

# The Greendale Original

*The newsletter of the Greendale Originals Neighborhood Association*  
An organization of residents of Greendale Original Homes for the purpose of education, representation,  
service, promotion, and preservation of our historic neighborhood.  
[www.originalgreendale.org](http://www.originalgreendale.org)

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**October 2008**

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## **Ask Your Neighbor - An Update**

*by Al Emmons*

Thanks to the many concerned Villagers for the overwhelming response to the "Ask Your Neighbor" request in our August newsletter. We asked for information and help for a homeowner affected by the mortgage crunch. Her adjustable rate mortgage had reached unaffordable heights and she was afraid of losing her home. We have listed some of the reader input. It warms our hearts to know that so many are willing to help their neighbor. One person even offered to organize a fundraiser.

Wanda said to talk to a local credit counselor. Or one can call the "Hope Now Alliance", an industry group trying to outreach to at-risk homeowners and help them stay in their homes. The 24-hour toll free hotline is 1-888-995-HOPE.

At our GONA meeting Karyn talked about new government action to help people stay in their homes. The Homeowners Act of 2008 was passed by congress in July. It will take effect on October 1 and will allow those who qualify to cancel their old mortgage loans and replace them with 30-year fixed rate loans for up to 90 percent of the home's value. Eligible homeowners must have spent more than 31 percent of their monthly income on their mortgage as of March 1, 2008. The FHA will guarantee the loans. But it is up to the banks whether or not to participate. Check with your lender. Those in the know say that your best chance to get one of these refinance deals is to have been keeping up with your payments even when it is a hardship.

Karyn also told us about some money saving strategies that she has used, including canceling cable TV, restricting cell

phone usage (getting a lower priced cell phone plan, returning calls from a land line or in the evening when rates are free), walking or biking instead of taking the car, and reducing insurance rates with higher deductibles.

Ken told of something he saw on CNN from the Consumer Warning Network. It's called "produce the note" strategy, something all homeowners facing foreclosure can do. The theory is that there is only one "original" note for your mortgage that has your signature on it. This document proves you owe the debt. During the lending boom, mortgages were flipped and sold to another lender or sliced up and sold to investors as packages on Wall Street. In the rush to turn these over as fast as possible to make the most money, many of the lenders did not get the proper paperwork to show they own the mortgage. It is possible that your note, which is "just a piece of paper" to them, has been lost or destroyed. This is the key to "produce the note strategy".

The goal of the "produce the note strategy" is not to get a free house but to delay the foreclosure and put pressure on the lender to negotiate. It has been successful in Ohio where a judge dismissed several foreclosures because the investors failed to prove that they owned the properties they were trying to foreclose. If you don't challenge your lender, the court will simply allow the foreclosure to proceed. For more information go to [www.consumerwarningnetwork.com](http://www.consumerwarningnetwork.com).

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## **Got Vent Covers?**

A reminder that it is getting close to that time of year to starting thinking about putting the winter vent covers on your Original. If you can't find yours, a limited number of rectangular vent covers are available. To get one (or two), and summer screen covers, call Al at 423-1133.

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## **Library to Host Program on Digital TV Transition**

To help prepare residents for the transition to digital television broadcasting, the Greendale Public Library is hosting a free DTV transition informational session on Tuesday, September 30, at 6:30 p.m. The program will be held in the Lower Level meeting room of the Greendale Public Library, and John Kuzma, P.E. from the Federal Communications Commission will be available to answer your DTV questions.

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## **Department of Corrections**

In the last issue the article "Deciding on De-siding - Doing it Right" incorrectly reported that Mike Attewell's house had siding removed. While it did have repair work on the original facade, the house has never had siding. GONA apologizes for the error.

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## **Next Meeting**

**Wednesday, October 1, 2008 at 7:30 p.m.**

Greendale's Building Inspector, Scott Satula, will be our guest speaker at the Wednesday, October 1 meeting at 7:30 p.m. in the Community Room of the Greendale Public Library. (Lower Level, use Health Department Entrance). This will be a good chance to ask him questions about what you can (or can't) do to your Greendale Home. Everyone is welcome.

Our next meeting will be Wednesday, December 3.

## GONA Officers and Directors

**President:** Bob Theierfelder - Thierfelder@aol.com

**Treasurer:** Cheryl Koc - 421-4821

**Board Member:** Al Emmons - 423-1133

**Board Member:** Virginia Emmons - 423-1133

**Vice-President:** Jeff Birmingham - 421-3357

**Secretary:** Open (any volunteers?)

**Board Member & Editor:** Joe Russ - (262)679-1139

jruss@execpc.com

### Classifieds:

Tile and slate tile roof repair. Call Al Emmons 423-1133  
Creative Construction.

### For Rent

Greendale Original  
Two-bedroom Town House  
5815 Dale Lane  
\$850 per month  
Call Al Emmons 423-1133

### Village Event Calendar

- Sept. 30** DTV Transition Info Session, 6:30 p.m.  
Greendale Library
- Oct. 4** Hay Days Fall Festival  
Village Center
- Oct. 4** Greendale Open Market, 8:00 a.m. to noon  
Municipal Parking Lot
- Oct. 9** Reiman Visitor Center Test Kitchen,  
Halloween Treats, 10:00 a.m. to 2:00 p.m.
- Oct. 16** Reiman Visitor Center Test Kitchen,  
Tailgate Parties, 10:00 a.m. to 2:00 p.m.
- Oct. 18** Greendale Open Market, 8:00 a.m. to noon  
Municipal Parking Lot
- Oct. 26** Trick or Treat, 1:00 - 4:00 p.m.  
The whole Village

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*Its all about the quality of life!*



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and tile work

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**K**

**Kirchen Insurance**  
Auto, Home, Business

**Kimberly Finch, Agent**  
Greendale Village Resident

2255 W. Good Hope Road, Glendale, WI 53209  
Office: 414-352-5750 Fax: 414-352-5754  
Email: KimFinch16@hotmail.com

## NEED HELP?

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