



SEOLS
Southeastern Ohio Legal Services

Save Your Home from Foreclosure



Open and Respond to all letters from your servicer

The sooner you deal with missing mortgage payments, the easier it is to find a solution!



Contact your Servicer

Even if you have not missed a payment yet, talk to the company sending you bills if you see a problem arising. Many servicers are willing to work with homeowners. You may be able to create a re-payment plan, add the missed payment to the remaining balance, or modify the loan. When you call, try asking for the LOSS MITIGATION division.



Stay in your home.

You do not have to leave your house until it is sold at a Sheriff's sale. Continue to live in your house while you are trying to get help. Foreclosure may take anywhere from six months to more than a year, depending on the court.



Document all contact with your servicer

Keep a list of who you spoke to, when you spoke to them, and what was said. If you send a letter, keep a copy of it, both a physical copy and a photograph or digital scan. If you receive a letter, make a backup copy with a photo or a scan.



Respond to Summons in 28 days.

If your loan servicer has filed a foreclosure complaint, you will receive a summons and court papers. You must respond to the bank's attorney and the Court in writing within 28 days. If you need more time, you must ask for it within the 28 days.



Ask the Court for mediation and more time to answer

If you receive court papers, you can ask the Court to extend your 28 day answer deadline and to send the case to mediation. A mediator, where available may be able to help you negotiate with the bank. The mediator is not your attorney, but with their help you may be able to get your loan back on track and stay in your home.



Be aware of foreclosure scams!

Scam artists sometimes target defendants named in foreclosure proceedings. Never sign your property over to anyone offering to save your home. Solutions that sound too good to be true usually are!



TALK TO AN ATTORNEY

Southeastern Ohio Legal Services can review documents that your lender may want you to sign to ensure your interests are protected. In some cases we can also review court papers. You may also qualify for assistance at a free legal clinic. If you do not qualify for help at SEOLS, we strongly encourage you to seek the help of a private attorney.

**This information is provided by Southeastern Ohio Legal Services based on current
Landlord-Tenant laws, which are always subject to change.**

FOR FREE HELP CONTACT:

Southeastern Ohio Legal Services

Call: 844-302-1800 or “Request Help On-line” at <http://www.seols.org>