

January 30, 2026

6734 Springwater Place  
Unit D  
Frederick, MD 21701

Chairman Guy J. Guzzone  
Budget and Taxation Committee

Chairwoman Jheanelle K. Wilkins  
Ways and Means Committee

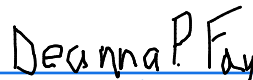
Re: SB291/HB323

Dear Chairs Guzzone and Wilkins,

I write this letter in support of SB291 and HB323. I am the victim of elder fraud, having been scammed out of more than one million dollars. The fraudsters convinced me to withdraw large portions of my retirements accounts as part of their scheme. They then stole this money, and it has never been returned to me.

The horror and embarrassment of the financial loss have been devastating on me. However, the additional harm of being taxed on the early withdrawals for funds I did not receive and which were stolen from me, has been equally frustrating. I ask you pass this legislation so people like me who are harmed in the future have the ability to present evidence and avoid paying these unfair taxes. Thank you.

Sincerely,



[Deanna P. Fay \(Jan 30, 2026 11:48:29 EST\)](#)

Deanna Fay