

## 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](http://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](http://www.savethedream.ohio.gov)

#### Ohio Department of Commerce

866-278-0003

[www.com.ohio.gov](http://www.com.ohio.gov)

#### Ohio Housing Finance Agency

888-362-6432

[www.ohiohome.org](http://www.ohiohome.org)

#### Ohio Attorney General

800-282-0515

[www.ag.state.oh.us](http://www.ag.state.oh.us)

#### Ohio Treasurer of State

614-466-2160

[www.tos.ohio.gov](http://www.tos.ohio.gov)

#### The Supreme Court of Ohio

614-387-9420

[www.sconet.state.oh.us](http://www.sconet.state.oh.us)

### Federal Resource

#### U.S. Department of Housing & Urban Development (HUD)

800-569-4287

[www.hud.gov](http://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](http://www.savethedream.ohio.gov)  
**888-404-4674**



SAVE THE  
*dream*

OHIO'S FORECLOSURE  
PREVENTION EFFORT

Foreclosure Assistance for

**Athens County**  
& Surrounding Area

**Governor Ted Strickland**



# Homeownership Preservation Resources for Homeowners in Athens 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

### Hocking.Athens.Perry Community Action (HAPCAP)

Phone number: 740-767-4500  
Toll Free number: 800-686-1093  
[www.hapcap.org](http://www.hapcap.org)

### Tri-County Mental Health & Counseling Services

Phone number: 740-593-3344

### United Way of Muskingum Morgan and Perry Counties Information and Referral

Phone number: 740-454-6872  
[www.unitedwayofmpm.org](http://www.unitedwayofmpm.org)

### Meigs & Gallia Counties Community Action Program Committee Inc.

Phone number: 740-367-7341

## Housing Counseling

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

Phone number: 216-361-0718  
Toll Free number: 877-731-3767  
[www.esop-cleveland.org](http://www.esop-cleveland.org)

### Consumer Credit Counseling Service\*

Phone number: 614-552-2222  
Toll Free number: 800-355-2227  
[www.cccservices.com](http://www.cccservices.com)

### Corporation for Ohio Appalachian Development (COAD)\*

Phone number: 740-594-8499  
Toll Free number: 800-807-9781  
[www.coadinc.org](http://www.coadinc.org)

\* 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](http://www.aarp.org)

### Athens County Veteran's Service Office

Phone number: 740-592-3216

### Job and Family Services

Phone number: 740-797-2523  
Toll Free number: 800-762-3775  
[jfs.athenscountygovernment.com/index.htm](http://jfs.athenscountygovernment.com/index.htm)

### Ohio Benefit Bank

Toll Free number: 800-648-1176  
[www.obb.ohio.gov](http://www.obb.ohio.gov)

## Legal Assistance

### Southeastern Ohio Legal Services

Phone number: 740-594-3558  
Toll Free number: 800-686-3669  
[www.seols.org](http://www.seols.org)

### Equal Justice Foundation

Phone number: 614-221-9800  
Toll Free number: 800-898-0545  
[www.equaljusticefoundation.com](http://www.equaljusticefoundation.com)

**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](http://www.savethedream.ohio.gov)  
for servicer contact information.



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PREVENTION EFFORT