

DATE: 24-08-2015

FROM: NORMAN D. LOWERY

727 SWEET MEADOW LANE

CLOVER, SC 29710

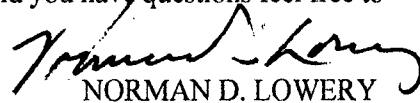
TO: THE COURT

SUBJECT: REQUEST THE COURT TO ACCEPT ADDITIONAL EVIDENCE IN RESPONSE TO FORECLOSURE ACTION, 2014CP4602394/2014LP4600567, PLAINTIFF, PHH MORTGAGE CORPORATION V. NORMAN D. LOWERY

I apologize for the less than desirable timeliness of this request for the Court to consider acceptance of new evidence, due to the direct impact to this current Court Case in that the property has been scheduled for sale without being notified or Court Hearing. I believe Is illegal In Accordance with State and Federal Laws/Statutes not only constitutes "Double Jeopardy", but is a direct Violation of Article 4 of the United States Constitution seizers of property without Court Order . The scheduled sale violates a number of other current State/Federal Laws and Statutes, as a minimum: Consumer Protection Act, Fairness In Lending Act, Truth In Lending Act. Combined with the previously submitted evidence of which I believe contains multiple violations of South Carolina Code Of Laws Title: 37 Chapters 3,5, 22, and 23 for fraudulent, deceptive, or misleading representations, seizer/sale of property, failure to give written notice of Default, the right to Cure the Default and Failure to process/safeguard /credit the mortgage account of legal instruments of payments

The Veterans Administration (VA) has informed me in the late afternoon, on 24 August 2015, on the same afternoon I received a letter (Attachment A) noting the Foreclosure Sale of the house/property as referenced in this case. An appraiser conducted an appraisal of the property on/about 18 August 2015 which I thought was Court ordered for this case. However I have been verbally/in writin notification of this property is scheduled to be to be sold. I have submitted a written request for a copy of documents the VA has in its possession concerning this Court Sale.

In closing, I appreciate your time and review of this writing. Should you have questions feel free to contact me.


NORMAN D. LOWERY

828-782-7020

lowerynd@yahoo.com

08-29-2015

FROM: NORMAN D. LOWERY

To the Court

SUBJECT: ADDITIONAL DOCUMENT EVIDENCE SUBMISSION RE: FORECLOSURE ACTION
2014CP4602394/2014LP4600567 PLAINTIFF, PHH MORTGAGE CORPORATION V NORMAN
LOWERY

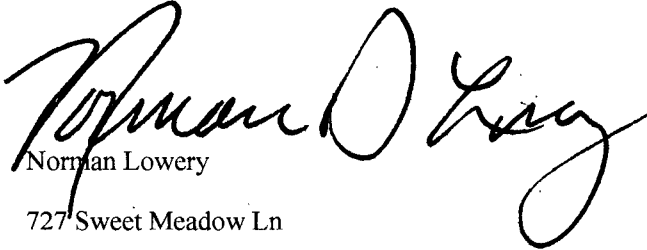
1. I request the Court to accept these new findings that are directed related to the Case /Court Docket as indicated. Information below and its attachments I believe constitute the Fourth Amendment to the Constitution of the United States "Taking of Property Without Court Order/Warrant" and placing up Public Auction/Foreclosure Sale Prior to Court Hearing, "Double Jeopardy" two (2) Foreclosure Actions on the same property, Notice of Servicing Transfer while property is under Foreclosure Action.

2. I received a letter from Coldwell Banker Mortgage, "NOTICE OF SERVICING TRANSFER" (**Attachment: 1**) "The servicer of your mortgage loan is being transferred effective February 03, 2015. This means that after this date, a new servicer will be collecting your mortgage loan payments from you, nothing else about your mortgage loan will change. Coldwell Banker Mortgage will stop accepting payments from you after February 02, 2015. Further on in this letter; "Active loss Mitigation efforts on your loan will not be impacted as a result of this service transfer. All documentation will be forwarded to Nationstar Mortgage LLC. Nationstar LLC will complete the review and provide further details on the decision of your workout option." From these documents I cannot tell who, Rogers Townsend is working for PHH Mortgage, Nationstar LLC, Coldwell Banker Mortgage, or some other entity creating a "TRIPPLE JEOPARDY", where all 3 companies benefit financially. The NOTICE OF TRANSFER state all files ect..... were transferred to Nationstar and nothing else would change. From these documents of transfer, I assumed Court proceeding would continue with Nationstar due to PHH Corporation acting in Coldwell Banker Mortgage's behalf. Adding to the confusion is the letter from Nationstar LLC dated 05/20/2015 (**Attachment: 2**). Stated in this letter: "Your mortgage payment is currently past due. As of 05/19/2015 you are 869 days behind on your payment and we have completed the first filing notice required to start." Nationstar cannot start Foreclosure Action again on the same property. At one point I thought it was a formality due to the transfer of servicer however, with the notification of sale of the property being processed for public auction/sale October 2015 (notice from the Veterans administration) somehow, an assumption at this point, Nationstar or some other entity has bypassed court proceedings. Hence, two active (2) foreclosure proceedings at the same time creating "Double Jeopardy". If it is by Nationstar they are aware of the Double Jeopardy issue due to my verbal conversation with their call center (recorded by Nationstar) shortly after the "transfer of servicer", advised them to communicate to me by means of email (in lieu of phone) over all issues because I want

documentation and a copy of the transfer of documents from Coldwell Banker Mortgage. I sent them an email, again advising them of the court proceedings (**Attachment: 3**). Either way I have not been served any shape or form of Court Notices concerning public auction of this property.

2. Adding to this is the Letter dated May 29 2015 from Nationstar (**Attachment: 4**) Stating: *We have recently received payment on your behalf and are returning these funds as they are insufficient to bring your account current*" accompanied with a check (**Attachment: 5**) from Nationstar #0003800245 for the amount of \$565.90. lacking indication as to the source of the funds. Following the Check from Nationstar I have the 2 June 2015 letter filing of the Court documents to hold a Hearing/Final Judgment dated 2 June 2015, PHH CORPORATION VS Norman Lowery (currently awaiting re-schedule by the Court).

3, I appreciate the Court accepting this information

A handwritten signature in black ink, appearing to read "Norman Lowery", written in a cursive style.

Norman Lowery

727 Sweet Meadow Ln

Clover SC 29710

Coldwell Banker Mortgage
PO Box 5452
Mt. Laurel, NJ 08054



0004878 01 AT 0.403 *AUTO T2 1 0501 29710-884027 -C01-P04882-I /GB



NORMAN LOWERY
727 SWEET MEADOW LN LN
CLOVER, SC 29710-8840

Current Servicer Loan Number: 7116927869
New Servicer Loan Number: 0623608460

NOTICE OF SERVICING TRANSFER

The servicing of your mortgage loan is being transferred, effective **February 03, 2015**. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Coldwell Banker Mortgage is now collecting your payments. **Coldwell Banker Mortgage** will stop accepting payments received from you after **February 02, 2015**.

Nationstar Mortgage LLC will collect your payments going forward. Your new servicer will start accepting payments received from you on **February 03, 2015**.

Send all payments due after **February 02, 2015** to Nationstar Mortgage LLC:

Attn: Payment Processing
PO Box 650783
Dallas, TX 75265-0783

If you have any questions for either your present servicer, Coldwell Banker Mortgage or your new servicer Nationstar Mortgage LLC, about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:	New Servicer:
Coldwell Banker Mortgage	Nationstar Mortgage LLC
1-888-418-0364	1-877-372-0512 x 95
Monday-Friday, 8:30AM-8:00PM EST	Monday-Thursday, 8:00AM-8:00PM; Friday, 8:00AM-6:00PM; Saturday, 8:00AM-2:00PM CT
2001 Bishops Gate Blvd Mt Laurel, NJ 08054	350 Highland Drive Lewisville, TX 75067

Active Loss Mitigation efforts on your loan will not be impacted as a result of this servicing transfer. All documentation will be forwarded to Nationstar Mortgage LLC. Nationstar Mortgage LLC will complete the review and provide further details on the decision of your workout option.

Important note about payment drafting: If your mortgage payment is set-up for automatic drafting, the transfer of servicing right may affect your automatic drafting in the following way:

Drafting data will be transferred from Coldwell Banker Mortgage to Nationstar Mortgage LLC. If your payment is drafted between the 2nd and 10th of the month, you may experience a slight delay in the draft for February.

If you currently use an Online Bill Payment provider, please contact them to update payee, remittance address and your new loan number. Failure to make these updates could result in a delay of your payment being credited. If you are currently enrolled in the Equity Accelerator program, the payment will continue to draft and no action is necessary to update the information

All protections under the **Servicemembers Civil Relief Act** will continue. Please notify your new Servicer Nationstar Mortgage LLC of any change in your active duty status.

Important note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may affect your insurance in the following way:

All optional insurance products will be transferred to Nationstar Mortgage LLC.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Coldwell Banker Mortgage

January 20, 2015



Dear Norman D Lowery:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?

Your mortgage payment is currently past due. As of 05/19/2015, you are 869 days behind on your payment and we have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern.

Recent Account History:

- Payment due 12/01/2014: Unpaid balance of \$817.41
- Payment due 01/01/2015: Unpaid balance of \$817.41
- Payment due 02/01/2015: Unpaid balance of \$817.41
- Payment due 03/01/2015: Unpaid balance of \$817.41
- Payment due 04/01/2015: Unpaid balance of \$817.41
- Payment due 05/01/2015: Unpaid balance of \$817.41
- Current payment due 06/01/2015: \$909.13

Total: \$24,389.01 due. You must pay this amount to bring your loan current.

What do I need to know?

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

- Modifying the terms of your current loan.
- Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
- If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/mortgagehelp>
- The Department of Housing and Urban Development (HUD): <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- HUD Housing Counseling Agency Locator: (800) 569-4287

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Brittany Bunch and can be reached at (877) 783-7491 EXT. 5493085 or via mail at the address listed above. Our hours of operation are 8am to 8pm (CT), Monday through Thursday, 8am to 6pm (CT), Friday, and 8am to 2pm (CT) on Saturday.

Sincerely,

Nationstar Mortgage LLC
Loss Mitigation Department

*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.



2

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.
Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation.

From: lowerynd@yahoo.com
Subject: northstar letter
Date: August 27, 2015 3:01 PM
To: lowerynd@yahoo.com

This letter to you is to re-advise you in writing, after have verbally informed/gave notice to your company verbally when you first assumed responsibility (possibly illegally) that this property has been in foreclosure proceedings and scheduled for court hearing. The phone contact was with your call center and was recorded. I at that time fully disclosed the status of pending Court proceedings. I further advised you of Double Jeopardy in this transfer and subsequent court action. I have advised the court of your actions. Only communicate with me via email (lowerynd@yahoo.com), your call centers do not possess the authority to makes changes or affect any changes, it is outside their scope of authority and responsibility. Norman Lowery



May 29, 2015

RE: Return Funds – Insufficient To Resolve Delinquency

Dear Nationstar Borrower:

At Nationstar Mortgage, we strive to keep our customers informed on matters relating to their loan.

We have recently received payment on your behalf and are returning these funds as they are insufficient to bring your account current.

Account statuses are subject to change. Please contact us for up-to-date account information and amounts owed.

If you have any questions, please contact our Customer Service Department at (888) 480-2432 between the hours of 8:00 a.m. to 8:00 p.m. (CTS), Monday through Thursday and 8:00 a.m. to 6:00 p.m. (CST) on Friday.

Sincerely,

Nationstar Mortgage LLC
Customer Service Department

This is an attempt to collect a debt and any information obtained will be used for that purpose.

P.S. If you have any questions, please call us at (888) 480-2432 Monday through Thursday between 8:00 a.m. and 8:00 p.m. (CST), or Friday between 8:00 a.m. and 6:00 p.m. (CST).

Visit us online at www.MyNationstarMtg.com for more information

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note however, we reserve the right to exercise the legal rights only against the property securing the original obligation



DEPARTMENT OF VETERANS AFFAIRS
Regional Office
P.O. Box 1437
St. Petersburg, FL 33731-1437

August 17, 2015

NORMAN LOWERY
727 SWEET MEADOW LANE
CLOVER, SC 29710

317/263
VA LIN 191960392986

Dear Borrower:

My name is Annette and I am the VA representative assigned to your loan.

Your mortgage company has notified our office there is a foreclosure sale scheduled.

It is urgent that you contact me so we can discuss your options to keep the home or avoid foreclosure. I have been unable to reach you by telephone. I am requesting that you please call me at 1-888-611-5916 ext. 7829, to discuss your account.

Thank you.

Sincerely,

Annette Fournier-Rivas

Annette Fournier-Rivas
Loan Specialist
Annette.fournier-rivas@va.gov



From: Annette.fournier-rivas@va.gov annette.fournier-rivas@va.gov
Subject: RE: [EXTERNAL] Foreclosure sale VA LIN 191960392986 (URGENT)
Date: August 25, 2015 6:31 AM
To: lowerynd@yahoo.com

Good morning:

Unfortunately, I don't have that document. You will have to contact Nationstar. They report to VA through a computer program.

R,

Annette E. Fournier Rivas

Annette E. Fournier-Rivas
Assistant Loan Technician
Department of Veterans Affairs, Loan Guaranty
VARO, ST. Petersburg, FL
Tel: 727-319-7829

From: Norman Lowery [mailto:lowerynd@yahoo.com]
Sent: Monday, August 24, 2015 2:29 PM
To: Fournier-Rivas, Annette, VBASPT
Subject: [EXTERNAL] Foreclosure sale VA LIN 191960392986 (URGENT)

Sorry this is a short notice, but I need a copy of the scheduled sale paper sent to me before the court foreclosure scheduled for tomorrow. The info is very very important.

Thank you

Norman Lowery

DATE: 20-08-14

FROM: NORMAN D. LOWERY

727 SWEET MEADOW LANE

CLOVER, SC 29710

TO: THE COURT

SUBJECT: RESPONSE TO FORECLOSURE ACTION, 2014CP4602394/2014LP4600567,
PLANTIFF, PHH MORTGAGE CORPORATION V. NORMAN D. LOWERY

I had requested documents from both PHH Mortgage Corp. and Rogers Townsend (Plaintiff representation), payoffreins@rtt-law.com, back in May of 2013. I am still waiting for directly affect this Court proceeding (~~REF ATCH # 7, pg 1~~). All information contained in this document is backed up with written documents where possible and directly shows foreclosure action against my mortgage was unwarranted simply due to PHH Mortgage's refusal to acknowledge errors made by their Corporation, making false statements and representations to the court. I believe the facts presented reflect I made every reasonable effort to resolve this issue early on were rejected by PHH Mortgage, in addition PHH Mortgage Corp accepted payment in February 2013, falsely stated a check (#2013199158) for \$817.41 was sent to me with a letter. To this date PPH Mortgage has yet to provide proof of such check as I requested. PHH Mortgage additionally refused subsequent payments made In March, April and May of 2013 which were neither returned or processed. PHH Mortgage has yet to provide any information regarding the location of these instruments of payment as requested in 2013.

The actual facts in this case are as follows;

Payment history; I have made all required payments from the point of initiating the house mortgage up-until Dec 2013 as documented by PHH Mortgage (**REF ATCH 1, PAGES 11-14**) . Most all payments made via telephone contact with PHH and paid with a Debit Card. While paying the December 2013 payment I advised PHH the January 2013 may be a bit late due to New Year's Holiday schedule observed by the Department of Defense Accounting and Finance Agency's work day. I am a Retired USAF, MSgt and disabled awaiting permanent unemployable disability rating through the Veterans Administration (since September of 2010). Retiree's/disabled vet are normally paid the first normal business day following a scheduled holiday. In addition, I advised the PHH Rep that I was having telephone issues with my cell phone due to dropping it in a puddle of water during a storm, subsequently receiving any signal inside the house was greatly affected but can be reached at the alternative number or by email noted in the PHH system. Shortly after the New Year I suffered a Heart Attack; my wife took over paying all monthly bills, including mortgage

payments Nancy, my wife, made mortgage payments to Coldwell Banker Mgt. (PO Box 371458, Pittsburgh, PA 15250) February 2013 with check # 1310 for \$817.41 (**REF ATCH: 2 PAGE 1**) processed and cashed by Mortgage Services (ref NC State Employee's Credit Union Statement (**REF ATCH 3, PAGE 2**), March 2013 check #1312 (**REF ATCH 4, PAGE 2**), April 2013 check #1316 (**REF ATCH 4, PAGE 2**), and May 2013 check #1317 (**REF ATCH 5, PAGE 2**) each for the scheduled amount of \$777.15. We received no shape or form of communication from PHH of any payment issues up until Foreclosure documents were hand delivered in May of 2013.

