

DINNER'S READY

Meals on Wheels a Community Action success story — Currents, Page B1

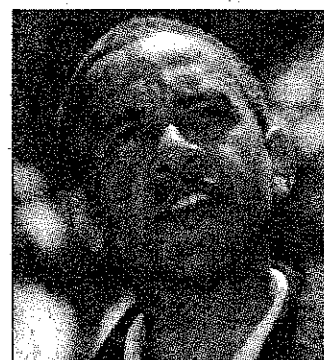


STAR BEACON

TUESDAY, AUGUST 12, 2008

NEWSSTAND / 50 CENTS — HOME DELIVERY / 35 CENTS

INSIDE NATION



A celebrity?

■ Barack Obama continues to show his disdain over John McCain accusing him of being a celebrity like

Project saves homes

Mediation program to help curb foreclosures in county

By **DORIS COOK**
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JEFFERSON — Help is available to any property owner facing foreclosure from banks and other lending institutions through the county's foreclosure mediation program, said attorney Wendy S. Hawbaker, program coordinator.

Common Pleas Court judges instituted the new mediation program to help home owners and lenders work on solutions after a foreclosure lawsuit is filed. It is one of several resources available in the county to help preserve homeownership.

"The Joint Court Mediation Program was launched in April. In

2007, we had 704 foreclosures filed, and already this year we have 478. We are already up 10 percent," said Judge Alfred Mackey.

Judges Gary Yost, Ronald Vettel and Mackey have seen an average of 5 to 7 percent increases in foreclosures filed since 2001. Ashtabula County has modeled its

mediation project after one promoted by the Ohio Supreme Court for the past decade, Hawbaker said.

According to figures from RealtyTrac, as of the first quarter this year, Ohio ranked 8th nationally in the number of foreclosure filing rates.

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Projects

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Mackey said, "The mediator can work with attorneys for loan institutions. If a property owner gets a certified letter from the courts regarding foreclosure action they need to open the letter immediately, then seek help."

Mackey said homeowners are walking away, leaving behind vacant property. The vacant buildings are targets of vandalism.

Defendants will first meet with JCMP mediation coordinator Tammy M. Kosier.

Hawbaker advises that defendants in a foreclosure case can call her office at 440-576-3239. Persons need to complete the "Request for Foreclosure Mediation" and question-

naire forms, then return them to Ashtabula County Mediation Department, Ashtabula County Court of Common Pleas, 25 West Jefferson St., Jefferson 44047.

She said it's important that the forms be returned at the same time the property owner files an answer with the Ashtabula County clerk of courts on the lawsuit.

"Banks want to keep people in their homes. It takes negotiations between the parties. People have to understand they have to make a plan to pay any arrears owed on mortgages," Vettel said. "If a person files for bankruptcy, it only stops or stalls the foreclosure process," he said.

Plaintiffs in a foreclosure are the financial lending institutions. Deutsche National Trust Company,

Wells Fargo, Countrywide and Chase Manhattan are the major lenders filing foreclosure lawsuits in Ashtabula County, Mackey said.

Ashtabula County Legal Aid Society representative Anne Reese is another source for help. Reese handles the consumer work for the society. LAS has also helped train volunteers and other attorneys to help clients facing foreclosure lawsuits.

"I refer people to the court mediation program if they qualify," Reese said.

Other county resources helping address the foreclosure crisis are the Ashtabula County Save Our Homes Task Force, counseling agencies like Catholic Charities and Empowering and Strengthening Ohio's People.



DORIS COOK / Star Beacon

BEHIND THE Ashtabula County Joint Court Mediation Project to help homeowners facing foreclosure lawsuits are (seated) Common Pleas Court judges Gary Yost, Alfred Mackey, Ronald Vettel, (standing from left) court staff attorney and magistrate Marianne Sezon and JCMP coordinator Wendy S. Hawbaker.

Rain

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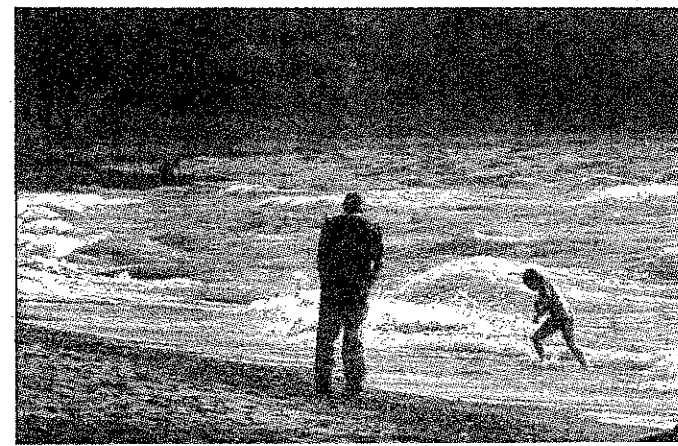
Anderson Jewelers
Jewelry & Watch Repairs

cover to an audience huddled under umbrellas, according to reports.

Communities are hoping for sunny skies so they can catch up on outdoor projects.

"(The weather) has slowed us down some," said Amir Garakouei,

N. MORGAN Pole Building



"(Rain) is slowing the second hay cutting," Marrison said.

If hay isn't harvested soon, the quality could suffer, Marrison said. "(Quality) could be horrible," he said.

Soybean yields are expected to drop this year because of the poor weather, Marrison said. Corn, however, continues to hold

its own despite the weather, he said.

Growers shouldn't panic, however. A few weeks remain before many crops should come out of the ground, enough time for Mother Nature to turn off the spigot, Marrison said.

"We need three weeks of normal August weather," he said.