

Natural Gardening Workshops Offered

Just in time for planting season, Metro regional government is beginning its free natural gardening workshops.

The one to two hour classes teach participants how to use natural, non-

toxic methods to grow a garden that's beautiful, abundant and safe for children, pets, rivers and wildlife.

In partnership with Oregon State University Extension Service's Community and Urban Horticulture pro-

gram and local gardening stores, the workshops also offers free \$5-off coupons good at 36 local retailers and apply to compost, native plants and hand weeding tools.

The natural gardening program

offers eight different workshops at more than 60 sites for beginning and experienced natural gardeners.

"Growing organic edible plants is one of the hottest topics in gardening right now," Metro natural

gardening program manager Carl Grimmsaid.

For a complete listing of upcoming workshops and registration information, call Metro's Recycling information hotline at 503-234-3000.

Mortgage Payment Challenges Struggling customers modify their lending terms

Wells Fargo's two-day home preservation workshop at the Oregon Convention Center in Portland last month attracted 393 mortgage customers who are struggling with payment challenges.

About 25 percent who attended the event walked out with a modification of some type; that figure is expected to climb to about 66 percent in the coming weeks as Wells Fargo continues to work with the attendees to resolve their issues.

"I left in tears of happiness. This changed my life and kept me in my home. Everyone was very knowledgeable and courteous," said one customer. "You did so good, way above what I expected," said another. "Everyone was at their peak of perfection! Couldn't have asked for anything better," said a third.

One hundred Wells Fargo home retention team members flew in from other states to meet one-on-one with local customers in private settings. They discussed the customers' financial circumstances and payment options in regards to 446 loans (some customers have more than one loan).

Wells Fargo also invited local non-profit housing agencies to attend to help counsel and assist homeowners.

"For customers struggling with their home payments, we have avoided foreclosure for about three-quarters of those who are 60 days or more past due and who chose to work with us," said Oregon Regional President Don Pearson. "The Home Preservation Workshops are one of the reasons for that success. Less than 2 percent of the loans secured by owner-occupied homes and serviced by Wells Fargo proceeded to a foreclosure sale in the last 12 months."

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