



Mortgage Crisis Continues to *E · x · p · a · n · d*

The mortgage default crisis in Westchester County is getting worse, even as governments at all levels attempt to stem the tide.

WRO logged in 223 new clients in the period January 1 through May 22, and an incredible 131 new clients between May 23 and June 8. Program Director Veronica Raphael and counselors Velene Acquah, Madeline Diaz, Carline Pierre-Lys, and Jane Lindau have all seen their caseloads increase, while First-Time Homebuying Coordinator Judith Capote has been “on loan” to assist with intake.

Starting January 6, WRO staff began to operate out of a new satellite office at 164 Ashburton Avenue in Yonkers, in addition to WRO’s main office in White Plains and its Mount Vernon satellite office. Attendees at the official opening on March 18 included Yonkers County Legislator Roberto Alvarado, Yonkers City Councilwoman Patricia McDow, and Linda Heyward, Yonkers Human Rights Director, together with representatives from non-profit groups and others.

The recent large increase in clients is in large part due to the Federal Making Home Affordable Program. Funded with Stimulus money, this program provides possible refinancing of mortgages or loan modifications for those who entered into subprime mortgages now held by Fannie Mae or Freddie Mac. It also contains incentives for loan servicers to rework these loans. In addition, WRO staffers are seeing larger numbers of people who have prime mortgages on their homes, but are in trouble because of losing their jobs.

WRO has received a grant from the County Board of Legislators that included \$75,000 of Rescue Funds. WRO has spent (or has allocated) \$50,000 of these funds to help a dozen clients make monthly mortgage payments or provide upfront cash as a condition of loan modification. County Board of Legislators Chair Bill Ryan, and Legislators Lois Bronz, Pete Harckham, Lyndon Williams, and Ken Jenkins were instrumental in obtaining these funds for WRO. “Our goal,” said Ms. Bronz, “is to reverse the tide of foreclosures and to use our resources to invest in residential stability.” Mr. Ryan added that “While we are

not in the bailout business, we have provided funding for professional counseling services to help homeowners work with lenders to resolve their mortgage concerns.” And Mr. Williams stated that “WRO and the services they provide are an essential service for many County residents.”



Mortgage default counseling is a drawn-out process that is almost always frustrating, and often fails to achieve positive results. “Every single case,” says Veronica Raphael, “is literally one of a kind, with a unique set of facts. Recently, we sent to the New York State Banking Department 18 cases that Countrywide had refused to modify. Due to their intervention, we have already seen successful results in eight of these cases. And we sometimes need to refer cases to Legal Services of the Hudson Valley.”

WRO is saving people’s homes one at a time. Only more effective Federal action will enable WRO to make large-scale progress.

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Reflections of a Mortgage Default Counselor: Jane Lindau

Having just completed my eighth month as a Mortgage Default Counselor at WRO, I look back in wonder when comparing my work now to my prior career as a banker. After graduating from college in the early 1980's I went right to a bank Credit Training Program, from there to work as a Corporate Banker, and finally to nine years on a trading desk selling bonds to institutions. The work I do now is very different, yet I use the same skills in both jobs.



Jane Lindau

At WRO, when I get a bank to approve a loan modification for a client, the results are so real--and so rewarding. I recently had a client come in whose modification resulted in an \$800 per month reduction in his mortgage payment. This meant that he can avoid repossession of his car, which means he can get to his job each day, which means that he can afford to contribute to his daughter's college tuition payment, which means that she, in turn, will have the chance to get a better-paying job.

On the other side of the coin, it is sobering when a couple comes in and you know within 10 minutes of reviewing their financial documents that the chances of a bank approving a modification for them are slim. One of the hardest things I have to do is to explain to these clients that the best solution to their problem is to let the bank take ownership of their home by doing a short sale.

