

DeKalb History Center

Lithonia Community Engagement Oral History

Sheryl Crawford

Speaker 1 ([00:00](#)):

So you came to Lithonia in September 90, 19 90, were you

Speaker 2 ([00:05](#)):

1990.

Speaker 1 ([00:06](#)):

You were in California before. Were you selling real estate or doing mortgage work in California before you came here?

Speaker 2 ([00:12](#)):

Actually, I was in banking. I was in banking for 18 years. And when I came here, I took a position with the city of Atlanta Credit Union, and I was their vice president of the financial institution there.

Speaker 1 ([00:27](#)):

And how long did you live in Lithonia?

Speaker 2 ([00:32](#)):

1990, 2003. Because see, my daughter was born in 1999, and she was almost three years old when we moved. So it had to be, so the house in June, I think it was June of 2003.

Speaker 1 ([01:00](#)):

And tell me about your business, your Diamond Residential mortgage

Speaker 2 ([01:05](#)):

Company. Well, I've been with Diamond for six years. The history on that is I work for a company called CTX Mortgage Company for 15 years. That was all a part of when I, because I opened the store, I had a store called Sheryl's Gifts and Cards in downtown Lithonia.

Speaker 1 ([01:23](#)):

Okay.

Speaker 2 ([01:24](#)):

So I opened the store in 90, I think it was October of 1992. Wait, no, no, no, no. I came to CTX in 1992. I think I opened the store in 1993. Did I open the store in 1992? It was so much going on. Clinton had got into office. But anyway, I was doing, what was I doing to draw me to open a store in Lithonia? But

anyway, I was fascinated by all the things that you can do as an African-American person here in Atlanta, period. And so I ended up opening the store. I do have a lot of pictures. I just have to get my hands on them because Little Mama took over, but I know they're on Facebook. I did what's called a throw-back Thursday.

Speaker 1 ([02:31](#)):

Oh, cool.

Speaker 2 ([02:31](#)):

And so in my desperate moment, looking through, throwing everything everywhere last night and this morning I just came up with just a couple, but I have pictures with Marcia, who was the mayor at the time. I have pictures with Vernon Jones. I don't want to say, but it's the truth though. I was inspired by starting what was the Lithonia Summer Street Festival that we used to have. It was funny because it was never in the summer because we always wanted it when the kids, before the kids got out of school at Lithonia High School, so they could be in the parade, so the band could be in the parade. We used, let see, who was our first, I'm trying to think who was our first, what do you call them, Marshall?

Speaker 1 ([03:29](#)):

Yeah,

Speaker 2 ([03:31](#)):

I know that. Oh my God. He was in the Senate for a long time, and he has a street named after him in Lithonia,

Speaker 3 ([03:41](#)):

Downtown

Speaker 2 ([03:42](#)):

Lithonia. I can see it. And I just can't remember his name. He was in the wheelchair. He was a veteran.

Speaker 1 ([03:49](#)):

Oh, Max Cleland?

Speaker 2 ([03:50](#)):

Yes.

Speaker 1 ([03:51](#)):

Yeah. He's a Lithonia person. Yeah,

Speaker 2 ([03:53](#)):

Yeah. He used to be, he was one of our, I forget what they call when they're the ones that you hooray about. We used to have different people come and do. We used to have Hispanic, we used to have gospel singing. V-103 was one of our sponsors. I was able to get V- 103 to come out. At one time we had WCL Clark w,

Speaker 3 ([04:25](#)):

We

Speaker 2 ([04:25](#)):

Had them come out. I mean, like I said, I have the pictures. It is just me because I have tons of, my husband at that time is an artist, and he was also is a photographer. So I have the pictures. They still, they're like, these pictures. Awesome. They're not on the camera, the thing anymore. Oh, I did take some pictures. They might still be in my phone. Okay. I have to look at my phone. But like I said, like I, we have a book signing. Oh my God. When the Olympics came, everybody thought that they were just going to run through Lithonia. But we had a meeting, we had a plan. I even came up with an idea, thank God I didn't get arrested or anything. But that's what I was looking for, a T-shirt for. You had T-shirts made with the torch that said, I saw the torch come through Lithonia, Georgia, July 17th, 1996 on the T-shirt. So I'm hoping I can find that for you.

