

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

ZAINAH HAMMOUD, SHAEFA MOHAMED,)
ELEANOR EWALD, ERIC EWALD,)
CHERYL DEANDA aka CHERYL FOSTER,)
GENO DEANDA, PAULA NEWCOMB,)
ROBERT RADFORD, ANDREA ROWE,)
GARY ZELONY, ANTHONY CRUMP, ERNEST) Case No.:2:15-cv-14461-JEL-APP
FOREST, BRANDY GUITERREZ, HENRY)
KOPPOE, TIMOTHY PADDEN, SONIA VARGAS,) Hon. Anthony P. Patti
JENNIFER WICK, WARREN WICK, CARL NOVAK,)
and RICHARD ROBBS, all individual citizens of the)
United States and the State of Michigan,)

Plaintiffs,)

v.)

WAYNE COUNTY; WAYNE COUNTY TREASURER)
RICHARD HATHAWAY; RAYMOND WOJTOWICZ;)
DAVID SZYMANSKI; FELECIA TYLER; CITY OF)
DEARBORN; CITY OF GARDEN CITY; ROBERT)
MUERY; ALLYSON BETTIS; RANDY WALKER;)
CITY OF LINCOLN PARK; BRAD COULTER; CITY)
OF WAYNE; LISA NOCERINI; TOWNSHIP OF)
REDFORD; TRACY KOBYLARSZ; JSR FUNDING,)
LLC; JAMES aka "JIM" BUDZIAK; ENTERPRISING)
REAL ESTATE, LLC; MILAN GANDHI; RISHI)
PATEL; NANDAN PATEL; HP SNAP INVESTMENT,)
LLC; HETAL GANDHI; GLOBAL REALTY, LLC;)
RICHARD INGBER; RANCILIO & ASSOCIATES;)
RICHARD KOSMACK; KAREN FROBOTTA; and)
NANCY JACKSON,)

Defendants.

THE MERIDIAN LAW GROUP

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**PLAINTIFFS' MOTION FOR TEMPORARY RESTRAINING
ORDER AND FOR PRELIMINARY INJUNCTION**

The above-named Plaintiffs, by and through their undersigned counsel, respectfully move this Court for a Temporary Restraining Order and Preliminary Injunction preventing Defendants from evicting, continuing with an eviction proceeding against, or initiating an eviction proceeding against the named Plaintiffs in this action or any similarly situated residents of Wayne County and their real property. This honorable court should affect a stay of any eviction actions in Michigan State district courts related to the properties resided in by the Plaintiffs and the putative class. As set forth in the accompanying Memorandum of Law in support of this Motion, the actions taken by the Wayne County Treasurer, the Cities and/or Townships who received deeds to the properties, and the developers who subsequently received deeds, as well as individuals working in concert, are a violation of Plaintiff's equal protection, due process, and other constitutional rights, as well as violations of state and local laws.

Plaintiffs, named and unnamed, are likely to succeed on the merits of its claims against Defendants and will be irreparably harmed if disposed of these homes. In addition, neither the public interest nor the interest of Defendants is substantially harmed by, at a minimum, a delay in possession of the properties, but in fact the public interest favors protecting Plaintiffs and their constitutional rights. This Court should therefore issue a Temporary Restraining Order, and ultimately after hearing on the motion, a preliminary injunction preventing Defendants from evicting, continuing with an eviction proceeding against, or initiated an eviction proceeding against the named Plaintiffs to this action or any similarly situated residents of Wayne County and their real property

Plaintiffs respectfully requests that the Court enter the Temporary Restraining Order, attached as **Exhibit D**, and hold an oral hearing on its petition for a preliminary injunction.

Respectfully submitted,

THE MERIDIAN LAW GROUP

/s/ Tarek M. Baydoun

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Dated: December 28, 2015

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INTRODUCTION

Plaintiffs in this action face the prospect of eviction from their homes, in part due to a scheme orchestrated by both public and private interests to divest ownership of their homes to third party investors, who would then make a substantial profit. The Plaintiffs seek for themselves, and for the putative class described in Plaintiffs' Complaint, relief and redress from an arbitrary and capricious abuse of power that was not effected by statutory taxation scheme nor legislation, but rather by the transgressions of individuals, acting with reckless disregard for the law, to deceive and ultimately deprive the class of their individual properties, without notice or compensation, in violations of the equal protection, due process and just compensation guaranteed by the Constitutions of the State of Michigan and the United States of America.

Because title to their homes have been illegally divested, first to Wayne County, then to the cities and/or townships, and later to the third party investment

companies, the investment companies have brought eviction proceedings which are pending in Michigan state courts. Because Plaintiffs possess a strong likelihood of success on the merits and would suffer irreparable injury without court intervention, a Temporary Restraining Order, and later a Preliminary Injunction should be ordered staying these eviction proceedings.

STATEMENT OF FACTS

Plaintiffs filed a Complaint contemporaneously with this Motion, which in detail discusses the facts relating to the foreclosure process, the execution of the first right of refusal by the cities and/or townships, and the transfer of the properties to third party developers. Plaintiffs' incorporate by reference the factual allegations as detailed in their Complaint. Also attached herein as **Exhibit A** are the affidavits of each Plaintiff in this suit.¹

Of the twenty named Plaintiffs in this action representing seventeen residences, currently thirteen face eviction hearings in the following Michigan district courts: 15-3901-LT and 15-3923-LT in 19th District Court, Dearborn; 15-1160-LT, 15-1162-LT, 15-1163-LT and 15-1165-LT in 21st District Court, Garden City; 15L1194-LT, 15L1205-LT, 15L1211-LT, 15L1271-LT, and 15L1272-LT in 25th District Court, Lincoln Park; and 15-1321-LT and 15-1321-LT in 29th District Court, City of Wayne. See **Exhibit B**. Moreover, those Plaintiffs not currently

¹ As noted in Plaintiffs' Complaint, not all affidavits were able to be signed prior to filing. An amendment exhibit will be filed after all are executed.

subject to an eviction proceeding could face a Summons and Complaint for Possession of Property at any time.

Plaintiffs have complied with the requirements of Fed.R.Civ.P. 65(b) regarding issuance without hearing, and have attempted to provide notice to appropriate parties. See **Exhibit C**, Affidavit of Tarek M. Baydoun.

STANDARD OF REVIEW

The purpose of a temporary restraining order and preliminary injunction is merely to preserve the relative positions of the parties until a trial on the merits can be held. *Univ. of Texas v. Camenisch*, 451 U.S. 390, 395, 101 S. Ct. 1830 (1981). The same factors are considered in determining whether to grant a request for a temporary restraining order or a preliminary injunction. See *Ohio Republican Party v. Brunner*, 543 F.3d 357, 361 (6th Cir. 2008). To determine whether a preliminary injunction is appropriate under Fed. R. Civ. P. 65, the Court must weigh the following factors:

- (1) whether the movant has a strong likelihood of success on the merits; (2) whether the movant would suffer irreparable injury without the injunction;
- (3) whether issuance of the injunction would cause substantial harm to others; and (4) whether the public interest would be served by the issuance of the injunction.

Certified Restoration Dry Cleaning Network, L.L.C. v. Tenke Corp., 511 F.3d 535,

542 (6th Cir. 2007). These four factors "guide the discretion of the district court[;]" however, "they do not establish a rigid and comprehensive test," *Friendship Materials, Inc. v. Michigan Brick, Inc.*, 679 F.2d 100, 102 (6th Cir. 1982), and are "factors to be balanced, not prerequisites that must be met," *Jones v. City of Monroe*, 341 F.3d 474, 476 (6th Cir. 2003). Whether the combination of the factors weighs in favor of issuing injunctive relief in a particular case is left to the discretion of the district court. See *Leary v. Daeschner*, 228 F.3d 729, 739 (6th Cir. 2000). The Sixth Circuit has held that "a party is not required to prove his case in full at a preliminary injunction hearing." *Certified Restoration*, 511 F.3d at 542 (internal citations omitted). "[I]t is ordinarily sufficient if the plaintiff has raised questions going to the merits so serious, substantial, difficult, and doubtful as to make them a fair ground for litigation and thus for more deliberate investigation." *Six Clinics Holding Corp. v. Cafcomp Sys., Inc.*, 119 F.3d 393, 402 (6th Cir.1997), citing *In Re De Lorean Motor Co.*, 755 F.2d 1223, 1229 (6th Cir. 1985).

ARGUMENT

I. Plaintiffs Are Likely to Succeed on the Merits of Their Claims

Plaintiffs are likely to succeed in the merits of their claims, which ultimately seek to invalidate the deeds by which title to Plaintiffs' homes were taken and illegally and wrongfully transferred to third party investment companies. Again,

Plaintiffs refer to those allegations as specifically enumerated in detail in their Complaint, the attached affidavits in support (**Exhibit B**), and the Affidavit of Tarek M. Baydoun (**Exhibit C**).

A. Constitutional Claims

i. Equal Protection

The Equal Protection Clause of the Fourteenth Amendment commands that no state shall "deny to any person within its jurisdiction the equal protection of the laws." U.S. Const. amend. XIV, § 1. The Supreme Court has stated that this language "embodies the general rule that States must treat like cases alike but may treat unlike cases accordingly." *Vacco v. Quill*, 521 U.S. 793, 799 (1997). States and/or state actors cannot make distinctions which either burden a fundamental right, target a suspect class, or intentionally treat one differently from others similarly situated without any rational basis for the difference. *Id.*; *Village of Willowbrook v. Olech*, 528 U.S. 562, 564 (2000) (per curiam). More succinctly, the purpose of the equal protection clause "is to secure every person within the state's jurisdiction against intentional and arbitrary discrimination, whether occasioned by express terms of a statute or by its improper execution through duly constituted agents." *Sunday Lake Iron Co. v. Wakefield Twp.*, 247 U.S. 350, 352-53 (1918) (emphasis added).

Plaintiffs have been systematically, intentionally, and arbitrarily treated differently from other persons in Wayne County, resulting in the transfer of title to

real property which Plaintiffs are entitled, without a rational basis for such actions. Plaintiffs do not seek a court order nullifying their property tax obligation. In fact, as evidenced by their affidavits in support (**Exhibit B**), Plaintiffs have attempted to pay the amount owed on multiple occasions, but Plaintiffs, and those similarly situated, were subject to irrational, arbitrary, and illegal discrimination by which they were denied equal access to payment agreements under MCL §211.78(h) and MCL §211.78(q).² Entering into these payment agreements provides, at a minimum, temporary relief from foreclosure for title holders to property experiencing substantial financial hardship, and would have ensured that Plaintiffs title would not currently be divested.

The most advantageous plan, IRSPA, allowing for a ten percent down payment of a taxpayers 2012 taxes, along with three percent monthly payments, was offered to no named Plaintiffs, despite being offered to thousands of others in Wayne County, by Defendants own admissions. Indeed, even the Treasurer's website falsely indicates that although new and preferable payment agreements are now available, "those who own and live in their home may be allowed to enter into the IRSPA (explained below) August 3-7)".³ Plaintiffs were led to believe this was the case, and were uniformly told to return during this week in August, 2015, to enter into an

² Factual allegations related to Equal Protection violations involving disparate treatment involving payment plans is more thoroughly described in Plaintiffs' Complaint, ¶¶77-91.

³ See Exhibit 6 to Plaintiffs' Complaint: rendition of Wayne County Treasurer's Website, printed November 11, 2015

agreement or pay their tax burden, only to return and find out this was patently false for named Plaintiffs and those similarly situated.⁴

Moreover, named Plaintiffs, and those similarly situated, who did enter the less advantageous payment plan offered to them, signed applications stating that upon approval and payment of the first installment, the County Defendants had removed their property 2015 foreclosure process completely, and that their house would not be sold in 2015.⁵ Upon information and belief, this was not the universal approach taken for those in payment plans, as thousands in payment plans have not had their real property sold at tax sale in 2015.

No rational basis exists for such a distinction between named Plaintiffs/those similarly situated, and those other residents of Wayne County who were offered IRSPA, whose application language was honored, and/or whose property was ultimately not offered at tax sale in 2015. The only logical conclusion, based on all available evidence, is that named Plaintiffs and those similarly situated were systematically targeted because of the value in their property, to ensure that those properties were subject to the exercise of the First Right of Refusal by those cities/townships, and thus to be ultimately transferred to Developer Defendants. However, such activity violates Plaintiffs rights to equal protection under the law.

ii. Due Process

⁴ Again, see Affidavits, **Exhibit B**.

⁵ See Exhibit 5, Exhibit 12 to Plaintiffs' Complaint

The right to due process is the “opportunity to be heard ‘at a meaningful time and in a meaningful manner.’” *Matthews v. Eldridge*, 424 U.S. 319, 333 (1976), quoting *Armstrong v. Manzo*, 380 U.S. 545, 552 (1965). In order for a plaintiff to claim a deprivation of due process in 42 U.S.C. §1983 cases, there must be a showing that “(1) plaintiffs were deprived of right secured by the US Constitution or laws of the United States; and (2) the deprivation was caused by a person acting under color of state law.” *Hillside Productions, Inc. v. Duchane*, 249 F.Supp.2d 880, 892 (E.D.Mich. 2003).

Generally, a showing of a violation of due process rights requires a showing of the following:

- (1) Plaintiff has a property interest protected by the Due Process Clause;
- (2) Plaintiff was deprived of this protected interest within the meaning of the Due Process Clause; and
- (3) The government did not afford Plaintiff adequate procedural rights prior to depriving it of its protected interest.

Id at 893, citing *Med. Corp, Inc. v. City of Lima*, 296 F.3d 404, 409 (6th Cir. 2002).

Plaintiffs rights to their real property are a property interest protected by the Due Process Clause of Fourteenth Amendment. The United States Supreme Court has held that due process requires the government to provide notice reasonably calculated, under all circumstances, to apprise interested parties of the pendency of

the action and afford them an opportunity to present their objections. *Jones v. Flowers*, 547 U.S. 220, 226 (2006), citing *Mullane v. Central Hanover Bank & Trust Co.*, 339 U.S. 306, 314 (1950). An interested party's knowledge of delinquency in the payment of taxes is not equivalent to notice that a tax sale is pending. *Mennonite Bd. Of Missions v. Adams*, 462 U.S. 791, 800 (1983).

Plaintiffs were disposed of their title holder rights to their real property without statutorily or constitutionally adequate notice, by a common scheme that involved invalid certified mailings designed to never be delivered to Plaintiffs yet never be returned to sender.⁶ While it is the case that returned mail by the post office as undeliverable does not impose an additional obligation to conduct lengthy investigations, *Smith v. Cliffs on the Bay Condo. Ass'n*, 463 Mich. 420, 429 (2000), a certified mailing returned as unclaimed does require the state to take additional reasonable steps available to it to attempt to provide notice to satisfy due process. *Jones*, 547 U.S. at 237. In *Jones*, the U.S. Supreme Court held that the state could have made other reasonable attempts, including regular mail left at the address or address undeliverable mail to "occupant," when the state had knowledge that the certified mailings were not reaching their intended recipient. *Id.* In this action, Defendant Wayne County Treasurer took active steps to get around this requirement: ensuring that the certified mail was never returned as unclaimed

⁶ See Affidavit of Tarek Baydoun, **Exhibit C**, ¶10, Plaintiffs' Complaint, ¶¶64-66, 94-95

(attempting to create the presumption they had no knowledge they were not delivered), and thus attempting to get around providing any additional notice.⁷

Further, personal visits required under state statute⁸ never occurred as alleged in November or December, 2014.⁹ Specifically, photographs provided by Defendant Wayne County Treasurer in FOIA requests purported to be evidence of posting from November or December 2014 were actually photographs taken in earlier years providing notice of earlier foreclosure actions, which were redeemed.¹⁰

This systematic denial of notice of the foreclosure proceedings constitutes a due process violation, in that Defendant Wayne County and Wayne County Treasurer not only did not provide notice reasonably calculated to inform Plaintiffs of the foreclosure action, but took active steps to ensure notice would not be given and no additional requirement would be imposed on those Defendants. Plaintiffs, and those similarly situated, thus had no opportunity to be heard ‘at a meaningful time and in a meaningful manner’, and therefore were deprived of due process owed.

⁷ In fact, regular first class mailings were eliminated for the foreclosures in the 2012 tax year (2015 foreclosures), meaning that Defendant Wayne County Treasurer decided to create a scheme even less reasonably calculated to provide notice.

⁸ Under MCL 211.78i, requiring the foreclosing governmental unit to visit the property, determine whether it is occupied, and either inform the occupant of the property or post notice in a conspicuous location, regarding the foreclosure of that year.

⁹ See Affidavits, Exhibit B, Plaintiffs’ Complaint, ¶¶67, 94-95.

¹⁰ See **Exhibit B** Affidavits. The photographs show Plaintiffs home in different condition than how they appeared during this time period in 2014, such as different blinds or decorations and different landscaping.

iii. Takings

The Fifth Amendment to the United States Constitution, as well as the Michigan Constitution,¹¹ requires just compensation for the taking of private property. Defendants Equal Protect and Due Process violations have effectuated a public taking of private property, without just compensation. As more thoroughly detailed in Plaintiffs' Complaint, ¶¶114-121, Plaintiffs takings claim is thoroughly and inexplicably intertwined with Plaintiff's other constitutional claims because either Plaintiffs, and those similarly situated, did not receive just compensation for the equity value of the property they loss due to Defendants (either government actors or acting under the color of law) illegal and improper concerted action, or the illegal and improper action violated Plaintiffs constitutional rights and therefore should invalidate the deeds.

Moreover, Defendants knew all along, as part of the concerted effort, that the taking was for the sole purpose of the accumulation of private wealth to the Developer Defendants, and therefore was for a private purpose. Because a private taking cannot ever be constitutional, such a claim is immediately ripe in federal courts. *Montgomery v. Carter County*, 226 F.3d 758, 767 (6th Cir. 2000), citing *Armendariz v. Penman*, 75 F.3d 1311, 1320-21 (9th Cir. 1996).¹²

¹¹ Mich. Const. 1963, Art. 10 Sec. 2.

