

## Recognizing Violations

**JANIS:** Hi, Coretta - please sit down. It's good to see you again.

**CORETTA:** I have been working hard getting you all that information you asked me for...

**JANIS:** I can see that - by the way, I LOVE your dress! It's a gorgeous color!

**CORETTA:** Thank you. Oh your ad on the radio has got me so excited about owning my own house.

**JANIS:** Well good! Let's see what you've brought me.

**CORETTA:** It's all there. Everything you asked for.

**JANIS:** Hmm... I didn't realize you were in this income bracket.

**CORETTA:** I know I don't make much, compared to some folk, but I don't owe much, either. I pay my bills, and I don't take no hand-outs from nobody.

**JANIS:** All good things. And it looks like you've been at your present place of employment for...

**JANIS/CORETTA:** ...six years.

**CORETTA:** Really, almost six and a half. And I got two promotions.

**CORETTA:** Now, your ad said you'd help anybody with good credit get a mortgage...

**JANIS:** Yes, I know... Look, I'm not going to lie to you. We've got a bit of a battle: you see even though your credit is pretty good, you really don't make quite enough to qualify for the amount of money you're asking for.

**CORETTA:** Well now, you knew how much I made before I took three nights filling out these forms! Why didn't you tell me THEN that I couldn't get a mortgage?

**JANIS:** Because I believe I can get you a mortgage... we'll just have to be a little more 'creative' about it.

**CORETTA:** I don't understand.

**JANIS:** This isn't about you, or us, even... it's all about the government. See, they buy our loans, and then they have all these rules about who we can give mortgages to. According to their formula, you just don't make enough to qualify for the amount of money you're asking to borrow.

**CORETTA:** So much for your ad...

**JANIS:** Coretta, wait. I'm not giving up! Don't you give up, either. Give me a couple hours to check out a few things - can you come back this afternoon?

**CORETTA:** I get off at 4. I can be here at 4:45.

**JANIS:** I found a product for you...

**CORETTA:** A product... ?

**JANIS:** A loan. Because of the situation we've already discussed about your income versus the loan amount, the rate's a little higher than the norm. But you'll pay it for... awhile... then you can refinance.

**CORETTA:** Why would I have to do that?

**JANIS:** Coretta, if you want a mortgage now, this is the best I can do for you.

**JANIS:** It's so important for us women to take charge of our lives, and not depend on a man to put a roof over our heads. Coretta, this is the best way I can think to get you out of paying rent to somebody else, and into owning your own home.