

On Saturday more than 600 Tampa Bay area residents attended Gus's latest foreclosure assistance workshop, at Freedom High School in New Tampa. The workshop offered homeowners an opportunity to meet directly with lenders and receive assistance from housing counselors. Gus previously held similar workshops in Pasco County in 2008 and a second one in Pinellas County last year.

THE TAMPA TRIBUNE
and the Tampa Times

[The Tampa Tribune](#) has a recap:

TAMPA - Kathy Seaberg is less worried tonight about losing her home.

In her first face-to-face meeting with a representative from mortgage lender HSBC today, Seaberg, whose mortgage is two months in arrears, received good news about a loan modification.

"They are reducing my monthly payments," she said, flashing a smile.

Seaberg, who works at St. Petersburg College, said her mortgage interest rate is being reduced by nearly two percentage points to 5.25 percent.

She will no longer have to dedicate a paycheck to cover the mortgage.

"At least it's reduced to a point I can handle it," Seaberg said.

The St. Petersburg woman was among about 600 Tampa Bay area residents to attend a foreclosure assistance workshop hosted by U.S. Rep. Gus Bilirakis, R-Palm Harbor, at Freedom High School in New Tampa today.

The workshop offered homeowners from Hillsborough, Pinellas, Pasco and Polk counties an opportunity to meet directly with lenders and receive assistance from housing counselors.

Representatives from Bank of America, JPMorgan Chase, SunTrust, Wells Fargo, Wachovia, HSBC, Saxon Mortgage and Litton Loan Services as well as more than a dozen public and nonprofit consumer agencies provided housing counseling.

Bilirakis, whose 9th Congressional District includes portions of Hillsborough, Pasco and Pinellas counties, held a similar workshop in Pasco County in 2008 and a second one in Pinellas County last year. This marks the first time he held the workshop in Hillsborough County.

“The foreclosure rate is through the roof,” Bilirakis said. “There is a real need in the area.”

Bilirakis said according to the latest report from Realty Trac, the Tampa, St. Petersburg and Clearwater area ranks 26th in the nation among metropolitan areas for foreclosures, with a rate of one in every 69 houses in foreclosure.

The situation is compounded when homeowners think they have gotten the runaround during a telephone conversation with a lender representative, he said.

Several homeowners who attended today's workshop said they hoped to persuade their lender to put them on a fixed mortgage rate.

Carl Warren of Tampa said a medical condition forced him to give up a job that paid more than \$50,000. While his mortgage remains current, Warren said he is seeking a loan modification to reduce the drain on his monthly disability stipend.

“We want to put it in somebody's hands so they can sign off on it,” Warren said of his desire for a 30-year fixed mortgage rate.

Eric and Marsha Jones of Lutz said they were grateful for the opportunity to meet with a representative from their lending company to begin talks that could lead to a loan reduction.

“I have to give the congressman credit for setting it up,” Eric Jones said.