THE STATE OF SOUTH CAROLINA
In the Court of Appeals

APPEAL FROM AIKEN COUNTY
Court of Common Pleas

M. Anderson Griffith, Master in Equity

RECEIVED
MAR 01 2018
SC Court of Appeals

Case No.: 2016-CP-02-02033

Appellate Case No.: 2017-002060

CitiMortgage, Inc., ... Respondent,

v.

Mary L. Moxley a/k/a Mary Moxley n/k/a Mary Richardson; Hudson & Keyse LLC; First Manufactured Housing Credit Corporation who acquired First Carolina Financial Corporation; And South Carolina Department of Motor Vehicles, Defendants,

Of whom Mary L. Moxley is the ..... Appellant.

RECORD ON APPEAL

VOLUME TWO OF TWO

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Attorney for the Respondent

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Account Nbr [redacted] Bal N Type D Customer WILLIAM MOXLEY
Inv 01384/00000 Blk 312/000 Unap 0 00 Cd
PdTo 06/01/13 PBal 58644 97 Mbal 7867 82 Warn 5 Lock 9 Stop 00
Date Range ALL

DATE	TRAN	PDTO	TRAN AMT	PRIN	INT	ESC	L/C	OT AMT
121416	PRI	2779	sent December 16, 2016 since loan will remain					
121416	PRI	2779	with Citi					
121316	PRI	2779	Goodbye Letter mailed on 12 01 16 for transfer to					
121316	PRI	2779	Nationstar Mortgage LLC on 12 16 16 CS Number					
121316	PRI	2779	1 877 372 0512 Ext 88 New loan number					
121316	PRI	2779	[redacted]					
081516	PRI	2779	RETRACTION LETTER MAILED ON 8/15/16 FOR					
081516	PRI	2779	NATIONSTAR TRANSFER SERVICING WILL REMAIN WITH					
081516	PRI	2779	CITI					
080116	PRI	2779	GOODBYE LETTER MAILED ON AUGUST 1, 2016 FOR					
080116	PRI	2779	TRANSFER TO NATIONSTAR MORTGAGE SERVICES, LLC ON					
080116	PRI	2779	AUGUST 16, 2016 CS NUMBER 1 877 372 0512 NEW					
080116	PRI	2779	LOAN NUMBER [redacted]					
122315	PRI	75757	[redacted]				UNK	100130
122315	PRI	75757	[redacted]					100130
122315	PRI	75757	[redacted]					100130
122315	PRI	75757	AFBW					100130
122315	PRI	75757	[redacted]					100130
122315	PRI	75757	[redacted]					100130
081915	PRI	92800	10 32 ***BNARS/CASE 51/REQUEST CLOSED CASE 51 UP					100130
081915	PRI	92800	DATED BORROWER'S LIT ATTY WOODRUFF LAW					100130
081915	PRI	92800	OFFICES LLC FLAGGED ACCOUNT WITH ATTORNEY W					100130
081915	PRI	92800	[redacted]					100130
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081915	PRI	92800	[redacted]					100130
081915	PRI	92800	[redacted]					100130
081915	PRI	92800	[redacted]				U	100130
081915	PRI	92800	[redacted]					100130
081915	PRI	92800	[redacted]					100130
072015	PRI	1697	Account is flagged as Attorney Representation					
040314	PRI	95236	[redacted]					100130
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032814	PRI	71229	[redacted]					100130

PLAINTIFF'S EXHIBIT 6.30 17 330 36

PL000202

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031714	PRI	94123	[redacted]	100130
031714	PRI	94123	[redacted]	100130
101513	PRI	4779	[redacted] PER PC STATEMENT MAILED 10/15/13	
101113	PRI	99999	PER PC STATEMENT CREATED 10/11/2013	
040213	PRI	25222	60 DAY LTR DATED 4/2/12 IS INVALID AND NOT MAILED	
040213	PRI	25222	THIS LETTER WAS PULLED AT THE PRINT VENDOR	
031613	PRI	15286	SOLE HEIR WILLIAM MOXLEY DECEASED	030130
072712	PRI	67759	10 31 waive phone pay fees as one time courtesy	
122207	PRI	11523	RECEIVED LOA TO SPEAK WITH MARY MOXLEY	
[redacted]				
022817	SYS	90	[redacted]	
[redacted]				
[redacted]				PL000203
[redacted]				

