

STATE OF SOUTH CAROLINA

COUNTY OF YORK

PHH Mortgage Corporation,

Plaintiff,

v.

Norman D. Lowery;

Defendant(s).

(011227-01181)

IN THE COURT OF COMMON PLEAS

DOCKET NO. 2013CP4601503

RECEIVED

LIS PENDENS NOT 08 2015  
Deficiency Judgment Waived

SSC Court of Appeals

RECEIVED  
COURT OF APPEALS  
JAN 14 11:25:50  
S6

NOTICE IS HEREBY GIVEN THAT an action has been or will be commenced in this Court upon complaint of the above-named Plaintiff against the above-named Defendant(s) for the foreclosure of a certain mortgage of real estate given by Norman D. Lowery to Mortgage Electronic Registration Systems, Inc., as nominee for Coldwell Banker Mortgage, its successors and assigns (MIN#100020071169278699) dated July 13, 2010, and recorded in the Office of the RMC/ROD for York County on July 15, 2010, in Mortgage Book 11495 at Page 56. This mortgage was subsequently assigned to PHH Mortgage Corporation by assignment dated April 24, 2013 and recorded May 6, 2013 in Book 13395 at Page 245.

The premises covered and affected by the said mortgage and by the foreclosure thereof were, at the time of the making thereof and at the time of the filing of this notice, described as follows:

All that certain piece, parcel, or lot of land, lying, being and situate in Kings Mountain Township, County of York, State of South Carolina and being shown and designated as Lot #1 containing 3.00 acres upon plat entitled "Property of James E. Ogden and Marian C. Ogden" prepared by John Quinn Hall, RLS dated July 19, 2000, revised April 15, 2002 and recorded in the Office of the Clerk of Court for York County, SC in Plat Book C188 at Page 8, which plat is incorporated herein by reference, and having such metes, bounds, courses, and distances as by reference to said plat will more fully appear.

This being the same property conveyed to Norman D. Lowery by Deed of James E. Ogden and Marian C. Ogden dated July 13, 2010 and recorded July 15, 2010 in Book 11495 at Page 53.

Arch  
1

**Subject:** Re: Automatic reply: account # 7116927869  
**From:** Norman Lowery (lowerynd@yahoo.com)  
**To:** Statusreq@rtt-law.com;  
**Date:** Thursday, May 16, 2013 10:04 AM

In order to get this account up to date I will make payments of \$1,800 on the first of each month until the account is current. thanks Norman Lowery

**From:** Statusreq <Statusreq@rtt-law.com>  
**To:** Norman Lowery <lowerynd@yahoo.com>  
**Sent:** Wednesday, May 15, 2013 12:14 PM  
**Subject:** Automatic reply: account # 7116927869

\*\*\*Automatic Reply\*\*\*

The law firm of Rogers Townsend & Thomas, PC has received your correspondence and will process it accordingly. PLEASE NOTE: Our law firm is not permitted by our clients, without express permission, to voluntarily consent to any request for a continuation or postponement of an upcoming hearing or sale. Therefore, unless there is some legal requirement (such as notice of a bankruptcy filing) that requires our firm to "stay" or cease collection activities on a particular account, the hearing or sale will proceed as scheduled unless our client elects to consent to your request. Therefore, if you have sent a request for a continuance and you DO NOT hear from us regarding your request prior to the hearing or sale, please assume that our client has not consented to your request and react as you or your counsel deem appropriate.

Thank you,  
The Default Services Department  
Communications Team

**NOTICES**

**PRIVILEGED AND CONFIDENTIAL:** This electronic message (including any attachments) is intended only for the use of the individual or entity to which it is addressed and may contain information that is attorney-client privileged, may be confidential work product, or may be exempt from disclosure under applicable law. If the reader of this message is not the intended recipient or the employee or agent responsible for delivering the message to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is wrongful, is strictly prohibited, and may subject you to civil liability. If you have received this communication in error, please immediately notify us by telephone at 803-771-7900 (Columbia office) or 704-442-9500 (Charlotte office) or by return e-mail, and destroy any copies (electronic, paper, or otherwise) that you may have of this communication.

**DEBT COLLECTOR:** This firm collects debts for mortgage lenders and other creditors. Any information obtained will be used for that purpose. However, if you have previously received a discharge in bankruptcy, this message is not and should not be construed as an attempt to collect a debt, but only as an attempt to enforce a lien.

