

MORPC's counselors will:

- Schedule you for a private appointment with a certified staff counselor
- Work with your lender to negotiate a workout plan or settlement to bring your account current
- Schedule you for a two-hour, post-purchase group class called "Right Track"
- Follow-up with you for the next year to determine your progress and to see if you need any other assistance
- Provide referrals and information about other available programs.



MORPC is a nonprofit agency that works closely with the Franklin County Treasurer's office and the other area HUD-approved housing counseling agencies to coordinate services for families in default or foreclosure.

Mid-Ohio Regional Planning Commission  
111 Liberty Street  
Suite 100  
Columbus, Ohio 43215  
[www.morpc.org](http://www.morpc.org)



# Avoid Foreclosure



**FREE HELP**  
is available from

**Mid-Ohio Regional  
Planning Commission**  
**(614) 233-4177**  
**homeownership@morpc.org**





**MORPC has funds available, and we may be able to help you save your home.**

Foreclosure prevention/mortgage assistance is available to Franklin County homeowners who receive loss mitigation counseling:

- Are falling behind in making their mortgage payments
- Have a hardship that causes the need for the one-time assistance

Income requirements vary by program.

Maximum family income cannot exceed the amounts listed below for Franklin County:

2008 Incomes

Family Size	Income
1	\$31,200
2	\$42,000
3	\$52,800
4	\$63,600
5	\$74,400
6	\$85,200
7	\$96,000
8	\$106,800



MORPC is an equal housing opportunity lender.



**HOW TO GET STARTED:**

Homeowners must provide a letter from their mortgage company confirming that they are delinquent on their loan.

Homeowners must be able to demonstrate that the assistance is necessary to avoid losing their home and that they have the ability to resume mortgage payments once they have received assistance through the program.

Homeowners must verify that they have a hardship.

**Get back on track!**

**Our counselors are here to help.**

**Call to schedule an appointment.**

**Call a certified counselor TODAY!**

**(614) 233-4177**

We can provide you with confidential, one-on-one counseling assistance.

MORPC is an approved Housing Counseling Agency through the U.S. Department of Housing and Urban Development (HUD).

**MORPC**

**111 Liberty Street  
Suite 100**

**Columbus, Ohio 43215**

(We are in the Brewery District, off Front Street, near the large Kroger store. Our facility is handicapped-accessible and located two blocks from a COTA bus stop.)

**Free parking is available.**

