

**Statement of Cynthia Gilbert**  
**IN SUPPORT OF GOVERNOR'S BILL 6355**

Members of the Committee, thank you for listening to my testimony today. My name is Cindi Gilbert, and I live in Enfield with my husband and children. I am here today to support Governor's Bill 6355.

We've lived in our home for 12 years. Starting in 2008, following a series of illnesses and deaths of my mother in law and grandmother, and in turn increased expenses and decreased income, we fell behind on our mortgage. After a number of document exchanges and a trial plan with Bank of America, we thought we had resolved the matter with a loan modification. We had the documents signed and properly notarized, and mailed them back a few days before the January 27, 2010 deadline. But on January 26, 2010, one day BEFORE the documents were due at Bank of America, we were served with foreclosure papers.

This seemed like a simple matter to resolve through mediation. But, more than 3 years later, it still hasn't been resolved. We went through at least eight mediations over more than a year, more document exchanges, and more trial plans. No Bank of America representative was able to say anything other than "send us more documents." We couldn't get anywhere through mediation.

But then mediation ended – Bank of America withdrew our case and lied to the court, saying it was based on "discussion between the parties on their own" when no discussions outside of mediation had taken place. Mediation stopped. We were left with no resolution, and everyone at the bank still said we were "in foreclosure," and it was as if nothing had happened during the year-and-a-half of mediation.

With legal help, we were able to get back on track and closer to resolution. We are again in a trial payment arrangement and have made our third trial payment this month, out of three, and have our fingers crossed that this will be over soon, after nearly five years. Although recently, Bank of America's lawyers started mailing us letters again, and we worry that we'll be "surprised" with another package from the marshal even though we've made all the payments we were supposed to make.

Had the Governor's Bill 6355 been the law when we were in mediation, we wouldn't have had to deal with useless mediations. We could have gone to a judge and explained what had happened – all that was needed to resolve our case, was for Bank of America to honor its agreement. We could have done something about all the know-nothing representatives and held Bank of America accountable for wasting our time and our money through the foreclosure costs for so long.

Please support Governor's Bill 6355. I know it will help people like me, so that they will not have to go through what I did.