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North Memphis couple faces foreclosure after nearly 3 decades in home

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The country's sagging economy is really hitting home for one Memphis woman.

Ida Morris has lived in her North Memphis home for nearly 30 years. In less than 30 days, she and her terminally-ill husband could be out of their home because they can't make the house payment.

When Morris turns on her stove, it's not to cook - it's to keep warm. Her heat has now been shut off.

"I don't know what's going to happen from this point on," said Morris. "I just don't know. The Lord will have to work a miracle."

Two months ago, she received a letter in the mail stating that the bank was foreclosing on her house.

"My husband always wanted to keep it, always wanted to keep this house," she said.

Back in February, Morris' husband became terminally ill and had to quit his job.

Since then, the couple hasn't been able to make their house payment, forcing Morris to start packing up her belongings and looking for another place to live.

"She's never borrowed on the house, never refinanced, has the original mortgage and has only three years left to pay on a 30-year mortgage," said Sapna Raj with Memphis Area Legal Services.

Since her house is almost paid for, Morris turned to Memphis Area Legal Services for free advice. Lawyers there are trying their best to keep Morris in her house.

"If the lender bought back the home, then we're happy to work with the lender to get the house back in her name because she only owes \$4,000 dollars in principal," said Raj.

Experts say that if you're facing foreclosure, the first thing you should do is seek free professional help from any HUD certified agency.

Next, contact your lender. Never ignore them and think the problem is just going to go away.

And finally, do the very best you can to know the terms of your home loan.

As for Morris, staying at home is simply a matter of faith. "Trust in the Lord that he'd see me through it. He's going to see me through it," she said. "Even if I lose it, he'll see me through it. He's not going to let me go homeless."

It's important to point out that Morris and her husband did try to make some type of house payment to their bank. But, she says, they mailed it back because the couple was so far behind in payments.

If you're facing foreclosure and need some free advice, call Memphis Area Legal Services at (901) 255-3444.

Action News 5 has received a great deal of response from viewers interested in helping Ida Morris and her husband. If you'd like to help, please contact her case worker at [Memphis Area Legal Services](#) at (901) 255-3439.

[Click here](#) to e-mail Justin Hanson.

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