

New York

James, Receptionist, Volda (loan counselor), Hannah(Eden), Tara, Milagros (counselor)

[Static – Noise – Walking – Whispering]

Receptionist: Hello

James: Hi, is there someone we could speak speak to just for a few minutes about the housing

Receptionist: housing in reference to what?

James: in reference to whether we qualify or we wanna learn a little bit more

Receptionist: for what though

James: for a loan for housing

Receptionist: purchasing? You have to attend the seminar

James: yea. is there a way I could speak to someone just for a few minutes

Receptionist: they busy they all have clients that's why the informational part is the seminar

James: okay um

Receptionist: Rodger [?] he wants to speak to somebody regarding a...

James: just for a few minutes because we have a unique life situation

Receptionist: You have a what?

James: A unique life situation

Receptionist: okay whats your...

James: Would you mind speaking in private for just a few minutes

Receptionist: Hold on... [background noise] [answering phones]can I help you... you have an appointment... whats your name... [answering phones] [whispered]

James: They seem very busy

Hannah (Eden): yeah we might not get in today

James: hmm

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Hannah (Eden): [unintelligible]

James: what do you think?

Hannah (Eden): I think we should think of something different

James: okay what do you think? you're better with the names

Hannah (Eden): Ridley

James: Huh?

Hannah (Eden): Ridley...what did my sister say? I don't know you think of a name

James: okay let me think of a name now its important. I think you need like something exotic, like bubbles or something ridiculous..uh

Hannah (Eden): Eden

James: Eden that's very very Christian isn't it?

Hannah (Eden): yea like the Garden of Eden

James: Yea I see I see...oh that's deep, that's deep that's symbolic

[Spoken]

Receptionist: this is one of our loan counselors did you want to speak to her?

James: Yea for just a couple of minutes if that's possible

Volda (loan counselor): Okay

James: Hello we really need to speak to you in private just for a couple of minutes because we have a unique situation and we don't want to in front of everyone

Volda (loan counselor): okay right this way but you are not allowed to... the young lady will have to have a seat

James: oh

Hannah (Eden): oh

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Volda (loan counselor): Are you the person that has the problem or is he the person that has the problem

4 we're together

James: we're together

Volda (loan counselor): you're together but this is an office...you understand

Hannah (Eden): what do you mean?

Volda (loan counselor): I- I [unintelligible]

James: it has to do with our situation just for a couple of minutes... do we follow her?

Hannah (Eden): yeah I think we do now, yeah

[Walking]

Volda (loan counselor): how can I help you today

James: have a seat

James: well we have a unique situation and my uh this is my girlfriend, Eden, and I apologize about her attire but uhm uhm but Eden is in a unique line of work and umm

Volda (loan counselor): For example?

James: Uhm I dunno if you wanna tell her

Hannah (Eden): I have an extensive client base, male clients

Volda (loan counselor): Okay

James: and we have been...i work for Wells Fargo actually and we've been basically denied the right to appeal for housing to apply for housing. I have tried to talk to some of my coworkers and they do not want to help me obtain housing

Volda (loan counselor): and you have been denied on what grounds

James: on the grounds that we walk in a bank or we walk into an organization and they basically

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just discriminate against us because of her line of work and we have been everywhere and no one wants to help us

Volda (loan counselor): Okay I don't think so if you do the recording like if you are being paid on a weekly basis a monthly basis a daily basis you need to record it because if you don't have like pay stubs or any other such information

Hannah (Eden): I mean I get paid in cash and I know what I make and when I make it

Volda (loan counselor): and how do you record it

Hannah (Eden): I just add some things up on a piece of paper

Volda (loan counselor): No. you need to take out an account a bank account, okay. And what you should do if you want to put it there on a weekly basis and say you are going say look I am going to save X amount of dollars, right to show that it is something continuous

Hannah (Eden): okay

Volda (loan counselor): All right? and uhm then you will if you wanna put 500 dollars a week they must see that 500 dollars

Hannah (Eden): okay

Volda (loan counselor): okay because I am sure you are being paid different amounts so you don't wanna say this is what I get this is what I get this is what I get because they may not believe you so what you need to do is save 500 dollars each month you wanna have a client base you know

Hannah (Eden): mm hmm

Volda (loan counselor): and from your client base you take out X amount of dollars to keep, Y amount of dollars to wear and another Y amount of dollars to save and you say this is

