

June 10, 2004

I have made a decision to sell my home based on the following:

I have been a foster care provider for the developmentally disabled for the past 15 yrs. I purchased this home for that purpose 17+ yrs. ago. Several years ago, it became increasingly more difficult to continue this for several reasons: my mother and my sister live with me in the home, as did a couple residents. One of the residents in my home was ready for semi-independent living and moved to an apartment however, because of state funding at the time and the fact I was not a crisis care home, no new resident was available to take her place and my monthly income reduced dramatically. She was the only state-funded individual and the only one I received any care provider income from — the others were primarily room/bd. individuals paying privately and I did not receive as much for them. This situation increased my need to rely more on my credit to put food on the table and maintain the home. This standard became difficult to continue and I pursued refinancing to hopefully lower my monthly obligations — I found refinancing an adult foster care home was very difficult and my efforts did not net the result I had hoped. Additionally, during this same period of time, my mother's health & my sister's health became an issue. My mother's vision is failing and she has mobility problems. A leg infection required a period of 7 mths. where we had to take her to her dr. or a clinic every day of the week, including weekends and holidays — her drs. and urgency care clinics are located in Tualatin, Beaverton & Portland, and I was spending a lot of time away from home. My sister also began showing signs of dementia which has now been diagnosed as being in the early stages of Alzheimer's. Both my mother & sister are on medications for their health concerns. There are medical records available to support this information.

All of the above factors led to my decision to close my foster

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Care business, which was my main source of income. The income I have available to me now is not sufficient to maintain this home, and pay the utilities. I am the primary bread winner in the home and the one responsible for paying the bills & putting food on the table. In order to provide for my mother, sister and myself, it has become necessary for me to file Chapter 7 Bankruptcy.

This decision was a very difficult one and not one without a lot of thought and consideration.

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