

**PATRIOT LOSING HIS HOME**  
**(In his own words)**

**June 15, 2009**

In November of 2007, my wife lost her job as a paralegal with a local law firm. Her job had paid quite well and had good medical benefits... however, the medical coverage could not be carried over. This is important later in the story. I have been an antique firearms specialist and gunsmith by avocation, most of my life. I have a gunsmithing shop with lathe, milling machine, drill presses, and the like that I have built up over the years. I do restoration work for reenactors, collectors, and other folks who just have an heirloom they want restored. Over the years I've built a small but steady clientele.

So while my wife was busily searching the area for comparable employment, within 50 miles or so from our home, my work kept the wolf at bay. She was having very little luck however, and could only find a couple of low paying service jobs. So... she took employment at the local Borders bookstore, until something more promising could be found. During this time work began to slow down for me as well, and it required that we dip into our savings each month to stay afloat.

Finally, in April 2008 she received an answer to one of her web searches for a paralegal job. Unfortunately this job was located in the southwestern part of State over 250 miles from our home. The pay and the job itself seemed promising, so we all hopped in the car for a four-day week-end and went down to check it out. There was no way this would be a commuting job, so we looked for a small studio rental where she could stay during the week, and then come home on the weekends. This was the trip where we found our "dog", Duke... which is another story.

In any case she took the job, it paid only 70% of what she had been making, but that was much more than the book store. We couldn't find a small rental however, it is a college town, so you can imagine. The only things available were high priced houses. She decided to stay in a local motel instead until something more suitable came available. So now we were paying not only for our house, but \$1000 a month for a motel room 250 miles away. This job lasted until the last week of June 2008 when her new boss decided that he didn't need a paralegal after all, but she could stay on as a secretary at reduced pay.

Well... On the 10th of July my wife was back home to stay, once again looking for employment in her field, yet looking in other fields as well, and this time much closer to home. At this point, it had been seven months of searching, and the last two months cost us much more than her job "away" had brought in.

On the morning of July 15th I awakened to an incredible pain in my right thigh, like an ice pick had been driven in... I was also having

intermittent painful breathing in my left lung, my wife and daughter dressed quickly, helped me to the car, and rushed me to the emergency room at the county hospital, which is about 5 miles from our home. The folks at the hospital wheeled me into the ER asking questions, while poking and prodding, taking vitals and drawing blood, all within 2 minutes. Then I was wheeled into radiology where they quickly performed an ultrasound of my right leg to check my veins and arteries...then wheeled me back to my ER birth where I had to wait for the results of the things they had done.

To make a long story short, I had a complete blockage, a blood clot in my peripheral femoral vein that ran from my ankle to my upper thigh. They put my leg into a very stout nylon prosthetic stocking... from my groin to my toe's... it was like squeezing my leg into a bicycle inner tube! This pressured my entire leg compressing the vein around the clot so it wouldn't move any further up my leg and get loose in my pulmonary. Then they immediately injected blood thinners... while telling me how lucky I was I didn't wait one more day. I was watched closely for a week, injected twice a day with heparin, along with 5 mg of Coumadin orally. They were monitoring my blood for any further signs of small clots breaking off, that were the cause of my chest pains, and labored breathing. I was found to have an Anti-Thombin 3 deficiency.

During the time I was there, my wife got to know several of the doctors and nurses, and it seems that the Hospital Foundation was looking for a person of her qualifications. August first she started her new job at the hospital. Unfortunately, insurance benefits wouldn't start for 60 days. Once I returned home, I was to remain on my back with the foot of the bed elevated 9 inches. I had to inject myself twice a day with heparin at \$90 a pop for 45 days, until the Coumadin finally got my blood PT to 2.5 or above. My dosage leveled off at 12.5 mg per day and I could discontinue the injections. All the while, our Daughter was my nurse, and with me constantly.

Needless to say by the time the new insurance was validated on 1 October, we had racked up quite a medical bill... almost \$30,000! This all but decimated our savings, and all we had left was about \$4000 and 10 ounces of gold... since I was no longer working, and the hospital job only paid about half of what my wife had originally been making as a paralegal, that \$12,000 wasn't going to last very long.

