



ESOP
FINANCIAL WELLNESS • HOUSING STABILITY

ANNUAL REPORT
2018

ThirdFederal[®]

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Proud to Support

**ESOP and their
commitment to helping
people achieve the dream
of homeownership.**

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MISSION

Our mission is to help adults in all stages of life achieve and maintain financial wellness and housing stability.

VISION

ESOP envisions a community in which everyone has economic opportunity, financial stability and a safe place to live.

PROGRAMS & SERVICES

ESOP is a HUD-approved provider of housing and financial counseling services. Our counselors are trained to provide the following services free of charge:

Affordable Homeownership Initiative	Senior Financial Empowerment Initiative
Homebuyer Education	Financial Coaching
Pre-Purchase Counseling	Senior Financial Fraud Prevention
Post-Purchase Counseling	Senior Financial Education Workshops
Foreclosure Prevention Counseling	Senior Property Tax Loan Program
Single Family Rehabs	VITA Tax Services
ESOP Realty, Inc.*	Matched Savings Learn and Earn Account Program

*ESOP Realty, Inc., a wholly owned subsidiary of ESOP, is a 501(c)(3) nonprofit, full-service real estate brokerage that specializes in serving low-to-moderate income home buyers and sellers across northeast Ohio. Its mission is to help transcend poverty through homeownership.





A LETTER FROM ROZ & KATHERINE

“When you know something is wrong, and you don’t do anything about it or try to do anything about it, why are you here?”

INEZ TILLMAN KILLINGSWORTH
2010 Acceptance Speech , Encore Purpose Prize

Dear Friends,

ESOP Founder Inez Killingsworth’s words ring truer today than at any other time in our country’s history. Whether it was her efforts to successfully advocate for leash laws for dogs to ensure the safety of children walking to school in Cleveland’s Union-Miles neighborhood, or being on the forefront of the predatory lending crisis, **Inez’s legacy for taking action continues strongly today.** Inez believed that everyone in our community deserves economic opportunity and a safe place to live. Today, ESOP’s work has evolved to focus on older adults struggling to make ends meet by providing financial capability services enabling them to age in place with greater financial stability. Since our founding in 1993, ESOP has served more than 66,000 members of our community through housing and financial counseling.

From the beginning, Inez’s passion and compassion directed our efforts so that as early as 1999 – long before the rest of the country experienced the devastating effects of the foreclosure crisis – ESOP was working with mortgage servicers to keep people in their homes. **Being ahead of the curve during the mortgage crisis positioned ESOP to expand statewide in 2008 and eventually help 40,000 homeowners throughout all of Ohio’s 88 counties.**

In 2013, when our data told us that 40% of our foreclosure clients were 55 or older, we held listening sessions across Cuyahoga County to ask these older adults what they needed to improve their quality of life. From those listening sessions came the development of our Senior Financial Empowerment Initiative (SFEI), an innovative and integrated suite of financial capability services for older adults.

What began in 2014 as one workshop about identifying and avoiding financial exploitation and abuse has evolved into 29 workshops on topics ranging from how to budget, improve credit scores, and build assets to increasing the financial well-being of caregivers and their care recipients. **To date, the SFEI has served more than 15,000 older adults, ensuring that they will be able to age in place and remain in the community with greater financial security.**

Despite the continuing and evolving needs of lower income people of all ages, federal, state and local governments turned their attention away from the foreclosure crisis, threatening ESOP’s ability to move forward. The realization of the mutual interests of ESOP and another frequent collaborator and ally in serving low-income seniors in Cleveland, led to discussions that resulted in a successful merger with the Benjamin Rose Institute on Aging in 2017. The resulting structure gives us a stronger platform, leading to an even greater ability to create solutions that can assist adults of all ages in learning to manage their resources most effectively and to attain safe and secure housing and related wellness services through an integrated approach.

ESOP’s guiding principle has always been a commitment to developing innovative solutions in response to emerging needs in our community. When we learned that 57% of Americans do not have enough cash to cover a \$500 unexpected expense, we developed a matched savings program that integrated financial coaching with a dollar-for-dollar match of up to \$500 to establish an emergency savings account. Our most recent cohort of graduates ended the program with an average savings of \$1,092 coupled with financial knowledge and skills, better preparing them to handle an unexpected financial crisis. This average savings is even more remarkable when you take into account that our clients’ average annual income is a meager \$12,131.

