



**U.S. Department of Housing and Urban Development**

San Diego Office, Region IX  
Federal Office Building  
880 Front Street  
San Diego, California 92188

**November 19, 1986**

Alan Sampson  
6381 Thron Street  
San Diego, CA 92115

Dear Mr. Sampson:

SUBJECT: FHA Case No. 044:239623-203  
Mortgagee Loan No. 00842395-1  
Log No. E4450

We have looked at the information given to us and have decided that we cannot accept an assignment of your mortgage at this time.

HOWEVER, THIS DOES NOT MEAN THAT WE CANNOT HELP YOU. IT MEANS THAT WE NEED MORE INFORMATION IF WE ARE TO CHANGE OUR DECISION.

We are unable to accept the assignment at this time for the following reason(s):

We are unable to conclude that the default was caused by circumstances beyond your control, which temporarily rendered you financially unable to cure the delinquency within a reasonable time or make full mortgage payments.

Some of the factors that lead us to this conclusion are:

You state the reason for your default, 11-85, is curtailment of your income due to your wife leaving you. In order for us to consider this circumstance as a factor contributing to your default, you must furnish the following verifications:

1. All household income prior to and at the time of the default, 11-85.
2. Reason why other financial obligations were paid in preference to your mortgage payments.
3. Document which indicates the responsible party for the mortgage obligation.

Without the requested verifications we are unable to determine if you meet the above eligibility criterion at this time.

We are unable to conclude that there is a reasonable prospect that you will be able to resume full mortgage payments after a temporary period of reduced or suspended payments, not exceeding 36 months, and will be able to pay the mortgage in full by its original maturity date extended, if necessary, up to ten years.

Some of the factors that lead us to this conclusion are:

We estimate that your income exceeds your expenses by approximately \$600 per month. However, in order for us to consider this, you must furnish verification for all current and anticipated household income.

You currently owe approximately \$10,500 in back payments and late charges and without the requested verification we are unable to determine if you meet the above eligibility criterion at this time.

All requested documentation must be provided at the conference, otherwise, the final decision will be based on the information available.

You have a right to discuss our decision at a face-to-face meeting with us. YOU MUST ASK FOR THIS MEETING BEFORE December 4, 1986 AND THIS MEETING MUST BE HELD BY December 15, 1986. When you call or write to request a meeting, we will set a time and place for the meeting. It is best to have a face-to-face meeting, but if you cannot come to a meeting, you may call us or mail us any additional information which you think might help us change our decision.

You may bring an attorney or other person to represent or help you at the meeting. If you meet certain income eligibility requirements, you may be able to obtain legal assistance at minimal or no cost from the Legal Services Agency in your community. You may present any information which might make us change our decision. You will be asked to tell us why you disagree with our reasons for not accepting the assignment. If you need help in getting ready for this meeting or if you need someone to come with you, please call one of the housing counseling agencies on the attached list. Their help is free.

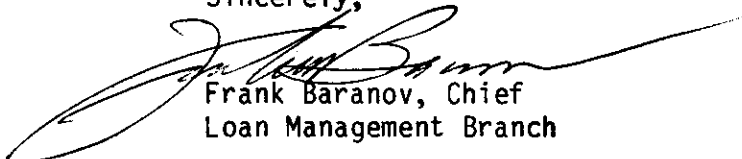
You have a right to see any records on which we based our decision. These records can be seen in our office during our usual business hours.

Spanish Language Warning:

"ESTA NOTIFICACION ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU HOGAR. SI NO ENTIENDE EL CONTENIDO, OBTENGA UNA TRADUCCION INMEDIATAMENTE. SI NO HEMOS RECIBIDO UNA RESPUESTA POR Diciembre 4, 1986, USTED PUDIERA PERDER SU CASA EN EL FUTURO."

IF YOU WANT TO HAVE A MEETING, CALL OUR LOAN CLERK AT (619) 293-6329 or write to us at the address at the top of the page. If we do not hear from you by December 4, 1986 we will think that you accept our preliminary decision as correct. Then our decision will become final and we will tell your lender that it may go ahead with foreclosure.

Sincerely,

  
Frank Baranov, Chief  
Loan Management Branch

Enclosure

cc: Manufacturers Hanover  
27555 Farmington Rd.  
Farmington Hills, MI 48018

Mon Dec 15 3:30 HUD  
Mon Dec 8 3:30 - ANNA MARSHALL