



Second from LAST CALL to SBA Declined Loan people from any disaster after the year 2014 and before 2023



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This morning while you are having a coffee or whatever you do in the morning I want you to send an email right after you finish reading this post. I want you to get serious about ending this SBA DOB Declined Loan issue with the state, every morning.

During your morning routine why not send an email to the Director of Homeowners Assistance Jeff Haley Jeff.Haley@la.gov and ask him which SBA code applies to your Restore account.

If the State employee Jeff Haley doesn't respond, then please feel free to call the **SBA Loan Processing division 1-800-659-2955** and ask that they send the State of Louisiana Office of Community Development - Disaster Recovery Unit your SBA Cancellation Code. Please have them email it to your case worker, CTA, Jeff.Haley@la.gov

Give the SBA about 20 minutes once they tell you they will do it for you, then follow up with each person you asked the SBA to email your Cancellation Code to.

Below you are going to find two groups.

If you are in the Group 1: "**Agency Cancellation**" and you still have SBA as a Duplication of Benefits on your Grant Award I want you to publish your SBA DOB as a comment on any Social Media page and ask yourself if you would let that money go just because you didn't have a state worker call you back to tell you want I am sharing with you know. Group 1 people are 100% but only if you feel like removing your SBA

SBA CANCELLATION CODES

Group 1.

Agency Cancellation

- C10. Failure to complete and return all loan closing documents. (*Proven*)
- C11. Failure to satisfy all terms and conditions of the loan.
- C12. Adverse change. IHP referral. (*Proven*)
- C13. Adverse change. Other. (*Proven*)
- C14 Subsequent recoveries exceed verified loss.
- C15. RESERVED
- C16. Other reasons. &ndash (Agency Decision)

If you are in Group 2, I need to know who you are and I need a copy of your Grant Award. You are going to be referred to a State Representative that serves on the Louisiana Homeowners Task Force. It's Rep. James and he is going to guide you through the legal process of filing a class action lawsuit against the Director of the OCD-DRU Patrick Forbes and Director Homeowners Assistance Jeff Haley. You will not file against the state as an individual, you will follow what Rep. James suggests based on his public statement July 13, 2018 before Governor Edwards entered the state capitals committee room #5. If he refuses for any reason not to talk to you please contact me for a copy of Executive Order JBE-2016-65 Section: "Public input" and I'll be sure to update his video post I will be making today about how little politicians fight for Louisiana flood victims.

Group 2.

Cancellation at Borrower's Request

- C20. Adequate recovery from other sources.
- C21. Reluctant to incur additional debt.
- C22. Dissatisfied with loan terms and conditions.
- C23. Dissatisfied with insurance requirements.
- C24. Unwilling to pledge collateral.
- C25. RESERVED
- C26. Other reasons. &ndash (Borrower Decision)
- C27. Dissatisfied with loan interest rate (market rate). &ndash (Borrower Decision)"

Summary: Group 1 are protected by the HUD Guidance of 2011 which is what the states OCD-DRU follows. We have case examples ready if anyone questions our authority to ask to be removed from the SBA DOB list.

Summary: Group 2 persons are protected by the HR 1892 Public Law 115-123. It includes all disasters dating back to 2014 which are ignored by our state congressional representatives and State Representative James clearly stated what he thinks about them. This is why you are going to work him to resolve your SBA DOB.

(Note and my disclaimer, I'm not a lawyer and I do not play a lawyer on TV. I am a citizen that reads and publishes my opinion on topics that can range from building codes and hammer selections to allocations and funding of disaster recovery.)

We have just over 3,800 homeowners that match Group 1 or Group 2.

We have one state Rep that publicly and on the record stated that he feels our Congressional Representatives have not fought hard enough for any of our Louisiana disaster victims.

By my timetable we have roughly 30 days from today to make a very loud and very large wave and push that wave into our state offices of the OCD-DRU.

The state has forced a divide, each homeowner seems to have to fight for policy to be enforced on their account. We need to have one person on the Task Force take all of the names and represent all of the people in Group 1 and in Group 2 at the same time. It is taking 3 to 5 days to do one on one with the state since June 2018. That's too slow, we will be out of time before we finish all of the Group 1 people.

This only applies to those that declined, cancelled, did not close on SBA loans and didn't take assistance or money if that is a better word for you.

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