[redacted]

```
021717 AMA   999  ESC ANAL COMPLETED, SHTC/OVC      509 18
021717 AMA   999   SPREAD 00 MOS TYPE ANNUAL
021717 AMA 31322  OVERAGE VALID DUE TO TAI AMOUNT CHANGE
021717 AMA 31322  OVERAGE VALID, DELINQUENT STATUS CAUSING
021717 AMA 31322  OVERCOLLECTION OR PENDING PAYMENT CHANGE NOT IN
021717 AMA 31322  EFFECT
021717 AMA 31322  OVERAGE VALID, FORECLOSURE STATUS CAUSING
021717 AMA 31322  OVERCOLLECTION OR PENDING PAYMENT CHANGE NOT IN
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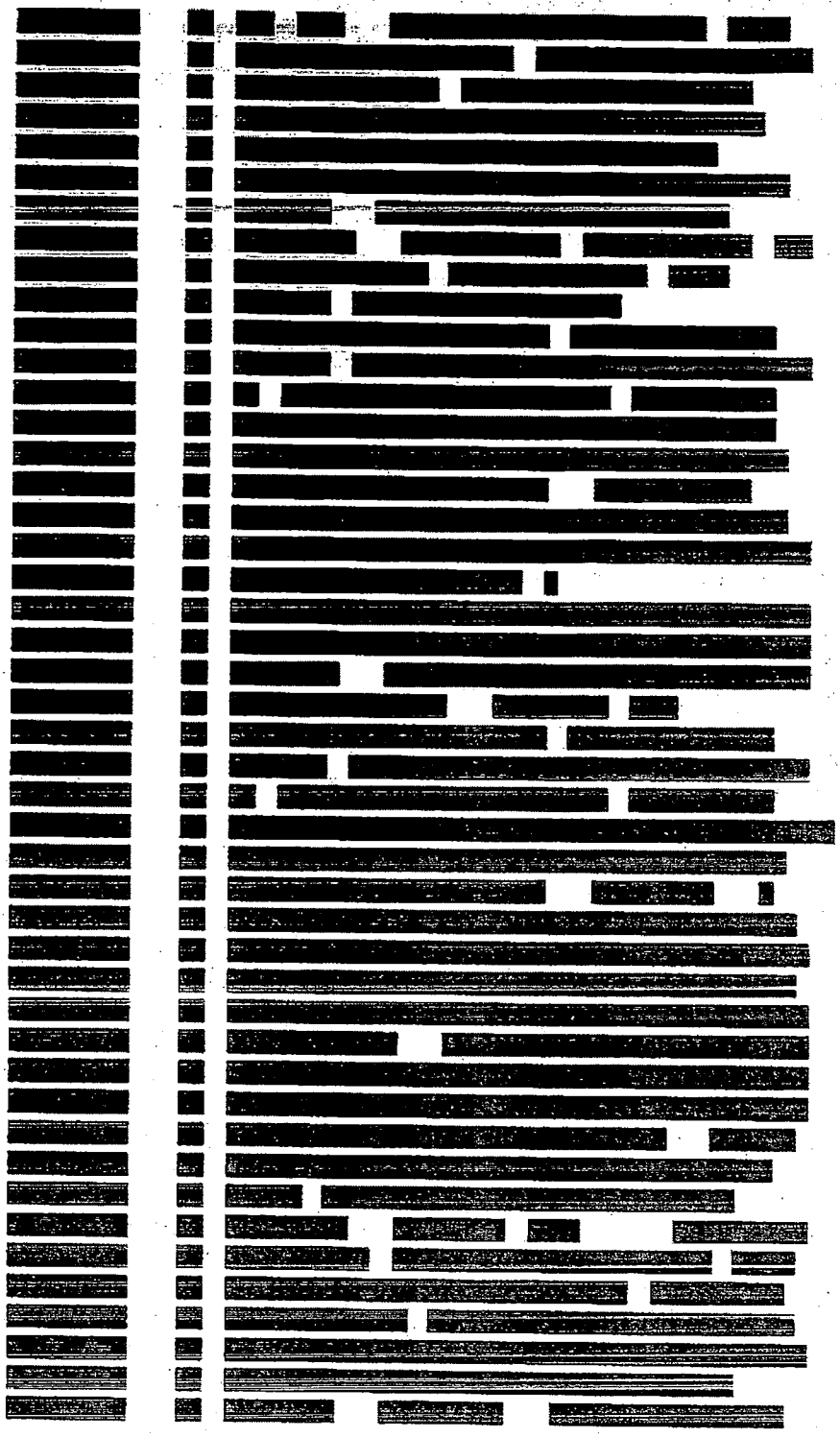

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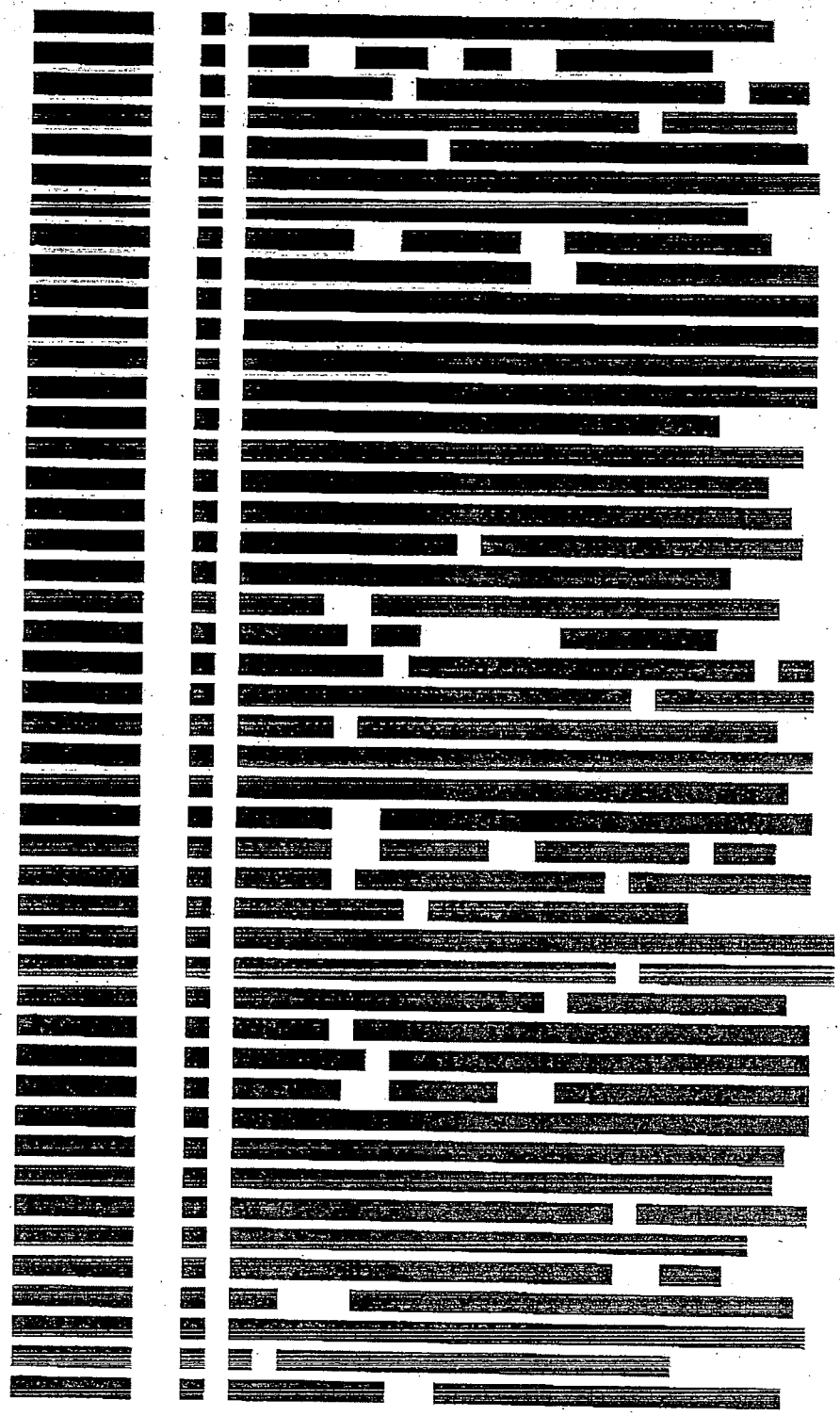

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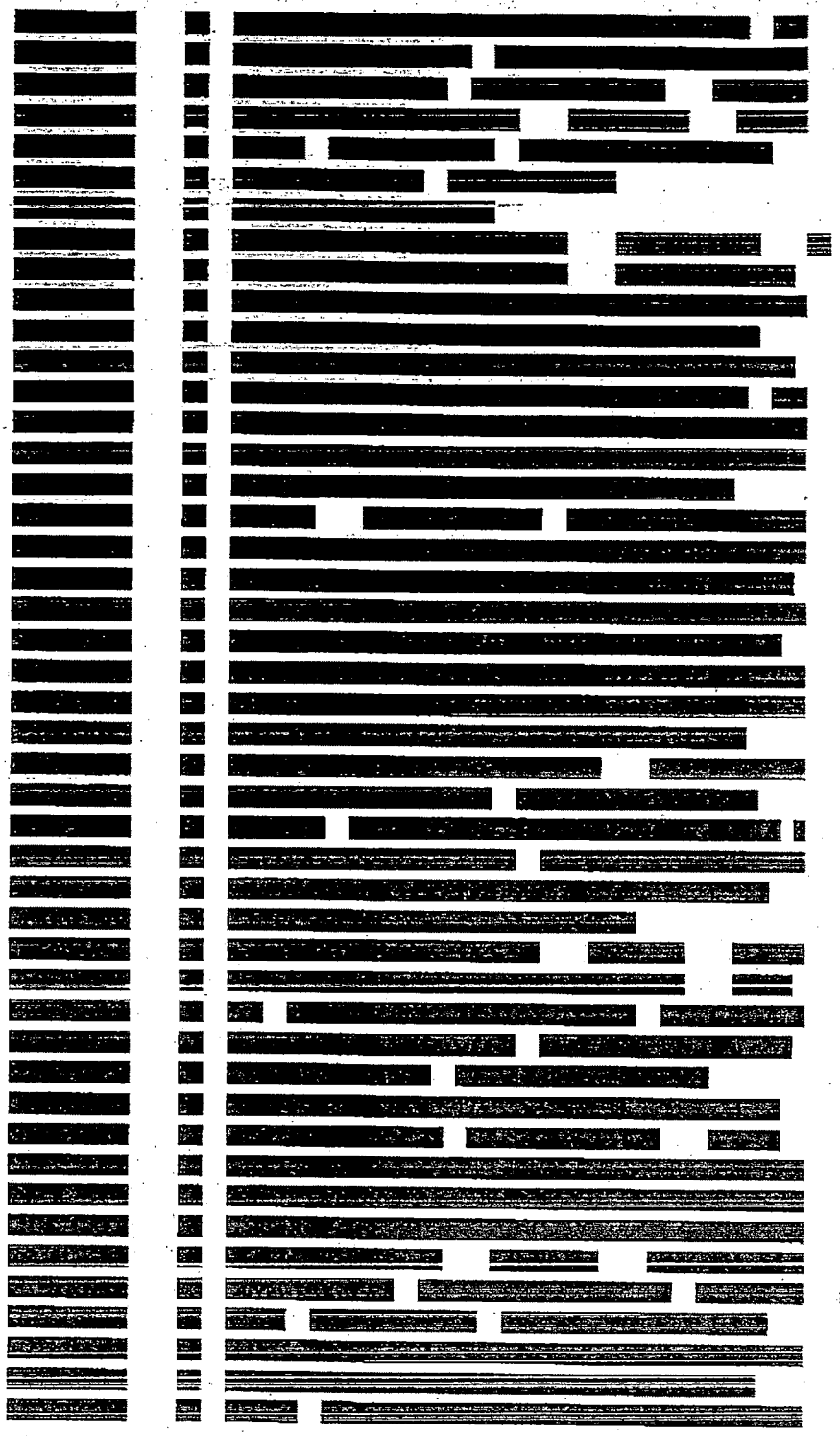

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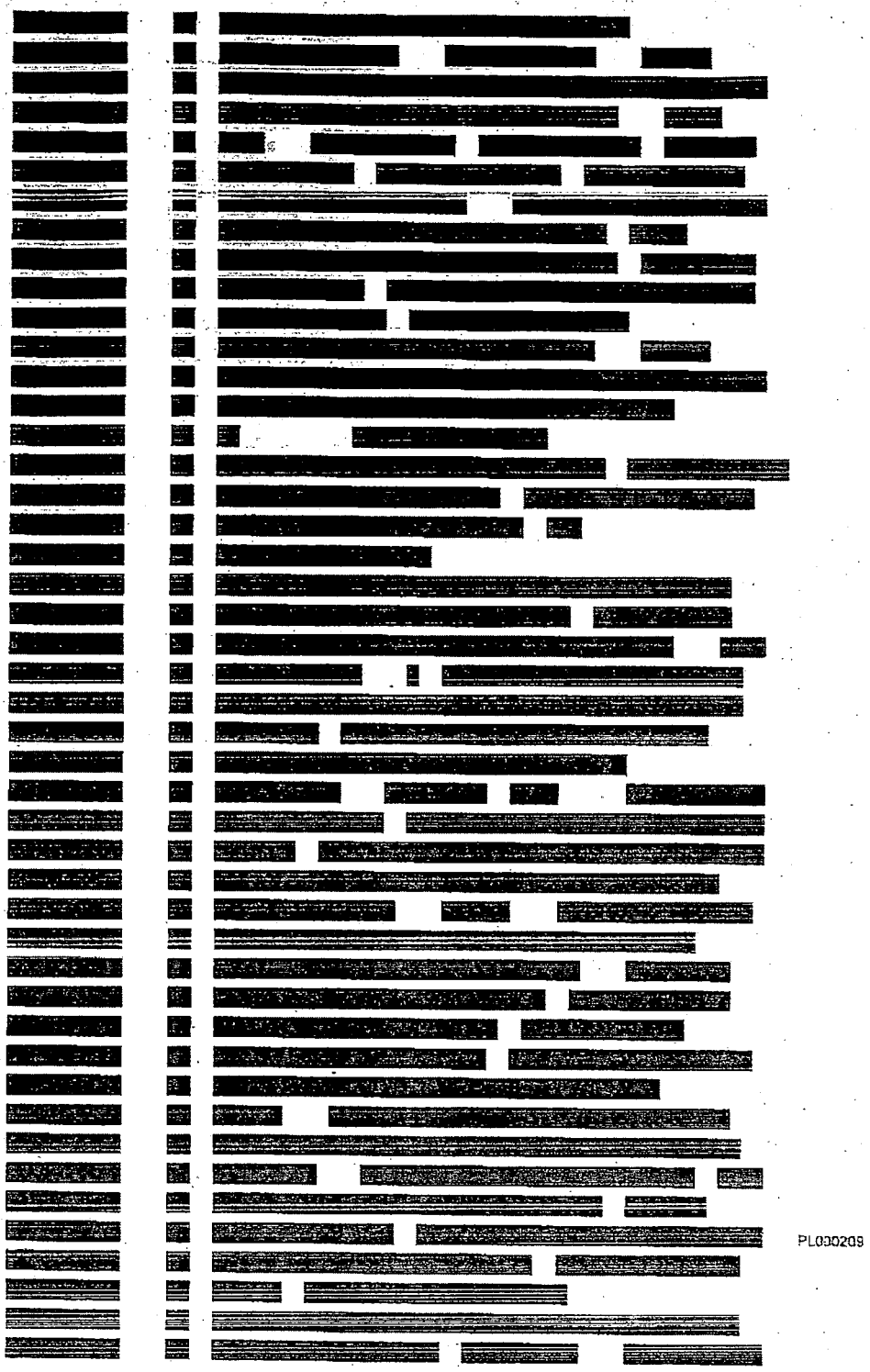

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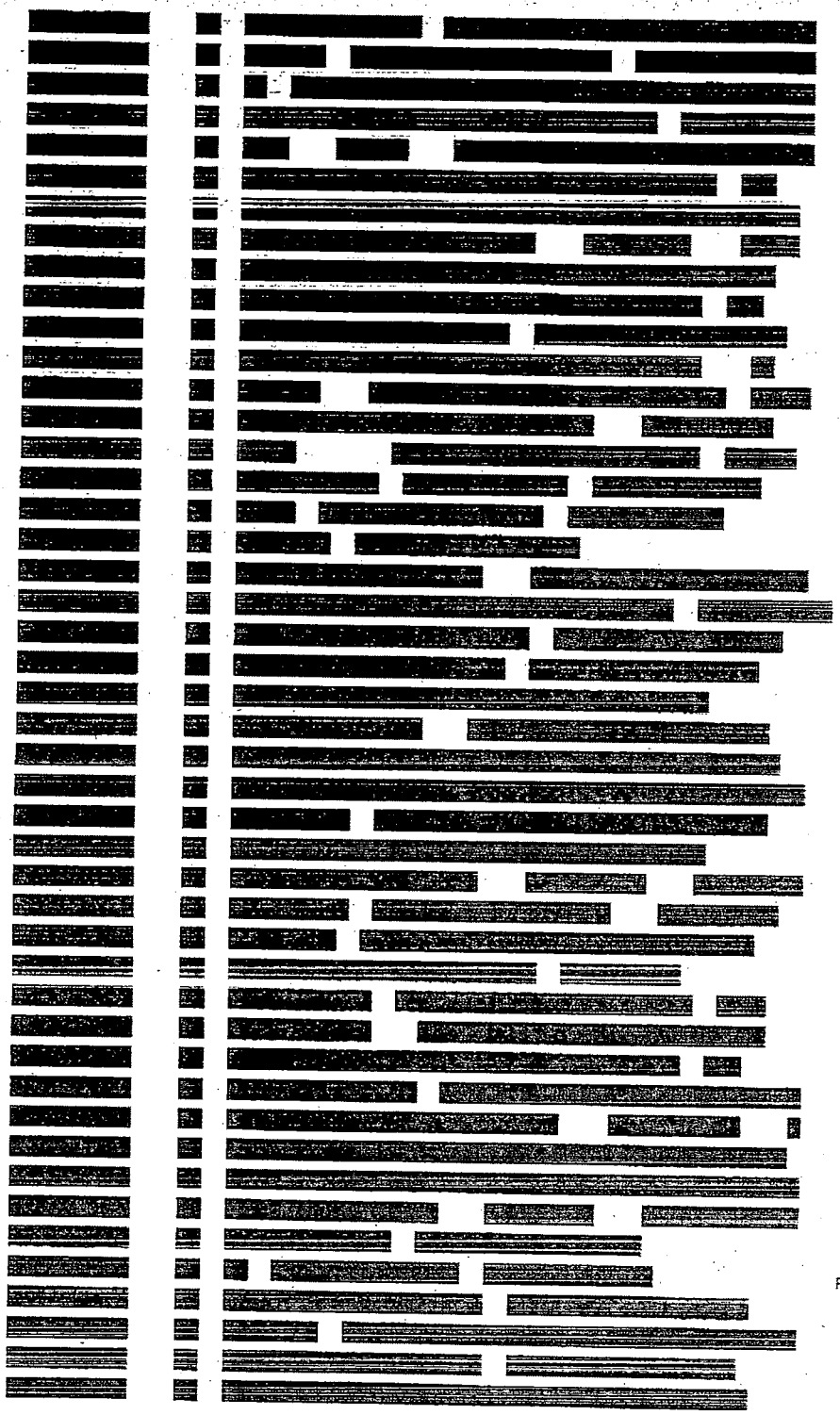

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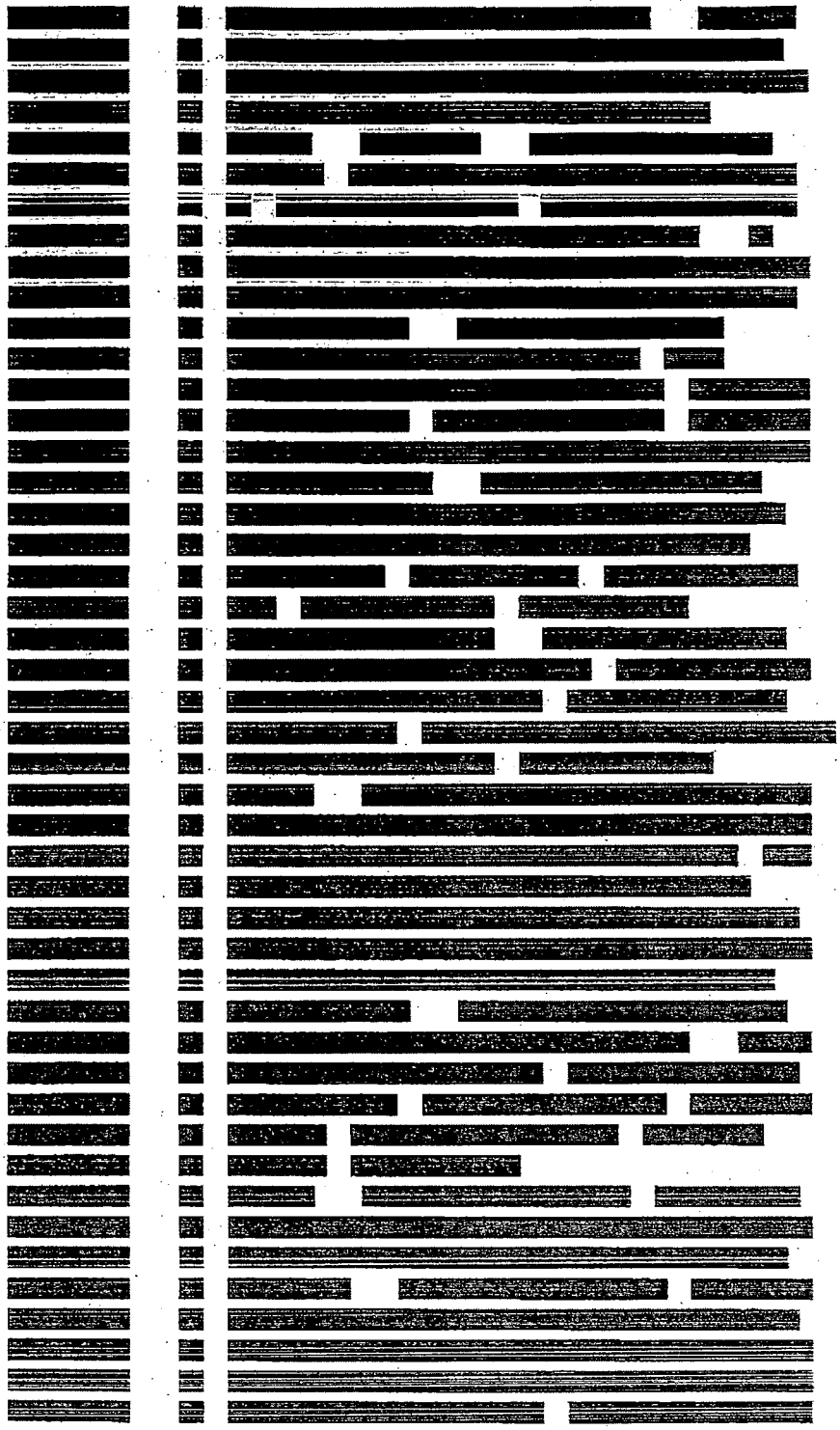

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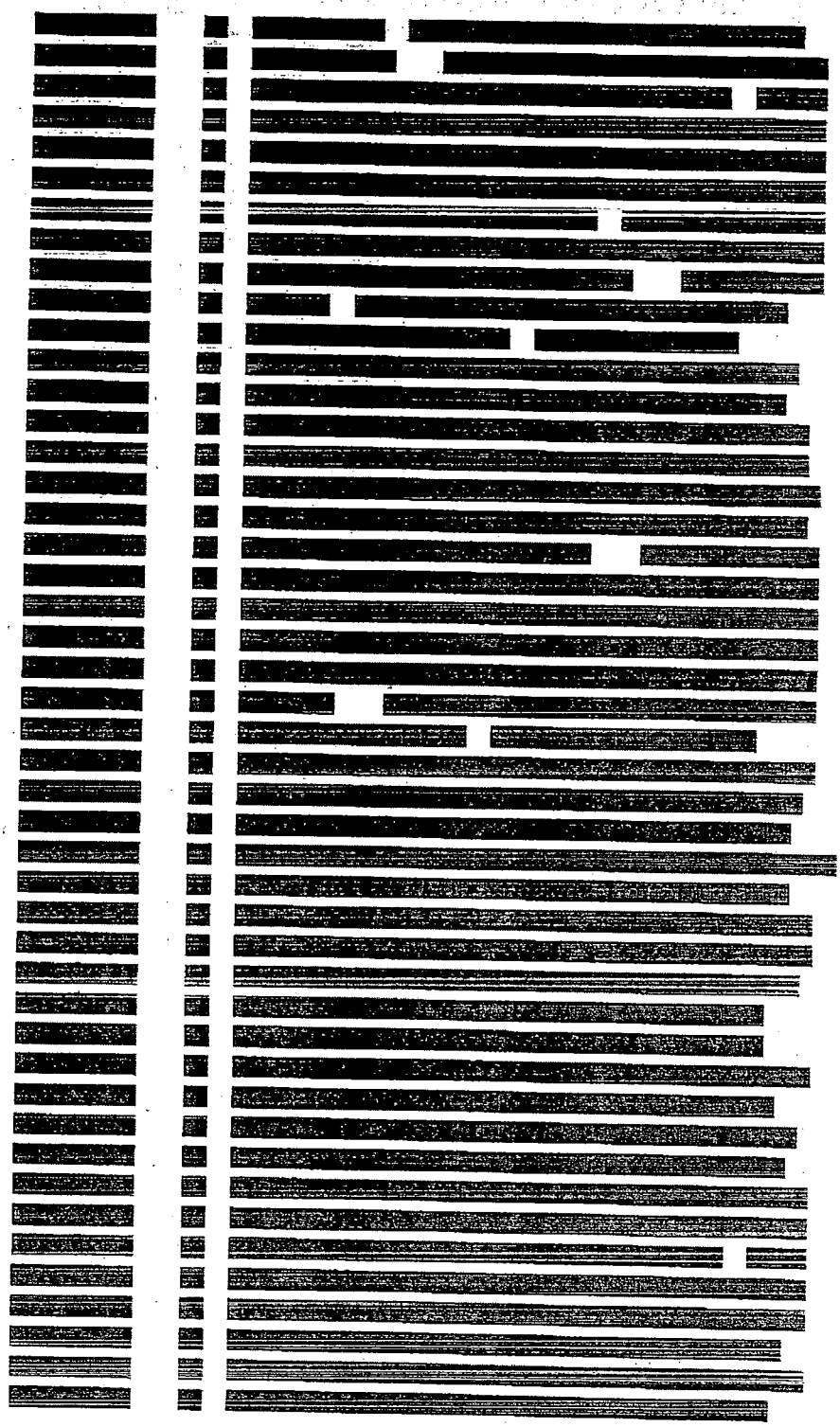

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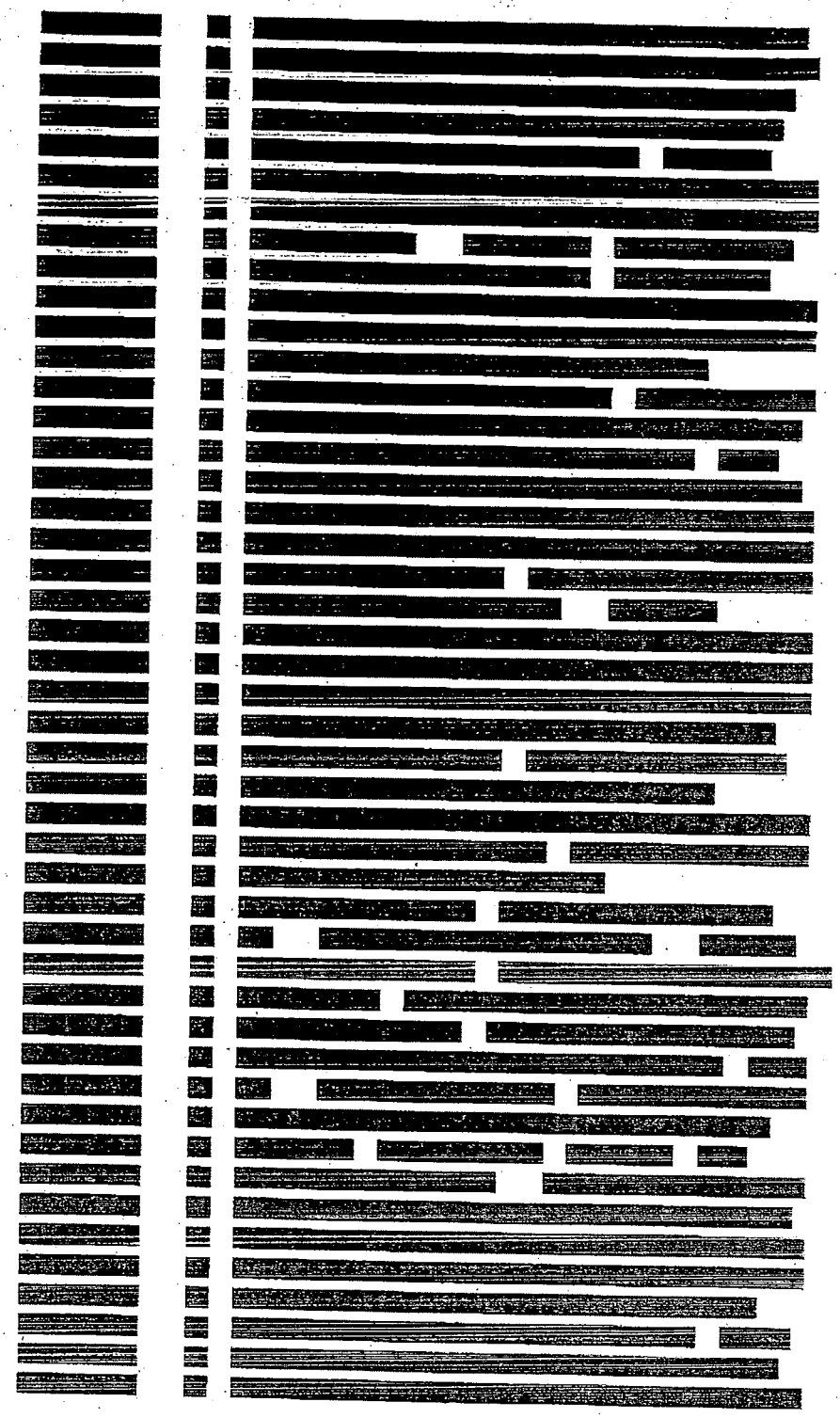

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[redacted] INVESTOR

021517 SYS 90 FHLMC DCC PMM STANDARD NOTE DONE
021517 SYS 90 PRIOR/CURRENT LM ACTIVITY NA BORROWER DECEASE
021517 SYS 90 FRAUD CODE 0 SOL APPROACHING/PAST? NO
021517 SYS 90 ESCALATION TO MANAGEMENT NA OCCUPANCY STATUS
021517 SYS 90 UNKNOWN PTD 6/1/13 UPB $58644 97 ESCROW
021517 SYS 90 BALANCE $7847 82 CURRENT INT RATE 9 5% ORIG
021517 SYS 90 INTEREST RATE 9/5% NOTE DATE ORIG NOTE
021517 SYS 90 AMOUNT $ ORIG LENDER ABN AMRO BLANK ENDORSED
021517 SYS 90 ASSIGNMENTS/ALLONGES/ENDORSEMENTS COMPLETED
021517 SYS 90 (YES/NO) ASSIGNMENT TO FHLMC MERGER/POA
021517 SYS 90 MERGER MI (YES/NO) NO CORPORATE WITNESS
021517 SYS 90 ADDITIONAL INFO CITILINK PAYMENT HISTORY
021517 SYS 90 WAITING FOR LIST OF DOCUMENTS NEEDED FROM ATTY
021517 SYS 90 ACCELERATION DATE 2/4/14 DEMAND LETTER DATE
021517 SYS 90 SENT/AMOUNT DUE/DUE BY DATE/WHERE SENT/HOW
021517 SYS 90 (MAILING OR PROPERTY) 1/2/13 SENT CERTIFIED AND
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021517 SYS 90 [redacted]

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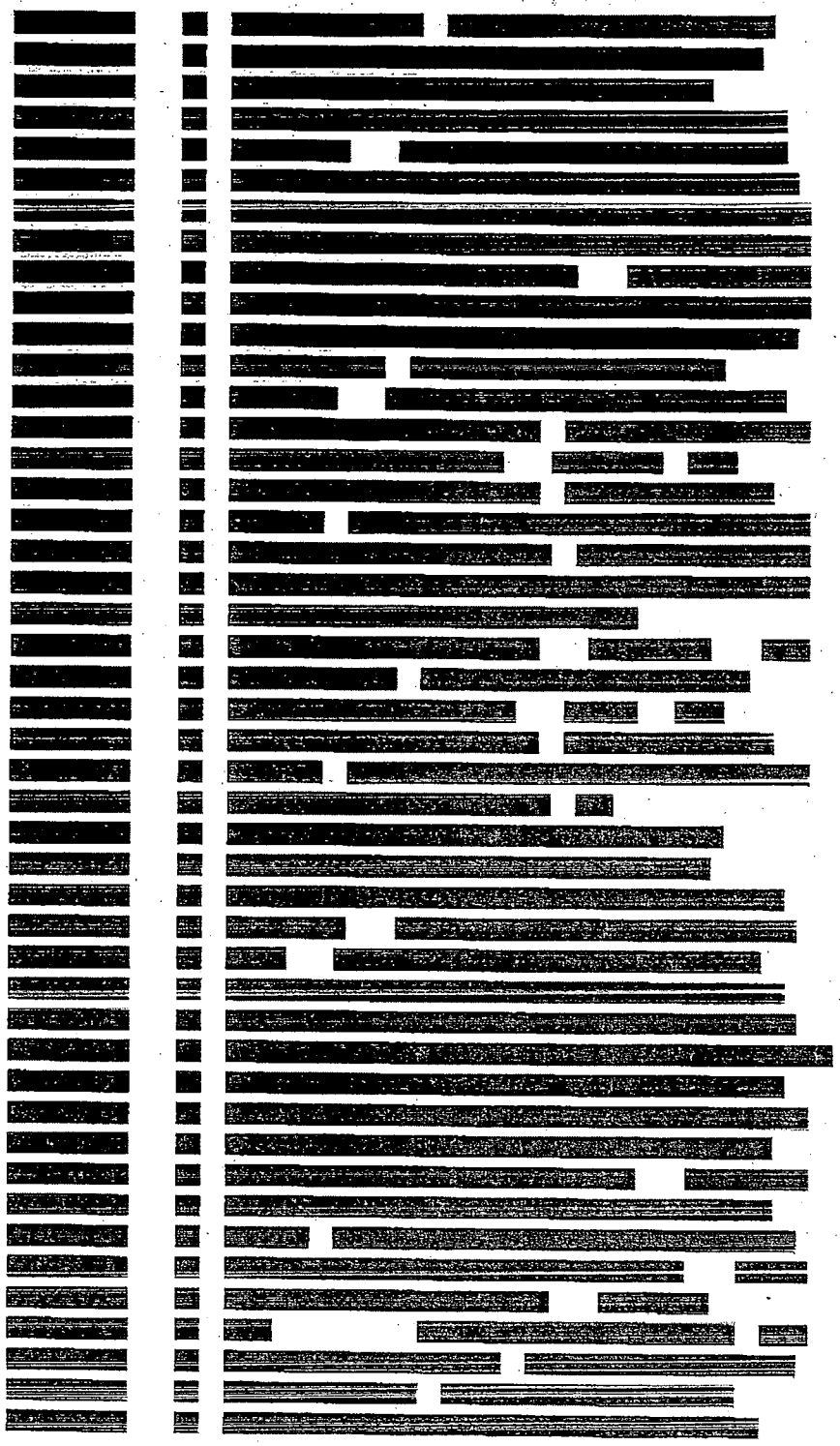

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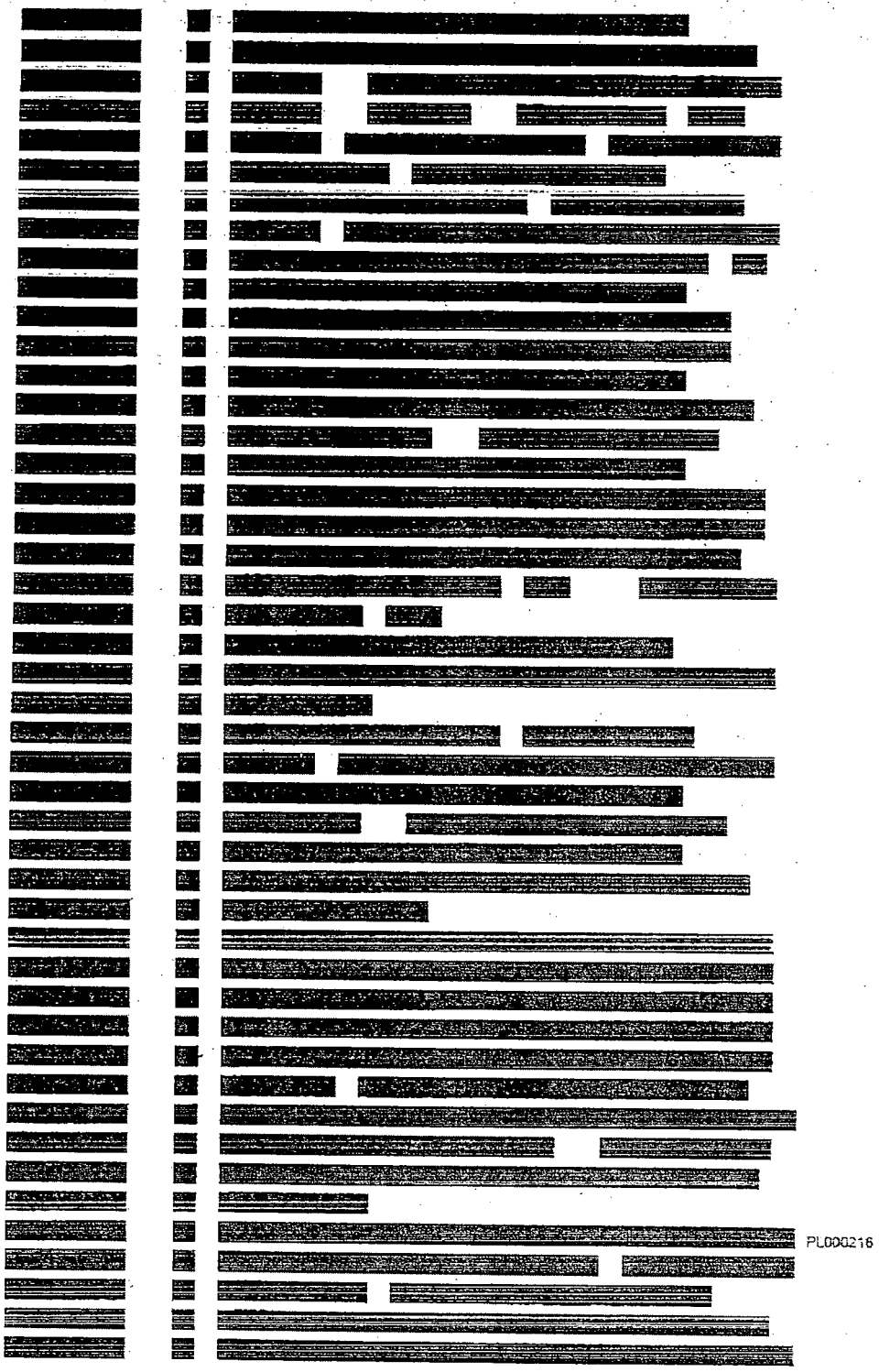
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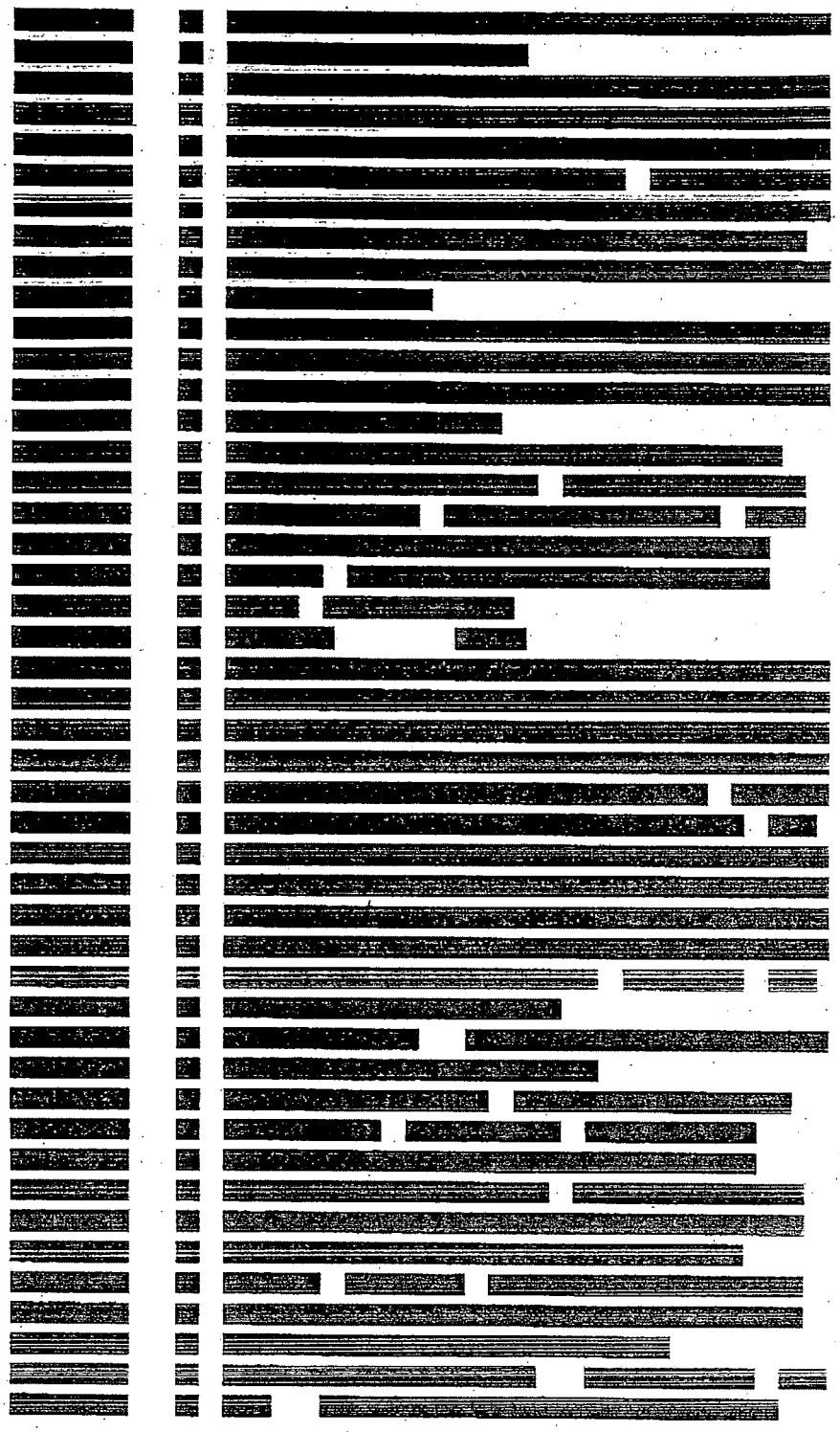

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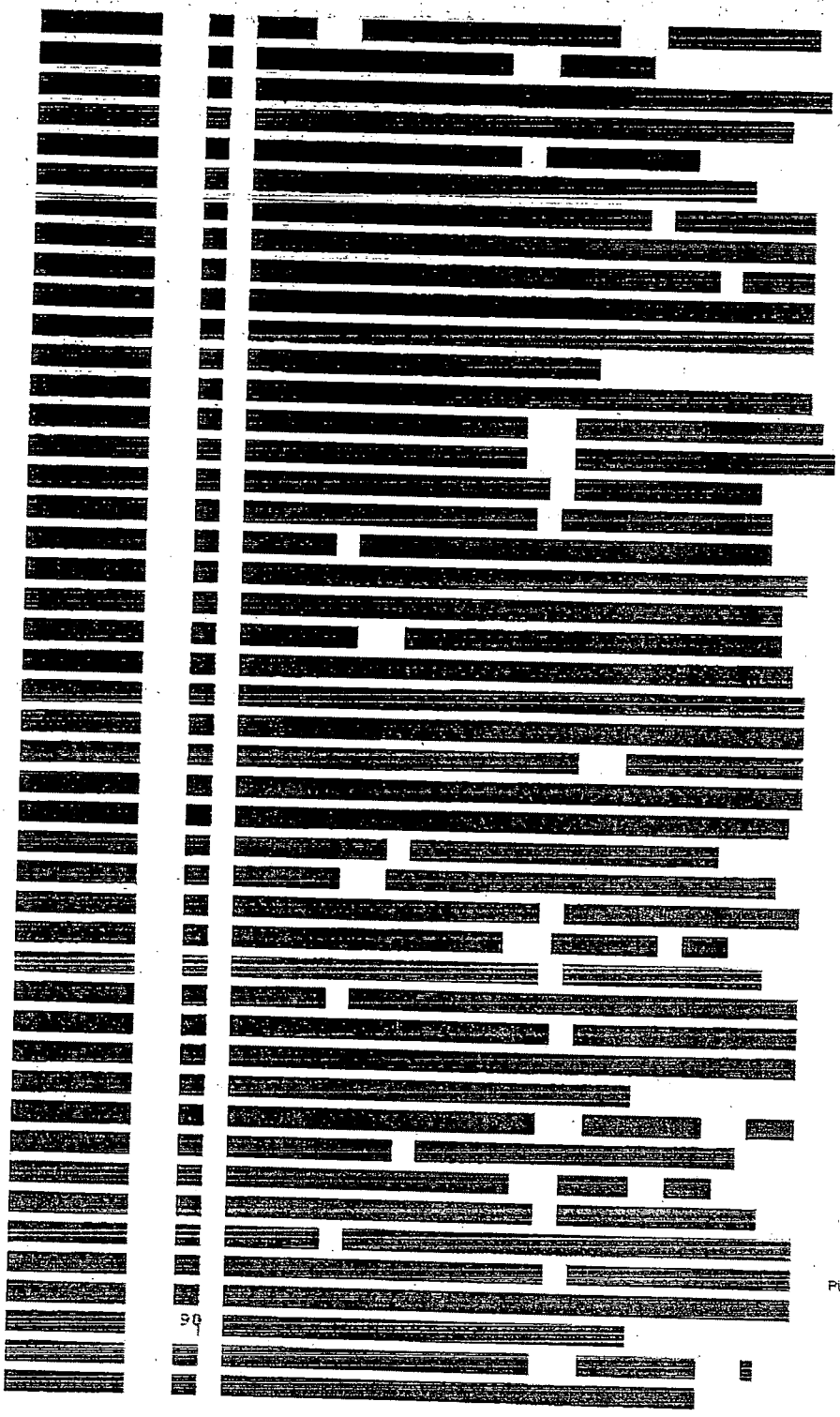
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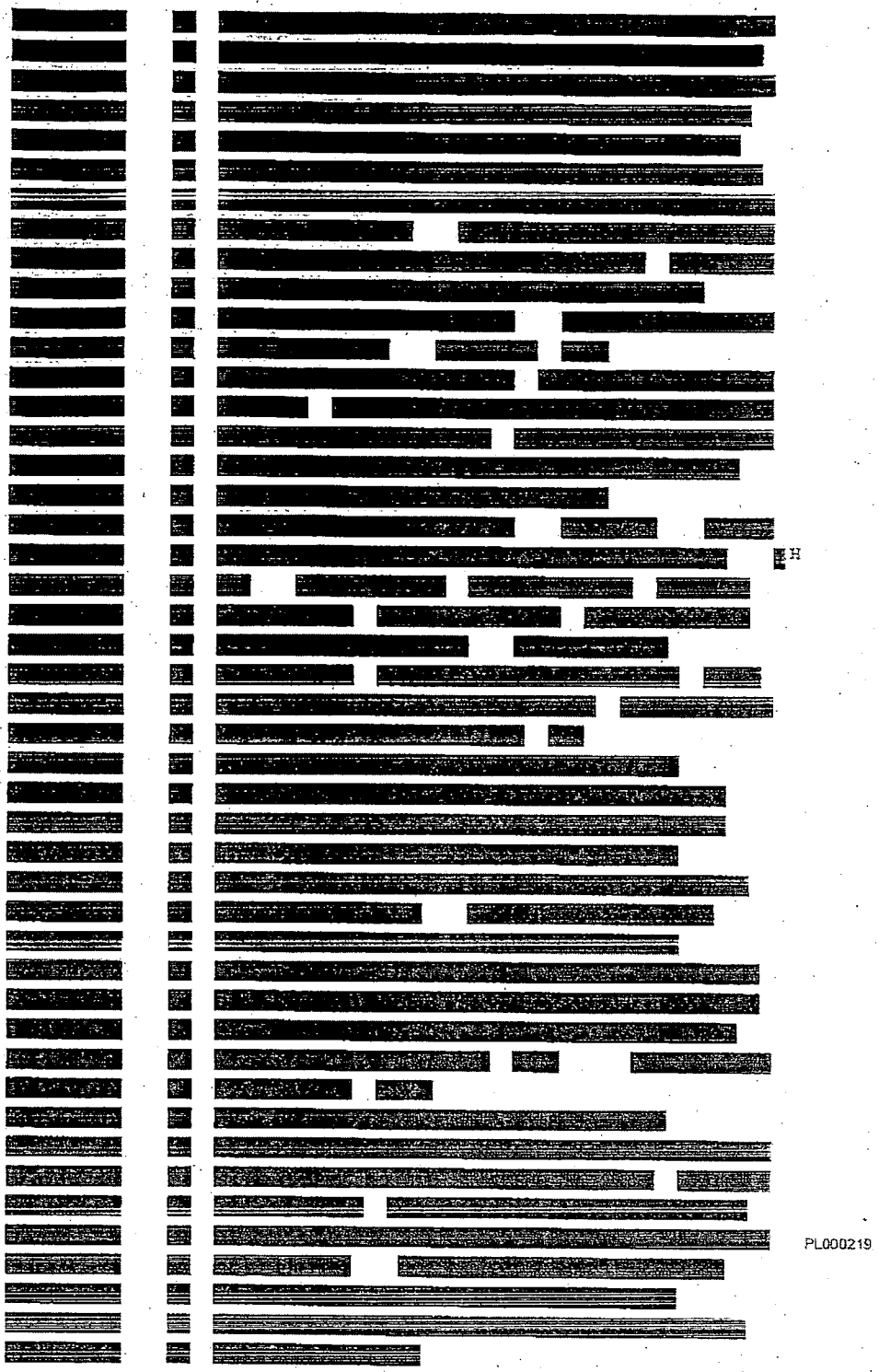

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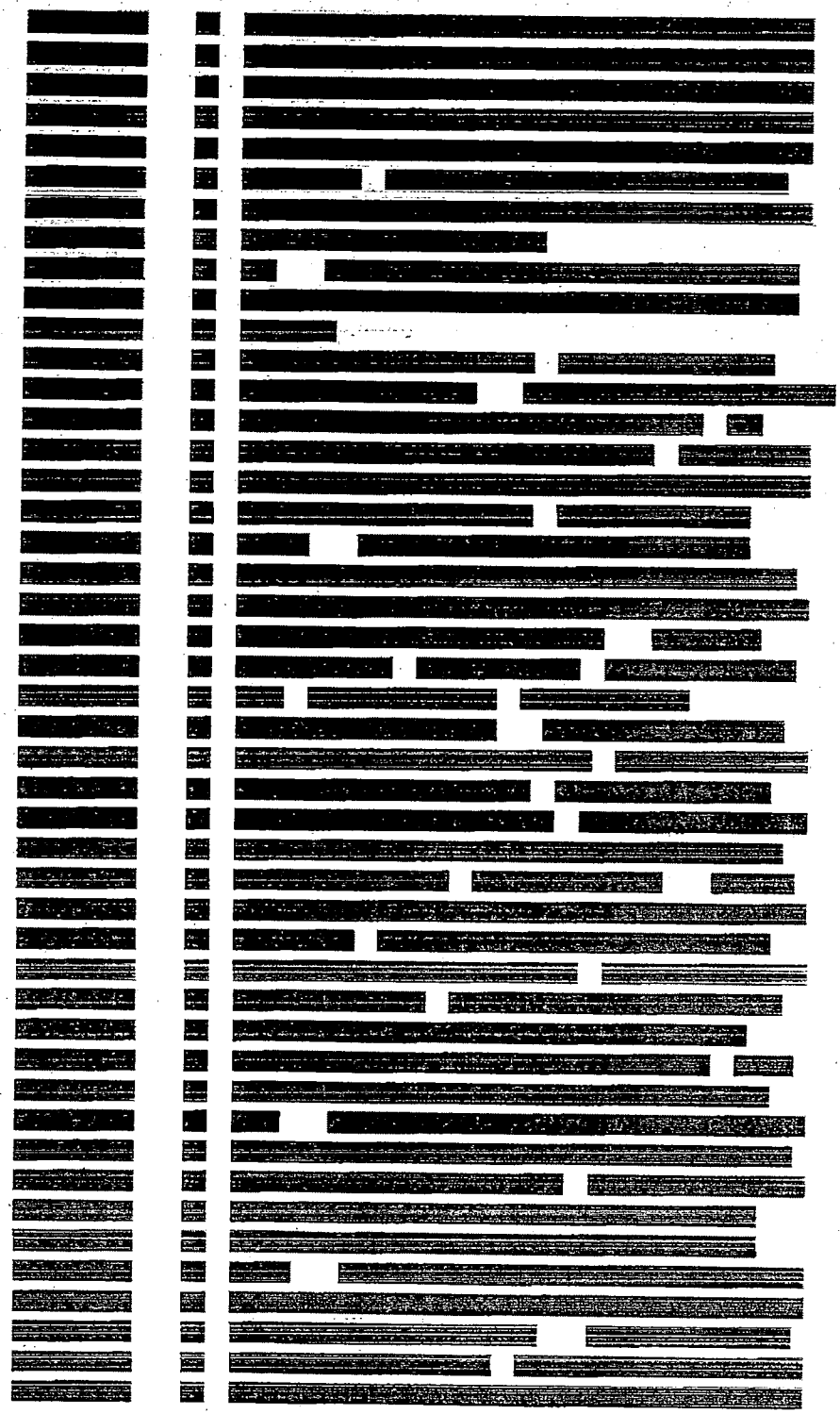

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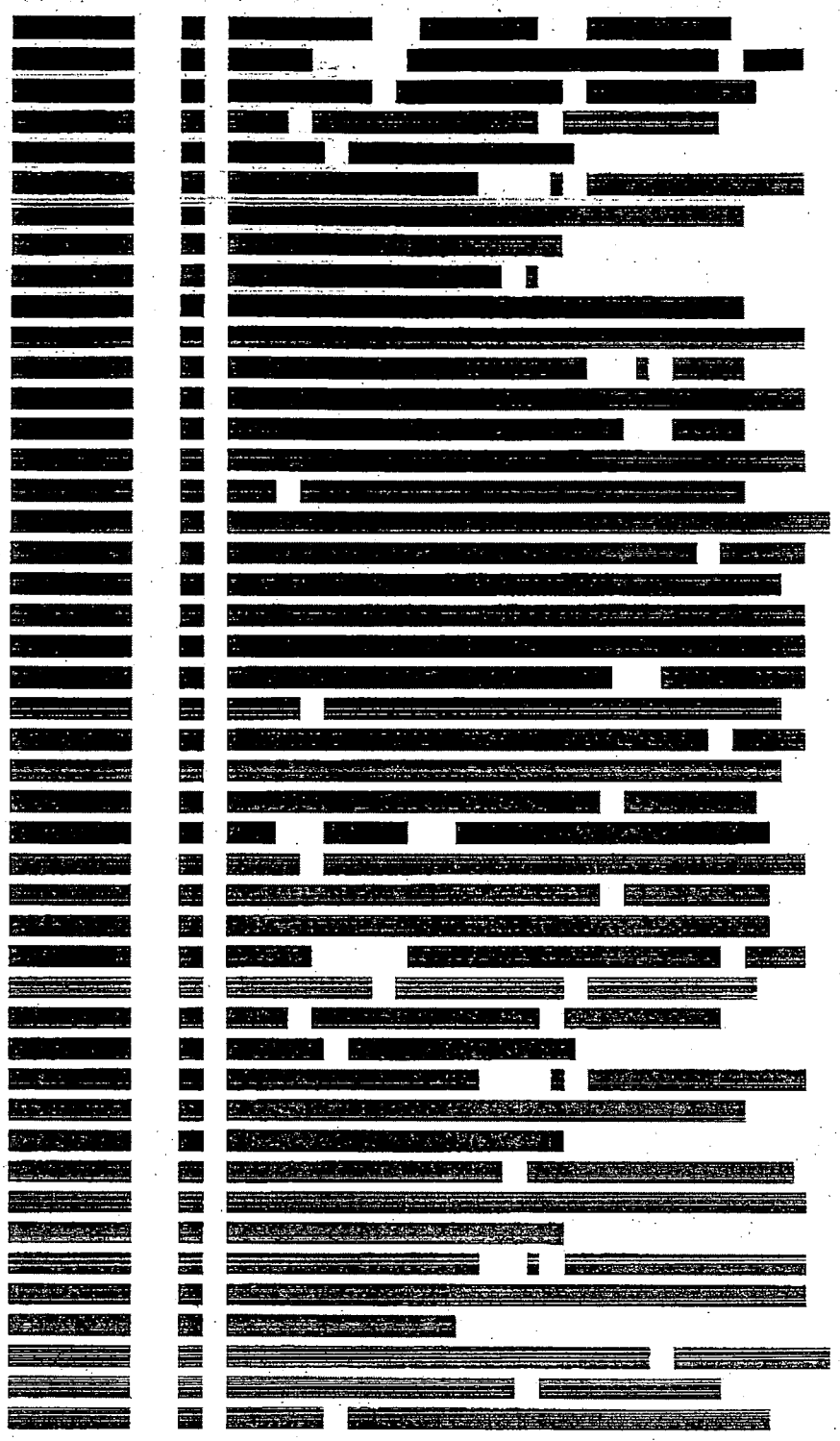

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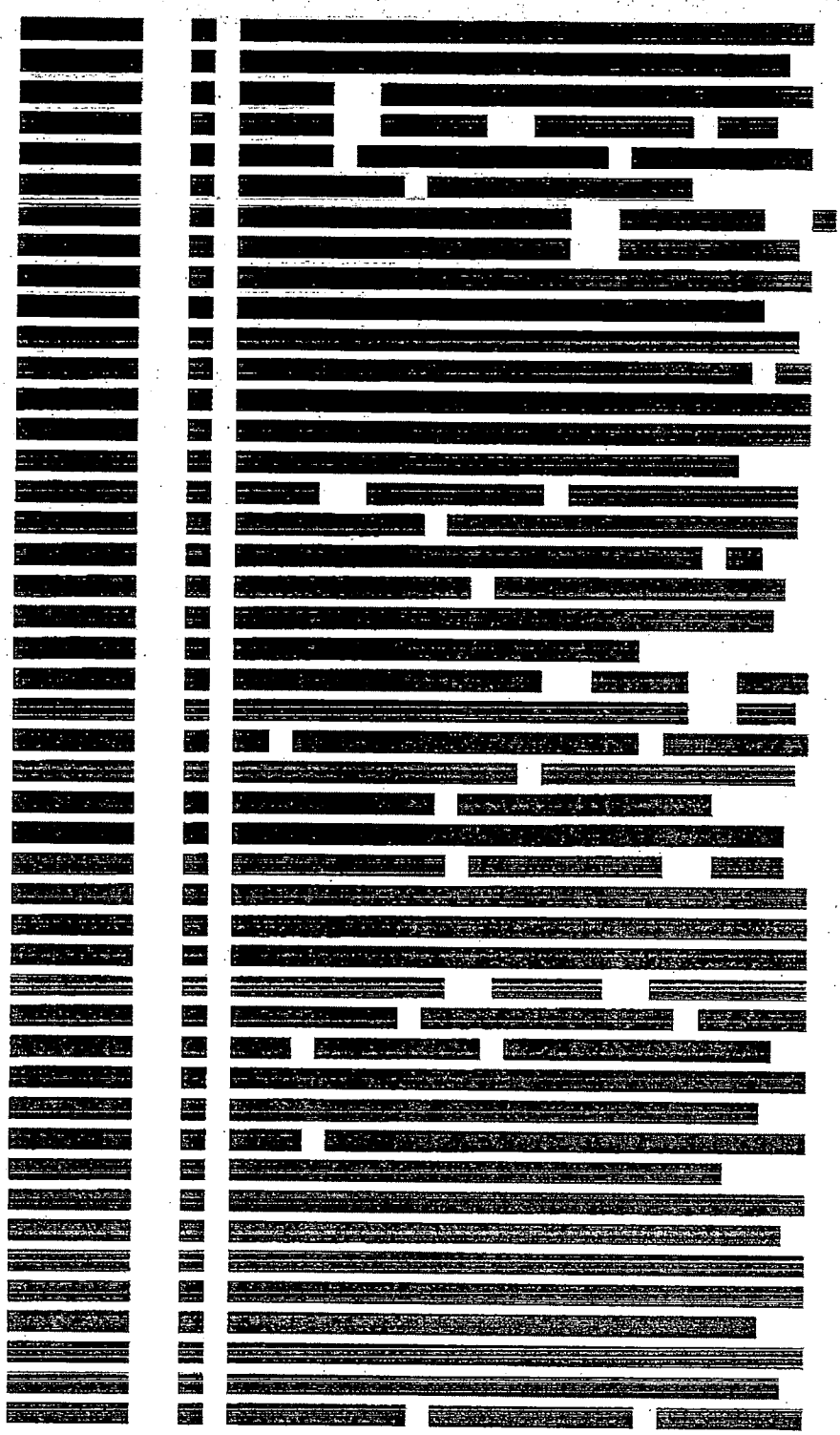

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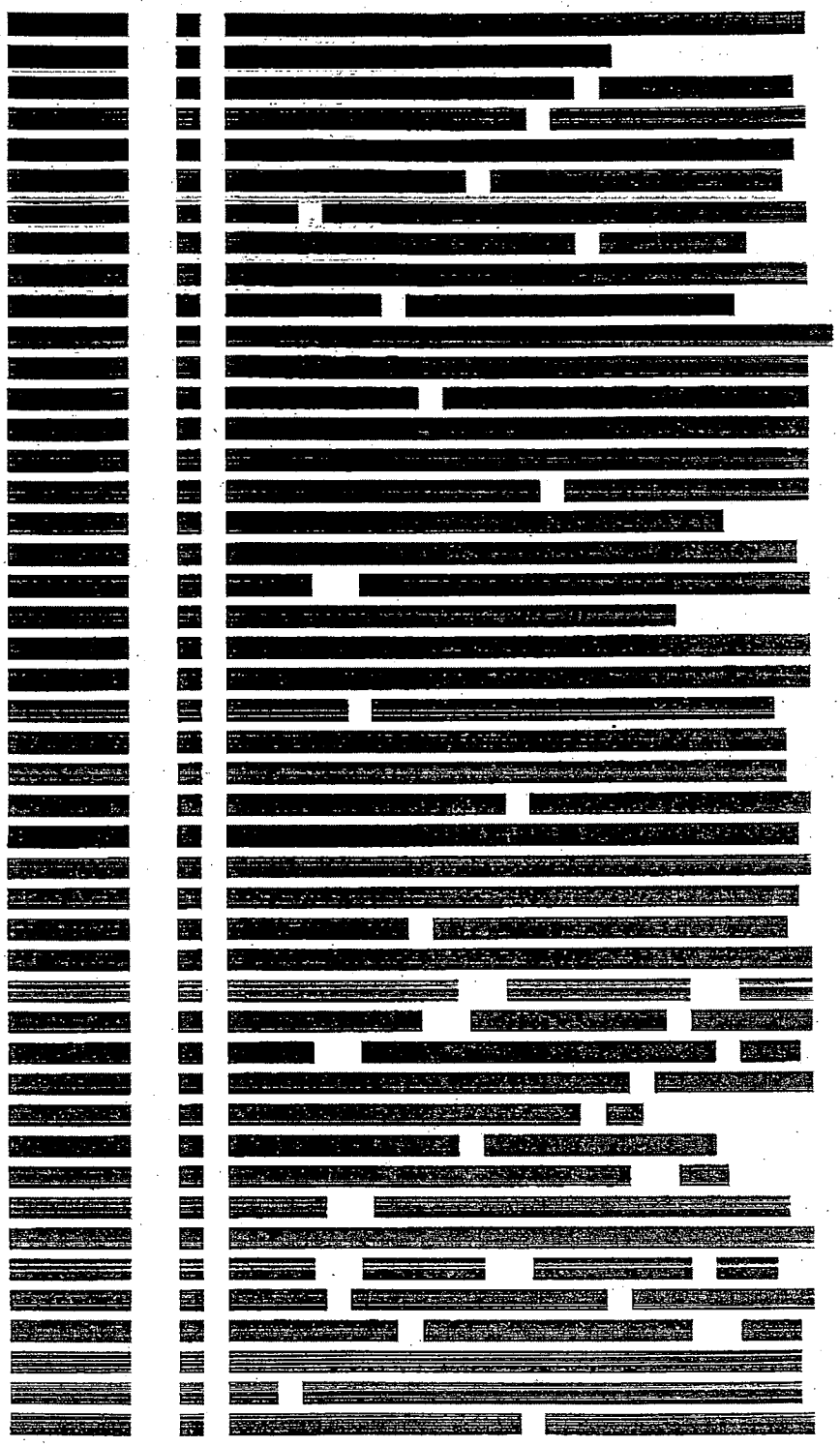

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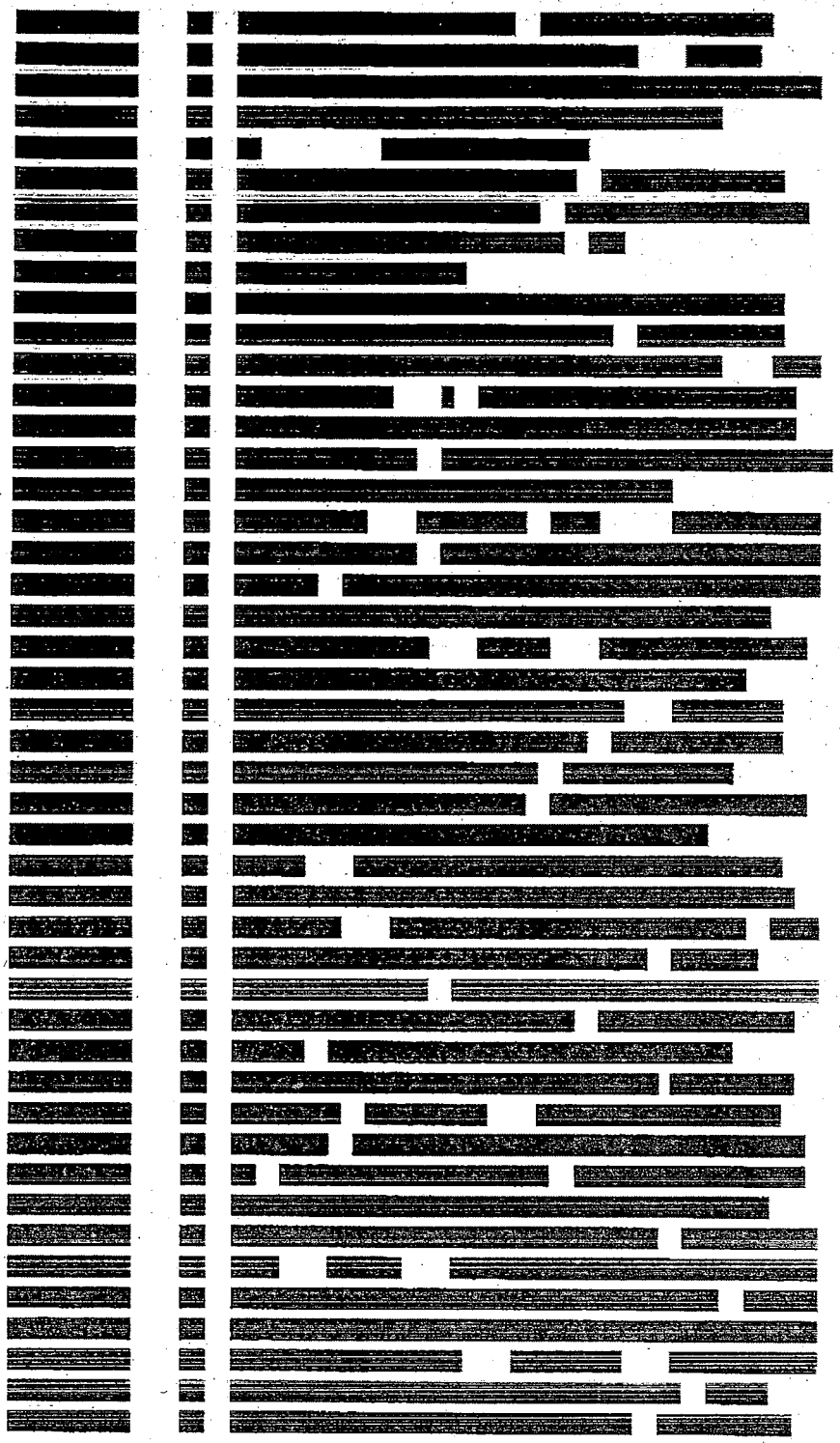

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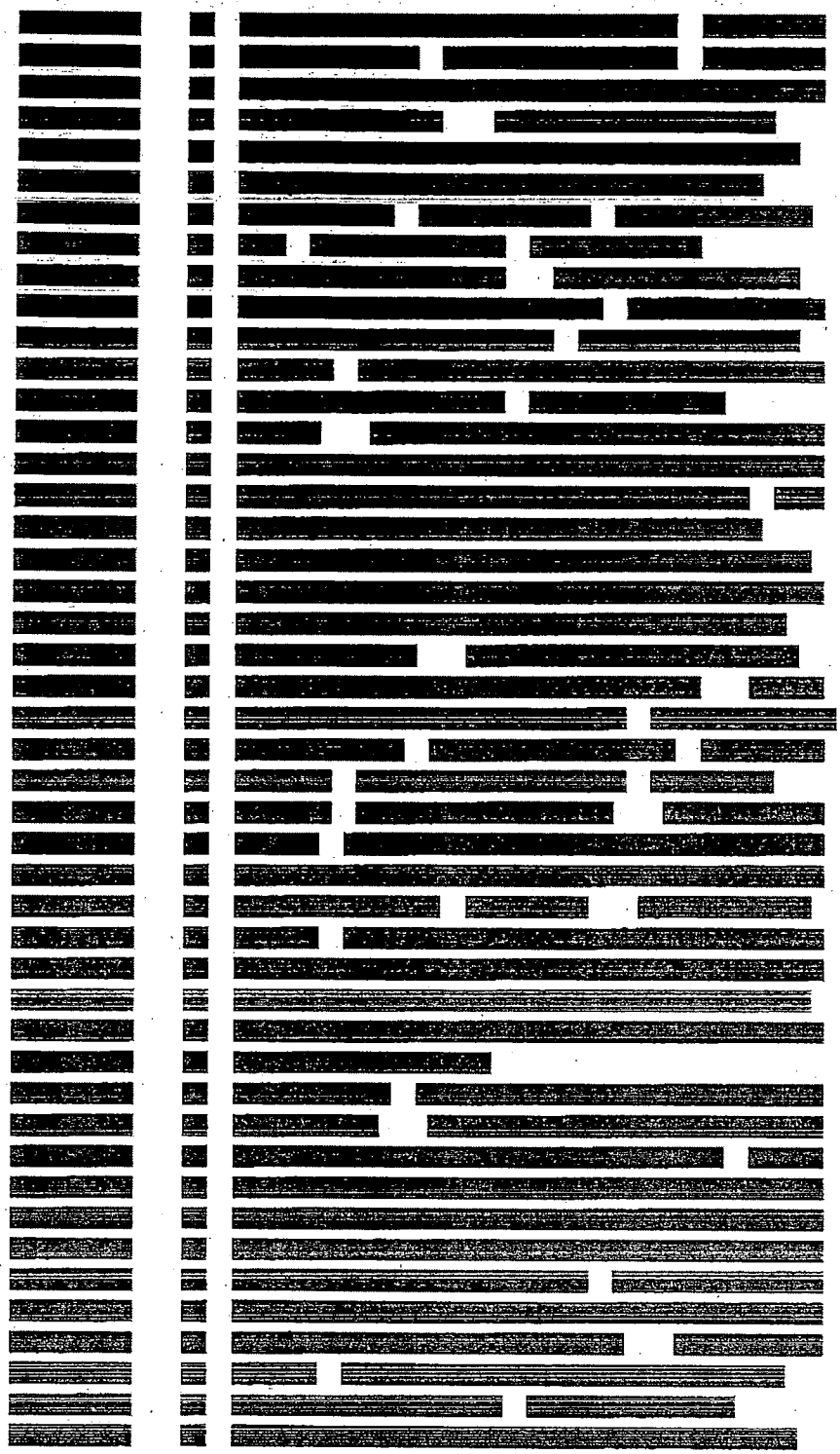

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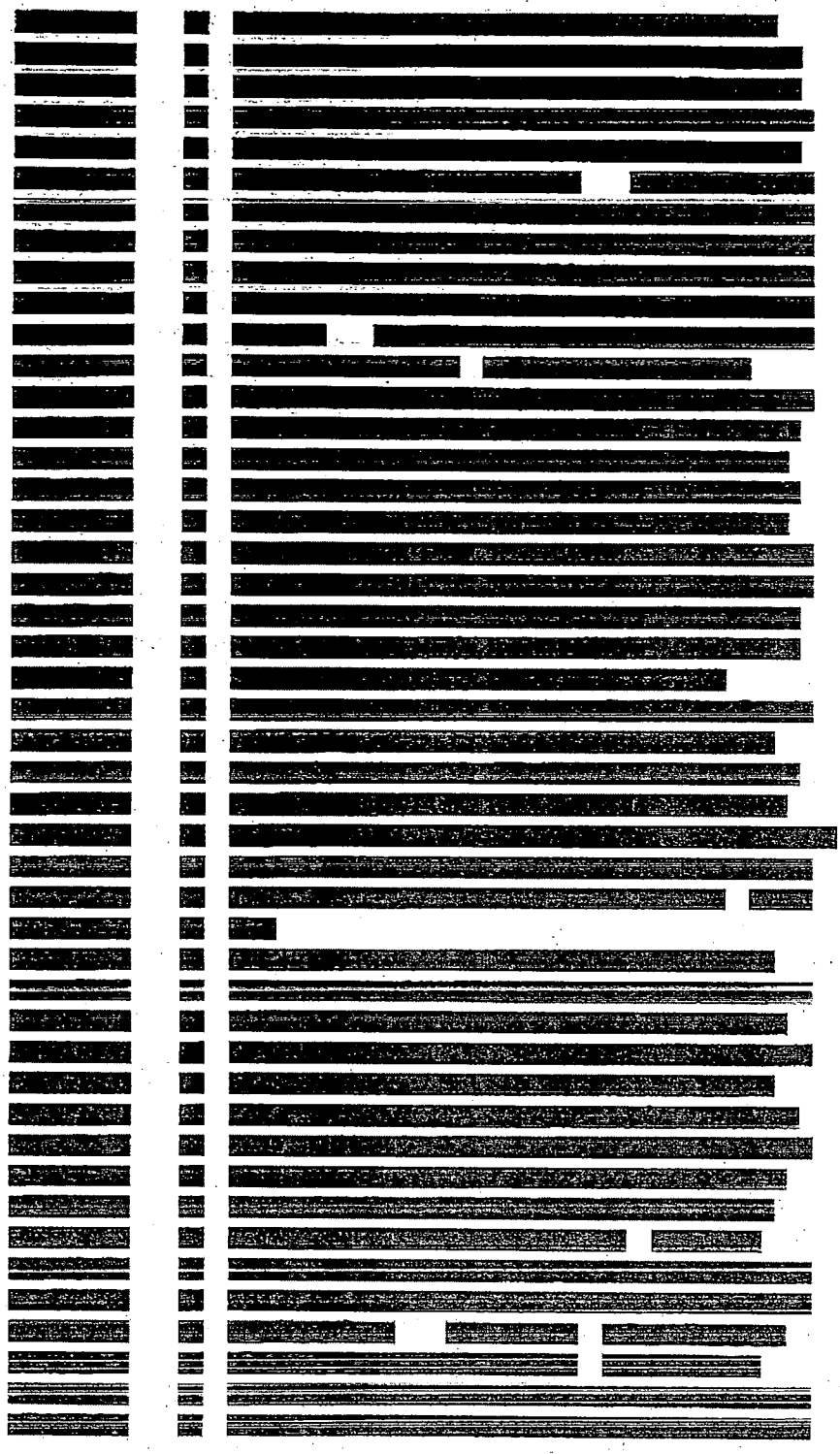

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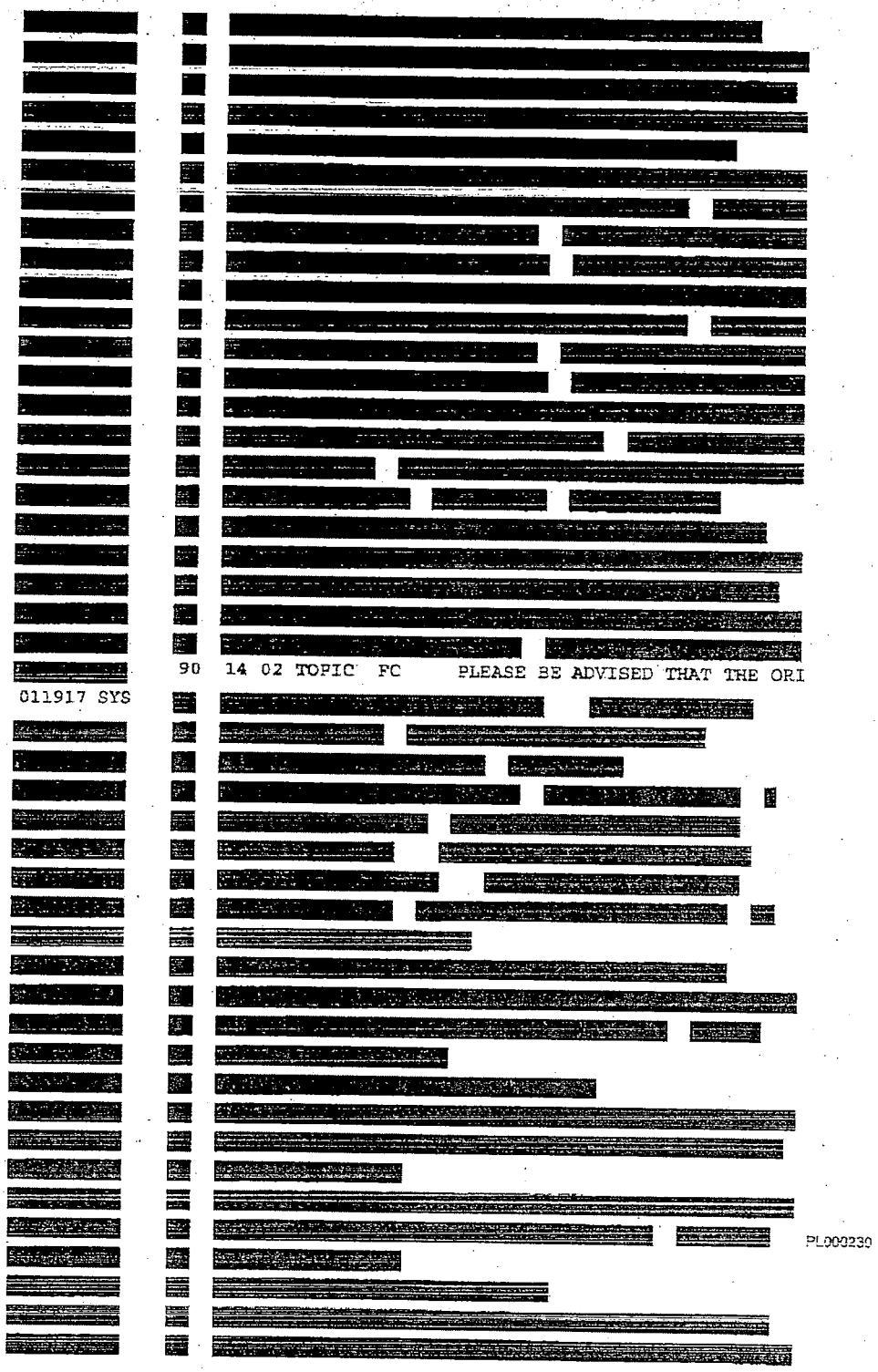
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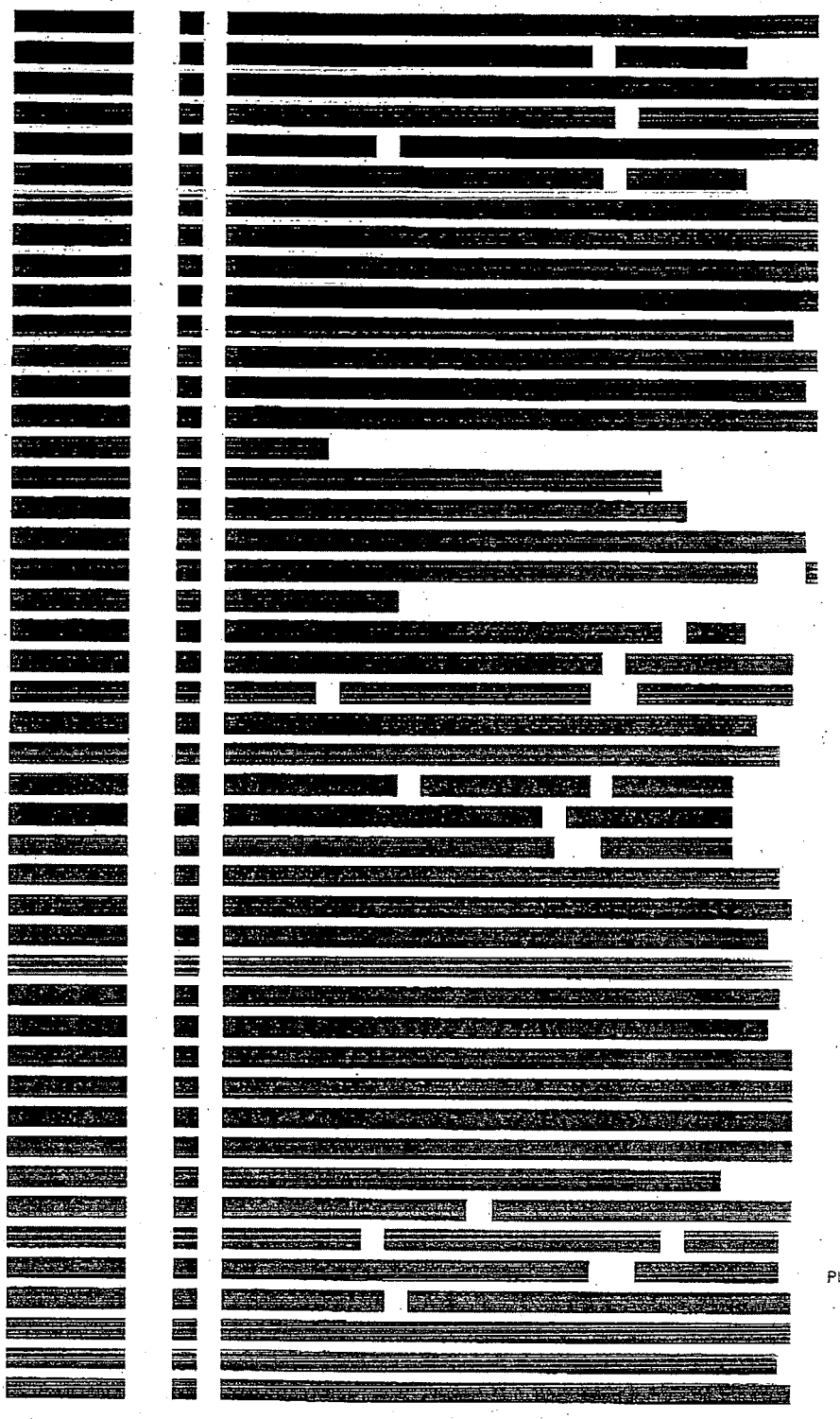
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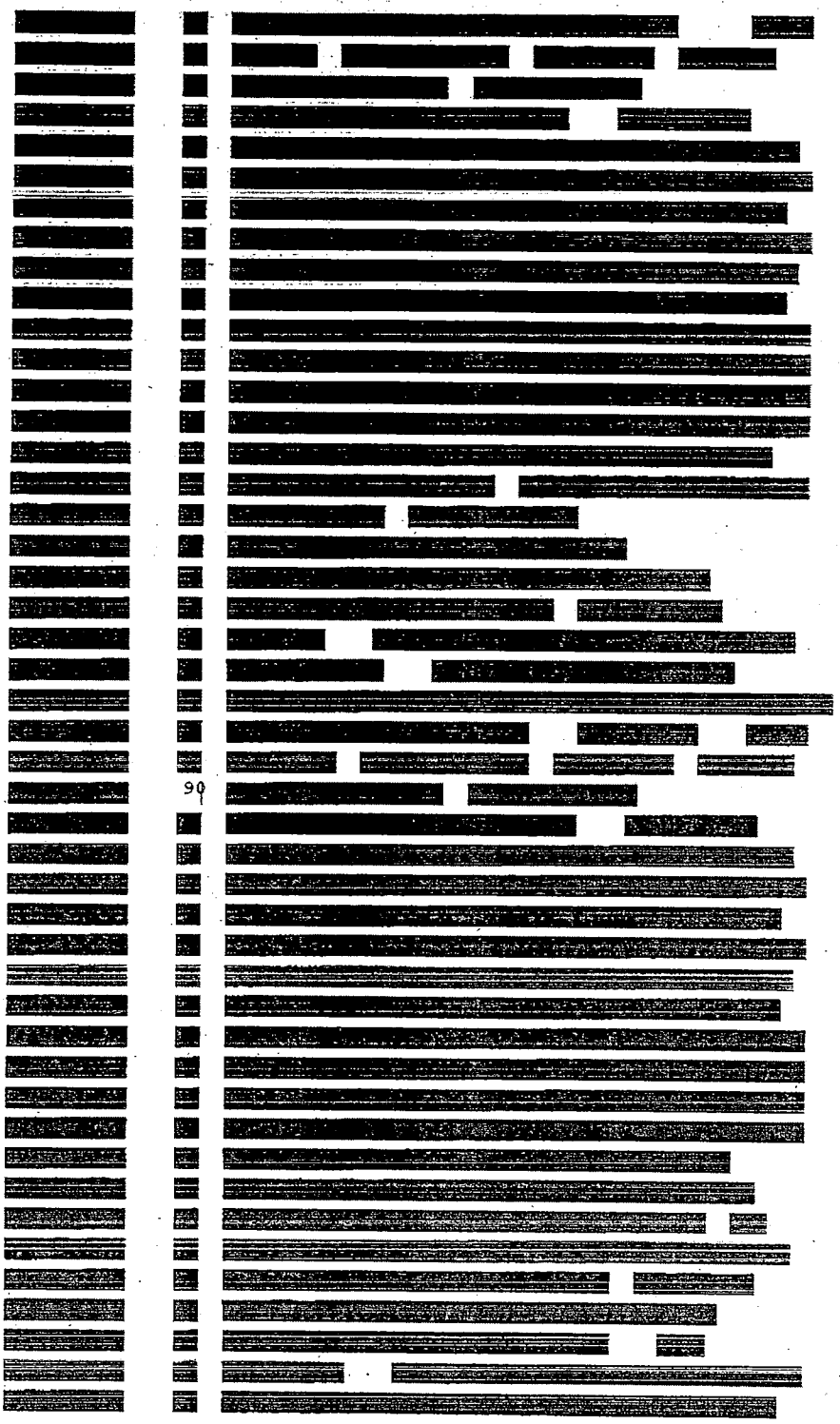
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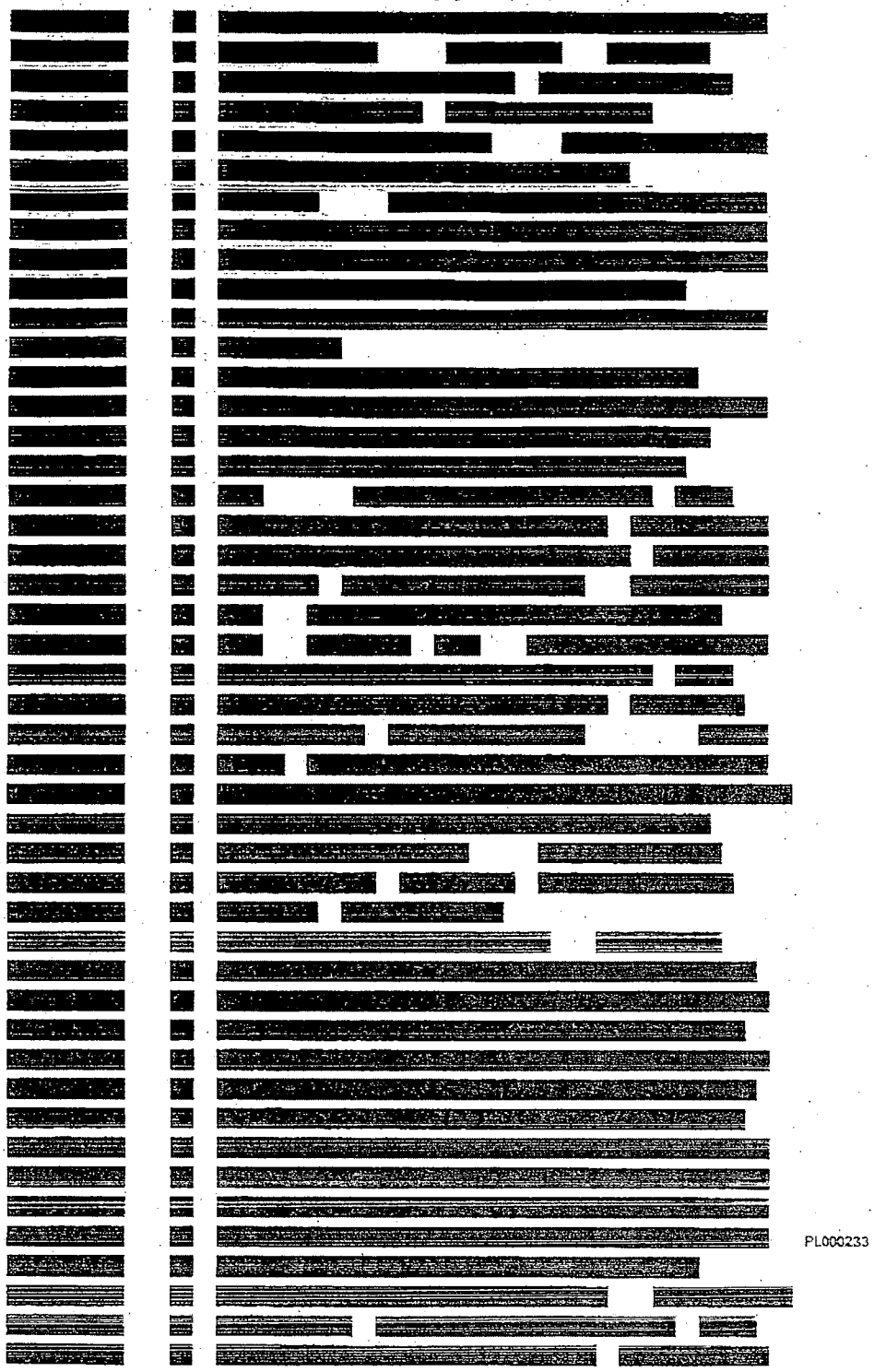

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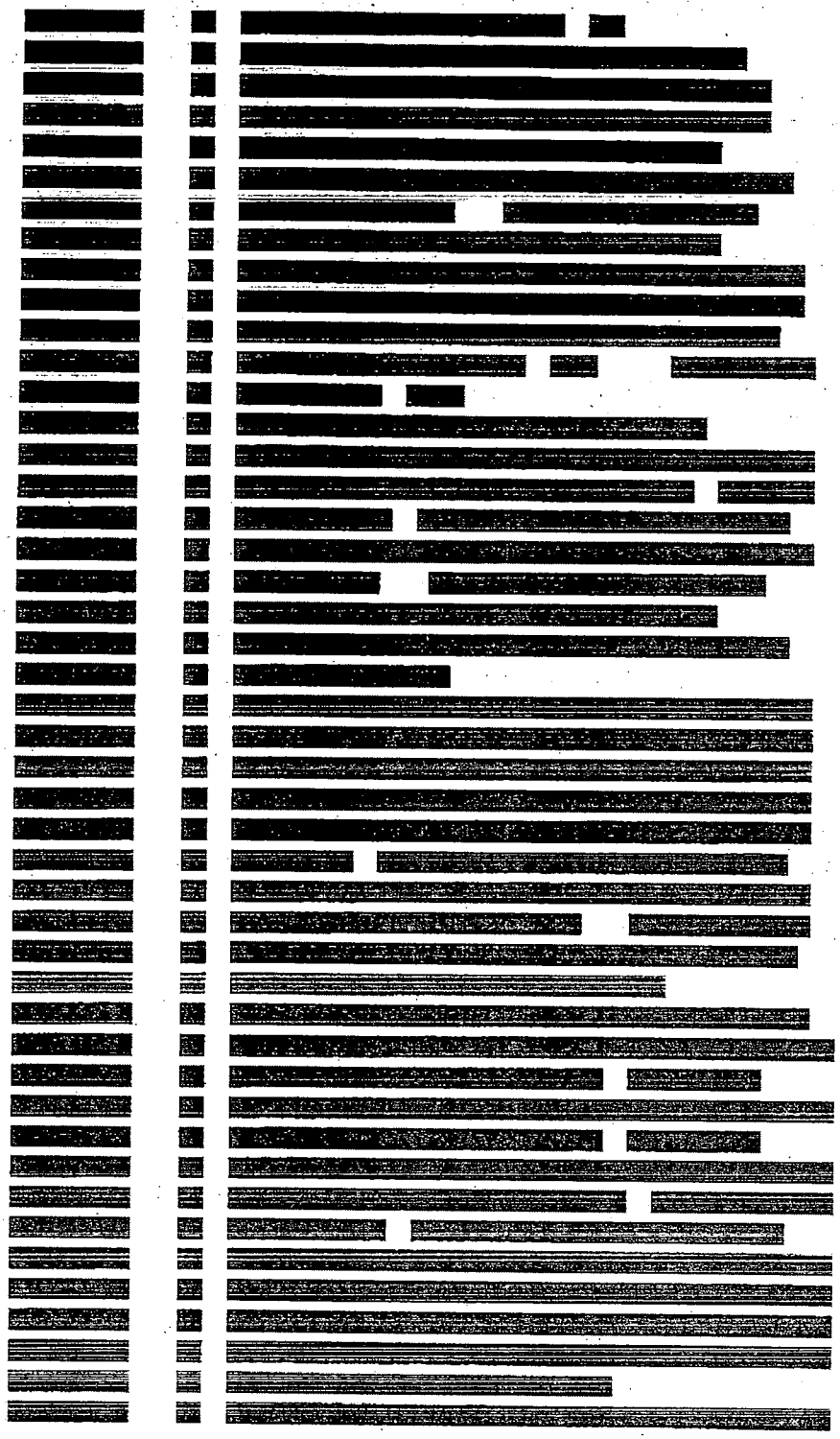

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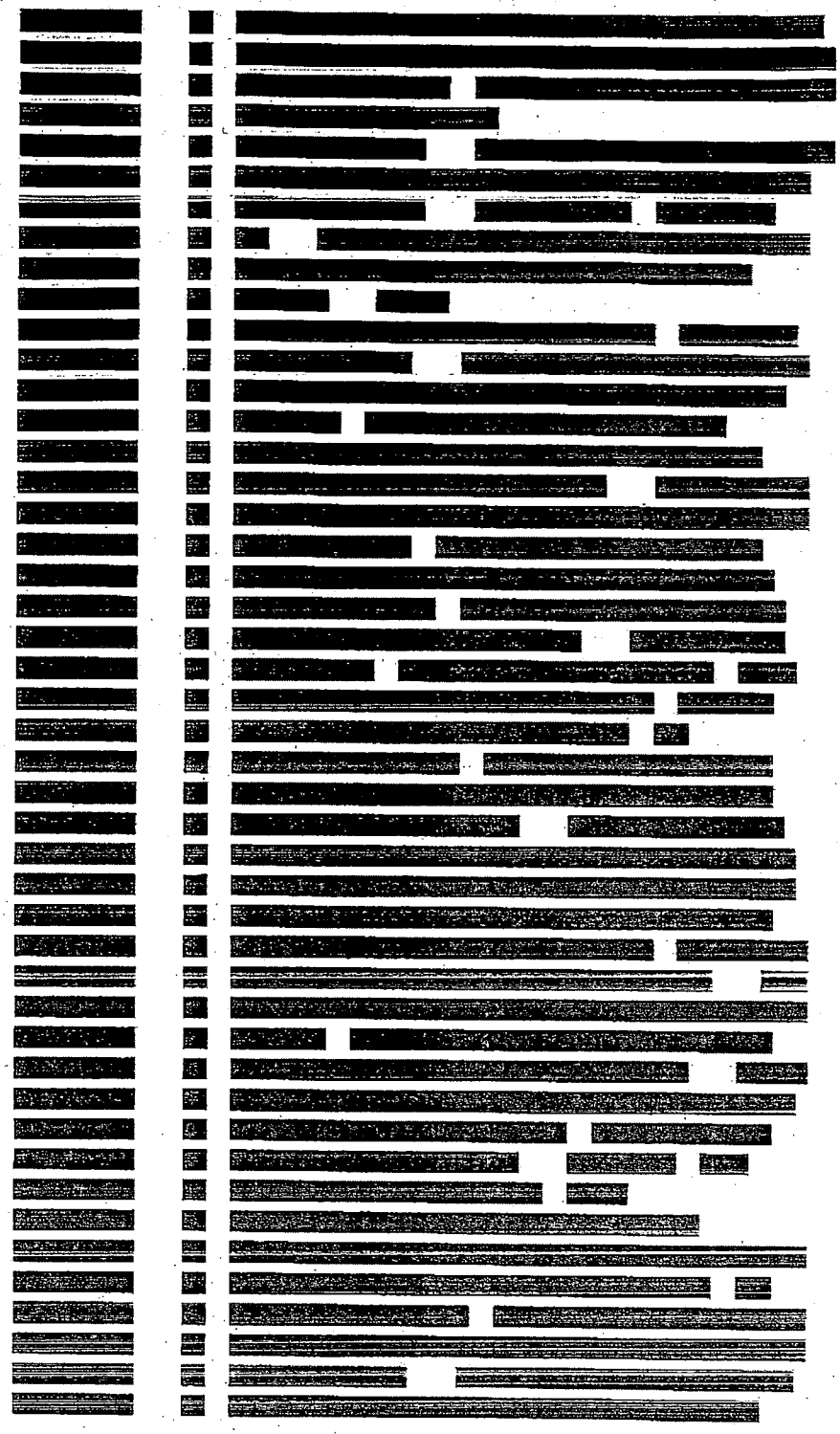

