

Standing Your Ground

continued  from front

communities.

A recent example was an effort by the group and others, including the Black Working Group and Portland Liberation Organizing Council, to retake a foreclosed home in northeast Portland on behalf of a local African American woman. More than 200 activists participated in the May Day demonstration.

Two weeks later, Alicia Jackson is still in her home and fighting the banks.

"Right now we have a situation where banks caused an economic crisis and people are suffering from foreclosure because of that economic crisis," Maguire said.

It appears that other residents who are facing similar foreclosure challenges have been inspired by these grass-roots tactics and have increasingly taken a stand against their mortgage lenders.

When Debbie Austin found a flyer for a We Are Oregon meeting, she said it felt like it was a sign from god.

Austin has lived in her northeast Portland home since 1986. She was doing well for herself when she met her husband Ron. Soon enough, they were married, and began a family after their two children Holly and Andrew were born.

But after years of happiness, a dark cloud ascended over them, when Ron was diagnosed with cancer the same month Debbie went in for a second back operation. This was damaging financially, she said. "He did all he could do, and worked his



PHOTO BY MINDY COOPER/THE PORTLAND OBSERVER

Debbie Austin with her daughter Holly (left) and husband Ron are in a battle to save their northeast Portland home from bank foreclosure, getting help from the grass-roots group We Are Oregon.

way through it all," she said. "But while he was recovering, our finances were a mess."

In 2009, Austin also found out she had colon cancer, which she said, threw a wrench into everything. "We decided to file for bankruptcy, before my operation in September," she said. "And after they put me back together, while recovering, we went in for a loan modification that began in Au-

gust."

And we got it, she said, adding that they had such good credit at the time, there were no problems retrieving the financial assistance. Still, she said their financial problems continued, as both she and her husband were battling recovery from cancer.

Today, after months of back and forth phone calls with no progress for changes in her lending terms,

Austin awaits a court date. She has also filed suit against what she considers an illegal foreclosure.

"We Are Oregon says, 'Don't be afraid of this,' she said. "And I am now standing my ground."

Before the group came to her help, she didn't know what to do.

"I'm here to tell you there is help, but we have to band together and show each other how to file complaints. That is what We Are Or-

gon has done for us," she said.

William Siratak, 58, also of northeast Portland, lost his job as a manager in 2008 when the economy crashed.

"I couldn't make the mortgage payments, so the bank filed for foreclosure," Siratak said.

On April 20, the house where he lives with his wife and adopted grandchild, went up for auction. Two days before, Siratak had filed a civil suit against the bank. He said court officials told him the legal action would stop the foreclosure until a property title could be produced.

"I attended the auction, and informed the auctioneer and the bidders that I had a civil case pending, and the auctioneer had me fax a copy of the complaint to Northwest Trustee Services and recessed the auction for one hour," he said. "But when I came back after an hour, the auctioneer said the office requested that the auction continue."

Siratak said the winning bidder came to his home the next morning, and said he had some money for me to move out. "I said no, the house is under litigation, and I am not going to be moving out for a long time until the case is heard in court."

Still, the bidder called him a week later to offer him money again or else he would start eviction, which was eventually filed on May 10.

Siratak says he has a ways to go to achieve retribution for the injustices he believes were cast upon him.

"The problem is that a lot of banks had started to bundle mortgages and securitize them on Wall Street. And they hedged against the homes being able to meet their obligations," he said. "So my statement to homeowners throughout this country is to stay in their home, challenge the banks in court until they can provide legal title."

We Are Oregon is helping struggling homeowners stay in their homes by hosting meetings to discuss the legalities of foreclosures.

"Most people are afraid or embarrassed they lost their jobs and embarrassed they lost their mortgages, so they self-evict," he said. "The point We Are Oregon is making is don't move out of your house, stop foreclosures until we can figure this out."

According to Maguire, bringing people together is the first big step for building community power.

"When people in Portland see someone standing up and saying moral values are more important than bank written rules, I'd like to think thousands of people are affected by that message," he said. "I hope to see more families stepping out and refusing to be evicted."

It's one of her first big steps into womanhood.
I want it to be a safe and trusted one.


WOMEN'S HEALTHCARE ASSOCIATES LLC
www.whallc.com

We are WOMEN'S HEALTHCARE ASSOCIATES.

**RECOMMENDED BY MOMS AND DAUGHTERS
ALL OVER THE PORTLAND METRO AREA**