

50% of all Foreclosures can be prevented by calling your Mortgage Company, and asking to speak to someone in the "Loss Mitigation Department." What is "Loss Mitigation"? Loss mitigation is a process that lenders use to help consumers who are behind on their mortgage payments. Some loss mitigation methods include -- repayment plans; forbearance agreements; loan modifications; loan assumptions; partial claims, and the dismissal of the foreclosure lawsuit filed against you. For any lender not listed here, call the "Customer Service" phone number on your monthly mortgage statement, and ask to speak with someone in the Loss Mitigation Department, or Contact a Local Agency listed below under "Foreclosure Counseling Assistance."

LOSS MITIGATION DEPT	PHONE NUMBER	LOSS MITIGATION DEPT	PHONE NUMBER
ABM AMRO Mortgage	800-783-8900	LaSalle National Bank	800-783-8900
Bank One	800-234-6002	Mortgage Electronic Registration Systems	800-646-6377
Beneficial	800-333-5848	National City Mortgage Co	800-523-8654
CHASE Home Finance	800-446-8939	Ocwen Federal Bank	800-566-2936 x5576
Charter One	800-234-6002	Ohio Savings Bank	866-476-0022
CitiFinancial Mortgage	800-753-3673	Option One	888-275-2648
Countrywide Home Loan	800-262-4218	JP Morgan Chase	800-234-6002
Deutsche Bank National	Call Number On Mortgage Statement	Select Portfolio Serving	888-818-6032
		SkyBank	800-290-3359
Fifth Third Bank	800-375-1745 Option 3	Third Federal Savings	888-844-7333
First Merit Bank	888-728-9931	US Bank	800-365-7900
GMAC Mortgage	800-850-4622	Wachovia Bank of Delaware	866-642-8608
HSBC Mortgage	800-925-2540 x3888	Washington Mutual Bank	866-926-8937
KeyBank	800-669-6607	Wells Fargo Mortgage	877-216-8448

FORECLOSURE COUNSELING ASSISTANCE	PHONE NUMBER
Community Legal Aid Services	330-762-4833
Consumer Credit Counseling	800-355-2227
East Akron Neighborhood Development	330-724-0244
East Side Organizing Project (ESOP)	216-361-0718
Fair Housing Contact Service	330-376-6191
Mustard Seed Development Center	330-253-6847
Neighborhood Conservation Services	330-753-8500
Neighborhood Works America	888-995-4673
NID Housing Counseling Agency	330-761-2294
Summit County Veterans Affairs Services	330-643-2830
Westside Neighborhood Development	330-869-8303