

From: B. Swan [<mailto:bswanFL@comcast.net>]

Sent: Friday, January 10, 2014 2:03 PM

To: Elaine Roberts

Subject: help for homeowners

Importance: High

At your retreat, would you also please discuss why funds available for the Florida Hardest Hit fund aren't reaching the people in need due to the fact that that mortgage companies do not have to participate?

You can see the list of non participating mortgage companies under the HHF fund website. In the last 7 years my mortgage went from Liberty Mortgage to Wells Fargo, then off to Countrywide, then off to Bank of America, then finally last year a month before I went to apply for help it was sent to Green Tree. Green Tree is not participating. These companies should not have the right to not participate. It is my mortgage and I am the one that is responsible for it. And if I qualify for help, I should be able to get it. How can you allow a mortgage company to say, no I don't want you to pay down your upside down mortgage? We prefer you to default. This doesn't make sense to me, does it you?

Mr and Mr. Swan