

Take advantage of this Franklin County program aimed at foreclosure intervention and prevention.

Work with a local non-profit counseling agency to help you survive the financial crisis and get you back on your feet.

Brought to you in partnership by:

**County Commissioners**

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Don't wait until it's too late.....

# Call 2-1-1 Today

Attend a free Foreclosure Information Seminar to speak to legal aid and housing counseling agencies. They will discuss the legal aspect of foreclosure including the court's foreclosure timeline, how to request mediation, file a response to the court and other services.

**What: Monthly Foreclosure Intervention Seminars**

**When: 2<sup>nd</sup> Tuesday of every month from 6:00-7:30 p.m.**

**Where: Legal Aid Society of Columbus  
1108 City Park Ave. (German Village)  
Columbus, OH 43206**

**Don't Delay Call 2-1-1 Today**

**[www.franklincountyohio.gov/homeownerhelpline](http://www.franklincountyohio.gov/homeownerhelpline)**





# HOMEOWNER HELPLINE

Resources to save your home. Dial 211.

## Why Mediation?

Mediation is an opportunity for you and the lender to workout a solution that may allow you to keep your home. The mediator is neutral and helps with the negotiation. Participating in mediation extends the time you have to answer the court regarding the foreclosure of your home. Mediation Services are free.

## What Do You Need to Do?

- Stay in your home. Neither the bank nor the surrounding community want to have an abandoned home.
- Read your mail and answer your phone.
- Call 211 (614-221-2255) to see if meeting with a HUD Approved Housing Counseling Agency will help you with your case. This is a free service and you do not have to have a low income to receive counseling. HUD approved means that the agency has met certain Federal quality standards.
- Respond to the court no later than 28 days after receiving your court papers by sending the request for mediation form to the court. Failure to respond could result in the loss of your home.
- Call the loss mitigation department of your bank and talk to a housing counselor before you agree to any plan with your lender.

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