

Foreclosure Information Sources

A. Franklin County – www.franklincountyohio.gov

1. **Forms** – www.franklincountyohio.gov/homeownerhelpline - Click on mediation tab. *If this website does not come up go to www.franklincountyohio.gov and go to the County Officials – Click on the Treasurer and scroll down the page to the Section entitled Facing Foreclosure? then click here for details. Click on mediation tab on page that comes up. (NOTE : To get to the Forms do **NOT** click on Foreclosure Intervention on the left side of the page on the Treasurer’s website.)*
 - a. Request for Foreclosure Mediation Form
 - b. Pro Se Packet

2. **Tracking case on the Court docket**
 - a. Go to www.franklincountyohio.gov and go to the County Officials – Click on the Clerk of Courts.
 - i. Click on Case Information Online then in middle of page click on When you are ready to access Case Information Online here. You will have to read and accept page that comes up before obtaining access to the docket. After you accept page that comes up will have a place to enter your case number at the top of the page.
 - ii. Clerk of Courts telephone number – 614-525-3600.

3. **Changing your address on the Court docket.**
 - a. Go to www.franklincountyohio.gov and go to the County Officials – Click on the Clerk of Courts.
 - b. Under Forms and Fees – Click on Civil
 - c. Under Miscellaneous – Click on Address Change or Correction (Pro Se) – This form can be filed with the Franklin County Clerk of Courts at 369 South High Street, 3rd Floor, Columbus, OH 43215.
 - d. Questions about the Civil Forms – Call **(614) 525-3621**

4. **Sheriff’s Sale Information**
 - a. Go to www.franklincountyohio.gov and go to the County Officials – Click on the Sheriff.
 - b. Click on Civil Real Estate Sales
 - c. Scroll to the bottom of the page and sales can be checked by date or zip code.
 - d. For Foreclosure or Moving issue contact Deputy William Eddy at 614-525-4198 or 614-735-4325.

5. Finding information on the property – Liens recorded

- a. **Recorder's Office - www.franklincountyohio.gov/recorder/**

373 S. High Street - 18th Floor

Columbus, Ohio 43215-6310

(614) 525-3930

Recorder@FranklinCountyOhio.gov

6. **Franklin County Law Library – www.columbuslawlib.org/** - Legal reference sources located at 369 South High Street, 10th Floor, Columbus, OH 43215. Telephone 614-221-4181

B. Court Legal Procedures

1. Ohio State Bar Foundation – www.osbf.net
 - a. Steps to Obtain Pamphlet – Keys to the Courtroom – A resource of Court procedures for those representing themselves in a civil case.
 - i. Click on What We Do
 - ii. Under Featured Programs click on See All Projects
 - iii. Click on 2006 – Keys to the Courtroom – Keys Brochure
2. Ohio State Bar Association – www.ohiobar.org
 - a. Information on **Legal Procedure**
 - i. Click on Public Resources
 - ii. Click on Resources
 - iii. Click on Law & You
 - iv. Click on Chapter 3 – Legal Procedure
 - b. Information concerning **Foreclosure**
 - i. Click on Public Resources
 - ii. Click on Law You Can Use
 - iii. Click on any of the following;
 - a. Before Foreclosure: What You Should Know
 - b. After Foreclosure: What You Should Know
 - c. Can Foreclosure Mediation Help Me?

C. Foreclosure Information Sources

1. HandsOn Central Ohio – Call 211 from a land line or 614-221-2255 from a cell phone. Agency will refer you to a HUD approved housing counseling agency.

