

Notes from the Parma Economic Forum  
November 20, 2008

- ❖ Cuyahoga County Prosecutor's Office
  - Be sure to contact the Prosecutor's Office if you suspect fraud
  - For questions or concerns, call (216) 443-7730
- ❖ Cuyahoga County Treasurer's Office
  - Be careful who you give money to
  - Dial 2-1-1 for immediate help
  - Dial (216) 436-2000 to reach our office
  - Visit [www.dontborrowtroublecc.org](http://www.dontborrowtroublecc.org)
- ❖ Ta-Check
  - Reach us at (216) 398-4333
  - Ask for Mary Jo Gilligan
  - We can help with Retirement Planning and Income Tax Planning
  - Call us for a free consultation
- ❖ Legal Aid Society
  - For help with foreclosure, call (888) 404-4674 and ask about our "Save the Dream" program
  - You may qualify for assistance free of charge
  - To qualify, your home must be your principal residence, and your gross household income must be less than 250% of federal poverty guidelines (\$53,000 a year for a family of four)
- ❖ Key Bank
  - We are a full service bank
  - There are many Parma-area branches
  - We offer free advice from financial advisors
  - Key Investment Services offer on-site financial advice
- ❖ Cuyahoga County Common Pleas Court – Foreclosure Mediation Program
  - Please remember to open all mail that you may receive from the County (especially from the Court)
  - Attend hearings/pre-trials if you are in foreclosure
  - If you have questions, please call (216) 443-8504
  - Be sure to ask about our request for mediation form
- ❖ Koler Financial Group
  - We offer retirement planning, 401(k) management, investment strategies, tax reduction, and estate planning services
  - Call us at (440) 884-7042
  - Ask for Mike Koler
  - During these times, be sure to keep long-term goals in mind
  - Let us help you with your long-term planning

- ❖ Third Federal Savings & Loan
  - We have been around for many years, and will continue to remain in our area
  - Check out our good equity-line products
  - Our loan officers are non-commissioned
  - We would be glad to answer any of your questions
  - Visit any one of our three Parma-area branches
- ❖ Cuyahoga County Auditor's Office
  - Call (216) 443-7010 with any questions
  - We are able to assist you with appraisal and market value issues
  - Ask us if you qualify for utility assistance
  - Also ask us if you may qualify for homestead exemption
- ❖ ESOP
  - We offer free services, as we are state-funded
  - We saved 1600 homes from foreclosure in 2007
  - 3000 homes estimated to be saved from foreclosure in 2008
  - We are a HUD certified housing counseling agency
  - To get in touch with us, call (216) 361-0718
- ❖ Housing Advocates
  - Counseling is available for Ohio residents
  - Call us at (216) 220-0655
  - We can help you if you are currently delinquent on your home payments
  - We are a National Foreclosure Mitigation Counseling service provider
  - As a not-for-profit law firm, we specialize in fair-housing issues, tenants' rights issues, and predatory lending issues
- ❖ NHS of Greater Cleveland
  - Home improvement lending
  - Refinancing seminars
  - Home maintenance workshops
  - Foreclosure intervention
  - Call us at (216) 458-4663
- ❖ Consumer Credit Counseling
  - Budget and credit counseling
  - Bankruptcy counseling
  - Housing programs
  - Financial education
  - Call us at (800) 355-2227