

CONSTITUENT FORECLOSURE LETTERS

# CITY LIFE • VIDA URBANA

PO Box 300107 • Jamaica Plain, Massachusetts 02130 • (617) 524-3541 • FAX: (617) 524-3555 • www.clvu.org

May 19, 2009

Sen. Susan Tucker  
Rep. Kevin Honan  
Joint Committee on Housing

Dear Sen. Tucker and Rep. Honan:

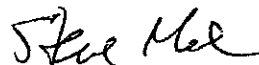
City Life is submitting copies of many of the "public letters" our members have sent to the banks over the past 5 months. These letters describe the situations faced by each family. Each one asks to pay rent to the bank and/or to purchase the property at real value as an alternative to eviction.

Eviction defense has begun to win many of these cases. In the same packet with the public letters are

1. a Globe article dated May 11 that describes City Life's success in getting back homes by combining eviction defense and an offer to buy.
2. a description of why including homeowners in eviction protections (as accomplished in MAAPL bill H1232) is so important.

Thank you for your consideration of these items.

Sincerely,



Steve Meacham  
Housing Coordinator  
City Life/Vida Urbana

Wells Fargo Financial  
4143 121<sup>st</sup> St  
Des Moines, IA 50323

Wells Fargo Financial  
596 Providence Hwy  
Dedham, MA 02026

Harmon Law Offices  
P.O. Box 610345  
Newton, MA 02461-0345  
Anthony J. Coletti, Attorney  
acoletti@harmonlaw.com

REF: Pending Eviction  
Wells Fargo Account 33041964  
50 Summit St  
Hyde Park, MA 02136

November 11, 2008

To Whom it may concern,

- ❖ My family has lived in this home since 1998 after relocating from California.
- ❖ We originally had a 30 year fixed mortgage that we re-financed with Wells Fargo Financial in June 2003. We chose a 15 year adjustable rate mortgage. It was always my intention to convert back to a 30 year fixed after the death of my wife.
- ❖ Wells Fargo entered into this mortgage agreement with my cancer stricken wife and me. We were upfront about my wife's illness; we told the loan officer about it and used my wife's disability check as proof of income.
- ❖ The Loan officer stated at the time of loan that should our situation change, restructuring the loan "would not be a problem".
- ❖ After my wife passed and the mortgage payments starting increasing, I went back to the bank and asked to switch to a 30 year fixed loan. I was told, "We're sorry, there's nothing we can do for you."
- ❖ I know I could have made it work had the balance of my loan been switched over to a 30 year fixed rate loan.

We renovated the kitchen in 2002, installed a new boiler, hot water heater and have improved the house since our original home purchase. I have my two daughters currently enrolled in Boston Public Schools. Since the bank was aware of my wife's condition at the time of the loan, I'm requesting that the loan be renewed at a fixed 30 year rate. I have been continuously employed with increasing responsibilities and compensation.

I have now lost the house to foreclosure. It was not the bank's fault that my wife passed away with no life insurance; this is something I must live with. Did the bank do anything to assist me? Had I begun to fail with a restructured loan, I would have made arrangements to sell the house.

In his finding, the Judge stated that the court couldn't force the bank to restructure a loan. He did leave open the option for other remedies. I'm offering to pay \$1,600.00 a month in rent (that was the starting point of the original adjustable rate mortgage.) I'm currently seeking financial backing with another party to purchase the home back. My only other course of action is to notify as many concerned parties as possible, fight the eviction with help of City Life/Vida Urbana, and future litigation. I can best be contacted on my cell phone 978-758-3443.

Sincerely,

Thomas Quinn

C.c. Boston Mayor's Office; Steve Meacham City Life Office; Jeffrey M. Feurer, Attorney-At-Law;  
Robert Consalvo, Boston City Councillor; Marian Walsh, State House;  
rep.AngeloScaccia@hou.state.ma.us

# CITY LIFE • VIDA URBANA

PO Box 300107 • Jamaica Plain, Massachusetts 02130 • (617) 524-3541 • FAX: (617) 524-3555 • www.clvu.org

## BANK TENANTS ASSOCIATION

December 30, 2008  
Bridget N. Igbokwe  
Promise U. Igbokwe  
10 Pleasant Hill Avenue  
Mattapan, Ma 02126

Holly L. Ceritto, Esq.  
Deutsche Bank Trust Company Americas  
1575 South County Trail  
East Greenwich, RI 02818

Via Fax: 401-885-2532

Dear Mr. Ceritto:

Our names are Bridget and Promise Igbokwe. We live at 10 Pleasant Hill Avenue that your client, Deutsche Bank, owns after foreclosure. We have lived there for 3 years. We were a victim of the predatory loan scheme that inflated real estate. We used to own it but when the adjustable rate starting adjusting we could not afford the increased payments and fell behind.

Deutsche Bank is now seeking an eviction against my family. In order to avoid that eviction, we are willing to buy our property back at the real value. In addition, we have a loan comment from MLD Mortgage, Inc. We can provide verification. You can reach them at 30 B Vreeland Road, Florham Park, NJ 07932.

We have been part of the Mattapan Community for over fifteen years. This is the community we both got married and are raising our children. Our community has afforded the needed gratitude that we do not need to lose.

We are part of the Bank Tenant Association, affiliated with City Life/Vida Urbana. We are opposed to the mass evictions being carried out by Banks after foreclosure. They are causing untold suffering to thousands of people and dragging down our communities. We are fighting our eviction for our community as well as for ourselves.

We will do what we have to do to fight against these evictions, but we would rather work out a settlement with you. Please consider our offer. After all, if you evict us, you can't sell the property for more than the real value are offering.

Sincerely,

Bridget N. Igbokwe

Promise U. Igbokwe

cc. Boston City Council, Mayor Tom Menino, Department of Neighborhood Development, State Rep.  
Linda Dorcena Forry, State Senator Jack Hart, Sen. Edward Kennedy, Attorney General Martha Coakley

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

Via fax: 508-543-7941  
January 16, 2009

Anthony & Debra Briceno  
40 Virginia St.  
Dorchester, MA 02125

Attorney: Scott O'Donnell  
Real Estate Agent: Frank Morley  
30 Mechanic St.  
Foxboro, MA 02035

Dear Mr. Scott O'Donnell & Mr. Frank Morley:

I refinanced my mortgage with Household Finance Corporation II which is a subsidiary of HSBC. The mortgage loan amount that I originally received was for \$368,000 at 8.725% interest rate, which was above the real value of the property. The payments that I made were initially \$2,700 per month until the interest rate was re-fixed and the payments increased to \$3,100 per month. Household Finance Corporation II then re-fixed the interest rate for a third time increasing my payments to \$3,400. With the mortgage continuously increasing it was difficult to keep up with the payments. In addition to my mortgage loan, I had to make separate payments for property tax and homeowner's insurance because they were not included in my mortgage loan. With the payments falling behind, our home was put in the process of foreclosure and the property was auctioned off to the bank on November 6, 2008.

My name is Debra Briceno and my husband's name is Anthony Briceno we are the former owners of 40 Virginia St Dorchester, MA. We live in the house that Household Finance Corporation II owns after foreclosure. We have been residing at this address since 1993, which makes it just about fifteen years building and maintaining what is not just a property but our home.

After residing at this address for fifteen years and in Dorchester, MA for over twenty five years, I have become rooted in this community. My children attended local schools allowing my family to meet and befriend other families in the neighborhood. My neighbors and I live as one. We protect each other's property and aid each other when necessary.

I am offering to pay rent to the bank. In addition, I would like the bank to sell this property to a local non-profit such as the Dudley Street Neighborhood Initiative (DSNI). They are willing to discuss purchasing the property at the real value. You can reach DSNI at 617- 442-9670 and their address is 504 Dudley Street Roxbury, MA 02119.

I am part of the Bank Tenant Association, affiliated with City Life/ Vida Urbana. We are opposed to the mass evictions being carried out by the banks after foreclosure. They are causing untold suffering to thousands of people and dragging down our community. We will do what we have to do to fight against these evictions, but we would rather work out a settlement with you. Please consider our offer.

Sincerely,

Debra Briceno

cc. Mayor Tom Menino, Boston City Council, State Rep. Marie St. Fleur, State Sen. Hart

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

January 30, 2009  
Maxine Hutchinson  
151 Dorchester St.  
South Boston MA 02127

Scott Wrenn, Esq.  
Attorney for HSBC  
324 Grove St.  
Worcester MA 01605

Via Fax: 508-754-3090

Dear Mr. Wrenn:

My name is Maxine Hutchinson. My family and myself are currently living in a building that HSBC owns after foreclosure -- 151 Dorchester St.

I used to own this building. However, I lost it in a foreclosure related to a predatory loan, inflated real estate value, family emergencies and unwillingness from my mortgage company to renegotiate my terms and establish a modified loan that would prevent future financial pitfalls.

I am one of the few Black homeowners in South Boston. I enjoy my community. I am an active member of the south Boston community. I am a member of Grace Community Church. I am a member of the MBTA Credit Union. I am a member of Motivated Fitness Center. I utilize all the small businesses in my community. I perform charitable work in my community. I participated in the Watoto Children's concert. I participated in South Boston Day at the D St. housing project. I participated in the Care Packzge drive to the Old Colony housing project. Since the foreclosure of the property I have maintained the property at its prior level.