Work at WRO is never boring. I meet clients from all walks of life, and over the course of working with them I get to know more about them than I knew about clients I had worked with for years when I was a banker. And that is the part of the job I would never want to give up! -- *Jane Lindau*

A Happy Ending

As a first time homeowner, I never perceived such an unfortunate happening like facing foreclosure. I bought myself a 2-family home in March 2007. Just after we purchased the house, my husband was laid off. It was from that moment that everything took a downward spiral movement.

The mortgage was too high for me to handle, and within 6 months I had completely used up my savings. I was basically living from paycheck to paycheck. After a while, I could barely afford the minimum payments on my credit cards. My troubles kept coming by the doubles. Even my tenants stopped paying rent. I had nowhere to turn, I was frustrated, and now I hated the house that should have been the "American Dream." My American Dream had turned into the "American Nightmare."

The moment I entered the doors of WRO, I was warmly welcomed, and somehow I knew God finally led me to the right people. With the help of my assigned mortgage counselor, Madeline Diaz, my first loan was reduced by 2 points, and my second loan, after 6 months of negotiations, was finally reduced by almost 8 points. This was very incredible—a 60% reduction in my monthly payments! I was so moved with excitement that it will take months before I can stop smiling.

It took lots of patience and hard work before I was given an affordable mortgage rate. Sometimes, you do lose patience after a few months and your frustration builds up again. But, don't despair when you get to that point. It is then WRO will carry you and lift up your spirits. I am now happy all this is over, and I will always remember WRO for rescuing me! -- *Gina Williams-Modoo*

MISSION STATEMENT

Westchester Residential Opportunities, Inc. (WRO) is a non-profit organization whose mission is to promote equal, affordable and accessible housing opportunities for all residents of our region.

WRO'S LATEST HUD GRANT BEGINS: FAIR HOUSING TESTING TAKING PLACE NOW!!



Laura Kreeger Neil has been hired as the Fair Housing Testing Coordinator, working with WRO's fair housing staff to recruit new testers, run tester training sessions, and design tests which explore the treatment of "protected class" members by real estate brokers, managing agents and landlords. Protected classes include race, color, religion, sex, national origin, disability and familial status. The federal grant provides funds to train and compensate testers, and 50 new testers have already undergone training.

WRO will work in tandem with local community groups, nonprofits, and human rights commissions in all three counties. Tests will be based on complaints and anecdotal evidence of discrimination, and there will also be random audit tests.

Testing is an integral tool in the fight for equal housing rights. WRO has already carried out 20 paired tests in Rockland and Westchester. To date, the testing has happily demonstrated a high degree of compliance, although some tests have revealed questionable treatment and practices that appear to violate fair housing laws.

In February, WRO began an extensive fair housing testing program funded by the U.S. Department of Housing and Urban Development (HUD). The \$261,000 grant covers 120 paired tests in Westchester, Rockland (new for WRO), and Putnam Counties over an 18-month period.

Laura Kreeger Neil

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These unequal tests will be followed with further tests in the coming months and appropriate legal action will be taken (fair housing training, mediation, litigation) when necessary. Examples of unequal treatment experienced by testers have varied. One pair of testers was treated extremely politely and each was shown three apartments. However, the African-American tester was only shown apartments in predominantly African-American neighborhoods while the white tester was given options in predominantly white neighborhoods. In another locality, a white tester was shown six apartments while a protected tester with an accent spoke with three different agents in the same real estate office, explained his housing needs, and never had any of his calls returned.

After an extensive testing project in 2005 in Westchester, which revealed that discrimination continued to limit housing opportunity, WRO conducted fair housing training for Realtors®, in collaboration with the Westchester County Board of Realtors. We expect to discover through the current testing campaign that the Westchester and Putnam real estate community now has a stronger understanding of fair housing laws.