Speaker 3 ([05:32](#)):

That's awesome.

Speaker 2 ([05:35](#)):

It was so exciting to, like I said, they thought they were going to run through, they had to actually stop and talk because it was so many people in downtown Lithonia. They just thought they were going to just run off to Stone Mountain and No.

Speaker 1 ([05:55](#)):

Do you remember who the torch bearer was running through and who gave the talk?

Speaker 2 ([06:02](#)):

Nope. I sure do not. I wish, like I said, I wish, that's what I say, history is so important and I'm a scrapbook person, but I did a lot of, I put a lot of towards when my daughter came, and so all this right here kind of got pushed to the side. But like I said, I know I have the pictures. I mean, my husband and I, we have tons and tons of pictures that I've been creating. And I did find the ones, like I said, well, Marcia, who was the mayor at the time in the store, because like I said, I would have events at the store itself. And like I said, Vernon Jones, Cynthia McKinney, Cynthia McKinney's, dad, trying to think about, like I said, it was a great time. It would have its moments, of course. So that's why the idea came up about the Street Festival was to let people know that Lithonia was here, and this was before the mall came, and the guy who owned the paint shop across the street, he would always put up a mall sign coming soon. But I was, by the time the mall came, I was gone. The store was gone

([07:16](#)):

By the time the mall came.

Speaker 1 ([07:18](#)):

How long did the Lithonia Summer Street Festival continue?

Speaker 2 ([07:25](#)):

If I'm not mistaken, 1993. I'm thinking it started in 93, 94 when we came up with the idea. But because like I said, I know, I don't know how long they keep records, because I had to go before the city council to ask for that. So that would be of record to ask for the every year I will come before them and ask for the street festival,

Speaker 1 ([07:58](#)):

Like a permit,

Speaker 2 ([08:00](#)):

Well, not really a permit, I guess to ask permission

Speaker 1 ([08:03](#)):

To be able to put on a

Speaker 2 ([08:05](#)):

To be. And Shameka is the mayor now. She has a long history. The Reynolds family period has a history, because Allison was my hairdresser for years. Her mom was my hairdresser for years.

Speaker 1 ([08:25](#)):

Got, it's interesting. So, you mentioned Marcia Woods Glenn Hunter. I've interviewed her. I've had the pleasure of meeting her. And Alison Reynolds is on my list, and Shameka is on my list as well. And Gwen Russell Green, who has also given me the name of the mayor of Stonecrest. So trying to tie together what Lithonia with Stonecrest and the changes that come with Stonecrest.

Speaker 2 ([08:52](#)):

Right.

Speaker 1 ([08:53](#)):

So you think the Street Festival started in 94 and lasted. About how many years do you think it went on?

Speaker 2 ([09:01](#)):

I know it went to 1990. I say I had Janice, September, 1999. I gave up the store. When she started walking, she started walking at eight months. And it got to be too much. I was still working. I mean, the medical and the 401k, none of that was coming from the store. So I have always worked for CTX during that period of time. So I would say I cannot remember if they carried it

Speaker 3 ([09:36](#)):

On.

Speaker 2 ([09:37](#)):

So I don't want to say when it stopped. I just know when I left, I know that had to be 2000 because I had her in 1999. I hung in there until she started walking. She used to go and throw up the cars up in the

Speaker 3 ([09:54](#)):

Air.

Speaker 2 ([09:56](#)):

So, if it lasted beyond that, then that's when Allison and Shameka could tell you more.

Speaker 1 ([10:03](#)):

And then your store was, you had your store from about 92, 93 until around 2000 again. And your store was on

Speaker 2 ([10:17](#)):

Main Street?

Speaker 1 ([10:17](#)):

Street Main, straight downtown. Yeah.