I am writing this letter because I would like HSBC to renegotiate my loan and sell the property I am presently living in at real value and at an affordable interest rate. My income is good and I could afford this house at real value and current rates. I would also be willing to pay rent to HSBC.

I am part of the Bank Tenant Association, affiliated with City Life/Vida Urbana. We are opposed to the mass evictions, all no fault, being carried out by the banks after foreclosure. They are causing untold suffering to thousands of people and dragging down our communities.

We will do what we have to do to fight against these evictions, but we would rather work out a settlement with your client. Please consider our offer.

Sincerely,

Maxine Hutchinson

Cc City Life/Vida Urbana, Mayor Tom Menino, Boston City Council  
Department of Neighborhood Development, State Senator Jack Hart,  
State Rep. Brian Wallace, Grace Community Church

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

February 4, 2009  
Rosemond Jean-Jacques  
728 Cummins Highway #8  
Mattapan MA 02128

Donald Pitman, Pittman Law Offices  
25 Green St. – PO Box 1267  
Newburyport, MA 01950  
Ref: Pending Eviction Chase Account 0018255455  
Eviction case: Wachovia v Rosemond Jacques

Dear Mr. Pitman:

You are representing Chase Bank/Wachovia, which has foreclosed on my home at 728 Cummins Highway #8. The foreclosure took place last November and the bank brought an eviction action against me. With apparently no options in court, I signed an agreement to judgment to move out on January 22, effective April 30.

I have lived in my home for almost 5 years with my wife and 2 children. My children are aged 12 and 17, both in Boston schools. I myself have lived in Boston for 25 years. I love my City and my neighborhood.

My wife was diagnosed with cancer and had three surgeries, two in 2008 alone. Our income declined somewhat as a result. My wife couldn't work and my taxi hours were reduced while I cared for my wife. At the same time my mortgage interest rate was rising. It went up to 9.7% on both mortgages. My payments when I purchased were \$1400 for both loans. It rose to almost more than \$2900 after the adjustments. I was a victim of predatory loans.

Although I felt forced to sign an agreement to judgment, there is no reason to evict me. I am willing to pay rent to the bank. A large bank, Freddie Mac, just agreed to accept rent from former owners. I am willing to do that, too.

Also, my wife is better now. She is working and my hours are back up. We easily have enough income to repurchase this property ourselves at the market value. We would like to offer to do that.

I am part of the Bank Tenant Association, affiliated with City Life/Vida Urbana. We are opposed to the mass evictions being carried out by the banks after foreclosure. These evictions are causing much suffering to thousands of people and hurting whole communities like Mattapan. That's why we are fighting these evictions, but we would rather work out a settlement with you.

Please consider our offer. You can reach me at 617-417-5681 or Steve Meacham at City Life at 617-524-3541 x310

Sincerely,

Rosemond Jean-Jacques

Cc. Boston Mayor's Office; Boston City Council; State Sen. Jack Hart; State Rep. Linda Dorcena Forry; Chase Bank; Wilshire Bank

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## BANK TENANTS ASSOCIATION

February 11, 2009

Feliciano Del Valle and Heidi Alquijay

46 Halsey Rd., Hyde Park

Eviction docket #08H84SP002763

Rachelle Willard  
Harmon Law Offices

Via Fax: 617-243-4046 (Harmon)

Dear Ms. Willard:

I live with my wife and 3 children in my home at 46 Halsey Rd. in Hyde Park. I have twins aged 7 and another child, 11 years old. They attend school in my neighborhood.

You represent a bank, US Bank/American Servicing Co., that foreclosed on my home earlier last year and is now seeking an eviction against my family.

I bought my home in 2005 for \$376,000. The monthly payment (\$2800) was high but I was told that the bank would refinance me quickly and the payments would drop. When I sought to get that refinancing, I couldn't find anyone in the bank to talk to. The monthly payment rose to \$3200 by the time the foreclosure took place.

My wife and I worked very hard to pay the mortgage. I cashed out my 401K and put that into the mortgage, losing \$20,000 in the process. I sold my car.

I love my community. My kids go to school next door. We're involved in the community. My wife and I attend PTA. Many kids from the after school program stay at our house at the end of the day until their parents pick them up. We support the "movie nights." The people in our neighborhood take care of each other.

Our neighborhood has been hard hit by foreclosures. They are all around me. Like many other owners in my neighborhood, my loan was "underwater" at the time of foreclosure. The loan value was far higher than the real value. Recent sales indicate the real value of my home may be half the loan value..

At the present time, I am not sure of the timing of my eviction case. I had filed Answer/Discovery and then to transfer the case from W. Roxbury to Housing Ct. and never received notice of a new date. Yesterday, I received a 48-hr. eviction notice which said I had defaulted. I am seeking to have the default lifted to have my day in court. Nevertheless, whether the Bank seeks to evict my family next week or in the future, either way we are asking for the same simple thing:

- ❖ Allow me and my family to stay and pay rent. You will get income. The building will not become vacant and be vandalized. The neighborhood will be supported. The recent decision by Freddie Mac gives a fine example. The bank is now taking rent from former owners.
- ❖ Sell the building back to me at real value. This can be done directly or through an intermediary. US Bank can't do any better than that anyway. Like many owners, although I couldn't afford my home at the value created by the Bank real estate bubble, I certainly have enough income to afford it at the real value.

Naturally, I am concerned about my own situation. But I also know of many similar cases from attending City Life Bank Tenant Association meetings. Please ask US Bank to do the right thing.

You can contact me at 857-719-1426 or Steve Meacham at City Life (617-524-3541 x310).

Sincerely,

Felix Del Valle

cc. Mayor Tom Menino, Boston City Council, State Rep. Angelo Scaccia, State Sen. Marian Walsh, American Servicing Company, DHR and Associates (constables)



# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

February 11, 2009

Guy LeBrun

168 Turnpike St.

Stoughton MA 02072

Matthew Bauman, Esq  
Harmon Law Offices  
Victor Manougian, Esq  
Guaetta and Benson LLC

Via fax: 617-244-7304

Via fax: 978-250-0979

Dear Messrs. Bauman and Manougian:

You represent Countrywide Home Loan, now owned by Bank of America. Countrywide has foreclosed on my home in Stoughton.

When I first purchased my home in 2005, I was well established in the field of construction, because I worked for a union for the City of Boston. Within a year of living in my new home I was laid off.

After getting laid off, my family's finances began to get worse. Inflation kicked in at full force and mortgage rates increased. I had no other choice but to seek to refinance my mortgage while the mortgage rates increased. Then the bank refused to make an agreement of refinancing or loan modification.

On October 26, 2008, my wife and I received a letter from Countrywide Home Loans informing us that they have determined a new interest rate for us, raising it to 8.875%. Countrywide also determined a new payment amount of \$2,377.19 effective Nov. 1, 2008. I sent a check to make the new payment.

After knowing that we made a mortgage payment for the month of November, my wife and I do not understand why we received a letter from Harmon Law Offices stating a foreclosure for my mortgage. Since my wife and I were making payments, foreclosure for my mortgage is not understandable. Two of our checks were returned.

My monthly payments have increased over these years. I used to owe \$1,800/month when I got the mortgage. Two years later it became \$2,377. Then I made a lot of effort to pay my mortgage in the past 3 years.

Now you are seeking to evict me. I have received a 72-hour notice. There is no reason to evict me. I am willing to pay rent to the bank. The giant Freddie Mac bank has agreed to accept rent from former owners rather than evict after foreclosure. We would like to pay Countrywide/Bank of America rent.

I am a part of the Stoughton community. I like it so much. In addition to offering to pay rent to the bank, I can also afford to repurchase this property at the real value. We have just had an appraisal to determine that. Selling at the real value is the best that Countrywide/Bank of America can do if they evict my family.

I am also part of the Bank Tenant Association, affiliated with City Life/Vida Urbana. We are opposed to the mass evictions being carried out by the banks after foreclosure. They are causing untold suffering to thousands of people and dragging down our communities.

We will do what we have to do to fight against these evictions, but we would rather work out a settlement with you. Please consider our offer.

Sincerely,

Guy LeBrun

cc. State Rep. Louis Kafka (Rep.LouisKafka@Hou.State.MA.US), State Sen. Brian Joyce  
(Brian.A.Joyce@state.ma.us)

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

February 17, 2009  
Paul Jones  
18 Wilcock St.  
Dorchester MA 02124

P.T. Vineburgh.  
Charlesgate Realty Group  
Anthony Coletti, Harmon Law Offices  
HSBC Bank USA, National Association Inc.

Via email: reo@charlesgaterealty.com  
Via fax: 617-243-4046

Dear Mr. Vineburgh and Mr. Coletti:

My name is Paul Jones I live in my home at 18 Wilcock St. in Dorchester, the building that H. S. B. C. bank owns after foreclosure. I have lived there 42 years to date since 1967

I used to own it but I sold it to my sister Carletta Jones. She had an 800 credit score. She used People Choice Mortgage of Randolph, Mass. The loan officer's name is Marven. He lied about the rates. That's how we lost the building to foreclosure. He said the first mortgage was supposed to be six percent and the second mortgage was supposed to be seven percent at a fixed rate.