For information on how to become a Fair Housing Tester, please contact Laura Kreeger Neil at (914) 428-4507 x336 or lneil@wroinc.org. Testers come from all racial and ethnic backgrounds, religions and ages. The testing is conducted throughout the week, evenings and weekends, and testers are paid for their time and travel expenses. — *Laura Kreeger Neil*

WRO's Panel of Cooperating Attorneys

Fifteen attorneys from Westchester and NYC law firms met in February to reconstitute WRO's Panel of Cooperating Attorneys. This panel, chaired by WRO board member Joseph DiSalvo, Esq., will meet quarterly to help WRO with its fair housing and predatory lending caseload. Panel members have already provided invaluable *pro bono* assistance to WRO staff and clientele. One panel member is currently litigating a predatory lending and nationality discrimination case in federal district court; while another is representing clients at a human rights commission proceeding based on age and disability discrimination. Others are handling mortgage foreclosure cases and mentoring the four Pace Law School students who are interning at WRO this summer. A second Panel meeting was held on June 18th, at which time attorneys reported back on the progress of the cases they are handling for WRO's clients, and staff members presented new complaints requiring legal assistance. The need is great, and WRO is grateful for the professional assistance of these generous and talented attorneys.



**Volunteer Attorney John Goetz
and Fair Housing Director
Ann Seligsohn**

If you are interested in joining WRO's Panel of Cooperating Attorneys, please contact Andrea Klausner at (914) 428-4507 x337 or aklausner@wroinc.org. -- *Ann Seligsohn*

Bridging the Digital Divide

Technology in the workplace continues to evolve ... from e-mails, websites, and databases to PCs and servers. Technological efficiency is a must for us to be able to maintain the high level of professionalism and service delivery for which we are known, and for this reason WRO took on the challenge of upgrading our technology infrastructure. The idea of eliminating PCs seemed foreign to most staff, but installing a Windows Terminal Services server and Wyse Thin Terminals (see photo) at each designated desk in our main office and in our satellite offices would clearly enhance our practices and streamline tasks through automation. So far, so good, but how were we going to accomplish this?

First we conducted a thorough assessment of our existing technology to identify just where our weaknesses lay. Following several consultations with an expert IT consultant, WRO determined that our entire computer technology infrastructure was either too old or needed significant upgrade. It was recommended that we use a central Windows Terminal Services server that would allow all users to run individual sessions simultaneously. (Confidential personnel and financial information are not shared.) This technology would eliminate the need for individual computers, and replace them with a Thin Terminal connecting each staff's working session on the server. Additionally, this would

connect our three offices remotely via a Virtual Private Network.

The advantages of this new system are immense, from reducing the cost of new PC acquisition and repair to reducing virus infections, as the Thin terminals do not have software that needs updating. The joy of telecommunication is now a reality at WRO!

We are also in the process of creating an agency-specific database to enhance our outcome measures, and are redesigning our website to be a better portal to WRO. Stay tuned for the rolling out of our innovative new website!

Determining our technological needs was one hurdle, paying for it was another. Thanks to a grant from The Westchester Community Foundation, our upgrade has now become a reality. WRO has effectively closed the digital divide. -- *Geoffrey Anderson, Executive Director*



**Executive Director
Geoffrey Anderson with
Wyse Thin Terminal**

New Board Member: Liza Szpylka

Joining Gloria Karp as the Board's "go to" person for mental health issues is Elizabeth (Liza) Szpylka, a seasoned mental health professional with broad experience in the field. Currently, she is Director of Supported Housing and Case Management Services for Human Development Services of Westchester (HDSW). After earning a Bachelor of Arts in Psychology from Baruch College and a Masters of Science in Social Work from Columbia University, Liza held a variety of positions over the last 20 years, including psychotherapist, mental health counselor, coordinator of substance abuse services, and assistant director of chemical dependency treatment programs.

Liza is no stranger to WRO. She has utilized the services of WRO when searching for housing for HDSW clients, and worked with and mentored Maureen Lahey (WRO's new Director of the Independent Living Program) at HDSW for over seven years.



Liza Szpylka

Liza supports WRO's goal of seeking ownership of housing stock for the psychiatrically challenged, but notes that "the current trend is to provide affordable housing which shelters psychiatrically challenged folks together with low income individuals in general."

