

To: David Benson  
President, Fannie Mae

From: Christine Huddleston Moore and Michael Moore

This letter is a summary of what we as a family have been through and still going through on our home at 1001 S County RD 1060 Midland, TX 79706. The thing we would like for you to know and consider, Fannie Mae thru their representative refused to accept a payoff of their loan in early 2016 from a mortgage company we had been approved by at the time named Your Loan in the Valley.

When Fannie Mae foreclosed on our home in 2016 we had a mortgage company specifically, Your loan in The Valley out of California had approved us for a loan of \$380,000 that would have paid Fannie Mae's note off along with all the foreclosure fees. On speaker phone with Justice of the peace Cobos and constable Mark Wohleking listening, Fannie Mae informed us they didn't want our money, they wanted our home. Judge Cobos even replied, you're a bank and you don't want their money? Your representative's reply was again we don't want the money we want the house. When they did this they put a **special needs child** and her 2 sisters on the street. We have never understood why Fannie Mae wouldn't want the money. In 2007 we did an addition and we informed Indy Mac bank who was the mortgage servicer at the time we were going over onto our property and they didn't perfect the lien so the last 8 feet of the house, the porch and the storage room sit on our property. The right of way on the deed at the courthouse is along the west side of the property to the back northwest corner down the back to the east up to the house. Once we were evicted, surveyors were sent to the house which spent 6 hours moving and removing the pins trying to get more of our property. Because we own everything around the one acre and the house and we built our own road to the house across our property which belongs to us when we moved into the house. Shortly after Fannie Mae took us to Federal Court to take our

property, the road. According to the attorney that didn't meet the criteria to even be in Federal Court. Since then surveyors twice have been sent out to move the metes and bounds to get more of our property. We have a map with the metes and bounds from the courthouse when we bought the property. The court ruled we had to give egress and regress to Fannie Mae. In April the broker came out with surveyors and set up a 30' right away down the road telling us the court gave that to Fannie Mae which it didn't. The broker Greg Graham also told us they were gonna cut the house off and tear down what was on us. Greg was informed he was not to touch anything on us. Greg painted on the cement a line where he thinks the property line was but is not. Then Greg painted on our metal building which doesn't sit on the one acre. What's funny is when Greg took over the property he gave us the code to the lock box so we could ensure there were no leaks inside the home. After Greg got smart with Mrs. Moore and she didn't tolerate it, He changed the lock box. At one point we asked Greg to find out what it would take to buy the home back and he came back with Fannie Mae would sell it back to us for \$586,509.50 which is over double what was owed and they refused to take when we had a mortgage to pay them off. What's funny is that for nearly 3 years we did the lawn, kept the weeds down and watched all the money we spent on sod go away to weeds and dirt. Along with all the other things that went down on the outside, and we haven't gotten to look inside in over a year. Since being evicted from our home which was equipped with cameras and monitors for our **special needs daughter's** seizures and cerebral palsy, we have had a constant struggle to keep our heads above water. Having a **special needs daughter** and Obamacare insurance will put even a bigger load on you when none of your Dr's. take that insurance and we are a cash only patient. Where we are located in a boom town the cost of living is outrageous. Once evicted we had to spend 168 days in a hotel since we couldn't find a home to rent or lease. That is no family life for a special needs daughter and her 2 sisters. We had no kitchen to cook meals, one bathroom for 5 people and absolutely no privacy. And since our credit was totally gone we can't get a mortgage so we have to find something to rent or lease. We

finally found a house to lease for \$6,000 per month, for 17 months we had a home. Then we had to move out of that home because they lost it to foreclosure. So we were back in a hotel for another 191 days. Finally we found 2 fema trailers that are one bedroom to lease and put on our property. Now my wife sleeps in one trailer with the special needs daughter to monitor her seizures and I sleep in the other with the other 2 daughters. This is some kind of family life for our children. Due to all the stress this has put on my wife she now has high blood pressure and rheumatoid arthritis and her Dr has attributed it to the stress. As a small business that worked on federal projects and were not paid for our services rendered by general contractors first at Fort Sill in 2014 in the amount of \$287,000 plus attorney fees trying to collect and then in 2017 on the New San Ysidro Port of Entry for \$1,200,000 we could have paid the house off twice or 3 times in cash. Since having to move into the 2 small trailers we have no place for our **special needs daughter** to do her therapies and stretching for her cerebral palsy. After the nonpayments and having to leave the home we had to let 2 employees go as we did not have the funds to pay them and they were there to help with the **special needs daughter**. Weekly the **special needs daughter** needs to be in a group class for communication skills, a gymnastics class and hippo therapy for her cerebral palsy which we cannot afford for her now due to the extra funds it requires just to live day to day. We will be listing those below for better understanding. Meeting her medical needs which include the following Dr.s, Neurologist, Neurosurgeon, Neuromuscular, and pediatrician are not being met because none of her Dr.s accept Obamacare so we have to pay cash for our medical expenses. Once you read what we have had to pay below it will hopefully be clearer what we have had to pay extra since they wouldn't accept the money when we had a lender ready to pay Fannie Mae off.