My sister was at work at the closing. When I got to the closing I signed my paperwork. When I asked to see her paperwork, Marven said that the lawyer was still working on her paperwork. So I thought the loan was all right. He knew that she was loan illiterate. So he took advantage. So when she went to the closing he changed the first mortgage from six percent to 7 1/2 and the second mortgage from 7 to 9 percent. He also changed it from a fixed to an adjustable-rate mortgage.

Marven had originally said that between the two mortgages the monthly payment would be 2,800 dollars, but instead the mortgage payment turned out to be as 4,400 dollars a month. Because I was not there with her when he inflated the mortgages, I could do nothing afterwards. Since then we could not contact him because he quit or they fired him. So People Choice Mortgage is a predatory lender.

I am a part of the community in Dorchester. I know everyone in this community – store owners, neighbors, their kids. Yes I go around the neighborhood talking to people about GOD and church, and when I see the kids in a crowd, I go over there to see what is happening. When they see me they say there goes Paul. So I know my role in this neighborhood and I do my part. I do not want to leave my neighborhood. If you have a heart, surrender it to GOD and be sympathetic to his people.

I, Paul Jones, would like to buy this property at the real value. I had an appraisal done on the property six months ago and the real value was \$285,000 at that time. Values have declined since then, and also because there is so much work to be done on the property, the value is much less than that now. If the bank can't sell it to me, I would like the bank to sell the property to a local non-profit bank. I would be willing to pay rent to the bank so there is no need to evict. The bank Freddie Mac has agreed to accept rent from former owners and tenants.

I am part of the Bank Tenant Association, affiliated with City Life/Vida Urbana (617-524-3541). We are opposed to the mass evictions being carried out by the banks after foreclosure. They are causing untold suffering to thousands of people and dragging down our communities. We will do what we have to do to fight against these evictions but we would rather work out a settlement with you. Please consider our offer.

Sincerely,

Paul Jones

cc Mayor Tom Menino, Boston City Council, Department of Neighborhood Development, State Representative Willie Mae Allen, State Senator Chang-Díaz

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

February 18, 2009

Celestino Perez

21 Granfield Ave., Roslindale MA 02131

Susan Cody, Korde and Associates  
321 Billerica Rd. Suite 210, Chelmsford MA 01824

Via fax: 978-256-7615

Dear Ms. Cody

My name is Celestino Perez. I live at 21 Granfield Ave. in Roslindale with my wife and 2 children (and another on the way). Also, my brother lives downstairs with his child.

You represent the mortgage company, CCO, that is threatening to foreclose on my home. Although CCO is not planning foreclosure right away, I have been urged to put my home on the market, to do a "short sale".

It has become clear that the real value of my home is far less than the mortgage value. This is true throughout Boston neighborhoods. Many families bought buildings at very high, inflated values associated with the housing bubble brought about by the policies of the financial industry. Now those values have declined to a normal level and many families are being foreclosed. This is true even though I paid \$30,000 to fix my building.

What this means is that my family could easily afford to own our building with a fixed rate mortgage at the real market value. We are asking CCO, therefore, to modify our loan into a fixed-rate mortgage at the real value. We would be willing to agree to a deed restriction that limited our ability to profit by future appreciation.

Our home is very important to us. Roslindale is a beautiful neighborhood. Our church, health care, and schools are here. We are involved in the community. For instance, we participate in regular community clean-ups.

We are members of the Bank Tenants Association, affiliated with City Life/Vida Urbana. In our weekly meetings, we hear dozens of stories about how our communities are being destroyed by evictions after foreclosure. We hope you will consider our offer.

Mi nombre es Celestino Perez, con domicilio en 21 Grandfield Ave. en Roslindale, vivo con mi esposa, dos hijos y estamos en espera de que nazca el tercero. Ademas, mi hermano vive en el piso de abajo con su hijo.

Usted representa a la compania hipotecaria CCO, que esta amenazandonos con quitarnos el derecho de redimir la hipoteca. Aunque CCO no lo esta haciendo aun de manera directa, le solicito de manera urgente que ponga mi casa en el mercado, para hacer una "venta en breve".

Me he dado cuenta que el valor real de mi casa, es mucho menos que el valor de la hipoteca. Esto esta sucediendo en todo los barrios de Boston. Muchas familias compran casas a un precio muy elevado, con precios inflados por la burbuja financiera dada por las politicas de la industria financiera. Ahora estos valores se han reducido a un nivel mas normal y muchas familias estan en posibilidades de hacer frente a la hipoteca. Es la verdad a despecho de pagué \$30,000 para renovar mi edificio.

Lo que esto significa es que mi familia podria hacer un esfuerzo en ser propietarios de nuestro edificio con una hipoteca correcta, de acuerdo al valor real del mercado. Estamos pidiendo a CCO, que modifique nuestra deuda a un hipoteca en base al valor real. Estamos dispuestos a hacer un acuerdo para limitar y restringir nuestras posibilidades de vender en un futuro.

Nuestro hogar es muy importante para nosotros. Roslinde es un barrio hermoso. Nuestra iglesia y escuelas estan aqui. Somos parte de la comunidad, de hecho participamos en la limpieza comunitaria.

Somos miembros de Bank Tenants Association, afiliado a City Life/Vida Urbana. En nuestras reuniones semanales escuchamos docenas de historias, de como nuestras comunidades estan siendo destruidas por los desalojos. Esperamos que considere nuestra oferta.

Sincerely/Sinceramente,  
Celestino Perez

Cc. Mayor Tom Menino, Boston City Council, Department of Neighborhood Development, State Sen. Marian Walsh, State Rep. Willie Mae Allen, CCO Mortgage (RBS Citizens)

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

February 24, 2009  
Christian Shearrion  
34 Como Road  
Hyde Park, MA 02136

Susan W. Cody  
Korde and Associates  
321 Billerica Rd., Suite 210  
Chelmsford MA 01824

Via fax 978-256-7615

Dear Ms. Cody:

My name is Christian Shearrion. I am a first-time homeowner and would love to keep this home. You represent the Banks (Bank of New York as trustee and Countrywide/Bank of America as servicer) that are seeking foreclosure on our home.

We have lived here since November, 2005 and we are willing to do whatever is necessary to keep our home. Our family is me, my brother (Marc) his wife (Miriam) and their two kids; Marcus who is sixteen and Mariah who is ten. We also have two cats and one dog.

For the first year and a half everything was going fine. Then somewhere in May, 2007 or June, 2007 a situation occurred. Countrywide did not credit payment to my loan for two (2) payments because they were short \$45.00 dollars additional to the loan, which I did not know of the difference at the time. I only found this out because I was trying to trade-in my car; the dealership told me I was two (2) months behind on my mortgage. I called Countrywide to find out the problem. That's when I found out I owed \$45.00 dollars more on the loan amount. I then sent in one (1) payment with the new adjustment amount and then I sent in a double payment of new amount also. Countrywide sent back the double payment, stating they have the right to refuse my money. I did not receive both payments; I only received one (1) back in August, 2007. The other I cancelled the certified check at the bank.

Since September, 2007, I have been working with the City of Boston and your client to fix the situation to pay the arrearage on my mortgage. Since then it has been one thing after another. I have brought payment to an office and it has never been credited to my loan (120747336). And within this time penalties and fees have doubled and tripled to the loan.

Since 2007 until now, 2009, I and the City of Boston have been working with multiple negotiators with Countrywide. I have received a letter from Countrywide stating that an employee from Countrywide may have stolen personal information about me. I was told in October or November, 2008, by the City of Boston negotiator that Countrywide has approved a new payment plan and that I would receive a letter in 7 to 14 business days. The letter never came. Now it is January, 2009. I am finding out my home is back on the foreclosure list again. The foreclosure auction apparently took place last Friday.

I am part of the Bank Tenant Association, affiliated with City Life/Vida Urbana. We are opposed to the mass evictions being carried out by the banks after foreclosure. They are causing untold suffering to thousands of people and dragging down our communities.

Now I would like a mortgage at real value. We will do what we have to do to fight against these evictions, but we would rather work out a settlement with you. Please consider our offer.

Sincerely,

Christian Shearrion

cc. Mayor Tom Menino, Department of Neighborhood Development, Boston City Council, State Rep. Angelo Scaccia, State Sen. Marian Walsh

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

March 4, 2009  
Migdalia Mazziotta  
150 Boylston St.  
Jamaica Plain, MA 02130

Loss Mitigation Team, Harmon Law Offices  
PO Box 610389  
Newton MA 02461

Via fax: 617-244-7304

Members of Harmon Loss Mitigation Team:

My name is Migdalia S. Mazziotta and I had been living in my home for almost twelve years at 150 Boylston Street, Jamaica Plain, MA. 02130. You represent Deutsche Bank (trustee) and Wells Fargo (servicer) that are seeking to foreclose on my home.

In August 2006 I was convinced by a mortgage broker to refinance my home to pay credit card debts. I speak English as a second language and I did not understand the loan that I signed. I had an interest-only loan with an adjustable rate mortgage. It had an initial rate of 9.5% that reset to 12%. In September, 2006, when I signed my mortgage documents, the real estate broker was paid \$11,000 as his commission and I paid that as part of my closing costs.

