

**RECEIVED**

DEC 22 2015

**SC Court of Appeals**

December 18, 2015

Dear Honorable Jenny Abbott Kitchings,

I felt a strong need to reply to this nervous, frivolous motion that Mr. Foerster has prepared. It is true that I am not an attorney, but I am an American citizen who knows right from wrong. I don't know every statute or code, but I do know that nothing applies to Mr. Foerster and who he is representing, since he has no right to even lie in court about the property at 1510 Carousel Circle, Columbia SC 29203. Please have him produce original the original note, mortgage sheet signed by Mrs. Morgan, two witnesses, and the lender or something of merit, because your lower court has failed to do so. That is why I came to the South Carolina Court of Appeals. As you know, this entire case is under the watchful eye of the Post Master General's office since 2012 or 2013. This is why I've answered this case at a Federal level from the very beginning. Mr. Foerster says that I turned in a document that appears to be a signed mortgage sheet by Mrs. Morgan.

**Argument**

**Overdue**

What I did turn in was a sheet with Mrs. Morgan's name on it. Who actually wrote it I will never know, since you must show proof for going after 1510 Carousel Circle, Columbia SC 29203, and only original complete documents will be accepted. No one is above the law, as the Postmaster General's office will explain in the near future. I need an opportunity to prove that Judge Goodstein did not see proper papers to grant this case to go forward. The hearing was held without my knowledge, which is why council was fired.

### **Conclusion**

1. My mother is deceased.
2. There are no two witnesses anywhere, as required by South Carolina law.
3. The lender was put out of business and now resides in the Library in a book called Foreclosure Nightmares.
4. Mr. Foerster and U.S. Bank requests relief from having to serve and file its initial brief. I bet they do Mrs. Kitchings, since everything they have is an incomplete copy of nothing.

Please, Honorable Jenny Abbot Kitchings, we could go after each other back and forth, but the facts are again in the simplest form: produce your proper original papers giving you rights to this property or forever hold your peace.

Sincerely,

Felicia Wells

P.S. This is my motion to dismiss the motion to dismiss my appeal from Mr. Foerster and his client for lack of evidence.

Customer Service : (800) 258-8602  
Monday - Thursday 8:00AM - 11:00PM ET  
Friday 8:00AM - 9:00PM ET  
Saturday 8:00AM - 2:00PM ET

For other important information, see reverse side

*If US Bank national holds the note then who are these people it's time to produce proof.*

Account Number	2039780792
Property Address	1510 CAROUSEL CIR COLUMBIA SC 29203

Estate Of Essie L Morgan  
7435 Innisfree Pl  
Charlotte, NC 28226-4436



10305

**Account Information**

Interest Bearing Principal	\$51,644.63
Deferred Principal	\$0.00
Outstanding Principal <sup>1</sup>	\$51,644.63
Interest Rate (Fixed)	10.050%
Prepayment Penalty	No

**Explanation of Amount Due**

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

Your loan is past due because a balance remains unpaid past your Maturity Date of April 2012. Prior to the Maturity Date your Monthly Payment was \$546.39. If you continue to send this payment we will forbear from foreclosure.

Please call us at (800) 258-8602 to discuss this option or any questions you may have.

**Transaction Activity (11/13/2015 to 12/15/2015)**

Date	Description	Prin Bal	Interest	Total
------	-------------	----------	----------	-------

**Past Payments Breakdown**

	Paid Last Month	Paid Year To Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees and Other Charges	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	
<b>Total</b>	<b>\$0.00</b>	<b>\$0.00</b>
Total Unapplied Balance	\$0.00	

**Important Messages**

<sup>1</sup> This amount is not a payoff quote. If you want a payoff quote, please see instructions on reverse side.  
Any transactions that occurred after the statement date noted above will be reflected on your next statement.  
This is an attempt to collect a debt. All information obtained will be used for that purpose.  
We have paid Taxes and/ or Insurance on your behalf and you are responsible to reimburse us for these amounts plus interest which may be billed at the note rate.  
If there is a balance under Expenses Paid by Servicer, it means we have paid certain expenses on your behalf due to the delinquent status of your account. You are responsible to reimburse us for these amounts plus interest, which may be billed at the note rate.  
Under the Servicemembers Civil Relief Act if you or a family member has been deployed to active duty, you may be eligible for certain protections regarding your mortgage loan. Please contact us at (800) 258-8602 to discuss these protections.  
Per IRS regulations all 2015 year end statements will be mailed no later than February 1, 2016. Year end information will be available via our automated voice response system on January 2, 2016. Duplicate year end statements can be obtained from our website [www.spservicing.com](http://www.spservicing.com) after February 1, 2016.

