

MEET SOMEONE YOU HAVE HELPED

Community Partner: The Family Center of Columbus, Inc.

Consumer Credit Counseling Services of West GA/ East AL

Richard is a former local business owner who has lived in the same home for forty two years. He is not guilty of signing forms he didn't understand or buying more home than he could ever hope to afford. He, like many others, used the equity in his home to finance his business which was severely affected by the economic downturn.

For the first time in his adult life, Richard was forced to make difficult choices between paying bills on time or providing for his family. He came to CCCS to see what could be done to avoid losing his home. We successfully negotiated a trial modification payment which was only thirty-five percent of his original payment.

All parties considered this situation to be resolved and were surprised to find out that the mortgage company began foreclosure proceedings immediately after the expiration of the trial modification. Richard came to see his counselor again hoping to save his home.

After two more months of constant contact by the counselor, the mortgage company agreed to make the modification permanent and allow Richard the opportunity to save his home. If not for the hard work and dedication of the CCCS foreclosure prevention specialist, Richard and his wife would have faced the very real possibility of losing their home of forty two years.

