



Mortgage Payment Problems? Foreclosure Lawsuit Received?

Are you having trouble paying your mortgage? Are you a victim of predatory mortgage lending practices? Have you received a Mortgage Foreclosure Lawsuit? (See a typical Mortgage Foreclosure timeline on the back of this mailer).

If you have already received foreclosure court papers, the information in this handout may help, but do not forget to do what the court requires you to do. Read the Court Summons for what you must do.

50% of 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. For any 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, or Contact a Local Agency listed below under "Local Agency Assistance."

LOSS MITIGATION DEPT		LOSS MITIGATION DEPT	
ABM AMRO Mortgage Group	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 Trust	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

LOCAL AGENCY ASSISTANCE

Akron Bar Association	Lawyer Referral	330-253-5038
Community Legal Aid Services	Legal Services (low-income, elderly or disabled)	800-998-9454
Consumer Credit Counseling	Debt Management, Housing Counseling	800-355-2227
East Akron Neighborhood Development	Housing & Foreclosure Counseling	330-724-0244
East Side Organizing Project	Housing & Foreclosure Counseling	216-361-0718
Fair Housing Contact Service	Housing Counseling, Landlord-Tenant, Enforcement	330-376-6191
Mustard Seed Development Center	Housing Counseling, Homeownership, Rehab	330-253-6847
Neighborhood Conservation Services	Foreclosure Counseling, Homeownership, Rehab	330-753-8500
Neighborhood Works America	Foreclosure Counseling	888-995-HOPE
NID Housing Counseling Agency	Housing Counseling, Homeownership, Debt Managemt	330-761-2294
Ohio Housing Finance Agency	Refinancing Programs	888-362-6432
Westside Neighborhood Development	Housing Counseling	330-869-8303
Summit County Office of Consumer Affairs	www.co.summit.oh.us/conaffairsForcloseInter.htm	330-643-2879
Summit County Veterans Service Commission	Housing, Health, Employment, Other Resources	330-643-2830

CONSUMER ALERT!! Beware of solicitations received by mail or telephone offering to help you for a fee. PLEASE CALL & CHECK to see if complaints have been filed against them with the Ohio Attorney General (800-282-0515), Summit County Office of Consumer Affairs (330-643-2879), or the Better Business Bureau (330-253-4590).