

## THIS IS A LETTER OF DEMAND TO BANK OF AMERICA

WE ARE WRITING REGARDING THE EMINENT EVICTION OF BEVERLY AND MATTHEW MURRAY OF COLDWATER, MICHIGAN, LOAN # 23723976, WHICH WILL BE CONDUCTED THIS WEEK (May 6<sup>th</sup> 2013) UNLESS BANK OF AMERICA STOPS PLAYING GAMES WITH THEIR LIVES AND ORDERS IT STOPPED!!!

Bank of America and its employees are involved in a deliberate attempt to defraud Beverly and Matthew Murray of their home. The Murrays have been contacted by several employees from the Office of the President and CEO offering help to complete a FAIR modification, but when they call, they are told BoA cannot work with them because their case is in litigation. Both the courts and the Murrays attorney verify their case is no longer in litigation. You are using this excuse as a "stonewalling tactic". Faith Quist and Cindy Mahan (from the office of the President and CEO) have intimated to the Murrays there is an open case for modification on this. In fact, Faith Quist reopened a new one as well. However, your counsel, Bill Asimakis, has incorrectly represented in an email to the Murrays' attorney that there is no open case. This is a deception tactic. The Murrays have meticulously kept documents, which demonstrate that Bridgette Grier and many other BoA employees, after advising the Murrays to contact them, have refused to speak with them on this matter. The Murrays have also repeatedly reached out to you Ms Wagner. You have been unwilling to assist them. **BANK OF AMERICA IS DELIBERATELY DEFRAUDING THE MURRAYS OF THEIR HOME.** The Murrays have paid nearly 43K in escrow payments over a two year period, demonstrating that, had you provided them a fair modification, they could have easily afforded to remain in their home. **WE DEMAND THE MURRAYS' EVICTION BE HALTED AND THAT THEY BE GIVEN A FAIR MODIFICATION with the following terms:**

They have paid in \$42,726 in escrow monies.

\$25,000 to be paid to Bank Of America against the principle

\$ 5000 to be paid against future taxes

\$12,726 returned to the Murrays

\$250,000 New Purchase Price

\$ 25,000 Escrow Monies Applied to New PP

\$225,000 Financed

\$225,000 to be amortized over 360 months at a fixed rate of 2% with payments of \$831.64 per month (P&I).

Should you continue with the Murray eviction, we will not rest until Bank Of America and its employees are exposed for the atrocities they are committing against homeowners.

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SIGNED

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DATED

\_\_\_\_\_  
ADDRESS

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CITY, STATE