



**FOR IMMEDIATE RELEASE:  
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Biographical sketches of homeowners enrolled in Making Home Affordable Trial Modifications participating in the Department of the Treasury and the Department of Housing and Urban Development event:

**NICHOLAS TEKPERTEY**  
*Reston, VA*

Nicholas Tetteh Tekperthey is 54 and lives in Reston, VA with his wife and one son, and he works two jobs to support his family— he is a sales assistant at a home improvement store and a deli chef at a grocery and market. Between both jobs, Nicholas works on average between 70 and 75 hours a week. Last fall, because of the economic downturn both employers reduced his hours reducing his take home pay.

Nicholas confided in one of his friends that he wasn't making ends meet and his friend told him about Making Home Affordable. At his friend's urging, Nicholas called CitiMortgage to learn more about Making Home Affordable and he worked directly with representatives at CitiMortgage to get his paperwork completed. With the help of Citi, Nicholas faxed in his documents and he was qualified for a loan modification with relative ease. With this modification, he saves almost \$600/month and his payment is now affordable. Thanks to the Making Home Affordable Program, Nicholas' interest rate dropped from 6.5% to 2%. Nicholas' total annual savings for his first year under the loan modification program is \$7,154.64.

**WARREN ROHN**  
*Lewiston, CA*

Warren Rohn is 70 years old and lives with his wife Sandy in Lewiston, California. They have three grown children and eight grandchildren, and his oldest grandson was sent to Afghanistan last week. The last year has been very hard for Warren and his family— three weeks ago, his wife had her lung removed due to cancer. Warren, who is a truck driver and for years operated a small trucking business, had to close his business in November 2008 because he had no work.

Warren bought his home in 1974— 5 acres of land in the woods with a small cabin for \$15,000. Over the years, they have expanded and improved their home and the loan on his house is now about \$350,000. Their mortgage payment is \$2416, which they always paid on time, but in December, Warren reached out to Wells Fargo to ask about options to decrease his mortgage payment because of his change in employment. Working directly with his servicer, Wells Fargo, Warren received immediate relief from Wells Fargo through temporary reductions in his mortgage payments and then in April, Wells Fargo sent him a Making Home Affordable modification offer letter. Thanks to the Administration's housing plan and Wells Fargo, Warren was able to modify his loan to a 2% interest rate for 5 years— a permanent solution that gives him the security and relief he needs.

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