Speaker 2 ([10:19](#)):

Yeah. The Sneed family pretty much owned just about from where my store was, because at that time there was a, what do you call them? Rental furniture where they rent furniture, refrigerators and stuff like that. They were there. And then it was the baseball car shop. It was a baseball car shop. He was there. Then there was Maddie and her clothing designed, and I had a little store. But when the baseball car shop guy left, I moved over to the baseball car shop. I was next door to the Sneed family,

Speaker 1 ([10:56](#)):

SNE,

Speaker 2 ([10:56](#)):

S-N-E-E-E-D-S-N-E-E-D. So I'm not sure if I know it's two brothers. They were both lawyers and that the father was a lawyer, but he had passed away, and then the mother worked in the office with them.

Speaker 1 ([11:13](#)):

So you said you moved from Lithonia before Stonecrest Mall, before Stonecrest as a city. Do you have some sense or memories about what was going on in Lithonia? What was the feeling about

Speaker 2 ([11:26](#)):

The

Speaker 1 ([11:26](#)):

Mall coming?

Speaker 2 ([11:27](#)):

Yeah, they used to always say the mall was coming. And of course they knew that. But one of the biggest fights we had was dealing with Eddie Long's church, New Birth,

Speaker 3 ([11:39](#)):

Because

Speaker 2 ([11:40](#)):

They wanted that new ramp, that ramp that they had to bear off to go directly to the church. So that was a big old fight back then in the daytime, because they wanted more traffic to go into the downtown area of Lithonia. But he won the battle, and that's when they started all that construction, because it was never no overpass and all that stuff there. And the yellow brick house used to be the owners who had the yellow brick house. They owned a lot of that land and sold it off. I can't remember her name, but it used to be called the Yellow Brick House.

Speaker 1 ([12:22](#)):

I'll have to look that up.

Speaker 2 ([12:24](#)):

It was, I cannot remember their name. Her name. She would always come to the meetings too. Every month that we had the city council meeting.

Speaker 1 ([12:38](#)):

Did you feel like the development of the mall took away from Lithonia businesses or Lithonia residents, or do you think it added to it? Do you have a sense of if,

Speaker 2 ([12:55](#)):

I always thought it would take away, because it was just hard to get people, we used to always try to tell them we needed a main store down there. At that time, Pay Less Shoes was real popular. We were really trying to attract other businesses, Family Dollars. Wakefield was down there, which has always been there. And they have been always a big supporter. I mean, they would let me even put doing Valentine's and Mother's Day, I would do the baskets and put 'em in their store.

Speaker 3 ([13:30](#)):

Oh, nice.

Speaker 2 ([13:31](#)):

So they were very supportive to the community. And we were like myself, I would hire high school students out of Lithonia to come and work, or senior citizens who, because I had to work,

([13:50](#)):

I had to work. Citizens Bank at that time was a big supporter, Mr. Young, who passed away. Unfortunately, he was a very big supporter to the community. And even to the point at that time, was it even Citizens Bank? It was named something else. Before it was Citizens Bank, Cheryl, because he was the one that gave me my first corporate account where I did all their birthdays. And I know it was only two locations at the time I started. So, when they merged and it became Citizens Trust Bank, that's when they ended up with Stone Mountain, Lithonia. I mean, I had to go all the way down to West End area.

Speaker 1 ([14:41](#)):

Those were all the different branches. Wow. Do you have Mr. Young, do you remember his first name?

Speaker 2 ([14:46](#)):

Was it, oh God, what is Mr. Young's first name? Was it Jim Young? I can get it though, because his brother-in-law. We called him Chuck. But I can get it. I know who I could call to get Mr. Young's first name. Like I said, I finally, well, I mean, it's been years now, but I had put everything into storage and I couldn't keep paying that storage. So I gave a lot of stuff away. And then of course, after so many years of the IRS, I just destroyed the paperwork. I think after 10 years, I could do away with the paperwork. I want to say it was Jim or James Young. Yep. He was a sweetie pie too. He was really, really, because the first basket I did was for his mom, his Mother's day. And then that's when he invited me to get me more business.

Speaker 1 ([16:02](#)):

Nice.

Speaker 2 ([16:03](#)):

Yep. It was nice. I had one of my customers, I have an original Michael Jordan, signed Michael Jordan. He knows I still have it. I don't know when he going to come get it. Nice. It's this jersey. It was a Michael Jordan jersey. Wow. Yeah, I know. I was like, you better please come get this. My daughter 23 years old.

