

On November 8th, 2016 after recently learning of Leol's financial plight and thereafter withdrawing an offer for our own home in Freeport Maine, we met with Leol's attorney Jim Gallagher's office located at 181 Main Street Damariscotta ME 04543. This meeting began 1 PM and lasted for approximately one hour and included Leol, Matt, Jake, and Jim Gallagher.

Once Jake arrived in the office he met Matt and Leol sitting on a bench waiting to be seen. After sharing the news that we withdrew from our offer of a home in Freeport, we felt that this this opened up an opportunity to help Leol with his mortgage needs. Jill and I had already discussed at length, and we were ready to propose our act of kindness to step in and assist him financially.

Jim Gallagher then greeted us in the hallway, and invited us to his office. Before we entered he paused and said to Leol, "Leol you are my client, and the gentlemen accompanying you are not. Do you grant permission to allow these two to enter our private discussion?" Leol accepted and we all entered the room.

We then had a great conversation with Jim where we discussed Leol's stress, health, and mental capacity. Jim commented to Leol after several of Leol's remarks that Leol was clearly still mentally fit and of sound mind.

Jim then discussed the situation Leol was in where he was unable to pay his own mortgage, healthcare, utilities, and living expenses. I then shared with Jim our offer discussed just prior in his hallway, that Jill and I were willing to financially support Leol and give him a place to live for the remainder of his life.

We also talked about many other topics. Matt brought up questions about elder abuse for Jon's actions, as well as the option for a reverse mortgage. Regarding the submission of an elder abuse report Jim strongly cautioned against the use of this stating, "Be very cautious on these. Once we involve Adult Protective Services we can quickly lose control of the entire situation."

We then shifted to the option of a reverse mortgage. Again Jim cautioned saying that nearly every instance he has seen of a reverse mortgage ended badly. He returned to the topic of our offer to help Leol, and said we should look into this as what he referred to as a "Support Mortgage". He agreed that this was the best if not only option Leol had available to him.

Lastly Jim also counseled Leol about setting up his will, power of attorney, and executorship of his estate for the purpose of preventing his son, John for causing additional harm to Leol, as John has Power of Attorney and access to all of Leol's financial accounts.

We concluded the meeting with having myself tasked to contact with our bank the following day to start our application for purchase.

Jake Beck