James: Can we write off some of those things like the clothing and right that off from what she

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makes

Volda (loan counselor): I don't know you have to ask your accountant and you too have to file taxes you will have to have at least two years taxes

Volda (loan counselor): okay

James: what I am worried about though is will they discriminate against her because she is a prostitute

Volda (loan counselor): Well no if she put a regular work that she is doing like paying taxes like showing that my earnings are X amount of dollars what you do is you still continue to write it separately but you put how much you save so when you filing taxes you put the full amount but you put what you save right but I am saving X from it

James: okay

Volda (loan counselor): so you should record, get a little book and record from day one you earn x amount of dollars find another name'

James: find another name

Volda (loan counselor): and don't say that you're a prostitute thing or whatever

James: what do you recommend that we say? That's what we have been struggling with, don't say that you're a prostitute but what do we call it?

Hannah (Eden): like cause if I make a bank account and do all this and then they find out what I do then I will be

James: everyone has been wasting our time and we wanna come to ACORN because we know that you might be able to help us with all this I don't know that to call it she walks into an office like this and as you can see its not very classy i its not a good thing to be around

Volda (loan counselor): but when she comes back the next time she can wear a skirt

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James: but she been working since. You just got off work what like an hour ago

Hannah (Eden): Uh yeah

James: I mean she just got off work you know what I mean

Volda (loan counselor): you have to take sit back and think and find another name for it

James: could we classify it as maybe performing arts maybe like she is a performing artist or that's sort of like a performing artists would do

Hannah (Eden): I teach people stuff I mean my clients

Volda (loan counselor): okay well then you should know what you want you come up with three different ideas you come back say look these are my ideas and we may be able to identify you know this sounds better but if you don't have a record of anything you have to have for you to purchase a house you have to have 2 years of paying taxes okay?

James: okay

Volda (loan counselor): um is it legalized is prostitution legalized in New York State?

James: it's not its not unfortunately

Volda (loan counselor): well see that's your problem

James: that is our problem

Volda (loan counselor): yes...um Tara...one moment please

Tara: yes

Volda (loan counselor): these people say that they are being discriminated against because the young lady works at night um you know entertaining menfolk and they are looking to purchase a house and everywhere that they went they went to Wells Fargo they been back and they don't want to do so they don't wanna sell

Tara: well the reason that they don't want to give you a mortgage is because there is not real

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income that you can prove you know so you would have to do its called a no dock loan.

James: okay

Tara: Yea I mean we only deal in these like real conventional type products where its like mortgage products where it is like you have to show pay stubs and tax returns and things like that but the banks do have these mortgage product like for a lot of people who are self employed or someone like you who doesn't report income like for taxes or things like that and they are not good loans I mean they are higher interest rate because the banks look at it as a higher risk loan because you cant prove income and you can't prove credit and all that kind of stuff

James: okay

Hannah (Eden): Well whats more proof than cash on the desk

Tara: no you have to have a record

James: so if we do these no dock loans then it wont be an issue, her line of work

Tara: Right

Volda (loan counselor): Nobody has to have her record

James: okay

Volda (loan counselor): your earnings you know

Hannah (Eden): so how do I get that started

Volda (loan counselor): you have to have a record you have to pay taxes

James: but if shes making like between 5 and 10 thousand dollars a month because she works in Manhattan how can we get around the fact that its gonna alert people that you know she is making so much money maybe it will be a red flag or something

Tara: and it may

James: so that's a problem

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Tara: yea but with No dock loans you do have to show bank accounts and all that kind of stuff and credit you have to have some kind of established credit and all that kind of stuff so. And if you go into a broker or a mortgage broker and you discuss this you don't have to necessarily disclose it if you don't want to I mean do you work?

James: yeah yep I work at a bank

Tara: so you have a traditional income

James: right

Tara: okay so I wonder if they could do something like um. What if they did based on his income
5like [unintelligible]

Tara: and is it like a.. I don't know if they

Volda (loan counselor): then they would still [unintelligible] have to bank at regular documents

Tara: yeah I don't know I mean honestly we haven't really like come across this where its like someones occupation is going to be like an issue for banks. I think it is more of an issue of proving income than anything.

Volda (loan counselor): mm hmm

James: okay so if we can prove the income and find a way to get around her particular occupation we should be fine

Tara: I can't see why not I mean no dock loans are generally pretty I mean a lot of wealthy people who have like traditional jobs do like no dock loans because they

Volda (loan counselor): mm hmm

Tara: you know because they

Volda (loan counselor): hope to pay it off by a certain time

Hannah (Eden): can you guys like put us in touch with these?