**IRS CIRCULAR 230 DISCLOSURE:** To ensure compliance with certain U.S. Treasury regulations, we inform you that, unless expressly stated otherwise, any tax advice contained in this communication (including any attachments) is not intended or written to be used, and cannot be used, for the purpose of avoiding tax-

**Subject:** Ref Docket Nr. 13-1503, PHH Mortgage Corporation vs. Norman D. Lowery, filed May 14 2013  
**From:** Norman Lowery (lowerynd@yahoo.com)  
**To:** payoffreins@rtt-law.com;  
**Date:** Thursday, May 23, 2013 10:48 AM

I was shocked to be served court documents in the middle of May 2013 stating I was delinquent 5 months of mortgage payments. I immediately contacted the mortgage company, according to company representatives in the legal section they indicated that check number 1310 was sent back to us along with a letter (the term "short payment letter" was verbalized) stating that it was not enough to cover the January mortgage payment. I get the mail and we received no letters/documents of any shape or form, nor did I sign receipt of any notifications of any type/shape or form of communication notifying me as being delinquent of any payment, opportunity to intervention, CURE or bring payments up to date. I request a copy of all documents, receipts of delivery, letters, notes, documents or any other shape or form of communication related to any and all information pertaining to this matter, as well as the current location and status of all un-cashed checks sent to Coldwell Banker Mgt, PO Box 371458, Pittsburg, PA 15250.

In reading Court documents delivered to me, Ref Docket Nr. 13-1503, PHH Mortgage Corporation vs. Norman D. Lowery, filed May 14 2013, Notice: para 3. States: "The debt described in this notice will be assumed to be valid by the Creditor's law firm unless you, the Consumer, within thirty (30) days after the receipt this notice, dispute the validity of the debt or any portion thereof", and para 4. States: "If you the Consumer, notify the Creditor's law firm in writing within thirty (30) days of the receipt of this notice that the debt or any portion thereof is disputed, the Creditor's law firm will obtain verification of the debt, and a copy of the verification and a verification will be mailed to you, the Consumer, by the Creditor's law firm". I dispute any and all foreclosure actions for inadvertently missing one (1) mortgage payment and demand all foreclosure action cease due to either false, misreported or incorrect information follows :

Prior to January 2013 I managed all bills to include paying the Mortgage, due to suffering a heart attack and subsequently having several stent implanted, my spouse, Nancy, was forced to take over making payments. Not having done so ever since we have been married she inadvertently overlooked several bills, additionally I didn't have any system for my wife to follow. I do not work due to military service connected disability and receive military retirement from which I pay the monthly bills. Normally I don't receive the retirement check till the first of the month, January 1<sup>st</sup> being a U S Government holiday the government normally sends the payment the next business day. In December I informed the Mortgage Company, when I paid the December bill (via debit card), the January bill would be several days late due to the Government holiday and I wasn't sure what date the holiday closure time period would be (company recorded telephone line). Shortly after the 1<sup>st</sup> of January 2013 I became ill and suffered a heart attack.

In January 2013 Nancy had assumed I paid the January mortgage and other payments before my heart attack. In February, she developed a binder for our monthly bills in the event I am unable to pay the monthly payments she will be able to do so. Nancy has made all payments to the Mortgage Company by check. Starting with check number 1310 for \$817.41, subsequently cashed by the mortgage company and documented on NC State Employee Credit Union (NC SECU) monthly statement dated 02-21-13, page 5.

Nancy also sent the following checks for mortgage payments annotated by date: 03-05-13 \$777.15 Check #1312, 04-01-13 \$777.15 Check #1316 and 05-03-13 \$777.15 Check #1317. All checks were sent to Coldwell Banker Mgt, PO Box 371458, Pittsburg, PA 15250 none of which were processed by NC SECU. I have since stopped payment on these checks to Coldwell Banker due to not knowing who is possession of those outstanding checks.  
Your assistance in terminating foreclosure action is greatly appreciated.

