

RESOLUTION

Proclaiming the month of September 2009 as Save Our Homes Month in Cuyahoga County.

WHEREAS, according to the Mortgage Bankers Association, one in eight Americans is behind on their mortgage payment or in foreclosure. One in 84 households have received a foreclosure filing. Foreclosures affect every neighborhood and community in Cuyahoga County. Homeowners should reach out for assistance before, during, and after the foreclosure process, and they should not leave their homes if a foreclosure action is filed.

WHEREAS, the State of Ohio and the Ohio Supreme Court have called for all counties with foreclosure dockets to initiate Foreclosure Mediation. The goal of the month will be to educate Cuyahoga County's residents on foreclosure and the Cuyahoga County Court of Common Pleas Foreclosure Mediation Program.

WHEREAS, mediation is a free service offered by the Cuyahoga County Court of Common Pleas Foreclosure Mediation Program. It is an opportunity for the homeowner and the lender to sit down face-to-face to find a solution to the foreclosure.

WHEREAS, the goal of the Foreclosure Mediation Program is to minimize case processing time, save costs and expenses to the parties by working out new mortgage terms or other agreements mutually acceptable to the parties, and to prevent adverse social consequences of vacated and abandoned houses in the community.

WHEREAS, even homeowners who do not want to keep their homes can benefit from mediation and communication with the lender.

NOW, THEREFORE, BE IT RESOLVED that the Board of Commissioners of Cuyahoga County, Ohio, hereby proclaims the month of September 2009 as Save Our Homes Month to educate Cuyahoga County residents about the Cuyahoga County Court of Common Pleas Foreclosure Mediation Program and the free resources that are available to help them through the foreclosure process.

BE IT FURTHER RESOLVED that the Clerk of the Board be, and she is, hereby instructed to transmit a copy of this resolution to Gregory Popovich, Court Administrator, Common Pleas Court.

On Motion of Commissioner Jones, seconded by Commissioner Dimora, the foregoing resolution was duly adopted.

Ayes: Jones, Dimora, Hagan.

Nays: None.

Resolution Adopted.

**Jeanne M. Schmotzer,
Clerk of the Board**

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