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Tara: with some banks

James: with the no dock loans

Tara: well no we don't do that like I said we do this more on the traditional side. When we do it we put it to the banks like these folks are low risk right and so like we have to show like traditional pay stubs and tax return and things like that credit, bank statements those kinds of things because the products that we usually have access to are lower interest rates and

James: well what if I were to do this. What if I were to put this all in my name and then get her to put this all in my name and then get her the house so that she can do her business.

Tara: I have no idea I mean that is more of like a legal question

James: okay well when we go to traditional organizations they discriminate against us so that is why I was thinking that maybe you guys could help us because that that's the problem we are having cause when we walked in today she was like why are you dressed like that

Hannah (Eden): I mean I apologize

James: she just got off work

Hannah (Eden): I just you know it was time for me to meet up with him so

James: anyway would it be possible for me to put it in my name and then give her

Tara: we can do what ever you want

James: alright

Tara: ya know what goes on in the house we don't care you know we just help you with the mortgage basis

James: alright

Tara: so ya know if you can supply ---- with pay stubs tax returns, credit and bank statements then that is totally cool and ya know we will just refer you to the banks that we work with ya know

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that's easy

James: yeah

Tara: ya know and then whatever you do with the house that is totally on you we don't care

Hannah (Eden): When I live in the house does that count on anything for me because I don't want to be completely dependent on a man all the time so like could I actually establish something by living in the house like by actually having a dwelling place

Tara: yea you could put the utilities in you name like the coned the phone the cable so that starts to generate a credit history for you um yea so that establishes your residency so that shows proof that you live there so that you know like if he decided he wants to evict you from the house you would have that as a report

Hannah (Eden): like should I

Tara: but again what I think you should do if you wanna protect yourself is you wanna go someplace like legal aid you wanna go to a legal aid and sit down and talk to an attorney and figure out how to protect yourself. That is something we just don't do . We could defiantly help you with the mortgage and stuff sure.

James: you could help us even though she is you know

Tara: because if it is all you I mean because I mean its easy ya know pay stubs tax returns credit if you can provide those that's

James: okay I can provide those but I was just trying to figure out if she can establish something if she could take her cash and then you know

Volda (loan counselor): she can give a gift, if she is going to she can give you a gift. Cause there would be forms the counselor would use

Tara: like for down payment

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Volda (loan counselor): right but money would have to transfer from her account to your accountant. So she would have to establish a-

Hannah (Eden): so I would have to establish a bank accountant

Volda (loan counselor): a bank accountant, everything

Hannah (Eden): when I go into the bank do I have to tell them what I do or can I just say

Volda (loan counselor): well tell them you want to open an account with a thousand dollars or so and then after you put whatever you want

Hannah (Eden): I mean banks are greedy they don't care if I just give them cash right?

[unintelligible]

James: we feel more comfortable going through you guys because we feel like its like they are pretty hostile toward us for good reason I guesstimate

Hannah (Eden): not for good reason

James: well they are hostile for her that's why I want to work through you guys if possible

Tara: yea mm

James: like if we can establish some type of

Hannah (Eden): this feels more low key like not as intimidating as some of the other places

Tara: sure

James: and before we go to the approval process I just want to speak to you guys to see if this is okay I mean I don't want to waste your time or

Tara: yeah I mean to me if you might not think this but if you have pay stub to credit history bank statements you are very traditional

Volda (loan counselor): its not yeah

James: okay

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Tara: so there is nothing out of the ordinary for you

James: okay even if the business like of what goes on in the house

Volda (loan counselor): its a house you're buying they don't ask

Tara: we don't care they don't ask what you are going to do

Volda (loan counselor): as long as you live there

Tara: As long as you pay the mortgage

James: I have to live there

Volda (loan counselor): yeah its

James: oh

Volda (loan counselor): its got to be your primary residence

James: well she is going to live with me but we are using the house so that she can do her work

Tara: Doesn't matter

Volda (loan counselor): no you are not going to go and tell them that you are buying a house and they not going to call you out

Tara: You could still live there. I mean who is going to say we are buying a house and we are going to live there.

