

August 23, 2011

To: All American Foreclosure Specialists

From: Elizabeth A. [REDACTED]

Re: Florida Hardest Hit Help Program

Dear Mr. Runion:

For the past three years living in Brevard has been a challenge after a challenge. It really tests the morality of individuals to do the "right things". I have seen jobs that offered \$15.00 to \$20.00 five years ago, now offer minimum wage because they just can. A desperate person will accept any position for any pay to have that job. I also observed a company that received \$16 million in stimulus funding turn around and run a sham business and you wonder how a felon was able to pull the wool over intelligent people's eyes like that. The government in full vision offered financially strapped homeowners a program to help them out and it was a huge failure and it actually hurt some homeowners so much they lost their homes. Of course, this all further played out when banks began to fail and Americans saw how shady mortgage securities products were instrumental in reeking havoc in this country.

I survived the HAMP process barely hanging on to my sanity. As I explained to you on the phone, the personal effort I managed to expend was beyond acceptable and the outcome was not as advertised.....at all. But, unlike many who did apply for HAMP and lost their homes, I didn't get HAMP but still have my home. I ended up exactly where I started but very worn and skeptical about life. It was a very depressing process.

Fortunately, a friend called me to say that Florida was eligible for a Hardest Hit Program which grew out of the Failed HAMP program. A bit wiser and more cynical, I would avoid any false expectations. I did; however, apply for the program. My friend's call came when I was just laid off and the timing was opportune. This is how I came to have dialogue with All American Foreclosure Specialists.

First of all I must admit I was found to be eligible for the program. Today, I received my congratulations letter and rather than jump around the house in glee, read the materials looking for all of the loopholes and all the secret codes that would continue to make my life miserable. Cynicism at work. I did compile a small list of questions and after calling All American, had an extraordinary experience. I received answers; concise, clear and extremely informative. I had called the Hardest Hit Info line first, and they were not able to answer a single question. Since the beginning of the whole government assistance dialogue, All American is the first group of individuals who knew their stuff and didn't smother me in falsehoods, false promises, lack of information, too much information and basically provided conversations to appease me. Thank you so much for that in itself.

The entire staff was professional and never treated me with less than perfect respect. No matter what the outcome, it is important that I acknowledge your company was a breath of fresh air in a very dismal experience. There is no guarantee the sun will shine and/or

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the quality of my life will change until the economy changes, but there has been a good job done and that has to be acknowledged. All American was able to effectively assist me with the program and aptly followed the necessary steps to qualify me. I know they worked hard. I know that Shannon Gohrmann had to do her homework and get it right, and I know that you personally have to deal with the angst my neighbors might experience if they are ineligible for the program.

I wanted to thank you personally and let you know that your staff did it right and I think it is important to tell you about my experiences before and after. I didn't have expectations to gain a thing and never did anyone from All American promise me anything but their willingness to give it their all and come back to me with an honest answer.

Sincerely,

Elizabeth G. [REDACTED]

Elizabeth [REDACTED]
Homeowner

September 2011

Harriet E, [REDACTED]
[REDACTED] 35th PL #1101
Gainesville, FL 32508

RE: Testimonial/ Florida Hardest Hit program

To Whom It May Concern:

I would like to express my sincere appreciation for assisting me with my mortgage payments (Florida Hardest Hit program).

As of Jan 2010; I lost my job with a local government agency unexpected. I wasn't prepared for the challenge of being without a job and handling a mortgage payment and other financial obligations. I received unemployment income which I greatly appreciate; understand I had some serious monthly obligations and other unexpected situations which occurred during this time. I was really struggling with my monthly obligations and expenses. I really did not know what I was going to do, our local TV news (Gainesville, FL TV 20) made an announcement about this program and gave necessary information to find out more information about the program; I then contact your office for assistance.

At this time I was behind with my mortgage payment with no assistance because my family and friends was experiencing financial difficulties as well. I applied for your assistance approximately in May 2011; I was kept informed what necessary documents was needed in timely manner
Also when follow-up on the status of my application the call were answered or returned within a timely manner. I was given detail information about the status of the application process.

