**Virginia Hales Brown**

**Champions Cause of Homeownership**



I am blessed to currently serve in the capacity of a HUD housing counselor for the organization. When I was given the opportunity and responsibility of housing counselor at MCLS, it was my goal to meet the expectation of the organization. It was then that I felt I had come into my own and no longer viewed my employment at MCLS as “just a job.” It had become a career choice.

 The grant under which I provide counseling is funded primarily by the Department of Housing and Urban Development (HUD). Under this grant, I coordinate with HUD, mortgage lenders, and public and private community organizations to maximize services to clients. The grant allows me to work with HUD and various mortgage companies to assist and counsel clients who are facing financial difficulty or in default on their mortgage, assist clients in locating suitable housing within the community and refer clients to other appropriate community services.

 I have provided housing counseling and other housing assistance to 295 low and moderate income persons over the past 3 years. As a housing counselor, I am constantly challenged to exercise my creative skills and charisma to look beyond the obvious. The autonomy that I am able to exercise in handling my cases and negotiating workout options with mortgage companies keeps me engaged. My personal value

system, work ethics and team attributes are respected and rewarded by MCLS. This is the foundation that

enhances my ability to adequately perform my job duties.

 Shortly after my father’s death, my mother built our 4BR/1BA home, sketched by me, from funds she had deposited into a savings account. By my mother’s example, homeownership was something I value and it motivates me to help others realize their dreams. I assist first-time home buyers with budgeting and planning to become a homeowner and weighing the advantages and disadvantages of homeownership. Although, equally important, perhaps, the most challenging aspect of my job is working with borrowers who are experiencing mortgage delinquency due to unexpected life occurrences. I have successfully negotiated workout options with mortgage companies for clients to bring their mortgage accounts into good standing and retain home ownership.

 I feel a great deal of satisfaction in knowing that I can make a positive difference in the lives of families in this tough economy. The following are just two examples of successful outcomes for our clients:

 A client who was facing foreclosure on his home contacted our office for assistance. At the time, the client was 5 months behind in his mortgage payments due to a loss of income. After interviewing the client and assessing his household’s finances, I advised him to contact the Pearl River Valley Opportunity (PRVO) for financial assistance. The client applied for assistance through PRVO and received $1000 towards the mortgage arrearage. Again, I met with client and placed a conference call with the mortgage company to discuss a workout plan to bring the account current. It was determined that $3,515.43 was needed to cure the default on the loan. Since a previous modification of the account was terminated due to noncompliance, the mortgage company was demanding full payment of $3,515.43 and denied any workout option. After further discussion and expressing my client’s desire to keep his home, the mortgage company agreed to put the foreclosure on hold. By the end of the call, we had negotiated a partial payment of $1864.02 to be forwarded by overnight mail and the balance of $1651.41 to be paid a month later. A month later, my client paid the outstanding balance, as agreed, and brought his mortgage account current.

 Other clients have benefited from our services in obtaining modified interest rates and lower installment amounts. A USDA borrower who had received a foreclosure notice on her home received a lowered mortgage payment from $365 to $236 by negotiating a new payment subsidy agreement with a re-amortization of the loan. Experiences like these give me added confidence to push harder and work for more negotiations for borrowers requiring the need for counseling intervention.