James: okay even though

Hannah (Eden): so he doesn't have to actually be there because he he also wants to eventually do campaigns and stuff politically

James: well a couple of years down the road not right now

Hannah (Eden): yea but like that's is kind of why I want a house for myself and that is kind of like why he wants me somewhere else so like we can keep our distance but still be together

Tara: mhm I mean that's all up to you guys we don't need to know all that but we will help you like

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I said. You are a very traditional case you have all of the income and all the bank hears about is your income and your credit and your savings so you know they will tell you what their products are and you bring in all of your paperwork and they will try and fit you in if we can we can if we can' we can't we will tell you

James: and what would be reason you can't?

Tara: if you don't have credit, you

Volda (loan counselor): you may have credit but it is not good at this point and time the council would help you clear it up

Tara: Well did you come to a first time home buyers seminar?

Volda (loan counselor): not yet

James: Not yet we are going to but before we go to this seminar we wanted to make sure we qualify

Tara: well that is sort of the opposite of what we do

James: oh

Tara: you come you learn about what the products are what the requirements are all that kind of stuff then you sit down with a councilor one on one and they will go over all your paperwork there is like a million and one reasons that a bank wouldn't give you a mortgage but you know you go through all that

James: okay but now we should go to one of the seminars?

Tara: yea

James: but when is the seminar?

Volda (loan counselor): oh okay its on Tuesday six is the time so I am going to go get a someone for you to register you

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James: alright lets do that

Tara: good luck

James: should I follow you

Volda (loan counselor): I am following her

James: oh okay alright...[whisper]so when we talk to this next woman we will make some more points

Hannah (Eden): we need to push this next one because they will probably get that person in deeper if they don't [inaudible]

James: yea well what should we say..when she walks in and is like who is this person registering and we will be like us and while we are signing we will be like an also this.

Volda (loan counselor): yeah what you can also do when you purchase is you can transfer the um. She can go on the...so the mortgage is still going to be in your name

James: well see she just turned 18 so it really could be in her name okay

Volda (loan counselor): But her name the-

James: the reason that don't want it to be in my name is because its her business and it is going to be all cash and I don't want to be connected to it

Volda (loan counselor): If you are the person who is going to buy it for her now because of her situation or what have you

James: right

Volda (loan counselor): your name is going to be on there on the mortgage your name is going to be there on the

James: why does it have to be though if we can establish some sort of credit line with her

Volda (loan counselor): No no no it is not done like that that is why you all get in problems when

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you go

James: oh

Volda (loan counselor): that is why you all need to register for the first time home buyers

Volda (loan counselor): mhm

Volda (loan counselor): alright and um so you can

James: cause if she has got a bunch of girls working in this house I don't want my name on it that is what I am saying

Volda (loan counselor): but if you are the person buying your name is going to be on it. Her name will not appear anywhere what you probably gotta do is like sell her it

James: sell her?

Volda (loan counselor): yea

James: sell the house or?

Volda (loan counselor): sell the house to her

Hannah (Eden): so he has the house in his name and I can live there and have

Volda (loan counselor): and it could be like you rent it

Hannah (Eden): and I could give him the money- but? I mean I will just be getting the money back from you anyway

James: Yea well she is gonna have this business in the house with a bunch of girls coming and doing these things, performing tricks and she is going to give me the money so that I can pay the mortgage that is how we want to work it potentially.

Volda (loan counselor): but your name is going to be on the mortgage your name is going to be on the deed

James: but no one has to know where the money is coming from

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Volda (loan counselor): no if you were how much you were working for how much you could pay like if you were work for 5000 and you were paying 10000

James: could she say it was a gift for me, I don't know a cash gift or?

Volda (loan counselor): you don't want that running through if it

James: what if I run for congress

Volda (loan counselor): pay a down pay a down or she can transfer to somebody else

James: like a friend

Volda (loan counselor): who is not in that business and then they can transfer it to you as something she can transfer it to your mom

James: well I like that idea, transfer it to a third party

Hannah (Eden): not to his mom, not his mom

James: No leave—my mother is st- don't bring up my mother here she knows nothing about this

Volda (loan counselor): what about a friend

James: okay a friend what type of friend though, like a banking friend of mine or just some independent

Volda (loan counselor): Yea you may not necessarily have to have a banking friend you have other friends that

James: Just a friend from college and she can

Volda (loan counselor): yeah a close friend then she can transfer that and then he can give you like a gift to purchase

James: and then it won't be connected from me to her. Ok that's a good idea that didn't even occur to me okay

