

Are you in trouble with your home loan or do you know someone who is.....

You are not alone. Thousands of everyday Iowans are facing delinquent mortgages or even foreclosure. Many people have fallen victim to predatory lending practices and have ended up with mortgage payments that their families cannot afford. Here are some questions to help you determine if you have a predatory mortgage:

- Did the lender fail to consider your ability to make your monthly payments when the loan was made, or your payments have increased with new, higher and unaffordable interest rates?
- Were you led into a high-interest rate mortgage (or adjustable rate mortgage) when you could have qualified for a mortgage at a lower and fixed-interest rate?
- Did the lender stop being responsive after the loan was made?

There may be help. *Save The American Dream* is an aggressive foreclosure prevention campaign to stop the wide-spread effects of foreclosure on individuals, neighborhoods and the economy.

"Save The American Dream" is calling for three critical solutions:

- Immediate Relief to Keep Families in their Homes
- Stop Abusive Lending
- Build Homeownership on a Solid Foundation

Do you want to be a part of making a positive change in our community and saving your home and others in the community from foreclosure and the ills of predatory lending? Come be a part of Saving The American Dream. For more information, contact CCI at 255-0800.

Des Moines Citizens for Community Improvement (CCI) is a chapter of Iowa CCI, a membership based private non-profit. CCI is composed of nearly 4,000 everyday Iowans who talk, act, and get things done on issues that matter most to them.

