

EXHIBIT

A



2013005709 SAT/MTG
 3 PGS
 Book SAT 412 Page 4380-4382

January 22, 2013 01:32 24 PM
 Rec \$5 00 Cnty Tax \$0 00 State Tax \$0 00

FILED IN GREENVILLE COUNTY, SC

Priscilla Barnhill
 ReconTrust Company, N A
 4161 Piedmont Parkway
 NC4-105-01-32
 Greensboro, NC 27410
 (800) 540-2684

Return To. JOEL CLAY BRACKEN
 313 LANEWOOD DR
 GREENVILLE SC 29607

UID.
 DOCID#_000681180011399992005N

MORTGAGE SATISFACTION

State of South Carolina
 County of Greenville

JOEL CLAY BRACKEN
 To
 Bank of America N A

RMC office-Recorded in.
 MO 4930, Page 914

NOTE TO RECORDER: THIS MORTGAGE SATISFACTION CANCELS THE ATTACHED ORIGINAL MORTGAGE AND IS TO BE RECORDED TOGETHER WITH THE ATTACHED ORIGINAL MORTGAGE PURSUANT TO S.C. CODE § 29-3-330 (b).

The debt secured by the mortgage referenced above is paid in full and the lien of the instrument identified above is satisfied. The original mortgage referenced above is attached to this satisfaction. The Register of Mesne Conveyance/Clerk of the Court/Register of Deeds, as applicable, is hereby authorized to enter this cancellation on the record.

WITNESS my/our hand this 1-17-2013.

Witnesses.

Brian Sutton
 Brian Sutton

Bank of America N A.

By: Faye Seigla
 Faye Seigla
 Assistant Vice President

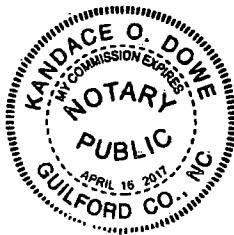
William Young
 William Young

State of North Carolina, County of Guilford

I certify that the following person(s) personally appeared before me this day, each acknowledging to me that he or she signed the foregoing document: Faye Seigla, Assistant Vice President of Bank of America N A..

Date 1/17/13

Kandace O. Dowe
 Notary Public



After Recording Return To.

Bank of America, NA
 Consumer Post Closing Review FL9-700-04-21
 9000 Southside Blvd, Bld 700
 Jacksonville, Florida 32256
 Loan Number: 68118001139999



2008024525

MTG

13 PGS

Book MO 4930

Page 914-926

March 14, 2008 09 39 49 AM

Rec \$19.00

Cnty Tax \$0 00

State Tax \$0 00

FILED IN GREENVILLE COUNTY, SC

[Space Above This Line For Recording Data]

MORTGAGE

DEFINITIONS

(A) "Security Instrument" means this document, which is dated MARCH 6, 2008, together with all Riders to this document.

(B) "Borrower" is JOEL CLAY BRACKEN

the party or parties who have signed this Security Instrument

Borrower is the Mortgagor under this Security Instrument

(C) "Lender" is Bank of America, NA

Lender is a National Banking Association organized and existing under the laws of THE UNITED STATES OF AMERICA
 Lender's address is 100 North Tryon Street, Charlotte, North Carolina 28255

Lender is the Mortgagee under this Security Instrument

(D) "Agreement" means the Home Equity Line of Credit Agreement signed by the Borrowers

(E) "Account" means the Home Equity Line of Credit Account pursuant to which the Lender makes Advances to the Borrower at the Borrower's direction, allowing the Borrower to repay those Advances and take additional Advances, subject to the terms of the Agreement

(F) "Credit Limit" means the maximum aggregate amount of principal that may be secured by this Security Instrument at any one time. The Credit Limit is \$22,913.00. Except to the extent prohibited by Applicable Law, the Credit Limit does not apply to interest, Finance Charges, and other fees and charges validly incurred by Borrower under the Agreement and this Security Instrument. The Credit Limit also does not apply to other advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument

(G) "Account Balance" is the total unpaid principal of the Account, plus earned but unpaid Finance Charges, outstanding fees, charges, and costs

(H) "Maturity Date" is the date on which the entire Account Balance under the Agreement is due. The entire Account Balance on your Account, as defined in the Agreement and this Security Instrument, is due on MARCH 6, 2033

(I) "Property" means the Property that is described below under the heading "Transfer of Rights in the Property."

