

March 20, 2017

In July of 2016 my husband and I were offered a way to reduce our mortgage by more than 2% using the Hemp program. Since my husband is disabled and I was about to retire so that I could be at home more for his care, we took the opportunity. It would have given us \$4000 a year that we could use to live on. We are over 70, have no retirement benefits, are now living on SocialSecurity, and that would have counted for a lot. Our house is all we own. The offer turned out to be a scam. In the process of this, we got a notice from our mortgage holder that our house would be foreclosed on.

Enter the state of Oregon under the Oregon Foreclosure Avoidance Program, with a notice that we could avail ourselves of help through several HUD certified programs. We chose Hacienda to work with. I frankly have no idea how we could have gotten through this without their help. In fact, I don't think we would have. They gave us hope and helped us in clear, concrete ways. They helped us find other possibilities that would make it possible to keep our house. One of those programs was OHSI. I cannot say enough about how thankful I am for this program. As people that had never even had a late payment on our mortgage, we were now looking at losing our house. OHSI made it possible to reinstate our loan and to have time to prepare for being able to pay our mortgage in the future.

Because of the Oregon Foreclosure Avoidance program that made us aware of the possibility of help, because of OHSI, because of Hacienda, we did not end up being a burden on the State because we could not care for ourselves or afford our home. We would have had no idea that there was recourse for us without being contacted by this program. I'm thankful we live in Oregon and that Oregon has this program!

Sincerely,  
Karen Kilbourne-Young  
Don Young