

## **Exhibit 1. Affordable Housing, Financial Literacy, and Homeownership Counseling Request Samples.**

### **Credit Counseling Requests**

1. I want to learn more about fixing my credit, to apply to home loan. I am a war veteran, I did 3 years active and one deployment. I am currently in the process of finishing my last year of my eight year contract.

-J. Jacquez

2. Hello. My husband and I had a short sale a few years ago and it shows up on our credit as a foreclosure. Since then we have been moved from house to house (We have moved 10 times since 2007) and we are getting ready to move into a temporary house this weekend AGAIN! My husband and I both served in Iraq (Me-2 years, my husband 1 year). I am a 50% disabled veteran and was hoping you could help us with some credit repair advice, or any assistance that is possible. We just want our own stable house to raise our family in.

-C. Morris

3. My husband and I are both veterans. I am 50% disabled and we are working on his. We need some serious help in credit repair and counseling as we wish to purchase a home for our Golden years. We are putting into place this year a 2 year plan, we would appreciate any help.

-A. Mallette-Robinson

### **Home Buyer Counseling Requests**

4. Looking into using VA home loan to get first home questionable credit because of bad divorce.

-A. Garcia

5. I was medically retired from the Army in late 2013, and purchased a house around June of 2013. I filed for divorce in 2014, and bankruptcy shortly afterward. I wasn't able to make mortgage payments/utilities and keep the house in order while being only supported by my VA disability compensation after my ex-wife left. The house was included in the the Ch 7 that was discharged Feb 2015. I understand that I am not allowed to be on any mortgage application for an FHA loan for at least 2 years following discharge. My questions involve the future, what is the status of another VA homeland guaranty or FHA application?

-R. Smith

6. Sick of throwing away money to rent! I am a disabled combat vet of the Iraq war. Served with the 101st airborne division as a combat infantryman. Am diagnosed with severe PTSD. Would be honored to receive credit counselling and home buying classes.

-J. Sokel

7. My wife and I have poor credit and our working towards improving our credit and paying off our debt. My wife works full time at the San Diego Zoo, and I recently finished school and am a Pharmacy Technician. Our monthly income is 3195. I didn't want to use my VA home loan until our credit was better and obviously until both of us were where we needed to be career wise. I have worked my entire adult life in healthcare and aviation and have no doubt that I will be employed soon. With rent being so high here in San Diego I wanted to see what my options were as far as purchasing our first home. Condo or house.

-R. Alvarez

8. I would like to buy my own home in 2017. I have bad credit and need help saving a down payment or closing costs.

-N. Cook

9. Getting ready to buy a home and need some home buyer counseling.

-M. Rutledge

10. Looking to own our own home. Need to stop paying the insane amount of rent in the apartment we are in currently, move into something more affordable and start to repair our debt and credit. We want a house that we can fix up, something we can flip and call our own. our current situation is that we pay more for our apartment than we would a mortgage for have that cost, allowing us to live more comfortably...right now we can't, we struggle to pay everything with such a high rent payment. Please help in any way that you can.

-H. Atkinson

### **Renting and Relocation Requests**

11. I'm a 14 year Army veteran with multiple disabilities, still awaiting approval of my claim from the VA. I currently reside in Section 8 Housing in Riverside, CA but will likely be on the street shortly. I was working as an electrician's apprentice until I was laid off in April of this year, and have since been living off of unemployment benefits while I have been taking care of my health, including surgery on my left wrist, multiple epidural injections in my back, etc. My landlord has presented me with a three-day notice and will be forwarding me to her eviction attorney for rents that she claims I have not paid. I can prove that I have in fact paid, but I do not have every receipt from every month. My interaction with my landlord began very informally, and I did not think to request receipts from her or her son (who also collected rent) every month. Unfortunately they are now claiming that I haven't paid. Either way, because I don't have all of the receipts I stand in very real danger of losing my section 8 status and being homeless with my wife and two daughters. I don't know where to turn, SSVF will not help because I am in Section 8, and none of the other local charities have funding for rental assistance at this time. I need help finding affordable housing, looking to the future and eventual home ownership.

-J. Pelletier

12. I got out of the army in March of 2013 and moved to New Mexico where my dad was stationed. I just so happened to meet my now wife there while going to school at Eastern New Mexico university. She had two kids already from a previous abusive marriage and now she and I have a son together. We won

custody of both of my step son and daughter and moved to Oregon to make a better future for ourselves with better opportunities for my kids and wife. Our living situation is where our problem lies. We currently live in a 25x25 room at my parents consisting of my wife and I, our 7, 4, and 1 years old kids and our dog. We don't have a shower that works in our room so we have to go into my parents house to use theirs. We cannot afford a house of our own because I'm the only one working. My wife would work but we cannot afford daycare for our kids. I'm going to school full time and working as well to be able to get a house for my family. With our bills, the money I make from school and work covers them and leaves us with a little bit of money for the necessity things like gas and what not.

-R. Peel

13. I was honorably released from service at on December 19, 2014. I tried to attend school but was forced to drop out due to missing too many days because of my PTSD and depression. I was unemployed until I found a job at the county human services in June 2015 where I am still currently employed. During my 6 months of unemployment, I missed paying my rent a few times and still owe that back rent to my landlord. I have been struggling to get caught up on past bills as well as trying to stay current. However, I received a vacate letter from my landlord stating that if I do not pay the arrears then me and my two kids must vacate the house which will leave us homeless. I don't know what else to do, please help.

