

Hi Mom.

I am sorry for the distance you've felt for the past few weeks. You were correct in thinking something was wrong. I didn't know how to talk to you.

I am at a point in my relationship with Jim where it is time to walk away. I am not in any physical danger, as he has never been physically violent. But our relationship is toxic and I am emotionally depleted. I don't feel healthy, happy, truly supported, or that I have an equal partner. I am also not growing as an individual. I have thought about this for a while and kept holding out hope that things would get better. I have given and given and given, and now I need to take care of myself. I have exciting opportunities that are being handed to me, but I don't even have the energy to go after them.

Jim does not know that I am planning on leaving. He is part of the reason I am in this position. He talked me into quitting my job to help him and then a week later he decided to quit, leaving me to take on extra jobs to cover my bills and start a new career, while he sat at home and played video games. I'm sure this goes without saying, but please don't repeat this to anyone. I don't want to be homeless and I don't want to walk on eggshells. I just want to get on my feet and then leave. ASAP.

Leaving is not that simple though. The debt on my credit report, from you having rented your home by using my credit without having asked me, has put a major hold on me going anywhere. And it lowered my credit score to the point where I can't even be a contender against other rental applicants. I have sent a certified "Debt Validation" letter to the collections agency. They should receive it on April 5th and from there, they have up to 30 days to be back in touch with me. I have also looked at income based housing, but with the dogs and the fresh rental debt, I am getting nowhere.

Last time I had issues on my credit, from bills that were taken out in my name by you, you repeatedly told me that you would help clear things up. I asked more than once and even called you at work. You promised you would fix it. That never happened. I ended up getting everything straight on my own.

I was about to walk into real estate class when I found out there was a new rental debt on my credit report. You did it again... used my credit (which we both know is actually illegal for you to do)... and now I was stuck with it. I went back to my car and cried for 15 minutes. It felt like all the hard work I had put in to help myself was for nothing. I was right back where I started. And it felt like you didn't even really care. I should have talked to you sooner. I really thought I was doing the right thing by "letting it go", and figuring it out on my own. I know you always have a lot on your plate so I just tried to minimize my feelings and get things cleared up. I didn't want you to have to worry about it. But your my mom, and I should have given you more credit that you would have done the right thing. I should have told you how bad these credit things have hurt me.

I love you and I believe that nothing was not done maliciously, but I have been impacted and I need your help now. I need to move so I can finally breath again. I am waiting to see what the debt collection agency says, but I would like you to please cosign for me when the time comes.

Next time you call, I will answer.