



Foreclosure Prevention
Local Resource Directory
for
Summit County, Ohio

Created by the
Summit County Foreclosure Prevention Partnership Program

For more foreclosure prevention information visit:
<http://www.co.summit.oh.us/conaffairsForcloseInter.htm>

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Consumer Complaints

Ohio Attorney General's Office

30 East Broad Street, 17th Floor

Columbus, Ohio 43215

(800) 282-0515

<http://www.ohioattorneygeneral.gov>

The Ohio Homebuyers' Protection Act gives the Ohio Attorney General enforcement authority over abusive lending practices committed on or after January 1, 2007 by loan officers, mortgage brokers or non-bank lenders. The Act prohibits these businesses from committing unfair, deceptive or unconscionable acts in connection with a residential mortgage loan.

Ohio Department of Commerce

Division of Financial Institutions

77 South High Street, 21st Floor

Columbus, Ohio 43215

(866) 278-0003

<http://www.com.state.oh.us>

- Provides information brochures, guides to avoid predatory lending tactics, homebuyer guides.
- Contacting the division can also determine if a mortgage broker or appraiser is licensed or certified, and if any disciplinary actions have been taken against a mortgage broker or appraiser.
- Division of Real Estate and Professional Licensing to verify the real estate agent your dealing with is licensed and if any disciplinary actions have been filed against the agent.

County of Summit Office of Consumer Affairs

175 South Main Street, Suite 209

Akron, Ohio 44308

(330) 643-2879

<http://www.co.summit.oh.us/conaffairs.htm>

- Provide foreclosure intervention (loss mitigation), education, and provide referral to other agencies.
- Mediate and investigate consumer complaints regarding the purchase or solicitation of goods and services for personal, family or household items and the transaction occurred in Summit County, you can file a written complaint with the office.
- Provide consumer education and outreach programs to consumers with tips on how to prevent them from becoming a victim of fraud. The office has "free" speakers available to any neighborhood, civic, business, educational, or other groups which requests it.

Better Business Bureau of Akron

222 West Market Street

Akron, Ohio 44303

(330) 253-4590

<http://www.akronbbb.org>

- Provide reports on business firms that will be helpful to you before making a purchase. The BBB system responds to millions of such inquiries each year.
- Provide information about charity groups and organizations.
- Help resolve consumers' disputes with businesses through telephone conciliation, mediation and arbitration; and promote ethical business standards and voluntary self-regulation of business practices.

Housing /Foreclosure Counseling

HOPE NOW

(888) 995-4673

<http://www.hopenow.com>

Through our 888-995-HOPE™ hotline, the Homeownership Preservation Foundation© has a single mission: to help homeowners avoid foreclosure. We are an independent nonprofit that provides HUD-approved counselors dedicated to helping homeowners. The help we offer is free

- Receive FREE advice and support from nonprofit, HUD-certified organizations.
- 24 hours a day, 7 days a week.
- Learn how to work with your lender to bring your mortgage up-to-date.

Apprisen Financial Advocates - Consumer Credit Counseling Service

2569 Romig Road, Akron, Ohio 44320

(800) 355-2227

<http://www.apprisen.com>

CCCS is a HUD approved counseling agency offering housing counseling, debt management to control debts, credit bureau reviews with credit scores, financial literacy classes locally, help with foreclosure prevention, contacting lenders on client behalf to begin the loss mitigation process, and bankruptcy counseling.

We can also help with financial management sessions which help clients' budget money more effectively, so that they are able to afford the mortgage payment.

East Akron Neighborhood Development Corporation (EANDC)

550 South Arlington St, Akron, Ohio 44306

(EANDC - A NeighborWorks® Organization)

(330) 724-0244

<http://www.eakronndc.org>

EANDC is a HUD approved housing counseling agency and part of the Ohio Foreclosure Prevention Program. We provide first-time homebuyer counseling and education, financial management, credit counseling and foreclosure prevention services. The EANDC Center for Homeownership can assist homeowners in a default/foreclosure situation by:

- Providing a written action plan to help them manage their finances.
- Structuring a repayment plan that fits their circumstances.
- Contacting their lender, explaining the circumstances and emphasizing that they are working with EANDC to remedy the situation.
- Working with lenders to modify or refinance their loans, perhaps extending the terms or reducing the interest rate.
- Rescue grants and loans are available on a first-come, first-served basis to eligible applicants.

Empowering & Strengthening Ohio's People (ESOP)

3631 Perkins Ave, Suite 4 C-S, Cleveland, Ohio 44114

(216) 361-0718 - Ask for an Intake Specialist

<http://www.esop-cleveland.org>

ESOP is a HUD approved housing counseling agency offering housing counseling in the case of a predatory lending/hardship issue related to their home mortgage.

