

**From:** Robert Powers  
**To:** [JWMTR Exhibits](#)  
**Subject:** OFA  
**Date:** Monday, March 20, 2017 12:43:32 PM

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March 20, 2007

Dear Chair Johnson,

I understand that there is an upcoming public hearing with the Joint Ways and Means Subcommittee on Transportation and Economic Development. I would like to give my personal testimony about the Oregon Foreclosure Avoidance Program and how it has saved me and my family from being homeless.

Originally when I purchased my house, I was married with 3 younger boys, gainfully employed for 10+ years with the same company and bought it with an ARM. My intension was to get some equity and refinance for a lower interest rate, making it our long term family home.

Over the years, I got separated and divorced, the kids grew, and I was put on a long term pending suspension from my job that is unpaid. I was able to make all of my payments on time for the first year or so but since banks were unwilling to refinance due to more strict rules, I wasn't able to pay for the insurance, taxes and higher payment on the property. I soon got behind on my payments.

NEDCO has been such a lifesaver! They were able to council me, advocate for me through arbitration, talk and give me advice, meet with me at a moments notice, help me gather information and submit forms and many other things that I can't think of off the top of my head.

Most importantly, they helped me and my boys stay in our home. Without NEDCO I would never of known of these lifesaving programs and assistance. The programs that they represent and help people like me with are so important.

I am on my way to being financially stable again and with OFA and NEDCO's help, I have a lower interest rate and a payment that is more affordable that now includes taxes and insurance. The banks refused doing this for me, even when times were good.

I hope that you consider and follow through with the recourses and budgetary needs of programs like the Oregon Foreclosure Assistance and NEDCO. There are many families like mine that are good, hard working people that do go through rough times and need some help from time to time.

Thank you for your time,

Sincerely,

Robert A Powers Sr

5588 Andrea Ave  
Eugene, OR 97402