

SAVE OUR HOMES TASK FORCE



FORECLOSURE PREVENTION RESOURCE GUIDE

“As a result of the increasing foreclosures in Ohio, The Mahoning County Treasurer’s Office has formed a Task Force of local agencies and organizations to address this growing crisis in our community. The homeowners of Mahoning County now have a resource guide that offers foreclosure prevention, intervention and assistance.”

Lisa A. Antonini



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TYPICAL FORECLOSURE TIMELINE

Pre-delinquency- Borrower has not yet missed a payment, but is at risk and may know in advance that the payment will be difficult to make or borrower makes payments but is a few days late one or more times.

Early Stage (1 to 60 days)- Occurs within a few days of missing a payment. Mortgage company will send a notice of default and demand payment in full.

Pre-filing stage (61-120 days)
The lender will begin the process of assessing the condition of the home and begin the legal groundwork of filing for foreclosure. Legal proceedings begin when the mortgage company files a foreclosure complaint in court. You will receive a Court Summons of the foreclosure lawsuit.

Foreclosure (121 or more days)-At this stage the borrower is in imminent danger of losing their home. Foreclosure sales will be scheduled and the borrower will be served with multiple legal actions.

Working with a REALTOR®

REALTORS® are skilled negotiators and work by a Code of Ethics. Those principles can be generally defined as:

- loyalty to clients;
- fiduciary (legal) duty to clients;
- cooperation with competitors;
- truthfulness in statements and advertising; and
- non-interference in exclusive relationships that other REALTORS® have with their clients.



With written permission from the homeowner a REALTOR® can negotiate with the mortgage holder. You may also consider a short sale of your home. A short sale happens where the value of the property is less than the mortgage amount, REALTORS® can help explain to the lender why it makes sense to let the homeowner sell the property for the best price and in some cases forgive the remainder of the debt.

CALL YOUR LENDER

Fifty percent of foreclosures can be prevented by calling your mortgage company and asking to speak to someone in the “Loss Mitigation Department” about a repayment plan, loan modification, forbearance agreement, partial claim or loan assumption. If your lender is not listed here, call the number listed on your mortgage statement.

LOSS MITIGATION DEPT	PHONE #
ABM AMRO Mortgage	330-783-8900*
AmTrust Bank (aka Ohio Savings)	866-476-0022/888-696-4444
Beneficial/HFC	800-333-5848
JP Morgan CHASE	800-446-8939
Charter One	800-234-6002*
Citifinancial Mortgage	800-422-1498/800-753-3673
Citimortgage	866-272-4749
Countrywide Home Loan	800-262-4218
Farmers National Bank	888-988-3276
First Place Bank	330-726-3396 ext. 2822
Fifth Third Bank	800-375-1745 Option 3
1st Metropolitan	330-965-1808
First Merit Bank	1-330-996-6402
GMAC Mortgage	800-850-4622 or 877-841-4673
HSBC Mortgage	888-648-3124 or 800-338-6441
Homecomings Financial	880-850-4622
Home Savings and Loan	330-742-0652
Huntington Bank	800-323-9865
KeyBank	800-933-0869
LaSalle National Bank	800-783-8900*
National City	330-523-8654
Ocwen Federal Bank	888-779-2857
Option One	888-275-2648/866-711-1962
Third Federal Savings	888-844-7333
US Bank	800-365-7900
Wachovia	866-642-8608
Washington Mutual Bank	866-926-8937*
Wells Fargo Mortgage	877-216-8448

*This is the customer service number. Call this number and request to be transferred to the Loss Mitigation Department.

