

My name is John A. Holper, my wife Gloria and I are trying to save our home from fore-closure. We are victims of one of the "predatory" loans that so many people fall prey to. We are both 65 years of age, living on a fixed-income that being Social Security. We have watched our mortgage payments go from a fairly reasonable rate to an excessively high \$713.88, which began April of this year. After paying high utilities, it's hard trying to survive from month to month. We have been in this home for 41 years and the possibility of us losing it after all these years, is about to drive me and my wife crazy! I myself have a few medical problems I am dealing with.

I am a Diabetic with High-Blood pressure who has been diagnosed with Rheumatoid Arthritis also. It is so depressing knowing that because our situation is one where we don't have a great big Bank account to fall back on, some times can become over-whelming. We have been caught up in this Vice since 2004, in that time we have gone from Country-wide Homes to Bank of America, now we are hooked up with Select Portfolio Servicing, Inc. with a balance of \$75,000.00!! This might seem a bit forward of me, but I am writing you because I am hoping your compassion and generosity will allow you to make a contribution towards our situation. If you find it in your heart to do that, whatever you give will be greatly appre-

ciated. I would like to
thank you in advance, even
if you can't comply. Thank
you for the time you took to
read this letter. The company
is Select Portfolio Servicing, Inc.
P.O. Box 65250 Salt Lake City UT
84165-0250. If you need more
information I can be reached
at either (843) 549-5064 or
(843) 217-7239, (843) 562-6671

Thank you,
God Bless,
John Holmes