Volda (loan counselor): That is why you have to sit down and think this whole thing out and don't

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get excited and don't be martyred or put negativity in front of it and a lot of people

James: well the reason why we are rushing is because she was working for this pimp and he was very abusive

Volda (loan counselor): oh okay

James: and that is why we want to set up an independent business because this guy is coming after her

Hannah (Eden): Scary

James: and that is why we were in a rush you know why I am excited and I know nothing about her business I am just trying to be here to be professional because ya know she walks in and but now we have this pimp discriminating against us

Hannah (Eden): well he is not discriminating he is aggressive

James: no not discriminating he is aggressive

Hannah (Eden): HE has been really aggressive toward me ever since I met him because I wanted to leave because it is scary being subjected to a huge man who has control over your life. I mean he is kind so

Volda (loan counselor): so that is what you have to do get it transferred to someone else to you know, so there would be no link there

James: got it

Volda (loan counselor): you understand

James: I understand

Volda (loan counselor): you have to be very very careful of what you are doing

James: because someone might find out government might find out. But who do I have to worry about though

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Hannah (Eden): The pimp

James: I know I have to worry about the pimp but he is illegal anyway he is not going to do anything to me who what do I have to be careful of?

Volda (loan counselor): that you don't want your name connected in that way you know because for instance supposing years from now things did happen for you

James: right

Volda (loan counselor): and somebody come from nowhere take for instance the person who is after her and wanted to don't worry him da da da da so when the run an investigation it should not be running her name to yours

James: what if I when I run for campaign in a couple of years and this third party is gonna give me the money to pay for the house. Pay for the mortgages. Can he continue giving me the money after I am done paying for the house you know cause she

Volda (loan counselor): But you don't need it

James: yea but she is going to be bringing the money in so if I run for political office maybe that's a good idea for continuing to give me the money while I am running for campaign so I can raise money giving money to this third party even after I am done paying the mortgage

Volda (loan counselor): then you know how well a friend is to you

Hannah (Eden): you have to be able to trust him

James: I trust this guy he was my college friend

Volda (loan counselor): okay if you say so

Hannah (Eden): I don't know him

James: you have never met him but his name is Zach he is a really great guy and I think that like you said he can give me a gift for the house but can he also give me

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Volda (loan counselor): The house that she um

James: the mortgage cause she is going to make the money

Volda (loan counselor): but that's a down payment if you need that

James: OK

Volda (loan counselor): because you need to get a down payment

Milagros (counselor) I mean if she stops making money how are you going to continue paying the mortgage

James: She's gonna con- she is really good at what she does she is going to continue

Volda (loan counselor): He will pay it because he is working the house is in his name

James: yea but the money she makes helps

Volda (loan counselor): that has nothing to do with him other than when they finish paying off then they will decide what they going to do with the house

Milagros (counselor) OK

Volda (loan counselor): if he can do like a sale to her you know she comes in like look I am or he would give her like a lease saying that it is rented and he helps her out in there because he is the landlord right he is not living there to keep watch over there all night you understand what I am saying

Milagros (counselor) mhm

Volda (loan counselor): so when they are finished paying for everything she could call him up and say look I wanna buy this house from you cash, but then she said I gotta come for her money that is why you need a bank book

Hannah (Eden): okay

Volda (loan counselor): And you cant put no big set of money in a bank book you can save like

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500 dollars each week or something like that - you got no way to [?] the rest of the monies

James: hmm so like no more than 500 dollars a week in the bank

Volda (loan counselor): uh yeah or like yeah

Hannah (Eden): what if what if like yea I have to like all of a sudden

Volda (loan counselor): You have a mother? Why you don't give your mother

Hannah (Eden): I don't, I don't speak to my mother um but what if like Sonny they guy I used to work for

James: Sonny is the pimp

Hannah (Eden): what if like he came after me again and wanted to take my money again and I had no where to put it so I need to throw it in the bank

Volda (loan counselor): You need to speak to your mother

Hannah (Eden): I don't speak with her

James: She's...

Hannah (Eden): I don't even know where she lives these days

James: and my parents can't help

Volda (loan counselor): do you have a father? Brothers sisters? It's better than wherever the money is than Sonny run with it

Volda (loan counselor): yeah but I don't I left I had to get out of the hellhole I grew up in and I.. at least Sonny I can spot down the street

James: He's beat her up. Sonny has beat her up

Volda (loan counselor): alright you don't have a brother or a sister or

Hannah (Eden): not that I would like to call my own

Volda (loan counselor): but there's [?] to your mom?

