



Coordinated by the

**Trumbull County Planning Commission**  
 347 North Park Avenue • Warren, Ohio 44481  
 330-675-2480

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### 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.

## Trumbull County Foreclosure Prevention Resources



Foreclosures in Trumbull County have increased by more than 500% over the last decade according to Policy Matters Ohio. The Trumbull County Save Our Homes Task Force was formed in December 2007 to address the dramatic increase in home foreclosures in Trumbull County.

The Trumbull County Save Our Homes Task Force volunteers collected information on all known foreclosure prevention resources available to the residents of Trumbull County, Ohio.

The information included in this brochure will be helpful to you if you are in the midst of or are in danger of losing your home. In many cases, it is not too late to save your home. It does require work, effort, creation of a plan and perseverance while you get back on your feet. **The most important thing you can do is to call your mortgage holder.**

Compiled by the

**Trumbull County SAVE OUR HOMES Task Force**  
[www.saveourvalleyhomes.org](http://www.saveourvalleyhomes.org)

## Typical Mortgage Foreclosure Timeline for Trumbull County

If you are in the midst of or are in danger of losing your home, don't wait. Contact your mortgage company immediately. The Save Our Homes Task Force provides this foreclosure timeline as a public service. It should not be considered legal advice. Contact an attorney for legal advice.

**30-90 days of missed mortgage payments** – The mortgage company sends you notice of default and demands payment in full. To avoid foreclosure contact the mortgage company or a local counseling agency.

**After 90 days of missed payments** – Legal proceedings begin when the mortgage company files a foreclosure complaint in court. To stop the foreclosure, contact your mortgage company or a local counseling agency.

**28 days** – You receive the Court Summons of the mortgage foreclosure lawsuit. You have 28 days from the date of service of the Court Complaint to file an answer. A thirty (30) day extension may be requested. It is important that you read the Court Summons that came with the lawsuit to know what is required of you. If you do not have a lawyer, contact the Lawyer Referral Service through the Trumbull County Bar Association at 330-675-2415.

**After 28 days** – If an answer or other reply is not filed within 28 days (plus the 30-day extension, if granted), the mortgage company will file a Default Judgement for Foreclosure against you.

**During the next 7-8 months** – If the court orders a Judgement for Decree of Foreclosure, the mortgage company then files a precept with the court to issue the order of sale. The property is then appraised to determine its value for sheriff's sale. Appraised values and legal notices are published in the Trumbull County Legal News for four (4) weeks prior to the sheriff sale. Sale notices can also be found at [www.tclegalnews.com](http://www.tclegalnews.com)

**Day of Sheriff's Sale** – Sale takes place at the Trumbull County Courthouse in Downtown Warren. There is one last chance to keep the property. You must pay off the mortgage in full, plus all costs related to the complaint, **before** the court confirms the sale.

**Next 2-8 weeks** – Mortgage company asks the court to confirm the sheriff sale. If the court determines that the sale was done properly, then they will "confirm" the sale. The court will order a sheriff's deed to the new owner. The new owner can request from the court a Writ of Possession to have you removed. Unless the mortgage company or the new owner gives you more time, the Sheriff will generally give you 10 days to move out of the property. In some cases, this may be extended up to 30 days for hardship. **Only the sheriff has the right to force you from your home and only after the prior actions have occurred.**

## 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, visit [www.savethedream.ohio.gov](http://www.savethedream.ohio.gov) for a more comprehensive list of mortgage servicers or call the phone number listed on your mortgage statement.

