

Date: June 28, 2014

Agency Clerk
Florida Housing Finance Corporation
227 North Bronough Street, Suite 5000
Tallahassee, Florida 32301

RE: Petition for Judicial Review of Waiver Rule Chapter 67-59.210
Case No: 2014-066VW

Petitioner:

Karen Servant
15 Milbark Ct
Homosassa, FL 34446
Karen.servant@varian.com
352 382-7827

The applicable rule: Chapter FL Admin Code 67-59.210 & Chapter 120.542 FL statutes

The citation to the statute the rule is implementing: 28-104.002 (g) Petition for Variance or Waiver. I was disqualified from the Florida Hardest Hit Fund program due to my income; I requested a waiver which was denied, again stating that my income was too high and that the funds were to help those facing possible foreclosure (See #7 of attached letter). I dispute that statement since one of the eligibility requirements on this program is that you must be up-to-date on your mortgage for the past 24 months. How can anyone who is up-to-date on their mortgage fall under 'possible foreclosure'? I would like to see public documentation showing that applicants were up-to-date with their mortgage but were still facing possible foreclosure.

The type of action requested: I am looking for this decision to be overturned via the judicial review. I am still seeking a variance or waiver in order to qualify for the Florida Hardest Hit program for the \$50,000 reduction on my principal.

Specific facts that show violation of principles of fairness: Using my income to disqualify me is unjust and discriminatory. When the real estate market crashed, it didn't discriminate. I was not spared the collapse of the value of my house just because I make good money. And when the federal government used tax dollars to bail out the banks, I wasn't spared or asked if I wanted to help bail them out. I was treated like everyone else. Therefore, I am seeking what is just and fair now. Since I meet all other eligibility requirements, I would like to be approved for a \$50,000 reduction in the principle of my home.

I live alone and have no equity in my home. The house is at an age that major work may be needed and I don't have a means of affording such repairs. I owe roughly \$208K on my home and it is worth only around \$140K. I additionally owe another \$15,000 on an equity line

The reason why the variance requested would serve the purposes of the underlying statute: This would be the fair and just thing to do as I continue to struggle to pay for a house that is not worth what I

owe; It would otherwise be discriminatory since I am like everyone else who has been hit by the real estate market crash. But unlike a lot of other people, I have stayed in my home and continued to pay for the mortgage, on time, instead of walking away from the debt. This kind of effort should be rewarded.

This variance/waiver is a permanent request

NOTE: I am also requesting any public documentation which shows the number of applicants who were provided help with their mortgage principle from the initial 25000 applicants, and for those who were not provided support, I would like to see a breakdown of why they didn't qualify. If there is a link available for this information, you can feel free to provide that as well.

Thank you,


Karen Servant

51-8797-2-2014
 DIRECTOR OF
 HOUSING CORPORATION

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Thank you for using the official Florida Hardest-Hit Fund Principal Reduction (HHF-PR) Website!

Attention Previous Applicants: If you were deemed ineligible and wish to have your application re-evaluated, ***DO NOT*** begin a new application for the Florida HHF-PR Program. To have your application re-evaluated, please contact your original HHF-PR Advisor (advisor). If you do not know who your advisor is, call the toll-free HHF Information Line at 1-(877) 863-5244 to speak with an agent.

This site contains all the information you will need to begin your application for the Florida HHF-PR program, with step-by-step instructions and prompts to help you. In addition, there are facts about the program, answers to frequently asked questions (FAQs) and other information that may be helpful to you.

The federal government has allocated funding to assist eligible Florida homeowners who owe at least 125% more on their home than its current market value, commonly referred to as the home being "underwater." The Florida Hardest-Hit Fund Principal Reduction (HHF-PR) program will provide up to \$50,000 to an eligible homeowner(s) to help reduce the principal balance of their first mortgage. The program is available in all 67 counties in the State.

Eligibility requirements include, but are not limited to, the following:

- Must be a Florida resident and a legal US resident/legal alien;
- Must occupy property as primary residence;
- Must be current on the monthly mortgage payment (cannot be 60 or more days late on the first mortgage within the past 24 months);
- Property must have been purchased prior to January 1, 2010;
- Must have an unpaid principal balance (UPB) that does not exceed \$350,000 for the first mortgage;
- Loan-to-value for the first mortgage must be greater than 125%; and
- Total household income (including all persons living in the home age 18 years and older) must be less than 140% of the area median income (AMI) as provided by the US Department of Housing and Urban Development (HUD).

Click [here](#) to download the **HHF-PR "Frequently Asked Questions"** document, which contains the complete list of Florida HHF-PR eligibility requirements and program benefit.

After reviewing this information, if you determine that your situation does not meet all of the eligibility criteria for participation in the HHF-PR program, you may qualify for Florida HHF Unemployment Mortgage Assistance Program (UMAP) or Mortgage Loan Reinstatement Program (MLRP) assistance. To review program eligibility criteria and/or to submit an application, you will need visit www.FLHardestHitHelp.org.

IMPORTANT PROGRAM ANNOUNCEMENTS!

- Please be aware that www.PrincipalReductionFLHHF.org is the **OFFICIAL** website for Florida Hardest-Hit Fund Principal Reduction (HHF-PR) program information and to apply for assistance. We strongly encourage you to **verify** that the website you are using is, in fact, the **official Florida HHF-PR** website **BEFORE** you provide your personal information. If you are concerned that you have used a website that is suspicious, contact the HHF Information Line toll-free at 1-(877) 863-5244 to verify the website address.