The borrower will either be referred, or scheduled for an orientation session where the borrower will fill out a Hot Spot Card specific to their lender. Attending the orientation is the first step in bringing a home out of foreclosure where ESOP acts as a middle person between the work out offered by the lender and what is acceptable to the borrower.

ESOP works with many lenders including but not limited to: AMC Servicing, America's Servicing Corporation, Ameriquest, Argent, Bank One, Charter One Bank, CHASE, Citifinancial, Citibank, Citicorp, Citigroup, Citizen's Financial, Countrywide, Equicredit, Fairbanks Captial, Full Spectrum Mortgage, Homecomings, JP Morgan Chase Bank, Litton Loan Servicing, Long Beach Mortgage, Ocwen Federal Bank, Option One, Select Portfolio Servicing, Wells Fargo, Wilshire Credit Corp.

Housing /Foreclosure Counseling

Fair Housing Contact Service

441 Wolf Ledges Pkwy, Suite 200, Akron, Ohio 44311

(330) 376-6191 or (877) 376-6191

(330) 376-0359 Tenant/Landlord Issues <http://www.fairhousingakron.org>

Fair Housing Contact Service is a HUD approved housing counseling agency and provide:

- Default/foreclosure counseling, where we work with the consumer reviewing their budget and establishing a crisis budget, where possible, to accommodate their mortgage payment. We can contact the lender to modify the consumer's loan payments if possible or suggest other alternative if retaining the home is not possible.
- Home refinance counseling for those considering refinancing their mortgage.
- HECM - REVERSE mortgage counseling for those 62 years old and older.
- First time homebuyer counseling.
- Tenant/landlord counseling.

Mustard Seed Development Center

1357 Home Avenue, Akron, Ohio 44310

(330) 631-0350 <http://www.mustardseedcdc.com>

Mustard Seed is a not-for-profit organization dedicated in providing comprehensive knowledge in financial awareness. Mission statement: To serve the community by presenting "key principles" that develop effective money management skills, encourage setting financial goals, which maintain financial stability and empower individuals to develop financial wealth to include homeownership.

- Homeownership – avoiding foreclosure, learn how to identify predatory lending practices, shop for a lender, minor home repair, etc.
- Manage Money – set financial goals, prepare monthly spending plan, develop saving plan, etc.
- Manage Credit – understand credit terms & conditions; identify excessive credit usage.
- Bankruptcy – understanding filing process, effects of filing, expectations after filing.

Neighborhood Development Services (NDS)

<http://www.ndsohio.org>

(330) 297-6400 (NDS – A NeighborWorks® Organization)

NDS has free HUD approved counseling services available for any person that is in danger of losing their home to foreclosure. NDS along with the office of Paoloni & Lewis are offering a foreclosure mitigation-counseling program. Through this program, NDS will counsel homeowners, with the assistance of legal counsel, in efforts to prevent foreclosure and enable mortgage assistance counseling.

- No income limits for counseling, budget, and loan workouts/modifications.
- Rescue funds available for eligible applicants to accommodate a variety of circumstances.
- Counselors generally do everything via the telephone; documents can be mailed, emailed or faxed.

NID Housing Counseling Agency

3618 West Market St., Suite 100, Room 3, Akron, Ohio 44333

(330) 761-2294 <http://www.nidonline.org>

NID Housing Counseling Agency is a HUD approved housing counseling organization with the mission to improve the quality of life in America's cities. We are committed to assist our communities to become places where families can live in safety, prosperity, and harmony and where the American dream of home ownership can flourish, while providing services and programs to promote and embrace fair, decent, and affordable housing as a reality for all people. The function of the agency is to provide housing related counseling to all persons/entities with housing needs. All counseling is strictly confidential. One-on-one and/or group counseling sessions are available. Counseling questions submitted by e-mail and fax are confidential and handled by expertly trained counselors. We also provide customized workshops on housing and consumer related issues for churches, groups and organizations within Summit County.

Housing /Foreclosure Counseling

Westside Neighborhood Development Corporation (WENDCO)

1342 Copley Road, Akron, Ohio 44320

(330) 869-8303 <http://www.westsidenc.com>

Some of WENDCO's programs include:

- Lending a Helping Hand - this is a predatory lending prevention program. WENDCO will be offering free quarterly classes. We will invite local professionals to speak, including bankers, credit counselors, fair housing representatives and realtors. You will also hear from prior victims of predatory lending. We will offer one-on-one technical assistance and counseling. The purpose of this program is to help curb predatory lending practices by subprime lenders in our service area.
- Homebuyer Education and Consumer Credit Counseling - this program has been designed to allow you to consider the disadvantages and advantages of renting, look at the benefits and challenges of being a home owner, and learn what the lender looks for when evaluating a mortgage loan application. You will also learn how to calculate your income and debts to see how much you can afford for a monthly housing payment, decide if you are ready to buy now, or begin working toward home ownership by removing some of the obstacles you may be facing.