2. Ohio Legal Aid Society of Columbus – www.columbuslegalaid.org
 - a. Under Legal Teams – Click on Foreclosure
 - i. **VIDEO** - 18 minutes, 15 seconds – Explains Foreclosure Process and Steps to Take.
 - b. **Every second Tuesday of the month – Foreclosure Seminar** held at Legal Aid office at 1108 City Park Avenue, (German Village), Columbus, OH from 6:00 p.m. to 7:30 p.m. Contact 1-614-224-8374.
3. Equal Justice Foundation – www.equaljusticefoundation.com
 - a. Foreclosure Handbook – Call 1-800-898-0545 or 1-614-221-9810.
4. Pro Seniors – www.proseniors.org
 - a. Click on Pamphlets / Frequently Asked Questions – Scroll down to Housing and click on Seniors and Mortgage Foreclosure.
5. Save the Dream – www.savethedream.ohio.gov or call Save the Dream hotline at 1-888-404-4674.
6. Franklin County Homeowner Helpline - www.franklincounty.ohio.gov/homeownerhelpline
7. Community Legal Aid - <http://www.communitylegalaid.org>
 - a. Self-help library - <http://www.communitylegalaid.org/library/foreclosure/350-how-to-file-a-pro-se-response-to-a-foreclosure-complaint>
Website provides legal information and an example of an Answer to a Foreclosure Complaint.
8. Foreclosure Mediation Preparation Project – www.law.capital.edu/mediationprep e-mail at mediationprep@law.capital.edu or call 614-236-7309.
9. Ohio Legal Services – Forms and Education http://www.ohiolegalservices.org/public/legal_problem/foreclosure/introduction-to-foreclosure/selfhelpct_view
10. National Housing Law Project – www.nhlp.org/node/763

D. Obtaining Legal Counsel Sources

1. Ohio Legal Aid Society of Columbus – www.columbuslegalaid.org – Must meet Legal Aid’s criteria for legal representation.

2. Save the Dream – www.savethedream.ohio.gov or call Save the Dream hot line at 1-888-404-4674.
3. Equal Justice Foundation – www.equaljusticefoundation.com - Call 1-800-898-0545 or 1-614-221-9810.
4. Pro Seniors – www.proseniors.org – If 60 years or older can contact 1-800-488-6070 to help find an attorney.
5. Ohio Legal Rights Service – www.olrs.gov – Legal resource information for people with disabilities – 614-466-7264 or 1-800-282-9181 or TTY 614-728-2553 or 1-800-858-3542.
6. Columbus Bar Association – www.cbalaw.org or telephone 614-221-4112.
 - a. www.columbuslawyerfinder.com
7. Stateside Legal - <http://statesidelegal.org/library/2594> - Help for Military Members, Veterans and Their Families.
 - a. VIDEOS - <http://statesidelegal.org/video-scra-housing-protections>

E. Information about Ohio Hardest Hit Fund - Go to Ohio Housing Finance Agency website at <http://www.ohiohome.org/> or Save the Dream at www.savethedream.ohio.gov.

Ohio Housing Finance Agency's address and telephone number
 57 E. Main St., Columbus, OH 43215
 888-362-6432
 614-466-7970
 TDD 614-466-1940.

F. USA Government Sources – www.usa.gov

1. Federal Trade Commission (FTC) – Information about credit and mortgages - <http://www.ftc.gov/bcp/menus/consumer/credit/mortgage.shtm> - Information includes but is not limited to how to handle mortgage if lender closes or files for bankruptcy, foreclosure mortgage scams and how to file complaints.
2. US Department of Housing and Urban Development – Making Homes Affordable website - <http://www.makinghomeaffordable.gov/>
 Telephone number: 1-888-995-HOPE (4673)
3. US Bankruptcy Courts –

- a. <http://www.uscourts.gov/FederalCourts/Bankruptcy.aspx> - click on Bankruptcy Basics for videos and written information on bankruptcy procedures.
 - b. US Bankruptcy Court Southern District of Ohio - <http://www.ohsb.uscourts.gov/> - Information on website includes Pro Bono Attorney sources.

4. US Department of Justice –
 - a. U.S. Trustee Program - <http://www.justice.gov/ust/> Consumer Information concerning Bankruptcy
 - b. VIDEO - http://www.justice.gov/ust/eo/public_affairs/consumer_info/ham/p/video.htm - HAMP & Bankruptcy.