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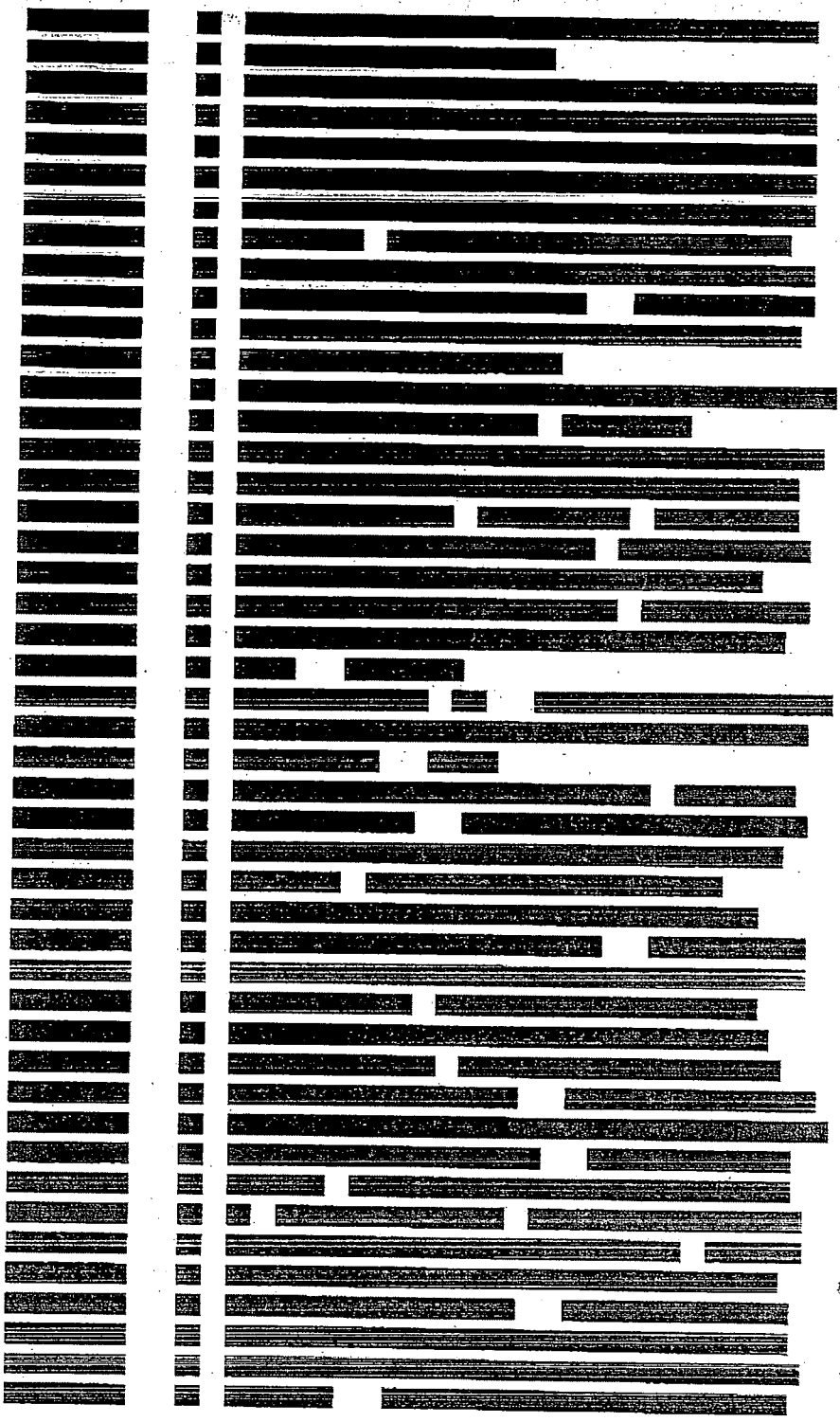

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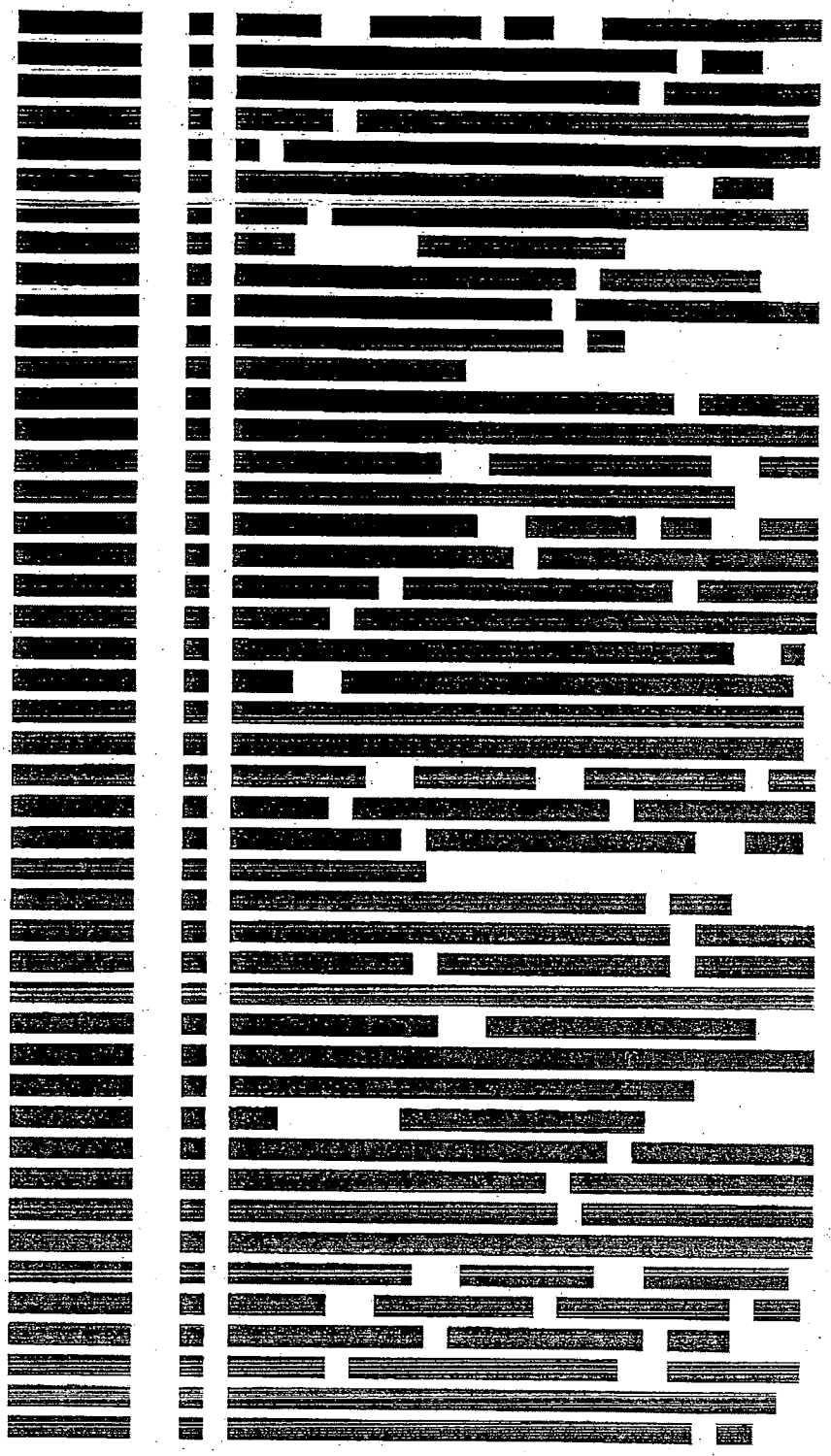

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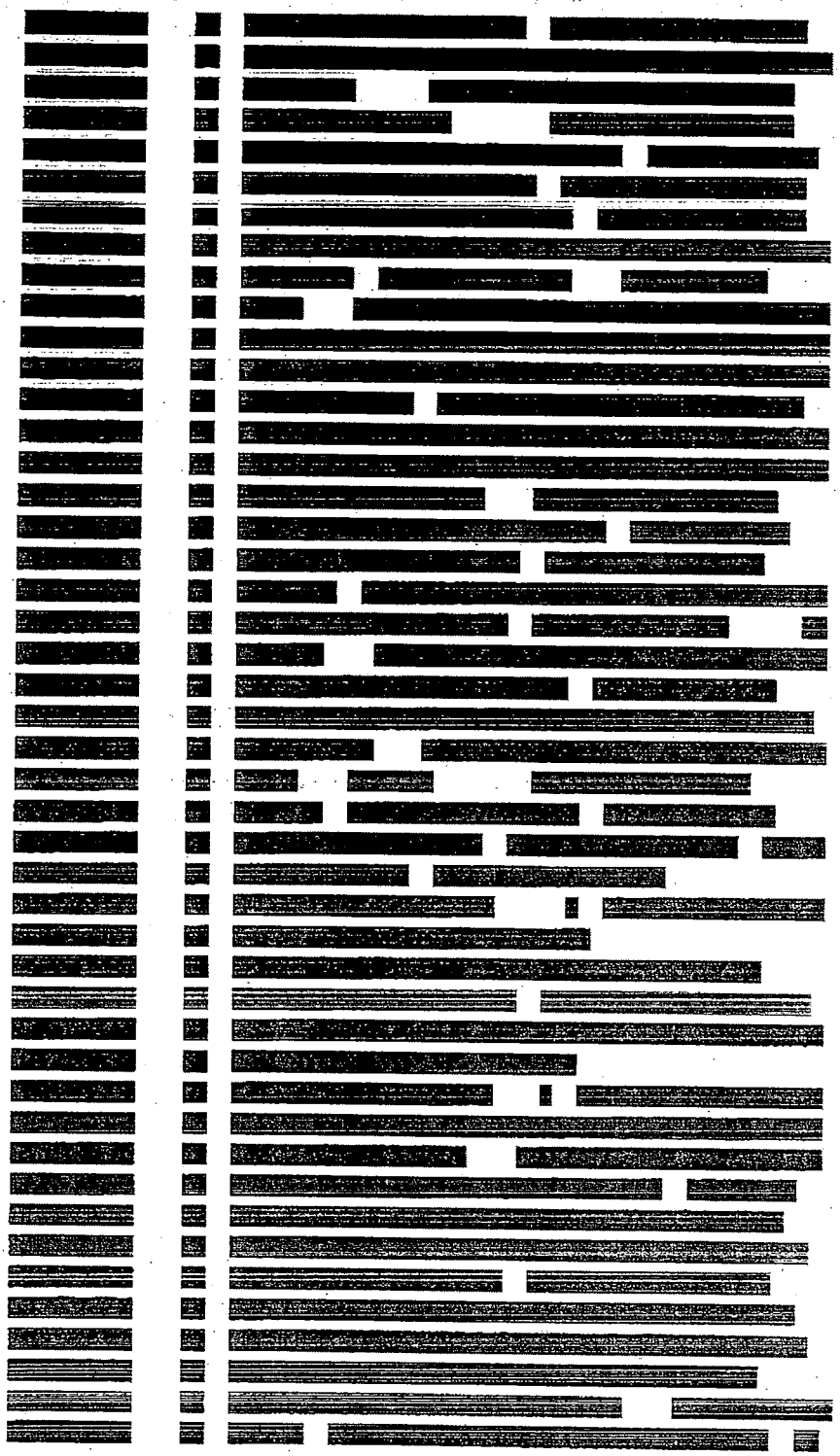

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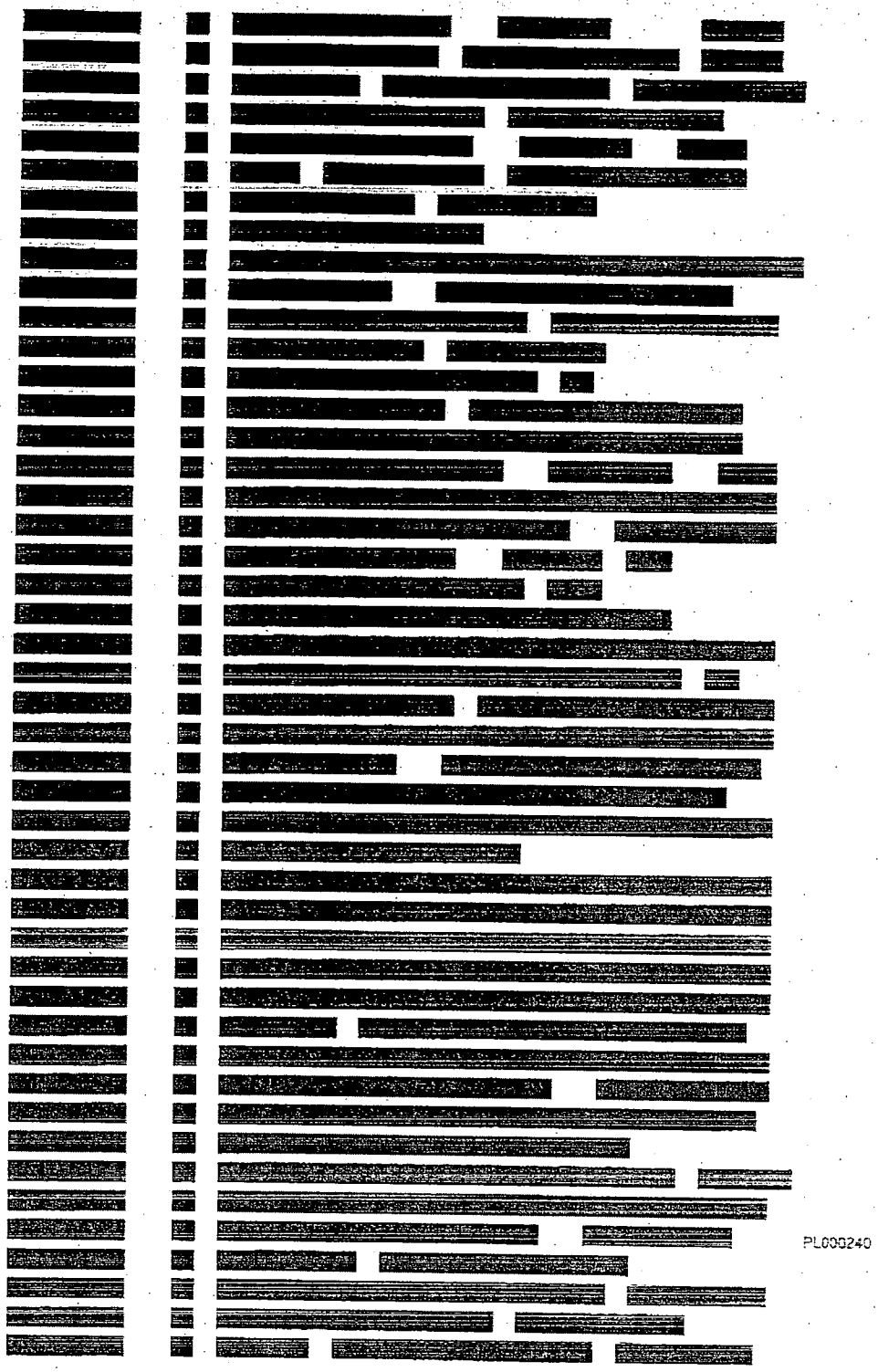
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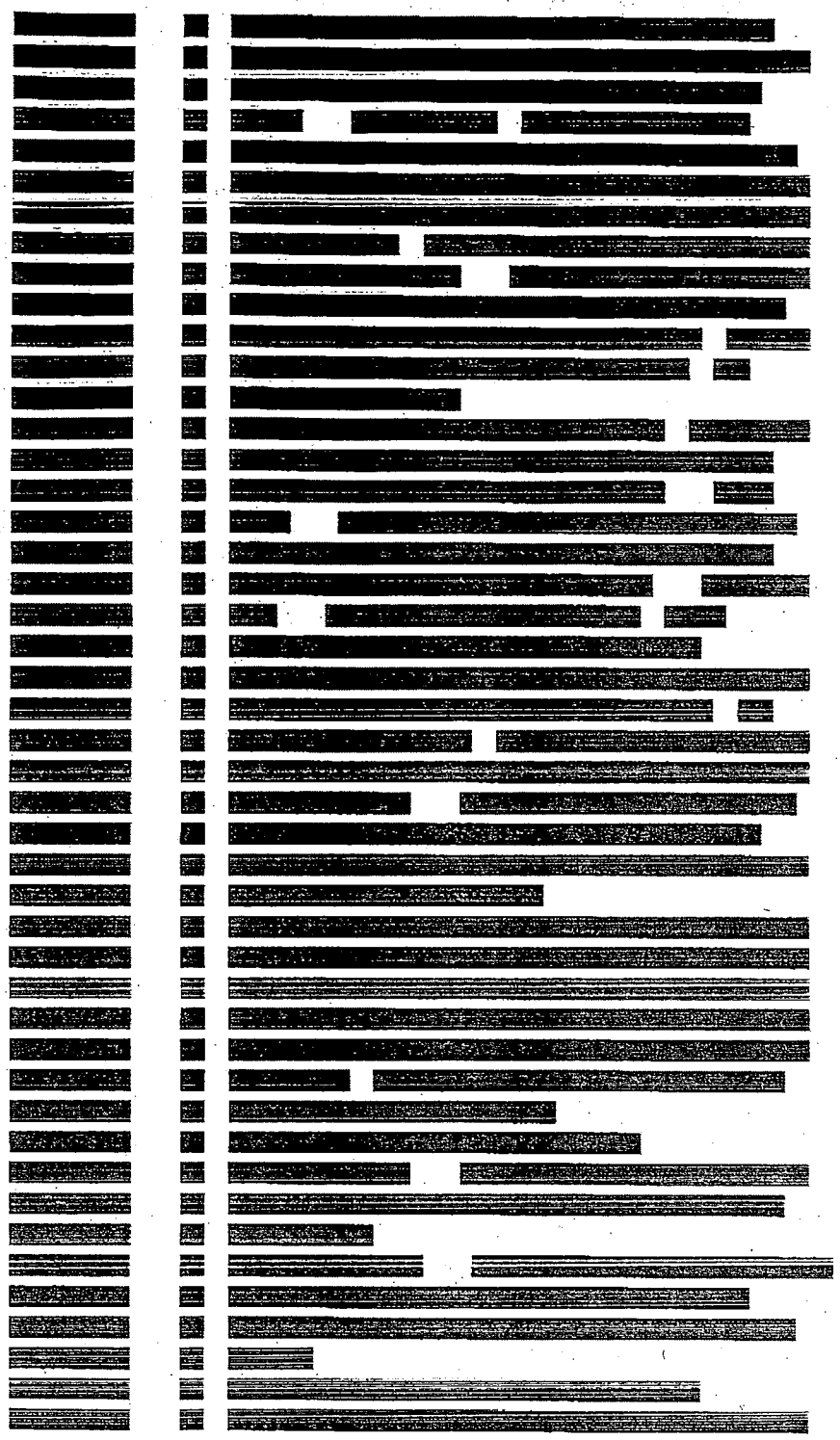

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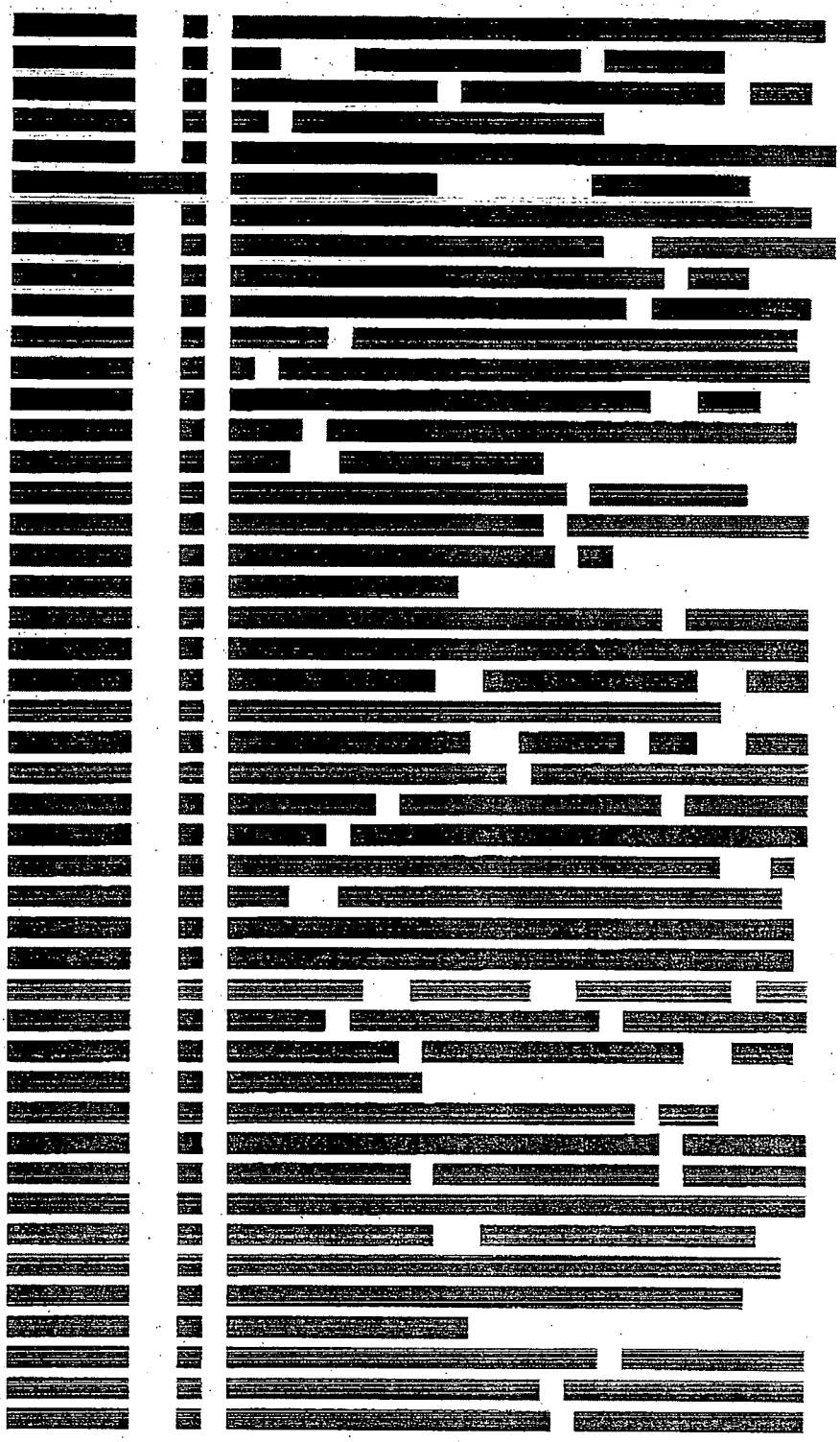

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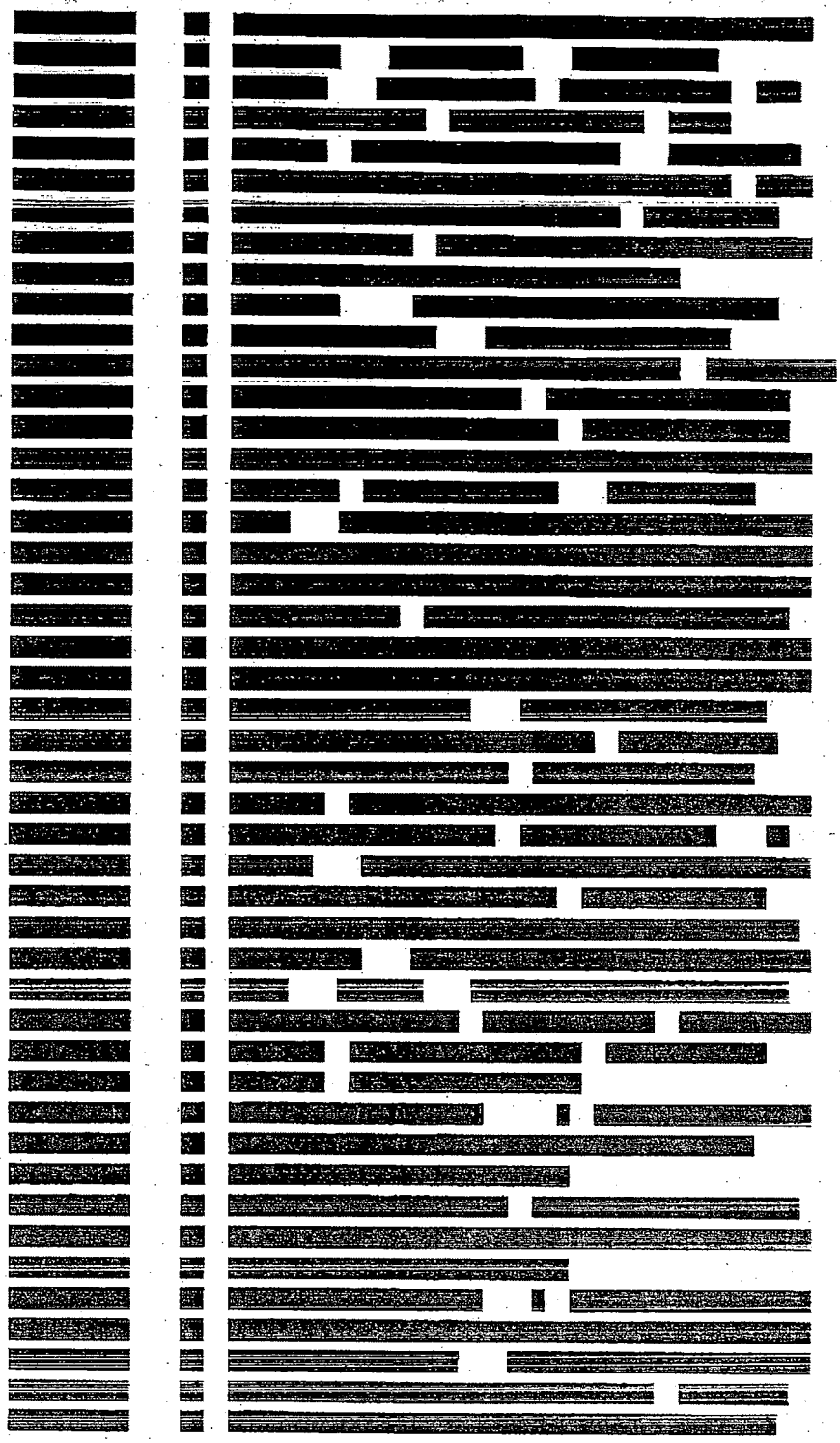

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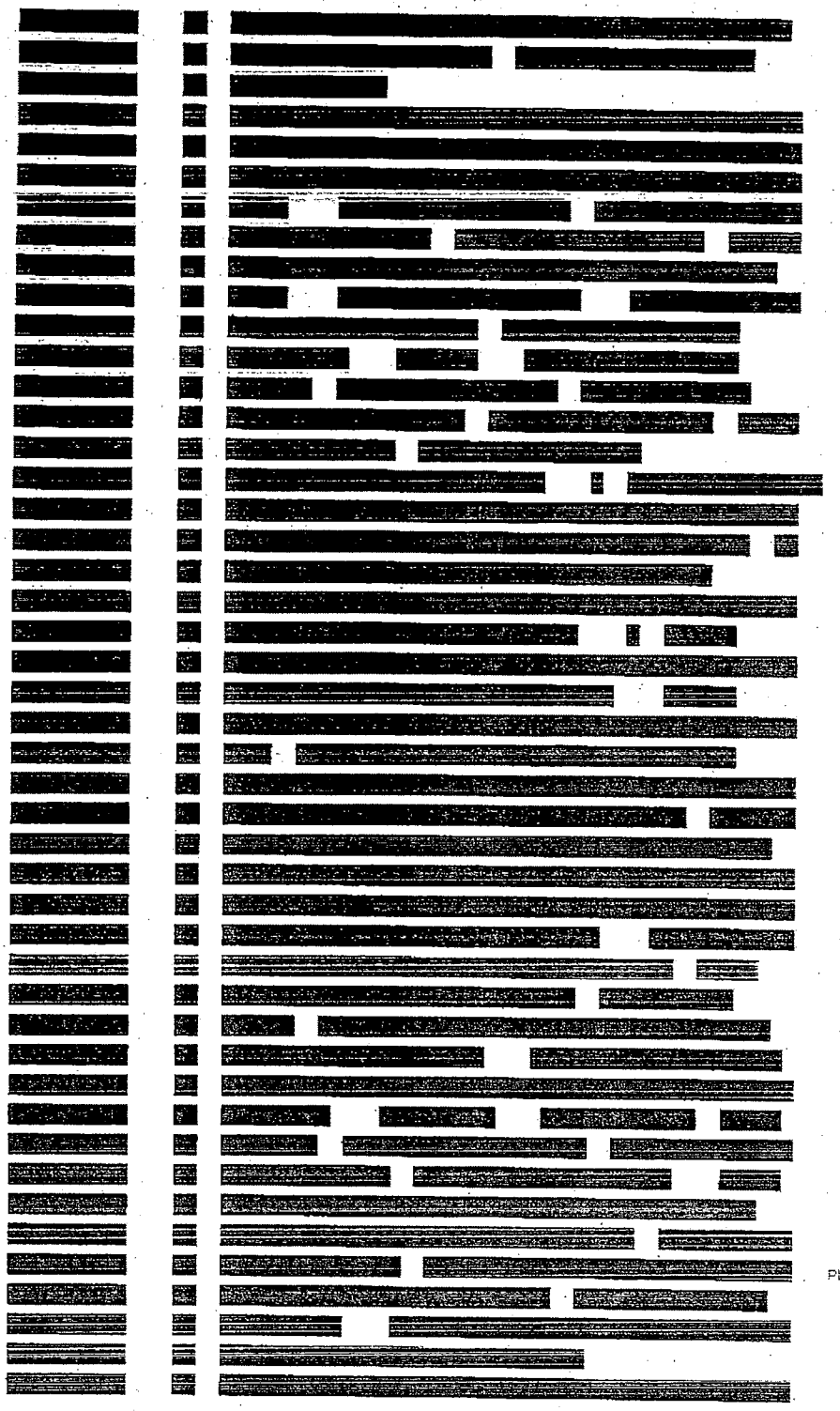

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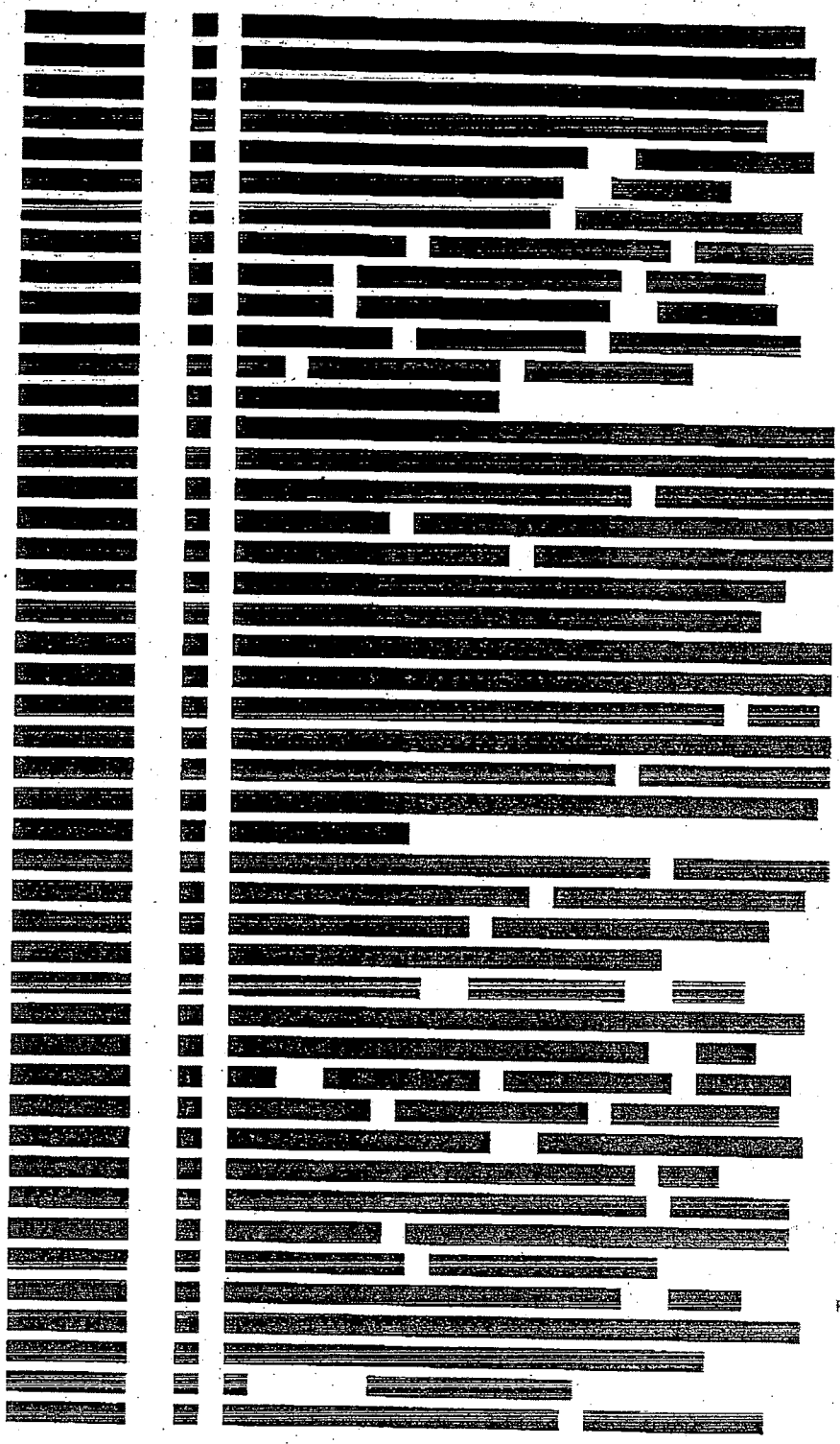

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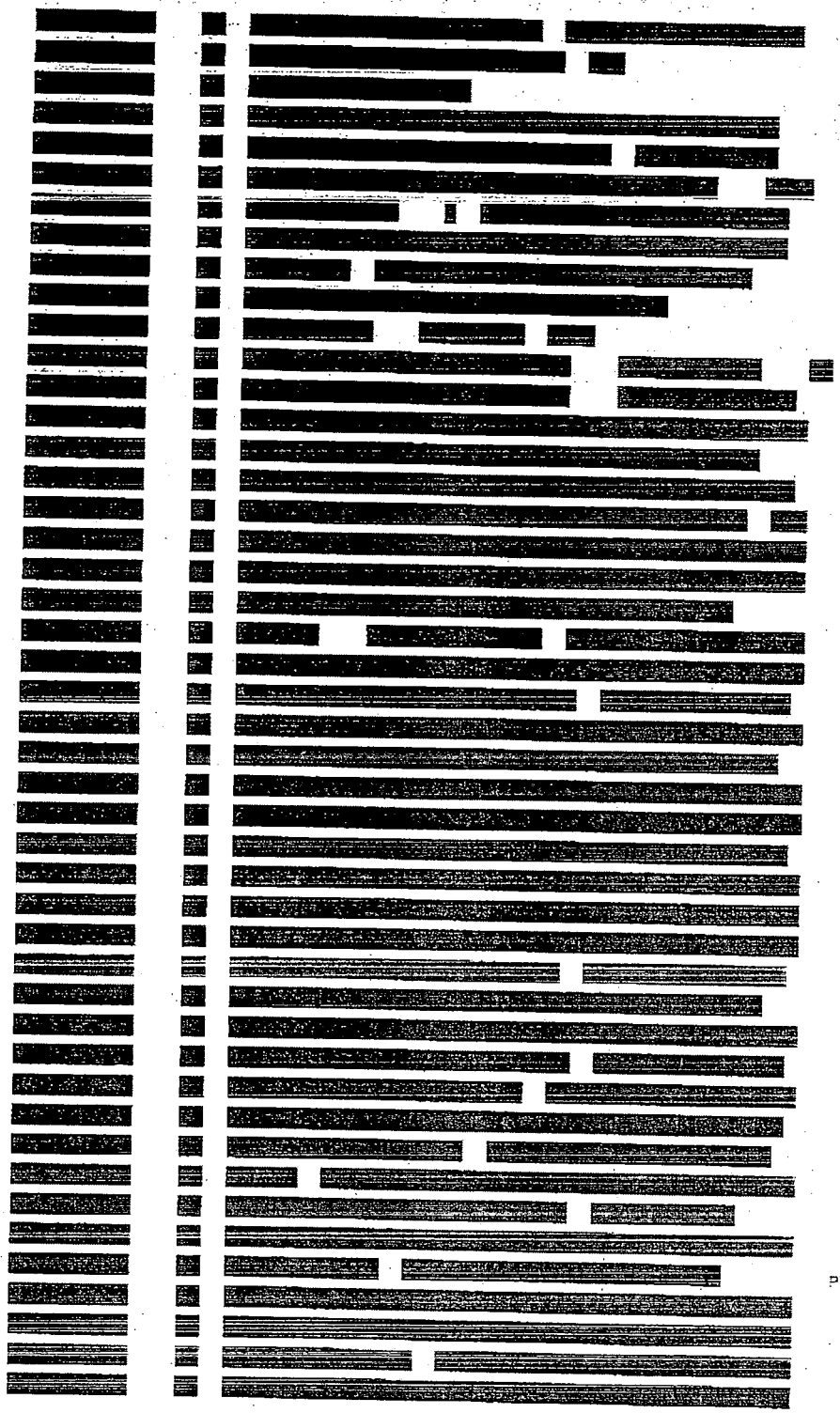

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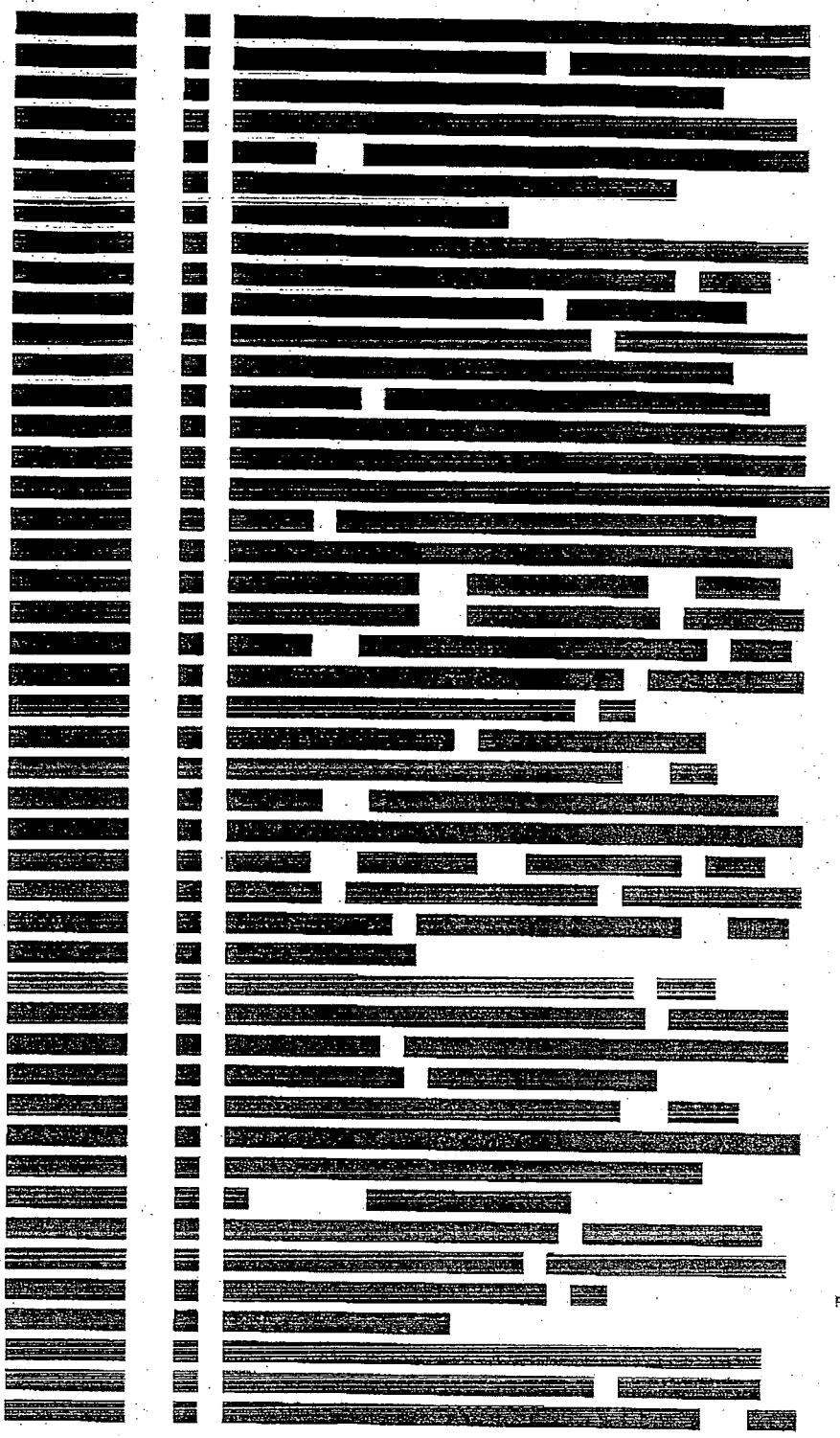

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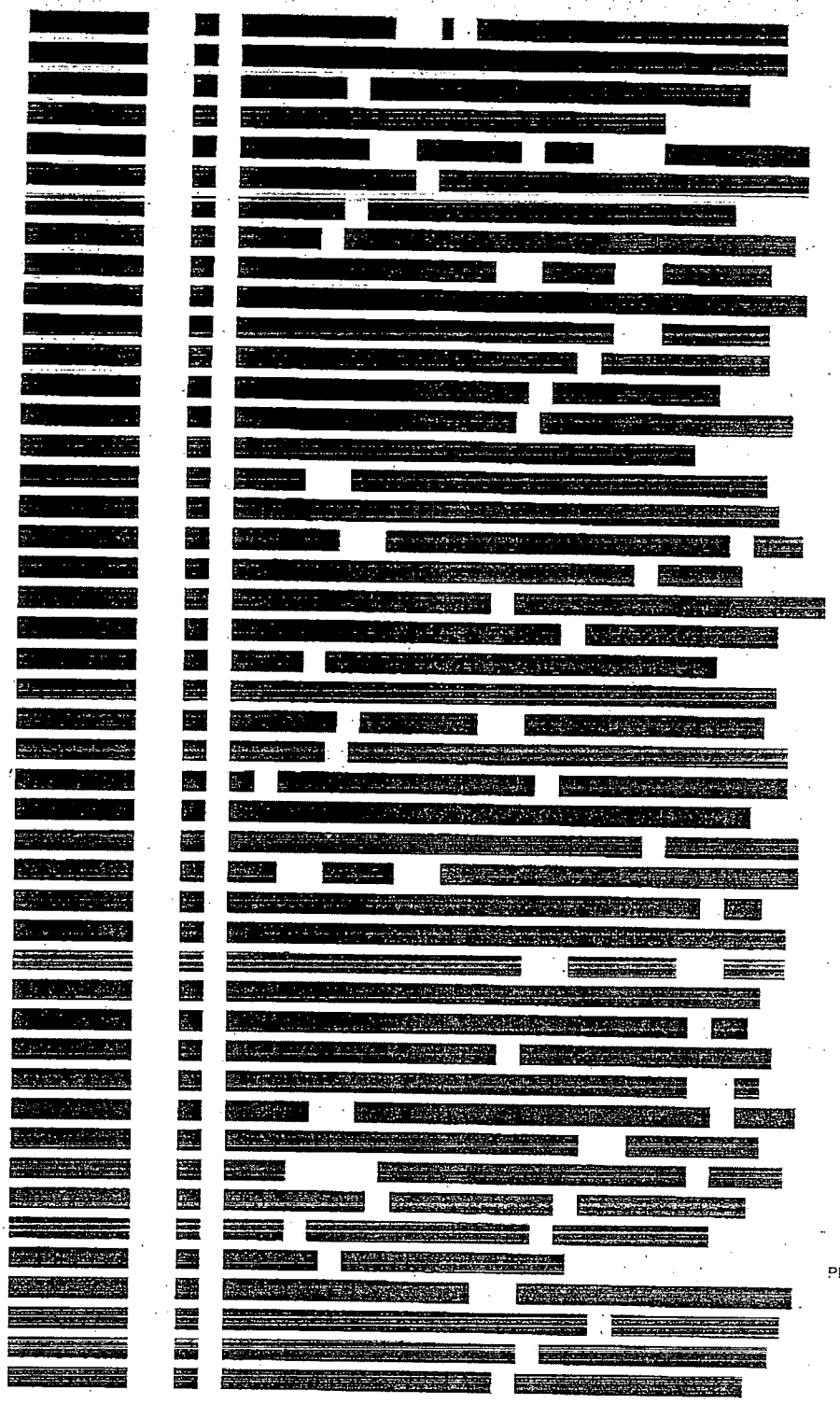

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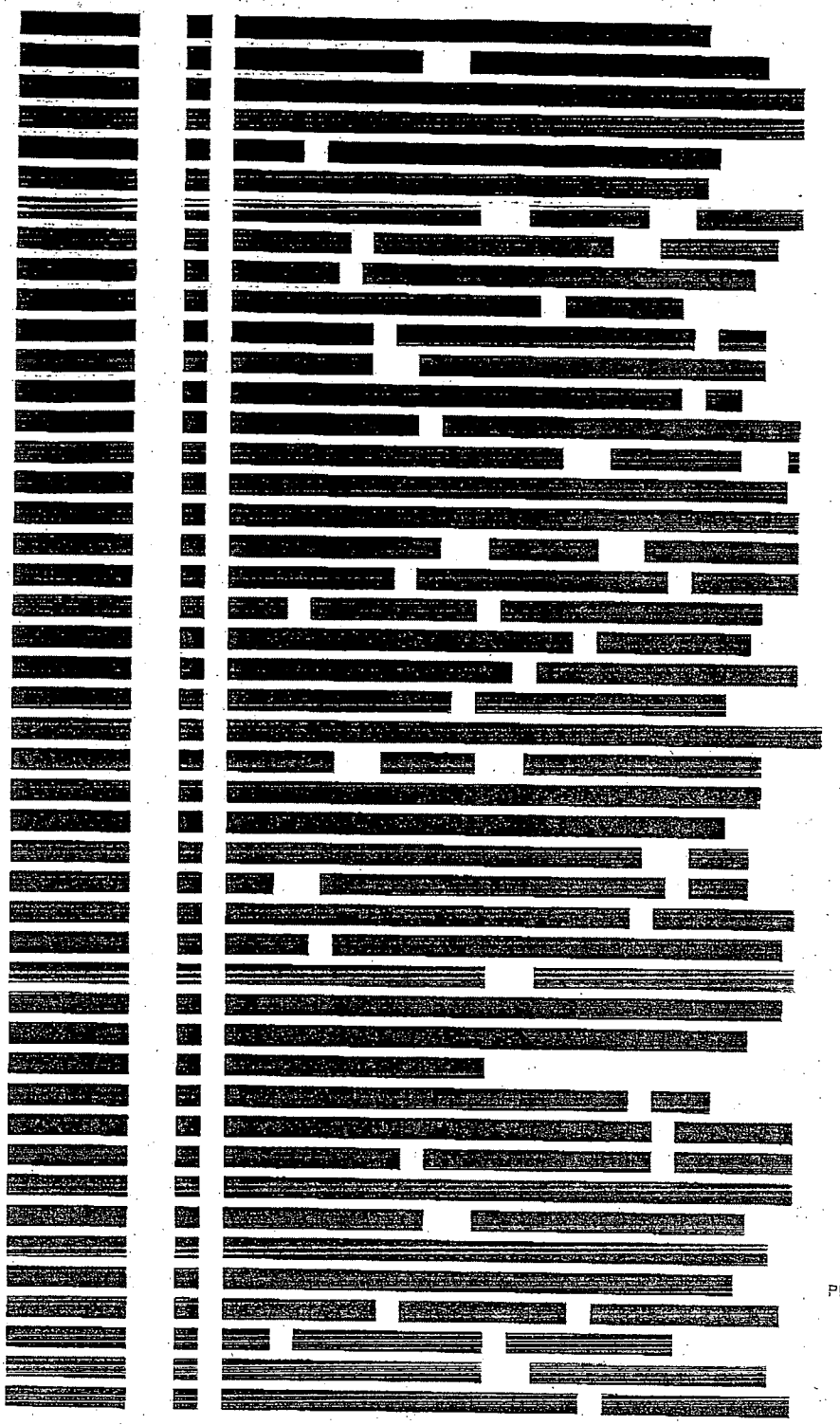

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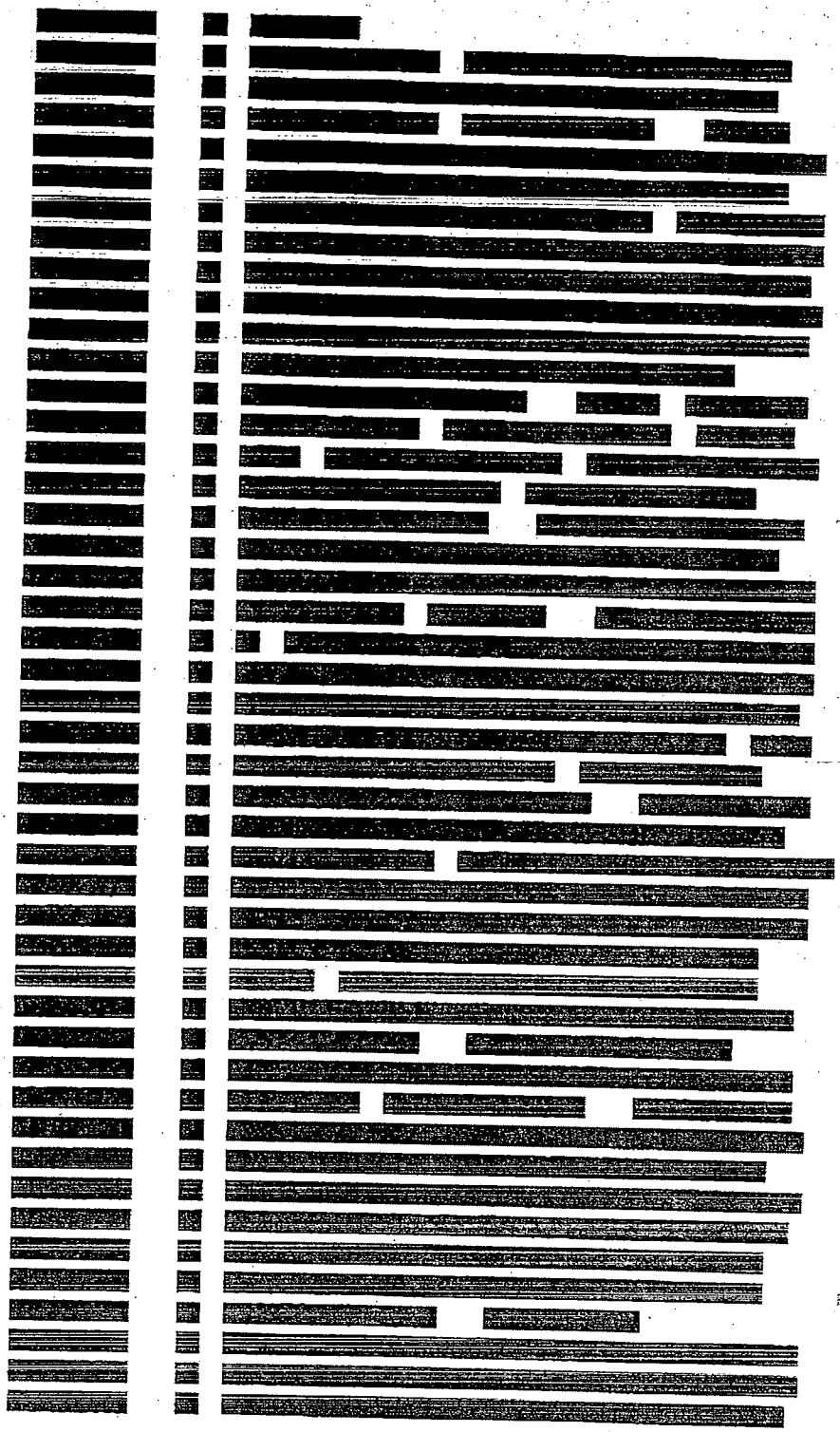

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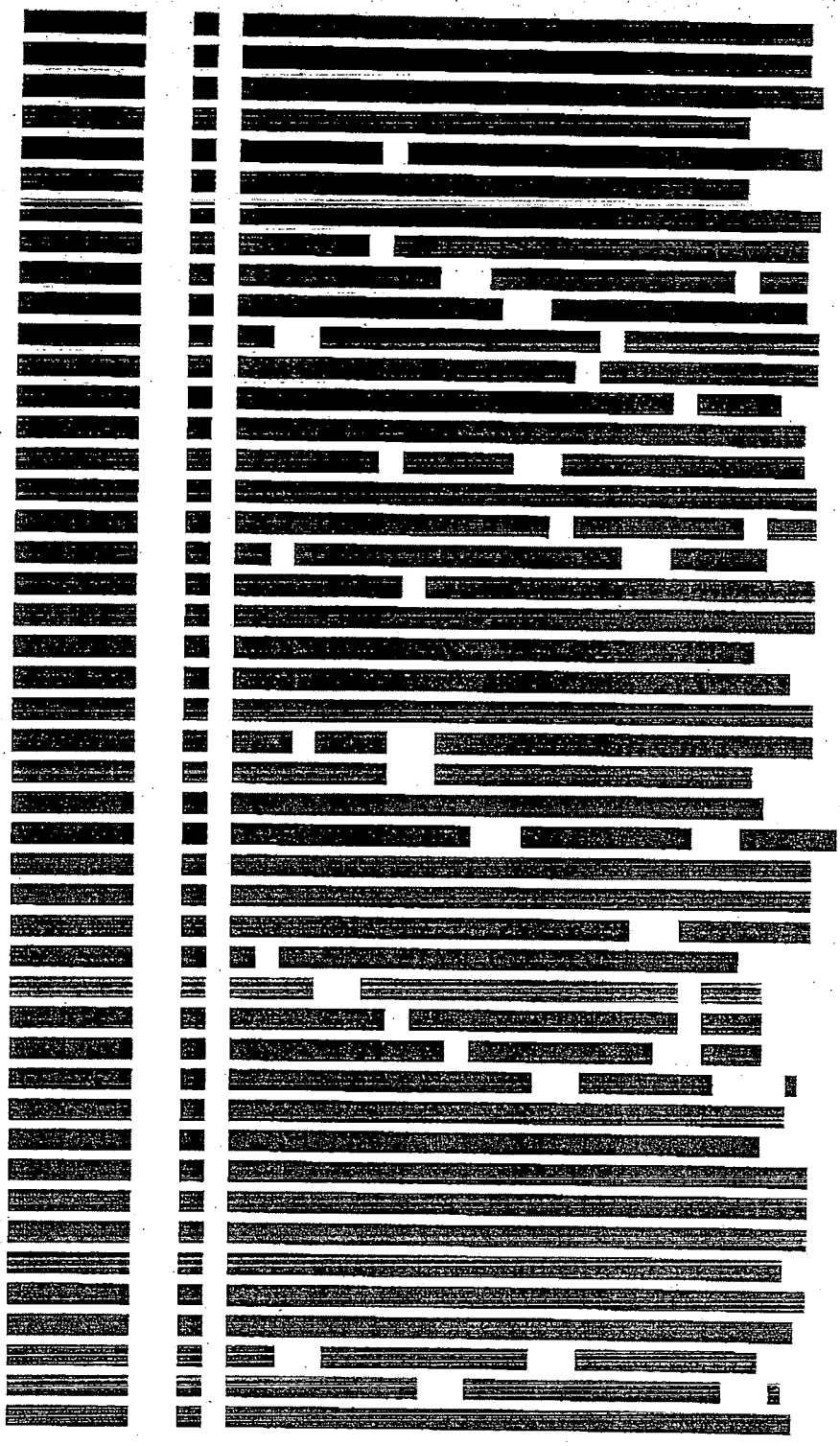

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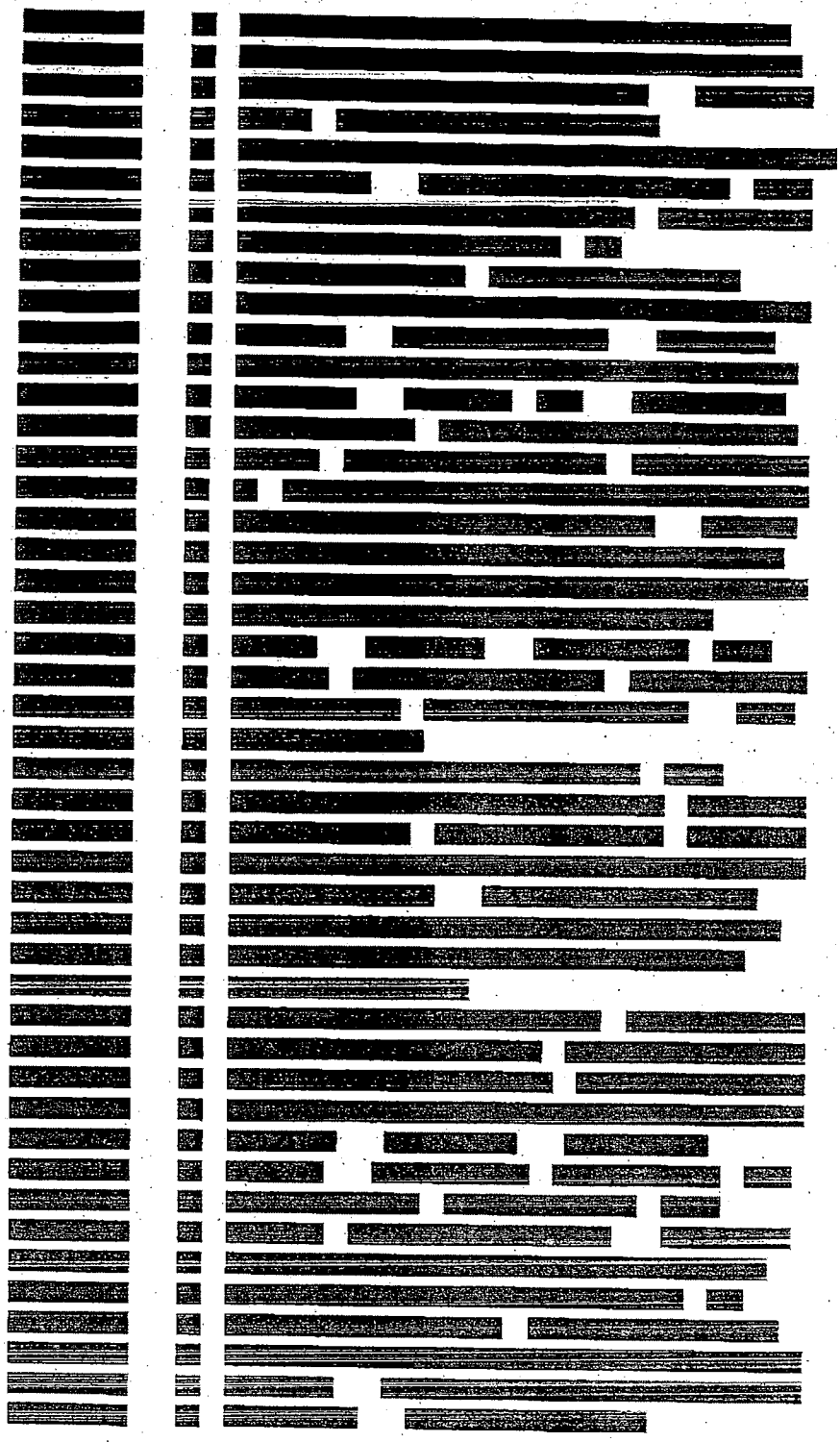

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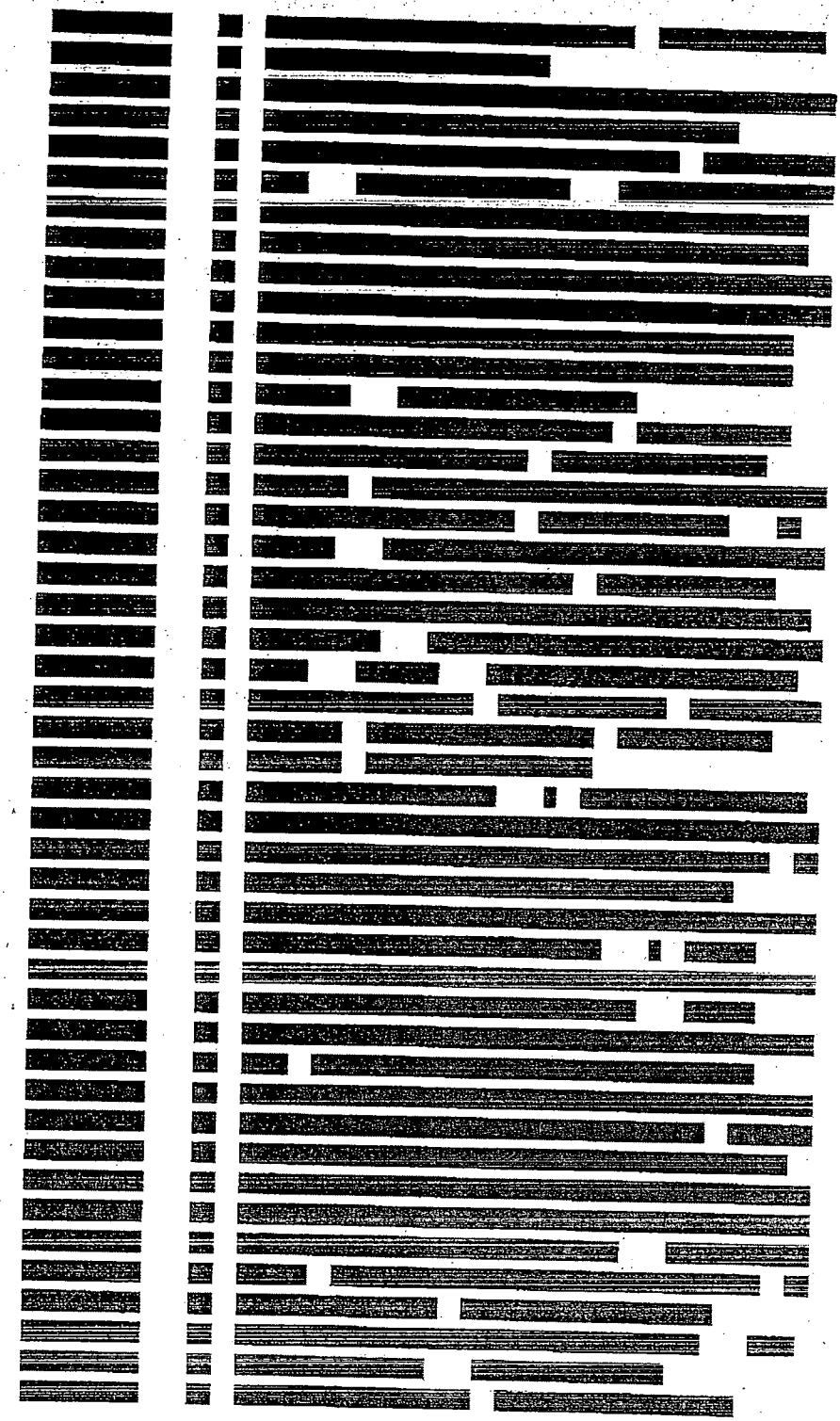

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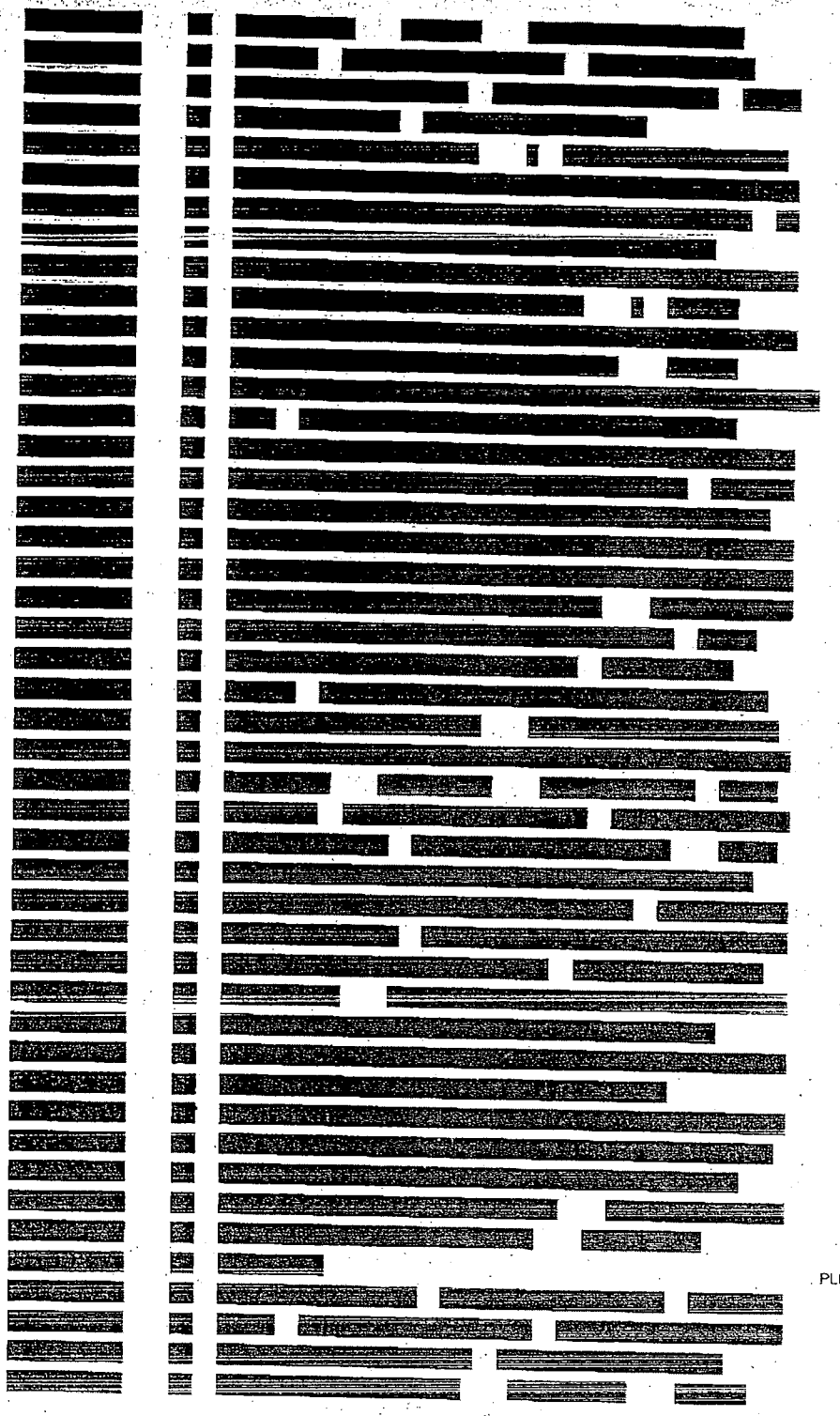

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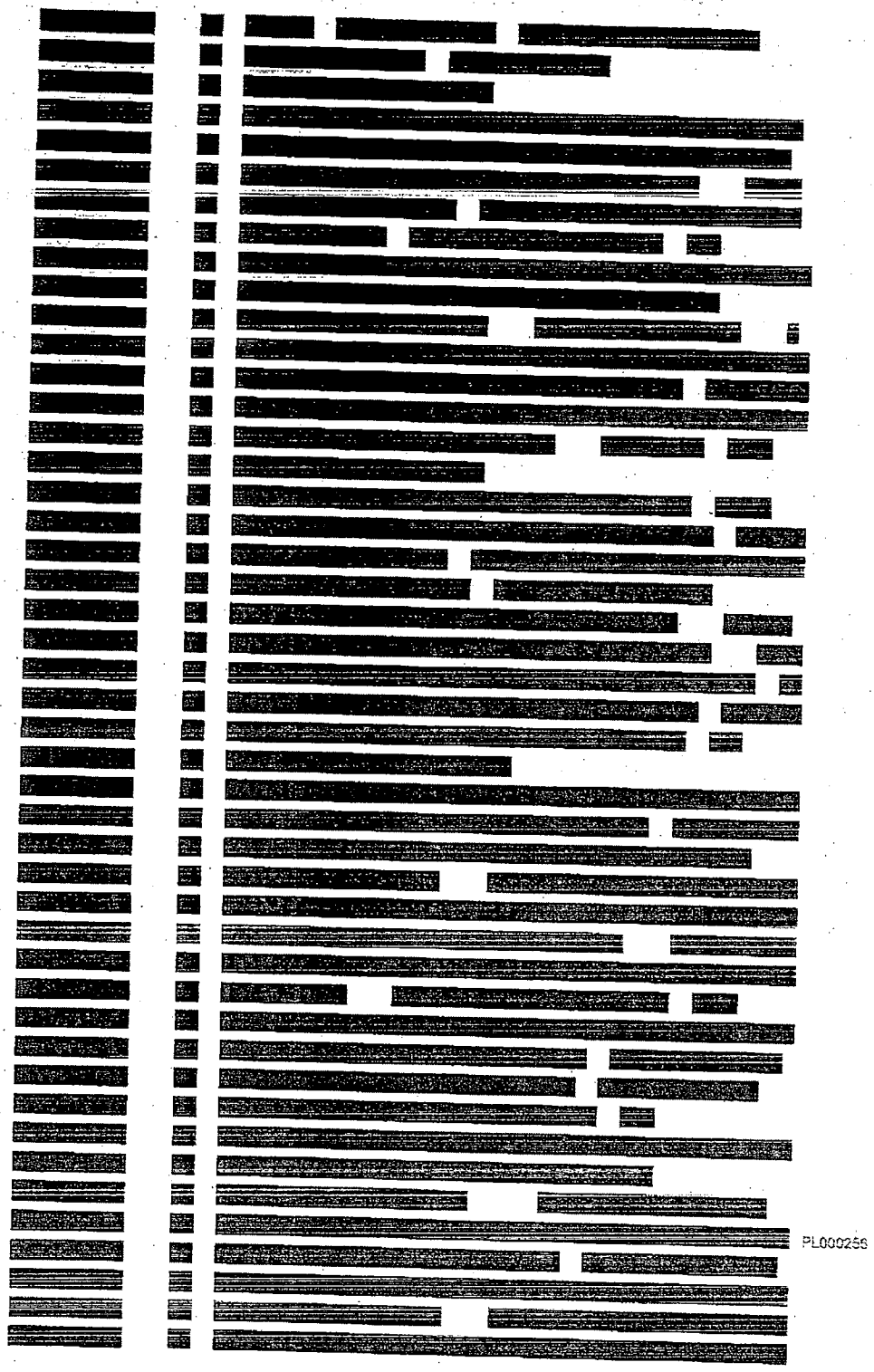
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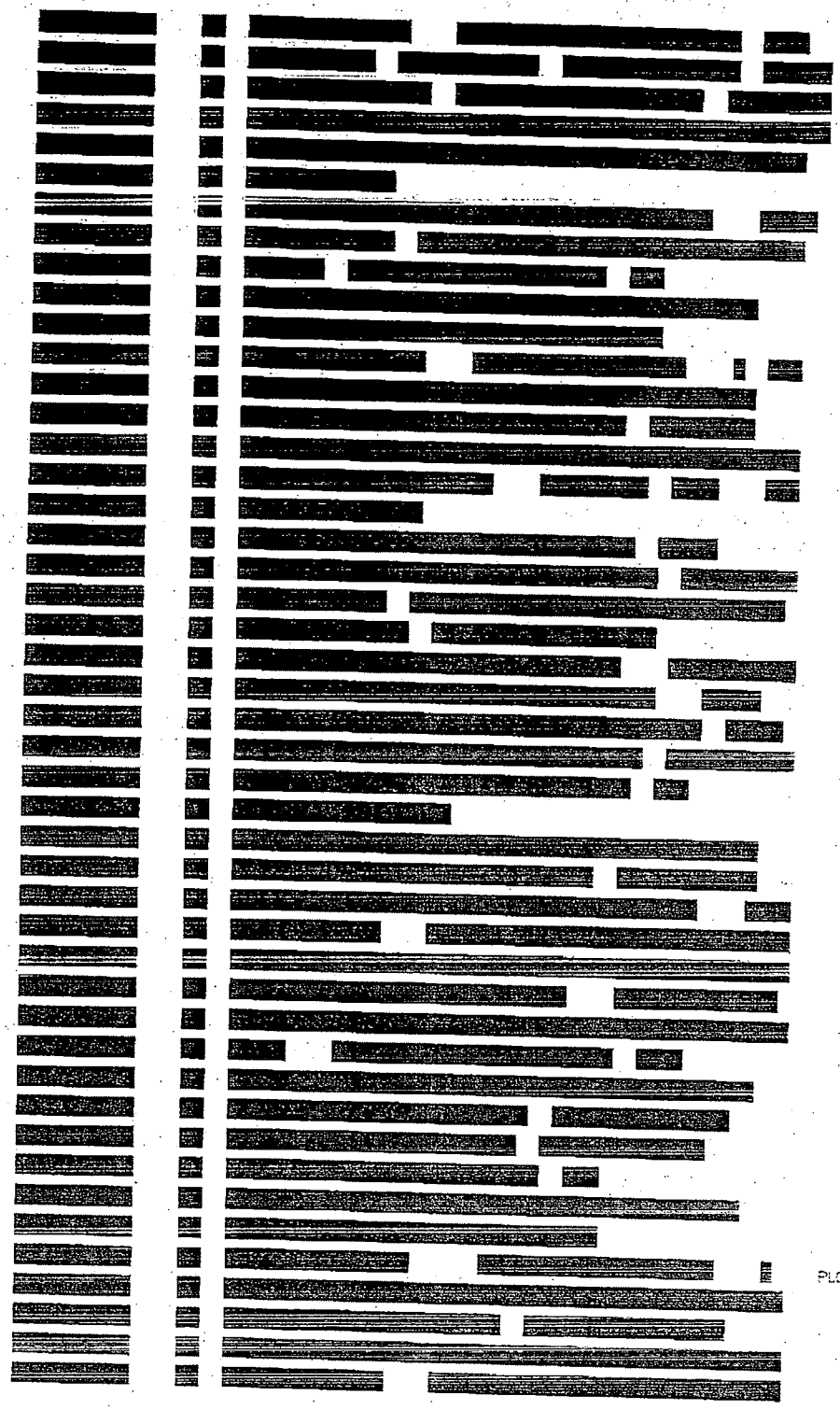
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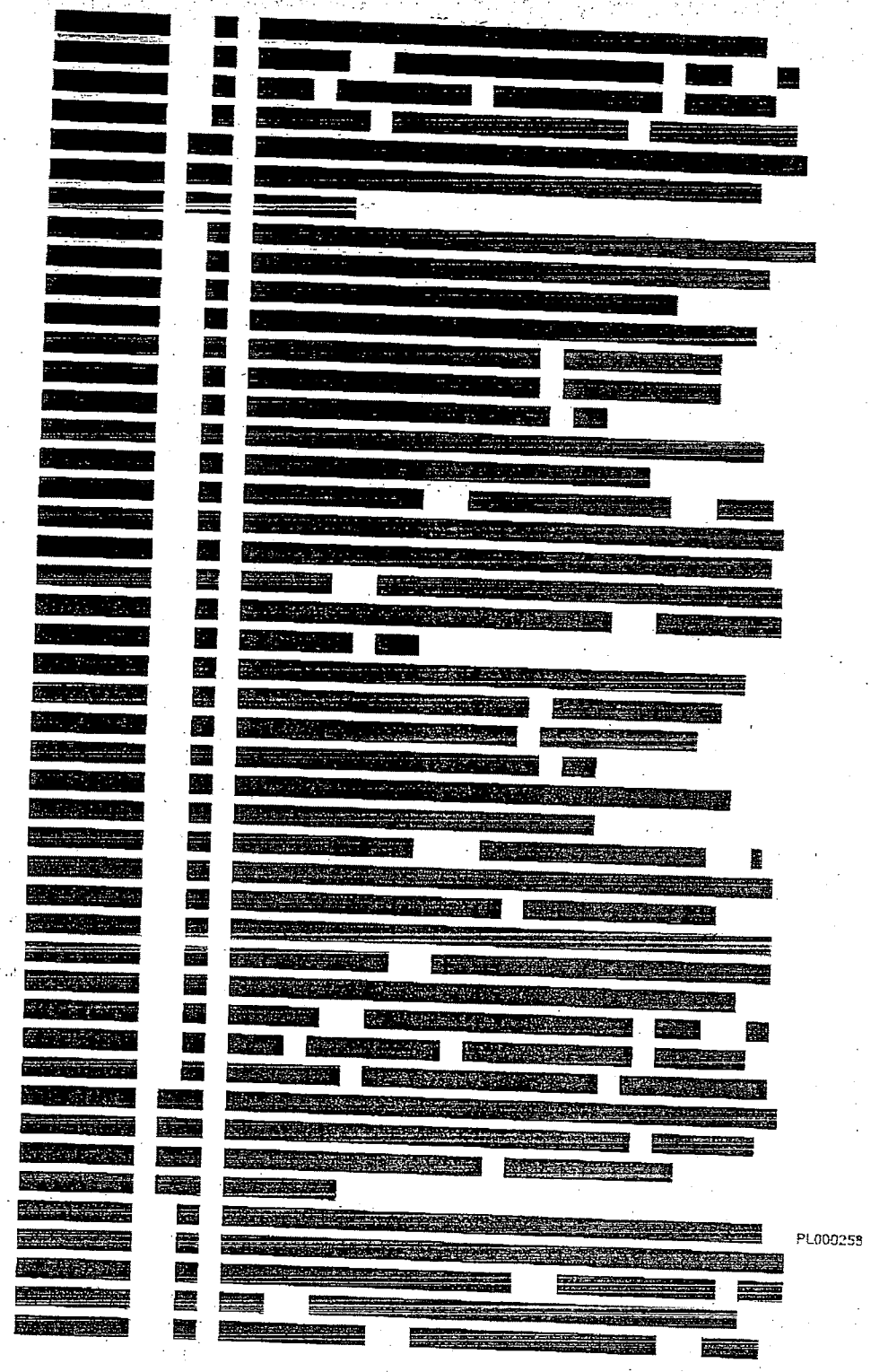

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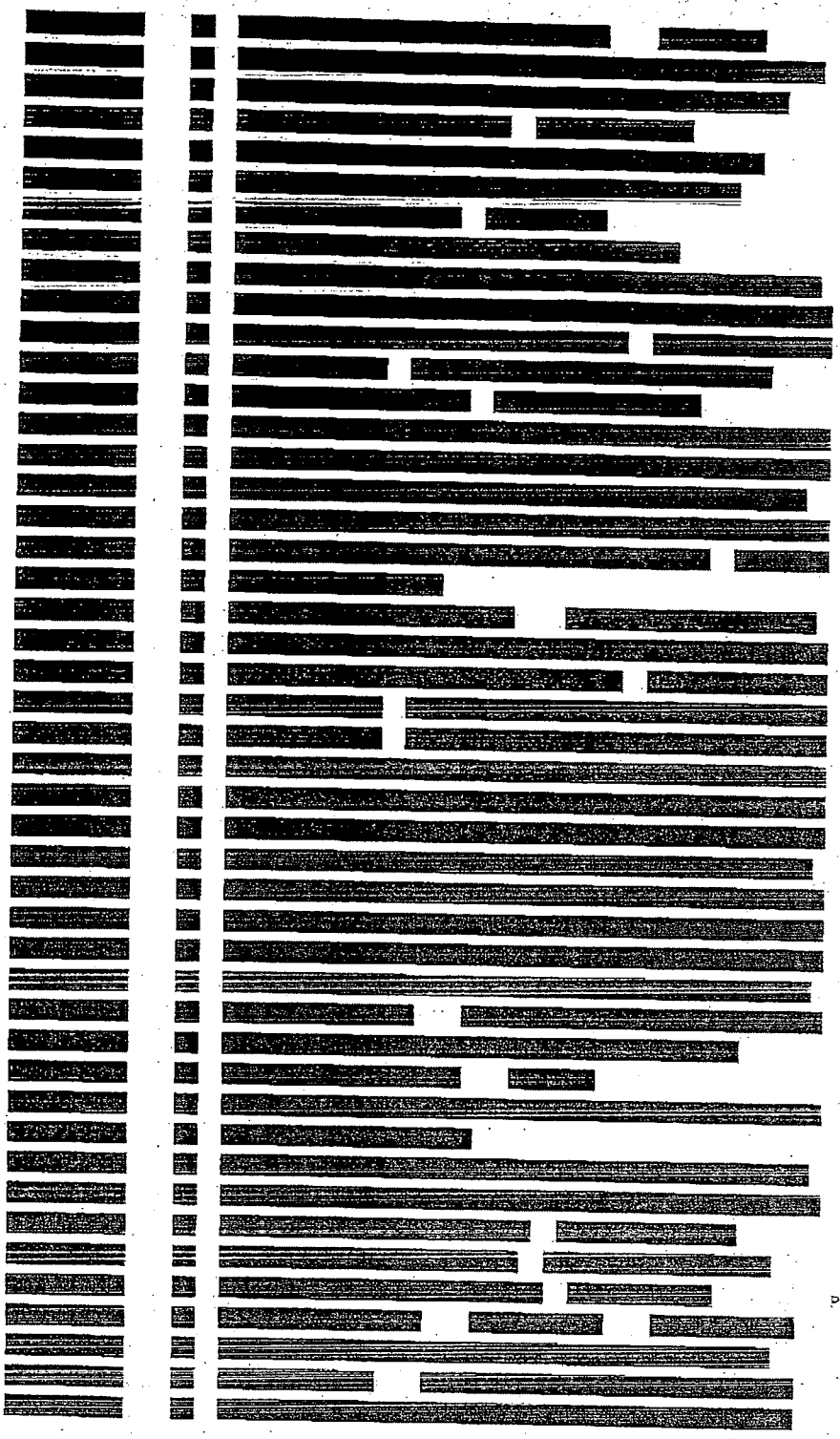

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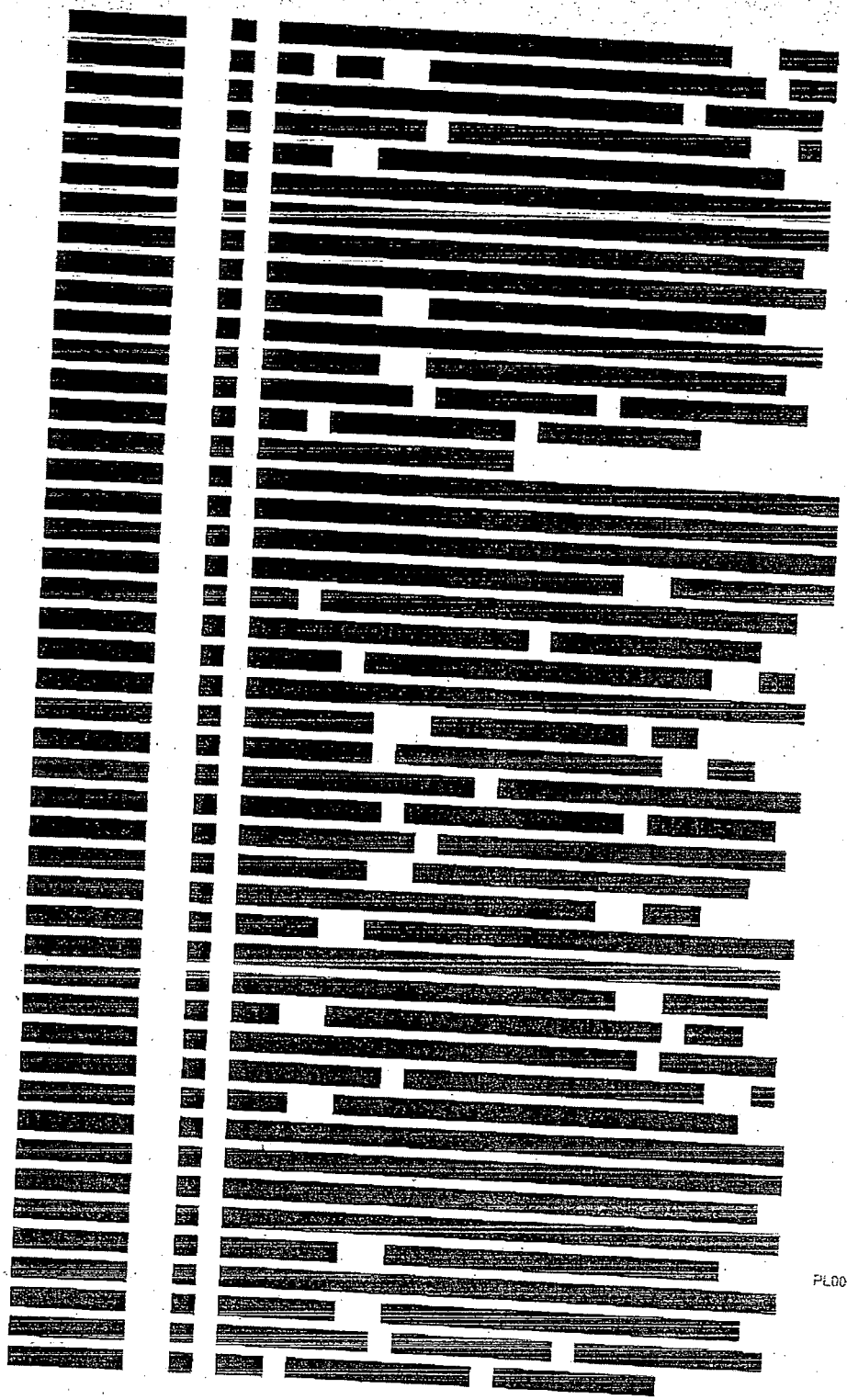

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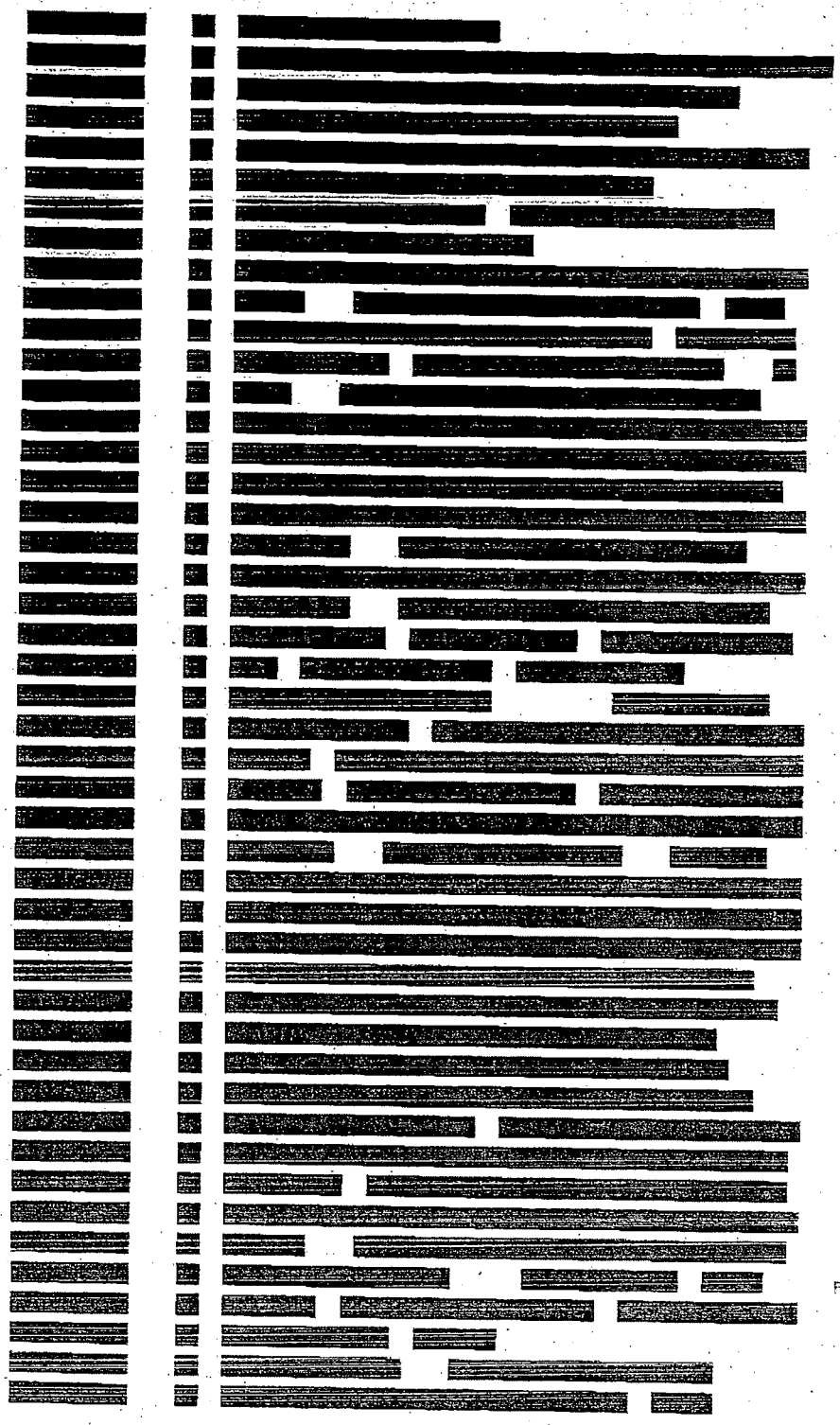

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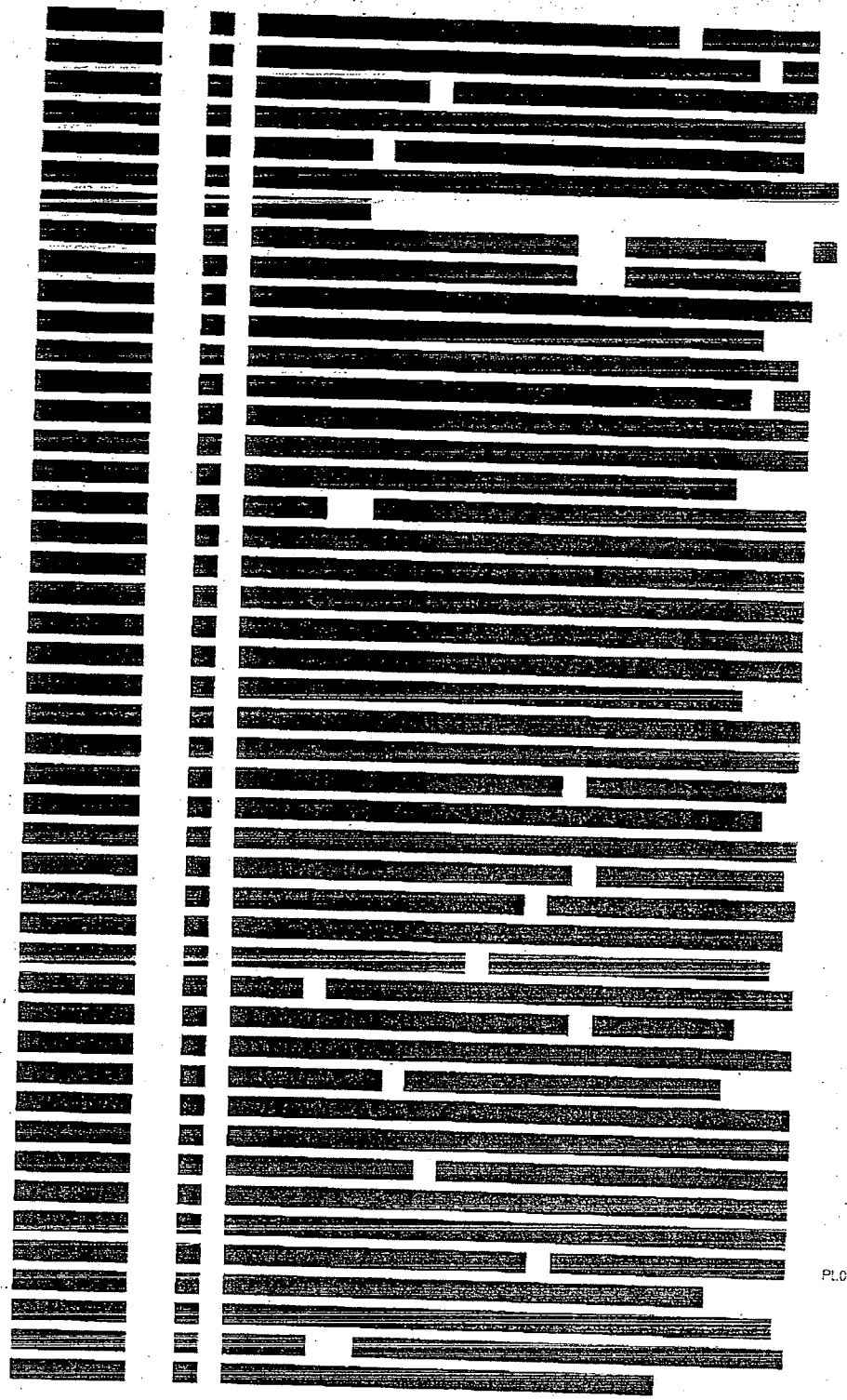

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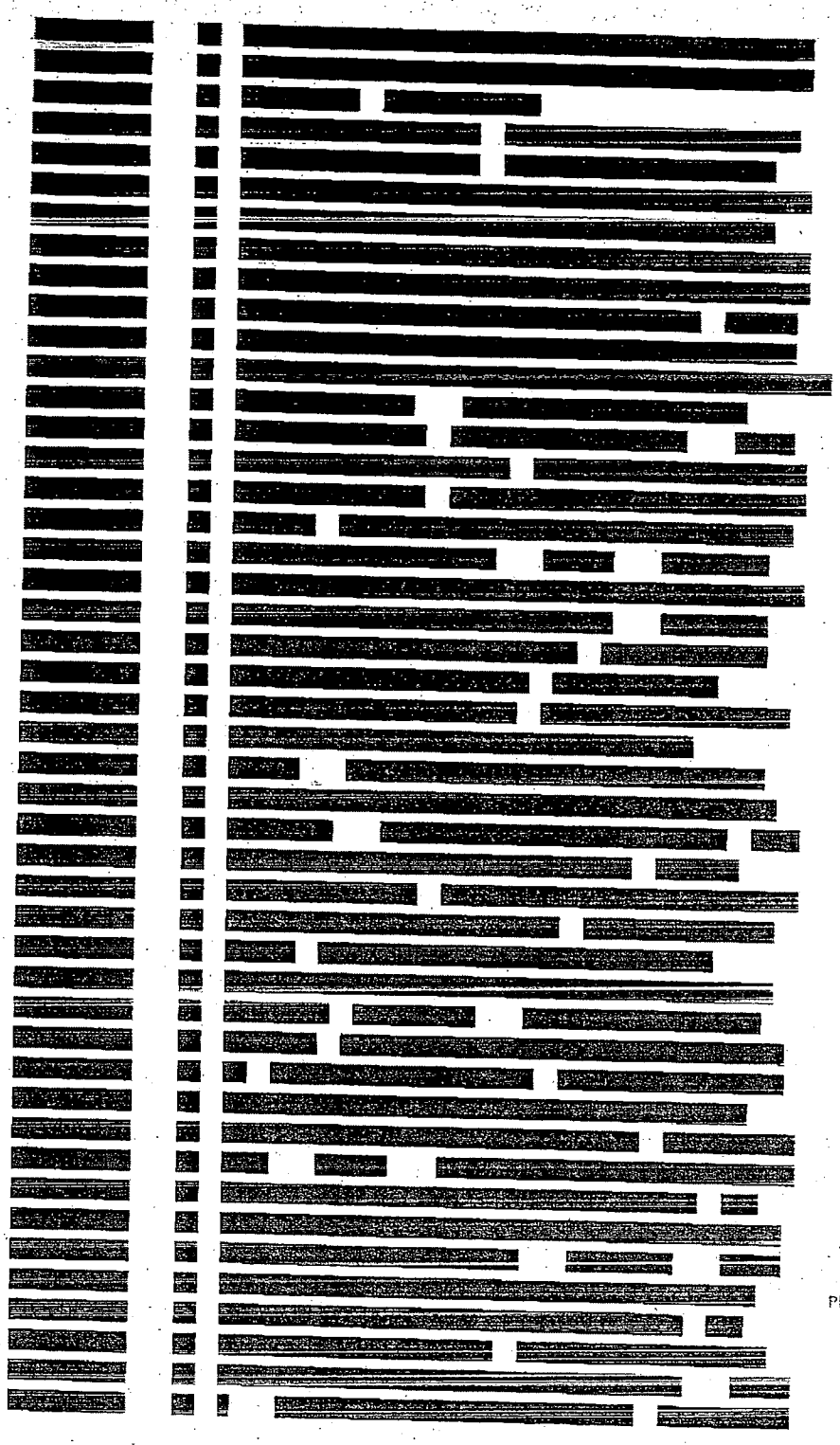

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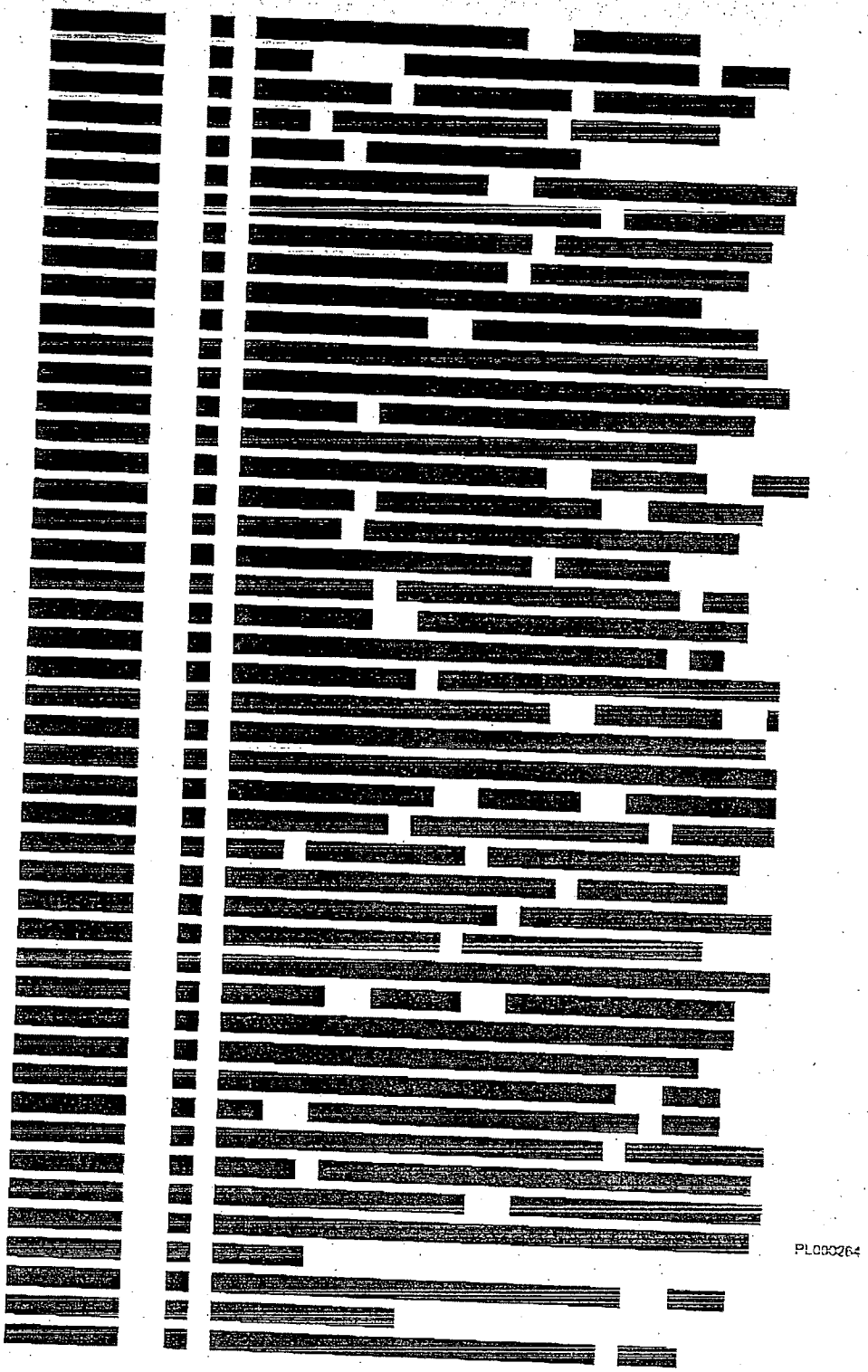
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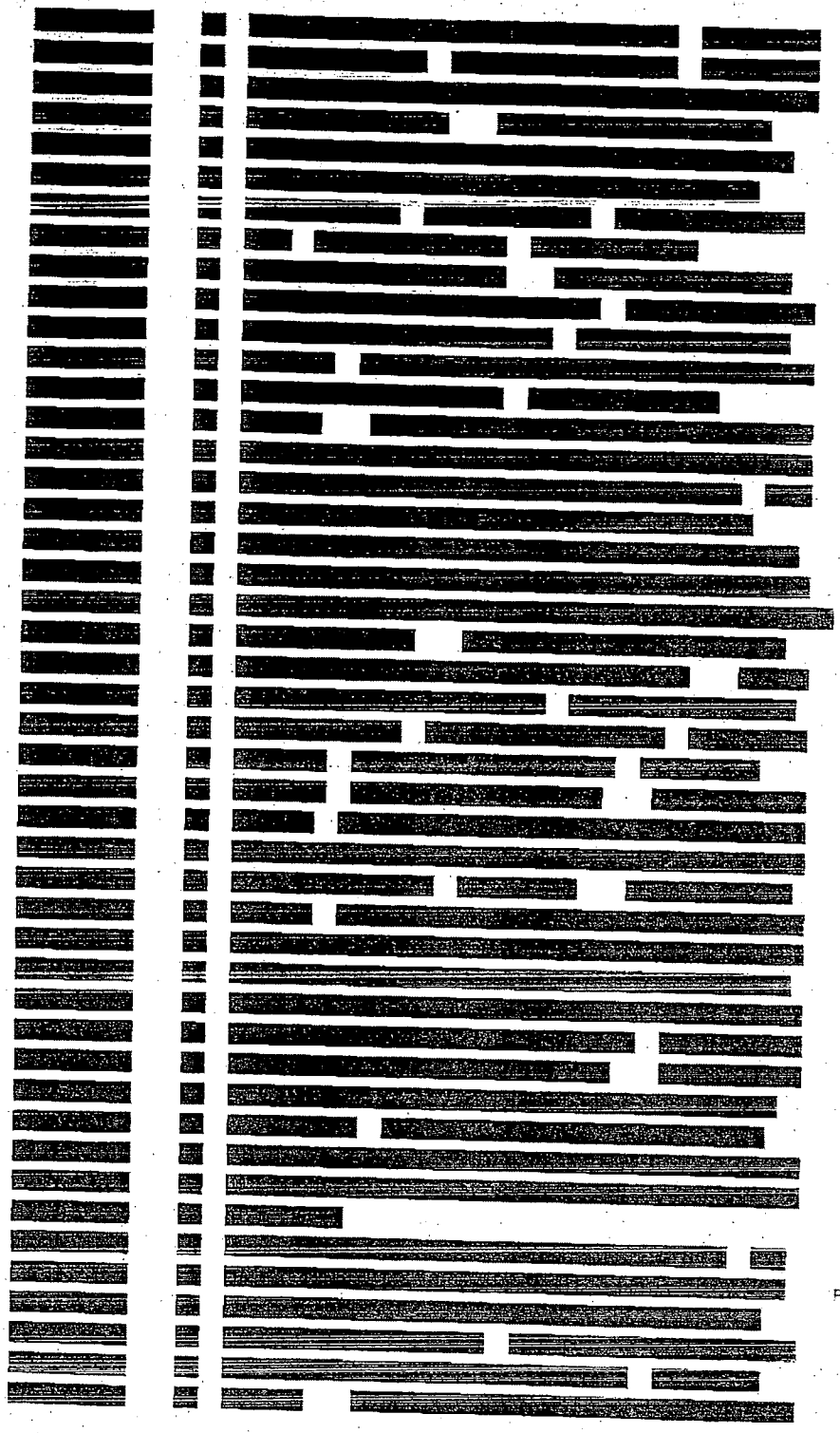

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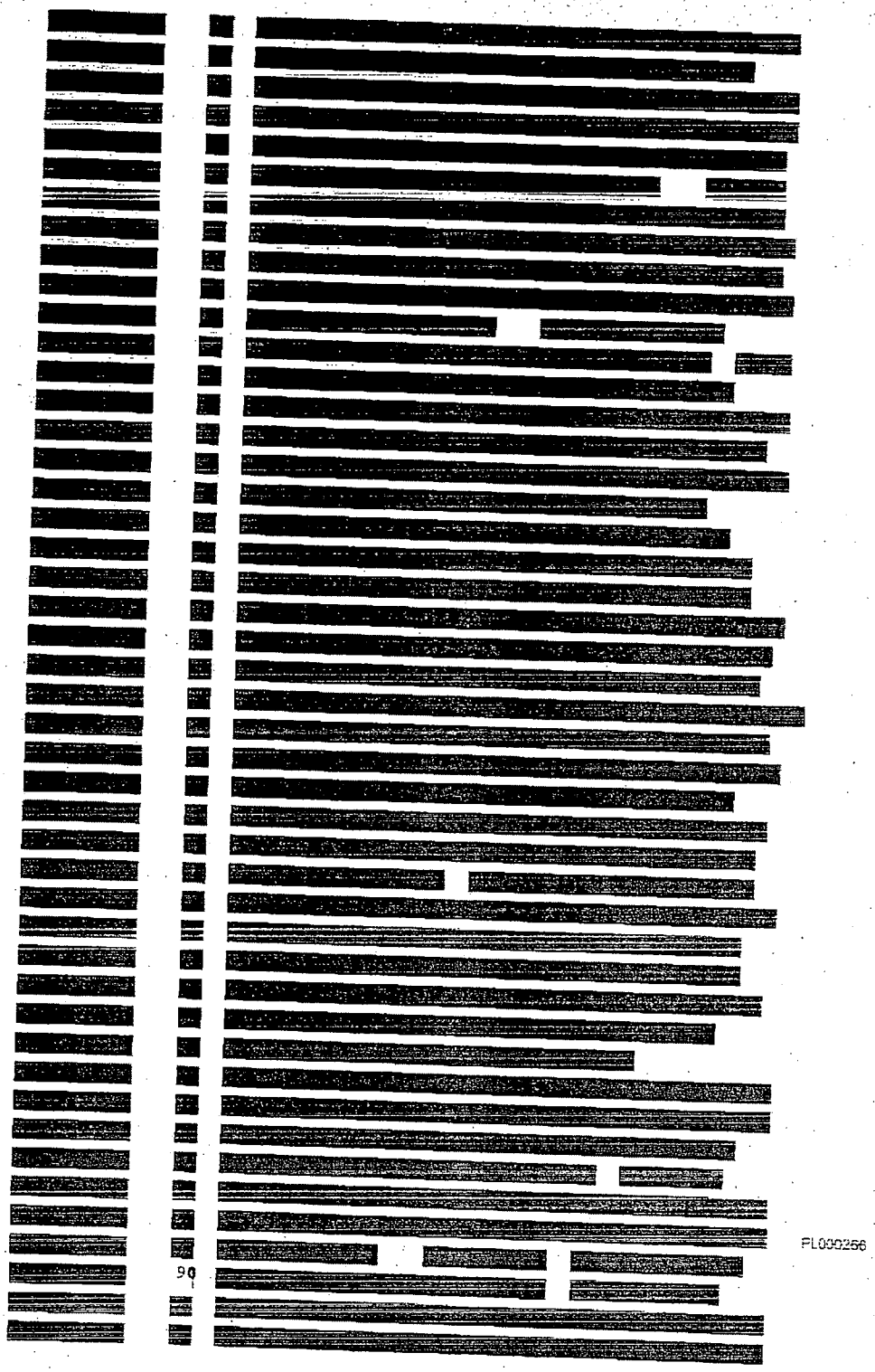
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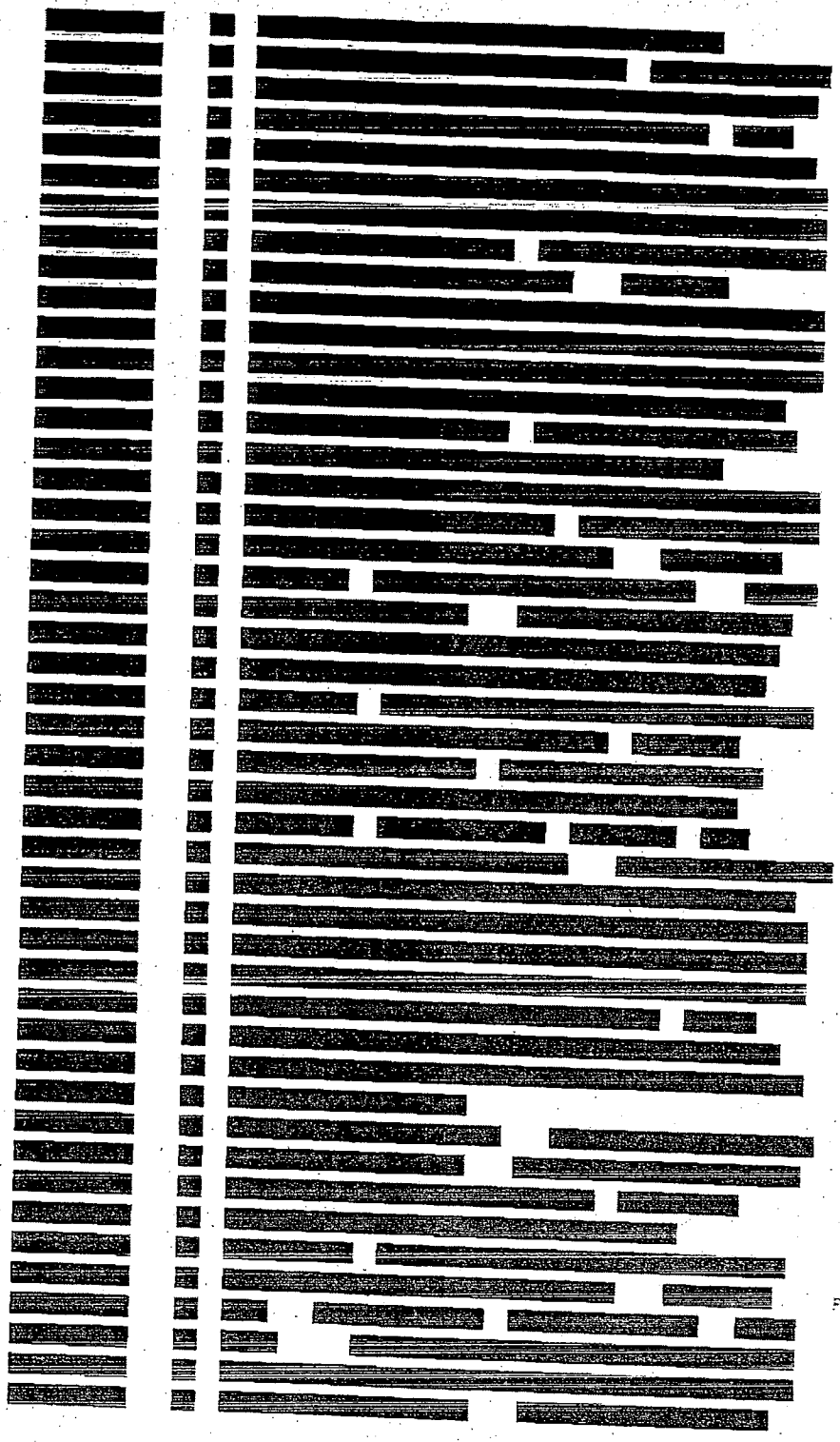

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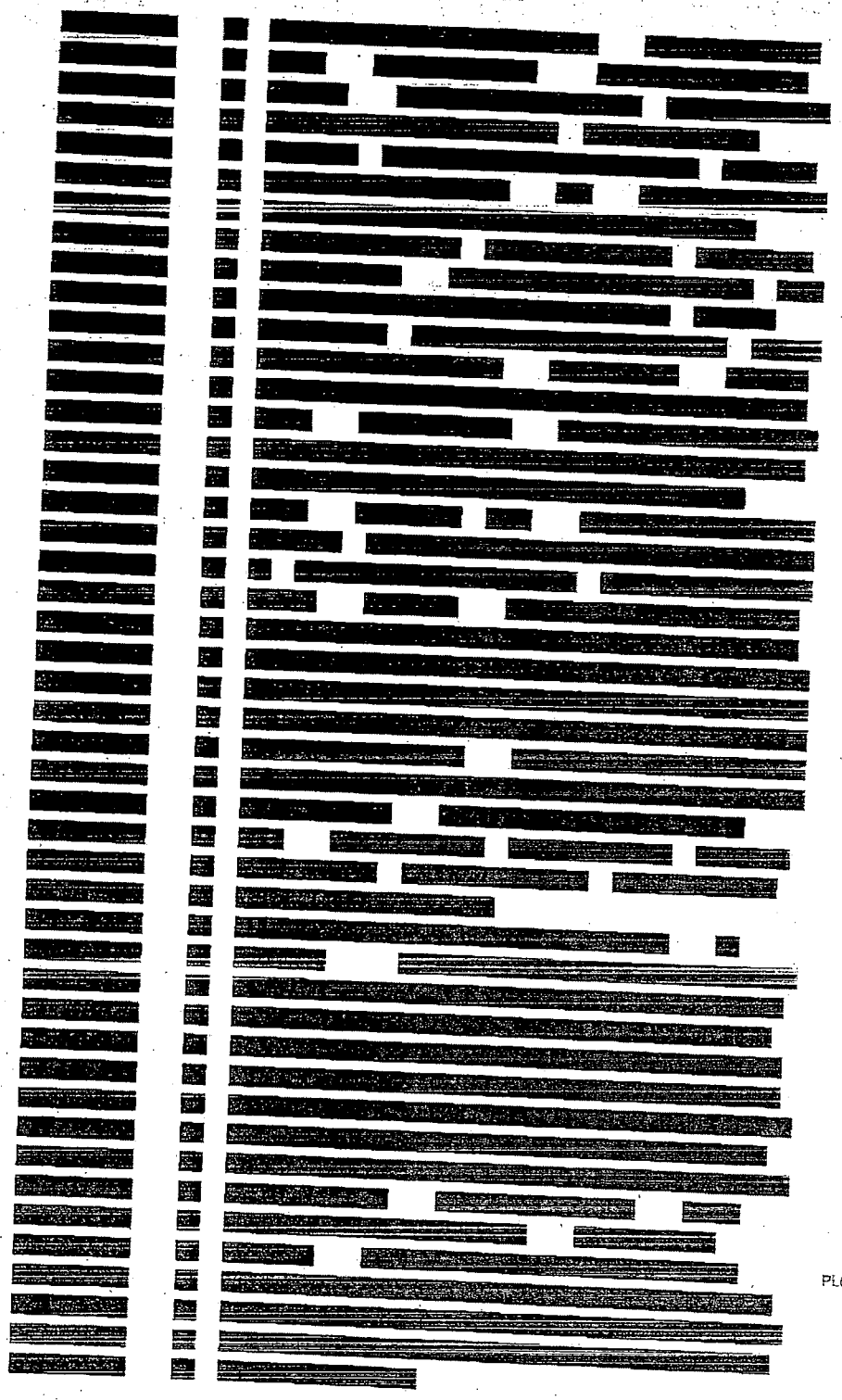

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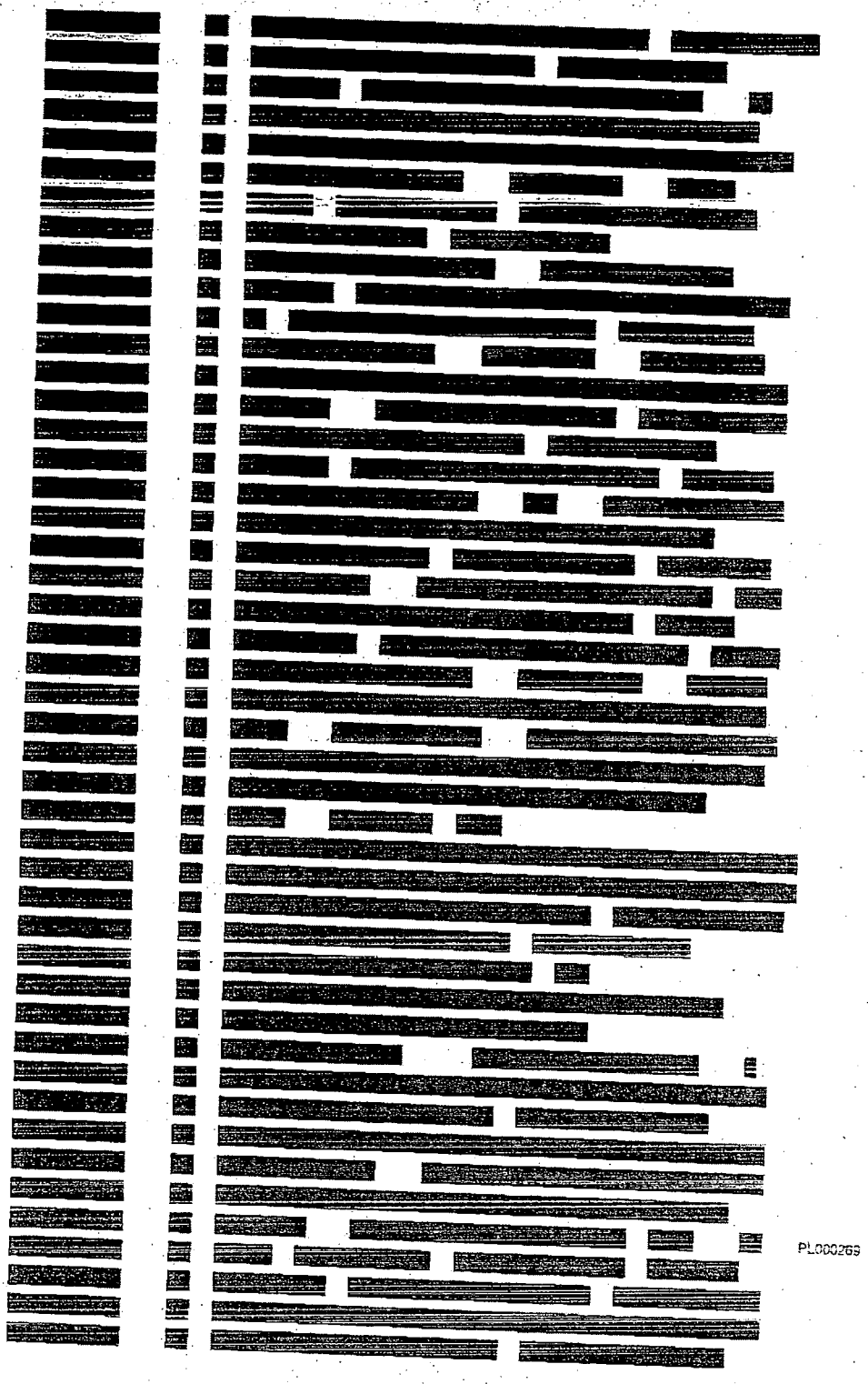
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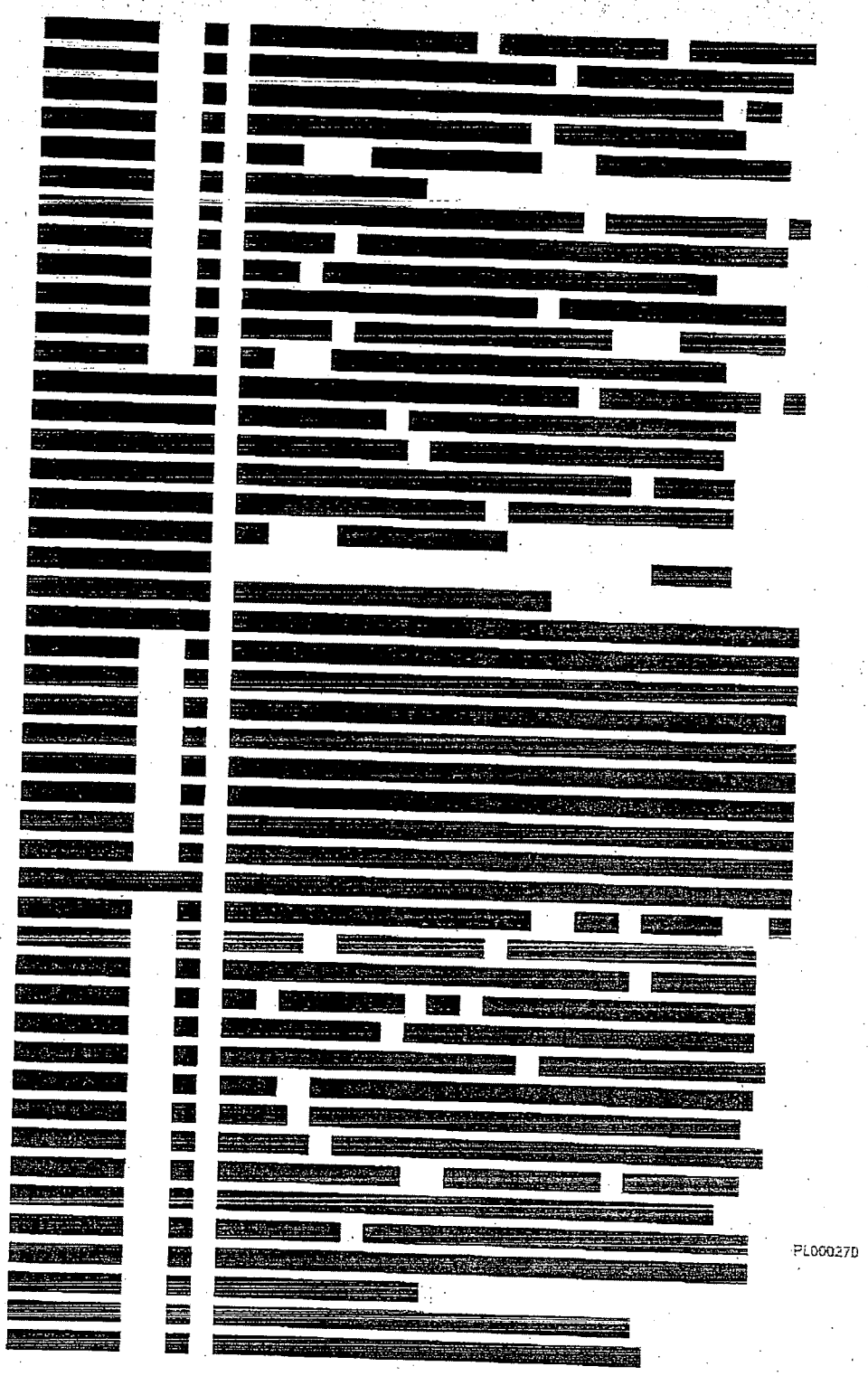
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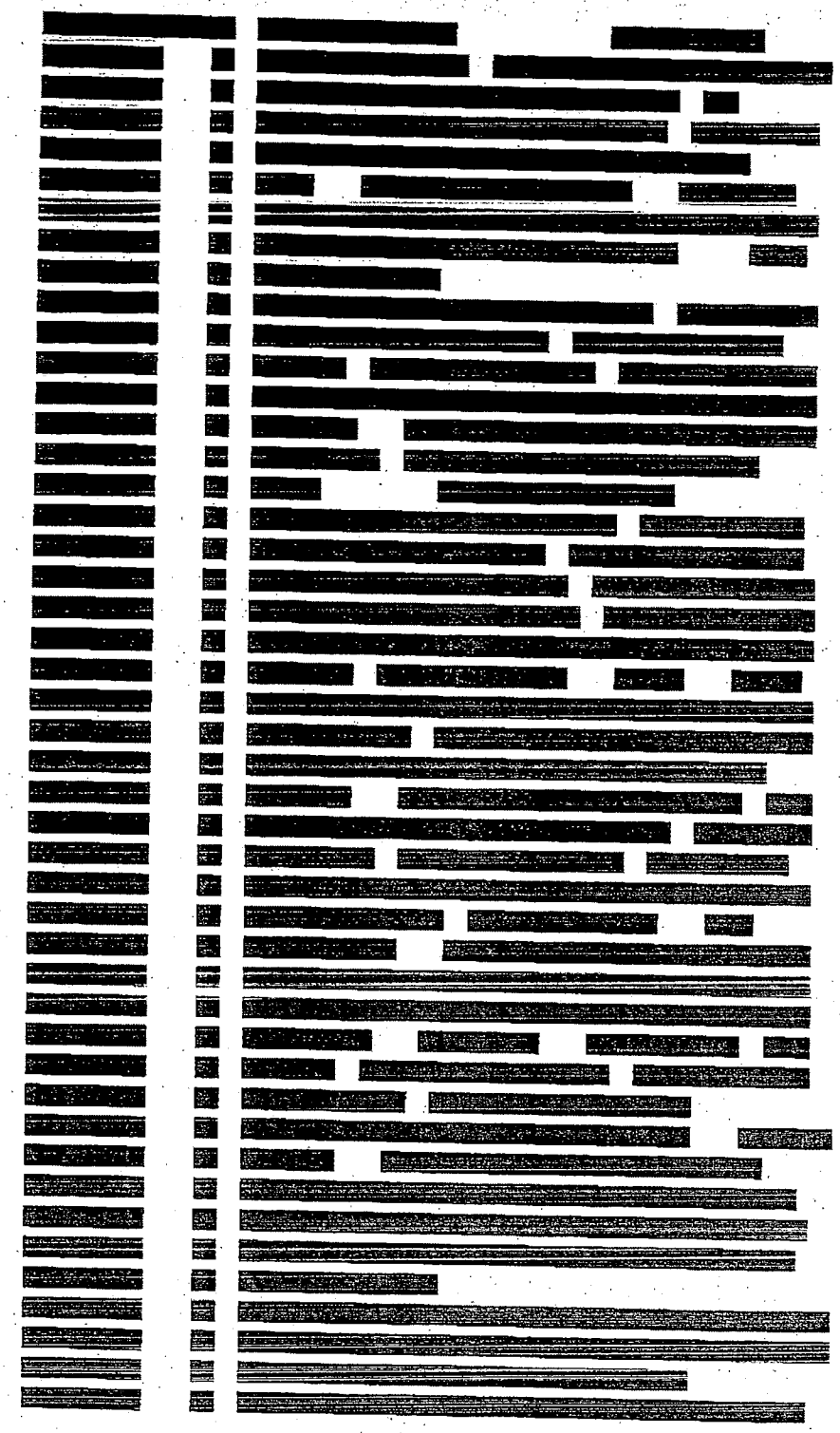

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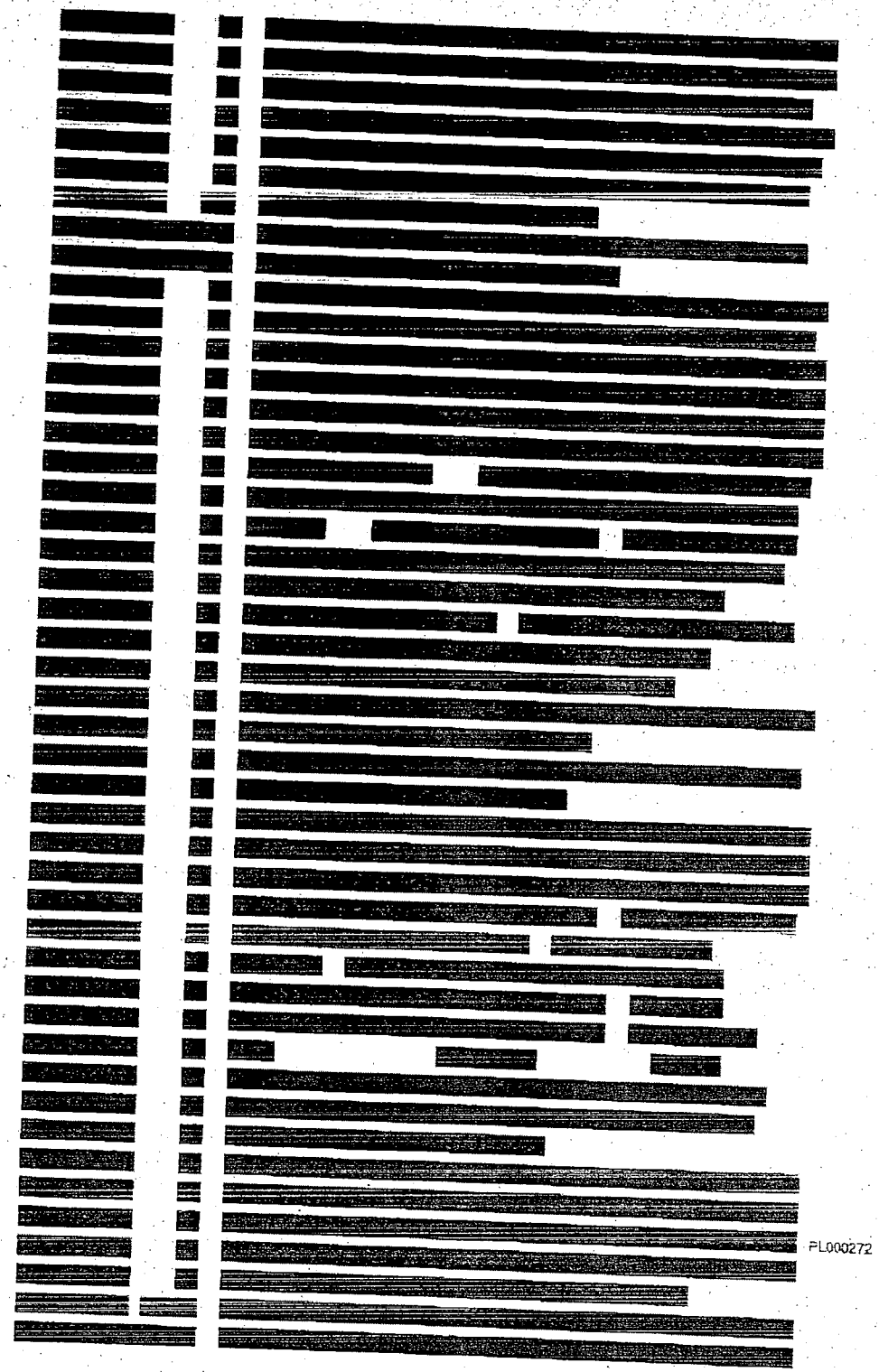
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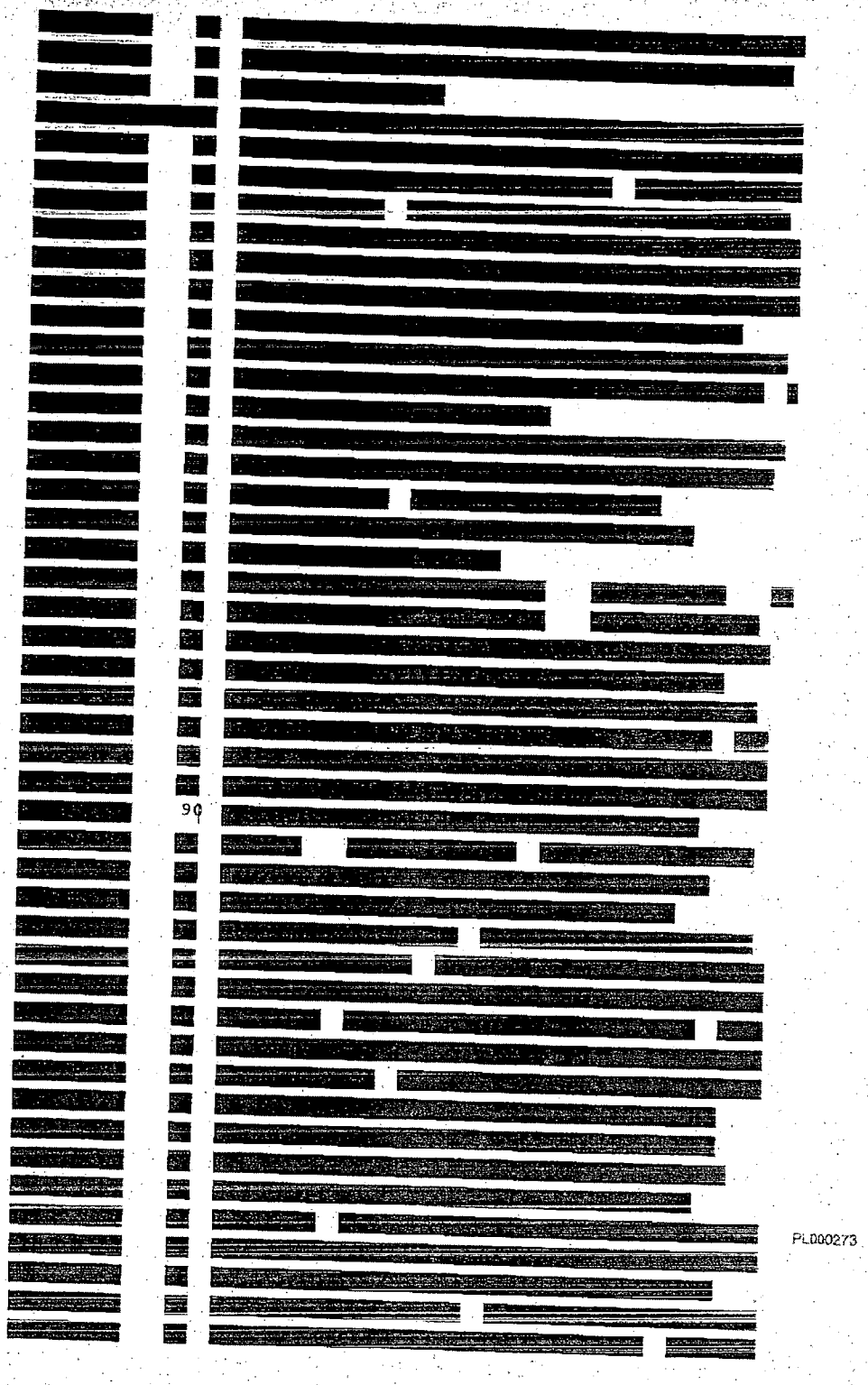
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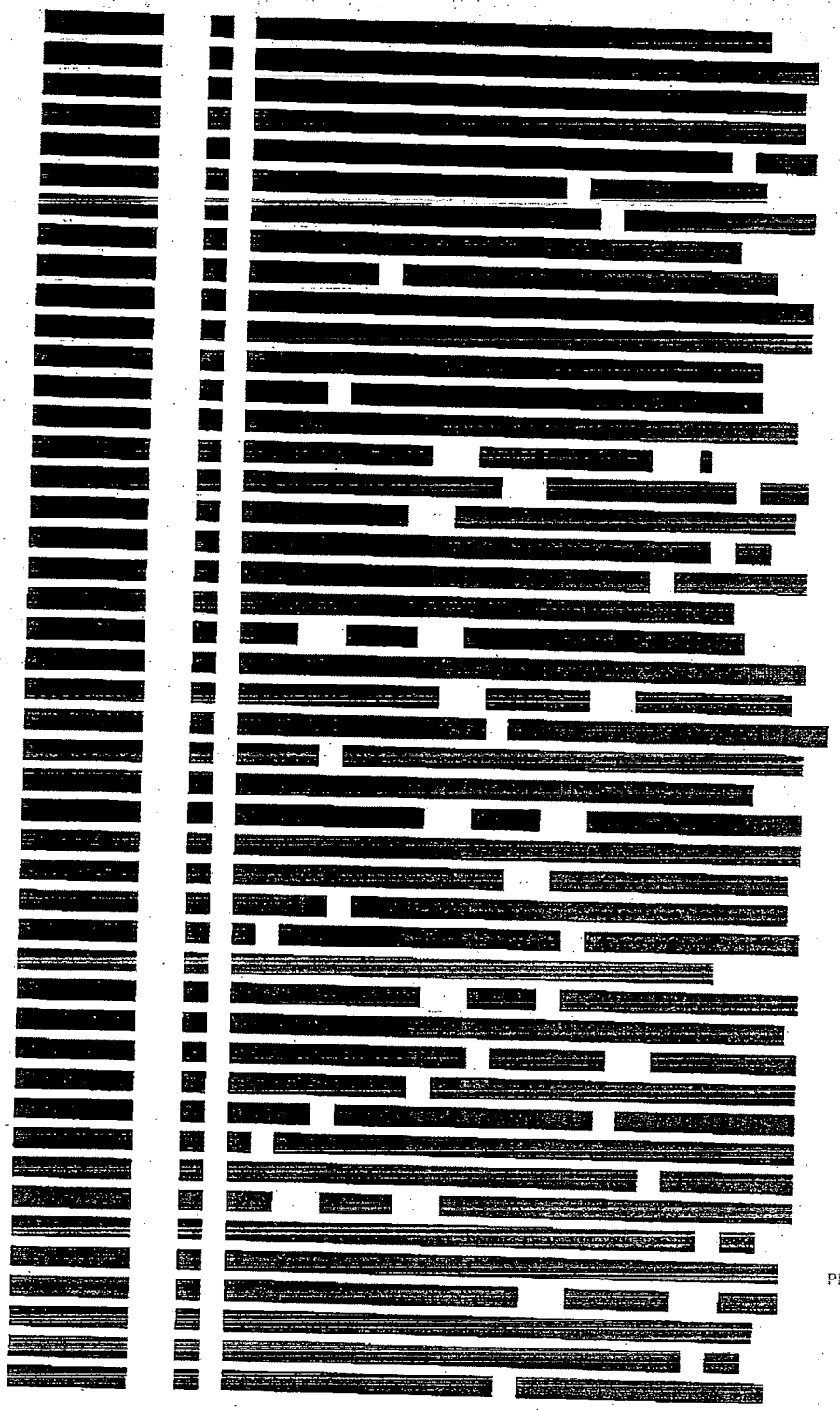
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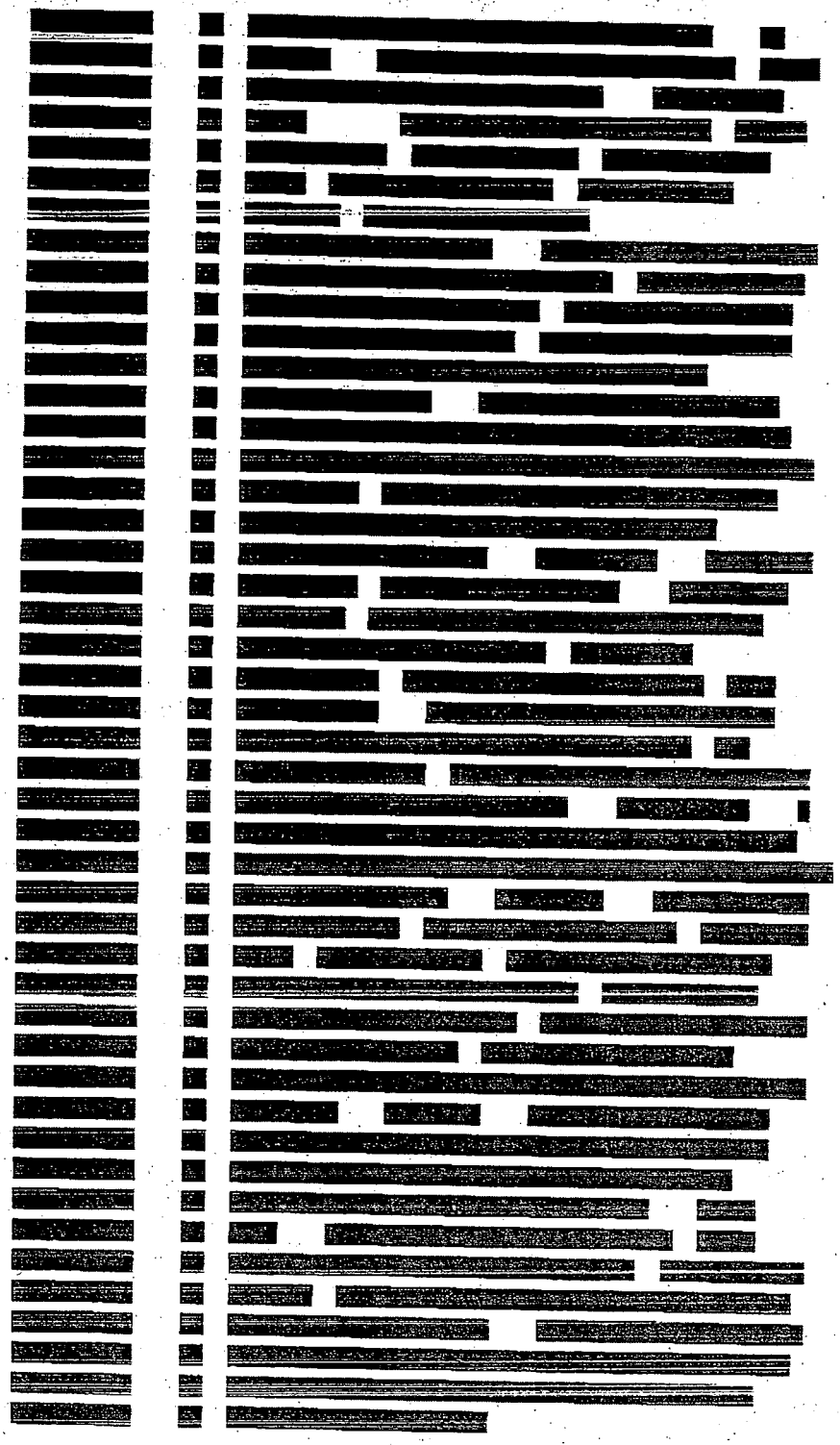

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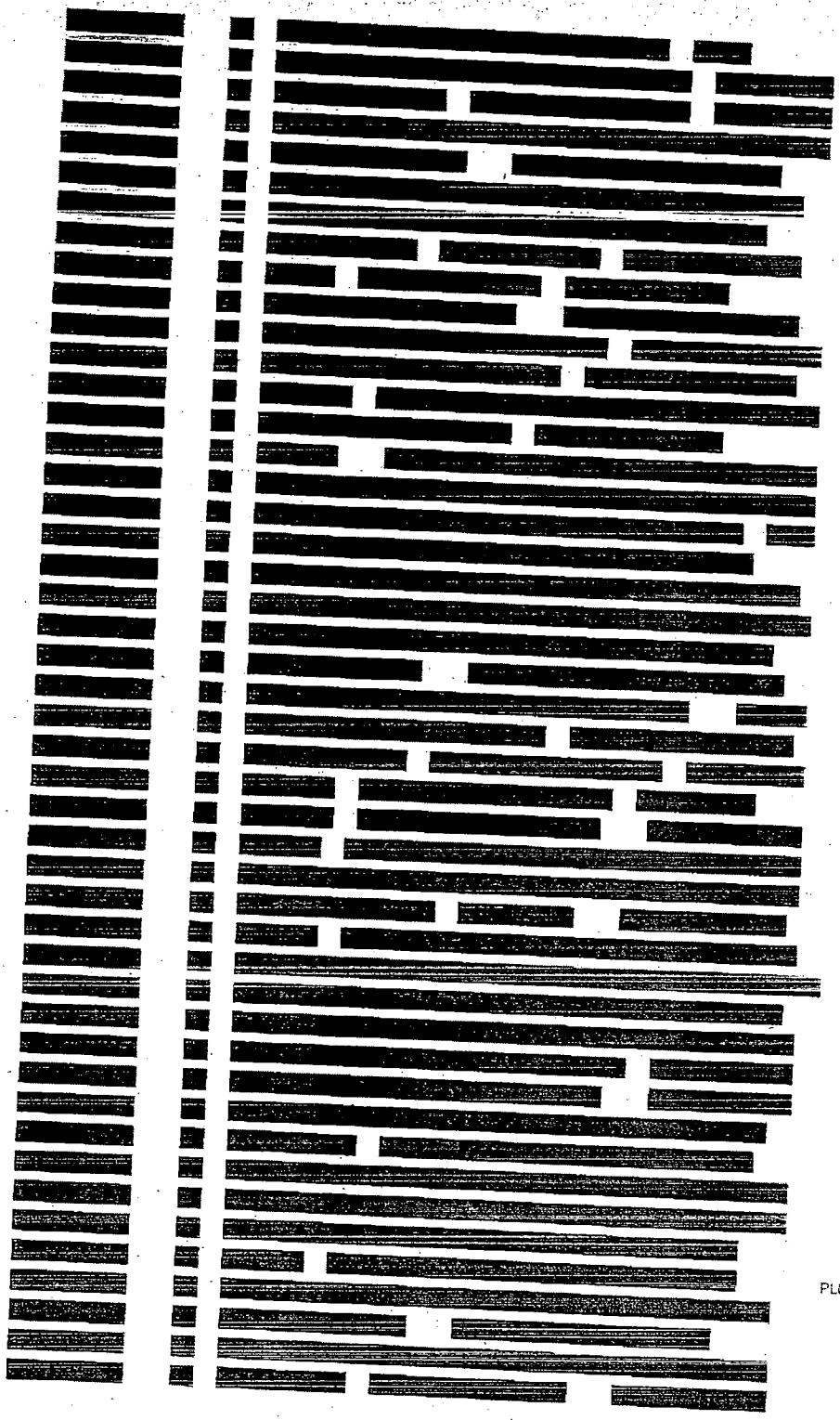

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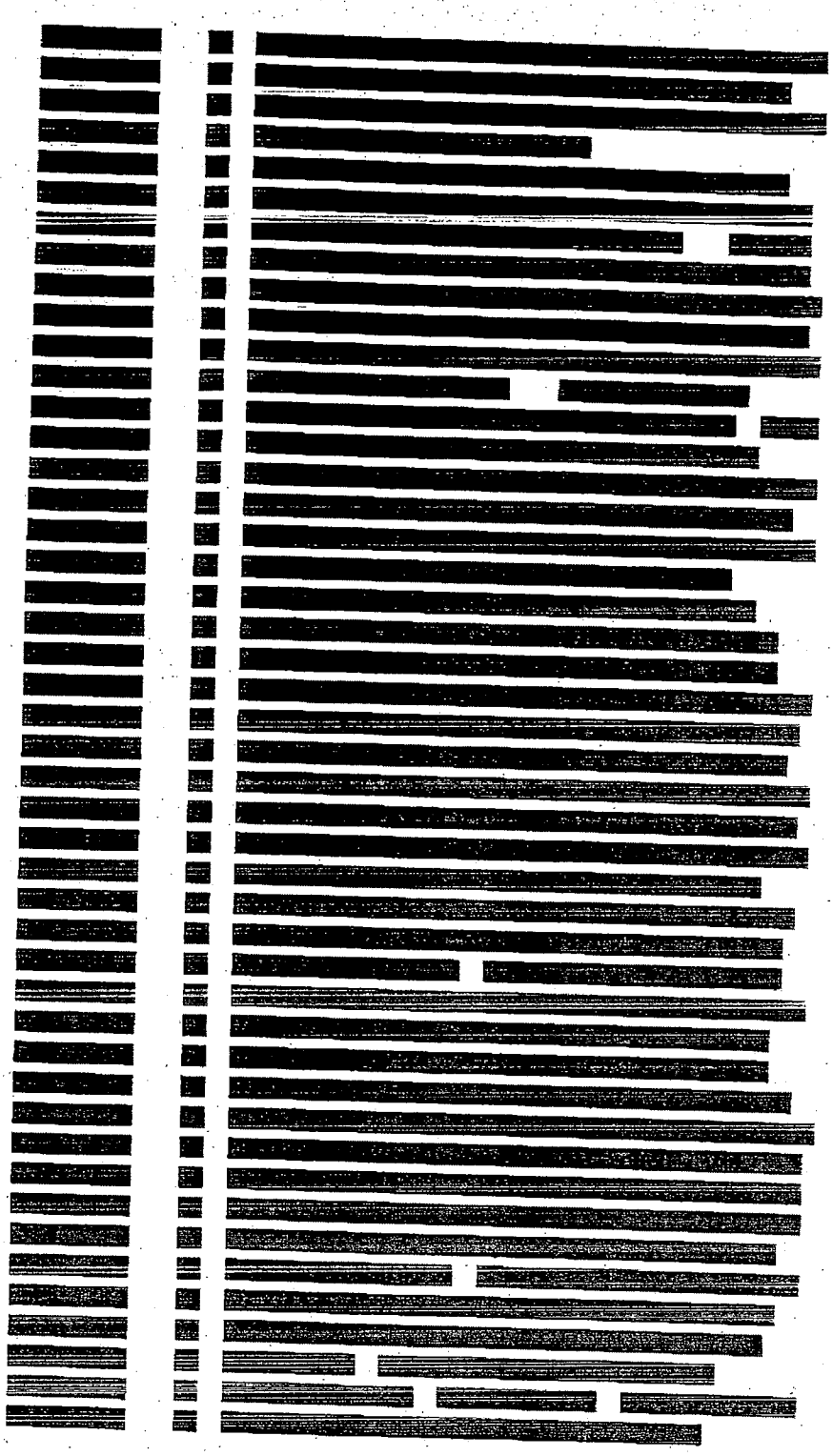
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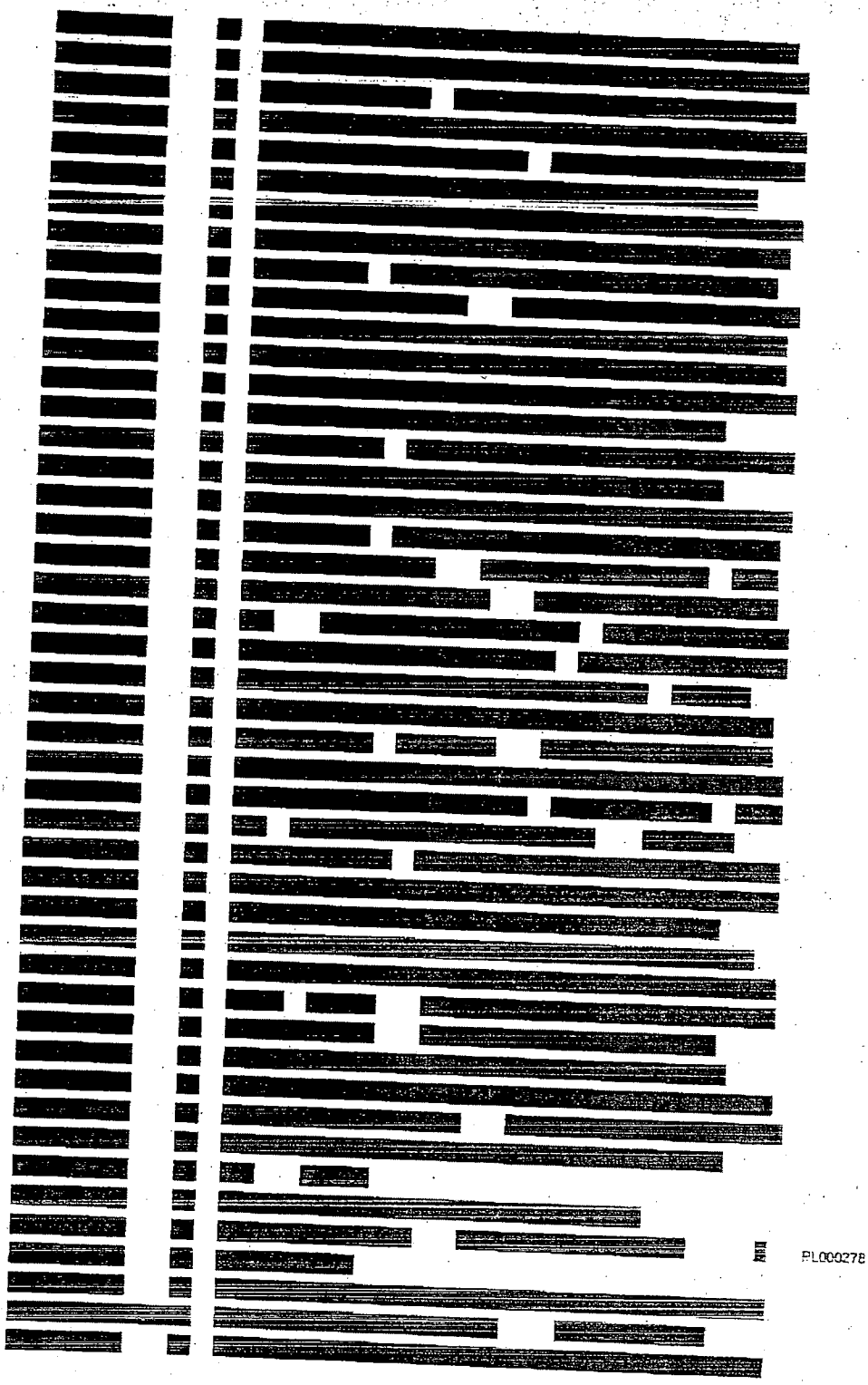
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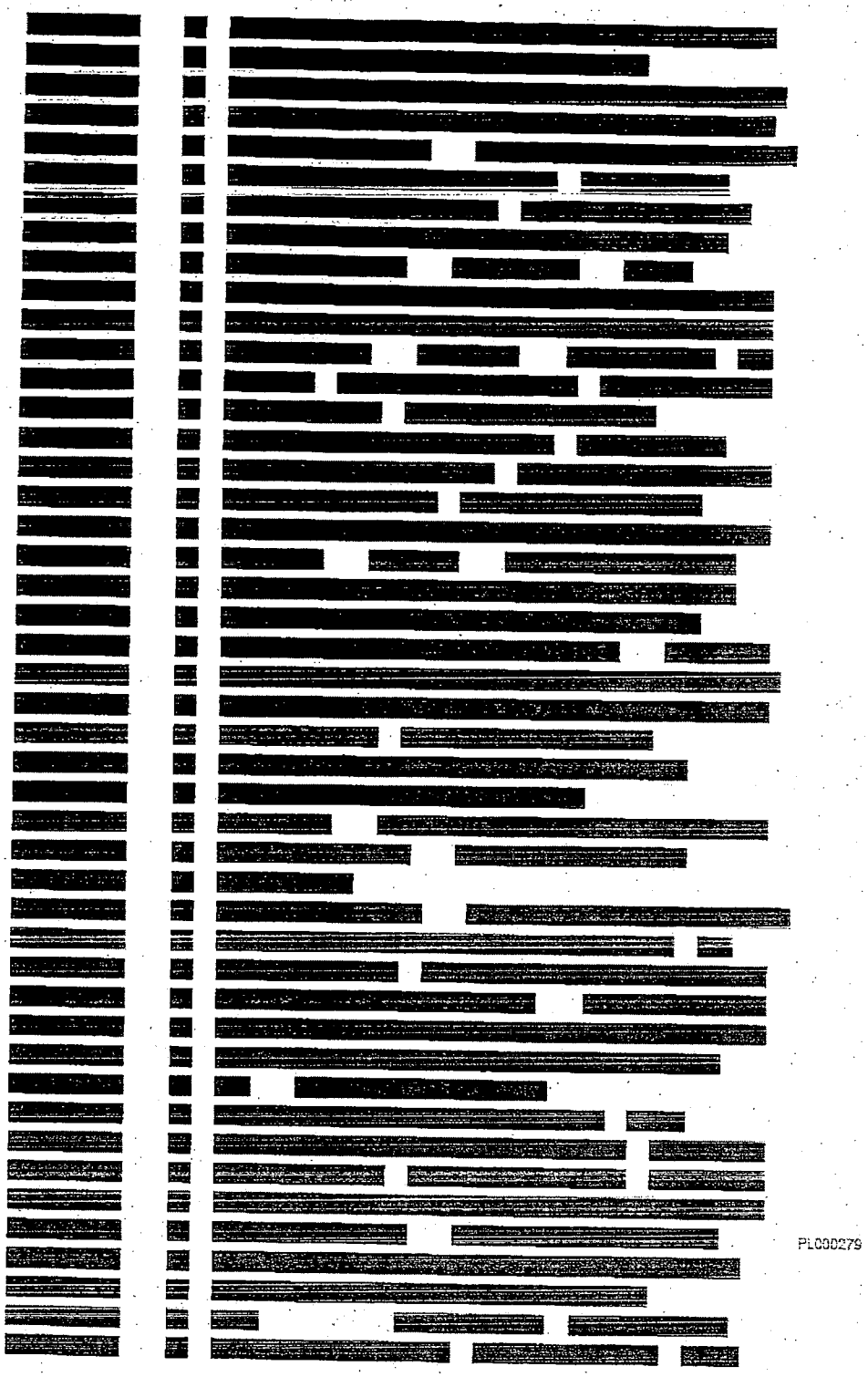

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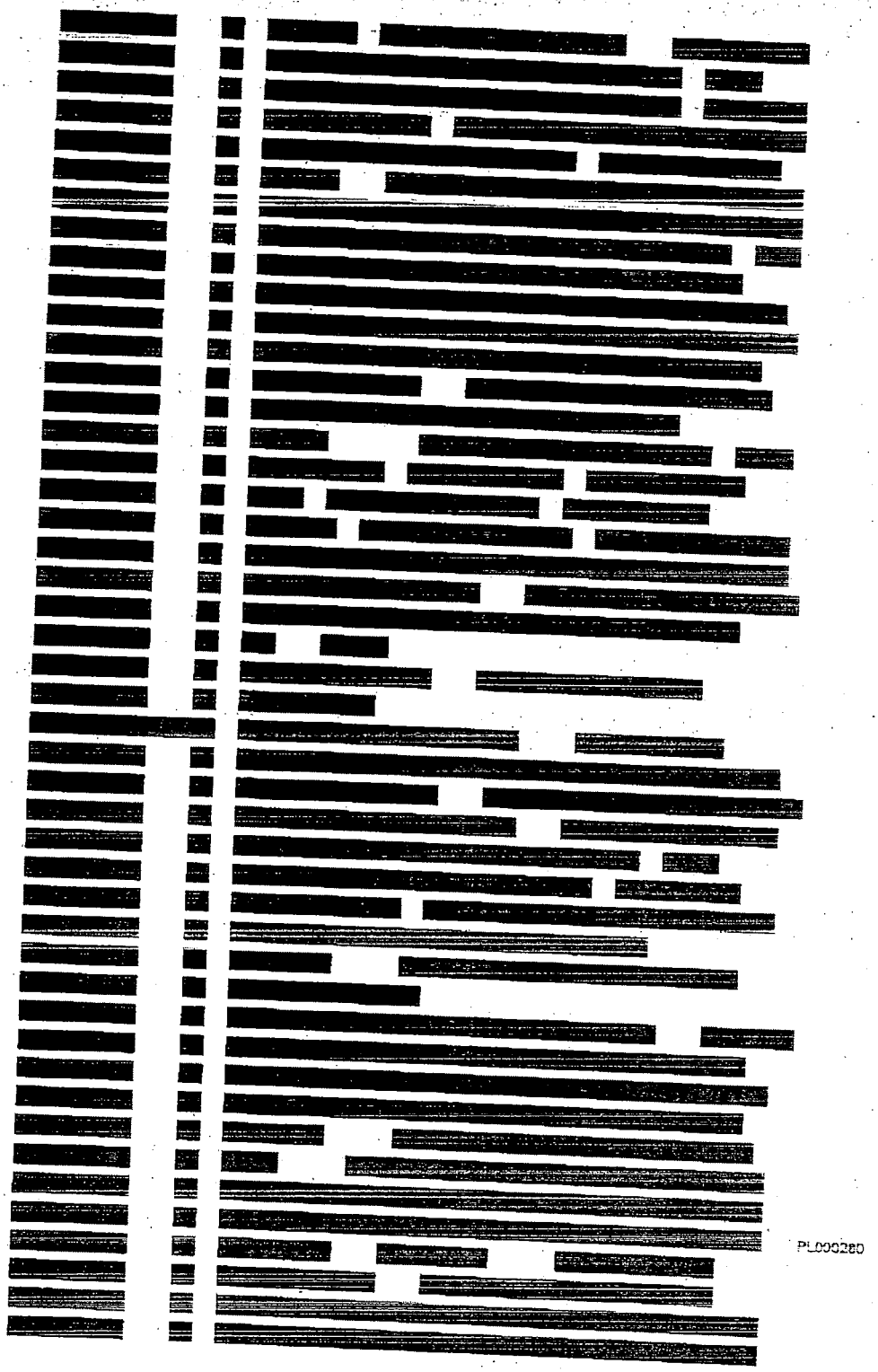
