

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MINNESOTA**

Williams et al.

Civil: 09-CV- 1959 ADM JJG

Plaintiffs,

vs.

Geithner et al.

Defendants.

SECOND AFFIDAVIT OF JOHNSON SENDOLO

Johnson Sendolo, being first duly sworn, states as follows:

1. My name is Johnson Sendolo, and I reside at 3218 Leyland Trail, Woodbury, Minnesota 55125.
2. The amount I owed on my first mortgage was about \$1,300. Since I was unemployed and looking for work, I knew the best option for me to stay in my home would be a loan modification.
3. At this point, I reached out to the Washington County HRA. Nicola Viana became my mortgage counselor.
4. I originally applied for a Home Affordable Modification Program loan in late March 2009. I applied for the HAMP loan modification by filling out and sending in paperwork with the assistance of Ms. Viana.
5. On May 12, 2009, Ms. Viana called me to say she had received a HAMP denial letter from Ocwen.

6. On May 13, 2009, Ms. Viana helped me re-fill out the HAMP loan modification paperwork, gather all the supplemental documentation and send in my completed application.

a. My unemployment benefits were \$538 per week.

b. My income from my part-time job was approximately \$304 (gross) every two weeks. This amount varied depending on how many hours I worked.

i. At times, my income from the part-time job was as high as \$1,250 (gross) every two weeks; my income generally rose around the holidays when I substituted for the full-time staff.

ii. At times, I was only able to work a couple hours per pay period, which meant my income was less than \$304 (gross) per pay period.

c. My adult son moved back home in June. In May, I anticipated that he would pay me \$350 per month as rent.


7. I found out my home was sold at a sheriff's sale, because a man stopped by my home to state he had purchased the home at a sheriff's sale.

FURTHER YOUR AFFIANT SAITH NOT

Dated: 9/22/09

State of Minnesota
County of Ramsey

Subscribed and sworn to before me
This 22 day of September
2009.


Notary Public


Johnson Sendolo

