

# ETM Properties Inc.

---

February 29, 2020

[REDACTED]

Tampa, Florida 33607

RE: Purchase of Note and Deed of Trust [REDACTED]

Dear Ms. [REDACTED]

My company wishes to extend an offer on a non performing note established July 21, 2011 and held by [REDACTED]. This Deed of Trust is between [REDACTED] as beneficiary. We understand [REDACTED] assumed responsibility for this Deed under unusual circumstances, as issuing loan debt is not your business's primary interest.

[REDACTED] is a widow and mother who stopped paying her loan in the early 2000's due to financial instability. If this note were held by a traditional bank, they would have most likely sold the note to a third party, who would have foreclosed on the property by now. Financial firms do this to free up employee time and minimize any negative publicity. [REDACTED] has held on to it for nearly a decade. In that time, we can only imagine the hours wasted by employees managing a product this far from their field of expertise in title and insurance.

However, we understand your reluctance to proceed with a formal foreclosure. Homeowners often become contentious when trying to save their homes. They engage attorneys and fight back with all the tools at their disposal, including filing Chapter 13 bankruptcy. The process can be arduous. At the same time, John Q. Public often blames the note holder, publicly characterizing the company as heartless, cruel, and unfair in its dealing with the homeowner.

It's too often a bad public relations move for well-known companies to foreclose on families.

As owner of [REDACTED] I would like to help you out of this no-win situation. ***I am offering to pay*** [REDACTED] ***(see attached)***. We can use a California escrow or my attorney for the closing. Call me today [REDACTED]

If my offer interests you, please contact me directly and I will provide a formal agreement for your review and approval. If we proceed, I can take this problem off your desk within weeks.

I respectfully thank you for your consideration of my offer,

[REDACTED]

# ETM Properties Inc.

---

February 29, 2020

[REDACTED]

Tampa, Florida 33607

RE: Purchase of Note and Deed of Trust [REDACTED]

Dear [REDACTED]

My company wishes to extend an offer on a non performing note established July 21, 2011 and held by [REDACTED]. This Deed of Trust is between [REDACTED] and Old [REDACTED] as beneficiary. We understand [REDACTED] assumed responsibility for this Deed under unusual circumstances, as issuing loan debt is not your business's primary interest.

Ms. Sutton is a widow and mother who stopped paying her loan in the early 2000's due to financial instability. If this note were held by a traditional bank, they would have most likely sold the note to a third party, who would have foreclosed on the property by now. Financial firms do this to free up employee time and minimize any negative publicity. [REDACTED] has held on to it for nearly a decade. In that time, we can only imagine the hours wasted by employees managing a product this far from their field of expertise in title and insurance.

However, we understand your reluctance to proceed with a formal foreclosure. Homeowners often become contentious when trying to save their homes. They engage attorneys and fight back with all the tools at their disposal, including filing Chapter 13 bankruptcy. The process can be arduous. At the same time, John Q. Public often blames the note holder, publicly characterizing the company as heartless, cruel, and unfair in its dealing with the homeowner.

It's too often a bad public relations move for well-known companies to foreclose on families.

As owner of [REDACTED] I would like to help you out of this no-win situation. ***I am offering to pay*** [REDACTED]. We can use a California escrow or my attorney for the closing. Call me today [REDACTED]

If my offer interests you, please contact me directly and I will provide a formal agreement for your review and approval. If we proceed, I can take this problem off your desk within weeks.

I respectfully thank you for your consideration of my offer,

[REDACTED]