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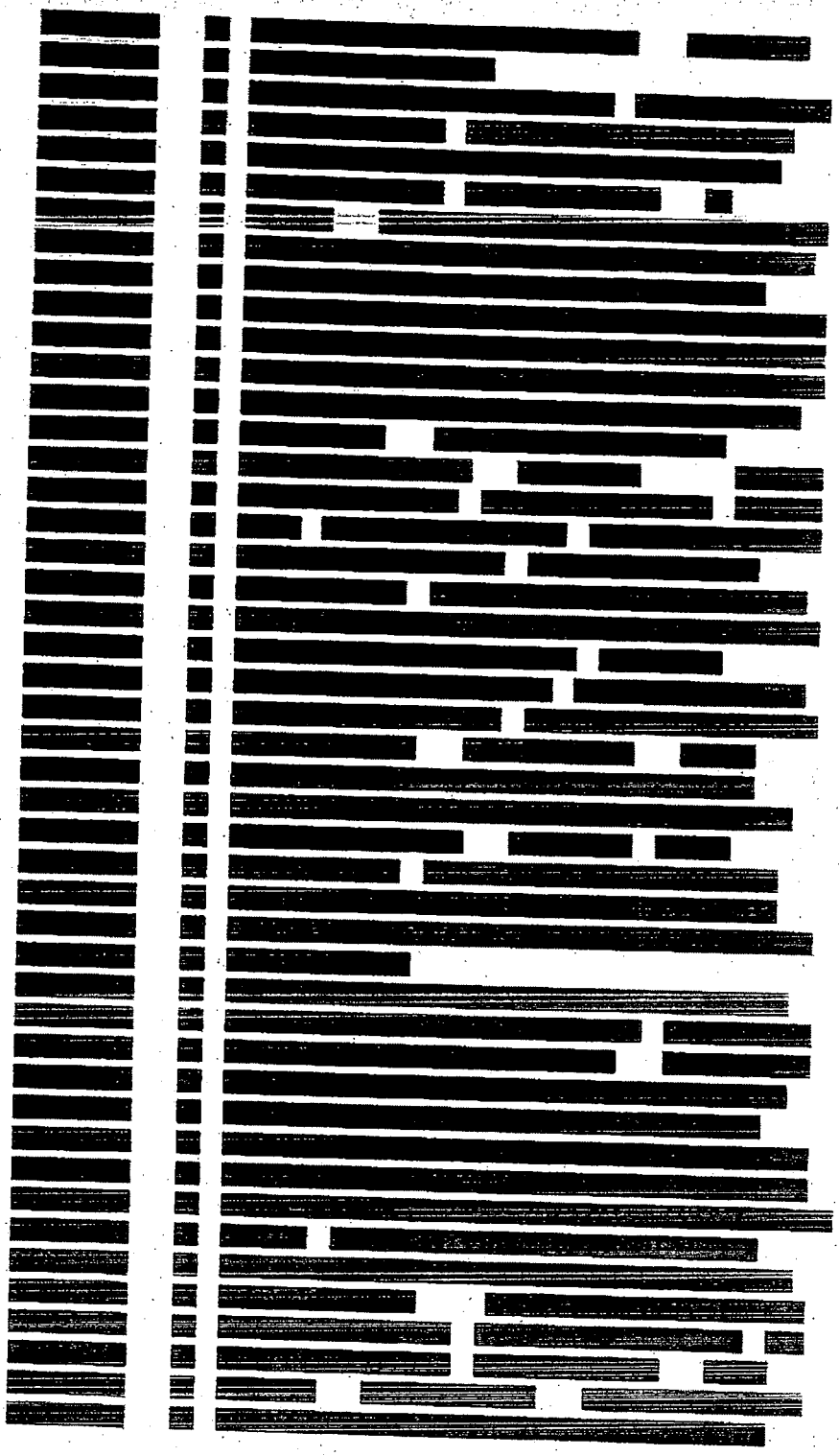

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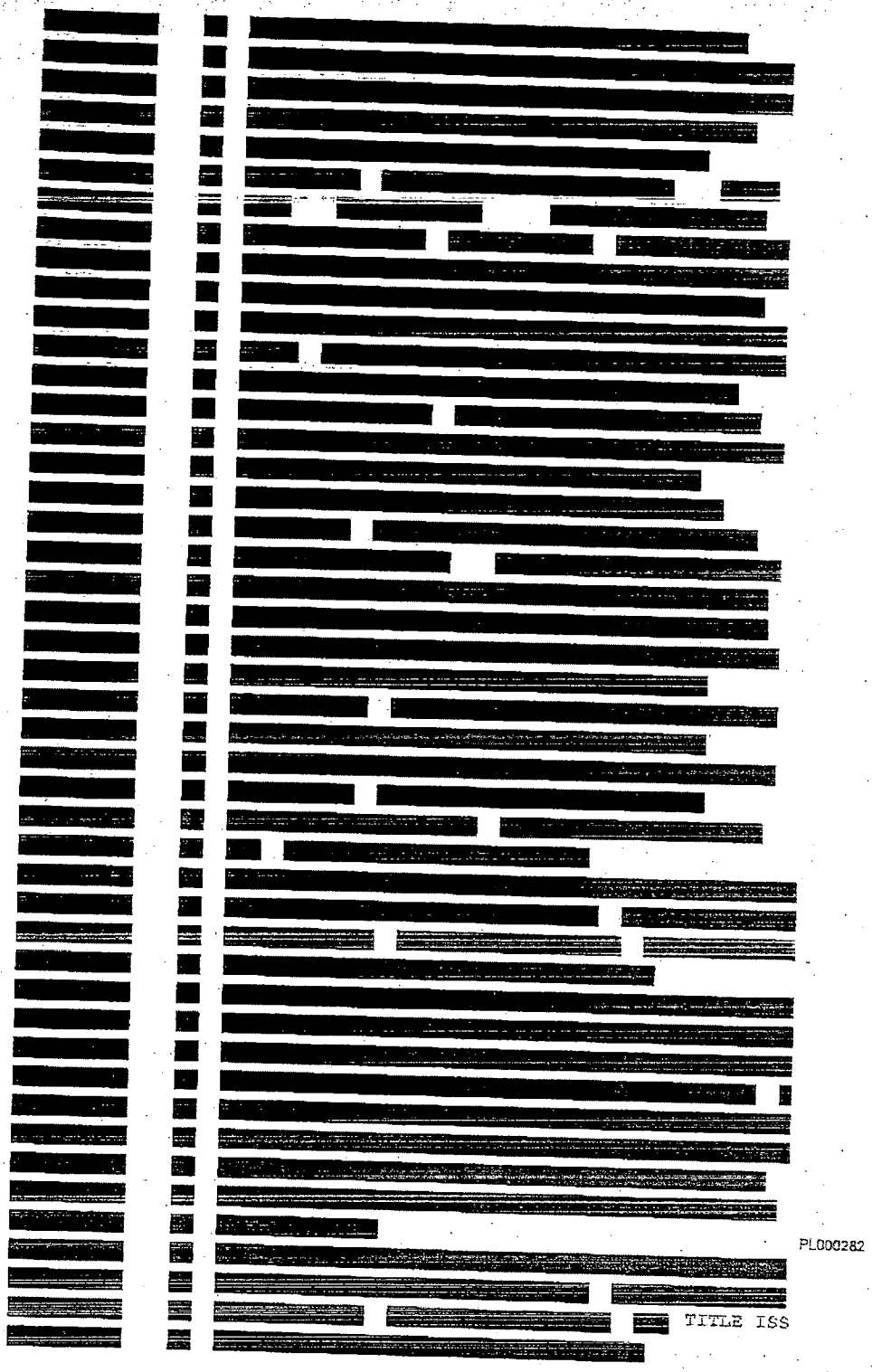
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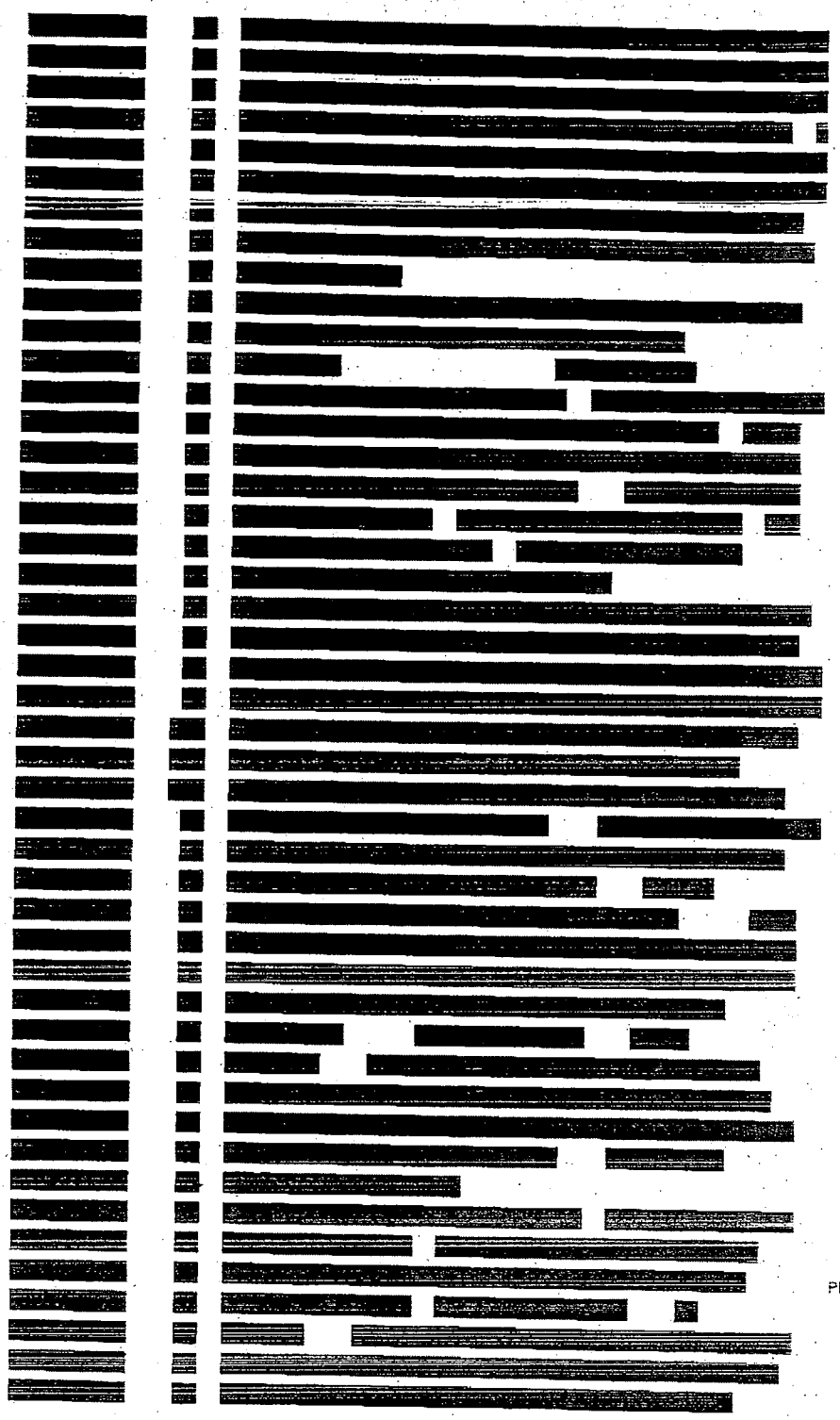
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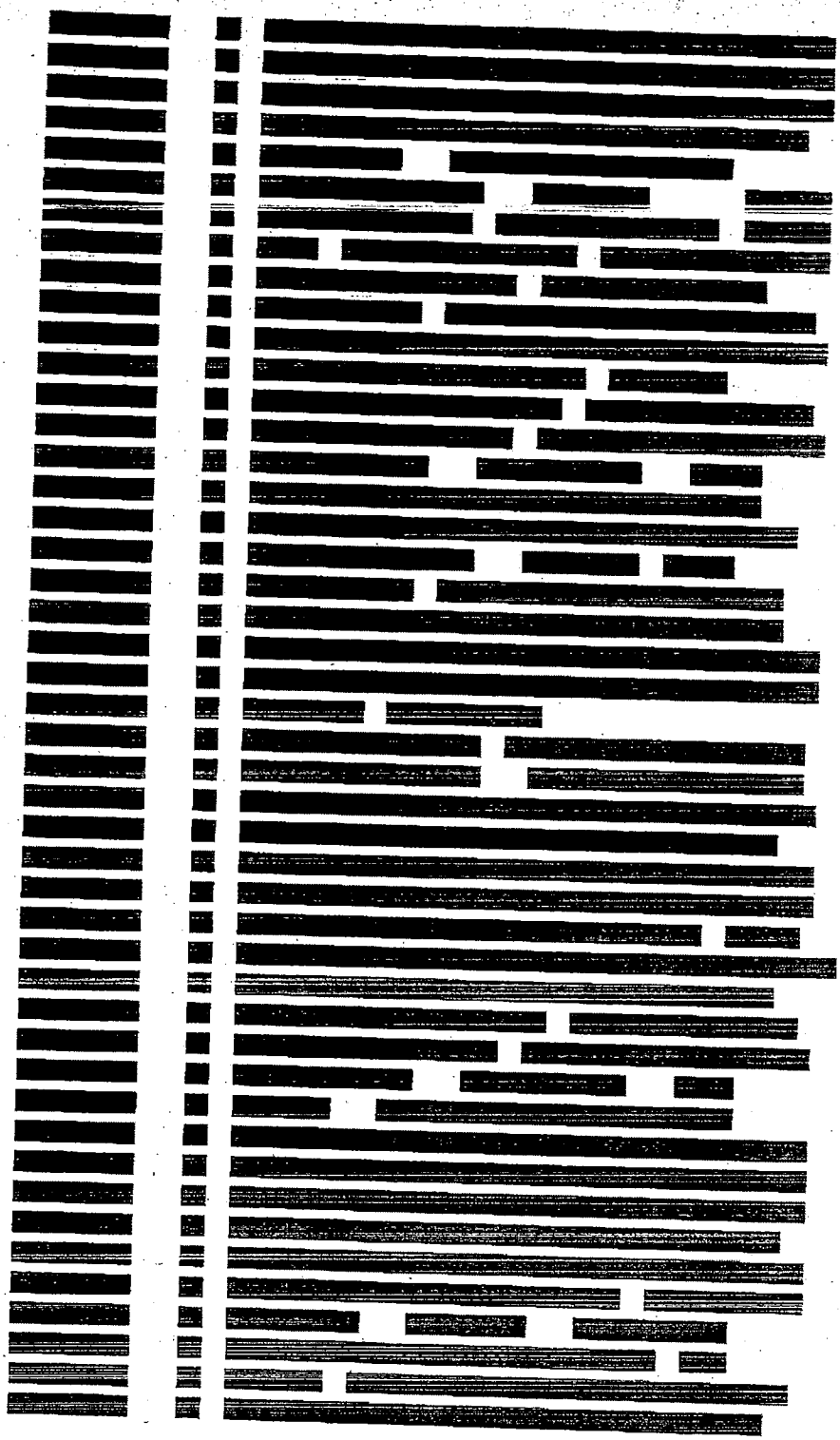
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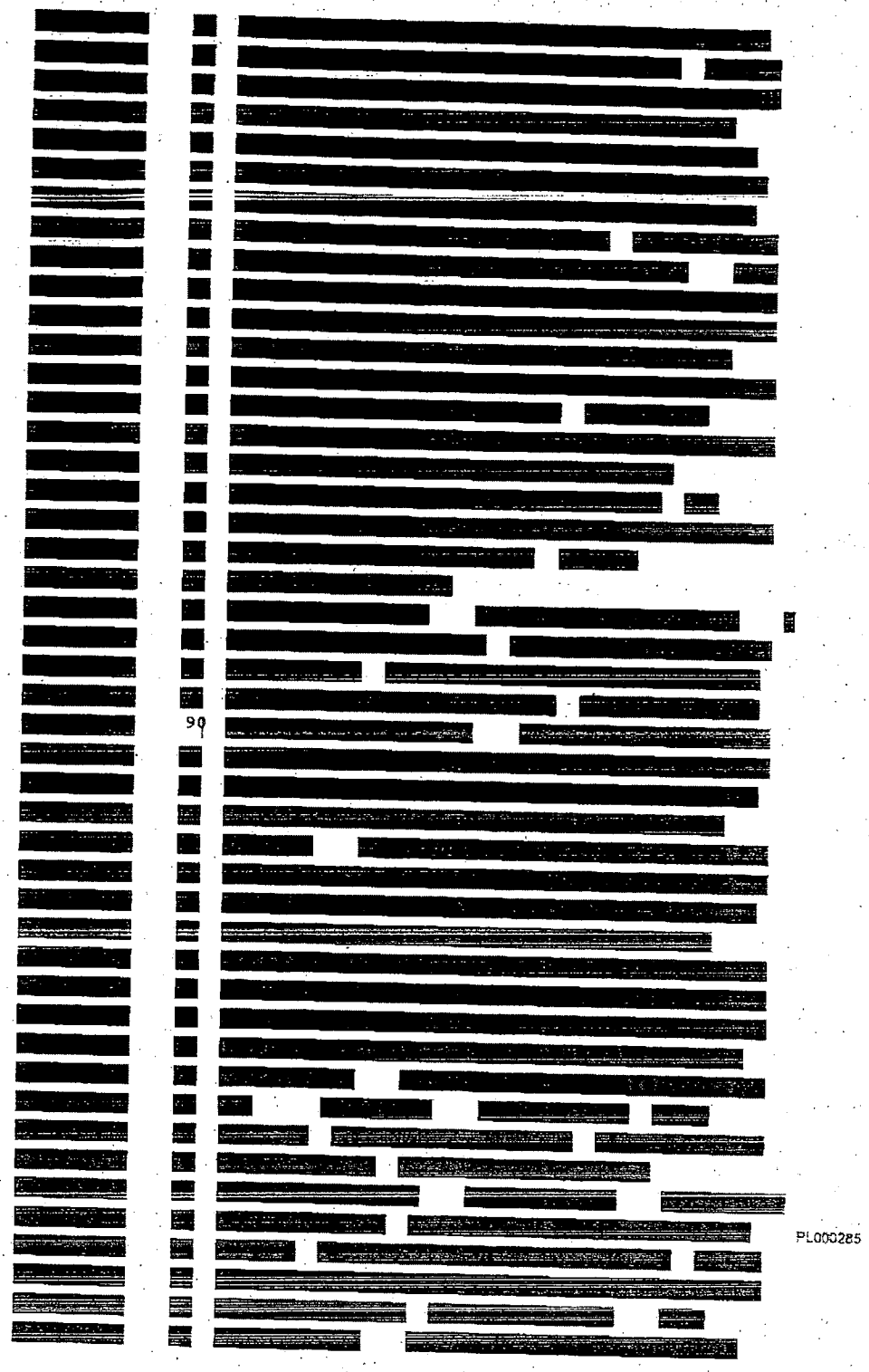
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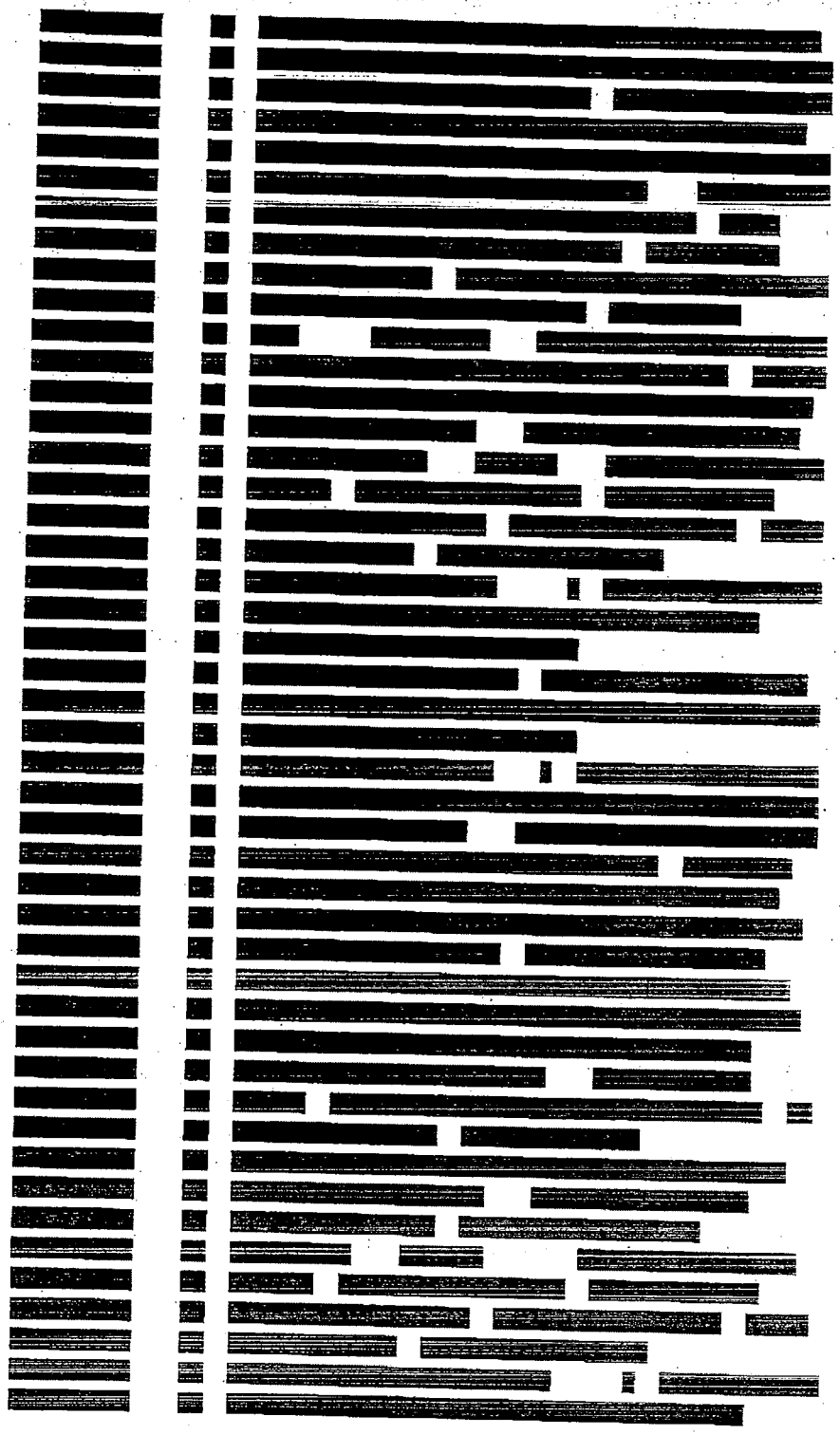
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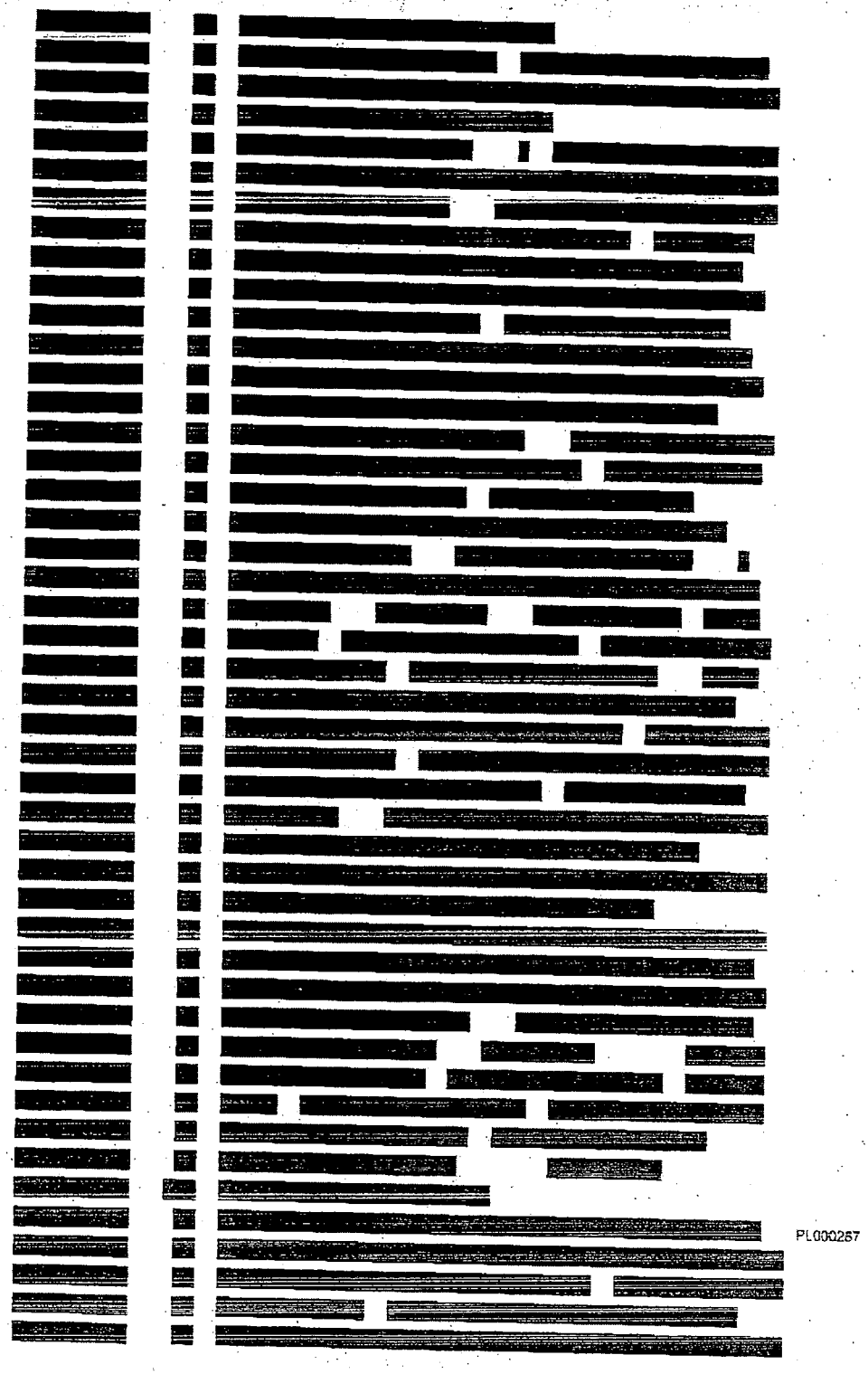

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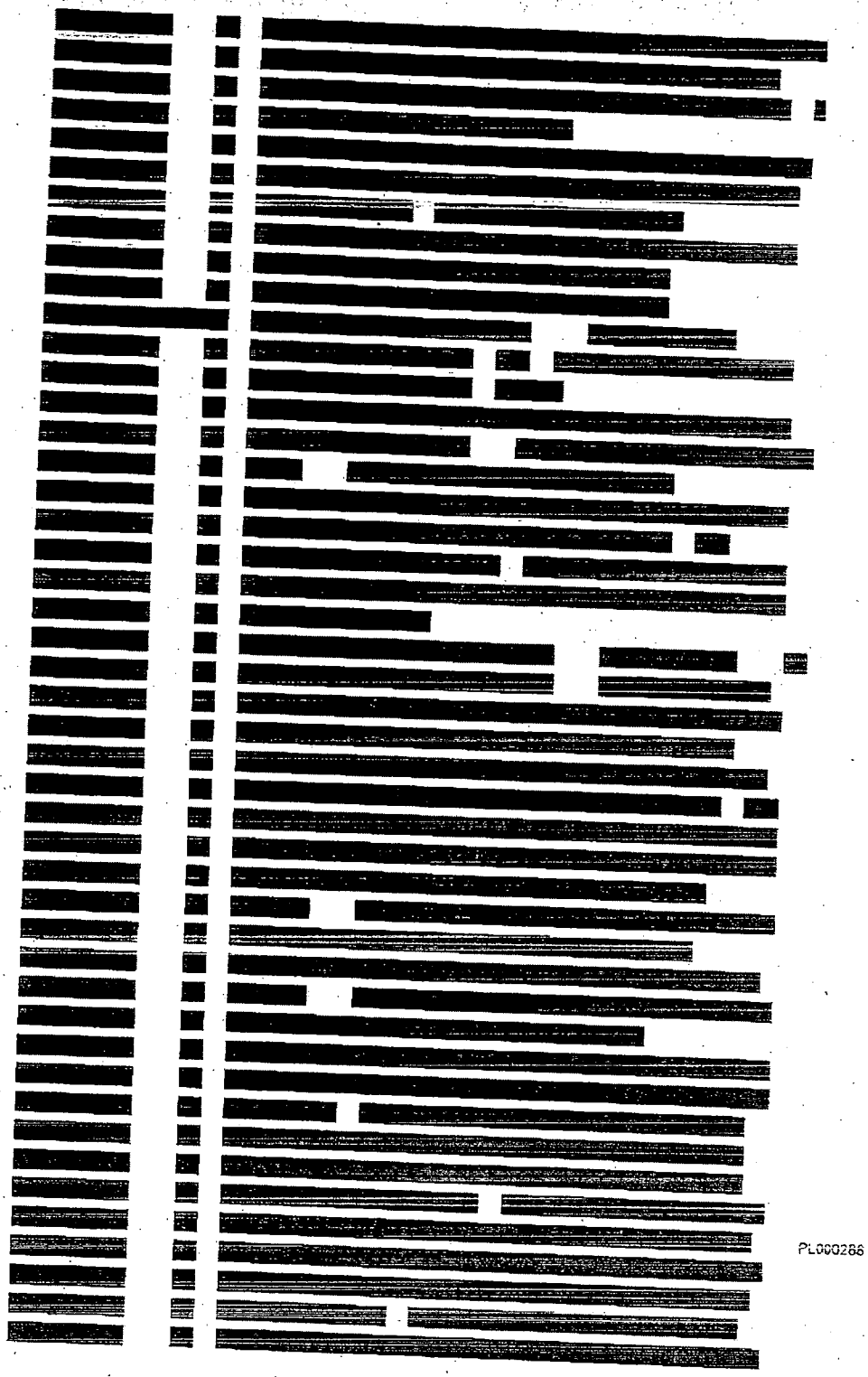
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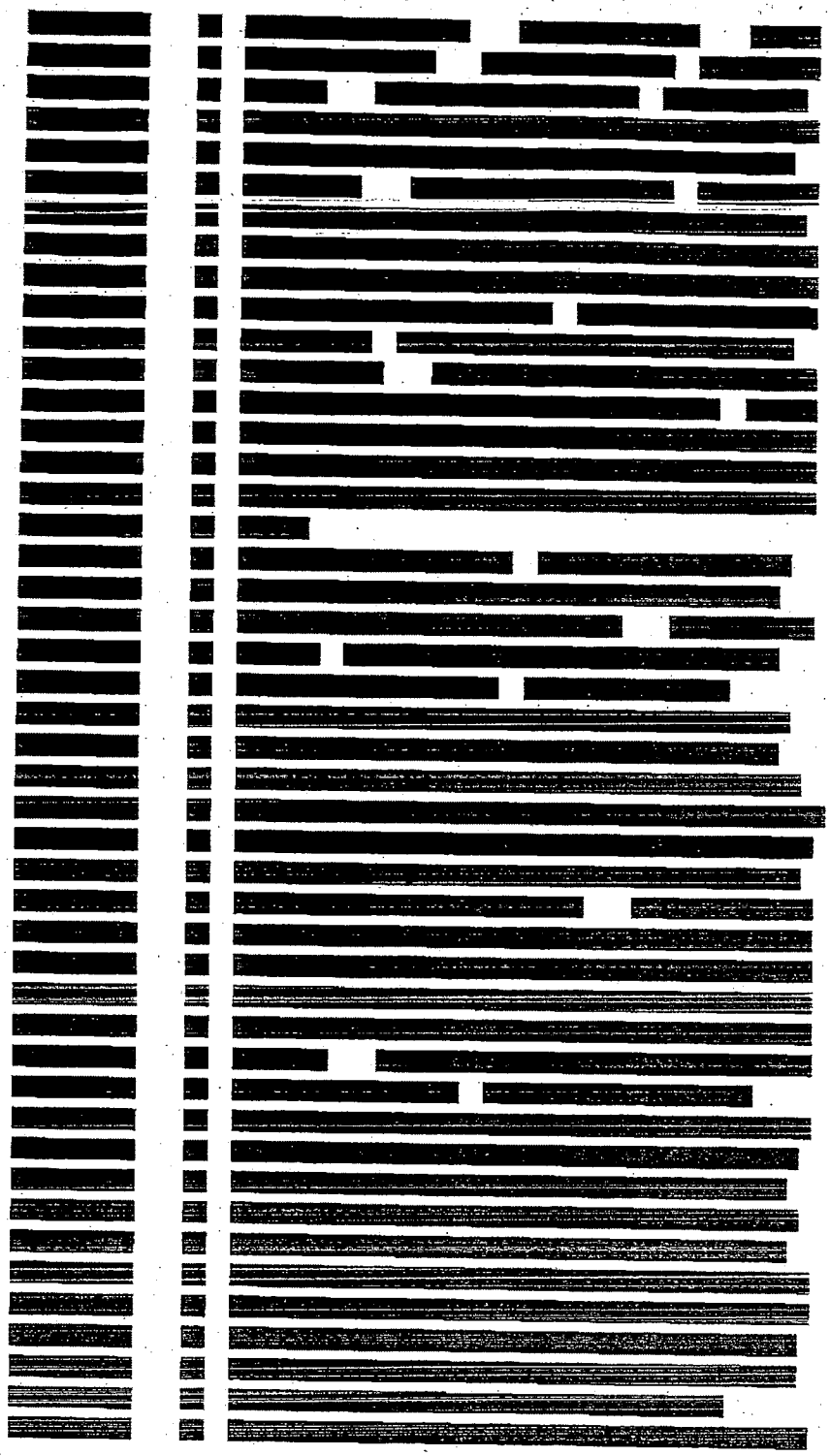

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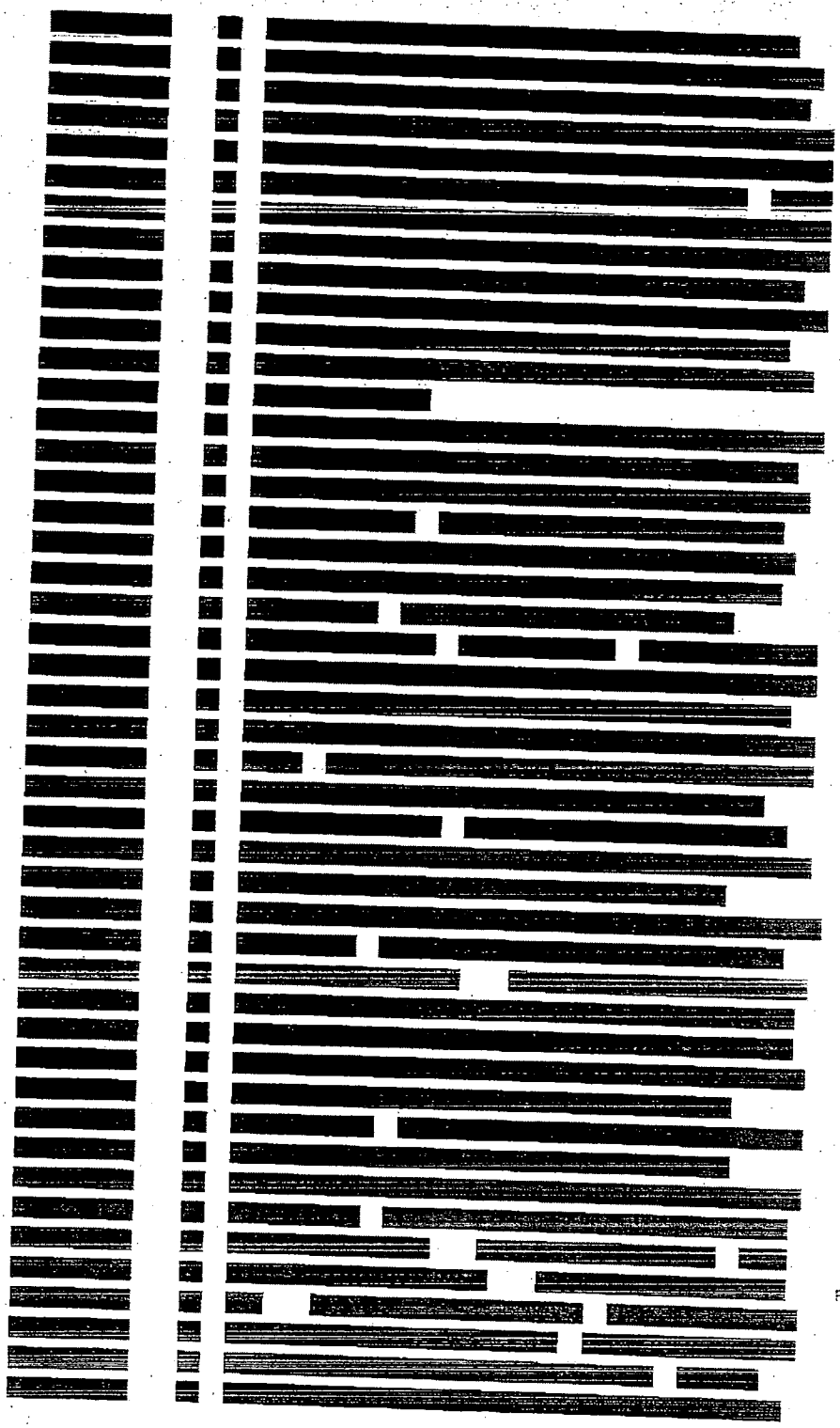

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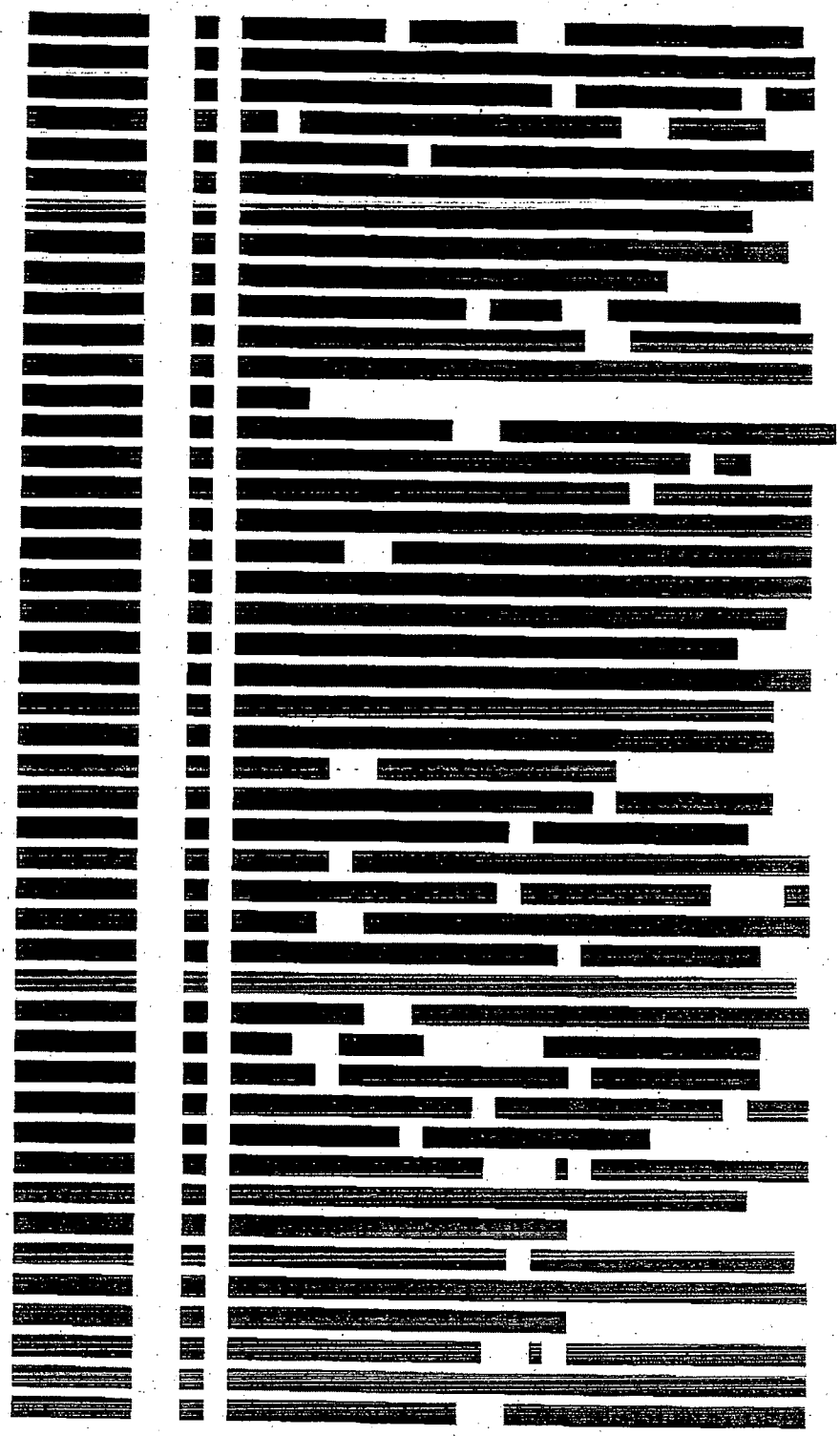

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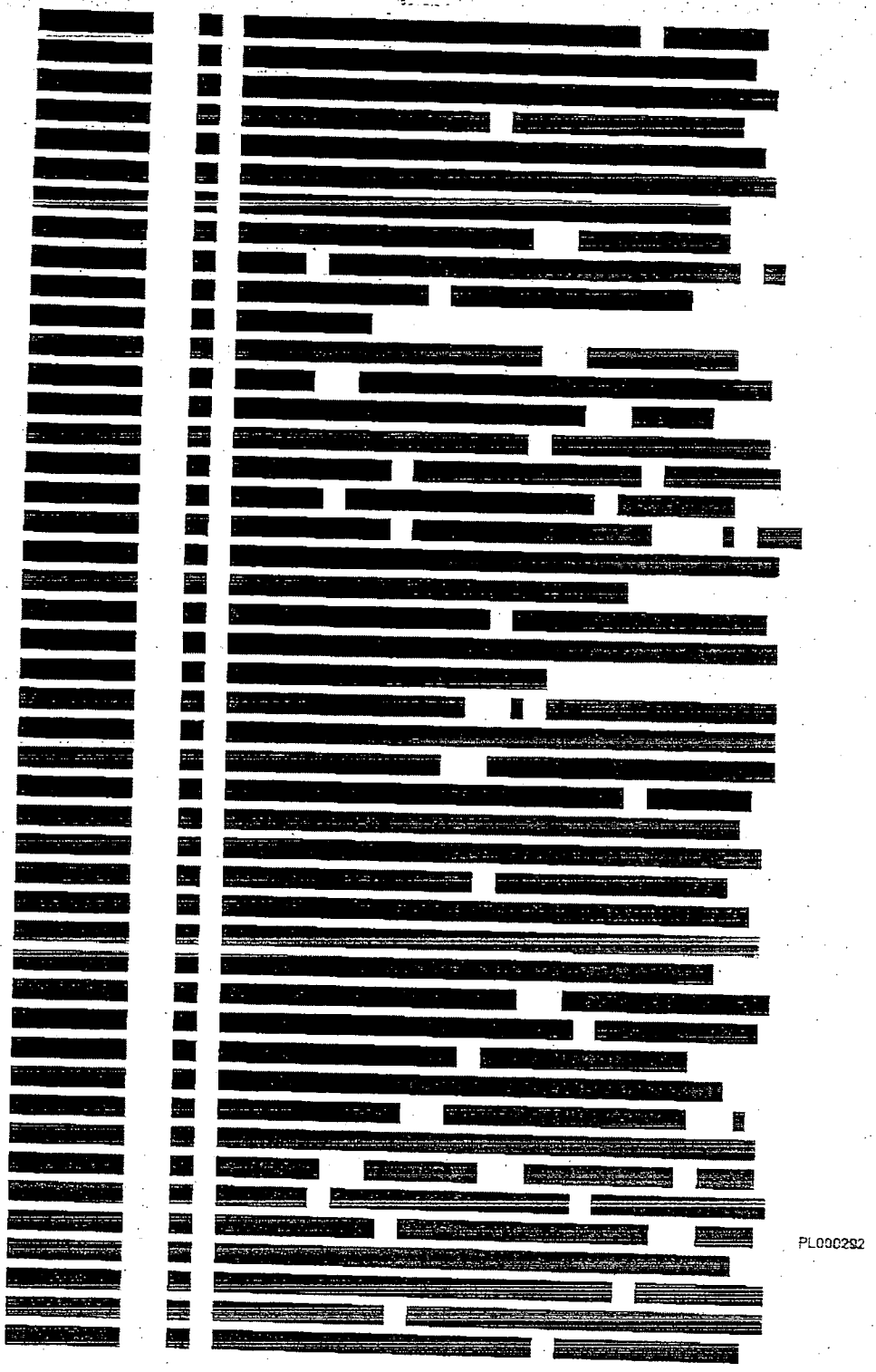
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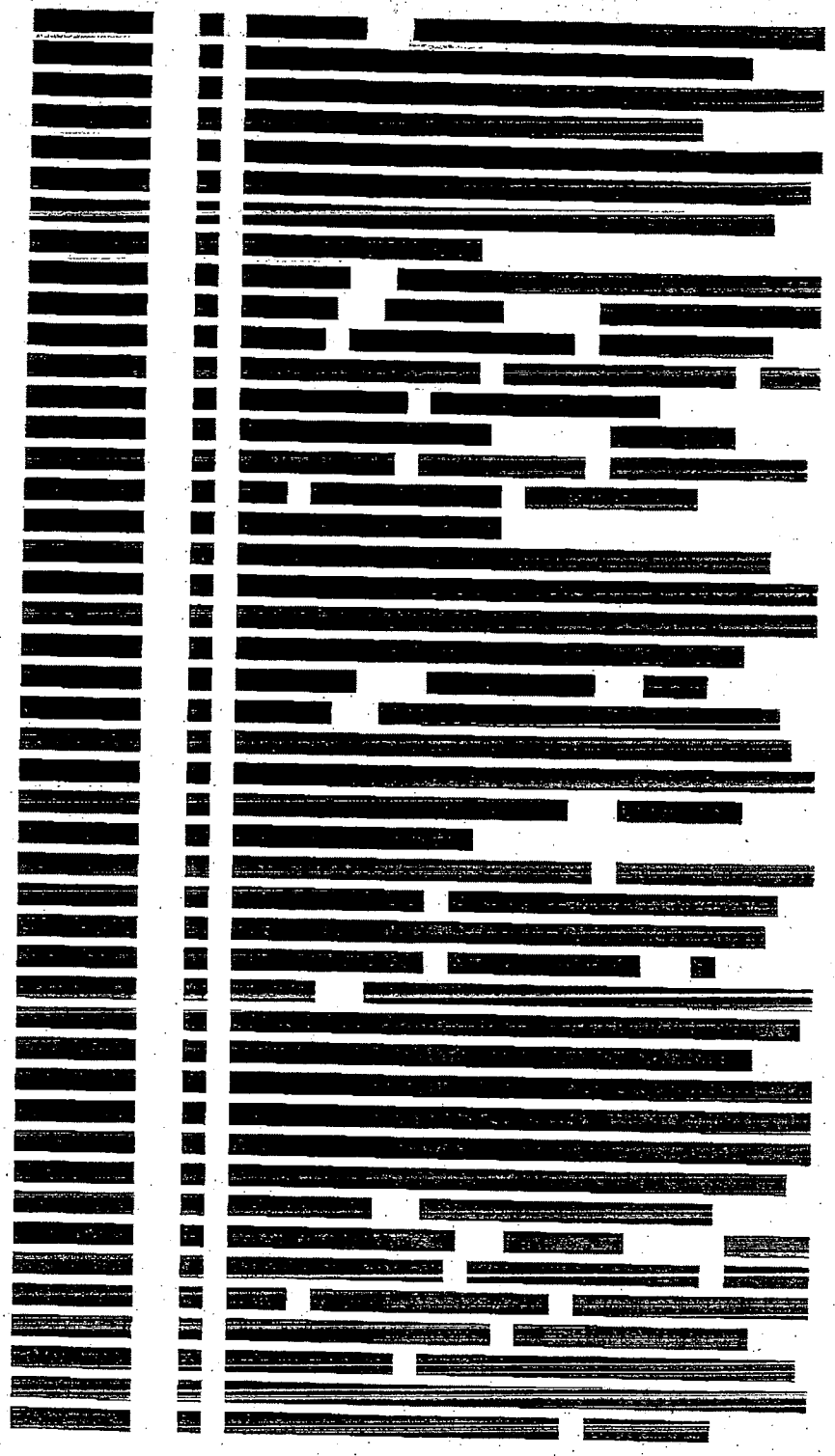

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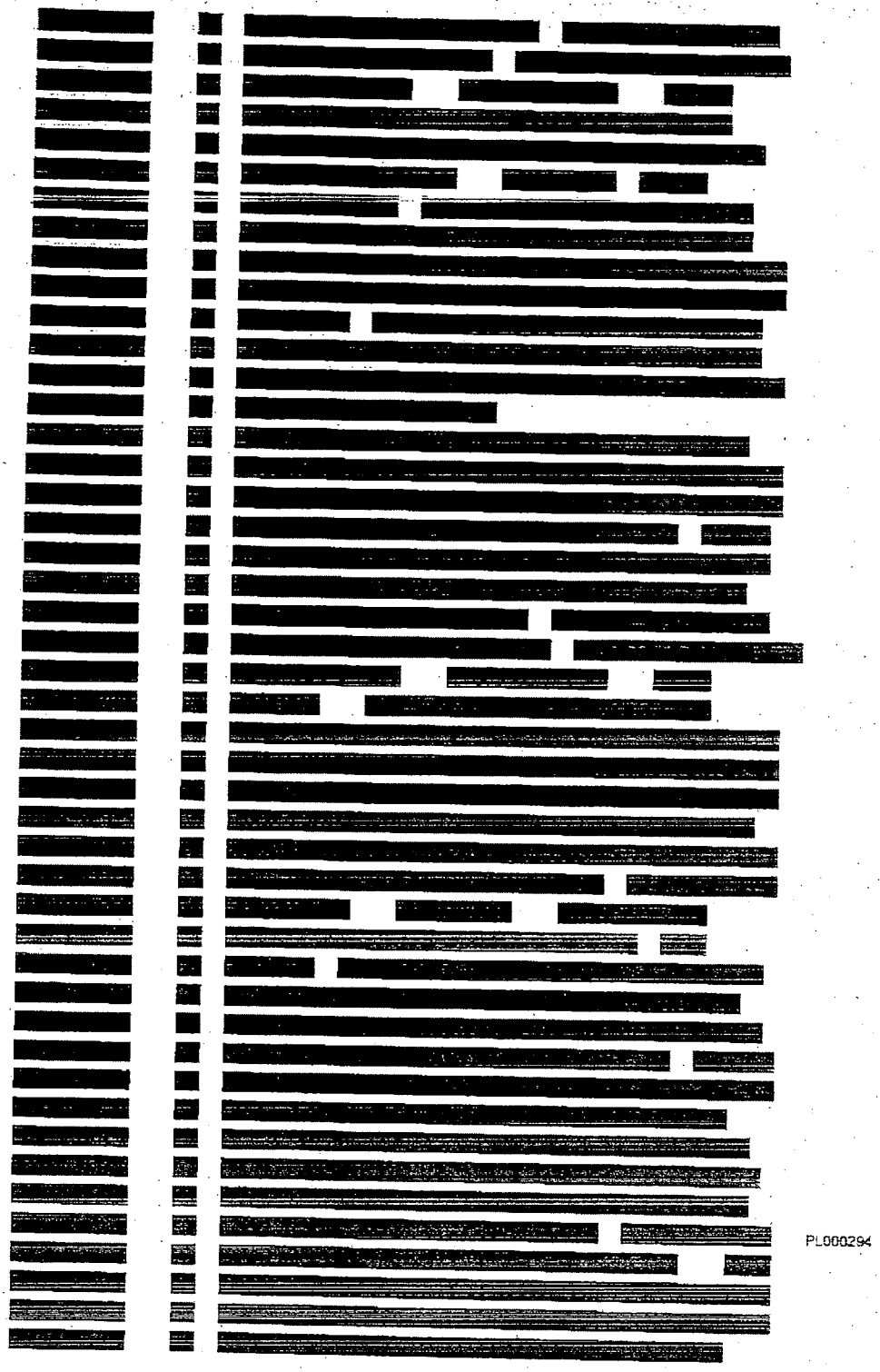
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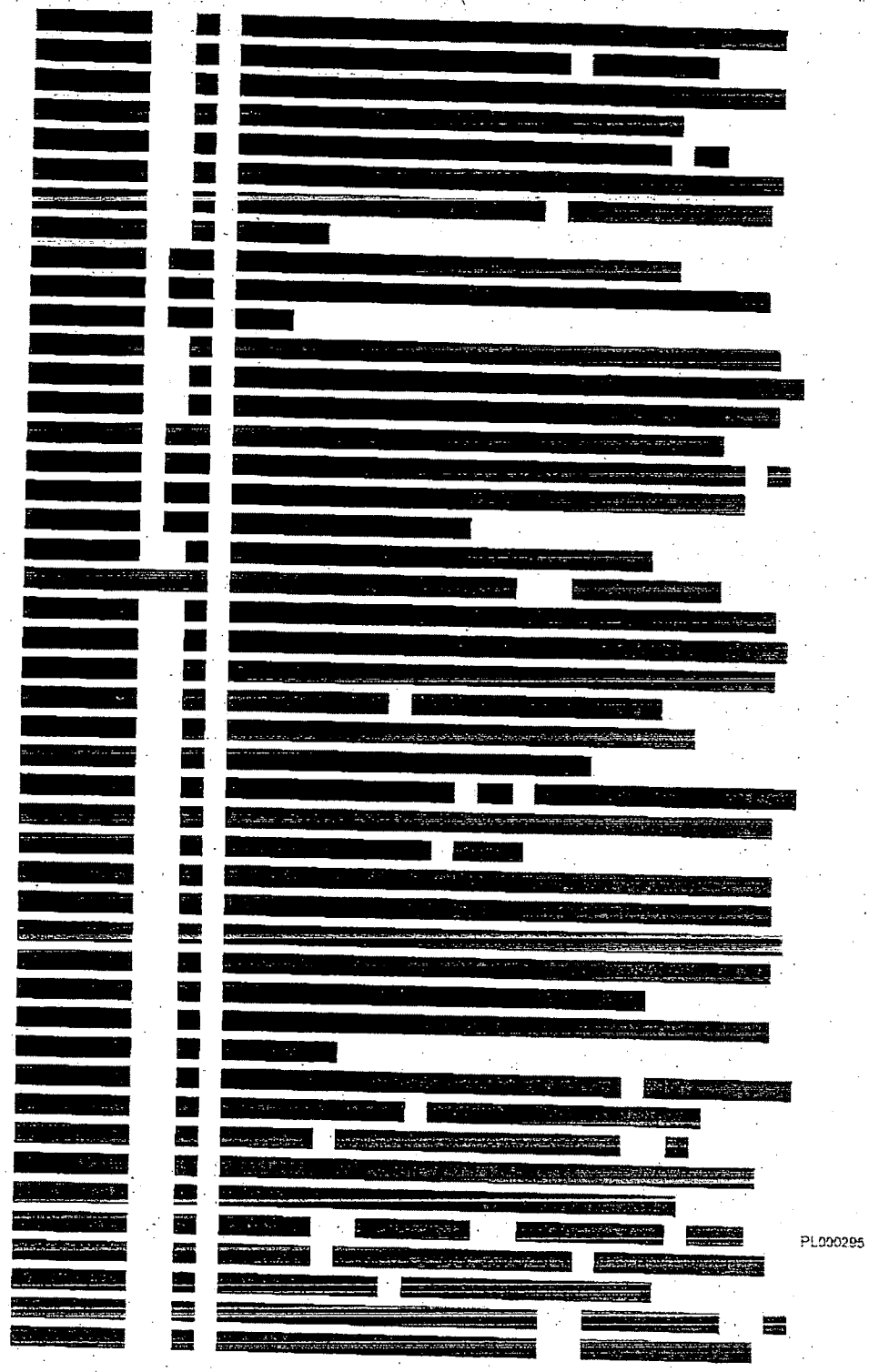

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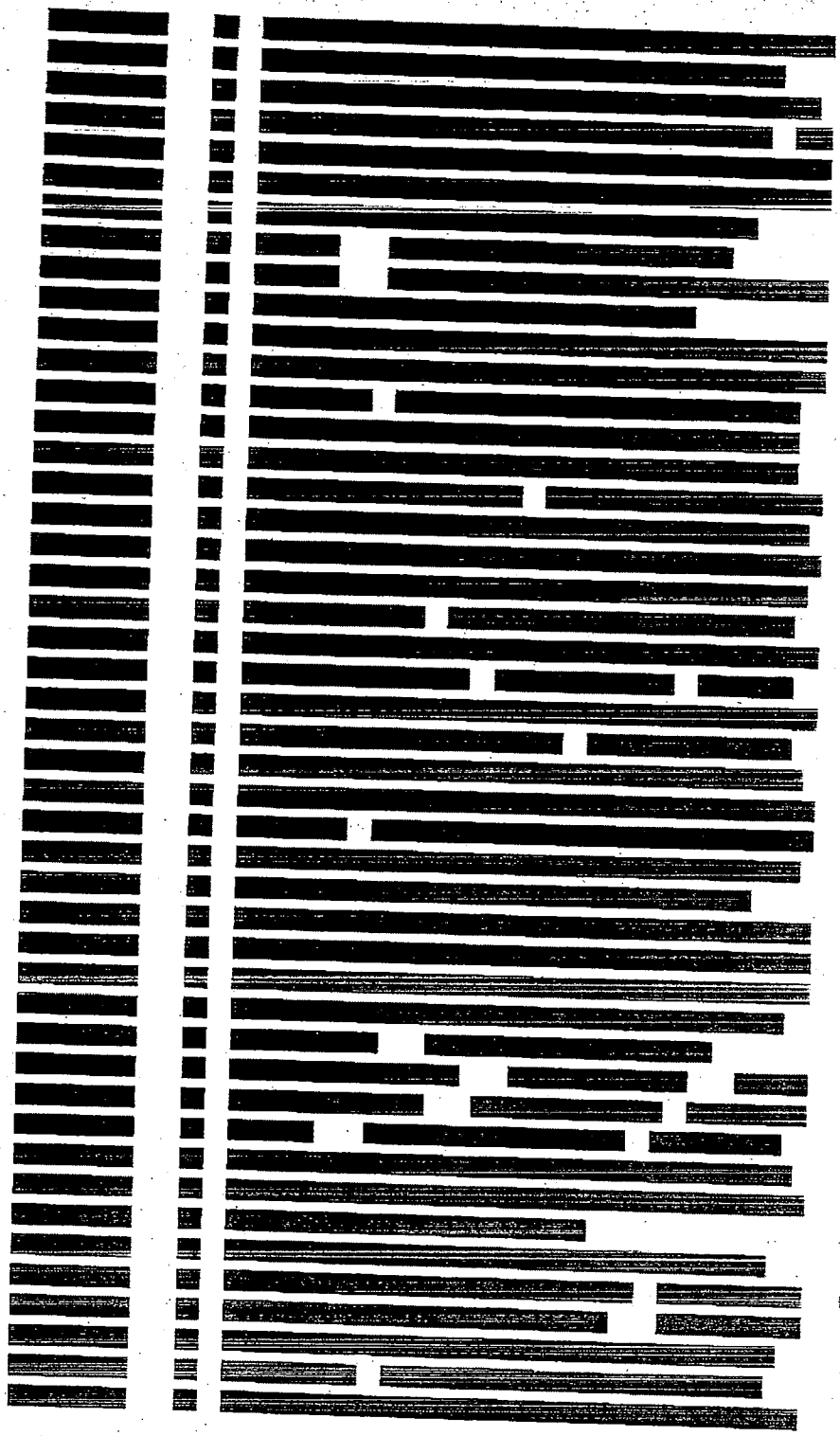

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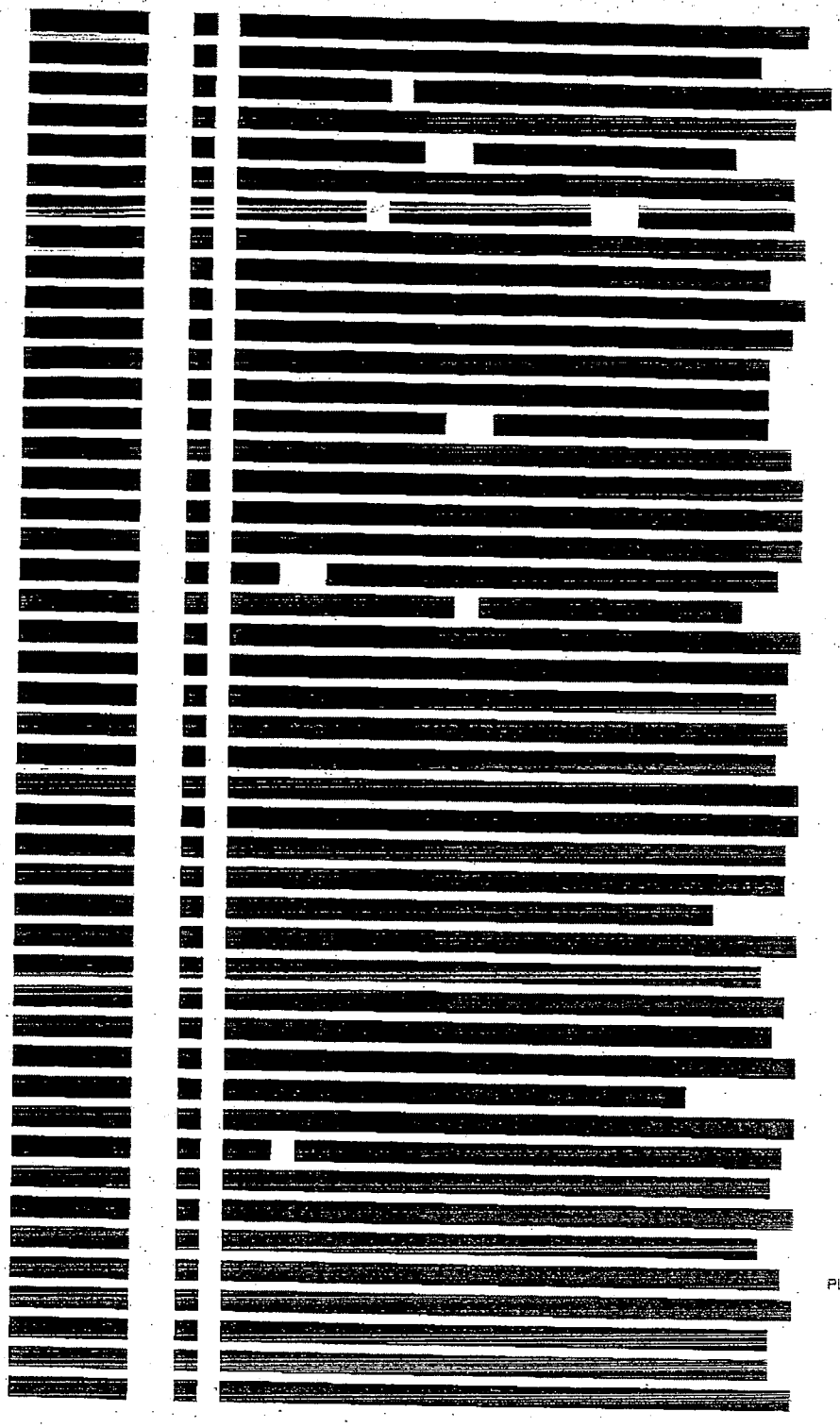

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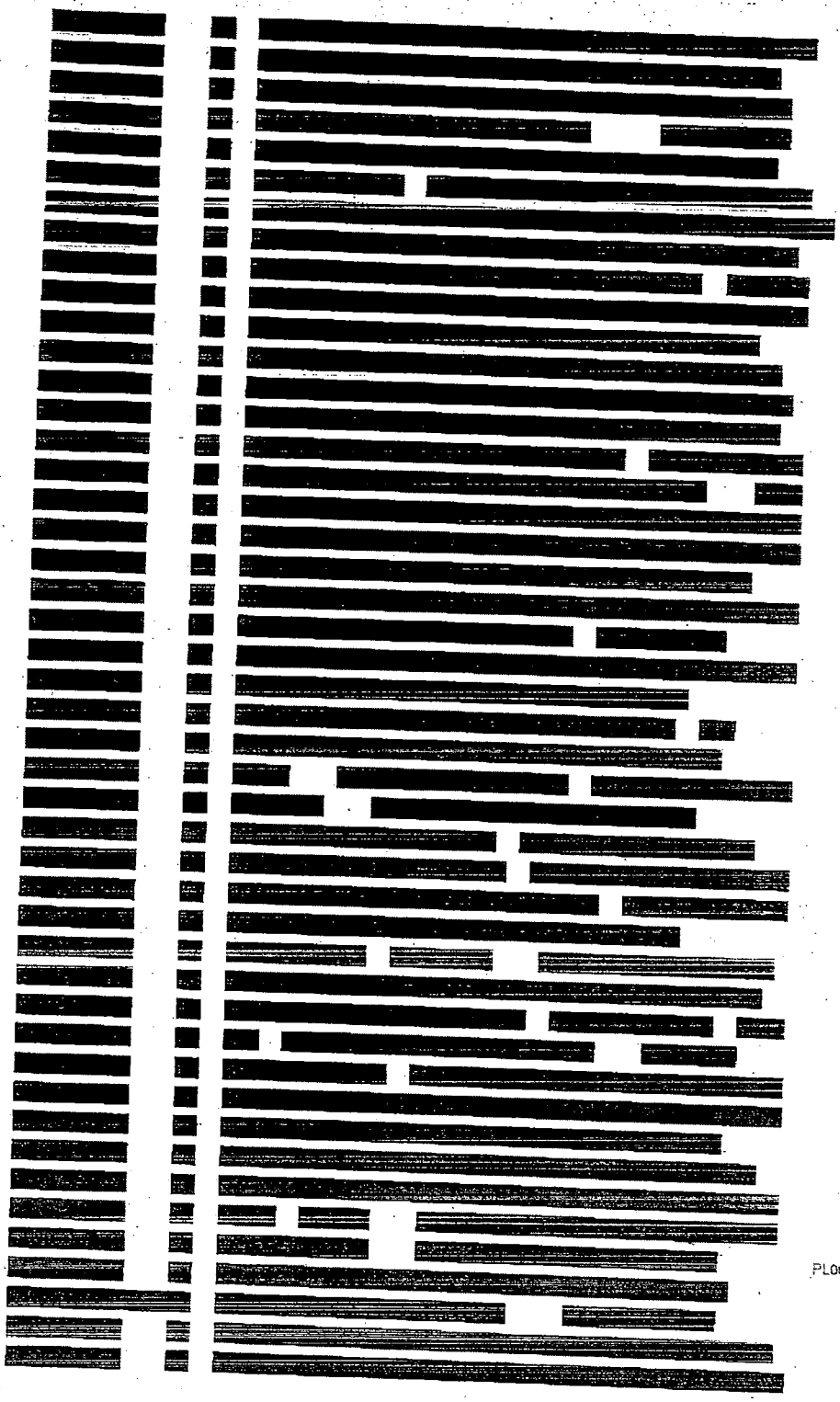

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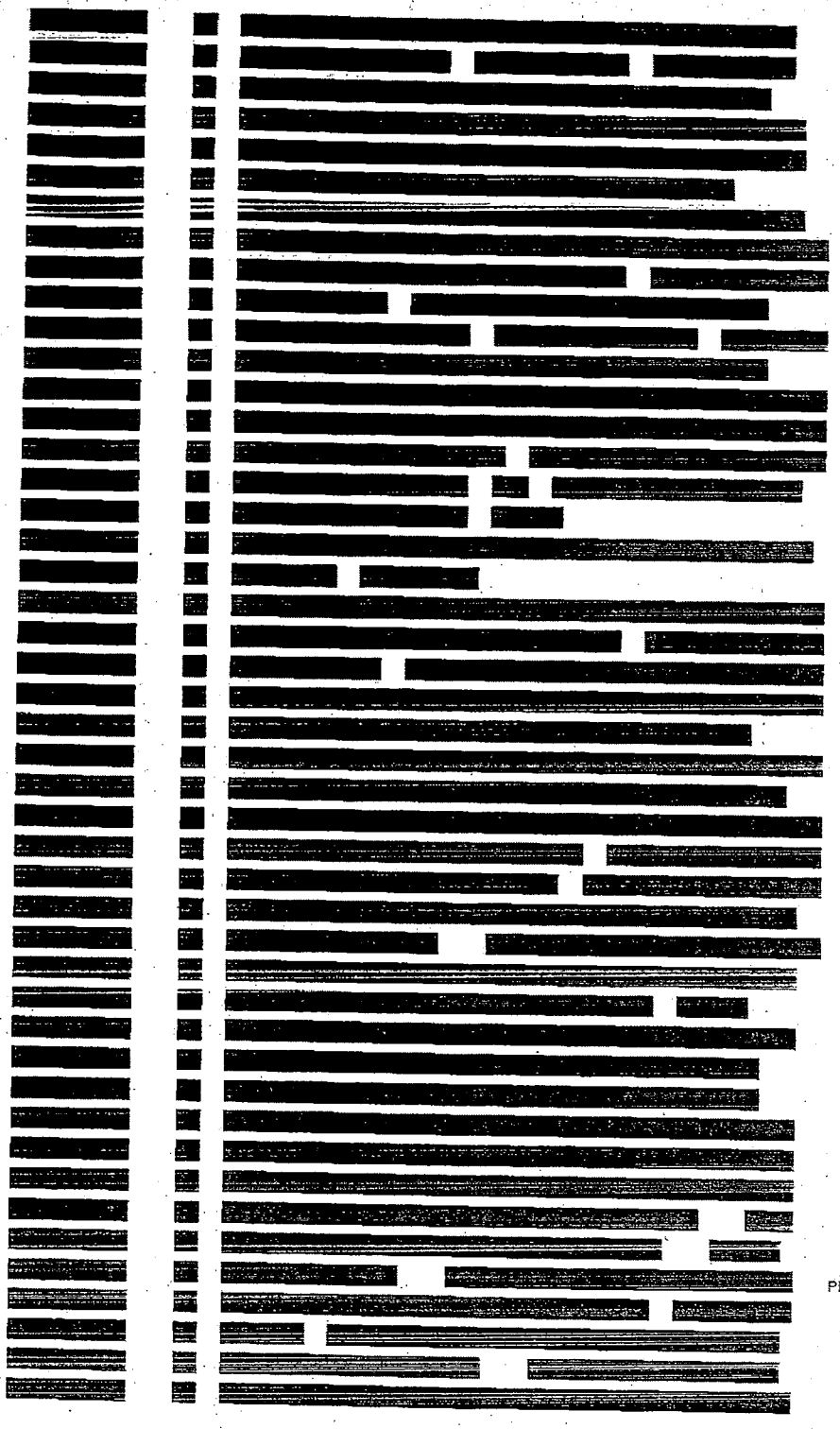

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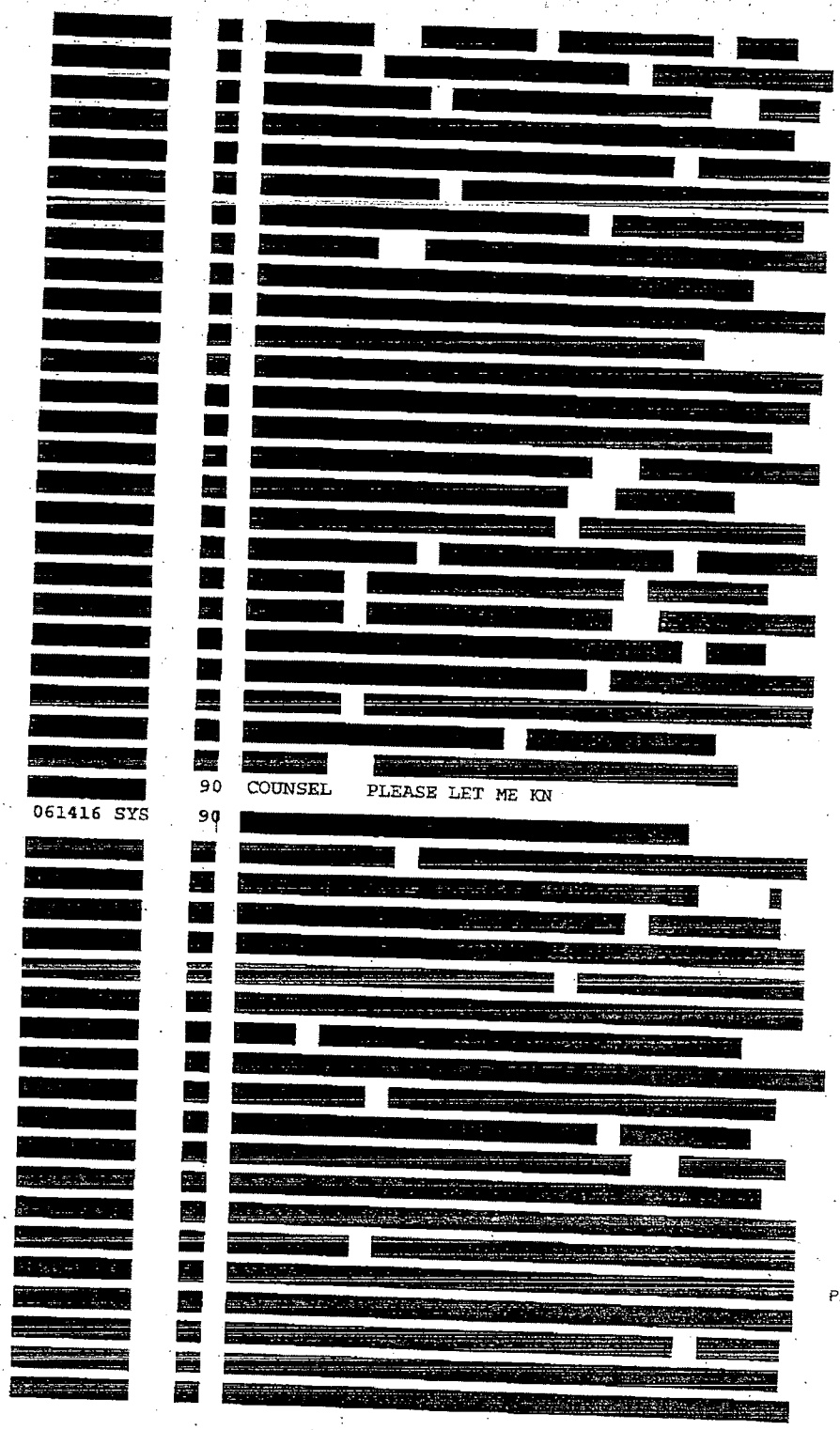
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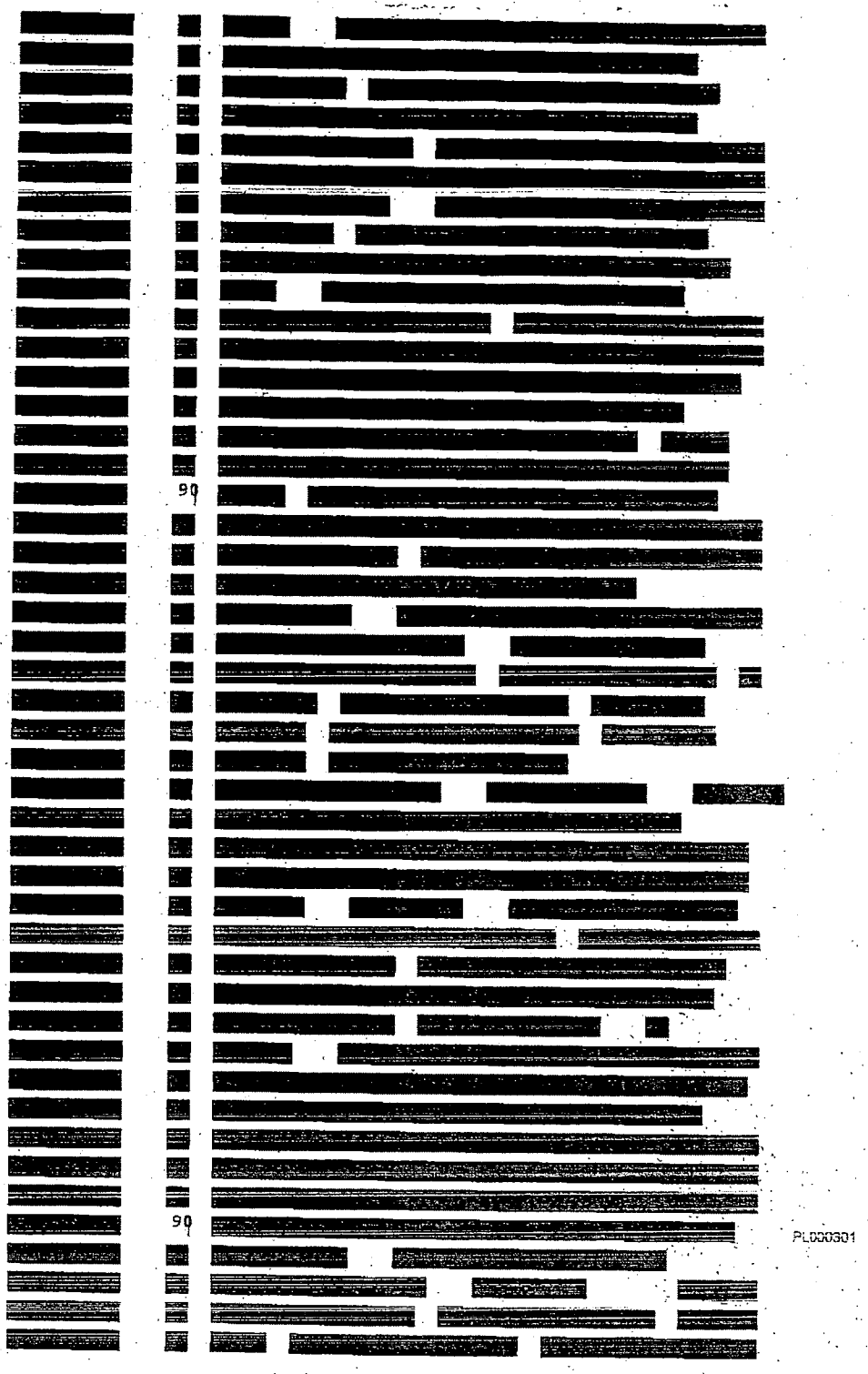
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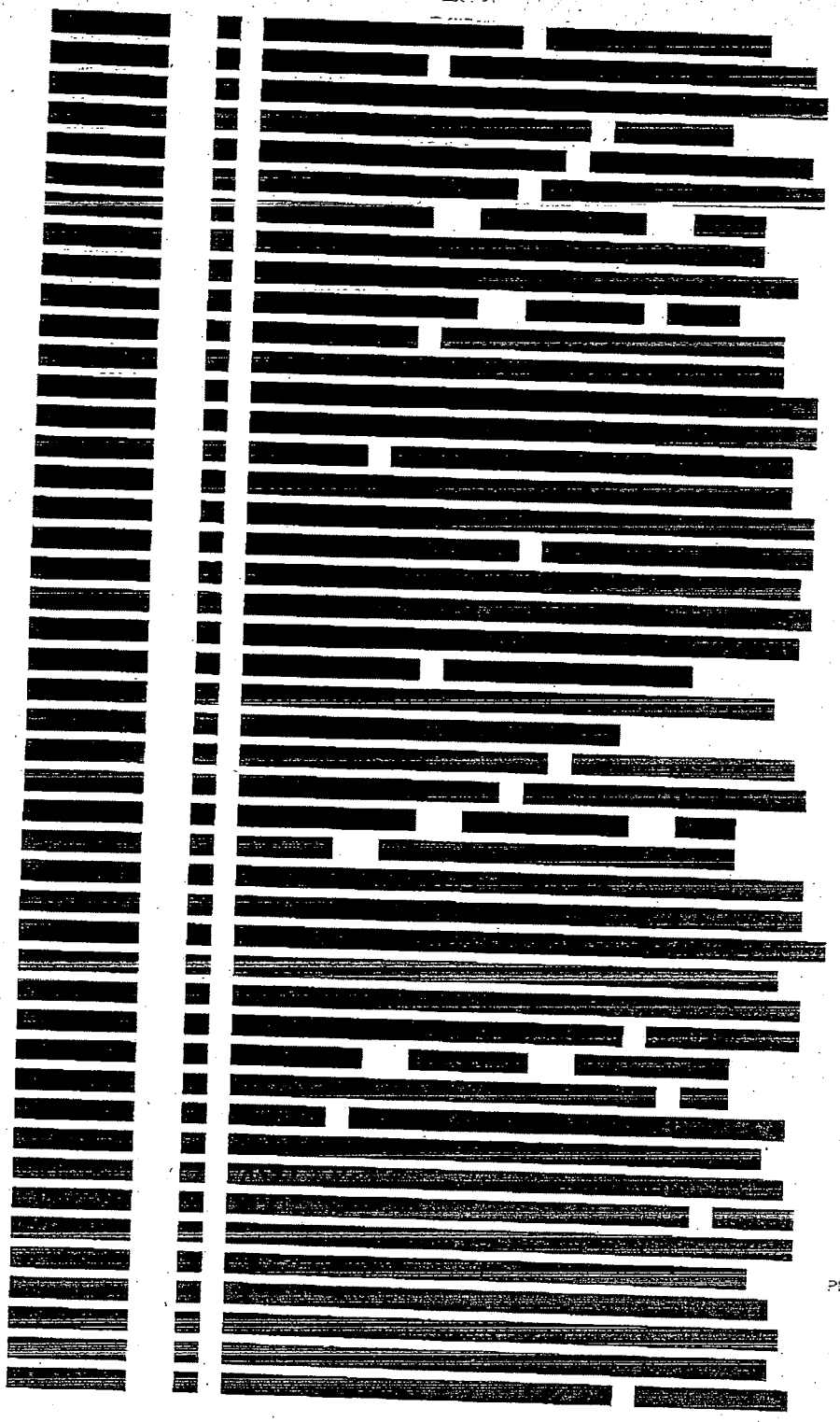

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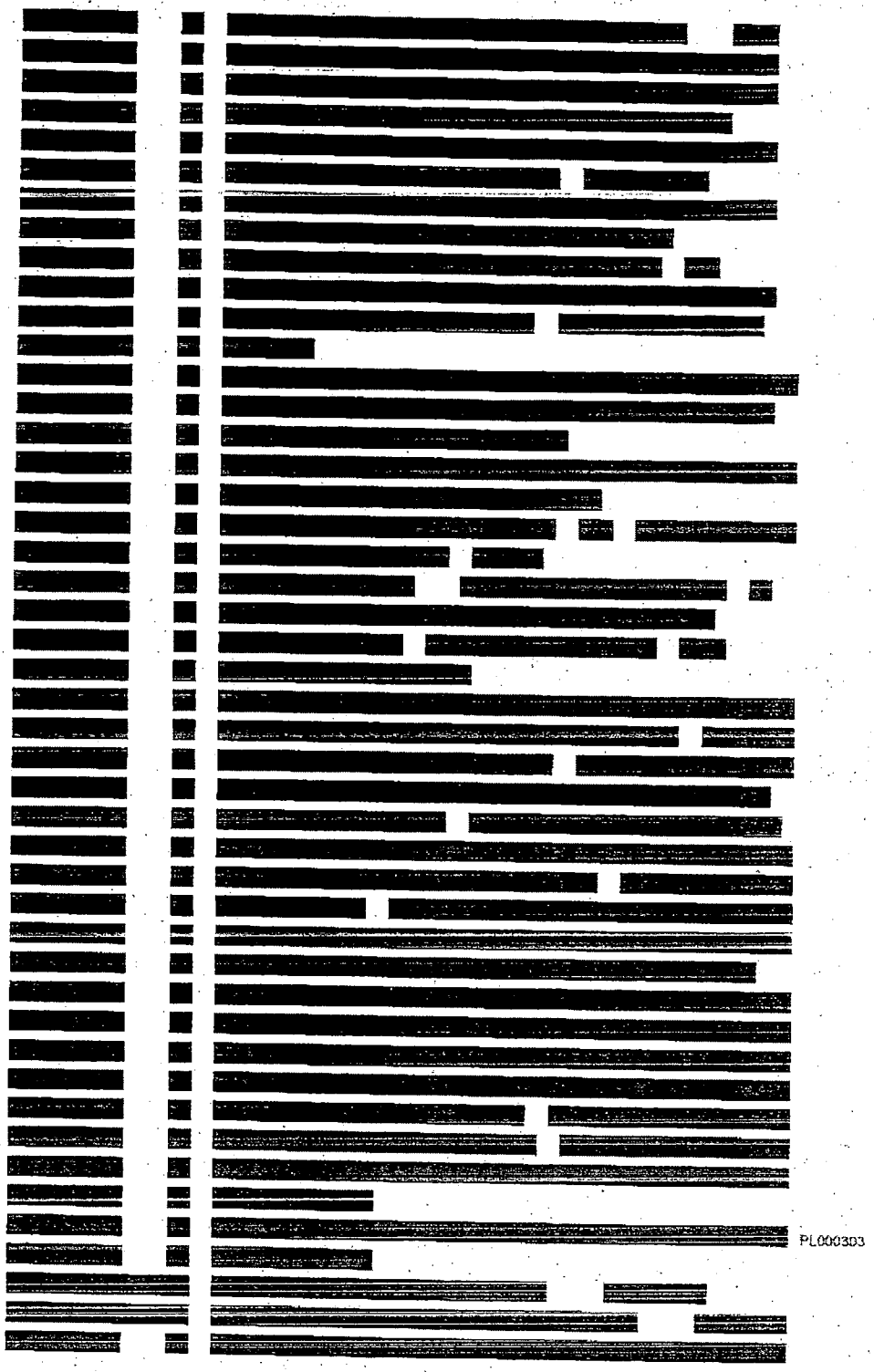
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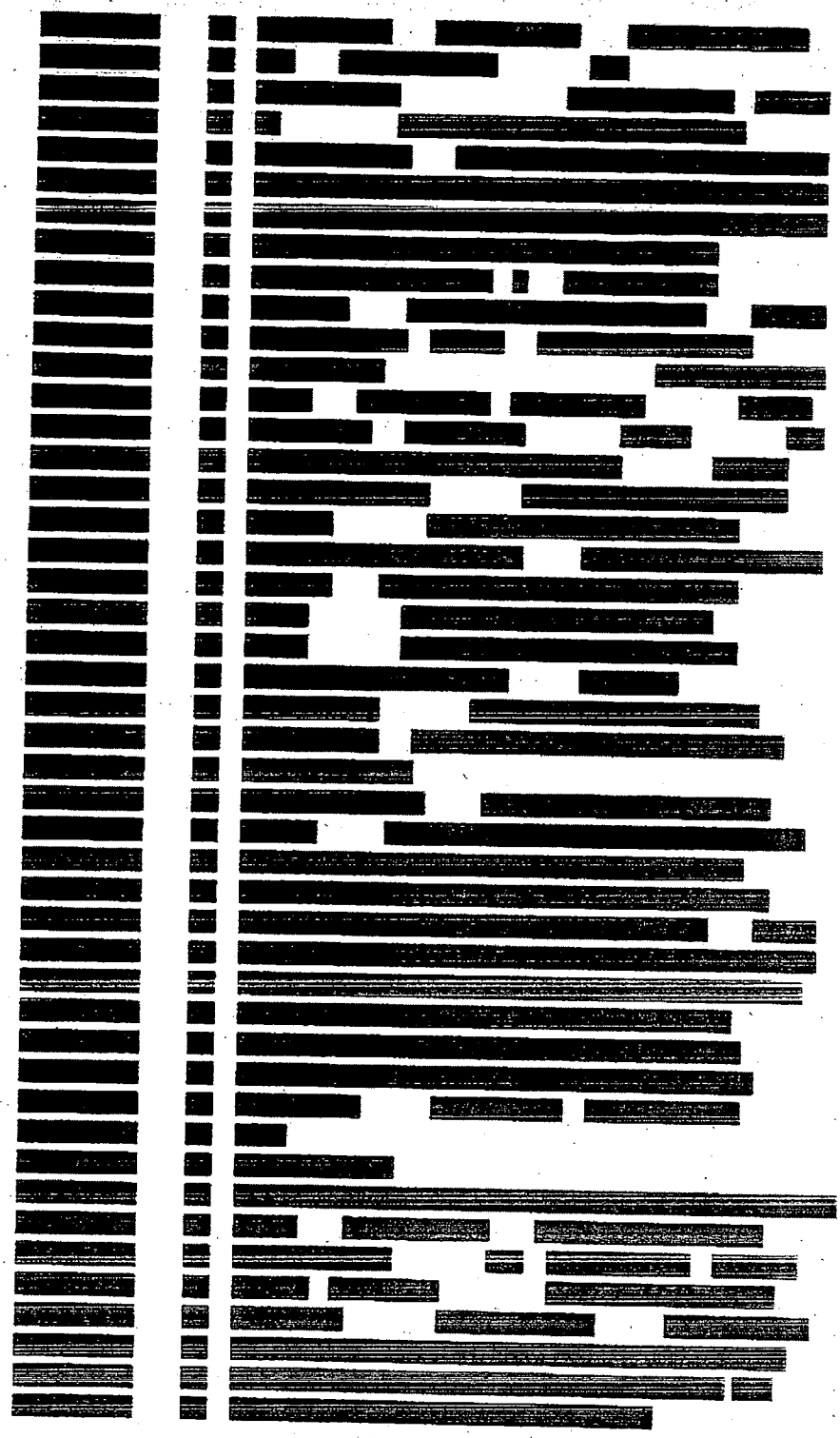
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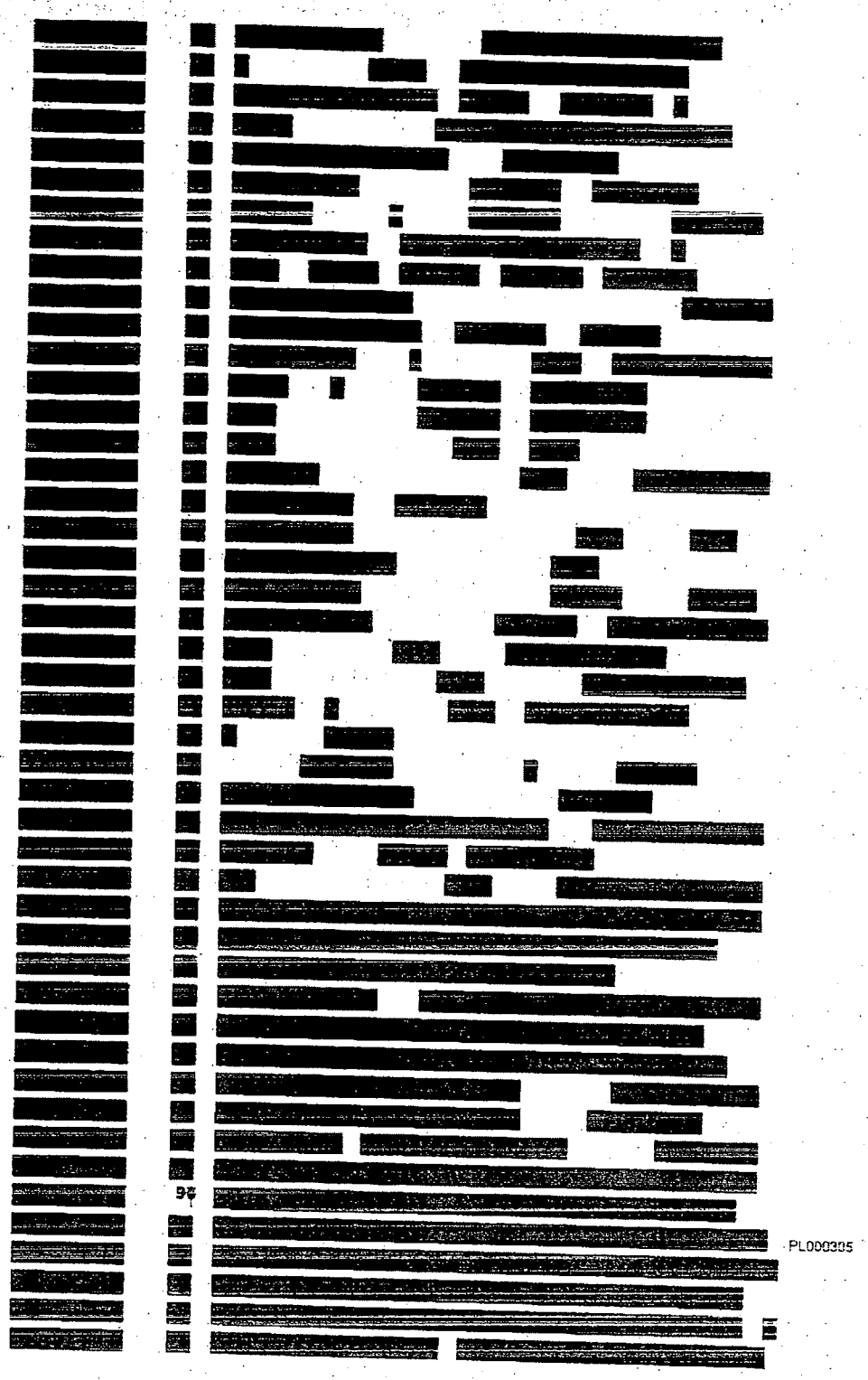
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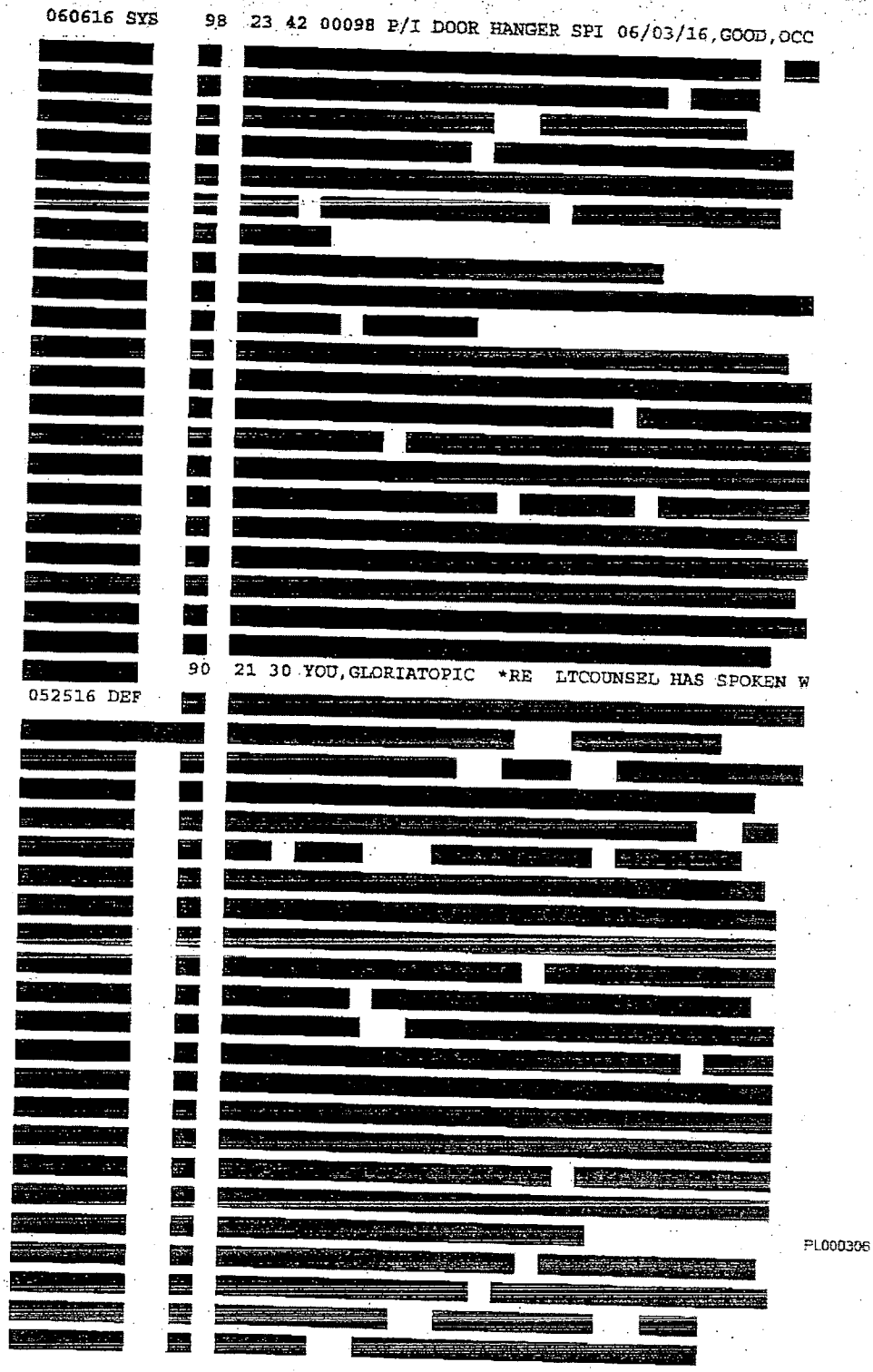
060616 SYS 98 23 42 00098 P/I DOOR HANGER SPI 06/03/16,GOOD,OCC
052516 DEF 90 21 30 YOU,GLORIATOPIC *RE LTCOUNSEL HAS SPOKEN W
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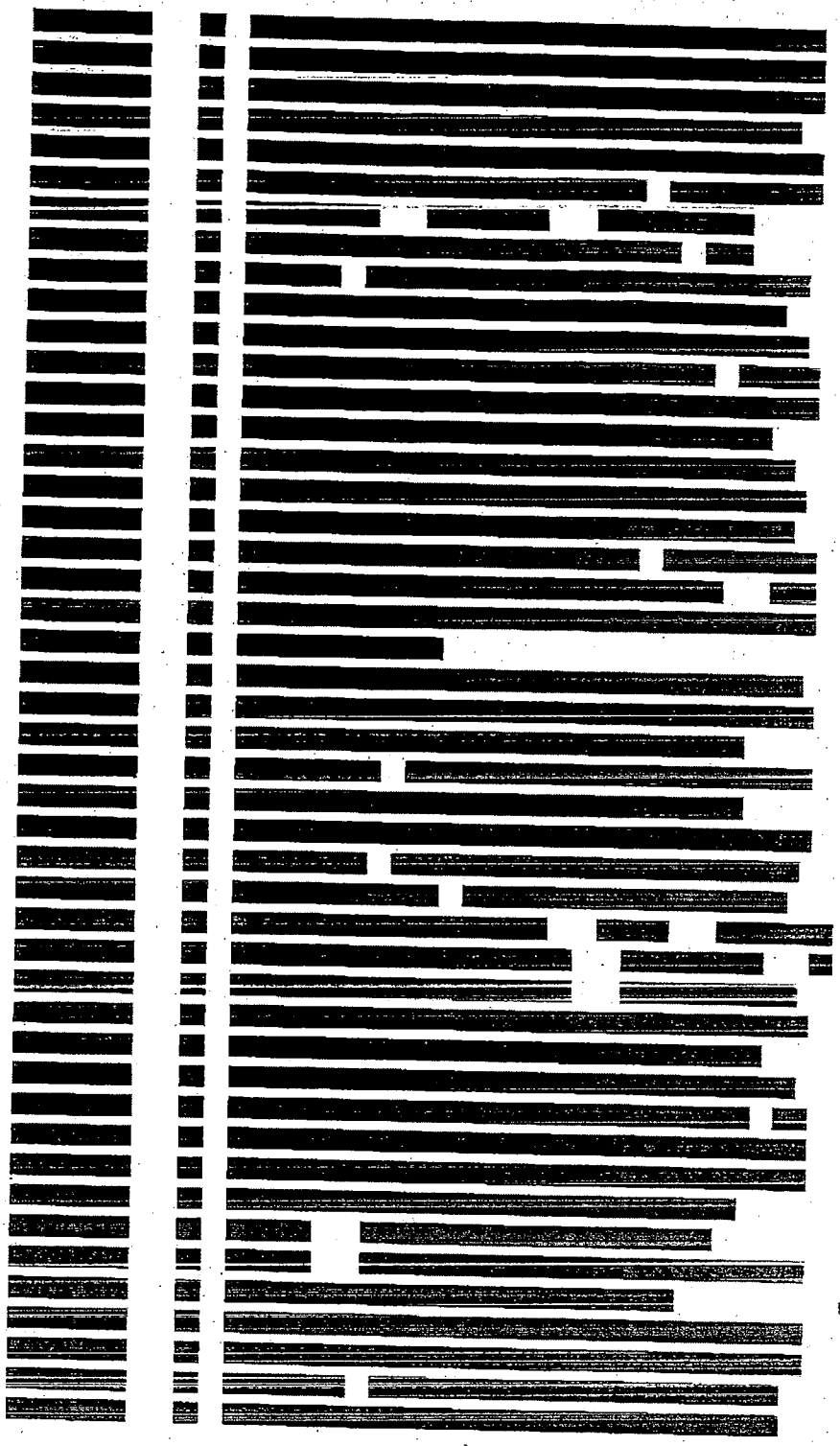

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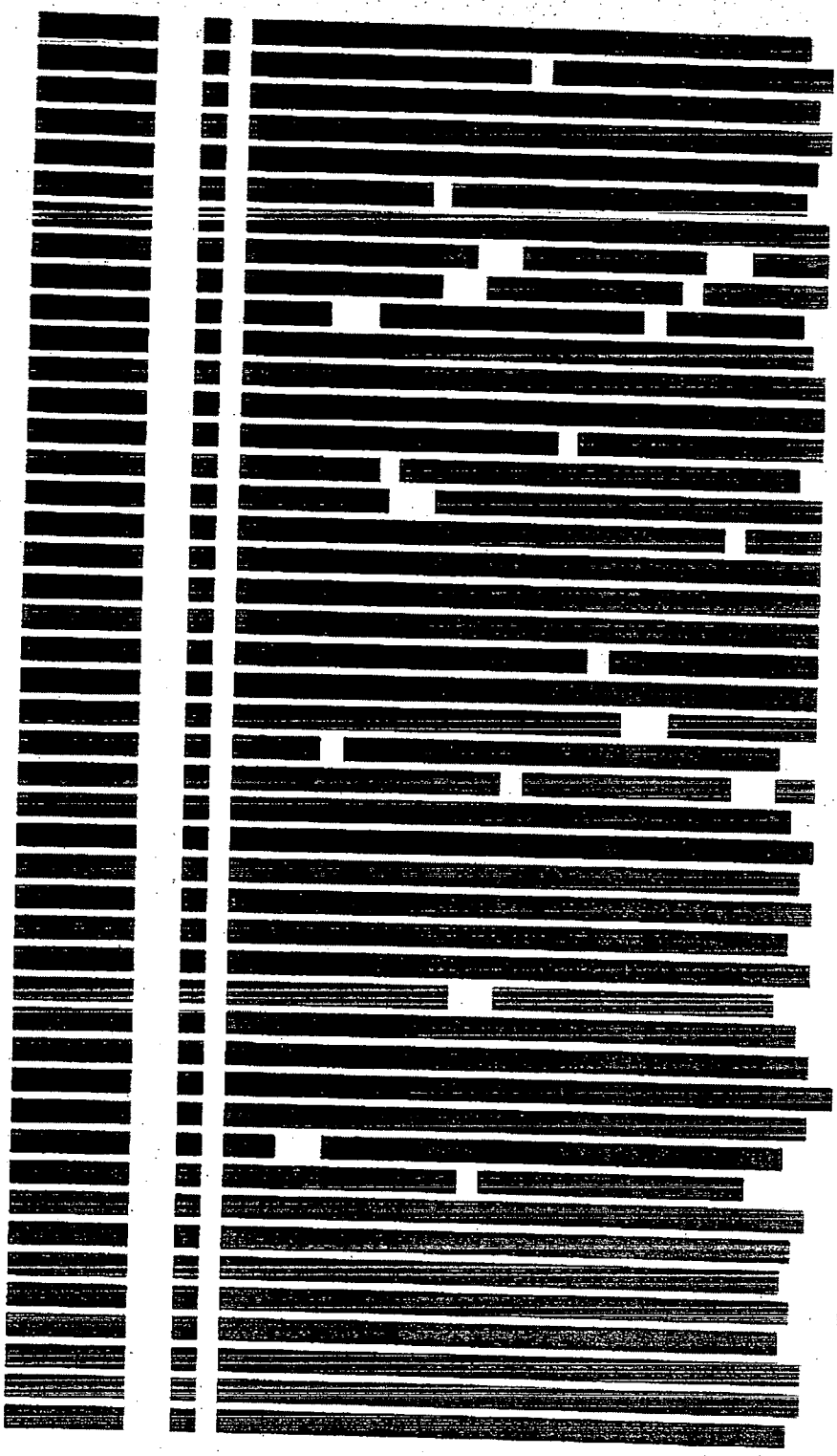

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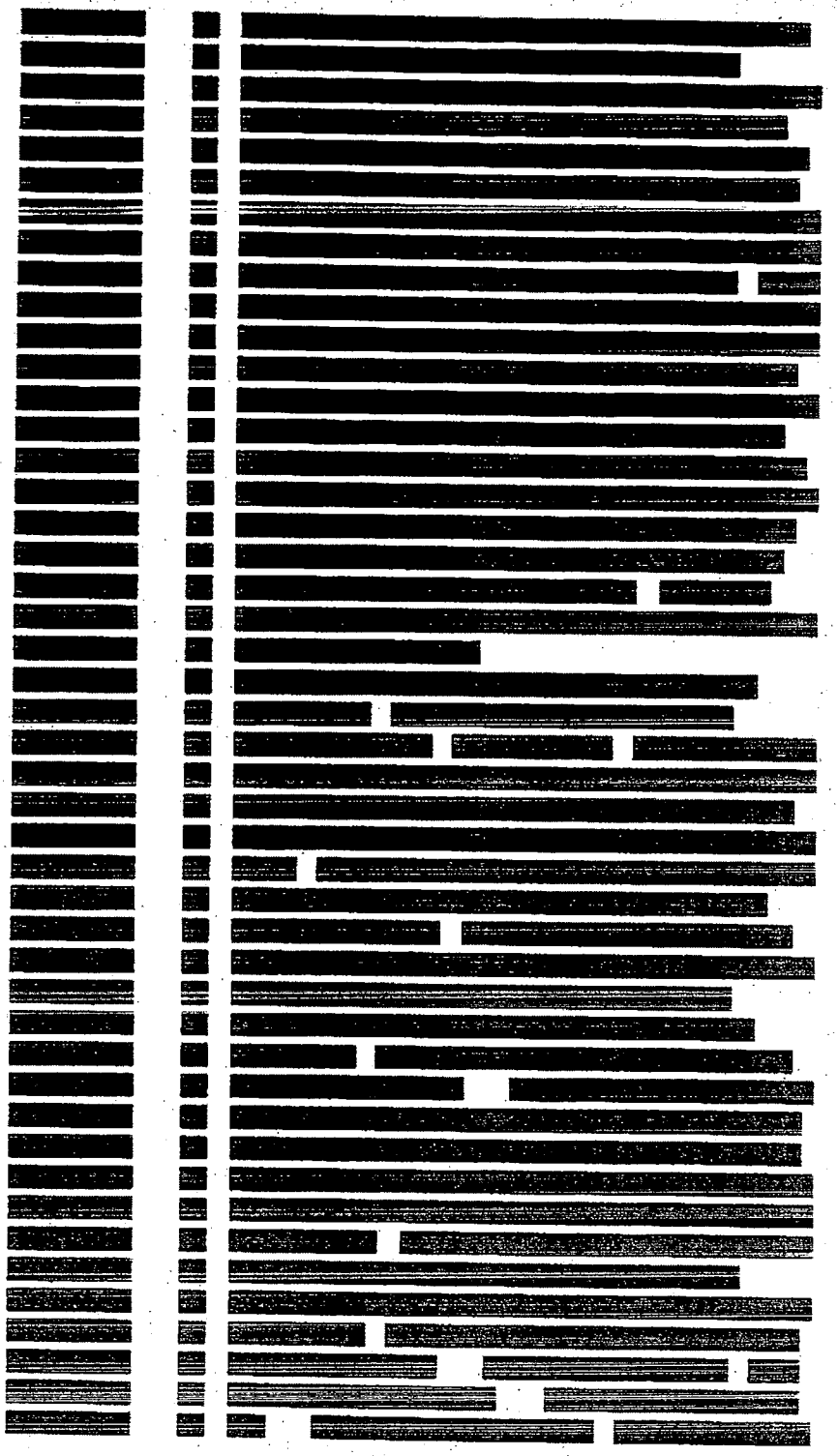

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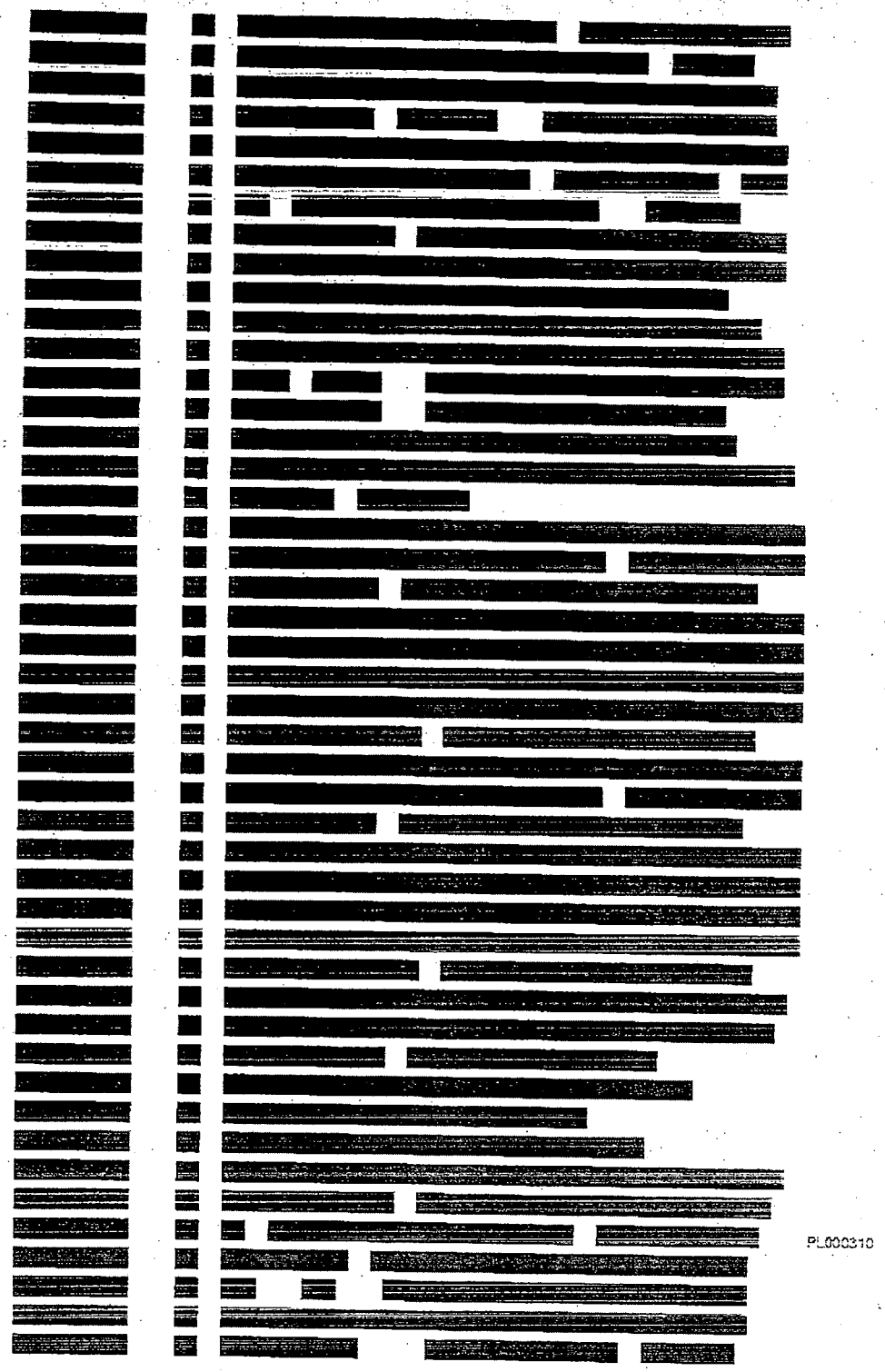
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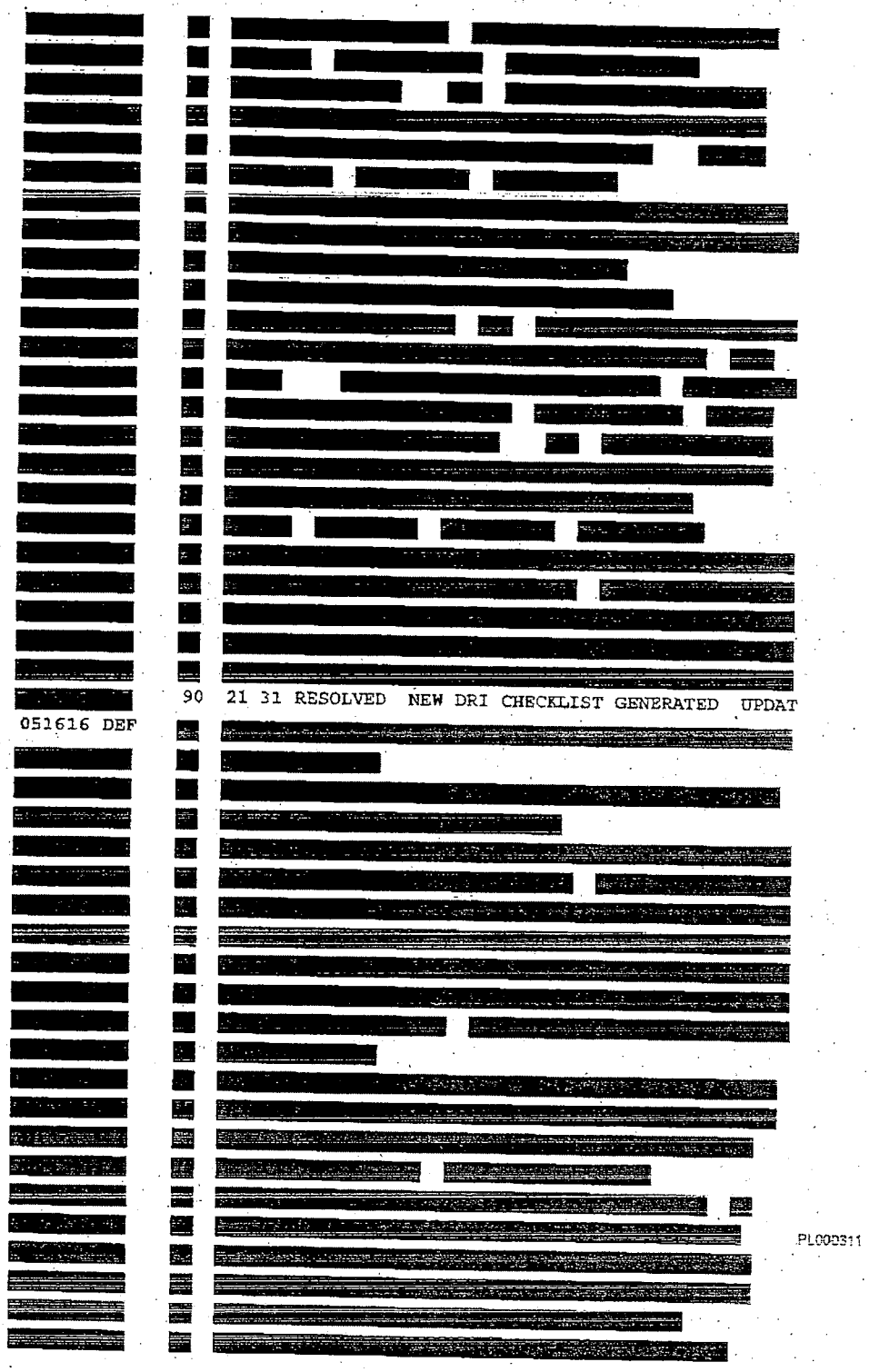
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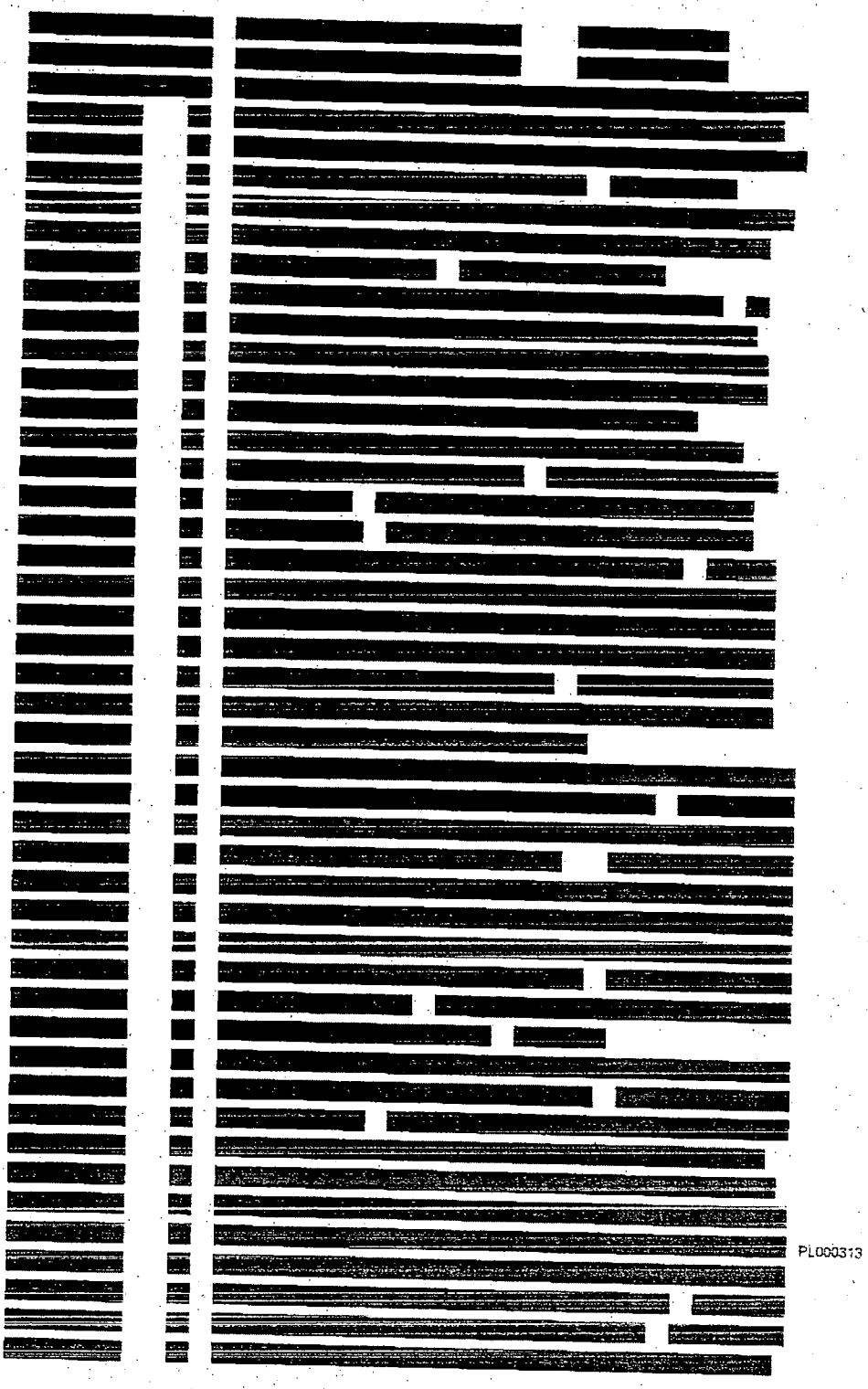
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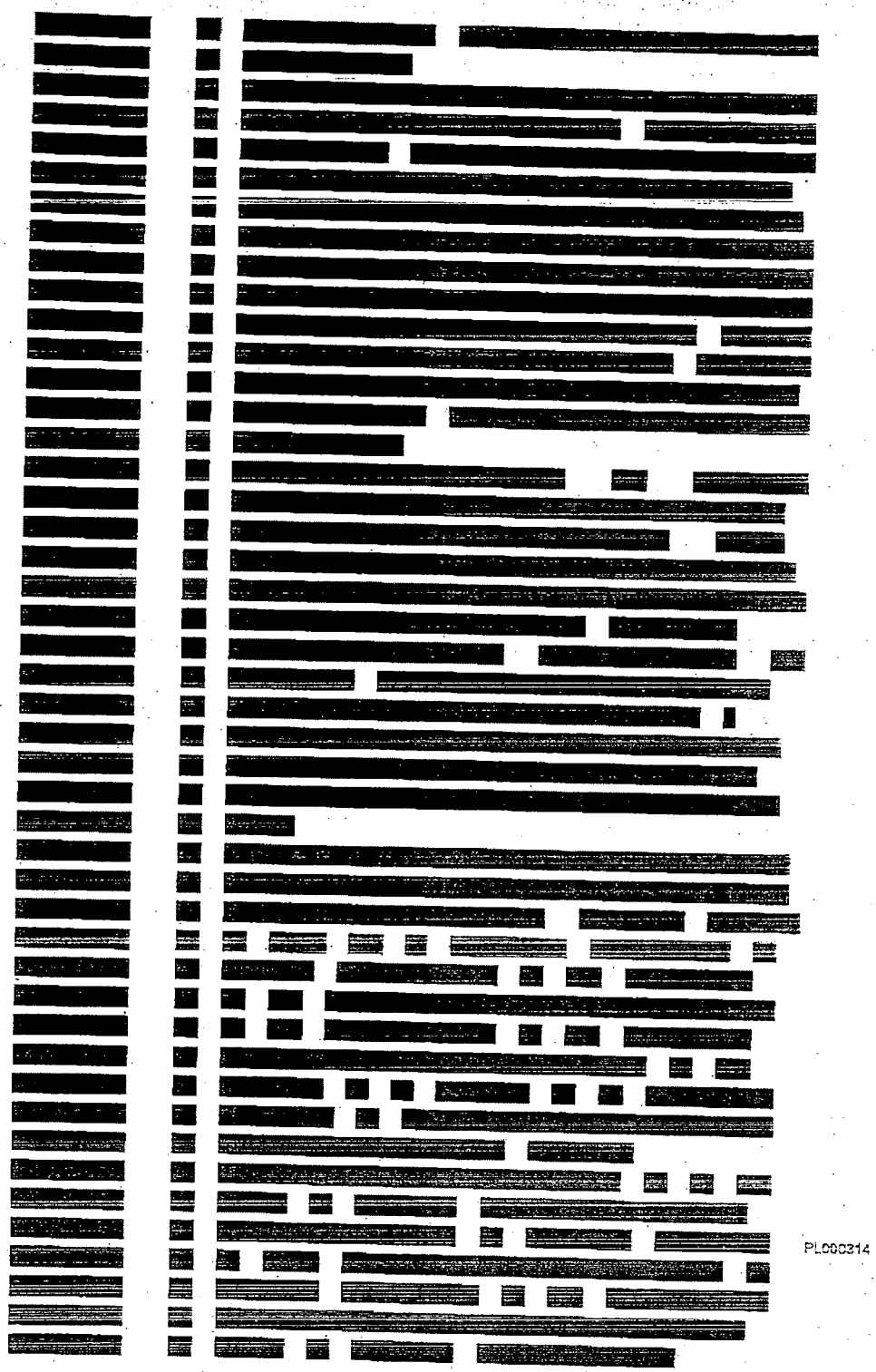
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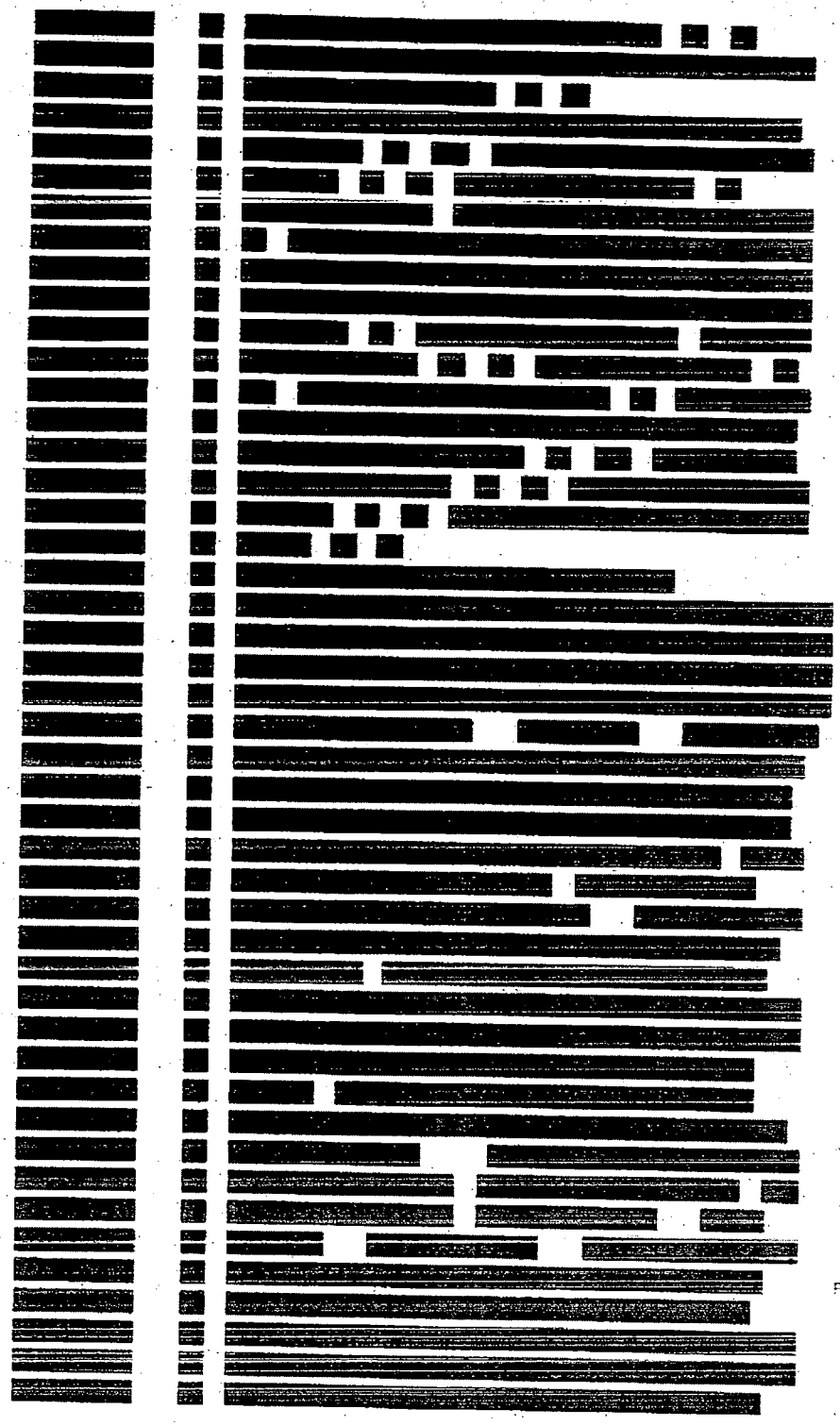

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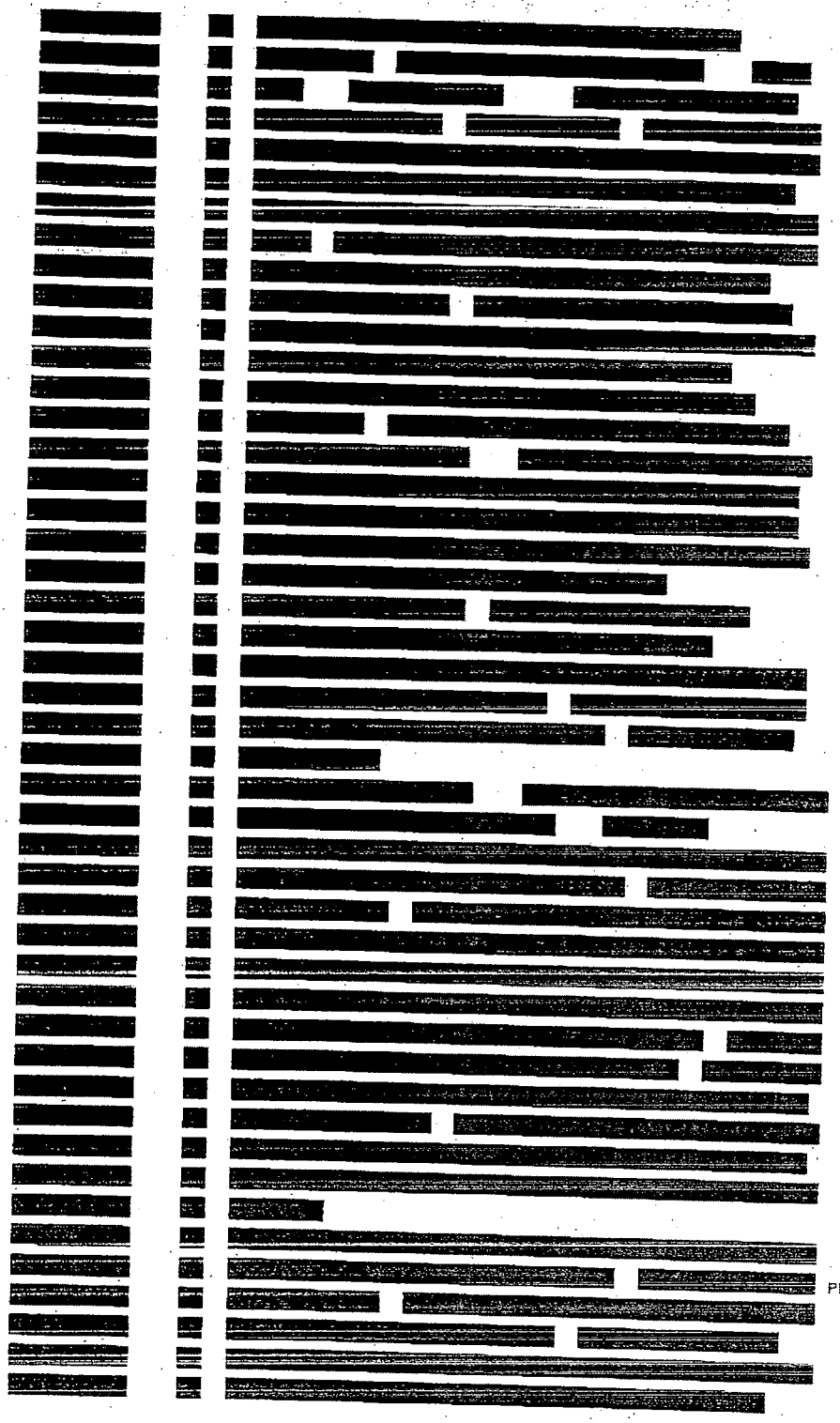

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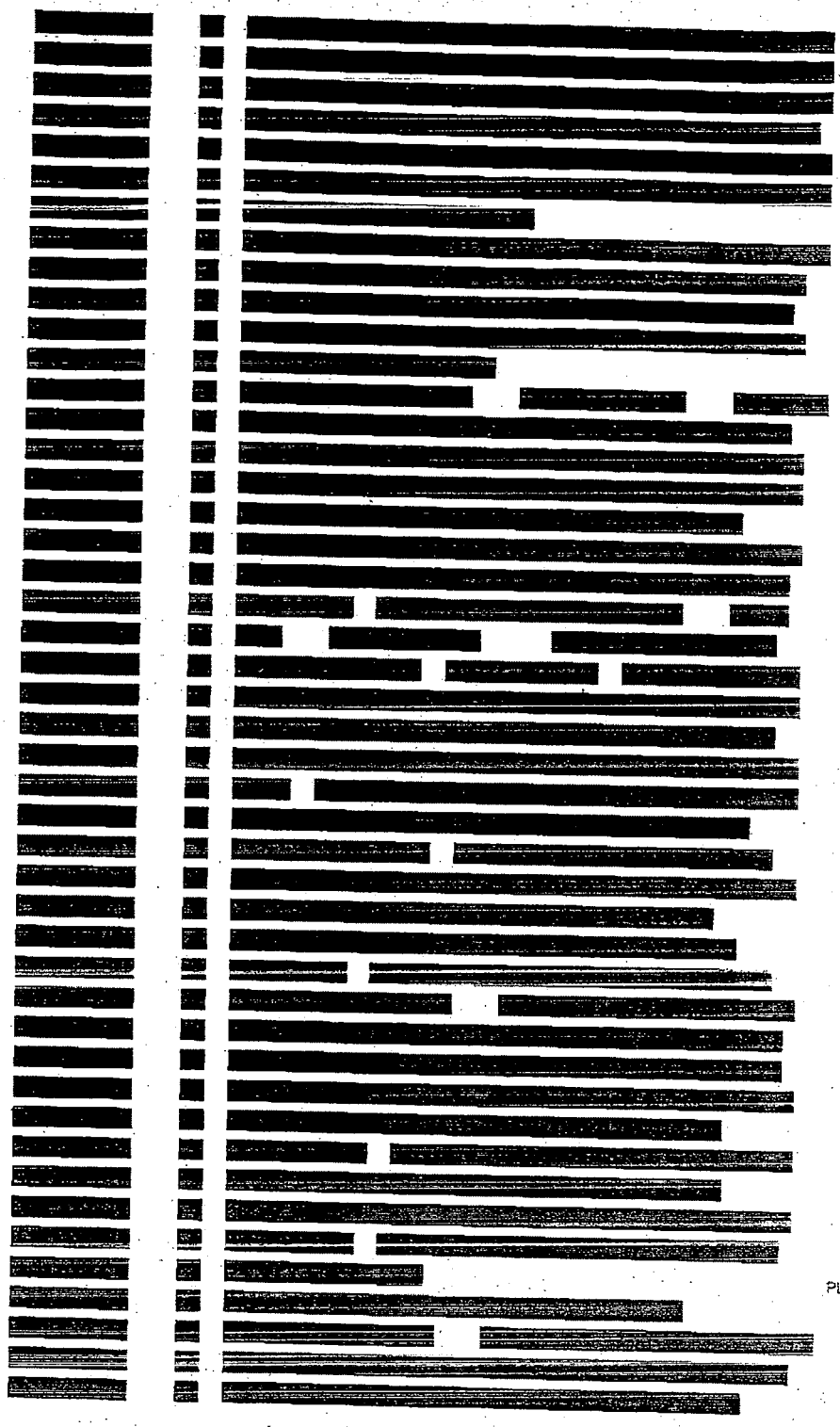

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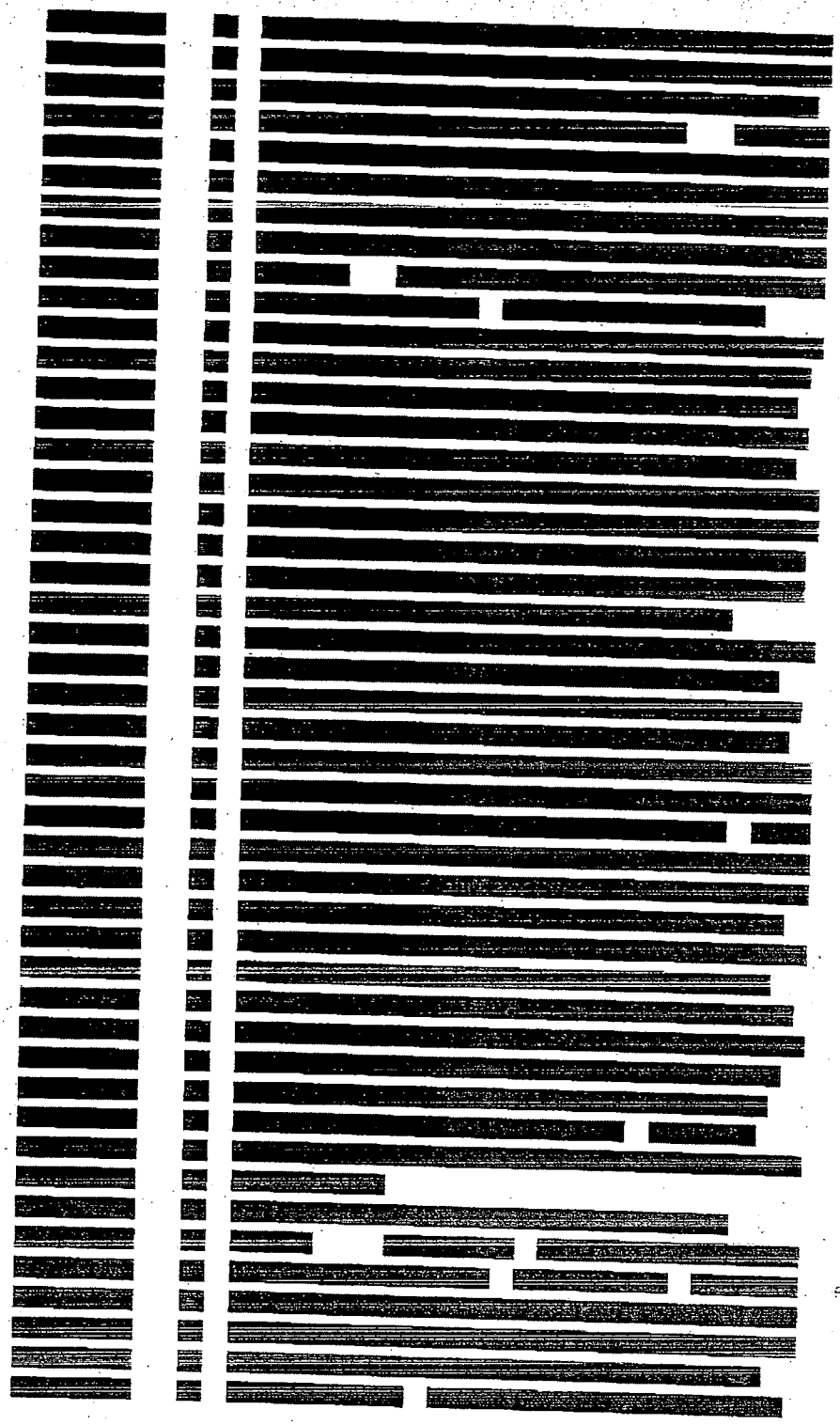

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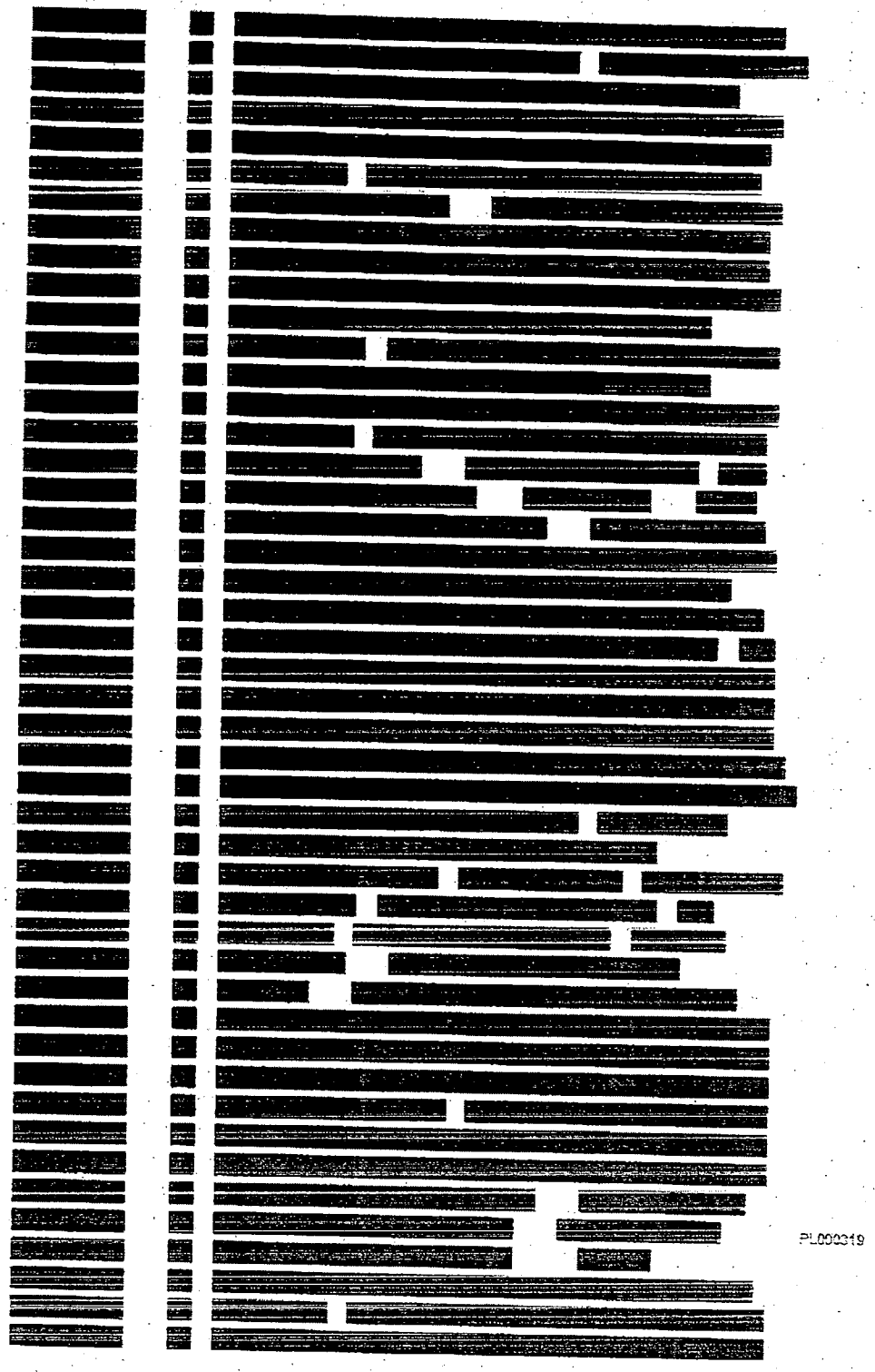

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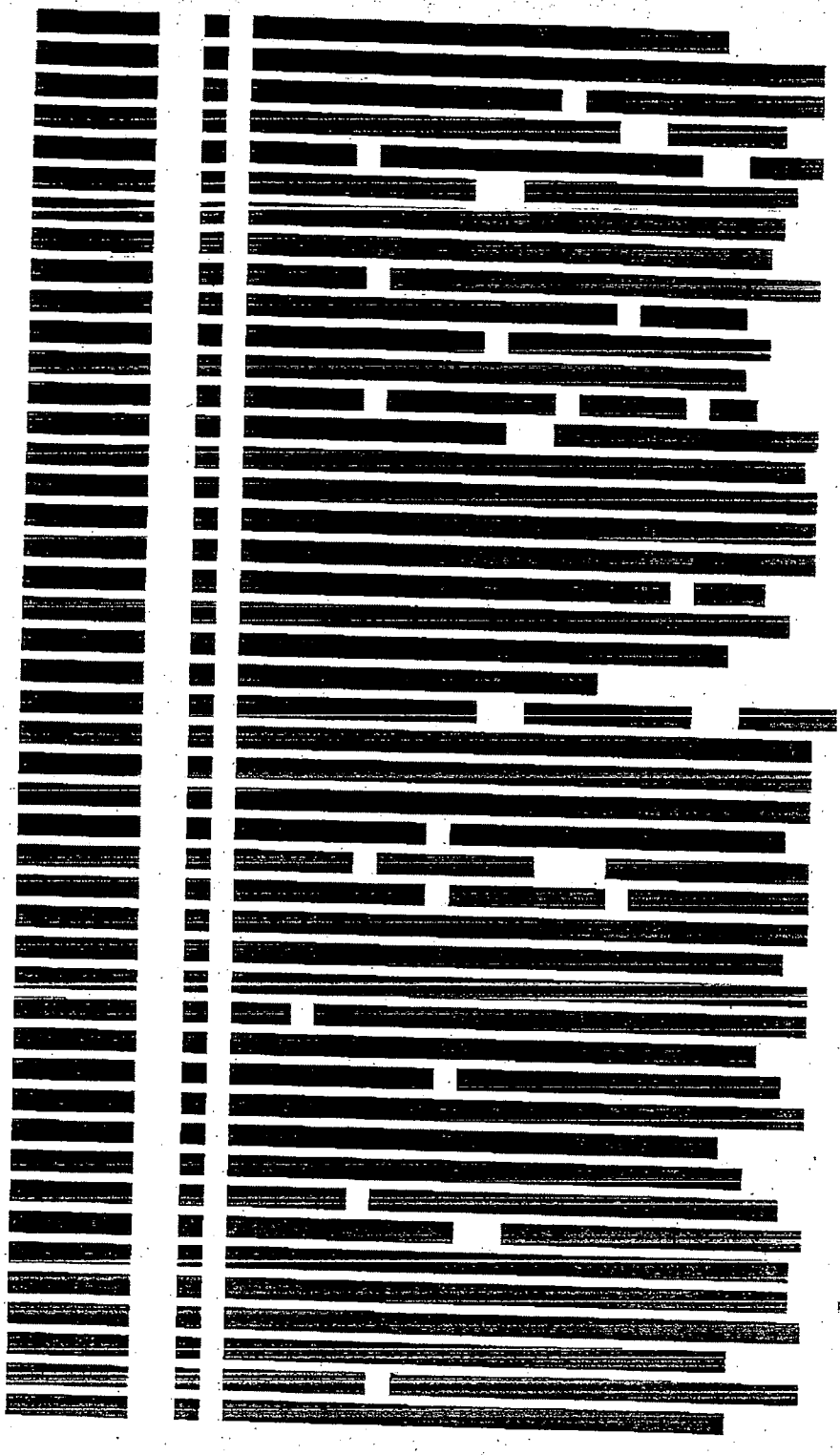

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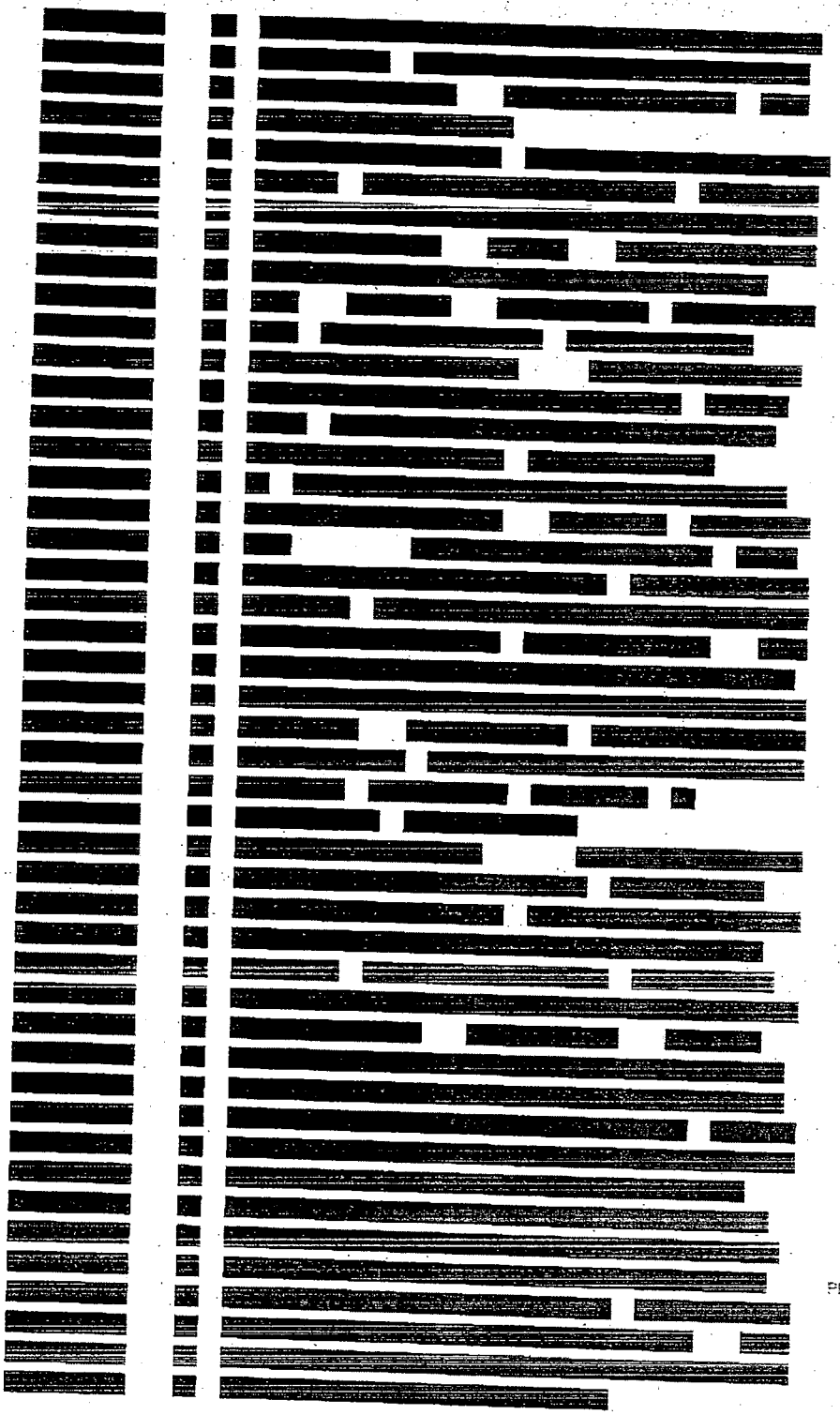