HARD COST

Attorney's trying to save the home	\$3,270.00
3 Bankruptcies to delay eviction (travel expense since 4 hour drive to file)	\$1,205.00
Hotel for 168 days @ \$209.00 per night	\$35,112.00
Meals for that 168 days since we had no Kitchen (That's for 5 of us.)	\$21,574.00
Deposit for house we could finally rent	\$12,500.00
Rent on the Rent house 17 months @ \$6,000	\$102,000.00
Back to a Hotel for 191 days @ \$124 a days	\$23,684.00
Meals for 5 for 191 days	\$23,875.00
Rental on 2 fema 1 br trailers 28 months @ \$1,500	\$42,000.00
3- Moving expenses	\$15,300.00
Storage for 6 months when evicted	\$5,875.00
Storage for last 28 months @ \$550.00 monthly	\$15,400.00
6 Flights back to Midland dealing with this	\$3,685.00
25 days of lost work to try and save house and Moving 3 times @ \$4,500.00 per day avg.	\$112,500.00
Us maintaining the property for 3 & 1/2 years ( mowing, weedEating, and hauling weeds)	\$6,500.00
<b>TOTAL HARD COST</b>	<b>\$424,479</b>

#### ADDITIONAL COST

My wife's jewelry being stolen during the First move (Her wedding ring all Jewelry which we have A police report on)	\$42,391.00
Furniture broken and ruined due to moves	\$12,786.00
Mattresses ruined in storage	\$7,819.00
3 Plasma tv's broken during moves	\$4,250.00

TOTAL ADDITIONAL COST \$67,246.00

TOTAL COST TO DATE **\$491,725.00**

Now visible needs outside of the home can't get inside to check out what might have deteriorated from sitting for years.

Roof \$11,793.00

Sod in the yards totally ruined cost when installed \$14,752.00

We do the geothermal heating and cooling so we

Know sitting for 3 years units will need to be replaced

3 ac units replaced \$21,807.00

3 Hot water heaters \$2,307.00

Just Visible repairs \$50,659.00

You have a few feet on the front of the house, the heating and cooling are geothermal and all the wells are on our property so there would be no heating and cooling. The electricity comes from our property so you would have to get power to the house. The well for the house collapsed 2 years after moving in and now the well for the water is on our property. There is nowhere to drill a new well on the one acre because of septic setbacks and property line setbacks. Not to mention there are no underground streams on the one acre tract. Since we make our money drilling water wells and are a third generation driller this is a fact concerning the underground streams we have tried in the past.

We had to pull our children out of school due to the bullying and harassment over this. Our oldest daughter caught so much harassment over this she is probably scarred for life. My wife now has to homeschool

the three of them which is a challenge due to our living arrangements. Again we can't provide the services our **special needs daughter** needs because of lack of funds.

We have talked to real estate Attorneys and title companies In Midland and there is no way for Fannie Mae to get a clear title on the property with the lien not being perfected. When you look at the expense we have incurred since they refused to take our money and put a special needs child and 2 more children in the street we think we have a right to offer Fannie Mae \$12,500.00 for the house.

We really do not want to go down the legal avenue but we are willing to pursue whatever means are required as we feel like we have endured as a family more than enough, due to Fannie Mae's refusal to accept the funds to pay off the home. Also our children especially our **special needs daughter** have suffered enough and done without long enough due to the added expense we are incurring .

What is disheartening is watching the news and the federal government can house illegal immigrants locally here in man camps and house illegal families in motels and hotels and pay for it but our **special needs child** is put out and left on the street when your note could have been paid and our children could have had a home for the past 4&½ years. Please help our children.

We await your response.

Sincerely

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