



2440 E Rand Road  
Arlington Heights, IL 60004  
847-670-0456 Fax 847-670-0401

Dear METRO Federal Credit Union Member:

It's EASY to complete METRO's "LOANLINER" loan application!

## FIRST STEP - APPLICATION

1. Please complete all applicable sections of the loan application.
2. Read and sign the back of the application.  
(both applicant and co-applicant, where applicable)

## SECOND STEP - RETURNING COMPLETED APPLICATION

Return the Loan Application and **ONE CURRENT PAY STUB**, or equivalent proof of income, by:

- Email - [loanservices@mcu.org](mailto:loanservices@mcu.org)
- Fax - #847-670-0401, ATTN: Loan Dept
- Or Mail to:  
METRO Federal Credit Union  
ATTN: Loan Dept  
2440 E. Rand Road  
Arlington Heights, IL 60004

**Your original application will be required at the time of disbursement.**

If you have any further questions, you may call us at (847)670-0459, and we will contact you as soon as possible!

**THANK YOU FOR YOUR LOAN APPLICATION!**



METRO Federal Credit Union  
2440 E. Rand Road  
Arlington Heights IL 60004  
847-670-0456 Fax 847-670-0401

## To: Home Equity Loan Applicant

### ► Required Provider Notice

We are required to disclose the names of service providers in connection with this loan application. Following is the list and a brief description of the services each provides:

#### **Kephart Appraisal Service, Inc.**

960 Lomond Drive  
Mundelein, IL 60060

#### **List of services obtained:**

Appraisal Reports

#### **Fidelity Title Company**

1990 E. Algonquin Rd, Suite 100  
Schaumburg, IL 60173  
(847) 397-1300

#### **List of services obtained:**

Tract and Judgment Search  
Title commitment  
Mortgage Survey

#### **TransUnion National Maintenance Center**

200 Spring Lake Cove, Suite 100  
Jackson, MS 39208  
(312) 408-1077

#### **List of services obtained:**

Credit Bureau Reports

#### **CoreLogic**

40 Pacifica, Suite 900  
Irvine, CA 92618  
(800) 426-1466

#### **List of services obtained:**

Flood Insurance Certification

### ► Equal Credit Opportunity Act (ECOA) Valuation Notice

Under the ECOA, you have the right to receive a copy of any appraisal developed in connection with your application.

METRO may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

#### **Appraisal Waiver**

You can waive your right to receive the appraisal until the date that your loan closes. In this case, you will receive all paperwork in correspondence to your loan, including a full copy of the appraisal used to determine valuation of your property.

This waiver can be communicated to METRO verbally or in writing.

## Application

**NOTE AND COMPLETE** **NOTICE TO OHIO APPLICANTS:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**WISCONSIN RESIDENTS ONLY:** (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

\_\_\_\_\_ DATE  
SIGNATURE FOR WISCONSIN RESIDENTS ONLY

**Married Applicants may apply for a separate account.**

**Individual Credit:** Complete **Applicant** section. Complete **Co-Applicant, Spouse**, (referred to as "Other") section: (1) about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or (2) if your spouse will use the Account. Please check box to indicate whom the information is about.

**Joint Credit:** Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

**Amount Requested \$** \_\_\_\_\_ **Purpose:** \_\_\_\_\_

**Repayment:**  Payroll Deduction  Cash  Automatic Payment  Military Allotment  \_\_\_\_\_

**STATEMENT OF INTENT** Are you interested in having your loan protected?  Yes  No  
If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

<b>APPLICANT INFORMATION</b>				<b>OTHER</b> <input type="checkbox"/> <b>CO-APPLICANT</b> <input type="checkbox"/> <b>SPOUSE</b>			
<b>APPLICANT</b>				<b>OTHER</b>			
NAME (Last - First - Initial)				NAME (Last - First - Initial)			
DRIVER'S LICENSE NUMBER/STATE			BIRTH DATE	DRIVER'S LICENSE NUMBER/STATE			BIRTH DATE
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER		ACCOUNT NUMBER		SOCIAL SECURITY NUMBER	
HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.		HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.	
PRESENT ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT			LENGTH AT RESIDENCE	PRESENT ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT			LENGTH AT RESIDENCE
PREVIOUS ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT			LENGTH AT RESIDENCE	PREVIOUS ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT			LENGTH AT RESIDENCE
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)				COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			
LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)				LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)			

