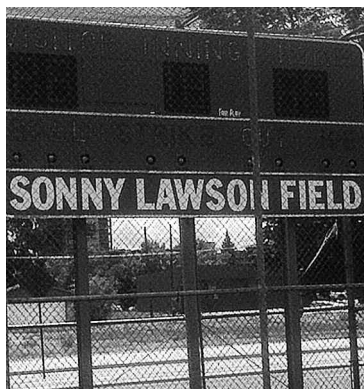


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Public Meeting on the future of Sonny Lawson Park

Let your thoughts, opinions, and comments be known. See page 2

Commentary Egypt and the Future of Africa

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Chilled to the Bone?

Colder than average temperatures minus -17 degrees greeted the 2nd day of February. Most of the metro area schools closed for two days. The extreme weather conditions has also caused cancellations and delayed opening hours throughout the Denver metro area. Warmer temperatures plus a few snow and rain showers are forecasted over the next 10 days.

The Battle to End Foreclosure "Fraud"

Organization kicks off campaign to "Make the banks pay"

By Adeeba Folami

"The banks broke our economy and it's time they pay to fix it," reads an email invitation from the Colorado Progressive Coalition (CPC) to last Thursday's "Make Banks Pay" community meeting held at True Light Baptist Church. The invite also stated that there are more than 37,000 homes in foreclosure in the state, 4600 in Denver; and 19% of mortgages are "underwater," meaning the homeowners owe more on the properties than they are worth, many times because a second mortgage was taken out to repair or upgrade the home. CPC projects that there will be more than 47,000 foreclosures this year, costing the state over \$1 billion.

CPC member Lamone Noles facilitated the forum and said when it comes to banks and foreclosures, "It's all about money," and that neighborhoods where long time residents owned their homes were targeted, starting in the 1990s, for equity loans to modernize their houses. The latter years of that decade began the first wave of foreclosures and around that time, she continued, finance companies entered the mortgage banking process and this is when high interest rates began to affect mortgages and in many cases, interest became the largest component of housing payments. The trend continued and remains in effect with the current housing crisis sweeping the nation. Reverend James Fother of United Church of Montbello told DWN the problem is "massive" and said it is "unbelievable" how many houses sit vacant in Mont-



Photo: Lens of Ansar

The threat of foreclosure can touch any family and sometimes homeowners are caught by surprise when banks begin the process without adequate advance notification, something experienced by Darius Lee Smith and his wife Lisa Calderon, both of whom have stable, well-paying jobs. Pictured at the Montbello foreclosure forum are (l-r): Smith, Calderon, Cassandra Lewis, Lamone Noles and Sharon McKee.

belo. Noles added that the Green Valley Ranch area also has "been devastated" by foreclosures.

Cassandra Lewis, a CPC organizer, was one of the homeowners who spoke about her foreclosure experiences. She shared that she is still in the house for which she has had many sleepless nights and spent many days filing court documents over. Her plight,

and that of her mother, was outlined in "Fighting Illegal Foreclosures," (DWN, 11/29/07). Three years later, her fight continues and she shared that representatives of the mortgage company come to the home "constantly," threatening to throw her out but "we don't have to move," she said, going on to ex-

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Easley Recall Effort Nets Signature Surge Sen. Johnston Challenged for Supporting DPS President

By Roger K. Clendening
Special to the Denver Weekly News

The campaign to recall Denver Public Schools (DPS) board president Dr. Nate Easley made significant headway in just a few days after petitions were approved last week, recall committee members told DWN Wednesday.

As the petition drive heated up, State Senator Mike Johnson, D-Denver, came under scrutiny and was pointedly questioned for his allegiance to Easley after he expressed disappointment about the Easley recall effort in his Senate District 33 newsletter.

Recall campaign committee members this week reported that they've collected "nearly 1,000" of the 5,363

valid signatures they need to put the recall measure on the ballot, all within "two or three days" of hard work after getting approval last Wednesday from the city's elections division.

"We started, earnestly, last Saturday and by this past Monday, we had nearly 1,000 signatures on the petitions," John McBride, a spokesman for the recall coalition and president of the Northeast Community Congress for Education (NCCE), told DWN in an interview Wednesday afternoon.

In addition to NCCE, the recall coalition includes the Black Education Advisory Council (BEAC), and Democrats for Excellent Neighborhood School Education (DeFENSE). The groups, their members, and citi-



DWN file photo:

DPS President Easley



DWN file photo:

Senator Johnson

zen-taxpayers from across the city are working collaboratively to collect the 5,363 valid signatures they need by the last week in April.

If and when Denver elections officials determine enough valid signatures have been submitted, they will arrange to put the recall measure on the ballot, comprised of a yes or no on recalling Nate Easley, and on who shall replace him if the recall succeeds.

