

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
Carroll County
& Surrounding Area

Governor Ted Strickland



Homeownership Preservation Resources for Homeowners in Carroll 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

Carroll County Council on Aging
Phone number: 330-627-7017

**HAR-CA-TUS (Carroll Harrison Tuscarawas)
Tri-County Community Action Organization**

Phone number: 740-922-0933
Toll Free number: 800-299-0933
www.harcatous.org

Stark County Save Our Homes
www.auditor.co.stark.oh.us

United Way of Greater Stark County

Phone number: 330-491-9997 and 211
Toll Free number: 866-542-0394
www.starkcompass.org

Jefferson County Save Our Homes
Phone number: 740-283-8572

**Harrison County Council on Aging and
Senior Citizen Center**

Phone number: 740-942-3238

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 Development Services Inc.*

Phone number: 330-297-6400 Ext. 248
www.ndsohio.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

Carroll County Veteran's Service Office

Phone number: 330-627-2590

Department of Job and Family Services

Prevention Retention and
Contingency Program
Phone number: 330-627-2571

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

Southeastern Ohio Legal Services

Phone number: 330-339-3998
Toll Free number: 800-686-3670
www.seols.org

Equal Justice Foundation

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



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PREVENTION EFFORT