



Court of Common Pleas  
**WARREN COUNTY**  
*General Division*

## What is Foreclosure?

A foreclosure action is a complaint filed in the Court of Common Pleas requesting that real estate be sold to satisfy a debt. A copy of the complaint, summons, and a letter from the Court are issued by the Clerk of Courts to the property owners and any other parties named in the case.

If a foreclosure complaint has been served upon you, you have 28 days from the date you were served to file an answer. If you do not file an answer within 28 days, the plaintiff may prevail with a default judgment and your house will be sold at a sheriff's auction.

The Court wants you to take every legal precaution possible and encourages you to avail yourself of resources available to you in the community to preclude the loss of your home. You may want to contact legal counsel to assist you in your foreclosure action.

### Free Legal Services

Legal Aid of Southwest Ohio  
(513) 241-9400  
[www.lascinti.org](http://www.lascinti.org)

Save The Dream Program  
(888) 404-4674  
[www.savethedream.ohio.gov](http://www.savethedream.ohio.gov)

Ohio Legal Help  
[www.ohiolegalthelp.org](http://www.ohiolegalthelp.org)

Legal Aid of Southwest Ohio and the Save the Dream program provide free services to persons with low income.