

Son Saves Mother's Home



Maniza Lindsey has lived in the same house in Baltimore, Maryland, for 25 years, but was in danger of losing her home.

After her landlord died, the house went into foreclosure and then up for auction. It would have been devastating if she lost the only home she's known. Mark Cannon, her son, asked his uncle for help, who put down a deposit on the house.

Knowing that this was only a temporary fix, Mark contacted NeighborWorks organization St. Ambrose. After learning of his mother's situation, St. Ambrose referred him to another NeighborWorks organization, Neighborhood Housing Services (NHS) of Baltimore that could quickly find a solution.

Jacqueline Wilson, a Loan Officer at NHS Baltimore, worked with Mark and his mother during the purchase process. "Ms. Wilson was honest from the start," said Mark. "She didn't make any promises and kept us in the loop." NHS Baltimore helped Maniza obtain a purchase loan for \$ 13,769.00 with an interest rate of 4 percent for a 10-year term. "My mom got a great term on her new loan that saved her home. It was a blessing."

Since Maniza's house is old, NHS Baltimore also contracted Paul Kirkpatrick, a rehab specialist, to install new electrical wiring and plumbing, and check for other problems.

"They really came through," said Mark. "I can't praise them enough. Once they found out about the situation, they went into action. I'm really glad that organizations like St. Ambrose and NHS Baltimore exist."