

Sandusky County Save Our Homes Task Force

The Sandusky County Save Our Homes Task Force has formed in an effort to reduce the number of home foreclosures in our community through intervention and education.

In this brochure, you will find information about avoiding foreclosure and a listing of organizations that may assist you. It is very important that you talk with your lender as soon as you foresee a problem making your mortgage payment.



Beware of Scams!

Be Aware...

- that solutions sounding too good to be true *usually are*.
- of predatory lending.
- of unscrupulous people who will *take advantage* of your troubles.
- of *phony* counseling agencies that charge large fees to perform services you can do for yourself with assistance from the sources listed in this pamphlet.

**DO NOT PAY FOR
“MORTGAGE RESCUE”!**

ATTENTION: HOMEOWNERS

***Having trouble
paying your
mortgage
payment?***

***You are not
alone!***

***Help is
available.***

What Can I Do?

Foreclosure Prevention Checklist:

- Open & read your mail!**
Do not ignore letters from your creditors. Disregarding legal notices may force foreclosure.
- Call your lender!**
Contact the lender's Loss Mitigation or Foreclosure Prevention Department. Be honest about your financial situation.
- Stay in your home**
to make sure you qualify for assistance!
- Call an attorney**
If you cannot afford an attorney contact Legal Aid at: 1-888-534-1432



Who Can Help?

Foreclosure Information Directory:

- First Call For Help**
24-hour information and referral service
419-334-2720
800-593-9444
www.uwsandco.org
- Homeowner's Hope Hotline**
(24 hours a day/7 days a week)
Homeownership Preservation Foundation
1-888-995-4673
www.995.hope.org
- WSOS Community Action Commission, Inc.**
Non-profit HUD approved housing counseling agency
419-639-2902
1-800-775-9767
www.wsos.org
- Apprisen Financial Advocates, CCCS**
HUD approved housing counseling agency & debt management programs
419-625-3433
1-800-355-2227
www.apprisen.com
- Veterans Service Commission**
Provides mortgage assistance to Veterans
419-334-4421

- Legal Aid of Western Ohio**
1-888-534-1432
www.legalaidline.org
- Sandusky County**
Treasurer: Irma Celestino
Payment plans for delinquent taxes call:
419-334-6234
treasurer@co.sandusky.oh.us
- Department of Jobs and Family Services**
419-334-3891
www.sanduskycountydjfs.org

It's not too late!

- Don't wait to take action!
- Don't ignore it!—the crisis will not go away and you could lose your home.
- Budget—get your money matters in order! For help learning how to budget, contact the **OSU Extension Office at 419-334-6340.**