

Policing the Mortgage Business

As the foreclosure rate skyrockets nationally and locally, there are a growing number of predatory lenders, but there are also a growing number of groups trying to help people find a home loan without excessive fees.

Mortgage Police started in April 2007 to become advocates for consumers through the complete process of obtaining a home, from obtaining financing to the title insurance process.

"We make sure that they receive the best home loan they qualify for, not what will put money in the loan originator's pocket," said George Haskin of Mortgage Police.

Robbe Hardnette of Mortgage Police said "Education is No. 1."

Both of the business partners point out how many individuals can end up with worst home loans when switching to a new loan as a way pay off bills in the short run.

Haskin calls his work "a ministry."

"It is to make sure people are

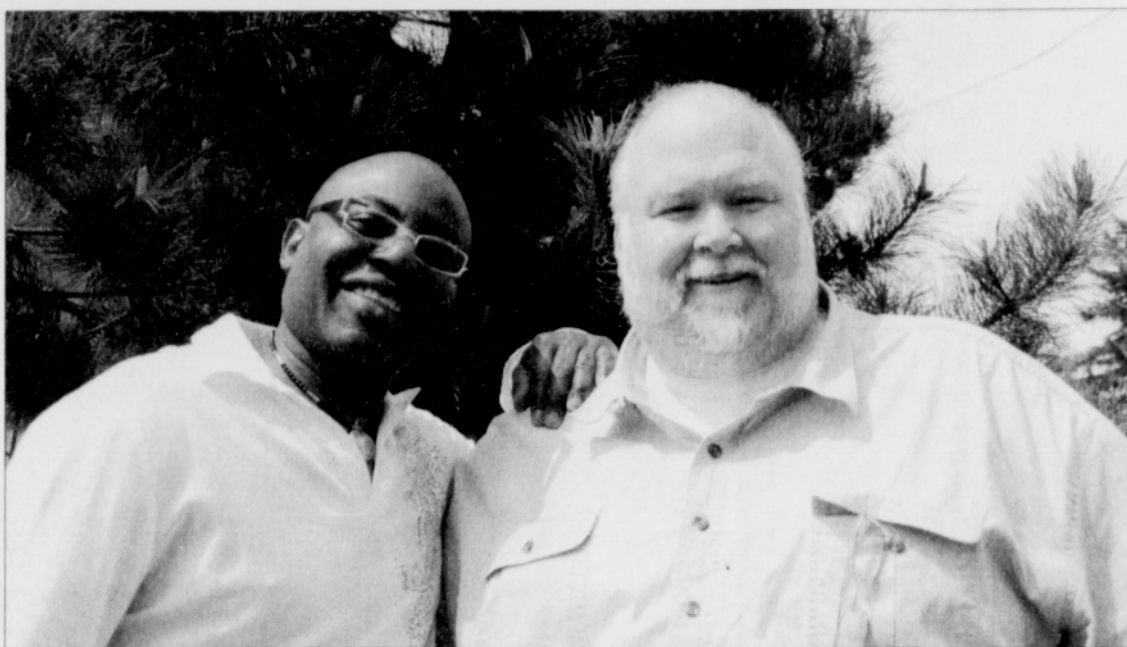


PHOTO BY MARK WASHINGTON/THE PORTLAND OBSERVER
Robbe Hardnette (left) and George Haskin advocate for consumers in their business Mortgage Police.

done right when it comes to a home loan," he said.

For Hardnette, values such as being a good neighbor transcend religion to relate with the human

condition. He uses the example of marriage to relate the serious of lifelong propositions like mortgages.

"If you are going to live with something for 30 years, you better

be sure about it," he said. "When you see that a loan is going to choke someone to death, that's when it sets off a red flag on the inner consciousness."



Motherhood brings its own set of joys, struggles, accomplishments and pride.

Happy Mother's Day

We love our Mommies, Granny, MeMo - MeMe! Xoxoxo
JoJo, Emele & Thorn

NORTHWEST VOICE OF CHRIST COMMUNITY CHURCH

Community Church

Rev. H.L. Hodge, Ph.D.

Pastor/Teacher/Christian Counselor

Invites you to come and grow with us in Bible Study.

Thursday, May 15, 2008 at 7:00 PM

This Church School will present a study of major Bible themes, i.e. the Bible, God, Jesus Christ, the Holy Spirit, Satan, Sin and Salvation.

Location: 1625 NE Killingsworth
Portland, Oregon

Everyone is welcome!!

