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THE STATE OF SOUTH CAROLINA  
In The Court of Appeals

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APPEAL FROM GREENVILLE COUNTY  
Court of Common Pleas  
Trial Court Case No. 2013CP23-02794

**RECEIVED**  
JUL 19 2017  
SC Court of Appeals

Honorable Alexander S. Macaulay, Circuit Court Judge

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Appellate Case No. 2014-002297  
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Neva Steffens, Appellant,

v.

Ocwen Loan Servicing, LLC, Mortgage Electronic Registration Systems, Inc.,  
MERSCorps, Inc., American Home Mortgage Servicing, Inc. a/k/a Homeward Residential,  
Wells Fargo National Association, and Deutsche Bank National Trust Company,  
Defendants,

Of whom Ocwen Loan Servicing, LLC, American Home Mortgage Servicing, Inc. a/k/a  
Homeward Residential, are the Respondents.

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MOTION FOR RECONSIDERATION

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Neva Steffens  
Appellant Pro Se  
6 Azalea Court  
Greenville, SC 29615

**(864) 241-8602**  
**burmese8@yahoo.com**

**July 17, 2017.**

## INTRODUCTION

Appellant Neva Steffens (hereinafter, “Appellant” or “Steffens”) files this motion for reconsideration as to the Order regarding the Appeal From Greenville County, Alexander S. Macaulay, Circuit Court Judge and an Unpublished Opinion No. 2017-UP-268 submitted May 1, 2017 – Filed July 5, 2017..

## STATEMENT OF FACTS

A Notice of Appeal was filed on 10/27/2014. The Appellate Court has ruled that the lower court proceeding is AFFIRMED. Pro Se litigant, Neva Steffens moves the Honorable Court that a Motion for Reconsideration be addressed.

## ARGUMENT

### *Plaintiffs May Sue For Statutory Damages Without Showing Any Actual Damages*

“In *First American Financial Corp. v. Edwards*, No. 10-708, the Court was expected to decide whether a plaintiff had standing, under Article III of the United States Constitution, to sue for statutory damages even though she suffered no injury from the purported statutory violation. -Instead, the Court punted. In a per curiam opinion, the Supreme Court dismissed the petition for certiorari in *First American Financial Corp.* as improvidently granted. The Court's dismissal lets stand a ruling by the United States Court of Appeals for the Ninth Circuit, that held that the Real Estate Settlement Procedures Act of 1974 (RESPA) gives a borrower a statutory cause of action and standing to pursue that action despite the lack of any actual damages.”

The **Real Estate Settlement Procedures Act (RESPA)** was a law passed by the United States Congress in 1974 and codified as Title 12, Chapter 27 of the United States Code, 12 U.S.C. §§ 2601–2617.

Appellant Steffens has claimed previously that only part of RESPA (Real Estate Settlement Procedures Act) was adhered to in the lower court decision. Ocwen Loan Servicing

was obligated under RESPA to answer Steffens certified letters as to any concerns regarding servicing or regarding Qualified Written Requests and never did.

The Appellant files this motion for reconsideration to address Ocwen's unresolved issue of the certified letters sent by Plaintiff/Appellant that were never answered and which did not address the requirements under RESPA to correspond with Appellant/Plaintiff Steffens and to state what the additional fees were for in violation of the Confidential Full Release and Settlement Agreement.

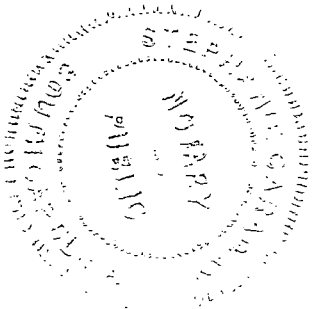
**CONCLUSION**

The Plaintiff/Appellant may have the issues with violations of RESPA by Ocwen reconsidered by the Honorable Court.

**WHEREFORE**, the Appellant Steffens prays to the Court for the following relief:

- A. The Appellant may be allowed to have the Honorable Court reconsider the AFFIRMED ORDER of July 5, 2017 in order to address additional requirements of RESPA.
- B. The Appellant may be awarded such other and further relief as deemed just by the Court.

**ALL OF WHICH IS RESPECTFULLY SUBMITTED.**



*Neva Steffens*  
 \_\_\_\_\_  
 Neva Steffens  
 Appellant Pro Se  
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 (864) 241-8602  
[burmese8@yahoo.com](mailto:burmese8@yahoo.com)

Sworn to before me this 17<sup>th</sup> day of July \_\_\_\_\_, 2017.

*[Signature]*  
 \_\_\_\_\_  
 NOTARY PUBLIC

My Commission Expires  
May 4, 2026

*Neva Steffens*, being duly sworn, deposes and says that on July 17, 2017  
the within motion to supplement record was mailed to all counsel at the following addresses:

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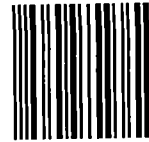
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