As the recall effort was making headway, Sen. Johnston, who represents

parts of Northeast and Far Northeast Denver, said he is backing Easley and hopes his constituents do the same. In taking that position, Johnston, considered by some an education "expert," was sticking to his years-long agenda that includes "education reform" as espoused by corporate and foundation backers who financially support charters and privatization of public schools.

Johnson, in fact, was among those who called for closing and reconstit-

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-ing Montbello High School a year before DPS followed Easley's lead as board president last November, uniting with Theresa Pena, Bruce Hoyt and Mary Seawell – the four of whom comprise a majority seen as consistently favoring education reform via charter schools and privatization – in approving the largest “turnaround” of public schools in Denver’s history, all of them in Easley’s, and Johnston’s, district.

Over three years, DPS will spend \$12.6-million (with some of the money expected to come from the Walton Family Foundation, a major financier of charter schools) to close some schools, replace some with charters, and “phase out” and “turnaround” others as part of its proposal to “strengthen schools” and “expand options” in Montbello and Green Valley Ranch.

In Johnston’s newsletter dated January 2011 Vol. 1, Issue 2, in a section entitled “Moving Forward in the Far Northeast,” he told constituents:

“Over the past year, dedicated community leaders in the far northeast took part in a long and collaborative conversation about the future of schools in Montbello and ultimately supported the decision that we needed dramatic change to give all kids a better chance at success.

“No one knew this better than Nate Easley,” he wrote, adding that Easley, a Montbello High School alum who was a “teenage father who earned a PhD and rose to become” DPS board president.

Recall: Over 1,000 signatures obtained

Dr. Easley, Johnston wrote, is a “courageous and accessible leader who took seriously his responsibility to do what was best for kids.”

“That is why I was disappointed to hear this week that there is an effort to recall Nate,” Johnston continued, adding that “I will be standing strong to support Nate and hope that you do the same.”

He then asserted that “there is too much work to be done on behalf of Denver’s kids to waste time trying to go backwards.”

But Johnston’s support of Easley angered many, according to interviews. In particular, though, it “saddened” Earleen Brown, an education and political activist who, as the former president of the Green Valley Ranch

(GVR) Metropolitan District, is deemed a blossoming political powerhouse by many.

“I am saddened and disappointed to read that you are publicly supporting Nate Easley,” wrote Brown in an email she shared with DWN. By doing so, she wrote, “you are obviously and publicly supporting the conflicts of interest that exist as a result of (1) Nate Easley’s position as President of the Denver Public Schools Board of Directors and (2) Nate Easley’s position as Deputy Director of the Denver Scholarship Foundation - at the same time.”

“Surely,” she went on, “you have not forgotten (from our meetings and electronic communications) the intense ethical, legal, and financial battles that

residents of Green Valley Ranch endured because of similar conflicts of interest that existed when one T.J. Stone served as (1) board member and President of the GVR Metropolitan District Board of Directors as well as (2) board member and President of the Homeowners Association of Green Valley Ranch - at the same time.”

“I was President of the GVR Metropolitan District during the time when the community was devastated by the conflicts of interest imposed upon it by one T.J. Stone,” wrote Brown in providing Johnston with an example that should bring home the point of Easley’s conflict.

“I and other community leaders met with you, Michael Hancock (City Council member for the northeast and

now a mayoral candidate supportive of the DPS “transformation” in his district) and Angela Williams (now a State Representative covering the district) during those many months of community turmoil.”

“Angela has taken action,” Brown wrote. She has introduced a Bill which “prohibits individuals from serving concurrently on the board of directors for a metropolitan district and HOA within that district. The bill also requires HOA members to abstain from voting on issues where they or their family would benefit financially.” (Emphasis in Brown’s email)

Brown went on to remind Johnston that her property tax statement, the 2010 real estate tax due in 2011, reads: “60% of these taxes are determined by and collected for the Denver Public Schools.”

“I am opposed to the current DPS turnaround/closure plans,” she pointed out to Johnston.

“I support public, neighborhood schools, and the right of every child to have an opportunity to receive a high quality education.”

She went on to challenge Johnston, wondering whether, in deciding and determining his support of Easley, if he can support Easley’s purported conflict of interest; violation of state open meetings law; violation of open records law; and Easley not being responsive and representative of constituents in his district.

Johnston had not responded to an email or a telephone message by DWN’s deadline.



Pictured discussing the merits of the alternate proposals to DPS plans for turning around schools in Far Northeast Denver in October 2010, are GVR resident Earleen Brown (center) and retired educators Dr. Glenn Hanley and Mary T. Sam. In an email to Sen. Johnston, Brown wrote, “I am saddened and disappointed to read that you are publicly supporting Nate Easley.”

