



STAFF FILE PHOTO BY PATRICK WHITTEMORE

**UP FOR BID:** Auction signs popped up across the state as foreclosure filings rose 34 percent through November.

## Foreclosure filings go through the roof

Foreclosure filings in Massachusetts last year were up 34 percent through November, compared to the prior year, data show, and the net effect of the spike is that many first-time homeowners are hearing the words "gimme your shelter."

The number of foreclosure filings through November was nearly 10,500, according to the ForeClosuresMass.com Web site. Essex County had a 49 percent increase over the same period in 2004, while Suffolk, Plymouth, Bristol and Barnstable counties all had increases of more than 42 percent.

In the last six months, the site states, Boston had 483 foreclosures.

One reason is that home prices in Massachusetts have appreciated 67 percent in the past five years, according to the Office of Federal Housing Enterprise Oversight. October's median selling price for a single-family home in the state was \$349,000 — up from about \$210,000 in 2000.

Communities with the greatest foreclosure spikes include Reading, at 250 percent; Burlington, at 200 percent; Seekonk, at 163 percent, and Newburyport at 163 percent. Of towns with at least 50 foreclosures in 2004, the top hikes were in Lawrence, with 113 percent, and Lynn, with 70 percent.

— STAFF AND WIRE REPORTS



STAFF PHOTO BY MIKE ADASKAVEG

**SALE OFF:** Real estate broker John McElligott Jr., right, shakes hands with homeowner Allen Curry after yesterday's auction was canceled. Curry fell behind on his mortgage after having a stroke, but McElligott stepped in and helped.

# GAVEL PLAN NIXED, MAN'S HOME SAFE

To a high bidder, 49-51 Woodbine St. might have been just another two-family home in Roxbury to spruce up and resell.

But to Allen Curry, it has been his castle since he was 11. And yesterday morning, after a close call with the auctioneer, his kingdom is still intact.

"It is completely taken care of," a joyful Curry said after the auctioneer and his assistant drove away from his home without ever asking for an opening bid. "It is canceled and it will never happen again."

At a time of growing foreclosures in Boston, Curry's upbeat story is a bit of a rarity.

The 55-year-old constable had fallen behind on payments for a mortgage issued in July 2003. His two-family home with thin white doors on either side and rhododendrons in the yard was pushed into foreclosure.

It didn't matter that the Vietnam veteran bought the home during the Blizzard of 1978, when his daughter was just a toddler, from an elderly man named Mr. Reed. Or that he and his childhood friends used the gray wall in front to play "Billy Buck," a human pyramid game.

"I ran into some trouble. I had a stroke a year ago," said Curry, who at one point lost the use of his

right side and couldn't write his name. "I have just put all my payments and situations back in order."

A friend of a friend also stepped in to lend a hand.

John McElligott Jr. is a real estate broker who seeks out homeowners facing foreclosure proceedings. If a homeowner wants to sell his house, McElligott asks the mortgage company for a postponement and puts the property on the market. If the homeowners want to stay in their house, McElligott suggests they consult with an attorney and contact other mortgage companies for help.

"I hate it when anyone loses their house. It's terri-

ble. It's sometimes the most heartbreaking thing people face in their whole life," said McElligott, who stopped by to congratulate Curry outside his home. McElligott said he received no fee for helping out.

Curry won't reveal exactly how he was able to pay off his arrears. The National Consumer Law Center warns that predatory lenders sometimes prey upon vulnerable borrowers facing foreclosure, and that homeowners in duress should beware of such loans.

"I was able to do this through my family and an individual," Curry said. "I'm coming out of this unscarred."