

Springfield No One Leaves/Nadie Se Mude
Springfield Bank Tenant Association

NO ONE
LEAVES!



¡NADIE
SE MUDE!

29 Oakland St, Springfield MA 01108 - www.SpringfieldNoOneLeaves.org - 413-342-1804

Christine & Howard Clark
114 Corona St
Springfield, MA 01104

To: Paul Manning, Harmon Law Offices - Attorney for Federal National Mortgage Association
P.O Box 610345, Newton MA 02461

via Fax: 617-244-7304

My name is Christine Clark and I live with my husband Howard and my three children at 114 Corona St in Springfield, Massachusetts. Federal National Mortgage Association (Fannie Mae) bought our house in foreclosure and they are now trying to evict us no-fault. They have scheduled an eviction for Monday January 14th 2013 at 9:00 AM. I am writing to ask FNMA to stop the eviction of me and my family and negotiate with us to keep us in our home.

I used to own my home, but in 2007 I was in a really bad car accident and that just set us back financially. After the accident we were struggling financially because I was unable to work as much as I normally would. After the accident I wasn't able to lift anything heavy - not even my kids. I couldn't do housework, I couldn't do anything physical for more than two years. It took more than two years of physical therapy to get back to normal, but I still live with the pain of herniated disks in my neck and a tear in my rotator cuff.

Before the accident, I was always able to work a lot of overtime. I've worked at Baystate Hospital as a CNA for 11 years. Being able to work overtime allowed us to make up for my husband losing work every winter. He installs fences, but the work is mainly seasonal. During our winters, my husband has been able to take care of our kids, and I've picked up additional hours to supplement his income.

CitiMortgage tried to foreclose once in 2009 after we had fallen behind but we were able to stop the foreclosure by borrowing money from my sister. Even though we avoided the foreclosure, we've never been able to catch up to where we were completely. My husband and I are still working, and I still have my job as a CNA at Baystate, but the missed payments, the lack of income from being out of work and the medical bills were insurmountable to be able to keep up on my mortgage. It was determined that the other driver was at fault for the accident.

In 2010 CitiMortgage and Fannie Mae began foreclosing again. I called to ask about the Mortgage Insurance that we had bought, thinking that the insurance would be there if we had difficulty with our payments, but was misled. I was told that the mortgage insurance was actually for the bank to recover their losses after a foreclosure. At that point I didn't think I had any recourse. I tried numerous times to talk to them, but always got a run around, but the next thing I knew I got a letter saying the house had been sold in October 2010. The first time we went through this, they gave me a letter with the date and time of auction, but this time, I was not notified of any foreclosure auction.

I live right down the street from where I work. My daughter goes to school at the neighborhood elementary school. We have friends in the neighborhood - which is a quiet kid friendly neighborhood. Our house is within walking distance from anything that we need. We love our home and our community. I participate in my children's school functions and chaperone daytime trips. All of the kids in the neighborhood go to school together and all play together everyday. Our church is nearby.

Fannie Mae, we are asking you to stop evicting our family. ***We are offering to pay rent to the bank or repurchase our home at the current market value.*** I have been pre-approved for a mortgage by Boston Community Capital, a non-profit bank based in Boston.

I am part of the Springfield Bank Tenant Association. We are collectively opposed to the mass evictions being carried out by the banks after foreclosure. They are causing untold suffering to thousands of people and dragging down our communities. We are committed to doing what we have to do to fight against these evictions and the destruction of our communities but we would rather work out a settlement with you. Please consider our offer.

Sincerely

Christine Clark

CC: President Barack Obama, FHFA Director Edward DeMarco, Mayor Domenic J. Sarno, Springfield Housing Director Gerry McCafferty, Springfield City Council, US Representative Richard Neal, US Senator Elizabeth Warren, US Senator John Kerry, State Representative Sean Curran, State Senator Gale Candaras Channel 22 News, WGGB ABC 40/Fox6 News, CBS3 Springfield, Springfield Republican, The Valley Advocate, Springfield Reminder