JOEL CLAY BRACKEN/995080561208510

SOUTH CAROLINA HOME EQUITY LINE OF CREDIT MORTGAGE
 SCHESI BOA 10/12/06

Page 1 of 12

DocMagic eForms 800-649-1362
 www.docmagic.com

JCB

**MORTGAGEE REQUESTS NOTICE OF ANY ADVERSE ACTION
THAT A PRIORITY LIEN HOLDER TAKES WITH REGARD TO
THE PROPERTY, INCLUDING DEFAULT AND FORECLOSURE**

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it



JOEL CLAY BRACKEN (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

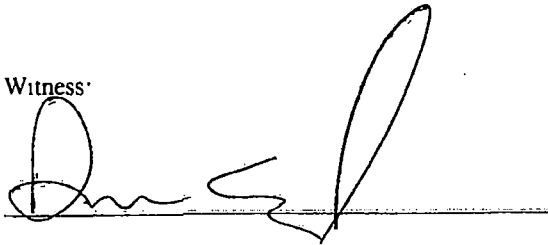
(Seal)
-Borrower

(Seal)
-Borrower

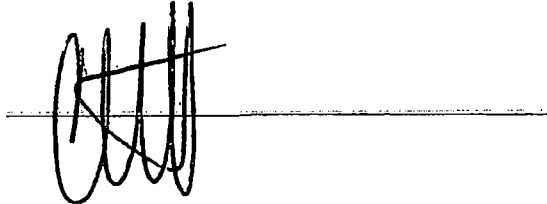
FILED FOR RECORD IN GREENVILLE COUNTY, SC ROD
2013005709 Book SAT 412 Page 4380-4382
January 22, 2013 01:32:24 PM

Timothy J. Manning

Witness:



Witness:



EXHIBIT

B



Reply to Charleston Foreclosure Office

March 26, 2014

DENIAL OF FORECLOSURE RELIEF
(after review)

Joel Clay Bracken
313 Lanewood Drive
Greenville, SC 29607

RE: BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing LP vs. Joel Clay Bracken; and Bank of America, N.A.
Civil Action No.: 10-CP-23-8330
Our File No.: F34675

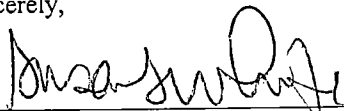
Dear Sir/ Madam :

Your loan has been reviewed for the foreclosure intervention options you requested pursuant to the Notice of Foreclosure Intervention you returned to us. Unfortunately, you are ineligible for the following reasons:

	YOU REQUESTED	REASON FOR INELIGIBILITY
<input type="checkbox"/>	Reinstatement	
<input type="checkbox"/>	Payoff	
<input type="checkbox"/>	Payment Plan	
<input type="checkbox"/>	Forbearance Agreement	
<input checked="" type="checkbox"/>	Loan Modification	Borrower failed to submit requested information.
<input type="checkbox"/>	Deed in Lieu	
<input type="checkbox"/>	Short Sale	
<input type="checkbox"/>	Other:	

Accordingly, this letter shall serve as BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing LP's denial of your eligibility for foreclosure intervention pursuant to the May 2, 2011, Administrative Order 2011-05-02-01 of the South Carolina Supreme Court. Please be advised that you have thirty (30) days from the mailing of this letter to file and serve an answer or other response.

