

Vineyards of Naples and Collier County Criminals

Question:

What happens when you Buy a Home in the Vineyards under a Homeowners Association in Collier County Florida and suffer a hardship?

Answer:

You will be Isolated, Discriminated Against, Attacked, Ridiculed, Stalked, Harassed and Driven further into deteriorating health all while being robbed of your home and your entire life savings by your own Community. You are sick and struggling, have children, paid more for your home than anyone in your neighborhood and have above and beyond paid your dues. None of this matters, they will only attack you harder.

This sounds crazy but it is true and I would like the opportunity to appeal to the public for protection, assistance, education and awareness. The laws do NOT protect the consumer and in fact are engineered so that corrupt homeowners associations can defraud the sick, elderly and good hard working people who are ignorant of such lapses in our legal system. This can happen to anyone and you will pay for your own destruction. I would like to tell you the story of the living nightmare that myself and my family have been put through. Trapped in an Engineered Plot eerily familiar to a Ponzi Scheme. One that abuses public offices to defraud you of your homes equity and every asset accumulated throughout your entire life. They will run you deep into the red and attack you in every way conceivable.

In 2005 I moved to Florida because I fell in love with the Beauty of it's Tropical Climate and Cleanliness. The Vineyards of Naples seemed to be a very peaceful and desirable place to live. On the outside it looked like a friendly and safe place to raise your children and was even marketed that way. There were advertisements of happy families, a school and park next door, even a children at play sign right by the entrance to our sub-division. I had no clue what I was in store for and this paradise ended up being the total opposite of what I expected. I purchased my home in November of 2005 at the peak of the housing market, paid \$532,500 which to date is the most money paid for a unit in my sub-division. I had a small mortgage of around \$130,000. A small house payment with the smaller association fees and a lot of equity in a Housing Market that was going through the roof. Sounds secure, an opportunity to build equity in a growing market and even if the market went down there was a minimal risk of losing your home. Coming from Boston, I had no idea of the evil power of a homeowners association or even what a homeowners association was. Pay a fee for maintenance and security, why not? The neighbors were very quiet and much to their selves, not quite the neighborly way that I expected or was used to but it was ok. No welcomes or conversations, just the occasional wave. It was peaceful but there seemed to be a lot of people moving in and out of here. The only thing out of the ordinary was that my neighbor next door who had some of the nicest well mannered children always seemed to have the police called on her. Mostly for the kids riding their bikes or going to the pool. They moved shortly after.

I was content in my home for quite a while until I started to get sick and my health started to deteriorate. At that time with all of the hospitalizations and ambulance visits, the mood towards me began to change. I immediately became the talk of the neighborhood and the subject to nothing but talk and stares. My health situation steadily became worse and I almost died in 2012. The cost of medications was impossible but I always kept up or caught up on my bills even if they fell behind due to my health issues and medical expenses. I was able to do so until my bank had forced me into a flood insurance policy that doubled my monthly mortgage payment. I paid this larger mortgage payment until I was able to purchase my own policy for much less. It was not previously an option and the money lost during those months was a horrible set back. Bank of America later lost a class action lawsuit on their forced place flood

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insurance policies. I got a beautiful settlement check of under \$50. Not even enough money to cover courier fees for submitting the paperwork. I received notification of this change while I was first hospitalized and that is when I started to really fall behind on my payments. On 12/10/2012, I received a notice of lean from my homeowners associations. I had just satisfied a small arrearage with their fees however, they slipped in a \$100 late fee for which they filed a lien against my home on my banks foreclosure case. I believe the amount that they say I owed them was \$41.53, but don't know what that was for. That was unbelievable to me but was easily remedied with a larger payment to cover their fees. It was a precursor and even though I caught up that time, I knew they would be waiting to pounce again. They stopped billing me and ignored my letters requesting billing statements. I was sent letters suspending services and they immediately started running up the balance. They stopped trimming the trees and allowed them to grow over my home. They cut irrigation to let plants and gardens die off. It seemed like they were intentionally targeting me and I found myself having to take on most of the maintenance myself. I sent letters and all were ignored. I continued to try to keep up with payments until I received a bill from them on 01/01/2016. The bill for the amount of \$5035.33 which was for all past dues and association fees for up to 03/31/2016. I was so sick at the time and expressed to them that I had health issues but still desired to pay them. I called many times and even went into their office several times requesting balances and to make a payment. I was always met by a "No Comment", "We aren't accepting payments on this account" or "Get an Attorney and Request it". I feared that they were trying to make it impossible for me to pay and were purposely keeping me in the dark on everything. On June 19th 2017, they finally responded to my requests through a new high priced attorney. The bill was now almost \$55,000. This confirmed my fears.

