From: katrina castillo
To: JWMTR Exhibits

Cc: megan@hayc.org; Sen Boquist; Rep Nearman

Subject: Oregon Foreclosure Avoidance

Date: Friday, March 17, 2017 10:59:26 AM

The Oregon Foreclosure Avoidance program saved our home.

We fell way behind on our contractual payments to Citi Bank in 2015. We were facing foreclosure, and the Housing Authority of Yamhill County, were there to help. I had never used federal or state or county help before.

We were able to stay in our home thanks to Megan Ramos the Housing Resource Coordinator who met with me and attended the mediation meetings. I believe her support was critical in mediation with Citi Bank.

Our situation has stabilized and we are current with our loan.

Katrina Castillo