

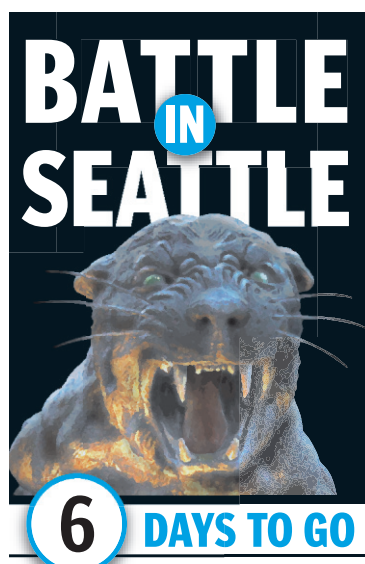
# The Charlotte Observer

TUESDAY, JANUARY 17, 2006 +

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C D E F

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## Panthers going to Detroit!

■ No, that's not a test run for a Monday headline. Three Carolina team officials travel today to the Motor City to talk over Super Bowl plans with the league. This is standard procedure; all teams in conference championship games send representatives to the host city to get a jump on where they would stay, practice and so forth.

## We got pep but no rally

■ The Panthers again have begged off a pep rally before a playoff game. "They are totally focused on the upcoming NFC Championship game," a team spokesman said Monday. "Hopefully, everyone respects and understands the team's mindset." A rally before the same game two years ago drew thousands to the Trade and Tryon intersection uptown. No word on whether the Cats will take part in a rally if they reach the Super Bowl. Revelers are standing by.

## Send yourself to Seattle

■ The Panthers will not offer a travel package to Sunday's game (too far), but others are available including Broach Sports Tours (\$1,185-\$1,390 for two nights and upper-deck endzone seat; www.broachsportstours.com); and Uniglobe Gateway Travel (\$1,449-\$1,579 for one night and upper-deck 50-yard-line seat; www.pantherfantravel.com).

## Where the rain never stops

■ Seattle is known for rain, but gets less per year than Charlotte (36 inches versus 43 inches). "We get a little of rain but make it last," said Rich Marriot, a meteorologist for Seattle television station KING. That's been true lately. The Emerald City got wet for a near-record 27 straight days before the streak ended Sunday. While Charlotte's rains come in deluges, Seattle's rain lingers more like a mist, which created the city's wet-and-grey reputation. Sure enough, rain returned Monday; Seattle's forecast is damp for the rest of the week until game day on Sunday.



## You and a Panther

■ Send us a photo of you and a current Panther. We'll put the best ones online at www.charlotte.com. Send photos (or if you want to share a Panthers story): panthers@charlotteobserver.com. — COMPILED BY ANDREW SHAIN

## PANTHERS COVERAGE

- THIRST FOR VICTORY**  
8A | Coke on the bandwagon
- MVP EXPECTS TO PLAY**  
5C | Alexander recovering
- TEAM NOTES**  
5C | Panther's notebook

## Online Extras

Scott Dodd's postseason blog  
http://panthertracks.blogspot.com/

## Observer Exclusive | PART 2 of 3 FORECLOSING ON THE AMERICAN DREAM

# Easy home buy turns risky

In 2001, 56 starter homes went up in Hamilton Oaks, a north Charlotte subdivision. The average price was \$102,200, low for a new house in Charlotte. Buyers grabbed them in a few months. Most signed for easy-credit, high-interest loans. "People's dreams came true," says Hamilton Oaks homeowner Patricia Hinton. But not always. Mecklenburg has 54 subdivisions where foreclosure rates are at least five times higher than the national average. Hamilton Oaks is one.

BY LISA HAMMERSLY MUNN  
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"Have you considered buying a home?" a stranger asked.

Cassandra Boone had considered it plenty of times. She had hoped for a house, prayed for a house. But it had never seemed possible.

At 44, she and her teenage daughter lived on Social Security survivors benefits and her \$8.50-an-hour pay as a cashier at a party supply store.

But that day in August 2001, Boone chatted with a customer she'd never met, a woman who was a real estate broker.

She invited Boone to a seminar: Buy a home with little or no money down. Free food, games and prizes.

The gathering was in a model home in the new Hamilton Oaks subdivision on Charlotte's north side, between I-77 and Beatties Ford Road.

Outside, Boone admired the hunter-green shutters. Inside, she spotted a fireplace in the living room corner. She had always wanted a fireplace.

