



**Press Contact:**

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Occupy Our Homes DC- At noon on Monday, February 27th Occupy DC's Occupy Our Homes group will meet at the Archives Metro Station to launch its first major rally and action, bringing the struggle for housing to the doors of a financial institution that continues to fail the public it was chartered to serve.

With the help of public money, big banks are again making record profits but continue the deceitful practices that threw the world into crisis—a phenomenon that has caused ruin here in the DC Metro area, especially in communities of color. With one in four people behind on their mortgage, Prince George's County suffers one of the worst foreclosure crises in the United States. More than one in three homes in the county currently face foreclosure.

Now, across the country, members of the increasingly disenfranchised 99 percent are fighting back.

Occupy Our Homes DC stands with our friend Ms. Bertina Jones, a victim of dishonest banking practices, in her fight to remain in her home and community. She lives in Bowie, MD, where she raises her grandson and regularly attends church services and PTA meetings. Throwing Ms. Jones out of her home and displacing her and her grandson will only further a vacancy crisis that has haunted Prince George's County since the housing bubble burst in 2008.

Bertina Jones has a right to keep her home. Nationwide, people have been standing up against the banksters that are trying to evict them. *"Fighting for my house is not just for me. It is for all of us that they have taken advantage of. I feel that if I stand up, more will stand up and together we can do something to stop them. We bailed them out when they were in trouble, we gave them our tax money and all we asked them to do is modify the loans and help the homeowners stay in their homes,"* said Bertina Jones.

We expect to win. Communities have staged successful home defenses in Atlanta, New York City, Los Angeles, Detroit, and many other cities across the country. Inspired by this growing movement, people in the Washington DC area are taking a stand for the human right to housing.

At noon on February 27, Bertina Jones, Occupy Our Homes-DC, Senior Minister Reverend Hagler of Plymouth Congregational Christ, members of the community and the Occupy DC family will be taking action outside Freddie Mac's downtown Washington office (7th and D streets Northwest).

Housing is a human right, not a privilege. The 99% will no longer allow profits to subvert people's needs. The spring offensive is coming!

**Appended documents:**

- 1) Ms. Jones's bio and a photo of her with her house
- 2) Letter to Ms Jones's Senators and Congressman prepared by Maryland Legal Aid Bureau  
- includes a Timeline of Bertina's case
- 3) Factsheet about the foreclosure crisis in Prince George's County and around the country.



**Ms. Bertina Jones**

Like millions of Americans, Bertina Jones fell behind on her mortgage after losing her job in wake of the 2008 financial crisis. Hoping to take responsibility for missed payments, she met with Bank of America to renegotiate her mortgage, and was offered a modification in January of 2009. She kept making payments, and while the bank acknowledged it had received her money, it told her that her paperwork was lost. In the Summer of 2010, she was informed that the modification was off the table, and in September, Bank of America sold her mortgage to Freddie Mac which proceeded to foreclose on the home she had lived in for 15 years, while raising her grandson.



**Legal Aid Bureau, Inc.**  
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March 22, 2011

Congressman Steny Hoyer  
Senator Barbara Mikulsi  
Senator Benjamin L. Cardin

Re: Bertina Jones, 4312 Longleaf Ct., Bowie MD 20716

Bertina Jones came to our office for help after the foreclosure sale of her home in Bowie, Maryland. Because the sale has taken place and the exceptions she filed without counsel were denied, and because she is over income for our services, we cannot represent her. However, the facts of her case are disturbing and symptomatic of the problems with loan servicing. It appears that the foreclosure sale only happened because Bank of America repeatedly lost her documents. When they could not find the documents they did not apply her payments to her loan. Fannie Mae bought the house at the foreclosure sale, so Ms. Jones hopes something can be done to get the loan reinstated and allow her to keep the home.

The facts as she described them and which are backed up with documentation in her possession, are as follows:

**March 31, 1997** – Bertina Jones purchased a home at 4312 Longleaf Ct. in Bowie with a loan from Bank of America.

**March, 2008** – Ms. Jones fell behind on the mortgage and when she regained the ability to make full payments contacted Bank of America about catching up with her payments.

**January 7, 2009** – A foreclosure action CAE 09-00312 was filed against Ms. Jones in Prince George's County Circuit Court.



**January 28, 2009** - Bank of America offered to reinstate the loan if Ms. Jones sent a check in the amount of \$12,289.48 by February 4, 2009 and returned signed documents agreeing to monthly payments of \$2,289.48, an increase from her original payments, in order to make up the arrears from her earlier default. First payment of \$2,289.48 to be due May 1.

**February 4, 2009** – Ms. Jones went to the Bank of America Rhode Island Ave. branch in Washington D.C. and had the bank staff send the documents. She also gave Bank of America a certified check for \$12,289.48. Bank of America acknowledged receipt of the check and Ms. Jones has the fax cover sheet from that transaction.

**April 28, 2009** – After Bank of America called her and said they had not received the signed agreement, Ms. Jones went to the Bank of America Branch in Bowie, Maryland and with the help of the manager there, re-sent the paperwork and made her first payment of \$2,289.48.

