

## **Finding Free or Low-Cost Legal Help with Residential Mortgage Foreclosure Cases in Cook County**

### **CARPLS Legal Aid Hotline**

312/738-9200

HOURS: 9:00 am to 4:30 pm, Tuesday, Thursday, Friday; 9:00 am to 7:30 pm, Monday & Wednesday

CARPLS attorneys give free legal advice and other help to homeowners in Cook County facing mortgage foreclosure. If a pro bono or legal aid attorney might be able to take your case, CARPLS attorneys will tell you where to call.

- CARPLS helps low- and middle-income people.
- The CARPLS Hotline is very busy, but wait times will not exceed 20 minutes. Follow the instructions, and if you are asked to leave a message, someone will call you back.
- For \$25, you can avoid waiting and set a time for an attorney to call you. You need a credit card and access to the internet. Visit [www.carpls.org](http://www.carpls.org) to make the appointment.

### **Chicago Legal Clinic**

The Chancery Advice Desk provides free legal advice on matters including mortgage foreclosure for Cook County homeowners. Attorneys do not represent clients in court.

LOCATION: Circuit Court of Cook County Resource Center for People without Lawyers, Richard J. Daley Center, 50 W. Washington, Concourse Level, CL16 (next to Starbucks)

HOURS: 8:30 am to 2:00 pm, Monday – Friday

- The Desk is first come, first served.
- Appointments fill up quickly and the Desk may not be able to see you on the day you arrive.
- You should expect a wait.

Homeowners may also call Chicago Legal Clinic for representation; call 773/364-1120.

### **LAF (Legal Assistance Foundation)**

312/341-1070

LAF provides free legal advice and representation to Cook County residents to Cook County homeowners facing foreclosure.

# Finding Free or Low-Cost Legal Help

There are many free and low-cost services in the Chicago area. Here are some good places to start to look for legal help.

## Free Help

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### Illinois Legal Aid Website [illinoislegalaid.org](http://illinoislegalaid.org)

Illinois Legal Aid is a free website that gives you information about your legal problems, rights, and responsibilities.

- You may be able to apply for more legal help online.
- Find instructions for representing yourself and use form preparation programs to complete and print your court forms.
- The website is accessible to everybody, 24/7, no matter how much money you make.
- For example, fee waivers, simple divorce petitions, name change petitions, child support modification, and many more

### Cook County Legal Help Tool Kit [illinoislegalaid.org/cook](http://illinoislegalaid.org/cook)

**More information and help you can find here:**

- Learn more about the kinds of legal help that might be available.
- Videos and guides for going to court on your own.
- A mediator might be able to help you and the other party think about ways to end your conflict.

## Low-Cost Help

If you need to hire a lawyer, you should know that there are good lawyers who charge reasonable fees. They may be able to handle just part of your case or coach you on handling your case to make it more affordable.

### The Justice Entrepreneurs Project

- Lawyers in the Justice Entrepreneurs Project (JEP) provide lower cost, quality legal services that often include fixed fees and flexible representation options (like unbundled, a la carte services).
- Many JEP lawyers have fee estimates on their websites, so you can find out what it might cost to hire a lawyer.
- Find more information or contact an attorney at [jepchicago.org](http://jepchicago.org) or 312-546-3282.

### The Chicago Legal Clinic

- The Chicago Legal Clinic charges clients fees depending on their income. Visit [www.clclaw.org](http://www.clclaw.org) or call 773-731-1762.

### The Chicago Bar Association Lawyer Referral Service

- The Lawyer Referral Services connects people to experienced attorneys who charge fees for their time and services.
- Some kinds of cases allow lawyers to earn fees, but clients don't pay for those services up-front. Some examples are personal injury and consumer fraud cases.
- Find more information or connect with the service at [www.chicagobar.org](http://www.chicagobar.org) or 312-554-2001.