LOSS MITIGATION DEPT	PHONE NUMBER
ABM AMRO Mortgage	800-783-8900*
AmTrust Bank (fka Ohio Savings)	866-476-0022 / 888-696-4444
Beneficial/HFC	800-333-5848
CHASE Home Finance	800-848-9136
Charter One	800-234-6002*
Citifinancial Mortgage	800-422-1498 / 800-753-3673
Citimortgage	866-272-4749
Cortland Banks	800-366-2334 / 330-637-8040 x153
Countrywide Home Loan	877-744-7691
Deutsche Bank National	Listed on mortgage statement
Farmer's National Bank	888-988-3276*
Fifth Third Bank	800-375-1745 opt. 3
First Merit Bank	1-330-996-6402
First National Bank	800-555-5455*
First Place Bank	330-373-1221 x2822
GMAC Mortgage	800-850-4622 / 877-841-4673
HSBC Mortgage	800-333-5848 / 800-365-6730
Homecomings Financial	880-850-4622
Home Federal Savings and Loan	330-652-2539
Home Savings and Loan	888-822-4751*
Huntington Bank	800-323-9865
KeyBank	800-933-0869
LaSalle National Bank	800-783-8900*
Mortgage Electronic Registration Systems	800-646-6377 Will direct caller to a website
National City Mortgage Co.	800-367-9305 x53221
Ocwen Financial Corporation	877-596-8580
Option One	800-648-9605 x48826
Saxon	888-325-3502
Select Portfolio Servicing	888-818-6032
Sky Bank – Huntington Mortgage	800-323-9865
Third Federal Savings	888-844-7333
US Bank	800-365-7900
Wachovia Bank of Delaware	866-642-9405
Washington Mutual Bank	866-500-8507
Wells Fargo Mortgage	888-231-0757

\* This is the Customer Service Number. Call this number and request to be transferred to the Loss Mitigation Dept.

# Resources Available for Foreclosure Prevention or Assistance – Trumbull County, Ohio

ORGANIZATION	WHO WE HELP	SERVICES
<b>Catholic Charities Diocese of Youngstown</b> 175 Laird Ave. NE • Warren, OH 44482 www.catholiccharitiesyoungstown.org phone: 330-744-3320 (Counseling) or 330-393-4254	<ul style="list-style-type: none"> <li>• Low-income</li> <li>• At-risk</li> <li>• Special needs</li> </ul>	Housing Counseling; Financial Assistance for Shelter and Utility Payments
<b>Community Legal Aid Services</b> 160 East Market St., Suite 225 • Warren, OH 44481-1144 www.communitylegalaid.org phone: 1-800-998-9454 (New Clients) 800-560-6657 (Existing Clients)	<ul style="list-style-type: none"> <li>• Low income</li> <li>• Elderly</li> </ul>	Non-profit legal services agency for cases involving evictions and rental problems for both private and subsidized housing; home-ownership issues including foreclosure and other home loan problems; bankruptcy
<b>Consumer Credit Counseling</b> 3050 Elm Rd. NE, Suite #5 • Warren, OH 44483 www.cccservices.com phone: 1-800-355-2227 or 330-399-2462	<ul style="list-style-type: none"> <li>• General public</li> </ul>	Manage money, balance budgets, debt reduction through comprehensive personal finance education and credit counseling; mortgage delinquency and foreclosure counseling
<b>Emmanuel Community Care Center</b> 2 North State St. • Girard, OH 44420 phone: 330-545-4301	<ul style="list-style-type: none"> <li>• Low-income</li> <li>• At-risk</li> <li>• Special needs</li> </ul>	Financial assistance for emergency mortgage, rent or utility payments
<b>Empowering &amp; Strengthening Ohio's People (ESOP)</b> ACOP Building 2051 Niles Rd. • Warren, OH 44484 phone: 330-469-5426	<ul style="list-style-type: none"> <li>• General public</li> </ul>	Foreclosure counseling and mediation
<b>Equal Justice Foundation</b> phone: 1- 800-898-0545 or 614-221-9800	<ul style="list-style-type: none"> <li>• Low-income</li> </ul>	Legal representation from a 501(c)(3) nonprofit organization
<b>NeighborWorks America</b> 1325 G St. NW, Suite 800 • Washington, DC 20005-3100 www.nw.org phone: 888-995-HOPE (4673)	<ul style="list-style-type: none"> <li>• General public</li> </ul>	A national nonprofit organization created by Congress to provide financial support, technical assistance, and training for community-based revitalization efforts.
<b>Neighborhood Development Services</b> 120 East Main St. • Ravenna, OH 44266 www.ndsohio.org phone: 888-995-HOPE (4673) or 330-297-6400 ext. 248	<ul style="list-style-type: none"> <li>• Low-income</li> <li>• Moderate income</li> </ul>	Revitalize neighborhoods through affordable housing, economic development, and job creation primarily for the benefit of low and moderate-income households.
<b>Ohio Housing Finance Agency</b> 57 East Main St. • Columbus, OH 43215 www.ohiohome.org/ phone: 888-362-6432	<ul style="list-style-type: none"> <li>• General public</li> </ul>	Opportunity Loan Refinance Program provides an affordable 30-year, fixed-rate financing alternative to borrowers with a mortgage no longer suitable for their financial situation.
<b>Salvation Army</b> P. O. Box 49 • 270 Franklin St. SE • Warren, OH 44482-0049 www.salarmywarren.org phone: 330-392-1573	<ul style="list-style-type: none"> <li>• General public</li> </ul>	Financial assistance for emergency mortgage, rent or utility payments.  Also offer financial training counseling.

