

A foreclosure freeze would ease their fears

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[Myrna Millington](#) is scared. Seventy-four and a widow, she is on the verge of losing her home of 38 years.

"I don't know what to do," she said, her voice tinged with fear. "I have no place to go."

Eviction is a very real if unfortunate possibility for her.

Her home in [Springfield Gardens, Queens](#), was put on the auction block last Friday. Fortunately, the sale was postponed, and Millington bought herself time to try and negotiate a deal with her lender. The auction, though, remains a real possibility.

There is bitter irony in Millington's situation. She and her husband - who passed away in 2000 - actually paid off their mortgage. The trouble began after his death, when she refinanced the house to pay for repairs.

The \$1,000 monthly payments were a little steep, and although she was able to make them, she wanted to bring them down. A mortgage broker recommended "by a friend," persuaded her to refinance again. Payments would be substantially lower, he promised. So she did in 2007.

"I trusted this man," Millington said, "I didn't know what I had gotten into until I got my first statement for \$3,100."

Millington has not been able to make any payments for about a year. She says her only hope is that the housing counselors at the [Association of Community Organizations for Reform Now](#) (ACORN) will be successful in reaching out to her lender to avoid auction, the same way they were able to have it postponed.

ACORN, which bills itself as "the nation's largest grass-roots community organization of low- and moderate-income people," is conducting a campaign to stop foreclosures.

Millington's predicament is sad but now routine in the city. The foreclosure crisis is a national scandal and one of the triggers of the deep financial hole into which this country has sunken.

In [New York](#), nowhere has the collapse of the housing market hit harder than in Queens. According to [New York University's Furman Center](#) for Real Estate and Urban Policy, 13 of the 15 city zip codes with the highest rates of foreclosures are in that borough. From January to September of last year, 5,482 Queens properties received foreclosure notices.

"New York State needs to step in and put an end to these auctions," said [Pat Boone](#), president of NY ACORN. "Lenders have no incentive to adjust subprime loans for families in crisis. A one-year moratorium on foreclosures would give homeowners time to work out their loans and stay in their homes."

That is exactly what more than 100 Queens families - low-income victims of the devastating predatory lending crisis - were demanding last Friday at a protest in [Queens Supreme Court](#) in [Jamaica](#), where every week nearly 130 homes are auctioned.

[Deverisse Davis](#), 47, a hospital dietary worker, took part in the protest. Her [St. Albans](#) home of 25 years was also scheduled to go on the auction block, but ACORN was able to have it delayed.

Davis' husband passed away in 2006. In 2007 she broke her hand and wasn't able to work for six months. Even though her \$1,200 payments had always been paid on time, she fell behind while out of work.

When she returned to work, Davis sent her lender, [Countrywide Home Loans](#), a payment for four months. But Countrywide demanded Davis pay the entire \$22,000 she owes at once.

She wants to pay, but the lender would not work with her to find an affordable way to get back on track.

"If the government can give billions to banks, surely they can help the little people keep their homes," an anguished Davis said, giving voice to hundreds of thousands of homeowners. "I just cannot let 25 years of my life go down the drain."
aruiz@nydailynews.com