I have gone through some difficult situations, I no longer feel uncontrollable and fearful of losing my home. My situation remains the same but I feel much better knowing that your company is assisting with my mortgage payment while I continue to seek gainful employment. I have shared this information with others

who are facing the same situation I have experience. I'm thankful that this program will do what it promises to do to help someone like I keep my home. My experience with your staff has been professional and very helpful.

Thank you for your assistance.

Harriet E. [REDACTED]

9/21/2011

Derek

Here are the papers you need to continue the matter at hand. I hope I did everything correctly, as this is very important to me. Please let me know if you need any additional information from me, as I would be happy to reply immediately.

Thanks for reviewing the paperwork over the phone with me, I was concerned about the blank space, since it said not to sign if there were any blank spaces. I'm glad you reassured me that the papers were ok the way I received them.

Talking to you was always very helpful, again, thank you for your kind and professional assistance during this difficult time in my life. I know in my heart this is a temporary situation and with the help of the Florida Hardest hit program it will be a little easier for me to keep my home.

Your job must be very satisfying knowing you help so many people stay afloat during this economy; you have been so helpful, understanding, kind and very professional.

Sincerely,

Margarita

Margarita

September 20, 2011

ATTN: Derek Runion
All American Foreclosure Solutions, Inc.
1430 SE 16th PL Suite "A"
Cape Coral, Fl. 33990

Derek:

Just wanted to take a moment to tell you and your staff how thankful Lisa & I are for your help and professionalism throughout the Hardest Hit process. This has been a very difficult & challenging time financially for our family and you guys made the experience very positive. We are grateful that there are organizations like yours who poses the knowledge and communication skills necessary to guide families like ours. I would definitely recommend your company to any persons/families who need the assistance.

Regards.

 [REDACTED]

Jaime [REDACTED]
[REDACTED] Clemwood Drive
Orlando, Fl. 32803
407-[REDACTED]

All-American Foreclosure Solutions
1430 S.E. 16th Street Suite A
Cape Coral, Fl. 33990

September 9th, 2011

Dear Derek Runion:

We sought your assistance with the "Florida Hardest Hit" for temporary relief from mortgage payments, until we could get a Loan Modification from Bank of America.

You and your company have relieved us for six months from the possibility of losing our home because of our own financial stress due to unemployment and my health issues that we had the past two years.

All-American accepted our application, processed all the detailed paperwork in a matter of only a few months, answered our questions immediately, either by telephone or e-mail, and is to be commended by us.

As our saga continues with the bank for almost two years, for their help, I hope you and your staff will accept this letter of our gratitude from us of a JOB WELL DONE!

Sincerely;

Robert and Lori [REDACTED]

Palm Coast, Florida

Tara [REDACTED]
[REDACTED] Marion St.
Indian Harbour Beach, FL 32937

September 1, 2011

To Whom It May Concern,

This letter is to pay compliments to AA Foreclosure Solutions located in Cape Coral, Florida. They were assigned as my Hardest Hit Fund Advisor, and from day one have been a pleasure to work with. I have worked with a few different staff members with the company, and they were courteous and professional. Additionally, my questions and concerns were addressed promptly. I would definitely recommend them for future programs or projects.

Thank you,


Tara [REDACTED]

08/26/11

To: Ryan Zundel

Assistant Director

All-American Foreclosure Solutions, Inc.

1430 S.E. 16th Place

Cape Coral, FL 33990

Dear Mr. Zundel,

I would like to take this opportunity to personally thank you and your staff for the awesome work you did to help me save my home.

Without your determination and will to advocate on my behalf I do not know what I would've been able to accomplish.

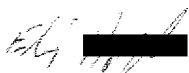
Your ability to answer all of my questions in a friendly, yet professional manner was a relief.

Thank you for being there for me and my family when we needed the help the most.

We will keep you, your wonderful family you have spoken of, and the rest of your staff in our prayers!

God Bless you, and thanks again!

