

Robert Clark & Sandy Mitchell

2547 Essex St. Orono, Me.04473

Maine Judiciary Committee

3 Station House Station

Augusta, Me. 04333

Attention: Maine Judiciary Committee,

My name is Sandy Mitchell, who has been a client with Pine Tree Legal Services, in the Portland Maine office. Robert Clark, significant partner, and myself, bought a house from Vision Property in 2011. It was a Quit Claim Deed that had a 15 year mortgage. The mortgage included the city of Orono taxes, which started around 1,400 semi-annually, in two payments in September and February. We didn't have any issues for a few years and later we found out that Vision Property didn't pay the real estate taxes. If it was much later, than we could have lost the house due to back taxes. We were paying the taxes directly to the mortgage company and they weren't paying the taxes. I got the run around from the mortgage carrier. We starting investigating the company and realized that they weren't a good lender that was in serious trouble in some other states like Pennsylvania and New York. We were afraid that we could possibly loose our house. It was very stressful because I took care of my mom on a fulltime basis.

I knew that something had to be done because we were in danger of losing our house. In July 2020, I contacted the Maine Bureau of Consumer Protection. I wrote a letter to the department and was shocked to hear that they couldn't help us out. I knew that I wasn't going to

stop there because we weren't going to lose the house because the mortgage lender was doing illegal issues within our mortgage contract. I believe that every person is accountable for their actions. We live in the U.S. where we make everybody accountable for their actions including the President of the United States. I knew at that point that we needed to seek legal advice from an attorney. I called a few attorneys, and they were going to be too expensive, and we couldn't afford it.

I contacted Pine Tree Legal Services in December 2020. PTLA took our case in December of 2020. Our attorney was Johnathan Selkowitz , who was a real estate attorney. We owe many thanks to Johnathan for his handling of our case because it took a couple of years to settle because the mortgage lender sold the note to a few different lenders. Johnathan knew that our note had some serious issues that needed to be resolved so we could be whole with our mortgage deed. Our mortgage lender had the following issues: incorrect record keeping, issues with escrow account for not paying city house taxes, and the deed wasn't recorded at the Penobscot Registry of Deeds. Johnathan had to do some investigating because the mortgage lenders sold the note several times. The last person that bought the note was represented by a firm that had her best interests since it was set up as a trust account. Our case was settled last Summer in 2022. The settlement included an amount that paid off the note in full, and the note was recorded at the Penobscot Registry of Deeds. Our note and ourselves were whole again and we didn't have to worry about losing our house. My mom had a piece of mind before she passed away knowing that the house was safe in our names and was paid off.

Pine Tree Legal Services is a needed public service that helps people in Maine communities that are facing serious legal challenges that can't face them on their own and can't afford a regular attorney's fees. PTLA is making a difference in Maine people's lives. PTLA is

an essential service for Mainers that need funding to continue Mainers with their civil legal issues. This agency works on thousands of cases annually and needs more funding to help even more Mainers with their legal issues. Free legal services needs to be a basic human right if they can't afford legal services on their own. Pine Tree Legal Services empowers Mainers to stand up for their rights. Nobody should be taken advantage of especially when it comes to housing, safety issues, family issues, and in health care matters. PTLA helps to make people accountable for their actions and provides Mainers with the justice that they deserve.

Respectfully Yours,



Robert Clark



Sandy Mitchell