Sincerely,

By: 

- Thomas A. Shook, SC Bar # 68340
- Susan S. White, SC Bar # 5453
- Andrew M. Wilson, SC Bar #72553
- Elizabeth S. Moore, SC Bar # 69236
- Teresa D. Van Vlake, SC Bar # 11118
- Joanne A. Tomasini-Muñiz, SC Bar #100438

Attorneys for BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing LP

COLUMBIA
1201 Main Street, Suite 1800
Post Office Box 1799 (29202)
Columbia, SC 29201
Tel: (803) 765-2935
Fax: (803) 252-0786

CHARLESTON
Litigation, Real Estate & REO
4000 Faber Place Drive, Suite 450
Post Office Box 41489 (29423)
North Charleston, SC 29405
Tel: (843) 577-5460
Fax: (843) 577-5135

CHARLESTON
Foreclosure
4000 Faber Place Drive, Suite 450
Post Office Box 71727 (29415)
North Charleston, SC 29405
Tel: (843) 577-5460
Fax: (843) 725-0015

F34675

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

BAC Home Loans Servicing, LP f/k/a
Countrywide Home Loans Servicing LP,

PLAINTIFF,

vs.

Joel Clay Bracken; and Bank of America,
N.A.,

DEFENDANT(S).

IN THE COURT OF COMMON PLEAS

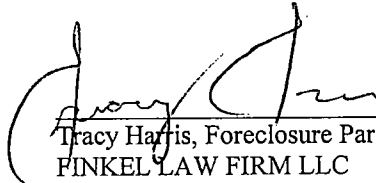
C/A NO: **10-CP-23-8330**

(NON-JURY MORTGAGE FORECLOSURE)

CERTIFICATE OF SERVICE BY MAIL

I, Tracy Harris, do hereby certify that I served a copy of the Denial of Foreclosure Relief on the persons as listed below, by depositing same in the United States Mail, postage prepaid, at Charleston, South Carolina, where there is regular communication by mail, on March 31, 2014.

Joel Clay Bracken
313 Lanewood Dr
Greenville, SC 29607


Tracy Harris, Foreclosure Paralegal
FINKEL LAW FIRM LLC
Post Office Box 71727
North Charleston, SC 29415
(843) 577-5460

RECEIVED
JUL 24 2015
SC Court of Appeals

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

BAC Home Loans Servicing, LP f/k/a
Countrywide Home Loans Servicing LP,

PLAINTIFF,

vs.

Joel Clay Bracken; and Bank of America, N.A.,

DEFENDANT(S).

IN THE COURT OF COMMON PLEAS
C/A NO: 10-CP-23-8330

**CERTIFICATION OF COMPLIANCE WITH
ADMINISTRATIVE ORDER 2011-05-02-01**

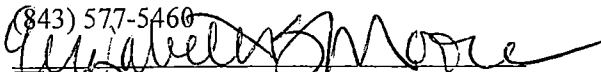
The undersigned attorneys for BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing LP certify the following:

1. That Joel Clay Bracken was/were provided a Notice of Mortgagor's Foreclosure Intervention Rights by the following method:
 - By service of same with the Summons and Complaint filed by Mortgagor that commenced the above captioned action;
 - By service of a letter setting forth Mortgagor's Foreclosure Intervention Rights.
2. That Mortgagee, or its designated agent (i.e. servicer) has received and examined all documents and records required to be submitted by the Mortgagor to evaluate eligibility for foreclosure intervention;
3. That Mortgagor does not qualify for loan modification or other means of loss mitigation, in accordance with any standards, rules or guidelines applicable to the mortgage loan, and the parties have been unable to reach any other agreement concerning the foreclosure process; specifically, Mortgagor is ineligible for foreclosure relief for the following reason(s):
 - Failure to respond to Notice of Foreclosure Intervention Rights within 30 days of service of same.
 - Failure to provide all required materials requested by Plaintiff for loss mitigation.
 - Mortgagor does not meet requirement of BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing LP for a loan modification and is accordingly ineligible for same.
 - Mortgagor does not meet requirement for the BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing LP's loss mitigation opportunity and is accordingly ineligible for same.
4. That notice of the denial of loan modification or other means of loss mitigation has been served on the mortgagor by mailing such notice to all known addresses of the Mortgagor, provided that such notice shall also state that the Mortgagor has 30 days from the date of mailing of notice of

denial of relief to file and serve an answer or other response to the Mortgagee's summons and complaint.

