



INTRODUCING

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The Charlotte Observer

SUNDAY, JANUARY 15, 2006

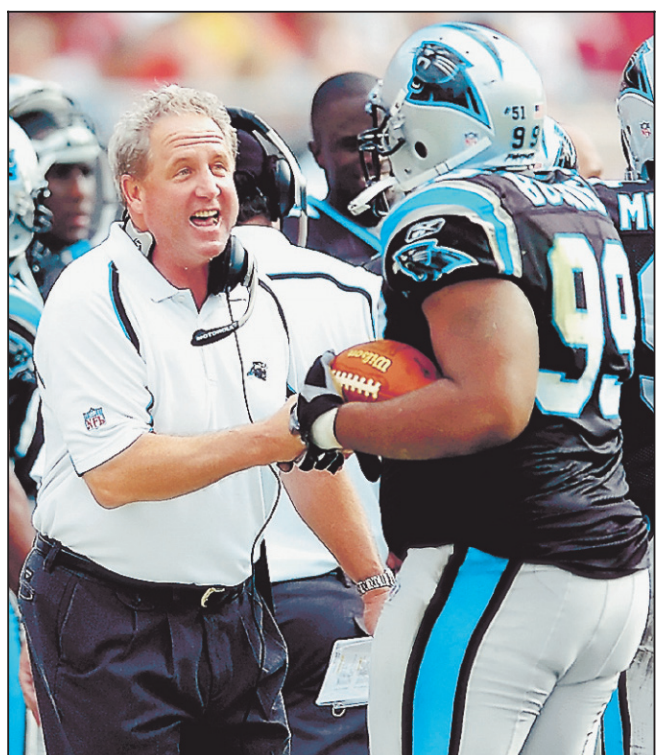
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PANTHERS IN THE PLAYOFFS
SPECIAL COVERAGE IN SPORTS

CAROLINA GOES ON A BEAR HUNT



JEFF SENER - jsener@charlotteobserver.com

Panthers coach John Fox (left) has earned the respect of his players, such as defensive tackle Brenton Buckner, since Fox arrived in 2002. Read more in Sports.

Panthers can bear team from Windy City

As impressive as Carolina has been the past two weeks, the victories came too easily. Here is today's only lock: Nothing in today's NFC divisional playoff game at Chicago will come easily.

IN MY OPINION



Tom Sorensen

The game will be at Soldier Field, a legendary stadium that, unlike Green Bay's Lambeau Field, retained its edge when it was prettied up and rebuilt.

The opponent will be the Chicago Bears, the only team in the league in which middle linebacker is the glamour position. Dick Butkus was entrusted with it 1965-73, Mike Singletary 1981-92 and Brian Urlacher, this season's NFL defensive player of the year, since 2000. When the Panthers played the Bears here four days before Thanksgiving, it seemed as if all three were on the field.

Chicago the team reflects Chicago the town. The defense is as re-

SEE SORENSEN | 16A

Complete Coverage

DEFENSE, DEFENSE, DEFENSE
1C | Panthers have the No. 3 ranked defense in the NFL - right behind Chicago.

Online Extras

Blogs, Q&As, polls, photos and more
WWW.CHARLOTTE.COM

TODAY'S GAMES

Steelers at Colts
1 p.m., CBS, WBTV (Ch. 3)

Panthers at Bears
4:30 p.m., Fox, WCCB (Ch. 18)

SATURDAY'S SCORES

Seahawks.....20
Redskins.....10
Broncos.....27
Patriots.....13

MECKLENBURG RATE IS STATE'S HIGHEST

Foreclosing on the American dream



DIEDRA LAIRD - dlaird@charlotteobserver.com

A Mecklenburg County sheriff's deputy evicts a southeast Charlotte man from his home off Sardis Road North in November. Go to charlotte.com to see and hear how another owner coped with losing her home.

BY LISA HAMMERSLY MUNN, BINYAMIN APPELBAUM AND TED MELLNIK
Staff Writers

Zero down. No fees. No closing costs. Problem credit? No problem. Buying a home has never been easier. And it's never been easier to lose one. Home loan failures have more than quadrupled in Mecklenburg County since 1999. More foreclosures are filed here, per person, than any other county in the state. On average, 11 Mecklenburg houses are sold in foreclosure auctions every business day. The owners are evicted, their credit ruined, and they face thousands in court fees and moving expenses.