Upon receipt of York County, Court of Common Pleas, Case Number 2013CP4601503 documents (Subsequently Dismissed 30 June 2014) I checked into payments made by Nancy and noted we had missed the January 2013 payment yet, wrote and sent payments to PHH Mortgage Feb through May of 2013 for the scheduled amount. I contacted PHH Mortgage but they said they could not help or access the file, I would have to contact their Foreclosure Section. I called the Foreclosure Section of PHH.

Initially the PHH Representative stated that our February payment (via check) was not processed and sent back to us with a "Notice of Short Payment" and further stated their computer showed not payments being processed or being received for March thru May of 2013 (**REF ATCHS 2,4,5 & 6, PAGE 2**). Upon my further questioning and advising PHH Mortgage they processed the Feb 2013 payment, they then stated that the check was processed and they cut a check #**2013199158**, sent it to us with a letter of short payment requesting an additional \$91.72. I advised PHH no such letter or check was received by us and subsequently asked them to check the address to which they sent the documents and to check to see if PHH check #**2013199158** was processed. If it was processed it was cashed by someone other than Nancy or myself. I also requested a copy of all letters, documents, courier's receipts, and the current location of the checks that Nancy wrote and sent to PHH Mortgage and all documents associated with the loan from January 2013 till May 2013.

I told PHH that I can send double payments (\$1800.00) each month to resolve the issue, however PHH refused and only stated I would have to pay their attorney to resolve the issue. **5 June 2013** I sent a request for a status update from Rogers Townsend as to status of information and documentation I requested on **23 May 2013 (REF ATCH 16)** I also contacted the Rogers Townsend firm (PHH Mortgage legal representative) both by phone and via email indicating the same information and requesting documents alleged by PHH as well as location of the checks that were written to PHH (**REF ATTCH 7, PAGES 1&2**).

12 June 2013, Received notification from Rogers Townsend they were placing a hold on further foreclosure actions until PHH validated the debt (**REF ATCH 18, PAGES 1-3**) and I requested date which I can reasonably expect a response .

18 JUNE 2013 Rogers Townsend responded via email to my **5 June 2013** email stated they would provide me with the requested documents when PHH provided them (**REF ATCH 17**).

Since May of 2013 I have been in contact with a number of PHH Mortgage representatives

multiple times to resolve this issue, I found myself simply being referred from one person to another: Craig Snyder, Danny Moore, Rachael Primus, Delmara Conyers as well as Armando Viana as well as others. I sent several emails to Mr. Viana and left several voice messages, yet received nothing in return (**REF ATCH 9, PAGE 1**). On three (3) Occasions since May of 2013, a courier, who refused to state what company he was employed/ associated with or who he was, (SC vehicle tag #CKD 296) delivered requests for me to contact PHH Mortgage(**REF ATCHS 9,10 &11**). Each time I contacted PHH Mortgage I was referred to someone else. The last PHH representative, Joseph Nadaera simply sent an email (not even a note) for a Mortgage modification package (**REF ATCH 12**).

I've made every possible attempt to reasonably resolve this issue. I requested documents that show exactly the serious administrative errors that were made. I admit that one payment was missed due to mitigating circumstances, yet Nancy continued sending checks for the scheduled payments. These instruments of payment are in the possession of PHH Mortgage, it is not possible for three out of four checks written to Coldwell Banker Mgt, hand addressed to the same address. One was reportedly returned By PHH Mortgage with a letter of "Short Payment" to an address that doesn't exist as noted on the document sent to me in August. To being told that the check was processed and a PHH Mortgage check **#2013199158** was sent with the letter of "Short Payment Notice in March of 2013. Only to receive a check from PHH Mortgage late in late August (**check #2013911073, dated 20 August 2013**) in a hand addressed envelope paper clipped to a blank sheet of paper, no explanation of any shape form or manner. Three other checks have apparently disappeared from PHH Mortgage's possession. I requested in May of 2013 for a image of them or at least who was in possession of them. Subsequently I had to have the bank stop payment on the checks they either cant find, have rat-holed in a file or destroyed in some fashion. As for trying to contact me by phone (they were advised of phone difficulties in December of 2012) why did they not try contacting me by the alternative means. PHH has my alternate phone number, email address, they could have sent a notice by certified delivery service. PHH has since May of 2013 sent a courier to my house three (3) different simply to drop off an envelope (**REF ATCHS # 9, 10 & 11**) with a note for me to call their number. Why didn't they do the same thing when they couldn't reach me at the primary number. Reciept of documentation requests is drawn out and protracted, it took three months to get a copy of two (2) simple letters, yet Im supposed to meet their deadlines when they can't produce the appropriate documents to me in a timely manner to meet the time frames directed by law.

In closing, I appreciate your time and review of this writing. Should you have questions feel free to contact me.

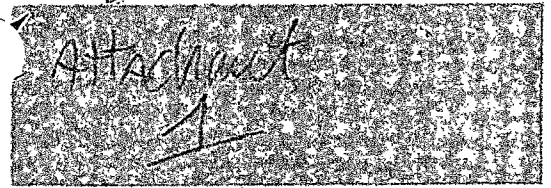
NORMAN D. LOWERY

828-782-7020

lowerynd@yahoo.com

Print

Subject: 011227-01181; PHH v. Lowery; 13-CP-46-1503
From: Maryann Capoccia (Maryann.Capoccia@rtt-law.com)
To: lowerynd@yahoo.com;
Date: Thursday, August 15, 2013 10:27 AM



Mr. Lowery,

Attached please find a letter regarding your FDCPA dispute. Thank you.

Best,

Maryann Capoccia



Maryann Capoccia
Contested Foreclosure Paralegal

Direct 803.744.5229
Fax 803.343.7013

Rogers Townsend & Thomas, PC
220 Executive Center Drive
Columbia, SC 29210

Main 803.771.7900
Visit rtt-law.com

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.

Atch 1
pg 1

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-related penalties that may be imposed by the IRS or to promote, market or recommend to any party any tax-related matter addressed herein. In addition, if any such tax advice is used or referred to by other parties in promoting, marketing or recommending any partnership or other entity, investment plan or arrangement, then (i) the advice should be construed as written in connection with the promotion or marketing by others of the transaction(s) or matter(s) addresses in this communication and (ii) the taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.



ROGERS TOWNSEND
ATTORNEYS AT LAW

ROGERS TOWNSEND & THOMAS, PC
DEFAULT SERVICES DEPARTMENT

POST OFFICE BOX 100200 (29202)
220 EXECUTIVE CENTER DRIVE
COLUMBIA, SOUTH CAROLINA 29210
P 803.744.4444 F 803.343.7013
WWW.RTT-LAW.COM

SENT VIA EMAIL: lowervnd@yahoo.com

August 15, 2013

Norman D. Lowery
727 Sweet Meadows Ln
Clover, SC 29710

Re: Norman Lowery
Loan No. 7116927869
Our File No. 011227-01181

Dear Mr./Mrs Lowery:

Enclosed you will find a copy of our client's Validation of Debt as well as a current reinstatement letter, payment history and demand letter.

Rogers Townsend & Thomas

Default Services Department
Enclosures

This firm collects debts for mortgage lenders and other creditors. Any information obtained will be used for that purpose. However, if you are in bankruptcy or have received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt but is only notice of possible enforcement of the lien against the collateral property.

7/16/13
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5. The total amount due the Plaintiff on said Note through June 17, 2013 is \$95,784.36 which breaks down as follows:

A. Principal.....	\$91,831.74
B. Interest from December 1, 2012 to June 17, 2013 @ 5.375%.....	\$2,684.35
C. Lien Release Fee.....	\$0.00
D. Recording Fee.....	\$6.00
E. Property Inspection.....	\$45.00
F. Pre-acceleration Late Charges	\$21.27
G. Title Fee.....	\$425.00
H. Service Fee.....	\$26.00
I. Filing Fee.....	\$150.00
J. Attorney Fee.....	\$595.00
TOTAL PRINCIPAL INTEREST AND EXPENSES.....	<u>\$95,784.36</u>

6. It is the regular practice of PHH Mortgage Corporation, on behalf of the Plaintiff, to generate such account summary information from the electronic payment history it maintains for the Plaintiff. This payment history summary accurately reflects, to the best of my knowledge, the debits and credits made on the loan's account.

FURTHER AFFIANT SAYETH NOT.

Felicia B. Polle
Name

Assistant Vice President

(Title)

STATE OF New Jersey
COUNTY OF Burlington

Sworn to before me this 2 day of Aug, 2013

Alice P. Harden (U.S.)

Notary Public for New Jersey

My Commission Expires: 4/17/2018

ALICE P. HARDEN
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires 4/17/2018

Borrower: Norman Lowery

Property Address: 727 Sweet Meadow Ln., Clover, SC 29710

011227-01181

011227-01181 - Lowery

13-CP-46-1503

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PS 4



ROGERS TOWNSEND
ATTORNEYS AT LAW

ROGERS TOWNSEND & THOMAS, PC
DEFAULT SERVICES DEPARTMENT

POST OFFICE BOX 100200 (29202)
220 EXECUTIVE CENTER DRIVE
COLUMBIA, SOUTH CAROLINA 29210
P 803.744.4444 F 803.343.7013
WWW.RTT-LAW.COM

August 15, 2013

Norman D. Lowery
727 Sweet Meadows Ln
Clover, SC 29710

Re: PHH Mortgage Corporation vs Norman Lowery
Our File No. 011227-01181

FOR SETTLEMENT PURPOSES ONLY.

Dear Sir/Madam:

ROGERS, TOWNSEND & THOMAS, PC IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

HOWEVER, IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT A DEBT OR AS AN ACT TO COLLECT, ASSESS, OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.

It is our understanding that you intend to reinstate your loan. To reinstate your loan on or before September 12, 2013, we estimate that the reinstatement amount will be \$11,560.33. This amount is itemized as follows:

9 payments totaling	\$7,166.59
Late Charges.....	\$21.27
Pending Late Charges.....	\$21.27
Property Inspection	\$11.25
Escrow.....	\$654.45
Corporate Advances	\$1,202.00
Other Advances	\$67.50
Unpaid Foreclosure Attorney Costs and expenses good through August 15, 2013.....	\$135.00
Unpaid Foreclosure Attorney Fees good through August 15, 2013	\$525.00
Anticipated Foreclosure Attorney Costs and expenses	\$1,011.00
Anticipated Foreclosure Attorney Fees	\$745.00
Total Amount Necessary to Reinstatement your loan on or before September 12, 2013	\$11,560.33

Please note that this estimated reinstatement quote expires on September 12, 2013.

ATTORNEY TRUST OR ATTORNEY ESCROW CHECKS WILL NOT BE ACCEPTED.

The reinstatement figures listed above include items that have been paid by the Plaintiff or incurred by our law firm and items that are currently due or are anticipated to become due through September 12, 2013. In constructing this reinstatement, we may have included anticipated additional fees and costs in order to provide you with an estimated reinstatement good through September 12, 2013. These anticipated fees and costs merely represent an estimate as to what our actual fees and costs will be if you reinstate the loan by no later than September 12, 2013. Please understand that any estimated or anticipated charges contained in this letter will not be binding on this firm or on the Plaintiff, and that the account remains liable for all fees and costs incurred after today even if those items are not included as part of the estimated amounts set forth in this letter. Please be advised that the

P. O. Box 100200 (29202) • 220 Executive Center Drive • Columbia, South Carolina 29210
Tel: 803-744-4444 • Fax: 803-343-7017 • Web: www.rtt-law.com

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reinstatement amount is subject to final verification by the Plaintiff. You will be responsible for reimbursing the Plaintiff or its servicer if it pays other taxes, insurance or miscellaneous expenses permitted by law.

***IMPORTANT:** We only require that you pay the fees and costs actually incurred as of the date of your payment. If for whatever reason your payment includes any anticipated fee or cost or other item but the actual amount due on the date of payment is less, any excess amount will be returned to you by your lender or servicer or may be applied as a credit to your account.

If you desire to reinstate your loan after September 12, 2013, and the property has not yet been sold at a foreclosure sale, you must contact us at (803)744-4444 or e-mail a request to Statusreq@rtt-law.com to obtain an updated reinstatement amount. Please be sure to provide us with your fax number, e-mail address, or address where you would like this updated reinstatement amount to be sent.

Please make your certified check payable to **PIIH Mortgage Corporation** and mail it to:

Rogers Townsend & Thomas PC
Attention Reinstatement
220 Executive Center Drive
Columbia, SC 29210

Your certified check must be received no later than 4:00 P.M. on or before September 12, 2013. Please include your loan number, your name and our file number on your certified funds. Cash, personal checks, credit/debit cards and attorney Trust or Attorney Escrow checks will not be accepted. The reinstatement funds will be returned if any portion of the funds are in the form of a personal check. Please be advised that the foreclosure action will continue until the total reinstatement funds are received in compliance with the terms in this letter. We also recommend that you forward your payment by overnight delivery to insure timely receipt.

If you would prefer to wire the funds directly to our account, wiring instructions are attached for your convenience.

PLEASE NOTE: If there is a foreclosure sale date scheduled for your property, this letter DOES NOT extend or change that foreclosure sale date.

Sincerely,

Reinstatement/Payoff Department

This firm collects debts for mortgage lenders and other creditors. Any information obtained will be used for that purpose. However, if you are in bankruptcy or have received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt but is only notice of possible enforcement of the lien against the collateral property.

2.10.13
NFB

WIRE TO: SCB&T
201 Columbiana Drive
Columbia, SC 29212
Phone #: (803) 540-3300
Routing # 053200983

201 Columbiana Drive
Columbia, SC 29212
Phone #: (803) 540-3300
Routing # 053200983

FOR CREDIT TO: Rogers, Townsend & Thomas, PC Trust Account
220 Executive Center Drive
Columbia, SC 29212
Phone #: (803) 744-4444
Account # 1390002366

Please include the RT&T file #, your loan # and your name on the wire so we can accurately process your transaction.

PHH Mortgage



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 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)

Log in to MortgageQuestions.com --- your servicing website connection.

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PHH Mortgage



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)

Log in to MortgageQuestions.com --- your servicing website connection.