I was now in a situation where I was under pressure to make a ridiculous amount of money when my life needed to revolve around my health or I would lose my home over their games and my children would be homeless. I was physically in horrible shape and now had to bear such an extra burden. There were programs that were available to help people who were experiencing difficulties to keep their homes. Many people referenced them so I decided to research some. My bank recommended hud. I happened to have a mailing from the US Department of Housing which worked a great deal for me to modify my loan and finally take the stress away. Scammers posing as that agency used an official government stamp, impersonated federal employees and even got on teleconferences with myself and my mortgage bank. They scammed us out of a large opening payment for closing costs and sold me a fake loan modification. They scammed so many people that they actually operated a call center, they would shout, "we just saved another families home" and all would cheer, laugh and clap in the background. Ultimately we helped the federal government to open an investigation and later to locate and apprehend these people. They were part of a huge crime ring who preyed on people losing their homes. They came armed with all of our personal information and even incorporated our actual bank into the scheme. Although we aided in their capture and helped to stop them from hurting more people, we were unable to ever recoup any funds and were back in search for help. The situation seemed even worse until we found the Florida's Hardest Hit Fund. We started corresponding with them for the next year or so working on a modification to help us get back on our feet. They were the real deal and could work lump sum payoffs for your arrearage on your home loan and even your homeowners association fees. They pay to catch you up and will help make your payments for over a year during your hardship.

As the fees continued to grow, I immediately started to sell anything and everything that I own. Craigslist and online platforms were a blessing and I hoped that I could make it possible. We started to liquidate our lives to save our home. This was until people started to cancel on us due to being harassed and interrogated by gatehouse personnel. The HOA President and his wife were monitoring and favoriting our listings. I realized at that point that they were on a one track path and were now attacking us for even trying to sell our furniture to pay our bills and

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defend our home. One day I was very ill and passed out in my truck. I was having severe health problems and woke up to find a woman parked in front of my home photographing me. I was a bit worried but ignored it until we became photographed regularly at our home, picking our children up from the school bus, dropping them off at the schools and all over town. I even had people at drive-thru's mistake me as a celebrity due to the camera activity. It was clear that we were being stalked so we filed with the local authorities. The Vineyards gatehouse continued to allow the reported person and vehicle of interest entry without identification and there was always a different excuse.

Now they step up their attacks. They immediately start to bully our children when at the pool, on the street or in the front yard and degrade us to our children or anyone visiting our home. Our children are told they have no right to be here, their parents aren't paying for them to use the pool, you don't pay for these roads and more. Children immediately were targeted and approached with personal and financial information. Birthday party balloons were popped by the soon to be Association President and my children can no longer play outside in our yard. Visitors all started getting harassed and cars started getting towed. Neighbors start honking horns and angrily burning rubber close to our children walking home. Our children now were afraid to even walk home from the bus stop in front of our neighbors in the safety of our gated community. One morning my little boy was playing with his toys on our back lanai. We previously cleaned his toys and left them outside our door in the sun to dry. He came to me screaming and crying that a bunch of grandmas were stealing his toys. I could not believe this so I ran out to find an angry group of neighbors, association members included, walking to our back lanai with trash bags, gloves and trash pickers. It was like watching angry villagers with pitchforks coming for my child's things and I was disgusted. Little did I know this was only the beginning of the attacks.

