

OUR MISSION

The Fair Housing Center is a professional, non-profit, civil rights agency dedicated to the elimination of housing discrimination and to the expansion of neighborhood choice for all persons. It strives to ensure equal opportunities and access to housing, neighborhoods, public accommodations, lending and insurance. The Center provides education, advocacy and enforcement, and it helps to shape public policy.



FAIR HOUSING CENTER

432 North Superior
Toledo, OH 43604

Phone: 419.243.6163

Fax: 419.243.3536

www.toledofhc.org

Through April 2010, the Fair Housing Center assisted clients with saving more than \$8.6 MILLION (average \$66,317) over the life of their loans.

Our clients that receive loan modifications are saving an average of \$249.93 each month on their mortgage with our assistance.

Our clients that have interest rate changes see an average interest rate reduction of 4.48%.

While no one can guarantee results, we will work with you to try and save your home from foreclosure.

Our help is free and confidential.



Free Foreclosure Assistance



Equal Housing Opportunity Specialists



Tel: 419.243.6163



Foreclosure Prevention

**DON'T
LOSE
YOUR
HOME
TO
FORECLOSURE!**



We can help.

The Fair Housing Center can assist you with the foreclosure process and work to make your home more affordable for you. By working jointly with homeowners and lenders, we have been successful in helping hundreds of homeowners, right here in Lucas County, to remain in their homes. We might be able to help you too.

**ALL SERVICES ARE FREE &
CONFIDENTIAL**

How we work

The Fair Housing Center works with you and your mortgage lender to find the best solution to foreclosure. Working with the lender benefits both parties - the homeowner remains in the home and the lender continues to receive payments and foreclosure is not necessary.

Education

The Fair Housing Center takes a holistic approach to preventing foreclosure. We work with clients on credit issues and financial money management. We will review your credit report and score with you to be sure there are no errors and assist you in correcting any problems. Additionally, we offer Fiscally Fit: Personal Financial Management classes to ensure success as you move forward.



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BEWARE!

If you're facing foreclosure, beware of companies that ask for your money, but provide little or no service. Look out for these **RED** flags:

- **Asking to be paid or asking for money up front** - *this could be a sign that they might not be reputable.*
- **Companies making promises that sound too good to be true** - *they probably are.*
- **Complicated paperwork that turns your house over to them and "allow" you to rent your own home from them** - *Read EVERYTHING before you sign. Consider having an attorney read the documents before you sign them.*
- **A negative report from the Better Business Bureau** - *this can indicate that a company hasn't acted in good faith.*
- **Companies that look and sound like government agencies** - *Be sure to ask! These scam companies often look through court records to find foreclosures and will approach you by mail or phone with documents that appear to be official government business.*

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