

## **Testimony of Mike and Teresa Francis in Support of Connecticut Fair Housing Center**

Senator Harp, Representative Walker, members of the Committee, thank you for the opportunity to tell you why we support continued funding for the Connecticut Fair Housing Center. We are Mike and Teresa Francis and we are asking you to support the Governor's funding request for the Connecticut Fair Housing Center.

We have owned our two-family home in Marlborough since 2002. Trouble started for us when Mike's employer – his brother – died suddenly. Things soon worsened once Mike lost his vision, rendering him totally blind, and we lost our tenant. Our mortgage and its 9.5% interest rate soon became unaffordable and we contacted our bank to ask for a modification.

Initially the bank resisted, telling us that we did not qualify, and serving us with foreclosure papers. But once we attended mediation, we were told we qualified for a three-month trial period. We signed the papers and made payments for four months and submitted all the requested documentation.

Soon the bank got cold feet. No matter what we submitted or provided, and even though the bank's representatives would tell us that the permanent modification was sitting in a FedEx envelope, just waiting to be shipped, we could never obtain it.

We learned about the Connecticut Fair Housing Center, and met with its foreclosure prevention attorney. When he first tried dealing with our bank by pushing for resolution through the Department of Treasury, our bank refused to cooperate. It told Treasury that a non-existent investor restriction prevented modification. Confusing phone calls and letters continued.

One Saturday afternoon, about five minutes after Mike faxed the latest nonsense from our bank to the Center, the Center's attorney told us there was one thing we could try. We sat down for a two-hour meeting and soon filed papers, the likes of which had not been filed before in Hartford's foreclosure court.

Three weeks later, we signed our permanent modification agreement with a two percent interest rate. We truly believe it was the Center's efforts that brought resolution to our situation. We needed an attorney, an attorney who understood the emotional and financial cost of the bank's runaround, an attorney who could solve problems. We found that attorney through the Connecticut Fair Housing Center. It didn't hurt that we could speak to him at all hours, every day of the week.

The Connecticut Fair Housing Center helps people like us who cannot afford an attorney, and trains attorneys on how to help people like us. Please support the Connecticut Fair Housing Center, and do not reduce its funding. Thank you very much for your time tonight.