

"It is possible to become discouraged about the injustice we see everywhere. But God did not promise us that the world would be humane and just. He gives us the gift of life and allows us to choose the way we will use our limited time on earth. It is an awesome opportunity."— Cesar Chavez

If you have been harmed, join.  
If your family member or friend has been harmed, join.  
If you know that an injustice anywhere is a danger to justice everywhere, join!

*No effort, no amount of time is too small to make a difference. Only inaction is harmful.*

#### 4 Actions to Take to Reverse this Injustice:

1. Let people know we can now tell if and how your home was foreclosed illegally, and how to fight and win your home and full restitution. Be in touch with BOWH/MAAPL.
2. Spread the message: predatory loans and foreclosures are an ongoing financial lynching of our communities.
3. Invite a Bring Our Wealth Home! speaker to your community organization, faith group, union, or workplace.
4. Support financially at [www.maapl.info](http://www.maapl.info).  
***If you believe in this campaign, please tweet about it and tell your Facebook friends NOW using #blackbrownwealthmatters.***

"The ultimate measure of a man is not where he stands in moments of comfort and convenience, but where he stands at times of challenge and controversy." – Martin Luther King, jr.

#### **"When we fight we win...."**

- Together, in 2010, we made it state law that after foreclosure, banks had to rent to tenants until the property was re-sold.
  - Together, in 2012, we made it illegal for banks to refuse to sell the home to someone who returned it to the foreclosed homeowner.
  - Together we have helped hundreds buy their homes back and hundreds more reverse illegal foreclosures through the courts.
  - We have exposed hundreds of illegal bank practices.
  - For 5 years, 1000s across Massachusetts stopped the banks from slashing homeowner rights so they could ratify illegal foreclosures. That effort is reaching a critical stage, yet we will need many more to join us as we work for final defeat of the industry's effort. Please contact us for more information.
- BUT, mostly importantly, our research has uncovered ways for us to reverse almost all foreclosures, since almost all were illegal.** AND working together, even for those still paying a predatory mortgage loan, we can get a write-down to a realistic, affordable price.

Now is the time for Reclaiming  
Now is the time for Restitution  
Now is the time for Healing Together  
Now is the time to regain Our voices, Our Pride, Our community...  
And as the song says: "Lift Every Voice"



Call MAAPL 508-630-1686. Let us know you are calling to join Bring Our Wealth Home! Or email [maaplinfo@yahoo.com](mailto:maaplinfo@yahoo.com)

## **Bring Our Wealth Home!**

*A project of the Mass. Alliance Against Predatory Lending – working to reverse illegal predatory loans and foreclosures and the damage they have created.*



*Foreclosure  
Fighters*



*And the  
Community's Right  
to Its Legacy*

"Just wanted to say you guys are amazing! Your knowledge and the power you have given most of the folks in that room is incredible. Just thinking about it this morning. I will be more involved. Sending love this morning! Peace!!" – Parlee, Worcester

***Black and Brown Wealth Matters!***

[www.maapl.info](http://www.maapl.info)

## Our Purpose as BOWH's Leadership:

Calling for a coming together, the African American, Latino and all communities of color must lead efforts to reverse a massive attack on us together. This attack has been mistaken as aimed at individuals who were scammed into signing onto vastly overpriced predatory loans. We now know that Black, Latino people and other communities of color (and women heads of household) were, in fact, targeted on purpose for these predatory loans by financial players across the world.

We believe, trust, and know the time is "**ripe for us to do right**," as Dr. Martin Luther King, Jr. said. This is not a matter of individuals who bought "too much house." Instead, it was an intentional, industry-wide creation of mortgages "that were doomed to fail," as the Massachusetts Supreme Judicial Court named them. Moreover, these toxic mortgages were purposefully directed to our communities –to strip them of equity, create instability, and hasten the turnover of property from long-term residents of color to investors who stood in the wings, chortling in anticipation.

A Katrina without water is the result. We lost at minimum of \$12 billion in wealth, with an untold disruption to family and community networks. We have been swindled. This is a Land Grab designed to rob us of our wealth which we built from our labor. This is the newest version of an attack that has been waged against us in one iteration or another for more than 400 years.

In just the worst four years of the subprime foreclosures, from 2005 to 2009, the median wealth of Latino households in the US dropped 2/3s; the median wealth of Black households dropped more than half (53%). If we don't fight back and reverse this, our communities will take 2 or 3 generations to rebuild that wealth. We call you to join us and fight back. Homeowners who were directly targeted and lost their homes to illegal foreclosures, and key community leaders, have spoken out against injustice and for organizing to Bring Our Wealth Home!

This is the beginning of what will be a much larger, coordinated community effort to launch and maintain our campaign to call it what it is – an illegal Land Grab – and address the injustice.

When we have created the community-wide understanding needed to support people who must individually fight back, we will Bring Our Wealth Home that was illegally taken!  
*-Zakiya Alake, Union of Minority Neighborhoods, Inc. (UMN), liaison to Mass. Alliance Against Predatory Lending"*

"We believe that justice is needed when we realized how our communities were impacted by a crisis created on purpose to damage our future"  
*-Maria Lora- Dominican Development Center*

*Bring Our Wealth Home! is led by a team of a dozen and a half leaders of color from different, diverse communities across the state; most fought foreclosure themselves. It is a project of the Mass. Alliance Against Predatory Lending. Founded in 2008, MAAPL now has over 70 member and supporting organizations, from NEAC of NAACP, Mass AFL-CIO, to local community groups.*

**We organize, advocate, testify, lobby, sue, challenge illegalities and lift every voice.**

**" I will no longer act as if I were less than the whole person I know myself inwardly to be." - Rosa Parks**

MAAPL now has all the information needed for breakthrough strategies that enforce our homeowners' rights at each stage.

Those foreclosed early in this crisis were blamed and had no real support. All our work changing attitudes, laws, and the knowledge and attitudes of our courts *had not happened yet*. NOW, however, justice is possible.

Now, we have strategies for each of the periods in the life of predatory loans & illegal foreclosures: pre-foreclosure; formal foreclosure process; post-foreclosure while still in the home; and post-foreclosure, no longer in the home.

Some homeowners are still vastly overpaying on predatory loans. These mortgages are now illegal in Massachusetts. Loan modifications are now more favorable to borrowers. Through BOWH!, **together, we can now modify predatory loans down to real value/ prime loan characteristics.**

Banks foreclose with no oversight. Based on their illegal actions and documentation, they claim ownership of property by filings in Registries of Deeds. By law, however, homeowners with actual evidence of these illegalities can file in the Registries as well, providing notice to the world, invalidating the foreclosure deed, and reclaiming ownership. Then, through organizing together, **homeowners can reclaim title, regaining their homes or getting full restitution.**