Initially I was able to make the payments on this mortgage because I have a good job with the Mass. Bay Transportation Authority where I have worked for 13 years. When the interest rate changed to 12%, that made it very difficult to make the monthly payments. To increase my income, I started a vending machine business, but I closed it because it was losing money. I fell behind on the payments when I had a surgery on my foot and was out of work for four months. This caused me to use up the sick time I had accumulated. In other words, I have worked hard. I have an 8 year-old son and have owned this house for 11 years and I desperately wish to keep it.

I am in process of foreclosure and have tried to do a workout with my bank Wells Fargo Home Mortgage. So far, it is not an affordable, realistic, and practical solution that the bank gave me. I owe more than the real market value of my house. I still pay my monthly bills, taxes and insurance. I have done so all my life. Please analyze my situation and circumstances that brought me to this point.

I want to comment that the loan officer who made it possible to get this loan filled out my documents information. I found later that a wrong doing was made when he wrote in the application that I have an income of \$20,000 per month. I was in shock When I began looking for counseling and help with Urban Edge and we find out that I never filled out this income and that the broker did so to get this loan approved and get his commission.

Right now I found this great and human organization called City-Life. I attend meetings of the Bank Tenant Association that they help organize. This group is fighting against all the evictions taking place after foreclosure that are hurting neighborhoods like the Egleston Sq. area where I live.

I would like to propose a loan modification to the real value of my home. I have a job that would allow me to afford payments at that level. It would avoid foreclosure. I would be willing to accept a deed restriction that I could not make a big profit off any increase in value. There may be a way for a non-profit locally to help with this. My foreclosure was schedule to 2/27/09 but I got postponed to 3/27/09.

You can reach me at 617 820-1850. Or you can reach Steve Meacham at City Life at 617-524-3541.

Sincerely

Migdalia S. Mazziotta

cc: Mayor Tom Menino, Department of Neighborhood Development, Boston City Council, US Senator Edward Kennedy, US Senator John Kerry, State Rep. Liz Malia, State Sen. Sonia Chang-Díaz

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

March 5, 2009

LMerchie Frazier  
Richard West  
68 Bernard Street, Unit 1  
Dorchester, Ma 02124

Atty. Erich Hasselbacher  
Harmon Law Offices  
150 California St.  
Newton MA 02458

Via fax: 617-244-7304

Dear Mr. Hasselbacher:

I live in a home facing foreclosure by your client, Wells Fargo/American Service Corp. (US Bank as trustee). This letter will explain my circumstances for the request of housing consulting and consideration in modification of current mortgage interest rate and payments.

We, LMerchie Frazier and Richard West, purchased a condo, Suite #1, at 68 Bernard Street, Dorchester, Massachusetts, on November 1, 2005. The purchase was made on the good faith with the lender that we would be able to obtain a fixed mortgage (we started with an adjustable rate) and a lower payment within six months after purchase. We were subsequently and immediately sold to another lender after the purchase date. We were denied a fixed mortgage after we applied within 6 months to a year after the purchase date.

Due to the current market prices and value of our condo, we requested an update appraisal, since our lender had gone up to 13% on the original mortgage interest rate! The original November, 2005, value of the condo was set at \$320,000. The November 2008 appraisal estimates the value between \$145,000 and \$150,000. It may be lower still at present. The appraised value of the condo is less than half the value at purchase.

I, LMerchie Frazier, have proudly worked in the Boston community for more than eighteen years in a number of capacities serving both youth and adults and the educational community as an educator, artist and good neighbor. I have organized several youth groups that have contributed to the health and beauty of our community, inclusive of directing a camp from the Greenwood Church and the Unity Club in Dorchester. I am a resident artist of Northeastern University's AAMARP. I have run Arts/Media Camp for Arts n' Progress; I am also Education Director of Arts are Academic, serving Boston Public Schools and seven cultural institutions, while working in education programming for the Museum of the National Center of African American Artists and for the last ten years to the present. I work as Director of Education for the Museum of African American History, a non-profit, state-funded agency, which has received its first round of budget and funding cuts. This year I am experiencing hardship in not receiving a cost of living increase and no future prospects of salary increase. To this date with a previous staff of 14 people, we are down by 7 people being laid off. I work additionally as part-time

faculty at Pine Manor College, on a semester basis. I also volunteer as Artistic Consultant for the Southend Technology Center with the Learn2Teach program for Boston area youth.

Richard West works for the City of Boston and has served the community through the Horticultural Department for over ten years and also is expecting a salary cut, or at best, and no increase in wages. My mother, Theresa Frazier, who is 93 years old, lives with us. She requires special care and costly medications. We cannot afford to loose our home and have no place to care for her.

With the pending high flexible interest rate mortgage and value drop in the market on our property and due to the rising cost of fuel and other expenses we are not able to meet our current expenses. We are using our salaries to keep up with the current expenses and the rising cost of living. Our requests for modification of loan have twice met with denial.

With the climate of predatory lending, we sought housing counseling from NACA, ESAC, the Mayor's Housing Symposium and City Life agencies. Our requests for modification of loan have twice met with *denial and an increase in one loan mortgage payment, no fixed rate of the principal loan, with a balloon payment of \$65,000 due in 2012.* We are now facing foreclosure. We intended to pay for our home as we had made payments every month until the 13% increase thwarted our efforts to manage.

We are asking for the bank to modify our loan to a 30-year fixed rate at the real current value. We could certainly afford the home at that price. If the bank foreclosed on us and then sold, that is all they would get anyway. We would be willing to accept some kind of restriction on resale profit if you are worried about the unlikely event that our property goes up rapidly in value in the next few years. Our goal could also be accomplished by a sale of this property to a local non-profit.

We are part of the Bank Tenant Association, affiliated with City Life/Vida Urbana. We are opposed to the mass evictions being carried out by the banks after foreclosure. They are causing untold suffering to thousands of people and dragging down our communities.

We will do what we have to do to fight against these evictions, but we would rather work out a settlement with you. Please consider our offer. Thank you for your consideration

Sincerely,

L'Merchie Frazier

cc. Mayor Thomas Menino, Department of Neighborhood Development, Boston City Council, State Senators Sonia Chang-Díaz and Marian Walsh, State Representatives Elizabeth Malia, Martin Walsh, Willie Mae Allen, Byron Rushing, Marie P. St. Fleur

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

March 9, 2009  
Sackie Freeman  
13 Gaston St.,  
Boston, MA 02121

Attorney: Sarah Billeri  
Harmon Law Offices  
P.O. Box 610345  
Newton, MA 02461

Via Fax: 617-243-4046

Dear Ms. Billeri:

My name is Sackie Freeman. I live at 13 Gaston St., Boston MA 02121. Your client, Wells Fargo, currently owns my home after foreclosure. I have lived at this address for 33 years, all my life. It was originally purchased by my grandfather and grandmother almost 50 years ago.

You are seeking to put me and my family out of our home through forcible constable eviction on Wednesday morning, March 11. That would evict my disabled mother and uncle and my 3-year old daughter, for whom I have custody.

Instead of eviction we are asking that your client agree to:

- (1) Accept rent for the house until it is sold.
- (2) Agree to sell the house back to me at real value. I would accept a deed restriction that would prevent me from making any large profit were values to suddenly go up again, unlikely as that is.

### My history

I inherited the house from my grandfather in 2004, but I also inherited many debts due to the irresponsibility of other family members who took advantage of my ailing grandfather. It took considerable time and money to resolve claims around the house. In 2004, I secured a loan for \$180,000 to take care of debts and the expenses of competing claims. I got that loan from Fremont Investment for 10%, a high interest rate. In September of 2005, I refinanced with Salem Five to take care of building improvements that were absolutely necessary for the security of the home. I thought the Salem Five loan was a fixed rate but it was a floating rate.

I again refinanced with Wells Fargo in May, 2006, with an adjustable rate starting at 8.250%. I was assured by mortgage broker Kenneth G. Mohammed (MAC M3733-011) of Wells Fargo that within six months I would be able to refinance the mortgage into a fixed rate (which was the only reason I accepted the loan) at an amount I could afford.

In 2006 I opened two businesses, juice bars that were designed to serve young people in healthy ways, getting them off the street and reducing youth violence. I was proud that my businesses were set in the community where I grew up and loved. I worked closely with the police and other community organizations. I received awards for these businesses. But in an instant my businesses started falling apart, due to the declining economy. I began to fall behind on my mortgage payments.

In an effort to save my home I called Wells Fargo and explained to them my situation, and that I had sent in payments that were returned. I was told that there was nothing that could be done. In desperation, I continued to call Wells Fargo to see if there was anyway that they could work with me,



but it was to no avail. At one point, it seemed like they asked for financial information pertaining to my loan and to contact the office. I was excited at the possibility of progress. I again called Wells Fargo, and like before my phone calls went unanswered.

After months of trying to contact Wells Fargo with no success, I hired Attorney Harvey Levin to represent me. He tried calling and sending letters to Wells Fargo, but he too was unable to get any response and information from them.

At the end of 2007, Wells Fargo foreclosed. I found out the realty company that was assigned to selling the property and then sought the help of a family member who was willing to help my repurchase the home. I had an appraisal done which showed the value at about \$180,000 (although it has declined since then).

