



July 4, 2010

## Ken King column: Foreclosure process is 'awful'

I'd like to share parts of a letter I received this week:

Dear Ken:

What I hope to accomplish by writing this letter is to let people know I have had to go through a foreclosure, and that doesn't make me a deadbeat or a loser.

Over the last 10 years, I have worked hard at two jobs to make my mortgage payments and pay my bills. My car is more than 10 years old and vacations were unheard of. Within a short period of time, I lost both of my jobs. I was fortunate to get another job after a month, but at about \$10,000 less a year.

I listed my house for sale in 2008 and worked with a Realtor holding open houses every other weekend. But I received no offers. I continued to make my mortgage payments until April 2009. At that time, I contacted Consumer Credit Counseling and worked with Lisa Arneson who acted as my liaison with the bank. I continued to list my house, and wanted to do a deed in lieu of foreclosure. The bank was not willing to consider that but said they would look at a short sale. In October 2009, I received an offer on my house. The bank did not respond and the offer was withdrawn. We were informed the bank had deleted all the files and we would need to resubmit all of my information. In mid-December the bank also went into my daughters' accounts and cleaned them out to make my mortgage payment as my name was also on the accounts.

I called the local branch manager and was able to get the direct line of the person that had my file. I was assured that she would answer the phone. I called and left a message. Her voicemail said that only one message was necessary and she would get back to me at her convenience. I never heard from her. I tried calling her several times and left messages.

In February, I received another offer on my house. We were advised by the bank that they did not have an open file on me and I would have to start over. Paperwork was submitted a third time.

My Realtor contacted me at the beginning of March and said because the bank was not cooperating in responding to the multiple offers I had on my house the house would be taken off the Multiple Listing Service.

There are a couple of things that really stand out in my mind. First, is calling the bank and talking to a voice explaining my situation in tears and then her saying, "Have a good day!" Did she hear a word I said? Second, I would have given up and could not have done it without CCCS.

The entire foreclosure experience is awful. I still don't know where I stand after two years of trying to do the right thing. Just because you go through a foreclosure doesn't make you a bad person.

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