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DATE 06/14/2013

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

CUSTOMER ACCOUNT ACTIVITY STATEMENT

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

LOAN NUMBER: 01251130

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	0.00
7116927869	07/14/2010	142		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	07/22/2010	143		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	07/23/2010	170	08/01/2010	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	09/08/2010	173	09/01/2010	0.00	0.00	0.00	106.46	425.52	117.89	0.00	649.87	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	-7.50	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	117.89	0.00	649.87	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	11/18/2010	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

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

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											94788.60	381.17	0.00	0.00
7116927869	01/04/2011	173	11/01/2010	0.00	0.00	0.00	107.41	424.57	117.69	0.00	649.67	94679.18	476.86	0.00	0.00
7116927869	01/04/2011	173	12/01/2010	0.00	0.00	0.00	107.90	424.08	117.69	0.00	649.67	94571.29	596.55	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	42.54	94571.29	596.55	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	17.50	94571.29	596.55	0.00	0.00
7116927869	01/04/2011	73		-42.54	0.00	0.00	0.00	0.00	0.00	0.00	-42.54	94571.29	596.55	0.00	0.00
7116927869	01/04/2011	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	-17.50	94571.29	596.55	0.00	0.00
7116927869	01/18/2011	152		21.27	0.00	0.00	0.00	0.00	0.00	0.00	21.27	94571.29	596.55	0.00	0.00
7116927869	02/02/2011	173	01/01/2011	0.00	0.00	0.00	108.38	423.60	117.69	0.00	649.67	94462.91	714.24	0.00	0.00
7116927869	02/02/2011	173	02/01/2011	0.00	0.00	0.00	108.88	423.12	117.69	0.00	649.67	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	21.27	94354.05	831.93	0.00	0.00
7116927869	02/02/2011	173	03/01/2011	0.00	17.50	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		-21.27	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	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	-17.50	94354.05	831.93	0.00	0.00
7116927869	03/01/2011	173	03/01/2011	0.00	0.00	0.00	109.35	422.83	117.69	0.00	649.67	94244.70	949.82	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	949.82	0.00	0.00
7116927869	03/01/2011	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	-17.50	94244.70	949.82	0.00	0.00
7116927869	04/01/2011	173	04/01/2011	0.00	0.00	0.00	109.84	422.14	117.69	0.00	649.67	94134.88	1067.31	0.00	0.00
7116927869	05/16/2011	152		21.27	0.00	0.00	0.00	0.00	0.00	0.00	21.27	94134.88	1067.31	0.00	0.00
7116927869	06/01/2011	173	05/01/2011	0.00	0.00	0.00	110.33	421.85	117.69	0.00	649.67	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	-17.50	94024.53	1185.00	0.00	0.00
7116927869	06/16/2011	152		21.27	0.00	0.00	0.00	0.00	0.00	0.00	21.27	94024.53	1185.00	0.00	0.00
7116927869	07/01/2011	173	06/01/2011	0.00	0.00	0.00	110.83	421.15	117.69	0.00	649.67	93913.70	1302.69	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	42.54	93913.70	1302.69	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	17.50	93913.70	1302.69	0.00	0.00
7116927869	07/01/2011	73		-42.54	0.00	0.00	0.00	0.00	0.00	0.00	-42.54	93913.70	1302.69	0.00	0.00
7116927869	07/01/2011	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	-17.50	93913.70	1302.69	0.00	0.00
7116927869	07/06/2011	351	07/01/2011	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	07/18/2011	152		21.27	0.00	0.00	0.00	0.00	0.00	0.00	21.27	93913.70	180.69	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	101.99	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	08/01/2011	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	-17.50	93802.38	219.68	0.00	0.00
7116927869	08/16/2011	152		21.27	0.00	0.00	0.00	0.00	0.00	0.00	21.27	93802.38	219.68	0.00	0.00
7116927869	09/01/2011	173	08/01/2011	0.00	0.00	0.00	111.82	420.18	117.69	0.00	649.67	93690.56	337.37	0.00	0.00
7116927869	09/01/2011	173	09/01/2011	0.00	0.00	0.00	112.32	419.88	112.44	0.00	644.42	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	-17.50	93578.24	449.81	0.00	0.00
7116927869	10/03/2011	173	10/01/2011	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	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	-17.50	93465.41	562.25	0.00	0.00
7116927869	11/02/2011	173	11/01/2011	0.00	0.00	0.00	113.33	418.65	112.44	0.00	644.42	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	-17.50	93352.08	674.69	0.00	0.00
7116927869	12/01/2011	173	12/01/2011	0.00	0.00	0.00	113.84	418.14	112.44	0.00	644.42	93238.24	787.13	0.00	0.00
7116927869	12/01/2011	312	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	173	01/01/2012	0.00	21.47	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	17.50	0.00	0.00	0.00	0.00	0.00	17.50	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	-21.47	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
7116927869	12/31/2011											93238.24	-1000.83	0.00	0.00

DATE 06/14/2013

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

CUSTOMER ACCOUNT ACTIVITY STATEMENT

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

LOAN NUMBER: 0116927869

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
7116927869	01/01/2012											93238.24	-1000.83	0.00	0.00
7116927869	01/04/2012	173	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	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	-17.50	93123.89	-888.39	0.00	0.00
7116927869	02/01/2012	173	02/01/2012	0.00	0.00	0.00	114.88	417.12	377.15	0.00	909.13	93009.03	-511.24	0.00	0.00
7116927869	03/02/2012	173	03/01/2012	0.00	0.00	0.00	115.38	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	73		-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	04/02/2012	173	04/01/2012	0.00	0.00	0.00	115.89	418.09	377.15	0.00	909.13	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	-17.50	92777.76	243.06	0.00	0.00
7116927869	05/03/2012	173	05/01/2012	0.00	0.00	0.00	116.41	415.57	377.15	0.00	909.13	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	-17.50	92661.35	620.21	0.00	0.00
7116927869	06/04/2012	173	06/01/2012	0.00	0.00	0.00	116.93	415.05	377.15	0.00	909.13	92544.42	997.38	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	21.07	92544.42	997.38	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	17.50	92544.42	997.38	0.00	0.00
7116927869	06/04/2012	73		-21.07	0.00	0.00	0.00	0.00	0.00	0.00	-21.07	92544.42	997.38	0.00	0.00
7116927869	06/04/2012	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	-17.50	92544.42	997.38	0.00	0.00
7116927869	07/02/2012	173	07/01/2012	0.00	0.00	0.00	117.48	414.52	377.15	0.00	909.13	92426.96	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	92426.96	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	92426.96	1374.51	0.00	0.00
7116927869	07/03/2012	351	07/01/2012	0.00	0.00	0.00	0.00	0.00	-1123.00	0.00	0.00	92426.96	251.51	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	73		-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	09/17/2012	152		21.27	0.00	0.00	0.00	0.00	0.00	0.00	21.27	92308.98	628.66	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	92190.47	1005.81	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	11/05/2012	173	11/01/2012	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	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	-17.50	91951.85	1760.11	0.00	0.00
7116927869	12/07/2012	312	12/01/2012	0.00	0.00	0.00	0.00	0.00	-1819.10	0.00	0.00	91951.85	-58.99	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

PICK
UP
1/3

DATE 06/14/2013

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

CUSTOMER ACCOUNT ACTIVITY STATEMENT

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

LOAN NUMBER: **7116927869**

ACTIVITY FOR PERIOD 01/01/2013 - 06/14/2013

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	01/01/2013											91831.74	318.16	0.00	0.00
7116927869	01/16/2013	152		21.27	0.00	0.00	0.00	0.00	0.00	0.00	21.27	91831.74	318.16	0.00	0.00
7116927869	02/08/2013	172	01/01/2013	0.00	0.00	817.41	0.00	0.00	0.00	0.00	817.41	91831.74	318.16	0.00	817.41
7116927869	02/27/2013	132		11.25	0.00	0.00	0.00	0.00	0.00	0.00	11.25	91831.74	318.16	0.00	817.41
7116927869	03/25/2013	132		11.25	0.00	0.00	0.00	0.00	0.00	0.00	11.25	91831.74	318.16	0.00	817.41
7116927869	03/27/2013	147	01/01/2013	0.00	0.00	-817.41	0.00	0.00	0.00	0.00	0.00	91831.74	318.16	0.00	0.00
7116927869	04/26/2013	132		11.25	0.00	0.00	0.00	0.00	0.00	0.00	11.25	91831.74	318.16	0.00	0.00
7116927869	05/29/2013	630		0.00	0.00	0.00	0.00	0.00	0.00	595.00	0.00	91831.74	318.16	595.00	0.00
7116927869	05/29/2013	632		0.00	0.00	0.00	0.00	0.00	0.00	150.00	0.00	91831.74	318.16	745.00	0.00
7116927869	05/29/2013	632		0.00	0.00	0.00	0.00	0.00	0.00	8.00	0.00	91831.74	318.16	751.00	0.00
7116927869	05/29/2013	632		0.00	0.00	0.00	0.00	0.00	0.00	28.00	0.00	91831.74	318.16	777.00	0.00
7116927869	05/29/2013	632		0.00	0.00	0.00	0.00	0.00	0.00	423.00	0.00	91831.74	318.16	1202.00	0.00
7116927869	06/03/2013	132		11.25	0.00	0.00	0.00	0.00	0.00	0.00	11.25	91831.74	318.16	1202.00	0.00
7116927869	06/14/2013											91831.74	318.16	1202.00	0.00

APR 11 2013

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2011			2012			2013		
JANUARY	FEBRUARY	MARCH	JANUARY	FEBRUARY	MARCH	JANUARY	FEBRUARY	MARCH
SMTWTFS	SMTWTFS	SMTWTFS	SMTWTFS	SMTWTFS	SMTWTFS	SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5 6	1 2 3 4	1 2 3	1 2 3 4 5	1 2 3 4	1 2 3
6 7 8 9 10 11	6 7 8 9 10 11	6 7 8 9 10 11	7 8 9 10 11 12	5 6 7 8 9	4 5 6 7 8	6 7 8 9 10 11	5 6 7 8 9	4 5 6 7 8
12 13 14 15 16 17	12 13 14 15 16 17	12 13 14 15 16 17	13 14 15 16 17 18	10 11 12 13 14	9 10 11 12 13	12 13 14 15 16 17	10 11 12 13 14	9 10 11 12 13
18 19 20 21 22 23	18 19 20 21 22 23	18 19 20 21 22 23	19 20 21 22 23 24	11 12 13 14 15	10 11 12 13 14	13 14 15 16 17 18	11 12 13 14 15	10 11 12 13 14
24 25 26 27 28 29	24 25 26 27 28 29	24 25 26 27 28 29	20 21 22 23 24 25	12 13 14 15 16	11 12 13 14 15	14 15 16 17 18 19	12 13 14 15 16	11 12 13 14 15
APRIL	MAY	JUNE	APRIL	MAY	JUNE	APRIL	MAY	JUNE
1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5	1 2 3	1 2 3 4 5 6	1 2 3 4	1 2 3
8 9 10 11 12 13	8 9 10 11 12 13	8 9 10 11 12 13	8 9 10 11 12 13	6 7 8 9 10	5 6 7 8 9	7 8 9 10 11 12	6 7 8 9 10	5 6 7 8 9
14 15 16 17 18 19	14 15 16 17 18 19	14 15 16 17 18 19	14 15 16 17 18 19	13 14 15 16 17	12 13 14 15 16	14 15 16 17 18 19	12 13 14 15 16	11 12 13 14 15
20 21 22 23 24 25	20 21 22 23 24 25	20 21 22 23 24 25	21 22 23 24 25 26	14 15 16 17 18	13 14 15 16 17	15 16 17 18 19 20	13 14 15 16 17	12 13 14 15 16
26 27 28 29 30 31	26 27 28 29 30 31	26 27 28 29 30 31	22 23 24 25 26 27	15 16 17 18 19	14 15 16 17 18	16 17 18 19 20 21	14 15 16 17 18	13 14 15 16 17
32			23 24 25 26 27 28	16 17 18 19 20	15 16 17 18 19	17 18 19 20 21 22	15 16 17 18 19	14 15 16 17 18

Track Your Expenses

- | | | |
|---|--|---|
| ☐ Auto/Travel | ☐ Education | ☐ Medical/Dental |
| ☐ Business | ☐ Entertainment | ☐ Savings |
| ☐ Charities | ☐ Food | ☐ Taxes |
| ☐ Clothing | ☐ Home | ☐ Utilities |
| ☐ Dependent Care | ☐ Insurance | ☐ Other |

Cashwell Bank Mortgage
Eight Billion 100

☐ TAX DEDUCTIBLE ITEM

BAL
FOR'D

ITEM
AMOUNT

BALANCE

DEPOSIT

FOR'D

Memorandum

For enhanced security your account number will not be printed on this copy

NOT NEGOTIABLE

Statement Date: 02-21-13

Page 1



NORMAN D LOWERY
NANCY SANDERS-LOWERY
727 SWEET MEADOW LN
CLOVER SC 29710-8840

SUMMARY OF ACCOUNTS

Account Type	Account Number	Beginning Balance	Debits	Credits	Ending Balance
Interest Checking	31034019	1,299.83	4,149.45	2,865.29	15.67
Shares	2298365	25.31	.00	.02	25.33

For your safety, no social security or other tax identification numbers are printed on this statement.

INTEREST CHECKING

Daily Rates: 08-19-10 Thru 02-21-13 0.250%, Annual Percentage Yield: 0.250%

Statement Period: 01-25-13 Thru 02-21-13

NORMAN D LOWERY
NANCY SANDERS-LOWERY
Overdraft Account Number: 2298365

Account Number: 31034019

Regular Shares

ACCOUNT ACTIVITY

Beginning Balance: 1,299.83
Interest Period: 01-25-13 Thru 02-21-13
SECU Foundation Year To Date: 1.00

Interest Earned Year To Date: .42
Number Of Days In Interest Period: 28

Posted Date	Effective Date	+ / -	Amount	Transaction Description	Ending Balance
01-25-13	01-25-13	-	.75	ATM USAGE FEE	
01-25-13	01-25-13	-	5.50	POINT OF SALE DEBIT L340 TIME 05:17 AM DATE 01-25 FLYING J #711 BLACKSBURG SC	
01-25-13	01-25-13	-	13.96	POINT OF SALE DEBIT L341 TIME 03:30 PM DATE 01-24 BI-LO 287 YORK SC	
01-25-13	01-25-13	-	59.53	POINT OF SALE DEBIT L340 TIME 05:10 AM DATE 01-25 FLYING J #711 BLACKSBURG SC	
01-25-13	01-25-13	-	1.89	POINT OF SALE DEBIT L340 DATE 01-24	
01-25-13	01-25-13	-	20.00	Amazon Video On De866-216-1072 POINT OF SALE DEBIT L340 DATE 01-24	
01-25-13	01-25-13	-	206.94	OPEN DREAMERS LLC 570-856-0903 ROCK HILL TELEPH TC ACH 013024008960489	

Statement is continued on next page

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NORMAN D LOWERY
Account Number: 31034019

Statement Date: 02-21-13
Page 5

Posted Date	Effective Date	+ / -	Amount	Transaction Description	Ending Balance
02-08-13	02-08-13	-	6.00	POINT OF SALE DEBIT L340 DATE 02-06 SUBWAY 0029YORK	1,792.41
02-11-13	02-11-13	-	4.16	POINT OF SALE DEBIT L341 TIME 08.26 AM DATE 02-09 BORDERLINE MINI CLOVER SC	
02-11-13	02-11-13	-	16.27	POINT OF SALE DEBIT L340 TIME 11.46 AM DATE 02-08 WAL-MART SUPER YORK SC	
02-11-13	02-11-13	-	20.01	POINT OF SALE DEBIT L340 TIME 10.22 AM DATE 02-08 MURPHY EXPRESS ROCK HILL SC	
02-11-13	02-11-13	-	47.67	POINT OF SALE DEBIT L343 TIME 11.29 AM DATE 02-08 WAL-MART SUPER YORK SC	
02-11-13	02-11-13	-	58.33	POINT OF SALE DEBIT L341 TIME 01.12 PM DATE 02-10 BI-LO 719 YORK SC	
02-11-13	02-11-13	-	61.01	POINT OF SALE DEBIT L340 TIME 09.12 AM DATE 02-11 QUICKTRIP CLOVER SC	
02-11-13	02-11-13	-	119.87	POINT OF SALE DEBIT L341 TIME 04.24 PM DATE 02-09 WAL-MART SUPER ROCK HILL SC	
02-11-13	02-11-13	-	9.74	POINT OF SALE DEBIT L340 DATE 02-08 Amazon.com AMZN.COM/BIL	
02-11-13	02-11-13	-	29.95	POINT OF SALE DEBIT L340 DATE 02-08 OTL*SCORESENSE.COM800-679-6327	
02-11-13	02-11-13	-	121.91	STATE FARM RO 27 PYMT 013042004973388 CK#1311	
02-11-13	02-11-13	-	817.41	MORTGAGE SVC CTR CHECKPYMT 013042005006055 CK#1310	486.08
02-12-13	02-12-13	-	5.67	POINT OF SALE DEBIT L340 DATE 02-12 Amazon Video On De866-216-1072	
02-12-13	02-12-13	-	14.99	POINT OF SALE DEBIT L340 DATE 02-11 AT&T DATA 800-331-0500	
02-12-13	02-12-13	-	54.95	POINT OF SALE DEBIT L340 DATE 02-11 SWAROVSKI CRYSTAL 401-4636400	410.47
02-13-13	02-13-13	-	23.18	POINT OF SALE DEBIT L340 TIME 02.43 PM DATE 02-12 WAL-MART #1666 CHARLOTTE NC	
02-13-13	02-13-13	-	1.89	POINT OF SALE DEBIT L340 DATE 02-12 Amazon Video On De866-216-1072	385.40
02-14-13	02-14-13	-	20.77	POINT OF SALE DEBIT L341 TIME 09.33 AM DATE 02-14 WAL-MART SUPER GASTONIA NC	
02-14-13	02-14-13	-	30.00	POINT OF SALE DEBIT L340 TIME 09.11 AM DATE 02-14 BORDERLINE MINI CLOVER SC	334.63
02-15-13	02-15-13	-	10.69	POINT OF SALE DEBIT L341 TIME 03.31 PM DATE 02-14 DM OF YORK INC YORK SC	

(Ref by PHC (Cred))
2013/09/158
8/7/11

P-404 3
Pg 2

STOP/CAUTION ORDER/REVOCAION OF PRE-AUTHORIZATION
TRANSACTION/ACH REVOCATION/CREDIT CARD

☒ SECU

☐ LGFCU

☐ NCPA

☒ SP (Stop Payment) ☐ SC (Stop Caution)

Type of Stop: ☒ Check

Member Name: NORMAN D LOWERY

Account Number: 31034019

Description/Payee: COLDWELL BANKER MORTGAG

Branch #: 00201

Amount: 777.15

Check # Low: 001312

Check # High: 001312

Check Initiated By Phone or Internet: ☐ Yes ☒ No

Source of Request: ☒ In Person ☐ By Phone/Fax ☐ By Mail ☐ Online ☐ Branch Use

Waive Fee: ☐ Yes ☒ No

Waive Fee Reason: ☐ Lost/Stolen ☐ Other

Posting Date (ACH transactions only):

POS RETURN CODES:

R0 ☐ I, the undersigned, hereby give notice that I direct the Credit Union to decline (stop) one (1) future payment for the above referenced company. This payment will be returned "Authorization Revoked by Customer". I fully understand that any future POS transactions from this company will be processed on my account and will not be declined.

