

## CHAPTER 5

# NETWORKING HARDSHIP: SOCIAL COMPOSING AS INVENTIVE RHETORICAL ACTION

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Beginning around 2006, the collapse of the American financial system and the subsequent economic downturn brought hardship to the lives of countless citizens. As catchy media sobriquets like “the mortgage mess” commemorate, American homeowners were the iconic victims of the crisis. Trapped in bad loans, strapped by job and income loss, unable to refinance or sell due to plummeting real estate values, homeowners were forced into default (and ultimately bankruptcy and foreclosure) at rates exceeded only by those of the Great Depression. From the early days of the housing market downturn, many individuals found their challenges exacerbated by financial institutions that took a “tough love” stance against defaulting mortgagees. As a result, struggling individuals who reached out to their banks to request loan modifications or other accommodations were likely to encounter, if not outright denial, then convoluted, vexing, and often degrading processes that rarely led to agreeable resolutions.

The conceit of the merciless lender acquired a human likeness in May 2008, when an untoward communication from the CEO of lending giant Countrywide Financial, Angelo Mozilo, gained the attention of the news media. The incident began when a struggling Countrywide client named Daniel Bailey, deeply in default and in danger of losing his home of sixteen years, reached out by mass email to a number of the firm’s executives, Mozilo included. Describing his dire circumstances and pleading that Countrywide alter his loan terms in order to lower his payments, the message was Bailey’s version of the hardship letter, a narrative document required with most short sale and loan modification requests. Mozilo’s response—intended for a colleague, but received by Bailey due to the inadvertent selection of reply rather than forward—was unsympathetic, though interestingly his complaint was not Bailey’s delinquency per se. Apparently irate

at what he saw as a formulaic missive, Mozilo (2008) wrote: “This is unbelievable. Most of these letters now have the same wording. Obviously they are being counseled by some other person or by the internet. Disgusting.”

Though not amiable, Mozilo was perspicacious: Bailey had indeed found aid from an Internet community, a fact that would have further implications for both men. Prior to broadcasting his hardship plea, Bailey had been attempting to negotiate a loan modification unsuccessfully for some months, and his frustration had led him to LoanSafe.org, a then-new site dedicated to helping individuals fight foreclosure. Compiling various resources for struggling homeowners, LoanSafe also hosted well-traveled discussion forums wherein moderators and members shared stories and exchanged guidance, including on hardship narratives. Thus while Bailey’s (2008) details were his own, his letter was shaped with the help of the community, and some language—including declarations that he wished to “make amends” and “get this settled so we all can move on”—was taken from its templates. His strategy for reaching upper management was also inspired. Frustrated by futile interactions with overworked loss mitigation employees, LoanSafe users had begun compiling contact information for influential bank personnel under the premise that “all it takes is 1 person to re-code your file” (Freedomwon, 2011). Yet ultimately, Bailey received aid beyond counseling: When he despairingly shared Mozilo’s missive with the LoanSafe community, the site’s charismatic and controversial founder, Maurice “Moe” Bedard, was quick to alert the news media. The ensuing negative press attention spurred growing public outrage for corporate intransigence—and apparently prompted Countrywide to address Bailey’s case (Reckard, 2013).

We begin by recounting this event because it points to a number of dynamics we see as relevant to this collection’s exploration of networked interaction and social writing. Certainly it illustrates the friction between individuals and financial institutions at this historical moment—what the *Wall Street Journal* called “a rare instance when candid comments from a powerful C.E.O. entered the public realm” (Morgenson, 2008). Mozilo’s incivility appeared to confirm that banks were actively, even cruelly, disregarding the needs of the same people from whom they had profited richly during the housing boom. However, it also calls attention to the presence and influence of lateral networks among citizens. As the crisis spread, so did the sense of disenfranchisement among struggling homeowners, giving rise to the need for new collectives defined and motivated by shared experiences of financial hardship and mortgage institutional alienation. The Internet answered this exigency succinctly. Demonstrating the spontaneous, need-based organization that Clay Spinuzzi (2007) called typical of today’s networked culture, online social platforms emerged as spaces wherein citizens in diverse geographical locations could seek reassurance, share insights, and cultivate

an empowered rhetorical agency. In particular, sites like LoanSafe emphasized a participatory form of knowledge creation by inviting members to pool successes and failures in order to curate a body of collective practical wisdom—what in rhetorical terms we call *phronesis*.

