

Glenda Rodriguez  
40 Eutaw Ave.  
Lynn, Massachusetts 01902

July 15, 2013

Secretary Shaun Donovan  
U.S. Department of Housing & Urban Development  
451 7th St. S.W.  
Washington, DC 20410

Dear Secretary Donavan,

Owning a home was part of my family's American dream. We bought our house when prices were very high. But we made payments every month on time.

Then the economy got really bad. My husband Oscar is a truck driver, and the company he works for did not have a lot of jobs for him, even though he wanted more hours and he had worked for them for almost 11 years.

At this time Oscar's father passed away of cancer and he had to travel to El Salvador. And when he came back the company still had no jobs because of the recession.

That year was also hard because Oscar's sister was diagnosed with colon cancer and we provided support to her family during their difficult time. And my hours at Union Hospital were temporarily cut.

All of this made it impossible for us to keep up, even though we tried to do everything possible to pay the mortgage.

We tried to work with the bank, but they never really tried to work with us. And they never met with us to find a way to avoid foreclosure. They actually sent back a check when we made a payment.

We were then foreclosed by US Bank in 2011. The foreclosure price was over \$300,000. The real value of the home now is less than half of that.

As the economy got better work at my job at the hospital picked up, and there is also more work for Oscar again. We applied to a non-profit (Boston Community Capital) and they agreed to try to buy the home from US Bank and then sell it back to us with an affordable, fixed-rate mortgage.

But US Bank would not take the offer, because our mortgage was backed by FHA. Your rules about occupied conveyance are the reason they would not accept the offer. Your rule means that US Bank will not get money from FHA unless they evict us. And the bank did start trying to evict me, Oscar, and our children.

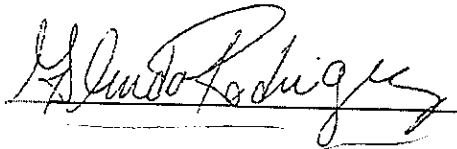
We are very attached to this neighborhood. Our kids go to school nearby. We are close to our neighbors and watch out for each other, for example when there were a lot of break-ins not that long ago. The kids grew up in this house. We put our life savings into buying our home, and we put so much work into fixing it.

This situation has been difficult for the whole family. It has been so stressful that it has affected our health. But we are determined to stay in our home. I have faith that we will find a way to stay here even if it means fighting for a long time.

I believe the mission of HUD and FHA is important to our community. It does not make sense for HUD and FHA to have a rule that leads to more evictions and more empty homes. In my situation there is another option that is very simple. Letting my family buy our home back would not cost you anything. It would be best for my family and also for the neighborhood.

Please change your rule for the sake of my family and for many others who could either buy their home back or pay rent to stay as tenants. You would prevent many evictions and you would make a big difference to families and neighborhoods.

Thank you,

A handwritten signature in black ink, appearing to read "Glenda Rodriguez", written over a horizontal line.

Glenda Rodriguez

CC: Congressman John Tierney