Since then I have on numerous occasions called the lawyer which Wells Fargo assigned to my case asking if he could request for Wells Fargo to reinstate the loan or sell back to me. Wells Fargo did offer a purchase and sale (short sale) to a relative, but at a price above real value that made it difficult to get a mortgage. I believe I can get financed to buy myself. These efforts and/or negotiations over price may take time; Wells Fargo should accept my rent and allow time for the negotiations to finalize.

This house means a lot to me and my family. We have been active community members and even risked substantial amounts of our own money to start a business that would serve the youth.

#### What we want

I am part of the Bank Tenant Association, affiliated with City Life/Vida Urbana. We are opposed to the mass evictions being carried out by the banks after foreclosure. They are causing untold suffering to thousands of people and dragging down our communities.

Two important banks, Fannie Mae and Freddie Mac, have decided to stop evictions after foreclosure. This is the right thing to do. We urge Wells Fargo to do the same. Allow our family to

- (1) Pay rent to the bank while the building is being sold, or
- (2) Re-purchase the property at real market value. It is possible a local non-profit could play a role in helping with that process.

We will do what we have to do to fight against our eviction, but we would rather work out a settlement with Wells Fargo. We understand they have done exactly that for another family, a member of the Bank Tenant Association also facing constable eviction. That family has re-purchased their home. We would like to do the same.

Sincerely,

Sackie Freeman

cc. Mayor Tom Menino, Department of Neighborhood Development, Boston City Council, State Rep.  
Gloria Fox, State Senator Sonia Chang-Díaz

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

March 10, 2009

Judith Watler  
202 West Selden St.  
Mattapan, MA 02126

Attorney: Matthew Braucher  
Ablitt Law Offices  
304 Cambridge Rd., 4<sup>th</sup> floor  
Woburn, MA 01801

Via fax: 781-569-3206

Dear Mr. Braucher:

My name is Judith Watler. My family and I have lived at 202 West Selden Street in Mattapan, Massachusetts, since May, 2008. At that time, we became tenants of the old landlord. The property is now owned by your client, Deutsche Bank, after foreclosure. As a responsible tenant, my family and I have resided in Mattapan for many years and are very invested in our community. My kids attend our local elementary school.

I am an active member of the Bank Tenant Association affiliated with City Life/Vida Urbana, which opposes the mass evictions being carried out by banks after foreclosure. By writing to you, my hope is that you will re-think your decision to evict me and my family.

After all, both Fannie Mae and Freddie Mac have agreed to accept rent from previous tenants after foreclosure. Deutsche Bank itself issued a letter on Aug. 30, 2007, asking its servicing companies to reconsider the policy of mass evictions. A copy of that letter is attached.

Please be aware that I am offering to continue to pay rent to Deutsche Bank/Litton Loan Servicing. I would also like to consider buying this property at the real value. I have been working at Harvard Vanguard Medical Associates for 20 years and am capable of paying a mortgage, at the real market rate.

I would like to work out a settlement. Please do not evict us.

Respectfully,

Judith and Vern Watler

cc. Mayor Tom Menino, Department of Neighborhood Development, Boston City Council, State Rep. Linda Dorcea Forry, State Senator John Hart, Litton Loan Servicing

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

Jolly Sajabbi  
68 Business St.  
Hyde Park MA  
02136

Donald Pitman, Pitman Law Offices, LLC  
25 Green Street  
P.O. Box 1267  
Newbury Port MA 01950

Via fax: 888-426-5556

March 17, 2009

Dear Mr. Pitman:

My name is Jolly Sajabbi and I live in the house which Sovereign Bank now owns after foreclosure on February 5, 2009, where I have lived since January, 2002.

I have been a member of the Hyde Park Community for seven years and I can afford to pay a mortgage so that I can keep my home, if it can be modified according to the current property values. I do not want to be homeless and I have tried to get an apartment for rent on several occasions but was let down because of foreclosure that I have no credit.

In April 2008, I lost my job and my tenants left too. I immediately contacted the Bank who advised me to write a hardship letter and was allowed to pay \$1,461.38 for three months so that I could get a job or tenants. By July 2008, I did not have a job and the Bank told me that unless I paid \$5,918.89 for three months, the house was going to be foreclosed. I could not pay that amount because I had no job yet and when the tenants left, they blew up the heating system and left the house in terrible condition that needed a lot of money for repairs. In August 2008, I got a temporary job and managed to do part of the repairs.

In September 2008 I received a foreclosure notice that unless I paid all the money I owed I would lose my house. During October, I received a letter from the Mayor's office advising me to contact Mattapan Family Service. I gathered all the documents that were requested and took them to the office. A kind lady named Ms Mercedes Paulino was the one who handled my case. She got in touch with Sovereign Bank and would tell me whatever documents to fax to them and whom to talk to. Most of the time the Bank would not talk to me. After several attempts to modify my mortgage and stop foreclosure they refused.

In November I received a letter from the bank adjusting the monthly payment from \$2,900 to \$2,173.46. I informed Mercedes about it and she advised me to call Mitigation department who told me to ignore the letter that the house was in foreclosure. Later, the bank requested me to write another hardship letter which I did to show my income. Again it was turned down because I did not earn enough money.

In December 2008, I finished repairs on the house and was able to rent it. I again informed the bank of change in income so that I could start paying the mortgage. I faxed to them my bank statement,

pay stubs, lease for apartment two and my son's income. Again the bank denied my plea that I was not earning enough money.

In January 2009 Ms Mercedes informed me that the bank has refused my request and that the house was to be foreclosed on February 5, 2009. This was the worst news I have ever received. I almost collapsed but I remembered watching T.V. and saw my Congressman Mr. Barney Frank saying that people should not be evicted from their homes and they should request for help. I called 411 and I got his telephone number. A gentle man answered the phone. He advised me to call 1 800 495 2265 and told me that I should call this number ten days before foreclosure so that they could stop it. I called the number unfortunately there was nobody to answer the phone. I contacted some of the telephone numbers that I got earlier on among them 1888 995 Hope. I spoke with a mortgage counselor who advised me to cut down my expenses and get back to the bank who again denied my request.

About a week before foreclosure I received a letter from someone called Pat informing me to contact Credit Counseling Bureau in Attleboro that they would help me to keep my home. Because I was desperate I signed an agreement and paid \$550. The agreement stated that if they failed to secure my home, they would refund my money. Up to this day, they have refused to honor the agreement and I have not received the money. Yet Mr. Paul Rose assured me of handling my problem because he was going to negotiate with the Investor not the lender.

The foreclosure took place on February 5, 2009, two weeks later. I received a letter from the real estate saying that they are the caretakers of the house and would pay cash for keys of \$ 1,500 if I moved out on or before March 23<sup>rd</sup> 2009, and leave the house intact because they will inspect the house. I contacted 1888 995 Hope again who gave me many numbers, among them City Life.

I am now part of the Bank Tenant Association, affiliated with City Life/Vida Urbana, and we are opposed to the mass eviction being carried out by the banks after foreclosure. There is so much untold suffering that communities are facing due to this mass eviction.

I thus request that the bank allow me to do these two things

- Accept my rent. Freddie Mac, a giant bank, has agreed to accept rent after foreclosure rather than seek eviction.
- Sell the house back to me at market value, or to a non-profit Organization at market value. I would be willing to accept a deed restriction that prevents me from making a large profit if values increase dramatically.

Sincerely,

Jolly Sajabbi

cc Mayor Tom Menino, Boston City Council, Department of Neighborhood Development, State Rep. Angelo Scaccia, State Sen. Marian Walsh

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

April 1, 2009  
Robert and Marjorie Smith  
174 Greenfield Rd.  
Mattapan, MA 02126

Indymac Federal Bank  
Home Loan Servicing  
4900 Beatrice Drive  
Kalamazoo, Michigan

To whom it may concern:

This is Robert Smith at 174 Greenfield Rd. I am writing to you to let you know that I'm laid off on my job, and right now I understand that I am behind on my mortgage. But I would like to stay in my home.

I have lived 42 years in Boston. It's important to stay in the City for my roofing work, which I do seasonally. Both my sons attended Boston Public Schools (one is still finishing). My wife, Marjorie, and I attended PTA meetings and were involved in the schools. I live in a nice neighborhood, Mattapan. I would like to stay there with my family. I love my community. It's a good and quiet neighborhood.

I bought my home in 2004 for \$349,000, a price that was part of the housing bubble. Everything was very high then. My original mortgage was 7%, \$2300/month. It was about to jump to \$3000/mo due to an adjustable rate mortgage. I couldn't afford that, but my refinancing led to an interest rate of 9.25%, also with high monthly payments.

Although I have fallen behind on my current mortgage, my family income is high enough that I could easily afford a fixed rate mortgage at the real value. I would like Indymac to modify my loan to real value. If the bank is worried that I might make a big profit if values go back up, I would be willing to accept a deed restriction that would prevent that from happening.

I am part of the Bank Tenant Association, organized by City Life/Vida Urbana. We are working to stop evictions after foreclosure. These evictions are hurting Mattapan a lot.

Rather than get into a legal fight around foreclosure and eviction, I would like it if we could make an agreement so I can stay in my home. If my loan is modified to real value, or if my home is sold to a non-profit at real value, Indymac will save money on legal costs and the Bank will get the same amount as if it forecloses on me.

