

SGMC Legal News

2020

DID YOU KNOW....?

Did you know that an Illinois motorist can file a claim with the Illinois Department of Transportation (IDOT) for compensation when their vehicle is damaged on Illinois state owned roads? Claim forms can be obtained from IDOT and submitted for reimbursement. Damage caused by weather-related events and conditions are not covered. IDOT will evaluate all claims based on standards of negligence and liability.

IDOT must have prior notice of the road condition that caused the damage and must have had a reasonable length of time to repair or remedy the hazardous condition.

SAVE, SAVE, SAVE!

If you have a mortgage, it is certainly hoped that you make your mortgage payments timely. If financial circumstances change and you cannot meet your monthly payment obligation, you will begin to receive letters and notices from the lender or mortgage servicer. Save every correspondence you receive, including the envelopes. Being able to review and produce all the letters and notices may help if a mortgage foreclosure is ever filed.

Under both state and federal law, the mortgage lender must give you certain types of notices at certain times. And, the notices must state certain things. If the lender fails to substantially comply with the laws or regulations on the giving of notices, you may have a basis upon which to have the foreclosure delayed or, possibly, dismissed.

Established in 1999, the firm of SGMC handles a wide range of cases. With over 30 years of experience, the attorneys of SGMC have represented thousands of working class families, small businesses and other individuals.



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