Rhetorical studies have increasingly sought to illuminate the multivalent roles that online social interaction plays in mobilizing issue publics, with recent research from Barbara Warnick (2007), Warnick and David S. Heineman (2012), and many others exploring the public rhetorical potential of networked discourses. Highlighting the outrageous excesses of financial institutions and the dire consequences of speculative capitalism, the mortgage crisis sparked a vehement outcry, with Occupy Wall Street and other social movements facilitated in key ways by social media (DeLuca, Lawson, & Sun, 2012; Penney & Dadas, 2014). Without diminishing the import of these highly visible protest rhetorics, this chapter seeks to discern the ways that social interaction in online networks also has implications in more localized rhetorical domains. As the Mozilo incident suggests, Online Communities (OCs) like LoanSafe are capable of instantiating rhetoric to sway opinion in the public sphere. Yet the site's primary project was to support individual action with and against financial institutions, and thus we must seek to understand its rhetorical production accordingly. In keeping with the focus of this collection, we are most interested in understanding LoanSafe as a site of social writing. Framing the fight against foreclosure as rhetorical action raises questions: How do online collectives focused on that action define and produce the rhetorical knowledge to accomplish it? How do participants harness that knowledge as symbolic and persuasive communication?

While other chapters in this collection consider how social writing engenders change—Liza Potts' chapter, for instance, shows how members of fan culture alter power structures through networked collaboration—we examine social writing as a means of *collaboratively and interactively making* the rhetoric to achieve change. Specifically, we argue that online interactions in LoanSafe mediate the experience of hardship through interwoven practices of social writing and what we call *social composing*. As users establish themselves within the community, their interchanges coincide with and are motivated by purposeful efforts to craft appeals that will compel an external audience of lending personnel. Yet what constitutes persuasion in the notoriously oblique processes of default and foreclosure is often unclear, necessitating a recursive relationship between the “back and forthness” (Jackson & Wallin, 2009) of community interactions and the experiences of individual members. As Jeffrey T. Grabill and Stacey Pigg (2012) pointed out, analyzing rhetorical activity in open forums is “messy”: Interaction is non-linear, membership transitory, and discourse fragmented. To cultivate a specific focus on the interactive integration of ideas over time, we borrow Samer

Faraj, Sirkka Jarvenpaa, and Ann Majchrzak's (2011) organizational concept of knowledge collaboration. Taking examples from specific LoanSafe members, we suggest that as users progress from the initial sharing of hardship particulars and reception of advice to the posting of success stories and the coaching of others, they not only socialize into a networked discourse but shape practices and processes for socially composing. In doing, they *socialize* hardship itself, cultivating a communal knowledge with both positive and negative public rhetorical potential.

## KNOWLEDGE COLLABORATION IN ONLINE COMMUNITIES

As technological affordances become more varied and diverse, so do opportunities to examine new discourses and consider new implications for rhetorical action. From Gail E. Hawisher and Cynthia L. Selfe (1998) onward, writing and rhetorical studies have looked to networked discourses to discern their potential for classroom teaching and learning. Yet in accordance with what Paula Mathieu (2005) and others called the field's public turn—which prompts us to consider classroom work in terms of real-world situations while also orienting to the forms and purposes of composing beyond the academy—we have increasingly sought to understand how the “profoundly social” (Alexander, 2006, p. 33) technologies of Web 2.0 engage people with social and political problems. Warnick and Heineman (2012) pointed out that what they call interactivity aids users in learning about and taking stances on issues relevant to private and public aspects of their lives, mobilizing them to participate in individual and collective resolution. In what they described as an “admittedly utopian vision,” David Sheridan, Jim Ridolfo, and Anthony Michel (2012) depicted the public sphere as “a space where nonspecialists self-reflexively engage in an extended ‘conversation’ characterized by the rhetorically effective integration of words, images, sounds, and other semiotic elements” (p. 805). With their accessibility and broad, circulatory reach, social network sites (SNSs) proffer grassroots means of swaying public sentiment—e.g., Caroline Dadas' description (this collection) of the use of Twitter hashtags to influence media coverage and incite social change.

