

Joyce Henry-Hettel

1119 NW 36 Terrace

Gainesville, FL 32605

jhenryhettel@gmail.com

352-336-7532

May 7, 2015

Dear Ms. Richardson,

In April of 2006, I received a loan from the city to rehab my home with the Rehabilitation Assistance Program. I had also received a loan for a new roof in 2004 under the Roof Repair Program. Both of these programs allowed my daughter and I to live in a safe and worry-free home for the past 16 years. This home was bought with the life insurance proceeds from the death of my husband.

In December of 2012, I became an equity member of the LLC Gainesville Cohousing. In the fall of this year I will need to purchase my lot and anticipated that I would be unable to qualify for a loan. Current estimates of purchasing the lot will be about \$54,000 and the total home price at this time is about \$130,000. My annual income is about \$24,000 and I knew my chance of getting a loan to finance my new home was very poor. I decided to sell my home so I would be prepared for the fall lot payment. I called the city for a payout amount a little over a month ago, left a message and heard nothing. Thinking this loan was forgiven at 10% each year, I thought I owed about \$1,200. I had not put my house for sale yet but someone came to me asking if I would be interested in selling. I calculated what I needed to pay off my loans, rent an apartment for a year and purchase my new home and set my price accordingly. I then contacted Andy Coffey to represent me in the sale and began planning my move.

This Wednesday, May 6th I learned that this loan must be paid in full if the house is sold before April of 2016. I understand that most of this could have been avoided and I apologize for inconveniencing so many people. I am asking to negotiate the amount I am to pay back the city. I appreciate your time and consideration.

Sincerely,


Joyce Henry-Hettel