One Afternoon In January 2015, I was in front of my home when I was approached by a man by the name of Robert Martin. I was out changing a belt on my car and he rushed over immediately to introduce himself. He did not use his last name but told me that he was not officially in charge but had been acting as president for about a year and was soon to be my new Homeowners Association President and that things were going to change around here. I was open to change but nothing like this. He then told me how my type of people don't belong in this neighborhood and we would be better off moving somewhere further out like the estates. Something was not right about the situation and it gave me a very bad feeling. It took a while for things to be revealed but over time I soon began to realize that our new Homeowners Association President was part of this harassment and was going to take their strategy to a whole new level. At this time they began to abuse government offices to harass me, add to my difficulties and worsen my health. It was common they would attack around holidays and birthdays but most specifically near important court dates.

The community started to take every effort to degrade my property. Trees overgrew over my roof and unkept shrubbery became a mess of dense growth. Our property is located parallel to a main busy road which was separated by a large wall, a covered chain link fence and a very tall tree line. The association would turn off all irrigation at intervals to kill our plants. On one occasion they ran the water for two days straight to flood everything. On many occasions the landscapers kicked over our nice flower pots and left them shattered, plants were sprayed with weed killer and burnt, decorative landscape lighting destroyed, palm trees were killed off then replaced by soil which then overgrew with grass and left sinkholes, entire lines of shrubs were ripped out and our driveway pavers started to slide and separate from the constant flooding of the sprinklers. We even had our Air Conditioning Condenser destroyed on two different occasions within a three year time frame. They did pressure wash all the roofs of the neighborhood. I was happy to see that until the roof started to leak immediately after. As for the maintenance on my property, in my opinion all they really did was cut our grass while purposely running everything else into decay. Our truck regularly began to be tampered with

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as well. Everything from broken windows to unbolting suspension parts. It was just plain sabotage and our home had effectively become our prison. I continued to work on anything and everything possible to potentially salvage my life. To complicate matters and add to my health issues I was suffering from an injury that occurred on 6/24/2013. While taking out my trash, I fell in a sinkhole where the hoa removed a cluster of dead palm trees and allowed grass to cover the holes. I damaged four discs in my spine and my right knee ligament.

It was now an every day occurrence that I was being filmed by our HOA President right across the street from the bus stop. This man even started walking the perimeter of my property twice daily and lurking behind our bushes. He was spending more time walking around our home than even we did. Every time we went out it seemed like Robert Martin was just around the corner or in the bushes. He started playing government agencies against me and calling false reports in on routine. He started to report to DCF that our children were not going to school which was contrary to their attendance records. He called the Police reporting us switching our license plates and driving illegally, He then called the Police to report a hurt child and accuse me of being suicidal. He called code to report me for having cars visit not registered to my address and to tell them that I had partitioned my home and was running an illegal owner occupied boarding house. On February 28th 2016 the Children At Play Sign was removed and Replaced with a Tow Away Sign. Of all the cars parked on the road that evening, and there were many, they chose to only tow my mother in laws car. I only know of some reports but have constantly been informed by officials that there have been many more calls. He called Code and Police on one day saying that I had been painting my car in my driveway and was causing a fire hazard. My life became consumed by constant attacks and harassment. They had engineered my destruction and been calling authorities for one False report after another. Their attacks were at times unrelenting.