Please detach bottom portion and return with your payment. Allow 7 - 10 days for postal delivery. Please do not send cash.

**MONTHLY PAYMENT COUPON**

Amount Due	
Borrower Name(s)	Estate Of Essie L Morgan 7435 Innisfree Pl
Account Number	2039780792

Make checks payable to: Select Portfolio Servicing

Monthly Payment	\$	.
Additional Principal	\$	.

## IMPORTANT INFORMATION

### Important Mailing Addresses (Please include your account number on all correspondence)

<b>Regular Payments</b> Select Portfolio Servicing, Inc. Attn: Remittance Processing P.O. Box 65450 Salt Lake City, UT 84165	<b>Overnight/Express Payments</b> Select Portfolio Servicing, Inc. Attn: Cashiering Dept. 3217 S. Decker Lake Dr. Salt Lake City, UT 84119	<b>Notice of Error or Information Request or Qualified Written Request</b> Select Portfolio Servicing, Inc. P.O. Box 65277 Salt Lake City, UT 84165 Fax: (801) 270-7856	<b>General Correspondence</b> Select Portfolio Servicing, Inc. P.O. Box 65250 Salt Lake City, UT 84165	<b>Check by Phone</b> (800) 258-8602 Option 1	<b>Bankruptcy Correspondence &amp; Notices</b> must be sent to: Select Portfolio Servicing, Inc. Attn: Bankruptcy Dept. P.O. Box 65250 Salt Lake City, UT 84165
--	--	---	---	---	--

**PAYMENT INSTRUCTIONS** Paying your mortgage on time is an important obligation, so please pay on or before the payment due date. Payments are not considered paid until received and posted to your account. Please include the late charge in any payment made after the late payment due date noted on your statement. Postal delays do not result in a waiver of late charges, so please allow adequate time for mail service. If you don't pay on or before 3 p.m. MT on the payment due date, your loan will be considered delinquent. (NOTE: If you are currently sending all or part of your payment to the bankruptcy trustee, please disregard the Select Portfolio Servicing, Inc. payment address for that portion you are sending to the trustee.) We do not accept payments in cash.

**APPLICATION OF PAYMENTS** If you are current in making your payments, we will apply payments according to your Note. If you are delinquent, we apply payments to the oldest outstanding payments that are due under your Note.

**LOAN REPRESENTATIVES** If you would like to speak to someone about making a payment or payment arrangements, please call one of our loan representatives at (800) 258-8602 (Monday - Thursday, 8 a.m. - 11 p.m. ET; Friday, 8 a.m. - 9 p.m., ET; Saturday, 8 a.m. - 2 p.m. ET).

**AUTOMATED CONVERSION OF YOUR CHECKS TO ACH DEBIT ENTRIES AND RETURNED CHECKS OR DEBITS** When you provide us a check, you authorize us to use the information from your check to make a one time Electronic Funds Transfer from your bank account. When we use your check to make an Electronic Funds Transfer, funds may be withdrawn from your account quickly, as soon as the day we receive your check. You will not receive your check back from your financial institution. If there are insufficient funds in your account we will reverse the amount of any such returned payment that we had credited to your mortgage. You authorize us to charge you a fee of up to twenty-five dollars (\$25.00) as allowable by state law, and collect that amount from an Electronic Funds Transfer from your bank account.

**CREDIT REPORTING** SPS furnishes information to consumer reporting agencies. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your Note and Mortgage. If you believe such information is inaccurate, you may call Customer Service at (800) 258-8602, submit a written Notice of Error to the P.O. Box listed above, or submit a dispute with the consumer reporting agency.

**NOTICE OF ERROR OR INFORMATION REQUEST OR QUALIFIED WRITTEN REQUEST** If you believe there has been an error with the account or you require additional information, you may send a written Notice of Error or Information Request. All Notices of Error or Information Requests must be sent to the address listed above in the important mailing addresses section, as this is our exclusive address under Federal Law for these matters. If you send your correspondence to any other address, it may not be processed in accordance with Federal Law.