Sincerely,



Elie [redacted]

Enrique [REDACTED]

[REDACTED] Ave. N.
Saint Petersburg, FL. 33713
Phone: (727) [REDACTED]

Derek Runion
Florida Hardest Hit
Executive Director

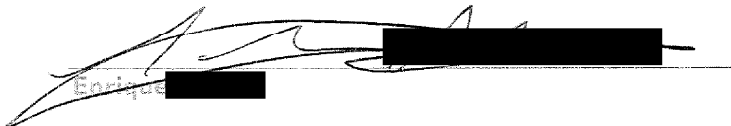
1430 SE 16th PL
Suite A
Cape Coral, FL. 33990
Phone: (239) 673-9312
Fax: (239) 673-9312

To who may concern:

My family and I will like to express our honest gratitude to Mr. Derek Runion and his staff for their assistance in obtaining the help necessary to avoid losing our home. The staff was very professional and treats us with the upmost respect during the process on obtaining the necessary help to assist us. I am a disable veteran and unemployed for over two years. For the last few months it has been hard to keep the payment schedule of my home. My wife has medical problems that restrain her from obtaining a job and my daughter has disabilities that limit her from retaining a job. My house income is base on my disability pay from the Veterans Administration and my retirement pay for twenty years of active duty service. Florida Hardest Hit has been able to intervene in our behalf. Without their help the bank would have foreclose in our home. They were very honest in explaining the entire process and the possibilities of obtaining the help we needed.

My family and I are grateful to have found such a professional, caring and capable group to help us through the entire process.

Thanks,


Enrique [REDACTED]

To who it may concern

We all know how hard things could be during these hard times. I lost my job, my wife all within a year. I would of lost my house if not for the Hardship program. I just want you to know how appreciative I am your not just helping me, but my stepson and his wife just broke up and my two grandkids are staying here, they are 7 + 9. You are helping many of us and I just wanted to tell you how grateful I am. God Bless you

William [REDACTED]

Ryan,

I wanted to take this time and thank you for your diligence and professionalism in dealing with my application. Thank you for always responding to my questions and requests in an expeditious manner, and from the bottom of my heart I really appreciate your help. I hope you have a great day and God Bless you and your family.

Thanks again,

Johnette [REDACTED]

Dear Ryan,

Thank you for talking with me yesterday evening. You have no idea how much I appreciate you taking the time after hours to discuss everything and answer all of my questions. You were a tremendous help to both myself and my husband, and we are grateful beyond words. I have attached the bank statements you requested so you can forward my file to underwriting. I did call Mr. Rice, the bank's president, this morning to notify him of our conversation yesterday. He stated that they would definitely work with us in this Hardest Hit Program; however, he needs something from your office or your email confirming what I have told him, so I am including in this message a synopsis of our conversation - could you please quickly do a "Reply All" and confirm to that this is correct?

This is my general understanding about the process after speaking with you yesterday, 8/17/11 at approx 6 PM EST:

We are approved for the Hardest Hit fund Program. You need the last two months bank statements from us, and upon receipt, you will forward our file to underwriting. They will have the file approximately a week for processing and will contact the bank for the bank to sign up for the Hardest Hit Program. Once signed up and everything is complete, we will go to a closing, and then, the Hardest Hit fund will release funds to the bank to catch up all behind payments and will continue to make monthly payments (less our responsibility) to the bank for as long as needed up to \$18,000.00, which, according to your calculations yesterday, should cover about 15 months for us allowing us time to get on our feet. It was also my understanding that this process should take approximately a month to complete.

Thank you again for your time, effort, and help. I look forward to hearing from you soon!

Sincerely,

April [REDACTED]
850-[REDACTED]

08/25/11

Ryan Zundel
All-American Foreclosure Solutions, Inc.
1430 S.E. 16th Place
Cape Coral, FL. 33990

To the staff of All-American,

I really like to tell you how much I appreciate in your professional way of helping me able to get approved for the hardest hit program. It is human beings like yourselves that care for others is what makes this a better world. You have been a great help in providing me with a little financial stress. Please continue to provide the outstanding help for our community that you have done. May God bless you with your skills, work and life.

Thank You.

Wan [REDACTED]