

Statement of Calie Taylor  
In support of House Bill 6752

Members of the Committee, thank you for listening to me today. My name is Calie Taylor, I live in Bridgeport with my thirteen-year-old son, and I am speaking today in support of House Bill 6752.

My wife and I bought our home 13 years ago, and our son was born soon after we moved in. A few years ago, my wife became seriously ill with leukemia, and I took time off from my job as a UPS driver to care for her. She ultimately passed away at the age of 43.

We'd fallen behind on our mortgage during my wife's illness. I went back to work shortly after she passed away and could afford the payments, but I didn't have enough money to get caught up.

I called the bank to talk about my options. They wouldn't talk to me or work with me. They said it was because the loan was just in my wife's name. They said it didn't matter that my wife was deceased or that I'd become the sole owner of the house when she passed away.

The bank started a foreclosure against me in 2013. I got into mediation, and I requested a loan modification. Again, the bank refused to consider me for a modification. They had me terminated from mediation because the loan was in my wife's name.

As I understand it, banks are supposed to work with widowers who inherit a home after a borrower dies. This includes considering them for a loan modification and letting them take over the loan. But my bank refused to do this, no matter how hard I tried. After enduring the loss of my wife, I was scared I was going to lose the only home my son has ever known.

A few months ago, I was able to get special permission from a judge to participate in mediation with the help of my attorneys at the Connecticut Fair Housing Center. Now, after almost four years, the bank is finally reviewing me for a loan modification, and I feel hopeful. But it should not have taken so many years and so much work, and the intervention of attorneys and a judge, to get the bank to speak to me and consider my request.

House Bill 6752 could have changed so much for me because I would have been eligible for mediation at the very start of the foreclosure case. If this bill had been law, I believe the bank would have reviewed me for a loan modification almost two years ago and I would no longer be in foreclosure.

Thank you for your time. I hope you support House Bill 6752 for homeowners like me.