Problem-solving efforts prompt a range of interactivity, with different platforms serving specific communicative needs and enabling specific kinds of aid at critical moments. Some exigencies are dire, immediate, and uniquely addressed by broad public networks, such as the use of Twitter to access and distribute information after natural and manmade disasters (Potts, 2014). Others are acute but ongoing and, because they concern obscure, private, or stigmatized matters, are taken up in the relatively more close-knit realm of the Online Community

(OC). Often sharing some but not all recognizable technical features of SNSs (boyd, 2007), OCs enable users to forge social connections with strangers who share specified interests, problems, or concerns. Sources of relationships that structure how users engage with information (Rainie & Wellman, 2012), OCs are, like many other social networks, sites of knowledge creation linked to the potential for rhetorical action.

While scholars have long expressed interest in how individuals make use of OCs to navigate medical hardship (see for example White & Dorman, 2001), less has been said about their role in mediating financial hardship. Our research suggests at least two functions: Most obviously, OCs like LoanSafe provided what Marsha White and Steve M. Dorman (2001) called “online social support” (p. 693), enabling participants to commiserate regarding mortgage-related financial difficulties in a protected space. Certainly open online spaces are never entirely safe, with trolling and other forms of abuse being well-documented phenomena (Buckels, Trapbell, & Palhaus, 2014). Still, the potential for judgment-free dialogue on hardship, debt, and default is meaningful given the longstanding associations of these topics with silence and shame. Some suggested these associations are weaker than they were: David B. Gross and Nicholas S. Souleles (2002) and Scott Fay, Erik Hurst, and Michelle J. White (2002) found the opprobrium of bankruptcy fading well before the mortgage crisis, while Luigi Guiso, Paolo Sapienza, and Luigi Zingales (2013) were among those who perceived the crisis to have drastically diminished the stigma of foreclosure, prompting many homeowners to default “strategically”—e.g., by choice, not necessity. Given the bleak situations many have faced, we ourselves are cautious of making reductive distinctions. Moreover, we perceive that online social collectives founded on principles of empathy responded to powerful public discourse of shame and blame. The American Dialect Society’s (2007) selection of subprime as the 2007 “Word of the Year,” for instance, recalls the rhetorical culture characterized by hyper-attentive criticism to the plight of the homeowner.

Yet while social support was critical, it does not circumscribe the value of the OC in the fight against foreclosure. Users sought not only solidarity but solutions—and these were difficult to find. Among other consequences, the crisis animated the emergent risks of *securitization*, the practice of bundling and selling loans as mortgage-backed securities. Dispersing the risk of creative loans made on overpriced homes in hot markets, securitization saw mortgages moved from originating firms to nebulous investor pools. As loans were bundled and bundles were sold and sold again, the authority to make decisions about them also became indeterminate. Consequently, citizens seeking to renegotiate their loan terms—especially before Obama-administration initiatives like the Home Affordable Modification Program (HAMP) introduced some consistency—of-

ten encountered chaos, with even bank personnel unsure as to how or by whose approval such decisions could be made. With processes differing from bank to bank, the political and economic situation in constant flux, and the rise of predatory loan modification scams, among other problems, struggling homeowners lacked clear sources of guidance.

