

1/10/25

To whom it may concern,

In April 2014 I purchased the property and house on 3 Brown Ave Medina, NY 14103. The purchase was handled by Lance Mark attorney and financed by Keybank. I was not informed of the zoning issue at this time or any other time.

In June 2016 I took an equity loan again through Keybank. Plans and blueprints were turned into Medina building inspector and a permit was issued. I added a bedroom put a metal roof and new siding on my home. Throughout this process the zoning issue was not disclosed to me at this time either.

I bought the lot beside 3 Brown ave at the tax auction and combined the the lot and house to one property. Again no one ever mentioned the zoning.

I paid the loan and mortgage off a couple years ago. Now I have applied for a new mortgage on the property and Keybank has informed me that Due to the zoning of my home I am completely unable to refinance my home due to the fact that per current zoning if my home is destroyed I will not be able to rebuild my home. Per mortgage requirements my inability to do this disqualifies me from obtaining a new loan on my home through FHA, VA, ,Fannie Mae and Freddie Mac.It will also greatly inhibit me from selling my home as well. Due to any buyer needing to secure financing will also be unable to obtain financing through these entities.

I am looking to make further improvements and consolidate some bills. I am asking to rezone my property as residential. Please.

Sincerely,

Steven Quintern

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