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Candlelight vigil in Milton shows support for homeowner facing foreclosure

By **Brian Badzmierowski**

The Patriot Ledger

Posted Feb 10, 2011 @ 12:00 PM

Last update Feb 10, 2011 @ 06:30 PM

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MILTON — “One, two, three, four, no more constables at our door! Five, six, seven, eight, don’t evict; negotiate!”

About 50 people rallied Wednesday night to show their support for Marie-anne Beliard, who is facing foreclosure of her Milton house.

Beliard’s house was the last of three stops for a candlelight vigil organized by City Life, a grass-roots organization based in Jamaica Plain.

The other foreclosed homes visited were in Dorchester and Mattapan.

Protesters made Beliard’s house the last stop because she could be evicted before the owners of the other homes. They took turns speaking to the crowd through a megaphone, denouncing Wall Street banks and defending Beliard.

Beliard has lived in the two-story house with her daughter Patricia and her grandson Keon since 2006.

This past fall, she received a call warning that someone would be showing up at her front door with a foreclosure notice.

Beliard, who works at the Golden Living Center in West Newton, said she asked for a loan modification but was denied and, since then, US Bank has been refusing to take payment.

Boston Community Capital, a nonprofit organization which that specializes in neighborhood revitalization, offered to buy Beliard’s home from US Bank with cash but was turned down, City Life employee Steve Meacham said.

City Life is challenging the bank to find a better offer and, if it is unable to, to let Beliard live there until it does.

Beliard could be ordered to leave within 48 hours at any time. She would have to vacate the premises within 48 hours of the order, Meacham said.

Were Beliard to get an eviction notice, City Life would organize a blockade as a last-ditch effort.

Meacham said he has been a part of 21 blockades, and protesters have been arrested at three of them.

If Boston Community Capital is able to buy the house, it will offer to sell it back to Beliard with a fixed-rate mortgage.

Boston Community Capital has done this for about 100 families before, said Jessica Brooks, director of development and communications.

Not one of the families has defaulted, she said.

Reach Brian Badzmierowski at bbadzmierowski@ledger.com.

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Comments (36)

AlphaOne2009

4 days ago

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Willingly borrow money

+

don't make the payments you willingly agreed to pay

=

foreclosure.

What part of the formula do these idiots not understand ?

And I'll bet she bought the house with no down payment.
opinion123
4 days ago
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i am curious...

how far behind is she?
what did she offer to pay that US Bank refused to accept?
could she have really afforded the house she bought?

Foreclosure is scary. It can happen to anyone, people lose jobs, they get sick, etc. However not all foreclosures are the bank's fault. Owning a home is not for everyone. There is no shame in renting. I do question the actions of this type of candlelight vigil especially when they make the paper and we only get not even one side of the story.

If you sign the documents you assume the responsibility. We as consumers need to realize, I take home \$2000 a month, I cannot afford a \$4000 a month mortgage.
sfelins
4 days ago
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Those vigils really work. Look how they have decreased the violence in Boston.
pquincy
4 days ago
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I do feel for whatever this woman is having to deal with, but I have to pay my mortgage, bills, etc. I am tired of people getting away with everything. I am a single mom and I've worked my butt off to keep my home. If I wasn't able to make the payments, I would know enough to sell. I would never expect a hand-out from anyone. It is my predicament. Are we supposed to support everyone out there who can't afford things they choose to purchase? People need to take responsibility.
SEAMUS
4 days ago
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Citylife should really do their homework before they picket. Mrs Beliard bought this house in 2006 for 600k, with a loan for 600k, in the heyday the house was worth 450k. US Bank bought the house back in 12/2009 for 422k. Mrs. Beliard and her family have been freeloading on the banks dime since 12/2009. Its time to move on and let a responsible property owner purchase this 2 family. This case shows us what is wrong with this country, its time to cut bait and move on with their lives.
bankerguy
4 days ago
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Last time I checked a candlelight vigil doesn't pay a mortgage
qqac
4 days ago
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Seamus is right, this property is a large two family that Beliard bought with no money down. Presumably she lived in one unit and she was collecting rent on the other unit. Even then she couldn't afford the house. She has been squatting since the bank judicially foreclosed in December, 2009. What entitles her to have something she can't afford? Why does this merit help from City Life and BCC?
Farrington
4 days ago
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well I read the article and the comments, what I see is that some people do not get it. the Banks are the problem a lot of the time. they are heartless and greed driven. brings to mind the BOA story where they contact the son of an elderly woman who had died right after the burial. they wanted to know how he was going to handle her credit card debt. the debt dies with you, and it is part of the deal when it comes to high risk loans. and that is what credit cards are consider3d high risk. there was a reason that bank robbers of the 30's became folk hero's.

I hope the people in this story get past this some how and get peace back in their lives. this weighs heavy on a persons mind and the fear it invokes causes lots of problems. it sometimes effects a persons physical health.
I would not join the candle light vigil but I am on the side of the people ,not the bank. Good luck to them.
TomMontana
4 days ago
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Does CityLife understand the concept of personal responsibility? Their mindset is always looking for someone to blame other than the very people who willingly signed for a loan that they couldn't afford.
Coolbreeze
4 days ago
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Farrington - The problem here is that the woman stopped paying her mortgage!
Richard Struh
4 days ago
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I was going to write something not nice and then that friggen karma again.
qqac
4 days ago
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Farrington--by your own argument, that family should be out of there. Are you forgetting that the basic deal is that if you don't pay the mortgage, you lose the house? It may be unfortunate and sad that the family has to move out and rent somewhere, but not everyone can afford a \$600k 2-family house.

stopGOPnuts
4 days ago
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TomMontana says: 'Does CityLife understand the concept of personal responsibility? Their mindset is always looking for someone to blame other than the very people who willingly signed for a loan that they couldn't afford.'

