

William H. Ring
5461 Conway Pointe Ct.
Orlando, FL 32812
Phone & Fax: 321-235-1555
Email: wring@cfl.rr.com

FHFC Case No. 2013-036HHF

SENT VIA FEDERAL EXPRESS

November 3, 2013

Corporation Clerk
Florida Housing Finance Corporation
227 North Bronough Street, Suite 5000
Tallahassee, Florida 32301-1329
Phone: 850-488-4197

Re: Request for Formal Administrative Hearing pertaining to Florida Housing Finance Corporation denial of my application for aid from Florida Hardest Hit Fund pursuant to Sections 120.569 and 120.571(1), Florida Statutes.

Dear Florida Housing Finance Corporation,

Per 28-106.201 Initiation of Proceedings:

(2) (a) name and address of each agency affected:

Central Florida Urban League
927 S. Goldwyn Ave., Suite 201

RECEIVED
13 NOV -5 PM 12:02
FLORIDA HOUSING
FINANCE CORPORATION

Orlando, FL 32806

Florida Housing Coalition
1367 E. Lafayette Street, Suite C
Tallahassee, FL 32303

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

(2)(b) Name, address etc. of petitioner:

William H. Ring
5461 Conway Pointe Ct.
Orlando, FL 32812
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Email: wring@cfl.rr.com

I reserve the right to name a representative at a future date because I have been unable to obtain the location of the hearing. I REQUEST AND PREFER THAT THE LOCATION OF THE HEARING WILL BE ORLANDO, FL

Note that the location and other information may change because The Florida Housing Finance Corporation has, after 1 year of misinformation, denied my request for help from the Federal Program of the Hardest Hit Fund and my home is now in foreclosure and is scheduled to be sold at public auction 16 days from today on November 19, 2013.

(2) c Statement of notice

website where I first started 1 year ago. The 7 page email that I sent Ms Andujar w/copy to Ms. Lowery that corrects Ms Andujar' errors is enclosed. Did anyone review that? If so I would have been approved.

Let's look at the original rejection letter dated 8/15/13 (copy enclosed) from Paulette Edwards of the Central Florida Urban League. She wrote that I was denied because "We could not validate the inappropriate and unethical business practices you claimed of your former employer. It is our position that your status of unemployment is not a qualifying hardship...." I never "claimed" that of my former employer although I did state that 2 pending Federal investigations might find that of interest. I specifically wrote in the complaint letter to Ms Andujar that my former employers actions appeared to be legal. But that's the decision of 2 Federal Agencies who have the authority to make that determination....not Florida Hardest Hit. That would be a concern if I used that as an excuse to quit but I didn't quit. I was terminated through no fault of my own. The copy of the termination letter is enclosed. Now, through Hardest Hit guidelines, I'm unemployed and can't find employment. Is this why I was denied by subsequent reviews of old files?

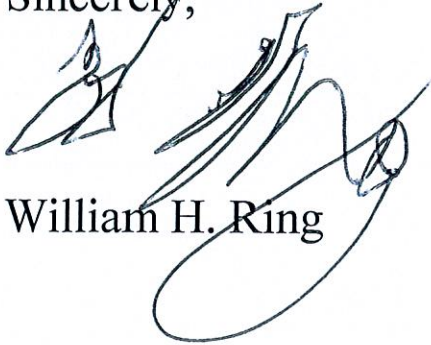
(2)(e)(f) Statement of facts that warrant reversal.

Of all the mistakes, errors and falsehoods listed in (2)(d) above, they were mistakenly taken as fact by subsequent reviewers and that influenced their decision to deny my FHH application. As such, the decisions should be reversed and my application approved.

(2)(g) Statement of relief sought by petitioner:

All I've ever asked for is approval for funds from the Federal Hardest Hit Fund which distributes the funds by state for state distribution to those who qualify. I'm unemployed through no fault of my own and I've been unemployed for 2 years and therefore qualify. I'm asking for the fund program to bring my mortgage up to date so I can regain my financial dignity, become re-employed and get on with my life.

Sincerely,

A handwritten signature in black ink, appearing to read 'William H. Ring', with a large, sweeping flourish at the end.

William H. Ring

Complaint !

Aida Andujar
Florida Housing Coalition

Dear Ms. Andujar:

This letter has taken me a long time to compose and recompose because of my feelings of anger, betrayal, confusion and the Florida Housing Coalition wasting my time during a time of great stress during the past 11 months.

The letter dated August 29 that you sent me via email has my name and address on it but the content has so many errors that I question if it was meant to be sent to me.

