



November 15, 2010

Marin Family Action has been in the news frequently during the past two years due to our ongoing commitment to saving homes from foreclosure. We now represent more than 300 Marin County residents. Those residents represent more than \$1.8 million in annual property taxes and they have easily paid more than \$300 million in federal/state income taxes from their careers. These families are viable members of our community who have fallen on what is proving to be the most difficult time of their lives.



Most of our members came from other agencies after being told that nothing could be done. Individuals were given printed timelines illustrating when they could expect to lose their homes. (Thankfully, we have proven that advice to be incorrect.) Several had paid for attorneys who collected fees upfront and provided no services; therefore many are still facing foreclosure and have minimal funds to battle. Others were granted modifications only to have their lender foreclose anyway.

We are making headway, as indicated in our attached newsletter, but we need assistance to keep working families in their homes and their children in Marin's fine schools.

Our Wednesday meetings, which are free, assess each family's situation in depth. We work to bring about the most expedient and successful solution for each family, including loan modifications (we have a 10% success rate in this arena!), forensic audits, legal action when absolutely necessary, or assistance with selling and scaling down to suit current budgets. In addition to our Wednesday, our participants attend Financial Literacy Workshops to learn to manage personal finances under new circumstances in order to avoid future economic strife. We have a unique support system; when a family does have to appear in court, we attend with them.

No one is turned away from Marin Family Action because they do not fit this or that criteria: Every age, every race, every gender, and every profession is up against America's current challenges. Our constituents are people who have always worked and who have never received any type of welfare; they don't even know who to ask or how to go about receiving assistance. We are here to help in these unprecedented times.

Our overhead is extremely low because we have dozens of volunteers, our attorneys and forensic auditors work for low fees, and the families – who are highly educated professionals and exceptionally talented individuals -- do much of the research and paperwork themselves.

Please donate today and help us in our fight to keep families in their homes.

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