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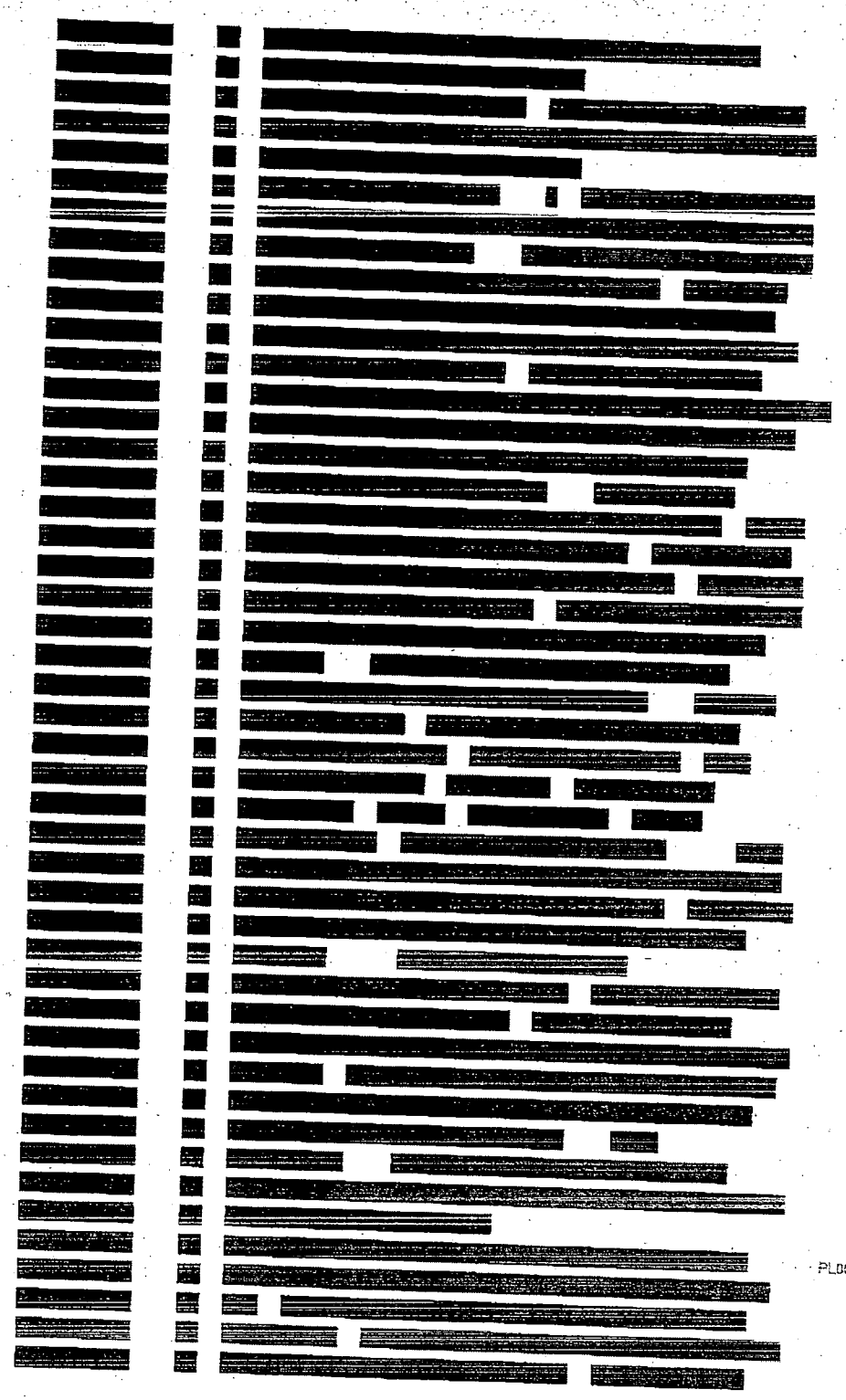
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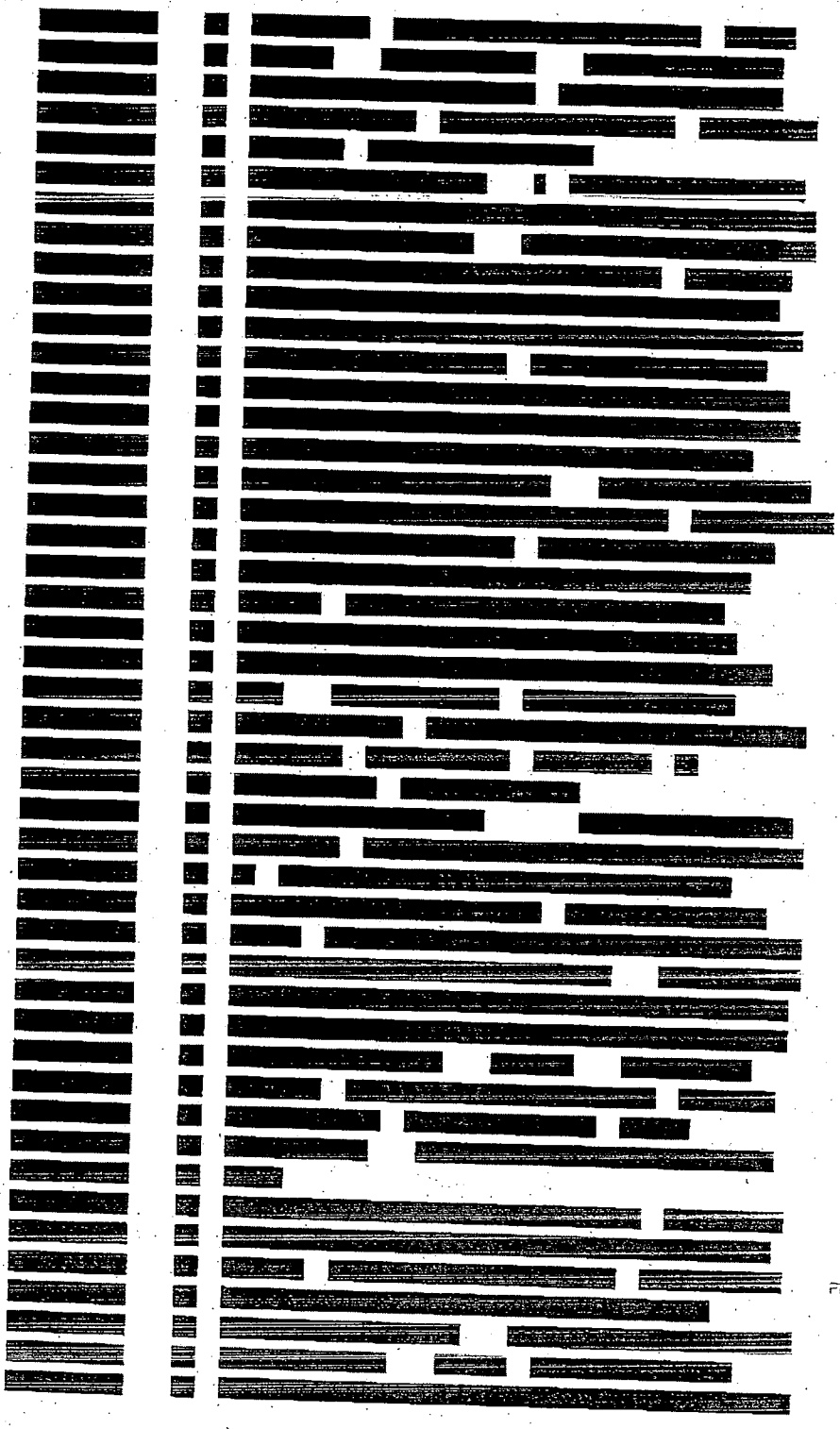
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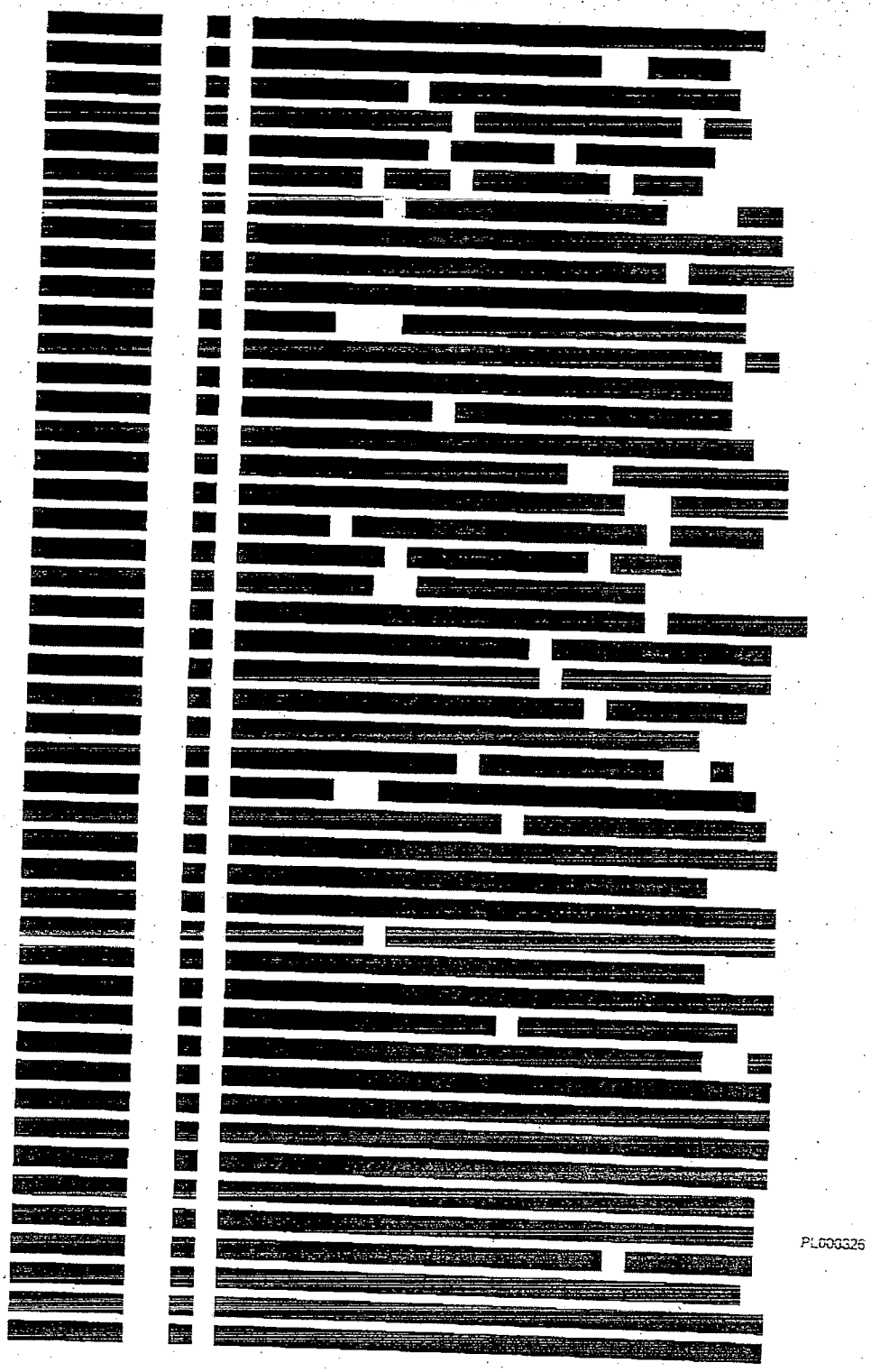

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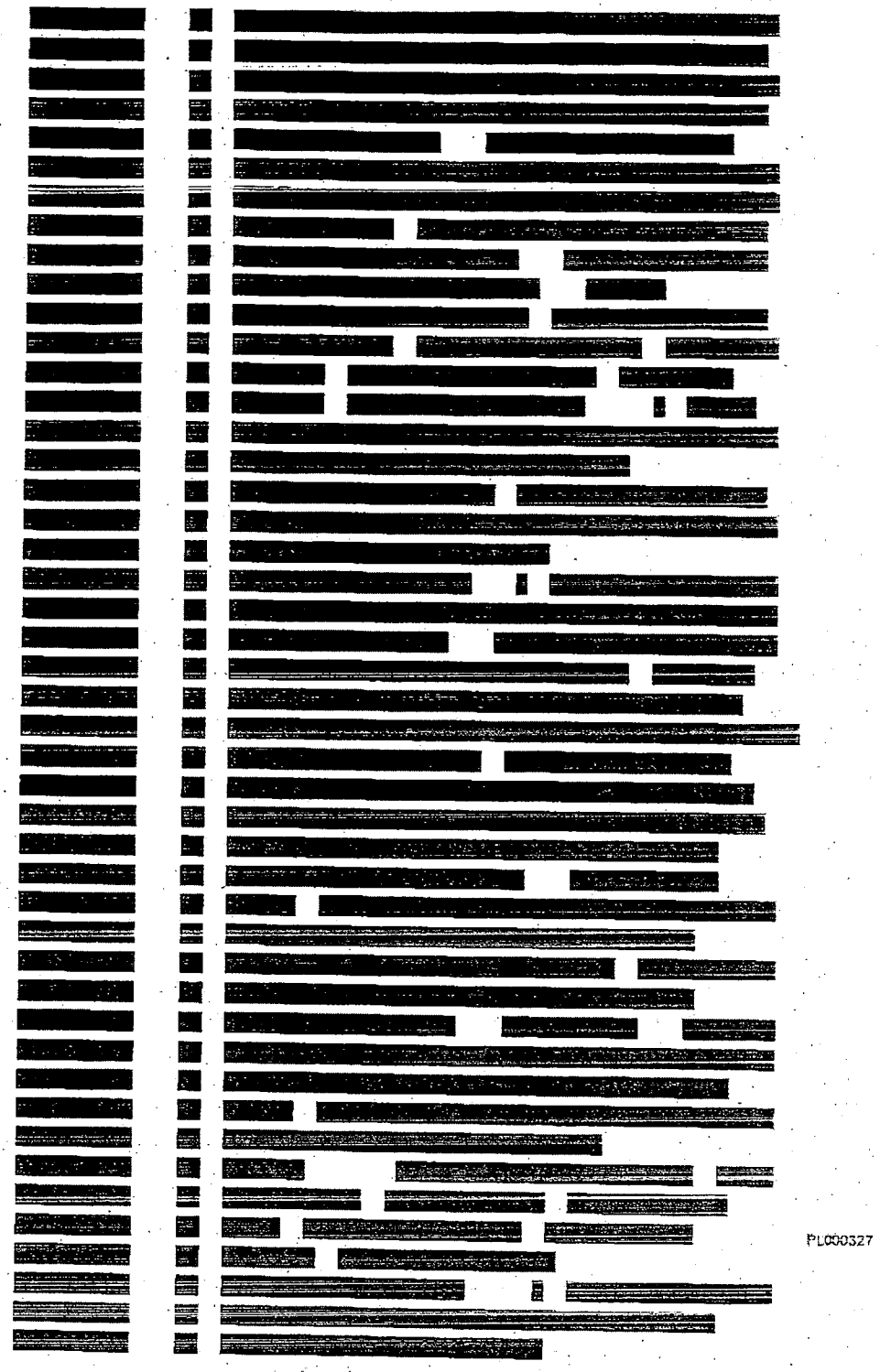
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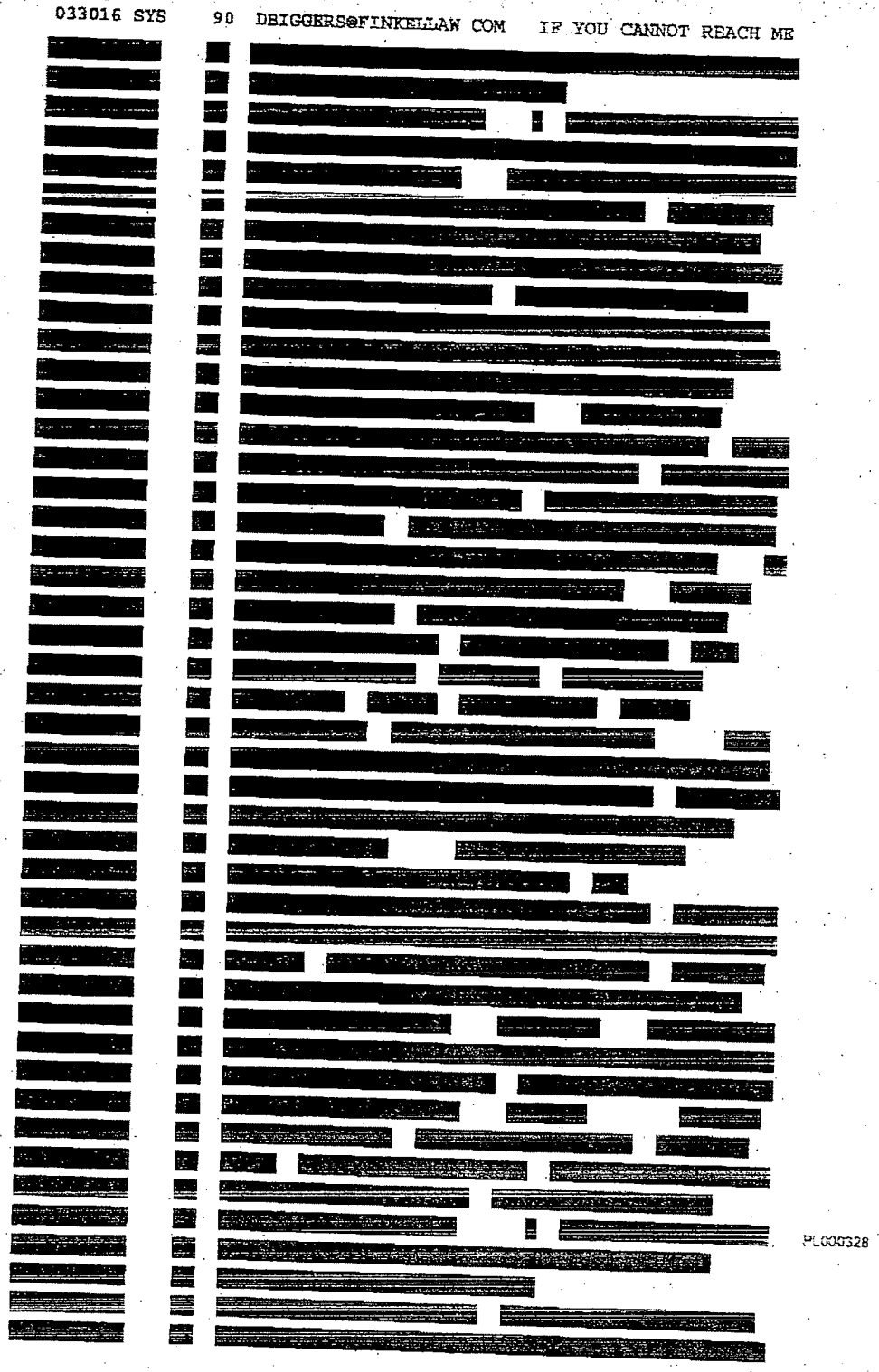
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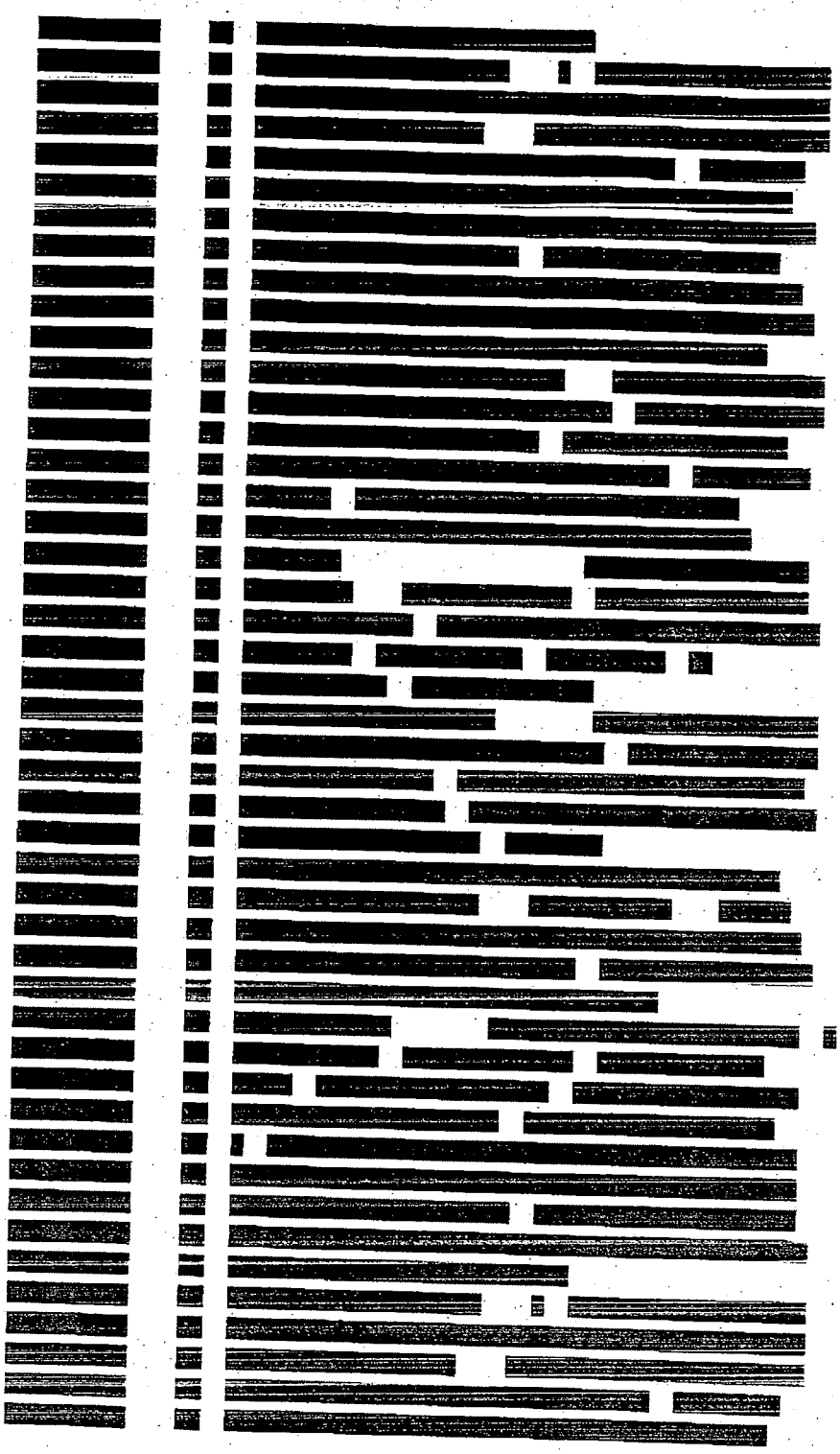

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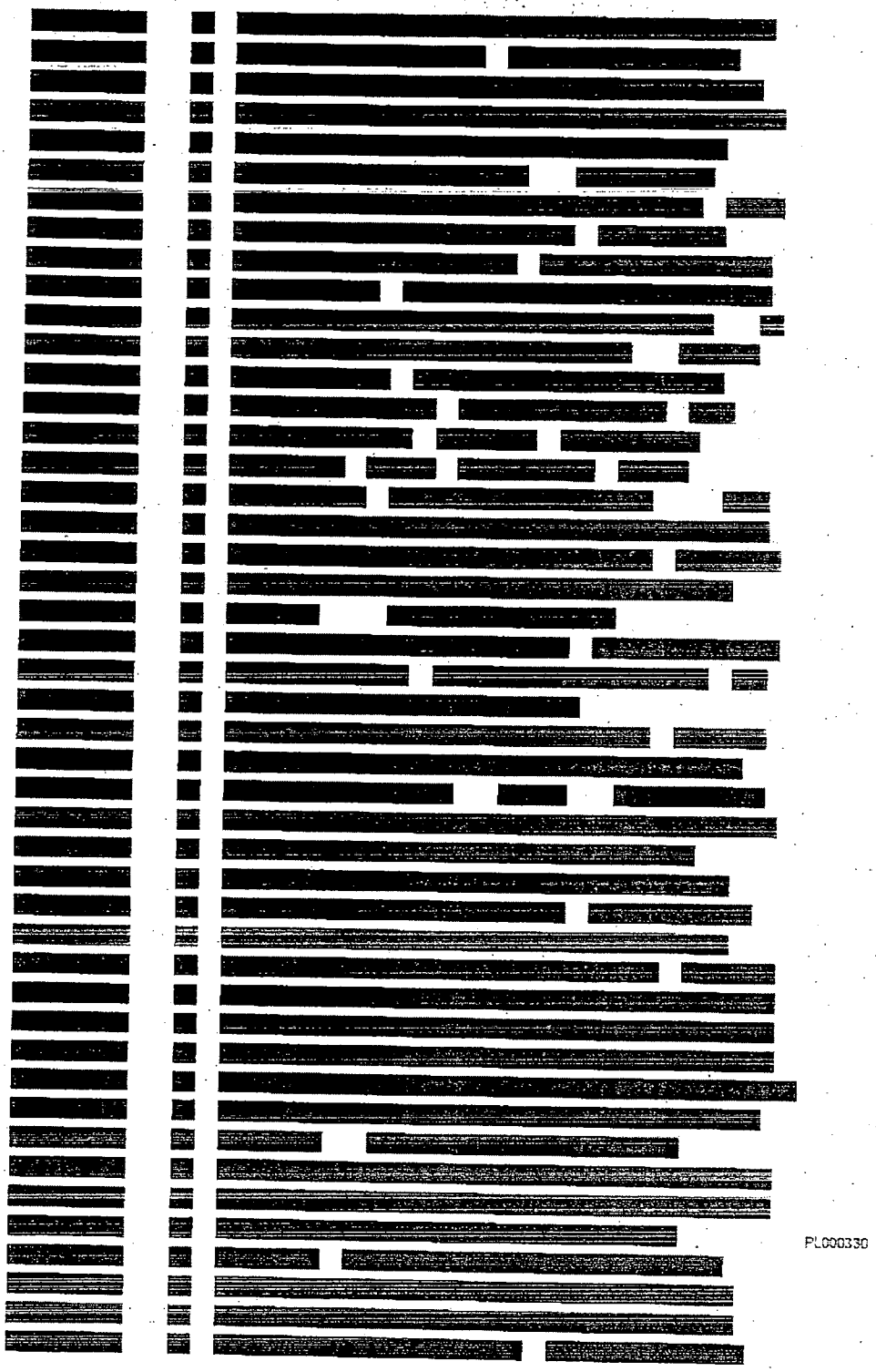
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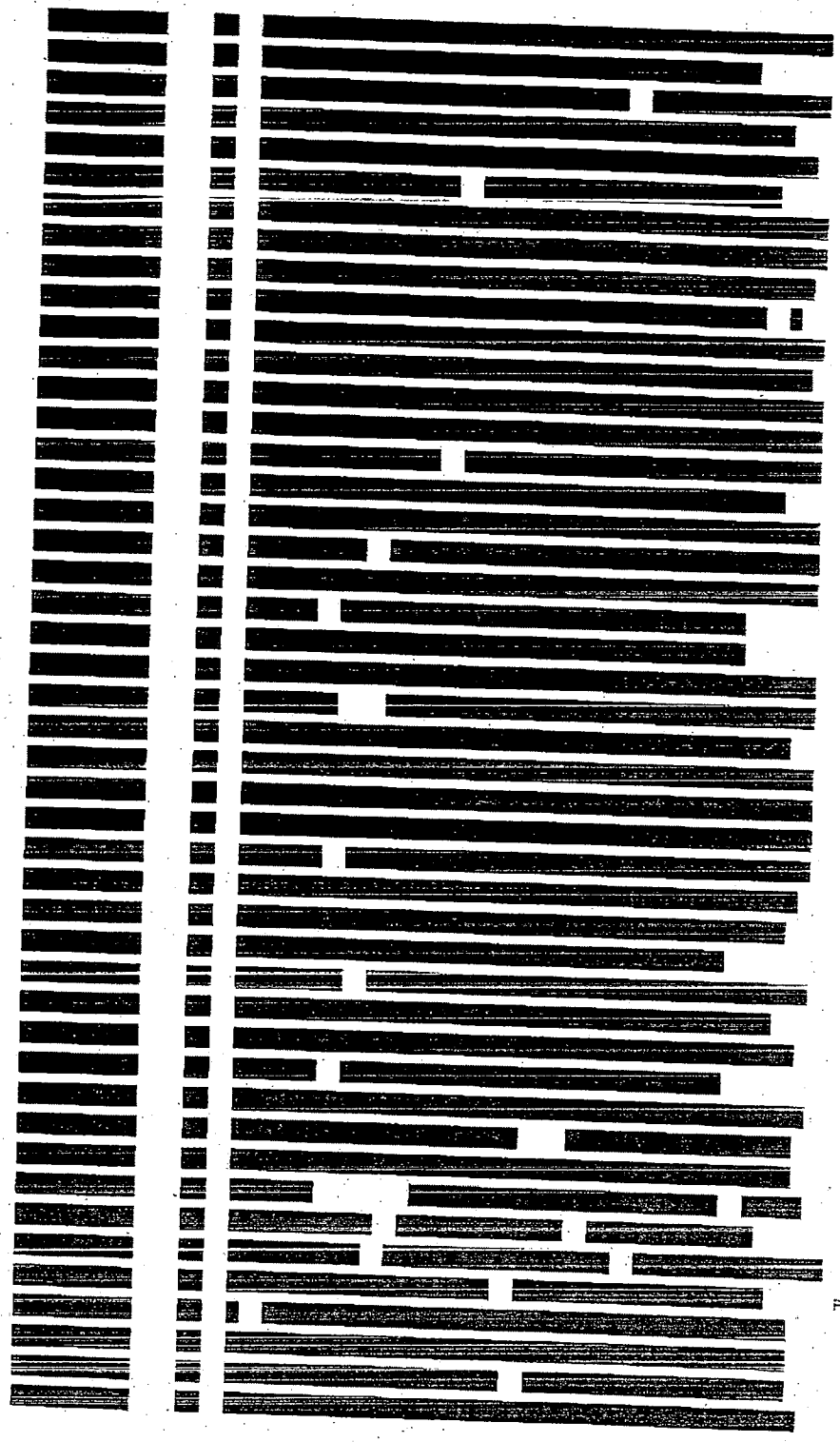
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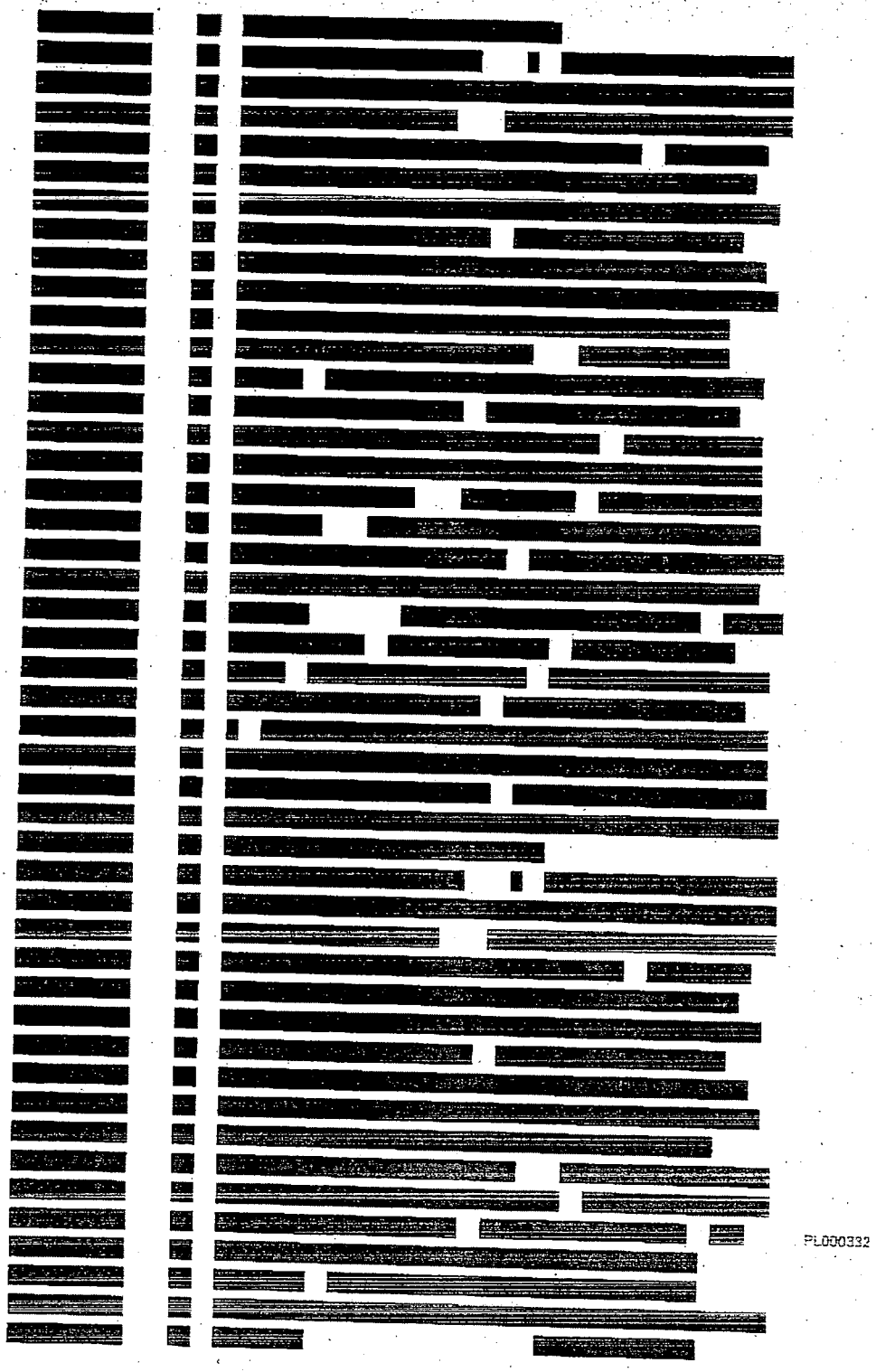

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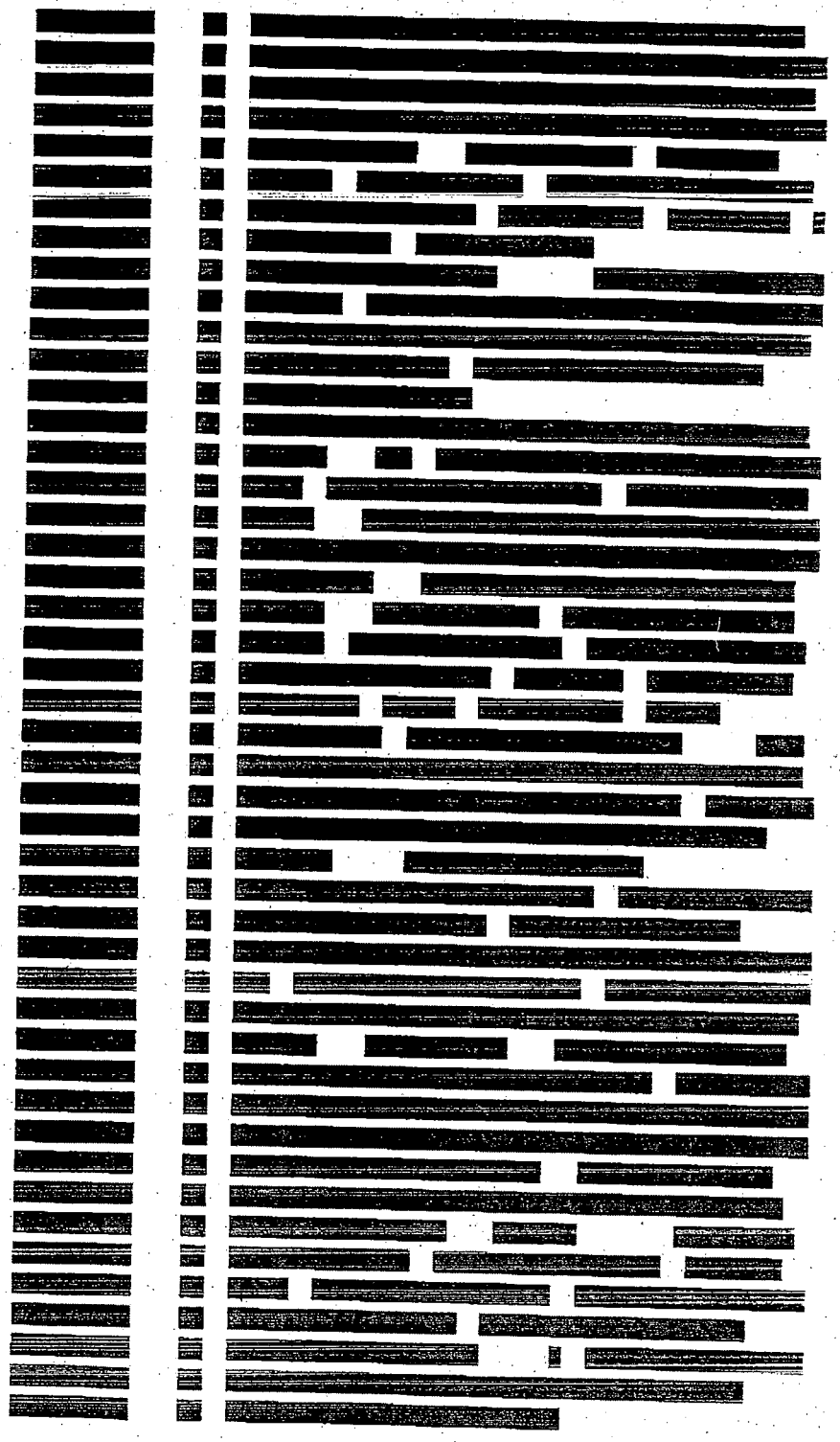

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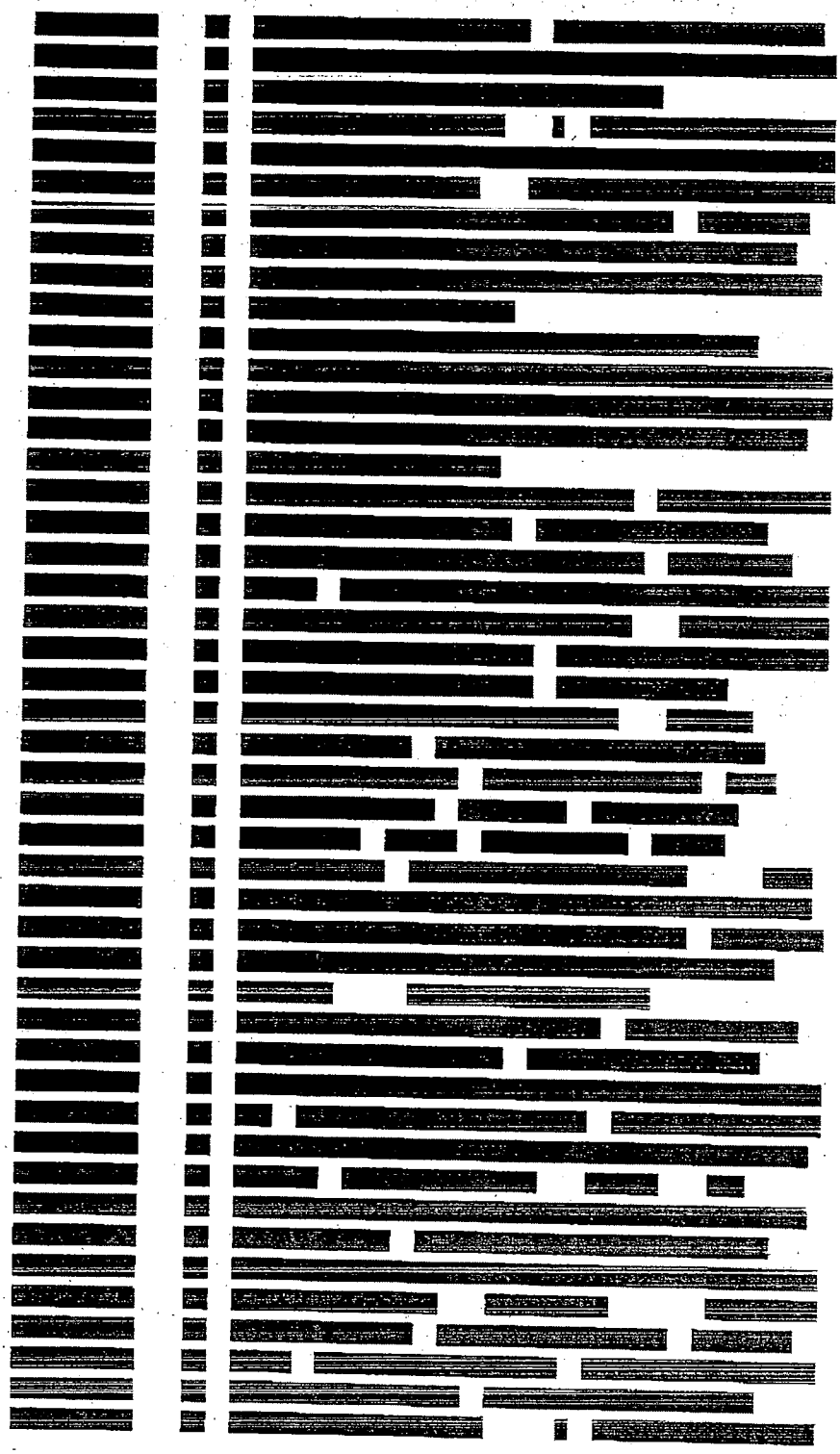

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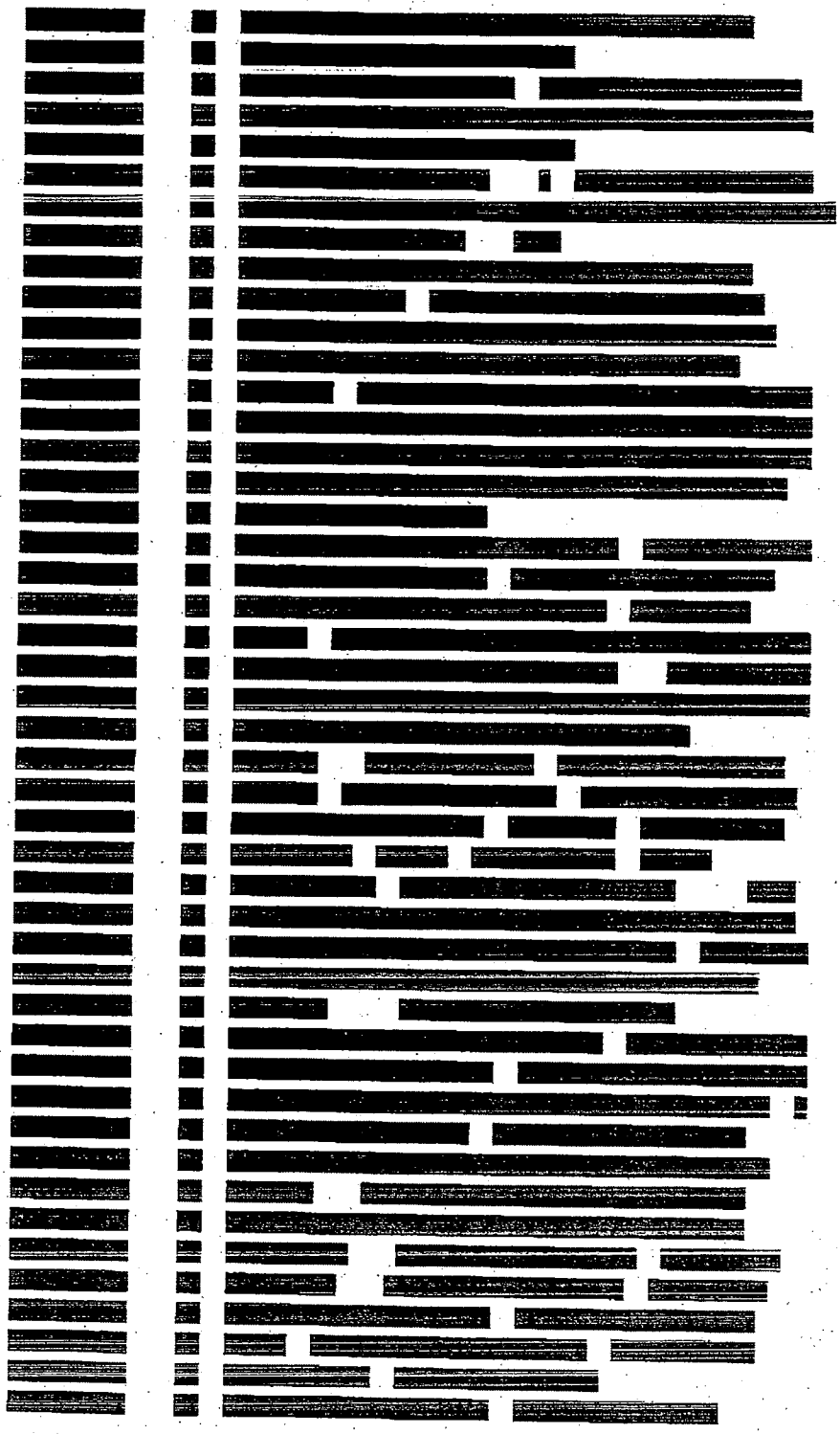

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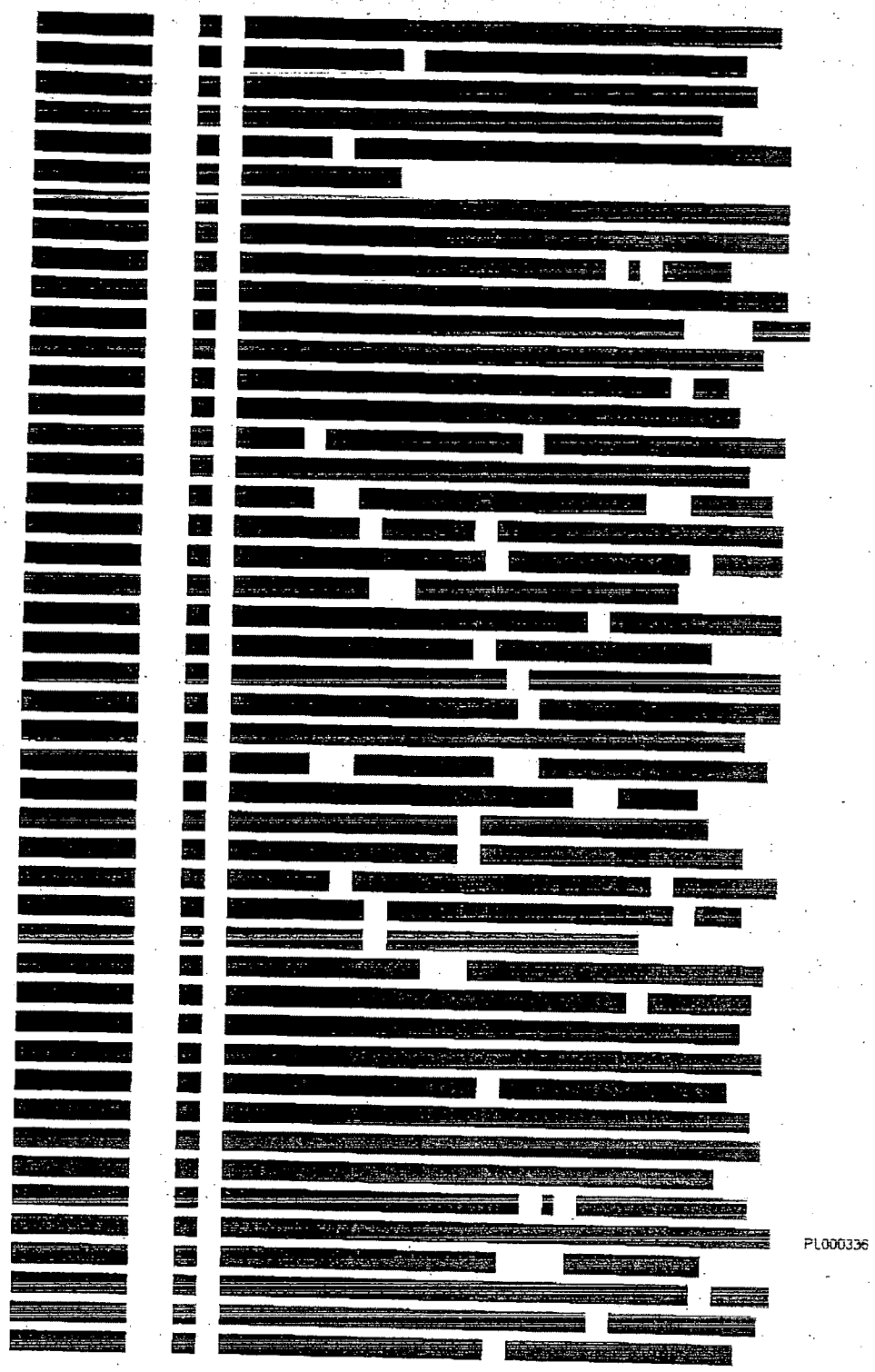

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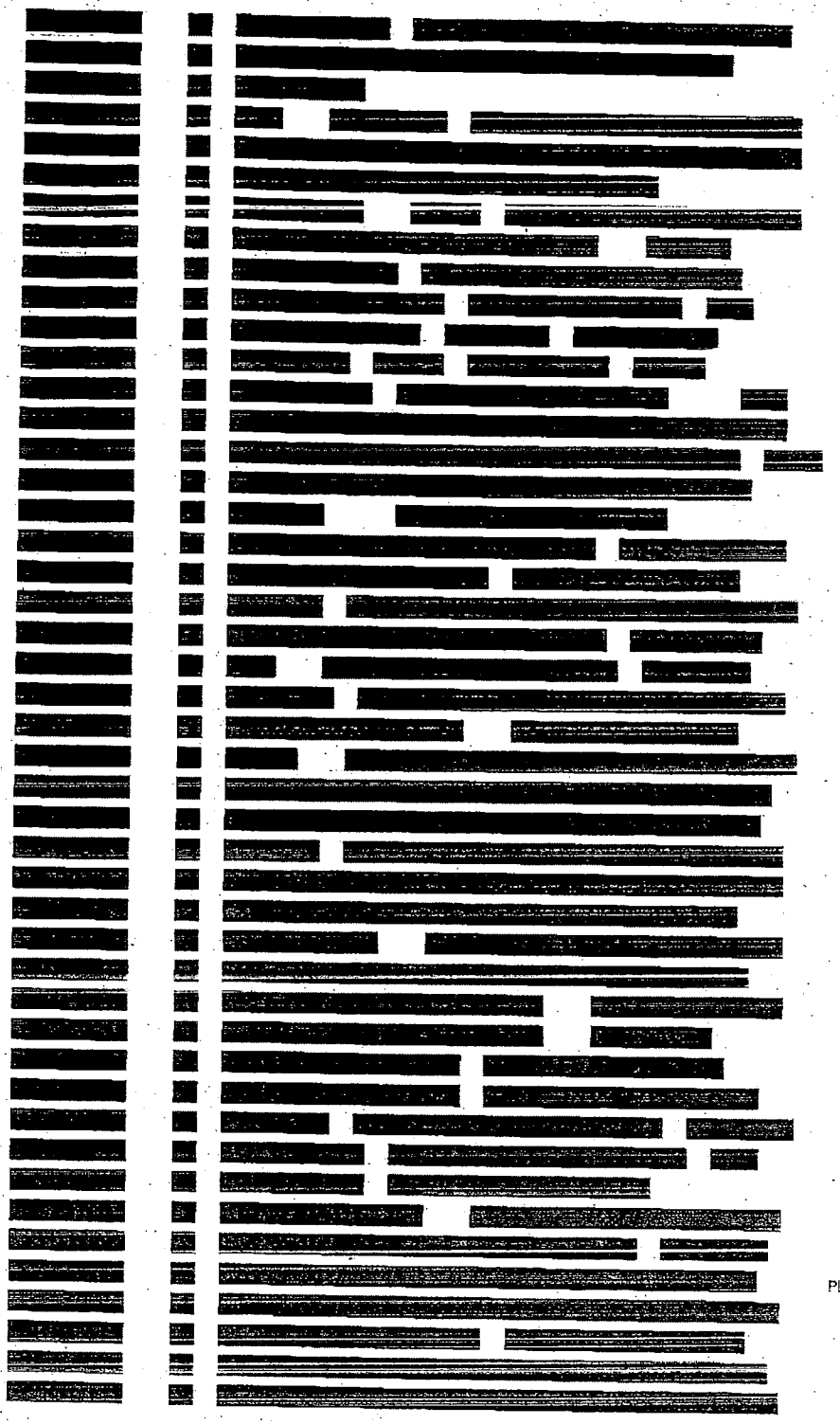

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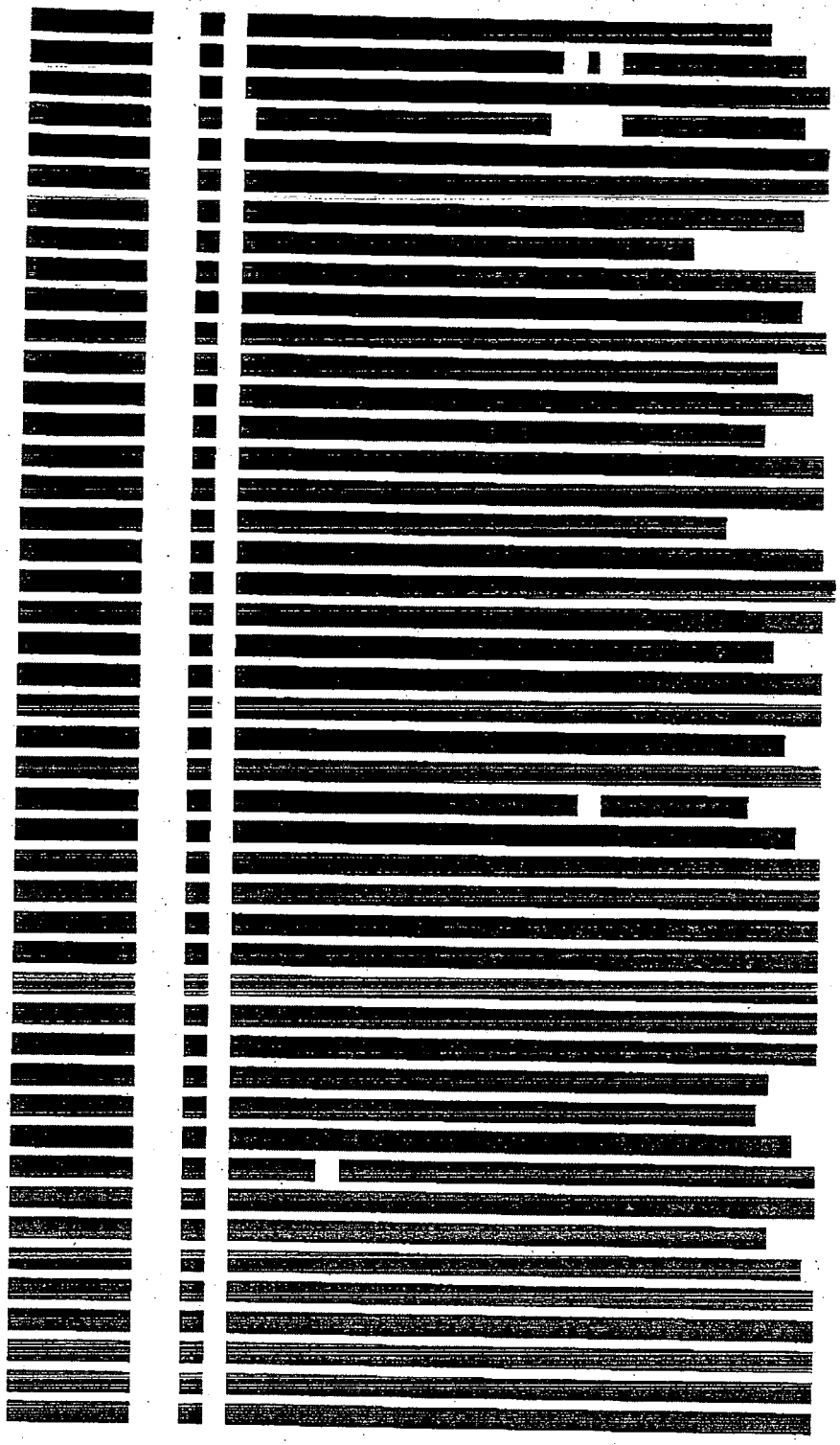

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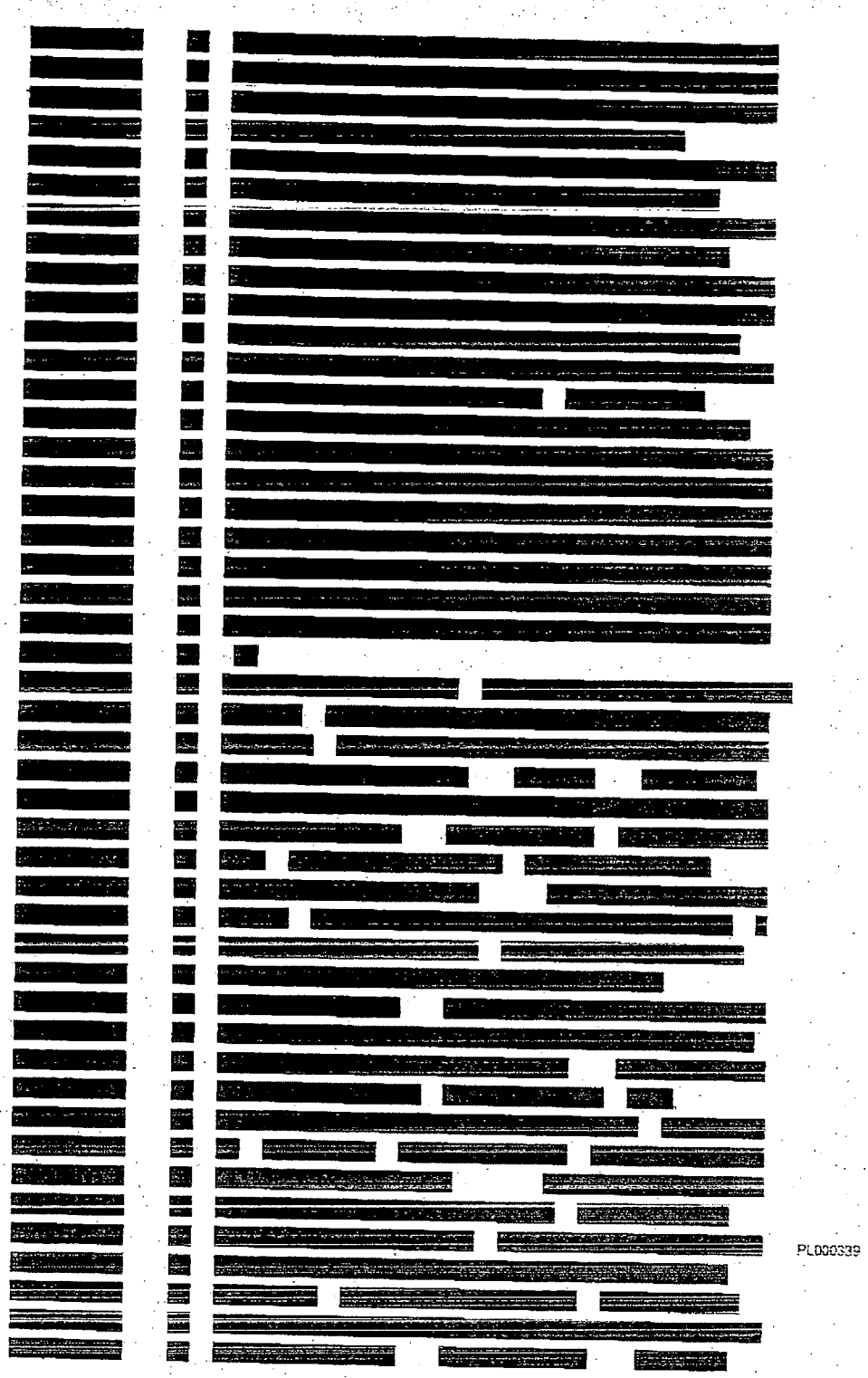

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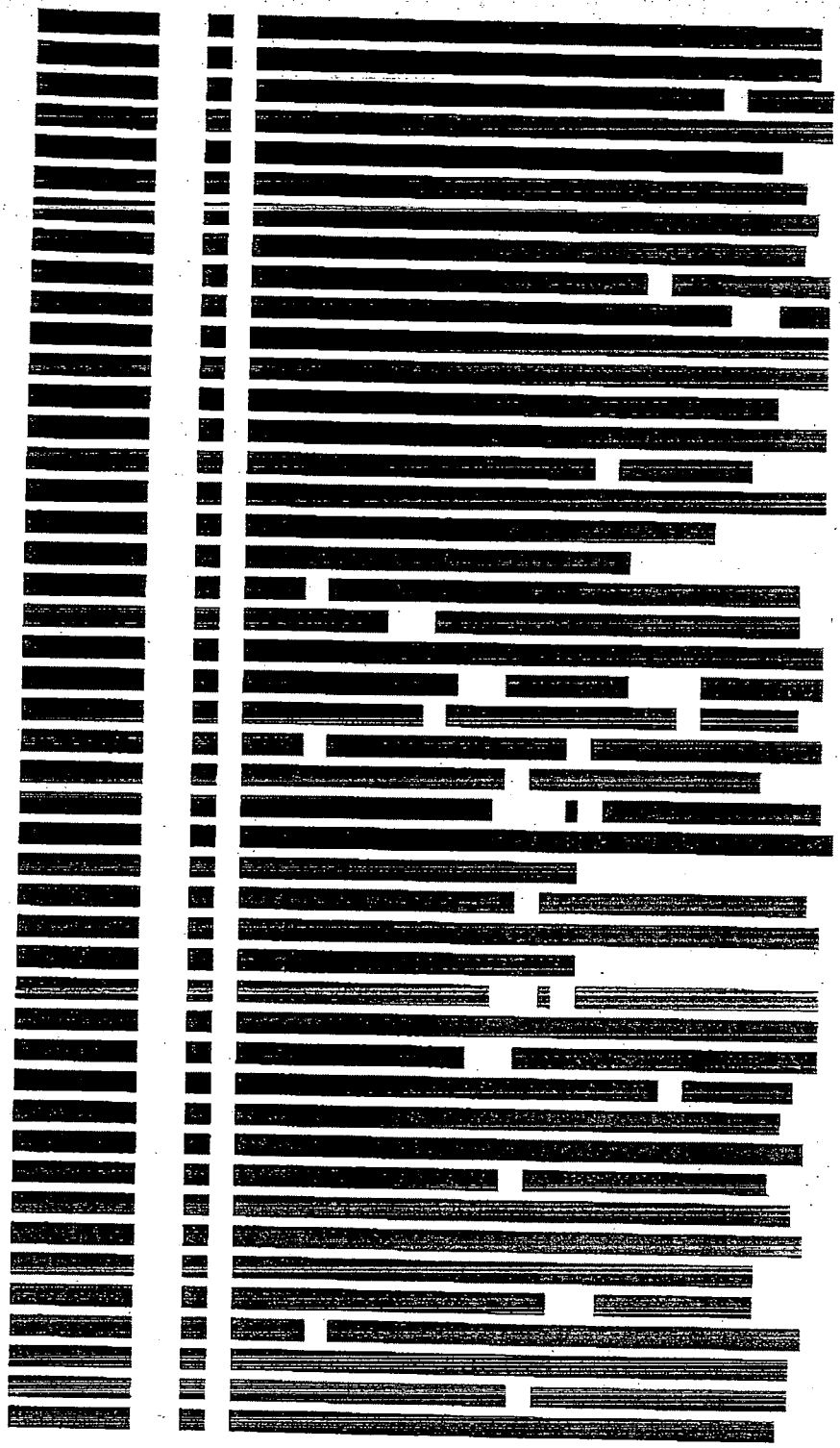

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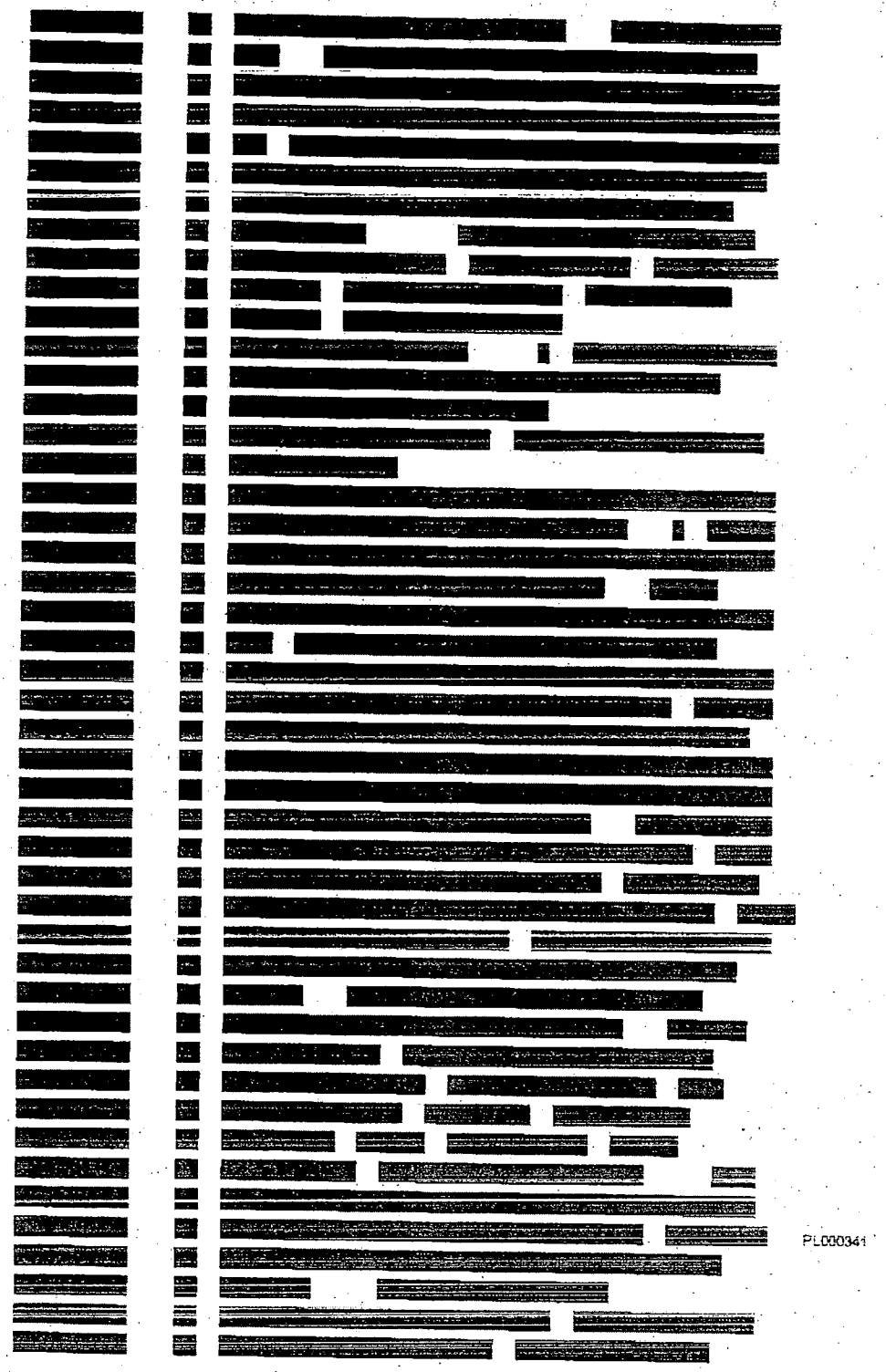

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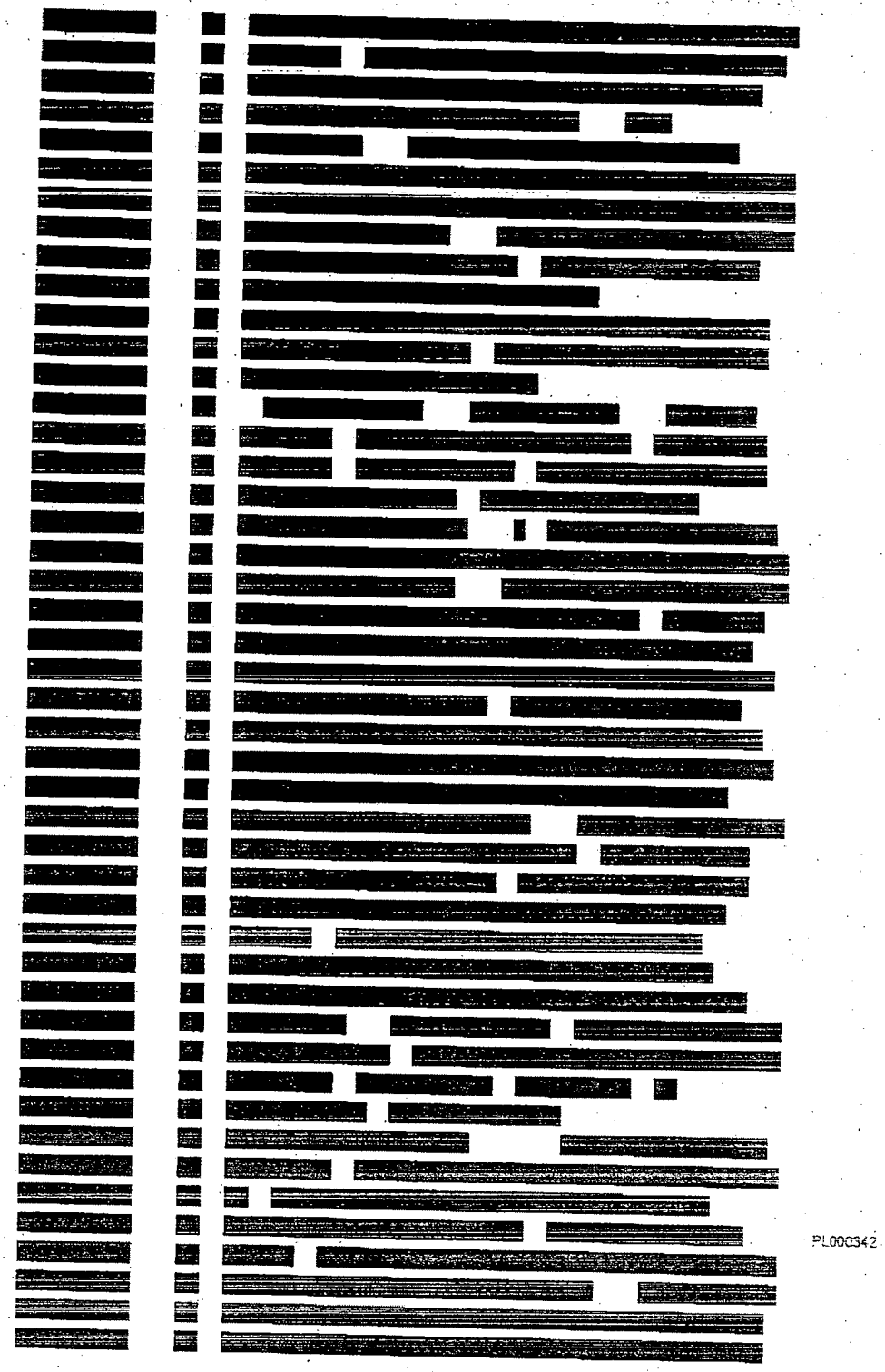
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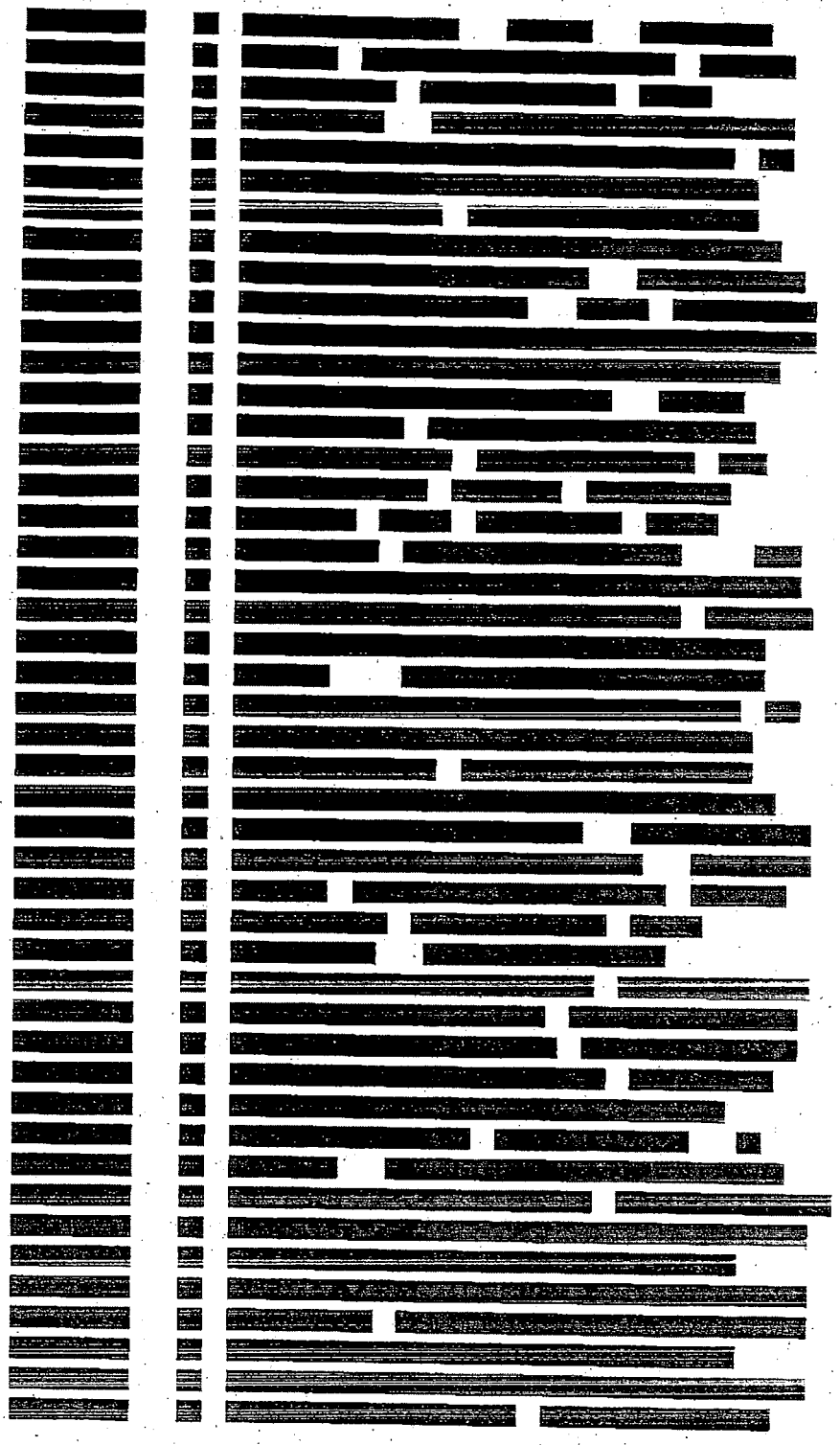

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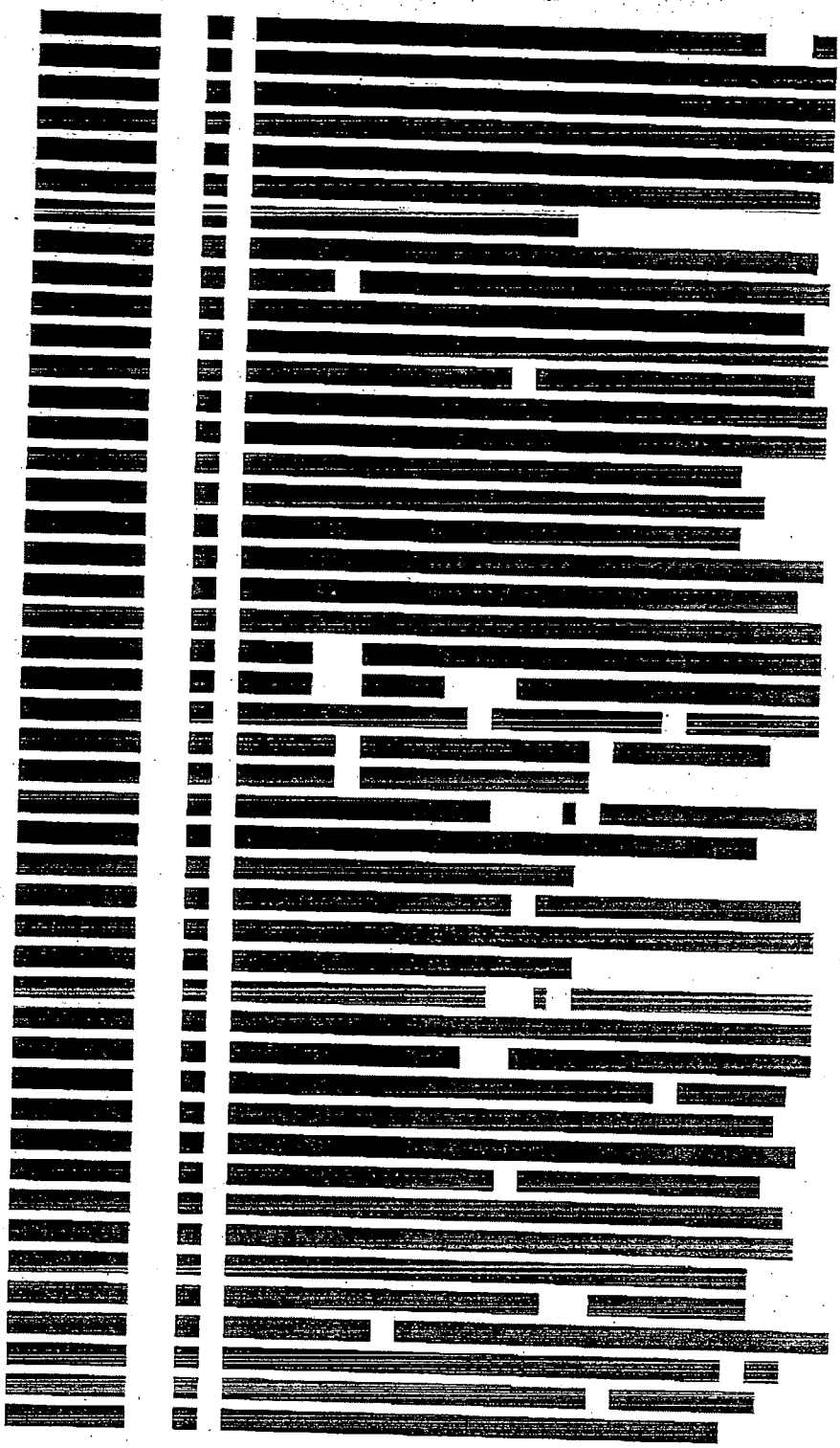
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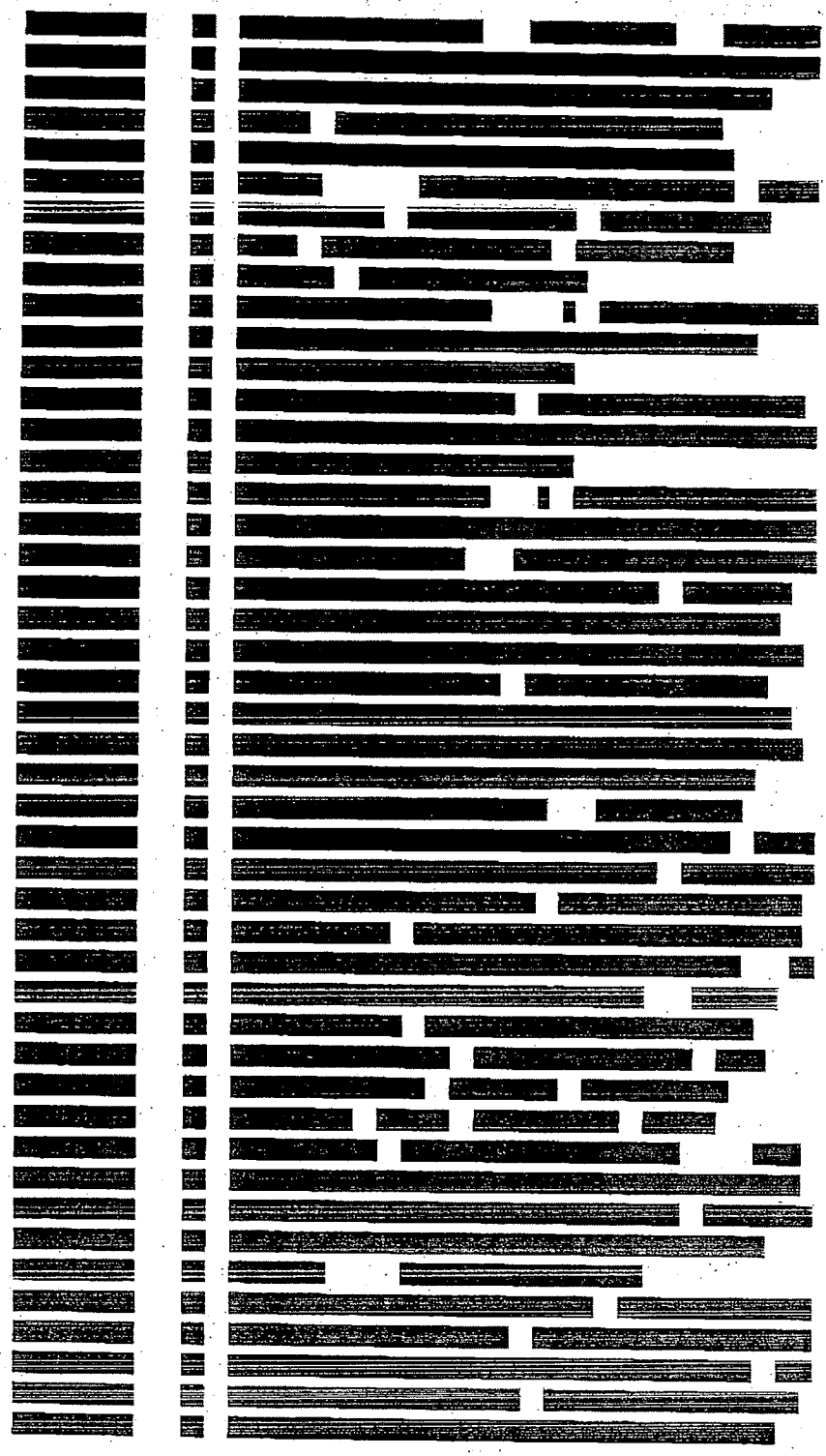

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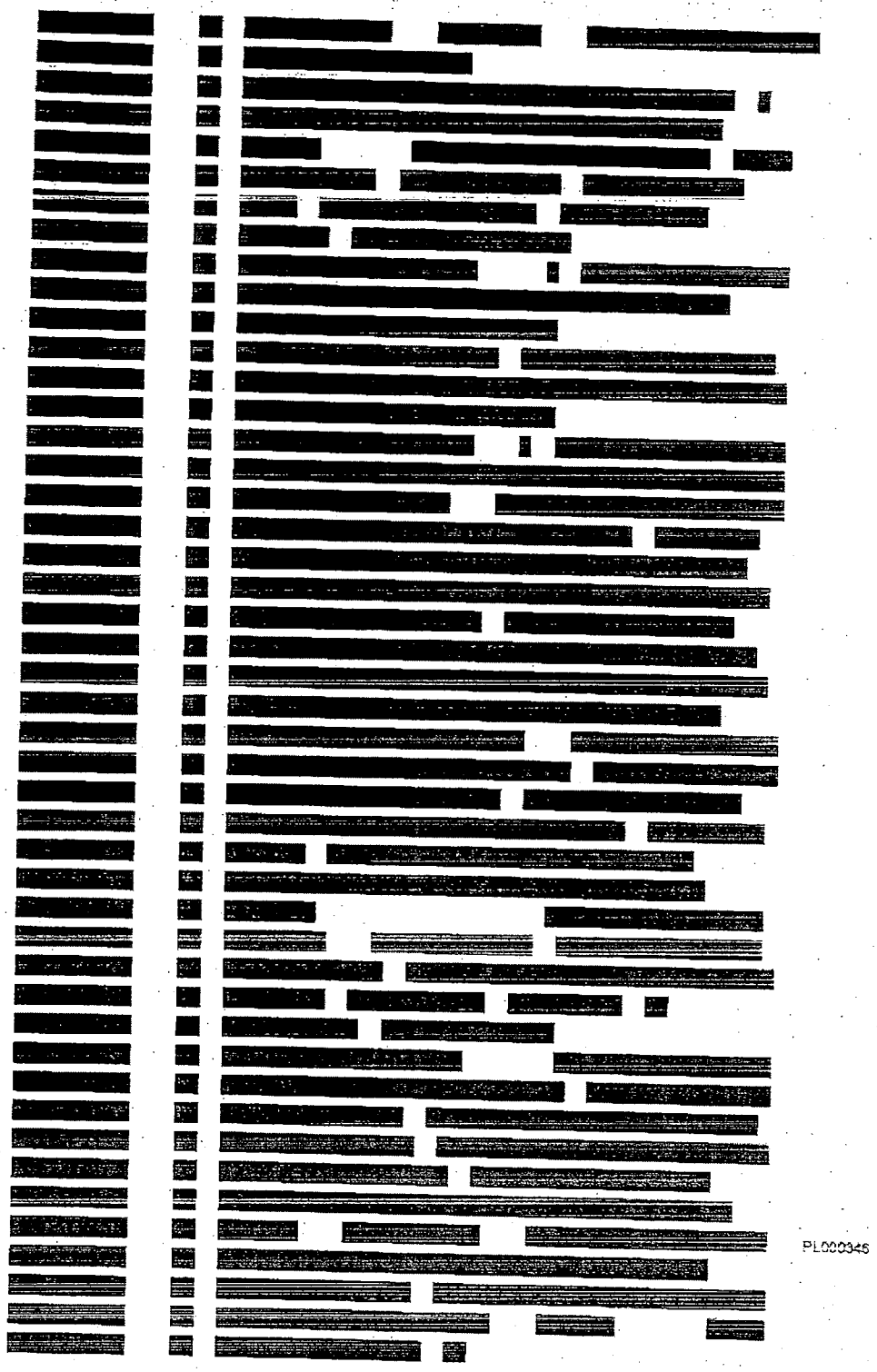
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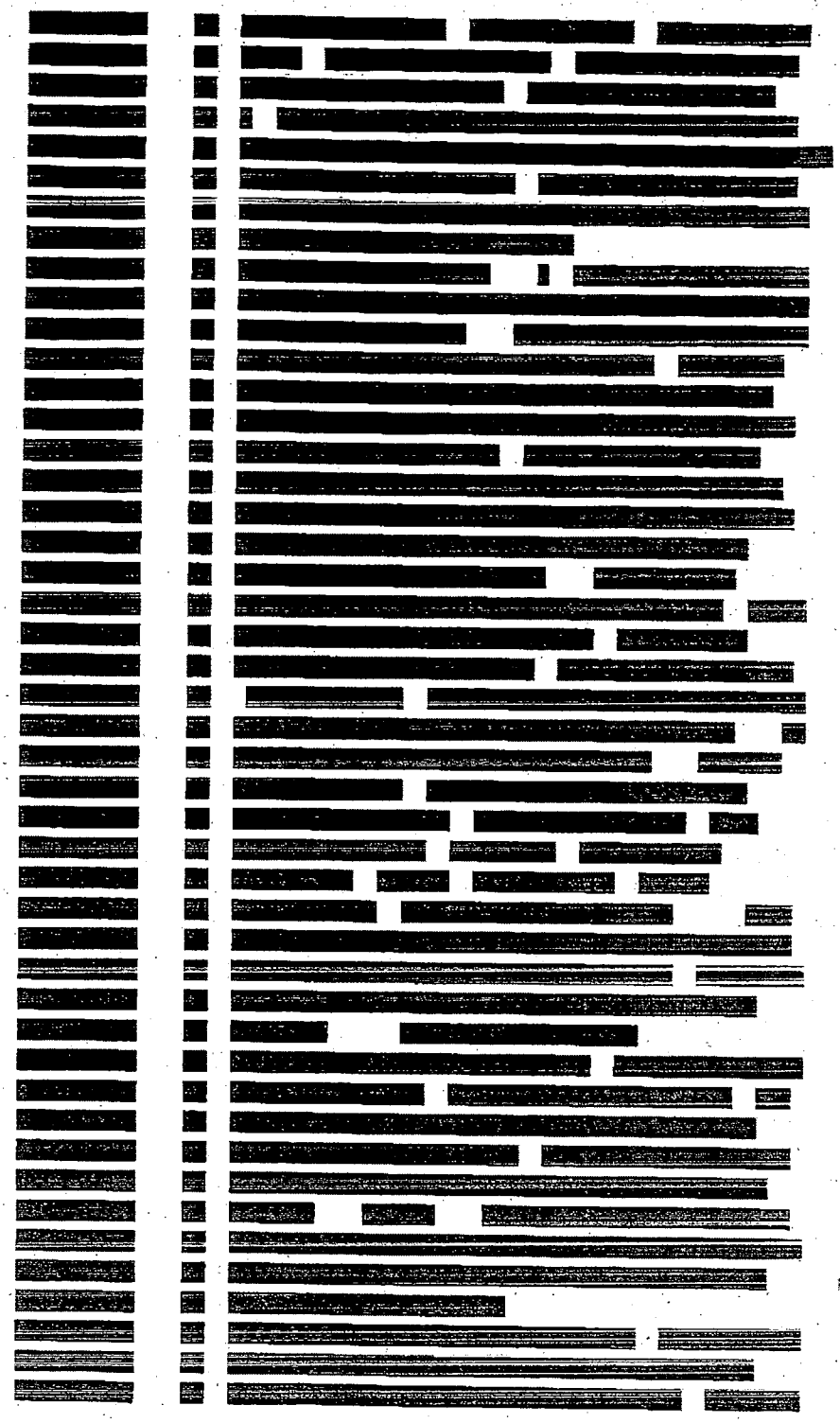

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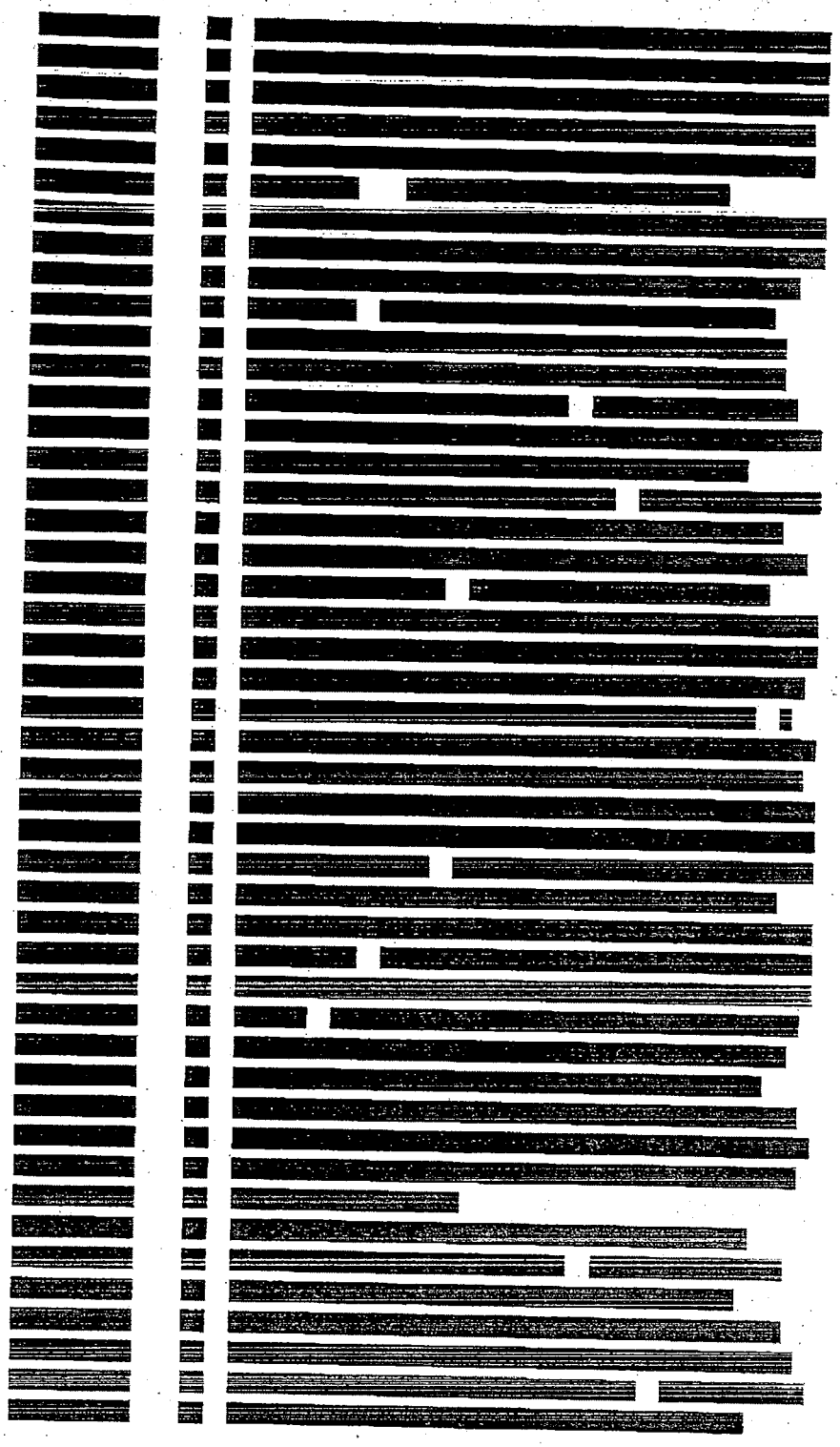

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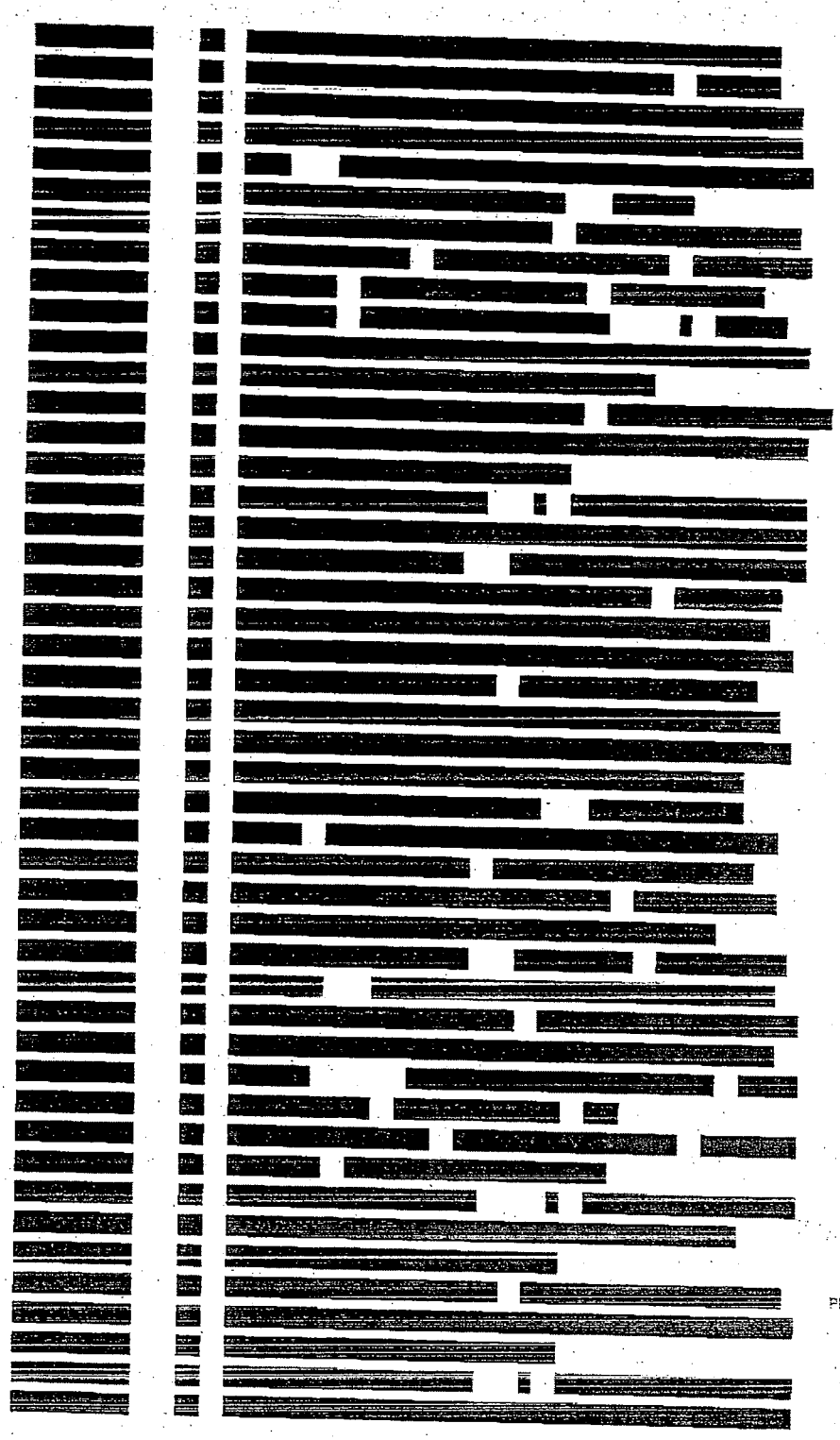

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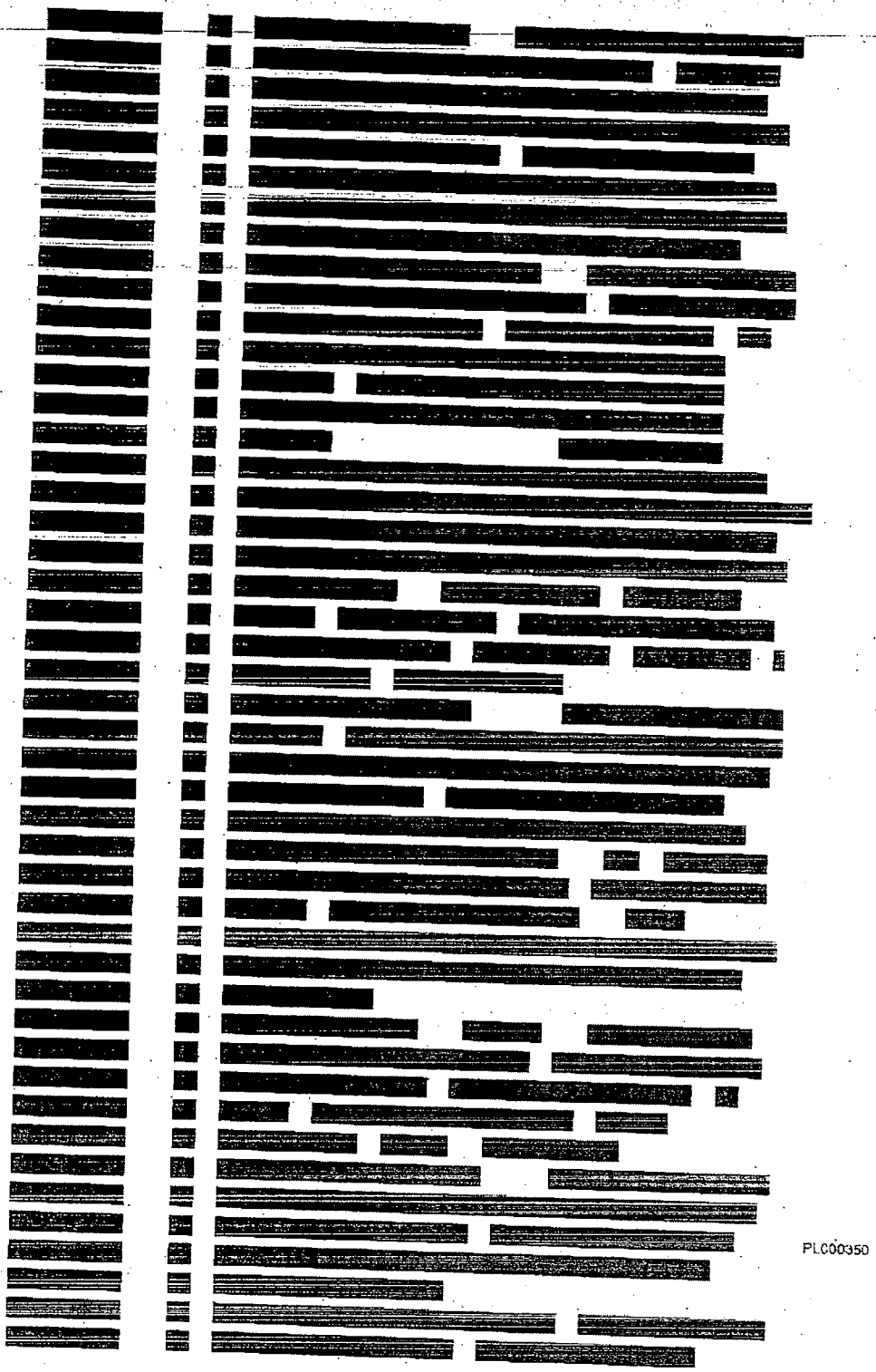
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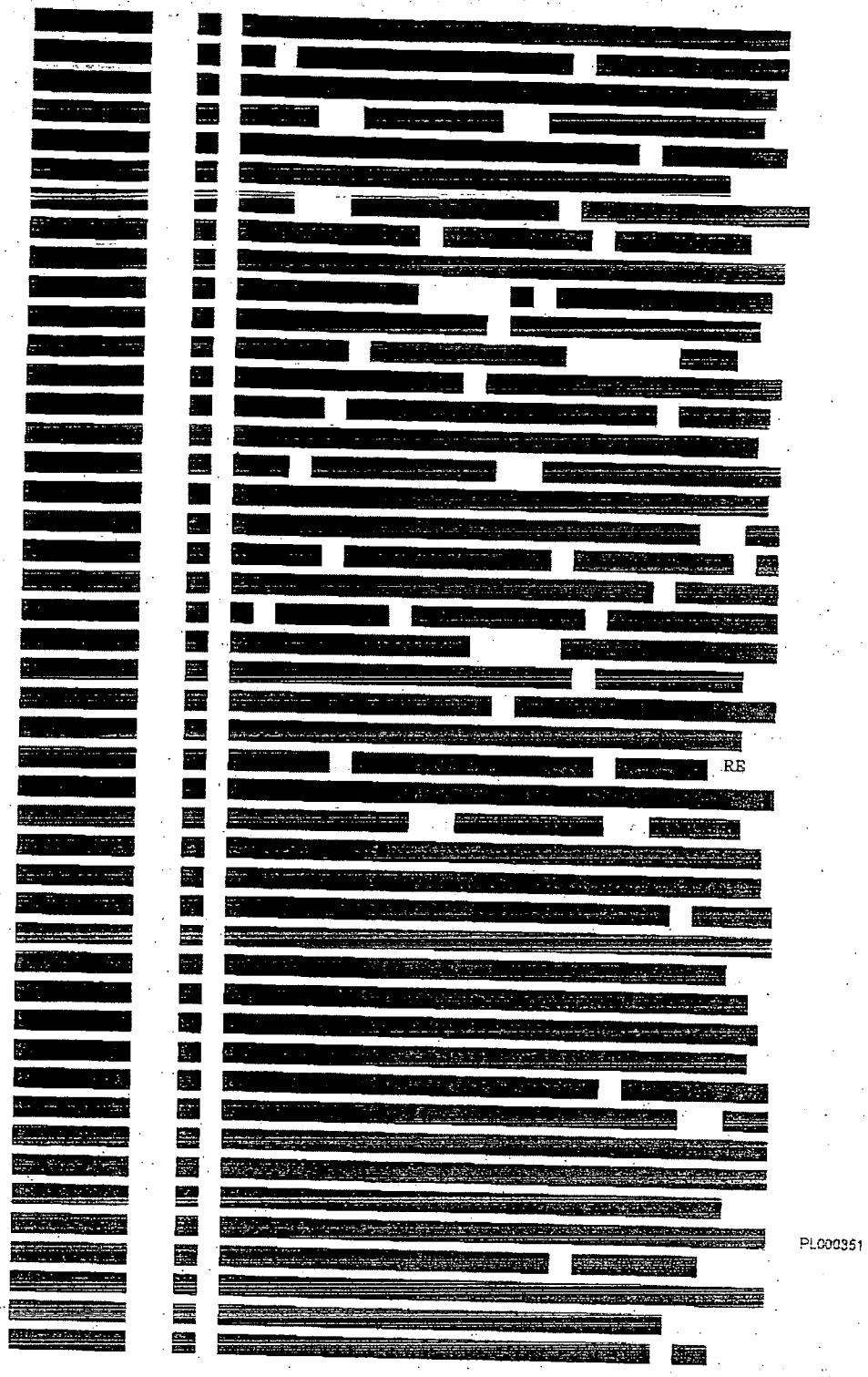
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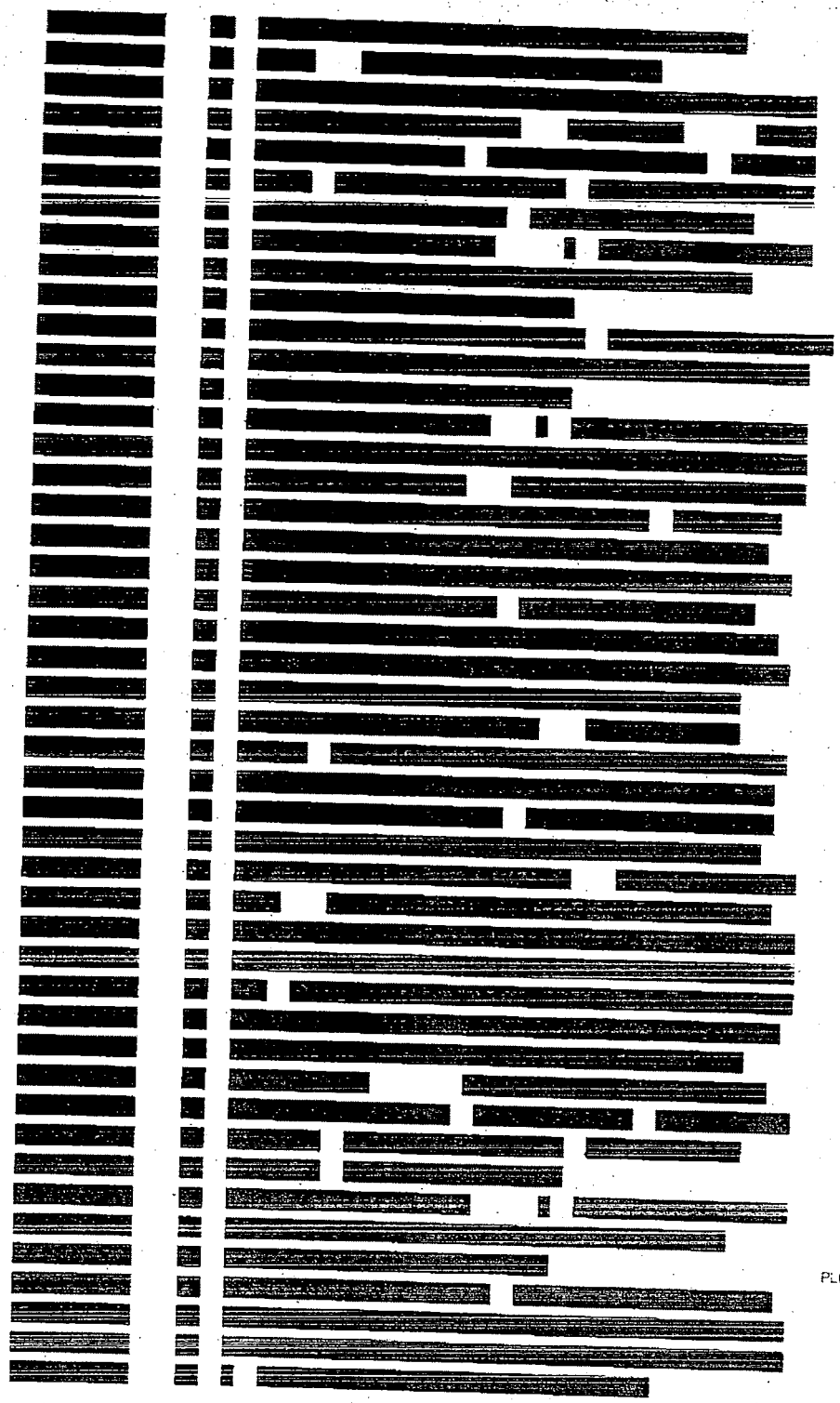

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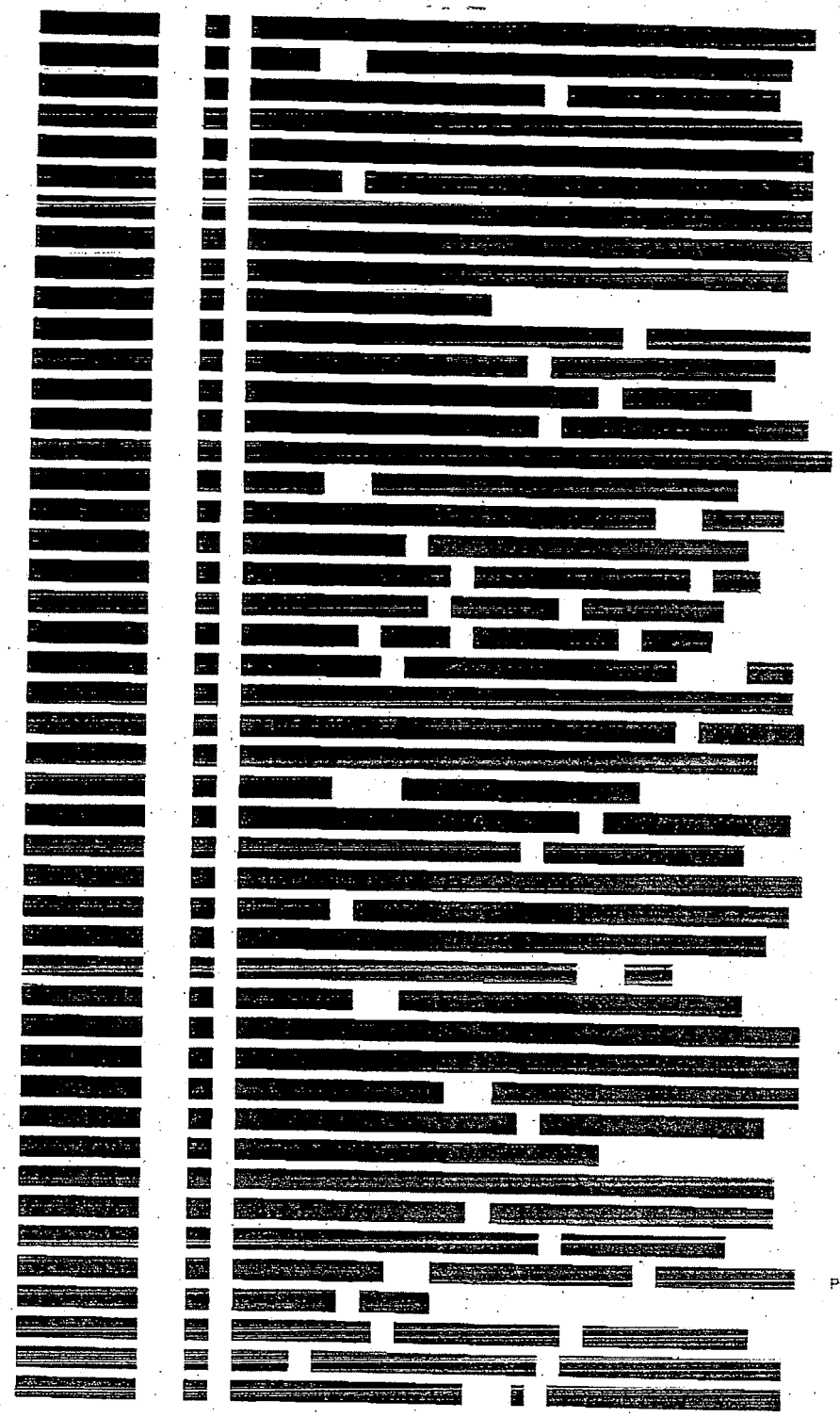

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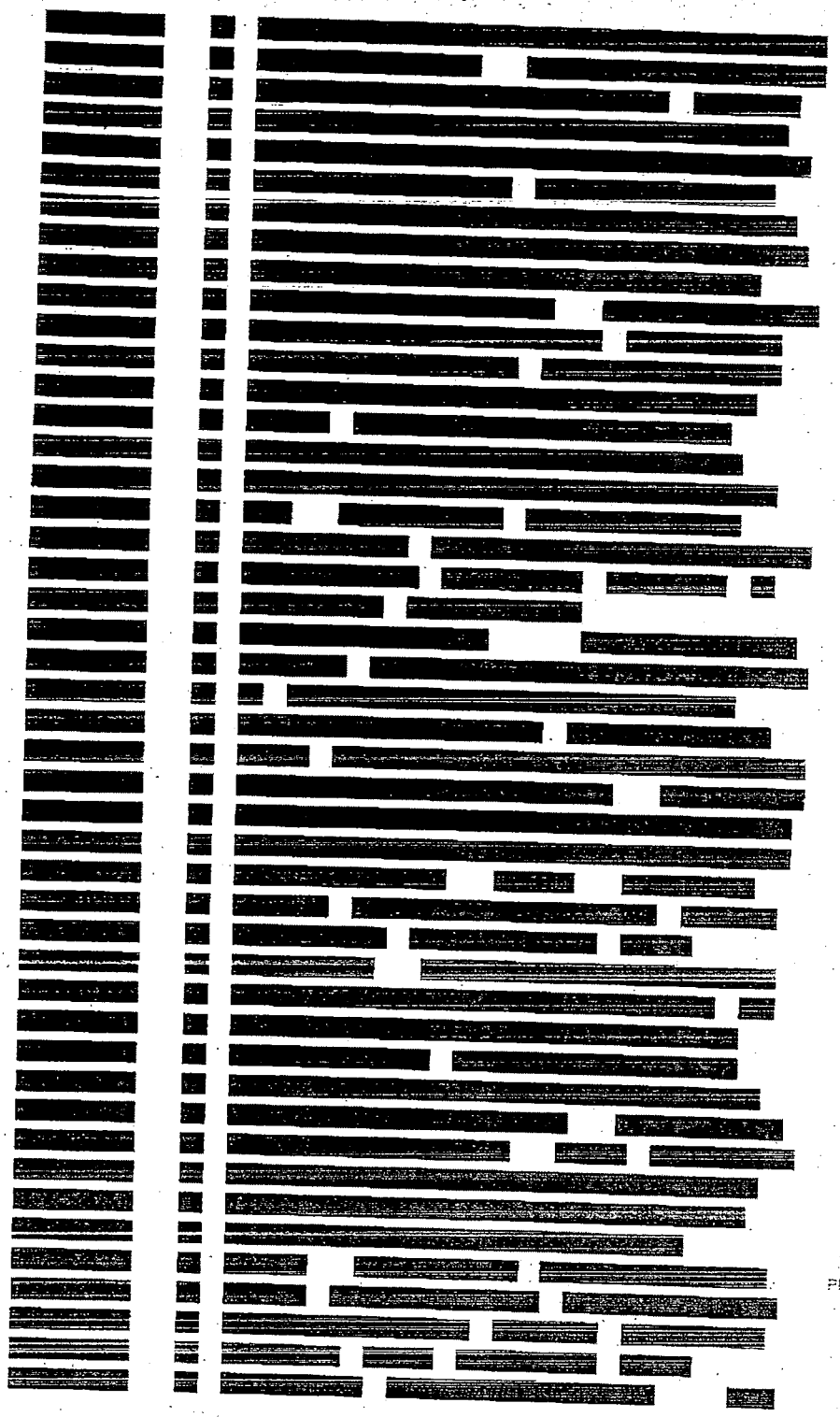

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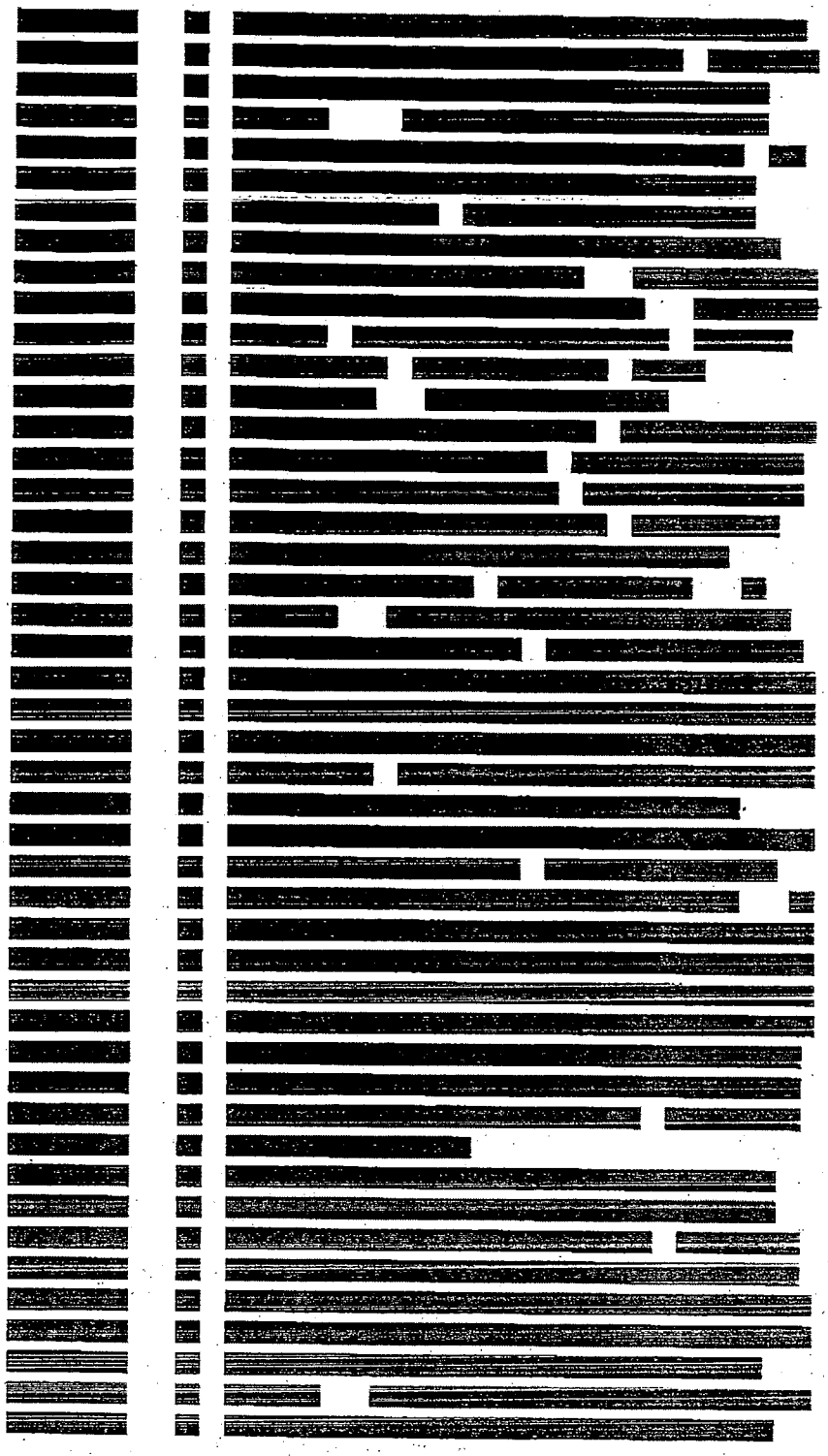

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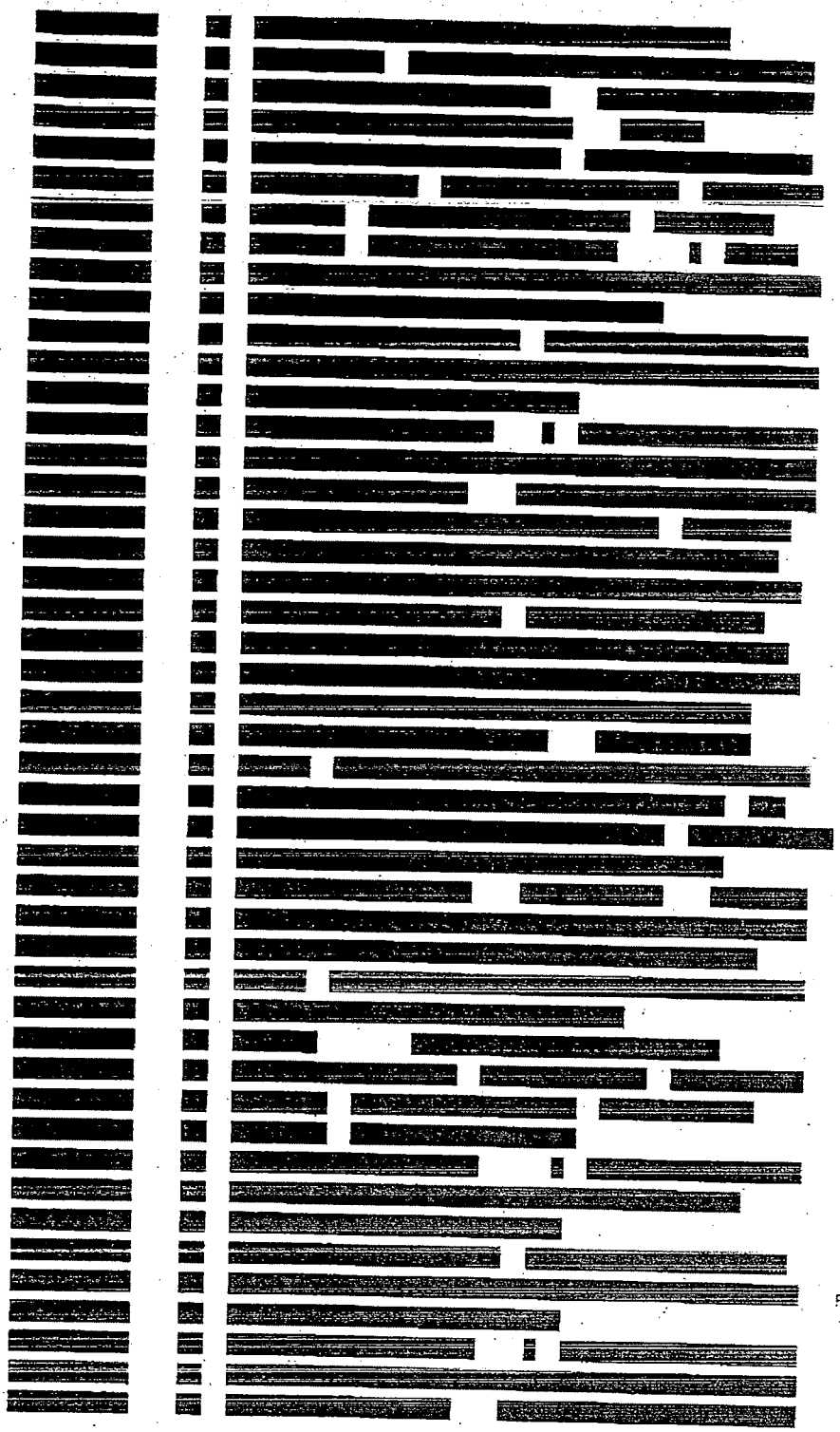

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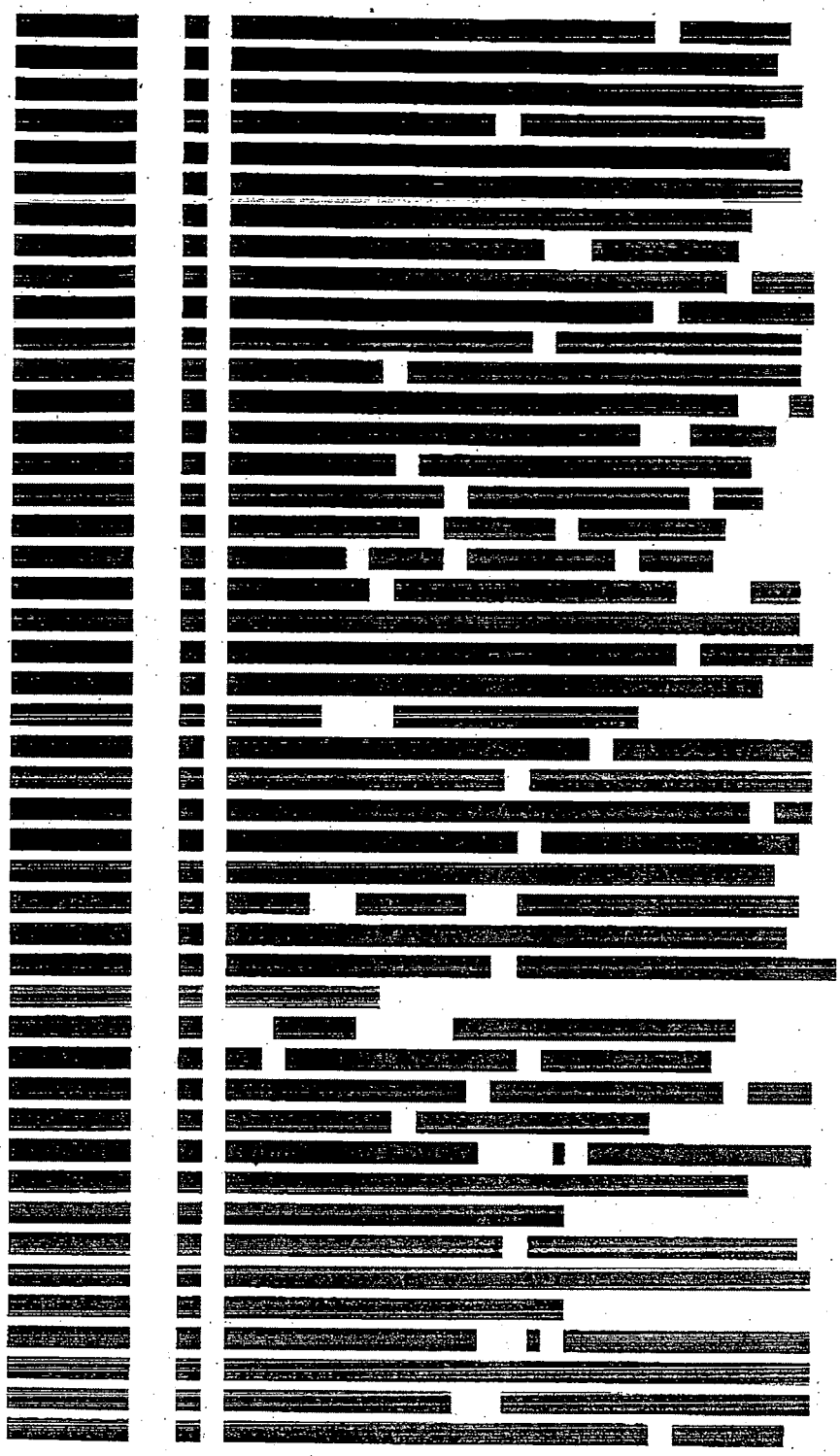

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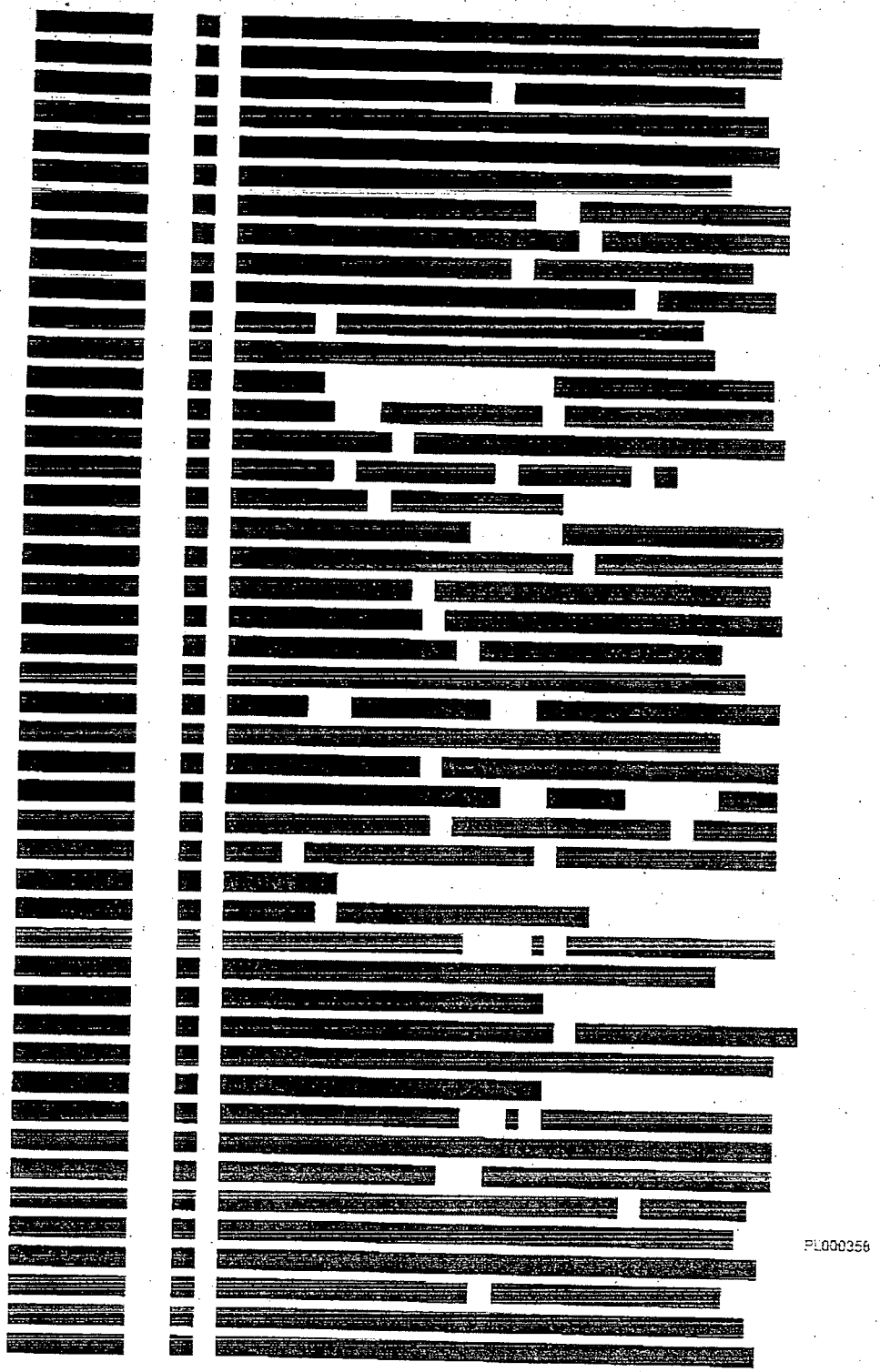
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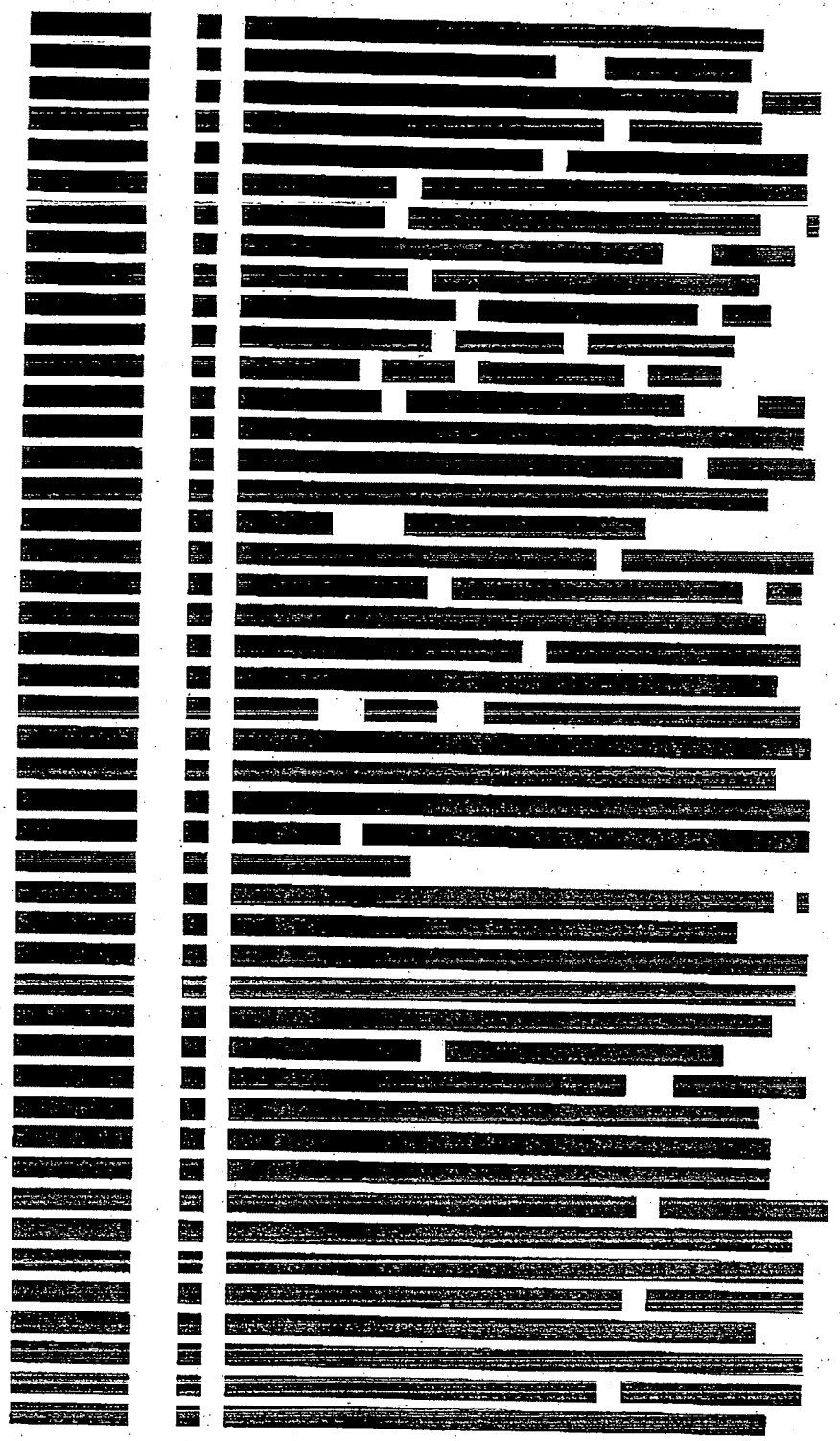

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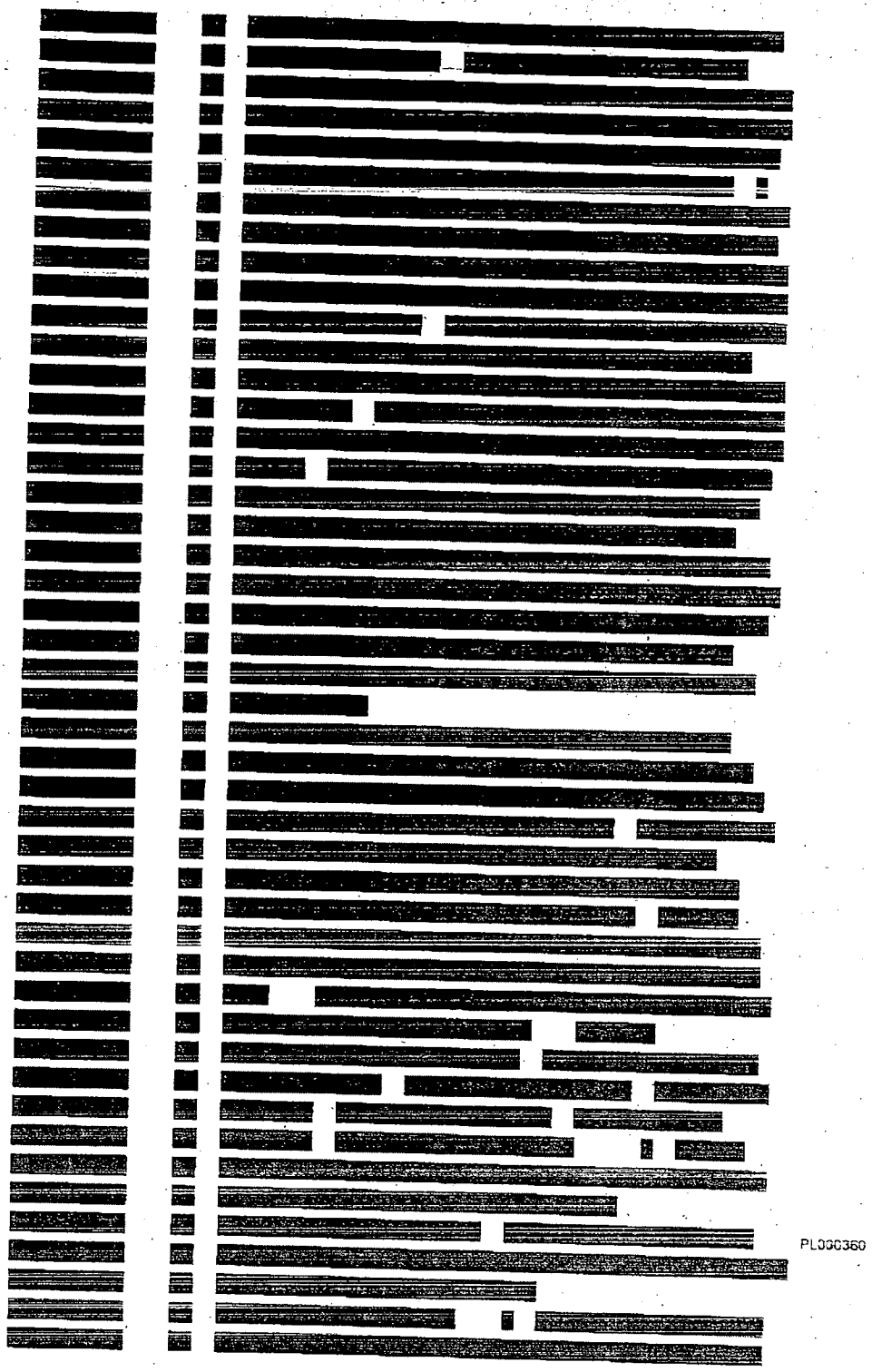
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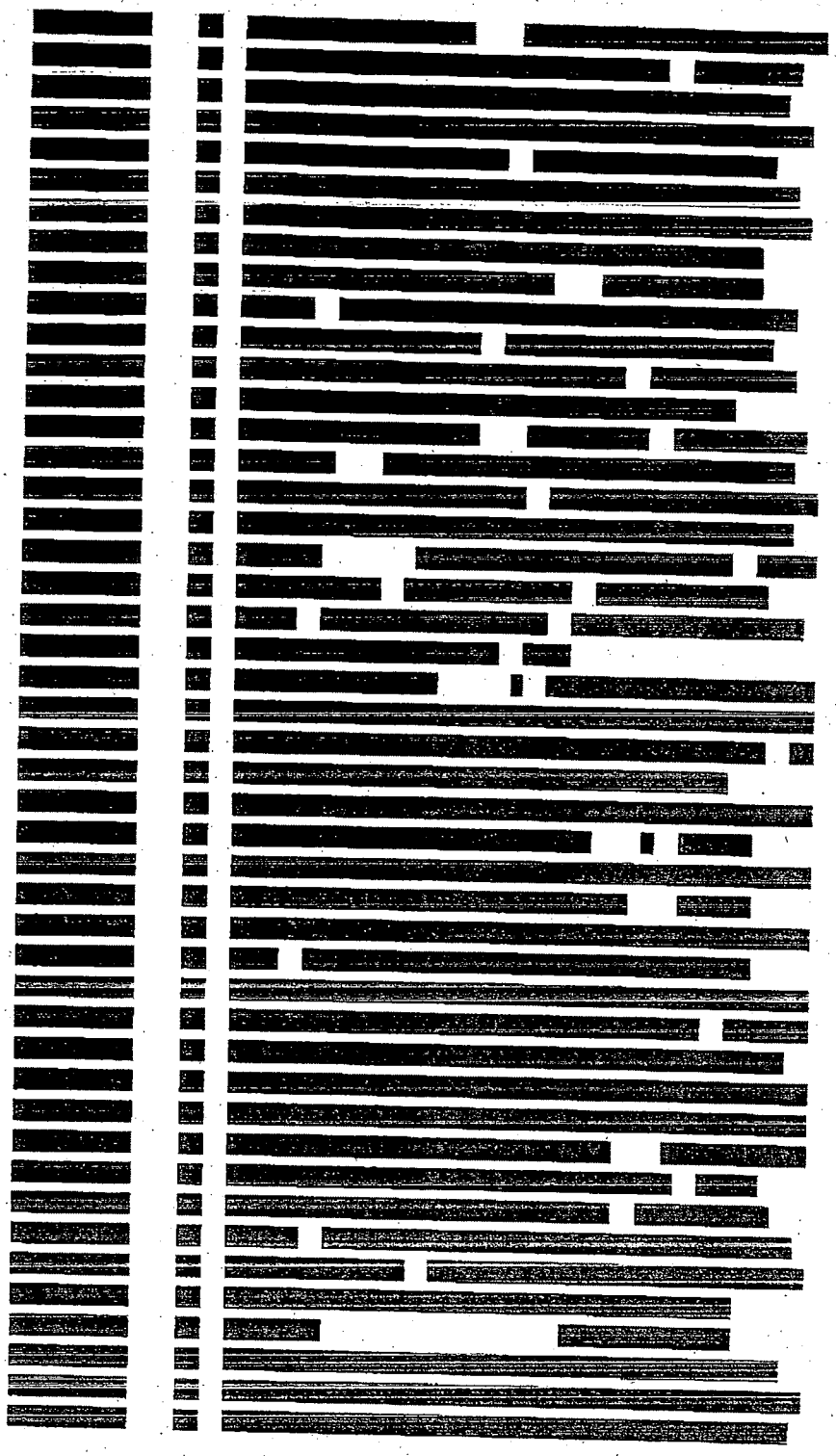

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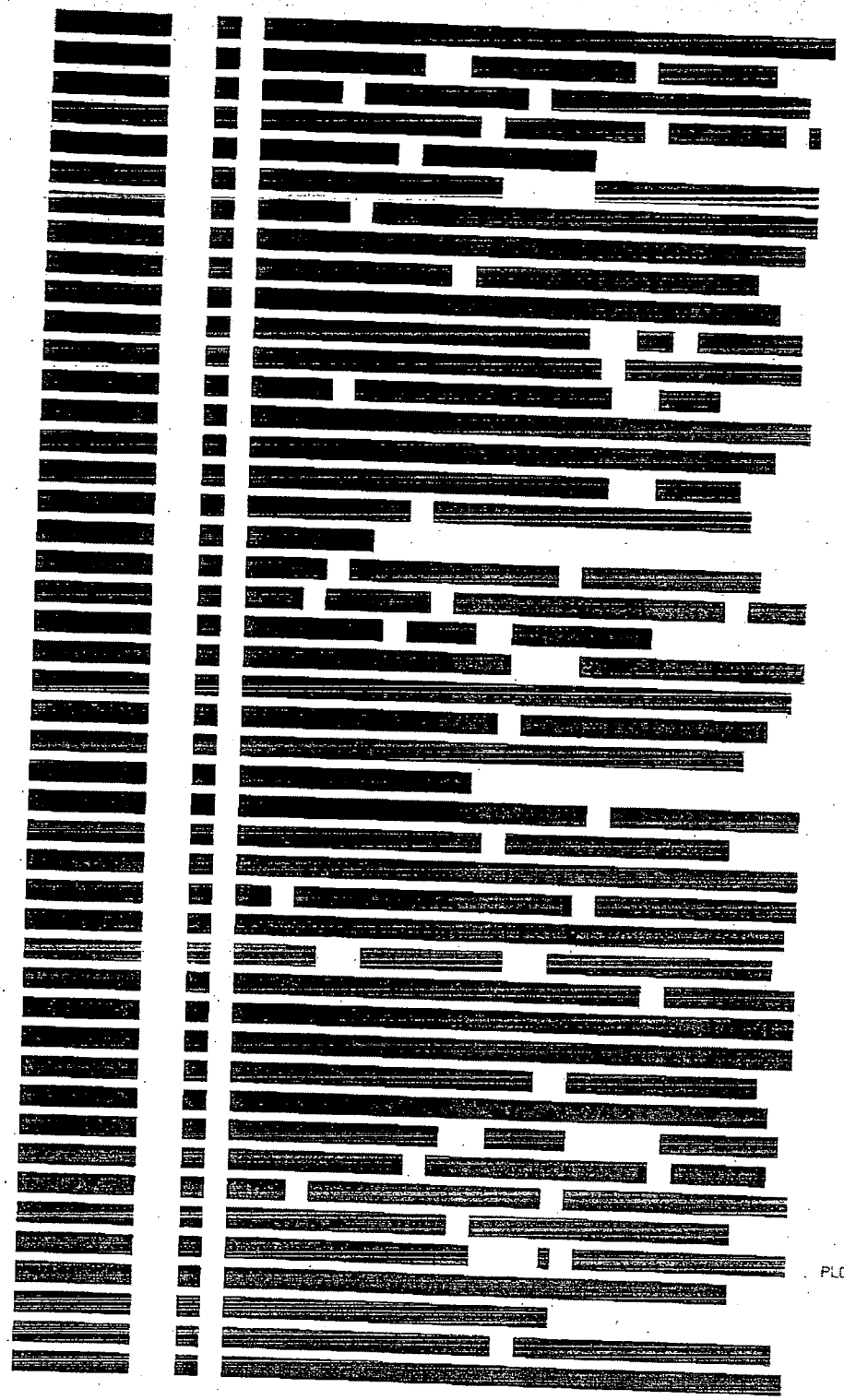

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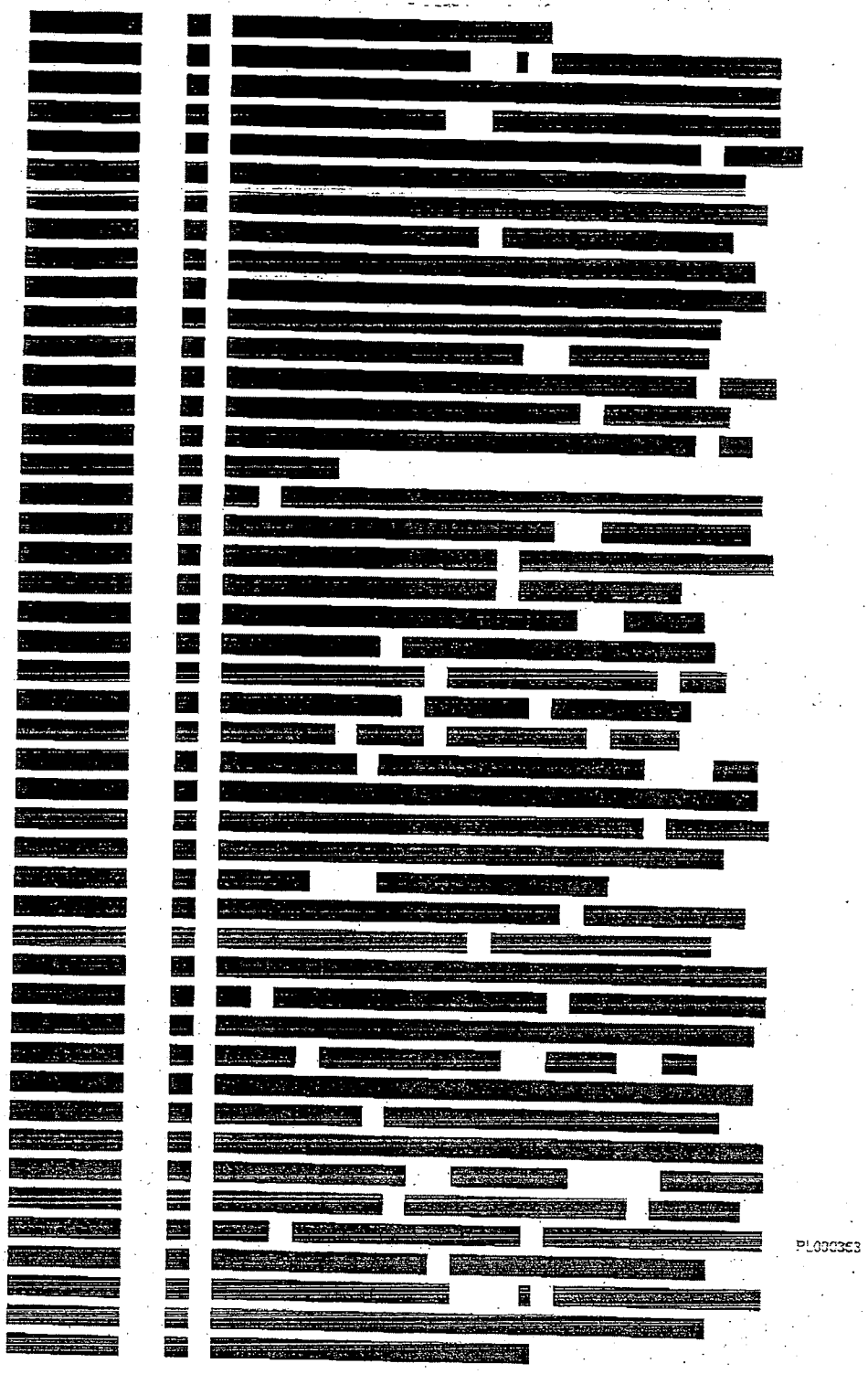
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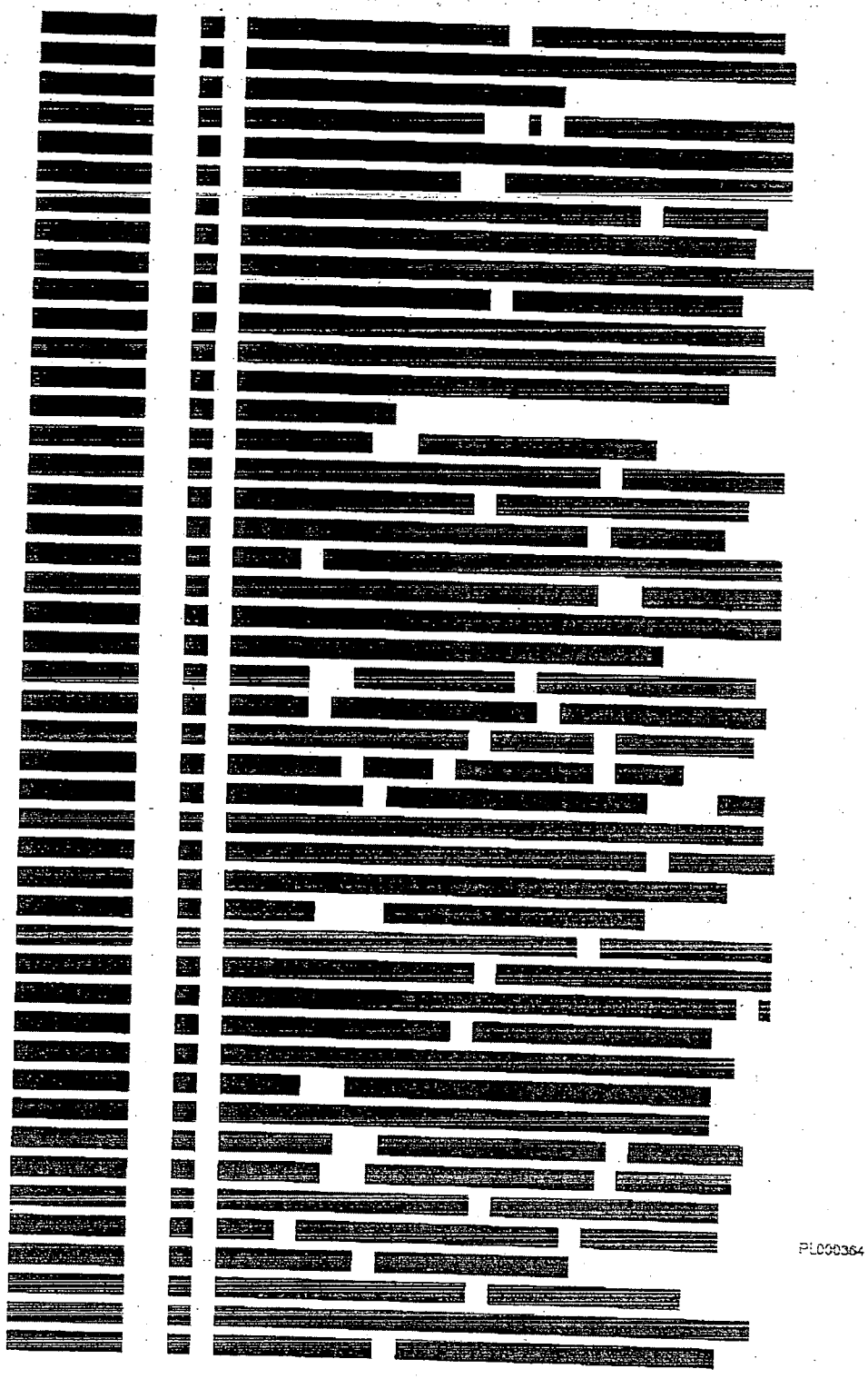
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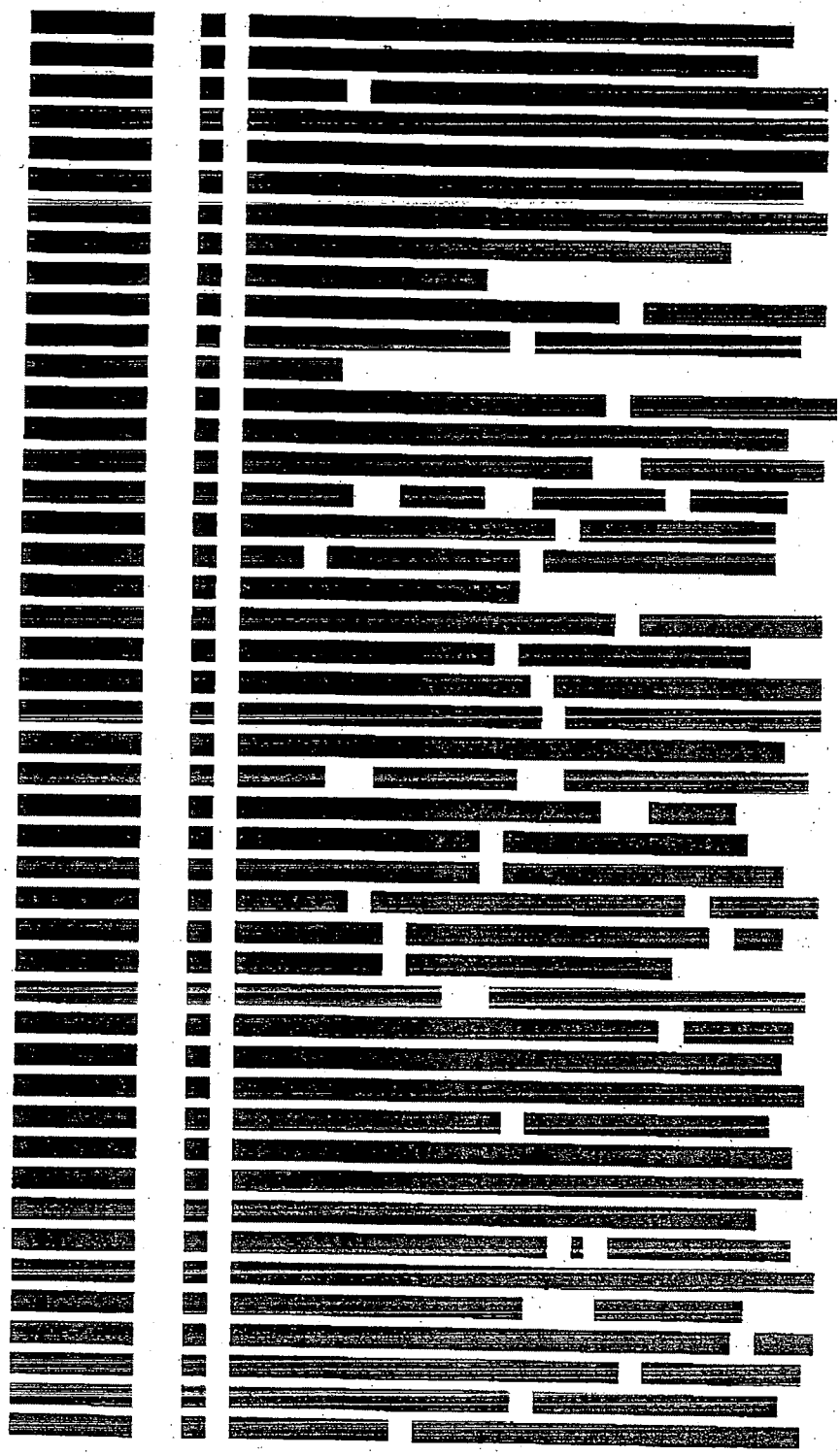

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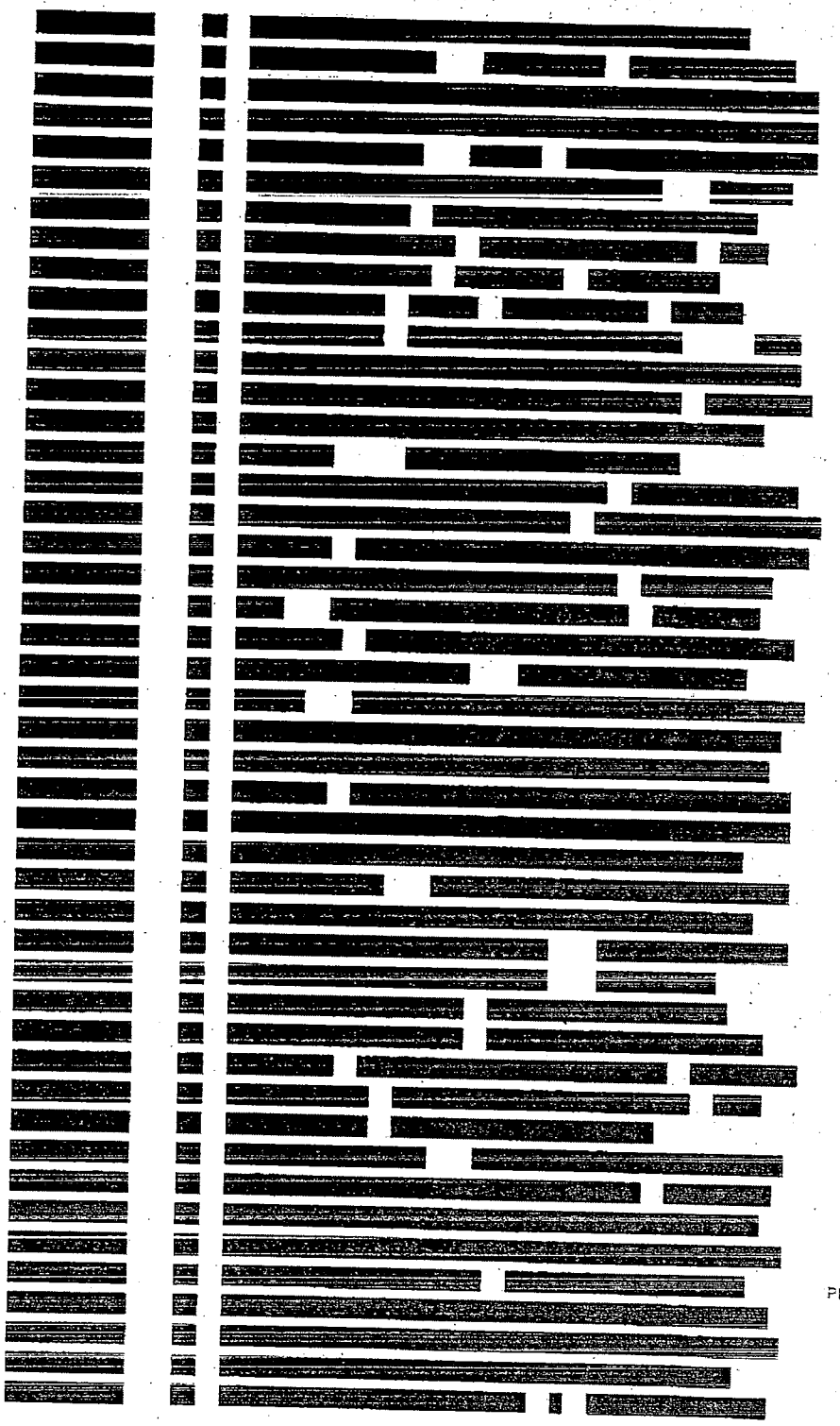