ORGANIZATION	WHO WE HELP	SERVICES
<b>Save The Dream – Ohio</b> www.savethedream.ohio.gov phone: 1-888-404-4674	<ul style="list-style-type: none"> <li>• General public</li> </ul>	Information on foreclosure resources and frequently asked questions on legal assistance, the foreclosure process, local resources and more
<b>Seven Seventeen Credit Union</b> 3181 Larchmont Ave. NE • Warren, OH 44483 www.sscu.net phone: 800-775-7741	<ul style="list-style-type: none"> <li>• Members only</li> </ul>	Financial education and counseling program
<b>Trumbull 211 – Community Solutions</b> 320 High St. NE • Warren, Ohio 44481 www.trumbull211.org phone: 211 or 330-393-1565 or 330-393-1566 (TDD)	<ul style="list-style-type: none"> <li>• General public</li> </ul>	24-hour information on community services, crisis, suicide and supportive listening hotline
<b>TCAP-Trumbull Community Action Program</b> http://www.tcaphelps.org phone: 330-393-2507	<ul style="list-style-type: none"> <li>• Low-income</li> <li>• At-risk</li> <li>• Special needs</li> </ul>	Home Energy Assistance Program, Home Weatherization Program, Food Buying Club
<b>Trumbull Bar Association</b> P. O. Box 4222 • 120 High St. NW (lower level) Warren, OH 44482 www.tcba.net phone: 330-675-2415	<ul style="list-style-type: none"> <li>• General public</li> </ul>	Referrals for lawyers
<b>Trumbull County Department of Job and Family Services</b> Prevention Retention and Contingency Program http://www.hs.co.trumbull.oh.us phone: 330-675-2000	<ul style="list-style-type: none"> <li>• Low-income</li> <li>• At-risk</li> <li>• Special needs</li> </ul>	Food Stamps, Medicaid, disability assistance, financial assistance and more
<b>Trumbull County Treasurer</b> 160 High St. NW • Warren, OH 44481 www.tctreasurer.co.trumbull.oh.us phone: 330-675-2436	<ul style="list-style-type: none"> <li>• General public</li> </ul>	Work out real estate tax delinquency issues and payment schedules, view sheriff's sale list
<b>Trumbull County Veteran's Service Office</b> 280 North Park Ave, Suite 201 • Warren, OH 44481 www.veterans.co.trumbull.oh.us phone: 330-675-2585	<ul style="list-style-type: none"> <li>• Veterans</li> </ul>	Service for honorably discharged veterans to assist in identifying potential benefits
<b>United States Department of Housing and Urban Development – Federal Housing Administration</b> 451 7th St. SW • Washington, DC 20410 www.hud.gov/news/fhasecure.cfm 1-800-225-5342	<ul style="list-style-type: none"> <li>• General public</li> </ul>	FHA Secure Refinancing Program
<b>Greater Warren-Youngstown Urban League, Inc.</b> 290 West Market St. • Warren, OH 44481 330-394-4316	<ul style="list-style-type: none"> <li>• General public</li> </ul>	Fair housing contact and emergency shelter provider

GO TO [www.saveourvalleyhomes.org](http://www.saveourvalleyhomes.org) for a similar listing of foreclosure resources and legislative updates.

**CONSUMER ALERT!!** Beware of solicitations received by mail or telephone offering to help you for a fee. PLEASE CALL & CHECK to see if complaints have been filed with the Ohio Attorney General (800-282-0515), Ohio's Office of Consumer Affairs (866-278-0003), or the local Better Business Bureau (330-744-3111).