**May 15, 2009** – Bank of America called Ms. Jones and said they did not receive the loan documents or the May payment. Ms. Jones went back to the Bowie branch and spoke with the manager, who made a call to the main office. Ms. Jones' payment was found but she was told it had been put in suspense because of the loss of the documents. The Bowie manager told them he had sent the documents so they agreed to look for them.

**May 20, 2009** – Ms. Jones called Bank of America's home retention department and left a message asking if they had found the paperwork. Her call was returned the next day and she was told not to make payments because they were being put in suspense and that the paperwork had not been found.

**August 10, 2009** – Ms. Jones had not heard from Bank of America and was worried about the instruction not to pay so she made a payment in the amount of \$6,868.44, the payments for June, July, and August.

**End of August, 2009** – Ms. Jones called and asked what was going on with her loan and was told the agreement had been cancelled and her original certified check for \$12, 289. 48 was being sent back because Bank of America had never located the signed agreement.

**September, 2009** – Ms. Jones started putting her monthly payments in a bank account because she was told they would not be applied to her loan.

**December, 2009** – Ms. Jones spoke to someone at Bank of America and was told she would be considered for HAMP when it became available and she would be sent documents.

**January through May, 2010** – Ms. Jones called Bank of America every couple of weeks to determine what was going on with HAMP.

**June, 2010** – Ms. Jones was told HAMP documents were being sent to her via Federal Express.

**July, 2010** – Ms. Jones called Bank of America to ask about the Fed Ex package and was told it had been sent but they would send it again.

**August, 2010** – Ms. Jones received a notice from Prince George's County Circuit Court saying that the foreclosure action was being considered for dismissal for inaction.

**Early September, 2010** – Ms. Jones received notice of a foreclosure sale date of September 14, 2010. She called and e-mailed the foreclosure firm asking for the amount necessary to stop the sale. As a result of Bank of America's return of payments she had \$73,249.11 in bank accounts

available to pay to stop the sale but the foreclosure firm, Shapiro and Burson, did not respond to her request.

**September 14, 2010** – Ms. Jones filed a motion to stop the sale in circuit court. The motion was denied and the sale was held. Ms. Jones went to the sale to try once again to ask that she be allowed to pay. The home was bought by Fannie Mae.

**September 15, 2010** – Ms. Jones received a payoff amount letter from Shapiro and Burson, telling the amount needed was \$69,625.90.

Ms. Jones filed exceptions to the sale in the circuit court but those were denied and the time has expired for an appeal to the Court of Special Appeals.

As you can see, this foreclosure was unnecessary and was caused by Bank of America's loss of documents and inattention to the process. Ms. Jones has been harmed through the loss of her home and significant equity she had built up in it over the years.

She still lives in the home and she seeks assistance in convincing Fannie Mae to reverse the sale and allow her to reinstate her mortgage.

Sincerely,

Vicki King Taitano  
Director  
Foreclosure Legal Assistance Project  
301-560-2160



## Stats About The Foreclosure Crisis

- Minorities have been hardest hit by the foreclosure crisis. Home to Maryland's largest African-American community, Prince George's County has the highest foreclosure rate in the DC Metropolitan area.<sup>1</sup>
- Nationwide, median black wealth plummeted 83% between 2001 and 2009, while median white wealth only suffered a 24% drop.<sup>2</sup>
- In 2009, Prince George's County accounted for 31% of the foreclosures in Maryland, despite having less than 14% of the state's housing units.<sup>3</sup>
- 1 in every 24 homes in Prince George's County was foreclosed on – compared to 1 in 54 in the state of Maryland<sup>4</sup> and 1 in 45 for the nation (stats for 2009).<sup>5</sup>
- Over the past several years, home values in Prince George's County have dropped 44%.<sup>6</sup>
- As of November of 2011, Freddie Mac owned 60,000 previously foreclosed homes. They are only able to sell roughly 1,000 more homes than they acquire in a year. It will take 15 years for Freddie Mac to clear its inventory of foreclosed homes. While in the meantime many of those homes remain vacant.<sup>7</sup>

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<sup>1</sup><http://www.urban.org/uploadedpdf/1001522-DC-Forclosure-Monitor-Winter-2011.pdf>

<sup>2</sup> <http://stateofworkingamerica.org/charts/median-net-worth-of-households-by-race-2001-09/>

<sup>3</sup><http://mdhope.dhcd.maryland.gov/Library/Library%20of%20Foreclosure%20Information/Property%20Foreclosures%20in%20Maryland%204th%20Quarter%202009.pdf>

<sup>4</sup><http://www.responsiblelending.org/mortgage-lending/research-analysis/foreclosure-capital.html>

<sup>5</sup> <http://www.reuters.com/article/2010/01/14/us-usa-housing-foreclosures-idUSTRE60D0LZ20100114>

<sup>6</sup><http://www.pgplanning.org/Assets/Planning/Countywide+Planning/Research/Facts+Figures/Demographic/Selected+Demographics.pdf>

<sup>7</sup> <http://www.housingwire.com/2011/11/09/fannie-mae-and-freddie-mac-own-more-than-180000-foreclosures>