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Community Stands Strong to Block an Eviction

By [NATASHA LENNARD](#)



Michelle V. Agins/The New York Times Mary Lee Ward, in hat, on Friday morning with her lawyer Karen Gargamelli, right; Assemblywoman Annette Robinson, in red; and Edna Johnson, an aide to Representative Edolphus Towns.

From inside Mary Lee Ward's small and sparsely furnished living room in Bedford-Stuyvesant, Brooklyn, it sounded Friday as if a block party was in full swing in the street below. Cars and trucks honked their horns as they passed and almost 200 voices could be heard cheering and chanting.

But this was no street party; it was not yet 9 a.m. and the crowd outside was there as a line of defense.

Ms. Ward — a tiny, soft-spoken 82-year-old — faced eviction by a city marshal on Friday morning, as the result of a subprime mortgage she took out in 1995. The lender, which filed for bankruptcy in 2007, had subsequently been investigated for predatory and

discriminatory practices. And so neighbors, friends, housing advocates and supporters formed a thick human wall outside Ms. Ward's small, gray house on Tompkins Avenue.

Shortly after 9:30, the local state assemblywoman, Annette Robinson, emerged from the house with news.

"The marshal will not be taking action today," Ms. Robinson said over a bullhorn, as Ms. Ward stood by her side. Ms. Robinson vowed to negotiate with the deed holder to keep Ms. Ward in her home.

Friday's protest followed three years of work on Ms. Ward's behalf by the nonprofit legal group Common Law and Ms. Robinson, among others.

"If I'm evicted today, that's it for anybody who's a senior citizen," Ms. Ward, who has lived in the house since 1967, said earlier in the morning, sitting in her living room next to a table covered with legal documents. "It would show they can break up the community and do anything to us."

Fifteen years ago, Ms. Ward says, she needed money for a lawyer to help keep her great-granddaughter from being put up for adoption. Like many others in her neighborhood, she turned to a subprime lender.

She signed a contract with Delta Funding, a company she found advertised on a flier tucked in her mailbox. She borrowed \$82,000 against her house, but claims she only ever received a payment of \$1,000. Ms. Ward still displays a faded portrait of her great-granddaughter as a baby, even though she was unable to prevent the adoption and has long since lost contact with her.

In 1999 and 2000, several state and federal agencies sued Delta Funding, accusing the company of predatory lending practices directed at elderly members of minority groups throughout Queens and Brooklyn. Those suits were settled with Delta denying wrongdoing. Lawyers from Common Law say the lender sent a letter to Ms. Ward in 2001 informing her that they were canceling her loan, but the loan never was canceled. Instead, the mortgage passed from financial institution to financial institution over the last 10 years.

Unable to pay the growing debt, Ms. Ward was issued a judgment of foreclosure in 2008 and the property was put up for auction that July. The winning bidder, the real estate investment company 768 Dean Inc., has been trying to evict Ms. Ward ever since. It arranged, through a court order, for a city marshal to remove her from the residence on Friday, a move that galvanized support for Ms. Ward. By 7 a.m., demonstrators had gathered outside her doorstep, brandishing banners that read "We stand with Ms. Ward" and "Defend the block."

"We have the people power to push the landlord to negotiate with us," said Karen Gargamelli, a lawyer with Common Law. "Our demands are that the eviction be stopped

and that the landlord give the deed back either directly to Ms. Ward or to the Bed-Stuy community in a land trust for affordable housing.”

Common Law has also asked the state attorney general to investigate why Ms. Ward’s purportedly canceled mortgage has continued to haunt her.

768 Dean Inc. does not have a listed phone number. Voice messages left at the workplace of its principal owner, Shammeem A. Chowdhury, and with Mr. Chowdhury’s lawyer were not immediately returned.

Ms. Ward is not the first to have received this brand of foreclosure defense Take Back the Land a housing activist group founded in Miami, has blockaded houses in Rochester, N.Y. in recent months to delay or prevent evictions. Many of the protesters outside Ms. Ward’s house came in response to a call put out by a coalition of housing advocacy groups, Organizing for Occupation.

A tearful Ms. Ward spoke briefly to those who had gathered on her behalf. “You have to stick with it when you know you’re right,” she said. “We’re not slaves anymore. My grandfather was a slave, but I’m not.”



Michelle V. Agins/The New York Neighbors Neighbors and others gathered Friday morning to show their support for Ms. Ward.