

Family of five seeks angel to help maintain home

Searching for a private loan of \$12,000 or more to secure mortgage

October 13, 2006 (FPRC) -- CROYDON, Penn. -- Somewhere out there, the Findlay family of Croydon, Penn., is searching for an angel.

Kimberly and William Findlay, along with their three young children, are in danger of losing their home. They need someone to help them with a \$12,000 private loan to secure the future of their family.

Their financial problems started when Kimberly quit working full-time so she could care for her son two years ago, who was having seizures at a babysitter's home.

"We fell behind and the mortgage company was not willing to help," she remembered. "Our home went into foreclosure. We filed an emergency bankruptcy to extend the time. Even so through the bankruptcy went through, they sold the home back to the bank."

The Findlays hired a lawyer to fight for the deed to be reversed, which was successful. However, it cost them about \$10,000 to win that battle.

Kimberly Findlay said the mortgage company is now willing to work with the family if they can send in \$12,000 to reinstate the loan. "They will do a loan modification," she explained.

"Since this started, we have gone to credit counseling and are cleaning up our credit. My husband is working 10 to 14 hour days as a truck driver and a volunteer fireman. I am helping out by working part-time when I can," she said.

But it is not enough, and the family is in danger of losing their home. That is, unless they find someone to help them with a private loan.

"We are looking for a private loan of \$12,000 or more to pay the mortgage and have them reinstate the loan," Kimberly said. "If we are approved for more than \$12,000, we can then finish the clean-up on the credit and look forward to a stress-free financial future. Not sure if I can refi we have tried....we need 100% to do so. Over 100% to pay off our credit cards, but we are willing to try anything...I need to save my house"

If the help does not come, "we will lose our home," she said. "We have nowhere to go and I cannot see myself in a shelter. I will not put my kids -- ages 5, 3 and 1 ½ -- through that."

The paperwork should be arriving soon stating that the automatic stay has been lifted and a sale date will be scheduled in a few weeks, according to Kimberly Findlay.

If there is someone who is willing to help, the Findlays may be reached at 215-781-2615 or via e-mail at avonkimf@comcast.net. Her only hope so far is <https://www.prosper.com/public/lend/listing.aspx?listingID=46880>

Contact Information

For more information contact Kimberly Findlay of Cybercom Enterprises - DB Research, LC
(<http://www.goesf.com> - <http://www.dbresearchlc.com>)
215-781-2615

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