

TAKE ACTION NOW!

Millions of Americans have trouble making their mortgage payments every year, but help does exist. There are numerous actions you can take to help keep the dream of homeownership alive.

First, contact your mortgage servicer, or the company where you send your mortgage payments, and ask to speak with someone in the loss mitigation department about a loan modification, workout, or repayment plan. Visit www.savethedream.ohio.gov for servicer contact information.

Then, call Ohio's Save the Dream hotline, 888-404-4674, to be connected with a local HUD-approved housing counseling agency or legal aid assistance in your area. Housing counselors understand your situation and can help you sort through your options.

Also, qualified homeowners will be connected with a local legal aid program to be matched with an attorney.

Ohio is here to help

State Resources

Save The Dream
888-404-4674

www.savethedream.ohio.gov

Ohio Department of Commerce
866-278-0003
www.com.ohio.gov

Ohio Housing Finance Agency
888-362-6432
www.ohiohome.org

Ohio Attorney General
800-282-0515
www.ag.state.oh.us

Ohio Treasurer of State
614-466-2160
www.tos.ohio.gov

The Supreme Court of Ohio
614-387-9420
www.sconet.state.oh.us

Federal Resource

**U.S. Department of Housing &
Urban Development (HUD)**
800-569-4287
www.hud.gov

Ohio Department of Commerce
"An Equal Opportunity Employer and Service
Provider"
TTY/TDD: 1-800-750-0750

Ohio Department of Commerce
Kimberly A. Zurz
Director



Homeownership Preservation

www.savethedream.ohio.gov
888-404-4674



SAVE THE
dream

OHIO'S FORECLOSURE
PREVENTION EFFORT

Foreclosure Assistance for
Ashland County
& Surrounding Area

Governor Ted Strickland



Homeownership Preservation Resources for Homeowners in Ashland County & Surrounding Area



The help that could
Save Your Home

SAVE THE *dream* | HOTLINE
888.404.4674

Immediate Assistance

888-404-4674
Housing Counseling &
Legal Assistance
Mon-Fri 7:00 a.m. to 7:00 p.m.

Community Organizations

Ashland County Commissioners' Office
Phone number: 419-289-0000
www.ashlandcounty.org

Ashland County Council on Aging
Phone number: 419-281-1477
Toll Free number: 800-246-1057
users.zoominternet.net/~ashcocoa

**Kno-Ho-Co (Ashland Coshocton Holmes Knox)
Community Action Commission**
Phone number: 740-622-9801 Ext. 1021
www.knohoco.org

Wayne-Medina Community Action Agency
Phone number: 330-264-8677 or 330-723-2229
Toll Free number: 800-477-8677

Housing Counseling

**Empowering & Strengthening Ohio's People
(ESOP)***

Phone number: 216-361-0718
Toll Free number: 877-731-3767
www.esop-cleveland.org

Consumer Credit Counseling Service*

Phone number: 614-552-2222
Toll Free number: 800-355-2227
www.cccservices.com

**Neighborhood Conservation Services
of Barberton Inc. (NCS)**

Phone number: 330-753-8500
Toll Free number: 800-355-2227

* State-funded Save the Dream Housing Counseling Agency

Other Resources

AARP
Foreclosure and Reverse Mortgage Information
Toll Free number: 800-209-8085
www.aarp.org

Ashland County Veteran's Service Office
Phone number: 419-282-4225

Department of Job and Family Services
Prevention Retention and Contingency
Program
Phone number: 419-282-5053
www.ashlandjfs.org

Ohio Benefit Bank
Toll Free number: 800-648-1176
www.obb.ohio.gov

**Contact your mortgage
servicer at the first sign of trouble!**

The first step to save your home is
to contact your mortgage servicer.
Ask about a workout resolution
or a loan modification. Visit
www.savethedream.ohio.gov
for servicer contact information.

Legal Assistance

**Legal Aid of Western Ohio/Advocates
for Basic Legal Equality**
Toll Free number: 888-534-1432
www.legalaidline.org

Equal Justice Foundation
Phone number: 614-221-9800
Toll Free number: 800-898-0545
www.equaljusticefoundation.com



SAVE THE
dream
OHIO'S FORECLOSURE
PREVENTION EFFORT