

CALL YOUR MORTGAGE COMPANY!

Call the Loss Mitigation Department of your mortgage company if you are 30, 60, 90 days or more behind on your mortgage payment.

*50% of all foreclosures can be halted by calling the **Loss Mitigation Department** of your mortgage company to work out terms.*

This resource guide lists agencies, agency contact information and the services each agency provides to try to intervene and prevent a foreclosure from happening to you.

SERVICE DEFINITIONS

ADVOCACY: Agencies will intervene with the mortgage company on behalf of the homeowner.

DEBT MANAGEMENT SERVICES: Services to help individuals restructure their unsecured debts (credit cards, medical bills) and get payments reduced so more money can be directed to the mortgage payment.

LOSS MITIGATION: A process by which a mortgage company will re-negotiate the terms of a loan.

MORTGAGE ASSISTANCE PROGRAMS: Mortgage payment assistance is for qualifying individuals in emergency situations.

MORTGAGE DEFAULT COUNSELING: Provides individuals with the information and tools necessary to maintain their home by identifying the cause of default or delinquency.

PREDATORY LENDING: This type of lending is a fraudulent act by which unscrupulous lenders prey upon the unwary by hiding or downplaying the true cost of a home purchase or the true value of the home.

REVERSE MORTGAGE: A "reverse mortgage" is a loan against a person's home that they do not pay back as long as they live in the home. To be eligible for reverse mortgages, you must own your own home and be 62 years of age or older.

Pathway's Programs are funded in part by:

- Mental Health & Recovery for Licking and Knox Counties
- United Way of Licking County
- United Way of Knox County
- United Way of Muskingum, Perry and Morgan Counties
- United Way Alliance of the Mid-Ohio Valley
- The Licking County Foundation
- Energy Cooperative Round-Up Foundation
- Newark City Schools
- National Suicide Prevention Lifeline
- Ohio Department of Health
- Ohio Department of Mental Health & Addiction Services
- Corporate and private donations

*Certified by the Ohio Department
of Mental Health and Addiction Services.
Accredited by the Alliance of Information
and Referral Services.*



PATHWAYS OF CENTRAL OHIO

1625 Bryn Mawr Drive • Newark, Ohio 43055
Phone: (740) 345-6166 • Fax: (740) 349-9894
Email: mail@pathwaysco.org
Website: pathwaysofcentralohio.org
NEW 2-1-1 Text Services
Text your zip code to 898211

*This resource guide lists agencies, agency contact information,
and the services each agency provides for foreclosure
prevention and intervention. The 2-1-1 / Crisis Hotline
& Information Center of Pathways does not recommend
or endorse any agency. We simply provide information
as a public service to those in need.*

Foreclosure Resource Guide

for Licking and Knox Counties

**For immediate assistance
any time of day or night, call**



**or 345-HELP or 800-544-1601
or Text your zip code to 898211**

Prepared by the 2-1-1 Crisis Hotline & Information Center



www.pathwaysofcentralohio.com

www.211pathways.com

*If you would like additional brochures,
visit website or call 740-345-6166*

Foreclosure Resources for Licking and Knox Counties

2-1-1 Crisis Hotline and Information Center

Phone: 2-1-1 or (740) 345-4357 or (800) 544-1601 or text zipcode to 898211

www.211pathways.com

- ⇒ Information and Referral Service
- ⇒ Make connections to agencies with basic services: emergency food, housing, clothing, health care, foreclosure and mortgage assistance

AARP

601 East Main, NW
Washington, DC 20049
Phone: (888) 687-2277
TDD: (877) 434-6466
FAX: (614-224-9801

www.aarp.org

- ⇒ Reverse Mortgage Counseling
- ⇒ Reverse Mortgage Booklet

Apprises Consumer Counseling **HUD Approved Counseling Agency**

690 Taylor Road, Suite 150
Gahanna, Ohio 43230
Phone: (800) 355-2227

www.apprisen.com

- ⇒ Offers a variety of services to assist people with financial/money management success

Care Connect USA

Mortgage Assistance Hotline

Phone: (888) 215-9196

www.careconnectusa.org

- ⇒ Mortgage Default Counseling/Advocacy

Homeownership Preservation Foundation

Phone: (888) 995-4673 (24 hours/7 days a week)

- ⇒ Foreclosure Prevention Hotline

Homeport

HUD Approved Counseling Agency

3443 Agler Road
Columbus, Ohio 43219
Phone: (614) 221-8889

www.homeportohio.org

- ⇒ Mortgage Assistance Program
- ⇒ Mortgage Default Counseling/Advocacy
- Reverse Mortgage Counseling Classes

Justice League of Ohio

3976 North Hampton
Powell, Ohio 43065
Phone: (614) 848-8501
Fax: (614) 848-8500

www.justiceleagueofohio.org

- ⇒ Non-profit law firm
- ⇒ Provides legal representation for low-income individuals
- ⇒ Handles cases involving systemic, abusive and unfair lending practices causing foreclosure

L.E.A.D.S.

159 Wilson Street, Building #2
Newark, Ohio 43055
Phone: (740) 349-8606
Fax: (740) 349-8087

www.leadscas.org

- ⇒ H.E.A.P. home heating assistance program
- ⇒ Emergency Home Repair program
- ⇒ Home Weatherization

Licking County Coalition for Housing

23 South Park Place, Suite 200
Newark, Ohio 43058-0613
Phone: (740) 345-1970 / (877) 421-5224
Fax: (740) 345-8826

www.lcchousing.org

- ⇒ Project Homeline—Homelessness Prevention
- ⇒ Project Homeline—Housing Resources

Licking County Job and Family Services—OWF

74 South Second Street
Newark, Ohio 43055-5030
Phone: (740) 670-8988 / (888) 895-2790
Fax: (740) 670-8990

www.lickingcountyjfs.com

- ⇒ One time emergency financial assistance

Licking County Veteran's Service Commission

75 East Main Street
Newark, Ohio 43055
Phone: (740) 670-5430
Fax: (740) 670-5434

Regional Office: (800) 827-1000

www.county.com/vsc

- ⇒ Emergency financial assistance for veterans

Mid-Ohio Regional Planning Commission **HUD Approved Counseling Agency**

111 Liberty Street, Suite 100
Columbus, Ohio 43215
Phone: (614) 228-2663
Fax: (614) 228-1904

www.morpc.org

- ⇒ Loss Mitigation Counseling including contacting the client's lender to find a solution
- ⇒ Classes

Save the Dream Ohio

HUD Approved Counseling Agency

Phone: 888-404-4674
www.SavetheDream.ohio.gov

- ⇒ Restoring Stability program provides mortgage delinquency counseling

Southeastern Ohio Legal Services

15 West Locust Street, Suite A
Newark, Ohio 43055
Phone: (740) 345-0850 / (888) 831-9412
Fax: (740) 345-2064

- ⇒ www.seols.org
- ⇒ Civil legal services to the low-income consumers on a wide range of matters, including foreclosure

US Dept of Housing and Urban Development **HUD Approved Counseling Agency**

Phone: (800) 569-4287
www.hud.gov/program_offices/housing/sfh/owning
⇒ Approved Foreclosure Avoidance counselor listing by State or Zip Code

US Dept of the Treasury **HUD Approved Counseling Agency**

www.FinancialStability.gov
⇒ Foreclosure Prevention and Information programs
⇒ Making Home Affordable program provides mortgage delinquency counseling

