

# Liz

"If there was an answer out there, CHN found it. They did all the leg work... but what was equally important to me was the moral support they provided - they gave me hope."

- Liz



#### **Challenges:**

Health Issues  
Risk of Foreclosure

#### **CHN Services:**

Foreclosure Prevention

#### **Outcomes:**

Financial Stability  
Reduced Mortgage  
Reduced Medical Bills

Over 20 years ago, a home health care nurse by the name of Liz suffered a stroke followed by a massive heart attack. Doctors told her she could no longer work. Despite that, she continued to work and purchased a home in 1992. As the years passed, she found herself struggling to maintain the amount of home care visits she needed. She sometimes worked seven days a week struggling to earn enough to pay her mortgage and health insurance premiums.

Being the independent woman that she is, Liz hated asking for help. She did everything she could to save her home on her own. Everywhere she went – rejection. In 2009 she received a letter informing her that foreclosure action was being taken on her home. Refusing to move back with her parents at the age of 63, Liz decided to seek help one last time.

"In the middle of a huge snowstorm, I drove downtown in search of the offices of CHN. I prayed to God to get me there, and he did," said Liz. "I went in, prepared for rejection once again, and instead found the answer to all of my prayers in the form of an angel here on earth by the name of Tom."

CHN's housing counselor worked with Liz and familiarized himself with her case. He knew what needed to be done, and when to do it. By negotiating a loan modification he was able to reduce her monthly payments by \$263.00 a month. Thanks to additional resources provided by CHN, she was able to qualify for the Medicaid Buy-In program and reduced her monthly medical payment as well.

Today, Liz is back to being independent, full of life, fun and feisty; happily living in her home. She's proud of her work ethic, her accomplishments, her family and her home.