

What is Save Our Homes?

The Save Our Homes Taskforce is a network of local foreclosure intervention groups in counties all over Ohio.

The Taskforces work to connect homeowners with foreclosure prevention services, and mobilize business, government, legal, non-profit and citizen resources to facilitate the delivery of these services to the citizens who need them.

Local Save Our Homes coalitions have proven to be creative and resourceful in serving their individual communities. Most Ohio counties now host a Save Our Homes Taskforce, and thousands of Ohioans have been helped by the Taskforces' efforts.



To learn more, visit Ohio Treasurer Richard Cordray's personal finance Web site at:

www.yourmoneynowonline.org



SAVE THE
dream
OHIO'S FORECLOSURE
PREVENTION EFFORT

RICHARD CORDRAY
OHIO TREASURER of STATE



**Auglaize County Save
our Home Task Force**

When facing foreclosure, remember the following points:

- Act now and don't ignore the problem!
- Contact your mortgage servicer as soon as you realize that you have a problem.
- Open and respond to all mail from your servicer.
- Contact a HUD-approved housing counselor.
- Stay in your home to make sure you qualify for assistance.
- Understand Ohio's foreclosure process.
- Understand foreclosure prevention options and alternatives.
- Beware of scams.
- Do not sign any document that you don't understand.



SAVE OUR HOMES

Auglaize County Save Our Homes

**Foreclosure Prevention
Resources for Ohioans**



This information brought to you
courtesy of

Auglaize Real Estate Office



607 W. Auglaize St.
Wapakoneta, OH 45895
(419)738-2422



**Call Jim Price
Broker**

**Auglaize County Save Our
Homes Task Force**

(800) 826-2675

www.auglaizesaveourhomes.org

www.yourmoneynowonline.org

www.ohiotreasurer.gov

Helping You Prevent Home Foreclosure

Many foreclosures can be avoided. The most important factor is time.

Get help as soon as you realize you might miss a monthly payment.



Tips to Save Your Home

- 1. Open and respond to all letters from your lender.** The sooner you deal with missing mortgage payments, the easier it will be to find a solution.
- 2. Contact your lender.** Even if you have not missed a payment yet, talk to your lender if you see a problem arising. Many lenders are willing to work with homeowners. You may be able to create a repayment plan, add the missed payment to the remaining balance, or modify the loan.
- 3. Seek help from state and local resources that can help you negotiate with your mortgage company.** Find a list of resources at www.savethedream.ohio.gov.
- 4. Document all contact with your lender.**



- 5. Respond to summons' in 28 days.** If your loan servicer has filed a foreclosure complaint, you will receive a summons. You must respond in 28 days! Go to www.yourmoneynowonline.org and click "Foreclosure Intervention" to learn how to respond without an attorney.
- 6. When faced with foreclosure, be sure you understand Ohio's foreclosure process. Foreclosure may take anywhere from six months to over a year.** Continue to live in your house as long as you are trying to get help. If you abandon your property, you may not qualify for assistance.
- 7. Beware of foreclosure scams.** Scam artists often target defendants named in foreclosure proceedings. They often assert that they are "foreclosure specialists" or "mortgage specialists," claiming they will save your home from foreclosure in exchange for a sum of money.

Resources

Lutheran Social Services (CCCS)
www.cccservices.com
(800) 377-2432

Family Resource Center
St Marys, OH
(888) 394-6286

LEADS
Mortgage Assistance Program
(614) 252-2799

Save the Dream
www.savethedream.ohio.gov
888.404.4674

U.S. Department of Housing and Urban
Development (HUD)
www.hud.gov

Home Ownership Preservation
Foundation
www.995hope.org
888.995.HOPE

County Commissioners
Doug Spencer, John Bergman, Ivo Kramer
(419)739-6710

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