

Facing Foreclosure?



Attend This Workshop: "GETTING TRACTION"

Sponsored by:

- Rural Organizing Project (ROP)
- Labor Council
- MacLeay Grange

Are You Lost in the Shuffle of Any of the Following:

- The foreclosure process of your home?
- The HAMP modification application *or* trial period?
- A Short Sale modification?
- Is your loan *Servicer* ignoring you?
- Are you borrowing to keep your mortgage paid?

If you answered "yes" to any of these, you are not alone.

Here is Some of What Homeowners Will Receive at the "Getting Traction" Workshop:

- Emotional support to help get through the process
- How to get transparency on "what is real" regarding home loans
- Why loan "servicers" are not cooperating
- Who is the decision maker and owner of our home loans
- What rights homeowners have and what we can do to ensure them
- Tools to stall or temporarily cancel a foreclosure
- Qualified Written Request—What is it and how to use one
- What a Forensic Loan Audit is and how to use it as a bargaining chip
- Help sorting through individual loan issues for smarter decision making

Workshop: Getting Traction

Date: SATURDAY, June 19, 2010

Time: 8:30am - 12:30pm

Location: Salem (TBA)

Fee: *FREE*—thanks to your sponsors!

RSVP: 503.743.4591

Pre-Registration Required:

www.goodgriefamerica.org

Good Grief America is here to help the many homeowners in Oregon who are feeling lost in the shuffle due to the foreclosure process. Local homeowners are finding themselves being ignored by loan servicers who do not return phone calls. Some are borrowing money to pay their mortgages. Others are unable to pay their mortgages at all. Help is available.

Disclosure: We are not attorneys, CPAs, Loan or Modification officers. We give no advice in these areas, but rather share our research, activities and resources that have been used to get traction on foreclosure issues.

Pre-Register at: www.goodgriefamerica.org click "REGISTRATION" tab

Half Day Workshop for Foreclosure Defense - June 19 Saturday.

Who Should attend: Homeowners, Civic leaders, Politicians, Community Organizers, Labor Unions, Attorneys, Clergy, Small banks and Credit Unions

Taught by Nancie Koerber and Mark Thomas,

To register contact: 503-743-4591 - Rosalie

Community Roundtable –

Solutions For Communities in Trouble - June 19 Saturday

1:30 to 4:00 Community Roundtable

City, County, State and US Civic Leaders, Clergy, Small Banks/Credit Unions, Politicians, their aids, and Concerned Community Members

- Facilitated by Community Organizers

To register contact: 503-743-4591 - Rosalie

Purpose:

Unpack the problem behind the foreclosure crisis

Organize solutions at the grass roots level for particular community needs

Create a coalition of leaders to make policies that proactively rebuild our communities & families

Leave the community with a plan and support to implement it

Outcome:

New solutions that deal with the roots of the problem for long term sustainability

Discover what other communities are doing that is working and implement

Leave homeowners with dignity to rebuild their lives (stop the shame)

Hold Wall Street accountable and start dealing with the root of the problem

(Current solutions are just feeding Wall Street and foreclosures escalate on a race for the bottom)

Foreclosure and the Unweaving of our Community Fiber: Housing was the vehicle that Wall Street used to suck the life out of America. The result has caused record unemployment, foreclosures, homelessness and the unweaving of our community fiber. All linked to this issue are increased suicides, divorces, bankruptcies, and small business failure. Our community services such as food stamps, unemployment, foster care, homeless shelters and many others are over burdened and unable to meet the needs of struggling families.

As families move in together, homes are abandoned and even rental homes sit vacant awaiting vandalism and neighborhood decay. Schools are dealing with overly stressed children as families struggle to deal with losing their homes.

This issue touches much deeper than just those who lost their home ownership. Virtually everyone is affected by these epidemic foreclosures. Each time a home resells for pennies on the dollar, every home in the neighborhood loses value. This leaves neighbors unable to sell if they need to move for a job or family reason, thus creating even more foreclosures, destroyed credit and shame.

Co-sponsored by:

- **Rural Organizing Project (ROP)**
- **Labor Council**
- **MacLeay Grange and others...**