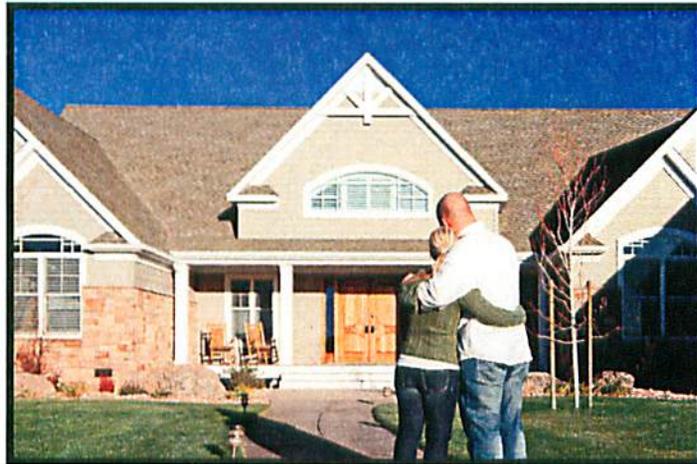


Behind in your house payment or property tax and not sure where to go?

- Up to \$25,000 available per household
- Helping those underemployed or unemployed
- More than \$48 million has been provided to Ohio families in need



Let LifeSpan and the Ohio Restoring Stability
A Save the Dream Ohio Initiative bring you peace of mind.
Call 513-868-9220 for more information.





LifeSpan, Inc.

1900 Fairgrove Avenue (Rt. 4)
Hamilton, OH 45011-1966
(513) 868-9220 Fax (513) 868-3249
(513) 424-6888 Middletown
(513) 868-9220 Mason

Are You Eligible for Restoring Stability Assistance?

If you are a homeowner who has suffered a financial hardship, you may qualify for up to \$25,000 to help you catch up on your mortgage payments, make reduced payments while you search for employment, reduce the principal balance on your loan, or transition out of your home. You can qualify for Restoring Stability assistance whether you are current on your mortgage payments, behind on your payments, or in active foreclosure. Restoring Stability requires that homeowners meet a few basic eligibility criteria.

To Learn whether you might be eligible, answer these questions:

1. Is your home your primary residence?
2. Do you live in a house, duplex, single-family house with four or fewer units, or a condominium?
3. Is the amount you owe on your first mortgage equal to or less than \$432,500?
4. Have you suffered one of the following financial hardships, making it difficult for you to afford your mortgage payments: loss of or reduction in income, divorce, disability, death of a primary contributor to household income, or a significant increase in medical expenses?
5. Do you have six months or less of monthly mortgage payments, including principal, interest, tax, insurance, and association fees in liquid assets? (example: If principal + interest + taxes + insurance + association fees = \$1,500, the homeowner must have $\$1,500 \times 6 = \$9,000$ or less in liquid assets. Liquid assets include cash in checking and savings accounts but excludes retirement accounts).
6. Do you have one of the following?:
 - An active bankruptcy
 - A previous bankruptcy that has not been discharged, or
 - mortgage debt that has not been reaffirmed following a previously discharged bankruptcy
7. Have you been convicted of theft, forgery, fraud, tax evasion, or related crimes within the last 10 years?

If you answered "Yes" on questions 1-5, and "No" on questions 6 and 7, you MAY be eligible for assistance from Restoring Stability. Your counselor can help determine which Restoring Stability program is right for you.

If you do not qualify for Restoring Stability or none of the Restoring Stability programs is right for your situation, you may still work with a housing counselor to determine whether you are eligible for another foreclosure prevention program, such as Making Home Affordable.

Need More Information? Call LifeSpan, Inc.

513-868-9220

www.restoringstability.org