If the crisis highlighted a gap in available, authoritative knowledge, OCs remediated that gap by offering a networked means of cultivating *phronesis*, understood by rhetoricians as practical wisdom oriented toward the achievement of desired ends. This type of interaction was emphasized by Faraj, Jarvenpass, and Majchrzak (2011), who suggested that the defining feature of the OC is the dynamic nature of *knowledge collaboration*, the “sharing, transfer, accumulation, transformation, and co-creation of knowledge” (p. 1224). In knowledge collaboration, individuals engage in multiple acts of “adding to, recombining, modifying, and integrating knowledge that others have contributed,” often and especially “when standard answers are insufficient to help participants with their problems” (p. 1224). The dynamism of knowledge collaboration is closely tied to the sustainability of the community, which evolves and adapts in response to the ongoing integration of ideas. In “fluid” OCs, “boundaries, norms, participants, artifacts, interactions, and foci continually change over time—in the sense of Heraclitus’ pronouncement of not being able to step twice in the same river” (p. 1226). This kind of dynamism was especially salient in the OCs that, responding to the dearth of help and guidance from banks, invited victims of the unfolding mortgage crisis to share difficulties and collaboratively generate solutions.

In what follows, we apply and extend the concept of knowledge collaboration by examining interactions in a specific mortgage help forum, LoanSafe. Faraj et al. (2011) suggested that five consequential tensions illustrate a community’s generative potential, including its framing of problems and possibilities for action: (1) the strength of commitment to the community’s shared goals; (2) the time that users are able to devote; (3) the social ambiguity of user identities; (4) the disembodiment or decontextualization of content as it becomes independent of its creator; and (5) the temporary convergences of users around a central goal or direction. Yet while they acknowledged expertise and participation only as potential additional tensions, LoanSafe models a form of knowledge collaboration intensely dependent upon both. Nearly wholly defined by the deficiency of “standard answers,” LoanSafe users attempted to make an intensely indeterminate situation knowable by placing extended participation and experiential authority at the center of their social writing endeavors. In particular, seasoned users were needed to help new users craft effective negotiatory discourse through the collaborative rhetorical practice we call *social composing*.

It bears noting that LoanSafe is a site of some motivational conflict. Unlike

social movements related to the housing crisis, its intentions were neither to sway public sentiment nor mobilize protest action, but to facilitate dialogue between homeowners and lenders. Though it forwards primarily legal and administrative means of fighting foreclosure, many are not precisely institutionally sanctioned: Like Bailey's email blast, LoanSafe has tended to endorse strategies that, in seeking to outwit financial institutions or exploit loopholes in their processes, are also designed to cause them annoyance. Moreover, founder Moe Bedard has something of a mixed reputation on the Internet. In addition to potential conflict between the site's negotiatory stance and Bedard's own public rhetorical actions—including activist endeavors like organizing "Save the Dream" protests at financial institutions during the heart of the crisis—some Internet commentary (Dibert, 2010) raised questions about the sincerity of his dedication to homeowners. Without discounting these tensions, we maintain our focus on participant usage of the site within its defined parameters.

## **SOCIAL WRITING & COMPOSING IN THE LOANSAFE FORUM**

A rich space in which to examine the networked discourses of financial hardship, LoanSafe.org, according to its mission statement, "protects, strengthens and promotes homeownership" by means of the Internet, providing individuals "tools and help to stop foreclosure" without cost or obligation (Bedard, 2007b). Claiming more than 13 million users in its short history, the site grew from an initially small community in 2007 to an extensively utilized resource boasting over 140,000 members and nearly half a million posts as of September 2014. In broadening from its initial focus on loan modification to its current focus on general mortgage help, it has simultaneously become more commercialized: The home page today displays advertisements, mortgage calculators, and other sales tools, and most employee profiles mention a secondary availability as mortgage brokers, realtors, or other industry professionals. Nevertheless, it remains not-for-profit, and the foundational commitment to fighting foreclosure is sustained especially in the discussion forums, where users and moderators discuss and troubleshoot individuals' financial situations with an eye to new and expiring laws and programs as well as potentially suspicious or predatory practices.

LoanSafe's discussion forums announce key elements of its organizational culture: the entwined, fundamental commitments to collegiality and paying it forward. As Bedard (2007a) articulated:

The reason I created this website was to create a safe place where homeowners can visit and get legitimate free help and

also to learn from others who are going through similar situations. It's a simple concept of bringing everyone together and uniting them to produce solutions to our mortgage problems.

