

50% of all Foreclosures can be prevented by calling your Mortgage Company, and asking to speak to someone in the "Loss Mitigation Department." What is "Loss Mitigation"? Loss mitigation is a process that lenders use to help consumers who are behind on their mortgage payments. Some loss mitigation methods include -- repayment plans; forbearance agreements; loan modifications; loan assumptions; partial claims, and the dismissal of the foreclosure lawsuit filed against you. Contact a Housing & Foreclosure Counseling Agency for assistance or Contact the Loss Mitigation Department of your lender listed below. If your lender not listed here, call the "Customer Service" phone number on your monthly mortgage statement, and ask to speak with someone in the Loss Mitigation Department.

HOUSING & FORECLOSURE COUNSELING AGENCIES	PHONE NUMBER
Akron Bar Association, Lawyer Referral Service	330-253-5038
Community Legal Aid Services	800-998-9454
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 (Statewide Program)	888-995-HOPE (4673)
NID Housing Counseling Agency	330-761-2294
Ohio Housing Finance Agency (OHFA)	888-362-6432
Summit County Veterans Service Commission	330-643-2830
Westside Neighborhood Development	330-869-8303

LOSS MITIGATION DEPT	PHONE NUMBER	LOSS MITIGATION DEPT	PHONE NUMBER
ABM AMRO Mortgage	800-783-8900	HSBC Mortgage	888-648-3124
America's Servicing	877-222-7875	Huntington Bank	800-323-9865
AmTrust Bank	866-476-0022	KeyBank	800-669-6607
Beneficial/HFC	800-333-5848	LaSalle National Bank	800-783-8900
CHASE Home Finance	800-446-8939	Mortgage Electronic Registration Systems	800-679-6377
Charter One	800-234-6002	National City Mortgage	800-523-8654
CitiFinancial Mortgage	800-422-1498	Ocwen Federal Bank	877-596-8580
Citimortgage	800-283-7918	Select Portfolio Servicing	888-818-6032
Countrywide Home Loan	800-262-4218	Third Federal Savings	888-844-7333
Deutsche Bank National	See Mortgage Statement	US Bank	800-365-7900
Fifth Third Bank	800-375-1745 Option 3	Wachovia Bank of Delaware	866-642-8608
First Merit Bank	800-562-6694	Washington Mutual Bank	866-926-8937
GMAC Mortgage	800-850-4622	Wells Fargo Mortgage	877-216-8448