

# WestLife

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The Award-Winning Westshore Weekly 75¢

## Student jam



Eighth-grader Emma Coury sings alongside fellow St. Bernadette School students John Fanta (left) and Casey Lynch during a concert by the Christian rock band Who Do You Say I Am Friday in the school's gymnasium. The band performed as part of the school's celebration of Catholic Schools Week. Members of the band, from left to right, are Jessie Marquardt on drums, Andy Andino on guitar, and Chris Ballway on bass guitar. Behind Coury is first-grade teacher Debbie Chinchar. (West Life photo by Larry Bennef)

## Contractors contribute to O'Grady

By Jeff Gallatin

NORTH OLMSTED

Mayor Thomas O'Grady's campaign for the 10th Congressional District has drawn financial support from people whose businesses have done work for the city during his administration and others familiar in local political circles.

In the financial disclosure statement released this month for his campaign against incumbent Dennis Kucinich, Cleveland City Councilman Joe Cimperman, journalist and activist Rosemary Palmer and Barbara Anne Ferris, O'Grady received a wide range of support in the \$28,300 he raised. Among the contributions are several people who have worked with his administration and/or in the city.

Giving the most at \$2,300 was Richard Bowen, head of the firm which received the city contract for engineering work last year. O'Grady's administration has sought an extension of the

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## City taking pro-active approach to street repairs

By Jeff Gallatin

NORTH OLMSTED

City officials are trying to lay groundwork for making future street projects last longer.

City Council is expected to consider this month a resolution recommended by the streets committee asking Ohio

Department of Transportation officials and Cuyahoga County engineers to inspect and review the 2006 Lorain Road construction project from Canterbury Road to North Olmsted's east corporation line to see if the work was done in accordance with ODOT bid specifications and repair guidelines. Several city officials have said many portions of the more than \$1 million

project are already cracking and in need of repair.

Officials requested City Engineer Dan Collins speak with ODOT officials about the situation and they also plan to send a letter to the state with a copy of the resolution seeking further action. Both council and administration leaders say they are trying to be more pro-active in repairing street enforcing regulations.

"We're just trying to get the most bang for our bucks," said Michael Gareau Jr., chairman of city council's finance committee. "It's frequently been a case in the past where we've had projects done, but they haven't been done well. We want to make make our work last longer so we don't have to be

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## Experts: Tackle foreclosure threat quickly

By Kevin Kelley

WESTLAKE

If you have even the slightest concern about your ability to make your monthly mortgage payments, contact your lender immediately to work out an amended payment plan.

That point was hammered home again and again Thursday evening during a pre-foreclosure seminar held at the Westlake Recreation Center. About 45 people attended the event, which was sponsored by Keller Williams Realty.

The worst thing a homeowner in danger of foreclosure can do is ignore payment notices, panelists at the seminar said.

"Contact your lender as soon as you think you might have a problem," said Tom Fraser, vice president for residential lending at First Federal Of Lakewood Bank.

"You need to be your own advocate and take ownership of your situation whether you suspect something bad is about to happen or whether you have a serious problem," Fraser said. "Many people avoid calling lenders and banks



Cuyahoga County Treasurer Jim Rokakis

because we're embarrassed about talking about money and about our problems with other people. Well I've got news for you. The banks are generally embarrassed about their situation right now, and many of them have problems in their balance sheets. So we've got two groups that have problems that need to talk to each other."

The good news, according to Fraser and others, is that lenders are willing,

even eager, to work with borrowers who are in trouble. That's because the cost and hassle to foreclose on a mortgage is prohibitive to the lender, he said.

"The bank doesn't want to own property," Fraser said.

The foreclosure problem has become so bad in some areas of late that banks sometimes are receiving less than 50 cents on the dollar on the properties that have gone through foreclosure.

"The banks don't want properties in foreclosure and will do extraordinary things to work with you if possible," he said.

Fraser offered the following advice to homeowners dealing with the threat of foreclosure:

- Document all communications with the lender, using certified mail if dealing with an out-of-state institution.
- Know specifically who owns the mortgage and who services the mortgage.
- Keep detailed records of every payment.

Avoiding foreclosure requires patience, he added.

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