¹² From *Montgomery*, "Requiring a plaintiff to wait before suing in federal court, when her sole claim is that she was dispossessed of property for a private use, would have only one apparent purpose — to force the plaintiff to vet her claims in state proceedings (such as a state court declaratory judgment action to quiet title, as the county

B. State and Local Law Claims

The transfer of properties to the third party investment companies also occurred in violation of state and local laws.

With respect to the Garden City Plaintiffs, the Garden City Charter, § 5.02(7) requires an ordinance be adopted to “convey or lease or authorize the conveyance or lease of any lands of the city.” Moreover, § 5.03 entitled “Ordinance Enactment” states:

(B) *Enactment*...Following enactment, ordinances shall again be published within ten days together with a notice of adoption.

(C) *Effective date*. All ordinances shall take effect ten days after their enactment, or on such date thereafter as the Council shall declare, but in no event prior to publication.

(D) *Publication of ordinances*. As used in this section, the term “publish” shall mean to print the ordinance approved by Council in one or more newspapers of general circulation in the city.

Despite requesting the publication twice through FOIA requests, confirmation of publication has not been produced, nor has it been found through subsequent investigation. Consequently, it does not appear that the ordinance was ever published. Courts have strictly enforced publication requirements found both in

defendants have suggested) before the claims can be aired in federal court. But forcing the plaintiff to pursue state “remedial” procedures would be an exhaustion requirement, a requirement that Williamson County explicitly does not impose.” *Id.*

statutes and city charters. See *People v. Poyma*, 91 Mich.App. 238, 244-45 (1979). Without publication, the ordinance has never taken effect, and the deed should never have been issued. Thus, the Garden City deeds are invalid.

Similarly, with respect to Lincoln Park Plaintiffs, the Lincoln Park Charter, Chapter Six, Sections 19-20, state the following:

Section 19. Sale of public property; limitation.

Subject to the limitations contained in Section 20 following, the City has have power, upon proper resolution of the Council, to sell any of its real property, provided that the value of any real property to be sold does not exceed one dollar per capita according to the last preceding census.

Section 20. Same, requisites.

The Council may sell any real property of the City of a value in excess of one dollar per capita according to the last census...however, that any such proposition shall have first received the affirmative vote of three-fifths of the qualified electors of the City voting thereon at an election called in accordance with the provisions of Chapter II of this Charter relating to elections.

Michigan courts have previously held that where there was no authority for a city to purchase real estate via contract, an injunction against that contract was

appropriate. *Salzer v East Lansing*, 263 Mich 626, 629–631; 249 NW 16 (1933). The same should apply to a sale in violation of a city charter. Without question, the 91 properties transferred in Lincoln Park were collectively valued at more than one dollar per capita,¹³ as the properties were purchased by the third party investment company for more than \$1 million.¹⁴ Even if taken singly, the individual homes of each of the Plaintiffs who reside in the City of Lincoln Park are each valued at a figure above this requirement. However, the city council did not sign 91 separate purchase agreements and did not pass 91 separate resolutions, so the total value should be considered. No “affirmative vote” of the electors of Lincoln Park occurred and certainly no referendum passed carrying three-fifths “affirmative vote.” Thus, the single deed which transferred all properties to the third party investor is invalid and the evicting party does not have good title.

It should be noted that the City of Lincoln Park was operating under an emergency manager at the time, pursuant to MCL §141.1541, et seq. However, the issuance of deeds was explicitly authorized by council resolution, not emergency manager order. Even if this was not the case, a sale of assets worth more than \$50,000.00 by an emergency manager must be approved by the state treasurer prior to the transfer. MCL §141.1555(1). Despite requests for such approval, none has

¹³ For the 2010 census, this creates a valuation requirement of \$38,144.00.

¹⁴ This figure does not represent the true market value of the properties, but only the taxes due and any delinquent water balances. By way of example, 934 Kings Highway (Plaintiff Gutierrez) was purchased for \$9,174. The state equalized value of the property indicates that it is worth at least \$71,000.00. See **Exhibit 10** to Complaint.

been provided.¹⁵

II. The Risk of Forever Losing Possession to the Properties and Having No Place to Live Establishes a Clear Showing of Irreparable Harm

The second factor that a court must consider when deciding whether to issue a preliminary injunction is whether the plaintiff will suffer irreparable injury without the injunction. *Tumblebus, Inc. v. Crammer*, 399 F.3d 754, 760 (6th Cir. 2005). "A plaintiff's harm from the denial of a preliminary injunction is irreparable if it is not fully compensable by monetary damages." *Overstreet v. Lexington-Fayette Urban County Gov't*, 305 F.3d 566, 578 (6th Cir. 2002).

"Generally, because a piece of real property is unique, its loss has been considered irreparable injury." *Sayo, Inc. v. Zions First Nat'l Bank*, no. 06-CV-14963-DT, 2006 U.S. Dist. LEXIS 83737, *5 (E.D.MI Nov. 3, 2006), citing *United Church of the Medical Ctr. V. Medical Ctr. Comm'n*, 689 F.2d 693, 701 (7th Cir. 1982). See also *Brown v. Artery Organ., Inc.*, 654 F.Supp 1106, 1118-19 (D.D.C. 1987) ("wrongful eviction constitutes irreparable harm because of relocation costs, difficulty in commuting from a new location, additional time need, potentiality for homelessness"). This Court has also found that the loss of a plaintiff's last remaining asset may also demonstrate irreparable injury. *Sayo*, 2006 U.S. Dist LEXIS 83737 at *6. "Eviction from their home of a financially

¹⁵ Plaintiffs have addition state law claims relating to Michigan Open Meetings Act and Freedom of Information Act violations in their complaint which are not explicitly stated here.

insecure family in the middle of winter could well constitute irreparable harm.”
Cousins v. Bray, 297 F.Supp.2d 1027, 1041 (S.D. Oh. 2003).

Plaintiffs’ would suffer an irreparable injury if they are wrongfully evicted from their homes and lose possession. All named Plaintiffs in this action own their home without a mortgage, but none are financially secure,¹⁶ as evidenced by their position relative to a tax foreclosure proceeding and specific health and family circumstances, as enumerated in the attached **Exhibit B** affidavits. Moreover, each parcel of real property is unique and carries with it enduring emotional ties through, for some Plaintiffs, over fifty years of occupancy and ownership. Dispossession, alteration, and possible destruction of their homes.

Moreover, Plaintiffs seek certification of a class of Plaintiff whose real property was subject to tax foreclosure pursuant to the General Property Tax Act, MCL 211.78, et seq., was purchased by a city or township of that county, pursuant to the First Right of Refusal under MCL 211.78m(1), in 2015. Plaintiffs, or their counsel, certainly cannot seek out and represent all those similarly situated individuals in Wayne County,¹⁷ nor voluntarily ask a state district court to indefinitely delay such actions it does not have knowledge of. Likely, those parties under eviction proceedings do not know the extent, or any part of, the factual

¹⁶ By way of example, Plaintiff Radford is permanently disabled and lives on a fixed income which includes \$16 per month in food stamps. He does not have the financial means to pay for basic utilities and his family is the original owner of the home from when it was built in the 1950’s.

¹⁷ Approximately 800 real property parcels, mostly occupied residential homes, were subject to such an action in the county in 2015.

allegations as enumerated in Plaintiffs complaint. Still, because of the nature of the actions, members of this putative class not named herein are not likely financially secure, would lose unique real property, and would face the potentiality for homelessness in the middle of winter, without sufficient knowledge that wrongful actions were taken against them. It is also entirely possible, and probable, that Judgments of Evictions have already been issued against members of this putative class, which could be soon, but have not yet been, acted upon. For these additional reasons, immediate irreparable harm would be suffered, not just by the named Plaintiffs, but by all members of the putative class, if a Temporary Restraining Order, and later a Preliminary Injunction, is not issued.

III. The Balance of Harm and the Public Interest Tips Decidedly in the Plaintiffs' Favor

In addition to those factors above, the Court must determine whether “issuance of the injunction would cause substantial harm to others” and “whether the public interest would be served by the issuance of the injunction. *Certified Restoration Dry Cleaning Network , L.L.C. v. Tenke Corp.*, 511 F.3d 535, 542 (6th Cir. 2007). “Because the final two factors require balancing of the interests and harms to various parties, they can be addressed together.” *B&S Transp.,Inc. v. Bridgestone Ams. Tire Operations, L.L.C.*, no. 5:13-cv-2793, 2014 U.S.Dist. LEXIS 26119, *27 (N.D. Oh. Feb. 27, 2014).

Assessing the public interest, the Court “primarily addresses impact on non-

parties.” *Hunter v. Hamilton County Bd. Of Elections*, 635 F.3d 219 (6th Cir.2011), citing *Bernhardt v. Los Angeles County*, 339 F.3d 920, 931 (9th Cir. 2003). While the public does have an interest in the enforcement of state court orders and judgments, see generally *Richardson v. Wells Fargo Bank, NA*, No. 13-cv-10234, 2013 U.S. Dist. LEXIS 94089 (E.D. Mich. July 5, 2013), judgments of eviction have not been entered in these actions as of yet. Further, the public has a stronger interest in ensuring that due process is accorded, and citizens are not improperly discriminated. The public interest is served by preventing the violation of constitutional rights. *Chabad of S. Ohio & Congregation Lubavitch v. City of Cincinnati*, 363 F.3d 427, 436 (2004). See also *Brown v. Dayton Metro. Hous. Auth.*, No. C-3-93-037, 1993 U.S. Dist LEXIS 21297, *92 (S.D. Oh Aug. 26. 1993), *Ariz. Dream Act Coal. V. Brewer*, 757 F.3d 1053, 1069 (9th Cir. 2014) (“the public interest and the balance of the equities favor preventing a violation of a party’s constitutional rights”). Moreover, the public has an interest in ensuring that local and state laws are properly followed by all citizens and entities, both private and public. Substantial evidence indicates that city and/or township charters were circumvented in the scheme to divest Plaintiffs of their title.

Moreover, the parties attempting to evict Plaintiffs would not suffer substantial harm by the issuance of a preliminary injunction. If Plaintiffs succeed on the merits, a Judgment of Eviction should never be issued and therefore no

harm would be suffered by the evicting parties. Even if Plaintiffs do not succeed on the merits, the evicting parties would retain title to the properties; only possession would be delayed until a final determination is made. However, this harm is small in comparison with the potential harm to Plaintiffs if they are wrongfully evicted from their residences. Therefore, when balancing the harm to others and the public interest, these factors favor a temporary restraining order and preliminary injunction.

CONCLUSION

An initial Temporary Restraining Order, and later a Preliminary Injunction after a hearing on such motion is heard, are necessary in this action to preserve Plaintiffs in their homes and ultimately return title to those Plaintiffs. An overwhelming amount of evidence indicates that an intentional and illegal scheme resulted in an unprecedented loss of record title to property to both those named Plaintiffs and those similarly situated in Wayne County, and a loss of property to other owners. Based on this evidence, Plaintiffs are likely to succeed on the merits of their claim.

Moreover, immediate irreparable harm will result, especially to those unknowing innocents not specifically named herein. These homes could be torn down or otherwise substantially altered and diminished in value without such an injunction, whereas ensuring that Plaintiffs remain in these homes eliminates this

possibility. If a family were to ultimately regain possession of the real property it owned and occupied for more than 50 years but the improvements on the property or torn down or substantial altered in the interim, the loss cannot be valued.

Lastly, when balancing the harms and the public interest, protecting Plaintiffs rights outweighs any harm suffered by Defendants, which would not be substantial, as at worst their possession is only delayed. For these reasons, this Court should grant Plaintiffs' Motion and issued the attached Temporary Restraining Order, and schedule a hearing on a Preliminary Injunction.

Respectfully submitted,

THE MERIDIAN LAW GROUP

/s/ Tarek M. Baydoun

Tarek M. Baydoun (P74551)

Jeffrey R. Hicks (P74279)

Attorneys for Plaintiffs

24513 Ford Road

Dearborn, MI 48128

(313) 288-8529

Dated: December 28, 2015

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

ZAINAH HAMMOUD, SHAEFA MOHAMED,)
ELEANOR EWALD, ERIC EWALD,)
CHERYL DEANDA aka CHERYL FOSTER,)
GENO DEANDA, PAULA NEWCOMB,)
ROBERT RADFORD, ANDREA ROWE,)
GARY ZELONY, ANTHONY CRUMP, ERNEST) Case No.:2:15-cv-14461-JEL-APP
FOREST, BRANDY GUITERREZ, HENRY)
KOPPOE, TIMOTHY PADDEN, SONIA VARGAS,) Hon. Anthony P. Patti
JENNIFER WICK, WARREN WICK, CARL NOVAK,)
and RICHARD ROBBS, all individual citizens of the)
United States and the State of Michigan,)

Plaintiffs,)

v.)

WAYNE COUNTY; WAYNE COUNTY TREASURER)
RICHARD HATHAWAY; RAYMOND WOJTOWICZ;)
DAVID SZYMANSKI; FELECIA TYLER; CITY OF)
DEARBORN; CITY OF GARDEN CITY; ROBERT)
MUERY; ALLYSON BETTIS; RANDY WALKER;)
CITY OF LINCOLN PARK; BRAD COULTER; CITY)
OF WAYNE; LISA NOCERINI; TOWNSHIP OF)
REDFORD; TRACY KOBYLARSZ; JSR FUNDING,)
LLC; JAMES aka "JIM" BUDZIAK; ENTERPRISING)
REAL ESTATE, LLC; MILAN GANDHI; RISHI)
PATEL; NANDAN PATEL; HP SNAP INVESTMENT,)
LLC; HETAL GANDHI; GLOBAL REALTY, LLC;)
RICHARD INGBER; RANCILIO & ASSOCIATES;)
RICHARD KOSMACK; KAREN FROBOTTA; and)
NANCY JACKSON,)

Defendants.

**INDEX OF EXHIBITS FOR MOTION FOR TEMPORARY RESTRAINING
ORDER AND PRELIMINARY INJUNCTION**

Exhibit A – Affidavits of Named Plaintiffs

Exhibit B – Notices to Appear – Eviction Hearings

Exhibit C – Affidavit of Tarek M. Baydoun

Exhibit D – Proposed Order Granting Temporary Restraining Order

AFFIDAVIT OF PAULA NEWCOMB

I, Paula Newcomb, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 30706 Hennepin, Garden City, Michigan, 48135 ("property").
3. I acquired ownership in the home pursuant to a deed on January 31, 2011, recorded in Liber 51526, Page 1317, Wayne County Records. The home has been owned by my family and has remained in my family's possession since the 1950's.
4. I am also the former owner of 32957 Florence, Garden City, Michigan 48135. I transferred my interest in the Florence residence to my daughter Andrea Rowe. A deed has not yet been recorded in the Wayne County Register of Deeds.
5. It appears that Garden City applied an unexplained "assessment" to my summer tax bill for years 2011-2015 in the following amounts \$110.52 (2011), \$1,201.28 (2012), \$3,248.75 (2013), \$1,079.17 (2014), and \$1,839.18 (2015) for a total of \$7,478.90 in "special assessments" that I did not owe on the property.
6. A Wayne County Treasurer document in my possession reflects the fact that I paid all taxes up to and including the 2011 delinquent taxes.
7. The Wayne County FOIA documents for my property do not contain any pictures of certified mail envelopes nor receipts of any documents delivered to my property or myself. The mail log reflects the fact that the certified mail the Treasurer claims he sent me was not delivered nor received. I have reviewed the USPS report on all three certified mailings that the Treasurer claims were sent and the three appear to have been sent

somewhere on December 19, 2014 and were not delivered as of January 13, 2015. Currently, all three mailings show that they are currently in transit to the destination, as of January 19, 2015. The PA 123 Notifications Document reflects the fact that no first class mail was sent to me or my property for the 2012 taxes. The picture of the property produced by the County was not taken, as suggested by Nancy Jackson, on November 7, 2014 at 4:27pm.

8. My base annual taxes, as assessed by Garden City in 2012, was \$1,702.76.
9. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice or any other documentation attached to my property in 2014 or 2015. Neither I nor anyone else at my property received notice that my property was going to be sold to Garden City or anyone else in 2015.
10. I additionally have never received any mail regarding delinquent 2012 taxes on the home located at 32957 Florence Street, Garden City, Michigan 48135.
11. On January 22, 2015, I entered into a payment agreement with Wayne County for both the property and the Florence home. At this time I paid \$1,179 towards the 2012 taxes.
12. After making a payment on January 22, 2015, I was told by the staff of the Wayne County Treasurer that, like prior years, that my house would not be sold this year and that I had until the end of December 2015 to pay my delinquent 2012 taxes. I was also told that regardless of whether I was in a payment plan I could come back in August and pay off any taxes owing at that time.
13. I returned to the Wayne County Treasurer to pay my taxes due on August 10, 2015, but was denied the opportunity.

14. I was struggling financially temporarily due to a job loss, and was recently re-employed, but have been doing everything I could to save my home for me and my family.
15. If I had known that I would not be given until the time specified by the Wayne County Treasurer to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.
16. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.

Dated: December 22, 2015

Subscribed and Sworn to before me
on this 22nd day of December 2015.


PAULA NEWCOMB

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of Wayne


Notary Public, Wayne County, State of Michigan

AFFIDAVIT OF ZAINAH HAMMOUD

I, Zainah Hammoud, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 6944 Theisen St. Dearborn, Michigan, 48126("property").
3. I acquired ownership in the home pursuant to a deed on 05/15/2012, recorded in Liber 49834, Page 0315, Wayne County Records.
4. I filed for and was otherwise entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments in 2012-2015.
5. The taxing unit, City of Dearborn conducted the prior sale and closing in 2011, and knew that the property was entitled to a principal residence exemption, yet failed to prepare grant an exemption.
6. I only learned today that the PRE was apparently revoked or denied, without notice, for tax years 2011-2015. I received no notice of the denial. I intend on appealing this revocation/denial immediately.
7. The "true cash value" used to calculate the taxable value of my property for 2015 was \$87,018. Thus, the illegal denial of my PRE resulted in an illegal assessment of approximately \$1,566.32 plus interest and fees for each year during the 2011-2015 tax years.
8. Additionally, it appears that Dearborn applied an unexplained "assessment" to my summer tax bill for years 2013-2015 in the following amounts 3227.82 (2013), 1611.36 (2014), and 1,450.40 (2015), for a total of \$6,289.58 in "special assessments" that I did not owe.