Serving on a Board, Liza states, will be a new experience. Having been a "hands-on" person during her professional life, when something needs to be done, she either does it or manages it to completion. As a Board member and member of both the Mental Health Advisory Committee and the Personnel Committee, Liza recognizes that she must take a step back and assume the role of advisor and policy maker. But, she says, she looks forward to this new challenge.

In addition to her work, Liza and her husband Gary Bernstein, are raising their 16-year-old daughter and 10-year-old son at their home in Putnam Valley, New York. She often talks "shop" with Gary who works for Common Ground, where he seeks housing for homeless military veterans. That leaves just enough time for her favorite activity, which is reading, but not much time for a second love--scuba diving.

-- *Alan Wolfert*

Breaking Down Barriers

The NYS Division of Housing & Community Renewal's (DHCR) Access to Home Program is designed to provide accessibility modifications within the home that will enable low-to-moderate income persons with physical disabilities or seniors with age-related disabilities to continue to live safely and comfortably in their homes and avoid institutional care.



New Ramp Allows a Mobility Impaired Person Access to His Home

Since 2006, WRO, in cooperation with the Westchester County Department of Planning, has received over 300 inquiries, successfully completed more than 25 home modifications, and has 11 projects currently under construction or awaiting contractor bids.

Homeowners and renters may qualify for a grant of up to \$25,000 to assist with modifications such as wheelchair ramps and chair lifts, roll-in showers

and bath tub lifts, grab bars and railings, door widening, easy-to-reach kitchen work, and other ADA-compliant modifications. The grant is totally free to our clients provided they meet these and other restrictions set by DHCR:

residency in Westchester County, low-to-moderate income level, physical and/or age disability, and ownership of the property for a minimum of five years.

Many of our applicants have the same general complaint: they are elderly or disabled with no way to get out of or around in their homes without the help of family or friends.

In one instance, in White Plains, a son, who himself recently had heart surgery, was able to get his mother, age 92, in and out of the shower only by physically lifting her. We installed a roll-in shower with bath seat.

In another case, an elderly man suffered a stroke and can return to his home in Ossining only if the doors are widened and a chairlift and ramp are installed to accommodate the use of his wheelchair. We are currently working with him to accomplish this.

WRO recently assisted a resident of Freedom Gardens, a residential facility in Mohegan Lake designed for the physically disabled but built prior to today's strict ADA compliance requirements. Gary Kleiber, 2nd VP and Secretary of this facility, expressed his gratitude for the Access program. "The newly constructed roll-in shower is a first at Freedom Gardens and is attracting the attention of all of our residents. We are very thankful that in this period of economic distress you [WRO] were able to find the funds to make these changes a reality.... the occupant is very excited and can't wait to move in..."

-- *Nneka Reed*

Affordable Housing EXPO 2009

On March 7, Affordable Housing EXPO 2009 was held at the Westchester County Center. This annual event is sponsored by the Westchester Interfaith Housing Corporation, the Westchester County Board of Realtors®, Inc. and Westchester County, and draws Realtors and home seekers from throughout the region. There was concern about planning an EXPO this year, when nothing was selling and nobody could get a mortgage. Would there be buyers looking for affordable housing and exhibitors to greet the people who might attend? Eventually, WRO and other non-profit co-sponsors made the right decision—and both buyers and real estate offices came, although in smaller numbers reflecting the current housing recession.

Realtors from Dutchess and Putnam Counties, where home prices were more affordable than in Westchester, were joined by Westchester Realtors who primarily had affordable co-ops to offer. Home seekers were more aware than in past years of the pitfalls of homebuying. They attended all the seminars attentively and gained information about how to become successful homeowners. Staffing WRO's booth, among others, were Executive Director Geoffrey Anderson, Fair Housing Director Ann Seligsohn, First-Time Homebuying Coordinator Judith Capote, Mortgage Default Director Veronica Raphael, and Mortgage Default Counselor Velene Acquah. -- *Ann Seligsohn*



Home seekers Pick Up Handouts at WRO's EXPO Booth Manned by Judith Capote

Independent Living Program Turns a Corner

A number of major changes have occurred this year in WRO's Independent Living Program (ILP). Under this program, WRO helps people with serious and persistent mental illness to live successfully in their communities.