Let's first discuss the phone conversation that we had prior to your sending the letter:

When I asked if you had received the updated material explaining how Kovack Securities cancellation of my contract equaled them firing me through no fault of my own (more on this later) you said brusquely, "yes, so get another contract" as you changed the subject and kept on talking. You would not have made such a rude and hurtful comment if you had reviewed the content because you said the same as "yes, so get another job" which I have been unable to do. When I asked if you received the updated info. on why I don't receive unemployment compensation you said "yes, but I have to check with someone else on that" and then said that if I'm approved it would mean a lot of financial paperwork with the bank and then abruptly ended the conversation saying I'd hear from you.

Everyone can sometimes be over stressed from work or have a bad day. I'm sorry that yours happened while I was trying to work with you.

The email ineligible letter:

Let's start at the bottom where you wrote that questions about my Hardest Hit application should be addressed to Lainie Lowery at the Florida Housing Financing Corporation. When I called the number you gave me, the woman who answered asked me to ID myself, which I did. She stated that I "should not be calling this number because we don't accept calls from the public." When I explained that I'm not public and read the instructions in the letter she curtly replied "We don't.....public" After a 2nd attempt to converse she again repeated ".....public" and told me if I had questions I need to call my counselor and I should also go to the website for hardest hit help..... THE VERY SITE THAT I FIRST OPENED OVER 11 MONTHS AGO.

You wrote that I "also received a preliminary review by the Florida Housing Finance Corp. and was determined ineligible." That means they didn't review any updated material before making me ineligible. Am I a preliminary human with a preliminary home? Is this the same Florida Housing Finance Corp. that granted Hardest Hit funds to dozens of people who earn over \$90,000 per year? Is this the same FHFC that granted Hardest Hit funds to dozens who lied on their applications or had prior convictions for things such as fraud or child porn? I have documented records of reporting crime to appropriate state and federal agencies. The Florida Housing Coalition has documented records of embracing criminals and felons. It's no wonder that they won't accept phone calls. Is this really the agency that influenced you to decline me when you hadn't fully read my files?

“Your prior employment....no one document can show that the reduction in income was through no fault of your own.” WHAT? That means that you did not read or could not comprehend the updated material on “cancelled contract” material I submitted. (still more on that later)

Let’s look at some of the things that will show the reduction was through no fault of my own:

I’ve worked with teachers for 30 years.

I received a letter of commendation from President Reagan for work with inner city youth. I didn’t just sit on some committee but worked hundreds of hours in hundreds of classrooms and assemblies interacting face to face with thousands of students. I was a Chicago south side community organizer while President Obama was still in school.

I’ve been a Registered Representative/Stockbroker/Financial Advisor for almost 30 years. I’ve never had a client complaint which is rare in this business for that amount of time.

I obtained my M.B.A.

I studied for 2 years of courses and exams to become a Certified Financial Planner ® 28 years ago and have maintained the required continuing education exams for all of the above.

Last year the Chicago teachers went on strike to protect their rights for the first time in 25 years. 26 years ago I walked the line with the Chicago teachers and was awarded an honorary membership in the Chicago Teachers Union.

Last year I was asked to speak at the memorial luncheon for my late friend, Marion Cannon who was the retired president of the Orange County Classroom Teachers Association.

For the last 8 years I have served on a School Advisory Council at a school for troubled students.

I'd give you the website but instead, Google: "Bill Ring, CFP" click About Us.

I have \$hundreds of updated promotional material gathering dust in a storeroom that I can't use because I was fired thru no fault of my own. If you can use a mouse pad or a pen let me know and I'll mail it to you.

Now comes the part about cancelled contract that I've mentioned several times.

I had previously sent a 6 or 7 page email addressed to Brian Kovack. If you don't have it let me know and I'll send it again. The email requested guidance on how to deal with criminals who were stealing my clients, my cash flow, my income. Brian is the president of Kovack Securities who said he'd review it and get back to me but I never heard from him again. It turns out that Brian was receiving payments from one of the crooked companies who sponsor Kovack events. Brian also had under contract a top producing salesman from a crooked company where Brian received override commissions. Brian also is an elected official whose votes come from some of the crooked companies. It appears that Brian has done nothing illegal but he decided to keep the easy money, commissions and votes by hiding from the potential problems. Brian is not aware of 2 federal investigations that are currently taking place. Brian has distanced himself but may be caught up in ethics violations. As I've said before the legal investigations have nothing to do with Hardest Hit and I'm clean

as a whistle. Brian, in an attempt to distance himself from potential problems pretends he knows nothing about it and fired the 2 people who do know; a compliance officer and me except in my case, it's worse because he cancelled my contracts.....not just with Kovack, but with every financial company that I did work with.

Now, I had previously offered instructions, stating that the site would not allow printing or forwarding to prove that I was not only fired without cause but that I cannot work in the industry that I've worked in for the past 30 years because although other companies want me, by law they can't hire me because my credit is now so bad, including my home in foreclosure.

