

MICHAEL J. KIRWAN
19TH DISTRICT, OHIO

ROBERTA G. MESSERLY
SECRETARY

PAUL O. GILLINGHAM
CLERK

HOME ADDRESS:
YOUNGSTOWN, OHIO

COMMITTEES:
PUBLIC BUILDINGS AND GROUNDS
ENROLLED BILLS

Congress of the United States
House of Representatives

Washington, D. C.

July Sixth
1937

Mrs. Lulu Bova
3009 Southern Boulevard
Youngstown, Ohio

Dear Mrs. Bova:-

Immediately upon receipt of your recent letter, I communicated with Mr. Sabolnessy of the Home Owners' Loan Corporation with reference to your loan. His reply is enclosed herewith for your information.

As soon as I am in receipt of further information, I shall be happy to so advise you.

With kindest regards and best wishes, believe me to be,

Sincerely yours,

Member of Congress

MICHAEL J. KIRWAN
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PUBLIC BUILDINGS AND GROUNDS
ENROLLED BILLS

Congress of the United States
House of Representatives
Washington, D. C.

June 25th, 1937

Mr. James White Shocknessey
Home Owners' Loan Corp.
Cincinnati, Ohio

My dear Mr. Shocknessey:-

I have today received the enclosed letter from Mrs. Lulu Bova, 3009 Southern Boulevard, Youngstown which is self explanatory.

If in your good judgment, you feel that this case merits any consideration or leniency, I shall be grateful, because I feel that Mrs. Bova has had a hard struggle to maintain her family and that she is sincere in her promise to make the required payment from this time on.

I will appreciate it if you will give this matter your usual prompt and courteous attention.

With my heartiest best wishes, believe me always to be,

Sincerely yours,

Member of Congress

P.S. Please return this letter from Mrs. Bova to me for my files. If you so desire, you may answer Mrs. Bova direct, which would undoubtedly facilitate the matter.

MICHAEL J. KIRWAN
19TH DISTRICT, OHIO

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PUBLIC BUILDINGS AND GROUNDS
ENROLLED BILLS

Congress of the United States
House of Representatives

Washington, D. C.

July 12th, 1937

Mrs. Lulu Bova
3009 Southern Boulevard
Youngstown, Ohio

Dear Mrs. Bova:-

Pursuant to my letter sent you several days ago, wish to advise that I have received a communication from the Home Owners' Loan Corporation at Cincinnati.

You, of course, are familiar with the details of this delinquency, Mrs. Bova and of the condition of the property. However, I quote the following suggestion from the Regional counsel:

"It is the opinion of the Servicing Department that unless some new developments occur, foreclosure recommendations will be submitted to the Regional Manager for signature within a few days. If the borrowers can make a proposal which will liquidate the delinquency within a reasonable period of time, we suggest that they be referred to Mr. A. E. Reinman, Sub-District Manager, Federal Building, Youngstown Ohio, and you may be assured that Mr. Reinman will give his most sympathetic consideration to such proposal."

I regret that I cannot give you any more definite encouragement, Mrs. Bove, but am sure too that Mr. Reinman will extend you every courtesy and consideration.

With kindest regards and best wishes, believe me to be,

Sincerely yours,

Member of Congress

REGIONAL OFFICE
HOME OWNERS' LOAN CORPORATION

209 WEST 7TH STREET
CINCINNATI, OHIO

July 9, 1937

Refer reply to
JWS:RB

Honorable Michael J. Kirwin
Member of Congress
House Office Building
Washington, D. C.

Re: Mrs. Lulu Bova
3009 Southern Boulevard
Youngstown, Ohio

My dear Congressman:

Pursuant to our letter of July 2nd, we quote from statement prepared by the Analysis and Review Section, which is composed of a group of experts in our work and in mortgage lending practice generally, as follows:

"The files report present owners to be that in name only for the convenience of original borrowers whose income is apparently not adequate to meet loan requirements. Prospects of employment for daughter of original borrower offers no solution. The files further indicate sale or rental unlikely due to needed repairs to property for which Lula Bova is unable to provide. Broker indicates too high price asked. Delinquency has continuously increased since February 1936 and no arrangements are made to pay taxes. Proposal to remit \$40.00 monthly is seriously inadequate and further forbearance is unwarranted.

Under the circumstances outlined above we feel that immediate foreclosure is necessary to conserve the interests of the Corporation."

The Servicing Division advises further that this case is being prepared for foreclosure and that the borrower called at the Youngstown Sub-District Office recently but was unable to submit a suitable proposal for the liquidation of the delinquency, which has accrued. It is the opinion of the Servicing Department that unless some new developments occur, foreclosure recommendation will be submitted to the Regional Manager for signature within the next few days. If the borrowers can make a proposal which will liquidate the delinquency within a reasonable period of time, we suggest that they be referred to Mr. A. E. Reinman, Sub-District Manager, Federal Building, Youngstown, Ohio, and you may be assured that Mr. Reinman will give his most

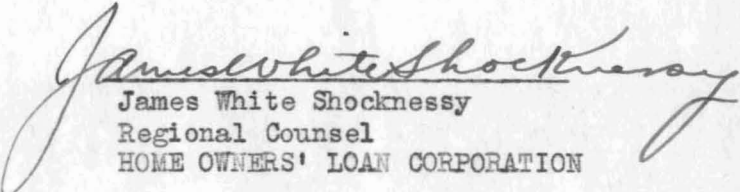
REGIONAL OFFICE
HOME OWNERS' LOAN CORPORATION

209 WEST 7TH STREET
CINCINNATI, OHIO

Congressman Kirwin - 2

sympathetic consideration to such proposal.

Yours very truly,


James White Shocknessy
Regional Counsel
HOME OWNERS' LOAN CORPORATION