Finally after all of these years of pain I got the call that I was waiting for. All the requirements were complete and The Florida's Hardest Hit Fund had approved me. They were going to pay \$42000 towards my arrearage of my mortgage and pay my housing payments and even hoa dues for over a year. This would allow me to finally get everyone paid off and get back on my feet. Now I can fix this place up, sell it and get out of here. The hoa attorneys did not like this and immediately petitioned the court to sell my home at auction. The HOA now was dictating to the Court how THE HOA would like to proceed with my bank foreclosure and auction my home. The bank was working with me and was about to receive their funds. The HOA never even had their own foreclosure case, they jumped onto my bank's case and started to make the rules while charging me for their high priced attorneys to object to every step I made. I was still unable to find a lawyer to represent me against the Association due to their prominent position in my community. With no other choice I had to begin to act as my own attorney. They were to auction my home the day before the funds were to clear. I now relied on the internet forums, numerous phone calls to law offices and advice from the state's hardest hit fund employees who had no worries about having the sale delayed for 30 days. Under the appropriate advice I chose to File with the Court for an emergency delay of the sale. I wrote up the letter and filed it to the case requesting delay. I even paid a \$50 filing fee. The Court never acknowledged the letter and left me hanging. The hardest hit fund could not understand how they could not acknowledge or accept it as I was working with the Bank and the State. A subordinate mortgage with them was even filed to the case. Apparently this was a normal routine occurrence to get an extension. Worried with the days passing quickly, I decided to call the County Court and ask to speak with the Judge. The Judge would not speak with me but her assistant was informative in her stead. She told me that even though I filed for an extension that it was invalid. The judge was not to see it until months after the home was sold and liquidated, strange as I filed it as a docket to the case and it was public in the record. They basically ignored it and I was waiting for nothing. I directly asked the Judge's Representative, "How Can I Stop This Sale"?.

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The response I got was only two things could stop a bank foreclosure sale. 1. A motion from the Bank to cancel the sale. 2. A Bankruptcy.

The bank jumped to my defense and filed to the court to cancel the foreclosure sale and allow us to proceed. This should have been satisfactory but the Judge did not honor her word. She denied the request and insisted on selling the home, exercising a ruling for the HOA who was not a plaintiff but instead an inferior lein. This should never have been allowed and cost me a lot of money and a bailout. All on the day before the funds would hit. They engineered my failure causing the loss of my modification and forcing me into Bankruptcy. The house could auction for anything but it looked horrible on the outside and leaked. Everyone knew my business Thanks to Robert Martin and the neighbors on the board. It was beyond stressful and very depressing. We had profiteers coming by asking to come inside or asking what we were selling. Neighbors Commenting, Realtors, Investors, our Usual Photographers and Potential Buyers on our back Lanai peering into our windows. Tons of extra stress. It didn't look good for us. At one point in time my home was even listed for sale on the multiple listings without my knowledge. Now I have to become a bankruptcy lawyer and start on the next battle. I had to repair my sabotaged truck and drive hours to file a bankruptcy and do it all exactly right. It was the last possible minute now.

Well I started a war, I angered the Judge, the Neighbors, the HOA and a swarm of potential bidders. I stopped the sale and they were outraged. They wanted my family homeless. Now I am in way over my head with everything and have two court cases. I am being attacked in every way possible and the HOA is racking up the legal fees quicker than I can imagine. It became more impossible to have a normal life at home. My family couldn't live with this level of harassment and we just lost out on the bailout that we worked on for years and were finally approved of. Because they did not honor their word or even have the courtesy of giving me an extension, we lost out on it all. It was costing my equity and the future was disappearing. The police and code enforcement reports kept rolling in, they were now trying to say that I was operating an illegal auto repair business. Apparently it is illegal to repair your own vehicles when you have no choice at all because you are broke. Either way it was another attack to make me look bad while now trying to get federal protection for my home. They started calling the police with allegations that our children have not been seen, or they saw one that was dirty walking the streets alone. They reported us for neglect and abuse. Their reports became more destructive as their numerous calls led to Department of Children and Families investigating us. They were now attacking us trying to have our children removed for their Lies.

I was now buried in the bankruptcy system and started paying them very large sums of money through Chapter 13. I even hired two bankruptcy lawyers to more effectively handle matters. The first one worked with the association and worked every possible deal to sabotage me and the second begged me to give the property away and take what I could get which was disappearing by the day. Robert Martin Immediately started to Slander my second attorney publicly on Google Reviews. I felt bad for him as he was a very good person who really wanted to help me to salvage something. The HOA thwarted each and every attempt for help and engineered some of the most ridiculous legal fees and collection costs ever created. They had justified robbery and I had no choice but to throw everything I could at the problem through the bankruptcy system pay a housing payment big enough for a mansion. The attacks and court dates and holidays were always feared and worse became worse. They bombarded us with threatening letters. They questioned my health and tried to humiliate me publicly in bankruptcy court. Mocking, Insulting and Degrading me. Police and Code Enforcement visits became a ritual. We had break ins and robberies. It was just normal to be harassed. On my son's birthday the police came to my home at gunpoint and almost arrested me for a "Gun Threat". He called the police and said that I threatened to shoot a landscaper to death. Apparently the bogus event happened a week earlier but he waited until my son's birthday to have the police informed. Now they were risking our lives too. We still had the birthday party

