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HAMILTON COUNTY CLERK OF COURTS

Are you facing foreclosure?

What can you do?

What does foreclosure mean?

The bank wants to take your house. This is usually because the bank believes you have not made all of your mortgage payments.

I received the court papers today. What's the next step?

You have 28 days to file your "Answer" with the Clerk of Courts.

What happens if I don't file the answer?

The bank will probably win with a default judgment, and your house will be sold at a sheriff's auction. The auction could take place in as soon as two months, or longer.

I want to save my house. Where can I get help?

There is FREE HELP available to you.

Free mortgage counseling: Call 211 (United Way) or 1-888-995-HOPE (4673)

- Housing counselors can talk to your mortgage company for you. They can often help people get workout plans to stop foreclosure.
- Housing counselors have access to emergency mortgage assistance money.

There are five other free mortgage counseling services in Hamilton County:

- ✓ Home Ownership Center of Greater Cincinnati – (513) 961-2800
- ✓ Working in Neighborhoods – (513) 541-4109
- ✓ Better Housing League of Greater Cincinnati – (513) 721-6855
- ✓ Smart Money Community Services – (513) 241-7266
- ✓ Housing Opportunities Made Equal (Price Hill Only) – (513) 721-1642

Don't be deceived by scams targeting you in foreclosure. If you question whether services offered to you are reputable, contact any one of the counseling services above.

Free Legal Services: Legal Aid Society - (513) 241-9400

- Legal Aid provides free services to persons with low income; several Legal Aid attorneys defend foreclosures

Lawyer's Referral Service (LRS) - (513) 381-8359

- LRS is managed by the Cincinnati Bar Association. They will give you the names of lawyers who have agreed to charge a minimal fee for the first meeting.

Don't delay – act now.

If you do nothing you will lose your home and your good credit rating.