"This is my house!" she remembers saying. "These rugs. These colors. These cabinets. I want this house!"

That evening, she joined about eight others. They played guessing games. She won a picture frame and a miniature lighthouse. She ate a deli sandwich and chips. She listened to the real estate broker, a mortgage broker and a builder's rep.

Then Boone went to an office in a bedroom and filled out an application.



T. ORTEGA GAINES - ogaines@charlotteobserver.com

Cassandra Boone wanted a place "for my daughter to call home" when she bought into Hamilton Oaks.

## HAMILTON OAKS

10A | Owners suffer when neighbors foreclose.

## COMING WEDNESDAY

What can be done to combat foreclosures?

## Online Extras

See how many homes have foreclosed on your street at www.charlotte.com/news.  
WWW.CHARLOTTE.COM/news

SEE LOANS | 10A

## PLAYING FOR THE NFC CHAMPIONSHIP

# THE TALENTED MR. SMITH

There are only a few extraordinary athletes who can make fans consistently scream, "Did you see that?"

For the first time, a Charlotte pro sports team has one of them.

Steve Smith is cocky, irrepresible and constantly disrespected (in his own mind). He's also the most startling, exhilarating, eminently watchable player in the NFL.

And, at this moment, the very best.

We've never really had that here in the NBA or NFL - the league's very best player smack in the prime of his career.

Now we do.

"Did you see that?"

How many times did you utter some version of that phrase when you watched Carolina edge Chicago 29-21 in the NFL playoffs Sunday?

While Jake Delhomme might still be the public face of this franchise, it is Smith whom everyone wants a piece of right now. The Bears couldn't get a piece of him Sunday; Smith caught a franchise-record 218 yards worth of passes, scored two long touchdowns and totally flattened what had been the NFL's No. 1 defense.

Seattle will try to slow Carolina and Smith in the NFC Championship Game on Sunday at 6:30 p.m., with a Super Bowl berth at stake.

It's not easy. Chicago Bears linebacker Brian Urlacher, the NFL defensive player of the year, said Sunday night Smith was "the best offensive player in the league."

When asked what happened to his defense, Urlacher growled: "Steve Smith. That is what happened to us."

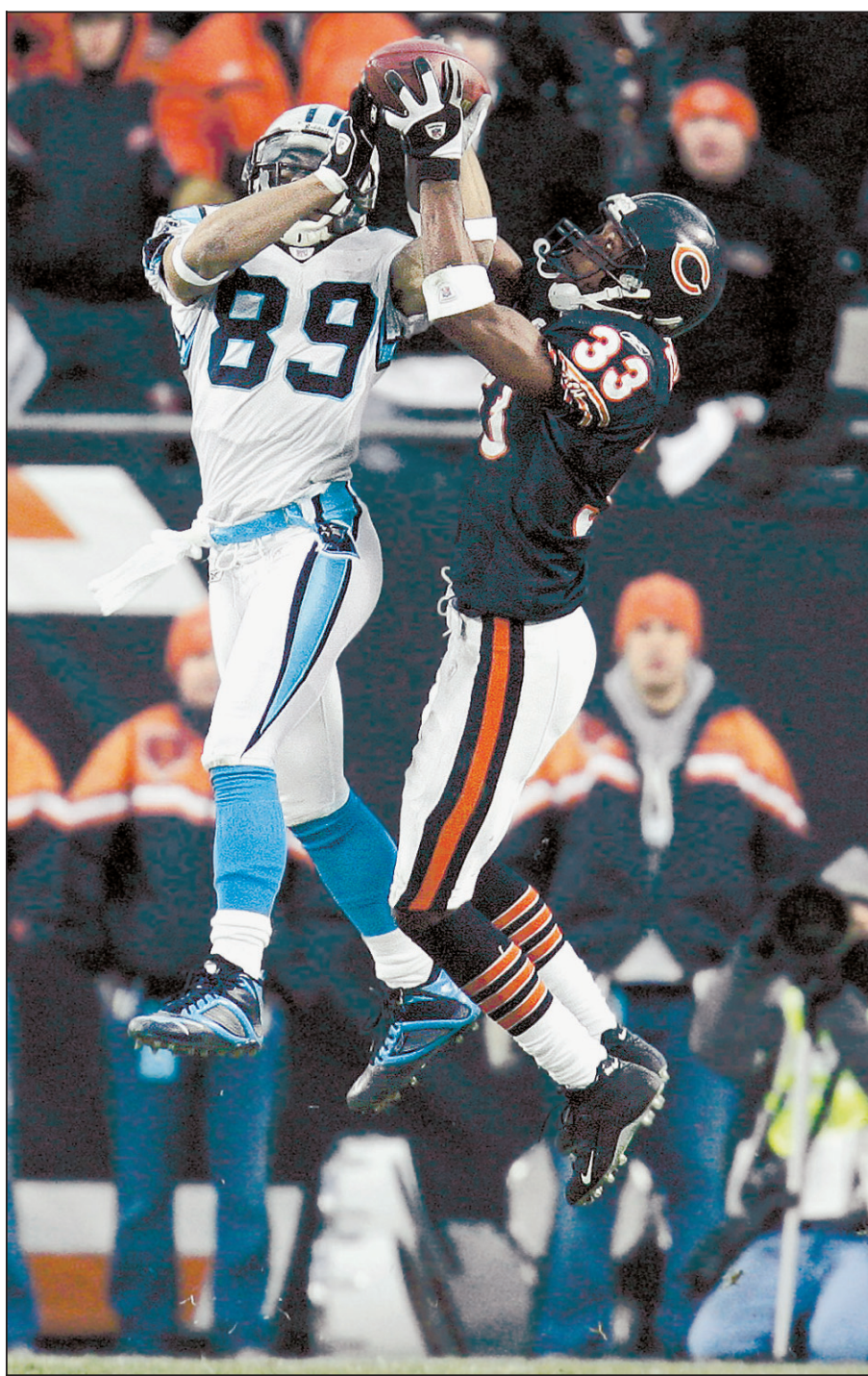
If much of America is just now realizing how