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and the HOA President made an appearance to pop the balloons on our mailbox. I was in and out of the hospitals and several bankruptcy's struggling to pay and barely hanging on all while being dragged through the coals. I put everything into this fools errand and when I thought it was hopeless. Then came hurricane Irma.

In September of 2017 we got annihilated by hurricane Irma. Everyone in our neighborhood left but we couldn't afford to so we boarded up and stood here. Robert Martin came by in disguise to talk to my wife and see if we were staying. We got pounded by the storm. The leak the HOA refused to acknowledge in court or repair started pouring into our home. All of the years of overgrowth and 40 foot plus trees came down and battered our house for hours. We were able to get shutters and boards to protect all of the windows but ultimately our home and truck were buried in debris and we were trapped inside. We had to cut our way out with chainsaws ourselves. When emergency crews and landscapers came, they were asked to leave our house for last. Every time someone came to help they were ushered off right away. It was a difficult and costly storm. I got very sick from blood loss from my health condition and dehydration but we made it through. Now back to working on paying for something that is literally a disaster zone.

They left our home in disarray for almost a year and a half. Most of the cleanup we did ourselves while we watched them rush to the rescue of all our neighbors even replacing their fallen trees. When we replaced our trees they sent warnings threatened us with fines. We were paying out of pocket to replace what they were being paid to replace but refused to. They instituted a no planting policy and even a no potted plant policy directed at us. They were forced to replace the line of shrubbery parallel to the street which went from one end of the community to the other. They planted tall fuller shrubs the whole length, then tiny baby shrubs for our stretch of land then back to the larger shrubs for the remainder. We were paying but being denied services and publicly humiliated. Anything to keep our home from being marketable. Our lush dense tree cover was gone and all anyone could see was the power grid lurking over our home. Something that was not even visible when I purchased the home and also a big problem for resale. We requested the roof be repaired in bankruptcy court, they denied and ignored the request. There was now a large open area right in our backyard where we were exposed to constant visibility and highway traffic around the clock. Every night was a light show of headlights bouncing off our windows. A gated community with an open area exposing only my home to everyone driving by it and also to anyone who wanted to get in without going through security. What a mess. Although the situation keeps becoming more and more unbearable, we still keep trying. Keep paying and keep praying that we can get out with something. Anything so that we could have the chance to start a new life away from here. The attacks and harassment were consistent and it became normal to be watching our backs. We were plagued with violations by the HOA. Warnings for anything and everything. Code enforcement started calling my cell phone prior to coming by to save the trip. The Vineyards Master Association now in charge was sending a man several times a week to walk our property, check our license plates, photograph/record us and just plain intimidate us. The man, Thomas Large has an extensive military career with special ops training. It seems they hired the perfect person for the job. We were picked on for anything and everything and got stacks of letters and threats weekly from the HOA. The harassment only continued and got more outrageous. Our surveillance camera wires got cut and even our legal and personal paperwork was stolen from our office. It seemed that now we were even being sabotaged from the inside in our efforts to just live. Certain neighbors were checking through our garbage every garbage night and we even had a very expensive new Tesla driving away bags of our trash apparently for examination. Our Bank also started holding our funds necessary for making our chapter 13 bankruptcy payments for unjustified fraud reports freezing my bank account for weeks up to a month at a time and making our payments late. Ironically, the Regions Bank that I used was directly across the street from Vineyards Office Building and they even leased the property from them. It was obvious sabotage. We paid and put our all into it

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but could no longer come up with up to \$6000 a month with all of the additional and unnecessary stress. The bankruptcy got discharged and the lawyer who advised me to bail was right. I liquidated my life and worked like a dying slave to keep a leaky roof over our heads. Without the protection of bankruptcy everything was back at risk again.