The emphasis on safety prescribes an internal dynamic for the community, appealing to user behavior in a way common to OCs. At the same time, it underscores a contrast between LoanSafe and the uncertain terrain of the post-bubble financial services industry, particularly the predatory acts of those who sought to profit in it. Threatening that those who troll, scam, or advertise for-profit services will be “banned forever,” Bedard (2007a) sought to inculcate a staunch distrust of corporate influence. At the same time, he constructed an understanding of legitimate help as experience-based, altruistic, and built foremost on the continual participation of users, who must not only draw from communal wisdom but, by reporting back on the outcome of its application, continue to grow and refine it.

With extended engagement intrinsic to its mission, the site uses several mechanisms to recognize and reward participation. Registered members (there are no participatory benefits for unregistered lurkers) may “like” posts much as Facebook users “like” status updates or comments—though here, “likes” are not used cursorily but as a meaningful indicator that a response was useable or appreciated. The concurrent “Trophy Points” system celebrates quantitative milestones, with both “likes” and posts advancing users through levels with corresponding accolades. One earns the “First Message” status and one point, for instance, by posting an inaugural message, while “Somebody Likes You” commemorates a first like and conveys two points. As participation ramps up, so do points: At the 20-point level, “Addicted” commemorates 1,000 messages and “Can’t Get Enough of Your Stuff” celebrates 250 likes. A track record in any of these tripartite measures of participation—messages posted, likes received, and points earned—can earn a user “Notable Member” status.

These interlocking mechanisms replicate the status-conveying and community-building features of SNSs: Much like Reddit’s karma system, they reward participation and visibly mark expertise for the benefit of others. As Figure 5.1 illustrates, all earned accolades are displayed with each post, as are taglines denoting affiliation and expertise level: LoanSafe Member and LoanSafe Guide are default designators, but many individuals choose to self-identify according to their place in the negotiation process—e.g., as a “Successful Homeowner.” While it is difficult to say how earning accolades might motivate users, such mechanisms provide a framework for displaying and celebrating key stages and achievements in the process of becoming a knowledgeable user.

As with many networked spaces, LoanSafe is a rich site of social writing. Participants engage in a range of discursive practices by sharing background information,



posing queries and requesting assistance, offering feedback and encouragement, and narrating lender interactions. Yet discourse is not just the means of community exchange; it is an end in and of itself. Specifically, as members strategize to obtain lender attention and cooperation, they rehearse communication and work in highly conscious ways to craft the discourse they anticipate negotiatory interactions will entail. Thus, the practices of social writing are enmeshed and interwoven with what we, to call attention to the intentionality at play, call social composing. This term is not new to scholarship on web-based pedagogies: It recurs, for instance, as Jason Ranker (2008, 2014) explored the classroom processes by which young students engage multiple media and modalities. However, recalling Mathieu's (2005) insistence on attending to composing beyond the academy, LoanSafe expands our understanding of the non-academic urgencies that can be ameliorated by online interactive networking. Common practices in its forums bring explicit attention to inventive and generative processes, including informal acts of peer review: Participants plan appeals, post drafts, exchange feedback, and revise documents to reflect input from other knowledgeable contributors. In accordance, we define social composing as networked rhetorical action that layers attention to the writing process along with the goal of producing persuasive communication.

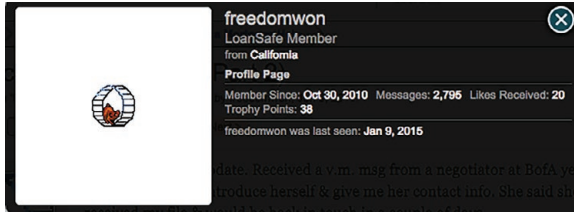


Figure 5.1. Freedomwon's profile snapshot.