On the housing front, **we continue to provide mortgage foreclosure prevention services across Ohio.** In 2014, with property tax delinquencies on the rise and a growing number of older adults facing a new kind of foreclosure, we developed an innovative small dollar loan program in partnership with Third Federal Saving & Loan. As a direct result of this program, Cuyahoga County began to fund property tax counseling on a larger scale, stopped selling tax liens on properties owned by low-income older adults who have a homestead exemption, and softened their rules on issuing new payment plans, allowing more low-income homeowners to remain in their homes.

Homeownership is the primary way to build wealth and join the middle class in our country. In conjunction with ESOP Realty, Ohio's first nonprofit real estate brokerage dedicated to helping low-income Ohioans transcend poverty through homeownership, ESOP continues to grow our homebuyer education program. As of this report, we've helped almost 300 people purchase homes and have hundreds more in our pipeline preparing to realize their American Dream.

The faces of our clients are many: they are older adults who have retired, people still in the workforce ill-prepared for retirement, first-time homebuyers interested in starting families, and increasingly, caregivers of aging parents and grandparents raising grandchildren.

Over the past 25 years our relationships with community partners have also evolved – **many who were once our adversaries have long since transformed to allies.** Financial institutions are now invaluable partners in carrying out ESOP's critical mission. At a time when our country is more divided than ever, ESOP continues to forge and grow these partnerships both locally and nationally to ensure that we meet the growing and ever-changing needs of our low-income communities in Northeast Ohio.

Initiatives like One Call for Wellness, a collaboration with the Rose Centers for Aging Well, The Greater Cleveland Foodbank, Fairhill Partners, the City of Cleveland Department of Aging, and Cuyahoga County Division of Senior and Adult Services, are proof in action. Together we created a one-stop shop for arranging high-quality, evidence-based, evidence-informed and other health and wellness programs for older adults in throughout the county. **With these and other key partners, ESOP will continue to create innovative and holistic programs for people in all stages of life** to help them achieve and maintain financial wellness and housing stability.

Our success would not have been possible without the dedication and hard work of so many. From one employee in a church basement 25 years ago to hundreds who served our many offices across Ohio during the foreclosure crisis, today's staff, board and volunteers carry Inez's inspiring legacy forward.

We continue to be grateful for the financial support of so many of you as reflected in the pages of this Annual Report. At this critical juncture in our country, when so much is uncertain, **we call on all of you to remember Inez's words and "do something about it" by taking action and joining the ESOP team and our growing number of partners to help us create a community in which everyone has economic opportunity and a safe place to live.** You can take action by sharing our programs in your community, attending our events, volunteering your time and talents, and of course, continuing to contribute financially. In turn, we at ESOP will remain committed to identifying emerging issues facing our clients in Northeast Ohio and developing innovative solutions to those problems.

Best Regards,



ROSLYN A. QUARTO
Executive Director



KATHERINE B. HOLLINGSWORTH
Chairperson,
Board of Managers





25 YEARS OF COMMUNITY IMPACT

**HELPED 42,078 HOMEOWNERS
AVOID MORTGAGE FORECLOSURE**

VOLUNTEER INCOME TAX PROGRAM

(Launched 2013)

7,232 Clients Served

\$1,808,000 Saved by Clients in Tax Preparation Fees

\$2,2375,627 in Earned Income Tax Credits for Clients

\$9,400,889 in Tax Refunds for Clients



PROPERTY TAX COUNSELING

(Launched 2014)

529 Older Adult Clients Avoided Property Tax Foreclosure

\$84,250 Provided in Property Tax Loans



AFFORDABLE HOMEOWNERSHIP INITIATIVE

(Launched 2014)

75 Homebuyer Education Courses Held

684 Graduates

160 New Homebuyers

482 Clients Received Homebuyer Education Counseling



BENEFITS ENROLLMENT CENTER

(Began Enrolling 2014)

1,663 Clients Screened and Enrolled for Benefits

\$785,571 Total Amount Clients Saved
by Accessing Benefits

ESOP REALTY

(First Listing 2015)

111 Closings

\$5,402,100 Total Sales

SENIOR FINANCIAL EMPOWERMENT INITIATIVE

(Launched 2014)

1,055

Senior Financial Workshops

10,263

Workshop Attendees

1,260

Seniors in Financial Coaching or Counseling

\$11,985

Average Client Income

\$263

Average Increase in Savings

\$1,089

Average Increase in Savings for Seniors in Matched Savings

\$2,407

Average Reduction in Debt

\$277

Average Decrease in Monthly Expenses

29 Points Average Improvement in Credit Score



HEALTHY FINANCES FOR ADULTS UNDER 55

(Launched 2014)