9. I received documentation showing that I had until December 2015 to pay my delinquent 2012 taxes in full.
10. A Wayne County Treasurer document in my possession and produced in November, 2015 falsely reflects that only 2 payments, totaling \$2,063 were made towards my delinquent 2012 taxes. In fact, I have 3 receipts, Wayne County Treasurer documents in my possessions refutes that falsity and reflect the fact that the following amounts were paid: \$3,647.10 on 09/19/2013, \$3,500 on April 14, 2014, and \$488 on 01/08/2015, for a total of \$7,635.10 that should have definitely been applied to and more than suffice to pay off the 2012 delinquent taxes and any related costs or fees. I also arranged for another individual to deliver a \$3,000 tax payment for me in January 2015 and cannot locate a receipt for that payment.
11. On January 8, 2015, under the duress of a threat of tax foreclosure, I entered into a payment agreement for delinquent 2012 taxes, that were not actually owed, and made the above-referenced \$488 payment towards the 2012 taxes.
12. The Wayne County FOIA documents for my property do not contain any pictures of certified mail envelopes nor receipts. The mail log reflects the fact that the Certified mail the Treasurer claims he sent me was neither sent to me nor received. I have reviewed the USPS report on both certified mailings that the Treasurer claims were sent and all appear to have been sent somewhere on November 20th or 21st, 2014 and reported as "accepted" in Detroit on November 21st, 2015, but never delivered. Conversely, the certified mail the Treasurer purportedly sent to Portfolio Recovery, who holds no interest in the property, was delivered on December to an address in Troy, MI and a signature card from USPS appears in the file. The PA 123 Notifications document reflects the fact that no first class

mail was sent to me or my property for the 2012 taxes. The picture of the property produced by the County was not taken, as suggested by Richard Kosmack, on October 27, 2014 at 4:53pm.

13. My base annual taxes, as assessed by Dearborn in 2012, was \$3,067.66.
14. Altogether, County records reflect the fact that we paid at least \$7,635.10 towards the 2012 taxes, which is 248% of my base 2012 taxes.
15. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice or any other documentation attached to my property in 2014 or 2015. Neither I nor anyone else at my property received notice that my property was going to be sold to Dearborn or anyone else in 2015.
16. After making a payment on 01/08/2015, we were told by the staff of the Wayne County Treasurer that my house would not be sold this year and that I had until the end of December 2015 to pay my delinquent 2012 taxes, which I actually did not even owe.
17. I was struggling financially temporarily, after discovering that my husband and brother in law failed to pay property taxes as promised, but have been doing everything I could to save my home for me and my family.
18. If I had known that I would not be given until the end of the year to pay my falsely-alleged delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.

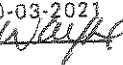
19. Upon receiving a notice to quit, we searched for answers, and we were told by Wayne County and the City of Dearborn that it was too late. They refused to even offer the most basic information.
20. Despite the approval of other property owners' nearly identical requests to repurchase homes from the City of Dearborn, the City denied my request, despite my meeting and exceeding every criteria that was established during the consideration of the requests to repurchase. There was no rational basis for this discrimination.
21. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.

Dated: December 23, 2015


ZAINAH HAMMOUD

Subscribed and Sworn to before me
on this 23rd day of December 2015.

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of 


Notary Public, Wayne County, State of Michigan

AFFIDAVIT OF GARY ZELONY

I, Gary Zelony, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 30431 Marquette Street, Garden City, Michigan, 48135-1343 ("property").
3. I acquired ownership in the home in 1983 with my former spouse. The home was awarded to me as part of a settlement agreement. I received ownership to the property pursuant to a quit claim deed recorded on November 27, 1990 recorded in Liber 24917, Page 0037, Wayne County Records.
4. I have at all relevant times been entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments throughout my period of ownership of the property. I have applied for such an exemption previously and believe I have been granted an exemption. I am entitled to a PRE for all tax years since 2012.
5. I do not know why my PRE application was denied, but at all relevant times the property has been my primary residence. I intend on appealing this revocation/denial immediately.
6. The "true cash value" used to calculate the taxable value of my property for 2015 was \$77,814. Thus, the illegal revocation of my PRE resulted in an illegal assessment of approximately \$700.42 plus interest and fees for each year during at least the 2011-2015 tax years.
7. Additionally, it appears that Garden City applied an unexplained "assessment" to my summer tax bill for years 2011-2015 in the following amounts \$605.83 (2011), \$330.72 (2012), \$693.25 (2013), \$704.34 (2014), and \$825.91 (2015), for a total of \$3,160.05 in "special assessments" that I did not owe over the past five tax years.
8. I received documentation showing that I had until December 2015 to pay my delinquent 2012 taxes in full. I also received a payment schedule.
9. A Wayne County Treasurer document in my possession and dated 03/30/2015 reflects a balance for 2012 taxes on that date of \$4,119.21.

10. On 03/30/2015, I entered into a payment agreement with the County and paid \$1,072 towards the 2012 taxes.
11. The Wayne County FOIA documents for my property do not contain any pictures of certified mail envelopes nor receipts. The mail log reflects the fact that the Certified mail the Treasurer claims he sent me was not received. I have reviewed the USPS report on all 10 certified mailings that the Treasurer claims were sent and all those sent to myself, the owner of record of the property, appear to have been sent somewhere on December 19, 2014 and are reported as still in transit. The PA 123 Notifications Document reflects the fact that no first class mail was sent to me or my property for the 2012 taxes.
12. My base annual taxes, as assessed by Garden City in 2012, was \$3,252.77, without my PRE.
13. I made a second payment of \$1,072.00 toward my 2012 taxes in 2015. However, this payment has never been reflected on any County records. Altogether, County records reflect the fact that we paid at least \$2,144.00 towards the 2012 taxes, which is 65.9% of my base 2012 taxes.
14. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice attached to my property in 2014 or 2015. Neither I nor anyone else at my property received notice that my property was going to be sold to Garden City or anyone else in 2015.
15. After making a payment on March 30, 2015, I was told by the staff of the Wayne County Treasurer that, like prior years, that my house would not be sold this year and that I had until the end of December 2015 to pay my delinquent 2012 taxes.
16. I have suffered greatly financially since the last recession began in 2008, due to losing approximately 65 percent of my chiropractor practice.
17. If I had known that I would not be given until the end of the year to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.

18. Upon receiving a notice to quit, I searched for answers, and was told by Wayne County and Garden City that it was too late. They refused to even offer the most basic information.


19. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe, but I believe I have been illegally denied equal protection and due process of the law that are guaranteed by the laws and constitutions of the State of Michigan, and the United States.

Further affiant sayeth not.

Dated: December 22, 2015


GARY ZELONY

Subscribed and Sworn to before me
on this 22nd day of December 2015.

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of 


Notary Public, Wayne County, State of Michigan

AFFIDAVIT OF HENRY KOPPOE

I, Henry Koppoe, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 1062 Stewart Avenue, Lincoln Park, Michigan, 48146-3622 ("property").
3. I acquired ownership in the home pursuant to a deed on April 23, 2010, recorded in Liber 48553, Page 1048, Wayne County Records.
4. I filed for and was otherwise entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments in 2010. However, a PRE was never applied to the property. I intend on appealing this revocation/denial immediately.
5. The "true cash value" used to calculate the taxable value of my property for 2015 was \$53,000. Thus, the illegal denial of my PRE resulted in an illegal assessment of approximately \$477.00 plus interest and fees for each year during the 2011-2015 tax years.
6. Additionally, it appears that the City of Lincoln Park applied an unexplained "assessment" to my tax bills for years 2012-2015 in the following amounts \$267.04 (2012), \$38.35 (2013), \$38.42 (2014), and \$421.11 (2015) for a total of \$764.92 in "special assessments" that I did not owe.

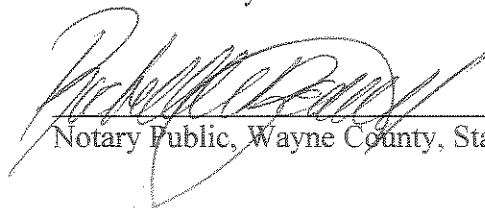
8. I have not yet received nor examined the FOIA documents for my foreclosure file.
- However, neither I nor anyone at my household was sent or left any notice of the 2015 tax foreclosure and sale by which the property was deeded to the City of Wayne.
9. I was struggling financially temporarily, but have been doing everything I could to save the home.
10. If I had known that I would not be given until the tax auction to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.
11. I attempted to pay any amounts that were due and was told by Wayne County and the City of Lincoln Park that it was too late. They refused to even offer the most basic information.
12. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

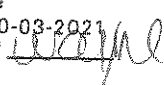
Further affiant sayeth not.

Dated: December 23, 2015


HENRY KOPPOR

Subscribed and Sworn to before me
on this 23rd day of December 2015.


Notary Public, Wayne County, State of Michigan

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of 

AFFIDAVIT OF CHERYL FOSTER

I, Cheryl Foster, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 30500 Barton, Garden City, MI , Michigan, 48135 ("property").
3. I acquired ownership in the home pursuant to a deed on 11/23/2005, recorded in Liber 44089, Page 2556, Wayne County Records.
4. I filed for and was otherwise entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments in 2005.
5. It appears that Garden City applied an unexplained "assessment" to my summer tax bill for years 2012-2015 in the following amounts 1821.14 (2012), 1588.68 (2013), and 1410.98 (2014), and 1276.13 (2015) for a total of \$6,096.93 in "special assessments" that I did not owe. Individual males who appeared to be Garden City employees cut off my DTE power lines, and recently left notices claiming a "high water consumption or radio read repair notice", despite my payment of utility bills.
6. A Wayne County Treasurer document in my possession reflects the fact that I paid all taxes up to and including the 2011 delinquent taxes, including a payment of \$500 on January 9, 2015.
7. On the same day, January 9, 2015, I entered into a payment agreement for delinquent 2012 taxes and paid \$500 towards the 2012 taxes.
8. I received documentation showing that I had until December 2015 to pay my delinquent 2012 taxes in full. I also received a payment schedule. On the same day, a Wayne County Treasurer staff member took my application, set the payment amounts and told me that I

had until the end of the year to pay the balance. I returned to the Treasurer's office on September 30, 2015 to pay the balance of my delinquent 2012 taxes and was told that it was too late because my property had been sold to Garden City. I sent the Treasurer an email and received a response letter on October 6, 2015 reaffirming this outrageous fact.

9. The Wayne County FOIA documents for my property do not contain any pictures of certified mail envelopes nor receipts. The mail log reflects the fact that the certified mail the Treasurer claims he sent me was not delivered nor received. I have reviewed the USPS report on both certified mailings that the Treasurer claims were sent and both appear to have been sent somewhere on November 21, 2014 and reported as undeliverable on November 26, 2014. The mail sent to Deutsche Bank, who has no interest in the property, appears to have been addressed to and delivered to a location in Jersey City, NJ, and a copy of a signature card was included. The PA 123 Notifications Document reflects the fact that no first class mail was sent to me or my property for the 2012 taxes. The picture of the property produced by the County was not taken, as suggested by Nancy Jackson, on November 7, 2014 at 4:19pm.
10. My base annual taxes, as assessed by Garden City in 2012, was \$2,972.44.
11. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice or any other documentation attached to my property in 2014 or 2015. Neither I nor anyone else at my property received notice that my property was going to be sold to Garden City or anyone else in 2015.

12. After making a payment on 01/09/2015, I was told by the staff of the Wayne County Treasurer that my house would not be sold this year and that I had until the end of December 2015 to pay my delinquent 2012 taxes.
13. I was struggling financially temporarily due to a job loss, and was recently re-employed, but have been doing everything I could to save my home for me and my family.
14. If I had known that I would not be given until the end of the year to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.
15. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.

Dated: December 23, 2015


CHERYL FOSTER

Subscribed and Sworn to before me
on this 23rd day of December 2015.

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of ~~Wayne~~ Wayne


Notary Public, Wayne County, State of Michigan

AFFIDAVIT OF ROBERT RADFORD

I, Robert Radford, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 29724 Marquette, Garden City, Michigan 48135 ("property").
3. I acquired ownership in the home from my brother pursuant to a quit claim deed dated March 24, 2004, which is recorded with the Wayne County Register of Deeds, Liber 41630, Page 0130. The home has been owned by my family since the 1950's and was my home as a child.
4. I was granted and was otherwise entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments throughout my period of ownership of the property.
5. The "true cash value" used to calculate the taxable value of my property for 2015 was \$35,856.00
6. It appears that the City of Garden City applied an unexplained "assessments" to my tax bills for years 2011-2015 in the following amounts \$106.00 (2011), \$142.87 (2012), \$141.79 (2013), \$585.05 (2014), and \$106.00 (2015), for a total of \$1,081.71 in "special assessments" that I did not owe over the past five tax years.
7. My base annual taxes, as assessed by Garden City in 2012, was \$1,683.18.
8. A Wayne County Treasurer document in my possession reflects a balance for 2012 taxes of \$1,522.25, reflecting payments of at least \$430.84 made toward that years taxes.
9. The Wayne County FOIA documents for my property do not contain any pictures of certified mail envelopes nor receipts. The mail log reflects the fact that the Certified mail the Treasurer claims he sent me was not received. I have reviewed the USPS report on all three certified mailings that the Treasurer claims were sent. The three mailings allegedly sent to myself were never delivered and, as of December 30, 2014, are displayed as currently in transit to the destination. The PA 123 Notifications Document reflects the fact that no first class mail was sent to me or my property for the 2012 taxes. The picture of the property produced by the County was not taken, as suggested by Karen Frabotta, on November 10, 2014 at 11:27 a.m.

10. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice attached to my property in 2014 or 2015. Neither I nor anyone else at my property received notice that my property was going to be sold to the City of Garden City or anyone else in 2015.
11. After making a payment on my 2012 taxes, I was told by the staff of the Wayne County Treasurer that my house would not be until the auction and to come back in August 2015 to pay my delinquent 2012 taxes.
12. If I had known that I would not be given until this time to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.
13. Upon receiving a notice to quit, I searched for answers, and was told by Wayne County and Garden City that it was too late. They refused to even offer the most basic information and dismissed me when I brought this to their attention during public comment at city council meetings.
14. I am permanently disabled and live on very limited income. I have even lacked the income to pay for basic utilities and although I receive food stamps, these have been cut to only \$16 per month.
15. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe, but I believe I have been illegally denied equal protection and due process of the law that are guaranteed by the laws and constitutions of the State of Michigan, and the United States.

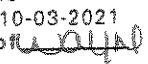
Further affiant sayeth not.

Dated: December 22, 2015


ROBERT RADFORD

Subscribed and Sworn to before me
on this 22nd day of December 2015.


Notary Public, Wayne County, State of Michigan

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of 

AFFIDAVIT OF ELEANOR EWALD

I, Eleanor Ewald, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 6110 Harrison Street, Garden City, Michigan, 48135-2556 ("property").
3. I acquired ownership in the home pursuant to the order of the probate judge, and received title by a deed on 01/16/2014 recorded in Liber 51263, Page 0998, Wayne County Records.
4. I was granted and was otherwise entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments in 2011.
5. I only learned today that my PRE was apparently revoked or denied, without notice, for tax years 2013-2015. This discovery is further supported by a document in my possession, dated February 4, 2015 which states indicates a homestead denial on 11/11/2013 for years 2011 and 2012. I received no notice of the denial. I intend on appealing this revocation/denial immediately.
6. The "true cash value" used to calculate the taxable value of my property for 2015 was \$48,200. Thus, the illegal denial of my PRE resulted in an illegal assessment of approximately \$867.60 plus interest and fees for each year during the 2013-2015 tax years.
7. Additionally, it appears that Garden City applied an unexplained "assessment" to my summer tax bill for years 2011-2015 in the following amounts 1062.99 (2011), 1636.28

(2012), 1788.64 (2013), 1870.00 (2014), and 1646.58 (2015), for a total of \$8,004.49 in “special assessments” that I did not owe.

8. On February 4th, 2014 I entered into a payment agreement for delinquent 2011 taxes.
9. I received documentation showing that I had until December 2014 to pay my delinquent 2011 taxes in full. I also received a payment schedule. I paid more than the Treasurer claimed I owed for 2011.
10. A Wayne County Treasurer document in my possession and dated 03/31/2015 erroneously reflects a balance for 2012 taxes on that date of \$2,750.87.
11. On 01/14/2015, I entered into a payment agreement with the County of Wayne and paid \$480 towards the 2012 taxes.
12. The Wayne County FOIA documents for my property do not contain any pictures of certified mail envelopes nor receipts. The mail log reflects the fact that the Certified mail the Treasurer claims he sent me was not received. I have reviewed the USPS report on all 9 certified mailings that the Treasurer claims were sent and all appear to have been sent somewhere on November 21, 2014 and reported as undeliverable on November 26, 2014. The PA 123 Notifications Document reflects the fact that no first class mail was sent to me or my property for the 2012 taxes. The picture of the property produced by the County was not taken, as suggested by Nancy Jackson, on November 6, 2014 at 11:38am.
13. My base annual taxes, as assessed by Garden City in 2012, was \$2,866.00.
14. Another Wayne County Treasurer document, dated November 6, 2015 provides evidence that in addition to the \$1,000 payment made on 03/31/2015, we made two additional payments towards the 2012 taxes in 2015. Altogether, County records reflect the fact that we paid at least \$1,848.46 towards the 2012 taxes, which is 64% of my base 2012 taxes.

15. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice or any other documentation attached to my property in 2014 or 2015. Neither I nor anyone else at my property received notice that my property was going to be sold to Garden City or anyone else in 2015.
16. After making a payment on March 31, 2015, I was told by the staff of the Wayne County Treasurer that, like prior years, that my house would not be sold this year and that I had until the end of December 2015 to pay my delinquent 2012 taxes.
17. I was in a bad car accident and was struggling financially, but have been doing everything I could to save my home for me and my family.
18. If I had known that I would not be given until the end of the year to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.
19. Upon receiving a notice to quit, I searched for answers, and was told by Wayne County and Garden City that it was too late. They refused to even offer the most basic information.
20. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.

Dated: December 23, 2015


ELEANOR EWALD

Subscribed and Sworn to before me
on this 23rd day of December 2015.

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting In the County of Wayne


Notary Public, Wayne County, State of Michigan

AFFIDAVIT OF ERNEST FOREST


I, Ernest Forest, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 1530 University Avenue, Lincoln Park, Michigan, 48146-1641 (“property”).
3. I acquired ownership in the home pursuant to a deed on 4/27/2003, recorded in Liber 40296, Page 0303, Wayne County Records. The home has been owned by members of my family for 52 years.
4. I filed for and was otherwise entitled to a Principal Residence Exemption (“PRE”) for the purpose of property tax assessments recently in 2015.
5. However, I only learned today that my PRE was not applied to earlier tax years in which I was eligible, including tax years 2010-2014. I intend on appealing this revocation/denial immediately.
6. The “true cash value” used to calculate the taxable value of my property for 2014 was \$43,600. Thus, the illegal denial of my PRE resulted in an illegal assessment of approximately \$392.40 plus interest and fees for each year during the 2011-2014 tax years.
7. Additionally, it appears that the City of Lincoln Park applied an unexplained “assessment” to my summer tax bill for years 2012-2014 in the following amounts \$40.90 (2012), \$38.87 (2013), and \$39.25 (2014) for a total of \$119.02 in “special assessments” that I did not owe.

8. I have not yet received nor examined the FOIA documents for my foreclosure file.
However, neither I nor anyone at my household was sent or left any notice of the 2015 tax foreclosure and sale by which the property was deeded to the City of Lincoln Park.
9. I have struggled financially since my wife died of cancer in 2009, but have been doing everything I could to save my home for me and my family.
10. If I had known that I would not be given until the tax auction to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.
11. I attempted to pay any amounts that were due and was told by Wayne County and the City of Lincoln Park that it was too late. They refused to even offer the most basic information.
12. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.
Dated: December 23, 2015

Subscribed and Sworn to before me
on this 23rd day of December 2015.


ERNEST FOREST


Notary Public, Wayne County, State of Michigan

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of Wayne

AFFIDAVIT OF SONIA VARGAS

I, Sonia Vargas, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 3006 Green Street, Lincoln Park, Michigan 48146-3259 ("property").
3. I acquired ownership in the home pursuant to a land contract dated January 9, 2012, to which I was to receive a warranty deed. Although I have satisfied the land contract in full, it does not appear that a warranty deed has ever been recorded with the Wayne County Register of Deeds for the property.
4. I filed for and was otherwise entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments in 2012.
5. I only learned today that my PRE was apparently revoked or denied, without notice, for tax years 2012-2015. I received no notice of the denial. I intend on appealing this revocation/denial immediately.
6. The "true cash value" used to calculate the taxable value of my property for 2015 was \$72,200. Thus, the illegal denial of my PRE resulted in an illegal assessment of approximately \$649.80 plus interest and fees for each year during the 2012-2015 tax years.
7. Additionally, it appears that the City of Lincoln Park applied an unexplained "assessments" to my tax bills for years 2013-2015 in the following amounts \$167.50 (2013), \$38.45 (2014), and \$99.13 (2015) for a total of \$305.08 in "special assessments" that I did not owe.

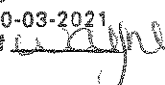
8. I have not yet received nor examined the FOIA documents for my foreclosure file.
However, neither I nor anyone at my household was sent or left any notice of the 2015 tax foreclosure and sale by which the property was deeded to the City of Lincoln Park.
9. Pursuant to the purchase agreement I signed with the land contract vendor, my understanding is that the vendor would pay the property taxes. Because I never received any delinquency statement, I assumed they were paid in full, and only found out about the foreclosure when I received a notice to quit in the mail.
10. If I had known that the delinquency even existed, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full.
11. I attempted to pay any amounts that were due and was told by Wayne County and the City of Lincoln Park that it was too late. They refused to even offer the most basic information.
12. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.
Dated: December 23, 2015

Subscribed and Sworn to before me
on this 23rd day of December 2015.


Notary Public, Wayne County, State of Michigan


SONIA VARGAS

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of 

AFFIDAVIT OF TIMOTHY PADDEN

I, Timothy Padden, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 1814 Pagel St., Lincoln Park, Michigan, 48146 ("property").
3. I acquired ownership in the home pursuant to a deed on 01/02/2006, recorded in Liber 44199, Page 1109, Wayne County Records.
4. I was entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments for the years 2006-2015.
5. I only learned today that my PRE was apparently revoked or denied, without notice, for tax years 2011. I received no notice of the denial.
6. The "true cash value" used to calculate the taxable value of my property for 2015 was \$44,800. Thus, the illegal denial of my PRE resulted in an illegal assessment of approximately \$806.40 plus interest and fees.
7. A Wayne County Treasurer document in my possession reflects the fact that I paid all taxes up to and including the 2011 delinquent taxes.
8. I attempted to enter into a payment agreement for delinquent 2012 taxes in March and was told that I could not apply for a payment agreement until August, and that I should return after August 3rd. Being otherwise eligible for relief under the policies stated by the Wayne County Treasurer, I was intentionally and arbitrarily denied the ability to apply for and obtain the relief made available to thousands of others.
9. I have phone records that prove that I repeatedly sought assistance and was denied equal protection, reaffirming this outrageous fact.

10. The Wayne County FOIA documents for my property do not contain any pictures of the certified mail envelopes nor receipts that the County claims it sent to me, only a document that appears to be a copy of a letter sent to MERS, who has no interest in the property, and was returned to sender. The mail log reflects the fact that the certified mail the Treasurer claims he sent me was not delivered nor received. I have reviewed the USPS report on all 6 certified mailings that the Treasurer claims were sent to my address and all 6 appear to have been sent somewhere in the City of Detroit in December 2015 and reported as undeliverable on December 20, 2014. The PA 123 Notifications Document reflects the fact that no first class mail was sent to me or my property for the 2012 taxes. The picture of the property produced by the County was not taken, as suggested by Nancy Jackson, on November 13, 2014 at 9:31am.
11. My base annual taxes, as assessed by Lincoln Park in 2012, was \$1,268.92.
12. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice or any other documentation attached to my property in 2014 or 2015. Neither I nor anyone else at my property received notice that my property was going to be sold to Lincoln Park or anyone else in 2015.
13. After requesting a payment agreement, I was told by the staff of the Wayne County Treasurer that my house would not be sold this year and that I had to come into the office between August 3-7 2015 to make a payment agreement pay my delinquent 2012 taxes. The staff told me that I could only get a payment plan if the City of Lincoln Park was not going to purchase my property. I thought this was odd, but I visited the City and spoke to the City staff and was told that the City was not going to buy anyone's property. Brad

Coulter, the City's Emergency Manager, later stated to me that he did not inform city staff of the City's intention to buy my property. Despite my explanation that I thought I had more time to pay, Mr. Coulter did not offer any assistance.

14. I was struggling financially temporarily but have been doing everything I could to save my home for me and my family.

15. If I had known that I would not be given until the end of the year to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.

16. My credit has been damaged by this illegal foreclosure. My wife and I are emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

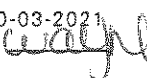
Further affiant sayeth not.

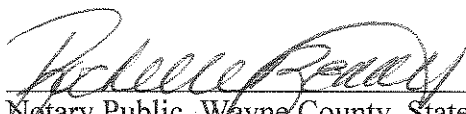
Dated: December 22, 2015



TIMOTHY PADDEN

Subscribed and Sworn to before me
on this 22nd day of December 2015.

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of 



Notary Public, Wayne County, State of Michigan

AFFIDAVIT OF ANTHONY CRUMP

I, Anthony Crump, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 1405 Euclid Street, Lincoln Park, Michigan 48146 ("property").
3. I acquired ownership in the home pursuant to a land contract in 2007. I do not believe that a deed or any document indicating that the land contract was paid in full was filed in the Wayne County Records. However, I fulfilled all payment requirements on the land contract within one year of purchase, and the seller will issue a deed for me to record.
4. I was granted and was otherwise entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments throughout my period of ownership of the property.
5. I only learned today that my PRE was apparently revoked or denied, without notice, for at least tax years 2011-2015. I do not know when my PRE was revoked, but at all relevant times the property has been my primary residence. I intend on appealing this revocation/denial immediately.
6. The "true cash value" used to calculate the taxable value of my property for 2015 was \$32,000. Thus, the illegal revocation of my PRE resulted in an illegal assessment of approximately \$288.00 plus interest and fees for each year during at least the 2011-2015 tax years.
7. Additionally, it appears that the City of Lincoln Park applied an unexplained "assessment" to my tax bills for years 2011-2015 in the following amounts \$261.78

(2011), \$258.74 (2012), \$38.77 (2013), \$39.10 (2014), and \$305.09 (2015), for a total of \$903.48 in “special assessments” that I did not owe over the past five tax years.

8. I received documentation showing that I had until December 2015 to pay my delinquent 2012 taxes in full. I also received a payment schedule.
9. A Wayne County Treasurer document in my possession reflects a balance for 2012 taxes of \$1,113.87, although it indicates that my base tax for that year was \$1,622.21.
10. On March 31, 2014 I entered into a payment agreement for delinquent 2011 taxes.
11. I received documentation showing that I had until December 2014 to pay my delinquent 2011 taxes in full. I also received a payment schedule. I paid my entire 2011 balance.
12. I also entered into a payment agreement for delinquent 2012 taxes with the County and paid \$508.34 towards the 2012 taxes.
13. The Wayne County FOIA documents for my property do not contain any pictures of certified mail envelopes nor receipts. The mail log reflects the fact that the Certified mail the Treasurer claims he sent me was not received. I have reviewed the USPS report on all five certified mailings that the Treasurer claims were sent. The only mailing allegedly sent to myself was returned to the Treasurer and not delivered and does not even have tracking information through the USPS report. The other four certified mailings were sent to financial institutions which have no ownership interest in the property, and if they did receive these mailings, in no way notified me of their existence. The PA 123 Notifications Document reflects the fact that no first class mail was sent to me or my property for the 2012 taxes. The picture of the property produced by the County was not taken, as suggested by Karen Frabotta, on November 13, 2014 at 2:31pm.

14. My base annual taxes, as assessed by Lincoln Park in 2012, was \$1,272.08, without my PRE.
15. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice attached to my property in 2014 or 2015. Neither I nor anyone else at my property received notice that my property was going to be sold to the City of Lincoln Park or anyone else in 2015.
16. After making a payment on my 2012 taxes, I was told by the staff of the Wayne County Treasurer that my house would not be sold this year and that I had until the end of December 2015 to pay my delinquent 2012 taxes.
17. If I had known that I would not be given until the end of the year to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.
18. Upon receiving a notice to quit, I searched for answers, and was told by Wayne County and Lincoln Park that it was too late. They refused to even offer the most basic information and representatives of Lincoln Park have lied to me and told me that I did not even live in my home, which is absolutely untrue.
19. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe, but I believe I have been illegally denied equal protection and due process of the law that are guaranteed by the laws and constitutions of the State of Michigan, and the United States.

Further affiant sayeth not.

Dated: December 23, 2015

ANTHONY CRUMP

Subscribed and Sworn to before me
on this 23rd day of December 2015.

Notary Public, Wayne County, State of Michigan

AFFIDAVIT OF CARL NOVAK

I, Carl Novak, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 34910 Phyllis Street, Wayne Michigan, 48135-4206 ("property").
3. I acquired ownership in the home pursuant to a deed in 1981. I do not have a copy of this deed but I believe it was recorded with the Wayne County Register of Deeds.
4. The home is my principal residence and I have had a Principal Residence Exemption ("PRE") for the purpose of property tax assessments for numerous years.
5. It appears that the City of Wayne applied an unexplained "assessment" to my summer tax bill for years 2012-2015 in the following amounts \$48.00 (2012), \$48.00 (2013), \$72.50 (2014), and \$2,043.76 (2015) for a total of \$2,212.60 in "special assessments" that I did not owe.
6. The City of Wayne has repeatedly targeted me and my property by removing personal property from my residence without notice, court hearing, or any documentation.
7. I have not yet received nor examined the FOIA documents for my foreclosure file. However, neither I nor anyone at my household was sent or left any notice of the 2015 tax foreclosure and sale by which the property was deeded to the City of Wayne.
8. I have been disabled for seven years, leading to my financial difficulty, but I have done everything I can to try and save my home.
9. If I had known that I would not be given until the tax auction to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-

free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.

10. I attempted to pay any amounts that were due and was told by Wayne County and the City of Wayne that it was too late. They refused to even offer the most basic information.

11. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.

Dated: December 23, 2015

CARL NOVAK

Subscribed and Sworn to before me
on this 23rd day of December 2015.

Notary Public, Wayne County, State of Michigan

AFFIDAVIT OF RICHARD ROBBS

I, Richard Robbs, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 3805 Niagara, Wayne Michigan, 48135-4206 ("property").
3. I acquired ownership in the home pursuant to a deed on 01/30/2012, recorded in Liber 49640, Page 0289, Wayne County Records.
4. I filed for and was otherwise entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments in 2012.
5. I only learned today that my PRE was apparently revoked or denied, without notice, for tax years 2012-2015. I received no notice of the denial. I intend on appealing this revocation/denial immediately.
6. The "true cash value" used to calculate the taxable value of my property for 2015 was \$88,592. Thus, the illegal denial of my PRE resulted in an illegal assessment of approximately \$797.32 plus interest and fees for each year during the 2012-2015 tax years.
7. Additionally, it appears that the City of Wayne applied an unexplained "assessment" to my summer tax bill for years 2013-2015 in the following amounts 310.20 (2013), 367.49 (2014), and 105.74 (2015) for a total of \$783.43 in "special assessments" that I did not owe.
8. On March 6, 2015 I entered into a payment agreement for delinquent 2012 taxes and paid \$440 towards the 2012 taxes.

15. I attempted to pay any amounts that were due and was told by Wayne County and the City of Wayne that it was too late. They refused to even offer the most basic information.

16. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.

Dated: December 23, 2015


RICHARD ROBBS

Subscribed and Sworn to before me
on this 23rd day of December 2015.


Notary Public, Wayne County, State of Michigan

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of Wayne

AFFIDAVIT OF ANDREA ROWE

I, Andrea Rowe, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 32957 Florence Street, Garden City, Michigan, 48135 ("property").
3. I acquired ownership in the home from my mother, Paula Newcomb. To my knowledge, a deed has not been recorded in the Wayne County Land Records. The property was transferred by my mother Paula Newcomb to myself, the transferee. The home has been owned by my family and has remained in my family's possession since the 1950's.
4. I am entitled to and have been entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments throughout my period of ownership of the property.
5. I only learned today that my PRE was apparently revoked or denied, without notice, for at least tax years 2011-2015. I do not know when my PRE was revoked, but at all relevant times the property has been my primary residence. I intend on appealing this revocation/denial immediately.
6. The "true cash value" used to calculate the taxable value of my property for 2015 was \$69,160. Thus, the illegal revocation of my PRE resulted in an illegal assessment of approximately \$622.44 plus interest and fees for each year during at least the 2011-2015 tax years.
7. It appears that Garden City applied an unexplained "assessment" to my summer tax bill for years 2011-2015 in the following amounts \$353.79 (2011), \$641.92 (2012), \$1,178.23

(2013), \$1,621.86 (2014), and \$1,304.14 (2015) for a total of \$5,099.94 in “special assessments” that I did not owe on the property.

8. A Wayne County Treasurer document in my possession reflects the fact that I paid all taxes up to and including the 2011 delinquent taxes.
9. On January 22, 2015, my mother Paula Newcomb, on my behalf entered into a payment agreement with the County of Wayne and paid \$591.00 towards the 2012 taxes.
10. After making a payment on January 22, 2015, we were told by the staff of the Wayne County Treasurer that, like prior years, that my house would not be sold this year and that we had until the end of December 2015 to pay my delinquent 2012 taxes.
11. The Wayne County FOIA documents for my property do not contain any pictures of certified mail envelopes nor receipts of any documents delivered to my property or myself. The mail log does not reflect that the certified mail the Treasurer claims he sent to myself or my mother were delivered nor received. The PA 123 Notifications Document reflects the fact that no first class mail was sent to me or my property for the 2012 taxes. The picture of the property produced by the County was not taken, as suggested by Nancy Jackson, on November 7, 2014 at 2:49pm.
12. My base annual taxes, as assessed by Garden City in 2012, was \$2,295.69.
13. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice or any other documentation attached to my property in 2014 or 2015. Neither I nor anyone else at my property received notice that my property was going to be sold to Garden City or anyone else in 2015.

14. After making a payment on my 2012 taxes in 2015, I was told by the staff of the Wayne County Treasurer that my house was not in jeopardy of being sold so long as I returned to pay the remainder of my taxes due in August 2015. A member of my family returned to the Wayne County Treasurer to pay my taxes due on August 10, 2015, but was denied the opportunity.
15. My family has been struggling financially temporarily due to a job loss, and was recently re-employed, but have been doing everything I could to save my home for me and my family.
16. If I had known that I would not be given until the time specified by the Wayne County Treasurer to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.
17. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.

Dated: December 23, 2015

ANDREA ROWE

Subscribed and Sworn to before me
on this 23rd day of December 2015.

