

Dear Medina County Residents,

Foreclosures are rising at a dramatic rate in Northeast Ohio and Medina is no exception. What is important to know is that in many cases even if you are in foreclosure, it is not too late to save your home.

In researching this ever-growing problem, I discovered and, subsequently, made an agreement with, an organization from Cleveland that has been particularly effective in helping people avoid or escape foreclosure. That organization is **ESOP** (**E**mpowering and **S**trengthening **O**hio's **P**eople). You do not have to be in foreclosure or even have missed a payment. **ESOP** has made agreements with a number of major lenders across the country which allows them to negotiate for you. There are no charges to you.

One of my staff is now **ESOP**-trained and can meet with you right here at my office! Please call our office and make an appointment with Denise.

If the future looks bleak and you are unsure how to proceed, please call us. Even one person experiencing trouble making their house payment is a crisis to us.

Sincerely,



Michael E. Kovack
Medina County Auditor

**Proudly Serving the Residents
of Medina County**



For Further Information Contact:

**Michael E. Kovack
Medina County Auditor**

**144 N. Broadway Street
Medina, OH 44256**

www.medinacountyauditor.org

**(330) 225-7100-Brunswick, Ext. 9137
(330) 336-6657-Wadsworth, Ext. 9137
(330) 725-9137-Medina**

Contact Us Via The World Wide Web!

www.medinacountyauditor.org

**Do You
Need Help
With Housing
Payments?**



***Strategies & Assistance
For Keeping Your
House Affordable***


provided by
**MICHAEL E. KOVACK
MEDINA COUNTY
AUDITOR**

If you are not able to make your mortgage payment, here is a timeline of what will follow:



First, if you are experiencing any problems making payments, call your lender and discuss the problem and ask what your options are. If you're not satisfied with the answers, call us and schedule an appointment.

After 90 days of past due mortgage payments, the lender can file a foreclosure lawsuit against you in court. Call your lending institution and explain the situation. Make certain to file an answer regarding the lawsuit. Ask for mediation.

If no answer or other reply is received from you, the lender can get a default judgment for foreclosure. They can then get an order for Sheriff's Sale.

During the next 3 months, the property is appraised to determine its value for Sheriff's Sale. A formal written notice of date of sale and value is published in the legal news.

In the next 2 to 4 weeks, the Sheriff will give you 10 to 14 days to move out unless the new owner gives you more time.

Although it is never too late to save a house, the sooner you request assistance the more options you have. Call us today at 330-725-9756 to set up an appointment with one of our certified counselors.

***ESOP:** Empowering and Strengthening Ohio's People

The Auditor's Office wants to help you save your home - your dream - from foreclosure.



FOR ASSISTANCE AND ADDITIONAL INFORMATION

PLEASE CALL:

330-225-7100-Brunswick, Ext. 9137
330-336-6657-Wadsworth, Ext. 9137
330-725-9137-Medina

OR EMAIL US AT:

auditor@medinacountyauditor.org



Important Personal Information You Need to Have Available When Meeting with Us.

COPIES OF:

- Most recent mortgage bill
- Two full months proof of income
- Property Taxes
- Insurance
- Budget
- Bank Statements

When you make an appointment with the Auditor's Office for a session with an ESOP-trained representative, you will be mailed a complete list of documentation you will need to bring to your appointment.*



The more organized and complete your documentation is, the more quickly it can be processed and decisions can be made on the best possible answer for your situation.

THERE ARE NO CHARGES FOR THESE SERVICES.

Visit our website for information about other helpful programs provided by:

MICHAEL E. KOVACK
Medina County Auditor
www.medinacountyauditor.org