

12/28/2014

Dear Governor Haley,

I am writing you to ask if you could possibly help me. I lost my husband (of 38 yrs) in 2011. In Aug. we were told he had 3 months to live. I had spent 6 years building my own business - but gave it up and took care of him, 24/7. Hospice was never called in - manage to keep him for 9 1/2 months. He was in the hospital 3 times in that time period. He lost his battle with lung cancer in June 2011. He was 55 yrs. old.

We had no income for 8 months (after 13 weeks of short term disability). I was left with our home in foreclosure. In Aug of 2010 we were told that he could put in for social security disability but he probably not live long enough to get it. But we made the choice not to put in - mainly so I could keep his health insurance

Through his employer, I wanted to be able to provide every chance he had threw medical treatments. I knew if we put in for SS his employer would terminate his employment - thus we wouldn't have health insurance.

When he passed we both thought I would get survival benefits - I don't. I was 54 years old in 2011. Social security states "You don't have a child (under 18) and you are not 60 yrs old - go have fun - if you make it to 60 call back - that is when you will qualify." Ed (my husband) worked at Merita Bakery for over 10 yrs. and left there voluntarily. He confirmed he was rested prior to leaving. They denied for months after he passed that he was rested. After 9 months of communication they finally agreed he was rested. Then they stated that we would have gotten \$400.00 a month

and I would get \$200<sup>00</sup> a month - starting in 2021 (when he would have been 65). I am on my own.

I heard about SC help - so I started attempting to get assistance from them, trying to keep from losing my home. For over a year I filed application - sent in paper work they requested. Twice I was told they had everything they needed - then 2-3 weeks later was told they needed more paperwork each time "Well they passed another requirement" Moral - never got any help from them.

We had a mortgage with Citi Financial - (yeah - one of the companies being investigated for illegal mortgages). In the last 3 years my mortgage has been sold twice to other companies.

I have never ask for help / assistance - I do not get SS - I do not get food stamps - I have my own health insurance (costing

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almost \$400<sup>00</sup> a month). I kept cobra  
as long as I was allowed to (it  
was \$400<sup>00</sup> also),

I own my business - I am  
a bold peanut roadside vendor. I  
have been in the same location  
in North Charleston for 10 yrs. I  
have a 50 gal & 2-25 gal pots  
in my garage. It will be hard  
for me to relocate and be able  
to find a place that I can  
keep my business. I take pride  
in providing to others our "state  
snack". I do regular - ham -  
cajun - & cajun cajun boiled peanuts.  
I have a facebook page that is  
on the business card enclosed. My  
first p-nut trailer was 4 ft by  
15 ft with a 50 gal pot. I am  
now in my 3rd trailer. - This one  
is 25 ft with p-nuts & snowcones -  
30 flavors of those. I run this  
business on my own and always have.  
I claim my business on my  
personal taxes - and I will (honestly)

P.S.

I attempted with SC Help for a year - was told twice that they had everything needed - then was contacted and told they needed something else two weeks later. I have money to get out of foreclosure but then can't make the payment - (\$86.<sup>00</sup> a month). We got into one of the jacket mortgages with Citi Financial. Before my husband passed we had tried for over a year we attempted to go through the NACA program. Went to class. Filled all the required papers and then they closed the office here and we couldn't seem to get help there.

Deb.

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tell you - I claim every penny I  
make - pay taxes on my income from  
my business).

I am sorry to be writing  
you - I take pride on being  
self sufficient. I am real close  
to losing my home - don't know  
where to turn. Don't want to be  
dependant on others or the government  
to support me. If you have any  
way to help - suggestion I would  
be so grateful,

Debra M. Furman  
104 Ponderosa Dr  
Ladson, SC

29456  
DOB 02/18/57

P-nut Stand Location

HAAHAN Rd

N Chas SC

Cacross from Trident

One Stop Job Service

Mortgage Company Now - RCS 1-800-737-1192  
7th Worth TX



**Deb's Peanuts**  
**843-568-0902**

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