Notary Public, Wayne County, State of Michigan

AFFIDAVIT OF SHAEFA MOHAMED

I, Shaefa Mohamed, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 4743 Orchard Avenue Dearborn, Michigan, 48126("property").
3. I acquired ownership in the home pursuant to a deed on 02/14/2011, recorded in Liber 49036, Page 0036, Wayne County Records.
4. I filed for and was otherwise entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments in 2011-2015. The certificate of occupancy issued by the City of Dearborn on March 20, 2013 states that my family and I are owner-occupants.
5. I only learned today that the PRE was apparently revoked or denied, without notice, for tax years 2012-2015. I received no notice of the denial. I intend on appealing this revocation/denial immediately.
6. The "true cash value" used to calculate the taxable value of my property for 2015 was \$54,962. Thus, the illegal denial of my PRE resulted in an illegal assessment of approximately \$989.31 plus interest and fees for each year during the 2012-2015 tax years.
7. Additionally, it appears that Dearborn applied an unexplained "assessment" to my summer tax bill for years 2013-2015 in the following amounts 1472.76 (2012), 1962.11 (2013), 1148.70 (2014), and 1196.39 (2015) for a total of \$5,779.96 in "special assessments" that I did not owe.

8. On March 31, 2015, I entered into a payment agreement for delinquent 2012 taxes and made a \$1,127 payment towards the 2012 taxes I made another \$1,127 payment thereafter. I received documentation showing that I had until December 2015 to pay my delinquent 2012 taxes in full.
9. On July 29th, 2015, my son returned to the Treasurer's office with a \$5,000 cashier's check, dated July 29, 2015, intent on paying what he believed we owed. The female staff member told him she could not help him yet and that he should return between August 3-7, 2015 to pay the estimated balance of \$4,504.00. The staff member even handwrote this instruction on the Tax Statement provided to my son by that staffer, and dated the same day. My son returned to the office on August 7, 2015 and was told, to our dismay, that the property had been sold to the City of Dearborn, and nothing could be done. The property had not yet in fact been sold. The tax deed to the Treasurer, recorded in Liber 52414, Page 1174 Wayne County Records is dated August 21st, 2015 and the deed from the Treasurer to the City of Dearborn, recorded in Liber 52415, Page 1440 Wayne County Records reflects a sales date of August 26, 2015.
10. The Wayne County FOIA documents for my property do not contain any pictures of certified mail envelopes nor receipts. The mail log reflects the fact that the Certified mail the Treasurer claims he sent me was neither sent to me nor received. I have reviewed the USPS report on all 4 of the certified mailings that the Treasurer claims were sent, to 2 separate addresses, and all appear to have been sent somewhere on November 20th, 2014, and were accepted for shipping on November 21, 2014 at 10:56am, at a location in the zip code 48233 in the City of Detroit, but none were ever delivered. The PA 123

Notifications document reflects the fact that no first class mail was sent to me or my property for the 2012 taxes. The picture of the property produced by the County was not taken, as suggested by Richard Kosmack, on October 28, 2014 at 4:32pm.

11. My base annual taxes, as assessed by Dearborn in 2012, was \$4,764.75. If the PRE had not been wrongfully denied or revoked by the City in 2011, my base 2012 property taxes, including the unexplained special assessment amount would have been \$3,775.84
12. Altogether, County records reflect the fact that we paid at least \$2,254.00 towards the 2012 taxes, which is 47% of my base 2012 taxes as wrongfully assessed, but 60% of the base tax including the unexplained "special assessment" in the amount of \$1,472.76. Therefore, I paid an amount in excess of 60% of the total "TIPF" owed prior to April 2015, and my property should have been removed from foreclosure regardless of the fact that I was given until December 2015 to pay the balance claimed, and the property was sold to the City of Dearborn on August 26, 2015.
13. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice or any other documentation attached to my property in 2014 or 2015. Neither I nor anyone else at my property received notice that my property was going to be sold to Dearborn or anyone else in 2015.
14. After making a payment on March 31, 2015, we were told by the staff of the Wayne County Treasurer that my house would not be sold this year and that I had until the end of December 2015 to pay my delinquent 2012 taxes.

15. I was struggling financially temporarily, after discovering that my husband failed to pay property taxes as promised, but have been doing everything I could to save my home for me and my family.
16. If I had known that I would not be given until the end of the year to pay my falsely-alleged delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.
17. Upon receiving a notice to quit, we searched for answers, and we were told by Wayne County and the City of Dearborn that it was too late. They refused to even offer the most basic information.
18. Despite the approval of other property owners' nearly identical requests to repurchase homes from the City of Dearborn, the City denied my request, despite my meeting and exceeding every criteria that was established during the consideration of the requests to repurchase. There was no rational basis for this discrimination.
19. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.

Dated: December 23, 2015

ShaeFa Mohamed
SHAEFA MOHAMED

Subscribed and Sworn to before me
on this 23rd day of December 2015.



Notary Public, Wayne County, State of Michigan

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of Wayne

AFFIDAVIT OF BRANDY GUTIERREZ

I, Brandy Gutierrez, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

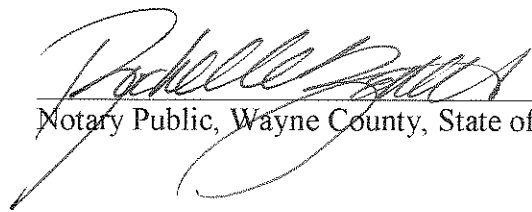
1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 934 Kings Hwy. Lincoln Park, Michigan, 48146-4206 ("property").
3. I acquired ownership in the home pursuant to a deed on 06/24/2010, recorded in Liber 48680, Page 0874, Wayne County Records.
4. I filed for and was otherwise entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments in 2010.
5. I only learned today that my PRE was apparently revoked or denied, without notice, for tax years 2010-2015. I received no notice of the denial. I intend on appealing this revocation/denial immediately.
6. The "true cash value" used to calculate the taxable value of my property for 2015 was \$71,000. Thus, the illegal denial of my PRE resulted in an illegal assessment of approximately \$1,278.00 plus interest and fees for each year during the 2010-2015 tax years.
7. Additionally, it appears that Lincoln Park applied an unexplained "assessment" to my summer tax bill for years 2012-2014 in the following amounts 234.88 (2012), 168.22 (2013), and 567.17 (2014), for a total of \$970.27 in "special assessments" that I did not owe. Individual males who identified themselves as City employees repeatedly threatened to turn off my water and condemn the property, despite my payment of water bills.

8. I received documentation showing that I had until December 2015 to pay my delinquent 2012 taxes in full. I also received a payment schedule. On the same day, a Wayne County Treasurer staff member set the payment amounts, gave me an erroneous receipt for less than I paid, and told me that I had until the end of the year to pay the balance. I was shocked and confused to receive a Notice to Quit from JSR Funding, LLC in October of this year.
9. A Wayne County Treasurer document in my possession and dated 12/08/2015 falsely reflects a balance for 2012 taxes on that date of \$2,483.67.
10. On December 8, 2014 I entered into a payment agreement for delinquent 2012 taxes and paid \$2,070.74 towards the 2012 taxes.
11. The Wayne County FOIA documents for my property do not contain any pictures of certified mail envelopes nor receipts. The mail log reflects the fact that the Certified mail the Treasurer claims he sent me was not received. I have reviewed the USPS report on all 3 certified mailings that the Treasurer claims were sent and all appear to have been sent somewhere on November 21, 2014 and reported as undeliverable on December 1, 2014. The PA 123 Notifications Document reflects the fact that no first class mail was sent to me or my property for the 2012 taxes. The picture of the property produced by the County was not taken, as suggested by Nancy Jackson, on November 13, 2014 at 4:39pm.
12. My base annual taxes, as assessed by Lincoln Park in 2012, was \$2,972.44.
13. Altogether, County records reflect the fact that we paid at least \$2,070.74 towards the 2012 taxes, which is 69% of my base 2012 taxes.
14. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice

Dated: December 23, 2015


BRANDY GUTIERREZ

Subscribed and Sworn to before me
on this 23rd day of December 2015.


Notary Public, Wayne County, State of Michigan

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of Wayne

AFFIDAVIT OF WARREN WICK

I, Warren Wick, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

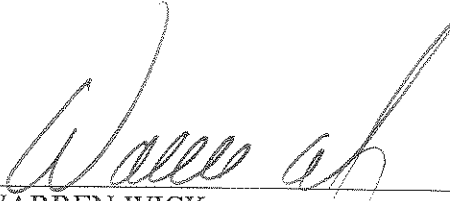
1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 9107 San Jose, Redford, Michigan, 48239-2319 ("property").
3. I acquired ownership in the home pursuant to a deed on November 30, 2011, recorded with the Wayne County Register of Deeds, Liber 49505, Page 0717.
4. The home is my principal residence and I have had a Principal Residence Exemption ("PRE") for the purpose of property tax assessments since I acquired the property.
5. It appears that the Township of Redford applied an unexplained "assessment" to my tax bills for years 2011 (winter) and 2013-2014 in the following amounts: \$570.92 (2011), \$13.00 (2013), and \$160.08 (2014), for a total of \$744.00 in "special assessments" that I did not owe.
6. I have not yet received nor examined the FOIA documents for my foreclosure file. However, neither I nor anyone at my household was sent or left any notice of the 2015 tax foreclosure and sale by which the property was deeded to the Township of Redford
7. I was struggling financially temporarily, but have been doing everything I could to save my home for me and my family.
8. In 2014, I entered into a property tax payment plan with the Wayne County Treasurer, for payment of my 2011 taxes. I received documentation showing that I had until December 2014 to pay my delinquent 2011 taxes in full. I also received a payment schedule.
9. On March 30, 2015, I made a payment to the Wayne County Treasurer of \$204.00, which paid off the final amount on my 2011 taxes owing and part of which was applied to my

2012 taxes. At this time I was prepared to make further substantial payments to my 2012 tax balance, which I was told at the time was \$2,862.17. However, a representative of the Treasurer told me that a payment plan was unnecessary because I had until the auction to pay my taxes in whole and to come back at a later date.

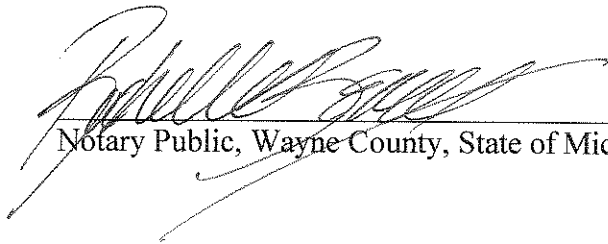
10. On August 5, 2015, I returned to the Wayne County Treasurer before the auction, as instructed, and with a check for \$3,600.00, which would pay in full my 2012 delinquency. I was denied the opportunity to pay my taxes.
11. If I had known that I would not be given until the auction to pay my delinquency, or that it was possible for the Township to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home if necessary, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.
12. I attempted to pay any amounts that were due and was told by Wayne County and the Township of Redford that it was too late. They refused to even offer the most basic information.
13. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.

Dated: December 23, 2015


WARREN WICK

Subscribed and Sworn to before me
on this 23rd day of December 2015.


Notary Public, Wayne County, State of Michigan

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting In the County of Wayne

EXHIBIT B

AFFIDAVIT OF PAULA NEWCOMB

I, Paula Newcomb, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 30706 Hennepin, Garden City, Michigan, 48135 ("property").
3. I acquired ownership in the home pursuant to a deed on January 31, 2011, recorded in Liber 51526, Page 1317, Wayne County Records. The home has been owned by my family and has remained in my family's possession since the 1950's.
4. I am also the former owner of 32957 Florence, Garden City, Michigan 48135. I transferred my interest in the Florence residence to my daughter Andrea Rowe. A deed has not yet been recorded in the Wayne County Register of Deeds.
5. It appears that Garden City applied an unexplained "assessment" to my summer tax bill for years 2011-2015 in the following amounts \$110.52 (2011), \$1,201.28 (2012), \$3,248.75 (2013), \$1,079.17 (2014), and \$1,839.18 (2015) for a total of \$7,478.90 in "special assessments" that I did not owe on the property.
6. A Wayne County Treasurer document in my possession reflects the fact that I paid all taxes up to and including the 2011 delinquent taxes.
7. The Wayne County FOIA documents for my property do not contain any pictures of certified mail envelopes nor receipts of any documents delivered to my property or myself. The mail log reflects the fact that the certified mail the Treasurer claims he sent me was not delivered nor received. I have reviewed the USPS report on all three certified mailings that the Treasurer claims were sent and the three appear to have been sent

somewhere on December 19, 2014 and were not delivered as of January 13, 2015. Currently, all three mailings show that they are currently in transit to the destination, as of January 19, 2015. The PA 123 Notifications Document reflects the fact that no first class mail was sent to me or my property for the 2012 taxes. The picture of the property produced by the County was not taken, as suggested by Nancy Jackson, on November 7, 2014 at 4:27pm.

8. My base annual taxes, as assessed by Garden City in 2012, was \$1,702.76.
9. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice or any other documentation attached to my property in 2014 or 2015. Neither I nor anyone else at my property received notice that my property was going to be sold to Garden City or anyone else in 2015.
10. I additionally have never received any mail regarding delinquent 2012 taxes on the home located at 32957 Florence Street, Garden City, Michigan 48135.
11. On January 22, 2015, I entered into a payment agreement with Wayne County for both the property and the Florence home. At this time I paid \$1,179 towards the 2012 taxes.
12. After making a payment on January 22, 2015, I was told by the staff of the Wayne County Treasurer that, like prior years, that my house would not be sold this year and that I had until the end of December 2015 to pay my delinquent 2012 taxes. I was also told that regardless of whether I was in a payment plan I could come back in August and pay off any taxes owing at that time.
13. I returned to the Wayne County Treasurer to pay my taxes due on August 10, 2015, but was denied the opportunity.

14. I was struggling financially temporarily due to a job loss, and was recently re-employed, but have been doing everything I could to save my home for me and my family.
15. If I had known that I would not be given until the time specified by the Wayne County Treasurer to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.
16. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.

Dated: December 22, 2015

Subscribed and Sworn to before me
on this 22nd day of December 2015.


PAULA NEWCOMB

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of Wayne


Notary Public, Wayne County, State of Michigan

AFFIDAVIT OF ZAINAH HAMMOUD

I, Zainah Hammoud, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 6944 Theisen St. Dearborn, Michigan, 48126("property").
3. I acquired ownership in the home pursuant to a deed on 05/15/2012, recorded in Liber 49834, Page 0315, Wayne County Records.
4. I filed for and was otherwise entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments in 2012-2015.
5. The taxing unit, City of Dearborn conducted the prior sale and closing in 2011, and knew that the property was entitled to a principal residence exemption, yet failed to prepare grant an exemption.
6. I only learned today that the PRE was apparently revoked or denied, without notice, for tax years 2011-2015. I received no notice of the denial. I intend on appealing this revocation/denial immediately.
7. The "true cash value" used to calculate the taxable value of my property for 2015 was \$87,018. Thus, the illegal denial of my PRE resulted in an illegal assessment of approximately \$1,566.32 plus interest and fees for each year during the 2011-2015 tax years.
8. Additionally, it appears that Dearborn applied an unexplained "assessment" to my summer tax bill for years 2013-2015 in the following amounts 3227.82 (2013), 1611.36 (2014), and 1,450.40 (2015), for a total of \$6,289.58 in "special assessments" that I did not owe.

9. I received documentation showing that I had until December 2015 to pay my delinquent 2012 taxes in full.
10. A Wayne County Treasurer document in my possession and produced in November, 2015 falsely reflects that only 2 payments, totaling \$2,063 were made towards my delinquent 2012 taxes. In fact, I have 3 receipts, Wayne County Treasurer documents in my possessions refutes that falsity and reflect the fact that the following amounts were paid: \$3,647.10 on 09/19/2013, \$3,500 on April 14, 2014, and \$488 on 01/08/2015, for a total of \$7,635.10 that should have definitely been applied to and more than suffice to pay off the 2012 delinquent taxes and any related costs or fees. I also arranged for another individual to deliver a \$3,000 tax payment for me in January 2015 and cannot locate a receipt for that payment.
11. On January 8, 2015, under the duress of a threat of tax foreclosure, I entered into a payment agreement for delinquent 2012 taxes, that were not actually owed, and made the above-referenced \$488 payment towards the 2012 taxes.
12. The Wayne County FOIA documents for my property do not contain any pictures of certified mail envelopes nor receipts. The mail log reflects the fact that the Certified mail the Treasurer claims he sent me was neither sent to me nor received. I have reviewed the USPS report on both certified mailings that the Treasurer claims were sent and all appear to have been sent somewhere on November 20th or 21st, 2014 and reported as "accepted" in Detroit on November 21st, 2015, but never delivered. Conversely, the certified mail the Treasurer purportedly sent to Portfolio Recovery, who holds no interest in the property, was delivered on December to an address in Troy, MI and a signature card from USPS appears in the file. The PA 123 Notifications document reflects the fact that no first class

mail was sent to me or my property for the 2012 taxes. The picture of the property produced by the County was not taken, as suggested by Richard Kosmack, on October 27, 2014 at 4:53pm.

13. My base annual taxes, as assessed by Dearborn in 2012, was \$3,067.66.
14. Altogether, County records reflect the fact that we paid at least \$7,635.10 towards the 2012 taxes, which is 248% of my base 2012 taxes.
15. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice or any other documentation attached to my property in 2014 or 2015. Neither I nor anyone else at my property received notice that my property was going to be sold to Dearborn or anyone else in 2015.
16. After making a payment on 01/08/2015, we were told by the staff of the Wayne County Treasurer that my house would not be sold this year and that I had until the end of December 2015 to pay my delinquent 2012 taxes, which I actually did not even owe.
17. I was struggling financially temporarily, after discovering that my husband and brother in law failed to pay property taxes as promised, but have been doing everything I could to save my home for me and my family.
18. If I had known that I would not be given until the end of the year to pay my falsely-alleged delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.

