

**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
Montgomery County
& Surrounding Area

Governor Ted Strickland



Homeownership Preservation Resources for Homeowners in Montgomery County & Surrounding Area



SAVE THE *dream* | HOTLINE
888.404.4674

Community Organizations

Montgomery County Save Our Homes

Phone number: 937-496-7752 or 937-225-4912

United Way's HelpLink and 211

Phone number: 937-225-3000
Toll Free number: 800-917-3224
www.dayton-unitedway.org

Miami County Community Action Council

Community Action Agency Information and Referral
Phone number: 937-339-1431 or 937-335-7921

Warren County United Way

Phone number: 513-932-3987

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

Community Action Partnership of the Greater Dayton Area

Phone number: 937-341-5000
www.cap-dayton.org

Dayton Urban Ministry Center

Phone number: 937-278-1167 or 937-278-9231

Graceworks Lutheran Services*

Phone number: 937-534-7900
Toll Free number: 800-377-2432
www.graceworks.org

Helping Hands Community Outreach Center

Phone number: 937-268-6066
www.ahelpinghands.com

St. Mary Development Corporation*

Phone number: 937-853-1600
www.homeownershipdayton.org

Wesley Community Center

Phone number: 937-263-3556
www.wesleycenterdayton.org

* State-funded Save the Dream Housing Counseling Agency

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: 937-496-6720
www.thejobcenter.org

Montgomery County Veteran's Service Office

Phone number: 937-225-4801

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.



SAVE THE
dream
OHIO'S FORECLOSURE
PREVENTION EFFORT

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