Government

SAVE THE DREAM – Ohio's Foreclosure Prevention Effort

Call (888) 404-4674

<http://www.savethedream.ohio.gov>

The Save the Dream foreclosure effort in Ohio is uniquely structured to include both governmental and private sector partners each deeply concerned about the foreclosure crisis facing Ohio, and we are working to provide you with the tools to save your dream—the American dream—of owning a home.

Ohio Treasurer of State

http://www.yourmoneynowonline.org/index.php?option=com_content&task=view&id=343&Itemid=285

Through the Your Money NOW web site consumers can find information on credit and debt, financial planning, foreclosure, homeownership, savings, taxes, and much more.

County of Summit Clerk of Courts

205 South High Street, Akron, Ohio 44308

(330) 643-2896 <http://www.cpclerk.co.summit.oh.us>

We provide foreclosure information and service information.

County of Summit Department of Community & Economic Development

175 South Main Street, Room 207, Akron, Ohio 44308

(330) 643-8013 <http://www.co.summit.oh.us/executive/dev.htm>

As administrators of the County of Summit's Housing Rehabilitation, Weatherization and First Home First Loan down payment assistance program for First-time homebuyers, we provide referrals to agencies and individuals inquiring about foreclosure prevention.

Government

County of Summit Fiscal Office

Treasurer Division, 175 South Main Street, Akron, Ohio 44308

<http://www.co.summit.oh.us/fiscaloffice/index.htm>

Property Tax Assistance Programs include:

- Real Estate Discount (RED) is a prepayment program that provides citizens with a method for budgeting their semi-annual taxes.
- Delinquent Tax assists in the payment of delinquent taxes. This plan offers the taxpayer to make monthly payments to catch up their delinquent taxes. The taxpayer will need to call our office at 330-643-2600.
- Military Assistance assists our military reservists who are on active duty, by deferring their property taxes until they return. Applications can be obtained by calling 330-643-8091.
- Homestead Exemption call 330-643-2661 or 1-800-582-2699. If you are over 65 or disabled you may be able to lower your property taxes if these requirements are met: Age 65 or older or permanently disable under the age of 65; Surviving spouse of Homestead recipient age 59-64; Own and reside in the home or manufactured home as of January 1 in year of application.

County of Summit Veterans Service Commission

(330) 643-2830

<http://www.summitohvets.us>

County of Summit Veterans Service Commission helps to assist veterans with their basic living needs on a short term basis. Services are available to eligible veterans, their dependents and widows:

- Mortgage payments/Home Owner's Insurance, Rent, Utilities, Food, Children's Clothing, Medical/Dental (including Prosthesis/Orthotics/Glasses), Transportation to VA medical facilities, Ohio Veterans Home, Adult Work Clothes, Roofs, Furnace (replacement and repair), Grave Markers and Flags, Car Payments (repairs and insurance), Stove and Refrigerators.
- We also provide assistance to veterans and their dependents who are dealing with the Veterans' Affairs (VA) who are applying for benefits for Service Connected Compensation, Non-Service Pensions, Widows Pension, Burial Benefits and Headstones.

Department of Housing & Urban Development (HUD)

<http://www.hud.gov/offices/hsg/sfh/econ/econ.cfm>

HUD's mission is to increase homeownership, support community development and increase access to affordable housing free from discrimination. HUD will embrace high standards of ethics, management and accountability and forge new partnerships--particularly with faith-based and community organizations--that leverage resources and improve HUD's ability to be effective on the community level.

Congresswoman Betty Sutton's Office

1655 West Market Street, Akron, Ohio 44313

(330) 865-8450

The office supports needed legislation and provides casework assistance and referrals to other agencies and organizations.

Senator Sherrod Brown's Office

1301 E. 9th Street, Suite 1710, Cleveland, Ohio 44114

(216) 522-7272 Ohio Toll Free (888) 896-OHIO

The office supports needed legislation and provides casework assistance and referrals to other agencies and organizations.