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Hannah (Eden): She would take the money and spend it on drugs

Volda (loan counselor): oh she is like that?

James: maybe the friend is a good idea

Volda (loan counselor): And who is your girl friend

Hannah (Eden): I have a group of girls that I work with. They are

Volda (loan counselor): You have no one friends very close to you who you know all of the can be your friend

Hannah (Eden): Oh I do, I do but they are young though, they are too young to have a bank account I mean I just turned 18 so this whole bank account thing is new to me

Volda (loan counselor): Well I cant tell you anything else what you could open two accounts one checking one savings at two different banks

Hannah (Eden): two different banks. Do you know two banks that won't discriminate on me?

Volda (loan counselor): If you open it with 500 dollars and the ask you where you are working and you tell them self employed

James: If any one ask, if any one asks

Volda (loan counselor): If anyone what type of self employment you doing you are free lancing

Hannah (Eden): whats that?

Volda (loan counselor): you are free lance. You are free lancing. You are not working with anybody you do free lancing photography or something that you are going to take pictures that you sell or you are free lancing some other thing

Hannah (Eden): would I have to show proof of my photography

Volda (loan counselor): You wouldn't necessarily say photography you need to sit down with him and come up with some ideas of what type freelancing you can do that's why you need to have a

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book you know... okay?

James: okay

Volda (loan counselor): because right now I just have post-it notes with scribbles of money

Volda (loan counselor): Day one you make a sale, day two you make another sale, day three you ya know?

James: sale of of something else

Hannah (Eden): besides my body

Volda (loan counselor): because they might wants to ask about it I don't think that they would go to that length but ya know you outta say where the monies come from where they don't want to see that money record its illegal. Because it's not legal in NY.

James: so we gotta we gotta make

Milagros (counselor)You can't say what you do for a living because the law

Volda (loan counselor): so you say that you doing freelancing you gotta start thinking

James: okay

Volda (loan counselor): if you want it to work

Milagros (counselor)you are young you're both and make assumptions

James: well she is very honest

Milagros (counselor)Honest is not going to get you a house that is why you probably been denied cause you probably going in saying

Volda (loan counselor): Not only that but if you gonna do that type of work you got to start thinking quickly or else you are going to be abused

Hannah (Eden): which I have been

Volda (loan counselor): you have to start thinking faster than even the person who put you over

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there. Quick, quick, quick, you know that

Hannah (Eden): I mean I do think fast but this whole thing

Volda (loan counselor): when you buy, let me tell you something when you buy the house with a back yard. You get a tin if Jo is going to come beat you and want money you get a tin and bury it down in there and you put the money right in and you put grass over it and you don't tell a single soul but yourself where it is

Hannah (Eden): so a tin I put the money in a tin

Volda (loan counselor): in a tin and put it in there

Milagros (counselor) and put the grass

Volda (loan counselor): and put the grass over it

Hannah (Eden): I saw a movie one time where he put all the money underneath the dog house

Volda (loan counselor): you don't put it under no dog house

Hannah (Eden): but I don't have a dog

Volda (loan counselor): good so you put it where you can get it and he cant get it from you if he wants to come and rip up the place and all the like

Hannah (Eden): okay

Volda (loan counselor): cause all you have is in there. The bank and that is where you put in your whole set of monies

Hannah (Eden): okay

Volda (loan counselor): and you don't tell any of your friends that you have and it mustn't seem that you are going to do anything with it when everybody out of the house and you feel that you should do it, you do it

Hannah (Eden): so when all the girls are working in the house I don't do it, I do it privately

New York

Volda (loan counselor): That's right

Milagros (counselor) cause you don't want nobody to know where you goin

Hannah (Eden): well I know but sometimes there is always people at

Volda (loan counselor): but if you worried about it hide it and relax because how would they know? You got to relax

Hannah (Eden): when I get the tin

Volda (loan counselor): how long does it take you to raise it and put it back down in there you're holding the thing and put it back down in there

Hannah (Eden): so I could just do that like pretend that I am laying out my towel to tan and then just do that

Volda (loan counselor): of course. Yes and it may take shoveling and then um the snow

Hannah (Eden): the snow oh

Volda (loan counselor): you understand

Hannah (Eden): and then they will be like since when do you care about shoveling the snow