R1 ☐ I, the undersigned, hereby give notice that I have revoked in writing all authorization previously given to the above referenced company for any future payments on my accounts and direct the Credit Union to return all future transactions from this company as "Authorized Revoked by Customer."

ACH REVOCATION RETURN CODES- Written Statement of Unauthorized Debit:

R07 ☐ I, the undersigned, hereby give notice that I have revoked in writing authorization previously given to the above referenced company and direct the Credit Union to return the current and/or future transactions from this company regardless of the dollar amount submitted.

R08 ☐ I, the undersigned, hereby direct the Credit Union to return future transactions from the above referenced company in the amount listed above only.

R10 ☐ I, the undersigned, did not authorize the above referenced company to draft my account with the Credit Union. I hereby direct the Credit Union to return all current and future ACH transactions from this company as "Customer Advises Not Authorized."

DISCLOSURES

1. I understand the Stop/Caution Order/ACH/POS/Credit Card Revocation is **VALID FOR ONLY TWELVE (12) MONTHS**. If the above item(s) is/are presented against my checking account and/or credit card after the expiration of this Stop/Caution Order/ACH/POS Revocation and a new Stop/Caution Order/ACH/POS/Credit Card Revocation has not been completed and signed by me, the item(s) will be processed on my account and the Credit Union will not be held responsible.
2. The Credit Union can not honor this request if the item(s) described above is/are accepted on the same processing day as this request. If so, the processing fee for ACH revocation will still be applied to my account; however, if the fee is for a Stop/Caution Order the fee will be refunded.
3. I understand that except when a return code R08 is used above, all future Visa Pre-authorized Recurring Point of Sale Transactions and/or ACH debits from the originating company, regardless of amount, will be returned.
4. I understand if the name and/or company ID of the originating company changes, thus enabling a debit to post to my account, the Credit Union will not be held responsible.
5. I understand if an authorization for a POS transaction has already been obtained by the merchant, the charge will post to my account.
6. I assert that this Written Statement of Unauthorized Debit is true and correct and that I am an authorized signer or have the authority to act on the account.

Signature of Member: Norman D Lowery

Date: 5/23/13

Member's Daytime Phone #: (828) 782-7020

SECU ONLY: Stop Keyed By: 507011N

Date: 05/23/2013

Time: 9:52



SPF02538794

Revised 04/13/2012

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2011			2012			2013		
JANUARY	FEBRUARY	MARCH	JANUARY	FEBRUARY	MARCH	JANUARY	FEBRUARY	MARCH
SMTWTFS	SMTWTFS	SMTWTFS	SMTWTFS	SMTWTFS	SMTWTFS	SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31
APRIL	MAY	JUNE	APRIL	MAY	JUNE	APRIL	MAY	JUNE
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30

Track Your Expenses

- ☐ Auto/Travel
- ☐ Business
- ☐ Charities
- ☐ Clothing
- ☐ Dependent Care
- ☐ Education
- ☐ Entertainment
- ☐ Food
- ☐ Home
- ☐ Insurance
- ☐ Medical/Dental
- ☐ Savings
- ☐ Taxes
- ☐ Utilities
- ☐ Other

Coldwell Banker Mls
Seven Hundred Sixty Six

☐ TAX DEDUCTIBLE ITEM

BAL.	
FOR'D	
ITEM	
AMOUNT	
BALANCE	
DEPOSIT	
FOR'D	

Memo

For enhanced security your account number will not be printed on this copy

NOT NEGOTIABLE

STOP/CAUTION ORDER/REVOCAION OF PRE-AUTHORIZATION OF REV
TRANSACTION/ACH REVOCATION/CREDIT CARD REV

☒ SECU

☐ LGFCU

☐ NCPAFCU

☒ SP (Stop Payment)

☐ SC (Stop Caution)

Type of Stop: ☒ Check

☐ ACH/Electronic

☐ Recurring POS

Member Name: NORMAN D LOWERY

Account Number: 31034019

Description/Payee: COLDWELL BANKER MORTGAG

Branch #: 00201

Amount: 777.15

Check # Low: 001316

Check # High: 001316

Check Initiated By Phone or Internet: ☐ Yes ☒ No

Source of Request: ☒ In Person ☐ By Phone/Fax ☐ By Mail ☐ Online ☐ Branch Use

Waive Fee: ☐ Yes ☒ No

Waive Fee Reason: ☐ Lost/Stolen ☐ Other

Posting Date (ACH transactions only):

POS RETURN CODES:

R0 ☐ I, the undersigned, hereby give notice that I direct the Credit Union to decline (stop) one (1) future payment for the above referenced company. This payment will be returned "Authorization Revoked by Customer". I fully understand that any future POS transactions from this company will be processed on my account and will not be declined.

R1 ☐ I, the undersigned, hereby give notice that I have revoked in writing all authorization previously given to the above referenced company for any future payments on my accounts and direct the Credit Union to return all future transactions from this company as "Authorized Revoked by Customer."

ACH REVOCATION RETURN CODES- Written Statement of Unauthorized Debit:

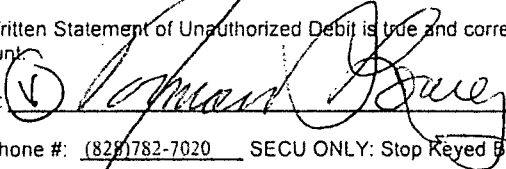
R07 ☐ I, the undersigned, hereby give notice that I have revoked in writing authorization previously given to the above referenced company and direct the Credit Union to return the current and/or future transactions from this company regardless of the dollar amount submitted.

R08 ☐ I, the undersigned, hereby direct the Credit Union to return future transactions from the above referenced company in the amount listed above only.

R10 ☐ I, the undersigned, did not authorize the above referenced company to draft my account with the Credit Union. I hereby direct the Credit Union to return all current and future ACH transactions from this company as "Customer Advises Not Authorized."

DISCLOSURES

1. I understand the Stop/Caution Order/ACH/POS/Credit Card Revocation is **VALID FOR ONLY TWELVE (12) MONTHS**. If the above item(s) is/are presented against my checking account and/or credit card after the expiration of this Stop/Caution Order/ACH/POS Revocation and a new Stop/Caution Order/ACH/POS/Credit Card Revocation has not been completed and signed by me, the item(s) will be processed on my account and the Credit Union will not be held responsible.
2. The Credit Union can not honor this request if the item(s) described above is/are accepted on the same processing day as this request. If so, the processing fee for ACH revocation will still be applied to my account; however, if the fee is for a Stop/Caution Order the fee will be refunded.
3. I understand that except when a return code R08 is used above, all future Visa Pre-authorized Recurring Point of Sale Transaction and/or ACH debits from the originating company, regardless of amount, will be returned.
4. I understand if the name and/or company ID of the originating company changes, thus enabling a debit to post to my account, the Credit Union will not be held responsible.
5. I understand if an authorization for a POS transaction has already been obtained by the merchant, the charge will post to my account.
6. I assert that this Written Statement of Unauthorized Debit is true and correct and that I am an authorized signer or have the authority to act on the account.

Signature of Member: 

Date: 5/23/13

Member's Daytime Phone #: (828) 782-7020

SECU ONLY: Stop Keyed By: S07011N

Date: 05/23/2013

Time: 9:53



SPF02538795

Revised 04/13/2012

2011												2012												2013											
JANUARY				FEBRUARY				MARCH				JANUARY				FEBRUARY				MARCH				JANUARY				FEBRUARY				MARCH			
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☐ Auto Taxes ☐ Charitable ☐ Medical Deductible
☐ Business ☐ Entertainment ☐ Savings
☐ Charities ☐ Food ☐ Taxes
☐ Clothing ☐ Home ☐ Utilities
☐ Dependent Care ☐ Insurance ☐ Other

4-1-15
 Seven Hundred Twenty Sixty Nine

☐ TAX DEDUCTIBLE ITEM

BAL. FORD	
ITEM AMOUNT	711.15
BALANCE	
DEPOSIT	
FORD	

Memo

For enhanced security your account number will not be printed on this copy

NOT NEGOTIABLE

STOP/CAUTION ORDER/REVOCATION OF PRE-AUTHORIZATION
TRANSACTION/ACH REVOCATION/CRE

☒ SECU

☐ LGFCU

☐

☒ SP (Stop Payment) ☐ SC (Stop Caution)

Type of Stop: ☒ Check ☐ ACH/Electronic ☐ Recurring POS

Member Name: NORMAN D LOWERY

Account Number: 31034019

Description/Payee: COLDWELL BANKER MORTGAG

Branch #: 00201 Amount: 777.15 Check # Low: 001317 Check # High: 001317

Check Initiated By Phone or Internet: ☐ Yes ☒ No

Source of Request: ☒ In Person ☐ By Phone/Fax ☐ By Mail ☐ Online ☐ Branch Use

Waive Fee: ☐ Yes ☒ No Waive Fee Reason: ☐ Lost/Stolen ☐ Other _____

Posting Date (ACH transactions only): _____

POS RETURN CODES:

R0 ☐ I, the undersigned, hereby give notice that I direct the Credit Union to decline (stop) one (1) future payment for the above referenced company. This payment will be returned "Authorization Revoked by Customer". I fully understand that any future POS transactions from this company will be processed on my account and will not be declined.

R1 ☐ I, the undersigned, hereby give notice that I have revoked in writing all authorization previously given to the above referenced company for any future payments on my accounts and direct the Credit Union to return all future transactions from this company as "Authorized Revoked by Customer."

ACH REVOCATION RETURN CODES- Written Statement of Unauthorized Debit:

R07 ☐ I, the undersigned, hereby give notice that I have revoked in writing authorization previously given to the above referenced company and direct the Credit Union to return the current and/or future transactions from this company regardless of the dollar amount submitted.

R08 ☐ I, the undersigned, hereby direct the Credit Union to return future transactions from the above referenced company in the amount listed above only.

R10 ☐ I, the undersigned, did not authorize the above referenced company to draft my account with the Credit Union. I hereby direct the Credit Union to return all current and future ACH transactions from this company as "Customer Advises Not Authorized."

DISCLOSURES

1. I understand the Stop/Caution Order/ACH/POS/Credit Card Revocation is **VALID FOR ONLY TWELVE (12) MONTHS**. If the above item(s) is/are presented against my checking account and/or credit card after the expiration of this Stop/Caution Order/ACH/POS Revocation and a new Stop/Caution Order/ACH/POS/Credit Card Revocation has not been completed and signed by me, the item(s) will be processed on my account and the Credit Union will not be held responsible.
2. The Credit Union can not honor this request if the item(s) described above is/are accepted on the same processing day as this request. If so, the processing fee for ACH revocation will still be applied to my account; however, if the fee is for a Stop/Caution Order the fee will be refunded.
3. I understand that except when a return code R08 is used above, all future Visa Pre-authorized Recurring Point of Sale Transactions and/or ACH debits from the originating company, regardless of amount, will be returned.
4. I understand if the name and/or company ID of the originating company changes, thus enabling a debit to post to my account, the Credit Union will not be held responsible.
5. I understand if an authorization for a POS transaction has already been obtained by the merchant, the charge will post to my account.
6. I assert that this Written Statement of Unauthorized Debit is true and correct and that I am an authorized signer or have the authority to act on the account.

Signature of Member

Date: 5/23/13

Member's Daytime Phone #: (828)782-7020 SECU ONLY: Stop Keyed By: S0701/N Date: 05/23/2013 Time: 9:54



SPF02538797

Revised 04/13/2012

ALM
PGI

2011							2012							2013						
JANUARY		FEBRUARY		MARCH			JANUARY		FEBRUARY		MARCH			JANUARY		FEBRUARY		MARCH		
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- ☐ Auto/Traffic
☐ Business
☐ Charities
☐ Clothing
☐ Dependent Care
☐ Education
☐ Food
☐ Home
☐ Insurance
☐ Medical
☐ Other
☐ Unions
☐ Other

Caldwell Bank Mortgage
 Second Mortgage Secured by 1st Mortgage

☐ TAX DEDUCTIBLE ITEM

ITEM	AMOUNT
BALANCE	
DEPOSIT	
FORD	

Memo

For enhanced security your account number will not be printed on this copy

NOT NEGOTIABLE

Handwritten signature

Print

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 1st 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 1st 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 SECUCU) 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

Arch 7
pg 1

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.
Your assistance in terminating frclosure action is greatly appreciated.

Norman D. Lowery

Arch 7
Page 2

Print

ALB #3

Subject: Request for status update; 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: Wednesday, June 5, 2013 8:43 AM

I request a written update as to the status of the above listed foreclosure as well as the status of requested documents. Norm Lowery

ALB #8
pg 1

Subject: PHH v. Norman Lowery; 011227-01181
From: Maryann Capoccia (Maryann.Capoccia@rtt-law.com)
To: lowerynd@yahoo.com;
Date: Wednesday, June 12, 2013 10:23 AM

Mr. Lowery,

Attached please find a letter from our attorney in response to your letter dated June 5, 2013. Thank you.

Best,

Maryann Capoccia



Maryann Capoccia Direct 803.744.5229
Contested Foreclosure Paralegal Fax 803.343.7013

Rogers Townsend & Thomas, PC Main 803.771.7900
220 Executive Center Drive Visit rtt-law.com
Columbia, SC 29210

NOTICES

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Added
9/4/2013

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-related penalties that may be imposed by the IRS or to promote, market or recommend to any party any tax-related matter addressed herein. In addition, if any such tax advice is used or referred to by other parties in promoting, marketing or recommending any partnership or other entity, investment plan or arrangement, then (i) the advice should be construed as written in connection with the promotion or marketing by others of the transaction(s) or matter(s) addresses in this communication and (ii) the taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.



ROGERS TOWNSEND
ATTORNEYS AT LAW

ROGERS TOWNSEND & THOMAS, PC
DEFAULT SERVICES DEPARTMENT

POST OFFICE BOX 100200 (29202)
220 EXECUTIVE CENTER DRIVE
COLUMBIA, SOUTH CAROLINA 29210
P 803.744.4444 F 803.343.7013
WWW.RTT-LAW.COM

SENT VIA EMAIL: lowerynd@yahoo.com

June 12, 2013

Norman D. Lowery
727 Sweet Meadow Ln
Clover, SC 29710

Re: Norman Lowery
Loan No. 7116927869
Our File No. 011227-01181

Dear Mr. Lowery:

I received your status update request dated June 5, 2013 regarding the above referenced file. Please be aware that we are unable to offer you any legal advice.

In response to your dispute of the debt, my firm has placed its file on hold until the debt is validated by my client. Please note that this hold may not alleviate the requirements imposed upon you by the Rules of Civil Procedure or any other applicable court rules or orders, including the time specified to file and serve a responsive pleading to the allegations of the complaint.

Once we receive the validation of debt and other documents from our client, my firm will serve these upon you.

Sincerely,

Jennifer W. Rubin
Robert P. Davis
Vance L. Brabham
Attorneys for Plaintiff

This firm collects debts for mortgage lenders and other creditors. Any information obtained will be used for that purpose. However, if you are in bankruptcy or have received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt but is only notice of possible enforcement of the lien against the collateral property.

Alk 5/9
Pf 4

Print

Subject: response from courier delivered request to contact you

From: Norman Lowery (lowerynd@yahoo.com)

To: armindo.viana@mortgagefamily.com;

Date: Tuesday, July 2, 2013 4:45 PM

Mr. Viana, I'm responding to your request to contact me, I've called your office number, (800) 7502518, ext. #88364, a number of times including the date your company courier delivered form number SPI-020-12.09. Due to signal issues with my phone you'll have to correspond with me via email.

