



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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