

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
Williams County
& Surrounding Area

Governor Ted Strickland



Homeownership Preservation Resources for Homeowners in Williams 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

First Call For Help Inc.

Phone number: 419-599-1660 and 211

Toll Free number: 800-468-4357

www.firstcallnwo.org

Northwestern Ohio

Community Action Commission Inc.

Phone number: 419-636-4924, 419-337-8601

or 419-782-6962

www.nocac.org

Rural Opportunities Inc. Ohio

Housing Counseling Agency

Phone number: 419-875-6654

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

Rural Opportunities Inc. Ohio

Phone number: 419-875-6654

* 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

Department of Job and Family Services

Prevention Retention and

Contingency Program

Phone number: 419-636-6725

www.co.williams.oh.us/Job&Family/

wmscounty%20djfs.htm

Ohio Benefit Bank

Toll Free number: 800-648-1176

www.obb.ohio.gov

Williams County Veteran's Service Office

Phone number: 419-636-8812

**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

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



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