

STATE / OBITUARIES

The Chronicle-Te

1,100 lawyers volunteer to help Ohioans stave off foreclosure

Matt Reed
The Associated Press

COLUMBUS — Jeanette Wilkes' home foreclosure prob-

lem started when she picked up a box at the Gahanna school where she worked as a janitor, felt her back stiffen and kept on going. Later she learned she'd ruptured two disks.

With Wilkes out of work and newly classified as a risk, her lender raised her mortgage rate, sending her monthly payment out of reach at close to \$900. In January, Wilkes got a letter saying the lender was foreclosing on her three-bedroom Columbus home.

Private attorneys plan to help people like Wilkes by offering free legal services through a program for homeowners facing foreclosure, Gov. Ted Strickland said Tuesday as the state-coordinated initiative was unveiled at the Statehouse.

The 1,100 private attorneys will represent homeowners seeking to restructure loans and mediate disputes. They'll work in coordination with legal aid

THE EFFORT TO PREVENT FORECLOSURES

The Associated Press

Details of an initiative to prevent Ohio foreclosures unveiled by Gov. Ted Strickland and other state officials on Tuesday:

- A telephone hot line and informational Web site for troubled homeowners seeking advice.
- 1,100 private attorneys who have agreed to do pro bono legal work for homeowners facing foreclosure.
- Those attorneys will work in coordination with legal aid lawyers and will seek to restructure loans and mediate disputes.
- About 45 local courts will offer mediation between lenders seeking foreclosure orders and borrowers.

Source: *State of Ohio*

lawyers in the effort to cut the growing foreclosure rate in a state where foreclosures rose in 85 of 88 counties last year.

Attorney General Marc Dann and Chief Ohio Supreme Court Justice Thomas Moyer sent letters to the more than 34,000 registered lawyers in the state in February asking for volunteers.

Only homeowners who make less than 250 percent of the federal poverty rate — or about \$55,000 a year for a family of four — are eligible for the legal help, although state officials

There are other possible defenses for Wilkes and people like her. But often the best course is to have the lender and homeowner meet and agree to a reasonable interest rate and payment plan, Keefer said.

About 45 local courts in Ohio have either adopted or are in the process of offering mediation between borrowers and lenders who are seeking foreclosure orders.

"Our courts are saying to them, 'If you're going to seek an order from us, you have to sit down with these borrowers and see if you can work through these loans,'" state Treasurer Richard Cordray said. "That's a lot of leverage. That's a lot of pressure that we can create, and it requires our courts to do it."

Also, the state's Department of Commerce launched an informational Web site and a telephone hot line last month to give advice to troubled homeowners.

As of Tuesday, homeowners can use the number to find out if they are eligible for the free legal help.

The Ballroom Dance Place

OPEN HOUSE

Thurs., April 3rd 10 a.m. - 9 p.m.

FREE private lessons every 1/2 hour



For new students only!

Police: TVs, cycles changed hands in theft-to-order ring

The Associated Press

YOUNGSTOWN — The TVs, riding mowers, motorcycles, frozen food and more

Somebody was. Big-screen TVs, riding mowers, motorcycle, frozen food and more

FOR MORE OBITUARIES PLEASE TURN TO E

Richard F. Sittinger

Richard "Dick" F. Sittinger, 74, of Elyria, died Sunday, March 30, 2008 at EMH Regional Medical Center, following a short illness.

Mr. Sittinger was born in Elyria on May 24, 1933 and lived here all of his life. He served with the United States Navy during the Korean Conflict. He was employed as a truck mechanic with Refiners Transport in Cleveland.

He was a member of St. Mary Catholic Church, the AnnVets Post 32, Teamsters Bakers Local 19 in Cleveland. He enjoyed meeting friends at George's for breakfast, fishing, golfing and watching football.

Mr. Sittinger is survived by his wife, Catherine R. (Kitty) (nee Driscoll) and was the loving father of three daughters, Deborah (Mike) Cipullo of Sanford, Florida, Susan (Rick) Lotman of LaGrange and Patricia (Tisha) (Rob) Poling of South Amherst. He was the loving grandfather of Amanda and Jonathan

Kimber; Brandon L. and Kaylyn and N. Poling. He is also survived by two sisters, Evelyn I. and Bette Jo Tomala both of Elyria and by James Sittinger of Texas.

Mr. Sittinger was predeceased by daughter, Ann Sittinger; sister, Janet Gamble; brother, Sittinger; parents, S. and Helen (nee V. Sittinger) and step-daughter, Betty Sittinger.

Friends will be received at the Reichlin Roberts Funeral Home, 327 Cleveland Elyria, Thursday, April 3, 2008 from 2 to 4 and 7 to 9 p.m. Closing prayers will be held at 12:30 p.m. in the home followed by a service at 1:30 p.m. at St. Mary's Church, 320 Middle Av. Elyria. The Reverend Charles Dietrick, pastor officiate.

Burial with full Military Honors by VFW Post 1000 will follow at St. Mary's Church, Elyria.

LaVerne Catherine Urrig

LaVerne "Kathy" Catherine Urrig (nee Frey), 62, of Avon Lake, formerly of Avon, passed away Monday, March 31, 2008 at home, following a lengthy illness. Mrs. Urrig was born November 11, 1945 in Lorain, was raised in Avon and had lived in Avon Lake since 1966.

her husband of 42 years, Richard J.; daughter, Dolyn Shearer (Paul) of Lake; sons, Scott and Lance, both of Avon Lake; Thomas (Sarah), of Lorain. She is also survived by two granddaughters, Anna and Isabel.

She was preceded in death by her parents, Vernon and Mary.