MAHONING COUNTY SAVE OUR HOMES TASK FORCE RESOURCE GUIDE

ORGANIZATION	WHO WE HELP	SERVICES
HELP HOTLINES		
Mahoning County 211 Call "211" http://www.211ohio.net/ OR www.helphotline.org	<ul style="list-style-type: none"> General Public 	2-1-1 is an easy to remember telephone number that connects people with important community services and volunteer opportunities
Mahoning County Help Hotline Crisis Center Information and Referral Phone: (330) 747-5111/ (330) 747-2696/ 211 Toll Free: (800) 427-3606 http://www.helphotline.org	<ul style="list-style-type: none"> General Public 	Non-profit corporation that provides crisis intervention, counseling services; special programs such as Guardianship, Housing Assistance, and Support Groups
HOUSING/ COUNSELING AGENCIES		
Foreclosure Intervention Hotline 1-888-995-HOPE (24 hours, seven days a week)	<ul style="list-style-type: none"> General Public 	Goal is to keep people in their homes and when that is not possible, prevent foreclosure
Consumer Credit Counseling Service HUD Approved Housing Counselors Phone: (330) 399-2462 Toll Free: (800) 355-2227 http://www.cccservices.com	<ul style="list-style-type: none"> General Public 	Manage money, balance budgets, debt reduction through comprehensive personal finance education and credit counseling; mortgage delinquency and foreclosure counseling
Children's & Family Service A/K/A Family Service Agency HUD Approved Housing Counselors Phone: (330) 782-5664 http://www.familyserviceagency.com	<ul style="list-style-type: none"> General Public 	Non-profit counseling agency that provides family counseling ranging from depression, parenting, divorce adjustment, to child abuse; also guardianship and financial education services
Youngstown Metropolitan Housing Authority 131 W Boardman St. Youngstown, OH 44503 Phone: (330) 744-2161	<ul style="list-style-type: none"> All of Mahoning County 	YMHA is a housing agency that provides affordable housing to residents throughout Mahoning County
Catholic Charities Regional Agency HUD Approved Housing Counselors Phone: (330) 744-3320 Toll Free: (800) 670-6089	<ul style="list-style-type: none"> Low-income At-risk Special Needs 	Housing counseling; Financial Assistance for Shelter and Utility Payments
Please visit www.saveourvalleyhomes.org or www.yourmoneynowonline.org for a similar listing of foreclosure resources and legislative updates		
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ORGANIZATION	WHO WE HELP	SERVICES
SOCIAL AGENCIES		
Department of Jobs and Family Services Prevention Retention and Contingency Program Phone: (330) 740-2600 Toll Free: (800) 548-7175	<ul style="list-style-type: none"> Low Income Elderly Special Needs 	Services include child care, low income family assistance, adult protection, numerous medical programs, issuance of food stamps, and fraud/ overpayment recovery programs
Empowering and Strengthening Ohio's People (ESOP) 2051 Niles Rd Suite 3 Warren, OH 44484 Phone: (330) 469-5426	<ul style="list-style-type: none"> General Public 	Foreclosure counseling and mediation
HUD Phone: (800) 569-4287 http://www.hud.gov/offices/hsgsfh/states/ohio.txt Approved housing counselor listing by zip code	<ul style="list-style-type: none"> General Public 	To increase homeownership, support community development and increase access to affordable housing free from discrimination
MYCAP 101 Federal Plaza East, Suite 200 Youngstown, OH 44503 Phone: (330) 747-7921 www.neoseniorlink.org/mycap	<ul style="list-style-type: none"> All of Mahoning County 	Non-profit agency that offers eleven different programs such as head start, early start, women, infants and children (WIC), life skills development, senior services outreach, and food services
Community Development Agency 9 W. Front St. City Hall Annex Room 208 Youngstown, OH 44503 Phone: (330) 744-1261	<ul style="list-style-type: none"> Low Income 	Provides an extensive community involvement process designed to allow the city to determine how best to meet the needs of its low and moderate income residents
Mahoning County Treasurer Phone: (330) 740-2460 120 Market St Youngstown, OH 44503 Treasurer.mahoningcountyoh.gov	<ul style="list-style-type: none"> General Public 	Information on property taxes, payment plans for current taxes, delinquent taxpayer payment plans.
LEGAL SERVICES		
Community Legal Aid Services Inc. Phone: (330) 744-3196 Toll Free: (800) 998-9454 http://www.communitylegallaid.org	<ul style="list-style-type: none"> Low Income Elderly 	Non-profit legal services agency for cases involving evictions and rental problems for both private and subsidized housing; homeownership issues including foreclosure and other home loan problems; bankruptcy
Northeast Ohio Legal Services Phone: (330) 744-3198 Toll Free: (800) 425-8877 East Liverpool, OH 43920	<ul style="list-style-type: none"> Low Income Elderly 	Non-profit law firm specializing in poverty law, consumer law, family law, health law, and administrative law
State Attorney General 20 Federal Plaza Youngstown, OH 44503 Consumer Complaints: 1-800-282-0515 http://www.ag.state.oh.us/about/index.asp	<ul style="list-style-type: none"> General Public 	The Attorney General is the lawyer for the State of Ohio and its departments, boards and agencies, the office has enforcement authority in areas as empowered by the General Assembly, and works with local law enforcement agencies