

DGK-5-mtc
12 Feb 1971

Honorable John Young
House of Representatives
Washington, D.C. 20515

Dear Mr. Young:

This is in reply to your letter of 4 February 1971, regarding correction of the Report of Transfer or Discharge, DD Form 214, of Mr. David E. SAENZ, former member of the Marine Corps, service number 238 16 87.

A new Report of Transfer or Discharge, DD Form 214, showing Mr. Saenz' character of service as Under Honorable Conditions has been prepared and air mailed to him today at his current address.

Sincerely,

J. A. KENT, JR.
Lieutenant Colonel, U. S. Marine Corps Reserve
Head, Records Branch, Personnel Department
By direction of the Commandant of the Marine Corps

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Head, Records Branch, Personnel Department
By direction of the Commandant of the Marine Corps

July 2, 1971

Noe C. Garza
Attorney at Law
P. O. Box 5063
Corpus Christi, Texas

Dear Mr. Garza:

This is in reply to your letter of June 17, in which you expressed interest in reconsideration of the loan application of Domingo Mungia, Sr. and wife, Alfina Mungia. We, at SBA agree with you, Mr. Garza, that we should not apply the same restrictions on loans as do profit-making institutions, and I believe our record indicates that especially in disasters, we go well beyond normal policy to help people.

We have made every possible effort to determine a basis upon which this loan could be made including the use of an endorser. However, we are once again declining this loan for several reasons: Based upon 1969, 1970 tax statements Mr. Mungia's wages are not enough to meet current obligations and to pay back the SBA loan.

The credit report on an applicant does play a part in our decisions. When a credit record is very poor, with non payment of nearly all bills, extending back for many years, as in the case of the Mungias, we respectfully question whether they will pay back another loan.

The person mentioned as a possible endorser, who as you know somehow received an SBA loan before credit report was available, has an unsatisfactory history of repayment of debts, and we could not consider his endorsement a basis for reconsideration.

Mr. Mungia, Sr. signed his application stating there had never been any judgments or suits against him. The record would indicate otherwise. There is a possible violation of federal statutes involved. We have no intention of trying to make trouble for anyone—we are here to help people, but this application is being declined for the following reasons:

Lack of reasonable assurance "of ability to repay loan" and other obligations from earnings.

Lack of reasonable assurance that applicant will comply with terms of loan agreement based on report from Corpus Christi Credit Bureau.

Not eligible because of Policy Reasons.

We sincerely appreciate your concern and efforts.

Sincerely,

Julio G. Perez
Acting Disaster Coordinator

cc: Mr. Domingo Mungia, Sr.
The Honorable John G. Tower, United States Senator
The Honorable Lloyd Bentsen, United States Senator
✓ The Honorable John Young, United States Congressman