Speaker 1 ([16:32](#)):

Wow. Yeah. That's so interesting. So was it on display in your store?

Speaker 2 ([16:41](#)):

No, because I didn't, couldn't afford for somebody to accidentally take it. Yeah,

Speaker 1 ([16:47](#)):

Okay.

Speaker 2 ([16:48](#)):

But like I said, I had to be creative to keep the store going with framing. And then I got into, of course, the sorority, the AKA, doing baskets for AKAs and Deltas. And like I said, I'll find the pictures. Hopefully I'll find them. Well, it won't be this weekend, Father's Day.

Speaker 1 ([17:06](#)):

No, I understand. I appreciate you taking,

Speaker 2 ([17:09](#)):

But yeah, and I'm going to find 'em on Facebook too, because I found out Facebook holds your pictures. I didn't realize that. And I said, I did a throwback Thursday, and people were like, we didn't ever know you had a store.

Speaker 1 ([17:23](#)):

Yeah. Do you think you have, I wonder if you have any flyers or ads from when you had the store? That would be so interesting to see as well. I know

Speaker 2 ([17:34](#)):

I have

Speaker 1 ([17:35](#)):

Article

Speaker 2 ([17:36](#)):

With Atlanta Journal Constitution did an article on me. Really? The me in the store. Oh, very. Because we have articles when we were having the street festival too. So, I'll do my best.

Speaker 1 ([17:49](#)):

Fantastic. How long have you been a member of Alpha?

Speaker 2 ([17:54](#)):

I'm not even a member of any of it. You're not? I didn't even understand any of it. And now that I'm older, I wish I would have been a part of it. But no, I just knew that that sold. Yes, yes. So they find out you now it's everywhere. But at that time, it was very limited to what you can obtain. And of course, back then Atlanta used to host what's called the Black Expo, and that was huge here. And then I caught the wave and started traveling and going myself, packing up a car, taking my items on the roads. Nice. Yeah. That's how I survived. Like I said, it wasn't a lot of traffic in downtown Lithonia. It was kind of dried up because at first they had a whole bunch, which God police not. But that was one of the things. They had so many churches, they had storefront churches that the people who owned these companies, I mean, these buildings started a lot of churches. So it limited for businesses to move in. And then the second biggest thing you had was hair salons and barbers. So then you had a printing company across the street. He did pretty well for a long time, so he would've been the one, but now it's a banquet hall.

Speaker 1 ([19:28](#)):

Okay.

Speaker 2 ([19:29](#)):

It's now a banquet hall. Now understanding they got three or four banquet halls down there now, but whoever they are, one of the ones, Vicky Lester, she would be a good one to interview too, because she was born and raised, just like Allison and them. They're all really tight. Very good. Vicky left, she's a realtor, so she may have some things. Her mom lived there by fact. She still has property in Lithonia through her grandmother. Her grandmother lived there in Lithonia. I mean City of Lithonia, not Lithonia like I did. I lived in the unincorporated part at the time. But Alison, them, they lived actually in the city of Lithonia. Fantastic.

Speaker 1 ([20:16](#)):

So if you have any names like that, I'm always happy to get names to be able

Speaker 2 ([20:19](#)):



To follow up more people. Yeah, she's a native.

Speaker 1 ([20:23](#)):

That's great. So do you ever get asked to do baskets or gifts? Are you still in that? Does that still sort of something you do for fun?

Speaker 2 ([20:32](#)):

I do it for my clients, but when I go to closings, I will do. But theirs is more of a comic and cleaning things to make. I don't have any with me. I mean, I don't have any today, but I do do some of it sometimes. Yeah, I do miss it. It was fun.

([20:56](#)):

Like I said, it was a good time. It really was a good time. We always, like a family, we were run across the street and we'll sit outside. So we finally got 'em to put benches out there. Back in the day, I think they still do have some benches out there. We sit out there and talk to each other across the way and stuff. So it was, and people would stroll in. And I heard about you through Marcia, or Christmas was really big for me. Valentine's was a big hit for me. It was funny. I would do Valentine's from February 1st to February 14th, and then from February 15th to the end, I'll do black history. But other than that, I mean, hopefully, oh, then we used to have the tree lighting ceremony.