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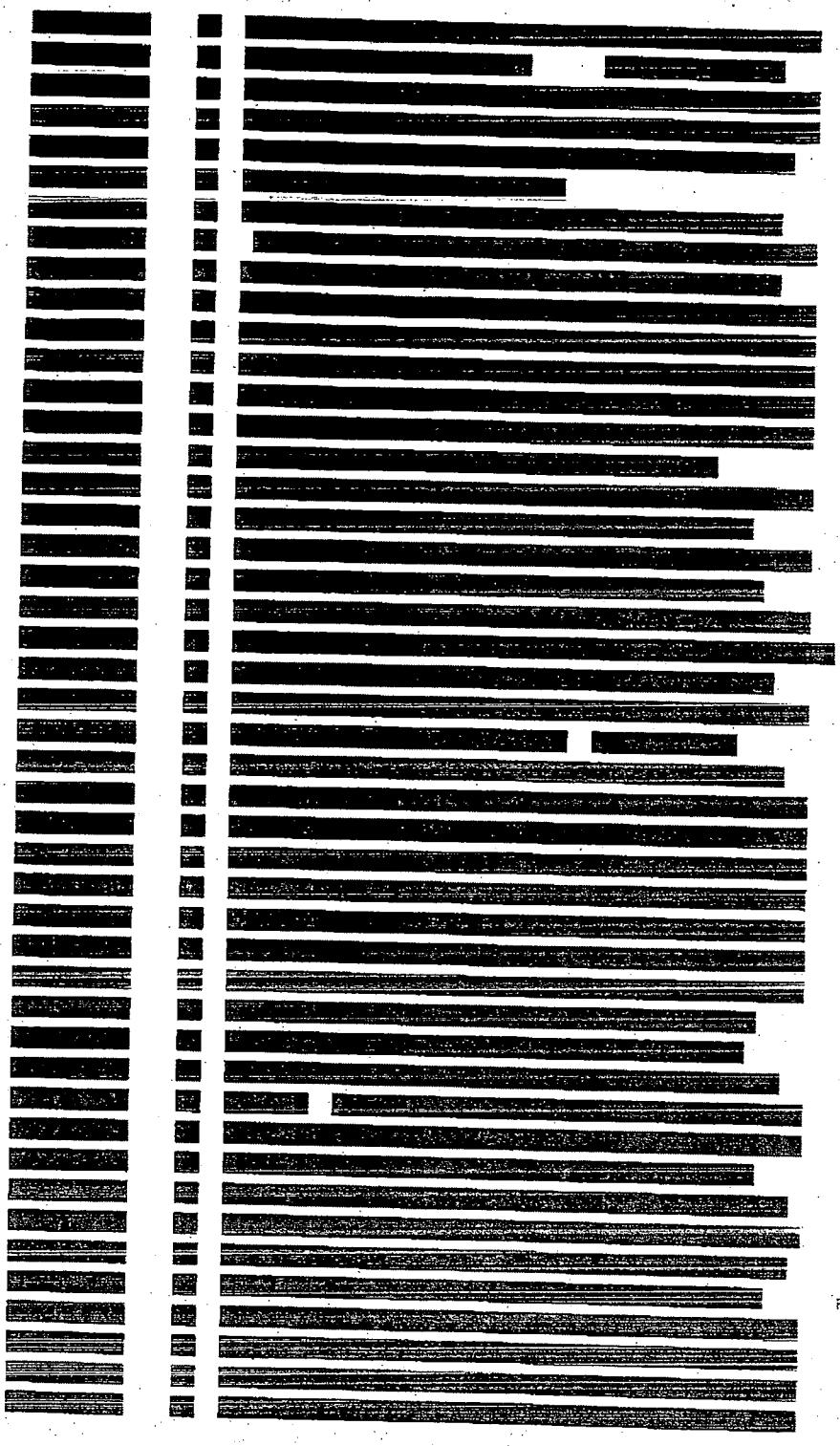

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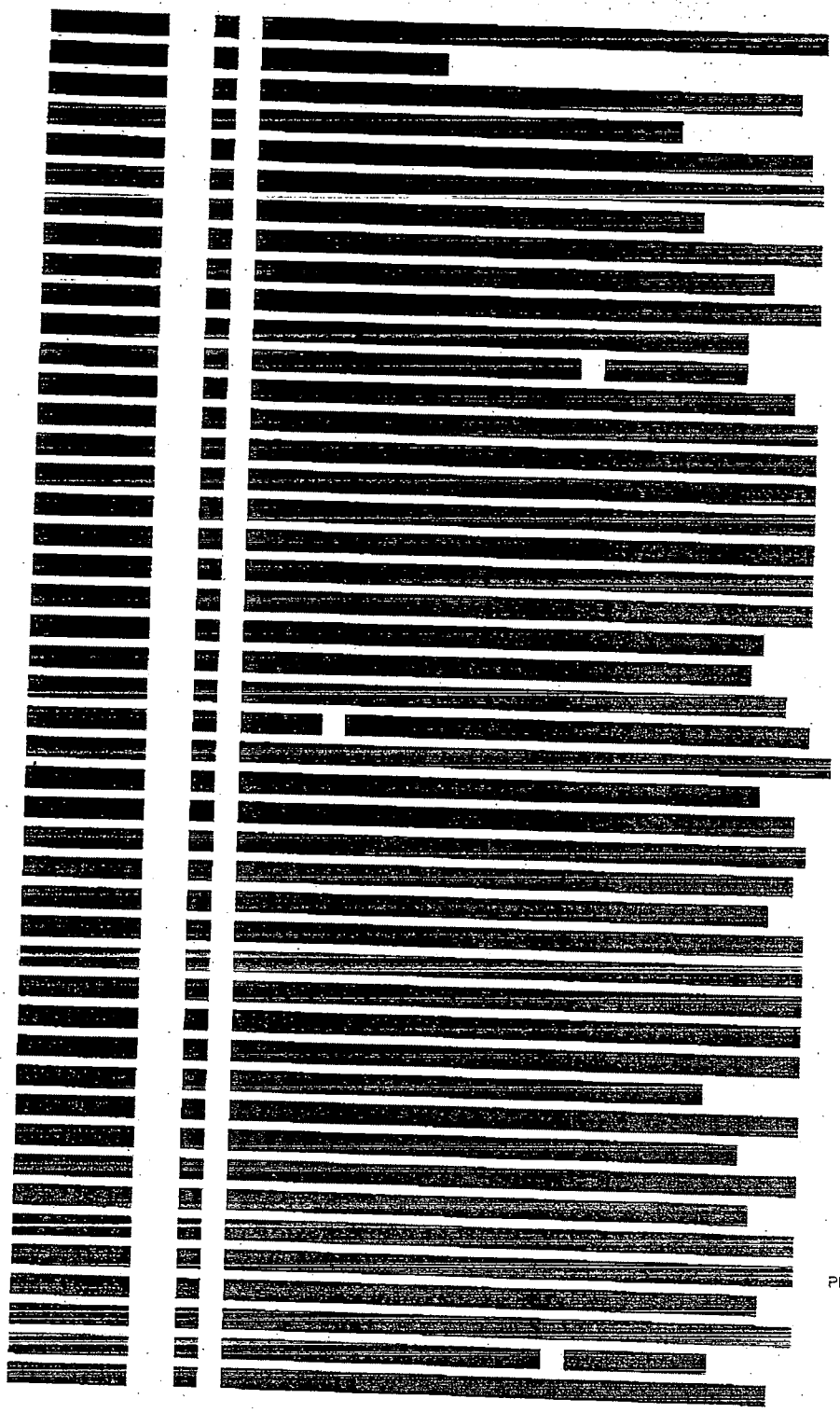

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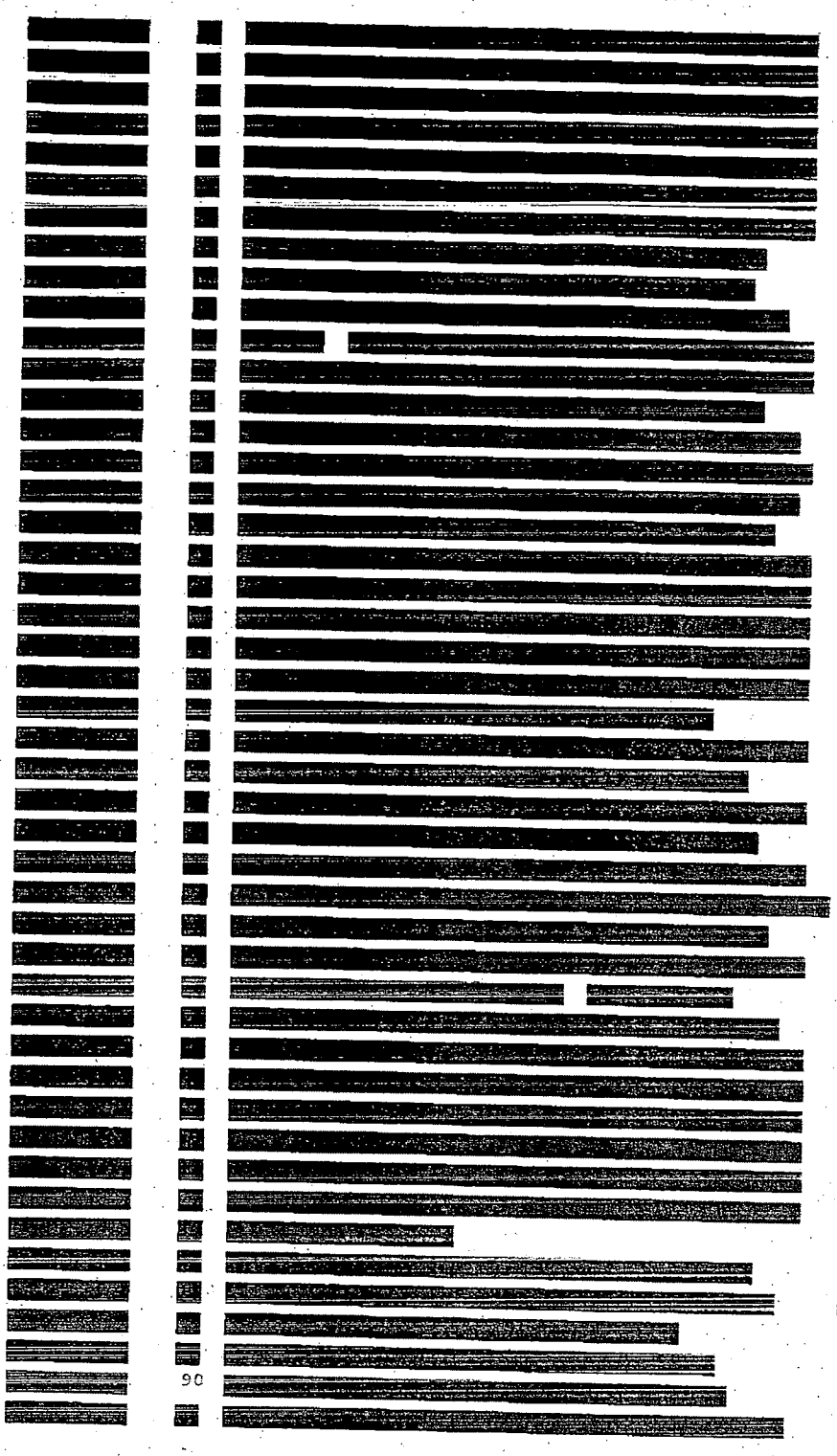
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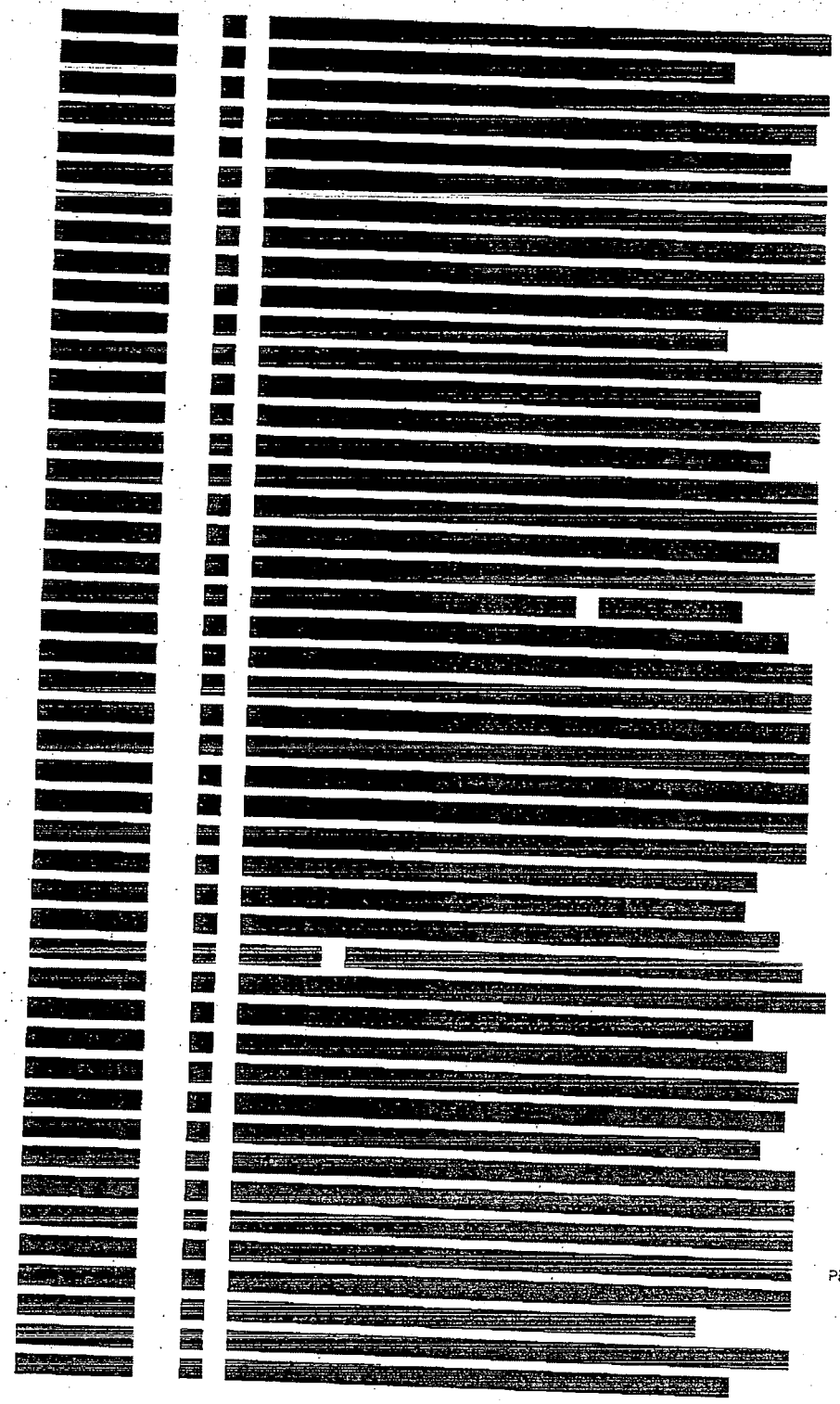

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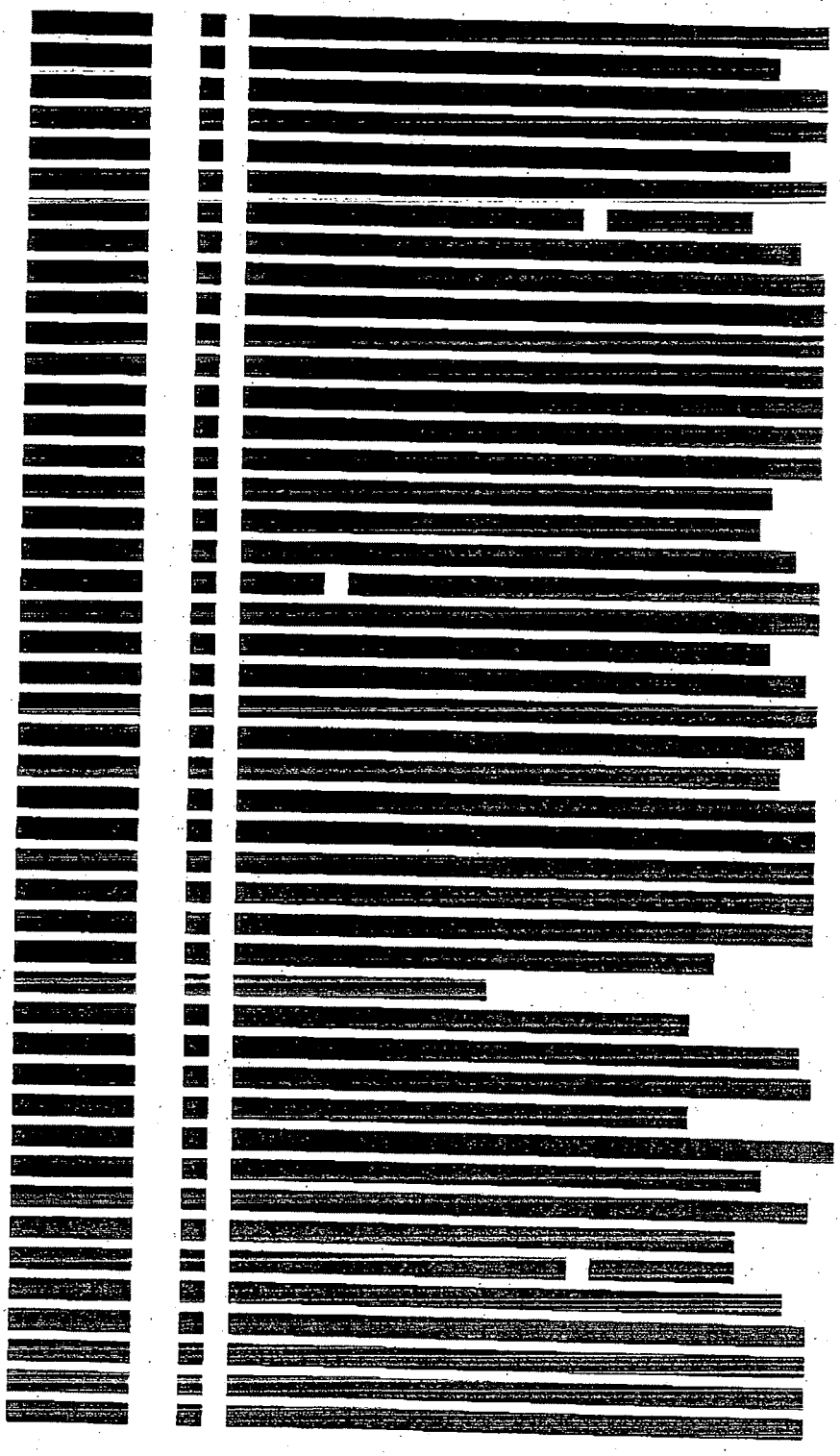

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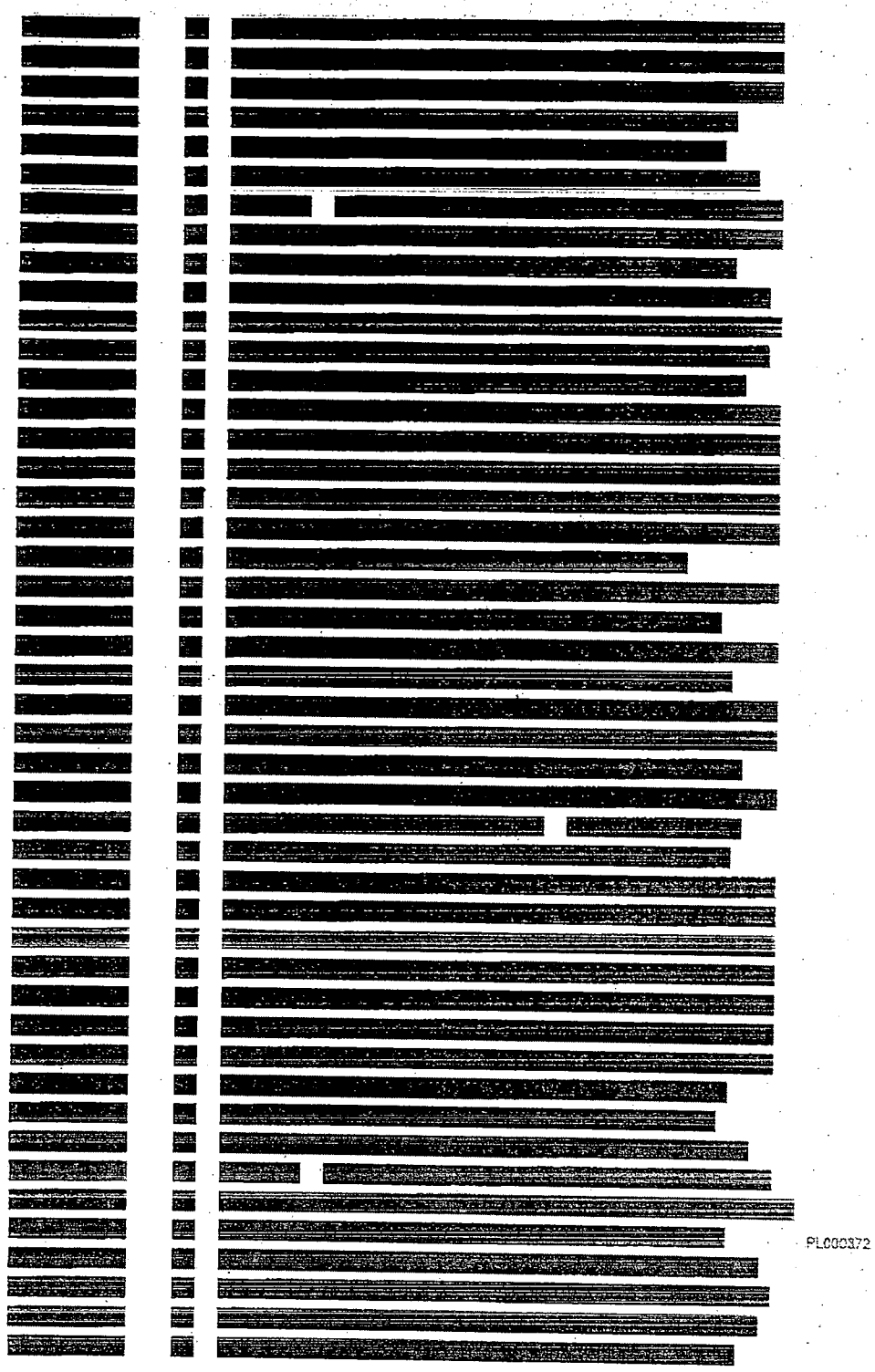
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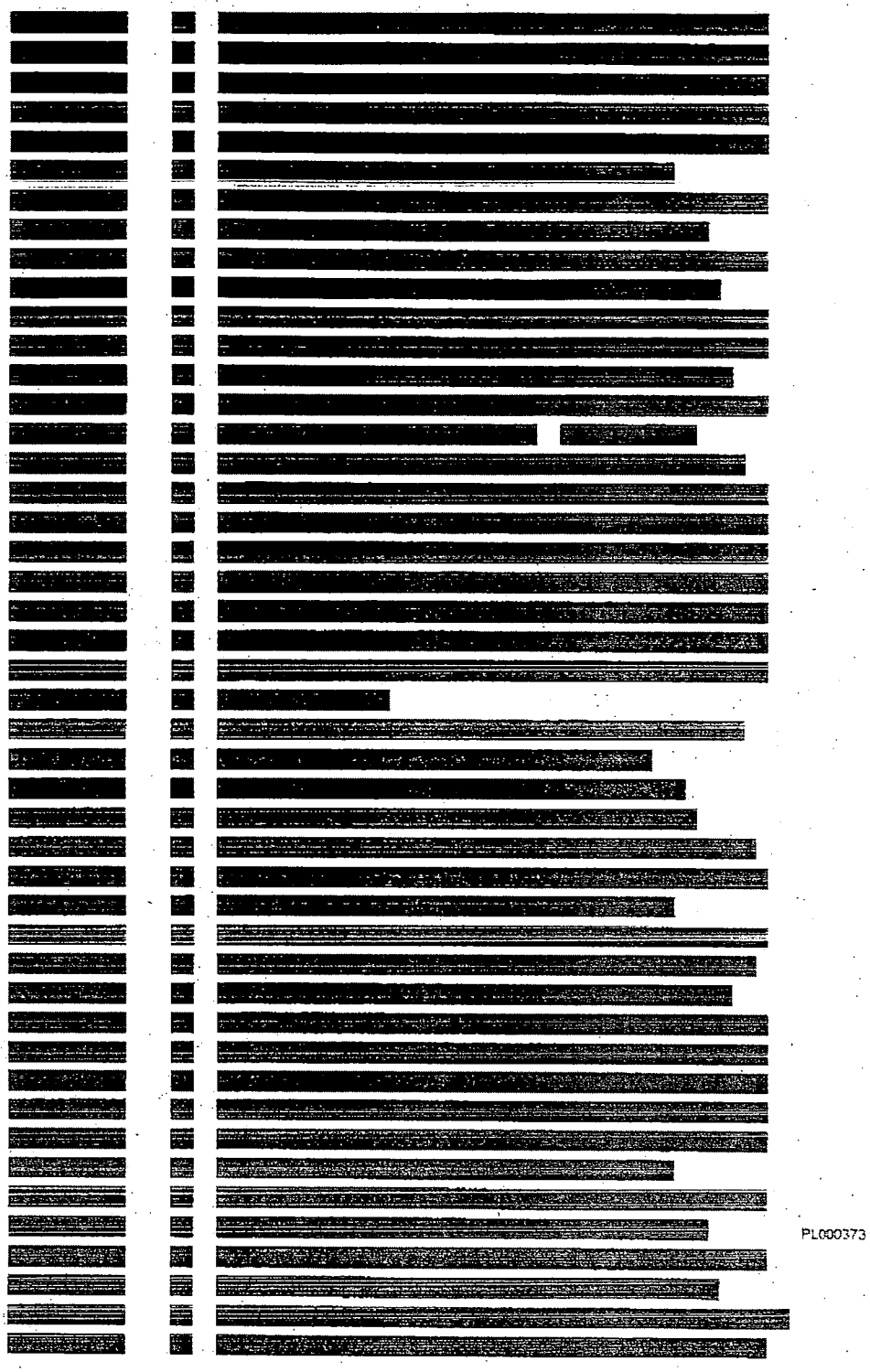

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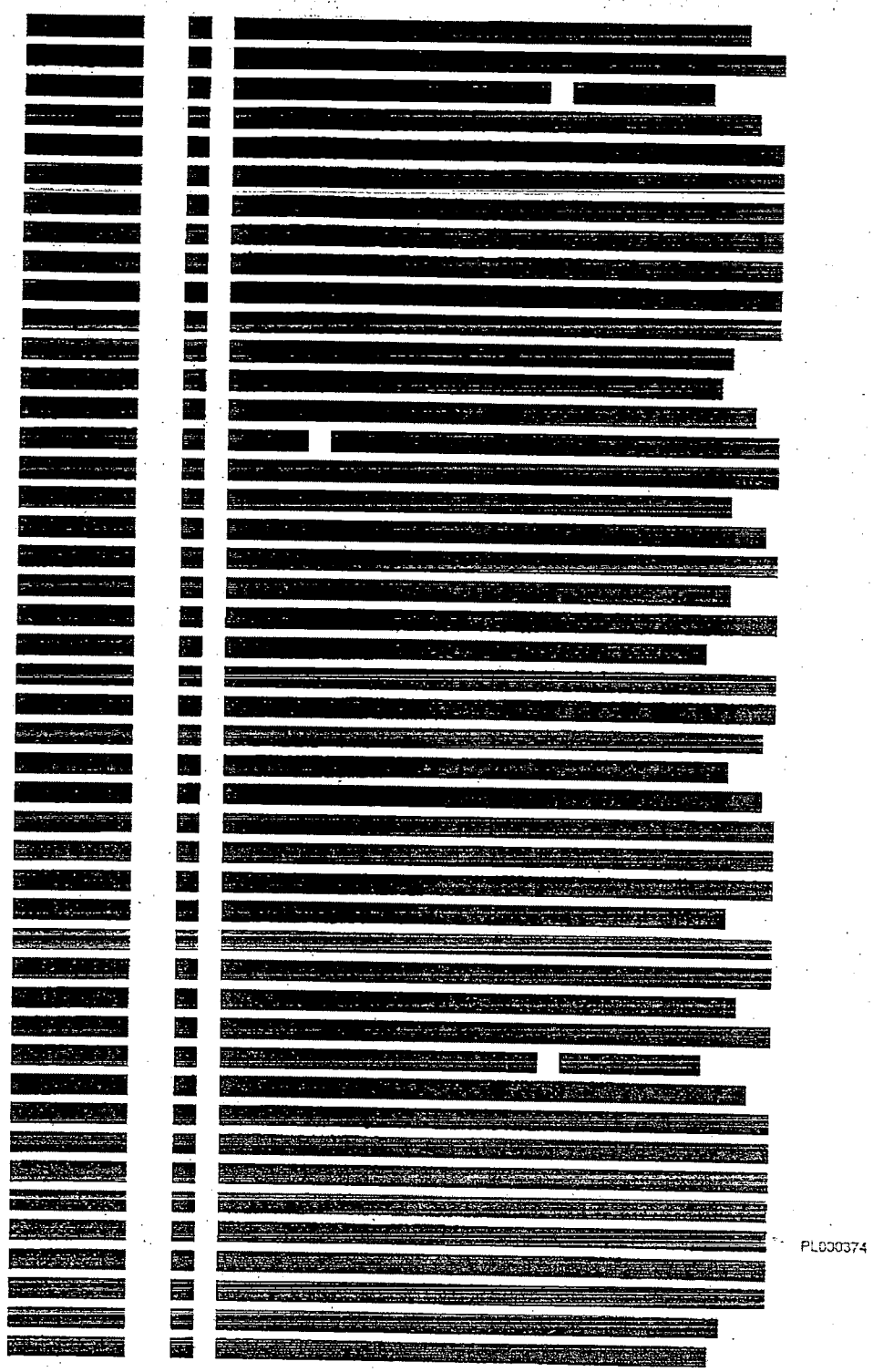
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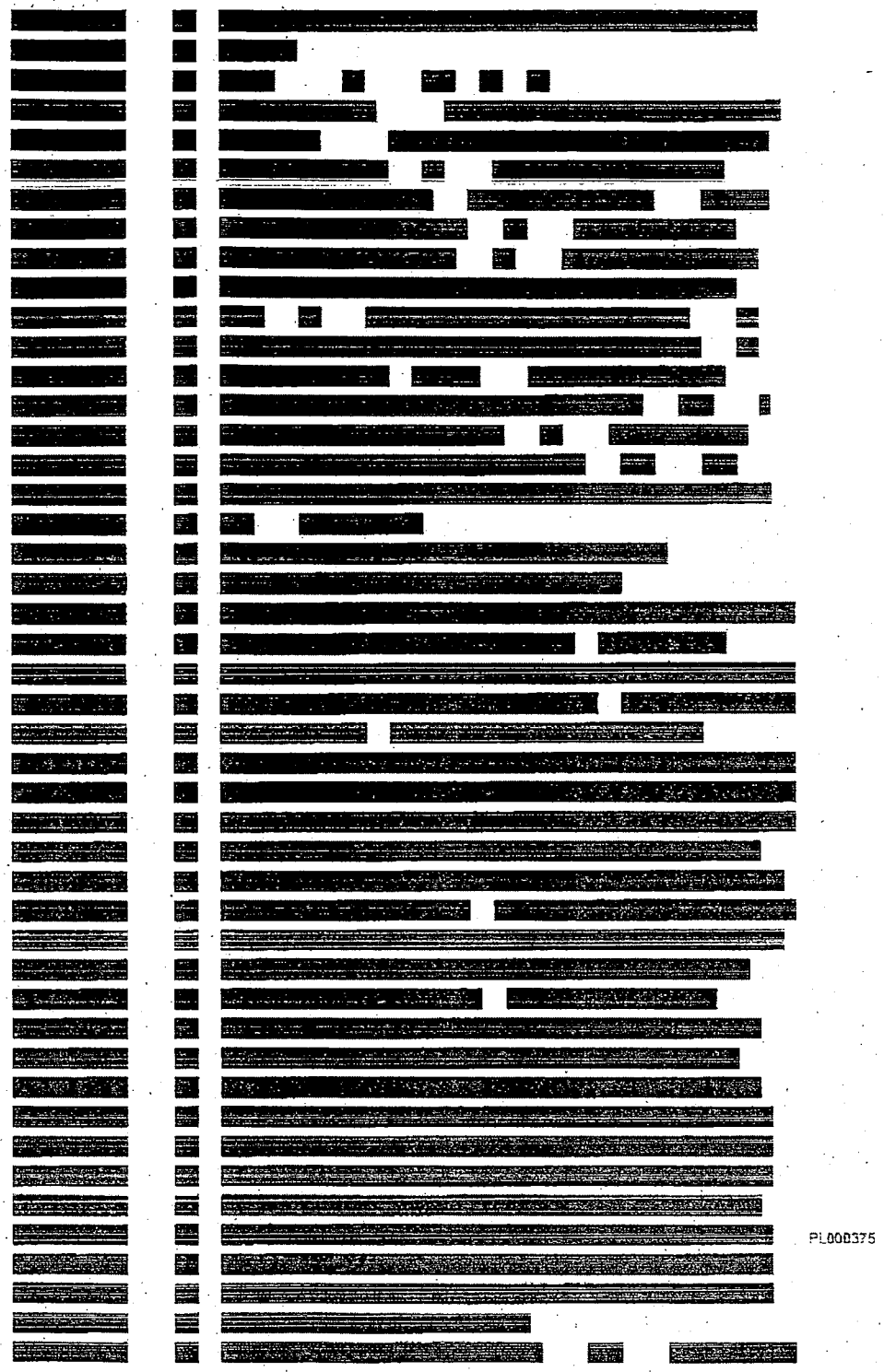
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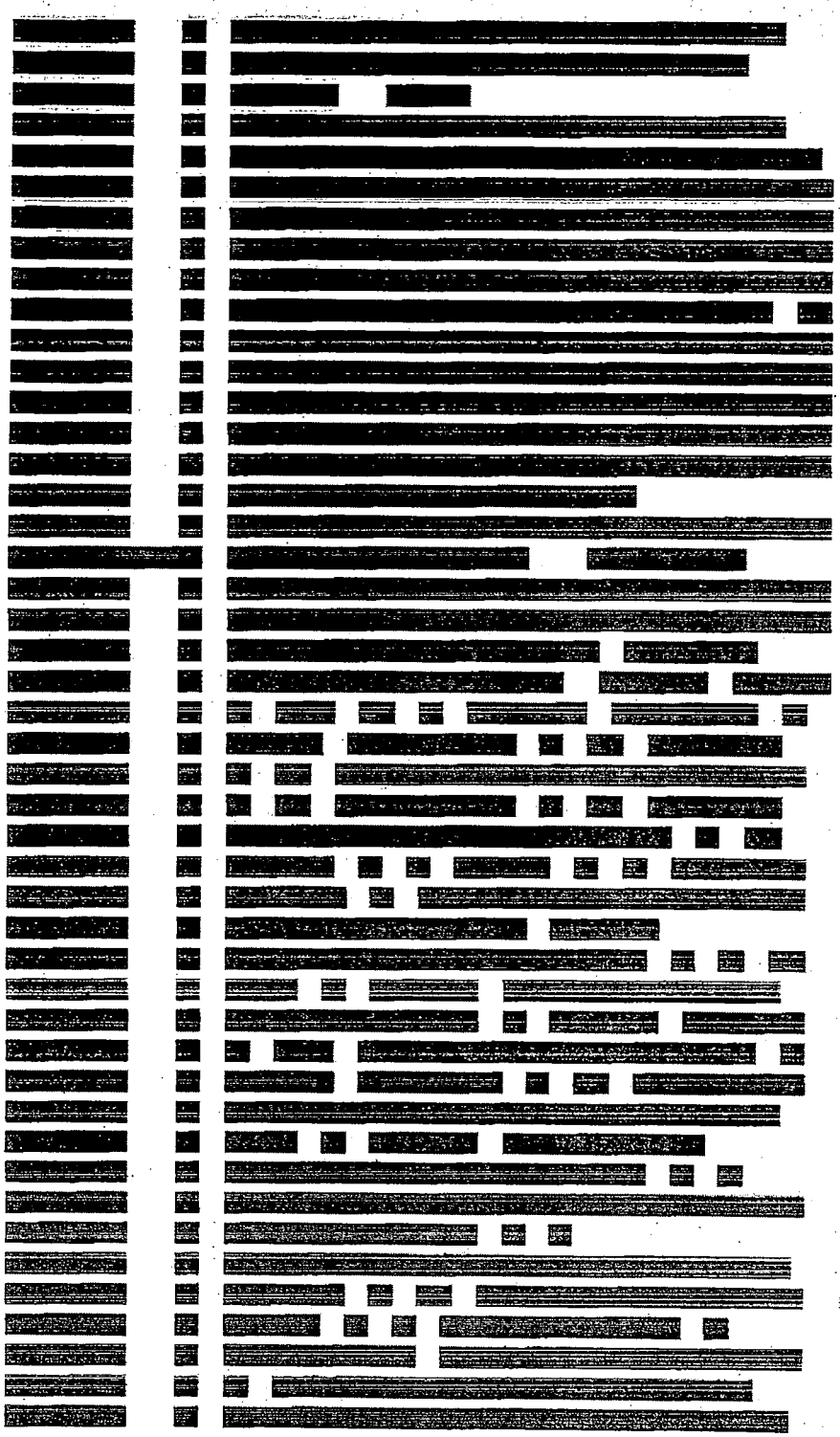
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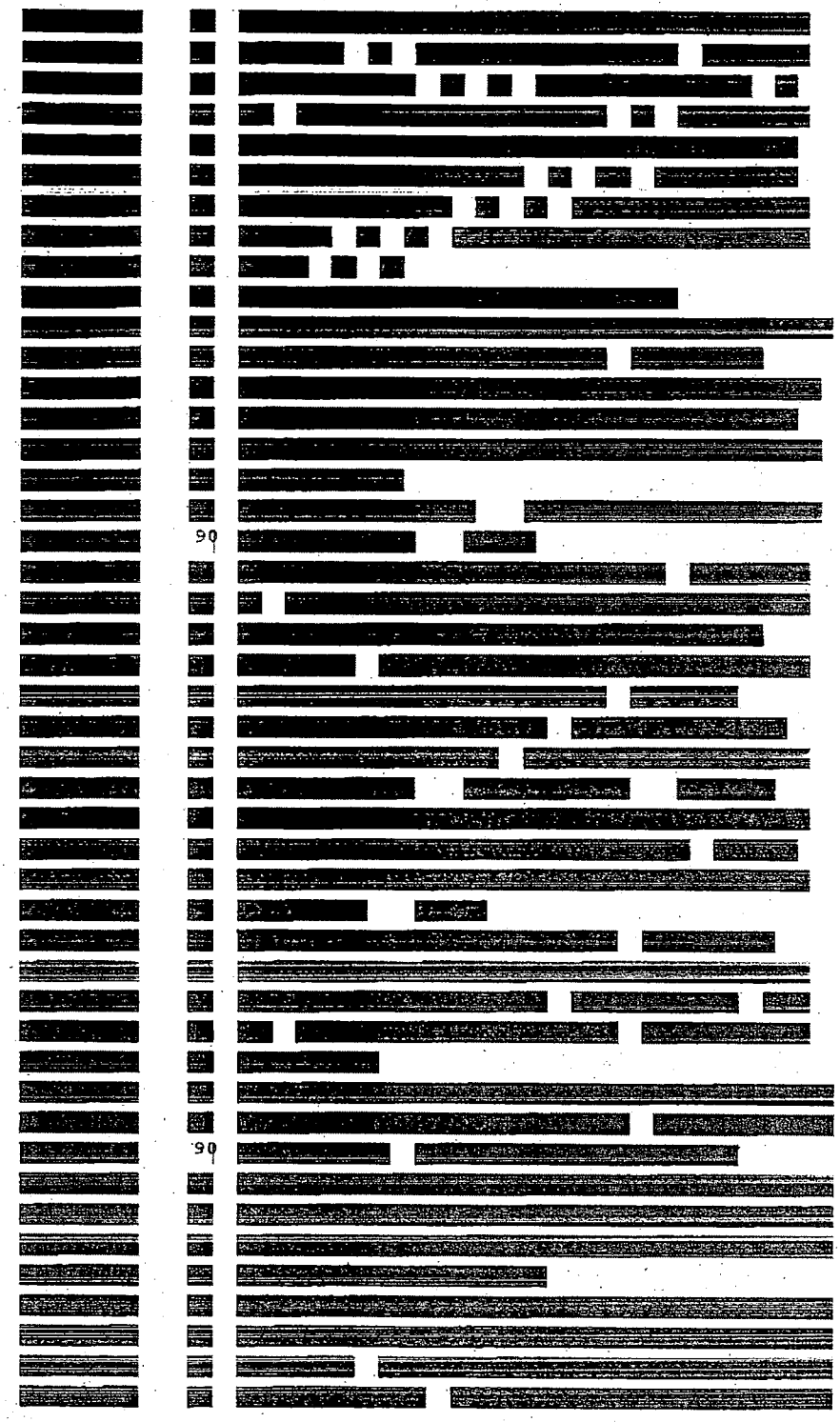
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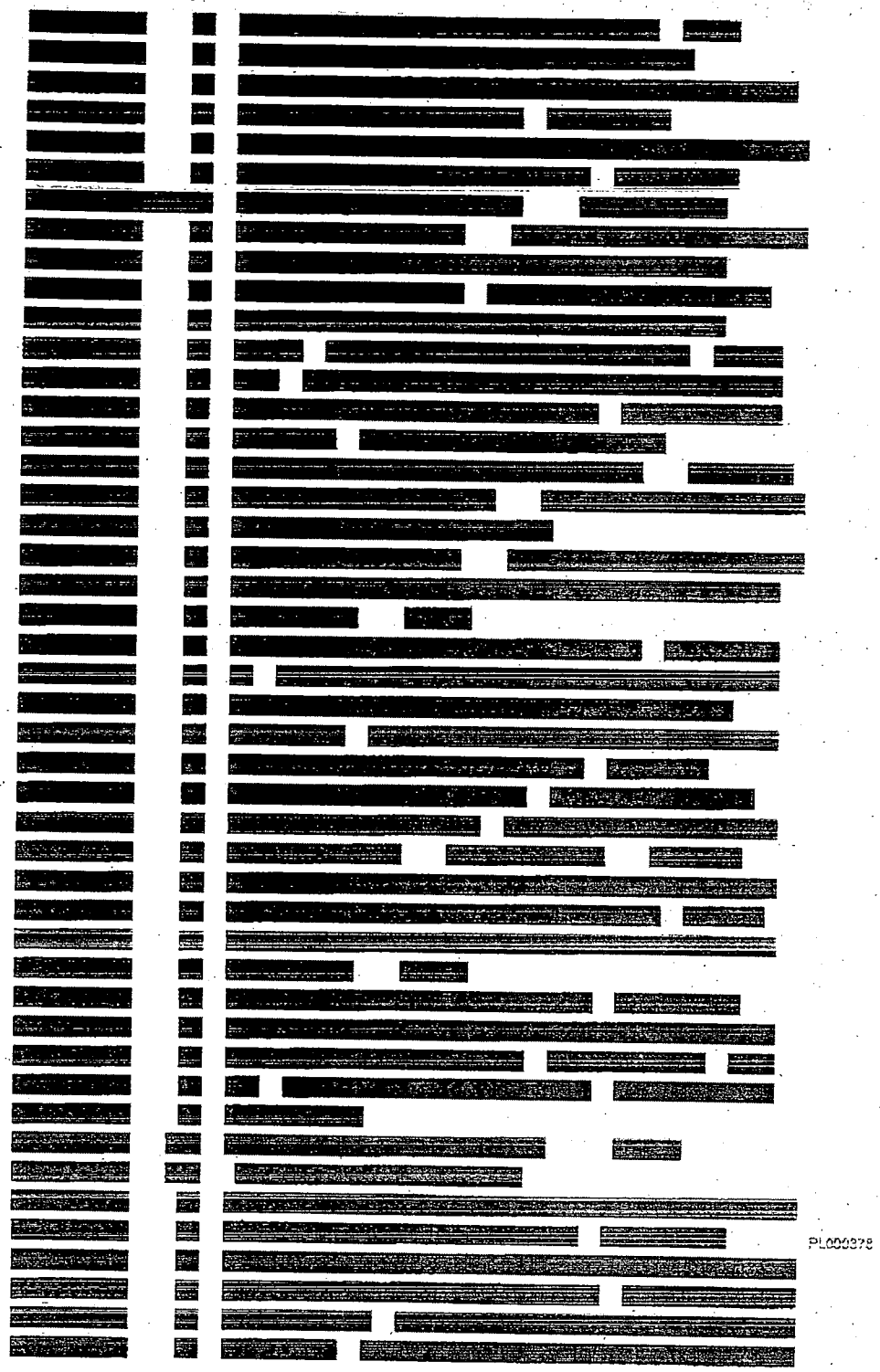
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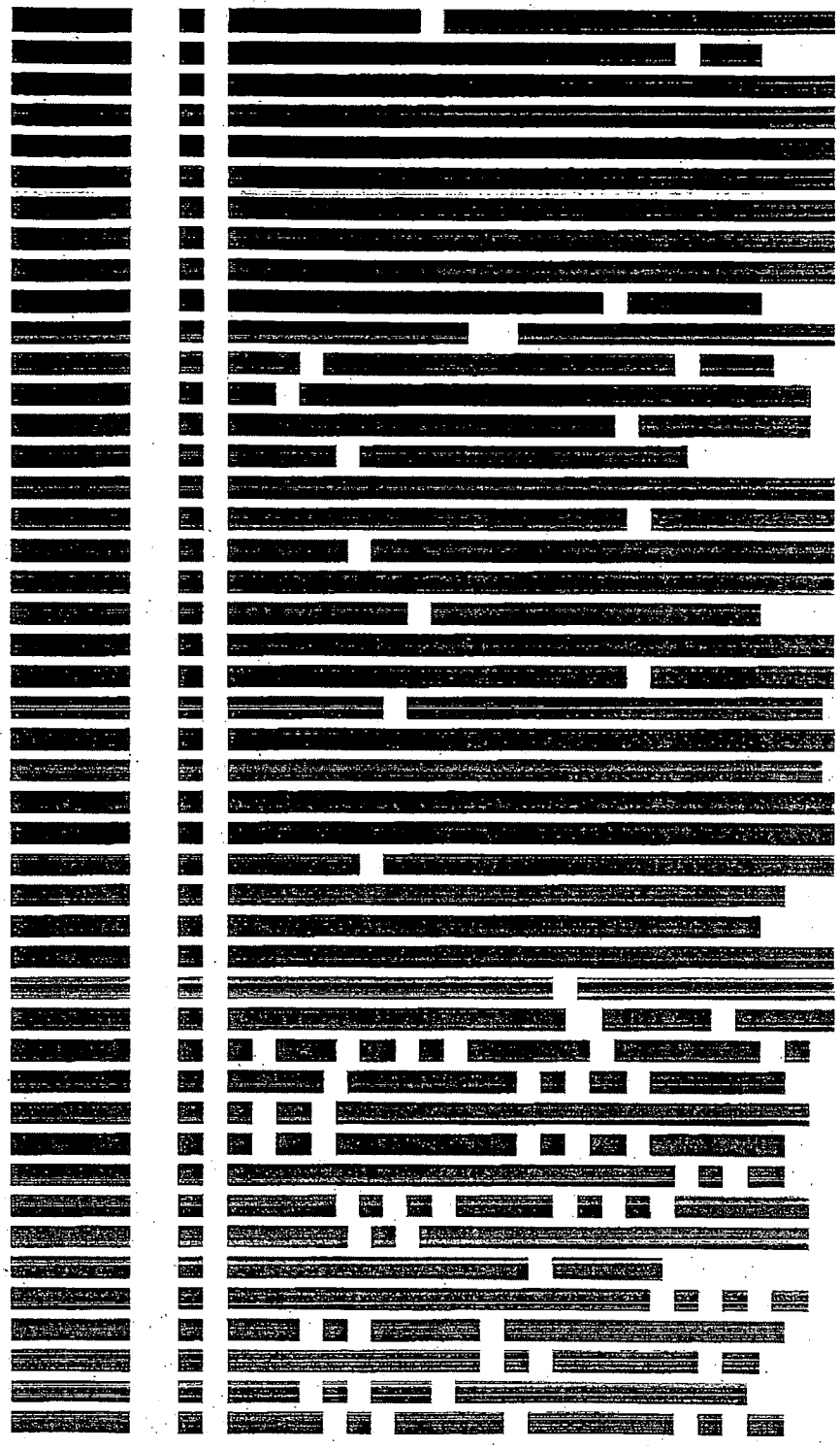
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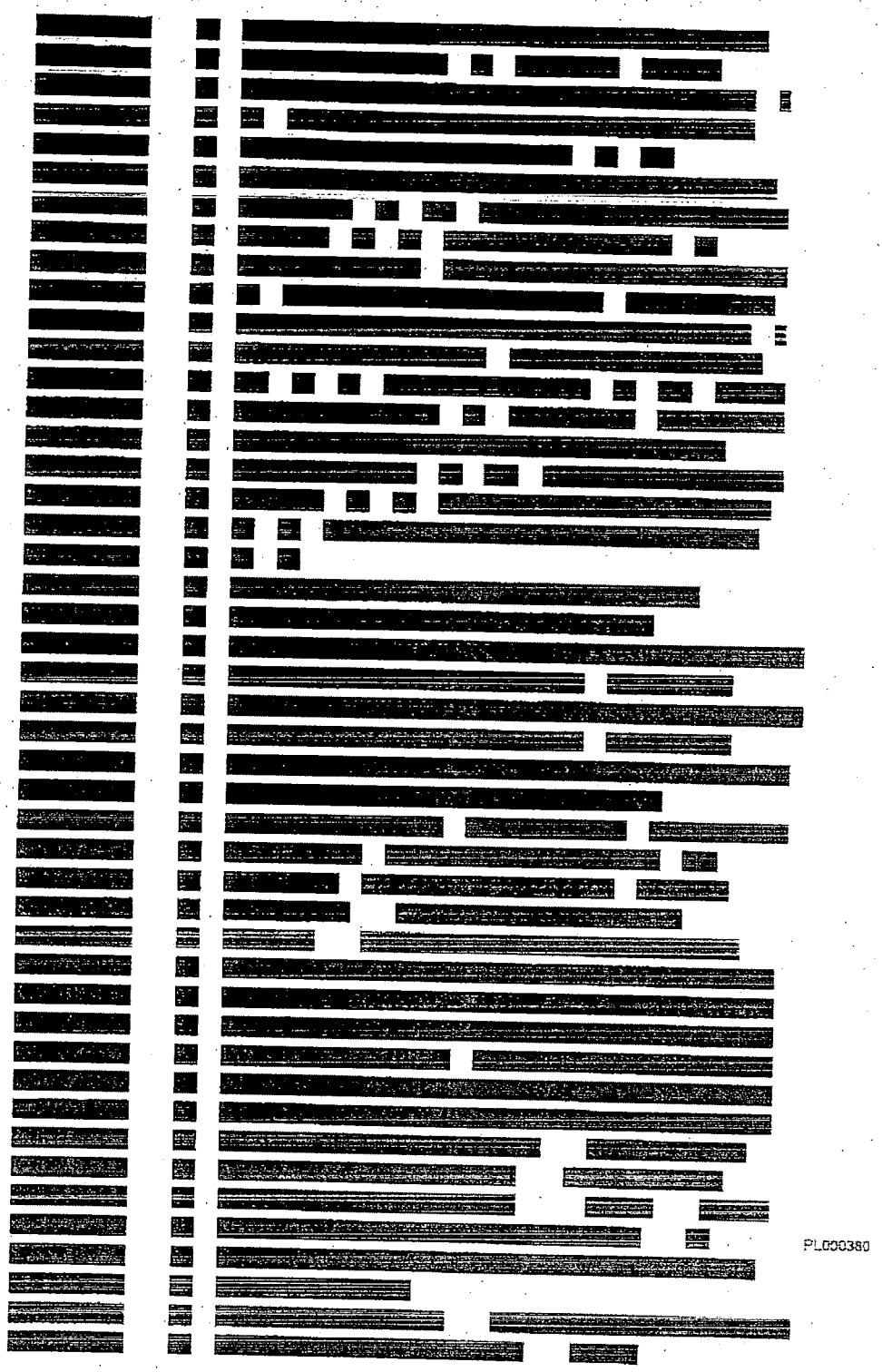
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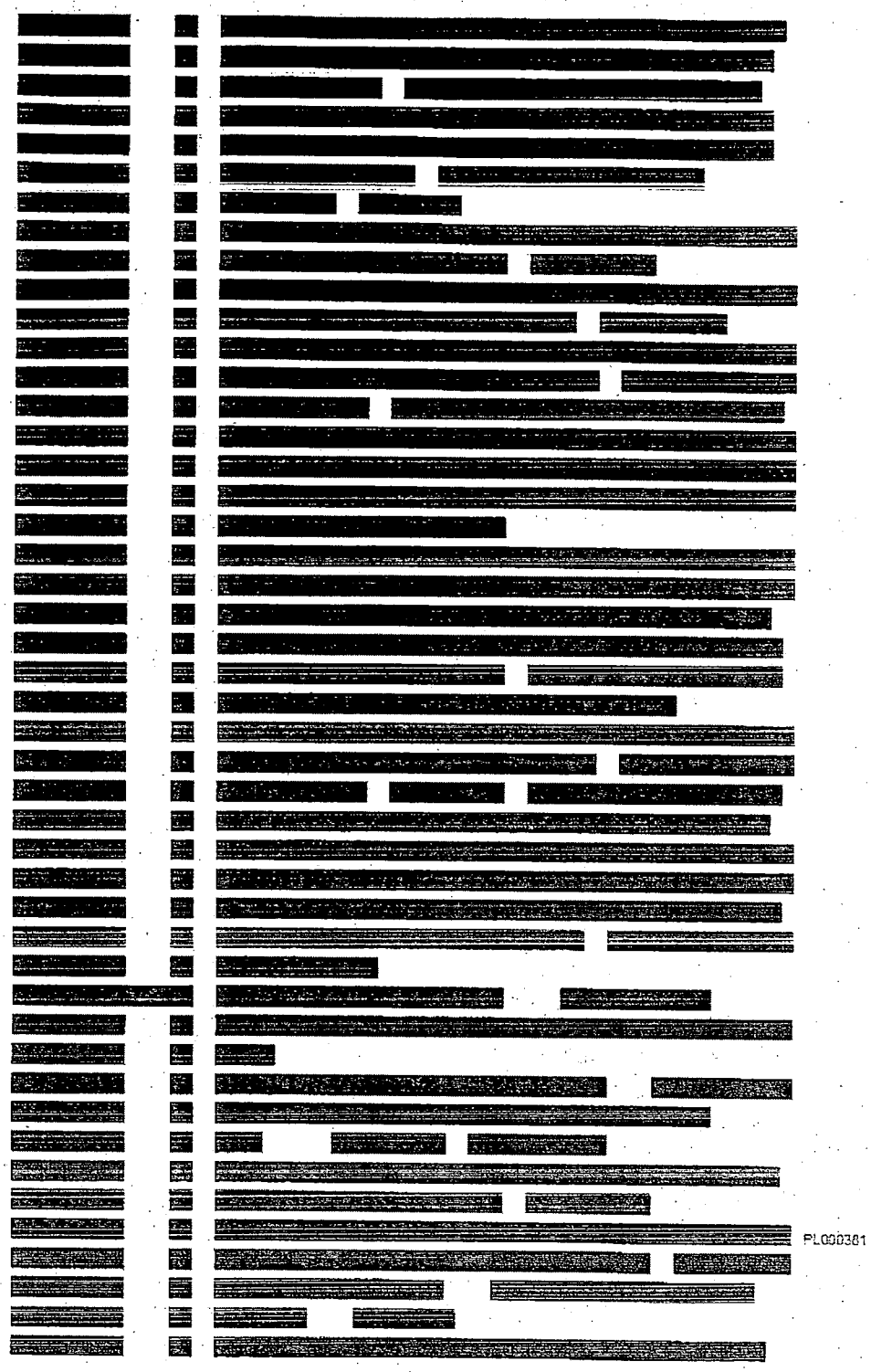
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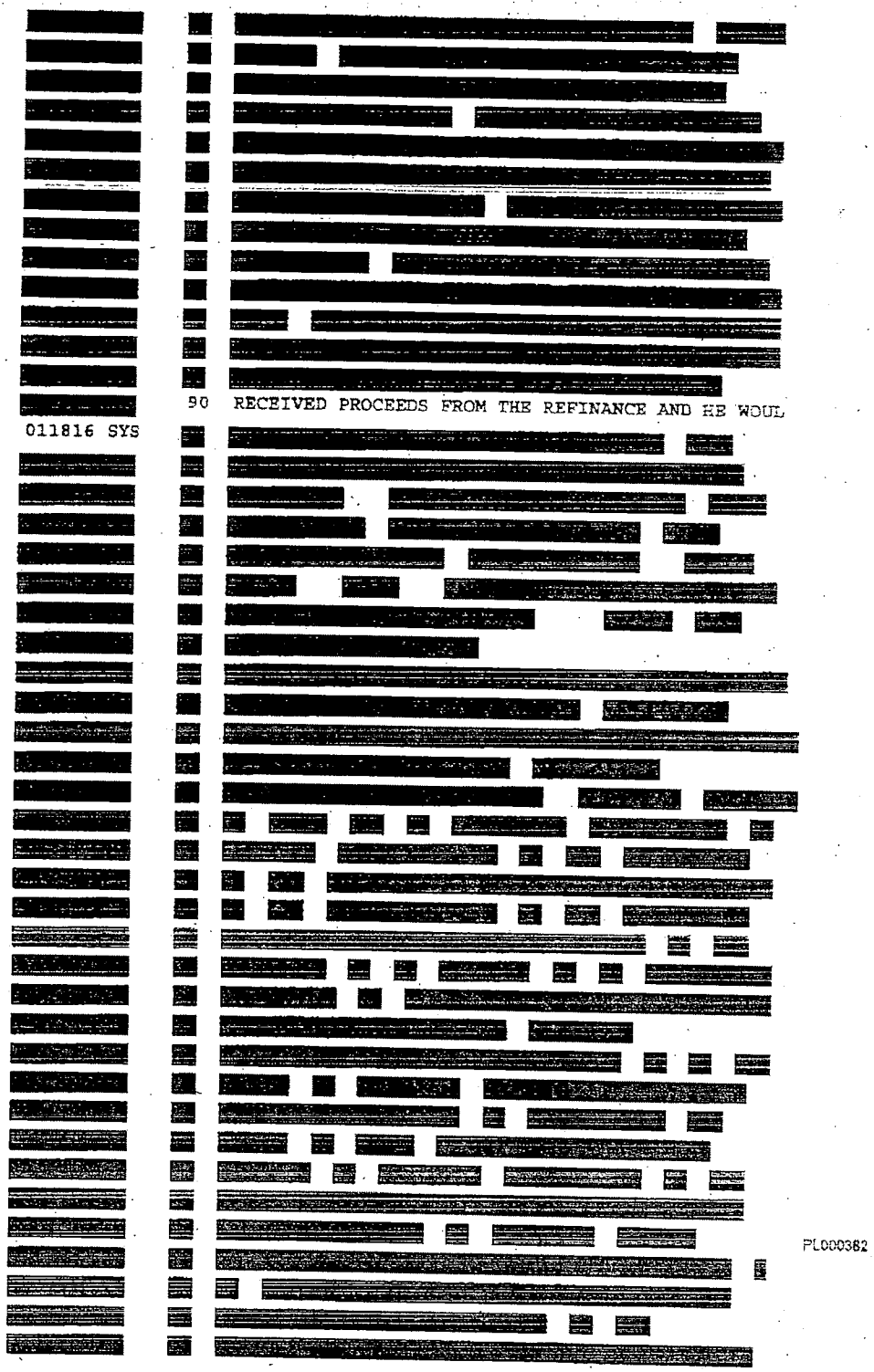
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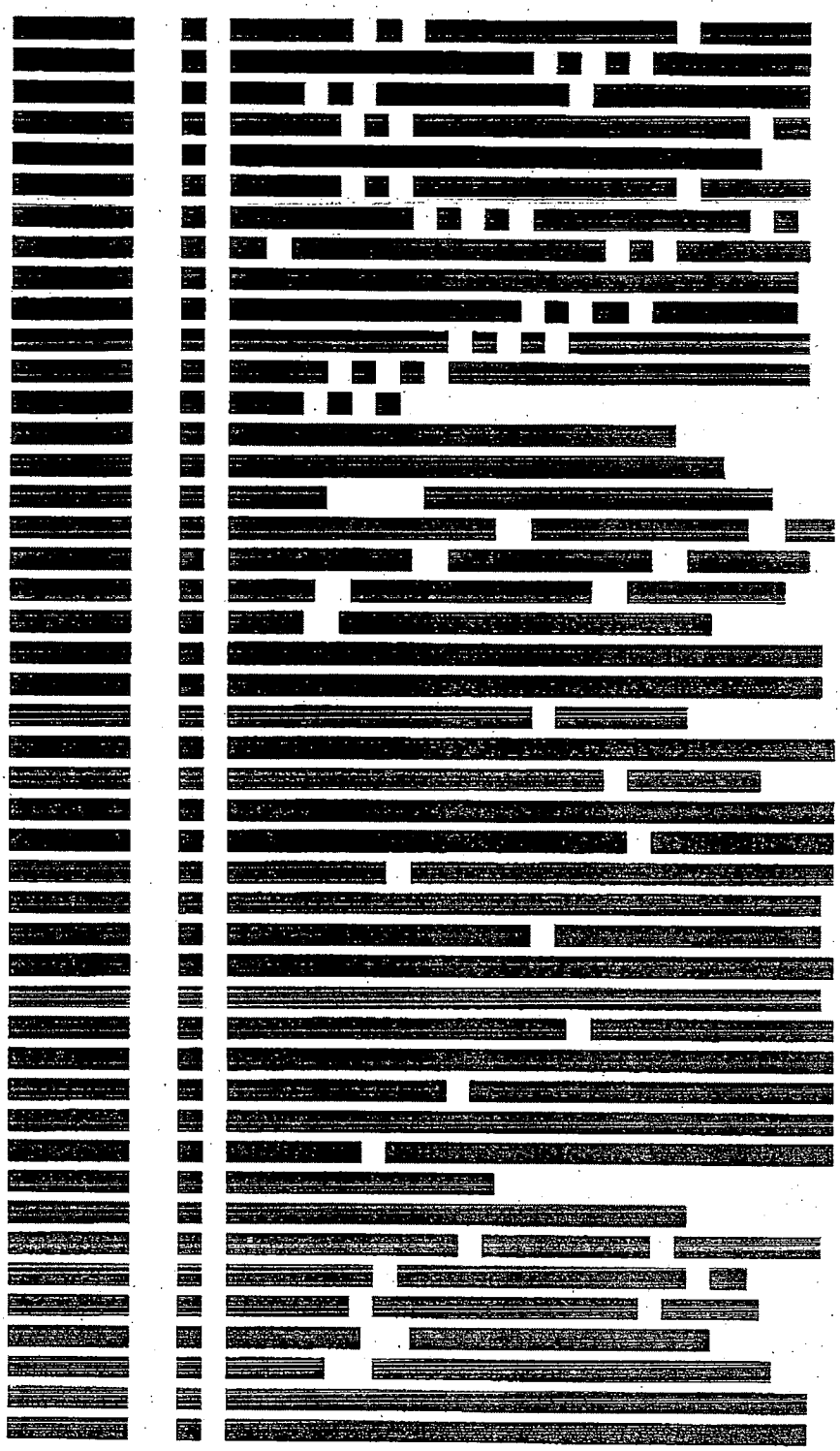
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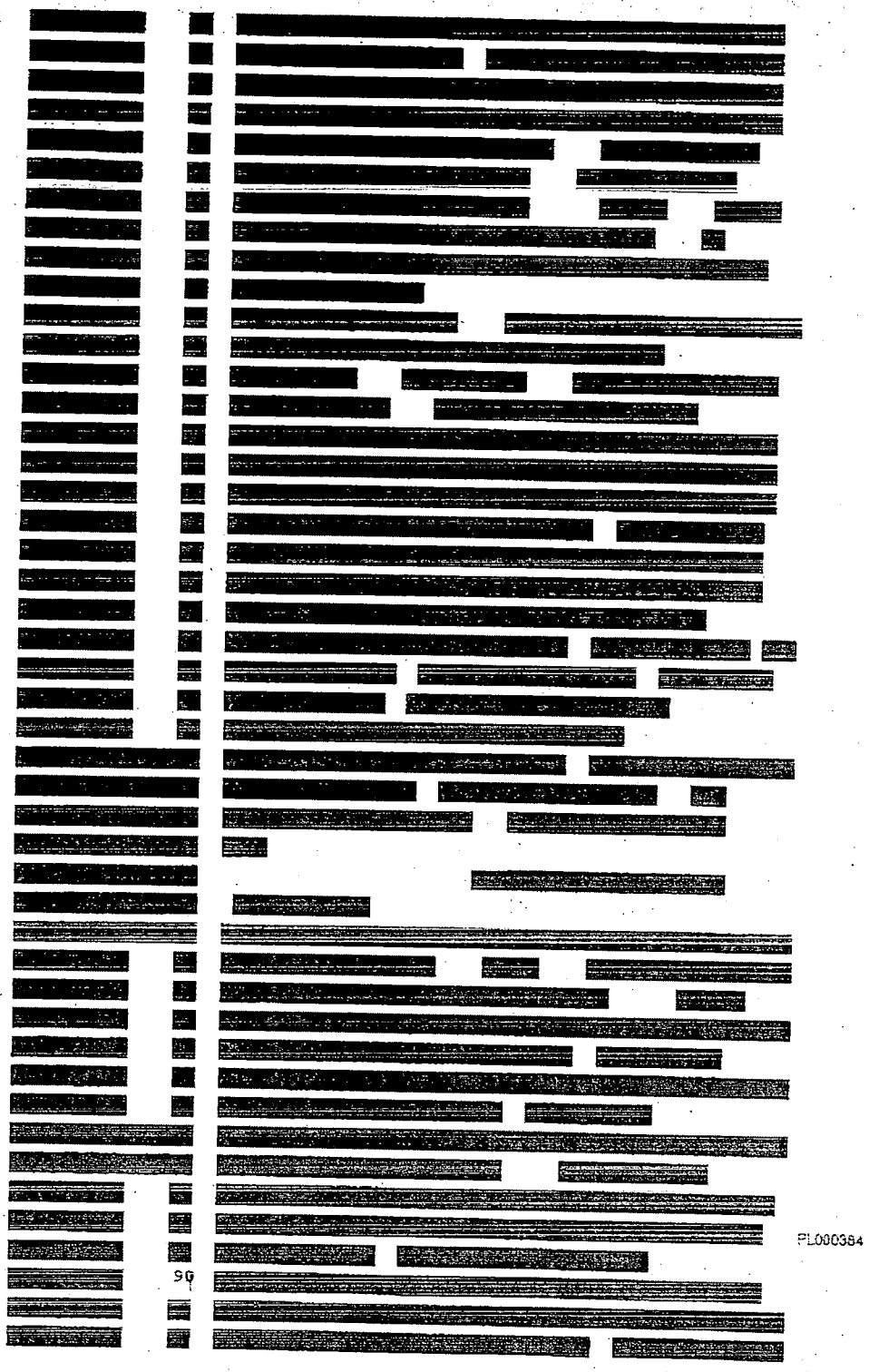
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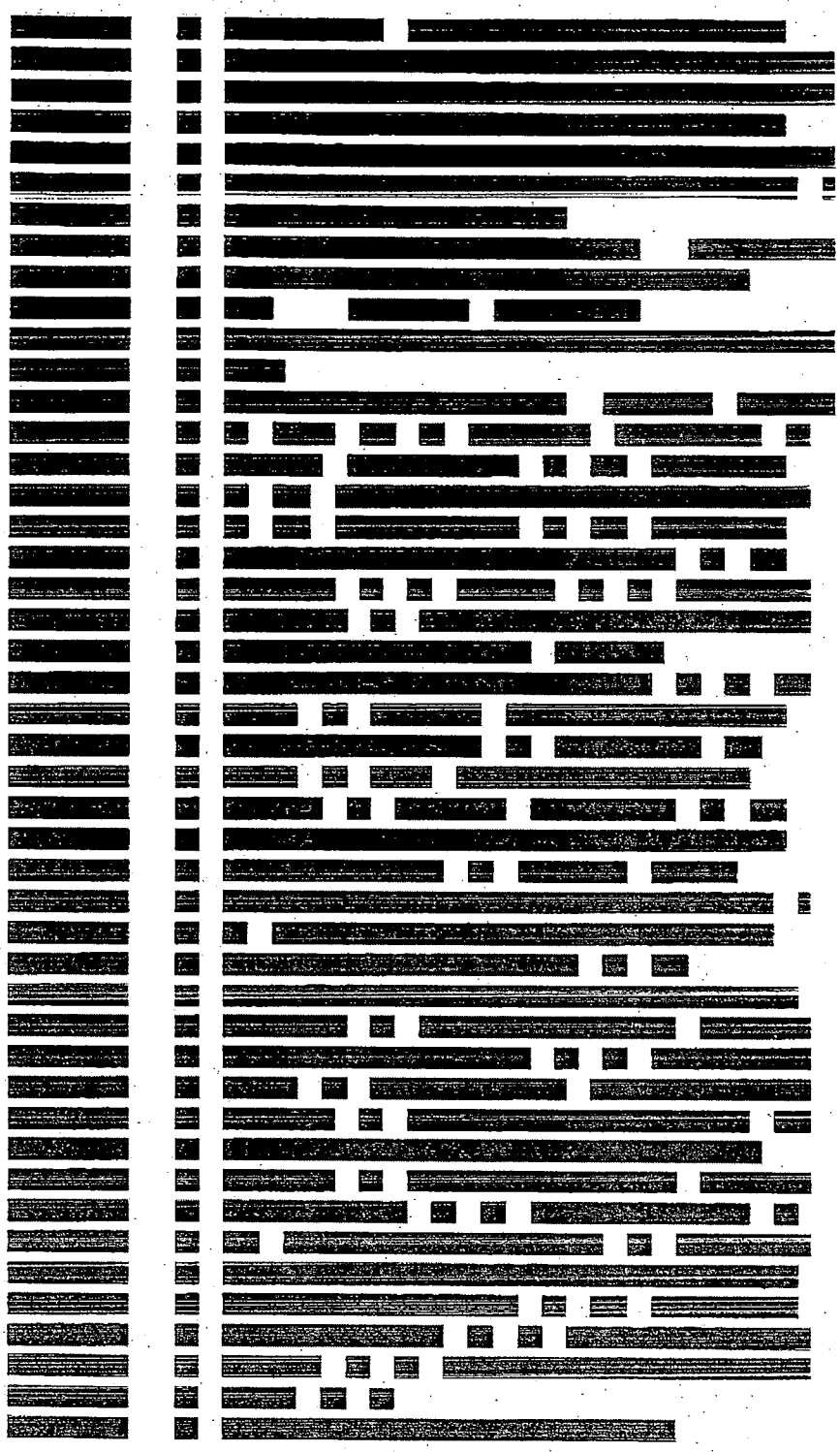

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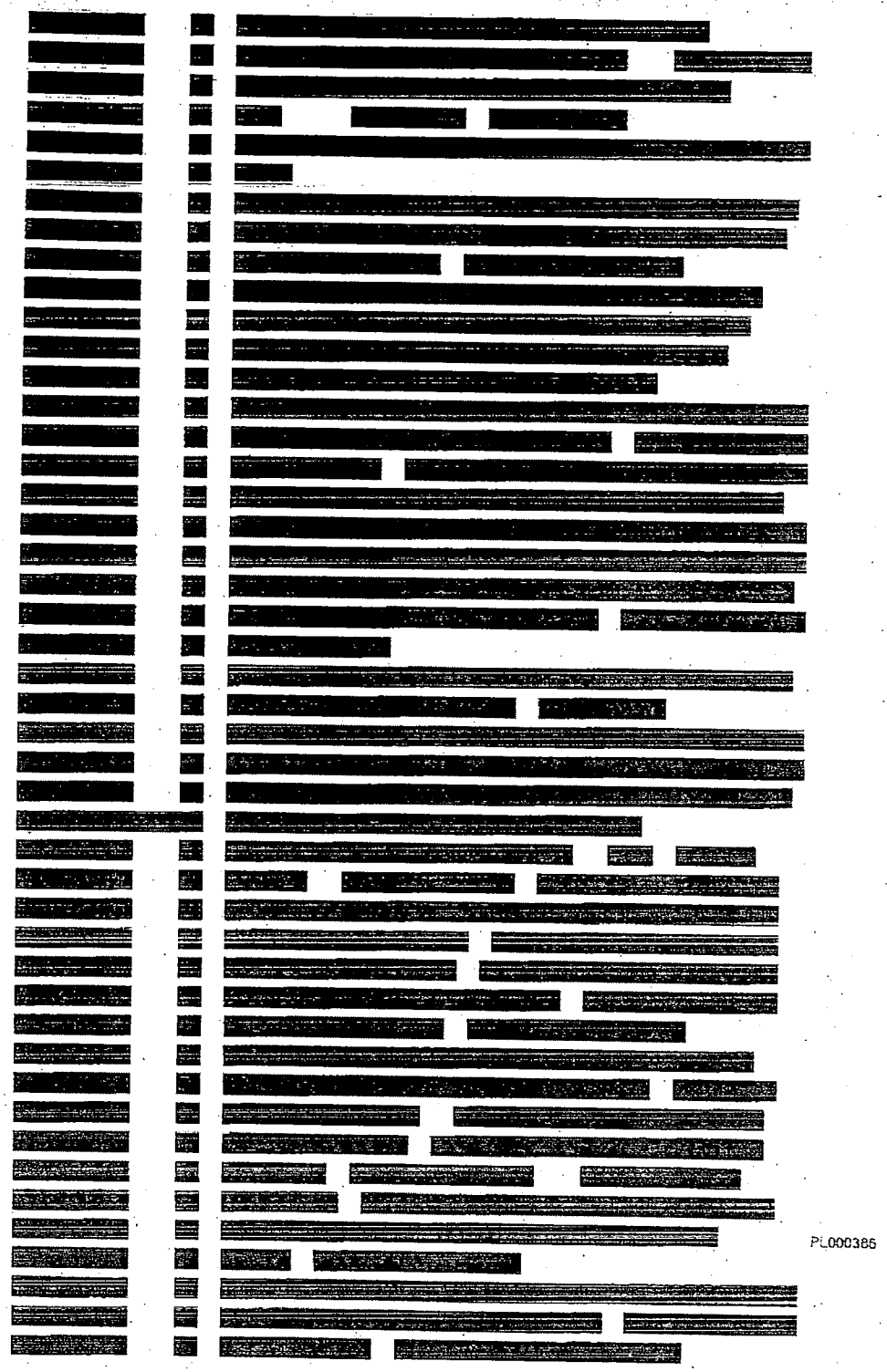
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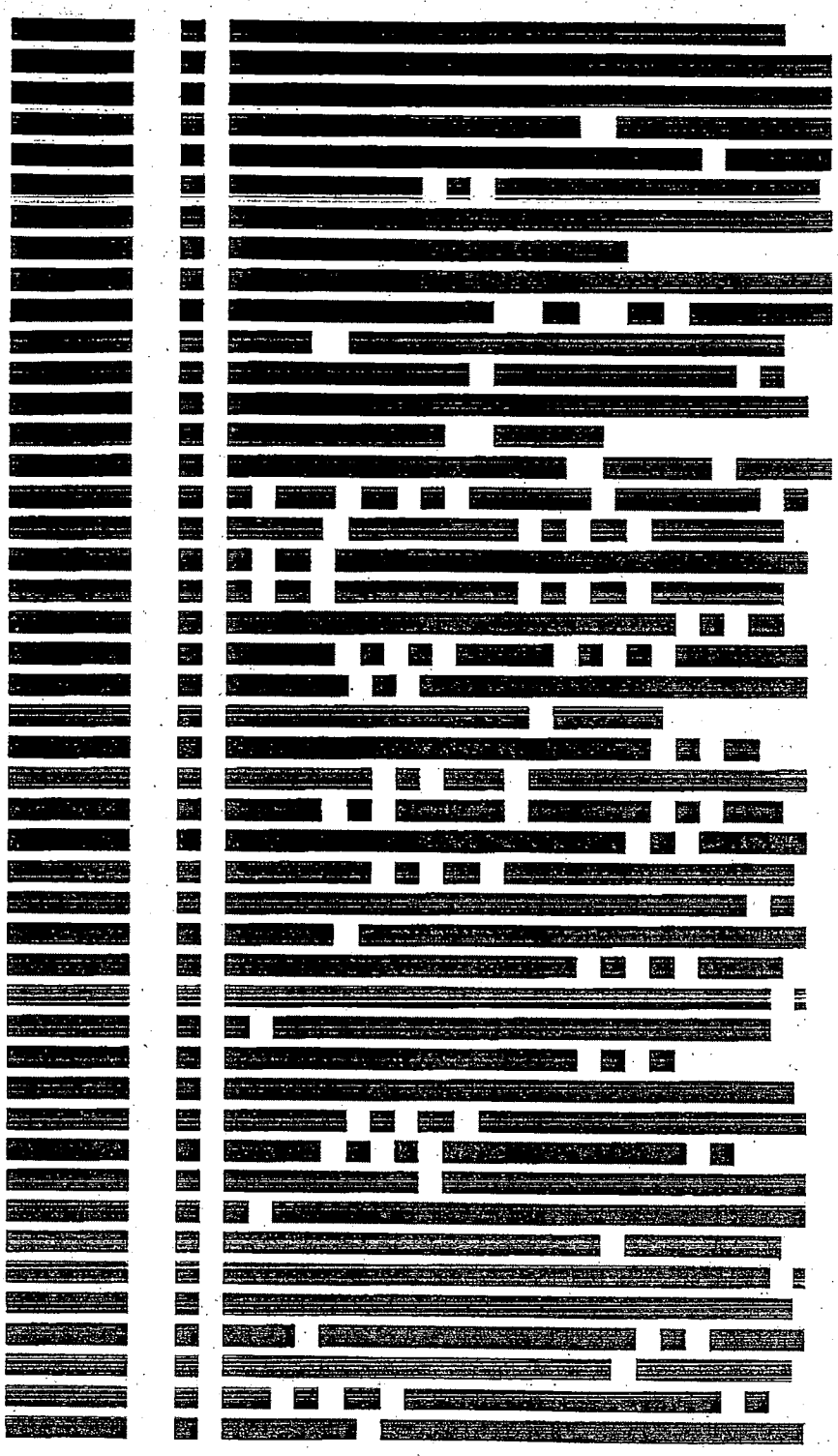

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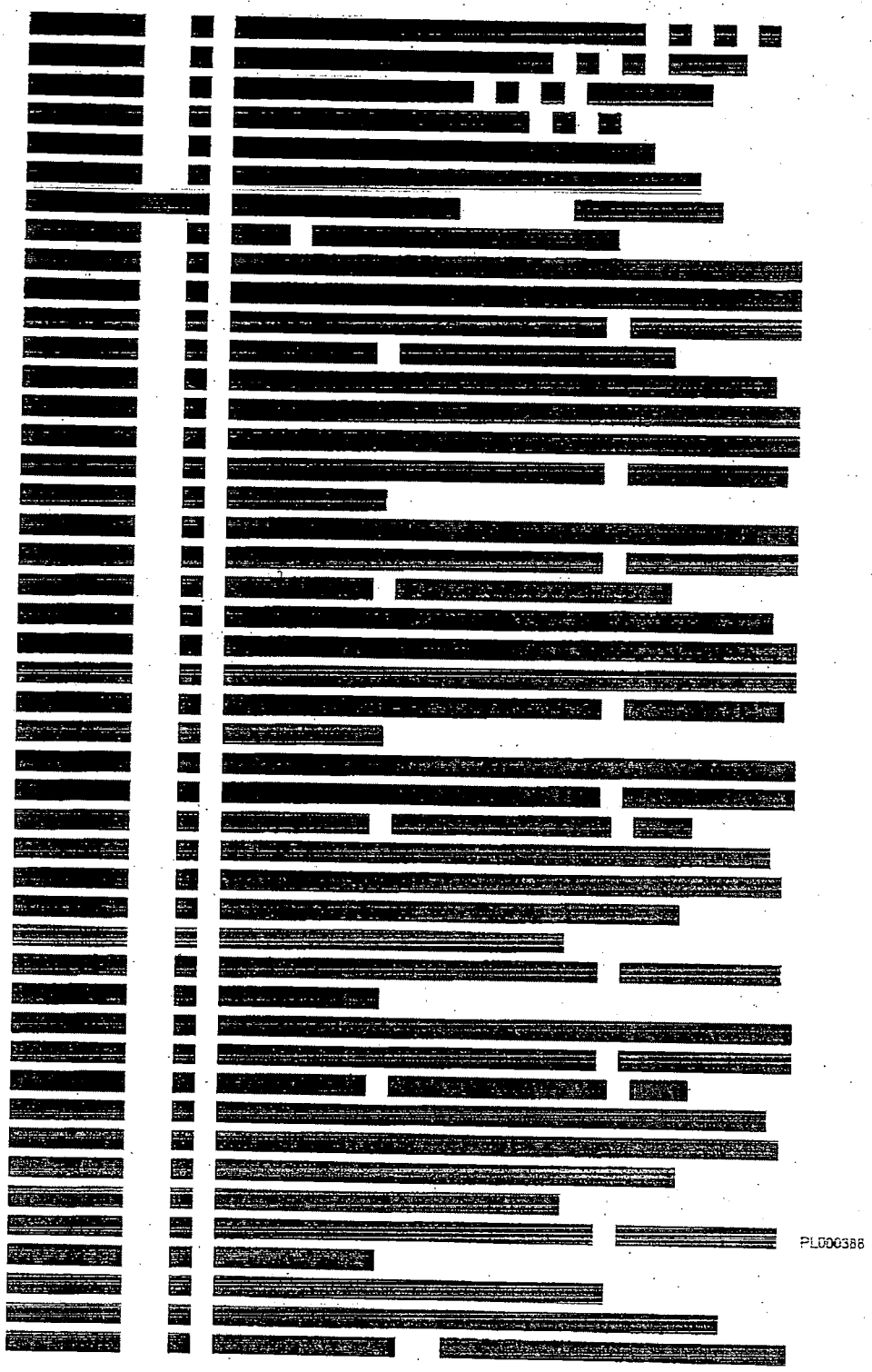
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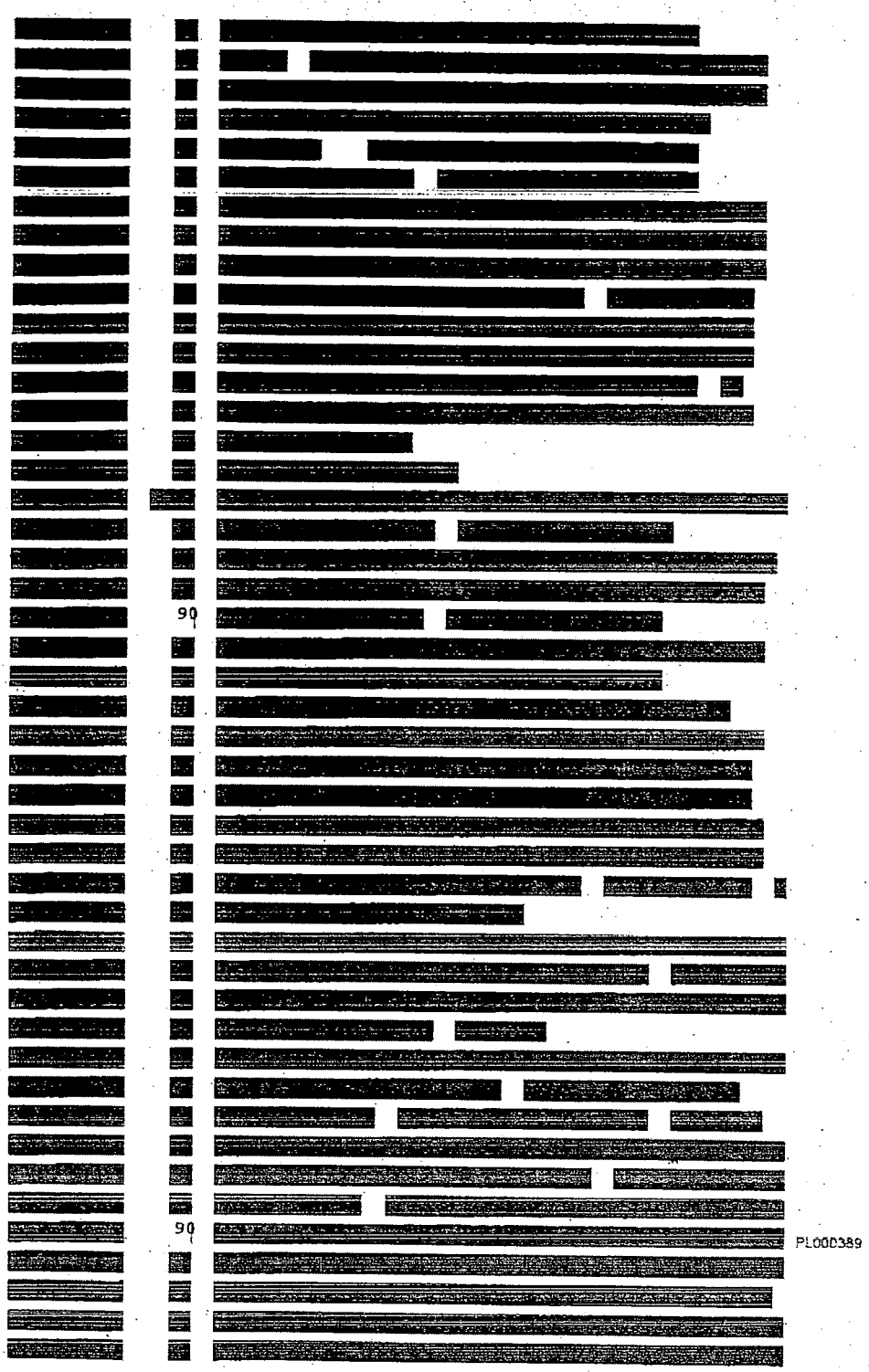
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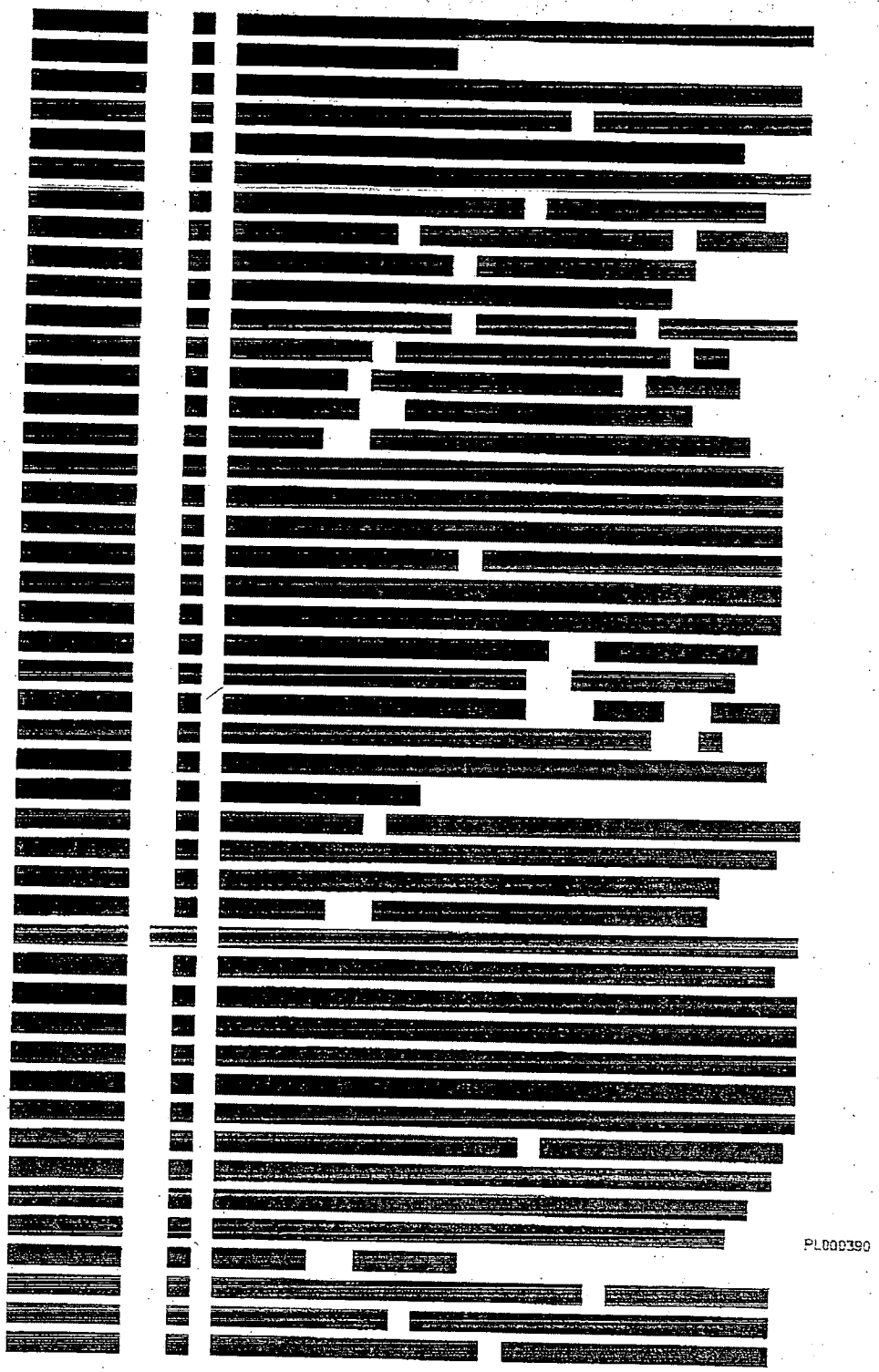
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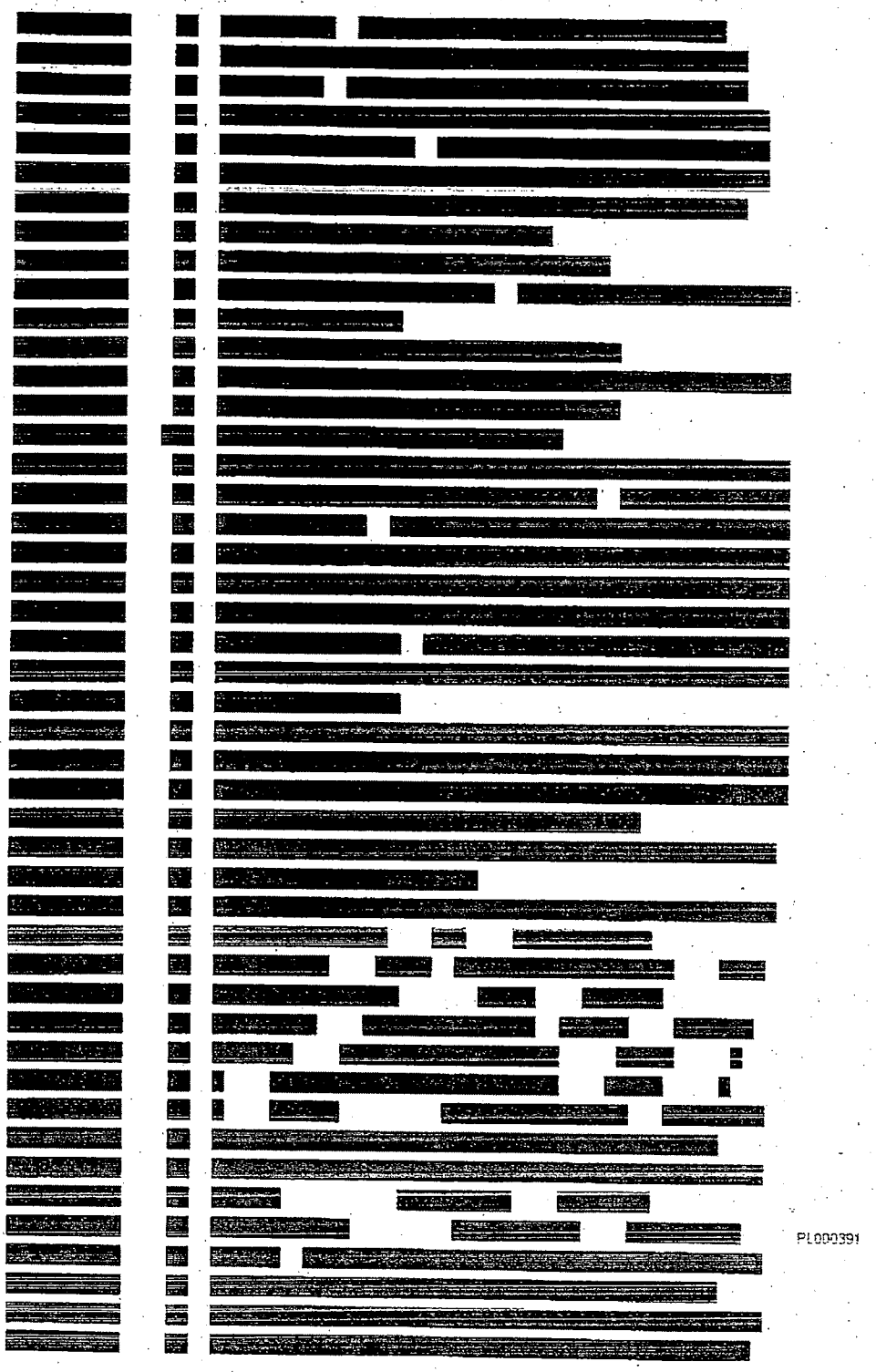
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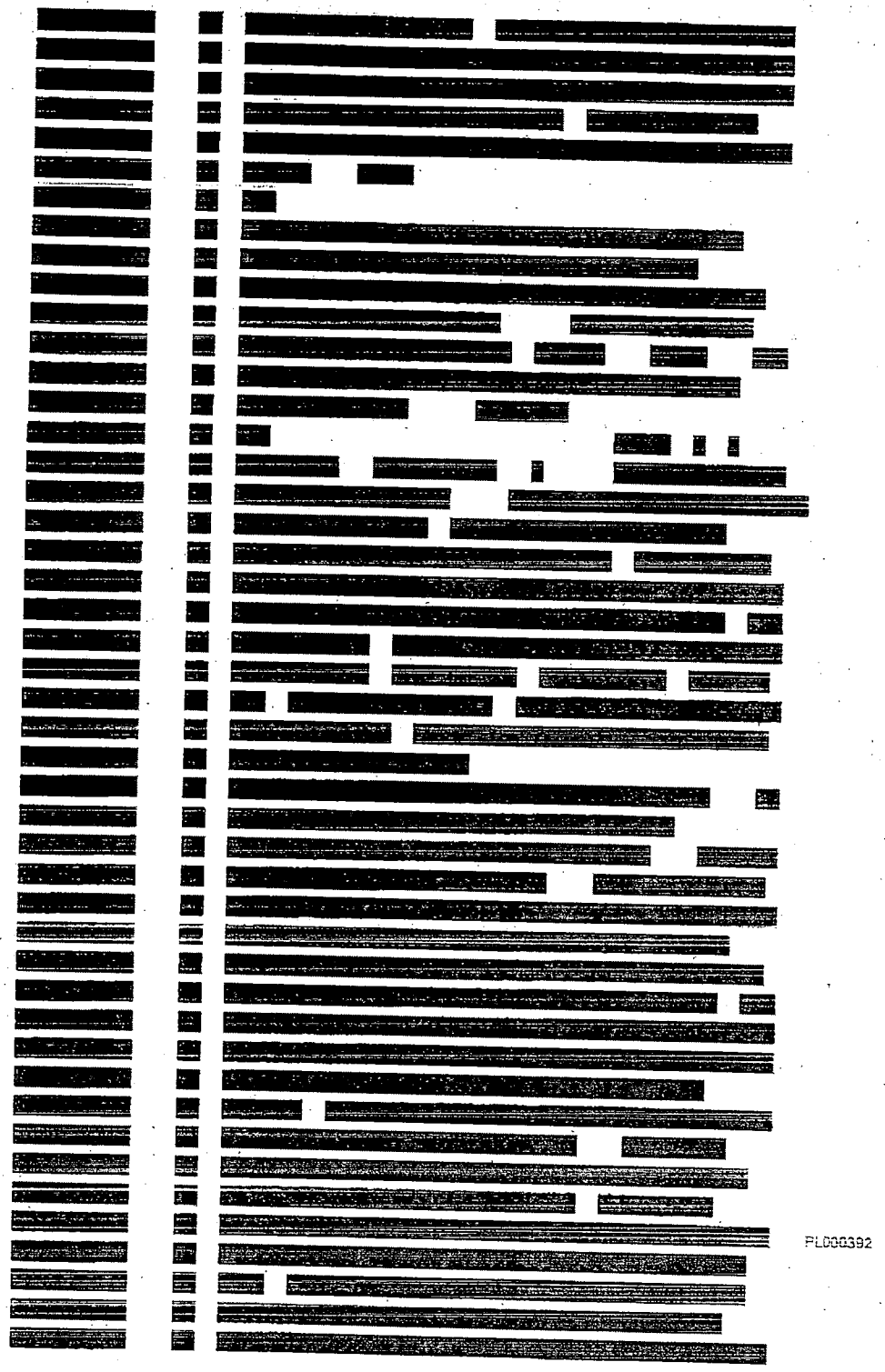
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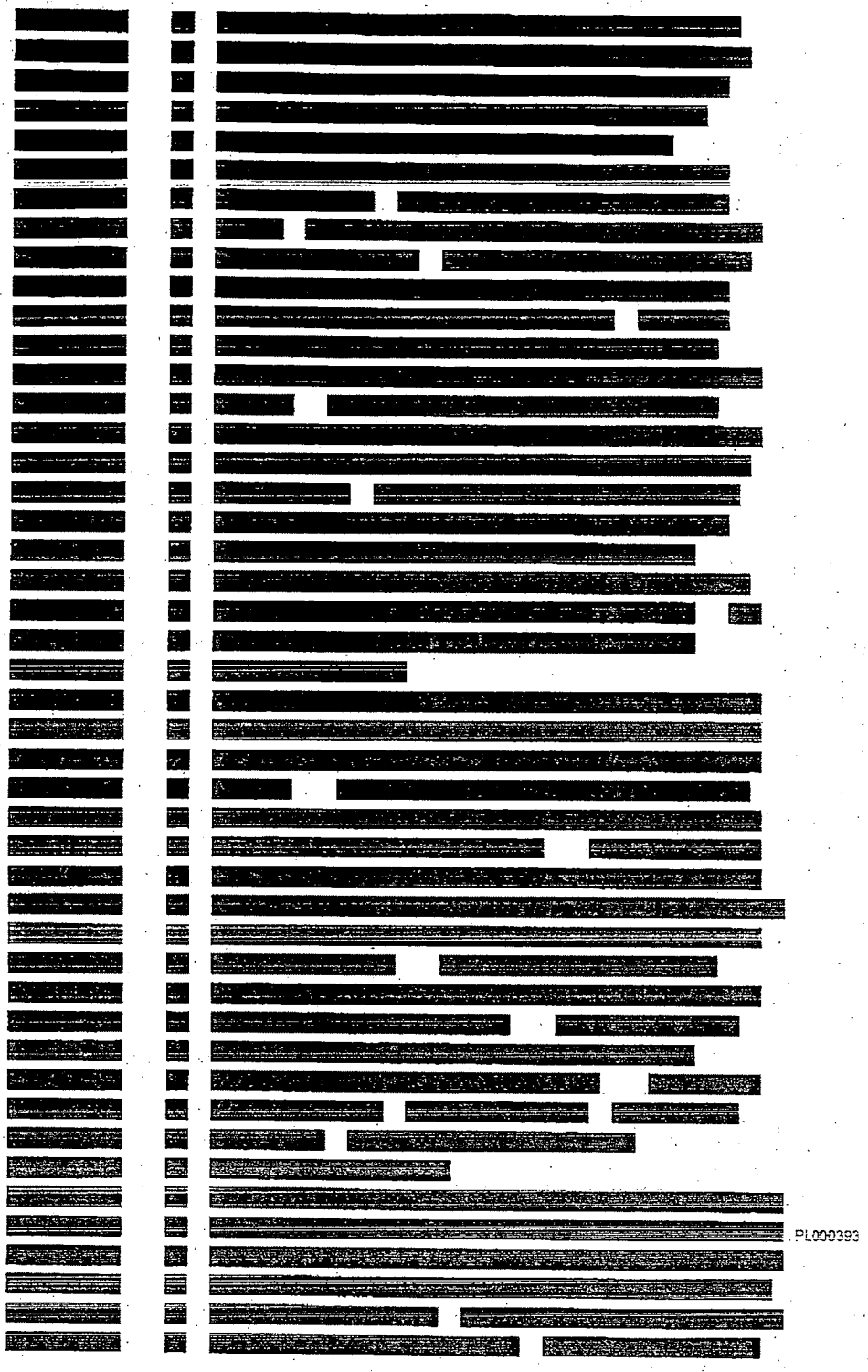
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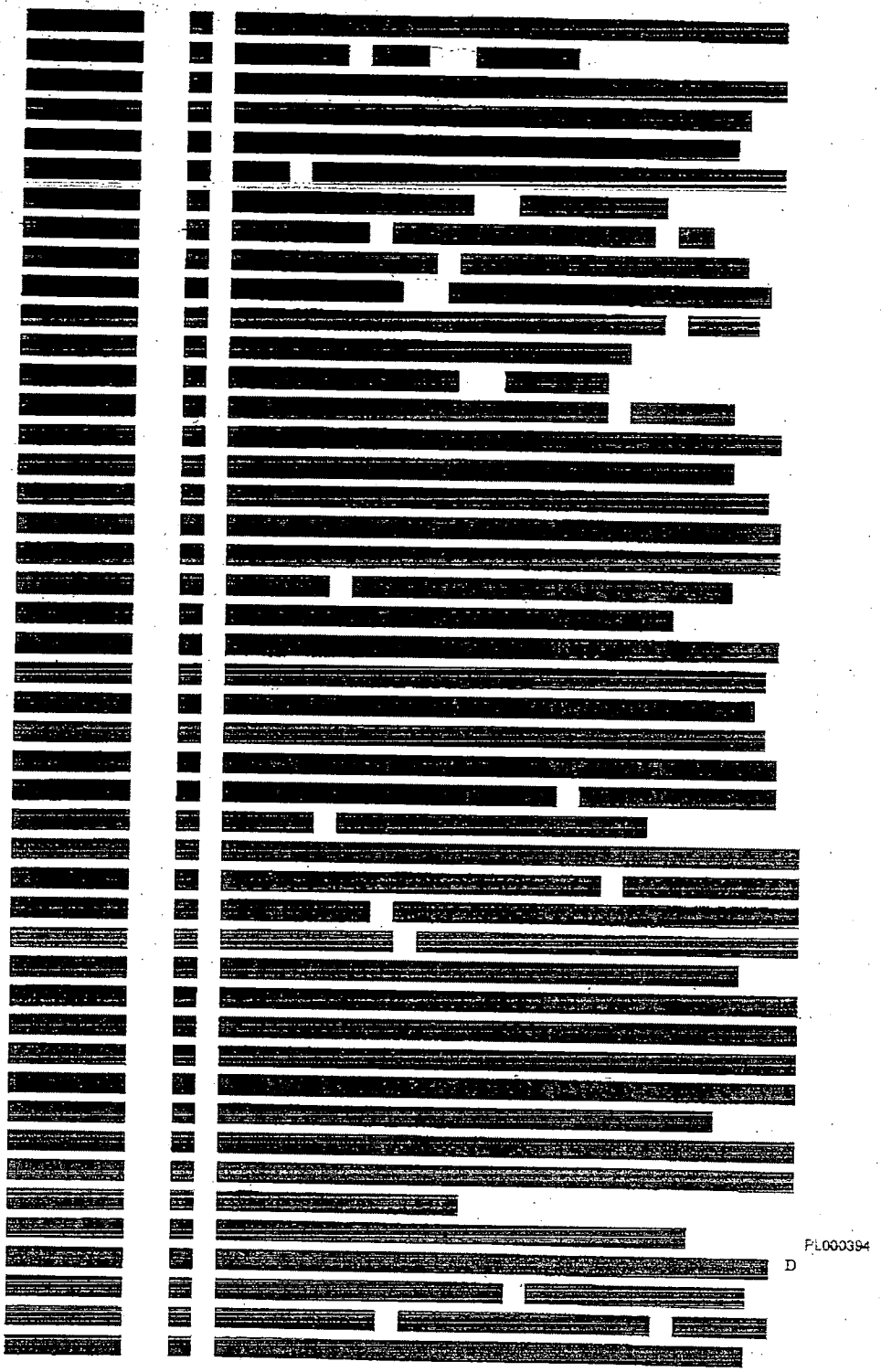
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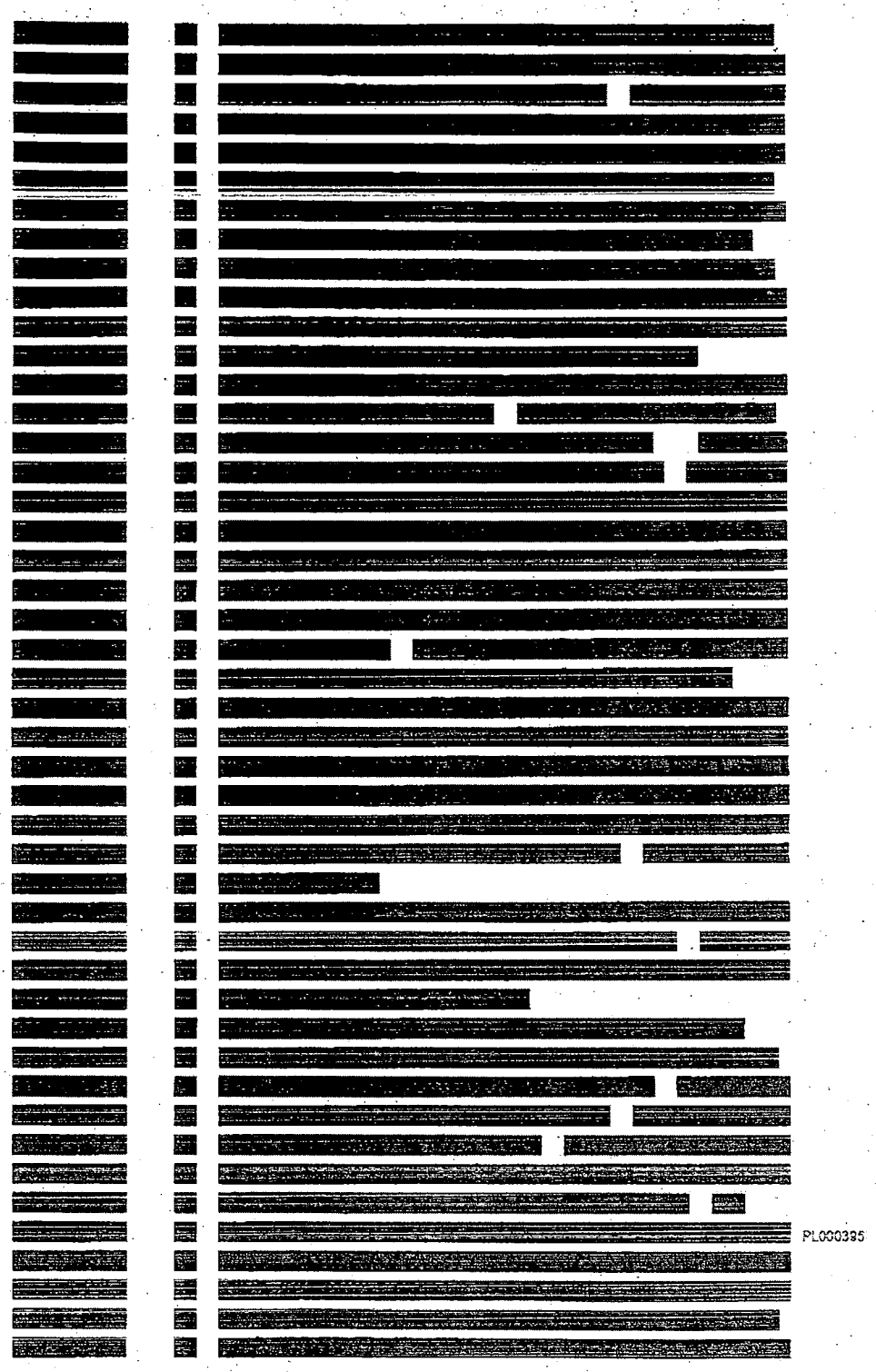
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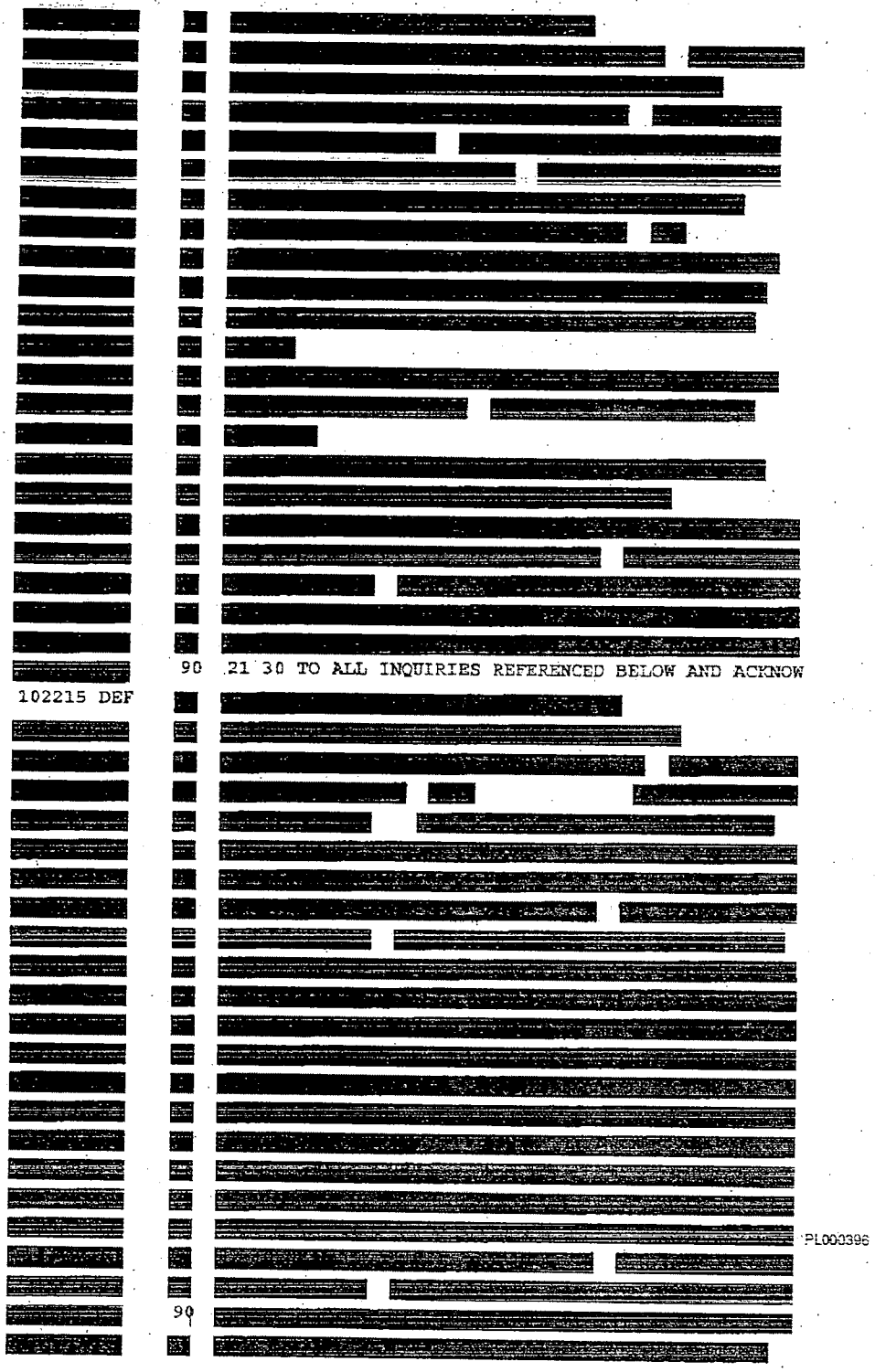
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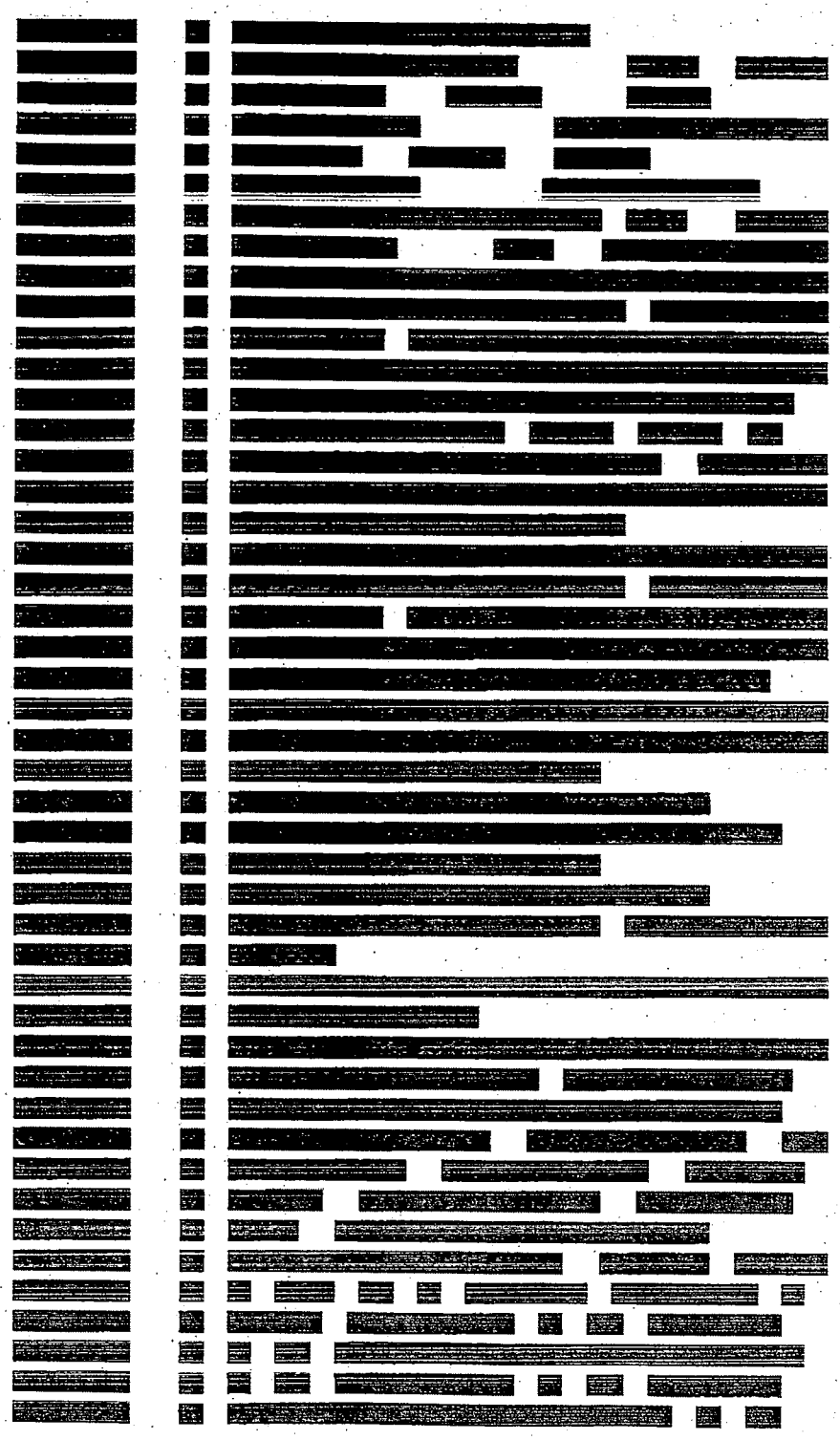
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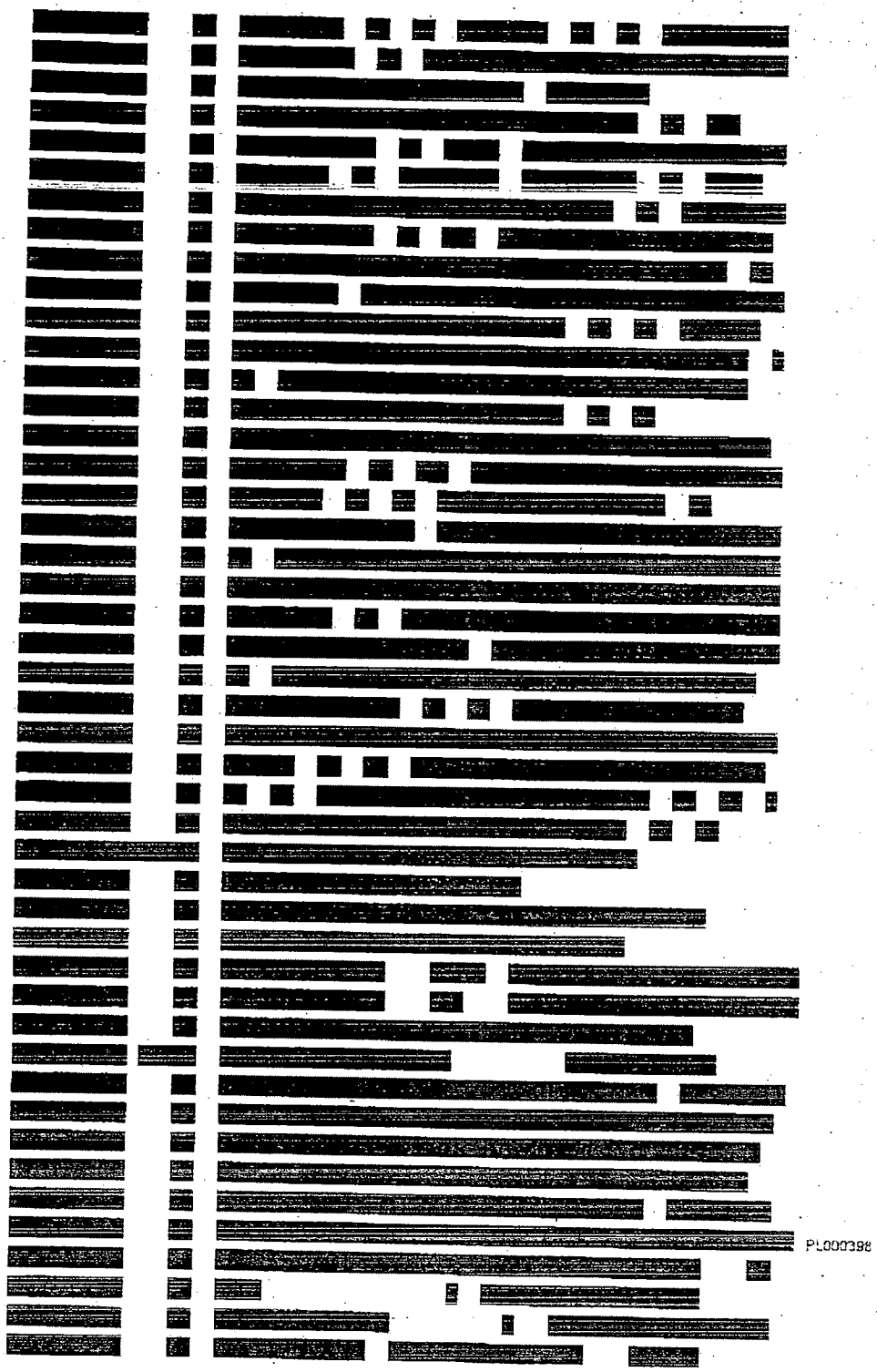
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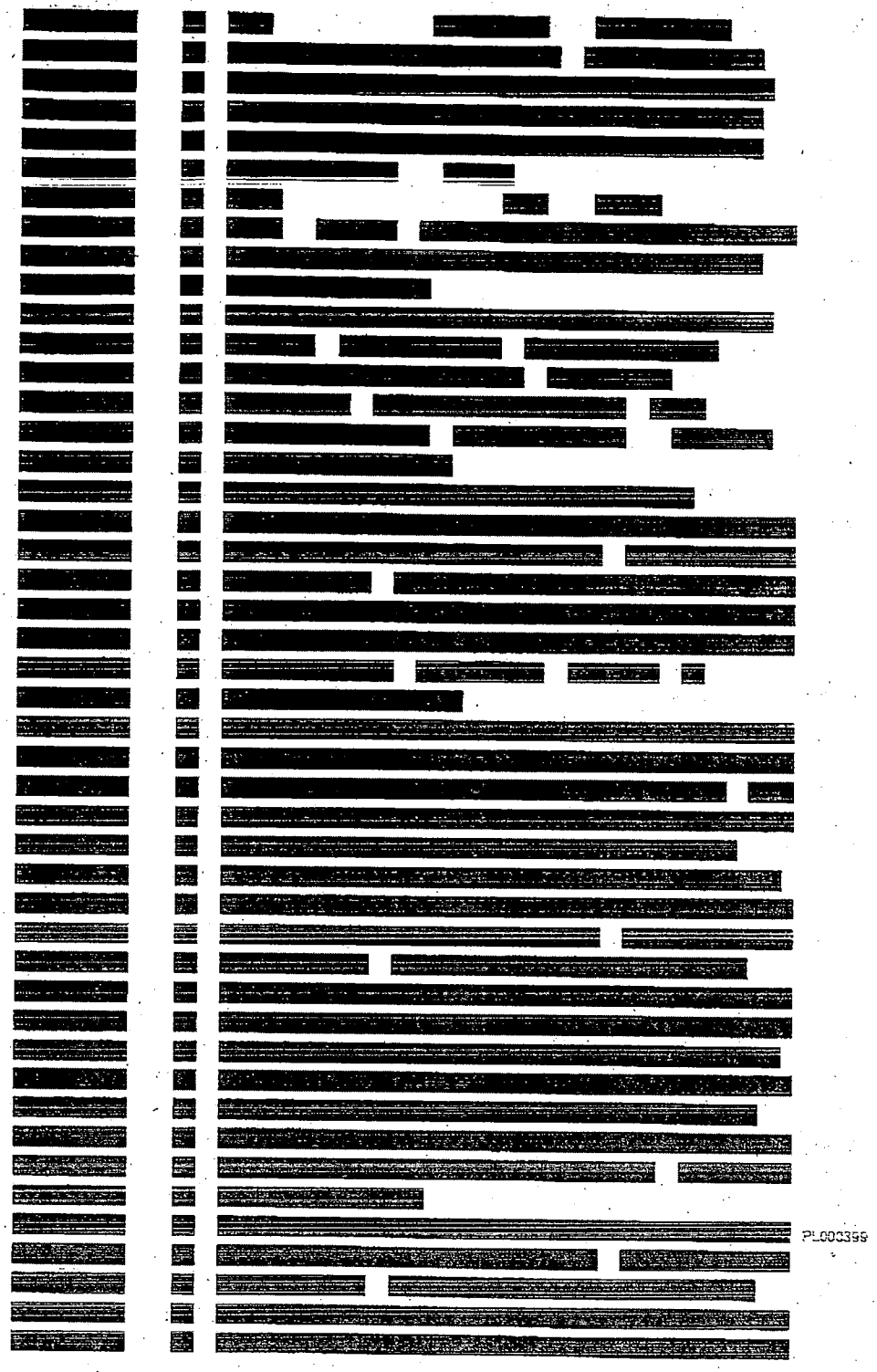
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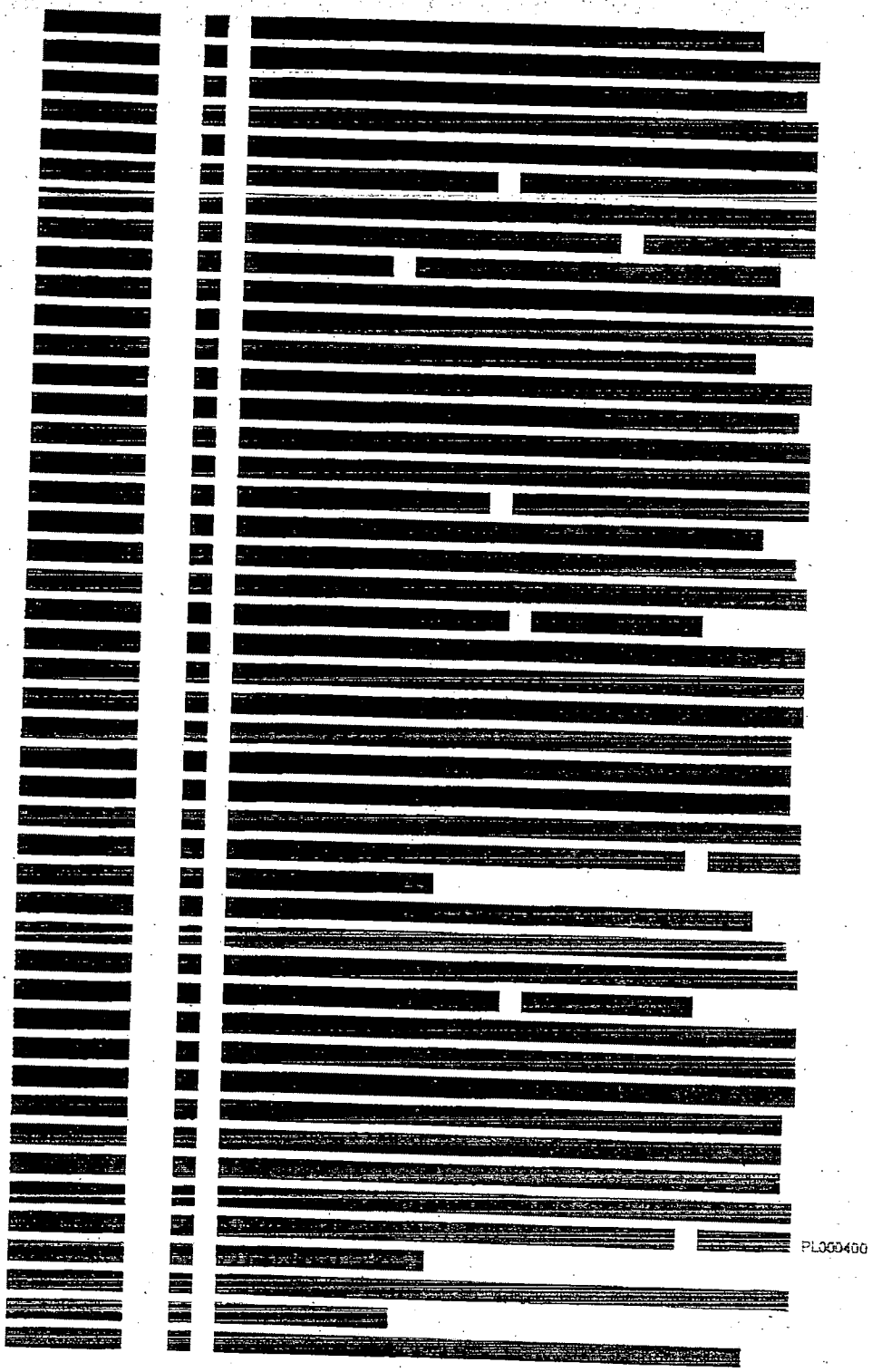
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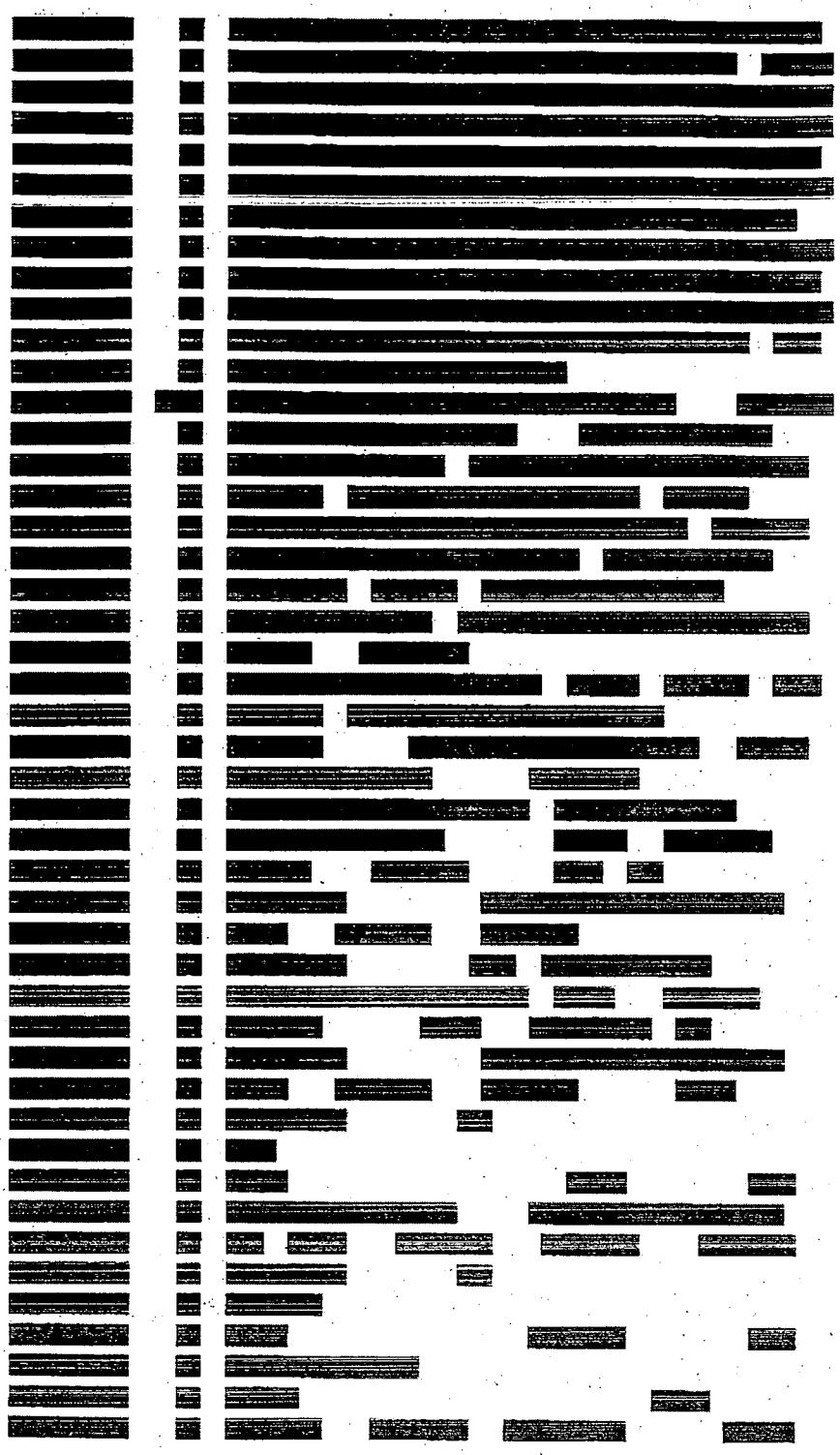

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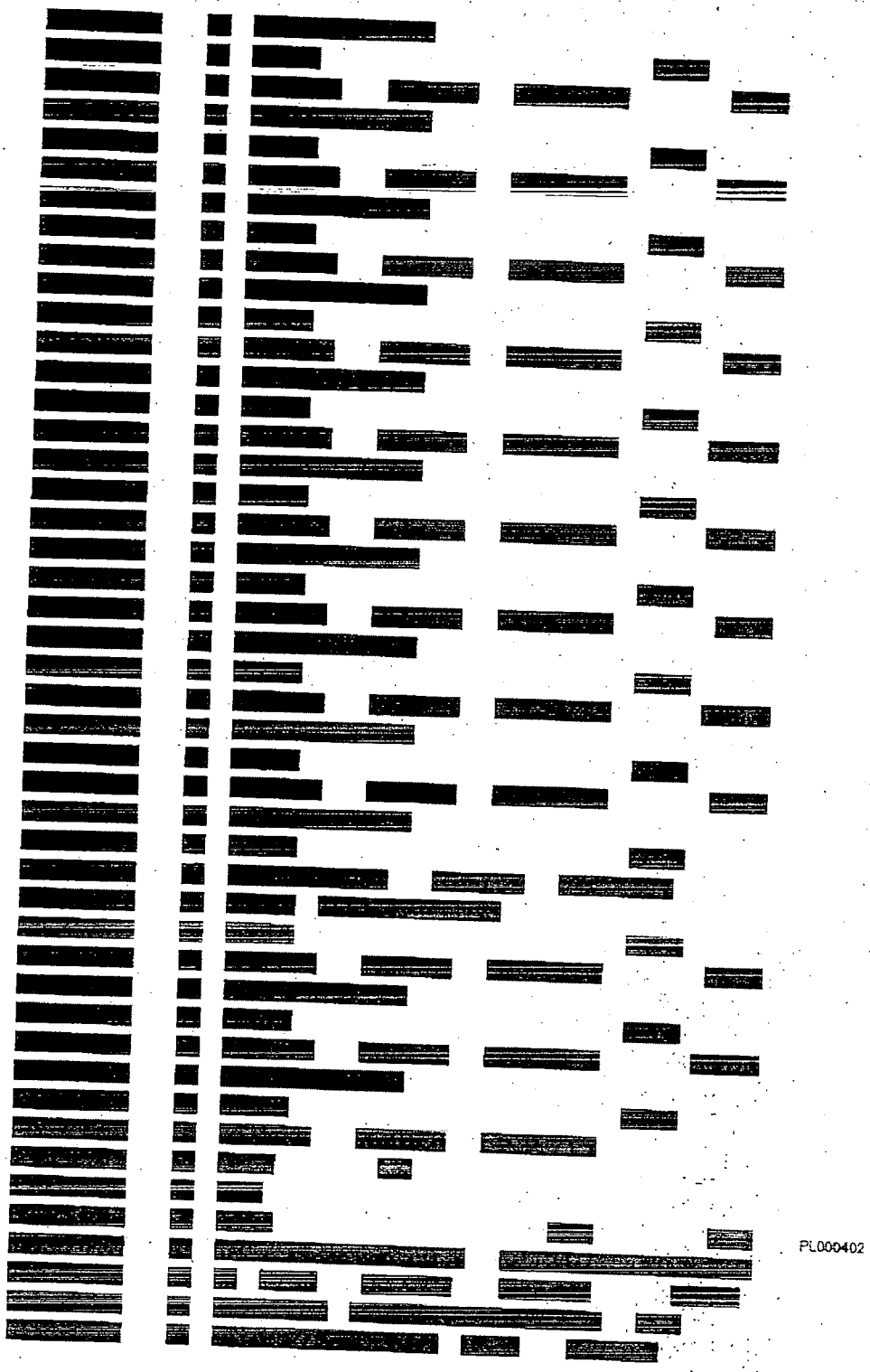

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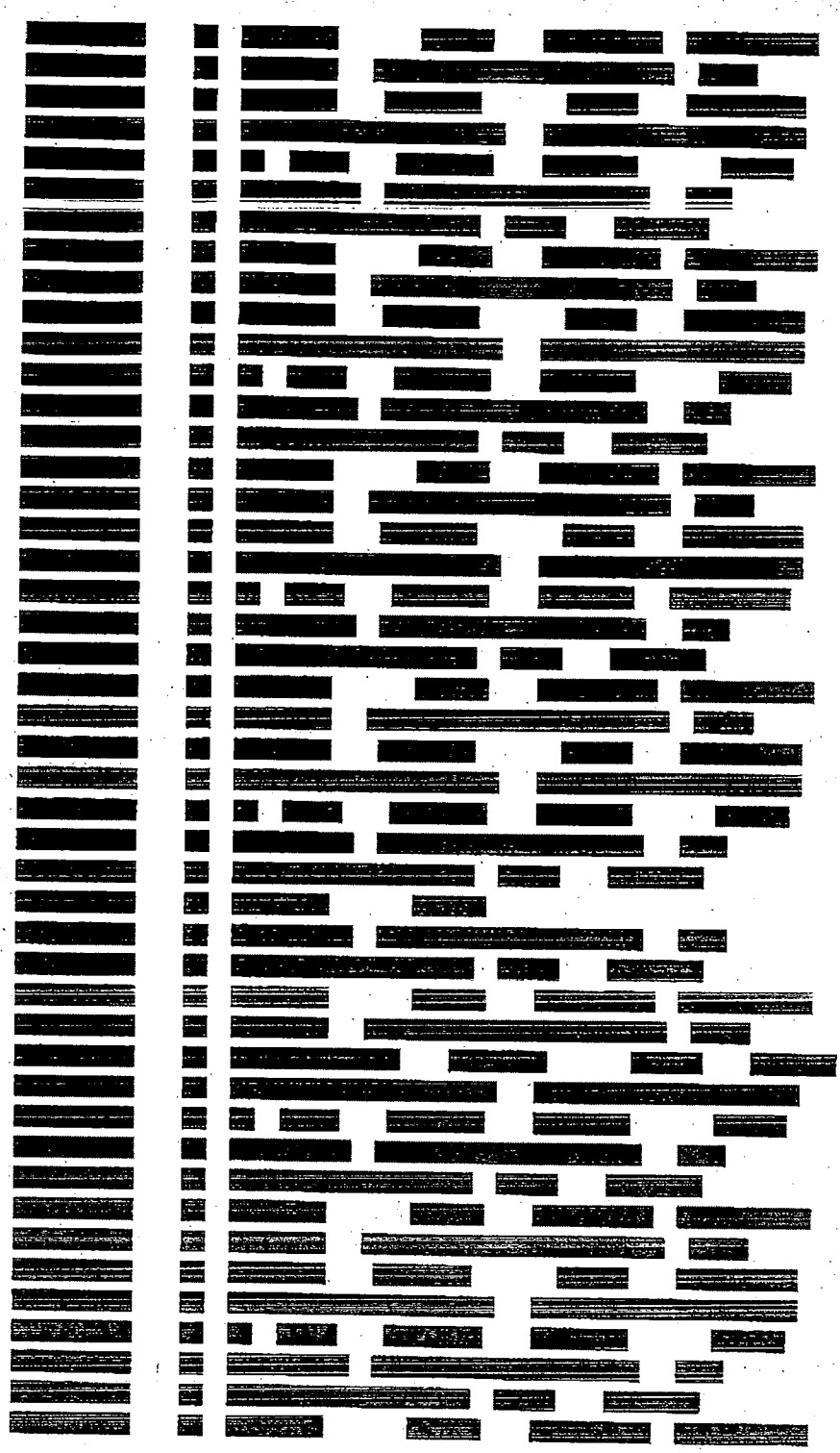
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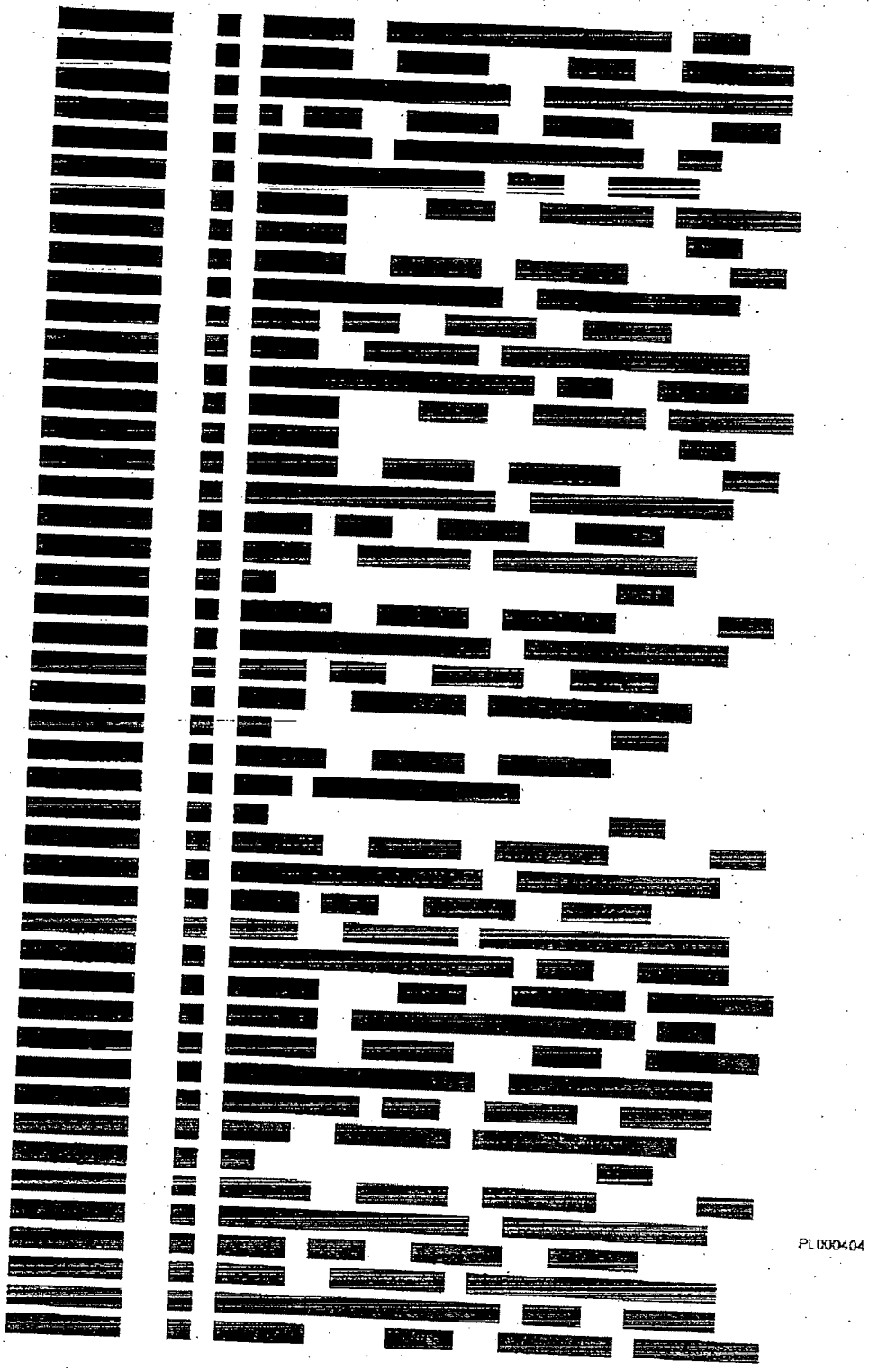
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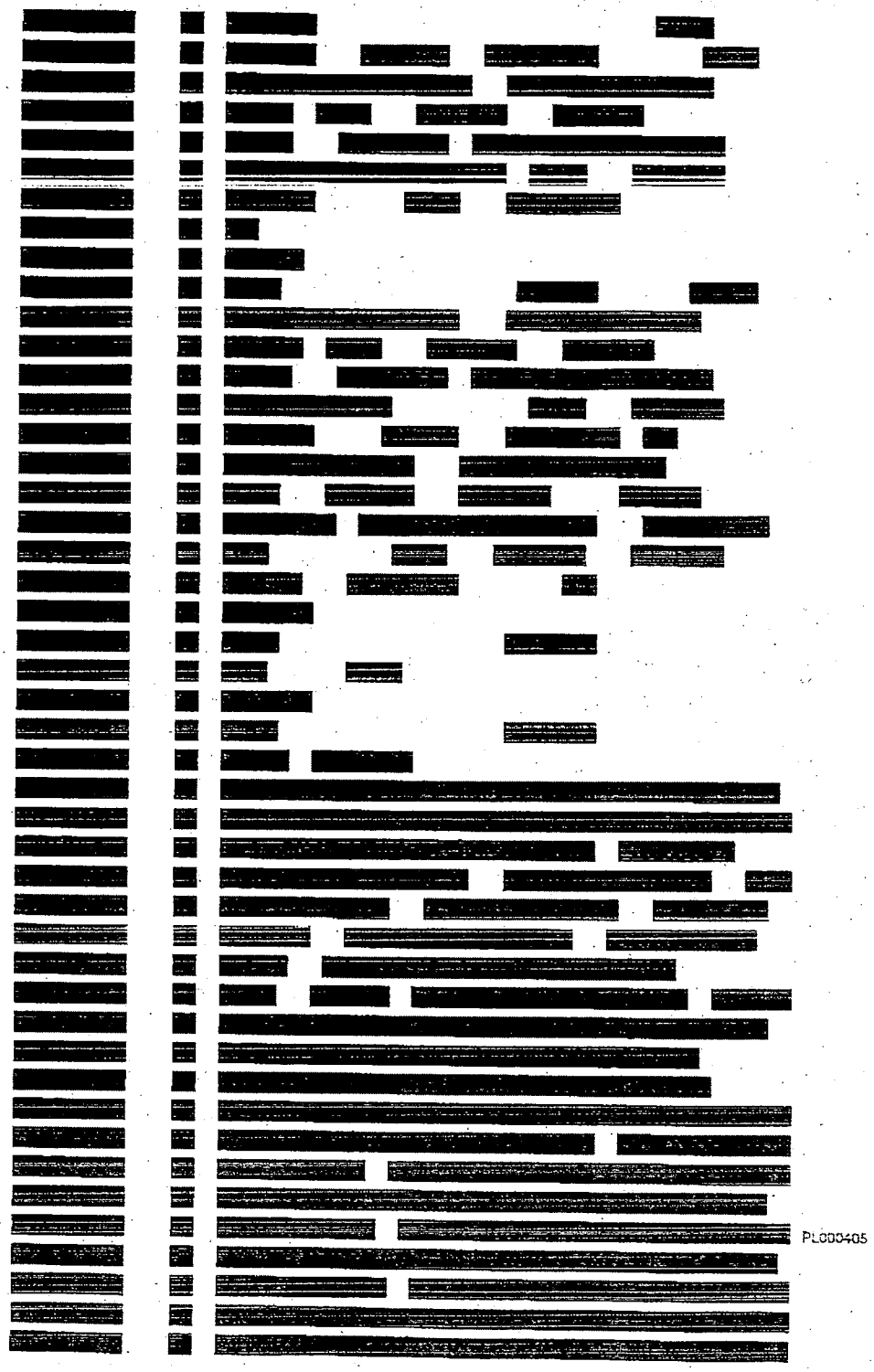
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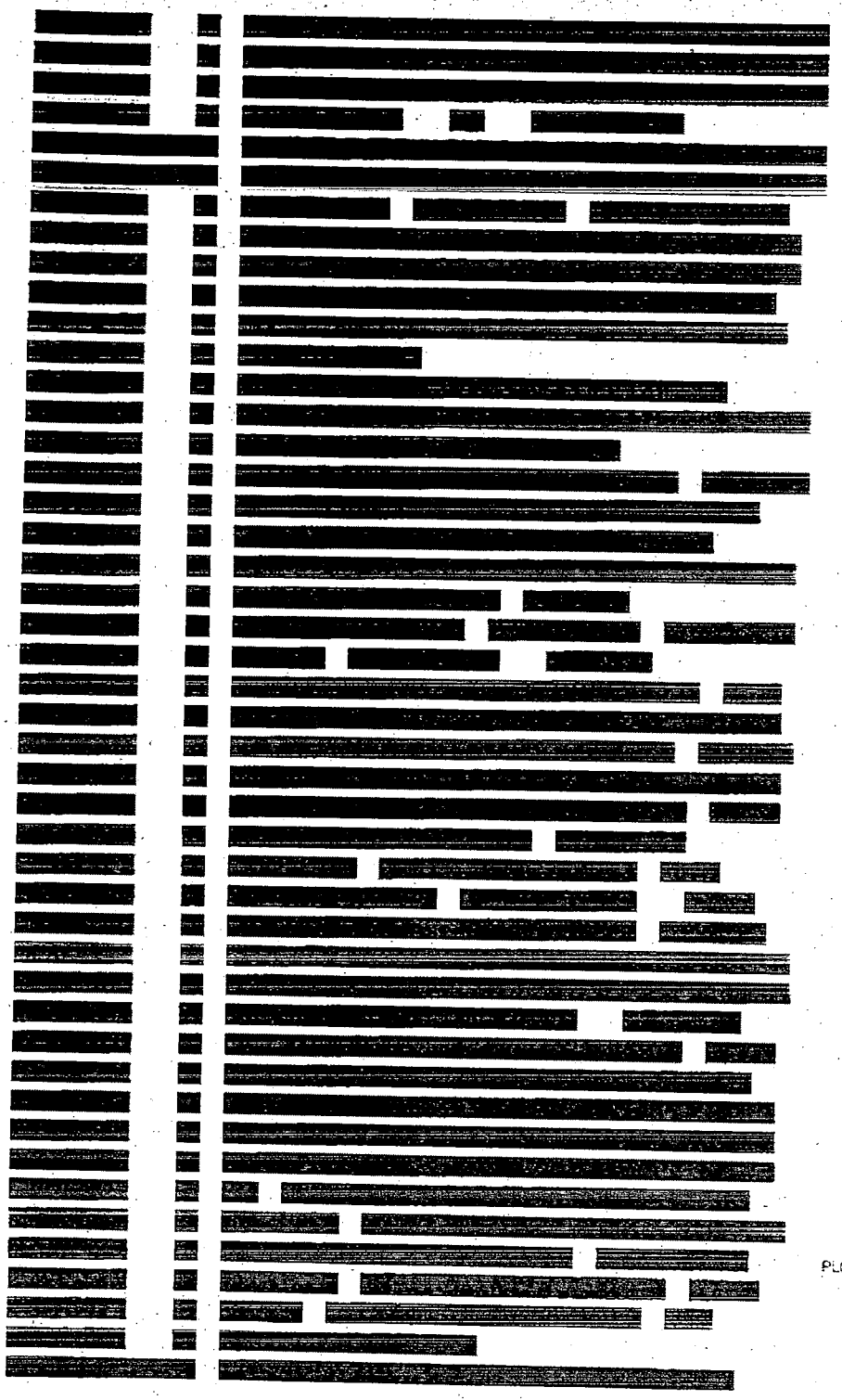

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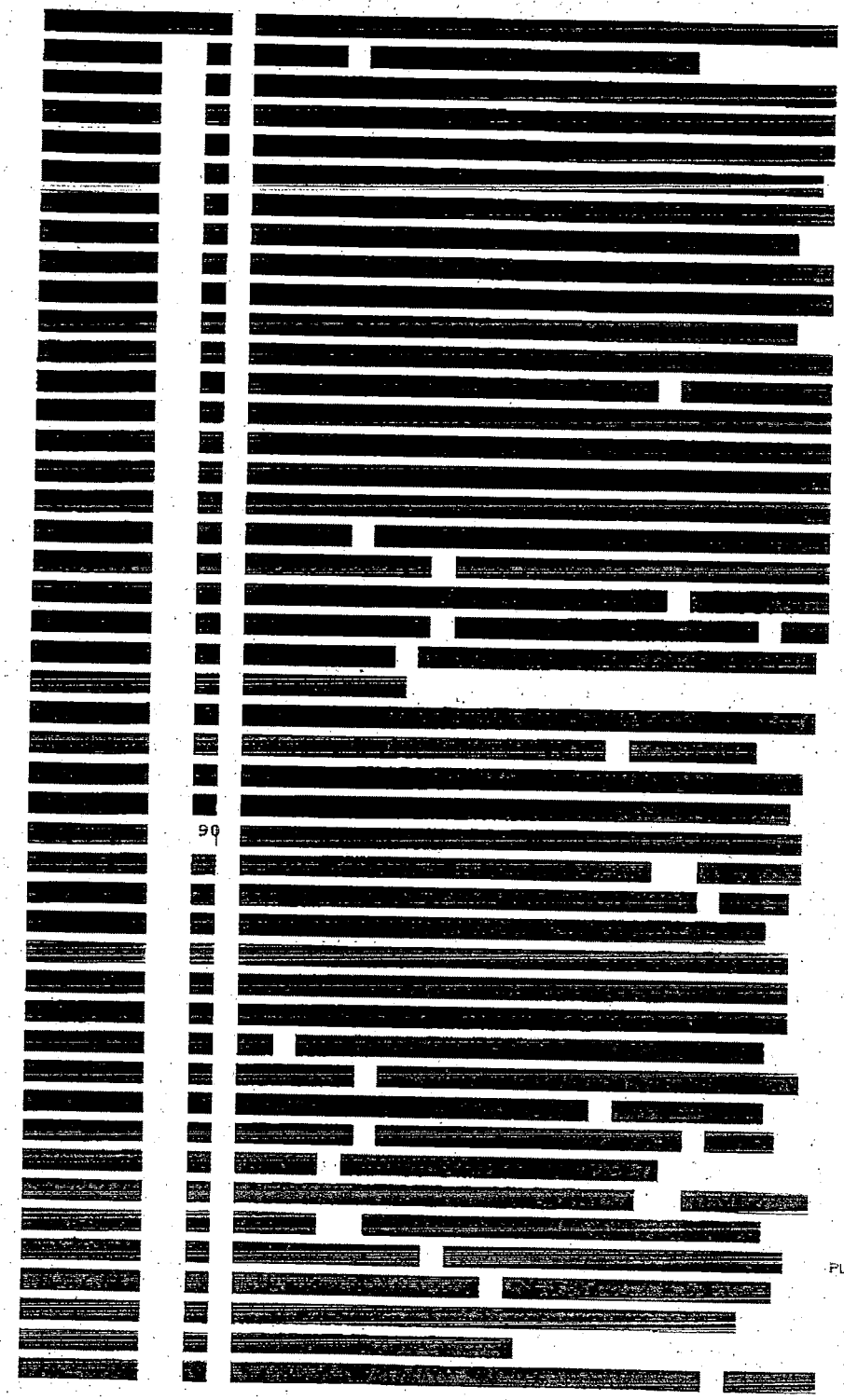
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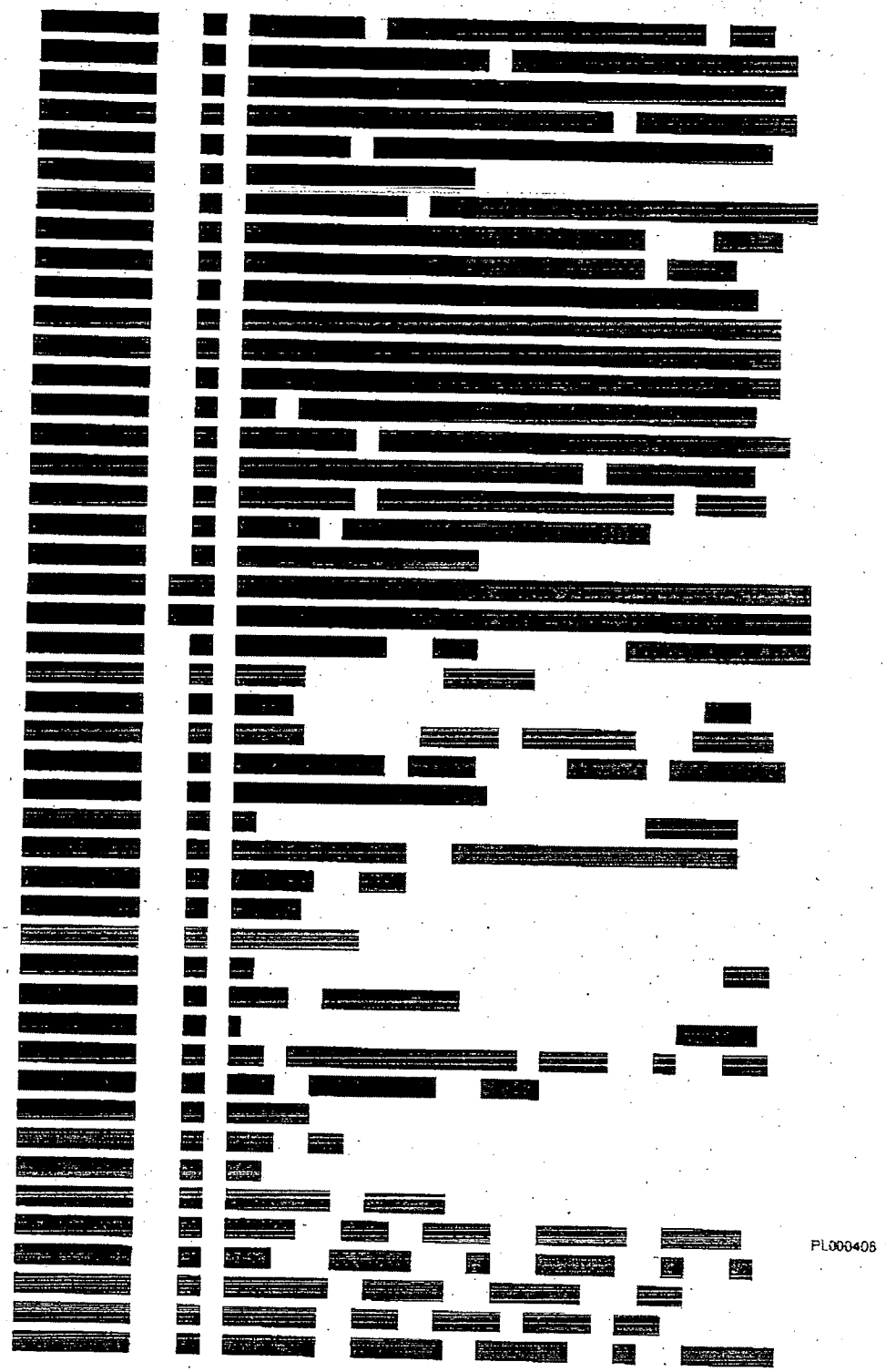