To make it easy go to www.finra.org .click on right icon "Broker Check" click "individual" and follow directions. When screen shows enter name, enter Ronald Giovino Jr Click "full report" Now scroll up and down to view his work history, employment record, licenses and criminal history, etc.

Now click new search and enter William Harold Ring. There's no place to scroll because I'm no longer in the industry. It is now illegal for me to conduct securities sales like I've done for 30 years. Brian Kovack not only fired me through no fault of my own, he stomped on me.

O.K. I've let off some steam and proved some things. So now let's all be friends and get back on track. I've reviewed the Hardest Hit program several times and with work associates and two attorneys we are all in agreement that I qualify for the program. I assume you feel the same. I am begging you that, if you still have a question, that you call, fax or email me. I will provide an answer to your satisfaction with documentation. If necessary, I will come to Tallahassee and answer your questions while hooked up to a polygraph machine. I'm not kidding.

Otherwise, can we please get started on the paperwork to get the Hardest Hit program rolling.

Sincerely,

Bill Ring

Cc: Lainie Lowery, Florida Housing
Gladys Baez, Central Florida Urban League



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August 29, 2013

Bill Ring
5461 Conway Pointe Ct.
Orlando, FL 32812
(321) 235-1555

Dear Mr. Ring:

Thank you for your application for assistance under the Florida Hardest Hit Fund program. Based on the information you provided in your application and any other documentation you submitted, it has been determined that you are ineligible for program funding.

I have reviewed your files and other documentation submitted and though you have provided an extensive amount of documentation related to your prior employment no one document can show that the reduction in income was through no fault of your own. Your file also received a preliminary review by Florida Housing Finance Corp. and was determined ineligible.

Any further questions you have about your Hardest Hit application should be directed to Lainie Lowery at the Florida Housing Finance Corporation, which is the state agency responsible for the program. Call (850) 488-4197 or email lainie.lowery@floridahousing.org.

Sincerely,

Aida Andujar
Florida Housing Coalition

Cc: Gladys Báez, Central Urban League of Florida



Central Florida
Urban League

Empowering Communities.
Changing Lives.

August 15, 2013

William Ring
5461 Conway Pointe Ct.
Orlando, FL 32812

Dear William Ring

Thank you for your application for assistance under the Florida Hardest Hit Fund program. Based on the information you provided in your application and any other documentation you submitted, it has been determined that you are ineligible for program funding due to:

We have reviewed your Florida Hardest Hit Program appeal and have determined that your claim does not meet the requirements for program eligibility.

We could not validate the inappropriate and unethical business practices you claimed of your former employer. It is our position that your status of unemployment is not a qualifying hardship for the Florida Hardest Hit Program.

If you believe that this determination has been made in error, you may ask for additional review of your application by contacting the Florida Housing Coalition. Send your request for a second appeal to:

EMAIL: chaney@flhousing.org

MAIL: Florida Housing Coalition

1367 E. Lafayette Street, Suite C

Tallahassee, FL 32303

Attn: Stan Fitterman or Michael Chaney

Sincerely,

***Parlette Edwards, Director
Programs and Operations***

Central Florida Urban League
927 S Goldwyn Ave Suite 201 Orlando FL 32805
407-472-9997



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6451 N. Federal Hwy., Ste.1201

Ft. Lauderdale, FL 33308

Telephone 954.782.4771

Facsimile 954.943.7331

www.kovacksecurities.com

November 30th 2011

William Harold Ring
5461 Conway Point Ct.
Orlando, FL 32812

Dear Bill:

After careful consideration, the committee has reviewed your request and decided not to renew your securities licenses registered with Kovack Securities, Inc. and/ or Kovack Advisors, Inc. We will be filing a voluntary Form U-5 effective 12/31/2011 which we will provide a copy for your files once filed. We wish only the best for you and your family for 2012.

Sincerely,

Melinda Wolfe
Chief Compliance Officer

SENT VIA FEDERAL EXPRESS

October 15, 2013

Mr. William Ring
5461 Conway Pointe Ct.
Orlando, FL 32812

Re: Hardest Hit Fund (HHF) Program Determination

Dear Mr. Ring:

We have received your appeal request dated September 23, 2013. In accordance with your request, Florida Housing Hardest Hit Fund staff performed a review of your HHF file and the documentation within. We found that the ineligibility determination was correctly made and upheld for the reasons stated in the ineligibility notice and subsequent appeal determination letters provided. Additionally, Florida Housing's Office of Inspector General reviewed the appeal determination and supporting documentation and concurred with HHF staff that the determination was made correctly and in accordance with program policy and procedures. Attached to this letter you will find your Notice of Rights.

Sincerely,



David R. Westcott
Director of Homeownership Programs

Enclosure

Rick Scott, Governor

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