

20 Frost Hill Avenue  
Lisbon Falls, Maine 04252

April 11, 2025

Dear Judiciary Committee Members,

My name is Alison Jordan, and I live in Lisbon Falls, Maine. I am the widow of David Tannenbaum who passed away just over a year ago. He was 69 years old. We had been married for over 18 years. He was a Navy veteran who served for over 20 years as a cook in the Navy submarine service. He was honorably discharged from the Navy on full disability after he suffered major back and head injuries during his service. Due to his head injury, David suffered brain damage which left him impaired for the remainder of his life.

In 2005, David took out a mortgage loan on the home in Lisbon Falls. Issues arose with the mortgage servicer regarding payment of real estate taxes on the house, and eventually David stopped payments on the loan.

In the summer of 2011, the new owner of the loan sued David for foreclosure. David obtained the help of Pine Tree Legal Assistance, and they handled the trial in 2014. The judge ruled in favor of David because the loan owner did not prove that it had sent David the written notice of default as required by law. The Maine Supreme Court then affirmed the judgment in favor of David. We were told that the bank should not be able to sue David again, but were warned that they might try to do it anyway.

In 2022, a Boston lawyer representing a new loan servicer from California sent David a "35-Day Notice of Mortgagor's Right to Cure Letter" in which the lawyer claimed that David owed \$148,000, including almost \$29,000 for the bank's lawyer fees from the case it lost in 2014. We were able to obtain the help of Attorney Thomas Cox, who wrote back to this Boston lawyer telling him the bank had no right to sue David anymore and that two unanimous decisions from the Maine Supreme

Court in 2017 said that. That letter to the Boston lawyer demanded that the mortgage servicer had to immediately stop all further efforts to try to pursue David on this loan. We felt hopeful that, with the help of Attorney Cox, we would finally be left alone and that the harassment by the mortgage servicer would stop.

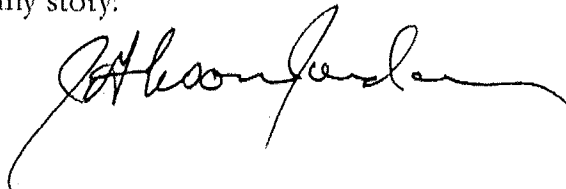
Unfortunately, the harassment did not stop. On a Sunday in June of 2022, a person working for the mortgage servicer walked up our driveway and confronted me and demanded that I identify myself, tell him where David was and tell him who else lived in the house. I felt intimidated and terrified. The new loan servicer kept right on sending mortgage statements and threatening letters. In 2023, that mortgage servicer sent David a letter threatening to report him to the credit bureaus even though any right to do credit reporting on a default that had occurred over 13 years earlier had long ago expired.

Our concerns greatly increased in early 2024 when Attorney Cox advised us of the Maine Supreme Court decision in the *Finch* case and warned us that the mortgage servicer might try to use that as a basis to sue David again.

David passed away in March of 2024. I still feel sadness knowing that he had to endure the continuing threats by the mortgage servicer over the years before he died, even though they had lost their case against him ten years ago. Now that I have become the personal representative of David's estate, it feels like a "Sword of Damocles" is hanging over my head leaving me wondering what will happen next.

In hope you will vote to pass LD 1444 so that I and other Maine homeowners do not have to face these kinds of repeated foreclosure cases when the banks lose their cases.

Thank you for listening to my story.

A handwritten signature in black ink, appearing to read "Jonathan", with a long, sweeping horizontal line extending to the right.