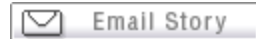


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#### Clermont Co. Plans Foreclosure Mediation Program

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Last Update: 9:23 am



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Many Clermont County homeowners facing foreclosure may soon get a helping hand to keep their homes.

It's because of a unique program developed by the Clermont County Common Pleas Court and the Legal Aid Society of Greater Cincinnati.

Volunteer attorneys will be matched people having problems paying their mortgages.

They, in turn, will work with attorneys for lending institutions to try and work out a solution.

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If that doesn't work, the case could be sent to mediation or wind up on the regular court docket.

"It's a win-win situation," said Judge Robert Ringland, one of the program's developers and chief supporters.

The program is called Foreclosure Mediation and begins February 11.

Information on how it works and how to apply will be included with every foreclosure suit filed with the Clermont County Clerk of Courts.

It comes at a time when the number of foreclosures is on the increase in Clermont County, as is much of the rest of the country.

There were 776 foreclosure cases filed in Clermont County in 2003.

The number jumped to 1,124 in 2007.

"The banks are beginning to feel the pinch of foreclosure and they may be willing to work these loans out in ways that will allow the people to stay in their homes," said Ginny Whitman, managing director of the Volunteer Lawyers Project at the Legal Aid Society.

Whitman said there are many reasons for the spike in foreclosure numbers including adjustable rate mortgages, predatory lending, truth-in-lending violations and temporary setbacks such as job loss or sickness.

Judge Ringland says nobody wins when foreclosures run their full court and homeowners lose their property.

"They don't win. The banks don't win," he said. "The neighbors don't win either because some of these homes are just lying there vacant and their property values are starting to suffer."

Here's how the mediation program is designed to work.

Once a foreclosure suit is filed, a copy of the Foreclosure Mediation notice will be included when the homeowner is served with a copy of the litigation.

The homeowner will be assigned a volunteer attorney to review the case.

That attorney will then contact the lender's lawyer to see if a new deal can be worked out.

"There's a number of ways it can be resolved," Whitman said. "Either renegotiation of the loan or a waiver of fees."

"If they can't resolve it between the two of them, the court has volunteered its mediation services," she added.

Mike Sheffel wishes the program had been in existence when he was on the brink of foreclosure.

"We were really close to losing the house," he said of the family's residents on Whipoorwill Drive in the Summerside area of Clermont County's Union Township. "They had already filed suit against us. They were putting notes on our door."

Sheffel said an unexpected illness cut his earnings for his wife and three young children.

"It's devastating," he said of the experience. "We just didn't really know where to go for help."

Judge Ringland said the Foreclosure Mediation program was designed for people like Sheffel.

"I think by getting people together it's a win-win situation," he said.

The program is for Clermont Count residents who have had a foreclosure suit filed against them.

Contact the **Legal Aid Society** for information at **(513) 241-9400**.

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