

8/8/12

S/W Pagers

Silvestri, Suter and
Executives of ~~Trust~~told her Eppie Jr can
stay - no need to do
any documentation -I will show Jan He,
modify DIT - something to
allow to show it is still
active?**Barr, Jane x5389**

From: Raymond Victor [rvictor@hcd.ca.gov]
Sent: Tuesday, August 07, 2012 12:54 PM
To: Barr, Jane x5389
Subject: RE: Epie L. and Tomasa M. Frsequez CalHome loan

ello.

regards to the situation described below, CalHome agrees that Eppie Jr. should be able to continue to side in the property. If you have any further questions please give me a call.

Raymond Victor

Program Manager
 CalHome Program
 Department of Housing and Community Development
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 (916)327-8255

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From: Barr, Jane x5389 [mailto:Barr.J@co.monterey.ca.us]
Sent: Monday, July 30, 2012 2:36 PM
To: Raymond Victor
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 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 his life. Epie's only source of income is disability which amounts to approximately \$12,896 per year as of November of 2011. Epie 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.

7/7/2012