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CBC Mortgage Agency  
866-563-3507

Please provide your response below:

I am a state govt employee who had A-1 credit & 2 townhouses to secure my retirement. During the housing market crash, MD State employees went through years of furloughs/reductions. I sold the homes in 2009<sup>2</sup>. Thought I would be able to get control of my credit acc'ts, but ~~using~~ all income tax refunds didn't help because if not paying the Full amount, 2-3 other charges were added every month. So I had no choice but to file bankruptcy. I felt like a failure. I started downsizing my living arrangements to become stable again. Living in a studio, the rent was going up along with all utilities so I applied to see what can happen at that point. I was so delighted to learn that I can buy but I had good credit, no cash. The loan officer said there was programs that may help & you did. 😊 It feels great. Then to learn that the balance can be forgiven when I pay 36 consee. payments. Now I'm hearing new tax laws won't allow ~~me~~ to bring home my tax dollars without owing at the end of the year. Another hurdle but I will make it.

Thank you,