

# AN OPEN LETTER

October 1, 2019

The Honorable Ron Kind,  
United States House of Representatives, Wisconsin Third District  
Member, Ways And Means Committee  
1502 Longworth House Office Building  
Washington, DC 20515  
US Postal Certified # 7018 0680 0001 6810 6291

**RE: Bill H.R. 1977 — 116th Congress (2019-2020)**  
**“Mortgage Forgiveness Tax Relief Act of 2019”**

Dear Representative Kind:

I am known as The *#HurtingHomeOwner*. I recently adopted The Handle of *#FRAUDclosureWIDOW*. I post on [www.HurtingHomeOwners.com](http://www.HurtingHomeOwners.com) and [www.Twitter.com/HurtinHomeOwner](http://www.Twitter.com/HurtinHomeOwner) [That’s the right spelling.]

But my face and fate are quite similar to those featured in a collage of 10,000,000+ other *#HurtingHomeOwners* who experienced *#FinancialMURDER* before, during, and since, “The Great Recession Tsunami of 2000”, and ongoing.

After a 14-year David-Goliath struggle, the Essex County Sheriff in *#NewJerseyUNIQUE*, sold my Vailsburg home of 30+ years, and I was recently evicted. **To add insult to injury, unless the “Mortgage Forgiveness Tax Relief Act of 2019”, which you introduced on March 28, 2019, is passed into law, the IRS tax burden could leave me, a Senior Citizen, totally destitute for the rest of my life !** Ditto for millions of other *#HurtingHomeOwners* in every ZipCode+4, who remain caught in the clutches of *#FRAUDclosure*. And should the US economy experience the downturn/recession some economists predict in the next 6-18 months . . . . . **So please, please blow off any dust from Bill H.R. 1977, push forward with all deliberate speed, and offer this much needed reprieve to *#HurtingHomeOwners* in EVERY Congressional District.**

<https://www.congress.gov/bill/116th-congress/house-bill/1977>

*#NewJerseyUNIQUE* has the ignominious distinction of ranking #1, 2, or 3 nationwide in *#FRAUDclosure* in 2019, 2018, 2017, 2016, 2015, and counting !

<https://www.housingwire.com/articles/50144-attom-foreclosure-activity-climbs-slightly-in-august-but-is-still-down-24-from-last-year/>

The property values in *#NewJerseyUNIQUE* have been among the highest in the nation for decades on end. As a result, mortgages like mine, were usually financed at top dollars. Moreover, much of the housing in urban areas like mine, was built as long ago as 100 years. To make bad matters worse, *#NewJerseyUNIQUE* has a long and sordid history of *#DEEP6FRAUDclosure*, the “burial” of thousands of lingering cases; recent legislation is now slowly “resolving” that backlog. (But, that’s another story, for another day.) Thus, when *#FRAUDclosure* rears its ugly head, beefed up by

*#PredatoryLending* practices, the winning Sheriff Auction bid usually results in a significant amount of cancelled debt which is then reported to the IRS as ordinary income. **There is an urgent need to extend protection to *#HurtingHomeOwners* through the “Mortgage Forgiveness Tax Relief Act of 2019”.**

For the last 8 years, I have proclaimed October as *#EMPOWEREDHomeOwner* Month. For the years 2019 and 2020, I have adopted three Themes –

#1 *#PRESIDENTIALDebateOnFRAUDclosure* (See below Chart of Topics.)

#2 - PASS MORTGAGE FORGIVENESS ACT  
US CONGRESS BILL H.R. 1977.

#3 - *#DEATHToReverseMORTGAGES*

These Themes are featured on [www.HurtingHomeOwners.com](http://www.HurtingHomeOwners.com) and [www.Twitter.com/HurtinHomeOwner](http://www.Twitter.com/HurtinHomeOwner). Please share this plea with your fellow Congressmen.

I would consider it a high honor to appear at any hearing(s) for H.R. 1977, or the US Senate version. Please feel free to contact me by email at [HurtingHomeOwner@aol.com](mailto:HurtingHomeOwner@aol.com), or at the address below.

Thanks in advance to you and your staff, for your expeditious assistance.

Sincerely,

/s/ Carolyn Bailey  
P O Box 3849  
Newark, New Jersey 07103-3849

cc: Other elected and governmental officials  
Consumer Rights organizations  
Concerned citizens  
Various media outlets

## 2020 USA PRESIDENTIAL DEBATE TOPICS

CRIMINAL JUSTICE REFORM	GUN SAFETY	PUBLIC CORRUPTION
DEFICIT - <i>#TheTRUMP</i> Impact	HEALTH INSURANCE REFORM	RACE RELATIONS
EDUCATION: K-12	HOMELESSNESS	RECESSION2021 – THE ReMIX
ELECTION SECURITY	IMPEACHMENT	RELIGIOUS FREEDOM
ENVIRONMENTAL PROTECTIONS	IMMIGRATION REFORM	SAFETY NET PROGRAMS
FOREIGN RELATIONS	INCOME INEQUALITY	STUDENT LOAN FORGIVENESS
FREE COLLEGE TUITION	INFRA-STRUCTURE SPENDING	TAX REFORM
<b><i>#FRAUDclosure:</i></b>	JOB/EMPLOYMENT SECURITY	TRADE WARS
<b><i>#NewJerseyUNIQUE STYLE</i></b>	JUDICIAL NOMINATIONS	VOTER SUPPRESSION

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