<b>EMPLOYMENT INFORMATION</b>				<b>EMPLOYMENT INFORMATION</b>			
NAME AND ADDRESS OF EMPLOYER				NAME AND ADDRESS OF EMPLOYER			
YOUR TITLE/GRADE		SUPERVISOR'S NAME		YOUR TITLE/GRADE		SUPERVISOR'S NAME	
START DATE	HOURS AT WORK	IF SELF EMPLOYED, TYPE OF BUSINESS		START DATE	HOURS AT WORK	IF SELF EMPLOYED, TYPE OF BUSINESS	
IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS				IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS			
STARTING DATE		ENDING DATE		STARTING DATE		ENDING DATE	
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE _____ ENDING/SEPARATION DATE _____				MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE _____ ENDING/SEPARATION DATE _____			

<b>INCOME INFORMATION</b>				<b>INCOME INFORMATION</b>			
NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.				NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.			
EMPLOYMENT INCOME \$ _____ PER _____		<input type="checkbox"/> NET <input type="checkbox"/> GROSS		EMPLOYMENT INCOME \$ _____ PER _____		<input type="checkbox"/> NET <input type="checkbox"/> GROSS	
OTHER INCOME \$ _____ PER _____		SOURCE _____		OTHER INCOME \$ _____ PER _____		SOURCE _____	

<b>REFERENCES</b>				<b>REFERENCES</b>			
Please include Street, City, State and Zip. NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU				NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			
RELATIONSHIP _____		HOME PHONE _____		RELATIONSHIP _____		HOME PHONE _____	
NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE				NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE			
HOME PHONE _____				HOME PHONE _____			

<b>ASSETS/PROPERTY</b>		Check box for Applicant/Other. List all assets and account number(s)-- Attach other sheets if necessary.						
<b>APPLICANT</b>			<b>OTHER (CO-APPLICANT, SPOUSE)</b>					
SHARE DRAFT OR CHECKING AMOUNT \$	NAME AND ADDRESS OF DEPOSITORY			SHARE DRAFT OR CHECKING AMOUNT \$	NAME AND ADDRESS OF DEPOSITORY			
SAVINGS AMOUNT \$	NAME AND ADDRESS OF DEPOSITORY			SAVINGS AMOUNT \$	NAME AND ADDRESS OF DEPOSITORY			
<b>APPLICANT</b>	<b>OTHER</b>		<b>LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATION OF PROPERTY</b> For Example: Auto, Boat, Stocks, Bonds, Cash, Household Goods, Real Estate, etc.	<b>MARKET VALUE</b>	<b>PLEGDED AS COLLATERAL FOR ANOTHER LOAN</b>			
		HOME*		\$	YES	NO		
				\$	YES	NO		
				\$	YES	NO		
*LIST EVERY LIEN AGAINST YOUR HOME -- This section must be completed for the property which will be given as security, if applicable. A lien is a legal claim filed against property as security for payment of a debt. Liens include mortgages, deeds of trust, land contracts, judgments and past due taxes.								
FIRST MORTGAGE HELD BY			OTHER LIENS (Describe)					
PRESENT BALANCE \$								
IS THE PROPERTY DESCRIBED IN THIS SECTION: YOUR PRINCIPAL DWELLING? <input type="checkbox"/> YES <input type="checkbox"/> NO			IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO					
LISTED AS THE APPLICANT'S ADDRESS IN THE "APPLICANT INFORMATION" SECTION? <input type="checkbox"/> YES <input type="checkbox"/> NO								
<b>DEBTS</b> In addition to Rent/Mortgage list all other debts (for example, auto loans, credit cards, second mortgage, home assoc. dues, alimony, child support, child care, medical, utilities, auto insurance, IRS liabilities, etc.) Please use a separate line for each credit card and auto loan. Attach other sheets if necessary.								
<b>APPLICANT</b>	<b>OTHER</b>		<b>CREDITOR NAME AND ADDRESS</b>	<b>ACCOUNT NUMBER</b>	<b>ORIGINAL BALANCE</b>	<b>PRESENT BALANCE</b>	<b>MONTHLY PAYMENT</b>	<b>PAST DUE</b>
		<input type="checkbox"/> RENT <input type="checkbox"/> MORTGAGE (incl. Tax & Ins.)			\$	\$	\$	
					\$	\$	\$	
					\$	\$	\$	
					\$	\$	\$	
					\$	\$	\$	
					\$	\$	\$	
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED					<b>TOTALS</b>	\$	\$	\$

