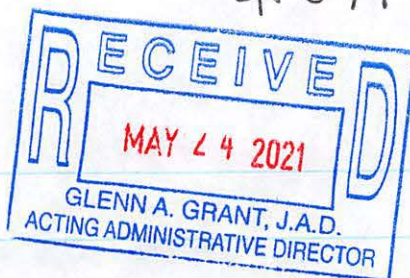


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Albert Yannarelli
775 Totowa Rd.
Totowa, NJ 07512



Dear Sir

I am an 83 year old landlord of a 3 family house at 458 Totowa Road in Totowa.

I have 2 wonderful tenants on the 2nd & 3rd floors. Who have always paid there rent, even in these bad times.

My first floor tenant turned out to be bad news even before the virus. Always late with rents, clogging up the common areas with junk, and brought in 3 cats. I allowed 2 because they were his mom's (my wifes girl friend) and she was moving to florida. I consider myself a good landlord and had occupied his apartment with my wife & 2 boys for 23 years. the last rent I got was in March and it was for Sept 2020!! he always has a story and I know he works. The system is unfair to good landlords.

Thank you, Albert.