Name: Nancy Schneider

Date: 10/28/2022

ADM File Number: 2020-08

Comment:

Respectfully, having been in the multi-family industry for 30 years, I see this as more than potential ruin for landlords. The past 2.5 years have been extraordinary. The length and level of delinquency has exceeded all imagination. To continue with these processes will not allow this industry to right itself in any reasonable way. It will only add to the continuance of many to abuse the current parameters. Let's get back to business and have those who wish to participate lawfully do so, and others to make changes necessary to do the same.