

**Reginald and Rosa**  
**Friends of the FPA (later, Solid Ground) Luncheon – Sept. 29**

**Reginald**

Just a couple years ago, we were much more likely to be sitting out there with all of you than to be standing here as clients of the FPA. I had a good job with the phone company... and my wife and daughters and I lived in a nice house in the suburbs.

Then, I was laid off. We had a little money saved so I decided to start my own bakery – something I'd always dreamed of. But the business failed. We got behind on our house payments. And just before the bank foreclosed, we were approached by a company that promised us a way out... a way to keep our home. They would buy our house, rent it back to us, and give us first option to buy it back in a year. All your worries will be over, they said.

But they lied. To make a long story short, these unscrupulous lenders left us with a huge debt... a disastrous credit report... and an eviction notice. We had nowhere to go as a family. Rosa went to live with relatives in Florida. Our two daughters were taken in by friends. I lived with a buddy of mine. And for 15 months, my family was separated. Homeless. I never thought it would happen to us.

**Rosa**

I can't even remember how many people we'd been to for help before we found the Fremont Public Association. No one really listened or seemed to care. And because of everything that had been taken from us, my heart was hardened toward the world. Then the FPA came into our lives. They helped us understand our legal rights and options, linked us to housing and food banks, and – maybe more important than anything – they gave us the courage to step out. They helped us believe in ourselves again and to see a future.

More than losing my house, it hurt to see my daughters lose so much. Our oldest girl Fionna was accepted into the college of her dreams... but we can only afford for her to go part-time. Our youngest, Chrystal, was hurt the most. Imagine having to leave your family. Imagine losing your home, your toys. Imagine losing your sense of security.

Last Christmas, we were still living apart and we knew that there would be no money for presents. But the FPA stepped in again with their Adopt-a-Family program. Chrystal had gifts to open on Christmas morning – a lot of gifts. Everyone in the family got something nice... and we also received grocery store gift certificates. But the best present was knowing that someone cared.

### **Reginald**

After we forced to live apart, I kept looking for work and was even offered a great new job. But when the employer checked my credit record and saw all those black marks... he withdrew the offer. For awhile, I worked at Jack-in-the-Box for eight dollars an hour – about a third of what I earned at the phone company. I eventually found a better job, but it's still a struggle.

In May, our family came back together again. Because our credit report is still in ruins, we can't rent a nice apartment. We're lucky that we were able to find a small house to rent through our church.

The FPA is still here for us. I only wish we'd found them sooner. Through their mortgage counseling program and predatory lending forums... I would have learned enough to at least put the eviction process on hold and to save my credit. We might even still be in our house today.

### **Rosa**

We've been back together for several months now... but Chrystal is still afraid. She asks us, "How long will we be in this house?" She's in counseling and she's having a hard time in school. And she won't take her toys out of their boxes. She's too scared of losing them again.

Sometimes, I still wake up and think, "When can I get off this ride?" But most of the time, I'm thankful that we're still a family. And I know things are getting better... thanks to the FPA and our own determination. One day, I hope to be on the other side of this podium with all of you... giving back to an agency that gave us so much.

Thank you for making it possible for families like us to get a new start. Thank you for caring.