Call for more information: 503-863-6545

Planning Begins for Juneteenth Celebration

With parade, activities, entertainment

African-American employees of Wells Fargo in Oregon and southwest Washington are leading a community effort to host their second annual Juneteenth celebration in Portland on June 14.

The celebration commemorates the ending of slavery in the United States when Buffalo Soldiers, led by Major Gen. Gordon Granger, landed in Galveston, Texas in 1865, with news that the Civil War had ended and that the enslaved were now free. Note that this was two and a half years after President Lincoln's Emancipation Proclamation, which had become official on Jan. 1, 1863.

Portland's annual Juneteenth celebration will be held Saturday,

June 14 with a parade at 11 a.m., starting from the Wells Fargo bank at 5730 N.E. Martin Luther King Jr. Blvd. Activities will follow at Jefferson High School from 1 to 8 p.m.

The event will also include free food for children, entertainment, booths set up by local businesses and prizes. Companies that want to participate in the parade or fair should call Doris Rush at 503-605-8252 or Tisha Stigler at 503-249-9093.

The Wells Fargo employees, who formed a group called CheckPoint six years ago, are planning the events. The local group is one of many that African-American employees at Wells Fargo have started across the nation.

Such efforts led DiversityInc magazine to recently name Wells Fargo one of the nation's top 50 companies for diversity for the

third straight year. Last April Essence magazine also named Wells Fargo one of 25 great U.S. companies where African American women are not only welcome as employees but where they are also making great professional strides.

"Every company in America is searching for the most talented and dedicated individuals," said Alan Johnson of Portland, regional president of Wells Fargo in Oregon and southwest Washington. "We have built a workplace that rewards team members for their hard work and recog-

nizes the importance of diversity."

Wells Fargo traces its diversity values back to its founding in 1852. It was one of the few American companies in the mid 1800s to provide employment to African-Americans.

A Wells Fargo employee handbook written in 1888 stated in part: "Proper respect must be shown to all - let them be men, women, children, rich or poor, white or black - it must not be forgotten that the company is dependent on these same people for its business."

PSU Black Studies Hosts National Author

Father was a former slave

The Black Studies Department at Portland State University will welcome author Hannah Hurdle-Toomey to its next Black Bag Speakers Series on Wednesday, May 14, from noon to 1:30 p.m. in the Multicultural Center at Smith Memorial Student Union.

Hurdle-Toomey will be speaking about a book she is writing about her dad called "More Than a Slave."

Her father was a former slave and in his 80s when she was born. He was born in 1845 or 1847 and died at 90. Birth certificates were not made for slaves. Do the math. It works. She is now in her 70s.

The Blackbag Speaker Series is organized jointly by the Black Studies Department, the Multicultural Center at Portland State University and the NAACP-PSU student chapter.

The effort is to develop the Black Studies Department as a meeting place for people and organizations doing work that addresses issues related to the African-American community.

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WELCOME BACK!



We would like to welcome Rod Grosz back to the Caldwell's family. After working at Caldwell's for over 25 years from the 1970s through the 1990s, Rod is rejoining our staff as a funeral director.

Feel free to call or stop in anytime to say "hello".

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COMMUNITY A.M.E. ZION CHURCH
3605 East 13th Street in Vancouver, WA.

26th Annual Women's Day Celebration
THEME: "Christian Women Pressing Forward With One Mind and Purpose"
- Philippians 2:-10

Friday, May 16th
Weekend Seminar at 7:00pm
Rev. Joyce Smith
Pauline Memorial AME Zion Church - Salem, OR

Saturday, May 17th
"Crazy Hat Luncheon" at Noon
Tickets \$10.00

Sunday, May 19th Worship Celebration Services
8Am - Local Preacher Rosemary M. Harris
11 a.m. - Rev. Antoinette Rochell
3:30PM - The Keynote Speaker: Evangelist Maggie Weaver
Life Line Christian Church - Portland, OR

For information or tickets call:
360-693-4566 or 360-891-0972.



New Hope Missionary Baptist Church
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Rev. Robert C. Ganten, Pastor

The 62nd Church Anniversary Committee Cordially invites you to
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& MUCH MORE

Please join us for our 62nd Church Anniversary
May 14 - 16th at 7:00 PM and May 18th at 3:00 PM.
Special Guest: Rev. J. Roy Morrison, Los Angeles, CA

Mortgage Police
Helping you make informed decisions




- **Yes** our services are free
- **No** we don't do mortgages
- **Yes** we do evaluate your mortgage
- **No** we are not affiliated with any mortgage broker
- **Yes** our goal is to save you thousands of dollars
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