DATE ____/____/____

FECHA ____/____/____

IMPORTANT IMPORTANTE

PLEASE CALL
LLAME POR FAVOR

London

NAME / NOMBRE

800-330-0423

TELEPHONE NUMBER*
NÚMERO DE TELÉFONO*

PLEASE BE READY TO GIVE YOUR ACCOUNT NUMBER.
POR FAVOR ESTÉ LISTO PARA DAR SU NÚMERO DE CUENTA.

WE ARE EXPECTING YOUR CALL TODAY
ESPERAMOS SU LLAMADA HOY

*CALLS ARE RANDOMLY MONITORED & RECORDED TO ENSURE QUALITY SERVICE

*LA LLAMADA PUEDE SER SUPERVISADA Y GRABADA PARA ASEGURAR LA CALIDAD DEL SERVICIO

SPI-020-12.09

TEAR HERE & INSERT CARD INTO ENVELOPE

ATCH #10

Cendant
mortgage

7/23/13

Salazar

DATE ____/____/____

FECHA ____/____/____

**IMPORTANT
IMPORTANTE**

**PLEASE CALL
LLAME POR FAVOR**

Cendant

NAME / NOMBRE

800.330.0423

TELEPHONE NUMBER*
NÚMERO DE TELÉFONO*

**PLEASE BE READY TO GIVE YOUR ACCOUNT NUMBER.
POR FAVOR ESTÉ LISTO PARA DAR SU NÚMERO DE CUENTA.**

**WE ARE EXPECTING YOUR CALL TODAY
ESPERAMOS SU LLAMADA HOY.**

*CALLS ARE RANDOMLY MONITORED & RECORDED TO ENSURE QUALITY SERVICE.
*LA LLAMADA PUEDE SER SUPERVISADA Y GRABADA PARA ASEGURAR LA CALIDAD DEL SERVICIO.

SPI-020-12.09

TEAR HERE & INSERT CARD INTO ENVELOPE

IMPORTANT
IMPORTANTE

INFORMATION
INFORMACION

ENCLOSED
INCLUIDO

IMPORTANT
IMPORTANTE
INFORMATION
INFORMACION
ENCLOSED
INCLUIDO

DATE ____ / ____ / ____

FECHA ____ / ____ / ____

IMPORTANT
IMPORTANTE

PLEASE CALL
LLAME POR FAVOR

Cendenta

NAME / NOMBRE

800-330-0423

TELEPHONE NUMBER*

NÚMERO DE TELÉFONO*

PLEASE BE READY TO GIVE YOUR ACCOUNT NUMBER.
POR FAVOR ESTÉ LISTO PARA DAR SU NÚMERO DE CUENTA.

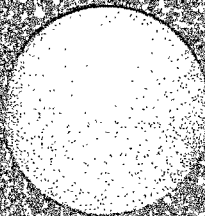
WE ARE EXPECTING YOUR CALL TODAY.
ESPERAMOS SU LLAMADA HOY.

*CALLS ARE RANDOMLY MONITORED & RECORDED TO ENSURE QUALITY SERVICE.
*LA LLAMADA PUEDE SER SUPERVISADA Y GRABADA PARA ASEGURAR LA CALIDAD DEL SERVICIO.

SPI-020-12.09

TEAR HERE & INSERT CARD INTO ENVELOPE

August 22, 2013



1-2-0

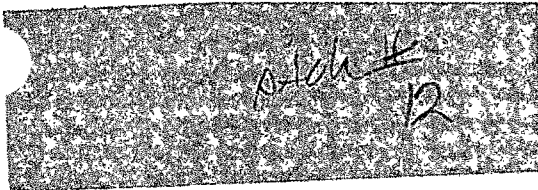
Print

Subject: [No Subject]

From: Joseph, Nadera (MBS) (Nadera.Joseph@mortgagefamily.com)

To: lowerynd@yahoo.com;

Date: Wednesday, August 28, 2013 1:25 PM



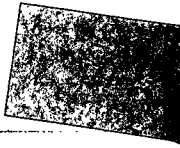
Please consider the environment before printing this email

NOTICE: This communication and any attachments may contain non-public, confidential and/or proprietary information for disclosure to and use by the intended recipient only. If you have received this communication in error, please delete or destroy it and all copies and attachments immediately, and notify the sender. If you are not the intended recipient, be advised that any review, distribution or printing of this communication is prohibited. An error in transmission is not intended to waive confidentiality or privilege. We reserve the right, to the extent permitted under applicable law, to monitor electronic communications.

<http://us-mg5.mail.yahoo.com/neo/launch?.rand=c5pnerip2j4cf>

9/4/2013

Arch 12
12



Dear Customer,

In order to review your request for assistance, please print and complete the following financial worksheets. Mail, fax, or email your completed worksheet along with the supporting documents listed below to:

Mortgage Service Center
Attn: Loss Mitigation
PO Box 1945
Bowie, MD 20717

or

(Overnight address only)
Mortgage Service Center
300 Prince Georges Boulevard
Upper Marlboro, MD 20774

Fax #: (856) 917 2848

Email: HomeownerAssistanceTeam@mortgagefamily.com

- Completed financial disclosure statement with monthly expenditures form for all mortgagors of record that reside in property. (Signed and dated)
- Completed Uniform Borrower's Assistance Form (Signed and dated)
- Hardship affidavit certifying your hardship is true and accurate, outlining your situation in detail. (Signed and dated)
- Complete income tax return for most recent 2 years for all mortgagors listed on loan.
- The last 2 months bank statement (all pages), including all checking, savings, money market, etc.
- Copies of the most recent pay stubs (2 months) for all mortgagors on the loan.
- If applicable - Proof of rental income - Signed lease agreement(s), bank statement(s) showing rental income deposit(s) and/or copies of rental receipts.
- If applicable - We will order a recent appraisal or independent broker price opinion on the subject property.
- Payoff Quote for 1st mortgage (Applicable to HELOC/2nd Mortgage only)

If the requested documentation is not provided, or is incomplete, the review of your package will be delayed and/or the processing of your request for relief may be suspended. Our offer to review any information that you submit **DOES NOT REPRESENT A GUARANTEE** that relief will be granted by the Mortgage Service Center, the mortgage Loan Investor, the Insurer or the Guarantor of your loan.

IF YOU HAVE BEEN NOTIFIED THAT FORECLOSURE ACTIVITY HAS BEGUN, SUCH ACTIVITY WILL CONTINUE UNTIL YOUR LOAN IS CURRENT OR UNTIL YOU RECEIVE WRITTEN NOTIFICATION THAT RELIEF HAS BEEN GRANTED

Please be advised that some mortgage relief programs may have Federal tax implications. Please consult your tax preparer or contact the IRS for additional information.

If you have any questions regarding the completion of the forms or obtaining information, please contact the Loss Mitigation department at 1-800-750-2518 or via email to HomeownerAssistanceTeam@mortgagefamily.com

Thank you.

Mortgage Service Center
Loss Mitigation Department

Atch 12
Pg 2

UNIFORM BORROWER ASSISTANCE FORM

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. On this page, you must disclose information about (1) you and your intentions to either keep or transition out of your home; (2) the property's status; (3) bankruptcy; and (4) your credit counseling agency.

On Page 2, you must disclose information about all of your income, expenses and assets. Page 2 also lists the required income documentation that you must submit in support of your request for assistance. Then on Page 3, you must complete the Hardship Affidavit in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim.

NOTICE: In addition, when you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this Borrower Assistance Form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.

REMINDER: The Borrower Response Package you need to return consists of: (1) this completed, signed and dated Borrower Assistance Form; (2) completed and signed IRS Form 4506T-EZ (4506T for self-employed borrowers or borrowers with rental income); (3) required income documentation; and (4) required hardship documentation.

Loan Number _____ (usually found on your monthly mortgage statement)

Servicer's Name _____

I want to: ☐ Keep the Property ☐ Vacate the Property ☐ Sell the Property ☐ Undecided

The property is currently: ☐ My Primary Residence ☐ Second Home ☐ An Investment Property

The property is currently: ☐ Owner Occupied ☐ Renter Occupied ☐ Vacant

BORROWER**CO-BORROWER**

BORROWER'S NAME

CO-BORROWER'S NAME

SOCIAL SECURITY NUMBER

DATE OF BIRTH

SOCIAL SECURITY NUMBER

DATE OF BIRTH

HOME PHONE NUMBER WITH AREA CODE

HOME PHONE NUMBER WITH AREA CODE

CELL OR WORK NUMBER WITH AREA CODE

CELL OR WORK NUMBER WITH AREA CODE

MAILING ADDRESS

PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME)

EMAIL ADDRESS

Is the property listed for sale? ☐ Yes ☐ No

If yes, what was the listing date? _____

If property has been listed for sale, have you received an offer on the property? ☐ Yes ☐ No

Date of offer: _____ Amount of Offer: _____

Agent's Name: _____

Agent's Phone Number: _____

For Sale by Owner? ☐ Yes ☐ No

Have you contacted a credit counseling agency for help?

☐ Yes ☐ No

If yes, complete the counselor contact information below:

Counselor's Name: _____

Agency's Name: _____

Counselor's Phone Number: _____

Counselor's Email Address: _____

Do you have condominium or homeowner association (HOA) fees? ☐ Yes ☐ No

Total Monthly payment amount: _____ Name and Address fees are paid to? _____

Have you filed for bankruptcy? ☐ Yes ☐ No If yes? ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13

If yes, what is the filing date? _____ Has your bankruptcy been discharged? ☐ Yes ☐ No Bankruptcy case Number: _____

Is any borrower an active duty service member? ☐ Yes ☐ No

Has any borrower been deployed away from his/her primary residence or received a Permanent Change of Station order? ☐ Yes ☐ No

Is any borrower the surviving spouse of a deceased service member who was on active duty at the time of death? ☐ Yes ☐ No

Attach 12 Pg 3

UNIFORM BORROWER ASSISTANCE FORM

Monthly Household Income		Monthly Household Expenses and Debt Payments		Household Assets (associated with the property and/or borrower(s) excluding retirement funds)	
Gross wages		First Mortgage Payment		Checking Account(s)	
Overtime		Second Mortgage Payment		Checking Account(s)	
Child Support / Alimony*		Homeowner's Insurance		Savings / Money Market	
Non-taxable social security/SSDI		Property Taxes		CDs	
Taxable SS benefits or other monthly income from annuities or retirement plans		Credit Cards/ Installment Loan(s) (total minimum payment per month)		Stock / Bonds	
Tips, commission, bonus and self-employed income		Alimony, child support payments*		Other Cash on Hand	
Rents Received		Car Lease Payments		Other Real Estate (estimated value)	
Unemployment Income		HOA/Condo Fees/Property Maintenance		Other	
Food Stamps/ Welfare		Mortgage Payments on other properties			
Other		Other			
Total (Gross Income)		Total Household Expenses and Debt Payments		Total Assets	

Any other liens (mortgage liens, mechanics liens, tax liens, etc.)

LienHolder's Name	Balance and Interest Rate	Loan Number	LienHolder's Phone Number

Required Income Documentation

☐ Do you earn a salary or hourly wage? For each borrower who is a salaried employee or paid by the hour, include paystub(s) reflecting the most recent 30 days' earnings and documentation reflecting year-to-date earnings, if not reported on the paystubs (e.g. signed letter or printout from employer).	☐ Are you self-employed? For each borrower who receives self-employed income, include a complete, signed individual federal income tax return and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements for the business account for the last two months evidencing continuation of business activity.
☐ Do you have any additional sources of income? Provide for each borrower, as applicable: "Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime: ☐ Reliable third-party documentation describing the amount and nature of the income (e.g., paystub, employment contract or printouts documenting tip income). Social Security, disability or death benefits, pension, public assistance, or adoption assistance: ☐ Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and ☐ Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts. Rental Income: ☐ Copy of the most recent filed federal tax return with all schedules, including Schedule E --Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent you reported, reduced by the monthly debt service on the property, if applicable; or ☐ If rental income is not reported on Schedule E - Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent. Investment Income: ☐ Copies of the two most recent investment statements or bank statements supporting receipt of this income. Alimony, child support, or separation maintenance payments as qualifying income:* ☐ Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and ☐ Copies of your two most recent bank statements or other third-party documents showing receipt of payment.	

*Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.

Handwritten notes: "pg 4" and "pg 5"

UNIFORM BORROWER ASSISTANCE FORM

HARDSHIP AFFIDAVIT

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage loan relief options. Date Hardship Began is:

I believe my situation is: ☐ Short-term (under 6 months) ☐ Medium-term (6 - 12 months) ☐ Long-term or Permanent Hardship (greater than 12 months)

I am having difficulty making my monthly payment because of the reason set forth below:

(Please check the primary reason and submit required documentation demonstrating your primary hardship)

If Your Hardship is:

Then the Required Hardship Documentation is:

☐ Unemployment	☐ No hardship documentation required
Reduction in Income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	☐ No hardship documentation required
Increase in Housing Expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control	☐ No hardship documentation required
Divorce or legal separation; separation of borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	☐ Divorce decree signed by the court; OR ☐ Separation agreement signed by the court; OR ☐ Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR ☐ Recorded quitclaim deed evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property
Death of a borrower or death of either the primary or secondary wage earner in the household	☐ Death certificate; OR ☐ Obituary or newspaper article reporting the death
Long-term or permanent disability; Serious illness of a borrower/co-borrower or dependent family member	☐ Proof of monthly insurance benefits or government assistance (if applicable); OR ☐ Written statement or other documentation verifying disability or illness; OR ☐ Doctor's certificate of illness or disability; OR ☐ Medical Bills None of the above shall require providing detailed medical information
Disaster (natural or man-made) adversely impacting the property or borrower's place of employment	☐ Insurance claim; OR ☐ Federal Emergency Management Agency grant or Small Business Administration loan; OR ☐ Borrower or employer property located in a federally declared disaster area
Distant employment transfer/ Relocation	For active-duty servicemembers: Notice of Permanent Change of Station (PCS) or actual PCS orders. For employment transfers/new employment: ☐ Copy of signed offer letter or notice from employer showing transfer to a new employment location; OR ☐ Paystub from new employer; OR ☐ If none of these apply, provide written explanation In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders).
Business Failure	☐ Tax return from the previous year (including all schedules) AND ☐ Proof of business failure supported by one of the following: ☐ Bankruptcy filing for the business; OR ☐ Two months recent bank statements for the business account evidencing cessation of business activity; OR ☐ Most recent signed and dated quarterly or year-to-date profit and loss statement
Other: a hardship that is not covered above	☐ Written explanation describing the details of the hardship and relevant documentation

AS REC 12

UNIFORM BORROWER ASSISTANCE FORM

Borrower/Co-Borrower Acknowledgement and Agreement

I certify, acknowledge, and agree to the following:

1. All of the information in this Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by the servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all servicer, or authorized third party*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. The servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
6. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
 - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
 - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the servicer.
 - c. The servicer's acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
 - d. Payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. A condemnation notice has not been issued for the property.
8. The servicer or authorized third party* will obtain a current credit report on all borrowers obligated on the Note.
9. The servicer or authorized third party* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my Social Security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity. I understand and consent to the servicer or authorized third party*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
 - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
 - b. The U.S. Department of Treasury, Fannie Mae and Freddie Mac, in conjunction with their responsibilities under the Making Home Affordable program, or any companies that perform support services to them.
10. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the lender/servicer/ or authorized third party*. By checking this box, I also consent to being contacted by ☐ text messaging.

Borrower Signature

Date

Co-Borrower Signature

Date

*An authorized third party may include, but is not limited to, a counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.

