

02-01-10

TO: Citi Mortgage

FROM: Phyllis y. Maina

RE: Hardship Letter - deed in lieu

4653 Bristol Ave Jax

Fla

TO: Whome it May Concern

A series of events have placed me in a position to seek the help of your organization. Prior to my financial misfortunes and family adversities, I consistently paid my bills in a timely manner. Around 2004 or 2005 my daughter, who was a single parent with a toddler son, became romantically involved with a young man and eventually had another son with him. My daughter was addicted to cocaine, and the guy she was dating at that time became verbally and physically abusive. Law enforcement became involved, and she was advised by law enforcement and family to place a restraining order against him for protection. She never complied, which in turn lead to the removal of both sons from her home. This was emotionally devastating to everyone in my immediate family. My grandsons were placed in the state's custody, and my daughter was given a grace period to redeem herself in order to regain custody of her children. She never fulfilled the obligations that were set by the state; as a result she permanently lost custody of her children. As their grandmother, it was difficult knowing that I may never have contact with my grandchildren again. I decided to fight for custody of my grandsons, and I was awarded custody of the oldest in 2005 and the other one in 2006. My income, prior to gaining custody, was only sufficient for me. However, I did not allow that to be a deterrent in fighting for them. After I gained custody of the boys, I discovered that blood relatives were not able

to receive any monetary help from that agency. The only income I had to support my grandsons was the pay that I earned from my job, and SSI checks from the oldest child being born prematurely and ill, in addition, I did not receive any financial assistance from their fathers or my daughter.

My home began to experience problems such as roof leakage, mold and mildew. No where for water to drain properly. The condition of my home began to dilapidate; due to my inability to hire help for these issues. Both grandsons were born with severe respiratory problem, because their mother abused cocaine during the pregnancies. The mold and mildew would continuously trigger severe asthma attacks in both boys. I utilized all my personal leave time taking them to the hospital and/or Dr's office for breathing treatments only to bring them back to the environment that contributed to the illness in the first place. In addition, to caring for two grandsons with respiratory problems; I have some personal medical issues of my own. I have high blood pressure and diabetes. Against medical advice I had to go without medicine and missing Dr's appointments in order to feed, clothed and care for my grandsons. At some point, it started to become that I could no longer to pay for my home, or to fix the things that were required to make it a safe environment for my grandchildren. I expressed my concerns to an acquaintance, and he offered to help me find a tenant to assume the mortgage payments. Around July 2008 he found a couple that was willing to rent the home and I along with my grandsons move to an apartment. The couple resided in my home from July 2008 to March 2009. They wanted to rent

the property for a longer period; however the husband lost his job and they were forced to move into a place that was more affordable for them.

I did everything in my personal knowledge and strength to keep the home that I had worked so hard for. I attempted to find agencies that could help me during these events; however my attempts were unsuccessful. I want to be able to continue to provide a safe and comfortable environment for my grandchildren. Being able to qualify for a deed in lieu will alleviate some of the distress I have experience during these unfortunate occurrences.

Sincerely

Phyllis Garcia