Exhibit 3

Declaration of Frances M. Zick
September 14, 2008
September 14, 2008
Sterling Heights, MI

Declaration of Frances M. Zick

I, Frances M. Zick, a citizen of the United States and of the city of Sterling Heights, Michigan, do declare under the penalty of perjury:

1. I live at 38216 Medville Drive in Sterling Heights, in Macomb County, Michigan. I have lived here for fifteen years. My then-husband and I purchased the home at that time from my parents. I grew up in the house, and moved out when I got married in 1981.

2. When we originally bought the home, we signed a fixed-rate mortgage. We divorced in 1998, and my husband quit-claimed his interest in the home to me in exchange for a payment from my father. My children were eight years old, ten years old, and twelve years old at the time. They stayed with me after the divorce.


4. In 2005, I refinanced with an Adjustable Rate Mortgage. I needed the money to pay off credit card debt that I had at the time. My monthly payments were around $1100 at the time. I started out at a 7% rate, which went up as high as 11%. It’s now around 10%. My monthly payments are currently around $1800, which includes escrow payments for my taxes.

5. I am at a cashier at a Meijer in Warren. I have worked at Meijer for seventeen years. I make $14.80 an hour, which is about $340 a week in net pay. I also receive $300 per month in child support from my husband. When I signed the ARM in 2005, I received around $300 per week in child support.
6. I’ve missed payments here and there over the past year or so. As of May of this year, I was one payment behind. I paid in May and June, but in July I missed another payment. In August, I received a letter from my mortgage lender notifying me that I was in default and that in order to remedy the default, I had to send $3,520.73 within 35 days of the letter.

7. I sent $3520.73 through Western Union “Quick Collect,” a wire transfer service, to my lender, HomEq Servicing. It’s my understanding that that money is in suspension right now. My mortgage company told me I would have to contact them this coming Monday to resolve the issue.

8. On September 11, 2008, I received a letter from Trott & Trott informing me that my lender was accelerating my debt. On September 13, I received a notice from Trott & Trott of a mortgage foreclosure sale of my home scheduled for October 10, 2008.

9. I have been registered to vote since about when I turned 18. I’ve been registered on Medville Street for about fourteen years. I vote regularly, and voted in the 2006, 2004, and 2000 elections.

10. I plan to vote in the November 2008 election, from my registration address at 38216 Medville Drive. I learned this week that the Republicans may be putting together a list of people whose properties are in foreclosure to challenge their right to vote.

11. I’m worried that because my home was placed into foreclosure, my right to vote might be challenged.

12. I am shocked to learn that my right to vote might be challenged because I’m in foreclosure. It angers me to learn to learn that my fundamental right to vote as an American might be taken away. Just because people fall on hard times, doesn’t mean you take away their right to vote.
I declare that the foregoing is true and correct.

[Signature]