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Blue Hub Capital has robbed us of our ability to refinance and fix up our old house as we had initially planned to, to assist our children with college tuition but most of all to achieve a much better mortgage interest rate. In order for us to refinance we would need to give BHC 54% of the equity in our home after we have had to take funds from our retirement funds and use up the limits on our credit cards in order to fix up the fixer-upper that we bought for \$230K and have fixed it up to the point where Zillow has the estimated value now at \$500K. BHC never gave us a dime towards fixing up this home but yet they are now entitled to 54% of Shared Appreciation Mortgage along with an additional 25% of what we put out to bring up the value of the home. This is predatory lending at its' finest. I share my personal story to fully support Maine's proposed legislation to regulate Shared Appreciation Mortgage. Please pass protections for homeowners so their home can really be their castle and not a financial casket.