121 Financial Workshops

1,560 Workshop Attendees

546 Clients in Financial Coaching or Counseling



MATCHED SAVINGS PROGRAM: LEARN & EARN ACCOUNT PROGRAM (LEAP)

(Launched 2017)

48

Graduates

\$16,458

Average Income of Clients

\$50,682

Total Amount Saved

\$1,056

Average Increase in Savings

\$54,987

Total Reduction in Debt

\$1,680

Average Debt Reduction

43 Clients Enrolled in Current Cohort

37 Points Average Improvement in Credit Score

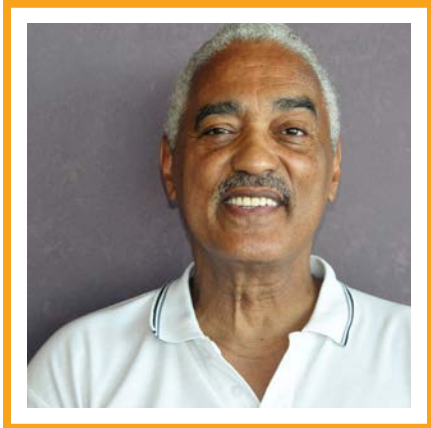


**POSITIVELY IMPACTING THE LIVES
OF 66,721 MEMBERS OF OUR
COMMUNITY FOR OVER 25 YEARS.**





25 TESTIMONIALS FOR 25 YEARS



JAMES MOORE

LEAP. VITA, Senior Financial Empowerment Initiative

"I just came here to get my taxes done, and ended up taking advantage of the matched savings program and the financial education workshops. I was a couple months away from my last car payment and [the matched savings program] gave me something to do with the money. It was perfect timing. I feel much better having taken the class. They showed me if I keep on the same track, I'll be all right."

SARAH SEIBERT

Homebuyer Education

"Thank you, ESOP, for simplifying the home-buying process through your homebuyer education course. I am a smart person – but the process and language of real estate was intimidating and unfamiliar. Your sessions equipped me with valuable information and tools that I drew upon when making my first home purchase... This should be required education for anyone in pursuit of home ownership."



JAMES NAMENSIK

Foreclosure Assistance, Financial Counseling

Crisis is not new to Mr. Namensik. His wife died in 2010. In 2014, his employer merged with another company, ultimately downsizing his position and further reducing his income. Soon afterward, he began to fall behind on his mortgage. He came to ESOP when his home was in foreclosure. Through ESOP's housing counseling process, Mr. Namensik's housing costs were reduced by 16%, and his mortgage payment reduced to \$728.86 per month, which brought his debt-to-income ratio down to an affordable range of 31%. Now that he is no longer facing a crisis, he is transitioning into the coaching model where he defines his own goals and path to financial security.

SHARON EDWARDS

ESOP Realty

Ms. Edwards works every day to help homeless veterans suffering from PTSD. Then one day she found herself in their shoes. Shortly after leaving the hospital after a long struggle with Stage 4 cancer, Sharon's home burned down. She and her three children were left with no place to live. They eventually moved into a relative's home that had no heat. Then Sharon came to ESOP Realty. Agents helped her find a condo in Slavic Village that was safe and functional for her children and that she can afford to sustain over time. Now she has hope for a stable future, is building equity to pass on to her children, and her children have a safe place to call home and make lasting memories every day.



CIARA MILLER

Homebuyer Education & ESOP Realty

Ciara Miller worked with a counselor at ESOP to increase her savings and improve her credit to qualify for an affordable mortgage. When she was financially prepared, Ms. Miller worked with ESOP Realty to shop for the right home. As a result of her success, Ms. Miller was recognized by the U.S. Department of Housing and Urban Development (HUD) as a homeowner who "Beat the Odds" with housing counseling.

FRANCES CHALKLATT

Foreclosure Assistance

Ms. Chalklatt met her ESOP coach at mediation. She was not convinced that anyone could help her, but made appointment to come in. Her coach helped her understand the foreclosure process, reviewed her budget and helped her understand that she could cut some things out of her budget to help pay her mortgage once it was modified. A few months later her loan was modified and she was out foreclosure. She didn't even need to finish mediation. Old Payment: \$1,200. New Payment: \$935.



