

## It's NOT too late!

You CAN do something.

You can take action right now to deal with the foreclosure, repair your credit, and get your money matters in order. You can get lots of help from the organizations listed in this brochure, and you can trust them.

You MAY avoid extra liability.

If you do nothing and your house sells at a foreclosure sale, you will still owe the difference between what your house brings and your loan balance. If you act now, you may avoid this excess liability even if in the end a foreclosure sale is necessary.



You MAY even save your house.

Most creditors will work with you. If you tried before, try again with our help. Sometimes you can even make a deal for less than what you now owe. Just don't do it alone. Get help. Call us now.

The key is to DO SOMETHING.

Don't just let it happen. Although you may not want to talk with your creditor, you or your representative needs to make that contact soon. Seldom does a creditor want your house. They just want to be paid.

This pamphlet is not to be construed as legal advice. It provides a general overview of the Foreclosure process, and there may be additional restrictions. If you qualify for free legal assistance from ABLE and LAWO, your representative will describe the process to you in detail.

## Help is Available

Legal Aid of Western Ohio, Inc.

20 S. Limestone St., Suite 220  
Springfield, OH 45502

[www.lawolaw.org](http://www.lawolaw.org)

To find out if you are eligible for free Legal Assistance, contact Legal Aid Line at (888) 534-1432 or fill in our online application at [www.legalaidline.org](http://www.legalaidline.org)



Neighborhood Housing Partnership

20 S. Limestone St., 1st Fl.  
Springfield, OH 45502

Phone: (937) 322-4623  
Fax: (937) 322-4619

[www.springfieldnhp.org](http://www.springfieldnhp.org)



Consumer Credit Counseling Service

204 North Fountain Ave.  
Springfield, OH 45504

Phone: (937) 643-2227  
Toll-free: (800) 377-2432

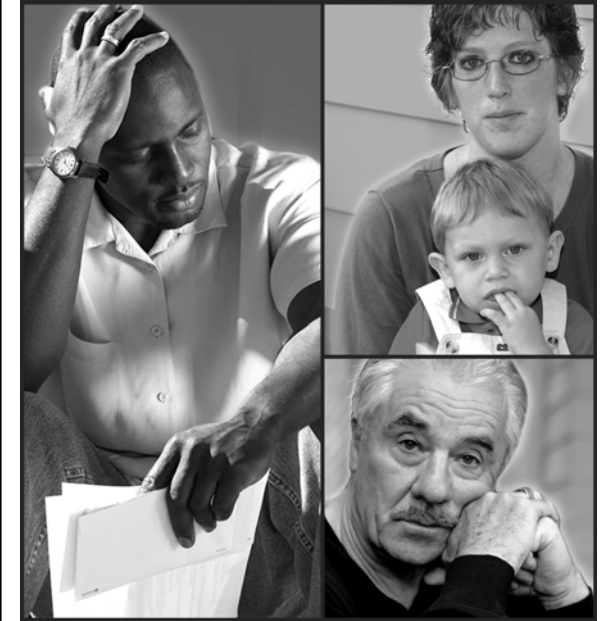
[www.graceworks.org](http://www.graceworks.org)



Hope Homeowner Hotline

(888) 995-HOPE

## What Can I Do...



## ...When Foreclosure Papers Arrive?

Important information about the Foreclosure Process

Get help right away!

To ask for assistance, call toll-free:

Legal Aid Line of Western Ohio  
(888) 534-1432 or [www.legalaidline.org](http://www.legalaidline.org)

Hope Homeowner Hotline  
(888) 995-HOPE

More helpful information inside, courtesy of the Clark County Foreclosure Prevention Task Force: (937) 324-7696.

## The Foreclosure Process

Foreclosure is serious.

Your home may be sold to pay your debt, and then you must move. You may also still owe a balance. Fortunately, a sheriff's sale doesn't happen right away.

Here's how it goes:

Date	What Happens
SOME TIME AGO	The creditor filed the foreclosure case with the court, and the court sent summons for you to appear.
THE DAY YOU GOT THE COURT PAPERS	You received the summons and a copy of the court papers. This starts the suit, and you have only 28 days to act.
28 DAYS AFTER YOU GOT THE COURT PAPERS	If you don't file a paper saying why there should not be a foreclosure, the court will make a judgment against you. But if you file within 28 days, you can have your say.
AFTER JUDGMENT	Your home will be appraised, and advertised for sale for three consecutive weeks in the newspaper, ending not less than 30 days before the date set for the auction sale.
AFTER ADVERTISING	The sheriff will sell your home at a public auction for not less than 2/3 of its appraised value.
AFTER THE SALE	You will likely be required to move, perhaps immediately.

## What Can I Do?

Don't ignore it.

The problem won't go away, and you could lose your home. You WILL lose your home if you do nothing, or wait too long to act.

Don't pay for "mortgage rescue."

Beware of "mortgage rescue" offers. "Mortgage rescue" companies are likely to contact you once a foreclosure has been filed in court. They will claim they can save your home for a fee. As good as it may sound, these services are often unable to prevent a foreclosure. Don't pay them!



Do contact your lender.

Lenders tell us that they never hear from most homeowners in foreclosure. Failure to talk is a mistake. Lenders hardly ever want your house. They just want to be paid. So early discussions may give you a fresh start, and it often helps to have someone assist with the discussions.

Do get an attorney.

Foreclosure, like all lawsuits, can be confusing. Defending the suit can be especially tricky. Call your attorney right away if you have one. If you need to find a private attorney, check the Springfield or Dayton yellow pages, or call the Dayton Bar Association Lawyer Referral Service at (937) 222-6102. If you can't afford an attorney, call Legal Aid Line at (888) 534-1432.

## Who Can Help?

Legal Aid of Western Ohio, Inc.

LAWO is a non-profit regional law firm providing high quality legal assistance in civil matters to help eligible low-income individuals and groups in western Ohio achieve self-reliance, equal justice, and economic opportunity.

Neighborhood Housing Partnership of Greater Springfield

NHP is a local nonprofit organization designed to support homeowners at all levels. NHP offers homebuyer education, credit repair, money management, home repairs, foreclosure prevention counseling, and catch-up loans.



Consumer Credit Counseling Service

CCCS is the only local credit counseling agency in the Miami Valley. Its certified counselors can help you solve your credit and debt problems by showing you how to take control of your money and achieve your financial goals.

HOPE Homeowner Hotline  
1-888-995-HOPE (4673)

This toll-free counseling hotline is available 24/7 to help homeowners having mortgage trouble to get back on track. Counselors can set up a plan of action especially for you and your situation at no cost. Even if you feel too far behind, calling right now can make all the difference. Every minute counts — real help is as close as your phone.