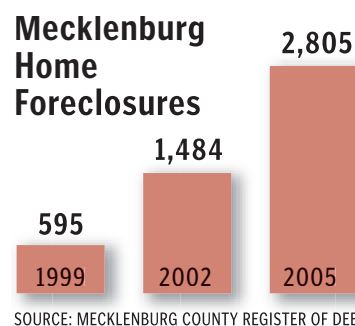
Jackie Hendricks wept when a sheriff's deputy came to remove her family from their east Charlotte house in November.

"It was terrible," says the 61-year-old. "I hope no one else has to go through it."

Neighbors who pay their mortgages on time get hurt, too. Foreclosures can depress

Observer Exclusive PART 1 OF 3

Loan defaults a growing burden for lower-income neighborhoods



SOURCE: MECKLENBURG COUNTY REGISTER OF DEEDS

STORIES, 8A, 9A

neighborhood resale prices.

Barbara Nause bought a new house in northwest Charlotte in 2001. Within three years, six of 18 houses foreclosed on her street. "We were going to sell and found out our house was worth \$30,000 less," she said. "I can't take that kind of loss."

The rise of mortgage loans for people with lower incomes or credit problems let millions of Americans buy their first home over the past decade. But tens of thousands proved unable to make the payments.

In cities where prices went up, people escaped financial problems by selling or refinancing. But in Charlotte's lower-income neighborhoods, prices aren't rising. The Charlotte area ranked 252 among 265 metropolitan areas in house price appreciation since 2000, according to federal data.

Many owners couldn't sell for enough to pay their debts, and they didn't have enough equity to refinance. If they hit a rough spot financially, foreclosure may have seemed the only option.

- More than one in four local foreclosures are associated with FHA loans. PAGE 8A
- Full-page map shows foreclosures in Mecklenburg since 2003. PAGE 9A
- Foreclosures hurt resale values. PAGE 1D

ONLINE

See how many homes have foreclosed on your street at www.charlotte.com.

COMING

Tuesday Home loan failures damage neighborhood.

Wednesday Some cities are doing more than Charlotte to combat foreclosures.

AUTHORITIES MUM ON SOME INFORMATION

911 call reveals details in mother's version of fire

Dispatcher not aware of blaze for 2 minutes

BY VICTORIA CHERRIE
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As Addison and Daniel Macemore were buried Saturday, de-

tails emerged from a 911 recording outlining their mother's account of what happened as the family's doublewide burned early Tuesday.

The mother, Lisa Louise Greene, 40, was arrested Friday and charged with first-degree arson and two counts of first-degree murder in their deaths. She

is being held without bond in the Cabarrus County jail. Her first court appearance is Tuesday.

The 911 recording, released at the Observer's request, is a little less than nine minutes long.

Greene told investigators she was asleep in a recliner in the living room when the smoke detector woke her. She said she tried

but could not get to the room where Addison, 8, and Daniel, 10, had been asleep. She said she couldn't get to the phone in her house so she grabbed her purse,

SEE INVESTIGATION | 15A

FIREFIGHTER AT THE SCENE

15A | One of the first to enter the home recalls the night.



CHRIS KEANE - SPECIAL TO THE OBSERVER

Mourners gather at the grave site after funeral services for Addison and Daniel Macemore near Monroe on Saturday. Story, 15A.

INSIDE

Arts & Living | 1E

Video Games

How to use your home camcorder to plan a video scavenger hunt for your teenager's next birthday bash.



Moneywise | 1D

Consumers getting the big squeeze

The rising cost of gas, food and other living expenses have Americans feeling the pinch in their pocketbooks. Learn ways to combat it.

Also in the News

► Exclusive: Stars say NFL alumni neglected | 1C

► Jeri Krentz on James Frey's embellishment | 6E

Coming Monday

The Observer's new Your Week section helps you plan your days

Arts & Living...1E Horoscope.....5E
Big Picture...21A Moneywise...1D
Celebrations...1H Movies.....8E
Classified.....1F Obituaries.....7B
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