JAMES OWENS

HFLA/Counseling

An endless cycle of payday loans was causing Mr. Owens physical stress and illness. His income is just over \$3,200 a month, yet he struggled to make ends meet because of his continuously growing payday loan expenses. He worked with his Financial Empowerment Coach to look at other ways to cut spending and budget more effectively. With the help of his coach, he applied for an interest-free loan from ESOP's partner, the Hebrew Free Loan Association (HFLA), to pay his payday loans in full. He was approved and saw his monthly

payment to HFLA drop to \$133.00 – a 64% reduction from the monthly payment he was making to the payday lender.



CYNTHIA CLARK

Senior Financial Empowerment Initiative

“Back in In 2015 my checking account was hacked into. I didn’t know it was hacked into at that particular time but all my checks bounced, so I called the bank and they said I had an overdraft of \$800. Everything worked out well. I got the money back, ESOP helped me out. They taught me to check on my accounts more often. They taught me about fraud with the IRS and other scams that are going on.”



GERALDINE GIBSON

Senior Property Tax Loan

Ms. Gibson reached out to ESOP for help and learned about the Senior Property Tax Loan Program, which provides loans to homeowners age 55 and older, to pay delinquent property tax bills and avoid foreclosure, thanks to a generous contribution from Third Federal Savings & Loan. The program includes a complete financial assessment and requires each loan recipient to engage in financial counseling or coaching. After reviewing her income and expenses, ESOP’s financial coach was able to help Ms. Gibson receive food

benefits, lower her cable bill, and set a budget she could stick with while paying her taxes. “I had to make some adjustments but now I can pay my bills and I don’t have to worry,” said Ms. Gibson.

DIANA DANIELS

Foreclosure Assistance

“I went down to ESOP and spent about an hour or two. The woman was extremely helpful. There was no nonsense, there was just facts. She said ‘ok fine, we’ve got everything, we will deal with it now.’ And those words were just amazing. It was somebody on my side for the first time in a long time. It was honest and sincere. I knew that ESOP was going to give me a chance.”



GUS FRANGOS

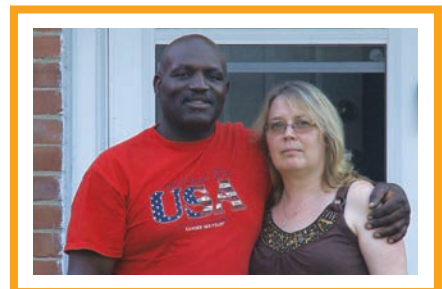
Cuyahoga County Land Bank

“ESOP is one of the most professional, creative, socially responsible agencies in Northeastern Ohio. ESOP is also great to work with because from top to bottom the company provides professional and accurate work, and its staff leave no stone unturned when it comes to customer satisfaction. ESOP is a real pleasure to work with.”

TONY MCNARY

Foreclosure Assistance

“ESOP knows the ins and outs about what to do to get around the corners or go through the straight lines. ESOP can lift you up and keep you fighting.”





COURTNEY HODDAP

JPMorgan Chase

"We are so proud of the deep partnership we have developed with ESOP over the last several years. ESOP's tireless advocacy and strong commitment to increase financial inclusion and prevent elder financial abuse continue to improve the quality of life in cities across the country. We look forward to continuing our collaboration."

ALICIA TOWNSEND

U.S. Bank

"ESOP has been an excellent partner in our shared mission to empower all people to chart a stable financial future so that they can realize their greatest potential. Being savvy about managing money is the key that opens the door to so many doors in life and ESOP is deeply dedicated to that work."



MICHAL MARCUS

Executive Director, HFLA of Northeast Ohio

"Happy 25th Anniversary to ESOP! Working with ESOP is a great experience. Everyone is helpful and devoted to ensuring our clients learn to work within their budget. Our borrowers have benefited greatly from their financial counseling. "

IAN ANDREWS

Lakewood Alive

"LakewoodAlive is proud to be a long-standing partner with ESOP. Our annual EITC/VITA site in the Birdtown Neighborhood has helped residents obtain a refundable tax credit that some didn't know they had access to, while others would have been charged for a service that is provided for free. We've also helped folks realize the dream of home ownership through our First Time Homebuyer seminars, held in Lakewood in an effort to meet our clients where they live. We wish ESOP much success and look forward to further strengthening this important partnership."



U.S. SENATOR SHERROD BROWN

“Congratulations to ESOP on your 25th birthday. Your dedicated volunteers change lives, helping Ohioans achieve and maintain the dream of homeownership and financial stability. ESOP understands that a house is more than just a roof over one’s head – a home is the foundation for opportunity and financial security. And while Wall Street CEOs and big corporations have armies of accountants at their disposal to help them plan their finances and do their taxes, most people don’t have that luxury. That’s why your work matters – ESOP is there to step in for Ohio families.”



