

THE FACES OF FORECLOSURE

BY JESSICA LYONS AND PETE DAVIS

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When a person thinks about what it means to live the American dream, owning a home is frequently a part of that equation. However, some members of the Queens community have been fighting to hold onto that dream as the foreclosure crisis hits close to home.

In New York City, Queens has the highest foreclosure rate. A report from Property Shark that looked at the market at the end of 2008 found that 13 of the 15 zip codes in the city that had the highest foreclosure rates were in Queens.

In 2008, 5,482 properties in Queens received foreclosure notices, according to the Furman Center for Real Estate and Urban Policy - the leading academic research center in New York City devoted to the public policy aspects of land use, real estate development and housing.

While those numbers are staggering, there are also unique stories associated with each case as families, senior citizens and residents throughout the borough are involved in the fight of their lives to hold onto their home.

Myrna Millington of Laurelton

BY JESSICA LYONS

Laurelton resident Myrna Millington, a native of Jamaica, came to Queens in 1971 when the family purchased their home. She had three children at the time, and a fourth was born afterwards.

"I was so happy," she said.

Now, after living there for 38 years, she recently avoided having her house being sold in an auction but is still trying to get an affordable monthly payment.

Millington, 74, said that her problems started after her husband passed away in 2000. She said he had left the house in bad condition, so she hired a construction company to fix the house. The initial arrangement was that the company would do the work and she would make \$850 monthly payments to them.

However, she said as the company started working they began increasing the amount but also did not do any of the work they were supposed to. Millington ended up getting a loan from her local bank in order to take care of everything herself, including replacing pipes, the boiler and water heater, among other items.

Eventually the initial construction company sued Millington, although she had not been paying them because they had not finished the job. Someone recommended that Millington refinance her house in order to pay them off.

After she had already refinanced and given the company the money, Millington said that she realized it was a mistake.

At the time Millington refinanced her home, she said she was not told how much her mortgage payments would be. She also said they lent her the money without looking at a bank statement or any other financial documentation. Her monthly payments, she later found out, were set at \$3,000.

"When they sent me the first statement, that's when I said 'oh my God'," she said. "Where would I get \$3,000?"



THE COURIER/Photo by Ken Maldonado

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In the midst of all of this, Millington became sick and was unable to continue working at her job at a learning center in Hempstead. In September, and again in December, she received notices of a sale date for her home.

"It was devastating," Millington said. "I have nowhere to live. This is the only home I have."

Millington never received a notice that she was being put into foreclosure or that a hearing had been set.

The day before her home was to be auctioned off, Millington got in touch with ACORN. They were able to get the sale date stopped through the Housing Council.

Millington's family is now helping her try to make the mortgage payments. They are also assisting with negotiations to have lower payments each month.

Deverisse Davis of St. Albans

BY JESSICA LYONS

A string of family hardships that began in 2006 led to St. Albans resident Deverisse Davis having difficulty making her mortgage payments. She is now receiving foreclosure notices and working with ACORN to come up with more manageable payments.

The hard times began with the death of her husband, who had been the primary provider in the home. Davis said it devastated the whole family and that they used what little money they had to try to maintain the house.

That same year, Davis had to deal with two other deaths. Then, in July of 2007, she broke her hand and was unable to work again until January of 2008.

"That took a toll as far as the hardship and maintaining the house," said Davis, who is a dietary worker at Mary Immaculate Hospital.

Being out of work caused Davis to fall behind on the payments for the mortgage she and her husband took out on the house when they bought it 25 years ago. She said they were happy and excited about the purchase and having something that belonged to them.

The home is where Davis' two children, now ages 20 and 24, grew up. She said the community has been like a family and neighborhood children would frequently come over to her house for brunches.

Initially, Davis tried to work with the bank. Although the bank was working with Davis at first, they eventually stopped doing so.

Around June or July, Davis received the first notice that her home was being put in foreclosure. Davis has been told that there will be a sale date, but a specific one has not been set. "To take away something that you worked so hard [for], it hurts," Davis said.

At one point, Davis gathered up what money she could to make a payment to the bank. Even though it was not as much as they wanted, she still sent them \$3,000 or \$4,000.

"They sent the letter back and the check," Davis said.

As soon as Davis began getting foreclosure notices, she contacted ACORN for assistance. Representatives of the organization have contacted the bank to work on coming to an agreement.

"They have worked diligently with me," Davis said of ACORN. "They have been supportive."

Along with receiving help from ACORN, Davis has also become active in the organization. She has attended meetings and protests, among other activities.

Davis believes that there will be a solution to her situation in the near future. She also said that she now feels confident she will not lose her home.