Borrower's Financial Statement



Loan #:			
Borrower Name:	Social Security #:		
Mailing Address:			
Employer:	Position:		
Employer Address:	Employer Phone:		
Daytime Phone:	Evening Phone:		
E-mail Address:			
Number of dependents at this address:			
Co-borrower Name:	Social Security #:		
Mailing Address:			
Employer:	Position:		
Employer Address:	Employer Phone:		
Daytime Phone:	Evening Phone:		
E-mail Address:			
ASSETS/LIABILITIES			
DESCRIPTION:	ESTIMATED VALUE	AMOUNT OWED	NET VALUE
Primary Residence:			
Other Real Estate:			
Automobile:			
Automobile:			
Checking Account:			
Savings Account:			
IRA/Keough Accts:			
401 (K) Acct:			
Stocks/Bonds/CDs:			
Boats:			
Collections/Art/Etc:			
Personal Items:			
MONTHLY INCOME DATA			
DESCRIPTION:	BORROWER	CO-BORROWER	TOTAL
Gross Pay:			
Overtime:			
Commissions:			
Bonus:			
Child Support:			
Rental Income:			
Other (Specify):			
		NET INCOME TOTAL:	
ACKNOWLEDGEMENT and AUTHORIZATION			
ACKNOWLEDGEMENT: I obtained a mortgage loan secured by the above referenced mortgaged property. I have described my current financial condition in this Financial Statement form and I certify that all information presented herein, as well as all attachments is true, accurate, and correct to the best of my knowledge. I understand that submission of this information in no way obligates my Lender, Mortgage Servicer, Investor or Insuror to provide assistance to me. AUTHORIZATION: By signing this Financial Statement, I hereby authorize my Lender, Mortgage Servicer, Insurer and their respective agents to order a credit report and verify any and all employment and account information.			
PLEASE SIGN HERE			
Borrower's Signature		Co-borrower's Signature	
Date		Date	

Handwritten signature and initials

MONTHLY EXPENDITURES

DESCRIPTION	MONTHLY DUE	BALANCE DUE	DELINQUENT	Notes
Household Expenses:				
Mortgage Payment	\$ -			
Other Mortgages	\$ -			
Non-Escrow Taxes/Insurance	\$ -			
Alimony / Child Support	\$ -			
Child Care	\$ -			
Electric / Gas / Heat	\$ -			
Water / Sewage	\$ -			
Telephone / Internet	\$ -			
Food for Household	\$ -			
School / Work Lunches	\$ -			
Clothing / Dry Cleaning	\$ -			
Cable TV / Satellite	\$ -			
Total Household Expenses:	\$			
Credit Card Expenses:				
VISA	\$ -			
MASTER CARD	\$ -			
DEPT STORE CREDIT	\$ -			
Other Credit Cards	\$ -			
Total Credit Card Expenses:	\$			
Auto Expenses:				
Auto Loan #1	\$ -			
Auto Loan #2	\$ -			
Auto Insurance	\$ -			
Gasoline	\$ -			
Auto Repairs	\$ -			
Parking	\$ -			
Total Auto Expenses:	\$			
Personal Loans:				
Personal Loan #1	\$ -			
Personal Loan #2	\$ -			
Total Personal Loans:	\$			
Ins/Medical Expenses:				
Health Insurance	\$ -			
Life Insurance	\$ -			
Doctors / Dentists	\$ -			
Prescriptions	\$ -			
Medical bills	\$ -			
Total Ins/Medical Expenses:	\$			
Miscellaneous Expenses:				
Charity / Donations	\$ -			
Union Dues / Club Dues	\$ -			
Entertainment	\$ -			
Sports / Hobbies	\$ -			
Vacations	\$ -			
MISC. Expense #1	\$ -			
MISC. Expense #2	\$ -			
MISC. Expense #3	\$ -			
Total Misc Expenses:	\$			

TOTAL EXPENSES

***Please note: DO NOT list bills in the MONTHLY DUE column if they are a "one-time" debt.
Please NOTATE if any of the above bills are deducted from your paycheck.
Please NOTATE any loans which will be paid in full within the next 6 months.

Alch 12
1988

Request for Workout Option



Mortgage Loan #: _____ Property Address: _____

I, _____, am requesting that the Mortgage Service Center review my financial
(name)
situation to see if I qualify for a Workout Option to avoid foreclosure.

I am having difficulty making my monthly mortgage payment due to financial hardship. The primary reason for this financial hardship is:

(Please check the entry that best describes your situation. Check only one entry.)

- | | |
|--|---|
| ☐ Unemployment | ☐ Mortgage payment increase |
| ☐ Separation or divorce | ☐ Business failure |
| ☐ Death of spouse | ☐ Damage to property |
| ☐ Job relocation | ☐ Medical bills |
| ☐ Military service | ☐ Illness |
| ☐ Reduced income | ☐ Incarceration |
| ☐ Excessive debts | ☐ Other (please specify) _____ |

Please use the following space to briefly explain your financial hardship.

I believe that my financial hardship is: ☐ temporary ☐ permanent

I would like to participate in a Workout Option: ☐ yes ☐ no

I would like to keep my property: ☐ yes ☐ no

If there are additional liens on this property, please fill out the name or company/firm that is holding the second lien.

Lien Holder's Name _____

Amount of Lien _____



PLEASE SIGN HERE

Borrower's Signature _____

Date _____

Co-borrower's Signature _____

Date _____

Atch 12
pg 9
0078447-09-09

Form **4506-T**

(Rev. January 2011)

Department of the Treasury
Internal Revenue Service**Request for Transcript of Tax Return**

▶ Request may be rejected if the form is incomplete or illegible.

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-808-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions)	
4 Previous address shown on the last return filed if different from line 3 (See instructions)	

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Caution. If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶

- a** Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☐
- b** Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days. ☐
- c** Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days ☐
- 7** Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days ☐
- 8** Form W-2, Form 1099 series, Form 1088 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days ☐

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. Note: For transcripts being sent to a third party, this form must be received within 120 days of signature date.

Telephone number of taxpayer on
line 1a or 2a

Sign Here	Signature (see instructions)	Date
	Title (if line 1a above is a corporation, partnership, estate, or trust)	
	Spouse's signature	Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 37687N

Form **4506-T** (Rev. 1-2011)APR 11 2012
PG 10

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAIVS teams, send your request to the team based on the address of your most recent return.

Automated transcript request. You can quickly request transcripts by using our automated self help-service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Florida, Georgia (After June 30, 2011, send your transcript requests to Kansas City, MO)	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 8734 Ogden, UT 84409 801-620-6922

Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592
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Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (TIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on Lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

Atch 12
Pg 11

Mortgage Service Center Fax Cover Sheet

Fax this form to: (856) 917-2848
Request for Homeowner Assistance

Loan Number: _____

Borrower Name: _____

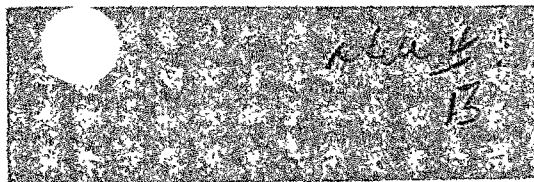
Borrower Phone Number: _____

Number of Pages Attached: _____

Attch 12
Pg 12



2001 Bishops Gate Boulevard
Mt. Laurel NJ 08054



Tel 888-418-0364
Fax 856-917-8300

March 28, 2013

Loan Number: 7116927869
Property Address:
727 Sweet Meadow Ln
Clover SC 29710

Norman D Lowery
727 Sweet Meadow Ln Ln
Clover, SC 29710

Dear Customer(s):

This is to inform you that the enclosed check number 2013199158 in the amount of \$817.41 is a refund of monies that were posted to a suspense account during your delinquency.

The money is being returned because your loan is still in default and may be referred to our Foreclosure Department for further review.

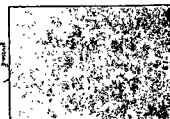
Please contact us at 800-750-2518 if you have experienced a hardship that prevents you from paying your account current. You may qualify for a homeowner assistance program to help you bring the account current and avoid foreclosure. Please call today to submit your request for homeowner assistance.

Sincerely,

Mortgage Service Center

XC011

Log in to MortgageQuestions.com — your servicing website connection.





2001 Bishops Gate Boulevard
Mt. Laurel NJ 08054

Tel 888-418-0364
Fax 856-917-8300

February 11, 2013

Loan Number: 7116927869
Property Address:
727 Sweet Meadow Ln
Clover SC 29710

Norman D Lowery
727 Sweet Meadow Ln Ln
Clover SC 29710

Dear Customer(s):

We have recently received your payment of \$ 817.41. The total amount due is \$ 909.13, therefore an additional \$ 91.72 is required to complete your payment.

To complete your payment, please contact us at the above referenced number. We can accept your payment over the phone which will be credited to your account the same day or you can mail it to:

Mortgage Service Center
Mail Stop SV-19
PO Box 5457
Mt. Laurel, NJ 08054

Please ensure the additional payment of \$ 91.72 is received on or before the last business day of the month to avoid this situation being reported to the credit bureaus.

If you have any additional questions please contact us at the phone number referenced above.

Sincerely,

Cash Management Department
Mortgage Service Center

CS702 214

Log in to MortgageQuestions.com --- your servicing website connection.

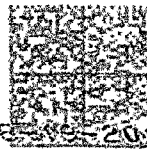
Alloc 13
P87

Mortgage Services
2001 Bishops Gate Blvd.
Mt. Laurel, NJ 08054

FORWARDING SERVICE REQUESTED

US 45 MAILED AT 08

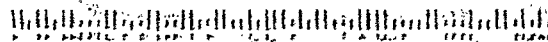
RESORTED
FIRST CLASS



02 1R \$00.40⁵
0002009163 AUG 17 2013
MAILED FROM ZIP CODE 08109

Mr. Norman Lowery
727 Sweet Meadow Lane
Clover, SC 29710

GGTGPMB 29710



Handwritten notes in the top right corner, including "M 30" and "by 11/11".

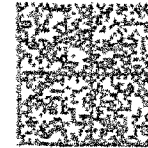
E8030

Alch 12
PR 1

Mortgage Services
2001 Bishops Gate Blvd.
Mt. Laurel, NJ 08054

FORWARDING SERVICE REQUESTED

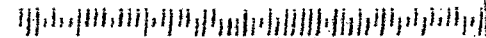
PRESORTED
FIRST CLASS



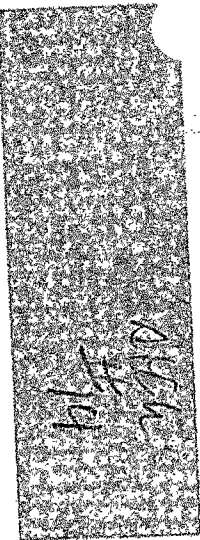
UNITED STATES POSTAGE
02 1R \$ 00.40⁶
0002009163 AUG 22 2013
MAILED FROM ZIP CODE 08109

MR. NORMAN D. LOWERY
727 SWEET MEADOW LAKE
CLOVER, SC 29710

2971038840



AKH
F/R
R1



MORTGAGE SERVICE CENTER

P.O. Box 5452 • Mt. Laurel, NJ 08054-5452

MORTGAGE SERVICE CEN.
WELLS FARGO BANK
REMITTANCE CLEARING-2009

716927860

CHECK NO.
2013911073

MO/DAY/YR
08/20/2013

SR 2013199158 032713

Eight Hundred Seventeen and 41/100 Dollars

AMOUNT
*****\$817.41

VOID IF NOT CASHED WITHIN 180 DAYS

PAY TO
THE ORDER
OF

NORMAN LOWERY
727 SWEET MEADOW LANE
CLOVER SC 29710



AUTHORIZED SIGNATURE

⑈ 2013911073⑈ ⑆ 121000248⑆

4121902951⑈

Nick #14
AS 2

AGENCY OF THE STATE OF NEW YORK
 DEPARTMENT OF TAXATION AND FINANCE
 DIVISION OF TAX SERVICES
 TAXPAYER SERVICE CENTER
 100 NASSAU ST., 10TH FLOOR
 NEW YORK, NY 10038-5000
 (212) 312-2000
 TDD: (212) 312-2000
 FAX: (212) 312-2000
 WWW.TAX.NY.GOV

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
 DEPOSITOR ENDORSEMENT

Atch 18
 103

E8030

pk 14
pg 5

October 2015

To the Court of Appeals

SUBJECT: Appeal Decision to Foreclosure on Property as described in State of South Carolina County of York Court Docket # 14-CP-46-2394.

1. On 23 October 2015 I arrived at the Master In Equity (S. Jackson Kimball, III) hearing to respond to the allegations made by the Plaintiff (PHH Mortgage Corp., here on noted as PHH) represented by Rogers Townsend & Thomas and provide evidence the allegations include but not limited to the following: false, miss-leading/manufactured, Robo signed/verified supporting documents, failure to follow appropriate foreclosure procedures, and related unfair and deceptive practices include, dual tracking, double jeopardy. Violations of the US Constitution, and its Amendments to include but not limited to Due Process and a Property rights.

2. History of this case: First, I did/do not have a financial hardship which prevented me from making monthly Mortgage payments, all I needed is for PHH Mortgage to accept and apply my payments to the mortgage and stop sitting on payments that are made. The case was initiated by PHH Mortgage Cooperation at/about February or March 2013 and represented by Rogers Townsend and Thomas (Here on noted as RTT). I offered to PHH Mortgage an RTT the opportunity to stop foreclosure action and reinstate the mortgage, where I would at least double payments (Attachment # _____) to put the mortgage loan back on track, regardless of the gross errors made by PHH. RTT and PHH failed to satisfy all elements put forth in the Qualified Letter or Notice/Dispute (Attachment # _____) and reused the opportunity to reinstate the mortgage in a reasonable manner.. The case was dismissed by the Court for the case not being moved forward by PHH or RTT. Within month(s) PHH thru RTT initiated another foreclosure action (Docket No. 2014CP4602394) using the same flawed information on the Affidavit. I again resubmitted an updated Letter of Notice/Dispute (Attachment # _____) of The Affidavit. To this date as well as the date of the hearing with the Master In Equity, PHH/RTT has failed to produce any response to my Qualified letter of Notice/Demand nor go forward in a timely manner. Additionally there hasn't been any action on the Courts part to move the case along in a reasonable manner.

3. While awaiting RTT to submit the letter/motion to move forward with the case, changes were made by RTT under the guise of PHH as the Plaintiff, at the same time went back to Coldwell Banker's for servicing and subsequently to Nationstar Mortgage took over as the servicer during the Foreclosure process. All subsequent Court Documents were filed by RTT with PHH as the Plaintiff on the Court Docket and subsequent document until the morning of the Master In Equity Hearing on 23 September 2015. During the Hearing The Plaintiff was changed to Nationstar Mortgage and subsequently awarded foreclosure action on my home and property. Subsequently I was denied a fair hearing and due process under the Constitution of the United States and Amendment(s) to the same.

a. The right to a fair hearing and due process was violated in a number of instances including but not limited to the following:

b. failing to properly identify the foreclosing party: All court documents Note only PHH Corporation VS. Norman Lowery. No Court Docket or document contain the Plaintiff as Nationstar Mortgage, yet was awarded the right to seize and sell my home/property.

c. ~~I was not allowed to prepare for a defense with Nationstar Mortgage as the newly identified~~ Plaintiff. Documents subsequent to the Hearing Note Nationstar as the Plaintiff and/ or possibly lawyers associated with RTT

d. A continuance or reschedule of a new hearing was not done in that I could be prepare a adequate defense.

4. ~~The preparing, executing or filing affidavits in foreclosure proceedings without personal knowledge of~~ the assertions contain in affidavits and without review of any information documentation to verify the assertions in such affidavits. This practice of repeated false attestation of information in affidavits is popularly known as "Robosigning" .

a. Documents PHH and RTT Law used as evidence to support foreclosure action were not reviewed for accuracy in that supporting document lack any notation, initials, signature, Date stamps of ~~any shape or form validating them for correctness. My letters to RTT (besides the May 3013 Letter of~~ Dispute/Unresolved) Letters of Dispute were again sent to RTT on 8-24-2014 (Ms Laura Baer, Attachment # _____) and 1 September 2014

b. The document noting monthly payment lacks 2 payments for \$0000.00 made on December 2010 and another payment for \$1300.00 on Janurary 2011. Proof of this is substantiated by the Bank statement provided to me by the North Carolina State Employees Credit Union account report (Attachment # _____) yet, ~~the payment is not noted on the customer account activity report.~~

(1). PHH failed to properly apply these funds to my mortgage payment which in violation of federal law. I have no idea what came of the funds PHH debited from my checking account other than they were not applied towards my mortgage payment.

(2). Additionally had their been any irregularity PHH Mortgage had the opportunity every month up to Jan 2013 to advise me otherwise, especially when they were asked if ~~everything was in order.~~

(3). I have been in telephone contact with PHH every month up to December of 1012, when I last spoke with the call center and paid the mortgage payment via debit card, as I have done since 2010. As late as December 2012 all payments were up to date otherwise PHH mortgage Corp. would/should have advised me otherwise as I always asked if everything was up to date. PHH records their phone calls so it is a simple matter for them to verify the substance of the monthly phone call to the call center.

