

‘We weren’t able to keep up...’

By John Boyle

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ETOWAH — Life wasn’t a cakewalk for Sandra Greene, but she and her husband, Bill, were making it.

They had built their three-bedroom, 1 ½ bath home in 1998 for about \$160,000, which worked out to a monthly mortgage of \$1,100.

He had worked a good-paying job as a contractor in the construction business, while Sandra Greene worked part time as a day care center director and spent much of her days taking care of her elderly mother.

But in September 2005, they fell into a downward spiral, thanks to a bad driver. A vehicle crossed the center line on Crab Creek Road and struck Sandra Greene’s van head-on, leaving her with a broken arm and a bad cut on her leg.

Her husband, who was working in Baghdad at the time, came home to take care of Sandra and help with her mom, who was wheelchair bound. After awhile, Bill Greene ventured back into construction locally, but the recession had hit hard and



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Sandra Greene narrowly avoided foreclosure of her Etowah home. Her grandchildren, Nathan and Riley, live with her.

business dropped.

“In 2008, things were starting to slow down, and in 2009 things started really slowing down,” Sandra Greene said. “We weren’t able to keep up with our mortgage payment.”

They made their last full payment in February 2009, and last September they got a foreclosure notice from the bank. They worked with OnTrack Financial Services and Education in Asheville, as well as with Pisgah Legal Services.

Pisgah Legal was able to secure a loan modification that brought the monthly mortgage down to a manageable level. Now, Greene, 53, is back working part-time at the day

care, and she watches her three grandchildren.

Bill Greene is in Afghanistan, working on a one-year contract. She’s hoping he’s able to renew the contract this summer, partly because the construction industry remains so soft here in the mountains.

Sandra Greene feels lucky to still be in her home, but she worries about the future, both personally and for other people who might face foreclosure.

“I don’t think it looks too good,” she said. “I know they say the economy is on the way up, but if you talk to the guys in construction, there’s still a lot of guys out of work.”