

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

Ross County
& Surrounding Area

Governor Ted Strickland



Homeownership Preservation Resources for Homeowners in Ross County & Surrounding Area



Community Organizations

Ross County Community Action Commission Inc.
Phone number: 740-702-7222
www.rosscac.com

**Scioto Paint Valley Mental Health Center
Crisis Line**
Phone number: 740-773-4357, 740-477-2579,
740-947-2147, 740-335-6935, 937-981-7020 and 211
www.spvmhc.org

Tri-County Mental Health & Counseling Services
Phone number: 740-593-3344

Community Action Committee of Pike County
Phone number: 740-289-2371
Toll Free number: 866-820-1185

Highland County Community Action Organization
Phone number: 937-393-3458
www.hccao.org

Community Action Commission of Fayette County
Phone number: 740-335-7282

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

**Corporation for Ohio Appalachian Development
(COAD)***
Phone number: 740-594-8499
Toll Free number: 800-807-9781
www.coadinc.org

Frontier Community Services
Phone number: 740-772-1396
Toll Free number: 877-376-6837

Mid Ohio Regional Planning Commission*
Phone number: 614-233-4171

* 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: 740-773-2651
Toll Free number: 800-413-3140
www.rosscojfs.org

Ohio Benefit Bank

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

Ross County Veteran's Service Office

Phone number: 740-772-1600

**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: 740-773-0012
Toll Free number: 800-686-3668

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



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PREVENTION EFFORT