## Gentlemen:

Due to the Real Estate Bill you are discussing today, as a Landlord, I ask you to please not pass this expense on to us. Most of us are Mom and Pop businesses trying to add to our paycheck or pension. In addition to the mortgage that I pay, I also pay water and garbage for my tenants. There are so many extras that landlords take care of so their property remains desirable both in the community and as a market feature. I know my tenants and if they were having a problem with rent payments we would talk about it and come to an agreement that would benefit both of us.

Before passing these costs on to the Rental Owners why don't you ask the Mortgage Holders to forgive us 20% of our mortgage costs if we forgive our Renters 20%?

Thank you for taking the time to read this,

Sincerely,

DIANA Feldman