You can contact me at 617-513-7858 or at the City Life number above.

Sincerely,

Robert and Marjorie Smith

cc. Mayor Tom Menino, Boston City Council, Department of Neighborhood Development, State Rep. Linda Dorcena Forry, State Sen. John Hart

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

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You can contact me at 617-513-7858 or at the City Life number above.

Sincerely,

Robert and Marjorie Smith

cc. Mayor Tom Menino, Boston City Council, Department of Neighborhood Development, State Rep. Linda Dorcena Forry, State Sen. John Hart

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

April 1, 2009

From: Elba Cleland

374 West Elm St

Brockton, Ma 02301

Edward McCarthy  
47 Thorndike St.  
Cambridge MA 02141  
representing  
Katie Kubala  
SN Servicing Corporation  
323 Fifth Street  
Eureka, CA 95501

Dear Mr. McCarthy and Ms. Kubala:

My name is Elba Cleland and my present mortgagor is SN Servicing who is the agent for Christiana Bank and Trust Co. as owner Trustee of the Security National Funding Trust.

As an immigrant and citizen, I have worked very hard for all I have from my early years in school to becoming a professional social worker with an MSW from Boston University. I am from a family where you are taught to be responsible. Consequently I have kept up with my financial responsibilities all these years and it is very frustrating that the one that is supposed to be my American dream gets truncated by predatory and unfair lenders. It is quite disturbing for me not to be able to meet this particular responsibility through no fault of my own.

Personally, as if situation couldn't be more complicated during this period, it is important to note that my problems in meeting my mortgage responsibilities was exacerbated due to a combination of different issues. First my father became ill. This meant I had to travel home to care for him and see that his needs were being taken care off. My father later died. I returned to bury him and was also responsible for all the burial expenses. I then proceeded to repay all monies borrowed for his funeral from my salary upon my return to my friends and relatives.

The next issue is that later I became very ill with cancer. I had surgery and was out of work, further depleting my resources. This limited my work ability to be at the same consistent level, although now I am re-incorporating back to work.

Due to all the above issues I have not been able to be involved in my new community of Brockton. I had begun to make contacts to serve my community when I became sick. This is really strange for me as I historically was very involved when I lived in Boston, participating on many boards and coalitions to improve our community. This is something I plan to do here in Brockton if I am able to normalize my housing. My situation is that I am very committed to my new community. I can't see myself not being involved where I reside.

Consequently I would like the bank to rewrite my loan at the real value, quite less than loan value. I am now seeking an appraisal. I would be willing to accept a deed restriction such that I couldn't make a big profit if values went back up. An alternative to a loan modification to real value would be a short sale to a local non-profit.

This is EVEN MORE FRUSTRATING FOR ONE WHO AS A SOCIAL WORKER and Teacher HAS BEEN COMMITTED TO JUSTICE FOR ALL. As a social worker I have had to advocate for my clients so that they can meet their basic needs or that they not be taking advantage of by employers or the system etc.

At present I am requesting the same access to fairness. My mortgage problems were not only caused by personal issues presented above. They were also caused by predatory lending.

The present mortgagor SN Servicing has refused to work with me, not heeding the request of the Obama administration or even our Governor, Deval Patrick, for banks to show good faith and work with homeowners; but they prefer to foreclose on the loan and make me homeless.

I also want to state that it has been very frustrating to deal with the changes of different banks promising that they will get back to you about a forbearance agreement and the next you know the owner of the mortgage has changed again. After much waiting and calling, you find the forbearance papers have never arrived.

As part of this process in retrospect I feel that when I bought the home, I was not given good advice. Although I complained that what I needed was a 30-year fixed mortgage at the closing, I was told that in a few months I could refinance and qualify for a better loan. That time never came and when I was going to refinance because of the balloon interest was close to the date is when the market went crazy and all refinancing was impossible. At the new rate it was definitely impossible to meet my obligations. I feel that these predatory loans were set up to make the homeowner fail. I do take responsibility for believing in real state professionals who were predators. But I assure you that I have learned my lesson and this will not occur in the future if I am giving the opportunity to save my residence.

I am part of the Bank Tenant Association affiliated with City Life/Vida Urbana. We are opposed to the mass evictions being carried out by banks after foreclosure. They are causing untold suffering to thousands of people and dragging down our communities. We will do what we have to do to fight against evictions, but we would rather work out a settlement with you. Please consider our offer.

**I trust that a quick response will be forthcoming. You can reach me at 857-212-6593 or at the number on the letterhead.**

Sincerely,

Elba Cleland

cc. Gov. Deval Patrick, Mayor James E. Harrington, Brockton City Council, State Rep. Geraldine Creedon, State Senator Thomas P. Kennedy



# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

April 2, 2009

Residents of 33-35 Glenarm St.  
Dorchester MA 02121

Four Points Realty (re 33 Glenarm)  
700 W. Center St. STE. 11  
West Bridgewater, MA 02379-1525  
Victor Manougian  
Law offices of Guaetta and Benson

Via fax: 508-436-4841

Via fax: 978-250-0979

Dear Mr. Sherman Cox and Mr. Manougian:

We are tenants who make our homes at 33-35 Glenarm Street in Dorchester Massachusetts. Currently the buildings in which we live are under foreclosure. 33 Glenarm is controlled by Property Management and 35 by Deutsche Bank. Although controlled by different banks, the buildings are attached and should be treated as a whole.

There is no significant reason to evict us. We want to continue to pay rent to these banks.

We are all community members that know what it takes to upkeep housing conditions to standards which others would respect. Our neighbors are people that also know what it means to be humble and honest to others and their property. Our surroundings are something that we respect and feel comfortable around.

We are interested in seeing these properties purchased by a local non-profit for the purpose of creating a limited equity cooperative here. Such a purchase could access government funds to fix long delayed maintenance items. All of us could end up having an ownership share. Deutsche Bank has already offered to sell 35 Glenarm with all its problems at a low price. We're sure that, with meetings and communication, positive results can come about.

We are part of the Bank Tenant Association, affiliated with City Life/Vida Urbana. We are opposed to the mass evictions being carried out by the banks after foreclosure. They are causing untold suffering to thousands of people and dragging down our communities.

We will do what we have to do to fight against these evictions, but we would rather work out a settlement with the foreclosing banks on these properties. Please consider our offer.

Sincerely,

Cc Mayor Menino, Boston City Council, Department of Neighborhood Development,  
State Representative Liz Malia, State Senator Sonia Chang-Diaz

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

April 2, 2009

Robert and Barbara Bernard  
115 Keystone St.  
West Roxbury, MA 02132

Attorney Erin Birmingham, McKenzie Swan  
745 Boylston St.  
Boston, MA 02116

Dear Ms. Birmingham:

We are writing this letter to you for two reasons. Firstly, we'd like to introduce ourselves and tell you a bit about our family. Secondly, we understand that you represent Mireck Bank, and we would like to make an appeal in regard to our home.

We are Robert and Barbara Bernard and we live at 115 Keystone Street in West Roxbury, Massachusetts. We used to own this property but Mireck Bank foreclosed on us in August of 2008. After foreclosing they bought the property back at auction for a much inflated real estate value.

I have lived in this home for 27 years. My present wife and I have been here for 20 years. My youngest son was born here. Shortly after he was born, his birthmother passed away from breast cancer. This is the only home he has ever known. He is now 21 years old and is in his senior year of college. At a time when he should be able to focus his full attention on his studies and future, he is forced to worry about whether he will have a home to return to after graduating. J

Five years ago, we took custody of our two minor grandchildren, now ages 7 and 10. This was due to domestic violence and drug related incidences in which their parents were involved. This is the only stable environment they have ever known. Because of their trauma, They have been in therapy for the past four and a half years. It has been strongly advised that they be permitted to remain in this area so they may continue seeing the same caregivers. It has also been advised that they continue in the school in which they have been enrolled for two and five years, respectively. They are receiving excellent support and are making great progress.

I am 66 years old and have been disabled for the past 17 years due to multiple chronic illnesses. I, too, should be permitted to remain in this area so that I may continue to be cared for by the same physicians. My wife also has a medical condition that requires her to see the same physicians for ongoing care.

Our family is truly a part of this community. My wife has been a day care teacher at the same school for 20 years. I am a former Cub Scout master run through my local church and both of us are members of the parent council at our grandchildren's school. I, Robert, have sat on the School Site Council for five years.

We ask that the bank sell this property back to us at the real value, a much less inflated rate than the loan value. This could be done through a local non-profit. We would be willing to accept a deed restriction so Mireck Bank would be clear that we could not profit much from any sudden appreciation in value.

We are part of the Bank Tenant Association affiliated with City Life/Vida Urbana. We are opposed to the mass evictions being carried out by the banks after foreclosure. They are causing untold suffering to thousands of people and dragging down our communities. They are causing many to give up everything they have worked their entire lives for through no fault of their own.

We will do what we have to do to fight against these evictions, but we would much rather work out a settlement with you. Thank you for taking the time to read this letter.

