



CONSUMER CREDIT
COUNSELING SERVICE
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FOR IMMEDIATE RELEASE

**More Residents Avoid Foreclosure Thanks to Success of Local
Non-Profit Housing- and Credit-Counseling Program**

a program of
Family Counseling Service

800.349.1451

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Aurora, IL 60506

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www.auroraccs.org

AURORA, Ill. (February 24, 2010) – Successful loan modifications through the federally funded Consumer Credit Counseling Service foreclosure-prevention program saw double-digit increases in 2009, according to numbers released this week by Program Director Bettye DeRamus. Lenders approved 65 percent, or 1,675, of the agency's loan-modification requests in 2009, up 10 percent from 2008.

“These numbers represent a real difference in the communities we serve,” said DeRamus, whose agency, a program of Family Counseling Service of Aurora, provides no-cost foreclosure prevention and foreclosure intervention to residents in Kane, Kendall, DeKalb, Will, DuPage and Cook counties. “We've assembled the right team of housing professionals; expanded our offices to get closer to the populations we serve; made our services easy to access in-person, over the phone or on the Internet; and offered it all at no out-of-pocket cost to our clients. It's all making a difference.”

Consumer Credit Counseling Service is HUD-approved and certified by the National Foundation for Credit Counseling and NeighborWorks America. The program provides no-cost foreclosure-prevention and loss-mitigation services as part of the U.S. government's Making Home Affordable initiatives. Services are available in English and Spanish, and can be accessed online at the agency's Web site: www.auroraccs.org, or by calling toll-free (800) 349-1451. Housing and credit counseling is available 9 a.m. to 5 p.m. Monday through Friday or evenings and weekends by appointment.

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