<b>FINANCIAL INFORMATION</b>		These questions apply to both Applicant and Other.		<b>APPLICANT</b>		<b>OTHER</b>	
IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET				YES	NO	YES	NO
DO YOU HAVE ANY OUTSTANDING JUDGMENTS?							
HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?							
HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS?							
ARE YOU A PARTY IN A LAWSUIT?							
ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?							
IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?							
ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?							
FOR WHOM (Name of Others Obligated on Loan):				TO WHOM (Name of Creditor):			

<b>SIGNATURES</b>	
<p>You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of all your debts and obligations. You authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit</p>	<p>report on you. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information in this application.</p> <p>If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter.</p>
<div style="border: 1px solid black; padding: 5px; display: inline-block;">X</div> (SEAL)	<div style="border: 1px solid black; padding: 5px; display: inline-block;">X</div> (SEAL)
APPLICANT'S SIGNATURE	OTHER SIGNATURE
DATE	DATE

<b>CREDIT UNION INFORMATION</b>	
<input type="checkbox"/> LOAN OFFICER	ADVANCE APPROVED: <input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> CREDIT COMMITTEE OR OTHER	COUNTER OFFER WILL BE MADE, IF ACCEPTED, ADVANCE APPROVED
	OUTSIDE INFORMATION CONSIDERED: <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, ATTACH ADDITIONAL SHEET AND DESCRIBE
\$	APPROVED LIMIT
	DEBT RATIO
REFERRED TO/REASON(S) FOR REFERRAL:	
DESCRIBE COUNTER OFFER:	
SPECIFIC REASON(S) FOR REJECTION:	
SIGNATURES: _____ DATE _____	
<input type="checkbox"/> LOAN OFFICER	X _____ DATE _____
<input type="checkbox"/> CREDIT COMMITTEE	X _____ DATE _____
<input type="checkbox"/> ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON	(DATE) BY (INITIALS)
LOAN ORIGINATOR ORGANIZATION	NMLSR ID NUMBER
LOAN ORIGINATOR	NMLSR ID NUMBER



## Notice to Home Loan Applicant

### FACT Act Notice

WHAT IS A CREDIT REPORT?	A credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.
HOW DO WE USE YOUR CREDIT REPORT?	We use information from your credit report(s) to set the terms of the credit we are offering you. The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.
WHAT IF THERE ARE MISTAKES IN YOUR CREDIT REPORT(S)?	You have a right to dispute any inaccurate information in your credit report(s). If you find mistakes on your credit report(s), contact TransUnion, the consumer reporting agency from which we obtained your credit report(s). It is a good idea to check your credit report(s) to make sure the information contained is accurate.

#### NEGATIVE INFORMATION NOTICE

We may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

#### NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users, and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and

payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact us at:  
[METRO FEDERAL CREDIT UNION](#)  
2440 E RAND ROAD  
ARLINGTON HEIGHTS, IL 60004  
(847)670-0456 [www.mcu.org](http://www.mcu.org)

Under federal law, you have the right to obtain a copy of your credit report(s) without charge for 60 days after you receive this notice. If you have questions concerning your credit score or the credit information furnished to you, contact the consumer reporting agency:

[TransUnion](#) 800.916.8800 [transunion.com](http://transunion.com) P.O. Box 2000 Chester, PA 19022

For more information on credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

Current Credit Score: \_\_\_\_\_ Date of Current Score: \_\_\_\_\_ Range of Scores: \_\_\_\_\_

Key Factors Affecting Score: \_\_\_\_\_

#### SIGNATURES (optional)

-----  
Borrower Signature Date

-----  
Borrower Signature Date

## FIND A HOUSING COUNSELOR

Housing counselors throughout the country can provide advice on buying a home, renting, defaults, foreclosures, and credit issues. The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD) and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. This list will show you several approved agencies. For a listing of more HUD approved housing counselors available in your area, please visit <http://www.consumerfinance.gov/find-a-housing-counselor/>

Below is a listing of 10 Housing Counselors within the 60004 area code:

