

Mortgage Mayhem

By Officer Buddy Gray

I am a police officer with the Tampa Police Department and have served for over 23 years on the police force helping others and had no idea that I was going to be the one who needed help.

My mortgage rate soared to 8.2% with no end in sight. Until that time I had never made a late or missed a payment. I am simply another person that works hard for a living and worked equally as hard to have a home I am proud of.

For the last two years my girlfriend Sylvia and I have attempted to work with my lender, regarding my mortgage. We went through all the proper channels, explaining that it would be financially impossible to continue to pay this rate. We talked to dozens of people, going from department to department in what seemed like a battle that would have no end other than foreclosure. Writing letter after letter, faxing stacks of documents, begging, pleading and praying...nothing worked. To complicate matters, every time we contacted my lender we would receive a different set of instructions as to what to do or a different answer as to what would happen next. Each person insisted they were right, and the last person did not know what they were talking about. We dealt with rude associates that did not seem to care that they were about to have another foreclosure on their books. One associate went so far as to say "I guess you will just have to let your house go into foreclosure. Is there anything else I can help you with?" We were dumbfounded at the lack of compassion about a situation that we did not create but one that we wanted so desperately to resolve.

Sylvia called several agencies, recommended by the government, that are supposed to help homeowners. None of them were able to do anything different than we had already done.

A friend mentioned the name of one last place that might be able to put an end to this nightmare. We were referred to the Campbell Law Firm and from the moment we first spoke with them we knew we were in the right hands. They took over and fought the battle for us. They spent hour upon hour on the phone, sent faxes, wrote letters and did not let up until they saw victory...in writing! They kept us abreast of every step they took making sure we were kept in the loop. We have never seen a team work so hard to help people they did not know. Without their help and expertise I would be one more person without a home, one more person having to give up the American dream of home ownership. They handled my case with compassion, care and integrity never making me feel anything less than completely confident in their ability to save my home. Remarkably, and thankfully, they were able to reduce my mortgage rate to 5.25% with a reduction of \$1,000.00 per month!

Sincerely and God Bless,
TPD Officer Arthur "Buddy" Gray and Sylvia Shofi

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