



December 2007

DCSD



Debt Counsel for Seniors & the Disabled

AGING AND DISABILITY SERVICES

ELDERCARE LOCATOR

The first step to finding resources for older adults in any U.S. community. 1-800-677-1116

www.eldercare.gov

AMERICANS WITH DISABILITIES

Disabilityinfo.gov-U.S. Dept. of Labor (DOL)

A comprehensive online resource that provides quick and easy access to information for people with disabilities, including government programs on benefits, civil rights, community life, housing, health, technology and transportation.

800.FED.INFO (800.333.4636)

www.disabilityinfo.gov/digov-public/public/DisplayPage.do?parentFolderId=113

ASSISTED LIVING

American Association of Homes and Services for the Aging (AASHA)

A national organization whose members offer information and assistance on various group living options for older adults, including assisted living residences, continuing care retirement communities, senior housing and nursing homes.

202.783.2242

www.aahsa.org/consumer_info

HOUSING OPTIONS

AARP

Provides an assessment tool to help determine housing needs for older adults, as well as additional information and materials.

888.OUR.AARP (888.687.2277)

www.aarp.org/families/housing_choices

U.S. Dept. of Housing and Urban Development (HUD)

Provides a range of information to help older adults make informed choices about housing options and financial assistance resources.

202.708.1112

www.hud.gov/groups/seniors.cfm

LEGAL ASSISTANCE

American Bar Association (ABA) Commission on Law and Aging

The ABA Commission on Law and Aging provides a listing of state-wide resources available to help older persons with law-related issues.

202.662.8690

www.abanet.org/aging/resources/statemap.shtml

MORTGAGE FINANCING

National Reverse Mortgage Leaders Association (NRMLA)

Provides information and materials to help consumers understand reverse mortgages, determine when they are a good option and find a local lender for assistance.

www.reversemortgage.org

ARE YOU MOVING? DID YOU LET US KNOW? HAVE YOU ALREADY MOVED AND FORGOT TO TELL US?!

If you forgot to let the DCSD office know that you have moved or will be moving, we may not be able to find you. If we cannot find you we will be unable to continue to work with you. Please let us know as soon as possible if your address and/or telephone number changes!

SPECIAL ANNOUNCEMENT

DCSD offers caregiver agreements to avoid nursing homes and paid home health care.

If you are interested in obtaining information about these agreements call DCSD office and ask for a copy of the new "Caregiver Personal Service Contracts" Fact Sheet.

IF YOU ARE EMPLOYED PLEASE CONTACT SHANISE AT 312-939-2221 EXT 1402

Edelman, Combs, Lattuner & Goodwin, LLC

120 S. LaSalle St. Chicago, IL 60603 Phone 1 - (800) 644-4673 and ask for Dan Edelman

The following are cases we are looking for:

1. Mortgage loans obtained within the last three years from Wilmington Finance or New Century/ Home 123 (IL, IN, WI). These fail to disclose that the payments are due monthly, which is a Truth in Lending Act violation.
2. Bankruptcy debtors subjected to continued collection attempts on discharged debts.
3. Reporting debts discharged in bankruptcy to credit bureaus with a balance other than zero.
4. Cell phone debts being collected by debt buyers on their own (not through an attorney or agency) where a collection charge is added.
5. Attempts (by anyone) to sue or threaten suit on cell phone bills more than 2 years old (what we believe to be the limitations period). The statute of limitations is routinely disregarded by bad debt buyers, resulting in Fair Debt Collection Practices Act violations.
6. Attempts (by anyone) to sue or threaten suit on retail installment contract or auto lease deficiencies that are more than four years old (Uniform Commercial Code statute of limitations). This statute of limitations is also regularly ignored.
7. Persons who have obtained, from the same lender but not necessarily simultaneously, (a) payday loans and (b) other loans at 50% or greater interest. The definition of a payday loan is over 36% interest and term of 120 days or less. IL only. We have plaintiff for Americash but are looking for others.
8. Failure to list on credit reports debts discharged in bankruptcy as having been discharged or with balance other than zero.
9. People who had their credit reports pulled for the purpose of collecting traffic and parking fines. We contend this is a Fair Credit Reporting Act violation.
10. Unsolicited advertising faxes.
11. Car dealers who fail to promptly pay off loans owed on trade-ins.
12. Mortgage companies which have sent out form letters stating that if borrower does not furnish original tax bill, they may not be able to pay Cook County real estate taxes on time.
13. Anyone who bought an analog (vs. digital) security system from ADT (or any other provider) with cellular reporting or backup since May 17, 2001.
14. Collection letters from debt buyers stating that late payments may be reflected on your credit report. Debt buyers generally do not report payment histories, just that an account is a collection account. Also, the statement is often made with respect to debts over 7 years old.