

**TESTIMONY OF BERNETTE SHANNON
IN OPPOSITION TO HOUSE BILL 5549**

Good morning Chairmen Coleman and Fox, and members of the Committee. Thank you for the opportunity to speak today. My name is Berndette Shannon and I live in my home in Windsor, Connecticut. I am here today to speak against House Bill 5549, *AN ACT CONCERNING THE FILING OF A MOTION TO OPEN A JUDGMENT OF FORECLOSURE*.

This Act would hurt homeowners facing foreclosure, like I was less than two years ago.

I lost my job in 2009 and eventually fell behind on my mortgage. Eventually I found a new job but needed a loan modification because I could not catch up with back payments all at once. I followed my mortgage company's requests for documents even as the foreclosure progressed through the courts. Even though judgment entered, and my "Law Day" – the last day I would own my home" – loomed, my mortgage company told me not to worry: my application would probably be approved, and the foreclosure would be avoided. Sure enough, I was offered a workout that I could afford.

But my mortgage company's workout department never told its foreclosure attorneys to stop the foreclosure. I scrambled and, with proof of my workout, I was able to open judgment at the last moment, on my Law Day. If House Bill 5549 had been the law, even though my mortgage company wanted me to avoid foreclosure, and even though I had the means to keep my home, I would have been stopped from opening judgment. I would have lost my home.

To this day, I feel lucky to have kept my home and I feel lucky to continue to be able to contribute to my town and my neighborhood in Windsor. I feel lucky because I know I am not the only Connecticut homeowner facing foreclosure. Other homeowners deserve the same opportunity I had. Please oppose House Bill 5549 so that they can have the same opportunities, and so their stories can have the same happy ending. Thank you for listening to my story today.