Norman D. Lowery

Atch 3  
10/10/15

**Subject:** COURT DOCKET #2014CP4602394/2014LP4600567

**From:** Norman Lowery (lowerynd@yahoo.com)

**To:** Laura.Baer@rtt-law.com;

**Date:** Friday, August 8, 2014 5:44 PM

Ms Baer, I was in contact with Maryann Capoccia (REF: Docket Nr. 13-1503, PHH Mortgage Corporation vs. Norman D. Lowery, filed May 14 2013) which was dismissed by the Master of Equity. The information hasn't changed, I still disagree with any shape or form of Foreclosure Action due to the following reasons:

I was shocked to be served court documents in the middle of May 2013 stating I was delinquent 5 months of mortgage payments. I immediately contacted the mortgage company, according to company representatives in the legal section they indicated that check number 1310 was sent back to us along with a letter (the term "short payment letter" was verbalized) stating that it was not enough to cover the January mortgage payment. I get the mail and we received no letters/documents of any shape or form, nor did I sign receipt of any notifications of any type/shape or form of communication notifying me as being delinquent of any payment, opportunity to intervention, CURE or bring payments up to date. I request a copy of all documents, receipts of delivery, letters, notes, documents or any other shape or form of communication related to any and all information pertaining to this matter, as well as the current location and status of all un-cashed checks sent to Coldwell Banker Mgt, PO Box 371458, Pittsburg, PA 15250.

In reading Court documents delivered to me, Ref Docket Nr. 13-1503, PHH Mortgage Corporation vs. Norman D. Lowery, filed May 14 2013, Notice: para 3. States: *"The debt described in this notice will be assumed to be valid by the Creditor's law firm unless you, the Consumer, within thirty (30) days after the receipt this notice, dispute the validity of the debt or any portion thereof"*, and para 4. States: *"If you the Consumer, notify the Creditor's law firm in writing within thirty (30) days of the receipt of this notice that the debt or any portion thereof is disputed, the Creditor's law firm will obtain verification of the debt, and a copy of the verification and a verification will be mailed to you, the Consumer, by the Creditor's law firm"*. I dispute any and all foreclosure actions for inadvertently missing one (1) mortgage payment and demand all foreclosure action cease due to either false, misreported or incorrect information follows :

Prior to January 2013 I managed all bills to include paying the Mortgage, due to suffering a heart attack and subsequently having several stent implanted, my spouse, Nancy, was forced to take over making payments. Not having done so ever since we have been married she inadvertently overlooked several bills, additionally I didn't have any system for my wife to follow. I do not work due to military service connected disability and receive military retirement from which I pay the monthly bills. Normally I don't receive the retirement check till the first of the month, January 1<sup>st</sup> being a U S Government holiday the government normally sends the payment the next business day. In December I informed the Mortgage Company, when I paid the December bill (via debit card), the January bill would be several days late due to the Government holiday and I wasn't sure what date the holiday closure time period would be (company recorded telephone line). Shortly after the 1<sup>st</sup> of January 2013 I became ill and suffered a heart attack.

Alch 45  
8/8/2

In January 2013 Nancy had assumed I paid the January mortgage and other payments before my heart attack. In February, she developed a binder for our monthly bills in the event I am unable to pay the monthly payments she will be able to do so. Nancy has made all payments to the Mortgage Company by check. Starting with check number 1310 for \$817.41, subsequently cashed by the mortgage company and documented on NC State Employee Credit Union (NC SECU) monthly statement dated 02-21-13, page 5. Nancy also sent the following checks for mortgage payments annotated by date: 03-05-13 \$777.15 Check #1312, 04-01-13 \$777.15 Check #1316 and 05-03-13 \$777.15 Check #1317. All checks were sent to Coldwell Banker Mgt, PO Box 371458, Pittsburg, PA 15250 none of which were processed by NC SECU. I have since stopped payment on those checks to Coldwell Banker due to not knowing who is possession of those outstanding checks.

Should you have questions please contact me at lowerynd@yahoo.com

Sincerely

Norman Lowery

Norman D. Lowery

Ack 5  
12 of 2

DATE

08/14/2013

THE MORTGAGE SERVICE CENTER  
4001 LEADENHALL ROAD  
MT LAUREL, NJ 08064

*Handwritten:*  
08/14/2013  
AK

CUSTOMER ACCOUNT ACTIVITY STATEMENT

MORT NAME NORMAN LOWERY  
STREET 727 SWEET MEADOW LN LN  
CITY STATE ZIP CLOVER, SC, 29710

LOAN NUMBER: [REDACTED]