Volda (loan counselor): because I have a home and I have to keep the yard clean right

Milagros (counselor) yea will get used too it

Hannah (Eden): okay but

Volda (loan counselor): you have to keep thinking

James: you are too honest you are just too honest

Volda (loan counselor): keep thinking. I have a yard, I have a house you gotta start coming out with like plants and you start doing so it won't be suspicious. You start buying plants for the back yard in pots and what have you and you mark a spot

Hannah (Eden): well how is yea okay

New York

Volda (loan counselor): be wise and look for your mother take her off the road

Hannah (Eden): I can't take her off the road

Volda (loan counselor): yea

Hannah (Eden): I don't even know what road even if I wanted to help her

Volda (loan counselor): take her off put her in a center

Milagros (counselor)Drugs I mean

Volda (loan counselor): you take her off the road then um life would be better for you. You don't have to be lovey dovey you

Hannah (Eden): that's a sore—yea

Volda (loan counselor): you makin the money you take her off the road I see lots of little girls like start like that they makin money and by the time the money turn into something leave and by the time they might turn into something they by the sent leave like that every morning they wake up and they role their card in their and by the time they money turn into something—nothing you need to save it because why the run home they give it to their mother the mother by a whole set of food and nonsense they don't even have a house they end up as somebody that look as hollowed out as anything else huh and a whole set of children behind them and nothing to give them. Take your mother off the street and let her bought her home you pay her home for her to eat and what have you. It not gonna cost you much you know you gonna progress.

Hannah (Eden): okay

Volda (loan counselor): you buy little plants when you get a house and put it around and start thinking from that

Milagros (counselor)quick quick quick

Hannah (Eden): My grandmother one time I remember she got mad because she had hidden

New York

some money in a frozen chicken and

Volda (loan counselor): somebody cooked the money?

Hannah (Eden): no. I don't know what happened but somebody stole the chicken the food, and they got more than that they got fed for like five months

Volda (loan counselor): Right you don't wanna put it in the chicken

Hannah (Eden): that would suck to see that burn

Volda (loan counselor): you understand what I am saying

Hannah (Eden): yea

Volda (loan counselor): you don't put it in the chicken you always have grass in the back of your yard could dig there and be whatever, get your tin first and put your money in there and cover it up

Hannah (Eden): okay that's

James: and also you could do that because when I run for congress one day hopefully the money will still be there you could use it for a rainy day for my convention campaign

Hannah (Eden): I'm not telling you where I am burying it though

James: oh

Hannah (Eden): I'll just give it to you when you need the money

Volda (loan counselor): and now the point is you know, beauty don't last you gonna have your face value and everything. You are going to get tired of doing the same thing all the time.

Milagros (counselor) same thing over and over for many years

Volda (loan counselor): and so many different people touching and what have you. you have your house you have your money to live off of because you are not paying social security so you'll have society alright you are not getting a pension so you need to save that money for in later year. You can buy a decent car for yourself no big fancy thing to attract people all right?

New York

Hannah (Eden): okay

Volda (loan counselor): buy a nice little car because you are young and want a thing you know.

Hannah (Eden): I know

Volda (loan counselor): You start dressing differently in the nights you dress that way and in the day but in the nights so they don't even know you.

Hannah (Eden): yea I am sorry I came in like this though but I you know it was just its been

Volda (loan counselor): I tell you because I have seen it I did live here and I say it little girls with nothing

James: wait a minute you saw prostitution of little girls?

Volda (loan counselor): of course

James: how old?

Volda (loan counselor): from 13 years down to 3 okay

Hannah (Eden): and you helped them, you helped them also?

Volda (loan counselor): Okay but you have got to start thinking. And when you in this business you gotta think fast because I cant tell you don't do it because you will never listen to me. Right now that's all you're seeing okay? So if you are going to do it do it well and start thinking for yourself

Hannah (Eden): Okay

Volda (loan counselor): That's what it is and save for a rainy day

Hannah (Eden): Okay

Volda (loan counselor): that's what you have to do

James: Okay

Volda (loan counselor): It's your business how you wanna live

New York

Hannah (Eden): mmhm

Volda (loan counselor): But live well

Hannah (Eden): okay

Milagros (counselor): And don't get caught...

