



Belinda Brooks – Luckey, Ohio

Back in 2009, all of this started when I wanted to refinance my home to get a lower interest rate but due to the collapse in the housing market my appraisal was so much lower than it had been and I was unable to refinance. The local bank suggested I just modify with my current lender.

I am a local small business owner of Consumer Driven Concepts and am the current Mayor of the village of Luckey and would have liked to transfer my loan to my local bank. However, I started the modification process with Aurora my mortgage lender in January 2009 and it took seven months to even obtain a trial modification. It was a very long, stressful seven months of submitting and resubmitting paperwork and phone call. Each time I would do exactly as they would tell me in order to get the modification. Finally I was granted a trial modification and made the three payments in Sept., Oct. and Nov. of 2009.

I should have been placed on a permanent modification in December but was not. In January 2010 Aurora was requesting all of my paperwork again. I made the modified payments in Jan. and Feb. of 2010 and decided to pay my actual payments in March and April 2010 because I was not getting anywhere with Aurora on my balance and late fee issues. They were putting all my payments in a suspense mode. At one point I owed \$15k in payments and was not late. In May 2010 I received the Foreclosure Filings from Aurora's attorneys.

I hired a local attorney and started fighting them in county court but soon found Aurora was not going to negotiate anything. I then hired Norman Sirak, a brilliant attorney from Massillon, OH who specializes in MERS and Mortgage Fraud. We are now fighting in federal court.

Throughout the whole process I contacted many politicians, government agencies, media outlets, Office of Thrift Supervision and was never successful with anything but telling my tragic story. My financial world has been rocked past recognition. Every creditor I had raised my interest rates from 3-6% to 25-29% after the negative mortgage data hit my credit report. I even had one \$10,000 line of business credit closed due to the bad mortgage information. Many small businesses depend on their personal credit to survive and this ordeal has led me to stop hiring and helping get our economy going. It did not take long for the domino effect to take place from this whole modification process.

Every time I think about just giving up and walking away from my home I think about the millions of people who have done just that. I will fight for all of them who could not. If I am

struggling to navigate through this system with all of my resources how do they expect everyone else to get there? Maybe that is their point; they do not want most homeowners to fight.

I certainly hope something changes to help homeowners not have to go through such a stressful ordeal when their intent was to make a better life for their family. I cannot even begin to tell you the guilt it brings a mother to know something I did to make our financial situation better may have cost us the only home my little ones have ever had.