

JUDY FORLINES



At first glance, Judy's home north of Winston-Salem looks idyllic. It's a small, but lovely white frame house surrounded by woods with a pair of dogs sleeping in a well-groomed yard. But its appearance belies Judy's struggle to keep it.

Shortly after she lost her husband three years ago, she discovered that he had borrowed heavily against their homeplace without telling her. Even though she was employed, the \$1,400/month payment was more than she could manage. Her marketing job for a big-box store didn't provide enough to make her payments and pay her bills.

She was doing without heat in the winter and rarely had much food in the house. Judy sought help at Consumer Credit Counseling Services (CCCS), a United Way partner agency.

CCCS interceded with her mortgage lender to get her payments reduced by nearly one-half, and helped her budget her resources. Life was still a struggle, but she was making it until she lost her job in early 2010. Once again, CCCS interceded, and was able to get her monthly payment reduced yet again, this time to \$540.

Life's still not easy for Judy, but she's keeping her home and hopes to get a job soon. She is immensely grateful for the help she received from CCCS and the United Way support that made it possible.

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