



Court of Common Pleas

WARREN COUNTY
General Division

Frequently Asked Questions in Foreclosure Cases

1. What is a foreclosure?
 - A foreclosure is the legal process a lender uses to take your home.
2. What if I am behind on my house payment?
 - As soon as you know you can't make your payment, take the following steps:
 - Call your lender. Ask for the "loss mitigation department." Be honest about your situation so you can get the best, most realistic options. If your lender does not help you, all the Save the Dream program at (888) 404-4674 for help.
 - Stay in your home. By vacating your home, you may lose some of your rights. Vacancy also can lead to vandalism, and you could be responsible for any damage.
 - Open your mail. Government and non-profit agencies may mail you information to help you keep your home.
 - Beware of scams! There are companies who say they can help you save your home, take your money, and then do nothing.
 - If you question whether the services offered to you are reputable, contact Legal Aid of Southwest Ohio at (513) 241-9400.
 - For more information or to report scams, contact the Ohio Attorney General's Help Center at (800) 282-0515.
 - For a referral to a HUD-certified housing counseling agency who will work with you for free, contact Save the Dream at (888) 404-4674.
3. Are there federal programs that can help me?
 - The Homeowner Affordability and Stability Plan may help you refinance or modify your loan. For guidance and eligibility requirements, go to www.makinghomeaffordable.gov. If you do not have access to the internet, call the Ohio Attorney General's Help Center at (800) 282-0515.
4. What help can I expect from my lender?
 - Your lender may be able to offer you one of the following:
 - Forbearance: A temporary reduction or suspension of your house payment.
 - Repayment Plan: A temporary increase of your house payment for a specific amount of time in order to catch up on missed payments.
 - Refinance: A new loan at a lower interest rate to reduce your house payment.

- Mortgage Modification: A lower house payment achieved through a lower interest rate, reduced principal amount or a longer term of your current loan.
- Short Sale: Lender's permission to sell your property for less than full payoff.
- Deed-in-Lieu of Foreclosure: Permission to give back your property to the lender in order to satisfy your debt.

5. I can't get anywhere with my lender! What should I do?

- Call the Save the Dream program at (888) 404-4674 and tell them your story. You will be referred to a HUD-certified housing counselor or a legal assistance agency who will contact your lender on your behalf.

6. What should I do if I get certified mail from the Clerk of Courts?

- Open it! Don't wait. Take action. If you haven't paid your house payment for a couple months, it is probably a foreclosure action.
- File a foreclosure answer. You must file an answer with the court within 28 days of notification, even if you are talking to your lender about other options. **Failure to file an answer will result in the loss of your home.** An answer must be in writing and may be in a legal format or as a simple letter.

7. Where else can I go for help?

- Dial 211 (available in some areas of Ohio) for local information and referral services.
- Empowering & Strengthening Ohio's People (ESOP), a non-profit organization that facilitates workouts with lenders can be contacted at (977) 731-3767 or www.esop-cleveland.org.
- United States Housing and Urban Development (HUD) is a federal agency that provides a list of HUD-certified counseling agencies. They can be reached at (800) 569-4287 or www.hud.gov.
- To locate affordable rental housing and better understand tenant rights, visit www.ohiohousinglocator.org.