JENNIFER HURD

Bank of America

“ESOP has been able to strategically change its model over the years to ensure that the older adults in our communities are learning ways to become financially stable and stay in their homes. ESOP’s ability to adapt to fit our community needs is one of the reasons that Bank of America is proud to partner with ESOP.”

ROB CURRY

CHN Housing Partners

“What Inez Killingsworth began in the 1990s has made an impact on the lives of thousands of families. Her legacy and today’s ESOP remind us that our work isn’t about bricks and mortar but about the families we serve and the lives we change.”



CHN Client



COLLEEN M COTTER, ESQ.

Legal Aid Society of Cleveland

“As our clients at Legal Aid achieve success through our legal assistance, we rely on partners like ESOP to sustain that success by providing advice and counsel on other housing and financial issues. Because of ESOP, Legal Aid’s ripple effect in the community is real: ESOP empowers people to take control of their finances, make a plan for financial stability, and homeownership is achievable. Through this, we are partners to ensure Cleveland’s renaissance is a reality for all.”

JAMES BRANNON

Foreclosure Assistance

“You work all your life to have a place of your own, and thankfully with ESOP’s help I have a place of my own. This is where I want to be.”



NANCY MENDEZ
United Way



“ESOP provides critical housing and financial counseling programs that allow older adults in Cuyahoga County to grow old with dignity and in the places where they feel most comfortable. As our population continues to age, the work that they do to ensure a secure financial future for older adults in our community is more valuable than ever. ESOP not only provides high-quality programming and services but has also continually worked to enhance and improve those services. United Way of Greater Cleveland values ESOP’s contributions to improve lives in Cuyahoga County and Greater Cleveland.”

RICHARD CORDRAY
Former Ohio Treasurer



“As Treasurer, I saw first hand how devastating the 2008 financial crisis was for Ohioans. So many people were at risk to lose their homes to foreclosure and predatory mortgage lenders and felt like there was nothing they could do. Without ESOP, thousands would have lost their homes. They were a vital source of hope for thousands of Ohioans who had nowhere else to turn, and continue to do crucial work today. I am incredibly proud of the

work that I did with ESOP as Treasurer, and it has been amazing to watch how the organization has grown across the state. We need more organization like ESOP here in Ohio, that put people first and stand up for Ohioans.”

MARC STEFANSKI
Third Federal



“For twenty five years, ESOP has been a leader in making the dream of successful homeownership possible for so many in Northeast Ohio. Their long-standing commitment to empowering and strengthening the residents of Cleveland is a testament to their founder Inez Killingsworth, and to their vision of making the community a better place for everyone.”

