

Open Letter to Fannie Mae from Renee Madison in Rochester, NY

Federal National Mortgage Association
Attorneys: Rosicki and Rosicki, P.C.
Attn: Gillian Brown and Ralph Bernard
51 East Bethpage Road
Plainview, NY 11803

June 6, 2013

Dear Federal National Mortgage Association, a/k/a Fannie Mae,

My name is Renee Madison and I live at 612 Brooks Ave., Rochester, NY 14619 where I've lived for 17 years with my family. I live here with my two daughters and my partner. After I was unjustly foreclosed on, Fannie Mae bought my house at auction and is now trying to evict my family. Fannie Mae sent the Rochester City Marshal to my door to deliver a 72 hour eviction notice on Monday, June 3, 2013. I am requesting that you immediately stay the eviction and so my family has time to buy the house back.

In 2006 my Mom took out a mortgage with GMAC. Without our knowledge GMAC transferred the mortgage to MERS and then my understanding is that the mortgage was illegally robo-signed over to NationStar. Despite this, NationStar took over the mortgage and fraudulently foreclosed on my family.

In 2007 my Mom, the original owner of the property, passed away. This was a very difficult tragedy for my family and it took a toll on us and took some time for us to recover. During this time we fell behind on our payments. To make matters worse I became very sick. I have lupus and since December 2007 I was diagnosed with Graves disease and have had my left hip replaced. This is all in addition to my episcleritis (a serious condition). During this time NationStar aggressively foreclosed on my family. In the foreclosure they were represented by the disgraced foreclosure mill Steven J. Baum. Because Baum's unethical foreclosure practices, the firm was shut down. Yet the foreclosure continued even though I never got a notice who the new lawyers for the bank were. The next thing I knew my house was going up for auction in September 2012. When I got that notice I contacted the bank and they said it was too late to negotiate and Fannie Mae bought my house at the auction.

Needless to say, my family has fallen on hard times. Yet we are still willing and able to pay. We only want you to give us the time we deserve. We understand that when you, Fannie Mae, fell on hard times you were given at least \$116 billion of government funded bailout money and you are yet to repay all that money. We aren't even asking for bailout. We are just asking for the more time to get the money to buy the house back.

My 12 year daughter is scared she is going to lose her home. Unfortunately, she answered the door when the marshal came to deliver our 72 hour notice leave. She was distraught. No child

should have to be put through this. There is no need to rush the eviction and displace my family and leave another home vacant in my neighborhood. We have no place to go.

We have no plans to leave our longtime home. Fannie Mae doesn't need another home. We've seen what you've done to my neighborhood. It never should have gotten this far in the first place. If you are unable to deliver a notice by Friday, June 7, 2013 requesting the court stay the eviction we will be forced with to call in our community for support including Take Back the Land Rochester to stop the eviction. We've been trying to work out this matter privately for some time to no avail. Please reconsider your position.

Sincerely,

Renee Madison
612 Brooks Avenue
Rochester, NY 14619

CC:

Federal Housing Finance Agency
U.S. Senator Charles Schumer
U.S. Senator Kirsten Gillibrand
U.S. Congresswoman Louise Slaughter
New York Attorney General, Eric Schneiderman
Rochester Mayor Thomas Richards
Rochester City Council President, Lovely Warren
Rochester Councilmember, South District, Adam McFadden
Take Back the Land Rochester
Metro Justice of Rochester