ACTIVITY FOR PERIOD 01/01/2011 - 12/31/2011

Loan Number	Transaction Date	Transaction Code	Due Date	Fees Assessed	Fees Paid	Suspense Amount	Principal Amount	Interest Amount	Escrow Amount	Advance Amount	Total Amount	Principal Balance	Escrow Balance	Advance Balance	Suspense Balance	
7116927869	01/01/2011			0.00	0.00	0.00	107.41	424.57	117.69	0.00	649.67	94679.19	478.66	0.00	0.00	
7116927869	01/04/2011	173	11/01/2010	0.00	0.00	0.00	107.90	424.08	117.69	0.00	649.67	94571.29	598.55	0.00	0.00	
7116927869	01/04/2011	173	12/01/2010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42.54	94571.29	598.55	0.00	0.00	
7116927869	01/04/2011	173	01/01/2011	0.00	42.54	0.00	0.00	0.00	0.00	0.00	17.50	94571.29	598.55	0.00	0.00	
7116927869	01/04/2011	173	01/01/2011	0.00	17.50	0.00	0.00	0.00	0.00	0.00	-42.54	94571.29	598.55	0.00	0.00	
7116927869	01/04/2011	73		-42.54	0.00	0.00	0.00	0.00	0.00	0.00	-17.50	94571.29	598.55	0.00	0.00	
7116927869	01/04/2011	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	21.27	94571.29	598.55	0.00	0.00	
7116927869	01/04/2011	73		21.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	848.67	84462.91	714.24	0.00	0.00
7116927869	01/18/2011	152		0.00	0.00	0.00	108.38	423.60	117.69	0.00	649.67	94354.05	831.93	0.00	0.00	
7116927869	02/02/2011	173	01/01/2011	0.00	0.00	0.00	108.86	423.12	117.69	0.00	649.67	94354.05	831.93	0.00	0.00	
7116927869	02/02/2011	173	02/01/2011	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.27	94354.05	831.93	0.00	0.00	
7116927869	02/02/2011	173	03/01/2011	0.00	21.27	0.00	0.00	0.00	0.00	0.00	17.50	94354.05	831.93	0.00	0.00	
7116927869	02/02/2011	173	02/02/2011	0.00	17.50	0.00	0.00	0.00	0.00	0.00	-21.27	94354.05	831.93	0.00	0.00	
7116927869	02/02/2011	73		-21.27	0.00	0.00	0.00	0.00	0.00	0.00	-17.50	94354.05	831.93	0.00	0.00	
7116927869	02/02/2011	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	948.62	0.00	0.00	0.00	
7116927869	02/02/2011	73		0.00	0.00	0.00	109.35	422.63	117.69	0.00	649.67	94244.70	948.62	0.00	0.00	
7116927869	03/01/2011	173	03/01/2011	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.50	94244.70	948.62	0.00	0.00	
7116927869	03/01/2011	173	04/01/2011	0.00	17.50	0.00	0.00	0.00	0.00	0.00	-17.50	94244.70	948.62	0.00	0.00	
7116927869	03/01/2011	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1057.31	0.00	0.00	0.00	
7116927869	03/01/2011	73		0.00	0.00	0.00	109.84	422.14	117.69	0.00	649.67	94134.86	1057.31	0.00	0.00	
7116927869	04/01/2011	173	04/01/2011	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.27	94134.86	1185.00	0.00	0.00	
7116927869	04/01/2011	173		21.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94024.53	1185.00	0.00	0.00	
7116927869	05/16/2011	152		0.00	0.00	0.00	110.33	421.65	117.69	0.00	649.67	94024.53	1185.00	0.00	0.00	
7116927869	06/01/2011	173	05/01/2011	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.50	94024.53	1185.00	0.00	0.00	
7116927869	06/01/2011	173	06/01/2011	0.00	17.50	0.00	0.00	0.00	0.00	0.00	-17.50	94024.53	1185.00	0.00	0.00	
7116927869	06/01/2011	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	21.27	94024.53	1185.00	0.00	0.00	
7116927869	06/01/2011	73		21.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93913.70	1382.69	0.00	0.00	
7116927869	06/18/2011	152		0.00	0.00	0.00	110.83	421.15	117.69	0.00	649.67	93913.70	1382.69	0.00	0.00	
7116927869	07/01/2011	173	06/01/2011	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42.54	93913.70	1382.69	0.00	0.00	
7116927869	07/01/2011	173	07/01/2011	0.00	42.54	0.00	0.00	0.00	0.00	0.00	17.50	93913.70	1382.69	0.00	0.00	
