

Corporation Clerk  
Florida Housing Finance Corporation  
227 North Bronough Street, Suite 5000  
Tallahassee, Florida 32301

FHFC File No. 2014-066VW

CC: Joint Administrative Procedures Committee

RE: Petition for Waiver of Rule Chapter 67-59.210

Petitioner:

Karen Servant  
15 Milbark Ct  
Homosassa, FL 34446  
Karen.servant@varian.com  
352 382-7827

**The applicable rule:** Chapter FL Admin Code 67-59.210 & Chapter 120.542 FL statutes

**The citation to the statute the rule is implementing:** I'm disqualified from the Florida Hardest Hit Fund program due to my income

**The type of action requested:** I would like get a variance or waiver in order to qualify for the Florida Hardest Hit program for a reduced principle on my home.

**Specific facts that show violation of principles of fairness:** I live alone and have no equity in my home. The house is at an age that major work may be needed and I don't have a means of affording such repairs. I owe roughly \$208K on my home and it is worth only around \$140K.

Except for the income, I fit all other criteria including living in and caring for the home, paying my mortgage on time, and having an upside down mortgage. My income should have no bearing on obtaining some relief from this large burden. If something happened where I had to sell this home, I would not be in any better a situation than my neighbors. I would have to go to foreclosure or hope for a short sale. I'm only asking for what is fair and just as is being provided to others.

**The reason why the variance requested would serve the purposes of the underlying statute:** this would be the fair and just thing to do as I continue to struggle to pay for a house that is not worth what I owe; nor will it be worth what I owe during my lifetime.

This variance/waiver is a permanent request

Thank you,

Karen Servant

