

Anna M. Matheson  
Mark J. Matheson  
855 Molalla Ave.  
Oregon City, OR 97045

November 13, 2016

Ellen F. Rosenblum,  
Oregon State Attorney General  
1162 Court Street NE  
Salem, OR 97301-4096

Re: T.S. NO.: 15-35111

Anna M. Matheson Vs. Velocity Capital, LLC a California limited liability company and Benjamin Petiprin, Attorney at Law, as Trustee

Dear Attorney General Rosenblum,

In June of 2015 you contacted us in regards to our property being foreclosed on and you were kind to provide a foreclosure packet in your letter. My wife and I had been attempting to work with the mortgage servicer, and follow their suggestion to use their internal loan modified process. Moreover, it became very apparent to us that OWCEN Financial Services was hired by Velocity Capital for their deceptive business practices and targeted our property for foreclosure.

After reading the material you sent, we immediately enrolled into the program and started to work with NEDCO in Oregon City to force them into a mediation process. To make a very long story short, they negotiated in bad faith, abandoned the process in midstream and never showed up for a meeting.

They ignored the non-compliance certificate and tried to sale the house on October 21, 2016. We retained an attorney and she was able to delay Velocity Capital from moving forward with the foreclosure. She is struggling against the tendency that judges ignore the obvious and side with the mortgage lender.

**In my humble opinion we could use the State of Oregon's help in understanding why Velocity Capital, LLC can willfully ignore the "Non-Compliance Certificate", or be in the position to take another swing at us.** At this point we're being ask to fight against them, and a projected illusion they're doing everything they can, when in fact they have done absolutely nothing to resolve the problem. Instead they have escalated the problem to the point of attempting to steamroll us instead of honestly negotiating in good faith.

On November 17, 2016 a hearing is scheduled to determine if the non-judicial forclosing can continue, and as you can imagine we are very concerned. While temporarily stopping the sale, we discovered that our loan was misapplied. We applied for a residential loan and they assigned it as a commercial loan, and now they're misapplying the foreclosure process based on how they see it and not how the State of Oregon defines it.

In my heart I consider myself a civil service professional, and I have worked for and under government agencies for over 30 years. Which goes to say that in my assessment, I've removed my emotional connection out of the equation.

At this point Velocity is asking for the fourth time if we're interested in mediation and a modification of our loan before going to the hearing. Without going into a long story, their proposal is a tactical bait-n-switch. On the surface it appears they're being reasonable by asking if we're interested in mediation, and again, asking us to concede something. In this case it's the non-compliance certification by agreeing to go to mediation, which turns into a pathway to go forward with the foreclose. It's the same tactic they used to have us accept the Deed of Trust just before they would come to a meeting. They turned around and used the document to decline going forward because it was a commercial loan. In a letter to us, they declined the modification because of their lack of interest servicing the loan, and we're now stuck in the middle.

If it's possible for you to assist us in any way and sort out a massive ball of confusion why the foreclose is possible, and explain why we're not able to take any civil action to stop it?

Velocity Capital, LLC stands by the loan as a commercial loan, when the house is obviously residential. We've lived here for 24 years and never moved, and never gave control of any part of the property to anyone. We have a copy of the original residential loan applications, and other than the Deed of Trust, Velocity's paperwork shows it as a conventional loan. The entire process was handle by the mortgage broker, and we have no details of what went on between them and Velocity Capital, LLC that lead them to assign a commercial Deed of Trust to an obvious residential house. It's a safe assumption they're able to misapply the loan because the property sits within mix-use zoning. What is being overlooked is the fact that it was built in 1916 when the only thing around it was a pig farm, a few houses and maybe businesses.

Given OCWEN Financial Services monstrous reputation and Velocity Capital's cagey tactics, we're extremely concerned that our issue is about to fall through the cracks, which happens. I feel that I needed to contact you immediately to try to help my attorney help me fight the foreclosure and get out from underneath their thumb. If you have any questions please contact me at 503.953.0250 or by email at [mark.matheson@drteamsint.com](mailto:mark.matheson@drteamsint.com)

Sincerely,

A handwritten signature in black ink, appearing to read 'Mark J. Matheson', is written over a light gray rectangular background.

Mark J. Matheson