With about a month or two until auction day. I started to line up funds and loans for it all. I even got back into loss mitigation as another possible backup option and got my father lined up as a cosigner. One last try to get it paid for and sell it to salvage anything that they left me. As always the HOA immediately came in and had a sale date expedited dictating the Collier County Court as always. The clock was running and it was going to be the same situation again, help but maybe too late. This time it was possible or would have been if they didn't expedite the matter so quickly. On the day before the auction I was informed by the broker that he needed more time. I now had strangers coming to ask me what my plans were and even offers from private investors to buy me out for less than my debt. They all had to explain to me the risk of an auction and how much they had to offer me or didn't. My neighbors all had to get in their two cents, after all nothing was private. They all knew every detail of my personal life and felt the need to express their feelings to myself and my children. They spent so much time walking by every day just to stare at us and the house and maybe make a rude comment or give a dirty look. The HOA wrote me up to immediately repair my screens and perform immediate maintenance of my exterior amongst about a dozen more violations. The vultures were to pick me apart. They now also had the ability to annihilate me with legal fees again with no restraint and finish me as well.

Welcome Back, now I am under the protection of the Bankruptcy Court again under Chapter 7. I can now get my loan and get out of this place. WRONG. The Collier County Court just Illegally Sold My Home! Yes They did. They auctioned my home for \$241000 to a third party bidder the day after I entered into my final bankruptcy. Just a bit less than what I owe. Leaving me penniless and in the negative. A bankruptcy or pending bankruptcy makes the sale VOID if you were to obey the laws of our country. Thank God the Plaintiff's high priced law firm at my cost of course, jumped to my defense. But as they stepped in so did the homeowners association and now a third party bidder on a sale that should never have been. All along I have worked with the bank but it was a surprise to see them in a debate with the court, the hoa and a third party bidder. The law states that a sale held in a pending bankruptcy is void. Although the judge allowed it, the sale is void. That is the law and the argument from the plaintiff. The case was referred to a Magistrate who ordered them to Validate the sale and throw me out. I never received any notice of any hearings since their sale and was not allowed the opportunity to defend myself. If not for the bank, I would have no idea of the events that were occurring in secrecy to defraud me. The magistrate closed his statement letting us know that all parties have not waived their 10 day period to object. The bank filed their objection and recommendation to the Magistrate's decision. Although I received the notice from the bank, the court seemed to be avoiding it. Days passed checking public court records constantly. They never acknowledged the banks objection. The law states that when a party objects to the Magistrate, there will be a hearing. This would never happen if the court doesn't get the objection. I composed my personal statement and decided to submit the legal argument from my bank with my objection to the Magistrate and request that he do according to law and vacate the void sale. I hand delivered to the Magistrate's Office, Sent Registered Letters to all parties involved and even against the general consensus decided to file all of this as a docket to the court as Objection to the Magistrate. Now I exposed a lot and put it out on public record so even the Judges could not ignore. If they were going to complete this robbery it would be publicly recorded.

I type this story from my home that I have no right to be in waiting for the last police visit to give me my 24 hours notice and end me sick on the streets and my family lost to me. It is kind of ironic that I just got into an argument with my wife about what was more important, moving

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the few possessions that I have left to safety in my final hours or doing things to help out other people in my life. I rented a storage unit four days ago and barely could afford it. I still have yet the chance to move one item in. This has been a struggle for years. My life owns me and my community destroyed me. I am very sick and dying, that has never changed. People still want and expect things from me. I have young children, bad health and exponentially more problems than the average person. It takes me ten times the effort to achieve half of what others can. This is only part of my battles.