Social composing in LoanSafe serves a number of ends, but most conspicuous is a highly personal example of what Sheridan, Ridolfo, and Michel (2012), drawing on Bruce McComiskey (2000), called a “written rhetorical intervention” (p. 825): the hardship letter, which details the borrower's difficulties so as to persuade the lender to modify the loan, accede to a short sale, or make another desired accommodation. To date, there is little research linking a well-written hardship narrative to the outcome of an appeal, and lenders rarely dictate what the document should do or be. Absent definitive understandings, a wealth of anecdotal and sometimes contradictory lore is found on the Internet—some specialists doubt the document's relevance, while others emphasize its vital importance in stopping foreclosure. LoanSafe tends to take the latter position, and its participants devote considerable energy to shaping *phronetic* understandings of the genre. Indeed, the hardship letter is seen as a complex rhetorical challenge: From the raw material

of personal, often painful experience, the supplicant must construct her narrative with circumspection, striking a balance between accepting responsibility and depicting circumstances beyond control, between giving detail and making a quick case to the “over worked, \$12 an hour loss mitigation employee” that is her likely reader (Bedard, 2007c). Little is known about how precisely hardship letters compel, and thus the work of crafting them always coincides with the work of attempting to discern what constitutes persuasion in a given circumstance.

In this milieu, success stories are more than inspiration—they provide glimpses into the veiled decision-making of lenders, producing rhetorical knowledge that others can use to act. To support these claims, we turn to the cases of two influential LoanSafe users: Andrew, the forum’s first successful loan modification, and freedomwon. While the methodological complexities of analyzing OC interactions (Grabill & Pigg, 2012) mean we can offer only a limited snapshot, these users begin to illustrate how the social composition of negotiatory discourse is inseparable from the processes of enculturation enacted by social writing. Through arcs of extended participation, users constructed mutable identities, moving back and forth between more and less knowledgeable subject positions even as their interactions shaped and were shaped by community norms and expectations.

It is worth noting that in LoanSafe, success meant different things to different users. Most participants sought help from their lenders, but some pursued loan modification or short sale agreements while others (in a trend increasingly common over the site’s life) wished merely to delay foreclosure as long as possible. While it may be tempting to impose a moral distinction on these goals, we avoid doing so ourselves: We are highly wary of the neoliberal tendency to erase contextual rhetorical influences, cast systemic problems as failures of individual risk management, and reduce complex decisions to a simple matter of rational choice. Our intent, therefore, is not to comment on the motivations for or acceptability of default. We would, however, agree that the connectivity afforded by LoanSafe allowed individuals to apprehend, experience, and address mortgage financial hardships collectively, illustrating the multivalent capacity of social web technologies to socialize hardship by making it more habitable, knowable, even survivable.

## **BECOMING KNOWLEDGEABLE PEERS: ANDREW AND FREEDOMWON**

Andrew joined in August 2007, early in LoanSafe’s life, under the original user name “swwiz.” His inaugural post (Andrew, 2008) follows typical introductory patterns: In keeping with the promise of a judgment-free community and the

need to provide specific details to facilitate problem-solving, he was forthcoming with loan information—though when asked by Bedard, he opted to provide expense and income information privately. Along with details of his wife’s difficult pregnancy and other financial constraints, he described his failure to obtain a loan modification from Countrywide before an impending monthly payment increase. Posing no specific queries, Andrew seemed initially uncertain of what to expect from LoanSafe, and after his first welcome and reassurance from Bedard, he was at first an infrequent poster.

Over the next several months, Andrew intermittently updated, expressing frustration with a drawn-out process where his file was bounced among bank negotiators, his calls went unanswered, and his important documents were misplaced. In January, after being urged by user Evelyn to send a letter to the bank, Andrew replied that he has already taken that step. Illustrating social composing at play, he described writing his hardship letter by adapting from other users’ examples, accepting guidance from user Brian K., and finally distributing his missive widely by email, mail, and fax to bank personnel, public figures, and organizations including “Angelo Mozilo, all the board members, most execs within countrywide, ca attorney general, pa attorney general, bbb, 995hope, naca, acorn, vice president of the us, my senator and congressman, ny attorney general” (Andrew, 2008).

