

# SAVING THEIR HOME STARTS A NEW BEGINNING



The Talleys love their home in Lake Ariel that provides exactly the lifestyle they wanted for their family.

## + WHEN:

Spring 2008.

## + WHO:

John and Dawn Talley. Sons Kevin and Brian were 8 and 6 at the time.

John was working as a breakfast cook at a resort while enrolled in an advanced degree program in speech pathology at Marywood University in Scranton. Ever since their youngest son was born, Dawn was a stay-at-home mom.

## + WHERE:

Originally from South Hempstead, N.Y., the Talleys had moved to Lake Ariel in Pennsylvania's Lake Region in 2002, seeking a better quality of life for their boys.

## + WHAT:

John was bringing in just enough income to cover their mortgage and bills. Then tragedy struck. During a period of four months, they unexpectedly lost six family members on John's side of the family—one was John's 39-year-old brother, Michael. To make matters worse, Dawn's father, who was in an advanced stage of Alzheimer's, had a heart attack.

"It was just one after another," Dawn recalls. "It was almost like you didn't want to pick up the phone."

A family budget that already was stretched thin came crashing down under the burden of travel and other costs associated with the funerals and family care. After missing two mortgage payments, they got an Act 91 Notice, informing them of their impending foreclosure.

THE TALLEYS  
Lake Ariel




The outside deck provides an extension to their home where the Talleys can enjoy their pets and the peaceful natural setting. Some timely assistance from PHFA helped them keep this home that is so central to their family life.

## + OUTCOME:

Dawn immediately started researching their options. She found Trehab, an agency that provides counseling for homebuyers and homeowners, supported in part with funding from PHFA. The staff at Trehab helped Dawn complete an application for foreclosure prevention assistance through PHFA's Homeowners' Emergency Mortgage Assistance Program, or HEMAP. This pioneering program helps people who have fallen behind on their home loans, through no fault of their own. It provides an assistance loan that homeowners repay.

The Talleys were approved for a HEMAP loan in November 2008. It brought them current on their mortgage and real estate taxes so that they could keep their home and get a fresh start. With both children starting school in the fall of that year, Dawn had gotten a job to supplement the family's income. They started repaying their HEMAP loan in February 2009.

By September 2015, John and Dawn paid off their HEMAP loan, and they remain current on their mortgage. John now has a better paying job, having completed his master's degree, and Dawn is still working. Plus she's completing a college degree so she can help people with special needs.

The Talleys are a true HEMAP success story, saving their home and moving ahead in their lives. 



**"OH, I WAS ECSTATIC ABOUT GETTING THE HEMAP LOAN. BECAUSE THEN I KNEW WE WERE OKAY. WE WEREN'T GOING TO LOSE THE HOUSE."**

—Dawn Talley, homeowner and mom