

Community Foreclosure Commission session illustrates implications of foreclosure, resources to prevent it

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Darlene Rodriguez considers herself a fighter, but lately she has started to feel hopeless.

For the last 2 1/2 years, she has spent hours speaking to Realtors, her lender, housing counselors and even the state Attorney General's office in an attempt to save her Jackson home. She tried loan modifications and attempted a short sale.

If you need help

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If you are experiencing foreclosure and need help, call the Community Action Agency at 784-4800 or Jackson Affordable Housing at 788-4626. For more information on the Community Foreclosure Coalition, visit www.jlhcf.org.

But, despite her efforts, her home went into foreclosure in April. Now she has until December to move out.

Rodriguez shared her story Tuesday with about 40 people at a Community Foreclosure Coalition session on the implications of foreclosure and the resources available to prevent it.

Her tale is a familiar one and her frustration is likely shared by hundreds of Jackson County residents, whose homes have slipped into foreclosure.

"I'm just tired," said Rodriguez, 52, a Consumers Energy employee who lives in the home with her two teenage daughters. "I'm ready to walk away, but I have not walked away."

Since 2005, more than 5,000 properties in Jackson County were foreclosed after their owners fell behind on mortgage payments. This year alone, more than 700 properties countywide succumbed to the foreclosure process, according to county Register of Deeds records.

A panel that included a foreclosure counselor, local lender, bankruptcy attorney and a tax consultant from the Internal Revenue Service answered questions from attendees and explained the implications of foreclosure and possible solutions to prevent it.

"Everybody knows there's a crisis," said Neeta Delaney, director of the coalition, which serves Jackson, Lenawee and Hillsdale counties. "We do not expect that we're going to be out of this crisis any time soon."

Panelists encouraged open communication with lenders and said it is key to seek help as soon as possible.

Struggling residents can get free advice from foreclosure counselors and should beware of scams that

require homeowners to pay or sign paperwork to receive assistance, panelists said.

Bill Jors of County National Bank said the foreclosure process is costly, tedious and cumbersome, even for banks, which prefer to stay out of the real estate business.

Lenders might be willing to work with homeowners on solutions to prevent foreclosure, he said.

"We don't want a vacant home," Jors said. "Try to get an advocate on your side, and try to communicate with your lender."

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