

KAREN FONCETTE
9 CENTRAL PARK NORTH, APARTMENT 56, NEW YORK, NY 10026
TELEPHONE (212) 876-5495

January 26, 2001

New York State
Attention: Attorney General Office
Consumer Fraud
120 Broadway
New York, NY 10271

Dear Attorney General Spitzer,

This letter concerns my mother Wilma Jacob-Foncette, Unfortunately she is traumatized and his unable to correspond at this moment.

My mother signed a contract on July 24, 2000 to purchase property at 108 W 118th Street, New York, NY 10026. She made a \$40,000 check payable to Graynor & Granyor with the agreement of another \$40,000 at closing.

The closing was held on November 29, 2000 at 10:00 a.m. After signing all contractual agreements, we were waiting for the final approval and keys. All the required documents along with two checks totaling \$68,000 were turned over to the seller's attorney. As we waited, the bank manager stormed in the room and requested a conference with the seller and his attorney. The seller was represented by Carl Fields of Advance Local Development Corporation and attorney Andrew Graynor of the law offices of Graynor & Graynor.

An argument insued and several associates from the bank tore up the contracts and documents. Therefore, all contractual agreements were dissolved. Three large men stood at the door to escort Mr.Graynor & Mr. Fields out of the office and the Suffolk County Police Department was called.

We were informed of an impending investigation being conducted against Mr. Fields and Mr. Graynor for fraud by the Federal Government. Furthermore,
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January 26, 2001

Attention: Attorney General Office

the property is now in foreclosure. There was an article in the New York Times NY times article Metro Section dated November 26 and 29th) circulated concerning the impending fraud charges.

My mother is 72 years old. She is devastated. She does not know whom to trust and is in great distress and fear of being defrauded.

She have sustained expenses for homeowners insurance appraisal, closing cost (for a closing that did not occurred), actuarial cost, architectural drafts, hours of research and a second mortgage (closing cost on my mother's home which was put up for sale for the purchase of said property). In addition, several hours of research in restoration, construction and planning.

I spoke with First Star Mortgage concerning the foreclosure and possible attainment of the property. I am appealing to you for assistance in resolving this issue. In recognition of the current real estate climate in Harlem, I implore you to address the issues at hand. Lastly, What do you suggest, my mother do to secure the property?

Sincerely,

Karen Foncette

Cc: Laurence Hirsh

Attachment enclosed

**KAREN FONCETTE
9 CENTRAL PARK NORTH, APARTMENT 56, NEW YORK, NY 10026
TELEPHONE (212) 876-5495**

January 26, 2001

Jerry Grundhofer
First Star Mortgage
777 E Wisconsin Avenue
Milwaukee, WI 53202

Dear Mr. Grundhofer:

My mother entered a contractual agreement on July 24, 2000 to purchase a piece of property held by your bank. The property is located at 108 W 118 Street, New York, New York 10026. We had a closing on November 29, 2000. At the closing it was brought to our attention that the property is in foreclosure. The closing did not materialized due to an impending federal investigation for fraud of the seller and his attorney (See the enclosed letter and attachment).

I am appealing to you for consideration of purchasing the property from your bank. Please advise and/or direct us to any avenues we may use in accomplishing our goal of attaining the property.

Sincerely,

Karen Foncette

Cc: Attorney General, Spltzler
Lauence Hirsh

Attachment enclosed

KAREN FONCETTE
9 CENTRAL PARK NORTH, APARTMENT 56, NEW YORK, NY 10026
TELEPHONE (212) 876-5495

February 9, 2001

Abyssinia Development Corporation
131 W. 138th Street
Basement Offices
New York, NY 10030

Dear Mr. Darren Walker,

I spoke with Laurence Hirsch concerning the following correspondence. He suggested I speak with you and enclose the information I sent him.

This letter concerns my mother Wilma Jacob-Foncette, Unfortunately she is traumatized and his unable to correspond at this moment.

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Karen Foncette

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