MIA BROWN
Foreclosure Assistance



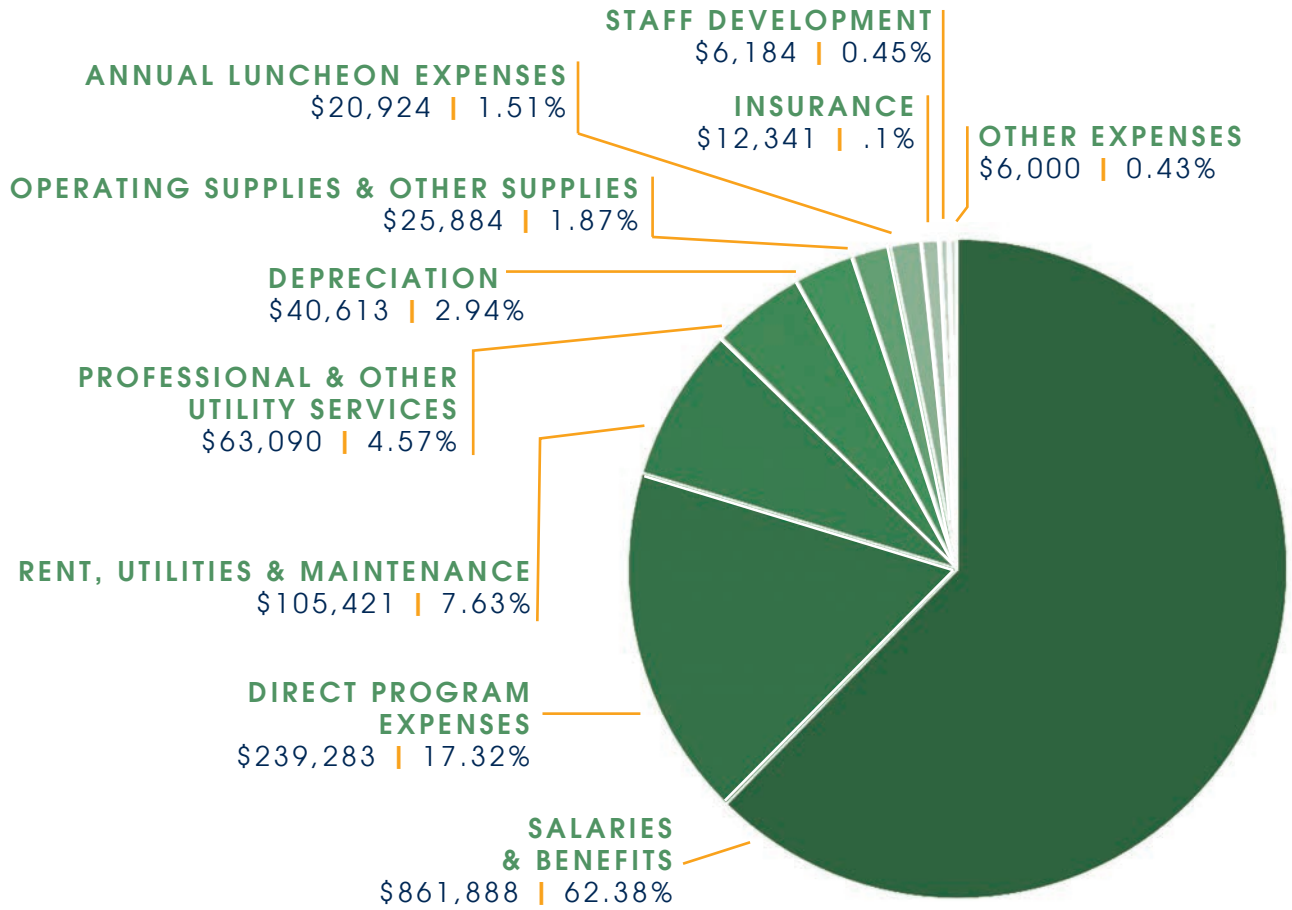
“You can’t let pride or embarrassment get in the way of the American Dream... ESOP gives people hope that somebody can make a difference.”