Leah Bundy (on left) and Jessica Herlihy

Two new Housing Case Managers, Jessica Herlihy and Leah Bundy, came on board in late February. They bring over a decade of experience in the Human Services field between them, along with an enthusiastic and caring attitude that has already impacted their clients. Together with long-time Housing Case Manager George Orphanides, they fully staff ILP's scattered site housing programs (61 apartments in 10 Westchester communities).

A reorganization of the 9-room Waller Avenue Residence staff has also been a boon to both clients and staff. Karen Scott, who has been a valued member of the ILP staff for over 10 years, was promoted to the position of Waller Avenue Supervisor, a position that was created to give the residents of our SRO a sense that they are being cared for on a full-time basis. Previously, the residence had been staffed by a series of relief workers who came in for 4-hour shifts over a 24 hour period. Now, with Karen's new position, Waller Avenue has a full time (40 hours per week) Supervisor who is the Housing Case Manager for every resident at the house. Residents know that Karen will be there each evening when they come home from their day programs and that she will be available for consultation on a day-to-day

basis. And Karen now has the opportunity to know all the clients and their particular needs. This is a win-win situation for WRO and the Waller Avenue residents.

A consumer satisfaction survey was mailed recently to each of the 70 clients in the three ILP housing Programs (Shelter + Care, Supported Housing and our Waller Avenue Residence). With a return rate of almost 20% so far, it is clear from the responses that Leah, Jessica, George, and Karen are serving the needs of our consumers well. Go team!

ILP clients will be getting another opportunity to evaluate and comment on WRO's housing services as we inaugurate our first Resident Advisory Council (RAC). Our first RAC meeting took place on June 18 at the Waller Avenue Residence, and we look forward to monthly RAC meetings in which residents of each housing program can share their experiences as clients of WRO. Initial items for discussion include recreational trips for clients, nutrition lectures, cooking classes, and Waller Avenue clean up days. A graduate student intern from Sarah Lawrence College, Christine Frieman, has taken on the project of nurturing the RAC; she has been working with the residents of Waller Avenue one night a week to hear their thoughts concerning issues specific to the Waller Avenue Residence.

Continuing education remains an important part of the ILP staff's commitment to delivering the high quality of care our clients deserve. Leah and Jessica recently attended a two-day training at Pace Law School on Social Security entitlements for persons with psychiatric disabilities. And in March, WRO hosted an all-day training entitled "An Intensive Overview of Psychiatric Illness." These staff development opportunities will continue.

We see in 2009 and going forward an opportunity to raise our professional bar and enable WRO's clients to benefit from our increased knowledge and dedicated attention to their needs. As our clients reach for their own personal goals of living successfully with mental illness, we will strive to exhibit a professional level of excellence in partnership with them. -- *Maureen Lahey*



ADVERTISED APARTMENT RENTS

In late May, WRO released its average advertised rent report for the fourth quarter of 2008. The report showed an increase in the level of advertised residential rents for all apartment sizes. The average advertised monthly rent during the fourth quarter of 2008 was \$986 for a studio, \$1,373 for a one-bedroom apartment, \$1,714 for a two-bedroom, and \$2,142 for a three-bedroom unit. These averages reflect, on a year-to-year comparison, increases of \$16 for a studio, \$139 for a one-bedroom apartment, \$114 for a two-bedroom, and \$211 for a three-bedroom.

WRO tracked listings of apartments available without a broker's fee as advertised in two local newspapers, by landlords, or on the Internet. WRO bases its annual report on advertised listings from October through year end. In fourth quarter 2008, 3,456 units in all were advertised, significantly more than the 2,888 advertised in the same period in 2007. Listings on Craigslist and other web sites were added in 2008, and this may have had an impact both on rent levels surveyed and the number of listings.