AGENCY	SERVICES	DISTANCE
<p><b>1 North West Housing Partnership</b>            1701 E. Woodfield Road, Suite 203            Schaumburg, IL 60173-5127  <b>Website:</b> <a href="http://www.nwhp.net">http://www.nwhp.net</a>  <b>Phone:</b> 847-969-0561-2002  <b>Email Address:</b> <a href="mailto:paulabush@nwhp.net">paulabush@nwhp.net</a>  <b>Languages:</b> English</p>	<ul style="list-style-type: none"> <li>✓ Financial Management/Budget Counseling</li> <li>✓ Home Improvement and Rehabilitation Counseling</li> <li>✓ Non-Delinquency Post Purchase Workshops</li> <li>✓ Pre-purchase Counseling</li> <li>✓ Pre-purchase Homebuyer Education Workshops</li> </ul>	5.5 miles
<p><b>2 Affordable Housing Corporation of Lake County</b>            1590 S Milwaukee Ave Ste 312            Libertyville, IL 60048-3786  <b>Website:</b> <a href="https://www.ahclc.org">https://www.ahclc.org</a>  <b>Phone:</b> 847-263-7478  <b>Email Address:</b> <a href="mailto:yhernandez@ahclc.org">yhernandez@ahclc.org</a>  <b>Languages:</b> English, Spanish</p>	<ul style="list-style-type: none"> <li>✓ Mortgage Delinquency and Default Resolution Counseling</li> <li>✓ Resolving/Preventing Mortgage Delinquency Workshop</li> <li>✓ Predatory Lending Education Workshops</li> <li>✓ Pre-purchase Counseling</li> <li>✓ Pre-purchase Homebuyer Education Workshops</li> </ul>	9.9 miles
<p><b>3 Housing Opportunity Development Corp.</b>            2001 Waukegan Road            Techny, IL 60082-1000  <b>Website:</b> <a href="http://www.hodc.org">http://www.hodc.org</a>  <b>Phone:</b> 847-564-2900  <b>Email Address:</b> <a href="mailto:rkoenig@hodc.org">rkoenig@hodc.org</a>  <b>Languages:</b> ASL, English</p>	<ul style="list-style-type: none"> <li>✓ Mortgage Delinquency and Default Resolution Counseling</li> <li>✓ Non-Delinquency Post Purchase Workshops</li> <li>✓ Pre-purchase Counseling</li> <li>✓ Pre-purchase Homebuyer Education Workshops</li> <li>✓ Rental Housing Counseling</li> <li>✓ Reverse Mortgage Counseling</li> </ul>	11.4 miles
<p><b>4 Community Help Center DBA Muslim Women Resource Center</b>            6445 N. Western Ave, Suite 301            Chicago, IL 60645-5452  <b>Website:</b> <a href="http://www.mwrcnfp.org">http://www.mwrcnfp.org</a>  <b>Phone:</b> 773-764-1686  <b>Email Address:</b> <a href="mailto:sima@mwrcnfp.org">sima@mwrcnfp.org</a>  <b>Languages:</b> Arabic, English, Farsi, French, Hindi, Other</p>	<ul style="list-style-type: none"> <li>✓ Financial Management/Budget Counseling</li> <li>✓ Financial, Budgeting and Credit Repair Workshops</li> <li>✓ Fair Housing Pre-Purchase Education Workshops</li> <li>✓ Pre-purchase Counseling</li> <li>✓ Pre-purchase Homebuyer Education Workshops</li> <li>✓ Rental Housing Counseling</li> <li>✓ Reverse Mortgage Workshops</li> </ul>	16.8 miles
<p><b>5 Northwest Side Housing Center</b>            5233 West Diversey Avenue            Chicago, IL 60639-1501  <b>Website:</b> <a href="http://www.nwshc.org">http://www.nwshc.org</a>  <b>Phone:</b> 773-283-3888  <b>Email Address:</b> <b>Languages:</b> Arabic, ASL, Cambodian, Cantonese, Chinese Mandarin, Creole, Cxech, English, Farsi, French, German, Hindi, Hmong, Inonesian, Italian, Korean, Polish, Portuguese, Russian, Spanish, Swahili, Turkish, Ukrainian, Vietnamese, Other</p>	<ul style="list-style-type: none"> <li>✓ Mortgage Delinquency and Default Resolution Counseling</li> <li>✓ Financial Management/Budget Counseling</li> <li>✓ Financial, Budgeting and Credit Repair Workshops</li> <li>✓ Non-Delinquency Post Purchase Workshops</li> <li>✓ Predatory Lending Education Workshops</li> <li>✓ Pre-purchase Counseling</li> <li>✓ Pre-purchase Homebuyer Education Workshops</li> </ul>	16.9 miles