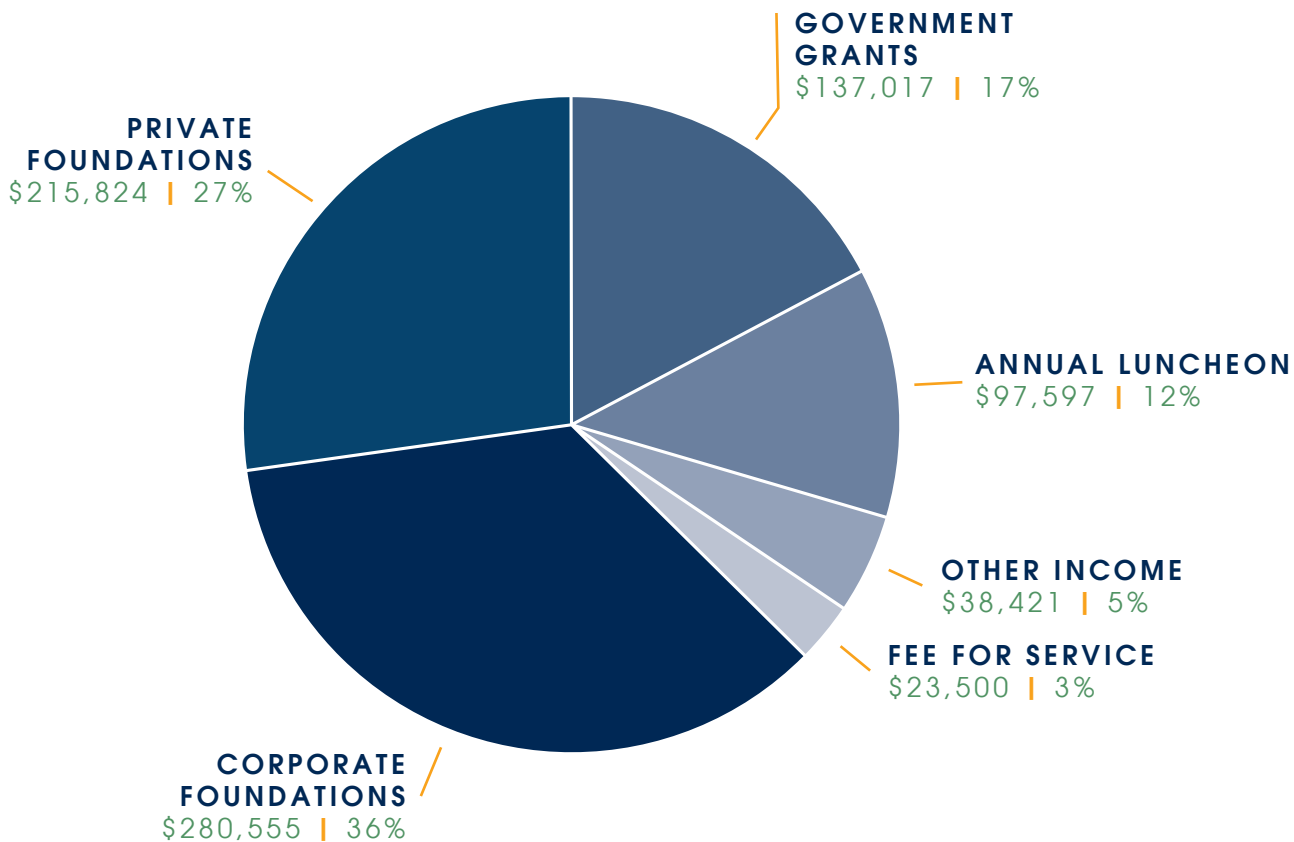


ESOP FINANCIALS

EXPENSES



INCOME





2018 FUNDERS

Bank of America Foundation

The Eva L. and Joseph M. Bruening
Foundation

CareSource Foundation

Chemical Bank

Citizens Bank

City of Cleveland Department of
Aging

City of Cleveland, City Council CDBG
Funding

City of Warren, CDBG Funding

The Cleveland Foundation

Community Foundation of the
Mahoning Valley

Cuyahoga County Department of
Development

Cuyahoga County Division of Senior
and Adult Services

Cuyahoga County EITC Coalition

E & E Davis Foundation

Fifth Third Bank

First Federal Lakewood

Greater Cleveland Community Shares

Huntington Bank

JPMorgan Chase Foundation

KeyBank Foundation

The McGregor Foundation

National Community Reinvestment
Coalition

Ocwen Financial

Ohio Housing Finance Agency

PNC Foundation

Third Federal Savings & Loan

Third Federal Foundation

Trumbull County Senior Services Levy

Union Home Foundation

United Way of Greater Cleveland

United Way of Trumbull County

U.S. Bank

U.S. Bank Foundation

The Raymond John Wean Foundation

Wells Fargo

Wells Fargo Housing Foundation

Westfield Insurance Foundation

Youngstown Foundation



1989



Union Miles Community Development Corporation (UMCDC) forms Educational and Safety Organization Project as a committee of the CDC.

ESOP negotiates historic agreement with Ocwen Financial Services, resulting in a written partnership that details a loan review and repair process.

1993



In order to expand its work to housing issues Inez Killingsworth separated the committee from UMCDC and founded the East Side Organizing Project.

1999

ESOP begins to mobilize research and organize homeowners around the issue of predatory lending and foreclosures.

FEBRUARY

ESOP signs a fair servicing agreement with Litton Loan Servicing CEO Larry Litton. This agreement led to a growing positive relationship between servicers, community groups and borrowers.

MARCH

ESOP board president Inez Killingsworth testifies before the U.S. House of Representatives Domestic Policy Sub-Committee on the abuses of the lending industry and the effects of the subprime lending crisis on Cleveland communities.

2005



Inez and ESOP win the National Community Reinvestment Award from National Community Reinvestment Coalition and are awarded a National Neighbor Silver grant to conduct community-based organizing, advocacy and education focused on financial security for older adults.

2006



FEBRUARY

ESOP launches a campaign against Countrywide Home Loans.

JANUARY 4

President Barack Obama visits ESOP homeowners to mark the appointment of Richard Cordray as the first Director of the Consumer Financial Protection Bureau.

2007

JUNE

ESOP board member Barbara Anderson and member Audrey Sweet testify before the U.S. Senate Joint Economic Committee on the effects of predatory lending on neighborhoods.

SEPTEMBER 26

ESOP hosts a press conference to launch a national "Save the American Dream" campaign at the 44105 zip code home of ESOP member Marion Gardner.