(4). At the Master In Equity Hearing the case was announced by S. Jackson as Nationstar Mortgage (Plaintiff) vs. Norman Lowery (Defendant). All my Court Docket(s) do not indicate The Plaintiff as being Nationstar.

c. The Affidavit used to support foreclosure action falsely states no payments were made to PHH for the months of Feb March April and May of 1013. This is assertion is false.

(1). ~~January 2013 payment was missed when I ended up in the Hospital~~ suffering a heart attack and subsequent surgery, all payments to PHH for my mortgage were up to date as of December 2013. Following this procedure my wife took over making payment and assumed I paid the January 2013 payment.

(2). Subsequent months beginning in February 2013 payments made PHH via personal check (# \$00.00) was processed by PHH Mortgage verified by North Carolina State Employees Credit Union bank statement (dated

(3). Payments to PHH via check with check No. _____ in the amount of _____, check No. _____ in the amount of _____ and check No. _____ in the amount of _____. Were not processed and PHH/RTT has yet to date failed to produce these instruments of payment. Stop payment on these checks Attachment(s) _____, _____, _____ was in order since PHH/RTT would not produce these payments.

d. PHH falsely stated (initially via recorded telephone conversation on 15 May 2013) they returned the personal check with a short payment notice. After being told the NC State Employees Credit Union documents show the check was processed by PHH. PHH then stated they processed the check then sent a check from them #2013199158 along with the "Notice of short payment". This is a false assertion and PHH/RTT have yet to even produce any image of this check. The Customer Account document (Robosigned), Attachment: # _____, unverified for correctness, doesn't show processing the check or where the funds were returned. If the alleged check was issued and sent why did I receive a different check seven (7) months after it was supposedly sent from PHH dated 20 August 2013 #2013911073 for the amount of \$817.41. The Aug 2013 check PHH check doesn't even have the same sequence number as the PHH Check supposedly sent in March (No. 2013199158)

(1). I received two (2) letters, Attachment(s) _____ & "Notice of Short Payment" dated 18 Feb 2013. One was received from PHH the other from RTT. The two (2) letters were processed by two (2) different individuals on the same date.

(2). These documents were provided to me after the foreclosure process was initiated by PHH thru RTT.

(3). I received no communication written or verbal from PHH or RTT indicating their was an issue with my mortgage payments from 1 Jan 2013 to 14 May 2013. I advised in writing to RTT and the Court Additional actions

e. misrepresenting the identity, office, or legal status of the affiant executing foreclosure related documents:

(1). The Master In Equity announced the Case 2014CP4602394 was announced a Nationstar Vs. Norman Lowery. I questioned the court that does this not constitute Double Jeopardy due to having two Mortgage companies filing on the same property and I was not prepared to defend against Nationstar due to all court documents showing the Plaintiff as PHH Mortgage not Nationstar.

(2). The Master In Equity conferred with the Plaintiffs Representation and stated it was in proper order. I was not provided the opportunity to be ready to contend/defend myself properly due to the last minute change to the Plaintiff while conducting a hearing as follows:

(3). Actions presented during the hearing is a direct violation to the 5th Amendment to the Constitution of the United States "deprived of due process to life liberty and property without due process" as well as the 14th Amendment in that the obligation to provide "fair procedures" was violated.

5. Double Jeopardy/Conflict of Interest. Two Mortgage Servicers are on the same Court Docket and represented by the same Law Firm, Rogers Townsend and Thomas. Attachment (_____). This allowed Rogers Townsend and Thomas to manipulate which Mortgage company would be represented at the Master In Equity Hearing ensuring one of three (or more) Plaintiffs had a better chance at winning the award. Additionally, I noted after the Hearing that in the last Court Dockets I was sent PHH Cooperation as the Plaintiff with an office file number (RTT)Nationstar, though it was lacking on the notice for the Master In Equity hearing.

a. Attachment (_____) Shows the Plaintiff as PHH Corporation v. Norman Lowery. Below that box is the number (013225-03514), this number is a Rogers Townsend & Thomas file number for Nationstar. I noted other documents with the number 011227-01181, subsequently discovering the number is the Rogers Townsend & Thomas Office case number for PHH Mortgage. The numbers were substituted on documents just prior to the hearing. I can only assume this is how Nationstar was the plaintiff even though PHH Mortgage was clearly identified as the Plaintiff and awarded foreclosure action. Ghosting Nationstar on court related documents ensured I wasn't able to present a reasonable defense at the hearing.

b. Servicers were changed during an active foreclosure case before the Court. On a normal course of business this is acceptable, however by changing the servicer during an active foreclosure action the legal dynamic was changed to benefit the servicer and their legal representation. Nationstar documents were fast-traced to catch up to the point of PHH Mortgage then attaching the new servicer to the same court docket under the guise of PHH Mortgage Corp., withholding and/or creating documents not clearly noting the true Plaintiff to the court docket/Hearing Notification. In doing so, the action intentionally and adversely impacted my ability to defend myself at the Court Hearing and ensured I didn't receive a fair hearing.

c. Five (5) days after Master In Equity substituting PHH Corp. on Court Docket 14-CP-46-2394 on 23 September Court Docket PHH Mortgage Corp vs Norman Lowery being changed to read "Order Substituting Plaintiff (filed 28 September 2015) on Court Docket 14-CP-46-2394.

6. Outcome of the hearing was already decided well before the Hearing took place:

a. verbal/recorded call with Nationstar call center, stating specifically my property was scheduled for public auction on the 6th of November, Master In Equity didn't want to receive additional information/evidence from me. He set my files and submissions to the side and made his decision based on Nationstar only, which was just announced and/or recognized as the true Plaintiff represented by Rogers Townsend and Thomas.

b. US Department of Veterans Administration Letter (DTD: 25 August 2015)/phone call stating my home-property was scheduled for public auction on 25 October 2015. Attachment (# _____). This information and copies of documents were submitted to the Master In Equity prior to the Hearing.

c. Property assessment was conducted prior to the court hearing on 13 September 2015. Attachment (# _____). I was not provided written notice of the appraisal except for the letter sent to me by The Department of Veteran Affairs.

7. Documents, specifically the initial court affidavit and supporting documents, Attachment(s) (# _____) were Robo signed/passed off as verified to be true and correct. Had I been allowed an impartial hearing I have evidence the documents used to initiate the foreclosure process are incorrect and in some cases manufactured to support justification supporting foreclosure action.

a. PHH as well as Rogers Townsend and Thomas since (on/about) 15 May 2013 have been made aware of the true facts, I contested the information on numerous occasions (in writing) since May 2013. Starting with 15 May 2013 and 2014 (Attachment(s) # _____), in a number of documents of the true facts, Via Qualified Notice of Dispute, the Documents are false/misrepresent the true facts/or are manufactured.

a. Have the incorrect address, nothing is signed except the Validation of Debt, however the information contained is incorrect/misleading or manufactured. Subsequent payments were not properly processed and applied to the mortgage.

8. In closing as a minimum but not limited to: all foreclosure actions, to include auction of the property, be suspended until such point case/docket/affidavits and documents and hearing process is verified, my personal checks are located and returned, mortgage payments properly posted to my account, credit report expunged of derogatory reports related to this case, property rights restored.

9. I appreciate the courts reconsideration in this matter

Norman D. Lowery



ROGERS TOWNSEND
ATTORNEYS AT LAW

SENT VIA EMAIL: lowervnd@yahoo.com

August 15, 2013

Norman D. Lowery
727 Sweet Meadows Ln
Clover, SC 29710

Re: Norman Lowery
Loan No. 7116927869
Our File No. 011227-01181

Dear Mr./Mrs Lowery:

Enclosed you will find a copy of our client's Validation of Debt as well as a current reinstatement letter, payment history and demand letter.

Rogers Townsend & Thomas

Default Services Department
Enclosures

This firm collects debts for mortgage lenders and other creditors. Any information obtained will be used for that purpose. However, if you are in bankruptcy or have received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt but is only notice of possible enforcement of the lien against the collateral property.

ROGERS TOWNSEND & THOMAS, PC
DEFAULT SERVICES DEPARTMENT

POST OFFICE BOX 100200 (29202)
220 EXECUTIVE CENTER DRIVE
COLUMBIA, SOUTH CAROLINA 29210
P 803.744.4444 F 803.343.7013
WWW.RTT-LAW.COM

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STATE OF SOUTH CAROLINA

COUNTY OF YORK

PHH Mortgage Corporation,

Plaintiff,

v.

Norman D. Lowery;

Defendant(s).

IN THE COURT OF COMMON PLEAS

DOCKET NO. 13-CP-46-1503

VALIDATION OF DEBT

(011227-01181)

PERSONALLY APPEARED, who being duly sworn, deposes and says:

1. My name is Felicia D. Bick and I am authorized to execute this affidavit on behalf of Plaintiff as an employee of PHH Mortgage Corporation. PHH Mortgage Corporation is the Plaintiff's servicing agent for the subject mortgage loan ("Loan").
2. PHH Mortgage Corporation maintains records for the Loan in its capacity as plaintiff's servicer in the ordinary course of its business. As part of my job responsibilities for PHH Mortgage Corporation, I am familiar with the records maintained by my company in connection with this Loan. I have personal knowledge of the facts set forth in this affidavit, based on my review of such records.
3. In addition to being Plaintiff's servicing agent and the Loan's records custodian, it is also PHH Mortgage Corporation's regular practice to maintain the electronic payment history for the Loan. As such, PHH Mortgage Corporation is able to generate payment histories from the electronic data compilation it stores of the credits posted on or debits charged to a customer's account. I have personal knowledge of PHH Mortgage Corporation's procedures for creating and maintaining these records. They include: (a) being posted at or near the time of the occurrence of the matters recorded by persons with personal knowledge of the information in the business record or from information transmitted by persons with personal knowledge; (b) being maintained in the course of PHH Mortgage Corporation's regularly conducted business activities; and (c) being records created and maintained on each customer as the regular practice of PHH Mortgage Corporation in its servicing operations.
4. The following principal, interest, late charges (if applicable) and escrow/advances which I have confirmed following my review of PHH Mortgage Corporation's business records, are a true and accurate record of the Loan's currently owed balance (excepting any unpaid attorney's fees and attorney's costs that will be addressed by our attorneys through their own affidavit) to the date herein.

011227-01181 - Lowery

13-CP-46-1503

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pg 1

5. The total amount due the Plaintiff on said Note through June 17, 2013 is \$95,784.36 which breaks down as follows:

A. Principal.....	\$91,831.74
B. Interest from December 1, 2012 to June 17, 2013 @ 5.375%.....	\$2,684.35
C. Lien Release Fee.....	\$0.00
D. Recording Fee.....	\$6.00
E. Property Inspection.....	\$45.00
F. Pre-acceleration Late Charges.....	\$21.27
G. Title Fee.....	\$425.00
H. Service Fee.....	\$26.00
I. Filing Fee.....	\$150.00
J. Attorney Fee.....	\$595.00
TOTAL PRINCIPAL INTEREST AND EXPENSES.....	<u>\$95,784.36</u>

6. It is the regular practice of PHH Mortgage Corporation, on behalf of the Plaintiff, to generate such account summary information from the electronic payment history it maintains for the Plaintiff. This payment history summary accurately reflects, to the best of my knowledge, the debits and credits made on the loan's account.

FURTHER AFFIANT SAYETH NOT.

Felicia B. Polk
Name
Assistant Vice President
(Title)

STATE OF New Jersey
COUNTY OF Burlington

Sworn to before me this 2 day of Aug, 2013
Alice P. Harden (L.S.)
Notary Public for New Jersey
My Commission Expires: 4/17/2018

ALICE P. HARDEN
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires 4/17/2018

Borrower: Norman Lowery

Property Address: 727 Sweet Meadow Ln., Clover, SC 29710

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ROGERS TOWNSEND
ATTORNEYS AT LAW

ROGERS TOWNSEND & THOMAS, PC
DEFAULT SERVICES DEPARTMENT

POST OFFICE BOX 100200 (29202)
220 EXECUTIVE CENTER DRIVE
COLUMBIA, SOUTH CAROLINA 29210
P 803.744.4444 F 803.343.7013
WWW.RTT-LAW.COM

August 15, 2013

Norman D. Lowery
727 Sweet Meadows Ln
Clover, SC 29710

Re: PHH Mortgage Corporation vs Norman Lowery
Our File No. 011227-01181

FOR SETTLEMENT PURPOSES ONLY.

Dear Sir/Madam:

ROGERS, TOWNSEND & THOMAS, PC IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

HOWEVER, IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT A DEBT OR AS AN ACT TO COLLECT, ASSESS, OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.

It is our understanding that you intend to reinstate your loan. To reinstate your loan on or before September 12, 2013, we estimate that the reinstatement amount will be \$11,560.33. This amount is itemized as follows:

9 payments totaling	\$7,166.59
Late Charges.....	\$21.27
Pending Late Charges.....	\$21.27
Property Inspection	\$11.25
Escrow.....	\$654.45
Corporate Advances.....	\$1,202.00
Other Advances.....	\$67.50
Unpaid Foreclosure Attorney Costs and expenses good through August 15, 2013.....	\$135.00
Unpaid Foreclosure Attorney Fees good through August 15, 2013	\$525.00
Anticipated Foreclosure Attorney Costs and expenses	\$1,011.00
Anticipated Foreclosure Attorney Fees.....	\$745.00
Total Amount Necessary to Reinstate your loan on or before September 12, 2013	\$11,560.33

Please note that this estimated reinstatement quote expires on September 12, 2013.

ATTORNEY TRUST OR ATTORNEY ESCROW CHECKS WILL NOT BE ACCEPTED.

The reinstatement figures listed above include items that have been paid by the Plaintiff or incurred by our law firm and items that are currently due or are anticipated to become due through September 12, 2013. In constructing this reinstatement, we may have included anticipated additional fees and costs in order to provide you with an estimated reinstatement good through September 12, 2013. These anticipated fees and costs merely represent an estimate as to what our actual fees and costs will be if you reinstate the loan by no later than September 12, 2013. Please understand that any estimated or anticipated charges contained in this letter will not be binding on this firm or on the Plaintiff, and that the account remains liable for all fees and costs incurred after today even if those items are not included as part of the estimated amounts set forth in this letter. Please be advised that the

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reinstatement amount is subject to final verification by the Plaintiff. You will be responsible for reimbursing the Plaintiff or its servicer if it pays other taxes, insurance or miscellaneous expenses permitted by law.

***IMPORTANT:** We only require that you pay the fees and costs actually incurred as of the date of your payment. If for whatever reason your payment includes any anticipated fee or cost or other item but the actual amount due on the date of payment is less, any excess amount will be returned to you by your lender or servicer or may be applied as a credit to your account.

If you desire to reinstate your loan after September 12, 2013, and the property has not yet been sold at a foreclosure sale, you must contact us at (803)744-4444 or e-mail a request to Statusreq@rtt-law.com to obtain an updated reinstatement amount. Please be sure to provide us with your fax number, e-mail address, or address where you would like this updated reinstatement amount to be sent.

Please make your certified check payable to PHH Mortgage Corporation and mail it to:

Rogers Townsend & Thomas PC
Attention Reinstatement
220 Executive Center Drive
Columbia, SC 29210

Your certified check must be received no later than 4:00 P.M. on or before September 12, 2013. Please include your loan number, your name and our file number on your certified funds. Cash, personal checks, credit/debit cards and attorney Trust or Attorney Escrow checks will not be accepted. The reinstatement funds will be returned if any portion of the funds are in the form of a personal check. Please be advised that the foreclosure action will continue until the total reinstatement funds are received in compliance with the terms in this letter. We also recommend that you forward your payment by overnight delivery to insure timely receipt.

If you would prefer to wire the funds directly to our account, wiring instructions are attached for your convenience.

PLEASE NOTE: If there is a foreclosure sale date scheduled for your property, this letter DOES NOT extend or change that foreclosure sale date.

Sincerely,

Reinstatement/Payoff Department

This firm collects debts for mortgage lenders and other creditors. Any information obtained will be used for that purpose. However, if you are in bankruptcy or have received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt but is only notice of possible enforcement of the lien against the collateral property.

Alon #15
PS 5

Please return this attachment along with your reinstatement/payoff amount.

