

From: Anthony Franco
To: [JWMTR Exhibits](#)
Subject: OFA Program
Date: Saturday, March 18, 2017 7:51:49 PM

1424 NE 9th Avenue

McMinnville, OR 97128

March 18, 2017

Dear Committee Members,

My name is Anthony Franco and I am writing in support of the Oregon Foreclosure Avoidance (OFA) program.

In September 2012, I was laid-off from my supervisor position at a casino where I was making enough money to pay my bills. The economy was not in a position for the casino to keep a staff of 1500 that they were proud to have kept for so many years. I was not alone. Over 300 people lost their job from the casino during the layoffs. The casino did offer a severance package and unemployment after the layoff that continued to pay the mortgage and bills while I looked for work. While looking for work, I ran into issues I had never seen before. The way to apply for jobs had transitioned to online applications and some would kick me out when I marked no high school diploma or GED. So, I decided to go back to school to get my GED and get back into the workforce.

After earning my GED, I was given credits to take college classes. As a high school dropout, I now had the opportunity to go to school and train for a career, so I decided to continue my education. My unemployment switched to the TUI program, and I could continue school and pay my bills. Before I graduated, my TUI assistance was running out, so I contacted my mortgage company, Nationstar Mortgage, to let them know of my situation and to see if they would work with me on finding a solution to keep my house.

A representative mailed me forms to fill out to see what type of program might work for my situation. For the next several months, I got the run-around from Nationstar. They

would tell me that I needed to submit papers that had already been submitted, so I would frequently resubmit papers. I finally called a lawyer who pointed me in the direction of the Housing Authority of Yamhill County (HAYC) to work with a counselor to get the situation under control. This is where I met Megan Ramos.

Ms. Ramos was very easy to work with and never led us to believe that we would lose of home. She made sure that I filled out all the required papers and sent them in to Nationstar, while I sent the same forms to Nationstar. Ms. Ramos came to my meetings in Salem and fought on my behalf. She never gave up. I had a different experience with different counselling services.

I did go to another mortgage assistance program to speak directly to Nationstar representatives that really provided nothing other than more paperwork. No one was at the gathering that worked as hard as Ms. Ramos and HAYC. At no point, did I feel that I was left to fill more paperwork out and never hear from anyone or get guidance on how to proceed on keeping my home. When needed, Ms. Ramos called Nationstar to find out information on lost paperwork and resubmitted any paperwork. She kept me up to date on how things were proceeding and answered all my questions. Everything worked out in the end.

After our last meeting in Salem, I was informed a few weeks later that we could keep the house. Nationstar sent a representative out to the house to sign the new mortgage documents and today, we are current on the house. Currently, we are working with the Housing Authority of Yamhill County to make some improvements on the house. I am still in school, but getting closer to graduating college with a Bachelor's in Computer Science, and hopefully, I will be back in the workforce where I plan on helping where I can to pay back all the help I have received while attending college. Losing this program would hurt others that find themselves in a position like mine.

The current administration's budget proposal seems to target programs like OFA. Unfortunately, people will continue to face possible layoffs and may end up faced with the possibility of losing their homes. We need to keep programs available to those that find themselves in these unfortunate positions. I am an example of how these programs do work to help families in their homes. The counselors keep the mortgage companies honest and advocate for their clients. Please keep fighting for OFA because it truly works.

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Thank you for your time and consideration,

Anthony Franco