By 1 November I was able to get up and around a little to work... but it was still touch and go. By January 1 we were totally out of money. My wife's monthly take-home wouldn't even cover the mortgage, we attempted to make partial payments but the bank would not accept it. This is when we put the house up for sale.

We attempted to refinance by extending to 40 years on our equity, and maybe take advantage of some of the bail out/stimulus money... what a

farce that was! In any case it's been almost a year since my medical fiasco... and I am back to working about 60%... enough to cover the groceries and most of the household expenses.

Anyway... that is why the Century 21 guys were in our house. I was told yesterday by our Realtor that our home is going to auction in one week unless we can come up with the back payments, plus all of the accrued costs, including attorney, filing, foreclosure, and other fees by noon Monday June 15th... that's tomorrow. The amount we have to come up with is over \$25,000.

What happens Friday, is someone will steal it at auction. My Realtor also informed me that the state legislature just passed a law that made the 75 day "time to vacate" period, at the new owners discretion. I have been busy catching up on as much of my work as possible while my machines are still operable. If the new owner says we have to be out NOW... my God it will take a week just to dismantle and crate the machines! We were banking on that 75 days.

We have been looking for a place to move... but have found nothing to rent, at least nothing we can afford. Our storage unit is full. So we have nowhere to put anything until my wife gets paid on Friday so we can rent a unit large enough for a machine shop as well as the rest of our belongings.

The Realtor who called the cops on us in the first place, will be at the auction Friday... and we must be there as well... I'm taking my camcorder.

Any prayers you guys can lend, are greatly appreciated...

JTCoyoté

**UPDATE: June 20, 2009**

As background, we are being forced to sell our home because of a medical emergency that I incurred in July 2008 that kept me from working for 9 months. It drained our saving because the insurance we had did not carry over when my wife was between jobs from June 30th to August 1 last year... anyway...

We discovered yesterday, with the arrival of a letter from our attorney, that there was indeed a nefarious reason for the most recent stay in the sale of our home... and it really pisses me off!

Our house was originally scheduled for sale on the 19th of June. Had it been sold at that time, we would have had 75 days after that date to either renegotiate, or to find other residence. By putting it off until July 24th, it placed the sale past July 1st, when all new laws passed by this session of the state legislature go into effect. There

was a new law passed this session which eliminates the 75 day post sale grace period. It gives to the new purchaser the prerogative of saying "you have 24 hours to be out of the house".

So now under the new law we will have to be out of our home most likely within a week of the sale, or by August 1st. So our recent stay of execution so to speak, cost us a month of time before we would have to be out. I'm not very happy!

In order to stop it, we must come up with \$29,874 by the 24th to get back on track and stop it all. I have been back to work now full force for about two months, and as most of you know, I work out of my home my garage is a machine shop from which I do my gunsmithing and accessory manufacturing, with lathes, milling machines, drill presses and the like. So in one fell swoop, they will have eliminated my home, and my ability to work, my income, all at the same time. I have orders coming in almost every day, but now I am having to tell people that I cannot take the work because I don't know when I will be set up again to complete the job.

The Mortgage Company will not take partial payments or even back mortgage payments, they want it all at once, and they have tacked on almost \$8000 worth of additional fees to boot. Without my business, we lose close to \$2000 a month, and with this little "legal" move they made by postponing the sale... they can acquire the property, and put me out of business, one month quicker... it is pretty obvious how badly they want to steal our property and our equity... I'm in a quandary and can see no way out.

JTCoyoté

**UPDATE: July 23, 2009**

Mom just got home... and she had pizza with her, and the news that it will take more than just 12 hours for the mortgage company to pour over the 117 pages of banking statements she faxed them... so they postponed the sale one week! To 10 AM July 31, 2009... (whew)... a small reprieve. Thank God...

JTCoyoté

**For more information, go to:**

**<http://patriotmoneybomb.com/>**

**You can use PayPal to donate to JT and his family. JT's PayPal account is in his wife's name, and the email for the account is yotis@cybox.com**