

SAVE THE

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FORECLOSURE PREVENTION EFFORT

HOTLINE

Save the Dream Ohio, the state's official effort to prevent foreclosures, aims to help Ohioans take action to save their dream of homeownership.

Call **888-404-4674** to connect with a trained foreclosure prevention counselor, or visit the website, www.savethedream.ohio.gov. These professionals understand the mortgage system and will help you **FOR FREE!**

Are you ready to call the Save the Dream Ohio Hotline?

Here are a few things you should know:

- You will reach a Save the Dream Ohio operator who will speak with you to determine the type of assistance you need.
- The operator may refer you to one of the following:
 - A HUD-certified housing counselor
 - A pro-bono or legal aid attorney
- Your counselor or attorney will work with you to find the best solution for your situation. You may be asked to cut expenses and develop a budget, and you may decide to pursue a loan modification, loan refinance, or short sale.
- **BE PATIENT!** Working with loan companies takes time, but you are more likely to get a positive outcome by working with a Save the Dream Ohio counselor or attorney.

HELP IS FREE! Never pay someone an upfront fee to avoid foreclosure, be wary of companies that make big promises and guarantees and do not sign paperwork that you do not fully understand.

888.404.4674



When you meet with your housing counselor, you may be asked to have the following information ready:

- Information about your **FIRST MORTGAGE**, such as your monthly mortgage statement
- Information about any **SECOND MORTGAGE** or home equity line of credit on the house
- Account balances and minimum monthly payments due on all of your **CREDIT CARDS**
- Account balances and monthly payments on all your other debts such as **STUDENT LOANS AND CAR LOANS**
- Your most recent **INCOME TAX RETURN**
- Information about your **SAVINGS AND OTHER ASSETS**
- Information about the **MONTHLY GROSS (BEFORE TAX) INCOME** of your household, including recent pay stubs or documentation of income you receive from other sources
- It may also be helpful to write a letter describing any **CIRCUMSTANCES THAT CAUSED YOUR INCOME TO BE REDUCED OR EXPENSES TO INCREASE**, if applicable.

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Save the Dream partners include:

Ohio Governor's Office, Ohio Attorney General, Ohio Treasurer of State,
The Supreme Court of Ohio, Ohio Department of Commerce,
Ohio Department of Development, Ohio Department of Job and Family Services,
Ohio Housing Finance Agency, Ohio State Bar Association, Ohio Legal Assistance
Foundation, Legal Aid organizations, and housing counseling agencies.