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To: [JWMTR Exhibits: Megan Ramos](#)
Subject: Supporting the OFA Oregon Foreclosure Avoidance Program
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My name is Louis Brumbaugh and I am writing to you about how the Oregon Foreclosure Avoidance program saved my house.

In 2009 I went through a divorce. Married for 17 years with 3 daughters.

At the time I bought my home in Dundee Oregon I was Married with dual income. Unable to afford the home loan after the divorce with only a single income it was nearly impossible to make the same house payment. I struggled for 4 years trying to save my home!

I tried refinancing several times, and tried home loan adjustments 3 times through my lender OCWEN.

Nothing worked for me until I received papers in the mail from the Housing Authority of Yamhill County. It was a miracle!

With a combined effort from me, Oregon Foreclosure Avoidance program , the housing councilor from Housing Authority of Yamhill County, and a representative from my lender, I saved my home.

Now it is 3 years later. I have saved my home, and I'm able to raise my daughters in the same house and put them through the same schools from kindergarten to high school.

I am forever grateful for the Oregon Foreclosure Avoidance program for saving my home!

Louie Brumbaugh

