

Dear Andy,

I have had some health problems right around the time that I had purchased a new house. These kept me from being able to prepare my previous home for sale. In the mean time the market slowed down in Lorain because of all of the lay offs. One thing led to the other and before I knew my previous house was 5 payments behind and I was in debt up to my ears from trying to make payments and take care of two houses so long.

I knew I needed to do something and I saw sign that said you buy houses. I thought "Why not?"

I just want to thank you for being able to work with the bank on that house. You negotiated with Wells Fargo to lower the final payoff so that my house could be easily sold even in a very slow market and then you and your partner purchased it. My credit report will now show the loan was paid off instead of being sold at the sheriff sale. You made sure that Wells Fargo would not collect any kind of deficiency against me.

Most importantly I know that I don't have to worry about the house any more and I don't have to deal with it. I am glad to have it off my back.

Thanks again,

Ralph Diaz

