Rose M

cGee has a beautiful home.

Her lawn is meticulously maintained. Bright flowers accent her home's walkway. Inside, there is a stunning custom mural of an African village painted on a living room wall.

Pictured: Rose McGee seated (left) in her living room with David Gilbert-Pederson of Occupy Home (seated right), Cathy Spann (standing left), president of the Northside Community Reinvestment Coalition and Maren McDonell of the Northside Reinvestment Coalition and Jewish Community Action.

McGee takes great care of her Golden Valley house – a place she has called home for nearly 20 years.

But as of May 18, McGee no longer owns her home.

McGee's troubles began last summer when she was laid off from her job. According to McGee, who is the widow of William E. McGee, former chief public defender for Hennepin County, immediately she informed her mortgage holder, CitiMortgage, of her situation. McGee fell behind in her payments, but was all-the-while in contact with Citi. She later found another fulltime job and requested to modify her existing loan.

The home went into foreclosure and a sheriff's sale was set for March. According to McGee, the

sale was moved out until April as she was negotiating with Citi to modify her mortgage.

"It was a lot of paperwork that had to be submitted, but I thought they (Citi) were working with me," said McGee. "I was told, 'Don't worry about any calls you get; they are robocalls.'"

McGee said she went a few weeks without hearing from Citi and became concerned.

"I called (Citi) on June fourth and a woman told me, "Ma'am has anyone told you your house has been sold?'"

According to McGee, she was a victim of dual tracking – a common practice in which a lender continues to pursue foreclosure even though the homeowner is applying for a mortgage modification. And who purchased McGee's home? Well according to McGee, the very entity she was working with to save her home – CitiMortgage.

But McGee, whose late husband was a champion for civil rights, said she too is a fighter and she is fighting to stay in her home. And she is not going it alone.

"If you take down Rose then you take down me," said Ruby Brown, who went through a similar situation with Bank of America. "You're breaking up families when you displace people from their homes. It destroys families."

Brown was a part of a group who recently gathered at McGee's home to discuss ways to help keep Citi from forcing out McGee. She said she was in a protracted fight against Bank of America when she fell behind after her adjustable rate mortgage (ARM) ballooned out of control.

"What happened was really no fault of the homeowners. The banks got rich off of us," said Brown, who said Bank of American modified her mortgage only after significant public pressure. "If they (mortgage holders) can modify my mortgage in a week over the phone, I know they can do it with anyone."

According to David Gilbert-Pederson of Occupy Home, many people, especially African-Americans, were pushed into more risky adjustable rate mortgages even though they

qualified for lower interest, fixed-rate mortgages. He says many who fall behind refuse to fight because of shame.

"This is why banks win when they can do these evictions in the dark," said Gilbert-Pederson.

McGee is not the only widow of a community stalwart to face being kicked out of her home. Sharon Glover, whose husband, Gleason Glover was the CEO of the Minneapolis Urban League (MUL) for 25 years and for which the MUL building is named, is facing foreclosure because of a ballooning ARM. Glover said her mortgage has jumped from $800 to $1950. She too is seeking a loan modification. Glover said the stress of the situation has taken a toll on her health.

"But it's a relief to feel support from the community and know that you are not alone," said Glover.

Along with McGee, Brown and Glover, members of Occupy Home, Occupy Hood, Jewish Community Action and the Northside Reinvestment Coalition met to discuss not only McGee's situation, but how to combat the rising tide of area foreclosures.

The group is planning a protest outside of the Citi offices in St. Paul on Sept. 13. The group also flooded Citi president, Vikram Pandit's phone with requests to work with McGee to modify her mortgage.

A representative from Citi declined to speak on the record with Insight News about McGee's case, but in an email stated, "Citi is looking into the matter, but believes it has handled the issue appropriately."