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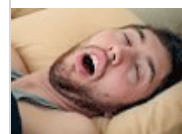
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The faces behind the foreclosures

BY [TINA ELLIS](#) • GUEST BLOGGER • MAY 4, 2009[Read Comments\(5\)](#) [Recommended\(4\)](#) [Print this page](#) [E-mail this article](#) [Share this article](#) [?](#)

Like almost all Detroit neighborhoods, southwest Detroit has been hard hit by the foreclosure crisis, as statistics show. But statistics are just numbers on a page. Almost every day for the last year and a half I have seen the faces of families going through foreclosure. And it's heartbreaking.

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From young families buying their first homes to senior citizens who had owned their homes -- I have seen thousands of cases at foreclosure fairs in the Detroit area and at my office at the Housing Opportunity Center (HOC) at Southwest Solutions. So many have been victims of predatory lending schemes. And each one feels their world is falling apart.

I have been shocked by the predatory scams that were used to lure people into adjustable rate mortgages that started low and then escalated into rates they couldn't afford.

In southwest Detroit, I have worked with many Hispanic families who were taken advantage of because they didn't understand the language of the contracts they were pressured to sign. Some of the clauses in these contracts were outrageous. In many cases, people faced steep penalties if they sought to refinance, even though they were promised -- verbally -- when they signed the mortgage that they would be able to refinance before the interest rate climbed too high.

We at the HOC have an excellent track record of mitigating foreclosure by working with borrowers and lenders to negotiate more manageable terms and fees. Still, we are frustrated in many cases by lenders who refused to work constructively with the homeowners and us.

It's hard for me, as a foreclosure counselor, not to take these losses personally because I get to know the people we serve pretty well and they're often relying on me to help keep their homes. It's the successes that keep me going.

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Foreclosure counselor Tina Ellis

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I remember a single mother named Maria who had three small children and bought a home just a few blocks from our office. When she signed her mortgage, she was told by the broker that her taxes and insurance were included in her payment. Then, three years later, she got a notice that she was delinquent on her property taxes and would be evicted unless she paid the large tax bill. Maria was a waitress and worked two jobs to make ends meet. She wanted desperately to keep her home and not return to an apartment, where she felt that the quality of life for her children would suffer.

I worked as hard as I could with the City of Detroit, the state attorney general's office and Wells Fargo (the bank that held the mortgage) to try to resolve the tax issue so that Maria and her kids could stay in the home. Finally, the day before the sheriff's sale, we reached a resolution. I was able to prove that Maria had been the victim of a predatory loan, and Wells Fargo agreed to a modification so that Maria did not have to pay the overdue tax bill. Maria and her kids are still in their home today.

Tina Ellis, a foreclosure counselor at Southwest Housing Solutions, is guest blogging this week on what it's like to be on the frontlines of the mortgage meltdown in metro Detroit. The agency has offices throughout the metro area. For information, call 313-841-9641.

Next: Ellis describes the foreclosure fairs she attended recently at Ford Field and in Saginaw.

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We showcase the spectrum of fans who came out to watch the Tigers play on Opening Day at Comerica Park.



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We've compiled a list of our favorite places in metro Detroit. Check out these bars, restaurants and must-sees.

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Local
Detroit
Wayne
Oakland
Macomb
Metro
Michigan
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School closings
Columnists

Nation/World
Top stories
Lotteries
Election 2008
Nation/World
Business

Sports
Lions
Pistons
Red Wings
Tigers
U-M Wolverines
MSU Spartans
High School
Sports
Scores
Columnists
Shock
Outdoors
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Auto racing
Detroit Marathon

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Search for events
Things to do
Celebrities
Movies
Music
TV/Radio
Casinos
Theater/Arts
Dining
Video games
Metromix.com
Photos

Autos/Business
Auto news
Business news
Markets
Auto reviews
Technology
Detroit Auto Show

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Food
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Columnists
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