

keeping home cost us
\$ 57,000 in 38 months.

①

1/7/10

Econ. Commission
~~Commission~~

Present. - Presented by
Marie Vasile

- Moved here in June 90 when Tom
got job @ BC

- Bought home in June 91 - ~~major~~
goal of my husband's after losing
4th in divorce

- ~~Realized~~ Realized w/ in first 2 years,
1st yr was not for us. - tried
to sell for 6 months - so I in-
decided to start family & move
when milk improved in NE.

~~Dec.~~
- had son in 1995 - Feb. of 99 - Tom episode
began expressing ~~debilitating~~ ~~herdles~~ ~~symptoms~~
- didn't know what was up for
about 2-3 years - diagnosed w/
meniere's disease - ~~for~~ care ~~of~~ progress.
~~debilitating~~ ~~debilitating~~

Had son in Dec. ~~1990~~¹⁹⁹⁵ - Feb. 1997, 74
months. Later my husband began
suffer. Violent vertigo ~~with~~ episodes

- Took 2-3 years to diag. w/ Meniere's
disease - rare, progressive & debilitating
ear disease
- For the next 2-8 years our lives
were thrown completely out of track.
His meniere's is touched off by stress,
heat, & allergic react. to paint.
in Crowl Valley. - Couldn't move
because of stress.
- 3004 job labyrinthectomy - stopped
violent attacks, dia's, cure disease.
Took next few years ~~to~~^{for} a brain
to stabilize.
- Found window to move to Feb.
in summer, 07 - sat on house
for year to assure adjustment.
- Began trying to sell in Fall 08

- when things fell apart - offers for quick claims - no legitimate market offers

- have pd. every payment on time, never late in almost 20 years. - ~~had excellent credit rating - pay off Visa monthly. carry only car loan.~~

Had excellent Credit Record

- pd. off student loans for years early
- pay off VISA monthly
- only carry house & car loans

- Placed house on Mkt. in May @ \$125 - remained in summer 07 to make move - appraised @ \$255 -

- price dropped to \$115,000 got buyer
- began show sell process - found Wells Fargo only mng. loan

- Request rejected because not in arrears on mortg. - told by WF rep, didn't have to be.
- Missed July payment after plead. w/10 diff WF employees to not have to - wanted to keep excellent credit record.
- Got letter 2 weeks later, told rejected in error.
- Missed Aug. so ~~the~~ it couldn't be applied to July payment & rejected again.
- Now told if we miss 1 more month or don't catch up will go to foreclosure.
- ~~Buyer do not need to find it~~
Have been told for 4 weeks, req. is w/ negotiator. - Blessed buyers are still waiting & wanting house.

- feel caught in Catch 22. Can't sell house @ Mktg. value, need short sale.
- Can't get short sell w/out skipped payments - will foreclose if 3 months behind or not caught up, Can't catch up w/out request. Request.
- Kr. Ind. doesn't seem to know what fr. hands
 - We can't get our house sold doing! even w/ patient, wanting buyers - can't continue to carry, eating up ~~the~~ what little savings are left.

BE prob.

- Top of this issue, my husb. job. also ~~threatened~~.
- was Counselor ~~with~~ from 1990-2005 - after 2 claims against for violating the Amer. disability act, placed in full-time teaching.
- Surgery left him 1/2 deaf, pace of unpredict. of counseling too

Marie Vasile

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Home
- Cell