5. Comptroller of Currency – Administrator of National Banks
 - a. Foreclosure Prevention - http://www.occ.treas.gov/consumernews_foreclosure.htm
 - b. OCC Customer Assistance Group - <http://helpwithmybank.gov/>. Under Mortgages – click on Mortgage Loans for answers to some questions.
 - c. OCC Customer Assistance Group - Information Specialist (English & Spanish) Monday – Friday 7:00 am to 7:00 pm CST. 1-800-613-6743. TDD Number 713-658-0340

6. Federal Reserve Board – Resources for Consumers - http://www.federalreserve.gov/consumerinfo/foreclosure_consumers.htm
 - a. Foreclosure Resource Center - <http://www.chicagofed.org/webpages/index.cfm>

7. Internal Revenue Service – Home Foreclosure and Debt Cancellation information - <http://www.irs.gov/newsroom/article/0,,id=174034,00.html>
 - a. Taxpayer Advocate Service - <http://www.irs.gov/advocate/index.html> - You can click on Low Income Tax Clinics for information about Clinics in your area.
 - i. Tax Toolkit 2010 - <http://www.taxtoolkit.irs.gov/> - Site has information and videos to help people.

8. Fannie Mae – Know Your Options - <http://www.knowyouroptions.com/> - Under Find Helpful Resources can find look up tool to find out if your loan is owned by Fannie Mae.
 - a. Under Helpful Forms – Can print a financial checklist and a Contact Log Sheet from site.

- b. Ways Home - <http://www.knowyouroptions.com/ways-home> - Interactive Video allow homeowner to explore options to make payments and avoid foreclosure.
 - c. Fannie Mae Mortgage Help Centers - Midwest office
Chicago
 One South Wacker Drive, Suite 15C14
 Chicago, IL 60606
 Phone: (866) 442-8572 Toll Free
 Fax: (866) 442-6238 Toll Free
 Email: chicago_mhc@fanniemae.com
9. Freddie Mac – Avoiding Foreclosure -
<http://www.freddiemac.com/avoidforeclosure/>
 - a. Does Freddie Mac own your mortgage? -
<https://ww3.freddiemac.com/corporate/>
 10. Veterans Affairs – Information for Veteran Borrowers in Delinquency –
www.benefits.va.gov/homeloans/ or 1-877-827-3702.
 - a. Veterans facing homelessness – 1-877-4AID VET (877-424-3838) or www1.va.gov/HOMELESS/NationalCallCenter.asp
 11. Federal Deposit Insurance Corporation (FDIC) – Consumer Protection – Foreclosure Prevention -
<http://www.fdic.gov/consumers/loans/prevention/>
 Foreclosure Prevention Tool Kit -
<http://www.fdic.gov/consumers/loans/prevention/toolkit.html>

G. Others Sources

1. Association of Mortgage Investors – www.the-ami.org
2. National Association of Realtors
 - a. Short Sales - http://www.realtor.org/realtors/basics_short_sales
 - b. Foreclosure -
http://www.realtor.org/government_affairs/foreclosure_prevention/foreclosure_basics
 - c. Field Guide to Foreclosures -
<http://www.realtor.org/library/library/fg329>
3. Columbus Metropolitan Library – Reference -
<http://www.columbuslibrary.org/> - (Has examples of legal forms but a person needs a library card to access them online.)
4. National Consumer Law Center – For Consumers -
<http://www.nclc.org/for-consumers/for-consumers.html>

5. Findlaw – <http://www.findlaw.com/>
6. Cornell University Law School – Legal Information Institute - <http://www.law.cornell.edu/>

H. Information for Tenants Whose Landlords are in Foreclosure

1. Save the Dream - www.savethedream.ohio.gov or call Save the Dream hot line at 1-888-404-4674 – Click on Renters.
2. Franklin County Homeowner Helpline – Steps for Renters - <http://www.franklincountyohio.gov/commissioners/homeowner-helpline/steps-for-renters.cfm>
3. National Low Income Housing Coalition - <http://www.nlihc.org/template/index.cfm> - Click on Renters in Foreclosure.
4. National Housing Law Project – www.nhlp.org/node/763
5. Ohio Legal Aid Society of Columbus – www.columbuslegalaid.org