

City Life/Vida Urbana

PO Box 300107, Jamaica Plain, MA 02130 Phone: (617) 524-3541 Fax (617) 524-3555

BANK TENANTS ASSOCIATION

March 10, 2009

Judith Watler
202 West Selden St.
Mattapan, MA 02126

Attorney: Matthew Braucher
Ablitt Law Offices
304 Cambridge Rd., 4th floor
Woburn, MA 01801

Via fax: 781-569-3206

Dear Mr. Braucher:

My name is Judith Watler. My family and I have lived at 202 West Selden Street in Mattapan, Massachusetts, since May, 2008. At that time, we became tenants of the old landlord. The property is now owned by your client, Deutsche Bank, after foreclosure. As a responsible tenant, my family and I have resided in Mattapan for many years and are very invested in our community. My kids attend our local elementary school.

I am an active member of the Bank Tenant Association affiliated with City Life/Vida Urbana, which opposes the mass evictions being carried out by banks after foreclosure. By writing to you, my hope is that you will re-think your decision to evict me and my family.

After all, both Fannie Mae and Freddie Mac have agreed to accept rent from previous tenants after foreclosure. Deutsche Bank itself issued a letter on Aug. 30, 2007, asking its servicing companies to reconsider the policy of mass evictions. A copy of that letter is attached.

Please be aware that I am offering to continue to pay rent to Deutsche Bank/Litton Loan Servicing. I would also like to consider buying this property at the real value. I have been working at Harvard Vanguard Medical Associates for 20 years and am capable of paying a mortgage, at the real market rate.

I would like to work out a settlement. Please do not evict us.

Respectfully,

Judith and Vern Watler

cc. Mayor Tom Menino, Department of Neighborhood Development, Boston City Council, State Rep. Linda Dorcea Forry, State Senator John Hart, Litton Loan Servicing

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April 2, 2009

Residents of 33-35 Glenarm St.
Dorchester MA 02121

Four Points Realty (re 33 Glenarm)
700 W. Center St. STE. 11
West Bridgewater, MA 02379-1525
Victor Manougian
Law offices of Guetta and Benson

Via fax: 508-436-4841

Via fax: 978-250-0979

Dear Mr. Sherman Cox and Mr. Manougian:

We are tenants who make our homes at 33-35 Glenarm Street in Dorchester Massachusetts. Currently the buildings in which we live are under foreclosure. 33 Glenarm is controlled by Property Management and 35 by Deutsche Bank. Although controlled by different banks, the buildings are attached and should be treated as a whole.

There is no significant reason to evict us. We want to continue to pay rent to these banks.

We are all community members that know what it takes to upkeep housing conditions to standards which others would respect. Our neighbors are people that also know what it means to be humble and honest to others and their property. Our surroundings are something that we respect and feel comfortable around.

We are interested in seeing these properties purchased by a local non-profit for the purpose of creating a limited equity cooperative here. Such a purchase could access government funds to fix long delayed maintenance items. All of us could end up having an ownership share. Deutsche Bank has already offered to sell 35 Glenarm with all its problems at a low price. We're sure that, with meetings and communication, positive results can come about.

We are part of the Bank Tenant Association, affiliated with City Life/Vida Urbana. We are opposed to the mass evictions being carried out by the banks after foreclosure. They are causing untold suffering to thousands of people and dragging down our communities.

We will do what we have to do to fight against these evictions, but we would rather work out a settlement with the foreclosing banks on these properties. Please consider our offer.

Sincerely,

Cc Mayor Menino, Boston City Council, Department of Neighborhood Development,
State Representative Liz Malia, State Senator Sonia Chang-Diaz

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BANK TENANTS ASSOCIATION

January 9, 2010
Bryant and Brenda Vasquez
1461 Main St.
Brockton MA 02301

C/O: Loss Mitigation
America's Servicing Company
P.O. Box
Charlotte, NC 28201-1225

Harmon Law Case#200909-0055

Loan # 1300028376

To: Loss Mitigation

My name is Bryant Vasquez, last four of Social Security # 1812. Me, My Wife Brenda Vasquez and my two small children Bryant Vasquez jr and Natalia Vasquez all live in this home. We have lived in this home for 8 years and we intend to keep living here for a long time to come. We have tenants living in our home, a single mother (Sandra Marcelino) of two small children (Amanda & Samantha Marcelino).

For the last eleven months I have remained in constant communication with you (the Bank) and have even used a mediator (Esther Vasquez) to help with the process of establishing a loan modification and or a repayment plan, but you have not been willing to work with us to establish a realistic payment that would allow us to afford my home. We have complied with what you have asked of us including writing a couple of hardship letters, completing your financial worksheets, and on numerous occasions have even asked your representatives if I could make interim payments until the loan modification is complete.

Each time your representatives declined for reasons that the payment would not be applied to the loan. I even made a couple of payments and later received a letter that stated that my payment had not been applied. We were told that "the payments just sit there", Sit where? Your representatives told me that while we were in loan modification I didn't have to pay anything until the loan modification was complete. We asked how would it affect the status of my home if I didn't pay. We were told that as long as we were in loan modification status and already in the system trying to work out a modification, my house would not have a foreclosure or auction date.

This was not the case; I have recently received a land court date for January 25, 2010 and an auction date for February 5, 2010. This is deception and inhumane cruelty at its best. So I have to ask the question, we are willing to continue to pay, so why are we being foreclosed on and home auctioned off? There is no reason for this especially when there is a willingness to pay. I have been a part of my community, on my own working with troubled teens with which I've established relationships through sports, work or referrals.

Over the years I have donated to the local teen challenge in Brockton and currently working with people who have had problems with the law and are having difficulty securing a job or finding available funds for Trade school or community college.

Here's what I would like to do. I would like ASC (Wells Fargo) to reduce the principal on my loan to real value and restructure a 30-year fixed rate mortgage around that. If the foreclosure sale auction takes place on Feb. 5, I would like Wells to sell the property back to me at real value. This is much less than loan value. After all, if the bank forecloses and evicts, the real value is all they can get in a resale. If the bank is worried about our family making a profit if the home quickly appreciates in value again (though that is unlikely), we would be willing to accept a deed restriction to limit the financial gain.

I am part of the Bank Tenant Association, affiliated with City Life/Vida Urbana. We are opposed to the mass evictions being carried out by the banks after foreclosure. They are causing untold suffering to thousands of people and dragging down our communities. We will do what we have to do to fight against these evictions, but we would rather work out a settlement with you. Please consider our offer.

Sincerely,

Bryant & Brenda Vásquez

CC: Governor Deval Patrick (Massachusetts)
Mayor Linda Balzotti (Brockton)
Mayor Thomas M. Menino (Boston)
State Representative Kevin Honan (Brighton)
State Representative Jeffrey Sanchez (Jamaica Plain)
Martha Coakley
City Councilor Michelle Dubois (Brockton)