

*Wpaul Jan 23*

January 20, 2013

Raven Financial, LLC  
Kevin and Katie Riley  
300 N. Broadway #305  
Fargo, ND 58102

Dear Kevin and Katie,

Thank you so much for allowing me to take over your property at 758 Maryland Ave E, St. Paul Minnesota. It's few and far between that I meet property owners willing to let me use their properties for the sole purpose of low income rental housing for minority women with children that are transitioning out of a maximum security battered women shelter.

The women from the battered women shelter who are also, minorities and protected classes of all kinds try to make a fresh start by renting a home in the city of St. Paul. The forms of low income housing that are offered in St. Paul by the City, State or Federal programs are unavailable to these women.

The requirements are far too stringent for them. They require a credit check and a criminal background check. They don't pass background because they have gone through the daunting process of having their abuser convicted and the abuser has done his best to destroy her, her credit, her history, her family and the relationships of those around her. And it has worked.

The income requirements of the aforementioned housing are too strict as well because these women want to work and most often have a job that doesn't provide enough to move out but is far too much to get in to government subsidized low income housing.

Landlords like yourselves are a dying breed. Once again thank you so much for the building and Katie, thank you for your graciousness and enthusiasm. It gets harder and harder every day for us to remain because the City of St. Paul systematically assaults landlords that can accommodate us.

I strongly believe that this will be a "triple win" situation for Raven, the battered women and the free market in general.

Mary Kaye