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## Protest to support Dot family's foreclosure fight

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Sandra Larson

Hildreth Brewington, 69, and his sister Vanita Brewington, 59, both of whom are legally blind, have lived in a two-family home near Codman Square since they bought the property 14 years ago.

In 2007 they found out their home was in foreclosure—even though they sent in monthly mortgage payments. To their knowledge, they had never missed a payment.

Baffled at first, they pieced together the puzzle. They had been deceived two years earlier by another family member into signing papers for a second mortgage on the house. Unaware that the monthly mortgage bill had shot up from \$1,000 to \$2,100 — notices from the bank were sent to the niece's house — the Brewingtons had continued making their accustomed payments.

"We were paying the \$1,000 and [the bank] was accepting it," said Hildreth Brewington. "Then in April [2007] they sent it back, because they were planning on foreclosing on us."

The Brewingtons' plight has generated attention from one of the city's foremost housing advocacy groups. City Life/Vida Urbana is known for its "eviction blockades," where advocates gather at a house and protest on the day the residents and their belongings are to be removed by a constable.

One of Brewingtons' sisters had seen a television report on City Life and suggested Hildreth call them for help.

City Life took up their cause. The group is organizing a combined holiday party and social justice rally on Dec. 19 at the Brewingtons' home.

They already have organized anti-eviction rallies there. Each time, the scheduled eviction has been called off before any protesters had to be arrested. Brewington recalls an April 2008 blockade that drew Boston city councilors Charles Yancey and Chuck Turner, longtime Boston activist and former mayoral candidate Mel King ("I've known him since I was 8 years old," Brewington said) and local TV reporters.

"If it wasn't for City Life we definitely wouldn't be here," said Brewington. "They gave us hope. They encouraged us to fight, because of the predatory loans that were going on."

City Life also connected them to legal help from Greater Boston Legal Services (GBLS) attorney Nadine Cohen.

"I have asked for mediation, I've asked for a meeting with all the parties," said Cohen. "The bottom line in this case is, here are lifelong residents of Boston. They bought the property 14 years ago. They were always paying their mortgage. They got deceived by a relative."

"I think this is a case where we can really preserve housing for longterm city residents," Cohen added. "These are not people who took out loans and lived luxuriously."

The Brewingtons have become regular attendees of City Life's Tuesday night Bank Tenant Association meetings to help support others who are going through foreclosure and to get a dose of encouragement.

"I tell you," said Brewington, "When I feel down, I go to the meeting, I come back, I feel better—I have hope."

His hope now is that he and his sister will be able to stay in the house and eventually own it again. City Life and the nonprofit lender Boston Community Capital (BCC) are trying to work out a way to buy the home back from the bank and then help the Brewingtons repurchase it at an affordable price—namely, the real value of the home, which is much lower than the amount of the second mortgage.

Repurchasing a foreclosed home at its current value is a solution City Life believes in, not only for the Brewingtons, but for many homeowners in foreclosure.

The Brewingtons have been saving their old mortgage payment amount each month and would have no trouble continuing to pay that amount or even a little more, Brewington said.

But OneWest Bank, the servicer for Deutsche Bank (who owns the house now), has so far rejected the purchase offers and plans to continue with the eviction and then sell the house on the open market.

"The bank doesn't care about the human circumstances," said Jim Brooks, one of City Life's tenant organizers who has worked closely with the Brewingtons. "These are elderly, disabled people. They've been stable members of the community. They're in this situation through no fault of their own."

Brooks said it's a mystery why the bank is not willing to accept the purchase. "It's not like they're asking for a bailout," he said. "They just want to pay the real value of their property."

A representative of OneWest Bank reached by phone declined to comment. The bank's public relations firm, Sard Verbinen & Company, was unavailable to comment.

The Brewingtons have little hope of recovering any money from the relative that initiated the second-mortgage process. She spent the loan money "living high off the hog," according to Brewington, and has since lost her own house to foreclosure. Brewington said he filed a complaint, with no result yet.

But Cohen said that pursuing the relative is not the most important step. "Right now it's the bank who owns the property," said Cohen. "Banks have to step up and take some responsibility. They lent the money while ignoring red flags that this might be fraudulent."

The Dec. 19 justice/holiday party is intended as a demonstration of support for the Brewingtons and an effort to keep public attention on the fight, said Brooks. City Life members will bring food, invite members of the press and decorate a tree outside with symbolic ornaments like house keys. One organizer suggested they might even set up a nativity scene with a "foreclosed" sign on the manger.

The family is looking forward to the event, said both Vanita and Hildreth Brewington, though Hildreth has some work to do before then.

"I'm trying to get my living room straightened up," he said, "because I've been packed up for two years....I even gave my dog away because I thought I would have to move."

They are not sure what the next step in their case will be, but Brewington said he doesn't expect anything to happen until after the holidays. Not that the holidays offer much peace for him.

"The last couple of Christmases, I haven't felt like doing anything," he said. "It's hard when you don't know day to day where you're going to live."

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