

THE SkannerChallenging People to Shape
a Better Future NowBernie Foster
Founder/PublisherBobbie Dore Foster
Executive EditorJerry Foster
Advertising ManagerChristen McCurdy
News EditorPatricia Irvin
Graphic DesignerMelanie Sevckenko
ReporterMonica J. Foster
Seattle Office CoordinatorSusan Fried
Photographer

The Skanner Newspaper, established in October 1975, is a weekly publication, published every Wednesday by IMM Publications Inc.

415 N. Killingsworth St.
P.O. Box 5455
Portland, OR 97228

Telephone (503) 285-5555
Fax: (503) 285-2900

info@theskanner.com

www.TheSkanner.com

The Skanner is a member of the National Newspaper Publishers Association and West Coast Black Publishers Association.

All photos submitted become the property of *The Skanner*. We are not responsible for lost or damaged photos either solicited or unsolicited.

©2017 The Skanner. All rights reserved. Reproduction in whole or in part without permission prohibited.

THE Skanner.com

Local News
Pacific NW News
World News
Opinions
Jobs, Bids
Entertainment
Community Calendar
RSS feeds

**NEXT WEEK:
CAREERS
SPECIAL
EDITION**

Opinion

Ensuring the Promise of the Every Student Succeeds Act

During the month of May, many of us celebrated the 63rd anniversary of the Brown vs. Board of Education decision. The unanimous 1954 ruling by the United States Supreme Court declared that “separate educational facilities are inherently unequal.” Last week, the National Newspaper Publishers Association partnered with the Thurgood Marshall Center for Service and Heritage for a special tribute to the first African American Supreme Court Justice. We also reflected on the significance of an improved national education law. The preservation of Thurgood Marshall’s legacy is dependent upon our dedication to our children.

In a column for *The Washington Post*, Richard Rothstein, a research associate at the Economic Policy Institute, noted that, “Today, nearly half of all black students attend majority black schools, with over 70 percent in high-poverty school districts.”

High poverty school districts are often overwhelmed by the external consequences of poverty that distract



Elizabeth Primas

Program Manager,
NNPA/ESSA Campaign

students from learning and prevent effective classroom instruction. Chronic absenteeism, poor nutrition, and various forms of abuse, are a few of the challenges facing high poverty school districts. Although, in-school psychological and

“The preservation of Thurgood Marshall’s legacy is dependent upon our dedication to our children

academic resources cannot eliminate these challenges completely, they do help to mitigate their effects. Yet, many of these programs are routinely underfunded.

So, on the 63rd anniversary of the landmark decision to integrate educational institutions in the United States, we

ask ourselves the question, “How far have we come?” We struggled to be allowed to get an education. We fought to have equal access to quality education. We endured forced integration, only to be placed at the back of the classroom and ignored.

The Every Student Succeeds Act attempts (ESSA) to fulfill the promise of a high-quality education for all of our children. ESSA advocates for qualified teachers, high standards, a robust programs, and assessments, which inform classroom instruction. The law, which was passed during the Obama Administration, also returns some responsibilities to create innovative and equitable educational policies

back to Local Education Agencies (LEA). In response to the passage of ESSA in December 2015, thirty-seven civil rights and education groups issued the following statement, “The Elementary and Secondary Education Act is our nation’s most important civil rights

law for promoting educational achievement and protecting the rights and interests of students disadvantaged by discrimination, poverty and other conditions that may limit their educational opportunity.”

So, yes, we acknowledge that a single law won’t solve all of the challenges facing our community, but we still have a duty to continue the fight for equity in education for the benefit of our children, especially poor students and students of color. The key to the success of this education law rest in the hands of parents and communities across the nation.

Together, we can fulfill the promise of ESSA and ensure that every student succeeds.

Learn more about the Every Student Succeeds Act at nnpa.org/essa.

