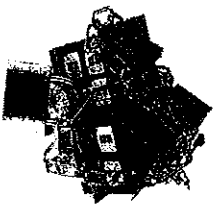


Helping You Prevent Home Foreclosure

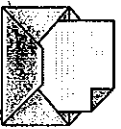
Foreclosures can be avoided. The most important factor is time. Get help as soon as you realize you might miss a monthly payment.

Tips to Save Your Home



1. Open and Respond to all letters from your servicer.

The sooner you deal with missing mortgage payments, the easier it is to find a solution.



2. Contact your servicer. Even if you have not missed a payment yet, talk to the company sending you bills if you see a problem arising. Many servicers 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. Stay in your home. You do not have to leave your house until it is sold at a Sheriff's sale. Continue to live in your house while you are trying to get help. If you abandon your property, you may not qualify for assistance.

4. Document all contact with your servicer. Keep a list of who you spoke to and when you did.

5. Respond to summons in 28 days. If your loan servicer has filed a foreclosure complaint, you will receive a summons and court papers. You must respond to the attorney and the court in writing in 28 days.

6. Ask the court for mediation and more time to answer. If you receive court papers, you can ask the court to give you extra time to answer the complaint and to send the case to mediation so you can try and work out an agreement to get back on track with your mortgage and stay in your home.

7. Understand the timeline. Foreclosure may take anywhere from six months to more than a year, depending on the court.

8. Seek help from state and local resources to negotiate with your mortgage company. Free housing counseling and legal help is available. Find a list of local resources at www.savethedream.ohio.gov or call 1-888-404-4674 or 1-866-LAW-OHIO.

9. Be aware of foreclosure scams. Solutions sounding too good to be usually are. Scam artists often target defendants named in foreclosure proceedings. Never sign your property over to anyone offering to save your home. There are many free foreclosure prevention services in Ohio. You shouldn't have to pay for help.

10. Talk to an attorney. Southeastern Ohio Legal Services can review documents that your lender may want you to sign to ensure your interests are protected. In many cases, we can also review court papers.

11. If you have refinanced in the past three years, you may have additional defenses and options to rework your loan. If this is the case, be sure your attorney and housing counselor know immediately.



SEOLS

Southeastern Ohio Legal Services

1-866-LAW-OHIO



SAVE THE DREAM
OHIO'S FORECLOSURE PREVENTION EFFORT

1-888-404-4674