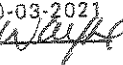
19. Upon receiving a notice to quit, we searched for answers, and we were told by Wayne County and the City of Dearborn that it was too late. They refused to even offer the most basic information.
20. Despite the approval of other property owners' nearly identical requests to repurchase homes from the City of Dearborn, the City denied my request, despite my meeting and exceeding every criteria that was established during the consideration of the requests to repurchase. There was no rational basis for this discrimination.
21. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.

Dated: December 23, 2015


ZAINAH HAMMOUD

Subscribed and Sworn to before me
on this 23rd day of December 2015.

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of 


Notary Public, Wayne County, State of Michigan

AFFIDAVIT OF GARY ZELONY

I, Gary Zelony, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 30431 Marquette Street, Garden City, Michigan, 48135-1343 ("property").
3. I acquired ownership in the home in 1983 with my former spouse. The home was awarded to me as part of a settlement agreement. I received ownership to the property pursuant to a quit claim deed recorded on November 27, 1990 recorded in Liber 24917, Page 0037, Wayne County Records.
4. I have at all relevant times been entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments throughout my period of ownership of the property. I have applied for such an exemption previously and believe I have been granted an exemption. I am entitled to a PRE for all tax years since 2012.
5. I do not know why my PRE application was denied, but at all relevant times the property has been my primary residence. I intend on appealing this revocation/denial immediately.
6. The "true cash value" used to calculate the taxable value of my property for 2015 was \$77,814. Thus, the illegal revocation of my PRE resulted in an illegal assessment of approximately \$700.42 plus interest and fees for each year during at least the 2011-2015 tax years.
7. Additionally, it appears that Garden City applied an unexplained "assessment" to my summer tax bill for years 2011-2015 in the following amounts \$605.83 (2011), \$330.72 (2012), \$693.25 (2013), \$704.34 (2014), and \$825.91 (2015), for a total of \$3,160.05 in "special assessments" that I did not owe over the past five tax years.
8. I received documentation showing that I had until December 2015 to pay my delinquent 2012 taxes in full. I also received a payment schedule.
9. A Wayne County Treasurer document in my possession and dated 03/30/2015 reflects a balance for 2012 taxes on that date of \$4,119.21.

10. On 03/30/2015, I entered into a payment agreement with the County and paid \$1,072 towards the 2012 taxes.
11. The Wayne County FOIA documents for my property do not contain any pictures of certified mail envelopes nor receipts. The mail log reflects the fact that the Certified mail the Treasurer claims he sent me was not received. I have reviewed the USPS report on all 10 certified mailings that the Treasurer claims were sent and all those sent to myself, the owner of record of the property, appear to have been sent somewhere on December 19, 2014 and are reported as still in transit. The PA 123 Notifications Document reflects the fact that no first class mail was sent to me or my property for the 2012 taxes.
12. My base annual taxes, as assessed by Garden City in 2012, was \$3,252.77, without my PRE.
13. I made a second payment of \$1,072.00 toward my 2012 taxes in 2015. However, this payment has never been reflected on any County records. Altogether, County records reflect the fact that we paid at least \$2,144.00 towards the 2012 taxes, which is 65.9% of my base 2012 taxes.
14. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice attached to my property in 2014 or 2015. Neither I nor anyone else at my property received notice that my property was going to be sold to Garden City or anyone else in 2015.
15. After making a payment on March 30, 2015, I was told by the staff of the Wayne County Treasurer that, like prior years, that my house would not be sold this year and that I had until the end of December 2015 to pay my delinquent 2012 taxes.
16. I have suffered greatly financially since the last recession began in 2008, due to losing approximately 65 percent of my chiropractor practice.
17. If I had known that I would not be given until the end of the year to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.

18. Upon receiving a notice to quit, I searched for answers, and was told by Wayne County and Garden City that it was too late. They refused to even offer the most basic information.


19. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe, but I believe I have been illegally denied equal protection and due process of the law that are guaranteed by the laws and constitutions of the State of Michigan, and the United States.

Further affiant sayeth not.

Dated: December 22, 2015


GARY ZELONY

Subscribed and Sworn to before me
on this 22nd day of December 2015.

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of 


Notary Public, Wayne County, State of Michigan

AFFIDAVIT OF HENRY KOPPOE

I, Henry Koppoe, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 1062 Stewart Avenue, Lincoln Park, Michigan, 48146-3622 ("property").
3. I acquired ownership in the home pursuant to a deed on April 23, 2010, recorded in Liber 48553, Page 1048, Wayne County Records.
4. I filed for and was otherwise entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments in 2010. However, a PRE was never applied to the property. I intend on appealing this revocation/denial immediately.
5. The "true cash value" used to calculate the taxable value of my property for 2015 was \$53,000. Thus, the illegal denial of my PRE resulted in an illegal assessment of approximately \$477.00 plus interest and fees for each year during the 2011-2015 tax years.
6. Additionally, it appears that the City of Lincoln Park applied an unexplained "assessment" to my tax bills for years 2012-2015 in the following amounts \$267.04 (2012), \$38.35 (2013), \$38.42 (2014), and \$421.11 (2015) for a total of \$764.92 in "special assessments" that I did not owe.

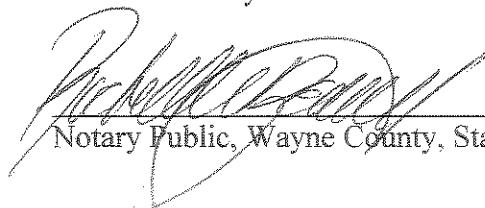
8. I have not yet received nor examined the FOIA documents for my foreclosure file.
- However, neither I nor anyone at my household was sent or left any notice of the 2015 tax foreclosure and sale by which the property was deeded to the City of Wayne.
9. I was struggling financially temporarily, but have been doing everything I could to save the home.
10. If I had known that I would not be given until the tax auction to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.
11. I attempted to pay any amounts that were due and was told by Wayne County and the City of Lincoln Park that it was too late. They refused to even offer the most basic information.
12. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

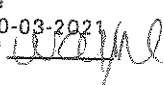
Further affiant sayeth not.

Dated: December 23, 2015


HENRY KOPPOR

Subscribed and Sworn to before me
on this 23rd day of December 2015.


Notary Public, Wayne County, State of Michigan

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of 

AFFIDAVIT OF CHERYL FOSTER

I, Cheryl Foster, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 30500 Barton, Garden City, MI , Michigan, 48135 ("property").
3. I acquired ownership in the home pursuant to a deed on 11/23/2005, recorded in Liber 44089, Page 2556, Wayne County Records.
4. I filed for and was otherwise entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments in 2005.
5. It appears that Garden City applied an unexplained "assessment" to my summer tax bill for years 2012-2015 in the following amounts 1821.14 (2012), 1588.68 (2013), and 1410.98 (2014), and 1276.13 (2015) for a total of \$6,096.93 in "special assessments" that I did not owe. Individual males who appeared to be Garden City employees cut off my DTE power lines, and recently left notices claiming a "high water consumption or radio read repair notice", despite my payment of utility bills.
6. A Wayne County Treasurer document in my possession reflects the fact that I paid all taxes up to and including the 2011 delinquent taxes, including a payment of \$500 on January 9, 2015.
7. On the same day, January 9, 2015, I entered into a payment agreement for delinquent 2012 taxes and paid \$500 towards the 2012 taxes.
8. I received documentation showing that I had until December 2015 to pay my delinquent 2012 taxes in full. I also received a payment schedule. On the same day, a Wayne County Treasurer staff member took my application, set the payment amounts and told me that I

had until the end of the year to pay the balance. I returned to the Treasurer's office on September 30, 2015 to pay the balance of my delinquent 2012 taxes and was told that it was too late because my property had been sold to Garden City. I sent the Treasurer an email and received a response letter on October 6, 2015 reaffirming this outrageous fact.

9. The Wayne County FOIA documents for my property do not contain any pictures of certified mail envelopes nor receipts. The mail log reflects the fact that the certified mail the Treasurer claims he sent me was not delivered nor received. I have reviewed the USPS report on both certified mailings that the Treasurer claims were sent and both appear to have been sent somewhere on November 21, 2014 and reported as undeliverable on November 26, 2014. The mail sent to Deutsche Bank, who has no interest in the property, appears to have been addressed to and delivered to a location in Jersey City, NJ, and a copy of a signature card was included. The PA 123 Notifications Document reflects the fact that no first class mail was sent to me or my property for the 2012 taxes. The picture of the property produced by the County was not taken, as suggested by Nancy Jackson, on November 7, 2014 at 4:19pm.
10. My base annual taxes, as assessed by Garden City in 2012, was \$2,972.44.
11. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice or any other documentation attached to my property in 2014 or 2015. Neither I nor anyone else at my property received notice that my property was going to be sold to Garden City or anyone else in 2015.

12. After making a payment on 01/09/2015, I was told by the staff of the Wayne County Treasurer that my house would not be sold this year and that I had until the end of December 2015 to pay my delinquent 2012 taxes.
13. I was struggling financially temporarily due to a job loss, and was recently re-employed, but have been doing everything I could to save my home for me and my family.
14. If I had known that I would not be given until the end of the year to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.
15. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.

Dated: December 23, 2015


CHERYL FOSTER

Subscribed and Sworn to before me
on this 23rd day of December 2015.

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of Wayne


Notary Public, Wayne County, State of Michigan

AFFIDAVIT OF ROBERT RADFORD

I, Robert Radford, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 29724 Marquette, Garden City, Michigan 48135 ("property").
3. I acquired ownership in the home from my brother pursuant to a quit claim deed dated March 24, 2004, which is recorded with the Wayne County Register of Deeds, Liber 41630, Page 0130. The home has been owned by my family since the 1950's and was my home as a child.
4. I was granted and was otherwise entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments throughout my period of ownership of the property.
5. The "true cash value" used to calculate the taxable value of my property for 2015 was \$35,856.00
6. It appears that the City of Garden City applied an unexplained "assessments" to my tax bills for years 2011-2015 in the following amounts \$106.00 (2011), \$142.87 (2012), \$141.79 (2013), \$585.05 (2014), and \$106.00 (2015), for a total of \$1,081.71 in "special assessments" that I did not owe over the past five tax years.
7. My base annual taxes, as assessed by Garden City in 2012, was \$1,683.18.
8. A Wayne County Treasurer document in my possession reflects a balance for 2012 taxes of \$1,522.25, reflecting payments of at least \$430.84 made toward that years taxes.
9. The Wayne County FOIA documents for my property do not contain any pictures of certified mail envelopes nor receipts. The mail log reflects the fact that the Certified mail the Treasurer claims he sent me was not received. I have reviewed the USPS report on all three certified mailings that the Treasurer claims were sent. The three mailings allegedly sent to myself were never delivered and, as of December 30, 2014, are displayed as currently in transit to the destination. The PA 123 Notifications Document reflects the fact that no first class mail was sent to me or my property for the 2012 taxes. The picture of the property produced by the County was not taken, as suggested by Karen Frabotta, on November 10, 2014 at 11:27 a.m.

10. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice attached to my property in 2014 or 2015. Neither I nor anyone else at my property received notice that my property was going to be sold to the City of Garden City or anyone else in 2015.
11. After making a payment on my 2012 taxes, I was told by the staff of the Wayne County Treasurer that my house would not be until the auction and to come back in August 2015 to pay my delinquent 2012 taxes.
12. If I had known that I would not be given until this time to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.
13. Upon receiving a notice to quit, I searched for answers, and was told by Wayne County and Garden City that it was too late. They refused to even offer the most basic information and dismissed me when I brought this to their attention during public comment at city council meetings.
14. I am permanently disabled and live on very limited income. I have even lacked the income to pay for basic utilities and although I receive food stamps, these have been cut to only \$16 per month.
15. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe, but I believe I have been illegally denied equal protection and due process of the law that are guaranteed by the laws and constitutions of the State of Michigan, and the United States.

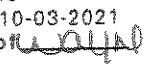
Further affiant sayeth not.

Dated: December 22, 2015


ROBERT RADFORD

Subscribed and Sworn to before me
on this 22nd day of December 2015.


Notary Public, Wayne County, State of Michigan

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of 

AFFIDAVIT OF ELEANOR EWALD

I, Eleanor Ewald, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 6110 Harrison Street, Garden City, Michigan, 48135-2556 ("property").
3. I acquired ownership in the home pursuant to the order of the probate judge, and received title by a deed on 01/16/2014 recorded in Liber 51263, Page 0998, Wayne County Records.
4. I was granted and was otherwise entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments in 2011.
5. I only learned today that my PRE was apparently revoked or denied, without notice, for tax years 2013-2015. This discovery is further supported by a document in my possession, dated February 4, 2015 which states indicates a homestead denial on 11/11/2013 for years 2011 and 2012. I received no notice of the denial. I intend on appealing this revocation/denial immediately.
6. The "true cash value" used to calculate the taxable value of my property for 2015 was \$48,200. Thus, the illegal denial of my PRE resulted in an illegal assessment of approximately \$867.60 plus interest and fees for each year during the 2013-2015 tax years.
7. Additionally, it appears that Garden City applied an unexplained "assessment" to my summer tax bill for years 2011-2015 in the following amounts 1062.99 (2011), 1636.28

(2012), 1788.64 (2013), 1870.00 (2014), and 1646.58 (2015), for a total of \$8,004.49 in “special assessments” that I did not owe.

8. On February 4th, 2014 I entered into a payment agreement for delinquent 2011 taxes.
9. I received documentation showing that I had until December 2014 to pay my delinquent 2011 taxes in full. I also received a payment schedule. I paid more than the Treasurer claimed I owed for 2011.
10. A Wayne County Treasurer document in my possession and dated 03/31/2015 erroneously reflects a balance for 2012 taxes on that date of \$2,750.87.
11. On 01/14/2015, I entered into a payment agreement with the County of Wayne and paid \$480 towards the 2012 taxes.
12. The Wayne County FOIA documents for my property do not contain any pictures of certified mail envelopes nor receipts. The mail log reflects the fact that the Certified mail the Treasurer claims he sent me was not received. I have reviewed the USPS report on all 9 certified mailings that the Treasurer claims were sent and all appear to have been sent somewhere on November 21, 2014 and reported as undeliverable on November 26, 2014. The PA 123 Notifications Document reflects the fact that no first class mail was sent to me or my property for the 2012 taxes. The picture of the property produced by the County was not taken, as suggested by Nancy Jackson, on November 6, 2014 at 11:38am.
13. My base annual taxes, as assessed by Garden City in 2012, was \$2,866.00.
14. Another Wayne County Treasurer document, dated November 6, 2015 provides evidence that in addition to the \$1,000 payment made on 03/31/2015, we made two additional payments towards the 2012 taxes in 2015. Altogether, County records reflect the fact that we paid at least \$1,848.46 towards the 2012 taxes, which is 64% of my base 2012 taxes.

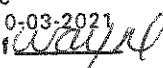
15. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice or any other documentation attached to my property in 2014 or 2015. Neither I nor anyone else at my property received notice that my property was going to be sold to Garden City or anyone else in 2015.
16. After making a payment on March 31, 2015, I was told by the staff of the Wayne County Treasurer that, like prior years, that my house would not be sold this year and that I had until the end of December 2015 to pay my delinquent 2012 taxes.
17. I was in a bad car accident and was struggling financially, but have been doing everything I could to save my home for me and my family.
18. If I had known that I would not be given until the end of the year to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.
19. Upon receiving a notice to quit, I searched for answers, and was told by Wayne County and Garden City that it was too late. They refused to even offer the most basic information.
20. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.

Dated: December 23, 2015


ELEANOR EWALD

Subscribed and Sworn to before me
on this 23rd day of December 2015.

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting In the County of 


Notary Public, Wayne County, State of Michigan

AFFIDAVIT OF ERNEST FOREST


I, Ernest Forest, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

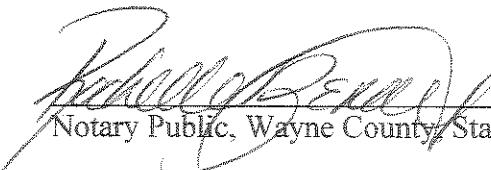
1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 1530 University Avenue, Lincoln Park, Michigan, 48146-1641 (“property”).
3. I acquired ownership in the home pursuant to a deed on 4/27/2003, recorded in Liber 40296, Page 0303, Wayne County Records. The home has been owned by members of my family for 52 years.
4. I filed for and was otherwise entitled to a Principal Residence Exemption (“PRE”) for the purpose of property tax assessments recently in 2015.
5. However, I only learned today that my PRE was not applied to earlier tax years in which I was eligible, including tax years 2010-2014. I intend on appealing this revocation/denial immediately.
6. The “true cash value” used to calculate the taxable value of my property for 2014 was \$43,600. Thus, the illegal denial of my PRE resulted in an illegal assessment of approximately \$392.40 plus interest and fees for each year during the 2011-2014 tax years.
7. Additionally, it appears that the City of Lincoln Park applied an unexplained “assessment” to my summer tax bill for years 2012-2014 in the following amounts \$40.90 (2012), \$38.87 (2013), and \$39.25 (2014) for a total of \$119.02 in “special assessments” that I did not owe.

8. I have not yet received nor examined the FOIA documents for my foreclosure file.
However, neither I nor anyone at my household was sent or left any notice of the 2015 tax foreclosure and sale by which the property was deeded to the City of Lincoln Park.
9. I have struggled financially since my wife died of cancer in 2009, but have been doing everything I could to save my home for me and my family.
10. If I had known that I would not be given until the tax auction to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.
11. I attempted to pay any amounts that were due and was told by Wayne County and the City of Lincoln Park that it was too late. They refused to even offer the most basic information.
12. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.
Dated: December 23, 2015

Subscribed and Sworn to before me
on this 23rd day of December 2015.