7116927869	07/01/2011	173	07/01/2011	0.00	17.50	0.00	0.00	0.00	0.00	0.00	-42.54	93913.70	1382.69	0.00	0.00	
7116927869	07/01/2011	73		-42.54	0.00	0.00	0.00	0.00	0.00	0.00	-17.50	93913.70	1382.69	0.00	0.00	
7116927869	07/01/2011	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93913.70	180.69	0.00	0.00	
7116927869	07/01/2011	73		0.00	0.00	0.00	0.00	0.00	-1122.00	0.00	0.00	93913.70	180.69	0.00	0.00	
7116927869	07/08/2011	391	07/01/2011	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.27	93913.70	180.69	0.00	0.00	
7116927869	07/18/2011	152		21.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93913.70	101.99	0.00	0.00	
7116927869	07/20/2011	307		0.00	0.00	0.00	0.00	0.00	-78.70	0.00	0.00	93913.70	219.68	0.00	0.00	
7116927869	08/02/2011	173	07/01/2011	0.00	0.00	0.00	111.32	420.86	117.69	0.00	649.67	93802.38	219.68	0.00	0.00	
7116927869	08/02/2011	173	08/02/2011	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.50	93802.38	219.68	0.00	0.00	
7116927869	08/02/2011	173	08/01/2011	0.00	17.50	0.00	0.00	0.00	0.00	0.00	-17.50	93802.38	219.68	0.00	0.00	
7116927869	08/02/2011	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	21.27	93802.38	219.68	0.00	0.00	
7116927869	08/02/2011	73		21.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93690.66	337.37	0.00	0.00	
7116927869	08/18/2011	152		0.00	0.00	0.00	111.82	420.16	117.69	0.00	649.67	93578.24	449.81	0.00	0.00	
7116927869	09/01/2011	173	08/01/2011	0.00	0.00	0.00	112.32	419.66	112.44	0.00	644.42	93578.24	449.81	0.00	0.00	
7116927869	09/01/2011	173	09/01/2011	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.50	93578.24	449.81	0.00	0.00	
7116927869	09/01/2011	173	10/01/2011	0.00	17.50	0.00	0.00	0.00	0.00	0.00	-17.50	93578.24	449.81	0.00	0.00	
7116927869	09/01/2011	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93465.41	562.25	0.00	0.00	
7116927869	09/01/2011	73		0.00	0.00	0.00	112.83	419.15	112.44	0.00	644.42	93465.41	562.25	0.00	0.00	
7116927869	10/03/2011	173	10/01/2011	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.50	93465.41	562.25	0.00	0.00	
7116927869	10/03/2011	173	11/01/2011	0.00	17.50	0.00	0.00	0.00	0.00	0.00	-17.50	93465.41	562.25	0.00	0.00	
7116927869	10/03/2011	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93392.08	674.69	0.00	0.00	
7116927869	10/03/2011	73		0.00	0.00	0.00	113.33	418.65	112.44	0.00	644.42	93392.08	674.69	0.00	0.00	
7116927869	11/02/2011	173	11/01/2011	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.50	93352.08	674.69	0.00	0.00	
7116927869	11/02/2011	173	12/01/2011	0.00	17.50	0.00	0.00	0.00	0.00	0.00	-17.50	93352.08	674.69	0.00	0.00	
7116927869	11/02/2011	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93238.24	787.13	0.00	0.00	
7116927869	11/02/2011	73		0.00	0.00	0.00	113.84	418.14	112.44	0.00	644.42	93238.24	-1000.83	0.00	0.00	
7116927869	12/01/2011	173	12/01/2011	0.00	0.00	0.00	0.00	0.00	-1787.86	0.00	0.00	93238.24	-1000.83	0.00	0.00	
7116927869	12/01/2011	312	12/01/2011	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.47	93238.24	-1000.83	0.00	0.00	
7116927869	12/01/2011	173	01/01/2012	0.00	21.47	0.00	0.00	0.00	0.00	0.00	17.50	93238.24	-1000.83	0.00	0.00	
7116927869	12/01/2011	173	01/01/2012	0.00	17.50	0.00	0.00	0.00	0.00	0.00	-21.47	93238.24	-1000.83	0.00	0.00	
7116927869	12/01/2011	73		-21.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93238.24	-1000.83	0.00	0.00	
7116927869	12/01/2011	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	-17.50	93238.24	-1000.83	0.00	0.00	

