



NEWS RELEASE

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Home Ownership Matters announces Buying “TIME” campaign

Indianapolis, IN—March 3, 2009 HOM President and Founder Mildred Wilkins is pleased to announce a **consumer-based educational program called “Buying TIME.”** The program will initially be launched in three states: Ohio, Indiana and Florida, with expansion expected into other states very rapidly. The eagerly awaited stimulus package has been announced and will undoubtedly help many consumers. Nevertheless, there exists an urgent need for today’s borrower who is in default to know what options are available, what their first steps should be and what actions they can undertake to stave off foreclosure. They need practical information to “save themselves.”

The “Buying TIME” campaign has been created by HOM president Mildred Wilkins as a consumer advocate’s response to what can be done: immediately, inexpensively, without professional help; by the homeowner themselves. It makes sense in today’s troubled times to arm consumers with the information they need to:

- a. better understand the options on the table
- b. know exactly what they must do to avail themselves of those options
- c. develop an action plan

“Buying TIME” will in no way replace the need for housing counseling intervention or perhaps even legal help in some instances. It will, however, provide the consumer with specifics which will improve their chances of keeping their home and give them enough time to get to a real estate professional for help. Consumers who are proactive and understand what choices are on the table as well as what lenders are likely to require in order to provide a workout can work more effectively with a counselor/attorney on their behalf. Empowerment of the individual has always been a wise investment of resources. Foreclosure is frequently avoidable but the borrower must be proactive, early on, and avoid such missteps as abandoning the home or unnecessarily filing bankruptcy.

Ms. Wilkins is a former Fannie Mae Broker-Specialist who sold foreclosed properties for Fannie for 2½ years. She has received loss mitigation training from NeighborWorks America, Fannie Mae and HUD. Since founding HOM in 2002, her work has been featured in the *New York Times* and *BusinessWeek*, she has appeared on MSNBC and NPR as well as being featured in many newspaper articles across the country.

Wilkins has been a faculty member for Graduate REALTOR Institute (GRI) since 2004. She is also a member of the faculty of NeighborWorks America as a trainer in Foreclosure Intervention. She is regularly a speaker or trainer at numerous state/regional conferences on foreclosure intervention, predatory lending, loss mitigation and/or mortgage fraud. She is widely recognized as a leading expert on these subjects. HOM has been certified as a continuing education provider for real estate professionals in Colorado, Nebraska, Kansas, Ohio Indiana, Oklahoma, Kentucky and Alabama.

For “Buying TIME” and other trainings offered by HOM, check upcoming events on the website, www.HomeOwnershipMatters.com for details. Also check out the blog for additional, immediate help at homeownershipmatters.blogspot.com.

Interested in the “Buying TIME” program for your city/state?

Email Heather for a package of information at: meade.heather@gmail.com.

HOM stands for “Consumer Advocacy in Action”