

From: Mr. Craig & Mrs. Gunter Gilchrist
3950 Sampson Rd. * Youngstown, OH 44505

To Whom It May Concern,

My name is Gunter Gilchrist, known to most as Quen. My husband, Craig and I signed a land contract with Mr. Kevin Hershey, in November 2008, for a rental property in Boardman, Ohio. The contract stated that we pay \$1500 a month for 36 months with some portion of the rental monies to be applied toward the down payment at the end of the 36 month term.

We moved into the property literally days after signing the contract and paying the deposit of \$3,000. While this might seem like a lot of rental money to pay for a home, it was the home we wanted. Payments were made each month. There was never a month that we defaulted on our payment.

As we entered the year of 2011 an eviction notice was placed on the front door, which in itself was embarrassing and shameful. We immediately attempted to contact Kevin Hershey. Upon making contact with Mr. Hershey, he informed us that the home was in foreclosure and we would have to move. My husband literally pleaded with him to work with us and his response was "he could if he wanted to but at this time he didn't want to." We did all that we could do to hold on to 'our' home, to no avail.

My husband did speak with our attorney about how to proceed with some type of litigation. After some research our attorney found that Mr. Kevin Hershey had other properties that were also in foreclosure and that it would probably be a long battle that would cost us more money.

It was a heart wrenching day when the Mahoning County Sheriff's department pulled into the driveway to 'pack up' our home for us. We were so hopeful that some way, somehow our faith in God and the pleading of our cause would make a difference. It did not. The Mahoning County Sheriff's department packed up my home, destroyed and damaged beautiful furnishings that had been in our family for years. All of our belongings were stored at Bob's on Boardman-Canfield Rd, in Boardman. Because my husband was self-employed and all of his equipment was in the home, he no longer had access to the equipment to be able to work. This threw us into another situation. Long story short because of his inability to perform the work he does we ended up falling behind in all of our bills; every piece of furniture, wedding pictures, china from our great-grandmother, clothing was auctioned off the very day that he was headed to Bob's to catch up the storage payment. He arrived too late!

We lost everything that was dear to us and that can never be replaced. It's been a life changing experience. And while this was going on my husband's mother was diagnosed with myeloid leukemia and we were the kids that ended up traveling to Cleveland Clinic for her treatments and to the Hope Center. Yes it was an experience that I wish on no one else. We learned a very costly and valuable lesson.

Craig & Gunter Gilchrist

Craig & Gunter (Quen) Gilchrist
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