

3/4/13

Honorable
Paul Innes

POCKET #
F-023925-12

I'm a victim of Predatory Lending ,and fraud. I have received papers for: "Intent to foreclose". This is the second attempt to do that. My trouble began in the early part of the 2,000s. With a financial advisor, that advised me, and walked me into the finical disaster, I'm in, by getting me to refinance several times. Until the last one,- in 2006 with a payment of \$6,000 a month. All I had was Social Security \$1,300? and \$386.00 pension. I had,\$200,000 or more in annuities until that ran out. Now, I can't survive, for the rest of my years. I'm 74 year old now, and owe over \$600,000 Do I have a case, Is it to late Can I get Help? I had a mental disability & hardship, and was on medication at the time and still do, I have a history of a mental disability, My wife took care me, and handled every thing until she died in 1998. I made bad decisions ever since. I was led to believe, I would be able to make the payments and I was going to be good shape. The broker said that I would only have this loan for two months and would refinance again.. I went down-hill ever since. I tried to get help, when I realized what trouble they got me into and couldn't get out of it, I've been fighting since paying many lawyer, fees & retainers, hoping to get help from many different government agency's. As time went buy, I got deeper in debt. I thought I had a case, and still think I do. I don't know about the Statue of Limitations, for Fraud, and Predatory Lending. But I think, What was done to me was criminal by both the financial adviser and the mortgage broker. I would like help in some way, To fight them and the Bank, from taking my home.

I realize now that I shouldn't have gotten this loan. I paid my mortgage until I had no more money in the bank. These people have taken advantage of me and I cant continue. I would like to remain in my home and could have had they not done this.

Sincerely,

Ronald Romeo *april 16/1938*

Ronald Romeo

VIA Certified MAIL Return Receipt Requested

7012 2920 0000 76 76 0894

RECEIVED

MAR 07 2013

PAUL INNES, J.B.G.