01/15/13  
 2/2/13  
 2/13/13

THE MORTGAGE SERVICE CENTER  
 4001 LEADENHALL ROAD  
 MT LAUREL, NJ 08054

DATE 06/14/2013

CUSTOMER ACCOUNT ACTIVITY STATEMENT

MORT NAME NORMAN LOWERY  
 STREET 727 SWEET MEADOW LN LN  
 CITY STATE ZIP CLOVER, SC, 29710

LOAN NUMBER: [REDACTED]

ACTIVITY FOR PERIOD 01/01/2012 - 12/31/2012

Loan Number	Transaction Date	Transaction Code	Due Date	Fees Assessed	Fees Paid	Suspense Amount	Principal Amount	Interest Amount	Escrow Amount	Advance Amount	Total Amount	Principal Balance	Escrow Balance	Advance Balance	Suspense Balance
												93238.24	-1000.83	0.00	0.00
7116927869	01/01/2012		01/01/2012	0.00	0.00	0.00	114.35	417.63	112.44	0.00	644.42	93123.89	-888.39	0.00	0.00
7116927869	01/04/2012	173	02/01/2012	0.00	17.50	0.00	0.00	0.00	0.00	0.00	17.50	93123.89	-888.39	0.00	0.00
7116927869	01/04/2012	173		0.00	0.00	0.00	0.00	0.00	0.00	0.00	-17.50	93123.89	-888.39	0.00	0.00
7116927869	01/04/2012	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	909.13	93009.03	-511.24	0.00	0.00
7116927869	02/01/2012	173	02/01/2012	0.00	0.00	0.00	114.86	417.12	377.15	0.00	909.13	92893.65	-134.09	0.00	0.00
7116927869	03/02/2012	173	03/01/2012	0.00	0.00	0.00	115.36	416.60	377.15	0.00	909.13	92893.65	-134.09	0.00	0.00
7116927869	03/02/2012	173	04/01/2012	0.00	1.50	0.00	0.00	0.00	0.00	0.00	1.50	92893.65	-134.09	0.00	0.00
7116927869	03/02/2012	173		-1.50	0.00	0.00	0.00	0.00	0.00	0.00	-1.50	92893.65	-134.09	0.00	0.00
7116927869	03/02/2012	73		0.00	0.00	0.00	115.89	416.99	377.15	0.00	909.13	92777.76	243.06	0.00	0.00
7116927869	04/02/2012	173	04/01/2012	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.50	92777.76	243.06	0.00	0.00
7116927869	04/02/2012	173	05/01/2012	0.00	17.50	0.00	0.00	0.00	0.00	0.00	-17.50	92777.76	243.06	0.00	0.00
7116927869	04/02/2012	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	909.13	92661.35	620.21	0.00	0.00
7116927869	04/02/2012	73		0.00	0.00	0.00	116.41	415.97	377.15	0.00	909.13	92661.35	620.21	0.00	0.00
7116927869	05/03/2012	173	05/01/2012	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.50	92661.35	620.21	0.00	0.00
7116927869	05/03/2012	173	06/01/2012	0.00	17.50	0.00	0.00	0.00	0.00	0.00	-17.50	92661.35	620.21	0.00	0.00
7116927869	05/03/2012	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	909.13	92544.42	997.36	0.00	0.00
7116927869	05/03/2012	73		0.00	0.00	0.00	116.93	416.06	377.15	0.00	909.13	92544.42	997.36	0.00	0.00
7116927869	06/04/2012	173	06/01/2012	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.07	92544.42	997.36	0.00	0.00
7116927869	06/04/2012	173	07/01/2012	0.00	21.07	0.00	0.00	0.00	0.00	0.00	17.50	92544.42	997.36	0.00	0.00
7116927869	06/04/2012	173	07/01/2012	0.00	17.50	0.00	0.00	0.00	0.00	0.00	-21.07	92544.42	997.36	0.00	0.00
7116927869	06/04/2012	73		-21.07	0.00	0.00	0.00	0.00	0.00	0.00	-17.50	92544.42	997.36	0.00	0.00
7116927869	06/04/2012	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	909.13	92426.98	1374.51	0.00	0.00
7116927869	07/02/2012	173	07/01/2012	0.00	0.00	0.00	117.46	414.52	377.15	0.00	909.13	92426.98	1374.51	0.00	0.00
7116927869	07/02/2012	173	08/01/2012	0.00	17.50	0.00	0.00	0.00	0.00	0.00	17.50	92426.98	1374.51	0.00	0.00
7116927869	07/02/2012	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	-17.50	92426.98	1374.51	0.00	0.00
7116927869	07/02/2012	73		0.00	0.00	0.00	0.00	0.00	-1123.00	0.00	0.00	92426.98	251.51	0.00	0.00
7116927869	07/03/2012	351	07/01/2012	0.00	0.00	0.00	0.00	0.00	0.00	0.00	909.13	92308.98	628.66	0.00	0.00
7116927869	08/06/2012	173	08/01/2012	0.00	0.00	0.00	117.98	414.00	377.15	0.00	909.13	92308.98	628.66	0.00	0.00
7116927869	08/06/2012	173	09/01/2012	0.00	17.50	0.00	0.00	0.00	0.00	0.00	17.50	92308.98	628.66	0.00	0.00
7116927869	08/06/2012	173		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	-17.50	92308.98	628.66	0.00	0.00
7116927869	08/06/2012	73		0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.27	92308.98	628.66	0.00	0.00
7116927869	09/17/2012	152		21.27	0.00	0.00	0.00	0.00	0.00	0.00	909.13	92190.47	1005.81	0.00	0.00
7116927869	10/01/2012	173	09/01/2012	0.00	0.00	0.00	118.51	413.47	377.15	0.00	909.13	92071.43	1382.96	0.00	0.00
7116927869	10/01/2012	173	10/01/2012	0.00	0.00	0.00	119.04	412.94	377.15	0.00	909.13	92071.43	1382.96	0.00	0.00
7116927869	10/01/2012	173	11/01/2012	0.00	21.27	0.00	0.00	0.00	0.00	0.00	21.27	92071.43	1382.96	0.00	0.00
7116927869	10/01/2012	73		-21.27	0.00	0.00	0.00	0.00	0.00	0.00	-21.27	92071.43	1382.96	0.00	0.00
7116927869	10/01/2012	73		0.00	0.00	0.00	119.58	412.40	377.15	0.00	909.13	91951.85	1760.11	0.00	0.00
7116927869	11/05/2012	173	11/01/2012	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.50	91951.85	1760.11	0.00	0.00
7116927869	11/05/2012	173	12/01/2012	0.00	17.50	0.00	0.00	0.00	0.00	0.00	-17.50	91951.85	1760.11	0.00	0.00
7116927869	11/05/2012	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91951.85	-58.98	0.00	0.00
7116927869	12/07/2012	312	12/01/2012	0.00	0.00	0.00	0.00	0.00	-1919.10	0.00	909.13	91831.74	318.16	0.00	0.00
7116927869	12/10/2012	173	12/01/2012	0.00	0.00	0.00	120.11	411.87	377.15	0.00	909.13	91831.74	318.16	0.00	0.00
7116927869	12/10/2012	173	01/01/2013	0.00	17.50	0.00	0.00	0.00	0.00	0.00	17.50	91831.74	318.16	0.00	0.00
7116927869	12/10/2012	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	-17.50	91831.74	318.16	0.00	0.00
7116927869	12/31/2012											91831.74	318.16	0.00	0.00

