



PHOTO BY DONOVAN M. SMITH/THE PORTLAND OBSERVER

Annette Steele, 80, is battling to save her Northeast 14th Avenue home of 26 years from foreclosure. Local organizations like We Are Oregon and the Black Working Group have been instrumental in not only in drumming up community support, but also taking the fight directly to Fidelity, the bank which has most recently assumed the title to Steele's house.

# Lending Nightmare

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adjustable rate, reverse mortgage, which allows homeowners, 62 and older to borrow money against the value of their homes. Steele, took out 45 percent equity on her property, and once again, began faithfully making her payments, this time, to the bank.

A few years later, when her roof

struck a leak, Steele looked to the bank for a fix-up loan again; but instead they looked to her for paying an outstanding debt that was compounded by interest and had grown to \$97,000.

It is a cost the retired house cleaner and great-great grandmother cannot afford.

With the house now in foreclosure, and no lawyer willing to take

her case until recently, she had been forced to represent herself alone in court for over a year.

Local organizations, We Are Oregon and the Black Working Group both aim to support struggling working-class individuals and families in the midst of urgent hardships.

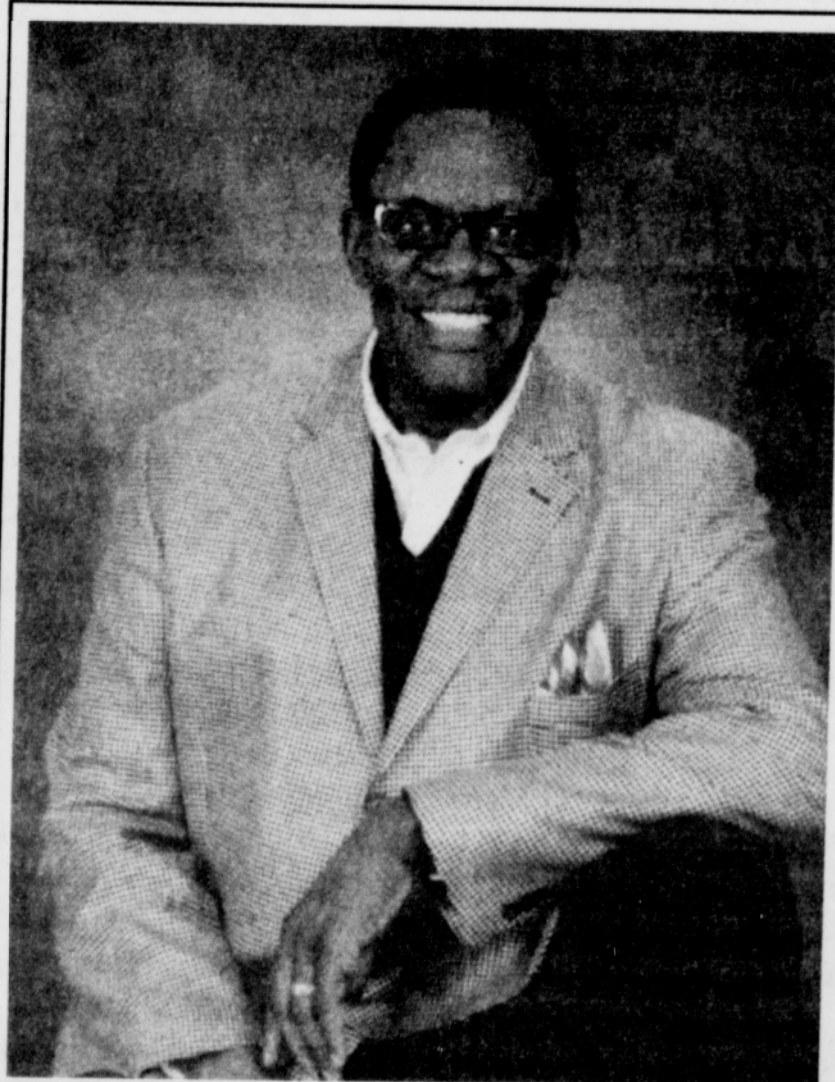
In conjunction with one another, both groups have been instrumental in not only drumming up support

for Steele around the community through canvassing the neighborhood and various demonstrations, but also taking the fight directly to Fidelity, the bank which has most recently assumed the title to Steele's house.

Last month, Steele and We are Oregon leaders pleaded their case directly to Fidelity's regional litigation office in Seattle, demanding that the bank's director of legal counsel sign over the title of her home; they refused, and a call for Fidelity to respond by March 29, also went unanswered.

The threat of eviction still looms over Annette Steele's head every day, but she refuses to leave her home without a fight.

In the event that the sheriff's office shows up at her door to enforce an eviction, the chair of the Black Working Group's number is posted at her front door for immediate contact. Steele warns, in what has become a bit of a trademark phrase of hers, "I don't have a gun, but I've got hot water ready to go every day" with a light chuckle that masks her bravery.



Dr. Billy R. Flowers

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very little pain, but if left untreated, may disable you for days, months or sometimes permanently. The likelihood of disability increase dramatically in over 30. Fortunately, we are able to avoid many spinal problems with regular, precautionary checkups. Just as an eye exam or dental checkup prevents potential problems or corrects the problems or in its early stages,

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