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# A voice for home buyers

*Real estate lawyers' group reaches out to immigrants and minorities seeking their own homes*

**BY DEBORAH DONOVAN**  
*Daily Herald Homes Writer*

Aurora Abella-Austriaco has stepped forward as an advocate of immigrants and minorities who want to buy homes.

In fact, as president of the Illinois Real Estate Lawyers Association she plans to reach out to convince more people that home ownership is a good idea and explain how it works.

The native of the Philippines has lots of firsthand experience, including her own family home in Park Ridge.

Not only did she and her seven siblings purchase homes in the United States, eventually they pitched in and bought a Chicago condominium for their parents.

"They love their home, but they never bought one because they were busy raising kids and putting them through college. And they were afraid they would be evicted from their apartment if they tried to buy something," Abella-Austriaco said.

Many people, especially if they are unfamiliar with the process, incorrectly think they can't afford a house, said Abella-Austriaco, who works



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**Patrocinio and Fernando Abella enjoy their first home in Chicago with their daughter Aurora Abella-Austriaco, president of the Illinois Real Estate Lawyers Association.**

with Peck, Bloom, Austriaco & Mitchell, LLC in Chicago.

In the Philippines, borrowing traditionally is not looked at positively, she said, so some immigrants might not realize mortgages are an option.

There also are big concerns that immigrants and minorities will pay higher fees for mortgages or that they will not realize there is a title flaw or lien that affects their ownership of the home, according to the association.

"Immigrants are extremely vulnerable to predatory lending practices," said Henry L. Shul-

ruff, senior vice president of the Attorneys' Title Guaranty Fund Inc. "People from their country might take advantage of them."

The ATG provides title insurance through attorneys who are members.

Besides the obvious language problems, there is also the chance that cultural differences could lead people to be more trusting or not familiarize themselves with the home-buying process, Abella-Austriaco said.

An attorney is the one to advise the buyer that the home or loan is a bad deal, said John

O'Brien, an Arlington Heights attorney who founded the lawyers association.

Abella-Austriaco said a minority couple once came to her facing foreclosure. She learned that when they bought the house they had been charged \$40,000 in fees for a \$100,000 mortgage.

"No wonder they couldn't afford the house," she said, adding the disclosure laws had not been followed in the case.

Owners often refinance mortgages to get lower interest

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rates, but may not realize how much they are paying in points and fees if it is not clearly explained.

Attorneys also check that everything is done properly at closing.

"Nothing could be more heartbreaking than to learn that the home you thought you purchased really belongs to someone else or that there are outstanding liens out there that were not taken care of at closing," Abella-Austriaco said.

Abella-Austriaco was reluctant to say how much an attorney would charge, but said it could range from \$450 to \$650 or might be by the hour in

a complicated case.

Asking friends and relatives to recommend a real estate lawyer who they have worked with also is beneficial, O'Brien said.

Attorneys should be contacted early in the process, before a buyer signs any documents, the association recommends.

Minority homeownership has become a popular topic. The Department of Housing and Urban Development reports that three-quarters of white Americans own their own homes, while less than half of African Americans and Hispanic Americans do.

It's become a concern for the Bush administration, which

hopes to increase minority homeownership by 5.5 million families before the end of the decade.

Attorneys' Title Guaranty Fund Inc. has issued brochures about home buying in Spanish and Polish.

People who want to find an attorney who speaks their language can contact the Illinois Real Estate Lawyers Association at (847) 593-5100, or online at [www.reallaw.org](http://www.reallaw.org).

Abella-Austriaco also is trying to find liaisons to major ethnic groups to help put on informational workshops.

She represents Asian-Americans and has found an attorney who wants to work with the African-American community.

Several Spanish-speaking attorneys have expressed an interest, and Polish attorneys have been recommended, Abella-Austriaco said.

The association also lobbies for law changes. A current project is seeking a law to fine mortgage companies that don't submit papers and money to closings on time.

"They should get more organized and get the stuff the day before," O'Brien said. "This can cost people an entire day."

Last year the group tried but failed to get a law requiring builders to set up an escrow fund for buyers' earnest money. This is required when condominiums are built and for resale homes.