ERNEST FOREST


Notary Public, Wayne County, State of Michigan

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of Wayne

AFFIDAVIT OF SONIA VARGAS

I, Sonia Vargas, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 3006 Green Street, Lincoln Park, Michigan 48146-3259 ("property").
3. I acquired ownership in the home pursuant to a land contract dated January 9, 2012, to which I was to receive a warranty deed. Although I have satisfied the land contract in full, it does not appear that a warranty deed has ever been recorded with the Wayne County Register of Deeds for the property.
4. I filed for and was otherwise entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments in 2012.
5. I only learned today that my PRE was apparently revoked or denied, without notice, for tax years 2012-2015. I received no notice of the denial. I intend on appealing this revocation/denial immediately.
6. The "true cash value" used to calculate the taxable value of my property for 2015 was \$72,200. Thus, the illegal denial of my PRE resulted in an illegal assessment of approximately \$649.80 plus interest and fees for each year during the 2012-2015 tax years.
7. Additionally, it appears that the City of Lincoln Park applied an unexplained "assessments" to my tax bills for years 2013-2015 in the following amounts \$167.50 (2013), \$38.45 (2014), and \$99.13 (2015) for a total of \$305.08 in "special assessments" that I did not owe.

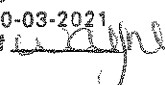
8. I have not yet received nor examined the FOIA documents for my foreclosure file.
However, neither I nor anyone at my household was sent or left any notice of the 2015 tax foreclosure and sale by which the property was deeded to the City of Lincoln Park.
9. Pursuant to the purchase agreement I signed with the land contract vendor, my understanding is that the vendor would pay the property taxes. Because I never received any delinquency statement, I assumed they were paid in full, and only found out about the foreclosure when I received a notice to quit in the mail.
10. If I had known that the delinquency even existed, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full.
11. I attempted to pay any amounts that were due and was told by Wayne County and the City of Lincoln Park that it was too late. They refused to even offer the most basic information.
12. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.
Dated: December 23, 2015

Subscribed and Sworn to before me
on this 23rd day of December 2015.


Notary Public, Wayne County, State of Michigan


SONIA VARGAS

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of 

AFFIDAVIT OF TIMOTHY PADDEN

I, Timothy Padden, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 1814 Pagel St., Lincoln Park, Michigan, 48146 ("property").
3. I acquired ownership in the home pursuant to a deed on 01/02/2006, recorded in Liber 44199, Page 1109, Wayne County Records.
4. I was entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments for the years 2006-2015.
5. I only learned today that my PRE was apparently revoked or denied, without notice, for tax years 2011. I received no notice of the denial.
6. The "true cash value" used to calculate the taxable value of my property for 2015 was \$44,800. Thus, the illegal denial of my PRE resulted in an illegal assessment of approximately \$806.40 plus interest and fees.
7. A Wayne County Treasurer document in my possession reflects the fact that I paid all taxes up to and including the 2011 delinquent taxes.
8. I attempted to enter into a payment agreement for delinquent 2012 taxes in March and was told that I could not apply for a payment agreement until August, and that I should return after August 3rd. Being otherwise eligible for relief under the policies stated by the Wayne County Treasurer, I was intentionally and arbitrarily denied the ability to apply for and obtain the relief made available to thousands of others.
9. I have phone records that prove that I repeatedly sought assistance and was denied equal protection, reaffirming this outrageous fact.

10. The Wayne County FOIA documents for my property do not contain any pictures of the certified mail envelopes nor receipts that the County claims it sent to me, only a document that appears to be a copy of a letter sent to MERS, who has no interest in the property, and was returned to sender. The mail log reflects the fact that the certified mail the Treasurer claims he sent me was not delivered nor received. I have reviewed the USPS report on all 6 certified mailings that the Treasurer claims were sent to my address and all 6 appear to have been sent somewhere in the City of Detroit in December 2015 and reported as undeliverable on December 20, 2014. The PA 123 Notifications Document reflects the fact that no first class mail was sent to me or my property for the 2012 taxes. The picture of the property produced by the County was not taken, as suggested by Nancy Jackson, on November 13, 2014 at 9:31am.
11. My base annual taxes, as assessed by Lincoln Park in 2012, was \$1,268.92.
12. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice or any other documentation attached to my property in 2014 or 2015. Neither I nor anyone else at my property received notice that my property was going to be sold to Lincoln Park or anyone else in 2015.
13. After requesting a payment agreement, I was told by the staff of the Wayne County Treasurer that my house would not be sold this year and that I had to come into the office between August 3-7 2015 to make a payment agreement pay my delinquent 2012 taxes. The staff told me that I could only get a payment plan if the City of Lincoln Park was not going to purchase my property. I thought this was odd, but I visited the City and spoke to the City staff and was told that the City was not going to buy anyone's property. Brad

Coulter, the City's Emergency Manager, later stated to me that he did not inform city staff of the City's intention to buy my property. Despite my explanation that I thought I had more time to pay, Mr. Coulter did not offer any assistance.

14. I was struggling financially temporarily but have been doing everything I could to save my home for me and my family.

15. If I had known that I would not be given until the end of the year to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.

16. My credit has been damaged by this illegal foreclosure. My wife and I are emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

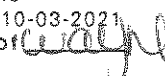
Further affiant sayeth not.

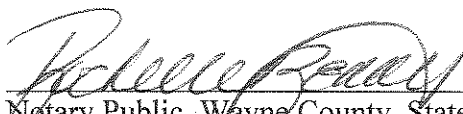
Dated: December 22, 2015



TIMOTHY PADDEN

Subscribed and Sworn to before me
on this 22nd day of December 2015.

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of 



Notary Public, Wayne County, State of Michigan

AFFIDAVIT OF ANTHONY CRUMP

I, Anthony Crump, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 1405 Euclid Street, Lincoln Park, Michigan 48146 ("property").
3. I acquired ownership in the home pursuant to a land contract in 2007. I do not believe that a deed or any document indicating that the land contract was paid in full was filed in the Wayne County Records. However, I fulfilled all payment requirements on the land contract within one year of purchase, and the seller will issue a deed for me to record.
4. I was granted and was otherwise entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments throughout my period of ownership of the property.
5. I only learned today that my PRE was apparently revoked or denied, without notice, for at least tax years 2011-2015. I do not know when my PRE was revoked, but at all relevant times the property has been my primary residence. I intend on appealing this revocation/denial immediately.
6. The "true cash value" used to calculate the taxable value of my property for 2015 was \$32,000. Thus, the illegal revocation of my PRE resulted in an illegal assessment of approximately \$288.00 plus interest and fees for each year during at least the 2011-2015 tax years.
7. Additionally, it appears that the City of Lincoln Park applied an unexplained "assessment" to my tax bills for years 2011-2015 in the following amounts \$261.78

(2011), \$258.74 (2012), \$38.77 (2013), \$39.10 (2014), and \$305.09 (2015), for a total of \$903.48 in “special assessments” that I did not owe over the past five tax years.

8. I received documentation showing that I had until December 2015 to pay my delinquent 2012 taxes in full. I also received a payment schedule.
9. A Wayne County Treasurer document in my possession reflects a balance for 2012 taxes of \$1,113.87, although it indicates that my base tax for that year was \$1,622.21.
10. On March 31, 2014 I entered into a payment agreement for delinquent 2011 taxes.
11. I received documentation showing that I had until December 2014 to pay my delinquent 2011 taxes in full. I also received a payment schedule. I paid my entire 2011 balance.
12. I also entered into a payment agreement for delinquent 2012 taxes with the County and paid \$508.34 towards the 2012 taxes.
13. The Wayne County FOIA documents for my property do not contain any pictures of certified mail envelopes nor receipts. The mail log reflects the fact that the Certified mail the Treasurer claims he sent me was not received. I have reviewed the USPS report on all five certified mailings that the Treasurer claims were sent. The only mailing allegedly sent to myself was returned to the Treasurer and not delivered and does not even have tracking information through the USPS report. The other four certified mailings were sent to financial institutions which have no ownership interest in the property, and if they did receive these mailings, in no way notified me of their existence. The PA 123 Notifications Document reflects the fact that no first class mail was sent to me or my property for the 2012 taxes. The picture of the property produced by the County was not taken, as suggested by Karen Frabotta, on November 13, 2014 at 2:31pm.

14. My base annual taxes, as assessed by Lincoln Park in 2012, was \$1,272.08, without my PRE.
15. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice attached to my property in 2014 or 2015. Neither I nor anyone else at my property received notice that my property was going to be sold to the City of Lincoln Park or anyone else in 2015.
16. After making a payment on my 2012 taxes, I was told by the staff of the Wayne County Treasurer that my house would not be sold this year and that I had until the end of December 2015 to pay my delinquent 2012 taxes.
17. If I had known that I would not be given until the end of the year to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.
18. Upon receiving a notice to quit, I searched for answers, and was told by Wayne County and Lincoln Park that it was too late. They refused to even offer the most basic information and representatives of Lincoln Park have lied to me and told me that I did not even live in my home, which is absolutely untrue.
19. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe, but I believe I have been illegally denied equal protection and due process of the law that are guaranteed by the laws and constitutions of the State of Michigan, and the United States.

Further affiant sayeth not.

Dated: December 23, 2015

ANTHONY CRUMP

Subscribed and Sworn to before me
on this 23rd day of December 2015.

Notary Public, Wayne County, State of Michigan

AFFIDAVIT OF CARL NOVAK

I, Carl Novak, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 34910 Phyllis Street, Wayne Michigan, 48135-4206 ("property").
3. I acquired ownership in the home pursuant to a deed in 1981. I do not have a copy of this deed but I believe it was recorded with the Wayne County Register of Deeds.
4. The home is my principal residence and I have had a Principal Residence Exemption ("PRE") for the purpose of property tax assessments for numerous years.
5. It appears that the City of Wayne applied an unexplained "assessment" to my summer tax bill for years 2012-2015 in the following amounts \$48.00 (2012), \$48.00 (2013), \$72.50 (2014), and \$2,043.76 (2015) for a total of \$2,212.60 in "special assessments" that I did not owe.
6. The City of Wayne has repeatedly targeted me and my property by removing personal property from my residence without notice, court hearing, or any documentation.
7. I have not yet received nor examined the FOIA documents for my foreclosure file. However, neither I nor anyone at my household was sent or left any notice of the 2015 tax foreclosure and sale by which the property was deeded to the City of Wayne.
8. I have been disabled for seven years, leading to my financial difficulty, but I have done everything I can to try and save my home.
9. If I had known that I would not be given until the tax auction to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-

free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.

10. I attempted to pay any amounts that were due and was told by Wayne County and the City of Wayne that it was too late. They refused to even offer the most basic information.

11. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.

Dated: December 23, 2015

CARL NOVAK

Subscribed and Sworn to before me
on this 23rd day of December 2015.

Notary Public, Wayne County, State of Michigan

AFFIDAVIT OF RICHARD ROBBS

I, Richard Robbs, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 3805 Niagara, Wayne Michigan, 48135-4206 ("property").
3. I acquired ownership in the home pursuant to a deed on 01/30/2012, recorded in Liber 49640, Page 0289, Wayne County Records.
4. I filed for and was otherwise entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments in 2012.
5. I only learned today that my PRE was apparently revoked or denied, without notice, for tax years 2012-2015. I received no notice of the denial. I intend on appealing this revocation/denial immediately.
6. The "true cash value" used to calculate the taxable value of my property for 2015 was \$88,592. Thus, the illegal denial of my PRE resulted in an illegal assessment of approximately \$797.32 plus interest and fees for each year during the 2012-2015 tax years.
7. Additionally, it appears that the City of Wayne applied an unexplained "assessment" to my summer tax bill for years 2013-2015 in the following amounts 310.20 (2013), 367.49 (2014), and 105.74 (2015) for a total of \$783.43 in "special assessments" that I did not owe.
8. On March 6, 2015 I entered into a payment agreement for delinquent 2012 taxes and paid \$440 towards the 2012 taxes.

15. I attempted to pay any amounts that were due and was told by Wayne County and the City of Wayne that it was too late. They refused to even offer the most basic information.

16. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.

Dated: December 23, 2015


RICHARD ROBBS

Subscribed and Sworn to before me
on this 23rd day of December 2015.


Notary Public, Wayne County, State of Michigan

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of Wayne

AFFIDAVIT OF ANDREA ROWE

I, Andrea Rowe, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 32957 Florence Street, Garden City, Michigan, 48135 ("property").
3. I acquired ownership in the home from my mother, Paula Newcomb. To my knowledge, a deed has not been recorded in the Wayne County Land Records. The property was transferred by my mother Paula Newcomb to myself, the transferee. The home has been owned by my family and has remained in my family's possession since the 1950's.
4. I am entitled to and have been entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments throughout my period of ownership of the property.
5. I only learned today that my PRE was apparently revoked or denied, without notice, for at least tax years 2011-2015. I do not know when my PRE was revoked, but at all relevant times the property has been my primary residence. I intend on appealing this revocation/denial immediately.
6. The "true cash value" used to calculate the taxable value of my property for 2015 was \$69,160. Thus, the illegal revocation of my PRE resulted in an illegal assessment of approximately \$622.44 plus interest and fees for each year during at least the 2011-2015 tax years.
7. It appears that Garden City applied an unexplained "assessment" to my summer tax bill for years 2011-2015 in the following amounts \$353.79 (2011), \$641.92 (2012), \$1,178.23

(2013), \$1,621.86 (2014), and \$1,304.14 (2015) for a total of \$5,099.94 in “special assessments” that I did not owe on the property.

8. A Wayne County Treasurer document in my possession reflects the fact that I paid all taxes up to and including the 2011 delinquent taxes.
9. On January 22, 2015, my mother Paula Newcomb, on my behalf entered into a payment agreement with the County of Wayne and paid \$591.00 towards the 2012 taxes.
10. After making a payment on January 22, 2015, we were told by the staff of the Wayne County Treasurer that, like prior years, that my house would not be sold this year and that we had until the end of December 2015 to pay my delinquent 2012 taxes.
11. The Wayne County FOIA documents for my property do not contain any pictures of certified mail envelopes nor receipts of any documents delivered to my property or myself. The mail log does not reflect that the certified mail the Treasurer claims he sent to myself or my mother were delivered nor received. The PA 123 Notifications Document reflects the fact that no first class mail was sent to me or my property for the 2012 taxes. The picture of the property produced by the County was not taken, as suggested by Nancy Jackson, on November 7, 2014 at 2:49pm.
12. My base annual taxes, as assessed by Garden City in 2012, was \$2,295.69.
13. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice or any other documentation attached to my property in 2014 or 2015. Neither I nor anyone else at my property received notice that my property was going to be sold to Garden City or anyone else in 2015.

14. After making a payment on my 2012 taxes in 2015, I was told by the staff of the Wayne County Treasurer that my house was not in jeopardy of being sold so long as I returned to pay the remainder of my taxes due in August 2015. A member of my family returned to the Wayne County Treasurer to pay my taxes due on August 10, 2015, but was denied the opportunity.
15. My family has been struggling financially temporarily due to a job loss, and was recently re-employed, but have been doing everything I could to save my home for me and my family.
16. If I had known that I would not be given until the time specified by the Wayne County Treasurer to pay my delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.
17. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.

Dated: December 23, 2015

ANDREA ROWE

Subscribed and Sworn to before me
on this 23rd day of December 2015.

Notary Public, Wayne County, State of Michigan

AFFIDAVIT OF SHAEFA MOHAMED

I, Shaefa Mohamed, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 4743 Orchard Avenue Dearborn, Michigan, 48126("property").
3. I acquired ownership in the home pursuant to a deed on 02/14/2011, recorded in Liber 49036, Page 0036, Wayne County Records.
4. I filed for and was otherwise entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments in 2011-2015. The certificate of occupancy issued by the City of Dearborn on March 20, 2013 states that my family and I are owner-occupants.
5. I only learned today that the PRE was apparently revoked or denied, without notice, for tax years 2012-2015. I received no notice of the denial. I intend on appealing this revocation/denial immediately.
6. The "true cash value" used to calculate the taxable value of my property for 2015 was \$54,962. Thus, the illegal denial of my PRE resulted in an illegal assessment of approximately \$989.31 plus interest and fees for each year during the 2012-2015 tax years.
7. Additionally, it appears that Dearborn applied an unexplained "assessment" to my summer tax bill for years 2013-2015 in the following amounts 1472.76 (2012), 1962.11 (2013), 1148.70 (2014), and 1196.39 (2015) for a total of \$5,779.96 in "special assessments" that I did not owe.

8. On March 31, 2015, I entered into a payment agreement for delinquent 2012 taxes and made a \$1,127 payment towards the 2012 taxes I made another \$1,127 payment thereafter. I received documentation showing that I had until December 2015 to pay my delinquent 2012 taxes in full.
9. On July 29th, 2015, my son returned to the Treasurer's office with a \$5,000 cashier's check, dated July 29, 2015, intent on paying what he believed we owed. The female staff member told him she could not help him yet and that he should return between August 3-7, 2015 to pay the estimated balance of \$4,504.00. The staff member even handwrote this instruction on the Tax Statement provided to my son by that staffer, and dated the same day. My son returned to the office on August 7, 2015 and was told, to our dismay, that the property had been sold to the City of Dearborn, and nothing could be done. The property had not yet in fact been sold. The tax deed to the Treasurer, recorded in Liber 52414, Page 1174 Wayne County Records is dated August 21st, 2015 and the deed from the Treasurer to the City of Dearborn, recorded in Liber 52415, Page 1440 Wayne County Records reflects a sales date of August 26, 2015.
10. The Wayne County FOIA documents for my property do not contain any pictures of certified mail envelopes nor receipts. The mail log reflects the fact that the Certified mail the Treasurer claims he sent me was neither sent to me nor received. I have reviewed the USPS report on all 4 of the certified mailings that the Treasurer claims were sent, to 2 separate addresses, and all appear to have been sent somewhere on November 20th, 2014, and were accepted for shipping on November 21, 2014 at 10:56am, at a location in the zip code 48233 in the City of Detroit, but none were ever delivered. The PA 123

Notifications document reflects the fact that no first class mail was sent to me or my property for the 2012 taxes. The picture of the property produced by the County was not taken, as suggested by Richard Kosmack, on October 28, 2014 at 4:32pm.