-L. Bell

14. Worried about my transition from military. Credit score is very low, hard to find anyone to rent to me. Finishing twenty years of active naval service. Really need help in finding a place to live when out of military, no family here in San Diego.

-D. Pearson

15. Hello, I am a single 32 male USMC Veteran. I just finished my goals of 2015 which was connecting with family and friends. I am ready for myself. I will be re-locating as P&T TDIU veteran. Due to my low credit, and low savings I will have to wait until February to think about continuing my goal to be independent and have a place to call home. I am looking to create a foundation and then excel from this foundation. First I need to take care of personal health goals and mindset. If you have any advice or opportunities to rent in the San Diego area, or that works with veterans please advise. Due to my income from the VA I do not qualify for some assistance programs like SSVF, I declined earlier this year to fix some personal relationships and take care that. I would like to get a head start in 2016, as I look to build my foundation for the future.

-C. Forero

### **VA Loan Specialist Requests**

16. I am a 61 year old veteran. MY 34 year old son is also a veteran, serving in both Afghanistan and Iraq. In the past, we have both had problems with homelessness due to economics more than anything. In 2014, I lost my home to foreclosure. I was 59 at the time, and had not been able to find a job that would support me. I now live in a trailer that should be condemned, (leaking roof, rotting floor, and not a functioning kitchen, to name a few of the problems). At least I am financially stable with a good job that I just started. My son and his family were evicted from his apartment in Bradenton in August. The company he worked for went out of business. He and his wife lived with me for a few months and he got

a good job here in Clearwater. The 55+ MHP forced him to move out, so they moved to a 1 bedroom apartment. The rent takes nearly half his monthly income. Their three children are currently living in Spring Hill with their other grandparents. His wife has almost no job experience and has health issues, so she has been unable to contribute in the past. She is currently seeking employment, though. My son and I want to pool our incomes and purchase a 3 or 4 bedroom home that has an additional 1 bedroom apartment where I can live. This would be our ideal situation, but with a foreclosure and eviction, neither of us has the credit rating that would secure a mortgage. All we need is an understanding lender.

-A. Younger

17. I am an honorably discharged vet of the navy. I only did 4 years so I am not retired. I do know I am entitled to a VA loan. I am trying to buy a house. Basically though my credit score is so low no one will touch me and I don't have a lot of money at all to put down for a house. My monthly payments couldn't be over \$900.00 my credit score is bouncing between 450 I think and 515. I don't really have time to go see anyone (track down VA loan Specialists) I can't use a cosigner either. So I need to know what are my options are there any programs that can help me. I am beginning to lose hope. I don't even have the money to pay off my debts everything I make is gone the same day can't save. I need help.

-D. Crump

18. We own our home but want to refinance it and take out a VA loan. We fell into some hard times beginning in 2005. I developed health problems that led to the loss of employment. Fortunately we had taken out a mortgage insurance plan that prevented us from losing our home when this happened so we didn't have to make payments. But that meant we accumulated interest and no payments were being made on the principal of our mortgage. The mortgage lender would not help us at all. On top of this there were many foreclosures sold on the market in our area that brought the value of our home down and we were upside down on our mortgage. We tried to refinance at the current lower interest rates because our current rate is 7.18. We could not refinance but were unable to since our home appraised lower than what we owed due to all the factors mentioned. We had no money to bring to the table to cover the shortage.

During this period I was approved for disability due to my health issues and I'm rated by the VA at 80% combined disability and considered unemployable. Fortunately, I do have an income and we were able to keep our home during this terrible time.

Last year we got in touch with a mortgage lender in the area who works with VA loans thinking that the value of our home may have come back up enough for us to have enough to do a refinance. The appraiser who was sent out did not do us justice I believe (we had a real estate agent do a market estimate that was much higher). Again, our home fell short of what was needed.

Sadly two years ago I lost my father. He left a sizable estate for his children for which I am thankful. Unfortunately it has been tied up in litigation for over a year but will now be disbursed, hopefully, before the end of the year. I just want to know what might be available for us. Our mortgage is not eligible for HAARP since it was owned by the bank that we took it out with which is TCF or Twin Cities Federal Bank.

-N. Nygaard

19. I would like to speak with someone about arranging for a V.A. home loan. We do have a number of questions. Our current situation is that for the past 12 years, we have been renting a large loft in Downtown L.A., which we use for both business and home. It's been a perfect place for us, but the rent is starting to get so high, \$3100 per month, that we really want to start looking for a home. We have never found a suitable home, especially in Los Angeles that would provide what we have now. We are willing to consider any area within Southern California.

This would be a first time home purchase. My ex-wife, Bettie Miner, and I have been living together now for the past 12 years. We were divorced in 1992, but worked things out. We just never re-married.

We are self-employed and do quite well (\$110,000+ annually), but as self-employment allows significant write-offs, our tax returns look like we're low-income. So, we've never really tried to buy a home before. We would also like to take advantage of the "no down payment" option. If you call, you are welcomed to speak with Bettie about any details or arrangements.

-R. Galling

#### **Foreclosure Prevention Requests**

20. I'm currently in a VA mental health facility for PTSD/MST and addiction recovery. My home situation is somewhat complicated. I'm divorced, was awarded the family home. I need advice on this. Best way to contact me is via email due to rules restricting cellphones.

-D. Tumblin