



Key to Saving Your Home



Dear Resident:

You have been served with a Mortgage Foreclosure Lawsuit. Please read all the enclosed information.

50% of all Foreclosures can be prevented by calling your Mortgage Company, and asking to speak to someone in the "Loss Mitigation Department." If your mortgage company is not listed below, call the number on your mortgage statement, and ask to speak with someone in the Loss Mitigation Department about a repayment plan, loan modification, forbearance agreement, partial claim or loan assumption.

| LOSS MITIGATION DEPT | PHONE NUMBER | LOSS MITIGATION DEPT | PHONE NUMBER |
|------------------------|-----------------------------------|--|--------------------|
| ABM AMRO Mortgage | 800-783-8900 | LaSalle National Bank | 800-783-8900 |
| Bank One | 800-234-6002 | Mortgage Electronic Registration Systems | 800-646-6377 |
| Beneficial | 800-333-5848 | National City Mortgage Co | 800-523-8654 |
| CHASE Home Finance | 800-446-8939 | Ocwen Federal Bank | 800-566-2936 x5576 |
| Charter One | 800-234-6002 | Ohio Savings Bank | 866-476-0022 |
| CitiFinancial Mortgage | 800-753-3673 | Option One | 888-275-2648 |
| Countrywide Home Loan | 800-262-4218 | JP Morgan Chase | 800-234-6002 |
| Deutsche Bank National | Call Number On Mortgage Statement | Select Portfolio Serving | 888-818-6032 |
| | | SkyBank | 800-290-3359 |
| Fifth Third Bank | 800-375-1745 Option 3 | Third Federal Savings | 888-844-7333 |
| First Merit Bank | 888-728-9931 | US Bank | 800-365-7900 |
| GMAC Mortgage | 800-850-4622 | Wachovia Bank of Delaware | 866-642-8608 |
| HSBC Mortgage | 800-925-2540 x3888 | Washington Mutual Bank | 866-926-8937 |
| KeyBank | 800-669-6607 | Wells Fargo Mortgage | 877-216-8448 |

| FORECLOSURE COUNSELING ASSISTANCE | PHONE NUMBER |
|--|--------------|
| Community Legal Aid Services | 330-762-4833 |
| Consumer Credit Counseling | 800-355-2227 |
| East Akron Neighborhood Development | 330-724-0244 |
| East Side Organizing Project (ESOP) | 216-361-0718 |
| Fair Housing Contact Service | 330-376-6191 |
| Mustard Seed Development Center | 330-253-6847 |
| Neighborhood Conservation Services | 330-753-8500 |
| Neighborhood Works America | 888-995-4673 |
| NID Housing Counseling Agency | 330-761-2294 |
| Summit County Office of Consumer Affairs | 330-643-2879 |
| Summit County Veterans Affairs Services | 330-643-2830 |
| Westside Neighborhood Development | 330-869-8303 |

A Typical Mortgage Foreclosure Lawsuit Timeline**

**This timeline can play out in less than 180 days! Do Not Wait!
Act Now to Save Your Home!**

- First 30-90 days* Homeowner did not make monthly mortgage payments.
- After 90 days* Mortgage Company can file a mortgage foreclosure lawsuit in court.
- 28 days* You receive notice of a mortgage foreclosure lawsuit. You have 28 days from the date of service to file Answer with the court.
- FOR LEGAL ADVICE, PLEASE CONSULT WITH AN ATTORNEY. IF YOU DO NOT HAVE AN ATTORNEY, YOU CAN OBTAIN A REFERRAL THROUGH LAWYER REFERRAL SERVICE OF THE AKRON BAR ASSOCIATION AT (330) 253-5038.**
- After the 28 days* If an Answer is not filed by the 28-day deadline, the Mortgage Company can get a Default Judgment against you and ask the court for an order to sell your property.
- During the next 3 months* After the Default Judgment, your property is appraised to determine its value at Sheriff's Sale. The sale date notice is posted on the property and also online at <http://www.co.summit.oh.us/sheriff/sales.htm>.
- Day of Sale* Sheriff Sale takes place at the Courthouse.
- Next 2 weeks* Mortgage Company asks the Court to "confirm" the Sheriff Sale. The Court will order a Sheriff's Deed to the party who purchased it. You no longer own the property.
- 2-4 weeks* The new owner requests from the Court a writ of possession to have you removed. The Sheriff will generally give you 10-14 days to move out of the property. In rare cases, this may be extended up to 30 days for hardship.



****The information above is provided as a public service and should not be considered as legal advice. You will need to contact an attorney for legal advice.**

A message from the Summit County Foreclosure Prevention Partnership Program in partnership with the Summit County Clerk of Courts, Akron Bar Association, Summit County Office of Consumer Affairs, and Community Legal Aid Services.

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