11. My base annual taxes, as assessed by Dearborn in 2012, was \$4,764.75. If the PRE had not been wrongfully denied or revoked by the City in 2011, my base 2012 property taxes, including the unexplained special assessment amount would have been \$3,775.84
12. Altogether, County records reflect the fact that we paid at least \$2,254.00 towards the 2012 taxes, which is 47% of my base 2012 taxes as wrongfully assessed, but 60% of the base tax including the unexplained "special assessment" in the amount of \$1,472.76. Therefore, I paid an amount in excess of 60% of the total "TIPF" owed prior to April 2015, and my property should have been removed from foreclosure regardless of the fact that I was given until December 2015 to pay the balance claimed, and the property was sold to the City of Dearborn on August 26, 2015.
13. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice or any other documentation attached to my property in 2014 or 2015. Neither I nor anyone else at my property received notice that my property was going to be sold to Dearborn or anyone else in 2015.
14. After making a payment on March 31, 2015, we were told by the staff of the Wayne County Treasurer that my house would not be sold this year and that I had until the end of December 2015 to pay my delinquent 2012 taxes.

15. I was struggling financially temporarily, after discovering that my husband failed to pay property taxes as promised, but have been doing everything I could to save my home for me and my family.
16. If I had known that I would not be given until the end of the year to pay my falsely-alleged delinquency, or that it was possible for the City to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.
17. Upon receiving a notice to quit, we searched for answers, and we were told by Wayne County and the City of Dearborn that it was too late. They refused to even offer the most basic information.
18. Despite the approval of other property owners' nearly identical requests to repurchase homes from the City of Dearborn, the City denied my request, despite my meeting and exceeding every criteria that was established during the consideration of the requests to repurchase. There was no rational basis for this discrimination.
19. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.

Dated: December 23, 2015

ShaeFa Mohamed
SHAEFA MOHAMED

Subscribed and Sworn to before me
on this 23rd day of December 2015.


Notary Public, Wayne County, State of Michigan

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of Wayne

AFFIDAVIT OF BRANDY GUTIERREZ

I, Brandy Gutierrez, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

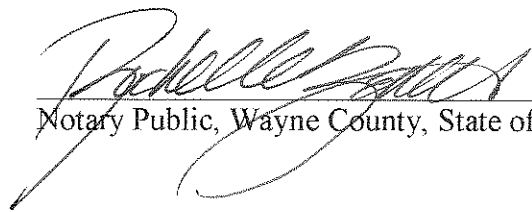
1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 934 Kings Hwy. Lincoln Park, Michigan, 48146-4206 ("property").
3. I acquired ownership in the home pursuant to a deed on 06/24/2010, recorded in Liber 48680, Page 0874, Wayne County Records.
4. I filed for and was otherwise entitled to a Principal Residence Exemption ("PRE") for the purpose of property tax assessments in 2010.
5. I only learned today that my PRE was apparently revoked or denied, without notice, for tax years 2010-2015. I received no notice of the denial. I intend on appealing this revocation/denial immediately.
6. The "true cash value" used to calculate the taxable value of my property for 2015 was \$71,000. Thus, the illegal denial of my PRE resulted in an illegal assessment of approximately \$1,278.00 plus interest and fees for each year during the 2010-2015 tax years.
7. Additionally, it appears that Lincoln Park applied an unexplained "assessment" to my summer tax bill for years 2012-2014 in the following amounts 234.88 (2012), 168.22 (2013), and 567.17 (2014), for a total of \$970.27 in "special assessments" that I did not owe. Individual males who identified themselves as City employees repeatedly threatened to turn off my water and condemn the property, despite my payment of water bills.

8. I received documentation showing that I had until December 2015 to pay my delinquent 2012 taxes in full. I also received a payment schedule. On the same day, a Wayne County Treasurer staff member set the payment amounts, gave me an erroneous receipt for less than I paid, and told me that I had until the end of the year to pay the balance. I was shocked and confused to receive a Notice to Quit from JSR Funding, LLC in October of this year.
9. A Wayne County Treasurer document in my possession and dated 12/08/2015 falsely reflects a balance for 2012 taxes on that date of \$2,483.67.
10. On December 8, 2014 I entered into a payment agreement for delinquent 2012 taxes and paid \$2,070.74 towards the 2012 taxes.
11. The Wayne County FOIA documents for my property do not contain any pictures of certified mail envelopes nor receipts. The mail log reflects the fact that the Certified mail the Treasurer claims he sent me was not received. I have reviewed the USPS report on all 3 certified mailings that the Treasurer claims were sent and all appear to have been sent somewhere on November 21, 2014 and reported as undeliverable on December 1, 2014. The PA 123 Notifications Document reflects the fact that no first class mail was sent to me or my property for the 2012 taxes. The picture of the property produced by the County was not taken, as suggested by Nancy Jackson, on November 13, 2014 at 4:39pm.
12. My base annual taxes, as assessed by Lincoln Park in 2012, was \$2,972.44.
13. Altogether, County records reflect the fact that we paid at least \$2,070.74 towards the 2012 taxes, which is 69% of my base 2012 taxes.
14. I did not receive any mail, nor did I receive a personal visit regarding delinquent 2012 taxes. No one else in or at my household received any notice either. There was no notice

Dated: December 23, 2015


BRANDY GUTIERREZ

Subscribed and Sworn to before me
on this 23rd day of December 2015.


Notary Public, Wayne County, State of Michigan

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of Wayne

AFFIDAVIT OF WARREN WICK

I, Warren Wick, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

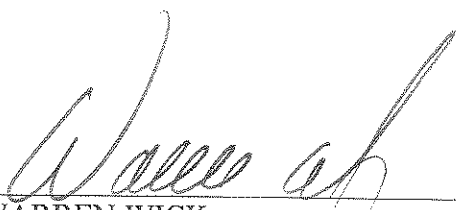
1. I am a citizen of the United States and the State of Michigan.
2. I own and reside in my home in the County of Wayne, State of Michigan with the common address of 9107 San Jose, Redford, Michigan, 48239-2319 ("property").
3. I acquired ownership in the home pursuant to a deed on November 30, 2011, recorded with the Wayne County Register of Deeds, Liber 49505, Page 0717.
4. The home is my principal residence and I have had a Principal Residence Exemption ("PRE") for the purpose of property tax assessments since I acquired the property.
5. It appears that the Township of Redford applied an unexplained "assessment" to my tax bills for years 2011 (winter) and 2013-2014 in the following amounts: \$570.92 (2011), \$13.00 (2013), and \$160.08 (2014), for a total of \$744.00 in "special assessments" that I did not owe.
6. I have not yet received nor examined the FOIA documents for my foreclosure file. However, neither I nor anyone at my household was sent or left any notice of the 2015 tax foreclosure and sale by which the property was deeded to the Township of Redford
7. I was struggling financially temporarily, but have been doing everything I could to save my home for me and my family.
8. In 2014, I entered into a property tax payment plan with the Wayne County Treasurer, for payment of my 2011 taxes. I received documentation showing that I had until December 2014 to pay my delinquent 2011 taxes in full. I also received a payment schedule.
9. On March 30, 2015, I made a payment to the Wayne County Treasurer of \$204.00, which paid off the final amount on my 2011 taxes owing and part of which was applied to my

2012 taxes. At this time I was prepared to make further substantial payments to my 2012 tax balance, which I was told at the time was \$2,862.17. However, a representative of the Treasurer told me that a payment plan was unnecessary because I had until the auction to pay my taxes in whole and to come back at a later date.

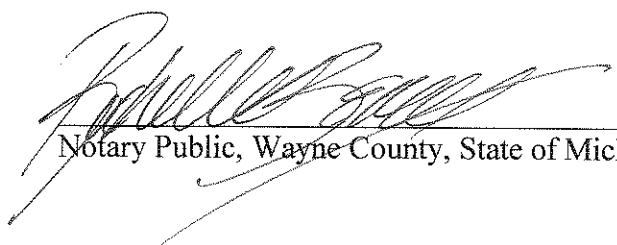
10. On August 5, 2015, I returned to the Wayne County Treasurer before the auction, as instructed, and with a check for \$3,600.00, which would pay in full my 2012 delinquency. I was denied the opportunity to pay my taxes.
11. If I had known that I would not be given until the auction to pay my delinquency, or that it was possible for the Township to purchase my property before the tax auction, I would have paid any amounts I owed in full, by borrowing against the equity in my mortgage-free home if necessary, or by borrowing from a family or friend. As a last resort, I could have and would have been able to sell the property, and keep the balance of the equity.
12. I attempted to pay any amounts that were due and was told by Wayne County and the Township of Redford that it was too late. They refused to even offer the most basic information.
13. My credit has been damaged by this illegal foreclosure. I am emotionally distressed, and I want to keep my home. I am ready to pay any amounts I owe. I have been illegally denied equal protection and due process of law guaranteed by the laws and constitutions of the State of Michigan and the United States of America.

Further affiant sayeth not.

Dated: December 23, 2015


WARREN WICK

Subscribed and Sworn to before me
on this 23rd day of December 2015.


Notary Public, Wayne County, State of Michigan

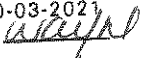
ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting In the County of 

EXHIBIT C

**AFFIDAVIT OF TAREK M. BAYDOUN IN SUPPORT OF MOTION FOR
TEMPORARY RESTRAINING ORDER AND PRELIMINARY INJUNCTION**

I, Tarek M. Baydoun, having been duly sworn, am prepared to testify that the following statements are true to the best of my knowledge, information and belief:

1. I am a citizen of the United States and the State of Michigan.
2. I am authorized to practice law in the State of Michigan and the Federal District Court for the Eastern District of Michigan and I am in good standing in each jurisdiction.
3. I am the attorney of record for this cause of action and the attorney of record for the evictions proceedings currently ongoing in the 19th, 21st, 25th, and 29th district courts in the State of Michigan. I have appeared at each and every hearing for each Plaintiff in this action who is also facing eviction in Michigan district court.
4. Proceedings against Plaintiffs in this action are currently scheduled for December 28, 2015, December 29, 2015, January 4, 2016, January 6, 2016, and February 18, 2016. A Judgment of Eviction could be issued on these dates.
5. Each of the district court judges in these actions have expressed to me no opposition to a stay of these eviction proceedings if ordered by this honorable court. In fact, the judges are apparently dismayed by the circumstances leading to record title being divested from the residents and transferred to the cities and then to the third-party investment companies.
6. However, the judges have also expressed to me that without an order staying the proceedings and ultimately the deeds being set aside, they believe they will have no choice but to ultimately grant a Judgment of Eviction.
7. Immediate and irreparable injury will occur if a Judgment of Eviction is entered against these Plaintiffs in this action as these homes are unique, cherished pieces of property that


in most cases have been in the family for decades. Plaintiffs are also almost all without substantial means and ability to find alternate housing.

8. Prior to filing the Complaint in this action and Motion for Temporary Restraining Order and Preliminary Injunction, I have communicated to Rick Linnell, attorney for JSR Funding, LLC, the third party investor in eleven of thirteen eviction proceedings in 3 District Courts, Edward Zelenak, Attorney for Lincoln Park and himself a Defendant in this action, and Jacob Ghannam, Principal Attorney, Tax Division, Wayne County Corporation Counsel, that this action would be filed shortly.
9. In addition, I have served, by electronic mail, a copy of these pleadings prior to filing so that full notice of their existence has been made to the relevant parties.
10. I have personally conducted extensive research over the past seven weeks to determine the factual statements as alleged in the Complaint in this action. This includes investigating each and every certified mailing found in the foreclosure packet of each named Plaintiff. No certified mailings were received by Plaintiffs, and all mailings have appeared to have gone missing.
11. I have met with each and every Plaintiff in this action on multiple occasions and the Plaintiffs' homes represent their only substantial asset. Plaintiffs have indicated that they would and could borrow against this asset in which to pay any delinquent taxes due and owing. They are all prepared to pay the taxes that they intended to pay.
12. All named Plaintiffs in this action own their homes mortgage free and for many, the home has been owned by themselves or a member of their family for over fifty years. These homes are unique to each Plaintiff and a wrongful loss of each would be irreparable.

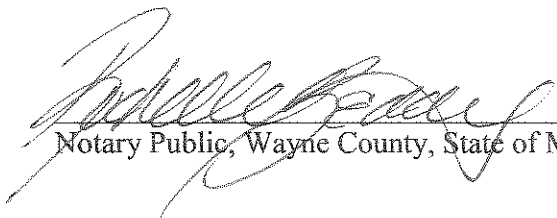
13. If evicted, the named Plaintiffs will be without a home in the cold of winter, and will be deprived of their only substantial financial asset. If the evictions are stayed, the only issue to be decided in those actions is whether the Plaintiff is entitled to possession, which cannot be decided without an adjudication of our clients' claims.
14. A stay of eviction proceedings will not prejudice the Defendants or anyone else because no one is entitled to possession of the Plaintiffs' homes unless and until they establish that they have superior title, and thus a possessory interest.
15. An eviction would be a premature and prejudicial declaration and finding of a possessory interest that is now being intensely challenged by our clients, who are likely to succeed on the merits.

Further affiant sayeth not.

Dated: December 27, 2015


TAREK M. BAYDOUN

Subscribed and Sworn to before me
on this 27th day of December 2015.


Notary Public, Wayne County, State of Michigan

ROCHELLE BERRY
Notary Public, State of Michigan
County of Wayne
My Commission Expires 10-03-2021
Acting in the County of WAYNE

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

ZAINAH HAMMOUD, SHAEFA MOHAMED,)
ELEANOR EWALD, ERIC EWALD,)
CHERYL DEANDA aka CHERYL FOSTER,)
GENO DEANDA, PAULA NEWCOMB,)
ROBERT RADFORD, ANDREA ROWE,)
GARY ZELONY, ANTHONY CRUMP, ERNEST)
FOREST, BRANDY GUITERREZ, HENRY)
KOPPOE, TIMOTHY PADDEN, SONIA VARGAS,)
JENNIFER WICK, WARREN WICK, CARL NOVAK,)
and RICHARD ROBBS, all individual citizens of the)
United States and the State of Michigan,)

Plaintiffs,)

v.)

WAYNE COUNTY; WAYNE COUNTY TREASURER)
RICHARD HATHAWAY; RAYMOND WOJTOWICZ;)
DAVID SZYMANSKI; FELECIA TYLER; CITY OF)
DEARBORN; CITY OF GARDEN CITY; ROBERT)
MUERY; ALLYSON BETTIS; RANDY WALKER;)
CITY OF LINCOLN PARK; BRAD COULTER; CITY)
OF WAYNE; LISA NOCERINI; TOWNSHIP OF)
REDFORD; TRACY KOBYLARSZ; JSR FUNDING,)
LLC; JAMES aka "JIM" BUDZIAK; ENTERPRISING)
REAL ESTATE, LLC; MILAN GANDHI; RISHI)
PATEL; NANDAN PATEL; HP SNAP INVESTMENT,)
LLC; HETAL GANDHI; GLOBAL REALTY, LLC;)
RICHARD INGBER; RANCILIO & ASSOCIATES;)
RICHARD KOSMACK; KAREN FROBOTTA; and)
NANCY JACKSON,)

Defendants.

Case No.:

Hon.

THE MERIDIAN LAW GROUP

Tarek M. Baydoun (P74551)

Jeffrey Hicks (P74279)

Counsel for Plaintiffs

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ORDER GRANTING TEMPORARY RESTRAINING ORDER

On Plaintiffs' Motion for Temporary Restraining Order, this Court grants Plaintiffs' request for a Temporary Restraining Order for the reasons stated in Plaintiffs' Motion, including that Plaintiffs' are likely to succeed on the merits of their claims, Plaintiffs' would be irreparably harmed if evicted and dispossessed of their residences, such issuance of a Temporary Restraining Order would not substantially harm those to be bound, and the public interest favors protecting the constitutional rights of Plaintiffs and ensuring that local and state laws are properly followed.

NOW THEREFORE:

1. The Court finds it necessary to temporarily maintain the status quo for each and every owner of a parcel of real property, including improvements, in Wayne County, Michigan, whose such property was subject to tax foreclosure pursuant to the General Property Tax Act, MCL 211.78, et seq.

and was purchased by a city or township of that county in 2015 pursuant to the First Right of Refusal under MCL 211.78m(1). Wuch properties are referred to as (“the properties”) and such owners are referred to as (“the owners”).

2. Defendants to this action, together with anyone else who receives actual notice of this Order in any manner are hereby enjoined and forbidden from evicting, continuing with any element of an eviction proceeding against, or initiating an eviction proceeding or any other action or proceeding in law or equity related to the properties in this action.
3. Furthermore, the Defendants, their agents, affiliated parties and entities, and anyone who claims an interest in the properties and/or exercises a possessory interest in one or more of the properties shall take all reasonable steps necessary go preserve the status quo at any of the properties.
4. Furthermore, the Defendants and their agents, entities, and affiliates shall not transfer, assign, or otherwise encumber the properties in any way until further order of this court.
5. This Order has been issued *ex parte*, without notice due, to the timeliness of the impending eviction hearings in Michigan state district courts and potentially unlawful intrusions into otherwise vacant, or apparently vacant properties by the Defendants and others.

6. This Order binds only the following who receive actual notice of it by personal service or otherwise: (A) the parties to this action; (B) the parties' officers, agents, servants, employees, and attorneys; and (C) other persons who are in active concert or participation with anyone described in Fed.R.Civ.P. 65(d)(2)(A) or (B), and others referred to in this paragraph.
7. This Order has been issued at _____ a.m/p.m., on the ____ day of _____, 201__.
8. This Order expires _____.

District Court Judge
U.S. District Court
Eastern District of Michigan