

TO whom it may concern.

As a private citizen my wife and I own rental properties.

One of our properties is located on Hospital Road. We refer to it as our Los Ranchos property as that was the original name given to the project by the original builder. We have a mortgage loan on the property. The mortgagee was held by Irwin Financial and in June of 2009 they asked for full payoff of the loan.

One of the things one must accept when serving in public office is that anything you are involved in, thought it be a private matter becomes a public matter as the citizens you serve want to know about your private life

I consulted with a few local attorneys to share with them my thoughts on the loan and the position I wanted to take. I received a recommendation to work with a firm out of Indianapolis. Since June of 2009 we have attempted to and are continuing to communicate with the lender. However as many are aware Irwin Bank was closed out by the FDIC and over a period of months we found out that my loan was assigned by the FDIC to First Financial Bank.

During these turbulent times in banking, epically over the past 3 years I have seen things happen with borrowers and lenders that should have never happened. In an attempt to keep the housing economy going our government allowed lending to get totally out of control. This destroyed trillions of dollars of lost values for hard working home owner and investors.

Sometimes Lenders and Borrowers are unable to agree and it requires legal assistance. I fully trust the legal system in this matter and look forward to resolving it. While working to resolve this matter it wouldn't be acceptable to go into any more detail.

Fred L Paris