Speaker 1 ([21:47](#)):

Oh, nice.

Speaker 2 ([21:48](#)):

Talk about that. Yes, in the park.

Speaker 1 ([21:49](#)):

Okay.

Speaker 2 ([21:49](#)):

Yeah, that will be done Thanksgiving weekend. The churches will come in the community and sing and everything. I don't know if they still do that, but we also started that. Some of the money that we raised, we would buy the granite to make the granite signs for Lithonia. When you came into the Lithonia, those were through the Lithonia Summer Street Festival committee, which Barbara Lester was on that committee, and Allison was on that committee. We would do pageants and raise money that way. So we tried to keep it as live as we possibly could.

Speaker 1 ([22:38](#)):

Of course. So what time of year, you said the festival was held during school so that the bands and those kinds of things.

Speaker 2 ([22:46](#)):

So I am thinking

Speaker 1 ([22:48](#)):

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Like springtime or

Speaker 2 ([22:50](#)):

It would be in June. The first week in June. We were still able to catch them before they were all gone.

Speaker 1 ([22:56](#)):

And what about pageants? Where and when would those be?

Speaker 2 ([23:00](#)):

We would do the pageant during the Summer Street Festival,

Speaker 1 ([23:03](#)):

During the festival. Okay.

Speaker 2 ([23:04](#)):

Yep. Yep.

Speaker 1 ([23:13](#)):

And it was one day?

Speaker 2 ([23:15](#)):

Yes, it was on a Saturday. On

Speaker 1 ([23:16](#)):

A Saturday.

Speaker 2 ([23:17](#)):

And like I said, we'll have a parade, which was started at Lithonia High School. And Pops, Marcia's brother, who was the chief of police, but we called him Pops. I don't even remember his real name, what we called him Pops.

Speaker 1 ([23:34](#)):

He's in that book. Marcia and he are both in that

Speaker 2 ([23:37](#)):

Book. Yeah. Yeah. I was like, but I figured you probably had it. I was like, she had to have this because this is history.

Speaker 1 ([23:47](#)):

Absolutely. So Ms. Crawford, you've been in the mortgage business you said, for six years longer.

Speaker 2 ([23:57](#)):

I've been in the mortgage business 32 years.

Speaker 1 ([23:59](#)):

32 years. My apologies.

Speaker 2 ([24:00](#)):

No, it's okay. No, I was in banking for 18 years and then I started in the mortgage industry October 2nd, 1992. That's right.

Speaker 1 ([24:14](#)):

And what kinds of things stand out to you over that 30 year career in terms of mortgages and housing and that kind of stuff? Any standouts? There must be lots of ups and downs changes.

Speaker 2 ([24:27](#)):

Oh yeah. Because even in 1992 rates were, because I bought my first house in 1983 or 84 at 13 point a half percent. And it wasn't until 1992 when Clinton came in where the rates dropped to the fives and we were pulling people off the streets to work for the mortgage companies. We were so busy. And that lasted not as long as the pandemic did, but it lasted, I think it lasted until the mid-1993, 94 before the race started creeping back up again. And the mortgage company started laying off. But that was one of the important things. Now, what I have learned, and my boss always president of the company. I mean, he's down to earth, very nice man, is Georgia is one of the most states who offer the most down payment assistance. That's why we're so tired right now. This is homeownership month. And so the number one down payment assistance in the state of Georgia is called Georgia Dream. So they service the whole state of Georgia, and I've watched them over the years. They started off at 5,000. Right now they're giving away, not giving away, but well giving away \$10,000 for what they call standard and 12,500 for law enforcement, Firemen's teachers, or anybody who work in the education field, anybody working in the healthcare field,

([26:17](#)):

Social security disability. But the biggest one, it's called Invest Atlanta for home ownership. This month they're giving away \$30,000 in down payment assistance. But you have to live in the city of Atlanta. Invest Atlanta has six, seven different programs. Then you have Atlanta Housing Authority who gives up to 25,000. So I can stack them where can get 50,000 or 55,000. That's amazing. DeKalb County, off the record is sad because the only down payment assistance they have is through Georgia Dream. And sometimes right now, a and DP has money we can use, but they run out so fast, they got 7 million and they're already down to 5.5 million in two weeks.