Sincerely,

Robert and Barbara Bernard

cc. Mayor Tom Menino, Boston City Council, State Rep. Mike Rush, State Sen. Marian Walsh

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

April 8, 2009  
Jeanette Forde  
12 Seminole St.  
Mattapan MA 02126

John Mansella  
Sarah A. Billeri  
Harmon Law Offices  
Attorney for Wells Fargo/EMC Mortgage/Bear Stearns

Via Fax: 617-243-4046 (Harmon)

Dear Mr. Mansella and Ms. Billeri:

My Name is Jeanette Forde I reside at 12 Seminole St. in Mattapan with my 4 daughters & my 2 grand sons. We have lived in our home for 10 years. Unfortunately due to increases in monthly payments and the loss of income from my husband our home went into foreclosure.

I tried until the hour before our home was foreclosed (Jan. 2) to do a work out plan with EMC Mortgage (now Bear Stearns, owned by JP Morgan/Chase). They had told me that they would put me on a payment plan that I could afford, but on the morning of the foreclosure, I was told that the plan was not approved.

At the time of foreclosure, my Mortgage payment had gone from \$1,700 to \$2,300.00 a month. This was due to my adjustable rate mortgage and to the tacking on of fees. I could not afford the payment. I even took a second job to increase my income. My husband was ordered to pay child support but has not made any payments from his taxi job.

I have lived in Boston since I was 10. I went to the Bouchard and Thompson schools here. My kids went to Boston schools and are still in school here. I have been involved in my PTA and with school sports. One of my daughters graduated from Northeastern. The church I belong to is in Boston (Mount Olive). I've been involved in community organizations like ACORN. I love my community and my home.

I am asking for something very simple for myself and my family:

- ❖ Allow me to stay in my home and pay rent. The large bank Freddie Mac recently agreed to allow former owners to do just that.
- ❖ Sell the property back to me at the real value. Although I couldn't afford the higher prices from the housing bubble with an adjustable rate mortgage, I have sufficient income to purchase my home at the real value with a 30-year fixed rate.

I am part of the Bank Tenant Association, affiliated with City Life/ Vida Urbana. We are opposed to the mass evictions being carried out by the banks after foreclosure. They are causing untold suffering to thousands of people and dragging down our community. We will do what we have to do to fight against these evictions, but we would rather work out a settlement with you. Please consider our offer.

Sincerely

Jeanette Forde

cc. Mayor Tom Menino, Boston City Council, Department of Neighborhood Development, Sen. Jack Hart, Rep. Linda Dorcena Forry, Exit Realty

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

April 8, 2009  
Lee C. Hamilton  
65 Mountain Avenue  
Dorchester, MA 02124

Matthew Braucher, Ablitt Law Offices  
304 Cambridge Road; 4<sup>th</sup> floor  
Woburn MA 01801

Via fax: 781-569-3206

Dear Mr. Braucher:

We are the Hamilton family that resides in Dorchester at 65 Mountain Ave. Your client (Litton Loans) has foreclosed on my property and is seeking an eviction against us.

I am a recent veteran of Operation Iraqi Freedom and have since exited the Military to ensure that I'm around for my wife and 4 kids (ages 14, 5, 4, and 2). I am committed to taking care of my family and providing a home for them.

I bought into the notion that "if you can afford rent then you can afford a mortgage." I bought a two family house in Dorchester with the hope of creating a one-family dwelling for my family and extended family.

I originally bought my home in 2006 for \$424,000, a value that had been inflated by all the bank actions that have been in the news (like so many others around the country). Seven months after my purchase, it had inflated even more, perhaps to 500,000. Now, after the bubble burst, it's not even worth \$250,000, even though I put \$30,000 into the property in the first year of living there.

We are a typical and classic case of being victimized by the bank, brokers, real estate agents, lawyers and appraisers who were all working to squeeze additional water out of our rock. Our original mortgage was an adjustable rate that was to reset in May, 2008. We were told we could refinance that original mortgage to a lower rate. However, when we sought to refinance, we were told we didn't make enough money, even though we had been approved for the original loan when our incomes were lower! The bank also said we needed rental income to justify us re-modifying our loan, which we didn't have due to some difficulties with our tenants. The bank's position was an absolute contradiction to our original loan 2 years earlier when we were approved without a tenant or an existing lease agreement.

I would like to disprove the myth that families that are facing foreclosure does not mean we cannot pay or that we want hand outs. Both my wife and I work full time jobs. I work out of Local #7 as a Journeyman Ironworker and my wife works as a Customer Service Representative at the Harvard School of Public Health Center for Continuing Professional Education. She is also a student at Harvard.

What do we want? We would like to purchase our house back at the real value. We certainly have enough income to support a mortgage at the real value, and that's all that Litton can get anyway. I, along with thousands of other families, should not be victimized and then made to suffer when we just simply bought into the American Dream which prays on innocent dreamers.

I am part of the Bank Tenant Association, organized by City Life/Vida Urbana. We are opposed to the banks' policies of mass evictions after foreclosure. These evictions are hurting our neighborhoods.

While willing to fight my eviction, I would rather come to a settlement with Litton that is fair to both of us. My proposal to buy at real value is fair. This idea could be facilitated by a local non-profit.

You can contact me at 617-838-6585 or at the City Life number above.

Sincerely,

Lee C. Hamilton

cc. Mayor Tom Menino, Boston City Council, Department of Neighborhood Development, State Rep. Willie Mae Allen, State Sen. John Hart

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

April 28, 2009  
Ricardo and Weddee Henry  
24 Puritan Ave.  
Dorchester, MA 02121  
Acc # 0051870285

Loss Mitigation Department  
Wells Fargo Home Mortgage  
3476 Stateview Blvd.  
MAC #7801-03K  
Fort Mill, SC

To whom it may concern:

This letter is to support our application for a Mortgage Restructure plan that will help us get our mortgage payments back on track. We have lived in our home for 5 years and we want to work hard to keep it.

We have been members of our community for many years. My wife has lived here all her life and I for 15 years. We are members of the Richfield Neighborhood Community Development and City Life/Vida Urbana.

We fell behind on our mortgage payments due to different factors. We had a loss of income, because of an illness followed by a lay-off. We had a very hard time dealing with our debt because we never had these kinds of financial problems before. We seek to improve our situation on a daily basis, which is not easy due to a hard economy supported by a recession. But I will not halt my eagerness and willingness to do so.

Ricardo has been employed in the Auto Industry for 10 years as a parts consultant, which was halted by a work injury. He was home for 2 years while exhausting our savings paying the Mortgage after trying to get assistance from the bank proved fruitless.

Would you PLEASE consider rewriting our loan to Market value.

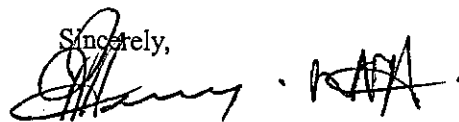
We believe that Predatory Loans, Inflated Real Estate Values, and a Deteriorating Economy have helped to put us in this situation. If we can have this loan Reconstructed to present market value, there is no doubt we will be able to pay a smaller Mortgage reliably, put food on our table, and do some much needed repairs on our home.

We are sure that if you Foreclose on this property, it is can only be auctioned off at market value. Therefore, rewriting this loan we think will be beneficial to all parties involved.

We ask you again to please consider rewriting this loan to Market value.

Thank you for your kind consideration on this matter.

Sincerely,



Ricardo and Weddee Henry

cc. Mayor Tom Menino, Department of Neighborhood Development, Boston City Council, State Rep. Liz Malia, State Sen. John Hart

April 28, 2009

Nancy Cook  
40 Rosewood St  
Mattapan, MA 02126  
617-296-9171

Andrew S. Worrall  
Harmon Law Offices  
150 California St  
Newton, MA 02458

Dear Mr. Worrall

My Name is Nancy Cook. I live in a house that is in foreclosure by your client, Wells Fargo. I would like to prevent my house from going into foreclosure.

My daughter grew up in the house; this is not just a house but it is a home to us. We have lived in this home for 37 years. My mother passed way in our home and both my daughter and I thought this would be our home for the rest of our lives.

For many years, I paid regularly on my modest mortgage payment; after 2000 I had to do some work on the house to make it habitable. We fell behind on our mortgage payment due to loss of income due to lost job and because some bad tenants' situation left a lot of damage. That is how my mortgage ended up so high. Nevertheless, I can truthfully say that every dime I got from loans went into the house.

I explained this situation to Wells Fargo mortgage councilor at the Gillette Stadium on Tuesday, August 12, 2008. On August 15, 2008, Wells Fargo told me the agreement they were mailing to me was for a mortgage modification. I signed the agreement, believing Wells Fargo would give me a mortgage modification, and I paid three months. On December 8, 2008, I called my fourth monthly mortgage payment in to Wells Fargo but they refused to accepted the usual payment and increased the payment by \$1,600 a month I explained to Wells Fargo that I could not pay them that amount.

My income changed because the basement apartment is no longer rentable due to flooding and a high water table. This is no longer a three family; it is now a two.

At that, time I was informed by Wells Fargo that I did not qualify for the modification. I felt like they had taken my life, because I felt they should have known before leading me on.

I would like to prevent the foreclosure on my home from happening by refinancing my mortgage to the real property value of the home.

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

April 29, 2009  
Allan Brown  
10 Carmen St. #3  
Dorchester, MA 02121

Sarah A. Billeri, John Mansella  
Harmon Law Offices  
PO Box 610345  
Newton Highlands, MA02461

Via fax: 617-243-4046

Dear Ms. Billeri and Mr. Mansella;

You represent COP-REO-ABC LLC, the financial corporation which has foreclosed on our home at 10 Carmen St. in Dorchester. Your client currently has an eviction order to put my father, Allan Brown, out of his home on May 1.