Homeowner(s) Name: Norman Lowery

Property Address: _____

Is the homeowner(s) currently living in the property? ☐ Yes ☐ No

If no, current mailing address:

727 Sweet Meadow Ln Ln

Clover, SC

29710

Homeowner's Contact #'s:*

Home: _____

Work: _____

Work: _____

Other: _____

Email: _____

Should any overage be returned to the homeowner? ☐ Yes ☐ No

If no, where should it be mailed?

Name: _____

Address: _____

Please be advised that the reinstatement amount is subject to final verification by the mortgage company. The homeowner (mortgagor) will be responsible to reimburse the mortgage company (mortgagee) or its servicer if it pays other taxes, insurance or miscellaneous expenses permitted by law including additional legal fees and costs.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

*Please provide a minimum of 2 contacts.

011227-01181

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pg 6

PHH Mortgage



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 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)

Log in to MortgageQuestions.com --- your servicing website connection.

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PHH Mortgage



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)

Log in to MortgageQuestions.com --- your servicing website connection.

DATE 06/14/2013

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

CUSTOMER ACCOUNT ACTIVITY STATEMENT

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

LOAN NUMBER: XXXXXXXXXX

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	0.00
7116927869	07/14/2010	142		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	07/22/2010	143		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	07/23/2010	170	09/01/2010	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	09/08/2010	173	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	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	-7.50	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

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DATE 06/14/2013

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

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											94786.80	361.17	0.00	0.00
7116927869	01/04/2011	173	11/01/2010	0.00	0.00	0.00	107.41	424.57	117.69	0.00	649.67	94679.19	478.86	0.00	0.00
7116927869	01/04/2011	173	12/01/2010	0.00	0.00	0.00	107.90	424.08	117.69	0.00	649.67	94571.29	596.55	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	42.54	94571.29	596.55	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	17.50	94571.29	596.55	0.00	0.00
7116927869	01/04/2011	73		-42.54	0.00	0.00	0.00	0.00	0.00	0.00	-42.54	94571.29	596.55	0.00	0.00
7116927869	01/04/2011	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	-17.50	94571.29	596.55	0.00	0.00
7116927869	01/18/2011	152		21.27	0.00	0.00	0.00	0.00	0.00	0.00	21.27	94571.29	596.55	0.00	0.00
7116927869	02/02/2011	173	01/01/2011	0.00	0.00	0.00	108.38	423.60	117.69	0.00	649.67	94462.91	714.24	0.00	0.00
7116927869	02/02/2011	173	02/01/2011	0.00	0.00	0.00	108.88	423.12	117.69	0.00	649.67	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	21.27	94354.05	831.93	0.00	0.00
7116927869	02/02/2011	173	03/01/2011	0.00	17.50	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		-21.27	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	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	-17.50	94354.05	831.93	0.00	0.00
7116927869	03/01/2011	173	03/01/2011	0.00	0.00	0.00	109.35	422.63	117.69	0.00	649.67	94244.70	949.62	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	949.62	0.00	0.00
7116927869	03/01/2011	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	-17.50	94244.70	949.62	0.00	0.00
7116927869	04/01/2011	173	04/01/2011	0.00	0.00	0.00	108.84	422.14	117.69	0.00	649.67	94134.86	1067.31	0.00	0.00
7116927869	05/18/2011	152		21.27	0.00	0.00	0.00	0.00	0.00	0.00	21.27	94134.86	1067.31	0.00	0.00
7116927869	06/01/2011	173	05/01/2011	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	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	-17.50	94024.53	1185.00	0.00	0.00
7116927869	06/16/2011	152		21.27	0.00	0.00	0.00	0.00	0.00	0.00	21.27	94024.53	1185.00	0.00	0.00
7116927869	07/01/2011	173	06/01/2011	0.00	0.00	0.00	110.83	421.15	117.69	0.00	649.67	93913.70	1302.69	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	42.54	93913.70	1302.69	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	17.50	93913.70	1302.69	0.00	0.00
7116927869	07/01/2011	73		-42.54	0.00	0.00	0.00	0.00	0.00	0.00	-42.54	93913.70	1302.69	0.00	0.00
7116927869	07/01/2011	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	-17.50	93913.70	1302.69	0.00	0.00
7116927869	07/06/2011	351	07/01/2011	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	07/18/2011	152		21.27	0.00	0.00	0.00	0.00	0.00	0.00	21.27	93913.70	180.69	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	101.99	0.00	0.00
7116927869	08/02/2011	173	07/01/2011	0.00	0.00	0.00	111.32	420.66	117.69	0.00	649.67	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	-17.50	93802.38	219.68	0.00	0.00
7116927869	08/18/2011	152		21.27	0.00	0.00	0.00	0.00	0.00	0.00	21.27	93802.38	219.68	0.00	0.00
7116927869	09/01/2011	173	08/01/2011	0.00	0.00	0.00	111.82	420.18	117.69	0.00	649.67	93690.56	337.37	0.00	0.00
7116927869	09/01/2011	173	09/01/2011	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	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	-17.50	93578.24	449.81	0.00	0.00
7116927869	10/03/2011	173	10/01/2011	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	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	-17.50	93465.41	562.25	0.00	0.00
7116927869	11/02/2011	173	11/01/2011	0.00	0.00	0.00	113.33	418.65	112.44	0.00	644.42	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	-17.50	93352.08	674.69	0.00	0.00
7116927869	12/01/2011	173	12/01/2011	0.00	0.00	0.00	113.84	418.14	112.44	0.00	644.42	93238.24	787.13	0.00	0.00
7116927869	12/01/2011	312	12/01/2011	0.00	0.00	0.00	0.00	0.00	-1787.96	0.00	0.00	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	21.47	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	17.50	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	-21.47	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
7116927869	12/31/2011											93238.24	-1000.83	0.00	0.00

DATE 06/14/2013

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

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
7116927869	01/01/2012											93238.24	-1000.83	0.00	0.00
7116927869	01/04/2012	173	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	73		-17.50	0.00	0.00	0.00	0.00	0.00	0.00	-17.50	93123.89	-888.39	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	93009.03	-511.24	0.00	0.00
7116927869	03/02/2012	173	03/01/2012	0.00	0.00	0.00	115.38	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	73		-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	04/02/2012	173	04/01/2012	0.00	0.00	0.00	115.89	416.09	377.15	0.00	909.13	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	-17.50	92777.76	243.06	0.00	0.00
7116927869	05/03/2012	173	05/01/2012	0.00	0.00	0.00	116.41	415.57	377.15	0.00	909.13	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	-17.50	92661.35	620.21	0.00	0.00
7116927869	06/04/2012	173	06/01/2012	0.00	0.00	0.00	116.93	415.05	377.15	0.00	909.13	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	21.07	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	17.50	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	-21.07	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	-17.50	92544.42	997.36	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	92426.96	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	92426.96	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	92426.96	1374.51	0.00	0.00
7116927869	07/03/2012	351	07/01/2012	0.00	0.00	0.00	0.00	0.00	-1123.00	0.00	0.00	92426.96	251.51	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	73		-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	09/17/2012	152		21.27	0.00	0.00	0.00	0.00	0.00	0.00	21.27	92308.98	628.66	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	92190.47	1005.81	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	11/05/2012	173	11/01/2012	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	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	-17.50	91951.85	1760.11	0.00	0.00
7116927869	12/07/2012	312	12/01/2012	0.00	0.00	0.00	0.00	0.00	-1819.10	0.00	0.00	91951.85	-58.99	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

11/15/15
11/15/15

DATE 06/14/2013

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

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 01/01/2013 - 06/14/2013

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	01/01/2013											91831.74	318.16	0.00	0.00
7116927869	01/16/2013	152		21.27	0.00	0.00	0.00	0.00	0.00	0.00	21.27	91831.74	318.16	0.00	0.00
7116927869	02/08/2013	172	01/01/2013	0.00	0.00	- 817.41	0.00	0.00	0.00	0.00	817.41	91831.74	318.16	0.00	817.41
7116927869	02/27/2013	132		11.25	0.00	0.00	0.00	0.00	0.00	0.00	11.25	91831.74	318.16	0.00	817.41
7116927869	03/25/2013	132		11.25	0.00	0.00	0.00	0.00	0.00	0.00	11.25	91831.74	318.16	0.00	817.41
7116927869	03/27/2013	147	01/01/2013	0.00	0.00	- 817.41	0.00	0.00	0.00	0.00	0.00	91831.74	318.16	0.00	0.00
7116927869	04/26/2013	132		11.25	0.00	0.00	0.00	0.00	0.00	0.00	11.25	91831.74	318.16	0.00	0.00
7116927869	05/29/2013	630		0.00	0.00	0.00	0.00	0.00	0.00	595.00	0.00	91831.74	318.16	595.00	0.00
7116927869	05/29/2013	632		0.00	0.00	0.00	0.00	0.00	0.00	150.00	0.00	91831.74	318.16	745.00	0.00
7116927869	05/29/2013	632		0.00	0.00	0.00	0.00	0.00	0.00	6.00	0.00	91831.74	318.16	751.00	0.00
7116927869	05/29/2013	632		0.00	0.00	0.00	0.00	0.00	0.00	26.00	0.00	91831.74	318.16	777.00	0.00
7116927869	05/29/2013	632		0.00	0.00	0.00	0.00	0.00	0.00	425.00	0.00	91831.74	318.16	1202.00	0.00
7116927869	06/03/2013	132		11.25	0.00	0.00	0.00	0.00	0.00	0.00	11.25	91831.74	318.16	1202.00	0.00
7116927869	06/14/2013											91831.74	318.16	1202.00	0.00

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WIRING INSTRUCTIONS ROGERS TOWNSEND & THOMAS, PC

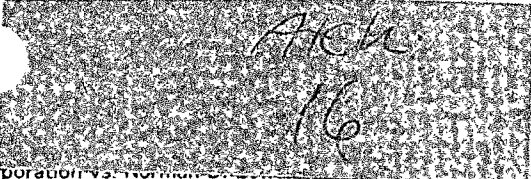
WIRE TO: SCB&T
201 Columbiana Drive
Columbia, SC 29212
Phone #: (803) 540-3300
Routing # 053200983

FOR CREDIT TO: Rogers, Townsend & Thomas, PC Trust Account
220 Executive Center Drive
Columbia, SC 29212
Phone #: (803) 744-4444
Account # 1390002366

Please include the RT&T file #, your loan # and your name on the wire so we can accurately process your transaction.

*ack 15
12*

Print


Subject: Request for status update; Ref Docket Nr. 13-1503, PHH Mortgage Corporation vs. Norman Lowery
May 14 2013

From: Norman Lowery (lowerynd@yahoo.com)

To: payoffreins@rtt-law.com;

Date: Wednesday, June 5, 2013 8:43 AM

I request a written update as to the status of the above listed foreclosure as well as the status of requested documents. Norm Lowery

Print

Subject: RE: PHH v. Norman Lowery; 011227-01181
From: Maryann Capoccia (Maryann.Capoccia@rtt-law.com)
To: lowerynd@yahoo.com;
Date: Tuesday, June 18, 2013 8:59 AM

Mr. Lowery,

We will send it out as soon as we receive it from our client. Thank you.

Best,

Maryann Capoccia



Maryann Capoccia Direct 803.744.5229
Contested Foreclosure Paralegal Fax 803.343.7613

Rogers Townsend & Thomas, PC
720 Executive Center Drive
Columbia, SC 29210

Main 803.771.7900
Visit rtt-law.com

From: Norman Lowery [mailto:lowerynd@yahoo.com]
Sent: Friday, June 14, 2013 1:32 PM
To: Maryann Capoccia
Subject: Re: PHH v. Norman Lowery; 011227-01181

Print

I appreciate the response, I can expect a response by what date?

Sent from my iPhone

On Jun 12, 2013, at 10:23 AM, Maryann Capoccia <Maryann.Capoccia@rtt-law.com> wrote:

Mr. Lowery,

Attached please find a letter from our attorney in response to your letter dated June 5, 2013. Thank you.

Best,

Maryann Capoccia

<image001.jpg>

Maryann Capoccia Direct 803.744.5229
Contested Foreclosure Paralegal Fax 803.343.7013

Rogers Townsend & Thomas, PC Main 803.771.7900
220 Executive Center Drive Visit rtt-law.com
Columbia, SC 29210

NOTICES

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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

<http://us-mg5.mail.yahoo.com/neo/launch?.rand=9b4nhcaf7ofpt>

9/9/2013

ACK 18
PBI

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-related penalties that may be imposed by the IRS or to promote, market or recommend to any party any tax-related matter addressed herein. In addition, if any such tax advice is used or referred to by other parties in promoting, marketing or recommending any partnership or other entity, investment plan or arrangement, then (i) the advice should be construed as written in connection with the promotion or marketing by others of the transaction(s) or matter(s) addresses in this communication and (ii) the taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

<Lowery_status update.PDF>

NOTICES

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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-related penalties that may be imposed by the IRS or to promote, market or recommend to any party any tax-related matter addressed herein. In addition, if any such tax advice is used or referred to by other parties in promoting, marketing or recommending any partnership or other entity, investment plan or arrangement, then (i) the advice should be construed as written in connection with the promotion or marketing by others of the transaction(s) or matter(s) addresses in this communication and (ii) the taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

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4/6
pg 2



ROGERS TOWNSEND
ATTORNEYS AT LAW

ROGERS TOWNSEND & THOMAS, PC
DEFAULT SERVICES DEPARTMENT

POST OFFICE BOX 100200 (29202)
220 EXECUTIVE CENTER DRIVE
COLUMBIA, SOUTH CAROLINA 29210
P 803.744.4444 F 803.343.7013
WWW.RTT-LAW.COM

SENT VIA EMAIL: lowerynd@yahoo.com

June 12, 2013

Norman D. Lowery
727 Sweet Meadow Ln
Clover, SC 29710

Re: Norman Lowery
Loan No. 7116927869
Our File No. 011227-01181

Dear Mr. Lowery:

I received your status update request dated June 5, 2013 regarding the above referenced file. Please be aware that we are unable to offer you any legal advice.

In response to your dispute of the debt, my firm has placed its file on hold until the debt is validated by my client. Please note that this hold may not alleviate the requirements imposed upon you by the Rules of Civil Procedure or any other applicable court rules or orders, including the time specified to file and serve a responsive pleading to the allegations of the complaint.

Once we receive the validation of debt and other documents from our client, my firm will serve these upon you.

Sincerely,

Jennifer W. Rubin
Robert P. Davis
Vance L. Brabham
Attorneys for Plaintiff

This firm collects debts for mortgage lenders and other creditors. Any information obtained will be used for that purpose. However, if you are in bankruptcy or have received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt but is only notice of possible enforcement of the lien against the collateral property.

9/26/18
pg 3

sent 19 Aug 2014

Request for Foreclosure Intervention

RTT No.: 011227-01447

This document is exchanged exclusively for the purpose of foreclosure intervention pursuant to S.C. Supreme Court Administrative Order 2011-05-02-01.

☐ I am the owner but do not occupy the property.

☒ I am the owner of and occupy the following property as my principal residence: 727 Sweet Meadow Ln, Clover, SC 29710

Is this street address correct? ☒ Yes ☐ No

If Yes, please include proof of occupancy such as a utility bill, military orders, voter registration card, etc.

If No, what is the correct street address: N/A

N/A I am actively working with the mortgage company to resolve my mortgage account's delinquency and last spoke with the mortgage company on 17th Aug 2013 est

N/A I submitted a complete loss mitigation package to the mortgage company on _____

I am interested in the following type(s) of loss mitigation (please note that you may not qualify for any or all of these foreclosure intervention options):

- | | |
|--|---------------------------------------|
| ☐ Payment Plan | ☐ Deed in Lieu |
| ☐ Forbearance Agreement | ☐ Short Sale |
| ☐ Loan Modification | Other: <u>Deed</u> |

☐ I elect not to participate in any Foreclosure Intervention. *How do you approve intervention to fraudulent non representation? Statement by your client?*

Contact #'s:

Home: _____

Work: _____

Cellular: 818 782 7010

Other: _____

May we leave a phone message? At home ☐ Yes ☐ No

On your cellular phone: ☐ Yes ☐ No At work ☐ Yes ☐ No

May we call your cell phone? ☐ Yes ☐ No

May we send you an e-mail message? ☒ Yes ☐ No

Email: loweryn@e.ushoo.com

PRINT NAME: NORMAN D. LOWERY

NORMAN D. LOWERY (Signature)

Date: 16 Aug 2014

Please note, if you are represented by counsel in the foreclosure action Rogers Townsend & Thomas will only communicate with you through your counsel.

Rogers Townsend and Thomas PC is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

2014
8/19