

Nicia Vitorino Release.doc

Nicia Vitorino <nicia.vitorino@gmail.com>
To: Steven Engelhardt <steven@engelhardtlaw.com>

Mon, Feb 22, 2021 at 12:07 PM

Good Morning Steven,

Anuj, representing Ramesh, sent the attached settlement proposal yesterday through Mr. Jon Durrani who came to my home to discuss it.

I told them that I would forward to you and seek your advice and decision since your fees are part of the settlement.

As you and I discussed and agreed on the phone, it is best to come to an agreement. I just want to settle this and be able to recuperate my emotional health so that I may be able to start-over and rebuild my life.

Therefore, I'm okay with the overall proposal because it will save my home from foreclosure as Ramesh had obligated himself and promised to do so. The condos he's offering are low-income properties; two of them in very bad areas, and one of them will require major expense to rehabilitate it which I would have to use part of the excess proceeds in question to fix it.

However, the agreement is pending entirely on your fees, as you will see, they are offering \$5K toward it. Therefore, I request that you analyze the proposal, decide if it is fair, and discuss your fees with Anuj holding them responsible for it 100%.

Besides your fees, here are a few observations and changes which I would demand:

1. The \$200,000 check to save my home would be due immediately upon signing the agreement, not within 180 days.

Note: The accelerated amount on the last statement from Chase Bank due on 02/27/2021 is \$232,520.69.

2. All taxes and HOA dues on the properties must be paid but for Walnut Bend Ln #35 which I'm paying.

I'll wait for your response.

Thank you very much.

Nicia

----- Forwarded message -----
From: Hamayun Durrani <hdurrani2020@gmail.com>
Date: Sun, Feb 21, 2021 at 3:27 PM
Subject: Nicia Vitorino Release.doc
To: Nicia Vitorino <nicia.vitorino@gmail.com>

Sent from my iPhone

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