



**PATRICIA M. CLANCY**  
HAMILTON COUNTY CLERK OF COURTS

## **Foreclosure Timeline**

Now                      Legal proceedings have already begun. The bank or mortgage company has filed a complaint (lawsuit). Dodging certified mail will in no way stop the foreclosure from going forward.

You, the owner, have 28 days from receipt of the enclosed complaint to respond by filing an answer with the Clerk of Courts. **This must be done.**

**“Know that just because a foreclosure is filed doesn’t mean that you have to lose your home. Help is available.”**

**Patricia M. Clancy**  
**Hamilton County Clerk of Courts**

**You should seek legal advice as soon as possible.**

28 days later            Failure to file an answer will result in a default judgment for the lender and the loss of your property.

## **Free Mortgage Counseling**

**United Way**  
**211 or (888) 995-4673**

Working in Neighborhoods  
(513) 541-4109

Smart Money Community Services  
(513) 241-7266

Home Ownership Center of Greater Cincinnati  
(513) 961-2800

Housing Opportunities Made Equal  
(513) 721-4663

- Housing counselors can talk to your mortgage company for you. They can often help people get workout plans to stop foreclosure.
- Housing counselors have access to emergency mortgage assistance money.

## **Avoid Foreclosure Rescue Scams**

**Don’t be deceived by scams targeting you in foreclosure.** If you question whether services offered to you are reputable, contact the Legal Aid Society at (513) 241-9400.



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# Are you facing foreclosure? What can you do?

## What does foreclosure mean?

The bank wants to take your house. This is usually because the bank believes you have not made all of your mortgage payments.

## I received the court papers today. What's the next step?

You have 28 days to file your "Answer" with the Clerk of Courts. If you do nothing you will lose your home and your good credit rating.

## What happens if I don't file the answer?

The bank will probably win with a default judgment, and your house will be sold at a sheriff's auction. The auction could take place in as little as two months.

## Who can help?

### Free Legal Services:

**Legal Aid Society**  
**(513) 241 - 9400**  
**[www.lascinti.org](http://www.lascinti.org)**

**Save the Dream**  
**(888) 404 - 4674**  
**[www.savethedream.ohio.gov](http://www.savethedream.ohio.gov)**

- Legal Aid and Save the Dream provide free services to persons with low income; several Legal Aid attorneys defend foreclosures.
- The Hamilton County Court of Common Pleas offers a free mediation program designed to prevent the loss of your home. Please contact Legal Aid or Save the Dream for assistance.

**Paid Legal Services:**      **Lawyer Referral Service**  
**(513) 381 - 8359**  
**[www.cincybar.org](http://www.cincybar.org)**

- Lawyer Referral Service is managed by the Cincinnati Bar Association and will give you the names of lawyers who have agreed to charge a minimal fee for the first meeting.