

# REAL ESTATE

## Housing Rights Program Stands for Homeowners, Renters



Karina Arabolaza, director of outreach and education for the L.A. area's Housing Rights Center, uses a display board to explain resident rights during the group's monthly walk-in clinics, which are free to the public.

By Erik Derr

Suzanne Leuven thinks the only reason she and her family live with her parents in Inglewood today is because she didn't know her rights as a homeowner. As one of the first waves of mortgage foreclosures hit the Southland in 2007, Leuven, a freelance writer and single mother of two teenage girls, lost one of her primary business contracts.

She also had to evict the unruly woman to whom a year earlier she had rented one of her family home's four bedrooms.

Those two big financial hits left Leuven behind in her mortgage payments. Soon her lender made it clear that foreclosure was no longer just a threat but the likeliest outcome. "It wasn't even one of those adjustable-rate mortgages," she said. "The payments still became too hard to pay." Initially, "I followed

the advice we were getting from the government back then and tried asking my lender for an easier payment plan. Boy, that was a joke," Leuven said. "The only alternative they offered me actually would have been harder to pay than my regular payments."

And when she called a federal phone line for distressed homeowners, no one ever called her back. Leuven eventually decided, like

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## Boyd's Q & A



Boyd Jeffrey

Dear Readers, we apologize that last week's column had the wrong response to Ms. Turcotte's question printed. Our answer was mistakenly switched with an earlier submission. Following is the Ms. Turcotte's question and Boyd's answer, as it was intended. Again, our apologies.

**Dear Mr. Jeffery:**  
I obtained my house by way of a multiple years long nasty divorce settlement. At the time it has a mortgage of about \$70,000. I had to quickly refinance it to remove my exspouses' name and for addition funds to

pay my outrageous attorney fees. I ended up with a World Saving variable rate loan. My plan was to later refinance to a fixed. Over the years since then I have been waiting for interest rates to come down but finally went to Navy Federal who could not put me into a fixed loan for less or equal to what I was already paying. Whereas I was now raising two children on my own as a single mom every penny counted - because just as I was entering into the final part of the divorce I lost my job when my employer suddenly passed away. After having been out of work for a year I found a new job and resumed working- Again waiting on interest rates and the possibility of refinancing and paying off debt incurred during the time out of work. In the beginning of the loan I was paying about \$890 per month and now I am at about \$1200 a month even though interest rates have fallen and property value/taxes have decreased. Why??????? To compound this problem after nine years I once again find myself out of work and have been for these past 4 months. Wachovia now holds the paper on my house and I have written to them a couple of times with no response back and then suddenly I receive a letter stating I may be eligible for a loan modification so I call only to be told I am not. Why - because I am not behind on my payment nor have I

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