## IN MY OPINION



Scott Fowler

SEE FOWLER | 9A



JIM PRISCHING - KNIGHT RIDDER/TRIBUNE PHOTO

Charles Tillman (33) attempts to wrestle the ball away from Panthers wide receiver Steve Smith. "He did catch the ball," Smith said Sunday night of Tillman, "but I wanted it a little more than him." The Panthers went on to beat the Bears 29-21.

## OBSERVER EXCLUSIVE

# Greene said she told kids to stay

Warrant reveals details of what woman told officials about fatal fire

BY VICTORIA CHERRIE  
vcherrie@charlotteobserver.com

Lisa Louise Greene told investigators she instructed her two children to "stay on the bed" as she ran out of the family's burning home in Midland last Tuesday.

Investigators used her statements to persuade a judge to let them search her home for criminal evidence after the fire, in which Addison Macemore, 8, and her brother, Daniel, 10, died.

Greene, 40, is charged with first-degree arson and two counts of first-degree murder. She's being held without bond in a single cell at the Cabarrus County jail and is scheduled to appear in court briefly this morning.

The search warrant, released Monday at the Observer's request, details some of the inconsistencies that Cabarrus County Sheriff Brad Riley said led to Greene's arrest.

Greene first told firefighters she saw fire only inside the children's room. But there was no evidence of burning or charring inside the room, according to the search warrant.

"The origin of the fire was outside the room occupied by the children," the warrant says.

Talking with a 911 dispatcher as the house burned, Greene



Greene

SEE FIRE | 14A

## INSIDE

**Cloudy and cool**  
High: 58. Low: 47.  
Scattered showers and thunderstorms this afternoon. Rain ending; windy and colder tonight.  
Forecast 8B.

This newspaper is printed in part on recycled paper and is recyclable.

## Local | 1B

### Copter pilot from N.C. killed in Iraq

Army chopper pilot Mitch Carver of Leicester was killed last when his OH-58 Kiowa Warrior reconnaissance helicopter crashed near Mosul, Iraq.



## Health & Family | 1E

### Do men lie more than women?

Psychology professor Bella DePaulo of the University of California-Santa Barbara debunks the conventional wisdom about men that some women swear by. "Maybe the lies the men tell to them are the ones they notice," this expert says.

## Also in the News

- Degree of fraud in Iraq election 'very small' | 11A
- China, Russia join foes of Iran's nuke program | 5A
- Pneumonia puts ex-President Ford in hospital | 14A

## Business news | 8A

### No Business section

There is no Business section in today's Observer. Markets were closed for the Martin Luther King Jr. holiday.

Ask Amy.....7E Horoscope.....7E  
Business.....8A Movies.....5E  
Classified.....1F Obituaries.....6B  
Comics.....6E Sports.....1C  
Editorial.....12A TV.....5E  
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