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THE MORTGAGE SERVICE CENTER  
4001 LEADENHALL ROAD  
MT LAUREL, NJ 08054

DATE 06/14/2013

CUSTOMER ACCOUNT ACTIVITY STATEMENT

MORT NAME NORMAN LOWERY  
STREET 727 SWEET MEADOW LN LN  
CITY STATE ZIP CLOVER, SC, 29710

LOAN NUMBER: [REDACTED]

ACTIVITY FOR PERIOD 01/01/2010 - 12/31/2010

Loan Number	Transaction Date	Transaction Code	Due Date	Fees Assessed	Fees Paid	Suspense Amount	Principal Amount	Interest Amount	Escrow Amount	Advance Amount	Total Amount	Principal Balance	Escrow Balance	Advance Balance	Suspense Balance
7116927869	01/01/2010			0.00	0.00	0.00	-95000.00	0.00	0.00	0.00	-95000.00	95000.00	0.00	0.00	0.00
7116927869	07/14/2010	142		0.00	0.00	0.00	0.00	265.81	0.00	0.00	0.00	95000.00	0.00	0.00	0.00
7116927869	07/22/2010	143		0.00	0.00	0.00	0.00	0.00	353.12	0.00	353.12	95000.00	353.12	0.00	0.00
7116927869	07/23/2010	170	09/01/2010	0.00	0.00	0.00	106.46	425.52	117.69	0.00	649.67	94893.54	470.81	0.00	0.00
7116927869	09/08/2010	173	09/01/2010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.50	94893.54	470.81	0.00	0.00
7116927869	09/08/2010	173	10/01/2010	0.00	7.50	0.00	0.00	0.00	0.00	0.00	-7.50	94893.54	470.81	0.00	0.00
7116927869	09/08/2010	73		-7.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94893.54	470.81	0.00	0.00
7116927869	10/15/2010	173	10/01/2010	0.00	0.00	0.00	106.94	425.04	117.69	0.00	649.67	94786.60	588.50	0.00	0.00
7116927869	10/15/2010	173	11/01/2010	0.00	12.50	0.00	0.00	0.00	0.00	0.00	12.50	94786.60	588.50	0.00	0.00
7116927869	10/15/2010	73		-12.50	0.00	0.00	0.00	0.00	0.00	0.00	-12.50	94786.60	588.50	0.00	0.00
7116927869	11/16/2010	152		21.27	0.00	0.00	0.00	0.00	0.00	0.00	21.27	94786.60	588.50	0.00	0.00
7116927869	11/16/2010	312	12/01/2010	0.00	0.00	0.00	0.00	0.00	-227.33	0.00	0.00	94786.60	361.17	0.00	0.00
7116927869	12/16/2010	152		21.27	0.00	0.00	0.00	0.00	0.00	0.00	21.27	94786.60	361.17	0.00	0.00
7116927869	12/31/2010											94786.60	361.17	0.00	0.00

