

Exhibit C – Owner Letter

HARD SHIP LETTER TO RECONSIDER
APPROVAL OF SHORT SALE

Borrower: Heriberto Perez
address: 4014 E Garland Ave.
Fresno CA 93726

Nov. 30, 201

To whom It may Concern,

I'm writing to you this letter hoping that you reconsider the approval of a short sale of my house. Everything was going fine up until 2013 when my brother^(#1) was arrested on April 2013, when he lost his two jobs and started collecting unemployment. Since it wasn't enough money he started a part time job at Univision. my brother^(#1) lived with my parents^{(#2)(#3)} and was the main bread winner for my parents^{(#2)(#3)}. I'd like to emphasize on the fact that my brother^(#1) was still helping my parents^{(#2)(#3)} up until March 2015 when he was arrested and never came back home to take care of my father^(#3) who has health issues and my parents^{(#2)(#3)} financially. Our plan is to move into my parents^{(#2)(#3)} house and help my mother^(#2) with my ^{as} father^(#3) full time and help them financially. They don't make enough money to hire professional help to watch over my^(#3) father, he is in poor health. my parents^{(#2)(#3)} mortgage is \$2,681.46, which they cannot afford on their own, since they only make a combined income^(#2) of around \$2,600.00 per month. my father^(#3) receives disability for \$688.00 a month and cannot work. and my mother^(#2) typically works around an average of 40 hours a week at \$10.75 per hour. AS you can see it is not enough to cover the mortgage payment.

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Loan No. 1880370267

At this time my brother ^{(1)*} is in prison and will not be released for 5 years (2020), which means my parents ^{(2)*} will be loosing their property if they do not have our help. Besides that my father ^{(3)*} is disabled and needs someone to take care of him as my mother ^{(2)*} has to work and is not available. My brother ^{(1)*} used to take care of them both ^{(2)*} and our intention is to do the same. On the other hand we are not able to rent our house due to the City of Fresno loan, we requested an exception from the City of Fresno to allow us to rent our house but was denied and advised that if we rented our house we would have to make the full payment of \$ 75,000.00, money that we do not have. We even asked the City of Fresno to allow us to make monthly payments on the \$ 75,000.00 loan and that was denied to us as well.

- (1) * Brother: Juan C. Salmeron
- (2) * Mother: Olga L. Salmeron
- (3) * Father: Carlos Salmeron

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It is frustrating to us that because we make a bit more money the bank believes we can afford to keep this house, but we have 4 children we have to support ages (3, twins that are 12 and a 19 year old.) and also have to pay the outstanding total Bail Bonds Balance for my brother of about \$15,000.00. We have exhausted all of our resources with out any success, also because of our situation we will not be able to make any mortgage payments starting December 2015. All we are asking is for your help to do things right, otherwise we will have no choice but to let our house go into foreclosure, which is something we DO NOT want to do. Hoping to hear good news back from you. ^{o's} I beg you to help us with this **EXTREME HARDSHIP**.

Note: I have attached the paperwork to support this letter

Sincerely,
x Olga Salmeron (Olga Salmeron)
+ ~~Herberto Perez~~ (Herberto Perez)

Thank you for taking the time for reading my letter Page 3 out of 3

Loan No. 1880370267