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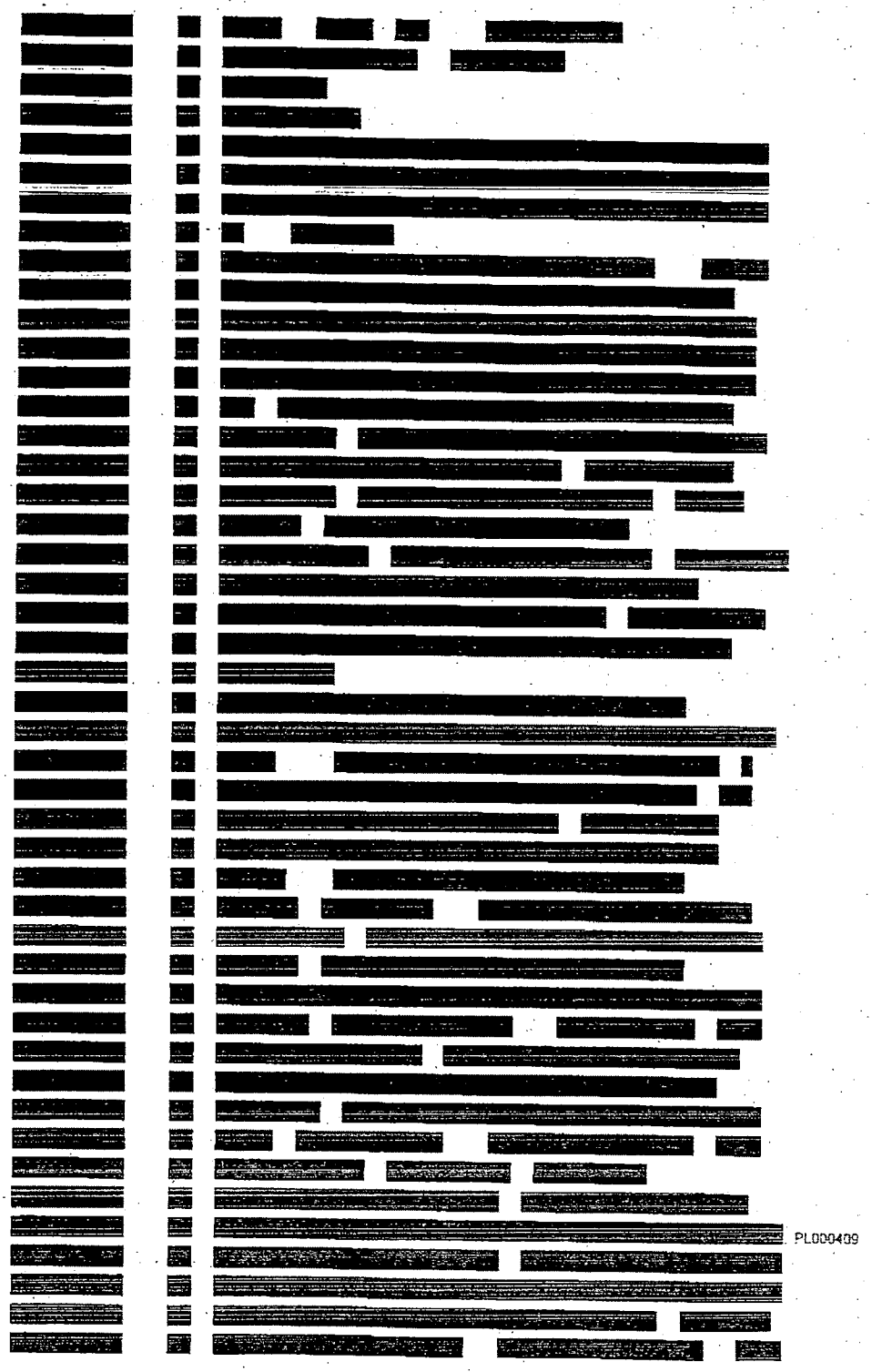
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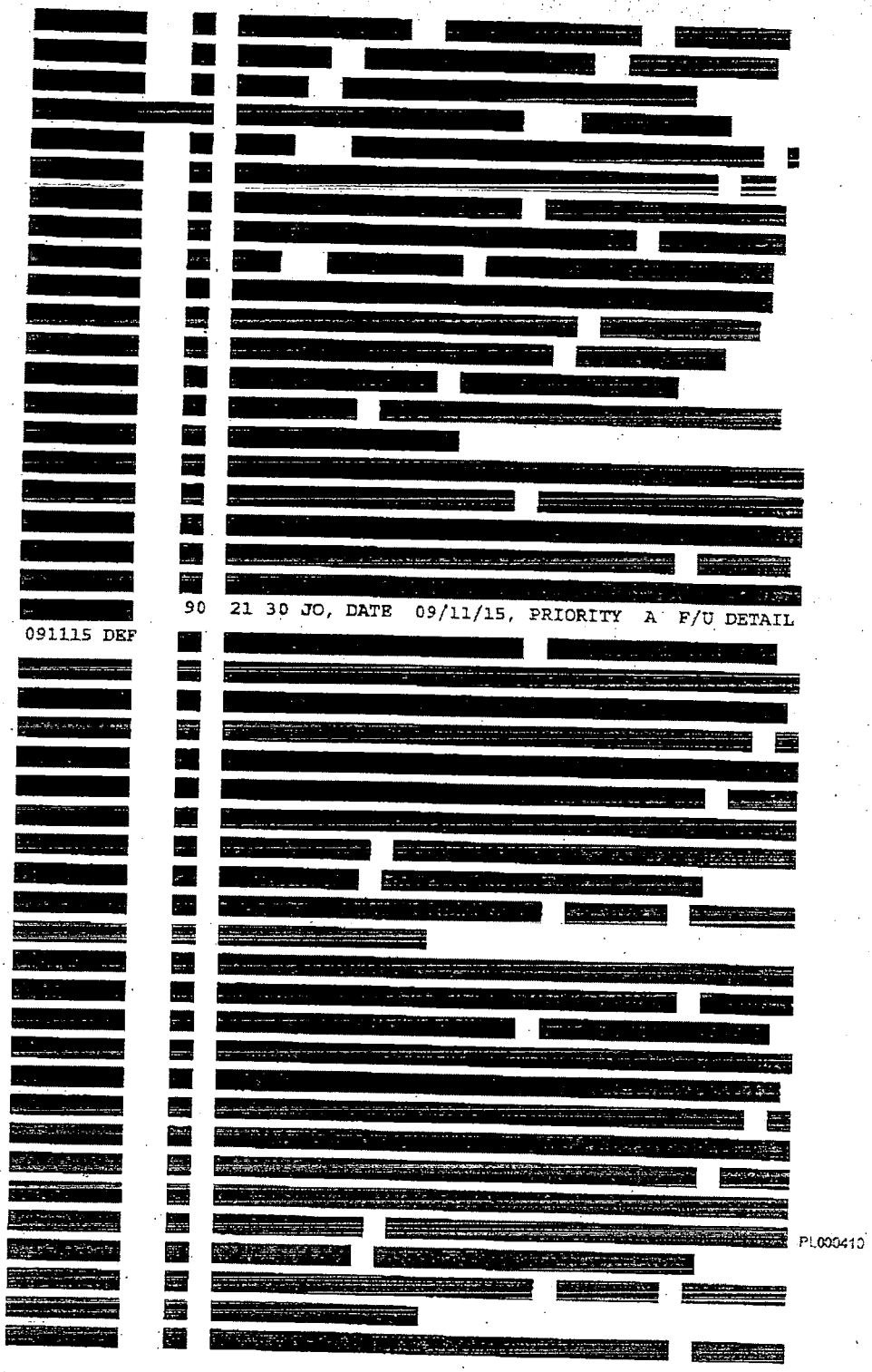
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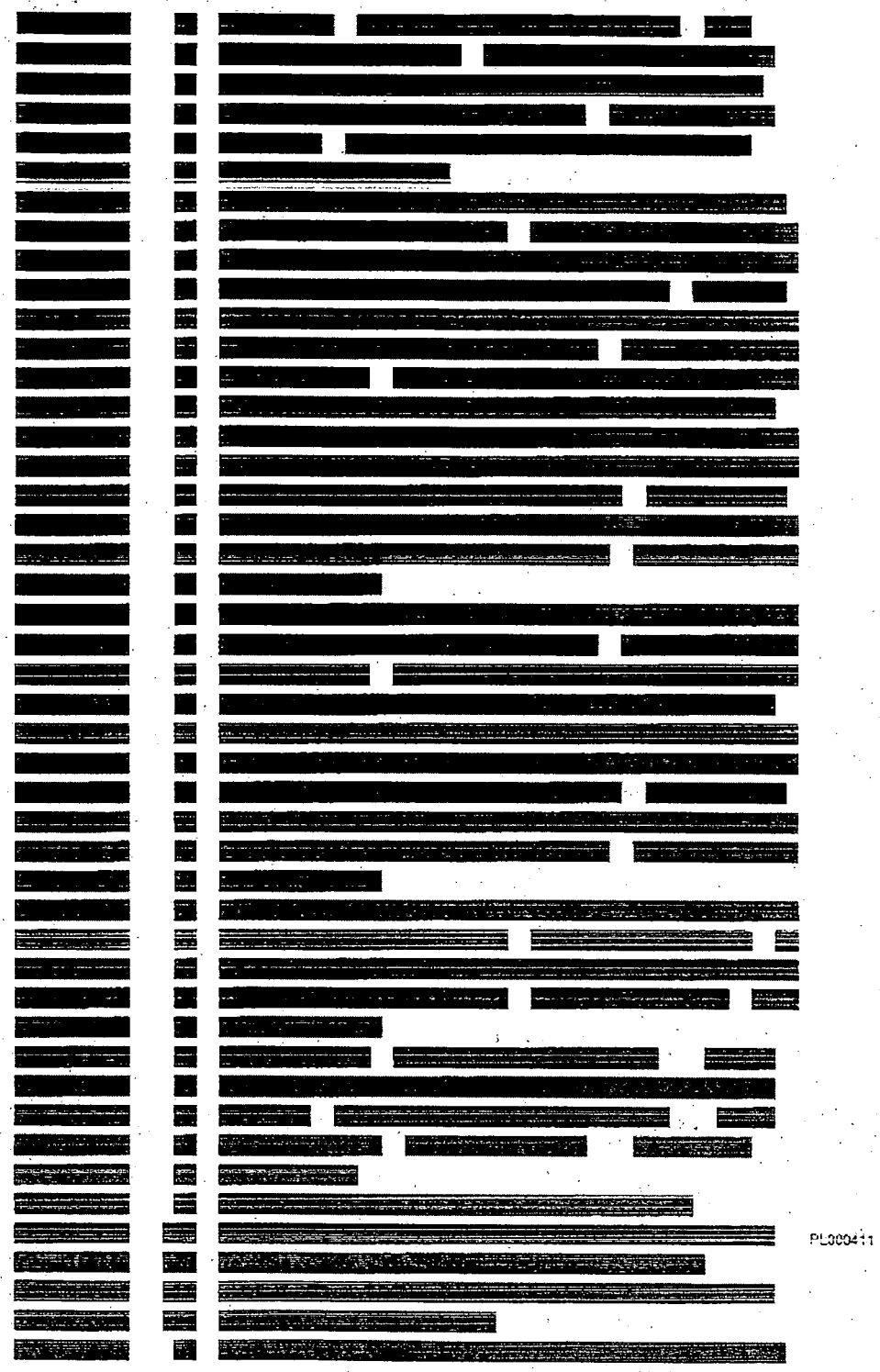
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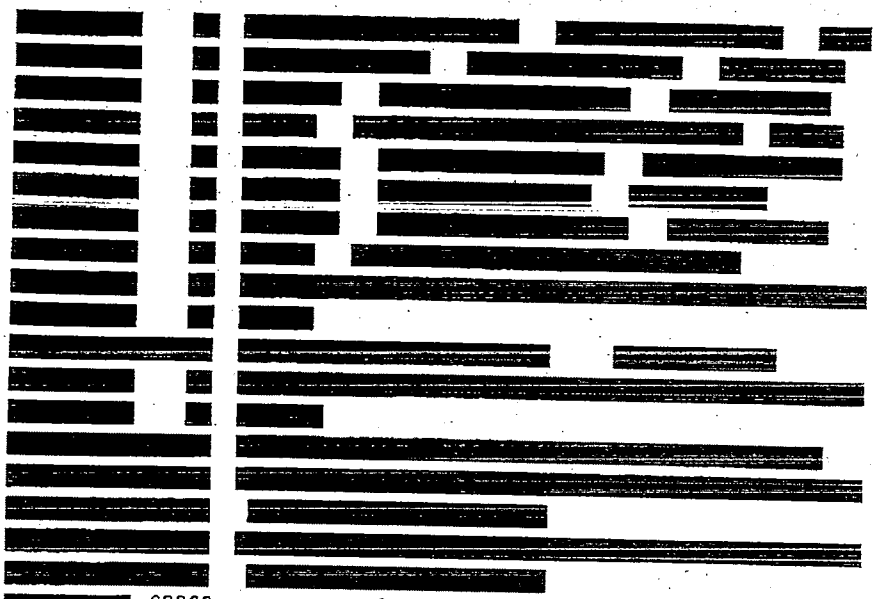

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[redacted]  92800          CEASE AND DESIST FL CHANGED FROM R TO S
081915 SYS 92800           CEASE AND DESIST FL CHANGED FROM S TO R
081915 SYS 92800           RESTRICT LETTER FL  CHANGED FROM A TO L
081915 SYS    90  10 31 ***DMARS/CASE 51/REQUEST  CLOSED CASE 51  UP
081915 SYS    90  BORROWER'S LIT ATTY     WOODRUFF LAW OFFICES LLC
081915 SYS    90  FLAGGED ACCOUNT WITH ATTORNEY WRITTEN AND CHANGE
081915 SYS    90  THE LETTER ID TO L  USED ACTION CODE 173  NO
081915 SYS    90  FURTHER ACTION TAKEN  **PLEASE DISREGARD OCS AUT
081915 SYS    90  NOTES**
081915 COL 92800  10 32 ***DMARS/CASE 51/REQUEST  CLOSED CASE 51  UP
081915 COL 92800  DATED  BORROWER'S LIT ATTY     WOODRUFF LAW
081915 COL 92800  OFFICES LLC  FLAGGED ACCOUNT WITH ATTORNEY W
081915 COL 92800  RITTEN AND CHANGED THE LETTER ID TO L  USED
081915 COL 92800  ACTION CODE 173  NO FURTHER ACTION TAKEN   *
081915 COL 92800  *PLEASE DISREGARD OCS AUTO NOTES**
081915 SYS    90  10 32 ***DMARS/CASE 271/UPDATE  WORKING ASSIGNED
081915 SYS    90  ACCOUNT  CLOSING CASE 271  OPEN AN ERROR  USED
081915 SYS    90  ACTION CODE 218  NO FURTHER ACTION TAKEN PLEASE
081915 SYS    90  WORK BAU
081915 COL 92800  10 32 ***DMARS/CASE 271/UPDATE  WORKING ASSIGNED A
081915 COL 92800  CCOUNT  CLOSING CASE 271  OPEN AN ERROR    U
081915 COL 92800  SED ACTION CODE 218  NO FURTHER ACTION TAKEN
081915 COL 92800   PLEASE WORK BAU
081915 SYS 92800  CASE(TYPE = 051)   CLOSED   CASE NUMBER 0096571696 PL00D412
081915 SYS 92800  CASE(TYPE = 271)   CLOSED   CASE NUMBER 0096578670
081915 CST    00  10 30 D01LTD080 RESTRICTED ATTY ADDR NOT VERIFD
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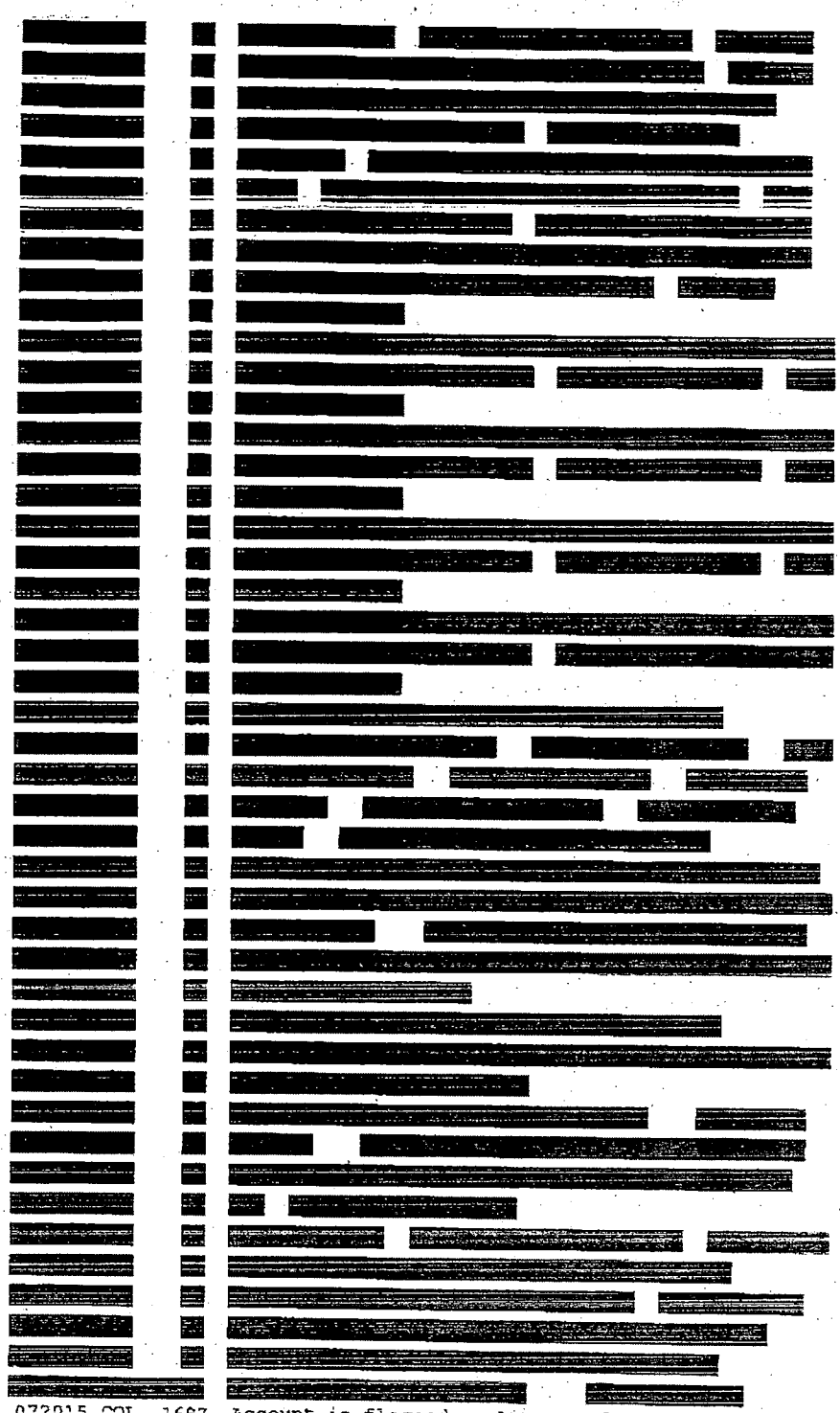
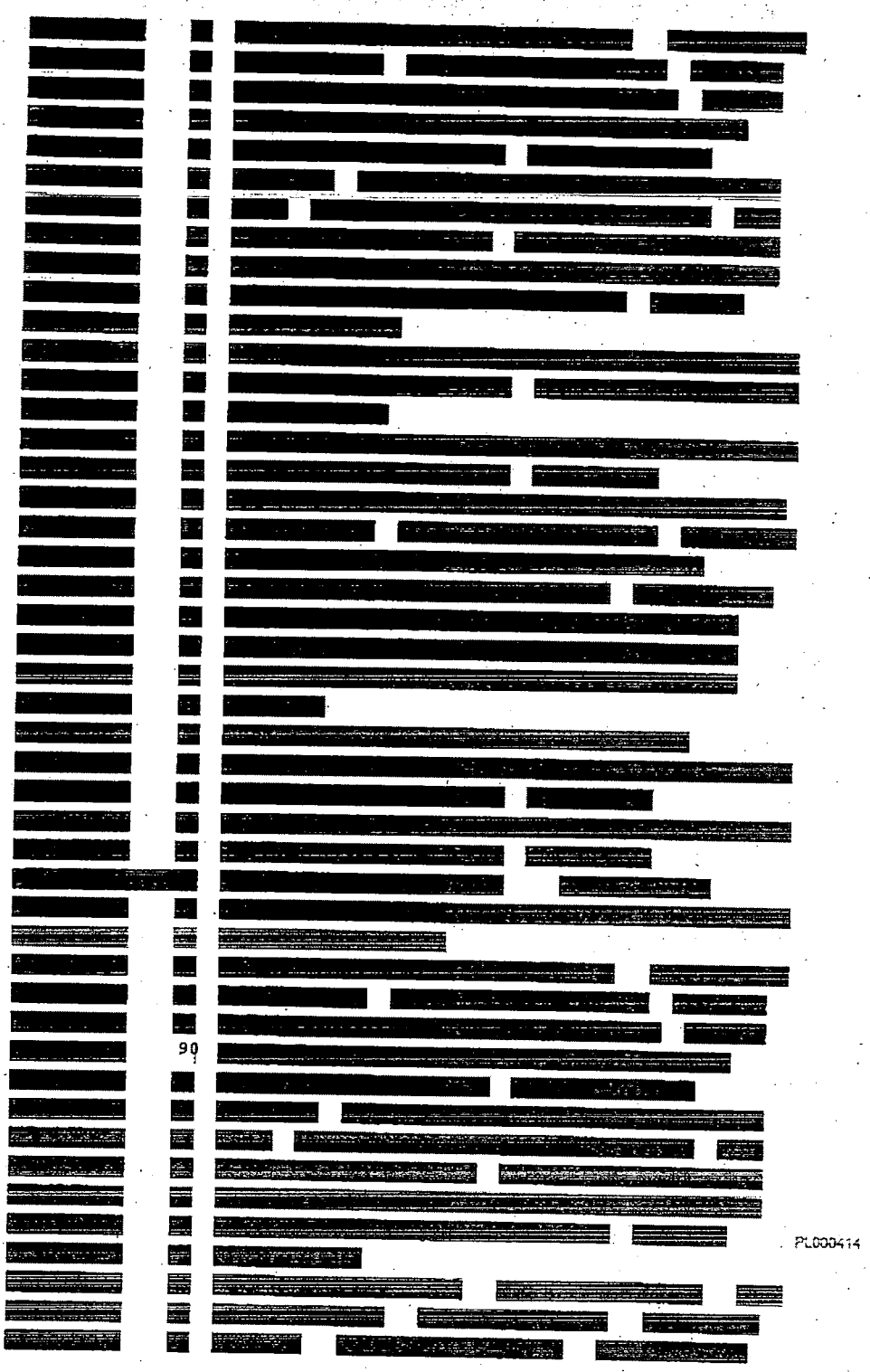


072015 COL 1697 Account is flagged as Attorney Representation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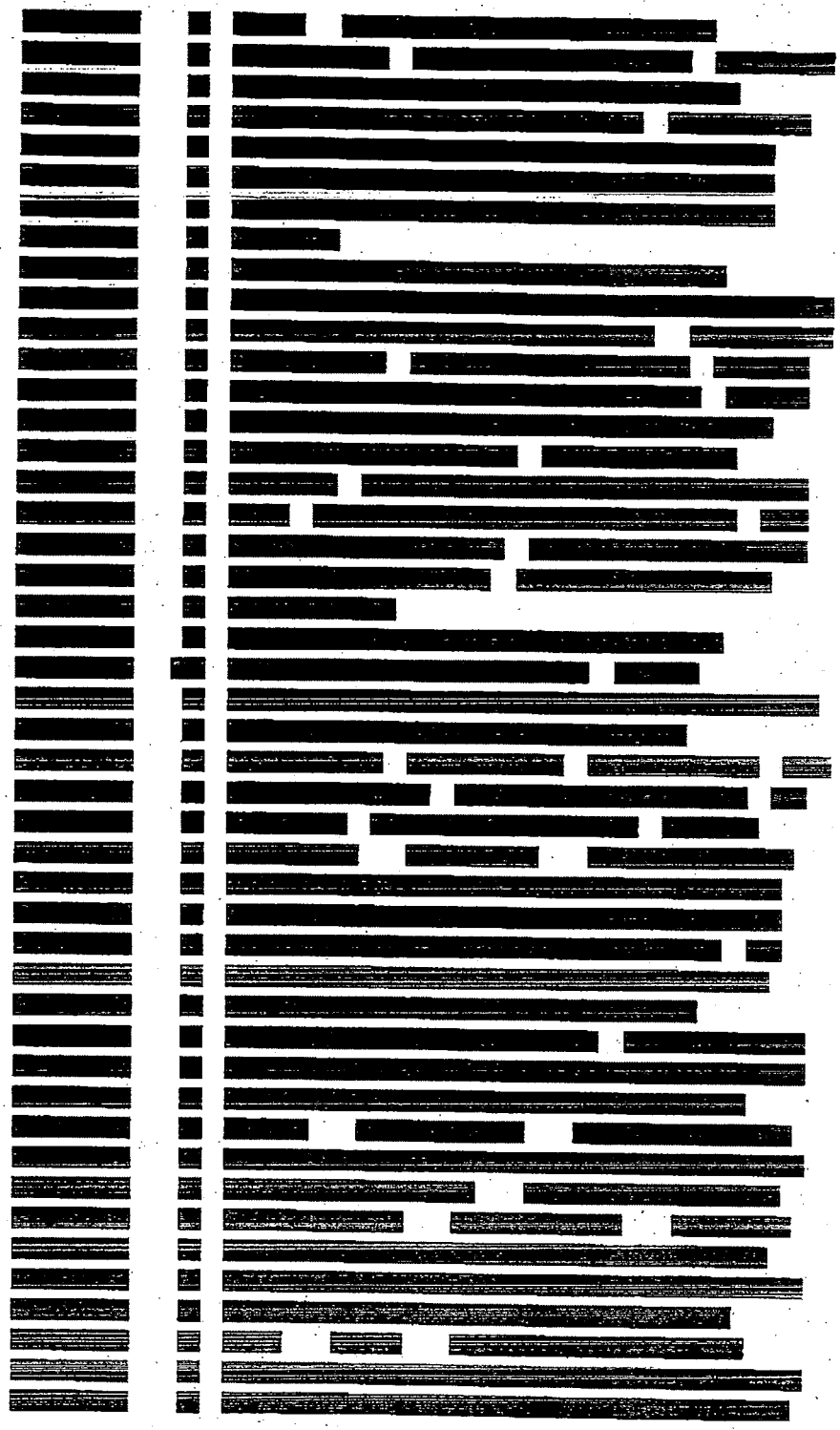

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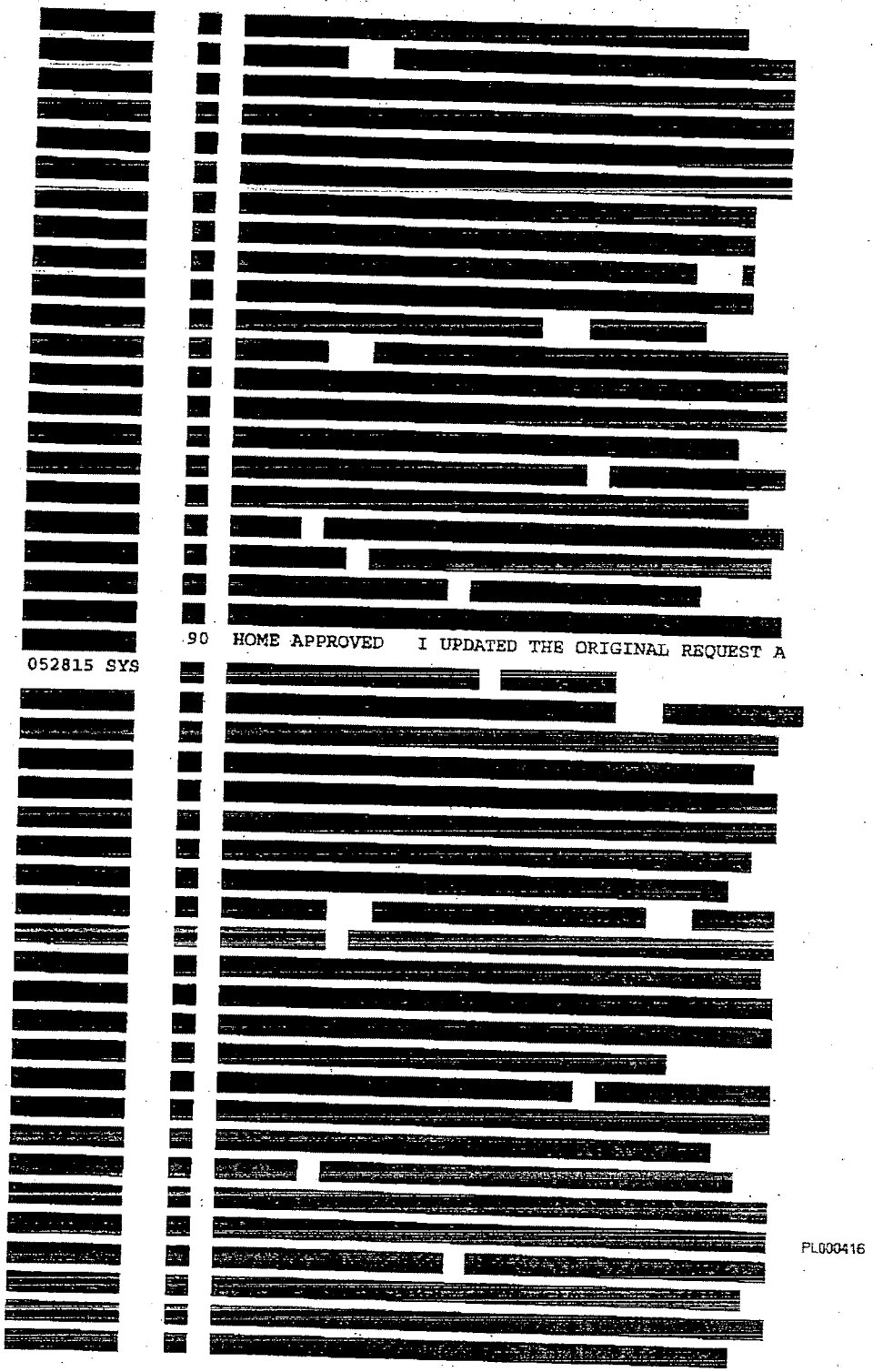
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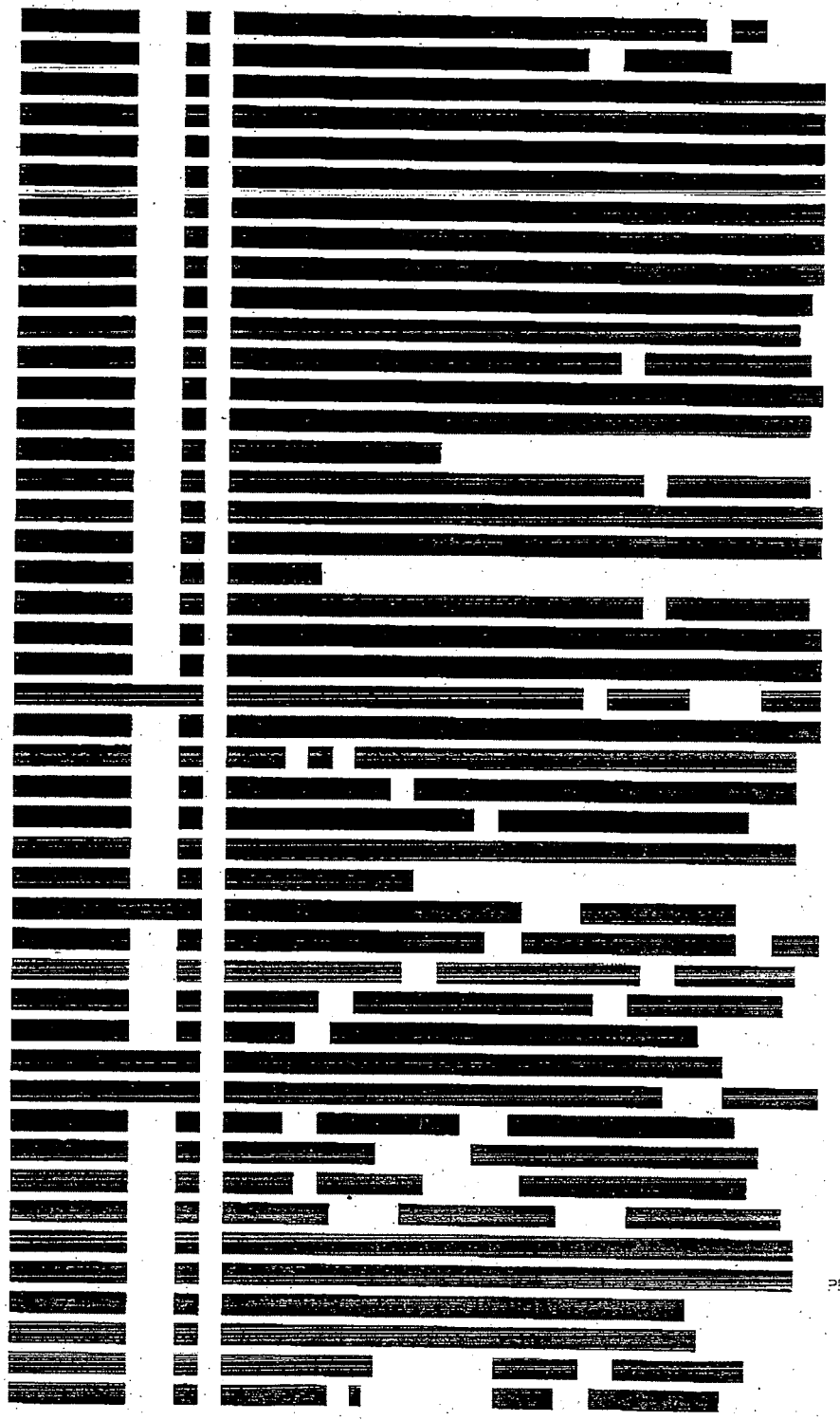

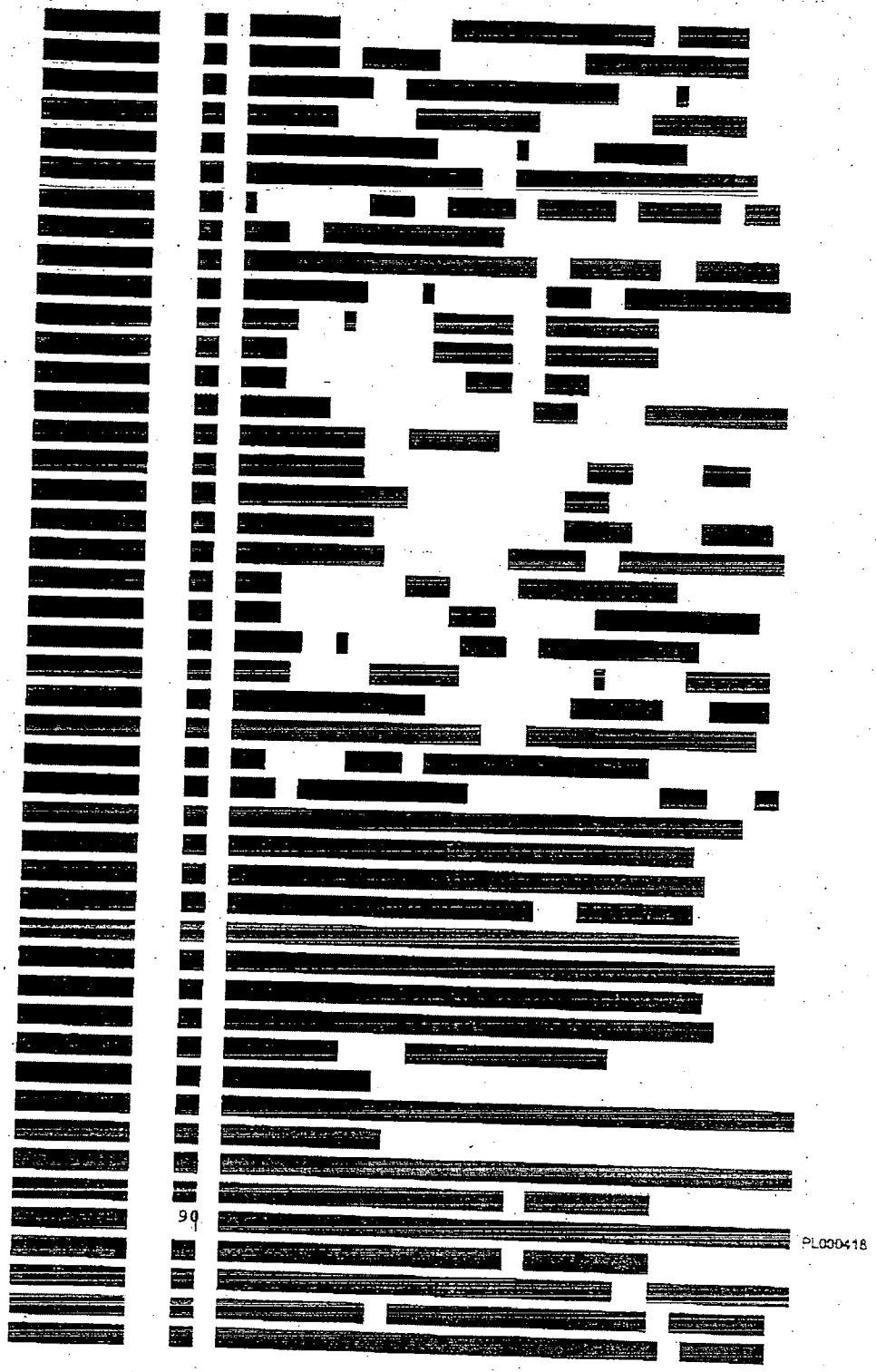
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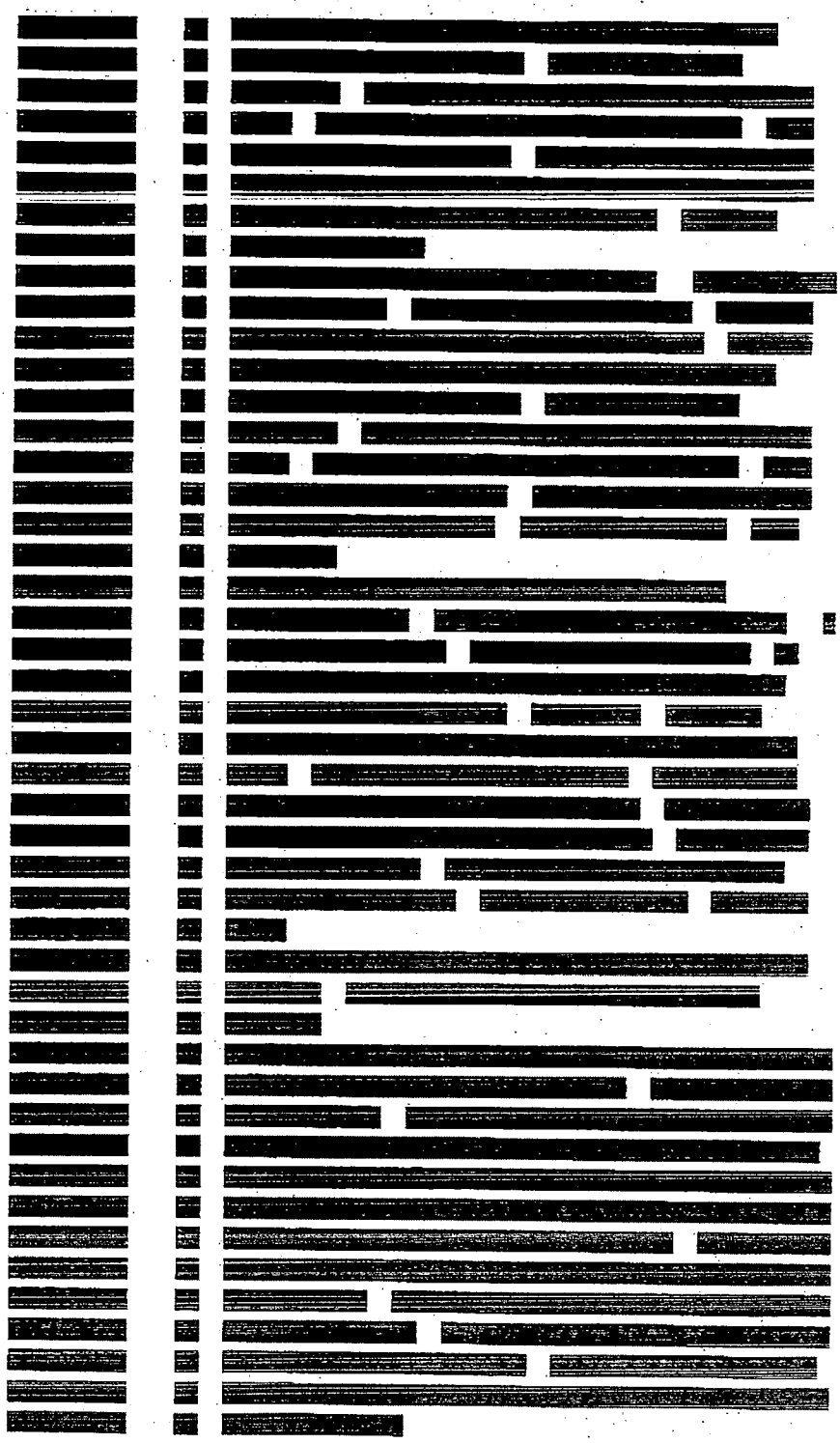

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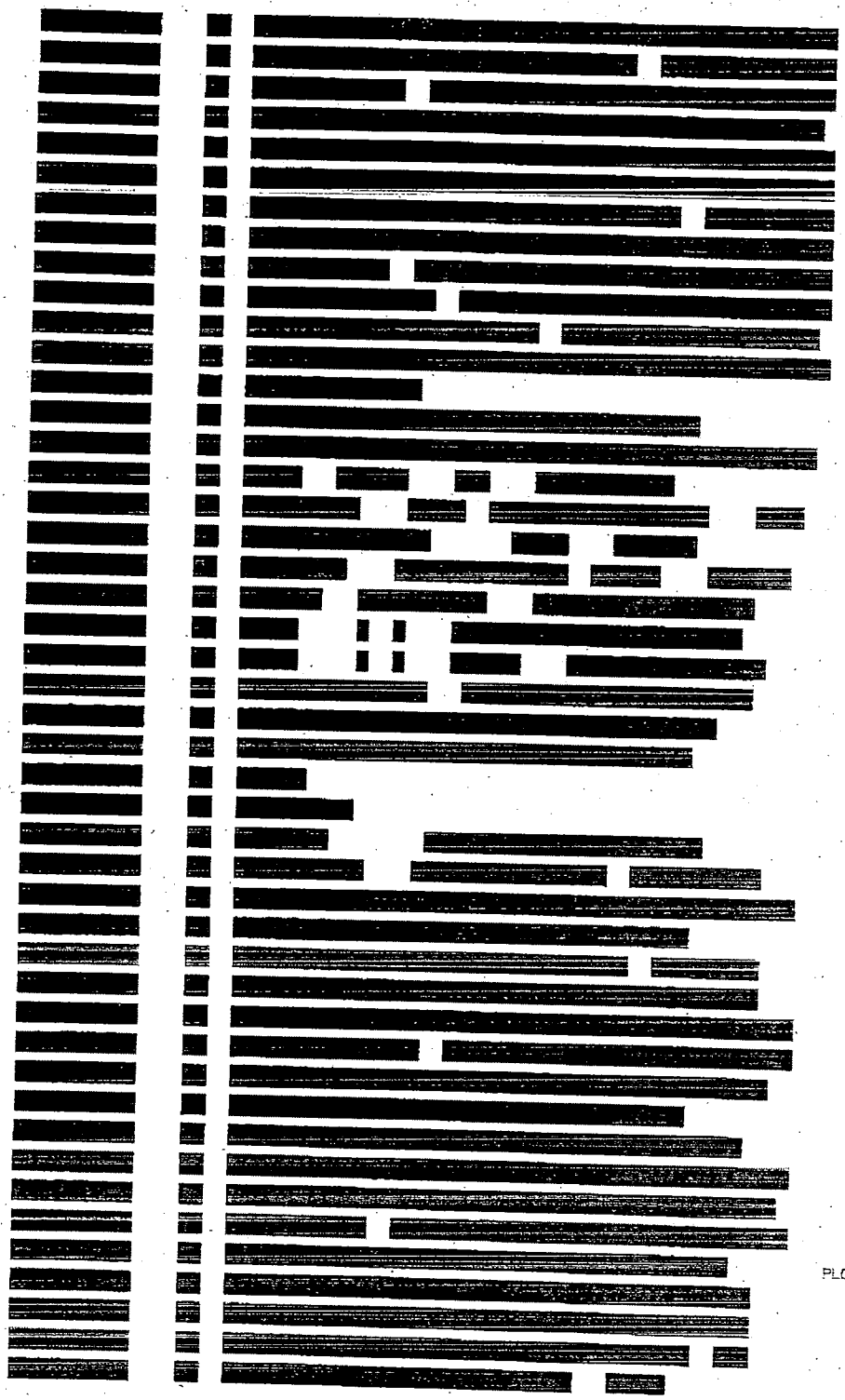

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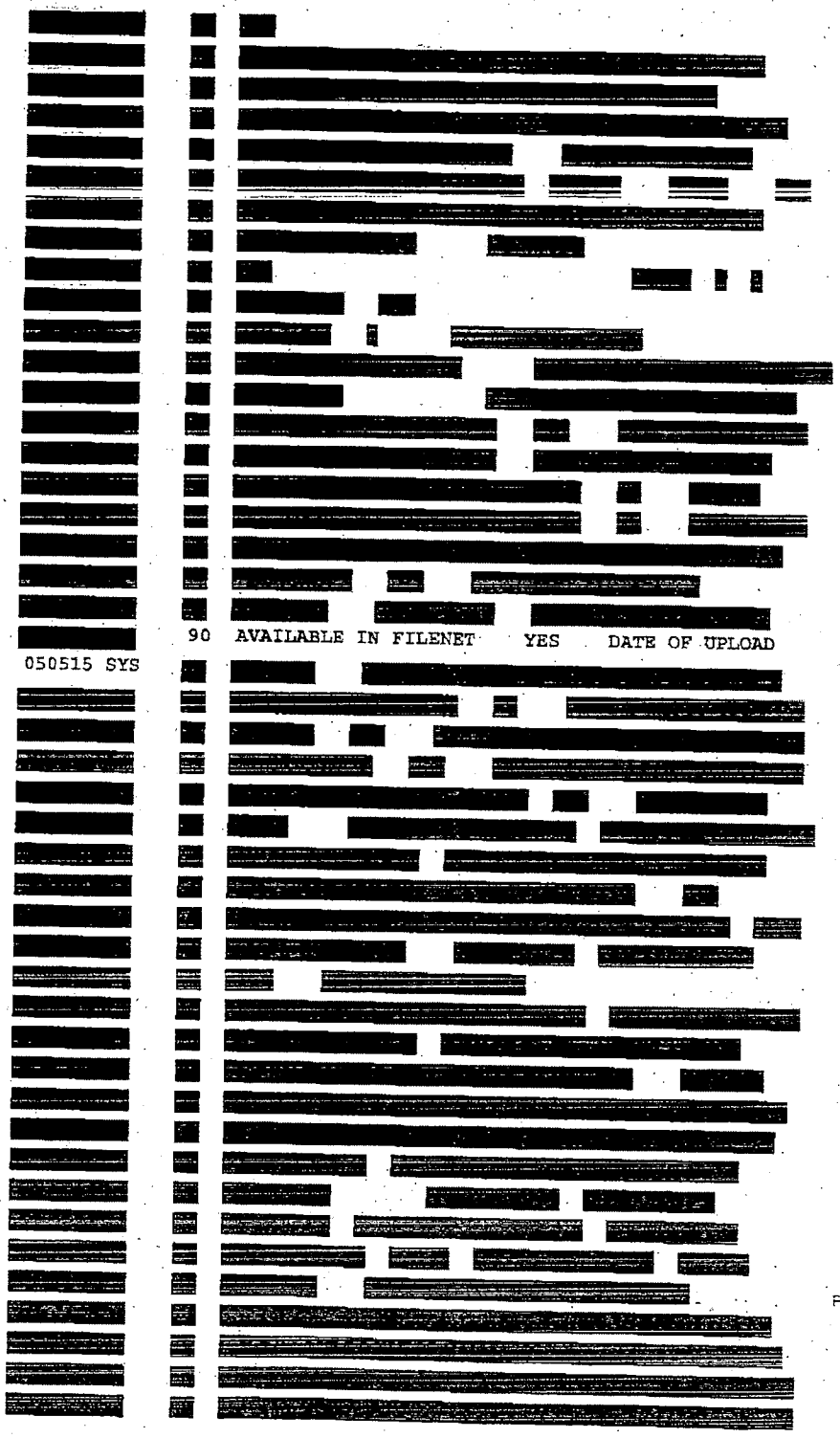
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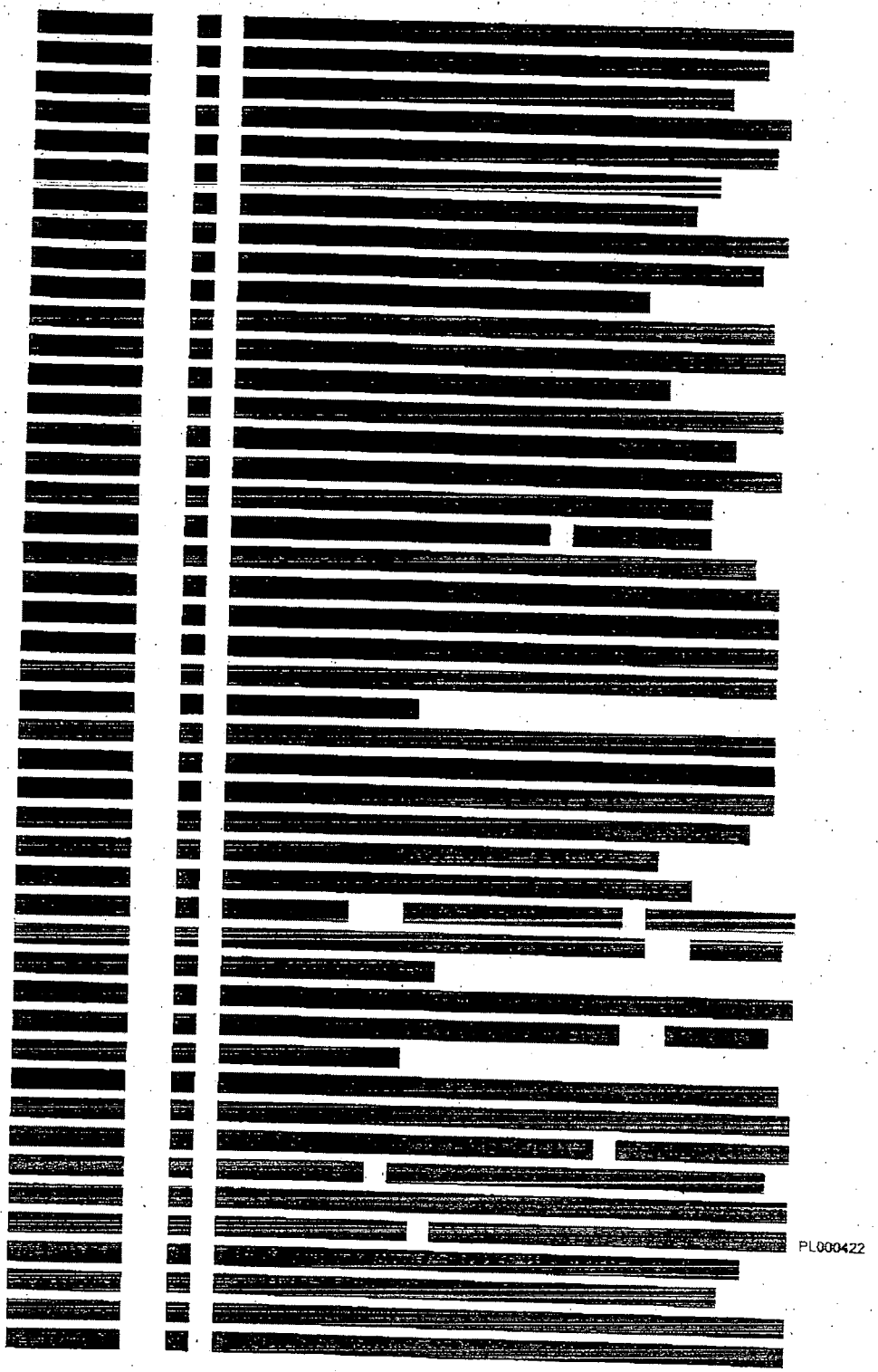
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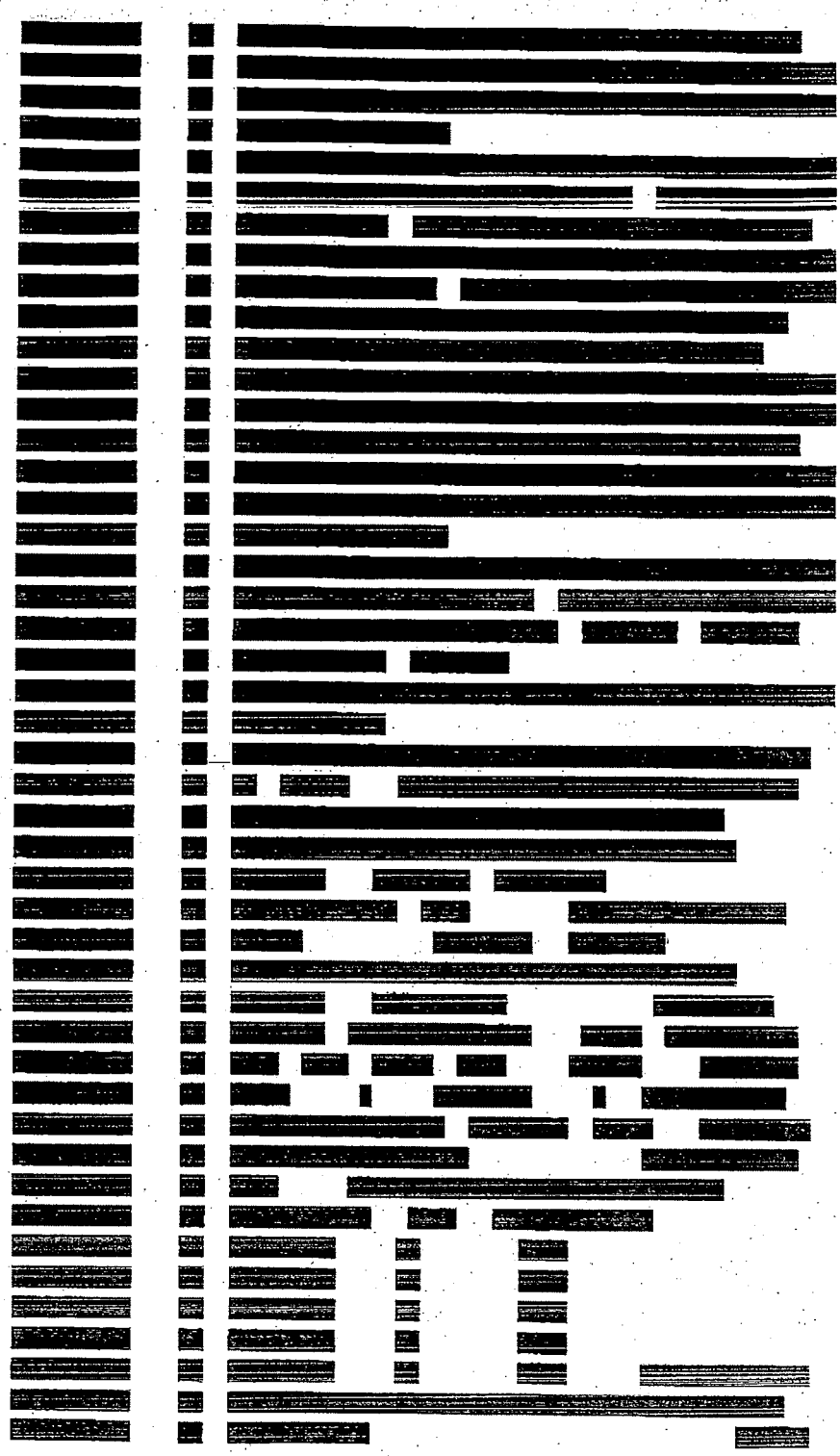

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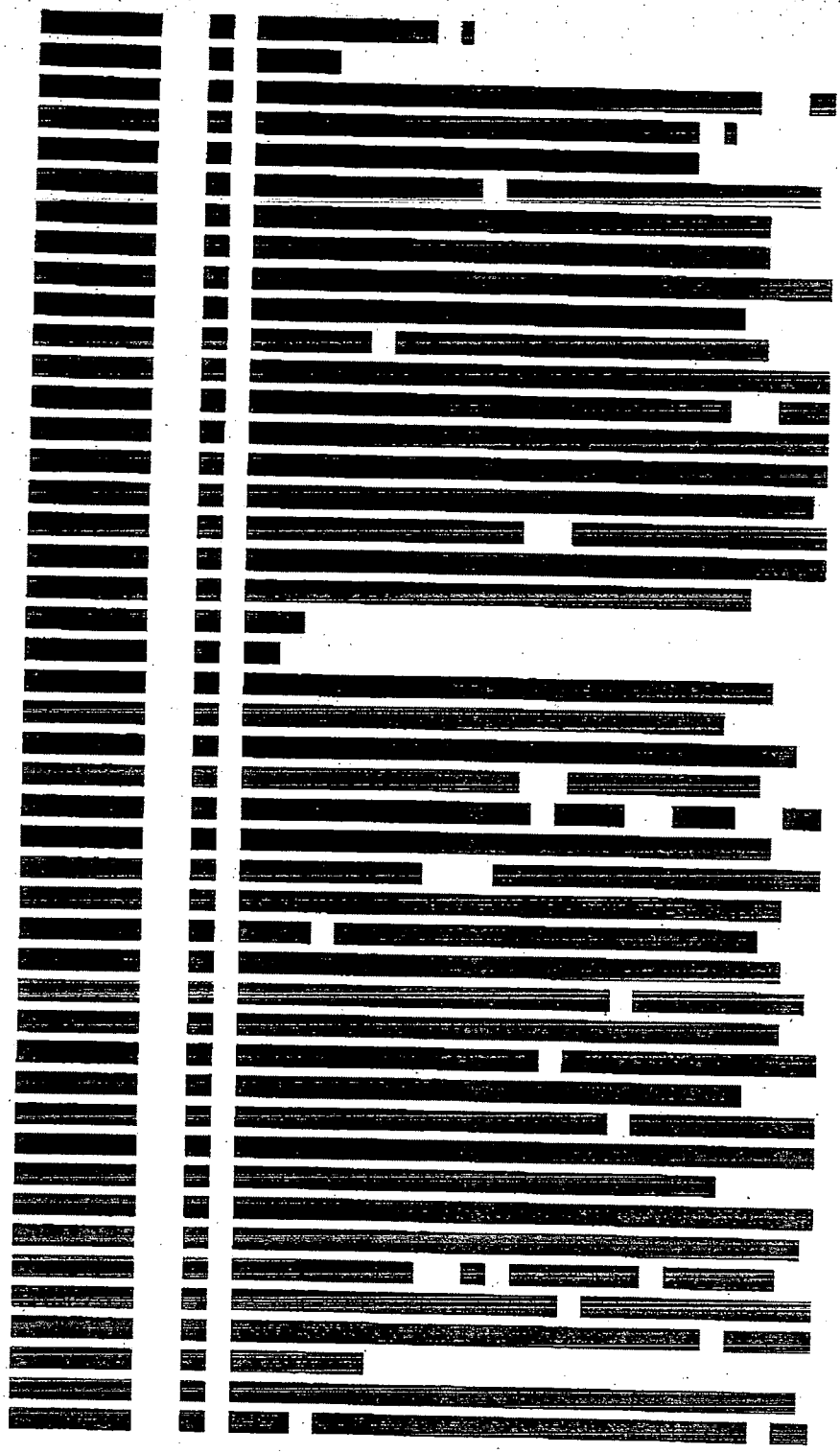

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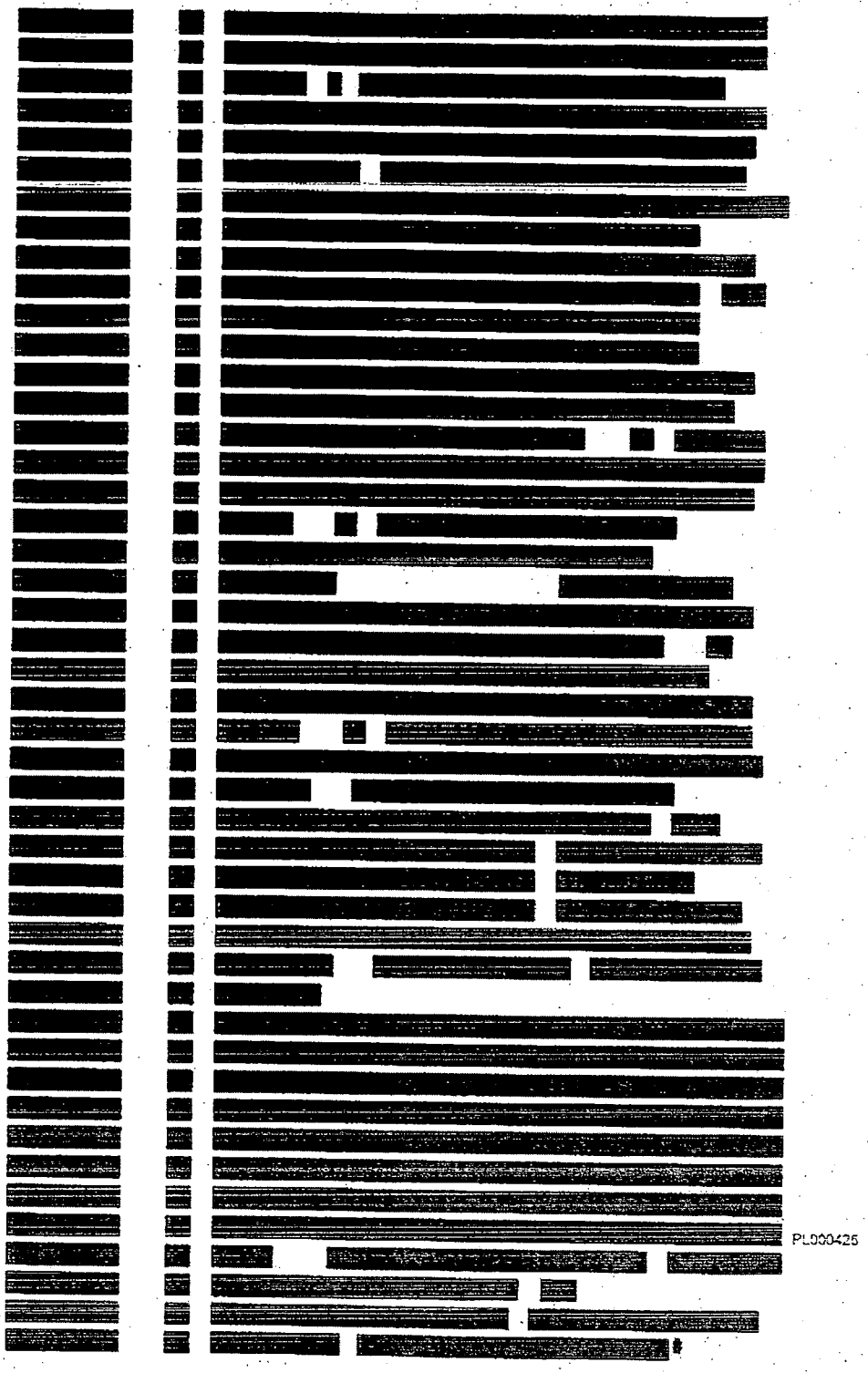
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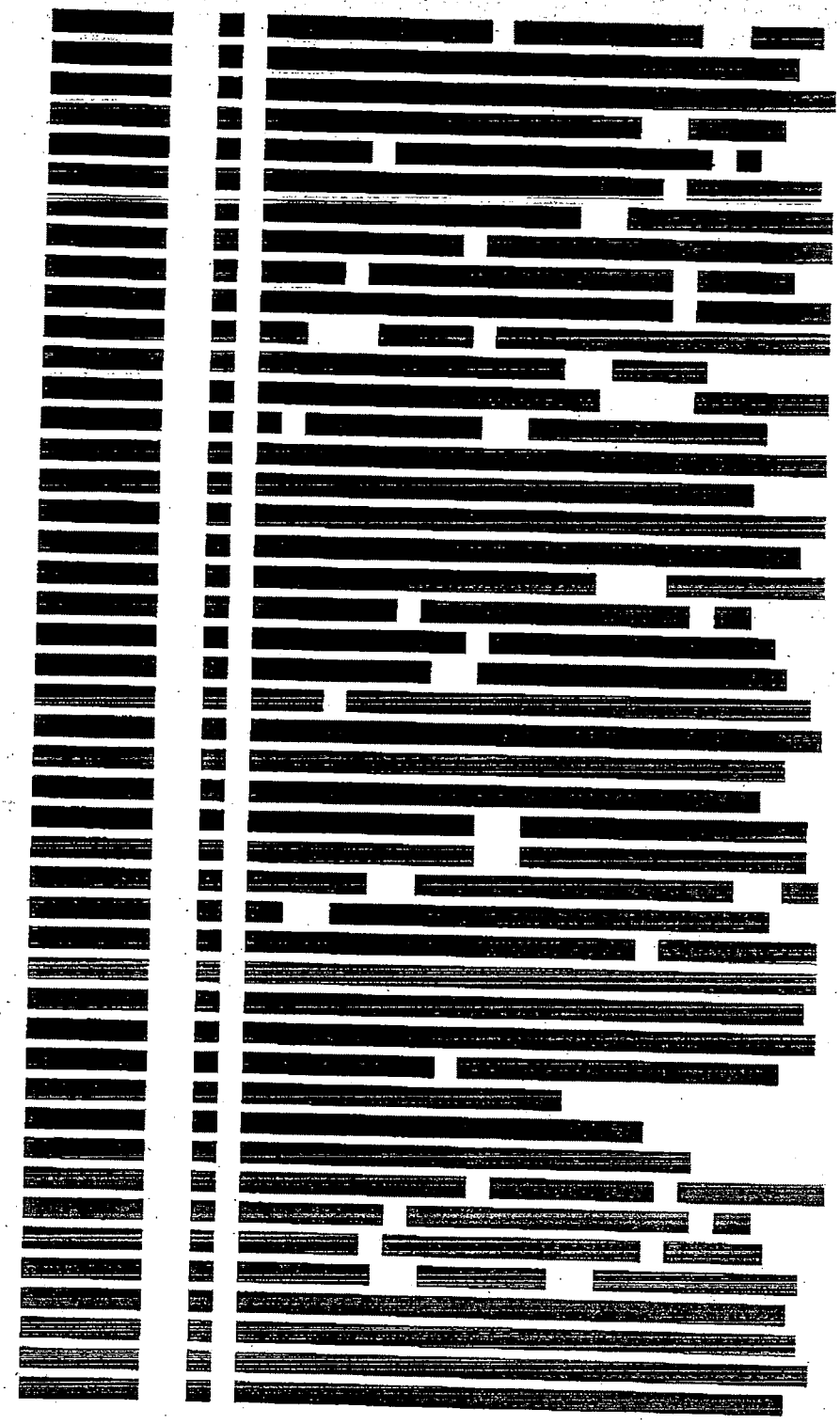

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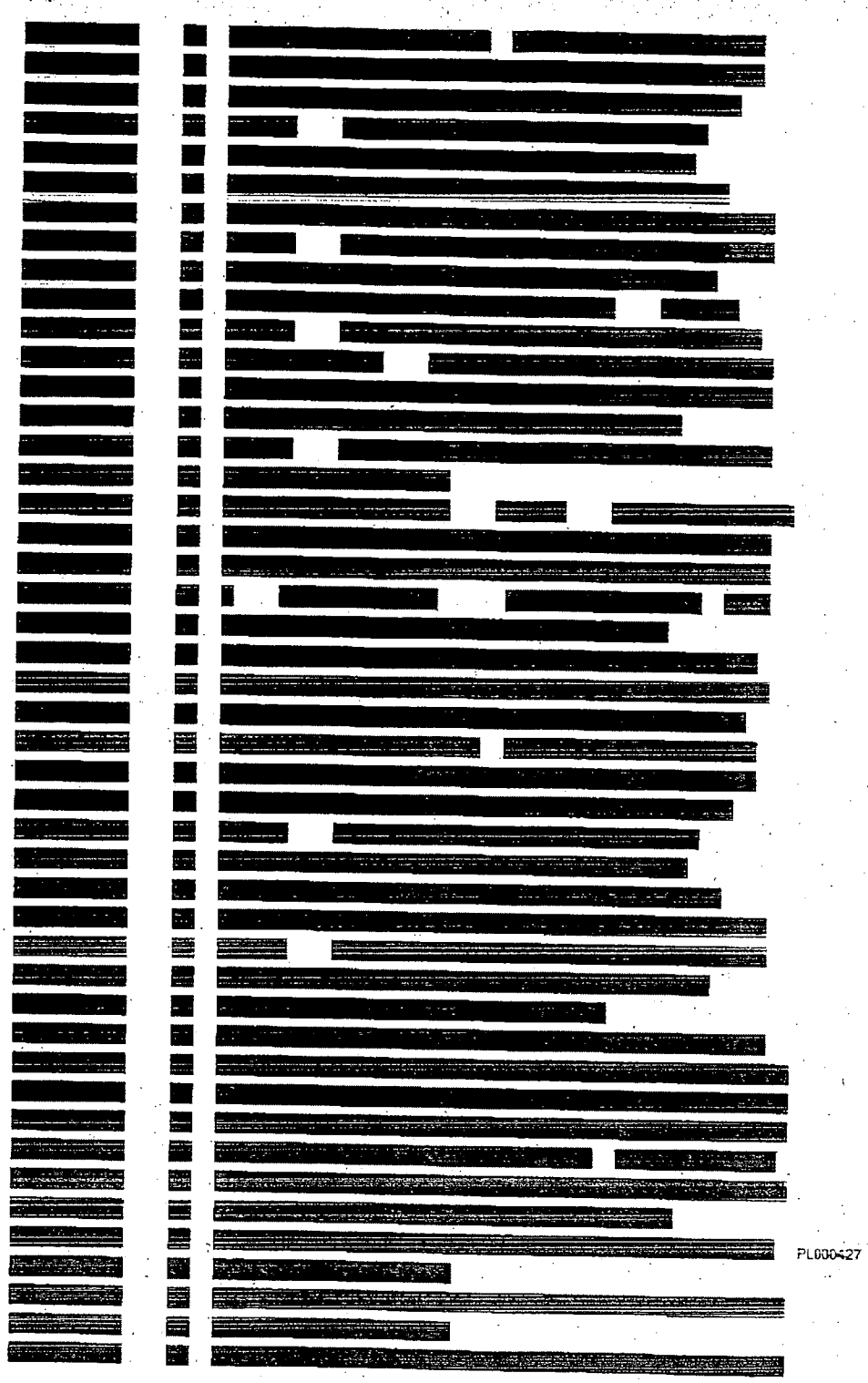
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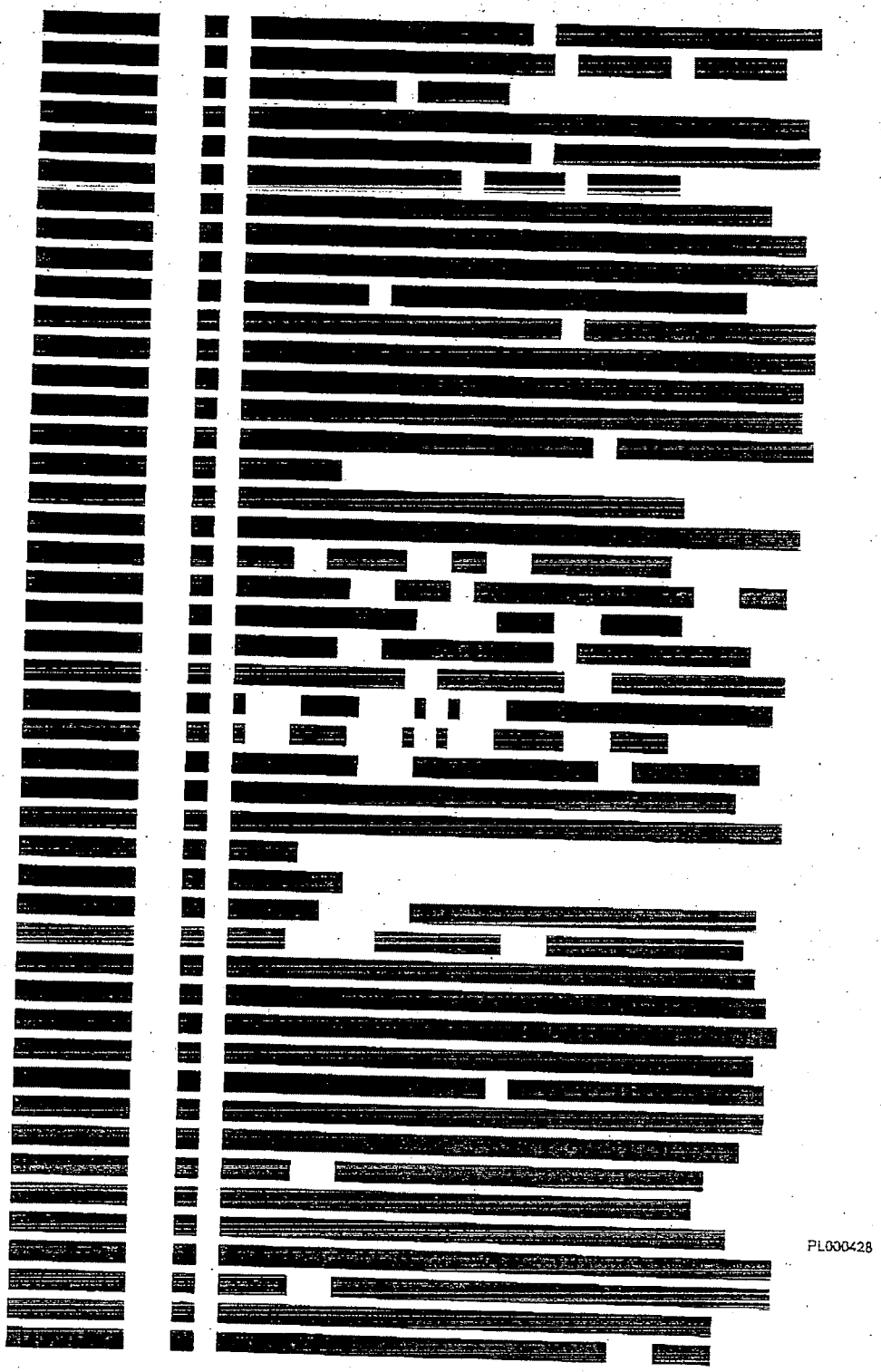
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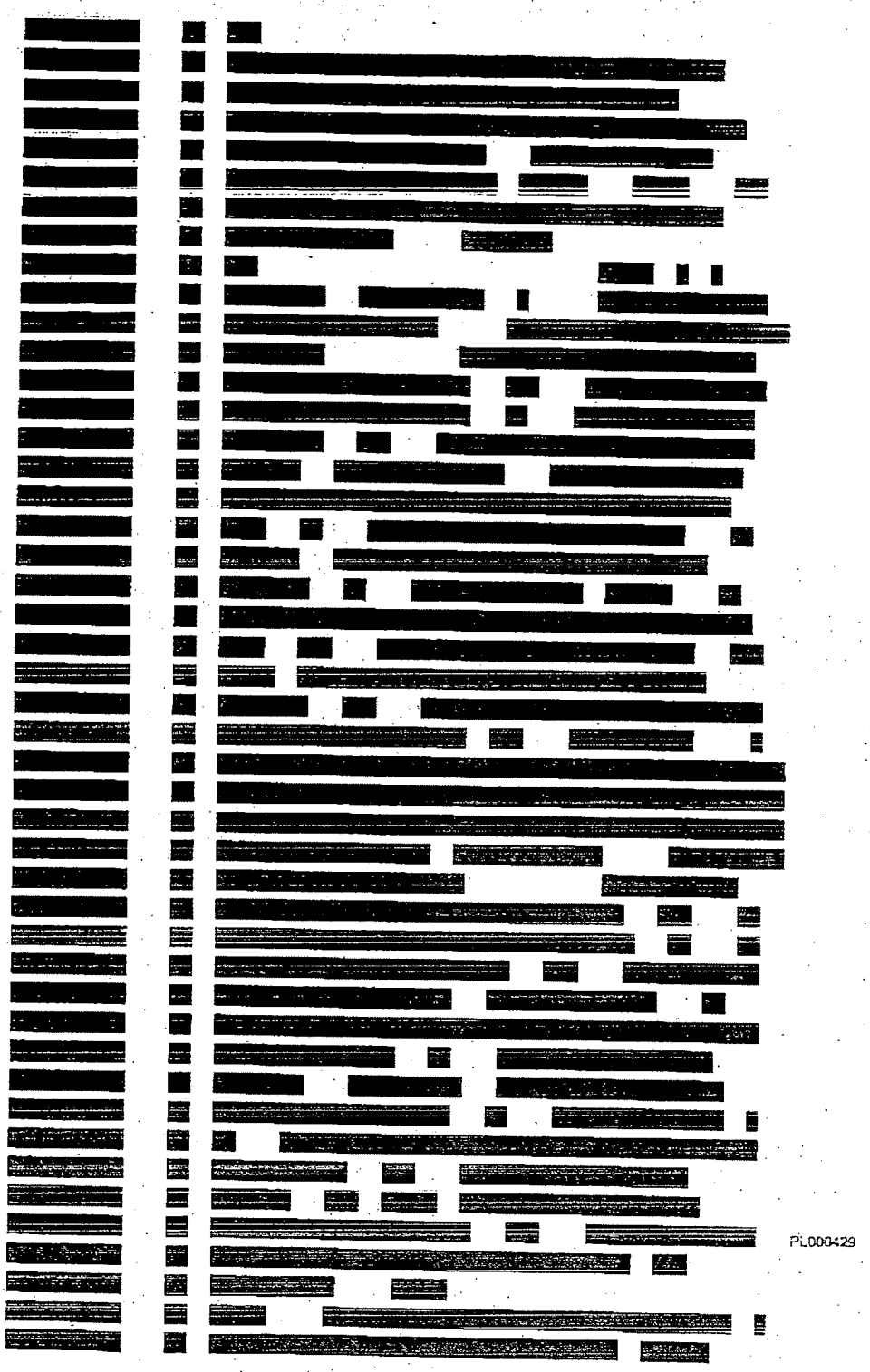
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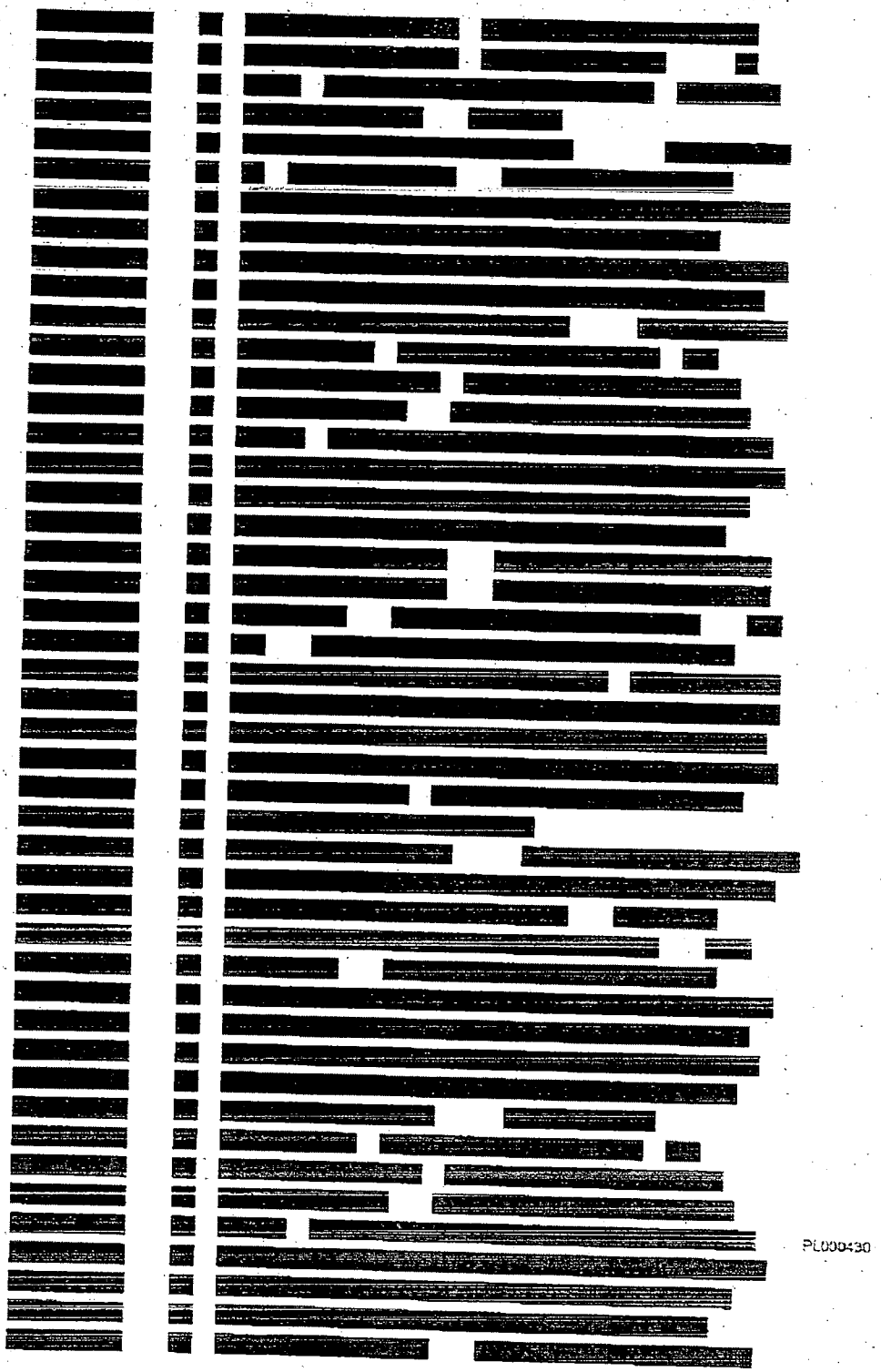
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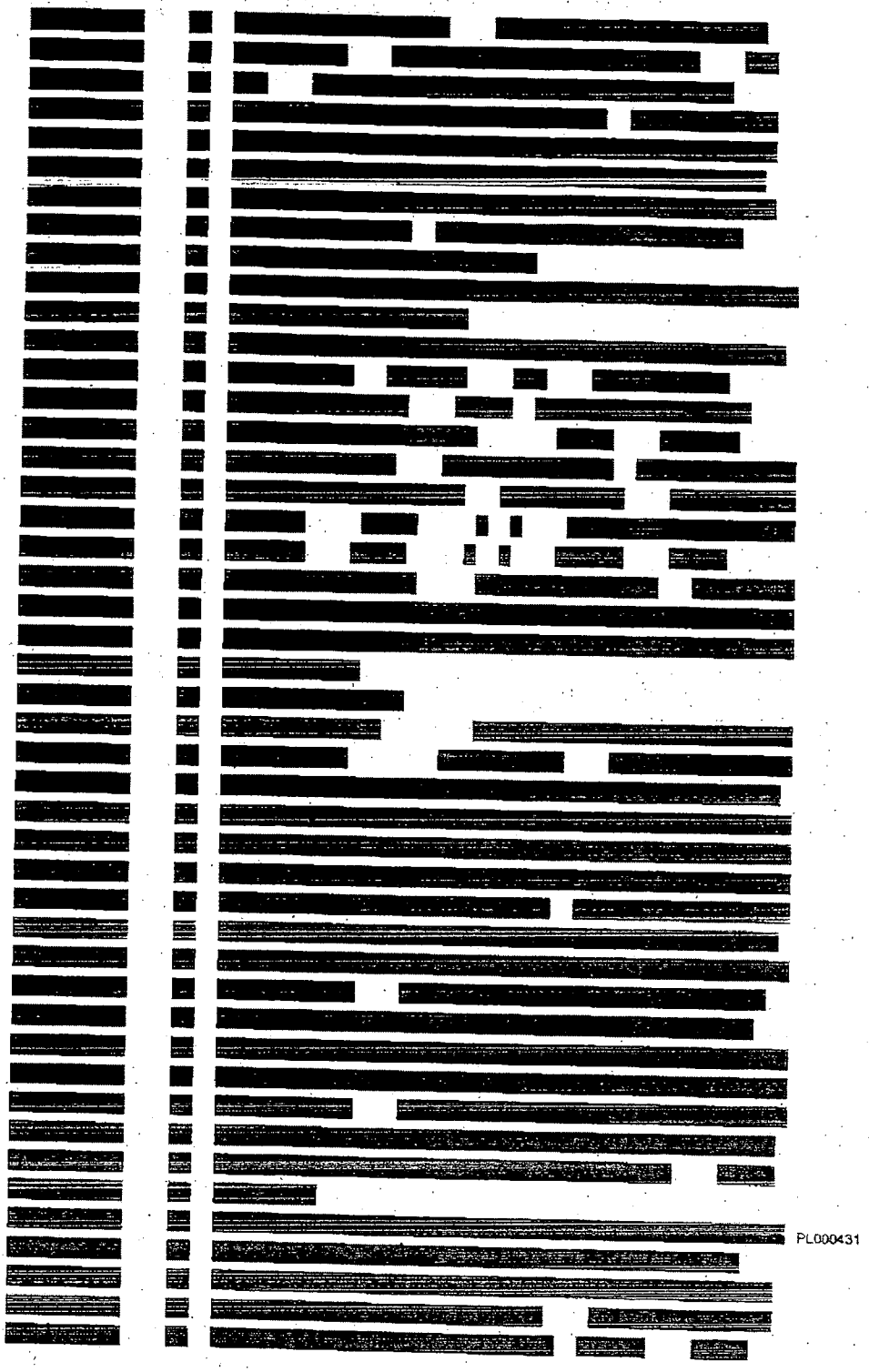
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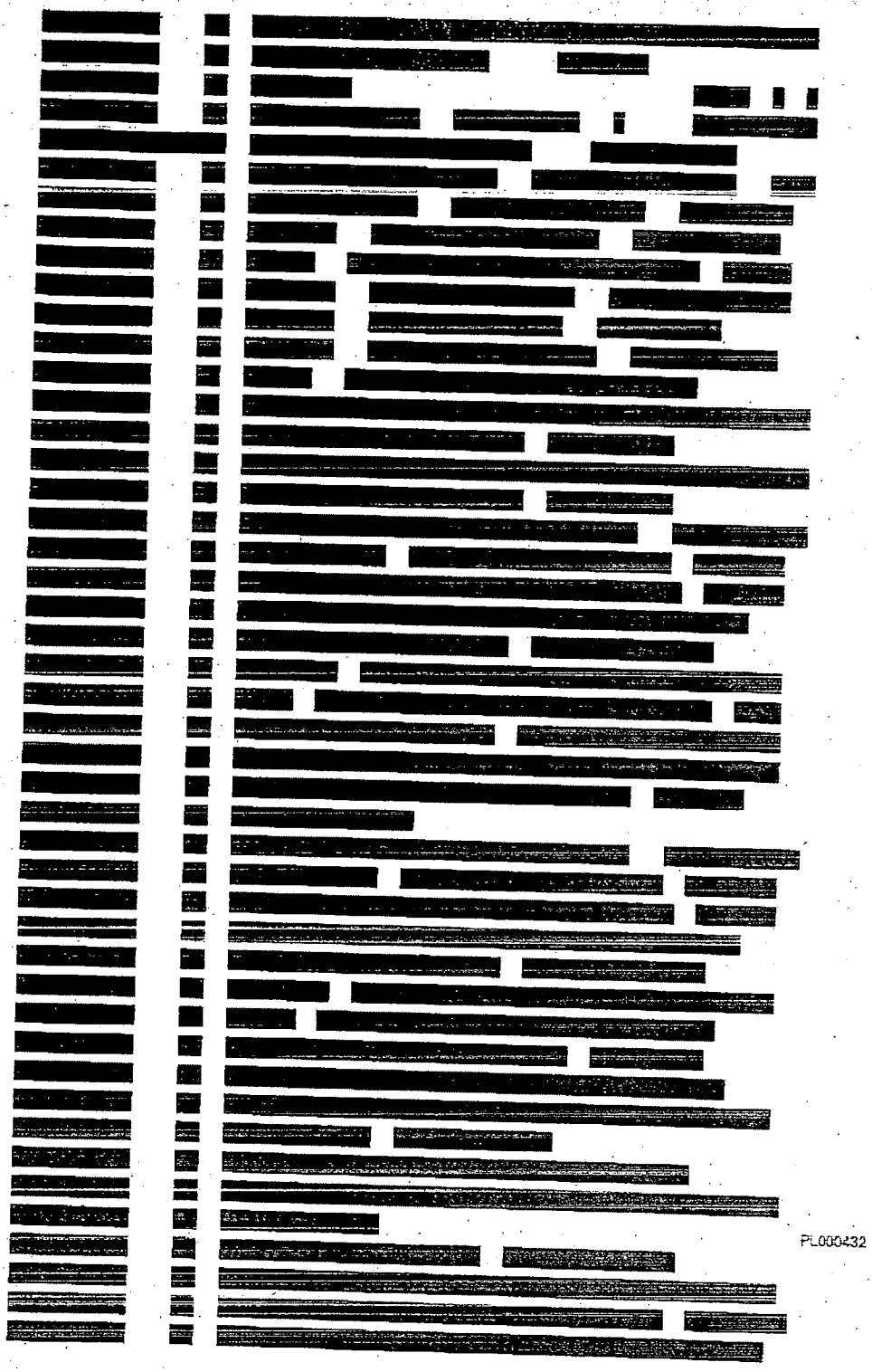
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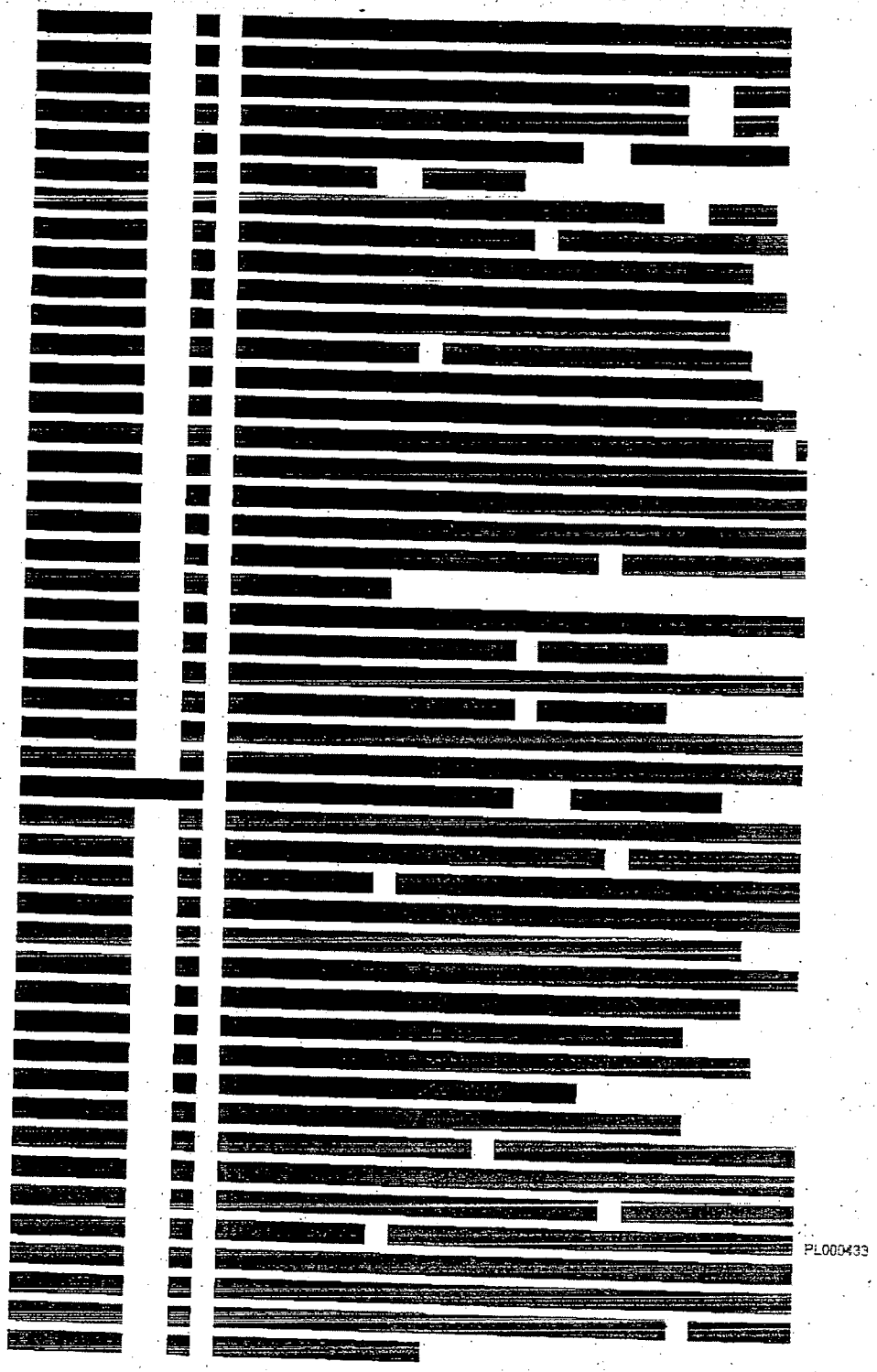
