

Use a Loan Modification to Avoid Foreclosure



If you lose your job, receive unexpected medical bills, or otherwise find yourself in a dire financial situation, you might find it hard to make your mortgage payments. Missing payments can cause you to default on your mortgage and may result in a foreclosure on your home.

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Dates to Remember

- October 16:** Sweetest Day
- October 31:** Halloween
- November 2:** Election Day
- November 7:** Daylight Savings Ends
- November 11:** Veteran's Day
- November 25:** Thanksgiving
- November 26:** Black Friday
- November 27:** Small Business Saturday
- November 29:** Cyber Monday
- November 30:** National Day of Giving

Pet of the Month: Isla



This sweet girl is looking for her forever home. She is 3 years old and will need an experienced owner who is willing to devote time and space for her to settle into her new life. She does well with other dogs.

Learn more about adopting this sweet girl here:
<https://bit.ly/cleaplisla>

Fortunately, an experienced foreclosure attorney can advise you on your legal options so you can get your finances on track and avoid ruining your credit.

One way to stay afloat is through loan modification. A loan modification adjusts the terms of your mortgage so that you pay less each month, allowing you time to get back on your feet.

There are many ways to change the terms of your loan to prevent foreclosure. You can:

- Lower your interest rates
- Reduce the principal
- Switch from an adjustable to a fixed-rate loan
- Extend the length of your terms
- Postpone payments

Unfortunately, the loan modification process is complicated. An experienced lawyer can help you determine the best course of action for your circumstances and assist you in filing the paperwork.

If you're facing tough decisions about your financial future, contact Amourgis & Associates today. We've helped thousands of people across Ohio get back on their feet by using mortgage loan modifications. You can count on our legal team to protect your rights and remain by your side from start to finish.

AMOURGIS &
ATTORNEYS AT LAW ASSOCIATES

Winter Driving Preparedness Checklist



Winter driving can be hazardous and scary, especially in northern regions that get a lot of snow and ice. Additional preparations can help make a trip safer, or help motorists deal with an emergency. This sheet provides safety information to your residents to help prevent motor vehicle injuries due to winter storms.

Follow this checklist to stay safe this winter season:

- ☐ Get your car serviced now.
- ☐ Check your battery
- ☐ Check your cooling system
- ☐ Fill your windshield washer reservoir.
- ☐ Check your windshield wipers and defrosters
- ☐ Verify floor mat installation to prevent pedal interference.
- ☐ Inspect your tires.
- ☐ Check the age of your tires.
- ☐ Stock your vehicle with safety essentials and an emergency kit
- ☐ Learn what to do in a winter emergency
- ☐ Protect yourself and your loved ones.

Meet our Attorneys



Thomas R. Houlihan

Tom Houlihan has been handling civil, bankruptcy, and appellate work for over 20 years. His long and impressive career has taken him from small courthouses in Ohio all the way to the U.S. Supreme Court.

Tom has a strong ethical commitment to the practice of law. For many years, he has served on the Akron Bar Association's Grievance Committee, investigating complaints against lawyers. In that role, he has appeared before panels of the Ohio Board of Professional Conduct as a prosecutor, investigator, and expert witness.

Tom earned a bachelor's degree from Mount Union College and a law degree from the University of Akron. When he's not at work, Tom can be found at his home in Munroe Falls with his wife and three children. He plays an active role in the community, having spent years on the Stow-Munroe Falls Library Foundation Board and worked with several other organizations.

If you live in Stow, Tom may have coached your kids. He's overseen youth teams in football, basketball, soccer, and baseball. In his spare time, Tom enjoys vegetable gardening and spending time at Lake Milton.



James M. Doran

As head of the Bankruptcy Division for the Northern District of Ohio, James "Jim" Doran works passionately to protect his clients from their creditors.

Prior to joining Amourgis in 2016, Jim spent years as a collections attorney. He knows the creditor's playbook backwards and forwards — knowledge he now uses on behalf of his clients.

A true Ohioan, Jim graduated from Miami University in 1995 and earned his JD from Cleveland-Marshall College of Law in 1998. He now lives in Avon with his wife and three children.

In his free time, Jim enjoys watching football (every single game there is, according to his wife, but every single Minnesota Vikings game would be a more accurate statement). He's also an avid runner, having completed 10 marathons and many half marathons. His future goals include qualifying for the Boston Marathon and the Hawaii Ironman Triathlon.

Jim also enjoys playing fantasy football and has won his fantasy football league frequently, including last year.

Word Search

Amourgis Fall/Winter Word Search

N	R	C	O	L	D	C	I	D	E	R	I	E	V
T	A	H	Y	G	A	T	H	E	R	I	N	G	F
S	L	L	E	C	S	R	R	I	G	A	M	V	A
E	L	N	I	C	E	G	N	A	R	O	H	A	T
V	L	O	A	M	H	O	L	I	D	A	Y	S	I
R	U	D	G	D	A	U	T	U	M	N	Y	P	C
A	L	E	A	V	E	S	A	L	C	P	R	U	N
H	P	A	P	B	R	I	P	A	L	I	N	M	P
A	A	Y	E	K	R	U	T	R	A	U	R	P	E
P	C	O	R	N	U	C	O	P	I	A	L	K	P
P	I	R	C	O	L	O	R	F	U	L	R	I	E
L	P	I	L	G	R	I	M	S	S	I	M	N	V
E	G	I	V	E	T	H	A	N	K	S	S	R	N
S	E	V	U	U	Y	R	R	E	B	N	A	R	C

LEAVES
GIVE THANKS
HOLIDAYS
COLORFUL
CORNUCOPIA
CIDER
PUMPKIN
ORANGE
TURKEY
GATHERING
APPLES
CRANBERRY
AUTUMN
PILGRIM
HARVEST
COLD

Play this puzzle online at : <https://thewordsearch.com/puzzle/2847723/>



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