End Foreclosure “Fraud”

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-plain why she believes her foreclosure is illegal since the company attempting to remove her did not legally own the property and, therefore, can make no demands or take any actions against her. She admonished the 70 people at the forum not to let these representatives into their houses. “Stay in your property as long as you can,” she said. “As long as you stay there, they can’t make you move.” She stated that her neighborhood, in the 80205 zip code area, had long been targeted, as was Montbello, and added that homeowners need lawyers who are not “part of the system” to fight foreclosure action.

Sharon McKee then spoke about the foreclosure of the Park Hill home she shares with her husband and in which she has lived for over 50 years. She explained that a foreclosure sale date has been set but she has no intention of leaving the home where her daughter was raised and her grandmother died. “They can’t have my home,” she said, describing how she is sometimes on

the phone with bank collectors and reps “five days a week.” She and her husband had a few years of retirement under their belts before their ordeal began but now both are back to work, he as a truck driver, whereas he was a realtor previously and she works as an hourly employee at Sam’s, quite a change from her 28 years of employment at Wells Fargo Bank prior to retiring. The couple, she said, are in the best financial condition they’ve been in since late 2009.

Next, Lisa Calderon spoke and had husband Darius Lee Smith at her side. A CPC member for 15 years, she said she never thought her family would be in a fight to keep their home, however, after falling \$1000 behind on a \$25,000 second mortgage that was four years old, the family began receiving “abstract” letters that did not directly say the foreclosure process was underway. Calderon and Smith attempted to renegotiate their loan but then received correspondence demanding payment of the full \$25,000 or they would lose their house which sits in the Cole/Whittier area. After that notification, Calderon concluded the bank had little interest in making arrangements to cure the default. “They don’t want to work with you. They want your

home,” she said, going on to warn those listening that “banks lie.” In the end, she found out that only the delinquent amount needed to be paid and the bank had no right to demand the full loan balance.

The experience inspired her and Smith to stand up and let others know that if such can happen to a professional couple where both are gainfully employed, how much more will banks attempt to get away with when it comes to single parents, the unemployed, or those working for little pay. “You’re not alone,” she assured and encouraged people going through similar circumstances to ask for help.

Smith added some “good news” related to the “Notice of Intent to Cure Default” form that is available from the city’s Clerk & Recorder’s office. Many in the room were unaware such a form existed but he explained that once it is filed and left with the Public Trustee’s office, staff there will send it out to the mortgage company on the homeowner’s behalf and act as a mediator.

The Trustee’s office will confirm the actual amount needed to bring the account current and then the homeowner must make contact with the office to find out the amount and then make arrangements to bring the necessary

funds to the Trustee’s office “by 12 noon the day before the scheduled sale date.” Calderon said her home’s sale date was set for June but they were never notified in advance. Now that their paperwork has been filed with the Trustee it appears all will work in the family’s favor but Noles noted that many homes have been lost over the years because people lacked knowledge that they could seek intervention from the city office.

Ben Hanna, CPC Organizing Director, outlined the group’s strategies and plans to meet with Colorado’s attorney general and elected officials this month and make this a public campaign to stop the deceit and fraud banks resort to in foreclosure cases. Boldly marching into and protesting at banks is also part of the plan of attack. “Banks are not unbeatable,” he said, adding that this fight will be in the court of public opinion and must include the following demands: (1) stop all foreclosures until affordable mortgage solutions are in place, (2) reduce the loan principle amount to market value on “underwater” mortgages, (3) allow restitution for homeowners whose properties were illegally taken and (4) ensure that civil and criminal penalties apply for all who broke the law.

CPC’s campaign may be part of a trend, coming on the heels of an instrumental Supreme Court ruling in Massachusetts last month that overturned two foreclosure after it was shown the banks were not rightful owners of the mortgages at time of sale. Confusion can arise when companies begin selling delinquent loans which can blur the lines of ownership when the actual property sale takes place. Some activists think the court ruling may be the start of foreclosure reversals in multiple states if homeowners begin to fight back against questionable and possibly illegal bank practices.

Hanna told DWN the laws in Colorado are slightly different than those in Massachusetts but said the decision there serves as a “big step forward for homeowners” and a strong reminder that banks should be prepared to prove ownership of any home they foreclose on. He went on to explain that there has been a backlash from banks whose representatives are now lobbying elected officials “about changing the law so homeowners don’t have any remedy in the courts. As soon as we get one step ahead, they’re trying to run ahead of us even further,” he said. For more information on the “Make Banks Pay” campaign, call 303-866-0908.