

ARE YOU BEING SUED IN A FORECLOSURE OR EVICTION ACTION?

You have the right to participate in the proceedings by filing, within the required time, a written appearance, pleading, or answer to the complaint, as appropriate, to monitor the proceedings or to dispute the Plaintiff's right to obtain a judgment against you. If you file any document with the Circuit Clerk, a copy of that document must be mailed to the Plaintiff's attorney and any other attorney or party that has filed documents in the case, to assure that you are notified of proceedings.

There is a charge for the filing of documents with the Circuit Clerk. If you cannot afford to pay filing fees, you may apply for a waiver of those fees. Your documents will be filed, and the application for waiver of fees will be presented to a judge for review. You will then be advised as to whether your fees will be either waived or deferred to allow you to pay the fees by a certain date.

You have a right to be represented by an attorney, but must make your own arrangements for counsel (the public defender's services are not available in civil cases). If you cannot afford to hire a lawyer, you might be eligible for free legal assistance through Prairie State Legal Services, or through the Peoria County Pro Bono Plan, through which some attorneys provide volunteer legal services to qualified individuals in Tazewell County. Courts recommend that you consult with an attorney.

To contact Prairie State Legal Service's telephone counseling service, call (309) 674-9831 or 1-800-322-2280, available Monday through Friday from 9:05 a.m. to 11:45 a.m. and 1:05 p.m. to 4:00 p.m. You will be able to speak with a lawyer by phone about your legal problem and may possibly obtain legal representation with your case, if qualified.

If you are not qualified for free legal services, and wish to be represented, you may contact the Illinois State Bar's Lawyer Finder service at www.illinoislawyerfinder.com or 1-800-922-8757, or call the Peoria County Bar Association Lawyer Referral Service at (309) 674-1224. These services provide the names of local lawyers with whom you can discuss your legal problem for a very low fee. After the initial consultation, you can decide whether or not to hire the lawyer.

Another service available is the Tazewell County Legal Self Help Center. This free, internet-based service will help you find information about foreclosure and eviction actions, videos on what to do in court, and court documents which you can fill out and file with the Circuit Clerk. You may access this free service on line at <http://tazewell.illinoislegalaid.org>, on your home computer, at public libraries throughout the area, or at the Tazewell County Law Library located in the Courthouse, 342 Court Street, Room 103, where there will be a staff person available during posted hours to help you use the service and find the information that you need.

Other available resources include the Illinois Attorney General's Homeowner Helpline, 1-866-544-7151 (Voice/TTY) or 1-312-814-5094, and their website offering links to the Mortgage Lending Guide and Illinois Homeowners Rights Act, at www.IllinoisAttorneyGeneral.gov; HOPE for Homeowners Preservation Foundation Hotline, 1-888-995-4673; HUD-Certified Housing Counseling Agencies at www.hud.gov; and US government resources at www.makinghomeaffordable.gov.

Please keep in mind that courthouse personnel are not permitted to provide legal advice or guidance to you. If you do wish to obtain legal advice, you should seek the services of an attorney, or access one of the options listed above.