I have been betrayed by friends and family due to the affects of my health and my enemies. I have even been accused of not doing enough or not paying my dues. My last weeks in my home were a sick blur of long nights, research, headaches and writing. I rifled through years of paperwork, bills, stacks of papers, court records, notes, letters from anonymous neighbors, reports from police, dcf, code, photos, videos, surveillance records, and just plain garbage. There is so much more believe me. I have blocked out so many years and there were so many incidents that I was refused documents on. All I want is for a clean slate and something to start with somewhere in the Mountains far from this paradise. People with knowledge of my personal issues had me had me believing that I was a bum or a nothing. I worked hard, made money, bought a home, got sick, got robbed of my business, got attacked by my community, got married to a girl with three kids and no child support and then I had three of my own who I failed to be able to provide the same for. I made money and tried my best to keep a roof over our heads. It was an exhausting cycle with life being made impossible for us in every way. Every cent was counted and criticized to the point of insanity. I failed but now I can leave this place knowing now that based on numbers and proof I am not a bum. In fact, I beyond paid my dues while living in an engineered prison set up to rob me of everything and destroy me for greed. My only regret is that I stood and tried instead of packing and leaving when I had still had something. If I had left here they would not have been allowed to take everything from me, the last functional years of my life included.

On December 19th there was a hearing that I was not notified of or invited to. The issues were heard in front of Judge Brodie and all parties involved were represented including the bank, HOA and the third party bidder but I was not even allowed to appear and attempt to represent myself or even hear what was going on. As of this time the Judge devalued me totally to my own case. Ultimately, on December 23rd right before Christmas she made her one sided ruling with a simple Approved and a signature allowing the paperwork to be processed, title to be changed and myself and my family thrown out of our home that we spent every cent to try to hold on to. We had made contact with a very good attorney finally who could help to represent us in the wrongful foreclosure issue but it was holiday time and unfortunately after the damage was done. She believed that we could appeal the ruling and get this whole illegal sale undone. We had the quickest holiday celebration of our lives trying to give our children a decent Christmas and some normality all while packing and waiting for an eviction. We did well but immediately had to pack up everything including decorations and presents as we were now at constant risk of losing everything else and had to move without a place to go or funds to do so.

It was a couple of weeks where we heard nothing. Apparently the third party bidder decided to change the name he was having my home titled to so that bought us some time. On January 13th, title was issued to this person and funds were in process. On the 15th of January our new attorney officially began to represent us. We also happened to receive the Writ of possession demanding that we be removed from the property for the new owner. Our lawyer immediately filed to the court an emergency motion to stay as well as notice that we were going to appeal the decision and a request to freeze the funds. Normally when an emergency petition for stay is filed, it is handled immediately and a response is granted within 24 hours. The Judge deliberately ignored the request for as long as she had to. She did not respond with her decision until the week after we were removed allowing us no time to prepare. She

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ignored, avoided and blatantly lied to our attorney and staff, acting in a very unprofessional manner and again as always was against us.

I rented the largest UHaul that we could that evening knowing we had 24 hours left and started packing it as I knew that we were not going to get a response. We worked around the clock moving our belongings but it was not enough time. Anything that we had left was in the house and needed to be moved. All of our personal belonging and our children's. On the morning of the 17th, we woke our children up for breakfast, I was still in the bathroom very sick and the Police were here to throw us out like garbage. We were far from ready but had been given a courtesy hour to get out. We put our children in our car crying for us while we tried to grab anything we could and push it out the door. It was a freak show. The police treating us like criminals, a third party bidder and his entourage walking around touring our property, our children unattended in our car out front and every neighbor walking around and enjoying in the spectacle. I was very sick at the time and it took every drop of our energy to get through it. As we were moving things out the door, they were drilling our locks and throwing our property. The new buyers saying loudly to get the trash trucks and flatbeds ready to get all of our garbage out. Our children screaming to see their rooms and asking what they forgot and if they can see their home again. Every time I would try to grab something I was hurried out the door or urged to go another way while they were closing doors after us and telling us to hurry up. We lost a lot and were not even allowed to remove our vehicles. The Sheriffs department assured us that our vehicles would be towed out and we would be able to obtain them as they locked our garage. This was never done and was the only property left that legally had to be returned. The third party bidder held on to them for months until hearing of our Appeals case being confirmed and then chose to have them removed from the county and crushed. The Collier County Sheriffs Department was the opposite of helpful in that matter and told my car insurance company that they were willfully abandoned and to close the case. I was never notified of anything, they avoided legal process and I believe forged my signature to make this happen. I was soon fired by my car insurance and accused of fraud. My car insurance covered nothing. We were not even allowed to strap down our furniture in our truck just forced out of our home with what we salvaged of our lives bouncing down the road with no place to go. Half of the truckload ended up in a dumpster and we were all Homeless.

