

Students

continued from page 1

“This is not school sponsored,” says Grant High BSU Co-adviser Margaret Peoples. “This came from students saying they wanted to learn this skill.”

Coordinators expect a turnout between 60 to 75 students, including confirmed participants from Grant, Cleveland, Franklin, Jefferson, Madison and Roosevelt high

This is especially important for students who attend schools where Blacks aren't the majority

schools.

The summit features youth led leadership activities, such as having the students develop mission statements for their schools, and a guest presentation from the Multnomah County Youth Commission.

‘We have Black professionals from the community who are leaders, addressing students who really need to see Black people in leadership positions’

—Wade Nkrumah

It will also focus on the importance of culture.

“We want them to appreciate their culture and where they came from in a meaningful

and respectful way,” says McDowell.

The keynote speaker is Office of Economic and Business Equity Deputy Director Cyreena Boston Ashby. Ashby is expected to share the story of her leadership journey with students.

Ashby grew up in Portland and worked on grassroots projects that addressed issues like gang violence and the availability of emergency services. She graduated from Spelman College and went on to hold the title of Constituency Director for the Democratic Party of Oregon.

Nkrumah thinks it's important that the students see leaders like Ashby.

“I can't underscore enough the importance and impact of a conference like this,” he says. “We have Black professionals from the community who are leaders, addressing students who really need to see Black people in leadership positions. It helps them believe they can be leaders at their schools.”

He says this is especially important for students who attend schools where Blacks aren't the majority, such as Madison.

What is Racism?



PHOTO BY SUSAN FRIED

Gregory Davis, David Keyes and Chris Stearns participate in a discussion on types of racism at a public forum held by the Race and Social Community Roundtable, a coalition of community organizations and the City of Seattle as part of the Race and Social Justice Initiative. The forum was held Nov. 12 at Rainier Community Center to help develop a City of Seattle Plan for Racial Equity.

Coordinators see this as an event that will ultimately inspire students to be leaders in their schools. They stress the importance of the youth being the drivers of the summit.

“Too often the youth are not given an opportunity to learn for themselves and make some mistakes,” says McDowell. “This is youth led, adult assisted.”

Foreclosure

continued from page 1

“Independent consultants are charged with evaluating whether borrowers suffered financial injury through errors, misrepresentations, or other deficiencies in foreclosure practices and determining appropriate remediation for those customers,” the OCC said in a statement this month. “Where a borrower suffered financial injury as a result of such practices, the consent orders require remediation to be provided.”

Documents show that anyone with foreclosures linked to “the bank and thrift holding company parents” of Ally Bank/GMAC, Bank of America, Citibank, EverBank, HSBC, JPMorgan Chase, MetLife, OneWest, PNC, SunTrust, U.S. Bank, and Wells Fargo, may be affected.

Specific reviews are being conducted on the home foreclosure practices of Ally Bank/ GMAC, Aurora Bank, Bank of America, Citibank, EverBank, HSBC, JPMorgan Chase, MetLife, OneWest, PNC, Sovereign Bank, SunTrust, U.S. Bank, and Wells Fargo.

While it's hard to imagine anyone enduring a home foreclosure who has not suffered financial injury as a result, the 14 mortgage servicers penalized by the federal government began on Nov. 1 sending out mailed letters detailing the complaints process.

McKenna's office is cautioning consumers to scrutinize any paperwork they receive and make sure it is not a scam.

“There's been a lot of talk about errors in the foreclosure process in the last year or so,” says Dave Huey, senior counsel for the Washington State Consumer Protection Division. “We just wanted to make the public is aware of that, because we know from experience that when there's something in the news like this, con artists will use it to

abuse people and to take unfair advantage of them.”

Huey says the consumer test for reputable mail solicitations on foreclosure help is simple: If the mail is offering services that cost any money at all, it's a rip-off.

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“So there are a couple of messages we want to get out and one is that if you get mail from an independent foreclosure review administrator – that's legitimate,” Huey says. “It's the banks wanting to

the banks, so if somebody says, ‘You have to pay me \$2,000 and I'll get you this result or that result, then walk away.’”

If you have not received a letter – or are not in a position to, since in fact your home has been taken away from you – you can

also go to www.IndependentForeclosureReview.com for information about the review and claim processes. The telephone hotline for consumer information is 1-888-952-9105,

While it's hard to imagine anyone enduring a home foreclosure who has not suffered financial injury as a result, the 14 mortgage servicers penalized by the federal government began on Nov. 1 sending out mailed letters detailing the complaints process

review your foreclosure, and see if you suffered any financial injury as a result of how that foreclosure was handled.

“This is entirely a free process, paid for by

Monday through Friday from 8 a.m. to 10 p.m. (ET) and Saturday from 8 a.m. to 5 p.m. (ET).

Requests for review must be received by

April 30, 2012.

“The independent foreclosure review is a significant component of the mortgage servicers' compliance with our enforcement actions,” said acting Comptroller of the Currency John Walsh in a statement earlier this month. “These requirements help ensure that the servicers provide appropriate compensation to borrowers who suffered financial harm as a result of improper practices identified in our enforcement actions.”

Consumers qualify for foreclosure-related losses, “if they believe they suffered financial injury as a result of errors, misrepresentations, or other deficiencies in foreclosure proceedings related to their primary residence between January 1, 2009 and December 31, 2010,” Walsh said.

In addition to the outreach and claims programs, independent consultants are required to review sample cases from each servicer. “Where they identify issues, they will conduct additional secondary reviews to identify as many affected borrowers as possible,” Walsh said.

The federal government's “enforcement actions” are also expected to require “enhancing oversight of third-party foreclosure service providers, upgrading management information systems associated with mortgage servicing and foreclosure processing, and improving communication with customers by establishing a single point of contact and eliminating ‘dual tracking,’ in which servicers continue to pursue foreclosure even though a borrower may have been approved for, or is performing under the terms of a modification or trial modification, among other steps,” officials said.