

## **Open Letter to Wells Fargo and Federal Home Loan Mortgage (a.k.a. Freddie Mac) from the Steidel Family**

November 7, 2011

Dear Wells Fargo and Freddie Mac,

We are contacting you once again to secure a final settlement so we can keep our house at 107-111 Clay Ave., Rochester, NY, 14613. As of today Freddie Mac is still threatening to evict our family of 5 on November 15, 2011 even though we have been willing and able to make mortgage payments since 2009.

When you were going through hard times we understand that Wells Fargo and Freddie Mac received massive bailouts from federal government totaling \$25 billion and \$71 billion respectively. Even though our home is on the line, we are not even asking for a bailout. We have been a hard working family and are only asking for a fair settlement. Maria is a pastor at First Pentecostal Church Shalom Adonai. Harold worked for Kodak for 17 years and then operated his family-owned business for 18 years. In 2008 he lost his job and became disabled causing our family to have a temporary reduction in income. However, shortly after this hardship we were able raise our income and qualify for a modification on our Wells Fargo loan. While the modification was pending we were told that the house would not be auctioned off. However, next thing we know Wells Fargo auctioned the house off to Freddie Mac without any answers.

As late as July 31, 2011 Wells Fargo's notorious attorney Steven J. Baum offered us a reinstatement letter for \$36,401. We were and still are willing and able to pay that amount. However, as soon as we stopped the eviction in court and accepted the offer it was immediately taken off the table. Now we are facing eviction again.

After working privately with you to resolve this matter for 3 years we feel we have been deceived and stonewalled at every step of this long emotional process. If you are unwilling to work out a fair settlement so our family can keep our house, we will be forced to launch a series of protests, with the help of Take Back the Land Rochester, and wage a public relations campaign with local and national media in order to shine a light on Wells Fargo and Freddie Mac's unjust practices. We will begin at Wells Fargo's offices in Rochester and if necessary rally the community to defend our house from eviction. Again, we are only asking you to do what's right in staying the eviction and coming back to the table to work out a fair settlement. We look forward to meeting with you soon.

Sincerely,

Harold and Maria Steidel  
107-111 Clay Ave.  
Rochester, NY 14613

CC:  
U.S. Senator Charles Schumer  
U.S. Senator Kirsten Gillibrand

U.S. Congresswoman Louise Slaughter  
New York Attorney General, Eric Schneiderman  
Mayor Thomas Richards  
Rochester City Council President, Lovely Warren  
Councilwoman Carla Palumbo, Northwest District  
Take Back the Land Rochester  
Occupy Rochester