

CLIENT OF THE YEAR

Billie Glover

Billie's OnTrack story began during the Great Recession shortly after her daughter was born and she faced losing her home to foreclosure. Flash forward to today. Her daughter is 15 and Billie contacted OnTrack to explore options for repairs to the 100-year-old home that she still owns thanks to the HAMP modification she got with OnTrack's help.



Billie says: "OnTrack was my lighthouse in the abyss of an unforeseen storm that changed both my personal and financial life and everything I knew about living it. I was the person on the other side of the desk. And without judgment, OnTrack helped me navigate my crisis so I could save my home and rebuild my life for my beautiful 15-year-old daughter and I. Eight years later, I am debt free, in my home, and currently re-financing it. Without OnTrack this would not have been possible for me to do. I am grateful beyond words."



From Suzanne Ellison, Billie's 2022 OnTrack counselor (who retired in April): "Billie is a strong, resilient, and intelligent woman! Her perseverance and never-give-up attitude meant she and her daughter were able to stay in their home. Now, nearly a decade later, I've been honored to work with her on the next phase of evaluating options for refinancing and needed home repairs. Through the entire process, Billie has taken the time to think through all aspects of her choices with regard to her financial situation, her and her

daughter's futures and other goals that might be impacted."

Congratulations Billie!