

9-28-09

## **MORTGAGE and FORECLOSURE COUNSELING AGENCIES**

The City of Garfield Heights refers residents to the following housing counseling agencies. If you have an adjustable rate mortgage, high interest rate mortgage, and/or are in foreclosure (or on the verge of foreclosure), contact one of these agencies for assistance. All of these agencies are HUD certified agencies and their services are FREE.

Any resident of Cuyahoga County is eligible to go to these agencies.

<b>Agency</b>	<b>Address</b>	<b>Phone #</b>	<b>Office Hours in GH</b>	<b>Website</b>	<b>Online Applic.</b>	<b>Online Appt.</b>
Neighborhood Housing Service (NHS)	5700 Broadway Ave. Cleveland, OH 44127	<b>216-458-4663</b>	No	<a href="http://www.nhscleveland.org">www.nhscleveland.org</a>	Yes	No
Empowering & Strengthening Ohio's People (ESOP)	3631 Perkins Ave. Suite 4C-S Cleveland, OH 44114	<b>216-361-0718</b>	No	<a href="http://www.esop-cleveland.org">www.esop-cleveland.org</a>	No	Yes
The Housing Advocates, Inc. (HAI)	3655 Prospect Ave. Cleveland, OH 44115	<b>216-370-2283</b>	Yes Fridays 10-2	<a href="http://www.housingadvocatesinc.com">www.housingadvocatesinc.com</a>	No	No
Cleveland Housing Network (CHN)	2999 Payne Ave. Suite 306 Cleveland, OH 44114	<b>216-574-7100</b>	No	<a href="http://www.chnnet.com">www.chnnet.com</a>	No	No

If you are already in foreclosure, you may also consider mediation as a way to reach an agreement with your lender. Contact the Mediation Department at the Cuyahoga County Court of Common Pleas at: **216-443-8504**.