

RESTORING STABILITY

A Save the Dream Ohio Initiative



888.404.4674
www.savethedream.ohio.gov



Eligibility

1. Income less than 115% Area Median Income (Family of four = \$70,725)
2. Less than three months mortgage payments available as liquid assets (not including retirement)
3. Owe less than \$432,500 on first mortgage
4. Hardship is based on involuntary loss of income
5. Homeowner does not have to be behind on mortgage or in foreclosure for assistance.
6. Home must be owner-occupied with 1-4 units
7. Mortgage closed prior to 1/1/09

How to Apply

1. Log on to restoringstability.org. An email address is required. THIS IS THE BEST and FASTEST METHOD
2. Contact 888.995.HOPE (Applicant will likely be referred back to the website)
3. Go directly to an approved agency, including the Fair Housing Center

Process

1. An action plan is created with a counselor at an approved agency
2. The Ohio Housing Finance Agency will determine eligibility for the program and determine the best program for the homeowner

Programs

1. Rescue Payment Assistance

- Brings delinquent mortgage current

2. Partial Mortgage Payment Assistance

- Assists with partial mortgage payments for up to 15 months

3. Modification Assistance with Principle Reduction

- The lender agrees to reduce the principle on the loan and this amount is matched by the state

4. Transition Assistance

- When the borrower cannot afford to remain in the home, money is provided to help with finding new living arrangements.

Restoring Stability guidelines state that homeowners must be screened for Making Home Affordable (see makinghomeaffordable.gov for information) in connection with this program. Restoring Stability and Making Home Affordable can be used in conjunction for maximum benefit and affordability for the homeowner.

There is NEVER a cost to apply for any program listed on this sheet. You should never pay for assistance with a loan modification. Visit preventloanscams.org for more information.

www.toledofhc.org 419.243.6163 432 N. Superior Toledo, OH 43604

Mid-Year Nashville Leadership-In-Tune Conference June 23-26, 2011

Sheraton Music City Hotel, Nashville, TN

2011 National REIA Mid-Year Conference Registration Form

***Strive for FIVE!
(For Every Fourth REIA Leader Sent
from a Group, the Fifth is FREE)**

1a. Registrant Information

ASSOCIATION NAME		
FIRST NAME	LAST NAME	
MAILING ADDRESS		
CITY	ST	ZIP
PHONE	FAX	
EMAIL		

NAME AS IT SHOULD APPEAR ON BADGE (PLEASE TYPE or PRINT CLEARLY)

1b. Registrant Information (If more than one attending from the same association, please duplicate this form with information for all attendees.)

FIRST NAME			LAST NAME		
MAILING ADDRESS					
CITY	ST		ZIP		
PHONE	FAX				
EMAIL					

NAME AS IT SHOULD APPEAR ON BADGE (PLEASE TYPE or PRINT CLEARLY)

Registration and Event Fees

	Staying at Sheraton Music City	Staying Elsewhere
Early Bird Registration (Through 4/30)	\$229	\$299
Interim Registration (5/1-5/22)	\$259	\$329
General Registration (5/23-6/12)	\$279	\$369
On Site Registration	\$289	\$389
Banquet (Per Person)	Included	Included

Three Easy Ways to Register

1. Send completed form with check or credit card information to:
National REIA
525 W Fifth Street, Suite 101
Covington, KY 41011
2. Fax your completed registration form with credit card information to 859-581-5993.
3. Register online at
www.nationalreia.com

Questions? Call 888-762-7342
Payment must accompany registration

2. Payment Information

Enclosed is check # _____ in the amount of \$ _____
Checks made payable to National REIA.

Charge \$ _____ to the following credit card:

Visa American Express
 Master Card Discover

CARDHOLDER'S SIGNATURE

NAME ON CARD

CARD NUMBER

EXPIRATION DATE

BILLING ADDRESS

CITY ST ZIP

All money is refundable up to May 28. Cancellations received May 29 through June 11 will be refunded \$100 per person. No refunds after June 11.

Groups registering 5 people will receive free admssion for the fifth person.

Book hotel room before June 1, 2010 under group name NAREIA 2011 Mid-Year. Contact the hotel directly by calling 888-627-7060. Standard rate is \$139.00 plus tax per night. Check-in is 4:00 PM and Check-out is 11:00 AM.