Dr. Elizabeth Primas is an educator, who spent more than 40 years working towards improving education for children of diverse ethnicities and backgrounds. Dr. Primas is the program manager for the NNPA’s Every Student Succeeds Act Media Campaign. Follow her on Twitter @elizabethprimas.

CFPB Sues Ocwen Financial over Unfair Mortgage Practices

Families, who have assembled the necessary financial resources to apply, qualify, and then purchase a home, understandably value that key investment and its accompanying opportunity to build wealth; but buying the home is just the first step of securing the American Dream of homeownership.

What many homeowners soon discover is that faithfully paying a monthly mortgage is in some cases, just not enough. Although homebuyers choose their lender, they do not choose who services their loan – the company that accepts and processes their monthly payments. Nowadays, very few lenders also service loans made. Instead, a third party receives payments, maintains account records, and serves as the first point of contact should questions arise.

Borrowers can also be caught in errors created by servicers whose records may not have been complete, incorrectly posted to accounts and more. Over the life of a loan, multiple servicers from different firms may manage a single mortgage loan. If a borrower discovers that something is amiss on their loan records, they can soon find themselves in a financial maze, trying to decipher who did what and when with their faithful payments. Moreover, while these consumers seek to find out what exactly hap-



Charlene Crowell

NNPA
Columnist

pened, both fines and fees can be assessed, or even foreclosures filed.

Imagine that scenario affecting 1.4 million mortgage loans in all 50 states, with a

“Borrowers can get caught in errors created by servicers whose records may not have been complete, incorrectly posted to accounts and more

combined unpaid principal balance of \$209 billion. Even worse, imagine this disheartening scenario happening with a firm that specializes in servicing delinquent and subprime loans in years following the enactment of strong federal legislation designed to ensure protections from financial misbehaviors.

In late April, the Consumer Financial Protection Bureau (CFPB), along with the Florida Attorney General and the state’s Office of Financial Regulation, filed lawsuits alleging Ocwen Financial Corporation with a litany of ills affecting virtually every phase of mortgage servicing.

The Florida lawsuit alone, affects more than 125,000

Ocwen borrowers. “Enough is enough, said Florida Attorney General Pam Bondi. “Florida’s distressed Ocwen borrowers should no longer have to endure costly servicing errors and unfair practices.”

“Ocwen has repeatedly made mistakes and taken shortcuts at every stage of the mortgage servicing process, costing some consumers money and others their homes,” said CFPB Director Richard Cordray. “Borrowers

have no say over who services their mortgage, so the Bureau will remain vigilant to ensure they get fair treatment.”

The lengthy and new allegations against Ocwen include:

- Failure to credit multiple borrowers’ payments, or to correct billing and payment errors;
- Mishandled hazard insurance that led to the lapse of 10,000 borrowers’ homeowners’ insurance;
- Illegally foreclosing on at least 1,000 people – even though borrowers had been given 30 days to submit information to servicers, servicers instead initiated foreclosure proceedings and sales; and

- Deceptive enrollment and charges to borrowers for add-on products.

Readers may recall that many of the foreclosures that affected Black and Latino neighborhoods during the housing crisis were high-cost, unsustainable adjustable-rate-mortgage loans. As mortgage brokers were paid financial kickbacks called ‘yield spread premiums’ for selling these loans, borrowers were often steered into these higher-cost loans, not knowing that the broker had an additional financial incentive.

“In 2013, the \$2.1 billion joint state and national foreclosure settlement intended to provide compensation to mortgage borrowers who were harmed during the housing crisis,” said Nikitra Bailey, an EVP with the Center for Responsible Lending. “Dodd-Frank’s Wall Street Reform Act imposed new requirements for mortgage servicers, and authorized the Consumer Financial Protection Bureau (CFPB) to implement requirements and adopt new rules, which the Bureau did in 2013.”

“At the same time,” continued Bailey, “this new litigation underscores the value that the CFPB brings to consumers. Congress should allow the CFPB to continue to do its job.”

Read the rest of this commentary at
TheSkanner.com