Based on the foregoing, the undersigned is informed and believes that it has afforded Mortgagor a full and fair opportunity to submit any other information or data pertaining to the Mortgagor's loan or personal circumstances for consideration by the Mortgagee.

FINKEL LAW FIRM LLC
P.O. Box 71727
North Charleston, SC 29415

By:  (843) 577-5460

- Thomas A. Shook, SC Bar # 68340
- Susan S. White, SC Bar # 5453
- Andrew M. Wilson, SC Bar #72553
- Elizabeth S. Moore, SC Bar # 69236
- Teresa D. Van Vlake, SC Bar # 11118
- Joanne A. Tomasini-Muñiz, SC Bar #100438

Attorneys for BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing LP

F34675

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

BAC Home Loans Servicing, LP f/k/a
Countrywide Home Loans Servicing LP,

PLAINTIFF,

vs.

Joel Clay Bracken; and Bank of America,
N.A.,

DEFENDANT(S).

IN THE COURT OF COMMON PLEAS

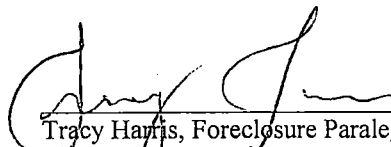
C/A NO: 10-CP-23-8330

(NON-JURY MORTGAGE FORECLOSURE)

CERTIFICATE OF SERVICE BY MAIL

I, Tracy Harris, do hereby certify that I served a copy of the Certification of Compliance with Administrative Order 2011-05-02-01 on the persons as listed below, by depositing same in the United States Mail, postage prepaid, at Charleston, South Carolina, where there is regular communication by mail, on ~~April~~ ^{May} 7, 2014.

Joel Clay Bracken
313 Lanewood Dr
Greenville, SC 29607



Tracy Harris, Foreclosure Paralegal
FINKEL LAW FIRM LLC
Post Office Box 71727
North Charleston, SC 29415
(843) 577-5460

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

BAC Home Loans Servicing, LP f/k/a
Countrywide Home Loans Servicing LP

PLAINTIFF,

vs.

Joel Clay Bracken; and Bank of America,
N.A.,

DEFENDANT(S).

IN THE COURT OF COMMON PLEAS
C/A NO: 10-CP-23-8330

-(NON-JURY MORTGAGE FORECLOSURE)

NOTICE OF FORECLOSURE HEARING

TO THE DEFENDANTS ABOVE NAMED:

PLEASE TAKE NOTICE THAT a hearing will be held before Charles B. Simmons, Jr., Master in Equity for Greenville County, on April 8, 2015 at 2:00 PM. This hearing will be held at the Greenville County Courthouse, Courtroom #5, Third Floor, 305 East North Street, Greenville, SC.

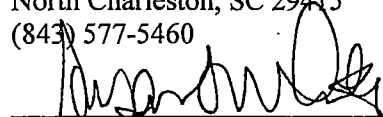
You will also take notice that the Plaintiff's attorney will submit written testimony on behalf of the Plaintiff pursuant to South Carolina Code Ann. §14-11-110 (as amended). All issues raised in the pleadings will be decided at this hearing.

You will also take notice that Plaintiff's attorney will be present prior to the beginning of the above-noticed hearing, to respond to any procedural questions.

If you would like to receive advance notification in the event your scheduled hearing is canceled or postponed for any reason, please contact the firm's scheduling clerk at (843) 577-5460 with a telephone number where you may be reached.

FINKEL LAW FIRM LLC
Post Office Box 71727
North Charleston, SC 29415
(843) 577-5460

By:



- Thomas A. Shook, SC Bar # 68340
 - Susan S. White, SC Bar # 5453
 - Elizabeth S. Moore, SC Bar # 69236
 - Teresa D. Van Vlake, SC Bar #11118
- Attorneys for Plaintiff

March 20, 2015