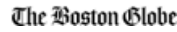




Local Search Site Search

- HOME
  - TODAY'S
  - NEWS
  - BUSINESS**
  - SPORTS
  - LIFESTYLE
  - A&E
  - THINGS TO
  - TRAVEL
  - CARS
  - JOBS
  - REAL ESTATE
  - LOCAL
- Technology Healthcare Markets Personal finance Columnists

HOME / BUSINESS / PERSONAL FINANCE



# Putting their faith into the foreclosure fight

## Religious groups lobby government, lenders

By [Jenifer B. McKim](#)  
 Globe Staff / January 11, 2010

E-mail | Print | Reprints | [Yahoo! Buzz](#) | [ShareThis](#) Text size - +

**For Nylton Andrade, preventing home foreclosures is not just a personal priority. It's a matter of religious faith.**

Discuss  
 COMMENTS (67)

### RELATED



#### Trail of foreclosures

Cases of financial ruin tied to a Dorchester developer.



#### Crisis hits Nantucket

Look at foreclosed upon homes in Nantucket.

Many faith-based groups say that, in the mire of the nation's financial malaise, they have been galvanized by religious themes such as forgiveness (for homeowners unable to keep up with mortgage payments) and the sin of usury (lending money at exorbitant interest rates).

"The economic crisis revealed a moral crisis as well," said Rachel Anderson, director of faith-based outreach for the nonprofit Center for Responsible Lending, a secular group in Durham, N.C. The center has worked with People Improving Communities through Organizing, or PICO, a California-based group mounting a nationwide campaign for changes in mortgage lending, which includes tomorrow's meeting with Bank of America.

Andrade, who was laid off from a teaching job at Boston's Madison Park High School in June, is hoping to save his family's house in Brockton after falling behind on mortgage payments. But the evangelical Christian is also part of a faith-based effort to prevent foreclosures for millions of others across the United States.

"Refresh others and you will be refreshed," said Andrade, 32, citing Proverbs 11:25.

Members of religious organizations have rallied in front of the Treasury Department and met with government regulators, White House officials, and lawmakers to talk about reforming lending.

Tomorrow, Andrade plans to join a group of religious leaders from around the country in Antioch, Calif., where they are scheduled to talk with [Bank of America Corp.](#) officials about modifying more home loans. Hundreds of families are expected to gather nearby for a prayer rally.

ADVERTISEMENT

### LOCAL BUSINESS NEWS ON TWITTER »

Feds award Mass. "green" grant for nearly \$6m - <http://bit.ly/64Crrc> about 2 hours ago

MD Physician Services taps State Street - <http://bit.ly/4Bmh7G> about 3 hours ago

Chamber gears up for awards ceremony - <http://bit.ly/8ZJjcA> about 3 hours ago

FOLLOW GLOBEBIZ ON TWITTER ▶

[Follow other Boston.com Tweets](#) | [What is Twitter?](#)

### INSIDE BOSTON.COM

#### ELECTION SCENES



Photos of a historic night in Massachusetts

#### THE ROAD TO THE SENATE



Learn more about Scott Brown

#### AFTERSHOCK STRIKES

Have You Checked Your Credit Score This Month?

#### TransUnion



#### Experian



“There’s a call for change,” Anderson said.

Religious organizations’ foreclosure activism may be built on a moral foundation, but it is buoyed by a federal government that appears receptive to taking their opinions seriously, said Richard L. Wood, a sociology professor and former director of religious studies at the University of New Mexico.

“The Obama administration has signaled they want to work with these kinds of groups,” Wood said. “The faith-based organizing world has gotten more and more sophisticated.”

In Massachusetts, a web of groups with religious affiliations have signed on to the cause, including the Brockton Interfaith Community, which is made up of religious institutions and other groups in a city battered by foreclosures. The group - of which Andrade is a member - is one of six organizations in the interfaith Massachusetts Communities Action Network, also part of PICO.

Lewis Finfer, director of the Massachusetts Communities Action Network, said that over the past few decades it has concentrated on state and local issues, such as youth violence and affordable housing. But as the foreclosure crisis mushroomed, he said, the network realized it needed to get involved on a wider level because lending and credit issues cross state borders. [Continued...](#)

Single Page **1** 2 Next ▶



Start your week off right with in-depth coverage. [Subscribe now to the Globe.](#)



READER COMMENTS »

[View reader comments \(67\)](#) » [Comment on this story](#) »

Ads by Google

[what's this?](#)

### Foreclosure Bailout Plan

1-Minute Foreclosure Bailout Evaluation. Do You Qualify?

[www.LoanModMe.org](http://www.LoanModMe.org)

### 30yr Fixed at 4.375%

4.55% APR. Direct lender. 1.25 pts Call (877)858-5990 for details

[www.IPLmortgage.com](http://www.IPLmortgage.com)

### See If You Qualify Now

3-Simple Questions Tells You If You Qualify For a Loan Modification

[www.FEDMortgageLoans.com](http://www.FEDMortgageLoans.com)

#### HAITI



Survivors flee to streets as 5.9 aftershock hits

#### CREAM OF THE CROP



Ten Sox prospects to watch in 2010

PLUS...

[Blogs](#) | [Crossword](#) | [Comics](#)  
| [Horoscopes](#) | [Games](#) |  
[Lottery](#) | [Caption contest](#) |  
[Today in history](#)

Equifax

840  
750  
650  
550  
450  
340  
310

You are here (618)

Click Here To Get Score!

FreeScore.com

#### MOST E-MAILED »

1. [Swept off our feet](#)
2. [McGrory: Seduced by our new senator](#)
3. [Gardner design](#)
4. [Uno vows Chapter 11 is only temporary setback](#)
5. [Sheppard out at WEEI](#)
6. [Fidelity's number two to retire](#)
7. [Archdiocese to merge three Quincy schools](#)

#### RECOMMENDED SEARCHES

- [Cat Goddess](#)
- [Cape Wind](#)
- [Obituaries](#)
- [Food](#)
- [Yoga Day](#)
- [Crossword puzzle](#)

[ABOUT THIS LIST](#) ▶

