

came out of bankruptcy, a step that is necessary in order to pursue any type of modification of a mortgage loan.

Williams has been putting about \$2,000 a month into an escrow account, the amount she says she could afford to pay in a reworking of her loan. She has contacted Bank of America, which now holds the loan, and even hired a lawyer to help her, but she has not been able to get an answer.

Richard Ravosa, the attorney she hired, says all he can get out of Bank of America is word that “they are evaluating her case.” He says the bank should take into account the highly questionable actions of the originating broker.

“My loan has to be modified. Everything was crooked,” Williams says of the misrepresentations on the loan application.

She evidently isn’t alone anymore in her belief that all wasn’t on the up-and-up. In August, Williams says, two FBI agents paid her a visit and spent an hour and a half looking at her loan papers and asking her and her daughter lots of questions, including details about the broker and even the layout of the office where the closing took place. “I asked them if they are going to press charges or anything,” says Williams. They told her “they are investigating.”

Special agent Gail Marcinkiewicz, a spokesman for the Boston FBI office, says she can neither confirm nor deny the existence of an investigation. But she says the office does have a mortgage fraud working group that is pursuing possible cases along with FBI offices across the country.

“They should go to jail,” Williams said last year of those she says took advantage of her, while emphasizing that her main priority is simply being able to keep her home.

Depending on how things go, perhaps she’ll get both wishes.

Towns offer space to keep popular RMV branches open

► BY GABRIELLE GURLEY

CITIES AND TOWNS across the Commonwealth are making the state an offer it can’t refuse: Free or low-cost public space for Registry of Motor Vehicles branches.

To save \$1.7 million annually in the midst of the worst budget crunch in recent years, the Registry announced plans this summer to close 11 of its 34 branch offices. But

the agency’s decision forced a few of the affected communities to realize how important the branches are, both in terms of customer service for local residents and the economic activity they generate. That prompted some municipalities and private businesses to make available free or reduced-cost space to keep their branches open.

Lowell offered the RMV a sweet deal in the city-owned Early Garage development after Registrar Rachel Kaprielian announced she was going to shut down the city’s Chelmsford Street branch. The closing of an office that served nearly 167,000 people last year galvanized city officials. Rep. David Nangle says he heard from more residents about the closing than about any other issue in his 11 years on Beacon Hill.

Nangle, along with other state and city officials, convinced Kaprielian to keep the current location open until February and then move into the 6,680-foot garage space. Kaprielian was amenable because she says there’s a lot of branch traffic in the Merrimac Valley, where more people tend to use cash and fewer have Internet access.

LOWELL OFFERED A SWEET DEAL.

The Registry will pay no rent for 18 months at the new site, and then pay \$9.25 per square foot, increasing to \$13.58 by the end of the 10-year lease. That’s less than half of the \$192,000 rent the agency pays now. The city is also footing the bill for the build-out of the agency’s offices as well as janitorial, water, and sewer costs. The RMV picks up the tab for electricity, heat, and the 14 employees.

But doesn’t re-opening offices slated for closure defeat the purpose of budget cuts? “This is kind of against what we are trying to do, but we still are going to save a lot of money over those 10 years,” admits Nangle.

Lowell isn’t alone in wanting to keep a Registry presence. Attleboro recently found a rent-free municipal space for an express RMV branch near City Hall, and Falmouth is looking for space as well. Similarly, the RMV pays no rent for its branch offices in Haverhill City Hall, at the Martha’s Vineyard Airport in Vineyard Haven, or in the privately owned Eastworks Mall in Easthampton, where the office helps bring in foot traffic. As for Boston, the Chinatown branch is still slated to close, but the registrar says she hasn’t ruled out similar ideas for preserving services in the Hub.

According to Kaprielian, municipalities, like the state, are suffering in a down economy, and everyone is looking for ways they can partner to save costs or spur business. She says the Registry is trying to drive more and more customers to its website (37 percent of license renewals were handled online in August, up from 31 percent in March), but it still needs to operate a number of

branches because not all transactions can be done online.

“There are reasons people have to come into a branch,” she says. “You can’t just cease doing that.”

Along with municipal money savers, the RMV is also seeking out state-owned facilities and public private partnerships. Branches have opened on the Charlton and Natick service plazas on the Massachusetts Turnpike. (The Natick branch has been criticized for its difficult access.) There’s also a new Beverly location in the works at a MBTA parking garage scheduled to open in 2011.

A yearlong pilot program with AAA Southern New England allows the state to provide license renewals and vehicle registrations to AAA members at the association’s Worcester and Newton offices. The automobile association doesn’t charge the state anything, and employees perform the transactions. If labor issues can be worked out, the Registry would like to expand the program.

Lloyd Albert, AAA Southern New England’s senior vice president of public and government affairs, says moving routine transactions online is valuable, but it’s not a cure-all for the budget crunch facing the Registry. “What we recognize, however, is that many people who don’t have access in the same way as others to computers, we have to have bricks and mortar as an alternative,” he

says. “I think to find low-cost ways of doing that makes a lot of sense.”

Carpentry apprentices help nonprofits, get real-world training

► BY ALISON LOBRON

FOR DAVID LEONHARDI, a union’s effort to increase its community service offerings has helped enhance his teaching.

Leonhardi is an instructor at the New England Regional Council of Carpenters’ training center in Millbury, where apprentice carpenters spend 16 weeks—one week per quarter for four years—learning the trade. In the past, his instruction was confined to the Central Massachusetts campus: He would teach carpentry using mock building projects, which students then tore down at the end of a

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