Volda (loan counselor): ya know

Milagros (counselor): cause it is against the law what you are doin

Volda (loan counselor): mhm and

Milagros (counselor): and there is a chance you might get caught so

Volda (loan counselor): So then they wanna throw you in the lock up...

Hannah (Eden): But they should throw Sonny in jail, not me, he's the one who got me started

Milagros (counselor): yea but its

[garbled]

Hannah (Eden): I mean he got a whole slew of which is why I also want a house

Volda (loan counselor): yes because he prey on little girls yea

Hannah (Eden): He's got all these 13, 14, 15 year old girls from El Salvador and that's what—I need to protect them like I know what its like and I have to protect them and like give them somewhere to live.

Volda (loan counselor): You know

Hannah (Eden): So

Milagros (counselor): So you guys ready to schedule that for the summer

Hannah (Eden): Yes let's schedule that that would be great

Milagros (counselor): Okay cool

Volda (loan counselor): yep so good luck to you and be wise

New York

Hannah (Eden): Thank you

Milagros (counselor): And be careful

Hannah (Eden): Thank you what was your name

Volda (loan counselor): Volda

Hannah (Eden): Volda?

Volda (loan counselor): mhm

James: Volda?

Volda (loan counselor): alright

James: Well thank you Volda I appreciate your time, I really appreciate that

Volda (loan counselor): yeah alright

[garbled]

Hannah (Eden): Can we call you for the like mortgage stuff.

Volda (loan counselor): Yeah when you come to the meeting - is going to get a counselor, I'll be right here... yeah... those who are doing housing

James: Do you have a card so we call you, could speak to you personally

Volda (loan counselor): mhm

James: cause we spoke to you privately... much more friendly than the other bank we went to...

much more understanding

Hannah (Eden): they'll send us a to good bank though

[background noise]

James: Yea but... oh thank you so much thank you

Volda (loan counselor): Take care of yourself now

James: Thank you you too... Eden

New York

Hannah (Eden): [inaudible]

James: okay

Milagros (counselor): This is yours...with a birth certificate...okay here sir august 18 and august 11th now whoever is purchasing needs to attend the seminar

James: why don't you write your name down

Hannah (Eden): okay

Milagros (counselor): and when you come [inaudible] Eden

James: okay

Milagros (counselor): so which day are you picking august 11th or the 18th

Hannah (Eden): Which day is on

Milagros (counselor): They are both on a Tuesday from 6-8

Hannah (Eden): the 11th is fine for me to do

Milagros (counselor): that is next Tuesday

Hannah (Eden): okay

Milagros (counselor): aw you wanna seego...yea...

Other voices: mama you sit there...and I see my grandma [inaudible] youre gonna have to wait here for her

Milagros (counselor): go skyda, ah spida..

Hannah (Eden): Oh I don't have a cell phone

Milagros (counselor): you don't have no phone

Hannah (Eden): No I have a

Milagros (counselor): ummm okay and you comin with her

James: I oh I guess so should I put my phone

New York

Milagros (counselor): Well yeah it's a seminar you guys whoever is purchasing has to attend

James: Do I have to put my phone number down

Milagros (counselor): we're not gonna, the only reason we ask for you number is that in case that you don't show up to the seminar we give you a courtesy call and sayin that you know

Hannah (Eden): what if Sonny gets something

Milagros (counselor): Sonny is not going to come here and take your phone number, its confidential ma'am we are not allowed to give out information to somebody else

Hannah (Eden): okay

James: let me put my phone number if it will make you feel more comfortable

Hannah (Eden): 2...

James: 201-

Milagros (counselor): I don't even know who Sonny is so stop worrying about Sonny he don't have no business coming here

James: well he's pretty good

Milagros (counselor): so why would he come here, for to look for you

James: yea

Milagros (counselor): and what we supposed to tell him where you at? no, no we can't do that

Hannah (Eden): and you won't link my name to this phone number?

Milagros (counselor): no we cant give out nobody's information to no one but yourself

James: 637-0564 alright? thanks

Milagros (counselor): yeah, you gonna purchase for her right?

James: Um we don't know yet, we are going to figure that

Milagros (counselor): so then you have to be here on the 11th

New York

James: alright

Milagros (counselor): At 6pm.

James: Okay alright

Milagros (counselor): Just be here Tuesday at 6pm

James: What's your name?

Milagros (counselor): Miamado (sp?)

James: thank you so much for your time

Milagros (counselor): You are welcome sir have a good one

James: Buh bye