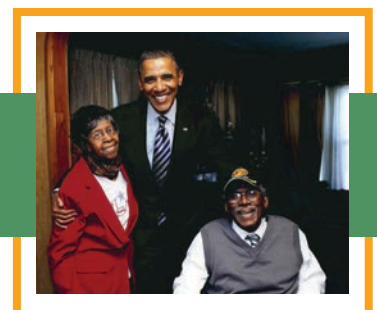
DECEMBER

ESOP member Rosalyn Sudberry testifies before Ohio Attorney General Marc Dann at a hearing on pay day lending and its effects on the foreclosure crisis.

2011



2010



2002

SEPTEMBER

ESOP negotiates a 5-year CRA agreement with Charter One bank. This was the first CRA agreement between a bank and a community group in Cuyahoga County in over a decade.

FEBRUARY 20

ESOP members decide to launch a campaign for a fair lending agreement with Wells Fargo Home Mortgage.

FEBRUARY 27

ESOP testifies about the impact of subprime lending before chief policy advisors for the Hillary Clinton and Barack Obama presidential campaigns at a hearing hosted by Cleveland City Council.

MARCH 3

ESOP meets with Countrywide executives in Plano, TX to finalize steps toward a fair lending agreement.

2002

ESOP partners with Third Federal Savings and Loan to launch the "Home Today" loan program.



2004

MARCH

ESOP leads negotiations between national affiliate National Training and Information Center (NTIC) and Select Portfolio Servicing (formerly known as Fairbanks Capital Corporation) resulting in a written partnership that details a loan review and repair process.

MAY

Swiss documentary *Cleveland vs Wall Street* premieres at Cannes Film Festival. The film features ESOP board member Barbara Anderson and chronicles Cleveland's foreclosure crisis and the city's lawsuit against major mortgage banks.



2008

APRIL 18

Countrywide loss mitigation representatives meet with ESOP homeowners and sign over a dozen loan modifications as the result of ESOP's fair lending agreement.

APRIL

Former Ohio Attorney General Richard Cordray helps fund statewide expansion of ESOP's foreclosure prevention services. ESOP opens its first satellite office in Mahoning Valley, eventually expanding to 10 offices.

JANUARY 17

Founder Inez Killingsworth passes away.

MAY

ESOP announces new Executive Director Roslyn Quarto.

ESOP launches program with the Clinton Global Initiative to provide tax loans to older adults.

2010

NOVEMBER

Inez Killingsworth wins 2010 Purpose Prize award from Encore.org.



Through the Senior Financial Empowerment Initiative, ESOP begins offering workshops and counseling to older adults.



ESOP receives Neighborhood Builder award from Bank of America.



ESOP merges with Benjamin Rose Institute on Aging

2013

2014



2015

2017

FINANCIAL WELLNESS • HOUSING STABILITY





BOARD OF MANAGERS

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The Legal Aid Society of Cleveland
- MICHAEL BECKHAM** *Vice President*
Project Manager, Hyland Software, Inc.
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ESOP STAFF

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ROSLYN QUARTO

Executive Director

MICHAEL BILLNITZER

Associate Director

NINA BLACKMAN

Finance Manager

VALERIE MACZAK-GRIM

Grants Manager

MARY NORRIS-PACK

Community Engagement Manager,
Executive Assistant

LILLIE MORELAND

Administrative Support

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Director of Financial Counseling

MICHAEL FLORETH

Financial Empowerment Coach

ROBERT KING

Financial Empowerment Coach

RACHEL SLOMOVITZ

Financial Empowerment Coach

TIFFANY TAYLOR

Financial Empowerment Coach

HOUSING COUNSELING

ANTOINETTE SMITH

Director of Housing Counseling

ANA GONZALEZ

Senior Housing Counselor

TRUMBULL COUNTY (WARREN)

CYNTHIA WALKER

Housing and Financial Counselor





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ESOP's 25th anniversary
celebration**

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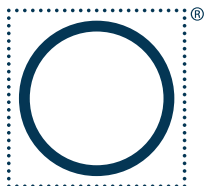

CareSource

CareSource.com

CARING IN ACTION



At Ocwen, we understand how important homeownership is to our customers. By helping families stay in their homes and protect their largest asset, we are working to keep neighborhoods intact and communities strong across America. Ocwen is proud to join efforts with **ESOP** in this mission.



O C W E N

To learn more about Ocwen, visit www.OcwenCares.com.

Proud to support ESOP

We support ESOP's efforts in empowering people of all ages to take control of their finances, plan for financial stability, and afford homeownership.

FrantzWard.com

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Mark McDermott, VP & Market Leader, Ohio
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