

March 12, 2015

Senators, thank you for your time. My son and I woke up before the sun this morning and drove the four hour journey to share with you from my heart. SB280 and SB281 were shocking to read about in the Billings Gazette. I passionately care about these bills as my family is just one drop in a large bucket of people that have been mishandled by big banks. Yes, you could say, I have concern for myself in this because of our situation, but I have brought a list with me of names and phone numbers of people that have no stake in this bill but have witnessed what the last 7 years have looked like for my family. Yes, I did say 7 years. This has been going on since late 2008. We diligently have tried to remodify our loan. Every time we got everything in, we always were denied due to missing a deadline, or not having all the paper work in. Which wasn't true. We jumped through every hoop they placed in front of us like well-trained circus dogs. We always had to start the process over. All the while not accepting our payments and watching our mortgage skyrocket with late fees and penalties. I watched my husband completely unravel emotionally and his health deteriorate.

All we wanted was our mortgage back. We were desperate to be allowed to make payments. We have been met with many foreclosure dates filed with the Yellowstone county courthouse. We have had at least 6 dates. They all mysteriously got canceled a couple days before. We did try for two solid years to short sale our property as well. We had people interested and wanting to buy the whole time. But BOA wouldn't let us finalize that because of the same business practices. Telling us things weren't in on time. Everything we have tried has failed. Yet, still here we are! Sitting in our house in constant fear. Harassed monthly with picture taking of our property and people coming up to the door to demand occupancy. I have gotten physically sick following stressful interactions from people coming on to my property. My kids are stressed out. Always asking questions. We have a special needs daughter who requires stability and we haven't been able to give this to her, almost her whole life, as far as our housing situation goes. Our life has been up in the air for such a long time. How can anyone run a business like this and keep people's lives in limbo?

Our country was founded on this principle of checks and balances. So not one branch of government could rule in tyranny over another. The Judiciary branch is a vital part of that. Legal services gives the common person a voice after all else has failed. It is a necessary part of checks and balances. I believe that voting in favor of these bills takes power and voice away from the common Montanan and protects these big banks from consequences of their own fraudulent behavior. How does that make any sense? I know the big banks have much deeper pockets than I, and can protect themselves, and are obviously trying. But who will protect me and my husband, and our seven children. This process has been the most dehumanizing process we have ever

**experienced. Please vote against these bills and help protect my family and many others!**