Our family went from living in a half of a million dollar home to a \$30k Travel Trailer. A borrowed trailer paid for by my father which my brother in law allowed us to park on his property. I continue to receive my monthly mortgage statement accumulating Mortgage, Homeowners Insurance as well as Taxes for a property that is deeded to someone else and I am barred by a court order from entering. It is ironic considering the surplus funds were frozen but my bank never acknowledged their payment for around \$198k and continues to charge me as if I am still there and reporting as such to the credit bureaus monthly. The HOA is reporting to the appeals court that I now owe them \$110k. Upon examination of my balances with Chapter 13 bankruptcy upon dismissal in combination with the new invoice from the HOA attorney I can clearly see a blatant padding of the bill. On May 14, 2019 I owed them \$42k according to the federal bankruptcy court (an accurate accounting of previously jacked up fees), their new invoice reports that I owed \$74k at the time. Apparently since the Bankruptcy case has been dismissed I have accumulated over \$70k in additional debts just to the HOA. Quite Ridiculous considering that was attached in under 7 months. My bank is more modest with their \$30k figure but still is charging me monthly.

Upon an emergency hearing for clarification, the Bankruptcy judge did rule that the sale was conducted while we were protected under stay. Our home has been stripped and partially remodeled but is now an unliveable construction site with active building permits. All of our belongings disposed of as allowed by the Judge. The appeals case continues so that we can have our home returned to us eventually as the decision is reversed but the losses have been extreme and the return of this home will come with well over \$100k in additional charges due to

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the sale. The county foreclosure case will be reopened and we will again be subjected to never ending legal attacks and robbery by the association. They All (Judge, Magistrate, HOA, Bank, Third Party Bidder and their attorneys) have broken laws, they have discriminated and harassed and they have abused their powers in every way imaginable towards us. Our losses are all verifiable and well documented. I have obtained a copy of the hearing that I was kept from. It was shocking. Probably the dirtiest transcript ever where they all were plotting on disobeying the fundamental law of bankruptcy and keeping it in their court to commit an illegal act and outright rob us of our property and our human rights. They all agreed and even the Magistrate ended the hearing alluding to the fact that he may have to use his immunity on this case. I must say though, the Attorney for the Clerk of Courts did request that they return the funds and not title the home to another person. He was the one honest person present but got steamrolled and ignored.

One year and eight months later of paying more money to be practically homeless than we ever had to for our own home. A mortgage payment just to inaccessibly store our belongings. Unable to even get a loan for a home or get approved for a rental and kept in an emotionally destructive and occasionally abusive environment. We had another baby due to a birth control lapse the month we got thrown out. We spent hours a day driving our children to school and tons of time sitting across from the entrance to our home. All trying to keep decency and normality for the kids. We have all been degraded and dehumanized. Every one of us having our breakdowns. Kids developing poverty and inferiority complexes. We had our little girl get Cancer and go through treatment without a room to be sick in. We all live in a small compartment with no sleep no peace and no privacy. Corona Hit right after we got displaced and we have got exposed to Corona so many times it is crazy. Not fun for those of us who are immune compromised. I now have a heart that does not beat correctly and a dying kidney. We have all been encaged suffering from nightmares for years but.... We just won the Appeal. The three Judges of the Appeals court found that the County Operated outside of their jurisdiction and had no such authority to make the decision that they did. They ruled the sale to be null, void and without effect upholding the law.

Now back to the war. . .

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Vineyards of Naples
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