

**Markley, Gretchen x5388**

**From:** Barr, Jane x5389  
**Sent:** Monday, July 30, 2012 12:36 PM  
**To:** 'Victor@hcd.ca.gov' *Victor*  
**Cc:** Markley, Gretchen x5388  
**Subject:** Epie L. and Tomasa M. Frsequez CalHome loan  
Raymond -

Thank you for your time last week. This is to follow up on our conversation in regard to the \$50,000 CalHOME loan made December 5, 2006 to Epie Senior on property located at 419-A Hyland Drive in Salinas, CA. Only \$47,760 was drawn down on the rehab loan.

**Background:**

This loan carries an interest rate of 3% with a term of 30 years. All payments are deferred until the earlier of:

- 30 years;
- Sale or transfer; or
- Or failure to occupy the property.

The property was occupied by Epie Sr., Tomasa (husband and wife), and their adult son Epie, Jr. Tomasa died before Epie Sr. who died on June 1, 2011. Epie Jr. is 48 years old and continues to live in the unit. On May, 3, 2011, Epie Sr. placed the house into a Trust. The Trust names his five children as beneficiaries within the Trust. Soon after Epie Sr.'s death, one of the children died leaving four heirs. Epie, Jr. is deaf in one ear and is under the care of a psychiatrist as well as his siblings. He has been disabled all of his life. Epie's only source of income is disability which amounts to approximately \$12,896 per year as of November of 2011. Epie Jr. has never lived anywhere else and continues to reside in the home. The other three siblings also wish for him to continue to live in the home.

The County would like to confirm that repayment of the CalHOME loan is not triggered by the death of the owners as the house was in a trust, there is no plan to sell the house, and Epie JR. will continue to live in the house. The County sees no reason to have the disabled son lose his housing.

Please feel free to contact me if you have any further questions or need any supporting documentation.

Thank you for your consideration.

Jane

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