

Corporation Clerk is Clerk
Florida Housing Finance Corporation
227 North Bronough Street, Suite 5000
Tallahassee, Florida 32301

FHFC File No. 2014-066VW

CC: Joint Administrative Procedures Committee

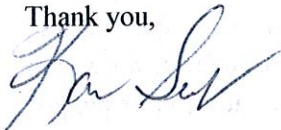
RE: Waiver or Variance for Florida Hardest Hit Fund (Principle Reduction Program)

To Whom It May Concern

I applied for the Florida Hardest Hit Fund back in Sept 2013. It went thru many hands and depts but was rejected because of my income. I'm requesting a variance or waiver under 120.542 as found under Florida Administrative Code Chapter 28-104. The last person I spoke with was Arnold Cooperman, Division of Law Revision and Information (850) 717 0416

My house, like many others, was bought during the housing frenzy in 2006. Unlike many folks who have walked away from their property because of the decline in value, I have stayed in the house and continued to pay my mortgage on time. My house cost me \$220K back in 2006, and I owe approx. \$208K, but the house is only worth around \$150K. I have done all the right things and believe I should be treated fairly. To say I make too much money for Citrus County is prejudice and discriminatory. All I'm asking for is the same consideration as any other person in the same housing situation as me. My income should not be a factor. Please let me know who I need to contact to move this process ahead.

Thank you,



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