

Written by Harry Colbert , Jr.
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Rose McGee is still fighting to keep her home, and she is getting a lot of support.

A group of about 100 – including Rep. Keith Ellison (D-5th) and hip-hop star, Brother Ali – gathered at Shir Tikvah Synagogue, 1360 West Minnehaha Pkwy., this past Saturday (Jan. 5) to support McGee and other Minnesotans fighting foreclosures. According to organizers, the event was planned to educate the public on how many homeowners are being forced into foreclosure when banks and lenders refuse to work with homeowners. Following the gathering at Shir Tikvah, many in the group boarded a school bus on an area-wide tour of homes in foreclosure.

"(The foreclosure crisis) is really a moral issue," said Rabbi Michael Adam Latz of Shir Tikvah. "It's about people being treated fairly and with justice; and we as a synagogue work hard to promote fairness."

The congregation at Shir Tikvah began advocating against unfair foreclosures when the issue was raised by the activist group, Jewish Community Action (JCA). Vic Rosenthal, executive director of JCA, said McGee's story is one of many.

"Rose symbolizes what happens when the system is broken," said Rosenthal. "We're gathering to raise people's consciousness and to give hope and in some ways to spring us into action with the state legislature to see that this doesn't happen to Rose or anyone like her."

McGee's troubles began when she was laid off from her job. The widow of William E. McGee, former chief public defender for Hennepin County, Rose McGee fell behind in her payments, but was all-the-while in contact with CitiMortgage – her mortgage holder. She later found another fulltime job and requested to modify her loan. McGee said while she was in constant contact with CitiMortgage and being assured the lending company was working with her, her home was sold from under her with the buyer being none other than CitiMortgage.

McGee said she was a victim of a practice known as dual-tracking. Dual-tracking is the practice in which a lender continues to pursue foreclosure without the homeowner's knowledge, even though the homeowner is in the process of seeking a mortgage modification.

Answering the Call Ellison: Brother Ali, Rabbi Latz join Rose McGee in fight against foreclosures

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Rosenthal said he and other housing activists are calling on Minnesota law makers to outlaw the practice of dual-tracking. In addition, they want to force mediation between lenders and those facing foreclosure and to have lending companies to have a singular contact for homeowners facing foreclosure. According to Rosenthal, lending companies have set up a complex bureaucracy for homeowners to navigate and oftentimes are given mixed messages.

McGee's home went into foreclosure and a sheriff's sale was set for March of last year. The matter is currently in litigation.

Ellison said the issue of less than scrupulous lending practices has been around for quite a while. He said while he was a state legislator he was a part of a campaign called "Don't Borrow Trouble" that fought to warn potential homebuyers of sketchy sub-prime, adjustable rate mortgages.

"This housing crisis hurts everyone," said Ellison. "It doesn't matter that you're a homeowner and paying on time, your house value is affected. Even if you're a renter it affects you. If your landlord is foreclosed upon, you could be out on the streets. But this thing can be won. If it can be won for Rose, it can be won for anyone."

Latz drew a parallel between McGee and Moses. The rabbi told the story of Moses asking God why he was picked to lead, as Moses did not feel worthy for such an undertaking. Latz said God assured Moses that he indeed was up to the task of leading his people. The story was read in Hebrew – and later translated in English – from a hand-written Torah.

"Rose, you have been picked to lead this fight," said Latz.

The day-long event culminated at McGee's home with a concert featuring Brother Ali, Toki Wright, and other local artists.