10 Carmen St. is not only a house, it is a home. Allan Brown has resided there for 25 years. He has watched his 3 grandchildren raised and 5 great grandchildren grow. This house holds so many memories and continues to make new ones as the years go by. This is a family house that has been a part of the lives of all the grand and great grandchildren, from birthday parties, to graduation celebrations, to baby showers.

Allan Brown is also active in the community serving as a member of the Greater Four Corners Action Coalition. He is also a member of ACORN in Dorchester. Allan is well known on Carmen St. and has great ties with his neighbors. Carmen St. is a tight community that supports each other.

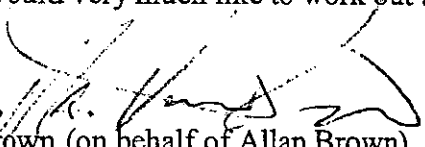
Allan Brown would like to be considered to buy back our home from the bank. As is true for many buildings in our community, the real value of the home is much less than the mortgage/loan value. The real estate bubble created by all the predatory lending affected Dorchester a lot. Values increased far beyond what was real. And then they crashed.

Our home has a lot of debt on it. This has come about due to adjustable rate mortgages, loan shark mortgage rescue schemes, and very large bank fees. These are half the debt.

Our family only wants our home to live in. We are not trying to make a big profit. If we rebuy the home at real value, we would be willing to accept a deed restriction that would prevent any big profit on our part if values suddenly increased again (although that is unlikely).

We are members of the Bank Tenant Association, organized by City Life/Vida Urbana. We are opposed to the mass evictions taking place in our community after foreclosure. They are hurting our whole community. We are asking that banks stop these evictions and take rent.

We will do what we have to do to fight the evictions, but we would very much like to work out a settlement with your client.

Sincerely,  
  
Vivian Brown (on behalf of Allan Brown)

cc. Mayor Tom Menino, Department of Neighborhood Development, Boston City Council, State Rep.  
Liz Malia, State Sen. John Hart

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

April 29, 2009  
Re: Loan # 0144329844  
Ursula Humes  
18 King St.  
Dorchester Ma 02124

Attn: The Blue Team  
Harmon Law Offices  
150 California St.  
Newton MA 02458

Via fax: 617-244-7304

Dear Blue Team:

My name is Ursula Humes. My family and I reside at 18 King Street in Dorchester Mass. My home is facing foreclosure by your client, Wells Fargo Bank, NA.

This letter is in response to a foreclosure sale notice that I received, dated April 29, 2009. I was under the assumption that the foreclosure sale had taken place back on December 30, 2008, due to notification that I received from your office. If I had known that the sale did not take place I would have continued with my attempts to work out a mutually suitable agreement.

I made several attempts to resolve this matter prior to the foreclosure date and we could not come to an affordable agreement. This was due to the difference between my loan amount and the current market value of the property.

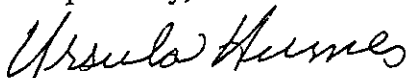
I would like to negotiate the repurchase of my home with a fixed rate loan at the current market value. If this is not possible, I would like you to accept rent and allow us to remain in the home.

My children and I love being part of this community. We have lived in this house for 15 years. We have always been very active in the community and have been members of Saint Marks Church, which is right down the street. It is a growing community that has experienced many positive social changes and we feel safe here.

I am a member of the Bank Tenants Association affiliated with City Life/ Vida Urbana. We are apposed to the mass evictions being carried out by the banks after foreclosure. They are causing untold suffering to thousands of families and are dragging down our communities. We will do what we have to do to fight against these evictions, but would much rather work out a mutually suitable agreement with you.

Please consider this offer. I look forward to hearing from you soon..

Respectfully,

  
Ursula Humes

cc. Mayor Thomas Menino, Dept. of Neighborhood Development, Boston City Council, State Senator Jack Hart, State Representative Linda Dorcena Forry



# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## BANK TENANTS ASSOCIATION

April, 30, 2009

Julio and Cesareo Contreras  
27-29 Clarkson St.  
Dorchester MA 02121

Robert M. Peters  
Loss Mitigation  
First Franklin Loan Services  
PO Box 1838  
Pittsburgh, PA 15230-1838

Dear Mr. Peters:

Cesareo and Julio Contreras are living at 27-29 Clarkson St. Apt. 2 in Dorchester, MA 02125. You represent the mortgage company, First Franklin Loan, that now does not exist because it collapsed. Leaving home owners disoriented, including my brother and myself. We want to reach an agreement but we are trying to extend the situation and make a proposal without loosing our rights. We want you to know, to be brief, that the real value of the house is much less than the mortgage value. This is happening in many neighborhoods of Boston and all areas of Massachusetts and the United States. Families buy houses at a very elevated price. These prices are very inflated by the financial bubble created by the policies of the financial industry. By now these values have come down to a more normal level and many families are in a better position to handle their mortgages.

This means that we are able to be owners of our property with a correct mortgage, in accordance with the real market value. Right now we are going through a very difficult situation because with the economic crisis, our tenants are six months behind on their rent. Others are still with debts and if they put their house up for sale no one us a position to buy because of the bad economic situation.

We are able to cover the mortgage because we are putting aside a little savings but we are eager to buy. I, Julio Contreras, was working full-time but since a year and a half they cut my hours so I'm only working three days a week. We had a loan that went up by \$599.75 and the payment went from \$2,903.33 to \$3,503.08. A normal interest rate would be \$599.75 fixed and \$2,253.33 and in total \$2,853.08.

It is very important that we continue to live in house; Dorchester is a beautiful neighborhood, our child schools and church are here.

Applicant's Signature:

*Julio Contreras*

Date:

*4/30/09*

Co-Applicant's Signature:

*Cesareo Contreras*

Date:

*4/30/09*

# City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

## **BANK TENANTS ASSOCIATION**

January 9, 2010  
Bryant and Brenda Vasquez  
1461 Main St.  
Brockton MA 02301

C/O: Loss Mitigation  
America's Servicing Company  
P.O. Box  
Charlotte, NC 28201-1225

Harmon Law Case#200909-0055

Loan # 1300028376

To: Loss Mitigation

My name is Bryant Vasquez, last four of Social Security # 1812. Me, My Wife Brenda Vasquez and my two small children Bryant Vasquez jr and Natalia Vasquez all live in this home. We have lived in this home for 8 years and we intend to keep living here for a long time to come. We have tenants living in our home, a single mother (Sandra Marcelino) of two small children (Amanda & Samantha Marcelino).

For the last eleven months I have remained in constant communication with you (the Bank) and have even used a mediator (Esther Vasquez) to help with the process of establishing a loan modification and or a repayment plan, but you have not been willing to work with us to establish a realistic payment that would allow us to afford my home. We have complied with what you have asked of us including writing a couple of hardship letters, completing your financial worksheets, and on numerous occasions have even asked your representatives if I could make interim payments until the loan modification is complete.

Each time your representatives declined for reasons that the payment would not be applied to the loan. I even made a couple of payments and later received a letter that stated that my payment had not been applied. We were told that "the payments just sit there", Sit where? Your representatives told me that while we were in loan modification I didn't have to pay anything until the loan modification was complete. We asked how would it affect the status of my home if I didn't pay. We were told that as long as we were in loan modification status and already in the system trying to work out a modification, my house would not have a foreclosure or auction date.

This was not the case; I have recently received a land court date for January 25, 2010 and an auction date for February 5, 2010. This is deception and inhumane cruelty at its best. So I have to ask the question, we are willing to continue to pay, so why are we being foreclosed on and home auctioned off? There is no reason for this especially when there is a willingness to pay. I have been a part of my community, on my own working with troubled teens with which I've established relationships through sports, work or referrals.

Over the years I have donated to the local teen challenge in Brockton and currently working with people who have had problems with the law and are having difficulty securing a job or finding available funds for Trade school or community college.

Here's what I would like to do. I would like ASC (Wells Fargo) to reduce the principal on my loan to real value and restructure a 30-year fixed rate mortgage around that. If the foreclosure sale auction takes place on Feb. 5, I would like Wells to sell the property back to me at real value. This is much less than loan value. After all, if the bank forecloses and evicts, the real value is all they can get in a resale. If the bank is worried about our family making a profit if the home quickly appreciates in value again (though that is unlikely), we would be willing to accept a deed restriction to limit the financial gain.

I am part of the Bank Tenant Association, affiliated with City Life/Vida Urbana. We are opposed to the mass evictions being carried out by the banks after foreclosure. They are causing untold suffering to thousands of people and dragging down our communities. We will do what we have to do to fight against these evictions, but we would rather work out a settlement with you. Please consider our offer.

Sincerely,

Bryant & Brenda Vásquez

CC: Governor Deval Patrick (Massachusetts)  
Mayor Linda Balzotti (Brockton)  
Mayor Thomas M. Menino (Boston)  
State Representative Kevin Honan (Brighton)  
State Representative Jeffrey Sanchez (Jamaica Plain)  
Martha Coakley  
City Councilor Michelle Dubois (Brockton)