Early evidence of how the community’s emergent knowledge could be effectively directed at strategic action, Andrew’s letter proved a turning point both in his bank negotiations and for his role in the LoanSafe forum. The very next day, he posted multiple times (one example is displayed in Figure 5.2) to describe receiving a series of phone calls from Countrywide, more attention than he had “ever received throughout this dilemma,” and ultimately an acceptable modification offer (Andrew, 2008).

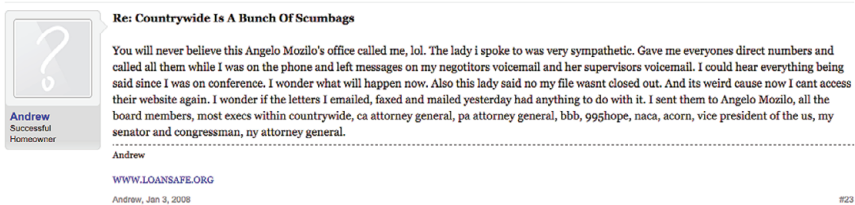


Figure 5.2. “Countrywide Success!”

Andrew’s success—billed as LoanSafe’s first—has a transformative effect on his interactivity. His sudden status as a successful negotiator cues others to the value of his input: He is promptly asked to share his letter by users hoping to incorporate his strategies into their own negotiatory discourse. Though he ini-

tially has more questions than answers, he becomes an increasingly valued and active contributor over the next several years, identifying himself as a “Successful Homeowner” and discarding “swwiz” in favor of the more formal Andrew. Something of a hometown hero—one user tells him, “you are a legend for me now” (elusha, 2008)—Andrew assumed a progressively more authoritative presence, and his “success story” thread was often co-opted by information-seekers to whom he assumed the role of the more knowledgeable peer, asking questions, giving advice, and helping users shape appeals and strategies.

Member “freedomwon” was similarly influential. After joining in October of 2010, his first posts appeared nearly a month later, a common trend among new users who observe and browse before speaking up. His first thread reflected the convention of providing key information and narrating his personal struggle to attain a “quiet title action” (2010). From the start, freedomwon appeared to have self-educated extensively on the foreclosure process, but nevertheless evidenced his desire to acquire and build new knowledge. Over time, he became more vocal about the goal of locating and exploiting loopholes in the foreclosure process and more strategic in the written communication that helped him exhaust all courses of action to avoid foreclosure without making payments. In June 2011, he shared the appeal letter that helped him successfully postpone the foreclosure on his property (freedomwon, 2011). As with Andrew, freedomwon’s success quickly led to requests for participation in acts of social composition, with other users complimenting his letter and seeking his input on their own processes.

Over the course of his interactions, freedomwon alternated between coaching and being coached, asking and answering questions about laws, processes, and strategies. Increasingly, he took up moderator-like tasks that served to not only maintain the culture and safety of the site but ensure the currency and availability of its knowledge—actions like marking threads for violating forum rules and “bumping,” the standard practice of bringing a thread up to date by posting in it. Into the often-technical advice he gave others, freedomwon continued to draw on the successes and failures of his own long process, enjoining others to “study” (freedomwon, #386, 2012) his work and avoid strategies that failed him (Figure 5.3). Yet even “tried and true” knowledge remains contingent; recognizing that many contextual factors determine how strategic actions will be received, freedomwon and other users often engaged in extended interchange, interpreting the success or failure of different appeals at length. Threaded through with an emphasis on “learning . . . from those that have gone before” (freedomwon, #386, 2012), freedomwon’s exchanges, much like Andrew’s, show how LoanSafe’s “pay it forward” principle can work to its desired effect. More importantly, they illustrate how knowledge collaboration occurs not only through social writing but social composing, where extended participation and

reciprocal expertise lie at the heart of communal efforts to curate phronesis, craft persuasive discourse, and achieve desired outcomes.



6/9/11 - Another update. Received a v.m. msg from a negotiator at BofA yesterday. Simply wanted to introduce herself & give me her contact info. She said she just received my file & would be back in touch in a couple of days.

