

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

Erie County
& Surrounding Area

Governor Ted Strickland



Homeownership Preservation Resources for Homeowners in Erie County & Surrounding Area



The help that could
Save Your Home

Community Organizations

**Erie-Huron Counties
Community Action Commission**
Phone number: 419-626-4320
www.ehcac.com

Erie Lucas Ottawa Wood United Way and 211
Phone number: 419-254-4601
Toll Free number: 800-650-4357
www.unitedwaytoledo.org

Eric County Save Our Homes
Phone number: 419-627-7746

Erie County United Way and 211
Phone number: 419-627-7746 or 211
www.uwerieco.org

WSOS Community Action Commission, Inc.
Toll Free number: 800-775-9767
www.wsos.org

**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.

SAVE THE *dream* | HOTLINE
888.404.4674

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 Housing Services of
Greater Cleveland***

Phone number: 216-458-4663
www.nhscleveland.org

WSOS Community Action Commission Inc.*

Phone number: 419-334-8911
www.wsos.org

* State-funded Save the Dream Housing Counseling Agency

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

Immediate Assistance

888-404-4674

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

Other Resources

AARP

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

Department of Job and Family Services

Prevention Retention and
Contingency Program
Phone number: 419-626-6781
www.erie-county-ohio.net/jfs/Welcome.htm

Erie County Veteran's Service Office

Phone number: 419-627-7650 or 419-627-7651

Ohio Benefit Bank

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



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PREVENTION EFFORT