

## Workshop eases mortgage fears

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By MICHAEL McAULIFFE  
mmcauliffe@repub.com

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SPRINGFIELD - William and Pamela Ryan left the Chestnut Accelerated Middle School yesterday afternoon satisfied.

"After leaving here, I can go home and relax," said William Ryan.

"This was the best thing they could have done for people like us," said Pamela Ryan.

The Ryans arrived at the school shortly before 9 a.m., more than an hour before the start of the homeowners' foreclosure prevention workshop for Western Massachusetts, sponsored by the city, the state, and a number of non-profit housing agencies.

"We're trying to make sure that you and your family are able to stay in your home, and help you out," said Mayor Domenic J. Sarno, addressing several dozen people in the school cafeteria.

The workshop was the first of several to be conducted in the state, and Daniel C. Crane, state undersecretary of consumer affairs and business regulation, attended.

"The key thing is, it's just not talking at them but getting them in the room with the lenders," he said. Lenders who had representatives at the workshop included Bank of America, Citibank, JP Morgan Chase, Countryside Financial, GMAC Mortgage, Option One, Washington Mutual, and Wells Fargo.

Kimberly A. Haberlin, director of communications for the Office of Consumer Affairs and Business Regulation, said the lenders represent the companies in the area with the largest number of mortgage holders. She said that between 700 and 1,000 letters about the workshop were sent to clients who were delinquent or near-delinquent with their mortgages.

William Ryan said that in the past couple of months, about half of the almost \$1,400-a-month mortgage payment had been made on the couple's 100 Elmore Ave. home as they contended with rising gasoline, utility, and food costs. Also, Pamela Ryan had to deal with health problems. The couple's lender is Option One.

William Ryan, a truck driver, said he had repeatedly tried unsuccessfully to get a company representative on the telephone.

"I was getting people from Pakistan," he said.

The couple emerged buoyed from a 15-minute meeting with an Option One representative. William Ryan said the representative laid out a plan whereby they could solve their problem. "After leaving here, I can go home and relax," he said.

"I hope everybody has the same outcome that we have had today," Pamela Ryan said. "Very positive." Eugene B. Berman, chairman of the Hampden County Bar Association Foreclosure Task Force, said that anyone with concerns about their mortgages may telephone (413) 322-7404. He said the situation will be evaluated to determine if counseling or legal help is needed.