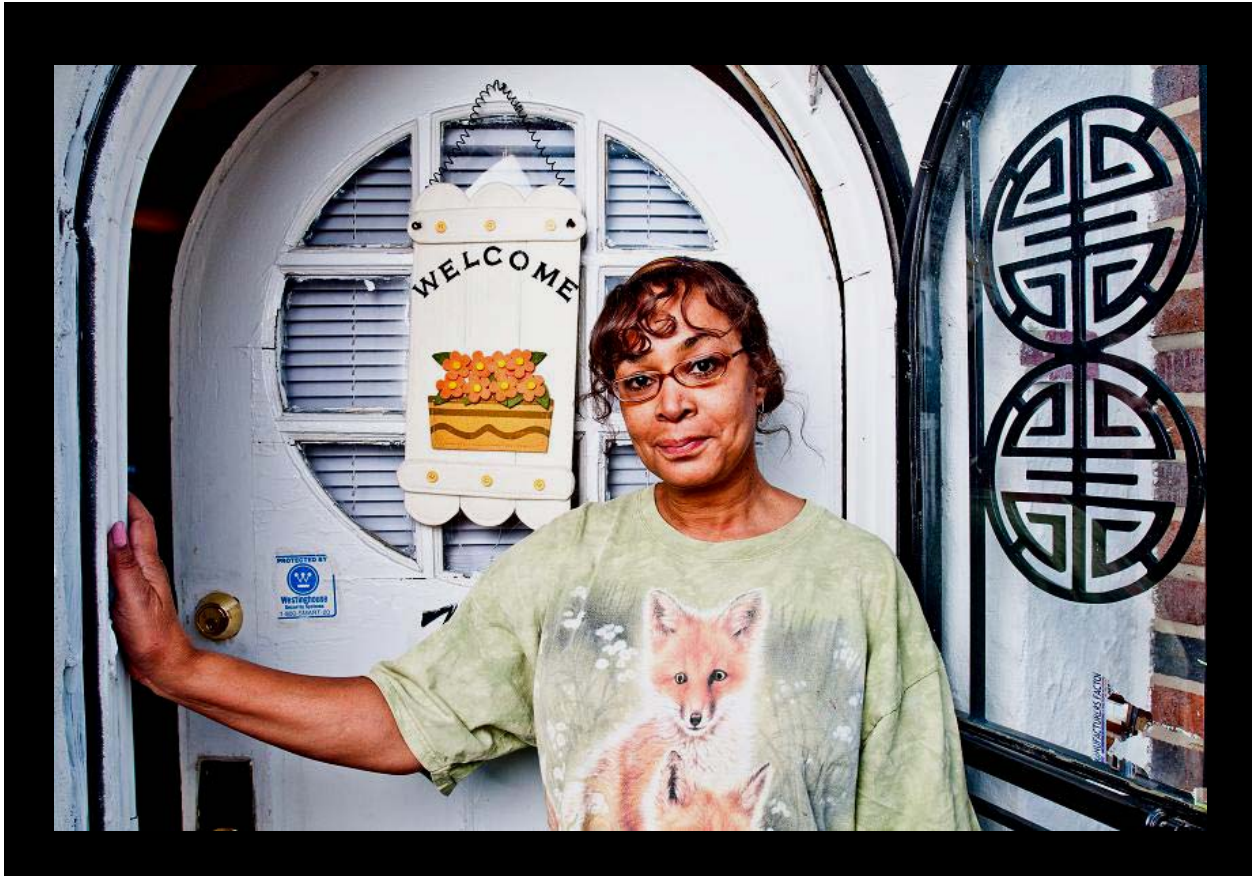


# FORECLOSURE PREVENTION



Pat Cann has lived in what she calls her "little doll house" on a quiet block in Mt. Airy for over ten years. As a security guard at the nearby Tastykake factory, she doesn't have far to commute to work. Between her candy-land job and her quaint rowhouse, life seemed sweet. Until one day when her mortgage rate jumped from 2% to 11%.

"I thought 'this is ridiculous, how am I ever going to pay this amount?' Pat told herself. Faced with delinquent payments on her house and potentially defaulting on her mortgage, Pat tried several local housing counseling centers in her area. "Nobody was helpful," she says, bouncing from one agency to another. It wasn't until she confided in a friend that Pat found out about NKCDC.

Working with one of NKCDC's housing counselors, Pat was able to apply for a loan through the Homeowners' Emergency Mortgage Assistance Program (HEMAP). In doing so, her mortgage was temporarily frozen - essentially avoiding the foreclosure process. Her counselor then contacted the lender and asked for a modification, signing her up for the Home Affordable Modification Program (HAMP) which brought her rate back down to 2%. For Pat, that means once again having that extra money to spend on groceries and other costs of living.

"They really took me under their wing and cared about me," says Pat of her experience with NKCDC. "It was amazing how easy it was working with them. It wasn't like being talked down to or lectured at. It was like we were a team."

Pat once again feels safe and secure in her home. The tomatoes in her garden are ripe, and her oblivious cats assert themselves on the sofa much like they always do. "I'm so glad this nightmare is over" she says. "I get to keep my little doll house."