As can be seen on the accompanying table, the report also lists data by individual municipality. The average rents for a two-bedroom apartment, for example, ranged from a low of \$1,300 in Mount Vernon to a high of \$2,310 in Irvington.

Governmental agencies, not-for-profit organizations, and others receive a list of available rentals 2-3 times per week and routinely use WRO's annual rent survey in their reports and publications. Since most measures of housing affordability are set at 30% of household gross income, households would need an income of at least \$54,920 to afford a one-bedroom apartment, or \$68,500 to rent a two-bedroom unit. Families and individuals who spend more than 30% of income on housing are considered cost burdened.

"This report reflects the fact," said WRO's Executive Director Geoffrey Anderson, "that many low- and moderate income households continue to be priced out of Westchester's housing market."

Average Rent & Required Income

	0	1	2	3
Average Rent for the County	\$986	\$1,373	\$1,714	\$2,142
Yearly Income needed to spend (30%) on rent.	\$39,440	\$54,920	\$68,560	\$86,680

Average Rent by Number of Bedrooms

COMMUNITY	0	1	2	3
Armonk	1100	1290		
Bedford	995	1471	1720	1915
Briarcliff		1625	1806	
Bronxville	1200	1535	1761	2400
Buchanan		1430	1665	1835
Chappaqua		1410	1850	2400
Cortlandt/ Montrose	1081	1127	1365	1800
Croton	925	1320	1555	2157
Dobbs Ferry	975	1130		2228
Eastchester	1200	1566	1761	1850
Elmsford	850	1480	1710	2187
Goldens Bridge	1050	1525	1875	
Harrison	966	1313	1811	2051
Hartsdale		1585	1898	
Hastings	995	1296	1586	
Hawthorne		1350	1650	2475
Irvington		1940	2310	2536
Katonah		1245	1770	2383
Larchmont	1150	1743	1900	2900
Mamaroneck	860	1335	1761	2278
Millwood		1700	1850	
Mohegan Lake	800	1131	1540	1795
Mount Kisco	890	1420	1906	2530
Mount Vernon	890	1010	1300	1600
New Rochelle	900	1245	1655	1930
North Salem	875	1166	1500	2100
Ossining	1061	1103	1485	1675
Peekskill	971	1022	1440	1702
Pelham		1375	1645	
Pleasantville	1050	1330	1610	1975
Port Chester	1057	1240	1585	1915
Rye	1300	1430	1769	2400
Scarsdale		1585	1995	2845
Sleepy Hollow	980	1270	1650	2215
Somers	946	1209	1675	2007
South Salem		1600	1783	2375
Tarrytown	875	1550	1645	2038
Thornwood	925	1281	1545	
Tuckahoe	895	1380	2112	2305
Valhalla		1252	1846	
White Plains	1076	1575	1880	2285
Yonkers	840	1107	1500	1705
Yorktown/ Shrub Oak	890	1350	1607	2045

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Please call for appointments.

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WRO's Summer Law School Interns

WRO is fortunate to have the assistance this summer of four interns from Pace University School of Law. Josh Cohen, a third-year student, and Kristen Schuck, a second-year student, are dividing their time between WRO's Fair Housing and Mortgage Default programs. Josh and Kristen help with mortgage foreclosures, assist in the investigation of WRO's housing discrimination complaints, and research topics in fair housing law. They are already deeply involved in projects regarding source of income discrimination and disability discrimination. Brendan Bannigan and Larisa Boanta, both third-year students, are reviewing WRO's numerous mortgage default case files in Yonkers and Mount Vernon to identify predatory lending activity, fraud, HUD violations, loan modification options, and unfair housing practices. We are grateful to Pace University School of Law School for introducing us to these capable budding new attorneys.-- *Andrea Klausner*



**Law Interns
(from left)
Kristen Schuck,
Josh Cohen,
Larisa Boanta,
Brendan Bannigan**

Westchester Residential Opportunities, Inc.

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