

March 21, 2024

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Public comment submitted in writing

## Courtney Pond

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**From:** Nora Salazar-Hernandez <latina60nsh@gmail.com>  
**Sent:** Wednesday, March 20, 2024 2:18 PM  
**To:** feedback  
**Subject:** [External] - California Mortgage Relief Program

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I would like to submit a concern and comments regarding the California Mortgage Relief Program Rerral Letter for PACE loan applicants.

Concern as how the program is being promoted to consumers who have existing PACE loans and how it can pay down or off upto \$80,000 of loan

This advertisement is misleading, in fact most applicants get denied without a specific reason for the denial, they are informed via an email that their application was denied.

In order for a program to fully work there needs to be complete transparency, especially to the individual homeowner applicant who is struggling to make thier increased mortgage payment due to the PACE Loan that has been attached to their property taxes whether they are behind or not in their payments.

I ask this board to reevaluate the financial assistance criteria and eligibility of the California Mortgage Relief Program when it deals with the PACE loan applications and be specific to why an application is being denied, what are the true eligibility guidelines and what does not qualify fir assistance, this would greatly save time and money.

Thank you

Sincerely

Nora Salazar-Hernandez, concerned citizen