

Familiar

by Terri Sutton

I had forgotten what it was like. To be Black and applying for something ... a job, a loan, an apartment. It had been almost ten years since I bought my condo and three times that since I'd interviewed for a job.

I forgot, that is, until this summer when I was relocating from Wisconsin to Ohio and planned to rent for a year before deciding what to do next. The smiling rental agent assured me the approval process was a snap. She managed three properties, including this suburban complex of newly built villas. Of course, she knew what was needed. Just take a screen shot of my savings balance and income deposits and the place would be mine. I, too, was confident of a quick approval. Having sold a house and receiving an adequate pension resulted in a healthy saving account and a monthly income that exceeded what was needed to rent the place. So as she looked on, I did as she instructed. Because of a combination of her assurances and my memory loss, I returned to Wisconsin confident that soon I would be arranging furniture in my new place.

Days later when I didn't get an email confirming my approval, a niggling of worry crept through me.

"I planned to call you," she said after I finally called her. This phrase, I've noticed, is rarely followed by good news.

"The office wouldn't accept your screen shots."

"Why not?" I asked.

She offered no plausible explanation but told me the office ... *they (not her)* wanted a copy of my bank statement showing my name and account number.

"What!" I said and knew immediately that I wouldn't give any *they* my bank account number. "What happened before when people gave you screen shots?"

She paused a beat or two, and when she spoke again I heard the scrape of meanness in her voice. "*They* want to be sure the financial information from your screen shot was actually yours."

Later I chided myself for forgetting the ease with which things can slide from routine to difficult. Thinking about it, reminded me of when I bought my first house thirty years ago. A friend and I were both going through the approval process. We taught at the same college; made approximately the same salary; were both single. But she's White and I'm Black. Her mortgage approval was a snap. Mine was not. The bank asked for more and more information, the specifics of which I don't remember, but I do remember their final demand that the property be upgraded from fuses to circuit breakers before they'd approve the loan. Granted, circuit breakers would have been preferred but not essential and not, in this case, identified as a safety issue during the home inspection. Frustrated, I called the Black loan officer who had taken my application at a neighborhood branch. I had chosen this particular bank because it was Milwaukee based and had recently launched an aggressive campaign encouraging Blacks to apply for mortgages. Huge billboards were plastered throughout the community showing smiling White bankers shaking the hands of smiling Black customers. The loan officer wasn't surprised when I told her what was happening; instead in a whispered voice she told me the name of someone to call at the corporate office. "Tell him what's going on," she said.

I phoned him and as soon as he was on the line I quickly explained who had told me to call.

"Yes . . ." he said. His tone was reserved, non-committal, and I could tell he was White.

"I'm Black," I began, "and I'm applying for a mortgage." I summarized the details of my stalled approval and after I finished, he said, "Thank you for calling."

Shortly after that call, my mortgage was approved without the requirement of circuit breakers.

Now thirty years later I was having another "circuit breakers" moment. Eventually my rental application was approved though I didn't give *them* my bank account number. In the end this experience joined the others—familiar reminders of who I am, where I am, and how things are.



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