

A Free Foreclosure Rescue Plan – Stop Foreclosure and Protect Your Future

Foreclosure Help That Works in the Real World

If you're facing foreclosure right now, you're not alone — but it can feel like it.

I've worked with families in Lima, Ohio for nearly two decades as a licensed Realtor and foreclosure consultant. I've seen firsthand the fear, embarrassment, and hopelessness that comes with the foreclosure process.

Here's the truth: foreclosure is **not** a dead-end. There are real, practical steps you can take today to stop it, protect your equity, and regain control of your future. This whitepaper will walk you through those steps — no fluff, no false promises, just proven solutions.

Hi, my name is Roger Loesel with Coldwell Banker Realty. I help property owners who are facing hardships with real estate. I have put together this whitepaper to educate property owners on how to save the equity they have earned in their property over the years.

In the Whitepaper You'll Find:

- **Clear explanations** of how foreclosure works in Ohio
- **When to act** to keep the most options available
- **Step-by-step instructions** you can start following today
- **A Real Free Foreclosure Rescue Plan** you can copy and use immediately

Understanding Foreclosure in Ohio

Foreclosure is the legal process your lender uses to take back your home when you fall behind on mortgage payments. In Ohio, the process is **judicial**, meaning it happens through the court system.

The lender files a lawsuit, and if the court rules in their favor, your home will be sold at a public auction (called a sheriff's sale) to pay the debt.

The Emotional and Financial Impact

It's not just about losing your home. Foreclosure can:

- Wreck your credit for years (100–160 point drop on average)
- Make buying another home extremely difficult for 3–7 years
- Strip away all your home equity
- Lead to wage garnishments or deficiency judgments
- Cause extreme emotional stress for you and your family

I've sat at kitchen tables in Lima where homeowners felt frozen — unsure of where to start or who to trust. Many waited until weeks before the sheriff's sale to ask for help, by which time most options had already vanished.

Why Most Homeowners Wait Too Long to Seek Help

If you're like most people facing foreclosure, you probably didn't get here overnight. Maybe you missed one payment because of an unexpected bill or job loss, then another, and soon the letters from the bank started piling up.

The biggest reasons homeowners wait:

- **Embarrassment** – They don't want anyone to know they're struggling.
- **Denial** – Hoping the problem will “work itself out.”
- **Confusion** – Not understanding the process or available options.
- **Fear of scams** – Worrying about being taken advantage of by predatory buyers.

The danger? Waiting too long removes most of your choices.

The Time to Act Is Now

In Ohio, the foreclosure timeline moves fast:

1. **1–30 days late:** You receive late notices and phone calls.
2. **31–90 days late:** The loan goes into default.
3. **91–120 days late:** Lender's attorney begins foreclosure paperwork.
4. **120+ days late:** Foreclosure is filed in court.
5. **Court process:** Summons issued, you have limited time to respond.
6. **Sheriff's sale:** Home is auctioned to the highest bidder.

The earlier you act, the more tools we have to work with.

Your Free Foreclosure Rescue Plan

This is the exact **Free Foreclosure Rescue Plan** I give my clients in Lima who need immediate, no-nonsense foreclosure help. You can copy and follow it today.

Free Foreclosure Rescue Plan – Stop Foreclosure in Lima, Ohio Today

Step 1 – Face the Numbers Head-On (Today)

Why: You can't create a real solution without knowing exactly where you stand.

What to do:

Gather your most recent mortgage statement – Note the total past-due amount, including late fees.

List your essential monthly expenses – Mortgage, utilities, groceries, transportation, insurance.

Identify what's left over after paying essentials — this shows how much you can put toward catching up.

💡 Tip: Use a free budgeting app or spreadsheet to get a clear picture within 30 minutes.

Step 2 – Contact Your Lender’s Loss Mitigation Department (Within 24 Hours)

Why: Most homeowners wait too long to call, but early communication buys you time and more options.

What to say when you call:

“I’m behind on my mortgage due to [brief explanation — job loss, medical expenses, etc.]. I want to keep my home and explore all options to get current.”

Ask about:

- Forbearance (temporary pause in payments)
- Repayment plan (spread missed payments over several months)
- Loan modification (adjust loan terms to lower payments)

Important:

Write down the name of the representative and the reference number for the call.
Follow up by email if possible to create a paper trail.

Step 3 – Slash Non-Essential Spending Immediately (Today)

Why: Every dollar you save now is a dollar toward saving your home.

Action steps:

Cut subscriptions (streaming, memberships, unused apps) — redirect that money to mortgage.
Reduce dining out and non-essential purchases for the next 90 days.
Pause contributions to savings temporarily — survival comes first.

💡 Even \$200/month saved can close the gap faster.

Step 4 – Explore Fast Cash Options (Within 48 Hours)

Why: The foreclosure process moves quickly — you need immediate funds.

Options that work in the real world:

Sell unused assets (vehicles, electronics, tools) on Facebook Marketplace or OfferUp.
Take on short-term side work — rideshare, delivery, skilled side jobs.
Request a payroll advance from your employer.
Borrow from trusted family/friends — with a written agreement for repayment.

Step 5 – Consult a Real Estate Foreclosure Expert (Immediately)


Why: A foreclosure consultant can present options you may not know about — including selling fast while keeping your equity.

What I do for clients in Lima, Ohio:

Analyze your property's current value vs. loan balance.
Connect you to vetted buyers who can close quickly with no repairs.
Negotiate with your lender for more time or alternative resolutions.
Protect your equity so you don't lose it to the bank.

Step 6 – Decide on Your Path (Within 3 Days)

Depending on your situation, the goal is either:
Stay in your home – through forbearance, modification, or repayment plans.
Sell before foreclosure – to protect credit and preserve equity.

 The earlier you choose, the better the outcome. Waiting reduces your choices.

Step 7 – Execute Immediately

If you're staying:
Sign agreements with your lender and make the first payment.

If you're selling:
Get the home listed or under contract with a serious buyer ASAP.


Key Warnings

Do not ignore court papers — this speeds up foreclosure.
Do not believe anyone promising to “make foreclosure disappear” without proof.
Do not wait until the sheriff's sale — most equity is lost by then.

Final Word – You Can't Do This Alone

Trying to handle foreclosure without help is like trying to fix a sinking boat with a coffee cup — you'll run out of time before you can bail the water out.

CORI LLC is able to help. With a licensed Realtor on staff and being a foreclosure consultant in Lima, Ohio with 19 years of experience, we've helped families just like yours stop foreclosure, protect equity, and move forward with dignity.

 Call or text me now at **(419) 314-4599** for your Free Foreclosure Rescue Consultation — confidential, no pressure, and designed to give you real solutions today.

Why This Plan Works

I designed this plan based on real-world experience helping families in Lima avoid foreclosure. It's built on three principles:


1. **Act immediately** – Time is your most valuable asset.
 2. **Prioritize essentials** – Keep the roof over your head first.
 3. **Leverage professional help** – Don't try to fight the bank alone.
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Additional Resources for Homeowners in Trouble

- **Ohio Housing Finance Agency** – foreclosure prevention programs
 - **HUD-Approved Housing Counselors** – free or low-cost advice
 - **Legal Aid of Western Ohio** – help responding to court summons
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Final Call to Action

If you're reading this, you still have time — but you can't afford to waste another day. The sooner we talk, the more I can do to help you save your home and equity.

 **Call or text (419) 314-4599 right now** for your **Free Foreclosure Rescue Consultation**. No judgment, no pressure — just real answers and a plan that works.