Why does 'personal responsibility' apply to the borrower but not to the lender? Banks were giving out loans that they knew would screw many people into the ground. When do the banks pay for their mistakes?

(And no one posting here knows if this woman put a down payment down or not.)
SEAMUS
4 days ago
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The information on the down payment, which was zero is located on MLS and Norfolkdeeds.org. She has not owned the house since 12/2009, when US Bank bought it back for 422k. StopGOPnuts a little research will go along way for you and the reporter @PL. Although the facts always get in the way of a good story.

northweygirl
4 days ago
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First of fall no one knows if she put any money down, just like no one knows if she had an adjustable rate mortgage that the banks promised to make fixed after 3 years who knew the economy would crash like it has. Then the banks got scared when the economy went haywire and would not give people fixed rate. I know someone that happened to there mortgage payment went from 1500.00 to 2200.00 overnight because the bank would not give them a fixed rate as promised. Then they would not modify for them I blame the banks.

SEAMUS
4 days ago
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Northweygirl, it is public record it was a 80/20 loan with no down payment, I'm sure Mrs. Beliard is waiting for the bank to give her 5K to move, that's how the scam works.
krisp72
4 days ago
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Seamus is absolutely correct!!! This is all public record people!!!! This woman needs to MOVE ON.
northweygirl
4 days ago
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Report Abuse

Seamus and you have nothing better to do but look up public records of something you read in the newspaper you need to get a life
opinion123
4 days ago
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Did the bank pick her up and bring her to the \$600K house to look at? Did the bank call her and say, 'hey there is a house in Milton for sale, it's 600K you can't afford it but hey will give you a huge loan and then have to spend thousands to foreclose?'

Irregardless of how the money was lent, the last time I checked it was borrowers who went to the bank when they wanted to buy a house. The banks didn't pick houses for them.

Rokkon
4 days ago
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I want to stop making payments on my car and then have a candle light vigil when the repo man shows up.
SEAMUS
4 days ago
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Northweygirl, that's what real estate investors do, by the way Mrs. Beliard also owns a Landrover and a Mercedes, so I shed no tears for her.
wisernow
4 days ago
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hahaha that's 'God's country' check with him; I bet he has a plan! Nice cars! heheheeh
shoota
4 days ago
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when a homeowner agrees to a payment they must meet said payment(we all get that) But when the banks fall on their ass s taxpayers have to bail em out ?What s up wit that? If these banks cant hold up their end they should be willing to @least try & work with homeowners.
stopGOPnuts
4 days ago
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Seamus writes: 'Northweygirl, that's what real estate investors do, by the way Mrs. Beliard also owns a Landrover and a Mercede, so I shed no tears for her.'
Nor do I. But I don't shed any for the bank that gave her two loans totaling \$600K on a property that you yourself concluded 'in the heyday the house was worth 450k.'
When a lender behaves irresponsibly it deserves to get burned.
Attorney1123
4 days ago
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irregardless is not a word
joe romano
4 days ago
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wonder if stopnuts would still hate and insult a man like Johnathan Forman because of his party affiliation?
i urge all fellow readers to read the article about this man losing his young life and try to learn something from it.
thank you PL for printing it.
Farrington
4 days ago
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Ya I get the part where you do not pay and you have to go, but not knowing all the details here and knowing how greedy and heartless banks are, i would not be surprised if they pulled a fast one on her.
If anyone else saw any of those investigative stories on the banking mortgage disaster, banks deceived people and made up lies to push a loan that they knew would fail. they just dumped it as soon as they could. lots of bankers walked away with tons of money. not just the scammers like Bernie Mader.
Coolbreeze
4 days ago
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The banks didn't find her house for her and besides, she has a place to live...one of her luxury vehicles! See you on the street Marie.
thera78
4 days ago
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Report Abuse

Like it or not,
irregardless
shows up in my dictionary.
Therefore, it must be a word.
joe romano
4 days ago
Report Abuse
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Report Abuse

i always thought irregardless was a word.

watch now somebody will call us uneducated, stupid, teabaggers.
lazyunionguy
4 days ago
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Home ownership isn't for everyone. Give em the boot!
pquincy
3 days ago
Report Abuse
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This just goes to show how bad our system is. This woman takes out a loan for her home (like most of us), can't pay it and expects it to be okay. It is being foreclosed for a reason. She has not lived up to her responsibility as a home owner. What do her neighbors/friends expect? Do they expect everyone to tell this woman it is okay and she can still own her home? What are people thinking? They are clueless.

slarson1

19 hours ago

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Report Abuse

The boot I say!

slarson1

19 hours ago

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Here's the math:

Buy house with unverified income and \$0 down.

Refi at higher value and take cash out.

Buy luxury cars, take trips and spend like a drunken sailor.

When the party is over, blame it on the banks.

Taxpayer picks up tab.

Nice.

slarson1

19 hours ago

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Oh, and don't forget jumping to first in line for subsidized housing when things finally catch up with you. I'll light a candle for that!

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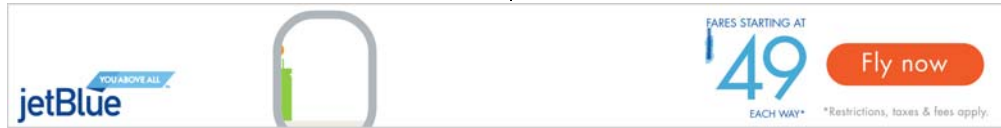
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