

Sigifruedo Mendez Espinoza
19863 Cypresswood Dale,
Spring, TX 77373

Dear Sigifruedo,

If you would like to stay in your home we want to help buy you some time to do exactly that.

You are getting tons of letters from house flippers right now. We are not house flippers, but we do check the county website where the foreclosures are posted every month. We don't mind investing some money and waiting 6 months or even a few years while the owner gets back to solid ground. Most flippers borrow at 14% to buy houses, but we only use our own savings. That's why they are always in a hurry and we are not.

We try to make a reasonable profit but we want the owners we work with to walk away happy. It helps us build our track record and reputation in the community.

Usually what we do for folks is catch up the payments so the mortgage (or HOA, or property tax) is back in good standing. Then you can stay in the house and keep up the payments from there. That gives you time to get your financial situation back on solid ground.

Everybody hits speed bumps and rough patches in life. It is very stressful for you right now, but if you can avoid foreclosure, you will be able to look back on this time and know you avoided the worst, kept your house away from the bank, and saved your credit.

Please give me a call or a text on my cell (732) 887-1064. I look forward to hearing from you.

Sincerely,

Jeremy Nuñez
(732) 887-1064 (personal cell)

P.S. We try to be up front and transparent about how we do business. Here's a quick rundown of people we worked with who were about to lose their homes to foreclosure, and the outcomes:

- **Tanya, Waco TX.** The house was on the February 2019 foreclosure sale. I caught up the payments and she remains in the house to this day. She originally thought it would take 3 months to buy it back, but it took about 2 years. She is going to have the money next month and I will deed the house back to her.
- **Gary and Brenda, Waco TX.** I cured the mortgage default in March 2019 and they remain in the house to this day. In this case I didn't have them sign a lease, so they simply pay the mortgage directly. I check in with them every few months to see if they are ready to repurchase the house.
- **Jeff and Denise, Hewitt TX.** Paid off the mortgage entirely in April 2019. After waiting a couple of months for them to pay rent, I unfortunately had to file an eviction. Even if they had paid partial rent I would have worked with them but they made no attempt to do so.
- **Katherine, Hewitt TX.** Caught up the payments for her in December 2019. She rented the house back from me for over a year but then she started to fall behind. I paid her \$5,000 so she could find a more affordable place to live. After that I fixed up the house, sold it, and paid off the mortgage that was in her name.
- **Darrell, Lorena TX.** It took about \$30,000 to catch up the mortgage in February 2020. He was able to make the payments after that for over a year, but fell behind again in April 2021. We agreed I would give him \$15,000 to find a new place for him and his mother to live. In June, I plan to sell the house and pay off the mortgage so he'll be able to buy another house in the future.