PHH Mortgage

PHH

2001 Bishops Gate Boulevard  
Mt. Laurel NJ 08054

Tel 800-449-8767  
Fax 856-917-8300

February 18, 2013

Loan Number: [REDACTED]  
Property Address:  
727 SWEET MEADOW LANE LANE  
CLOVER SC 29710

Norman D Lowery  
727 Sweet Meadow Ln Ln  
Clover SC 29710

NOTICE OF INTENTION TO FORECLOSE  
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Dear Customer(s):

The mortgage on your property is past due for the January 01, 2013 payment. The TOTAL AMOUNT to bring your account up to date is \$ 1747.81. To AVOID FORECLOSURE, we require a payment in "CERTIFIED FUNDS" for the total amount due.

In addition, please be advised as of the date of this letter, \$ 21.27 in late charges have also accrued.

In the event you do not cure the default in full within THIRTY (30) days from the date of this letter (as provided by the terms of the mortgage), payment of the current principal balance will be accelerated and foreclosure proceedings will be initiated.

You are further informed you have the right to reinstate this loan after acceleration pursuant to, and subject to, the provisions and limitations of said Mortgage, and that you have a right to bring a court action to assert the nonexistence of a default or any other defense you may have to the nonexistence of a default or any other defense you may have to foreclosure and sale.

Again, all remittances must be in the form of "CERTIFIED FUNDS ONLY". Anything less than the TOTAL DUE and/or not in "CERTIFIED FUNDS", will be refused.

Please contact us immediately at 1-800-330-0423. This is an attempt to collect a debt, any information obtained will be used for that purpose.

Sincerely,

Loan Counseling Center

(XC007)

Alex  
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PHH Mortgage

PHH

2001 Bishops Gate Boulevard  
Mt. Laurel NJ 08054

Tel 800-449-8767  
Fax 856-917-8300

February 18, 2013

Loan Number: [REDACTED]  
Property Address:  
727 SWEET MEADOW LANE LANE  
CLOVER SC 29710

Norman D Lowery  
727 Sweet Meadow Ln Ln  
Clover SC 29710

NOTICE OF INTENTION TO FORECLOSE

Dear Customer(s):

The mortgage on your property is in default for the January 01, 2013 payment and is now 2 months past due. Also, on the FIRST of next month another payment will be due. At this writing, the TOTAL AMOUNT required to cure your default is \$ 1747.81. To AVOID FORECLOSURE, we are demanding that you make a payment in "CERTIFIED FUNDS" for the total amount due.

In addition, please be advised as of the date of this letter, \$ 21.27 in late charges have also accrued.

In the event you do not cure the default in full within THIRTY (30) days from the date of this letter (as provided by the terms of the mortgage), payment of the current principal balance will be accelerated and foreclosure proceedings will be initiated.

You are further informed you have the right to reinstate this loan after acceleration pursuant to, and subject to, the provisions and limitations of said Mortgage, and that you have a right to bring a court action to assert the nonexistence of a default or any other defense you may have to the nonexistence of a default or any other defense you may have to foreclosure and sale.

Again, all remittances must be in the form of "CERTIFIED FUNDS"; no PERSONAL CHECKS will be accepted] Anything less than the TOTAL DUE and/or not in "CERTIFIED FUNDS", will be refused.

If you disagree with the assertion that a default has occurred, or the calculation of the amount required to cure the default, you may contact us at 1-800-330-0423. This is an attempt to collect a debt, any information obtained will be used for that purpose.

Sincerely,

Loan Counseling Center

(XC117)

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