Speaker 1 ([27:12](#)):

Oh wow.

Speaker 2 ([27:15](#)):

Clayton County has a ton of money. Gwinnet has money. South Fulton has money. But trying to get DPA for, if you don't meet a certain criteria for Georgia Dream, it's been tough for DeKalb County to get money. And I think that's really sad because that's one of our biggest

Speaker 1 ([27:36](#)):

Counties. So Georgia's been well known. You said for or Atlanta has been well known for down payment assistance. Has that been sort of historically or is that a new thing that you No, because I've been

Speaker 2 ([27:52](#)):

With Georgia Dream. I always go by my daughter's age because I've been in this building 25 years. I could have bought my own building by now, but that's water under the bridge because retirement is around the corner. So I've been with Georgia Dream probably about, because she was in school when I moved to this week, I was down the hall. So I would say I've been with Georgia Dream for 20 years. I used to have to drive the packages down to the Department of Community Affairs Office, invest Atlanta. I just went to an event Saturday. I was one of their lenders that participated. And I'm thinking Invest Atlanta. They have been around. I've been with them for 10, a little bit over 10 years. And then Atlanta Housing Authority, I think I've been with them for about 10 years. So Georgia has had money to help people get homes, and they have a lot of home buyers education classes throughout the whole state of Georgia. But the more concentration course is in the Atlanta metro area. But Georgia Dream is working their way out into the rural areas to let them know about these programs that are available to them. So that's been my pet pee. I've been called the Down Payment Assistant queen.

([29:39](#)):

We do have a lot, I can give you a flyer that lists all the ones that I work with. I just brought in the thing I take with me to unpack, set up my desk and all that stuff. But actually they have 600 and some people who signed up to come out. It was outdoors. It was held at a high school. We were in a parking lot. They gave us really nice tents, tables, chairs. All we had to do was just bring what we wanted to bring to give out to the people. I haven't even touched the surface of calling them back yet.

Speaker 1 ([30:20](#)):

Oh wow. You're so busy. I know. We won't take much longer. It sounds wonderful. Education of I know. I needed that when I was buying my house. I didn't know any of, I didn't know any of

Speaker 2 ([30:35](#)):

It. Yeah, they had to do to get the money, you have to do an eight hour home buyer's education

Speaker 1 ([30:39](#)):

Class. Is that new since the housing crisis of oh eight? Or is that also historic?

Speaker 2 ([30:46](#)):

Oh, that was before. That was before. Oh

Speaker 1 ([30:47](#)):

Yeah. Okay. And what was it like for you during the housing crisis in '08, '09?

Speaker 2 ([30:56](#)):

I stayed busy, but in a different way I think. No, I don't think I know the banks were wrong

([31:07](#)):

Because if you look at what happened during the pandemic, they got it right then. Because what they should have done is listen to the people. We can't make our payments. We got put into these type of

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loans, which the buyers they wanted, they just wanted a home. They didn't care how they got the home. And that was one of the things that I fought against is Ms. Crawford. But no, you want your credit to be where your credit needs to be. Slow down. FHA course is one of the number one programs, because I call them the underdog long because you could have a five 80 credit score. You could have mistakes in life. You would write a letter why you did all of this. And then it was taken into consideration and you were given an approval where it's conventional, Fannie Mae, Freddie Mac, it was cut and dry.

[\(32:03\)](#):

No, if you wasn't up here, you wasn't getting it. Or Fannie Mae finally came down, they came to their senses. Everybody still thinks, home buyers still think they have to put 20% down. And that's not true. Fannie Mae, Freddie Mac, you have a 3% program that they allow for. It's called Home Ready and the other one is called Home Possible. Fannie Mae is Home Ready, is income driven. So, I think now they just, it used to be you can't make more than \$76,000 something and they just boosted it up a little bit for the, it is called area. Can you cut that off? Sure. (call came in, interview terminated)

Transcribed by REV AI

Edited by human J Blomqvist, archivist, DeKalb History Center, January 2025

Ms. Crawford was interviewed in her office, June 2023