<p>6 <b>Lake County Housing Authority</b>  33928 North U.S. Highway 45  Grayslake, IL 60030-1714  <b>Website:</b> <a href="http://lakecountyha.org">http://lakecountyha.org</a>  <b>Phone:</b> 847-223-1170  <b>Email Address:</b> <a href="mailto:ewerning@lakecountyha.org">ewerning@lakecountyha.org</a>  <b>Languages:</b> English, Spanish</p>	<ul style="list-style-type: none"> <li>✓ Mortgage Delinquency and Default Resolution Counseling</li> <li>✓ Resolving/Preventing Mortgage Delinquency Workshop</li> <li>✓ Financial Management/Budget Counseling</li> <li>✓ Financial, Budgeting and Credit Repair Workshops</li> <li>✓ Fair Housing Pre-Purchase Education Workshops</li> <li>✓ Services for Homeless Counseling</li> <li>✓ Non-Delinquency Post Purchase Workshops</li> <li>✓ Predatory Lending Education Workshops</li> <li>✓ Pre-purchase Counseling</li> <li>✓ Pre-purchase Homebuyer Education Workshops</li> <li>✓ Rental Housing Counseling</li> <li>✓ Rental Housing Workshops</li> </ul>	17 miles
<p>7 <b>Northside Community Development Corporation</b>  1530 W Morse Ave  Chicago, IL 60626-3307  <b>Website:</b> <a href="http://www.morthsidecdc.org">http://www.morthsidecdc.org</a>  <b>Phone:</b> 773-262-2290  <b>Email Address:</b> <a href="mailto:christina@northsidecr.org">christina@northsidecr.org</a>  <b>Languages:</b> Arabic, English, German, Hindi, Polish, Spanish, Other</p>	<ul style="list-style-type: none"> <li>✓ Mortgage Delinquency and Default Resolution Counseling</li> <li>✓ Resolving/Preventing Mortgage Delinquency Workshop</li> <li>✓ Financial Management/Budget Counseling</li> <li>✓ Pre-purchase Counseling</li> <li>✓ Pre-purchase Homebuyer Education Workshops</li> <li>✓ Rental Housing Counseling</li> <li>✓ Rental Housing Workshops</li> </ul>	17.5 miles
<p>8 <b>Consumer Credit Counseling Services of Northern Illinois</b>  1140 N. McLean Blvd, Suite 1  Elgin, IL 60123-1782  <b>Website:</b> <a href="http://www.illinoiscccs.org">http://www.illinoiscccs.org</a>  <b>Phone:</b> 815-338-5757  <b>Email Address:</b> <a href="mailto:sgarcia@illinoiscccs.org">sgarcia@illinoiscccs.org</a>  <b>Languages:</b> English, Spanish</p>		17.6 miles
<p>9 <b>Catholic Charities of the Archdiocese of Chicago, Lake County Services</b>  671 S Lewis Ave  Waukegan, IL 60085-6101  <b>Website:</b> NONE  <b>Phone:</b> 847-782-4165  <b>Email Address:</b> NONE  <b>Languages:</b> Arabic, Cambodian, Cantonese, Chinese Mandarin, Czech, English, Farsi, French, Hindi, Korean, Polish, Russian, Spanish, Swahili, Turkish, Ukrainian, Vietnamese, Other</p>	<ul style="list-style-type: none"> <li>✓ Mortgage Delinquency and Default Resolution Counseling</li> <li>✓ Resolving/Preventing Mortgage Delinquency Workshop</li> <li>✓ Financial Management/Budget Counseling</li> <li>✓ Financial, Budgeting and Credit Repair Workshops</li> <li>✓ Fair Housing Pre-Purchase Education Workshops</li> <li>✓ Services for Homeless Counseling</li> <li>✓ Non-Delinquency Post Purchase Workshops</li> <li>✓ Predatory Lending Education Workshops</li> <li>✓ Rental Housing Counseling</li> </ul>	17.6 miles
<p>10 <b>Greenpath Financial Wellness</b>  800 Roosevelt Rd Bldg E  Suite 212  Glen Ellyn, IL 60137-5839  <b>Website:</b> <a href="http://www.greenpath.org">http://www.greenpath.org</a>  <b>Phone:</b> 888-860-4167  <b>Email Address:</b> <a href="mailto:housingdepartment@greenpath.com">housingdepartment@greenpath.com</a>  <b>Languages:</b> English, Spanish</p>	<ul style="list-style-type: none"> <li>✓ Mortgage Delinquency and Default Resolution Counseling</li> <li>✓ Financial Management/Budget Counseling</li> <li>✓ Fair Housing Pre-Purchase Education Workshops</li> <li>✓ Services for Homeless Counseling</li> <li>✓ Pre-purchase Counseling</li> <li>✓ Rental Housing Counseling</li> </ul>	17.7 miles