

March

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should call Mike at 503 267 3192.

Speakers, musicians and spoken word artists for the event are still being finalized, but they will include youth and elders. JoAnn Hardesty will be emcee.

Redeem the Dream March Program

Events to commemorate the 50th Anniversary of the historic March on Washington, on Aug. 24, are underway in Washington and around the country. Portland is holding Redeem the Dream, the regional march for civil rights advocates in the Northwest

9 to 9:45 a.m. Silent Vigil for Human Rights at the Bill of Rights Park, Waterfront Park

10am, at Terry Schunk Plaza before heading to Waterfront Park.

The march will proceed along SW 4th Avenue, moving north, to SW Pine Street. From there, marchers will move toward the Willamette River, to SW Naito Parkway. Walking south on Naito Parkway, the march will end at The Bowl, just beyond the Hawthorne Bridge.

1pm. The rally will begin at the same time as the national event in Washington DC. Confirmed speakers include: Sen. Jeff Merkley, Governor Kitzhaber and Oregon Attorney General Ellen Rosenblum. Check our website for the full list of speakers, spoken word artists and musicians.



Care

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who will qualify for the Oregon Health Plan under Obamacare.

You can find out if you qualify for help online at the Cover Oregon website, which includes a calculator. In Washington you will find the same information at the Washington Health Benefit Exchange. Both sites offer cost and plan comparisons and information about how to sign up.

For the first few weeks Oregonians can sign up through a community partner. The Urban League, the African American Health Coalition, Oregon Latino Health Coalition, are just three of a long list of partners who are trained to help.

Around mid-October, says Amy Fauver of Cover Oregon, those who want to sign up online will be able to do so.

"We're testing the systems now and we want to make sure our customers have the best experience possible," Fauver said. "Starting out by working with our partners

to identify any technical issues is the best way we can achieve this."

The law says that next year everyone must buy health care or pay a penalty. In 2014 the penalty will be \$95 or 1 percent of your income. The penalty will rise in 2015.

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Small businesses with fewer than 25 employees can use the exchanges to find affordable care, and to get tax credits that pay up to 50 percent of the premium. Employers with fewer than 50 employees don't have to provide healthcare. But by

2015 every business with more than 50 employees must offer health insurance.

Wyden said one of the most important advances in the new law is that it ended discrimination against people with an existing health problem.

out of you if you had a pre-existing condition. This law has made that illegal."

Commissioner Smith said she understands the importance of that change because she personally has benefited. A year ago Smith was treated for a brain tumor, she said.

"If we did not have this, I would not be able to change employers and get insurance because I have a pre-existing condition,"

Wyden said he helped build a provision into the law will allow states to get a waiver to set up a single payor system by 2017.

"I'm trying to get that sped up, because I don't think all the wisdom is in Washington DC," he said.

Wyden also said he was committed to making sure all licensed health professionals, including alternative providers, could be part of the health care system.

Foreclosure

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It Started with Repairs

For the McElderys, it all started several years ago when they moved back to Portland to take care of Judith's mother, who had Alzheimer's. To make ends meet Judith started caring for children in her mother's 112-year-old house.

The family home had long been paid off, but, Judith says, they landed into the home loan market after a disgruntled ex-family member complained to the City of Portland that the building needed repairs.

So the McElderys borrowed money for the repairs, landing them in the hands of a chain of home lenders that started with World Savings and ended with Nationstar.

"I don't know if World Savings went out of business or what happened," Judy says. "Anyway, our lender started changing, and it went to two other companies before Nationstar got it.

"You can't keep up — all of a sudden you got a letter from a different company that says they have your mortgage. And nobody is telling you anything."

Somehow the situation worsened no matter what the McElderys did.

"They said the mortgage would go up once a year," she says. "Our mortgage was going up every ninety days."

When Judith called the "Homeowners HOPE Hotline" phone number for the federal Department of Housing and Urban Development listed at the bottom of each bill, nothing happened.

"It took awhile but I did end up talking to

'You can't keep up — all of a sudden you got a letter from a different company that says they have your mortgage. And nobody is telling you anything'

a person," she says. "They told me that I could dispute them and attempt to fight them but that was all on me."

By September of 2012, the McElderys were sliding into bankruptcy and they stopped paying the mortgage bill.

National Mortgage Settlement

It's hard to overstate the federal government's disarray in trying to crack down on fraud by the corporate sector in the home mortgage industry.

The National Mortgage Settlement, hammered out this year between the state attorneys general, HUD and the nation's five largest mortgage servicers (JPMorgan

Chase, Wells Fargo, Bank of America, Citigroup and Ally Financial) required the companies to pay a combined total of \$25 billion to resolve claims stemming from illegal foreclosure practices. It also allowed them to pay \$225 million to be released from added liability under the federal False Claims Act.

But Wednesday's mortgage fraud report

from the federal consumer bureau lists three main areas where corporate practices are still not living up to state and federal legal standards:

- Sloppy account transfers, with disorganized and unlabeled paperwork, including important foreclosure documents; failures by mortgage servicers to tell consumers when the servicing of the loan is transferred to another company;

- Poor payment processing;
- Foreclosure processing mistakes, including inconsistent communications with borrowers; waiving certain fees and interest charges for some borrowers but not others; long application review periods; incomplete loan files, making it hard for consumers to find out about their loan modification applications when they call the servicer for help.

Lost Payment Cashed Later

In January 2013, Nationstar offered the McElderys a deal: If they agreed to pay a reduced amount for three months, they could stay in their home and modify the

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