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I stand before the commission to ask that in order to keep my home, the commission agree to the subordination agreement for this to happen. I failed to meet the minimum criteria due to the percentage rate of the mortgage company not meeting the standards of the city of fort lauderdale's criteria. I came into some financial hardships which put me in a situation of possibly losing my home. I would desperately love to keep my home being that it is the only place I have been for the last twenty years. If you all see fit to grant me this I would do whatever is necessary to abide by whatever agreements set forth. Thank you for your time and allowing me the opportunity to speak before the commission.