Oh, and my loan was transferred from B&C to BofA. This was revealed in an (undated) letter I received by regular snail mail on 6/6/11.

Also got a case file # opened by Ca AG's office (they made reference to it in their acknowledgement correspondence to me). Also received letter from the OCC office with a Case file # as well. So we shall see what develops. ReconTrust was the last to sign for my CMRRR letter.

Figure 5.3. “My Recent letter to BofA (Part 2).”

## FINAL THOUGHTS: RISKS & REWARDS OF SOCIAL COMPOSING IN THE ONLINE COMMUNITY

LoanSafe’s distinctive approach to knowledge collaboration, built on the recurrent participation and expertise of individual users, resulted in a considerable body of practical wisdom. Spanning an impressive array of legal, political, and organizational topics, it was most often espoused by founder Moe Bedard, his family member and co-moderator Evan Bedard, and other employees of the site, who drew on and re-circulated the results of countless reported experiences when responding to new situations. Frequently, Bedard couched his advice as a product of time-tested, communally vetted knowledge: For instance, in answer to a query about one user’s underwater second mortgage with GreenTree (smpjaf, 2014), Bedard replied, “The strategy for settling 2<sup>nd</sup> mortgages here on LoanSafe has always been to just sit and wait for them to come to you with an offer or talks of a settlement” (Bedard, 2014). Access to *phronetic* knowledge also enabled respondents to speak honestly about the potential for successful negotiations—in this instance, not high: “We have had very few successes here with GreenTree” (Bedard, 2014). It was also frequently synthesized and disbursed by long-term, active members like Andrew and freedomwon, whose “success story” status marked them as especially valuable collaborators in social composing endeavors. Both profiled users illustrate how LoanSafe participants navigated lender negotiation via collaborative acts of social writing and composing, even as their own knowledge-gaining processes constituted and were constituted by the site’s “pay it forward” culture.

While LoanSafe’s many participants attest to the value of its *phronesis*, our analysis suggests that the convergence of social writing, social composing, and knowledge collaboration is not without potential risks; we close this chapter by briefly discussing them and highlighting potentials for future research. Perhaps most obviously, the Mozilla incident raises questions about the public rhetorical implications of communally cultivated discourses. While Daniel Bailey ap-

peared to have triumphed—one news story (Reckard, 2013) claimed that he was able to stay in his home for five years without making a mortgage payment after Countrywide’s damage-control team induced him to stop speaking to the media—Mozilo’s response nevertheless appeared to devalue LoanSafe’s processes of social composing, invalidating its collaboratively produced understanding of rhetorical effectiveness within the hardship letter genre by marking it as formulaic. Indeed, the common injunction that hardship letters must “grab the reader’s attention,” engaging and persuading recalcitrant bank employees with compelling narratives would seem somewhat at odds with the emphasis on templates and recycled appeals that arose from the “success story” approach. Such tensions invite further consideration of social writing and composing in OCs and other online networks. While we should continue to explore the role of individual participation and expertise in knowledge collaboration, we may also ask how over-reliance on experiential evidence may discount the needs of external audiences.

Finally, we hope that this chapter will invite a broadened conception of networked discourse and public rhetoric, one combining inquiry into the highly visible public rhetorics surrounding social and political problems with attention to the rhetorical ways in which individuals achieve change in their daily lives. While Bailey benefited from LoanSafe’s willingness and ability to exert public pressure on financial institutions via the media, users like Andrew and freedom-won benefited more directly by translating the community’s collective wisdom into strategically composed written rhetorical interventions. We see room for more research not only on rhetoric and hardship generally, but on the ways that social interaction online can inform the rhetorical resolution of individual problems—which are often, as we see in this case, collective as well. Given that the volatile economic situation of contemporary capitalism is not likely to become more stable, it is critically important for rhetorical studies to account for related discourses and seek to better understand the ways that networked rhetorical activity can socialize and ameliorate hardship within communities, even as it mobilizes individuals to act beyond them.

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