When Davis hears news reports about the foreclosure crisis, she said it makes her feel scared, frightened and sad. In order to change the current situation, she said the country's leadership needs to oversee those who are trying to take advantage of vulnerable people when they get a mortgage and that such individuals should also be penalized.

"We can come back up as a society and bring the homes back to the working class people to get back and keep the

country going," Davis said.

Kelvin Crenshaw of St. Albans

BY JESSICA LYONS

Facilities manager Kelvin Crenshaw lives in St. Albans, which, combined with South Jamaica, had the highest amount of foreclosure auctions in Queens in 2008 with 540. In 2004, Crenshaw and his wife, a police officer, became first-time homeowners when they bought their house from Crenshaw's father-in-law for \$60,000.

"We got the loan. When we went to the closing, that's when everything started," Crenshaw said. "It was so apparent to me that something was wrong."

An attorney had been provided for them but the other parties grew annoyed when Crenshaw started asking questions, and they hurried the couple through signing everything.

Although the monthly payments began at \$976, Crenshaw said that within two years they had risen to almost \$2,500. After three years, they approached \$3,500.

The couple eventually refinanced, something Crenshaw described as "one of the worst things you can do when you're dealing with predatory lenders." Following the refinancing, the monthly payments went up to about \$5,000. As the payments were increasing, Crenshaw also had to have knee surgery and was in a wheelchair for almost two years, which put him out of work.

"We couldn't pay the mortgage," Crenshaw said. "We just couldn't do it."

Last year, Crenshaw said they began getting foreclosure notices. However, he said a "miracle happened" when he and his wife went to New York State Supreme Court. The day before the court date, Crenshaw said the bank tried to sell the loan to another bank, which he said is illegal. Because of this, the court threw the foreclosure action out of court.

"That was divine intervention. We were literally two middle class people who were about to lose our home and we didn't know what we were going to do," Crenshaw said. "We felt relieved but yet we knew that our enemy was still lurking."

Crenshaw said he has not heard from anyone since the court date and that, at this point, he does not even know who has the loan. It has also been almost a year since Crenshaw said a loan payment was made. He is now working with the non-profit organization ACORN to try to figure out what's going on.

"It's like you're dealing with organized crime," Crenshaw said. "It literally feels that way."

The ideal solution that Crenshaw is looking for is to readjust their mortgage to something more "reasonable." He said that, for his family, the maximum rate should be about \$2,000 per month with a fixed rate. Previously, they have had an adjustable rate rather than a fixed one.

Crenshaw has a few pieces of advice for others. First of all, he said that people should wait to get a loan until Congress "readjusts this whole situation." He also said that, if possible, a person should go to the closing with a paralegal or attorney and should be sure to get a fixed rate.

Brenda and Alexander Parham of St. Albans

BY PETE DAVIS

Facing the possibility of foreclosure is scary for anyone.

However, imagine you were the parents of 12 children and losing your home becomes a serious possibility.

St. Albans residents Alexander and Brenda Parham faced that predicament after a real estate broker tricked them into signing over the deed to their house in a scam that was supposed to help them improve their credit rating.

"I was a little bit more trusting than careful and this is what happened," Alexander said.

About a year ago, Alexander had lost one of his two jobs, and the Parhams were experiencing some financial difficulties when a real estate broker approached them from out of the blue and presented a plan to help improve their financial situation. The Parhams would transfer the deed to their house for a year into a third party's name while they were rebuilding their credit, and then they would have the deed to their house returned.

During that time, Brenda said they paid rent each month to the real estate broker who was supposed to pay the third party, but she knew something was wrong when they got a notice saying their house was going into foreclosure under the third party's name.

"I told him [the real estate broker] from the beginning, I have 12 children; I can't afford to lose my house," Brenda said.

That is when the Parhams found out about the free services that Congressman Gregory Meeks in partnership with the Consortium for Workers Education and Money Match Corporation are offering to foreclosure victims at Meeks' office on Jamaica Avenue.

"We called them right away, and we came down to their office to talk to them, and thank God things have been turning around ever since we talked to them," Brenda said.

When the Parhams brought their information to Eddie Perez at Money Match Corporation, he knew right away that something was wrong.

"I looked through the paperwork, and I noticed it was a scam immediately," said Perez, who started getting in touch with different agencies and lawyers to help the Parhams.

Brenda said that they got a call from their bank last week, and they told her that they are willing to help them get their house back. The Parhams are planning to meet with Perez on Friday, February 13 to draft a commitment letter and get their finances in order to submit information for a new loan to the bank to get their house back.

"We have been working very hard on their case from the very beginning, and I'm going to work very hard to make sure that we get that commitment for them," Perez said.

Alexander is optimistic that the nightmare they are involved in will be over soon, and they will have their house back.

"I love Queens; I don't want to move nowhere else," Alexander said. "I love my house; I want to stay in my house."

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