**HUD APPROVED HOUSING COUNSELORS** The US Department of Housing and Urban Development (HUD) sponsors approved housing counseling agencies that provide free counseling services to citizens. Counselors can help you assess your financial situation and determine what options are available to you. To find a HUD approved counselor near you, call (800) 569-4287 or visit the HUD website at [www.hud.gov/local/index.cfm](http://www.hud.gov/local/index.cfm). You may also be eligible for assistance from the Homeownership Preservation Foundation, which you may reach at (888) 995-HOPE (4673). SPS also works with housing counselors through Hope LoanPort® ([www.hopeloanportal.org](http://www.hopeloanportal.org)), and with customers through Homeowner Connect™ ([www.homeownerconnect.org](http://www.homeownerconnect.org)).

### SPECIAL REQUEST AND ADDITIONAL FEES

Check by Phone (EZPay)	\$15.00
Returned Check Fee	Up to \$25.00
Express Mail Fee	Actual Charge Incurred

*This fee schedule does not contain all fees that may be charged for services rendered. The actual fee charged to a particular customer may be different based upon certain requirements under state law, agency guidelines (e.g., FHA, VA) or other relevant criteria.*

**LOAN PAYOFFS** Payoff information may be requested verbally by calling the Customer Service toll free number printed on this statement, by faxing your requests to (801) 269-4269 or by mailing your request to: P.O. Box 65250, Salt Lake City, UT 84165-0250. If you do not receive your payoff quote within 5 business days of placing your request, please call our Customer Service Department.

**HOME OWNER INSURANCE** You are required to maintain Homeowners Insurance (and if required, Flood Insurance), at all times during the term of your Mortgage and provide or ask your insurance agent each year to provide us copies of all renewal policies and invoices to the address shown below at least (30) days before the date your existing policy expires. It is important for you to remember that if we do not receive a copy of your renewal or replacement policy, SPS may obtain coverage to protect its interest in the property. The coverage provided for this insurance may be different and more expensive than your expired coverage. We will only do this after we have notified you of your failure to maintain coverage. It is possible we may obtain certain benefits from this insurance placement coverage.

**All insurance information (including your account number) should be mailed or faxed to:**

**Insurance Service Center:** PO Box 7277, Springfield, OH 45501 Fax (866) 801-8177.

**REAL ESTATE TAX** If you have established an escrow account with us for taxes, you should keep copies of any tax bills you receive for your personal records. We have engaged a Tax Service to receive your tax bills, and we will pay taxes out of your escrow account to the extent there are sufficient balances in your escrow account. If you receive any special assessment bills, you should send them to our Tax Service Center address shown below. Special bills include:

- An area defined as a "Homeowner Area" where your local tax office will not send us the tax bill
- Any special assessments on your property in addition to your regular Real-Estate tax bills
- Any adjustments to your tax bills

**Tax Service Center:** PO Box 3541, Covina, CA 91722

**SPS CONSUMER OMBUDSMAN SERVICES** If you have an unresolved issue with SPS, and you have exhausted other customer service options, please contact our Consumer Ombudsman Department at (866) 662-0035 or through other methods found on [www.spservicing.com](http://www.spservicing.com).

COMMON ABBREVIATIONS	
INT	Interest
FC or F/C	Foreclosure
BK	Bankruptcy
BPO	Broker Price Opinion
MISC DISB	Disbursement from escrow account for other than escrow item (E.g.: Analysis Refund, Payoff Refund)

*This common abbreviations table does not contain all abbreviations that may appear in the "Activity this Period" section. For more information please refer to the Fee Schedule and Description document located at [www.spservicing.com](http://www.spservicing.com).*

HAS YOUR ADDRESS CHANGED? IF SO, PLEASE COMPLETE THIS FORM

**RECEIVED**

DEC 22 2015

**SC Court of Appeals**

THE STATE OF SOUTH CAROLINA

In the Court of Appeals

Case No. 2012-CP-40-00138

Appellate Case No. 2015-001273

U.S. Bank National Association, as Trustee, as successor-in-interest to Bank of America, N.A., as Trustee, as successor by merger to LaSalle Bank, N.A., as trustee for the holders of the Credit Suisse Seasoned Loan Trust 2006-I Home Equity Pass-Through Certificates, Series 2006-1.....

v.

Lydia Elaine Haggwood (a minor), Felicia Wells as Personal Representative of the Estate of Essie L. Morgan, Daniel K. Felkner.....Defendants,

Of whom Felicia Wells as Personal Representative of the Estate of Essie L. Morgan is the.....Appellant.

Motion to dismiss Motion to dismiss appeal # 2015-001273

**PROOF OF SERVICE**

CC: Sean M. Foerster, Esquire

ROGERS TOWNSEND & THOMAS, PC

U.S. Postmaster General Office

S.C. Court of Appeals