

## 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  
**Ottawa County**  
& Surrounding Area

**Governor Ted Strickland**



# Homeownership Preservation Resources for Homeowners in Ottawa 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

### Erie Lucas Ottawa Wood United Way and 211

Phone number: 419-254-4601  
Toll Free number: 800-650-4357  
[www.unitedwaytoledo.org](http://www.unitedwaytoledo.org)

### Ottawa County Save Our Homes

Phone number: 419-734-6736

### Ottawa County Transitional Housing

Phone number: 419-734-9494

### WSOS Community Action Commission, Inc.

Toll Free number: 800-775-9767  
[www.wsos.org](http://www.wsos.org)

## 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)

### Neighborhood Housing Services of Toledo Inc.

Phone number: 419-691-2900  
[www.nhstoledo.org](http://www.nhstoledo.org)

### WSOS (Ottawa Sandusky Seneca Wood) Community Action Commission Inc.\*

Phone number: 419-334-8911  
Toll Free number: 800-775-9767  
[www.wsos.org](http://www.wsos.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)

### Department of Job and Family Services

Prevention Retention and  
Contingency Program  
Phone number: 419-898-3688

### Ohio Benefit Bank

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

### Ottawa County Veteran's Service Office

Toll Free number: 800-610-8872

**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.

## Legal Assistance

Legal Aid of Western Ohio/Advocates  
for Basic Legal Equality

Toll Free number: 888-534-1432  
[www.legalaidline.org](http://www.legalaidline.org)

### Equal Justice Foundation

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



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