Legal

Akron Bar Association, Lawyer Referral Service

(330) 253-5038 <http://www.akronbar.org/form.asp?ID=349>

The Akron Bar Association Lawyer Referral Service is a non-profit public service. Contact with our service puts you in touch with a pre-screened lawyer with whom you may schedule a 1/2 appointment for a \$30.00 fee (instead of the lawyer's normal hourly fee). This fee is waived for personal bankruptcy, SSI, workers compensation and personal injury. Fees for additional services beyond the consultation are arranged between you and the lawyer.

Community Legal Aid Services (Central Office)

Akron Centre Plaza, 50 South Main Street, Suite 800, Akron, Ohio 44308

(800) 998-9454 <http://www.communitylegalaid.org>

For financially eligible low-income persons, and financially eligible elderly or disabled persons. Depending on the circumstances of the case and/or available office resources, services include advice and counsel, brief services, or full legal representation. Bankruptcy legal representation also available. Has both staff attorneys and a Volunteer Legal Services Program for case referrals to private attorneys. Referrals to other resources (e.g., debt counseling, loss mitigation services, etc.) when necessary or appropriate.

Serves clients in Summit, Stark, Medina, Portage, Wayne, Mahoning, Columbiana, and Trumbull Counties.

Attorneys: Thomas, Trattner, Malone, LLC

One South Main Street, 2nd Floor, Akron, Ohio 44308

(330) 253-1500 Contact: Robert S. Thomas II

Our firm represents clients in foreclosure actions, and in bankruptcy proceedings under chapter 7, chapter 13 and chapter 11. Robert S. Thomas II is a panel bankruptcy chapter 7 Trustee in Akron.

Attorneys: Dean Young and Rocco Yeargin, LLC

507 Canton Road, Akron, Ohio 44312

(330) 784-8800

Our firm is a consumer law firm located in the Ellet neighborhood of Akron. We represent consumers who have been treated unfairly by predatory lenders.

Lending

Ohio Housing Finance Agency (OHFA)

(888) 362-6432 <http://www.ohiohome.org>

From rental to homeownership assistance, the Ohio Housing Finance Agency (OHFA) helps Ohio's first-time homebuyers, renters, senior citizens, and others find quality, affordable housing that meets their needs. OHFA's programs also support developers and property managers of affordable housing throughout the state.

American Eagle Mortgage Corp

(330) 668-9722 Contact: Mary Schoenfeld

Local representative can provide information regarding purchase, refinance or first-time homebuyer. Provides assistances with all type of loans including FHA, OHFA, VA, and conventional mortgages.

Lending

AmTrust Bank

(866) 476-0022 Loss Mitigation Department or Email LossMitigation@amtrust.com

AmTrust Bank Loss Mitigation efforts are designed to assist borrowers who are experiencing a financial hardship and having difficulty in making their monthly mortgage payments. We offer a variety of workout options, with our primary focus on keeping homeowners in their homes. All solutions are tailored to fit the specific loan and homeowner's financial situation. If the homeowner is unable to resume regular payments, AmTrust Bank will work with the homeowner to sell the property and may offer suspended/reduced payments during the listing period in order to avoid foreclosure initiation.

Fifth Third Bank

(800) 375-1745, Option 3

If you are having problems making your Fifth Third Mortgage payment, contact Fifth Third Bank as soon as possible. Alternatives are available such as: arranging a repayment plan based on your financial situation, extending the term of your mortgage loan, or obtain an interest-free loan from HUD to bring your mortgage current.

National City Mortgage (now part of PNC Bank)

(800) 523-8654 Homeowners Assistance <http://www.NationalCityMortgage.com>

Hardship assistance is available online or you can download and mail forms directly. Phone counseling through our national initiative is also available at: 1-888-995-HOPE.

Third Federal Savings and Loan

(888) 844-7333, Customer Service Department <http://www.thirdfederal.com>

Third Federal handles late payments on mortgage accounts on a case by case basis and requests that customers who are unable to make a mortgage payment contact Third Federal to work out a payment arrangement before their account becomes delinquent by call the number listed above and asking for the COLLECTIONS DEPARTMENT.

Real Estate Associations/Companies

Akron Area Board of REALTORS (AABOR)

(330) 434-6677 <http://www.AABOR.com>

Can help you locate a realtor. AABOR also provides a grievance process in the event a REALTOR is involved in any possible unethical conduct.

Akron Realtists Association

(330) 472-7028 <http://www.akronrealtists.com>

Group of real estate professionals working to promote the meaningful exchange of ideas about our business and how best to serve our clientele.

Russell Real Estate Services

(330) 723-2777 Contact: Lydia Melik or Heather Baiths <http://www.russellrealty.com>

* Assists in determining fair market value of the home * Assists in selling the home prior to the client going into arrears or assisting in the sale prior to sheriff sale and working out a "short sale" with lender.