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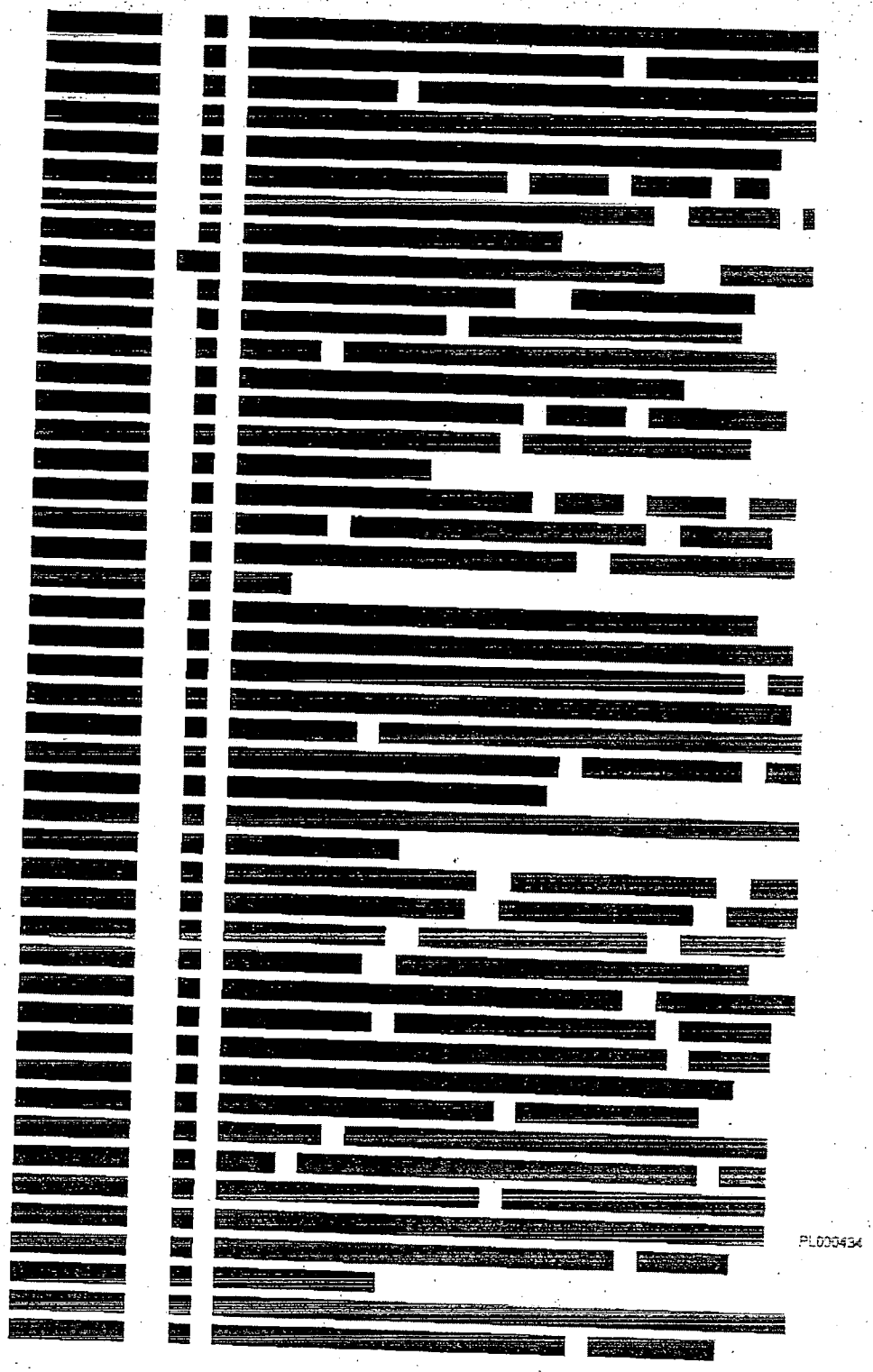
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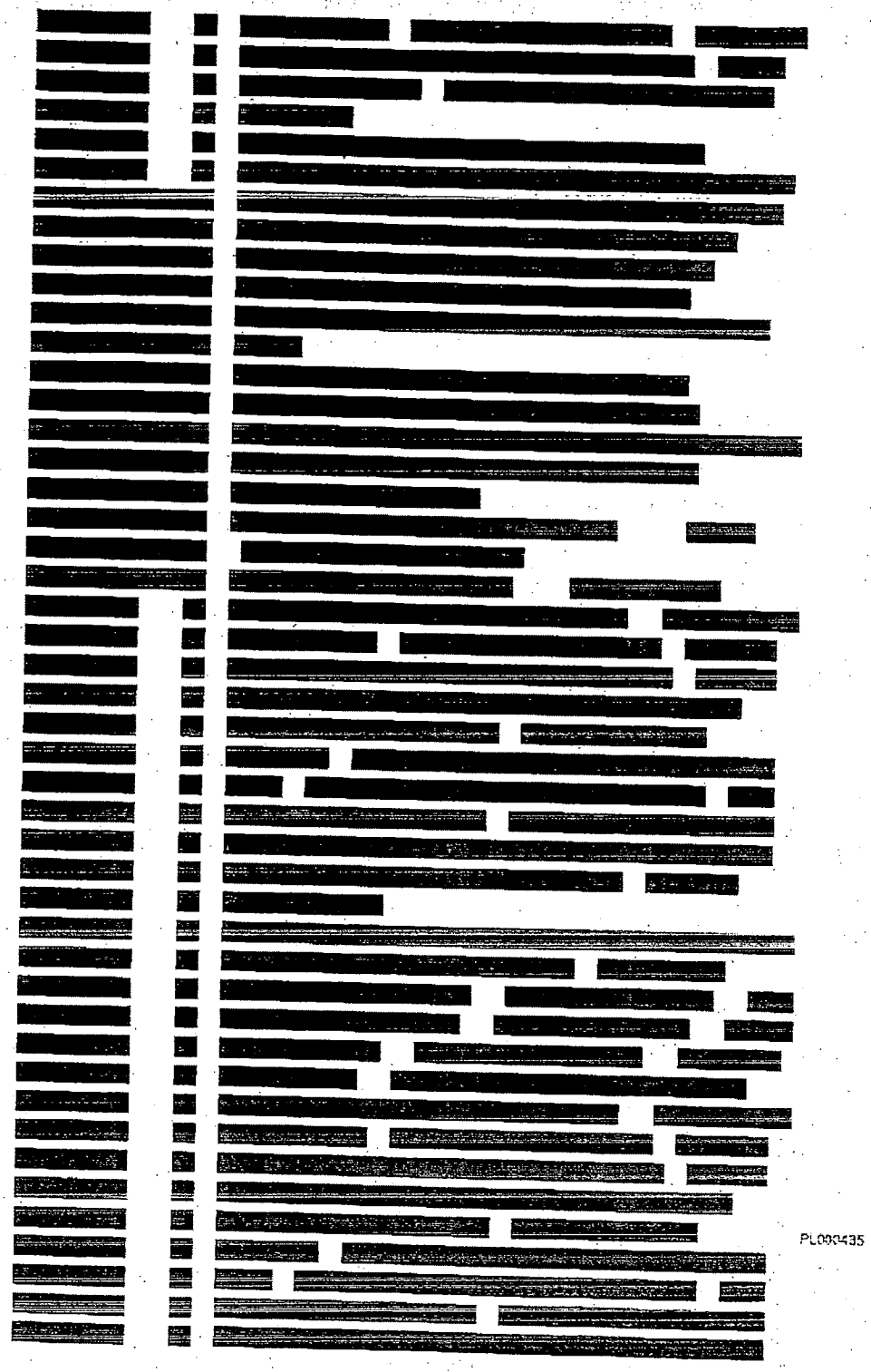
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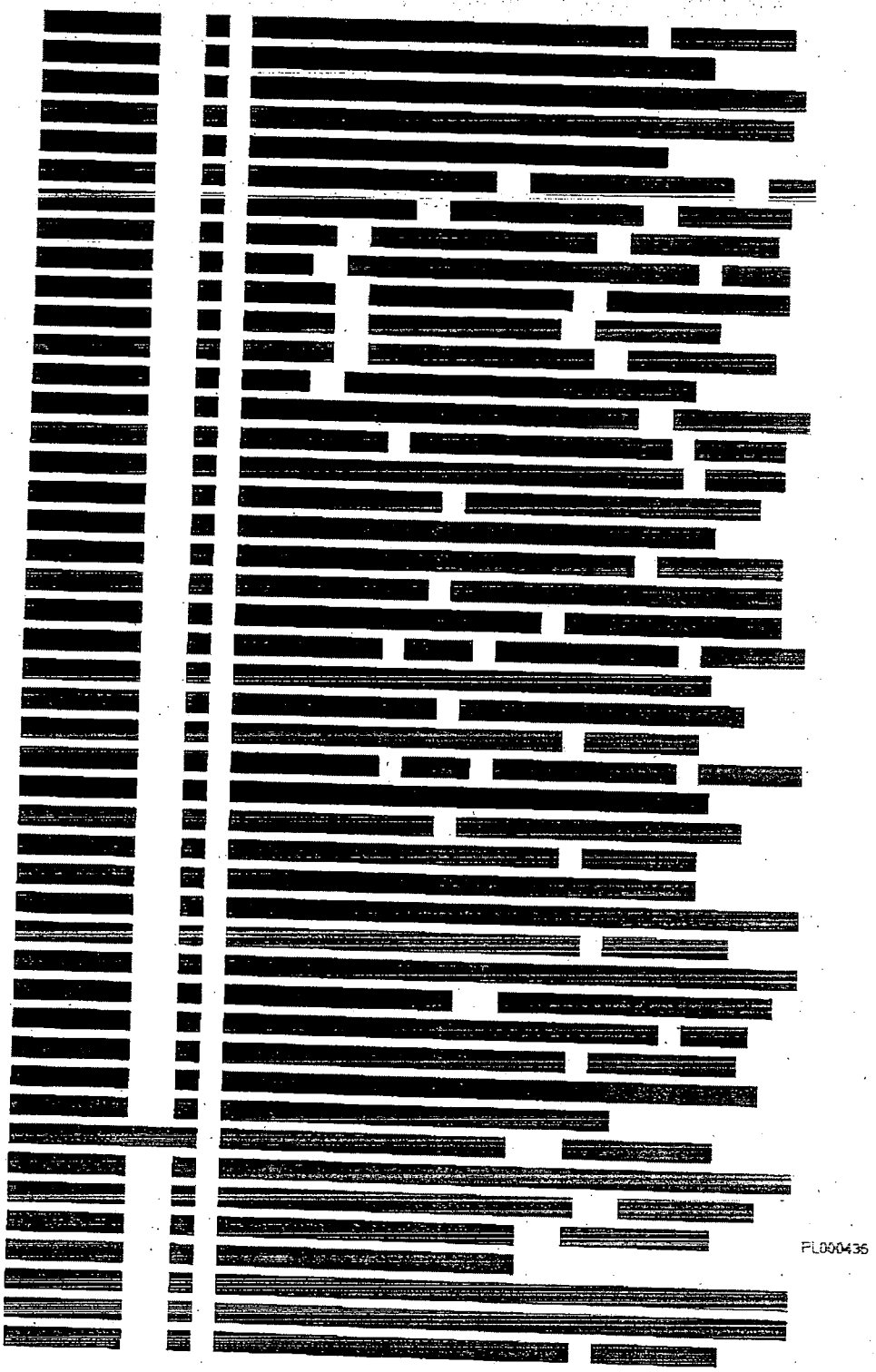
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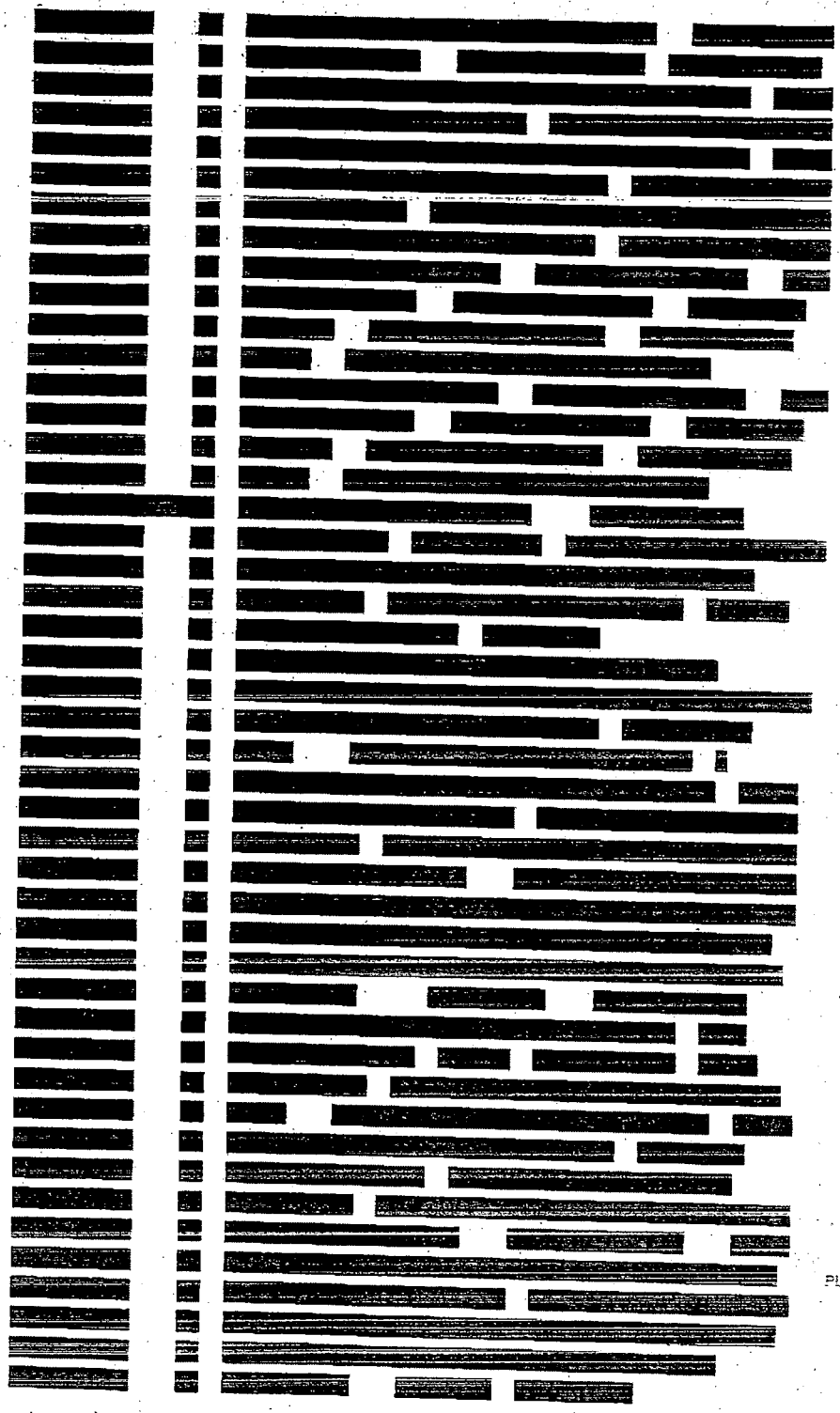
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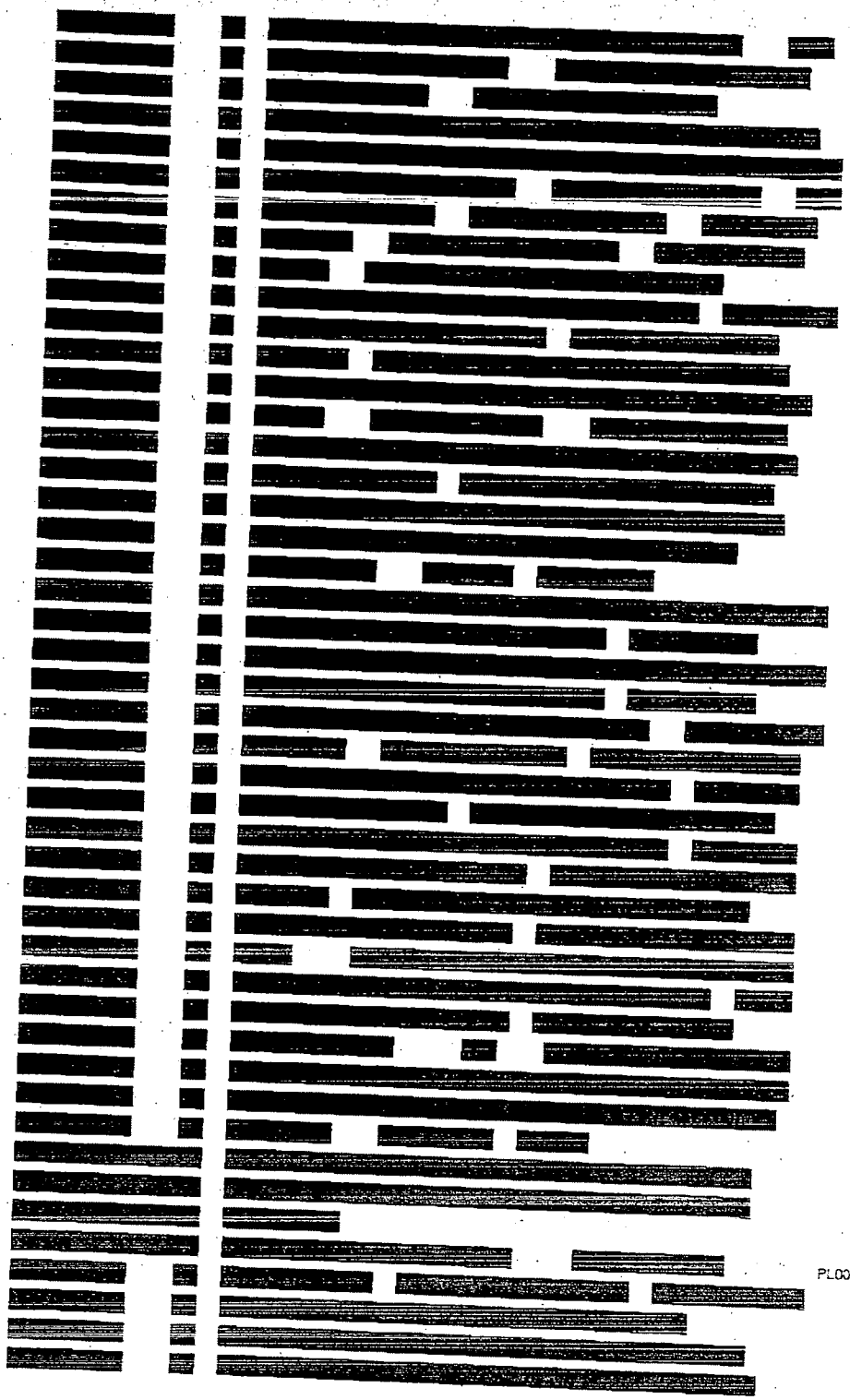

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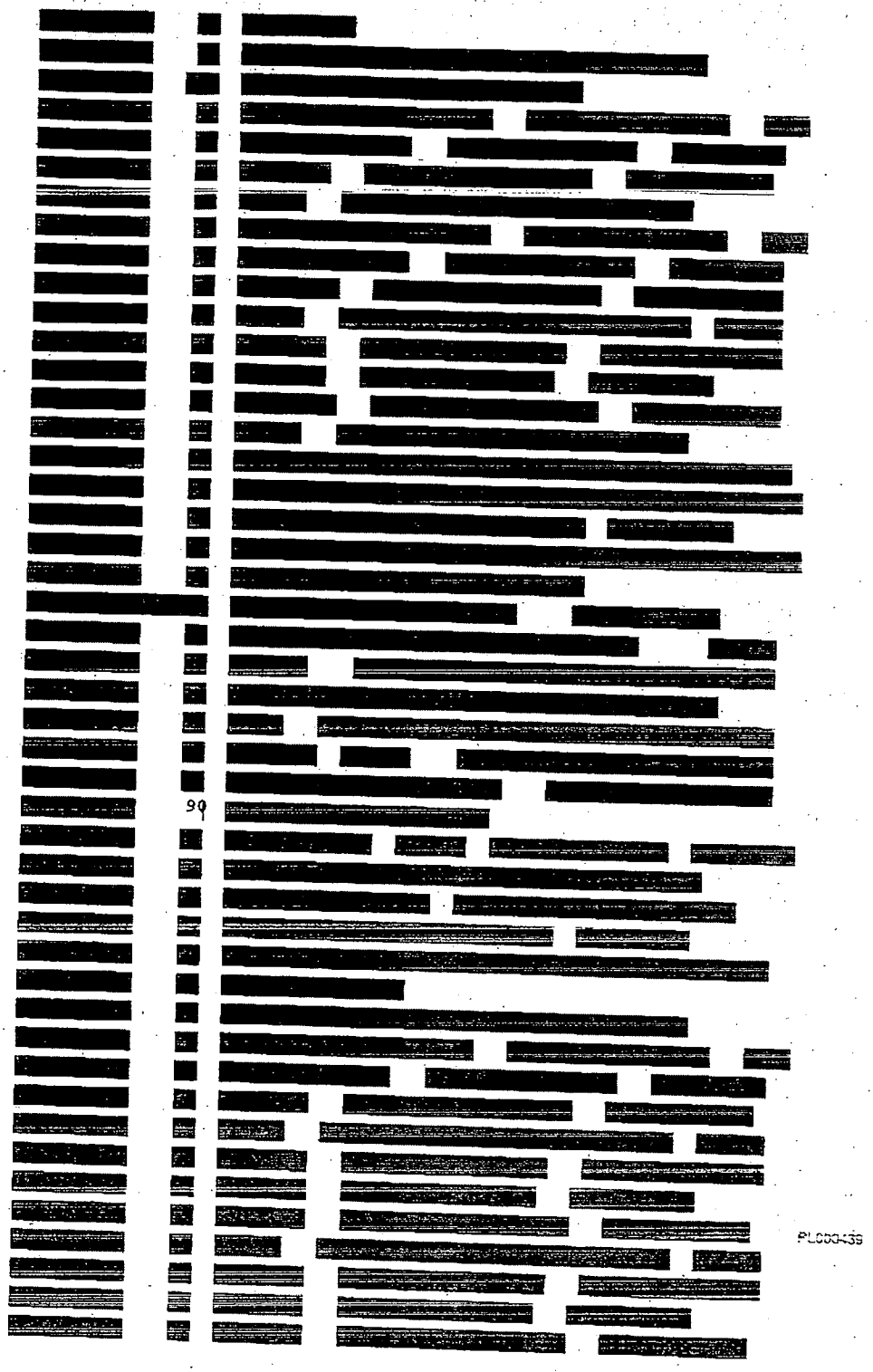
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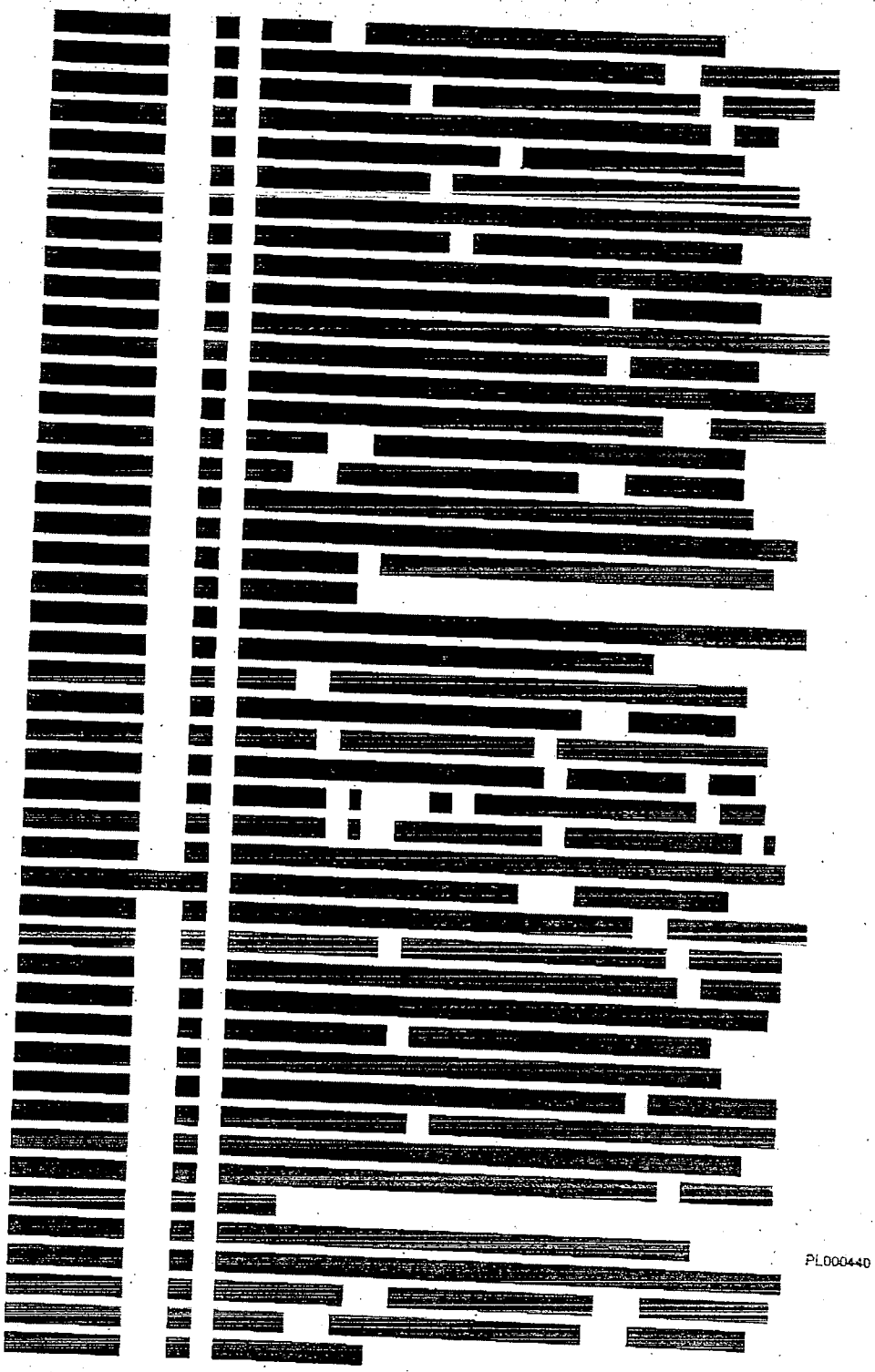
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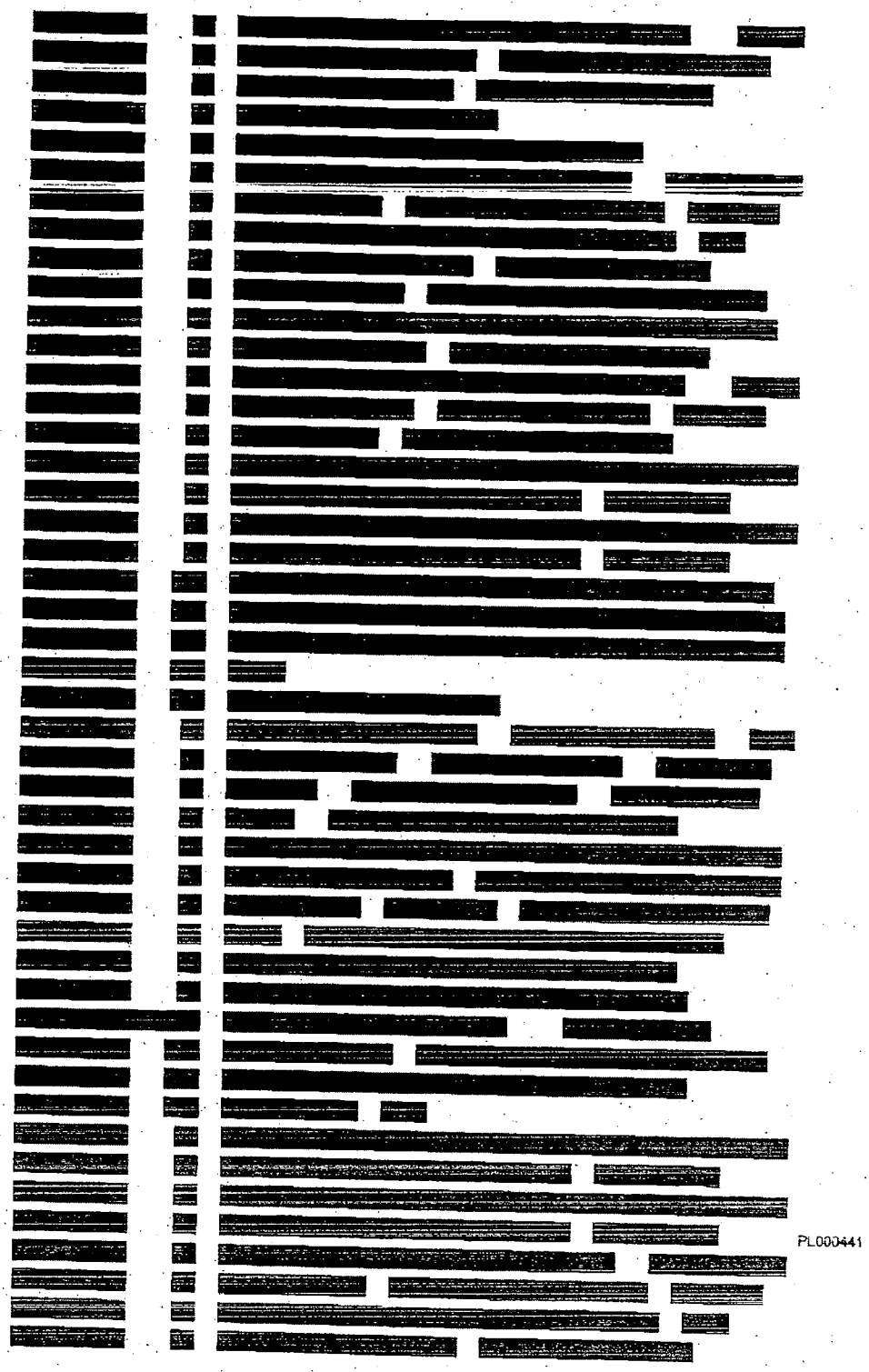
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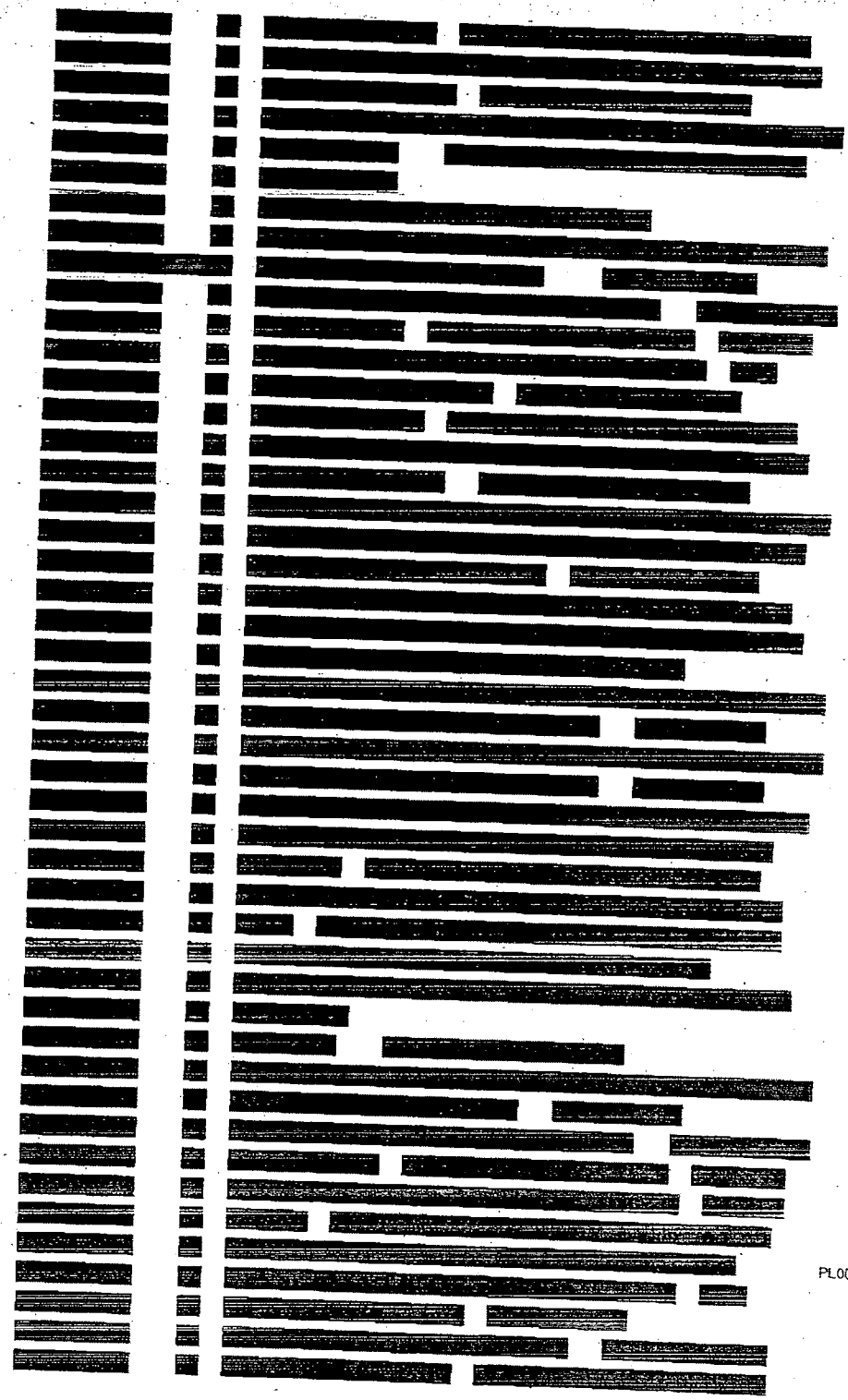
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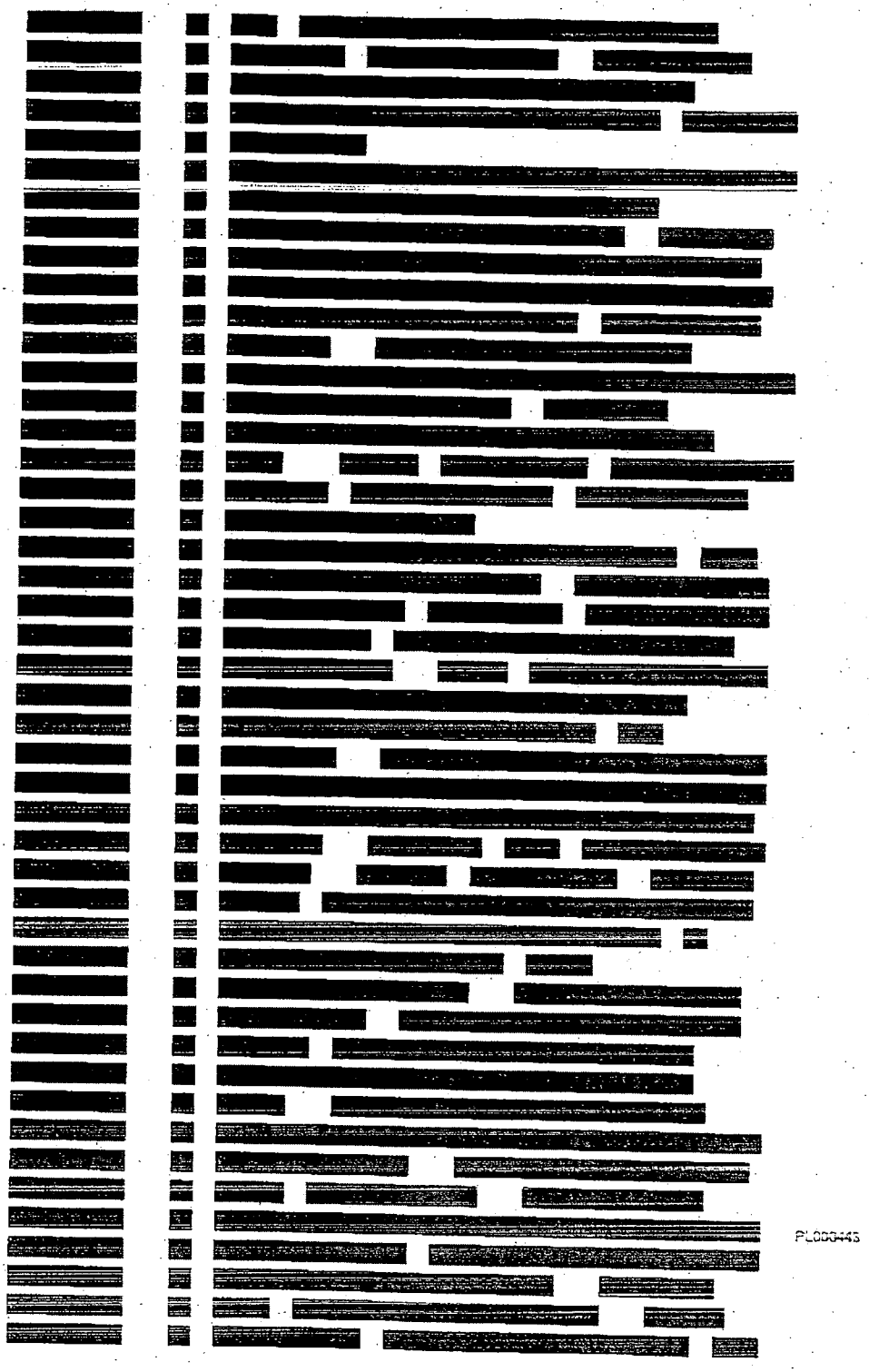
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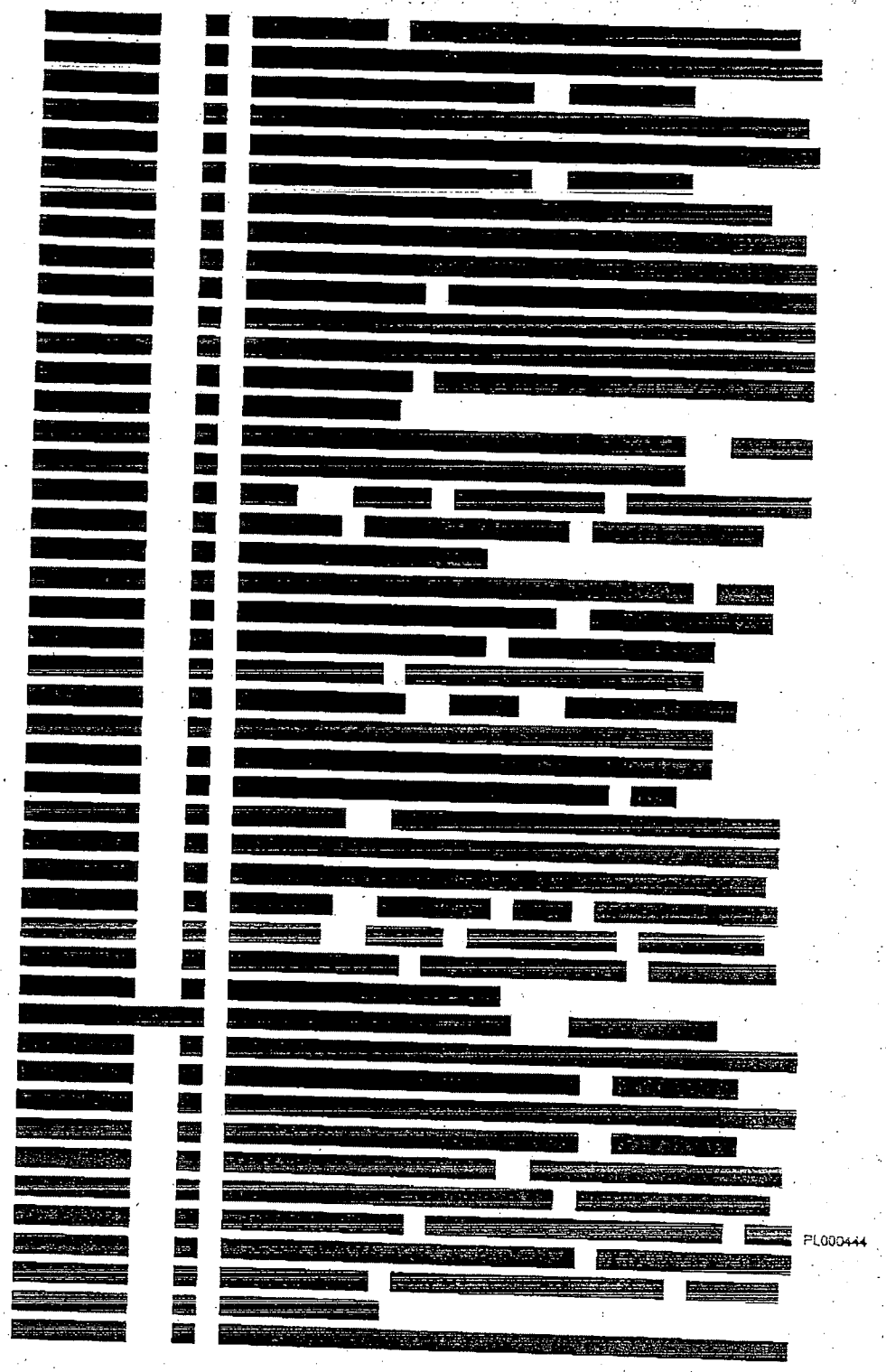
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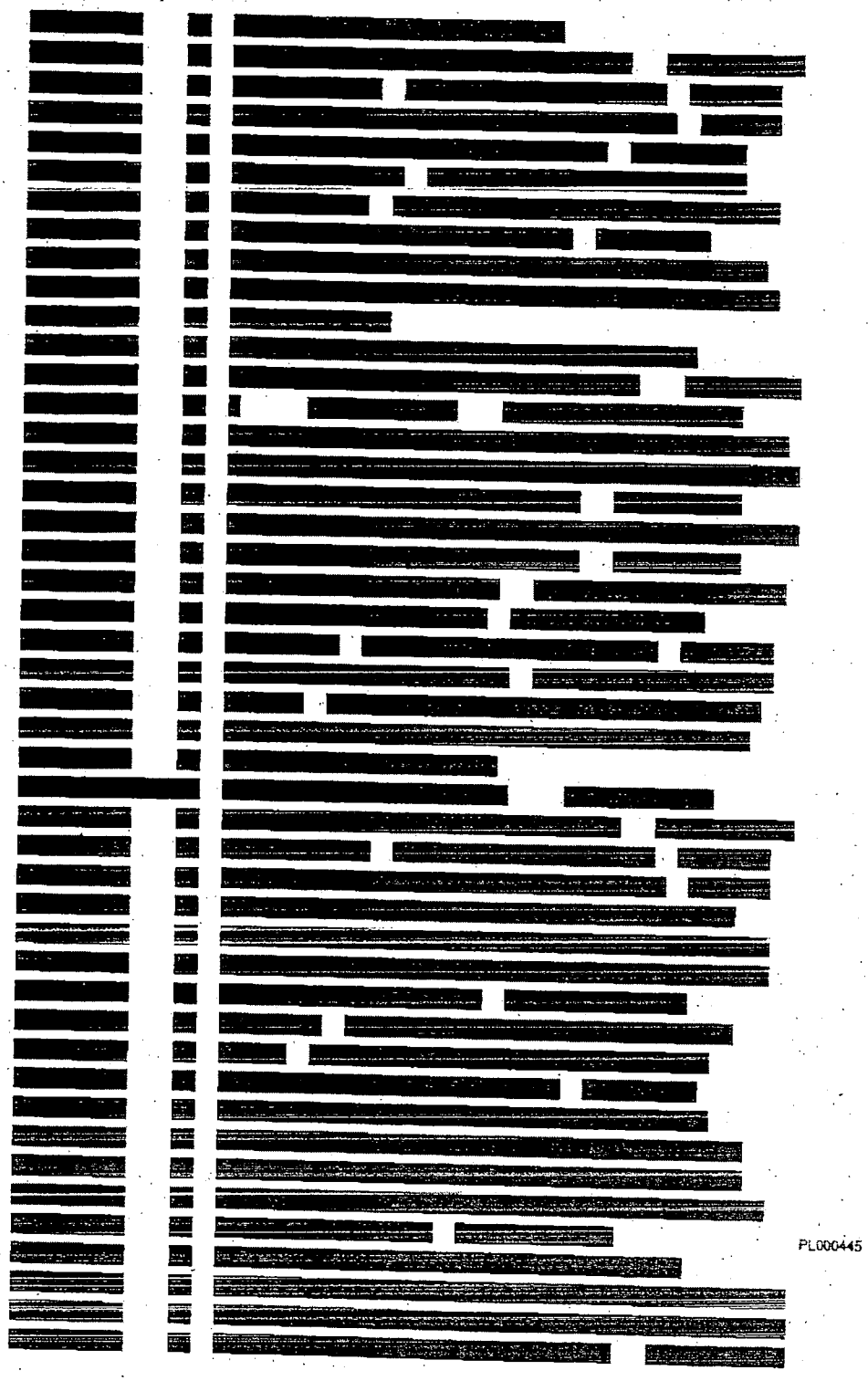
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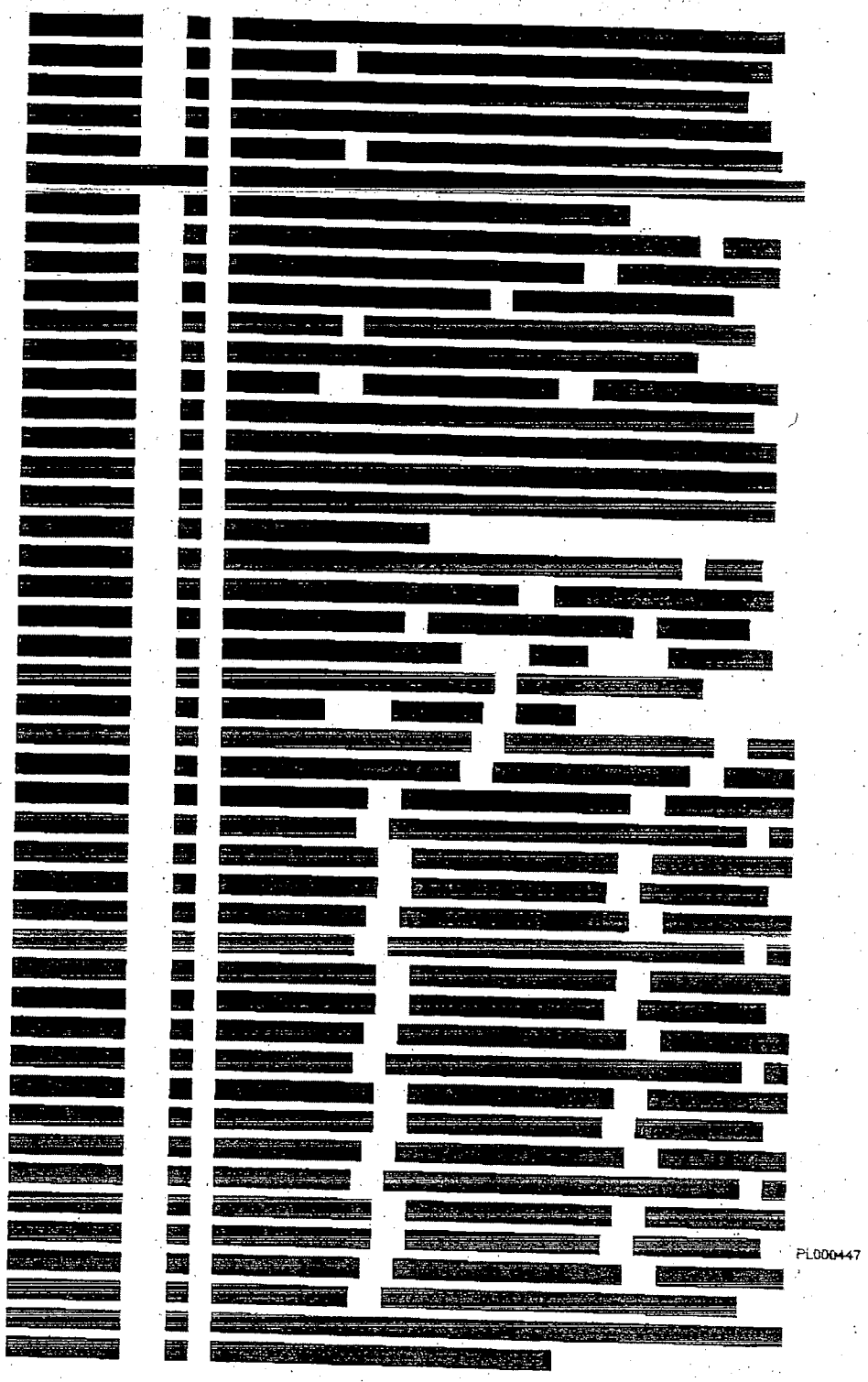
042214 DEF 90 21 30 (ADDED) F/U ITEM HOLD REVIEW, ADDRESSEE AK
042214 DEF 90 21 30 DATE 05/17/14, PRIORITY F/U DETAIL
042214 SYS 98 23 17 00098 P/I DOOR HANGER SPI 04/21/14,GOOD,OCC
041614 SYS 10049 CASE(TYPE = 781) CLOSED CASE NUMBER 0091449161
041514 SYS 99999 00 22 PI DOOR HANGER INSP REQ ON 041614
041114 SYS 30459 04/11/14 NCTL = 0 EXP DT = 0000000 CURR FL =
040814 SYS 77493 CASE(TYPE = 781) OPENED CASE NUMBER 0091449161
040414 IPD 999 DEMOGRAPHICS CHANGE LETTER 4/04/14
040414 COL 82550 16 40 PRIM BORR MAIL ADDR1 398 GLENWOOD DR CHNGD T
040414 COL 82550 O C/O TOM G WOODRUFF PRIM BORR MAIL ADDR2 C
040414 COL 82550 HNGD TO 220 RICHLANDAVE WEST PRIM BORR MAIL
040414 COL 82550 CITY WARRENVILLE CHNGD TO AIKEN PRIM BORR MA
040414 COL 82550 IL ZIP 29851 CHNGD TO 29801
040414 SYS 82550 CASE(TYPE = 545) CLOSED CASE NUMBER 0091152307
040414 COL 82550 16 40 ***DMARS/ATT REP/CASE 545 ACCT OPEN FOR RES
040414 COL 82550 EARCH PURPOSES ONLY UPDATED BORROWER TAB WI
040414 COL 82550 TH ATTORNEY INFO AND CLOSED CASE 545 PLEASE
040414 COL 82550 WORK BAU
040414 SYS 90 16 40 ***DMARS/ATT REP/CASE 545 ACCT OPEN FOR RES
040414 SYS 90 PURPOSES ONLY UPDATED BORROWER TAB WITH ATTORNE
040414 SYS 90 INFO AND CLOSED CASE 545 PLEASE WORK BAU

[redacted]

PL000446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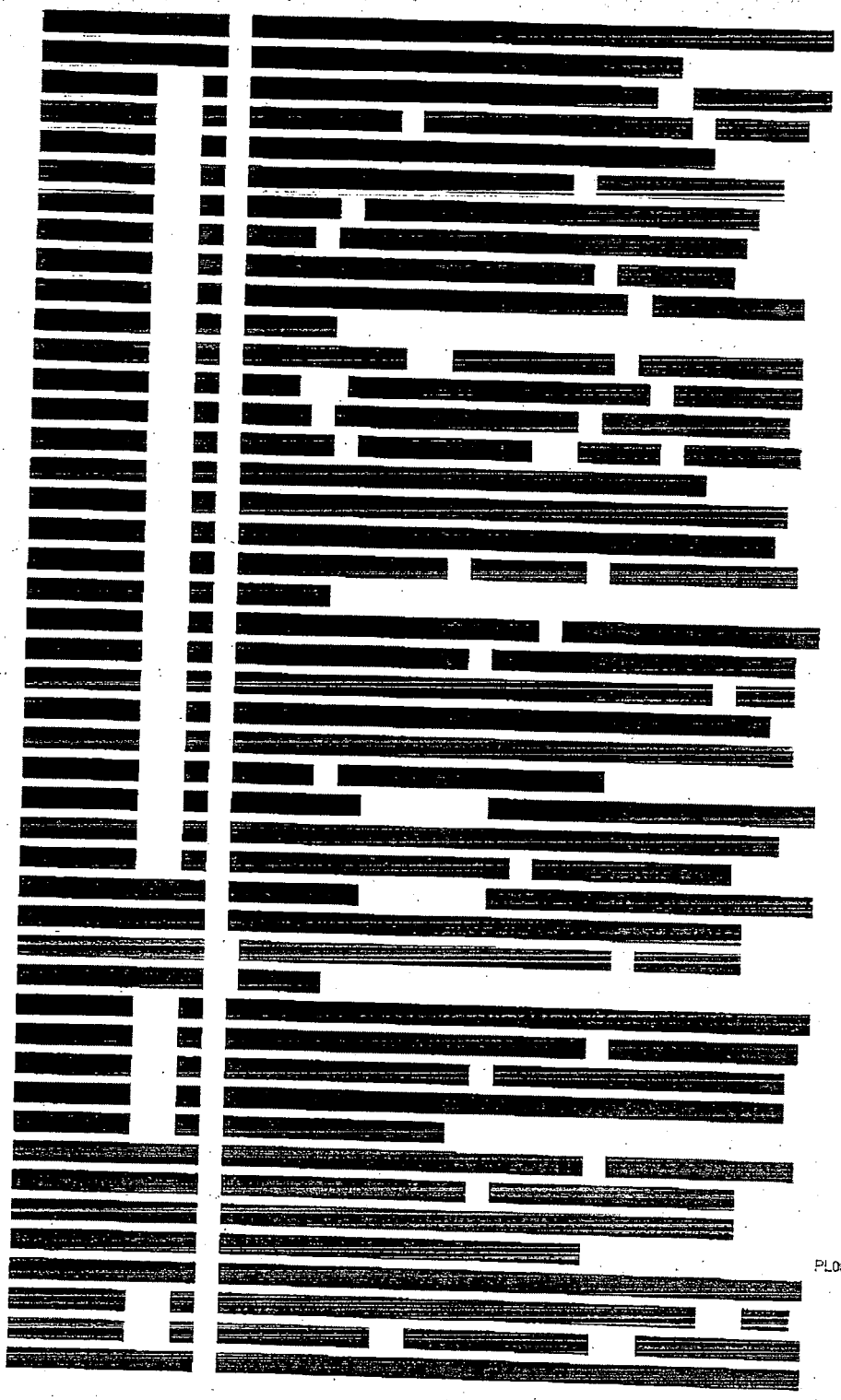
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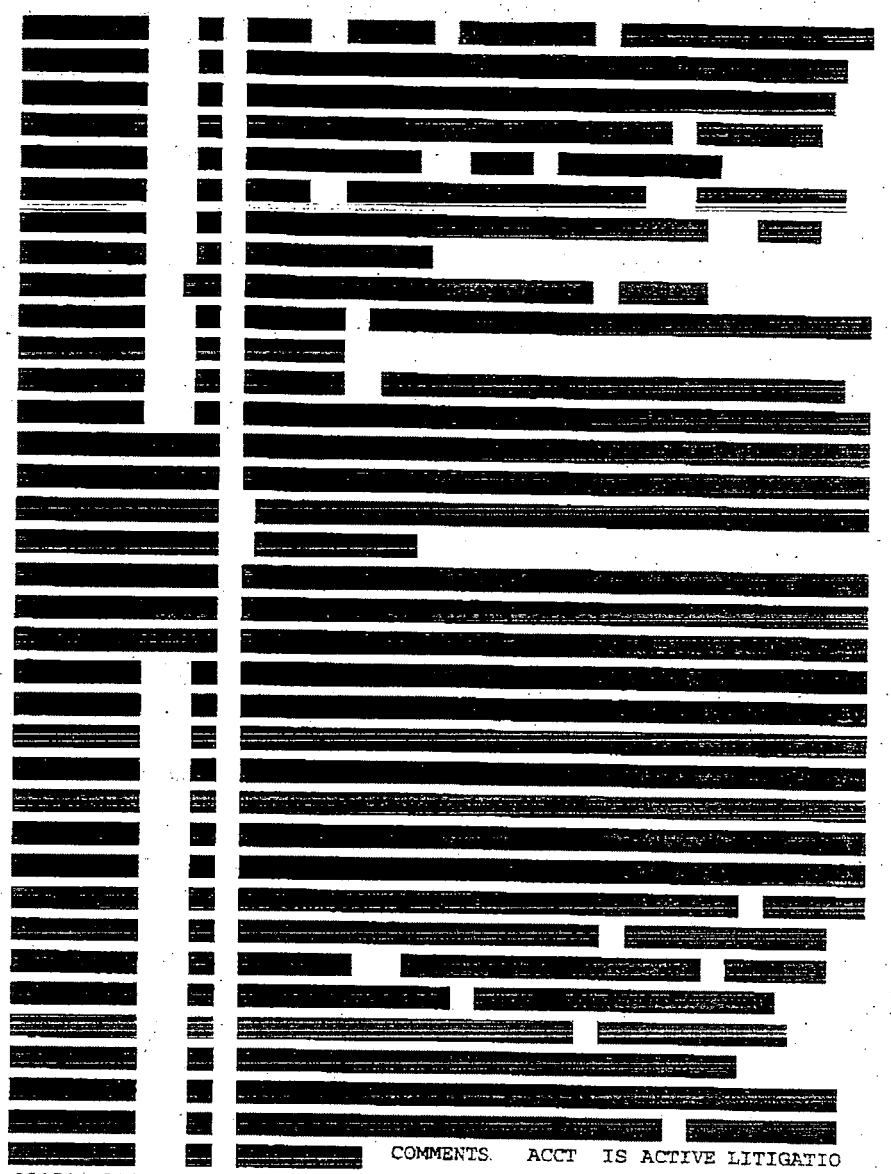

COMMENTS. ACCT IS ACTIVE LITIGATIO

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031714 SYS     90  NO CONTACT EXTERIOR ONLY INSPECTIONS
031714 SYS     90  14 51 JK**********FLAG FOR EXTERIOR INSPECTIONS
031714 SYS     90  ONLY**********
031714 COL 94123   17 34 ATTY NAME CHNGD  TOM G  WOODRUFF / PH # 8036
031714 COL 94123   491910
031714 SYS 94123                CEASE AND DESIST FL CHANGED FROM   TO S
031714 SYS 94123   PRIM HOME    DO NOT TEXT         CHANGED FROM Y TO
031714 SYS 94123   SCND HOME    BAD PHONE FLAG      CHANGED FROM   TO N
031714 SYS 94123   SCND WORK    BAD PHONE FLAG      CHANGED FROM   TO N
031714 SYS 94123   SCND CELL    BAD PHONE FLAG      CHANGED FROM   TO N
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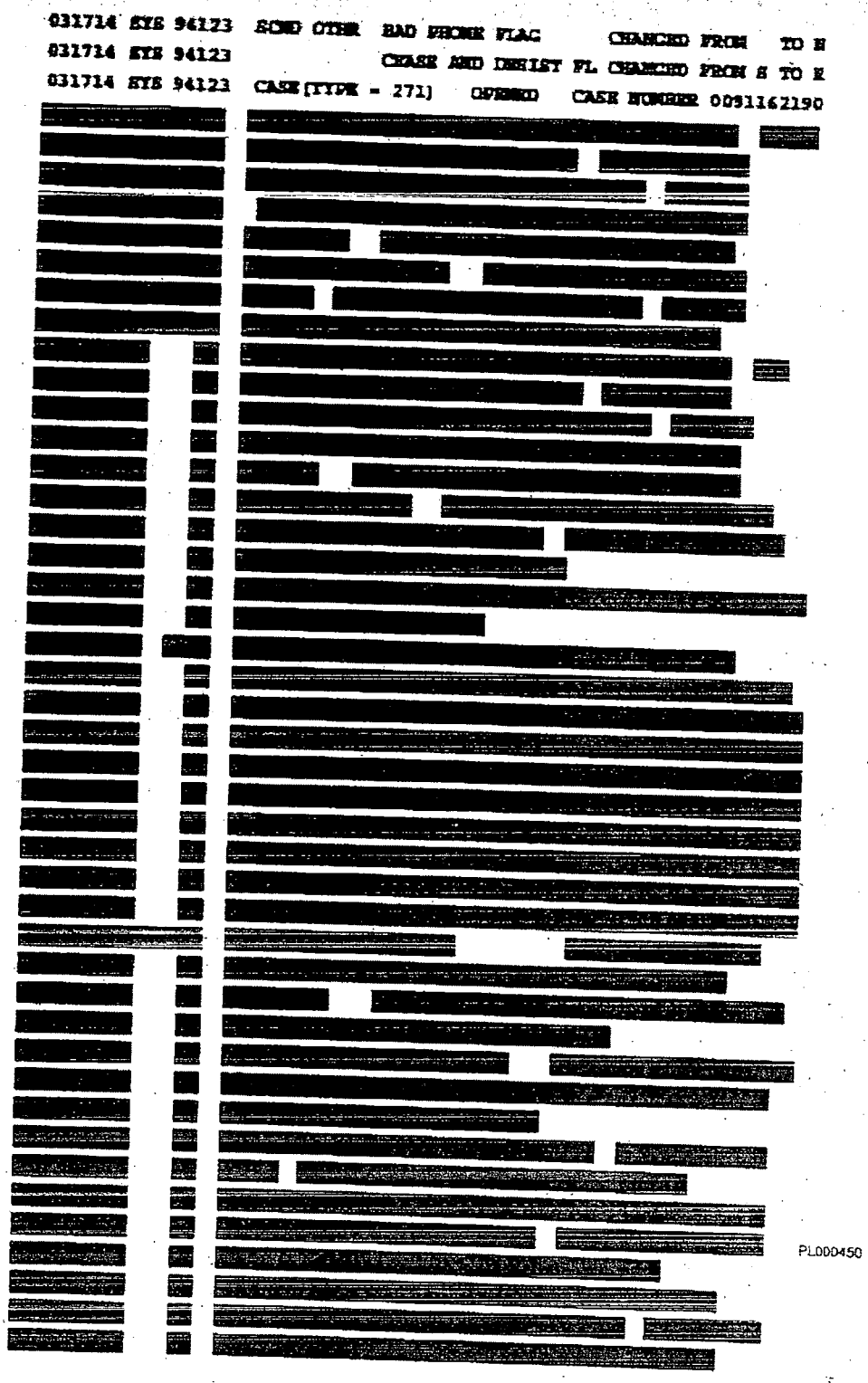
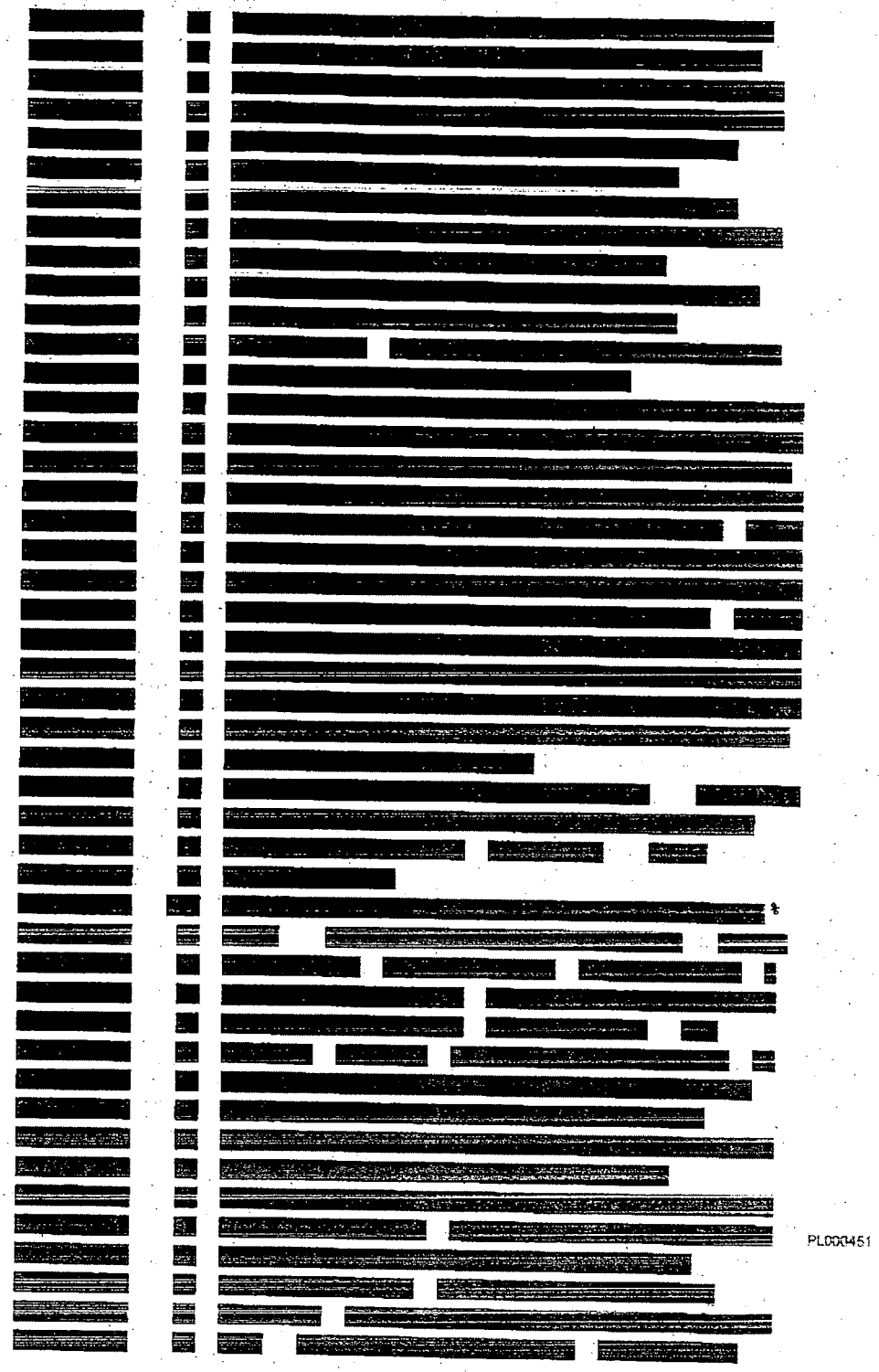
PL000448


031714 SYS 94123 SCHD OTHR BAD PHONE FLAG CHANGED FROM TO N
031714 SYS 94123 CEASE AND DESIST FL CHANGED FROM S TO E
031714 SYS 94123 CASE (TYPE = 271) OPENED CASE NUMBER 0091162190
PL000450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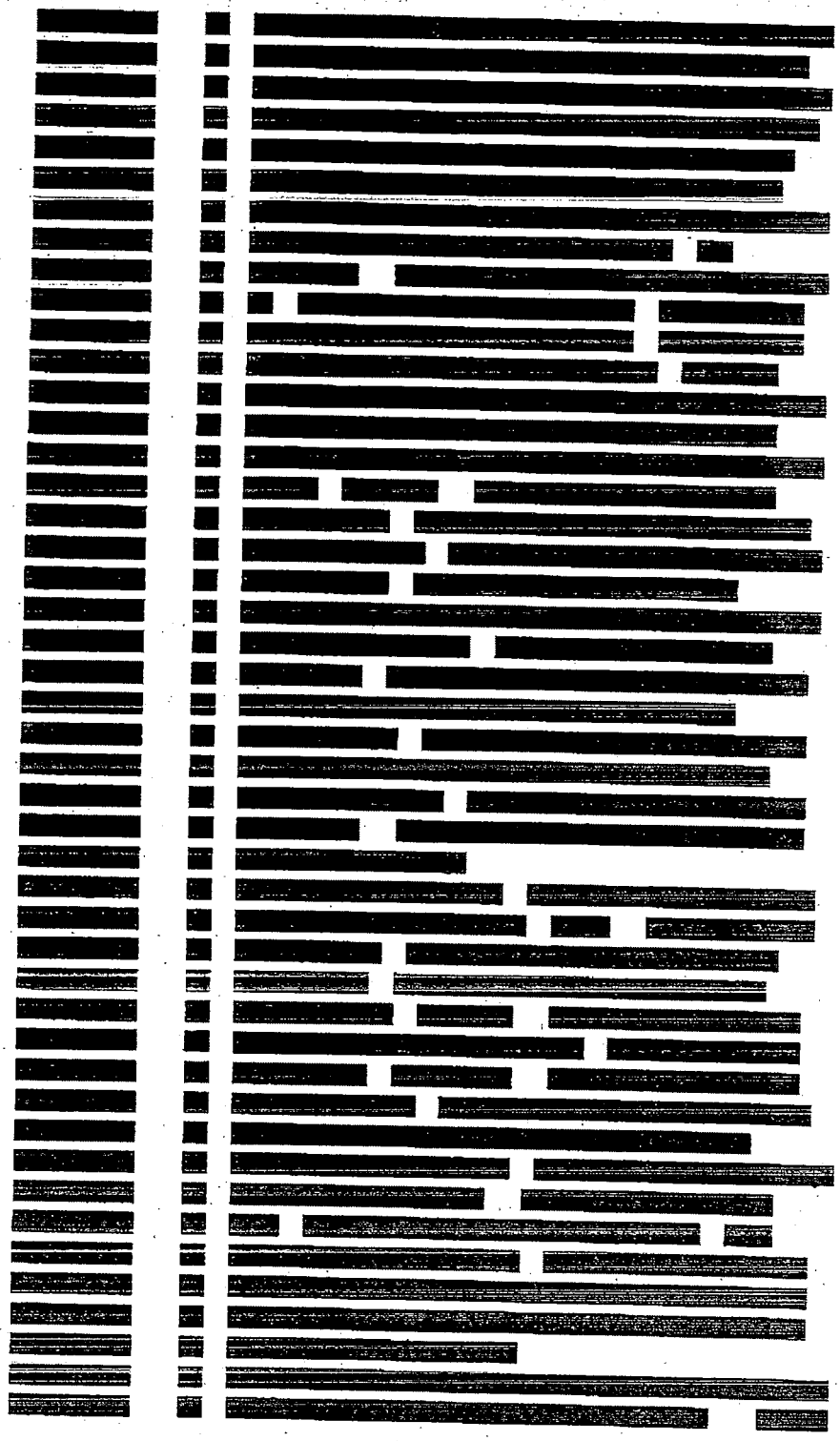

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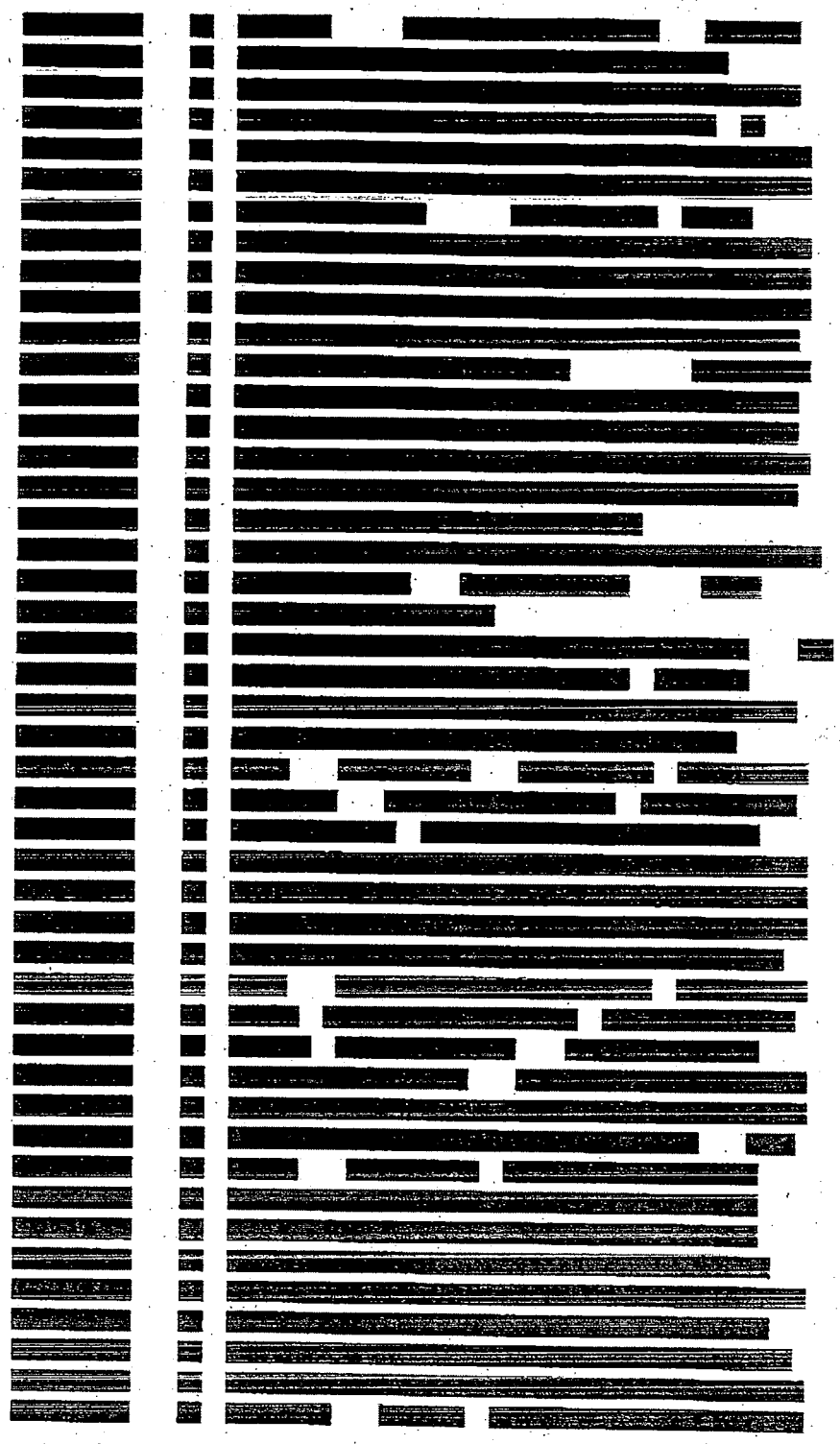

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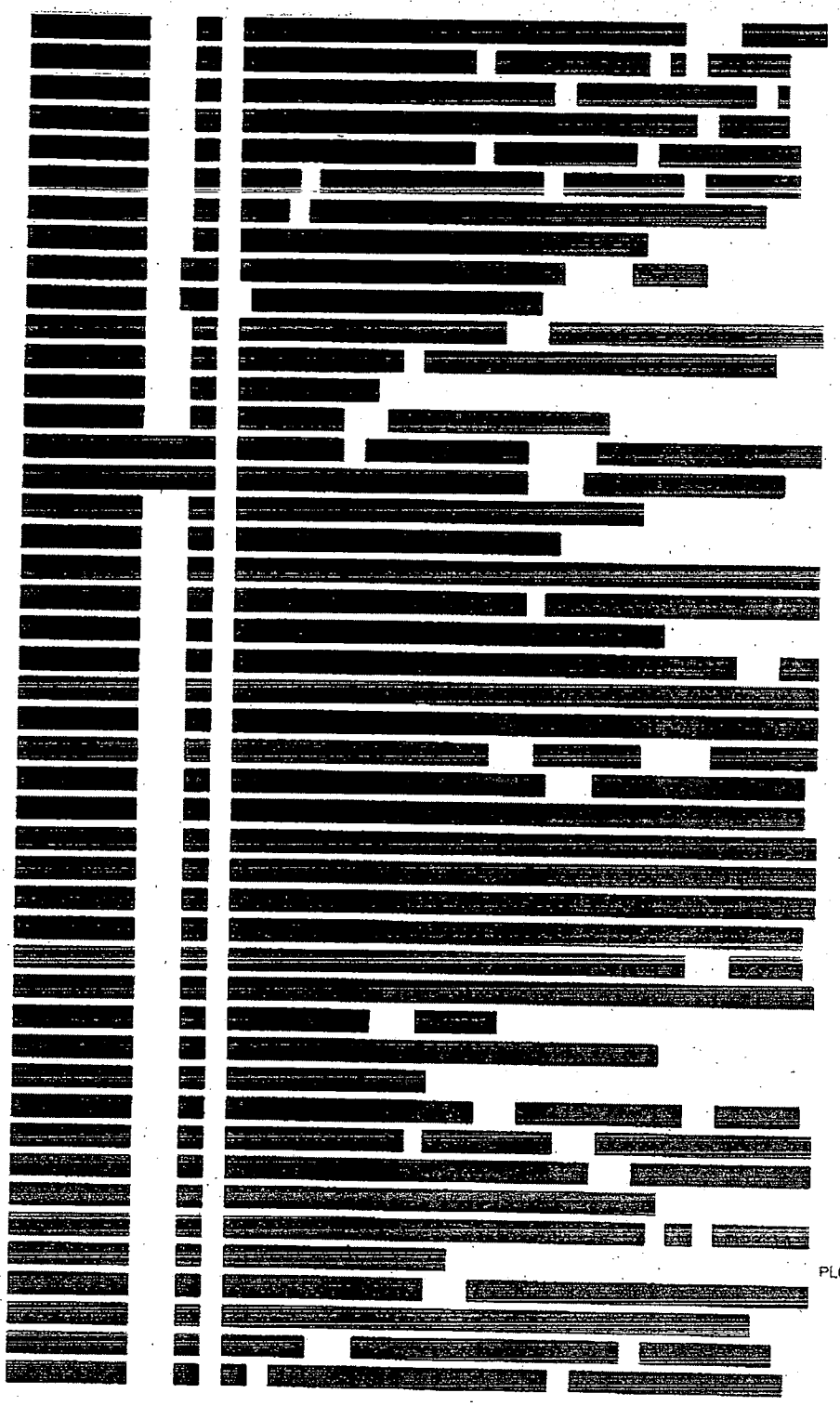

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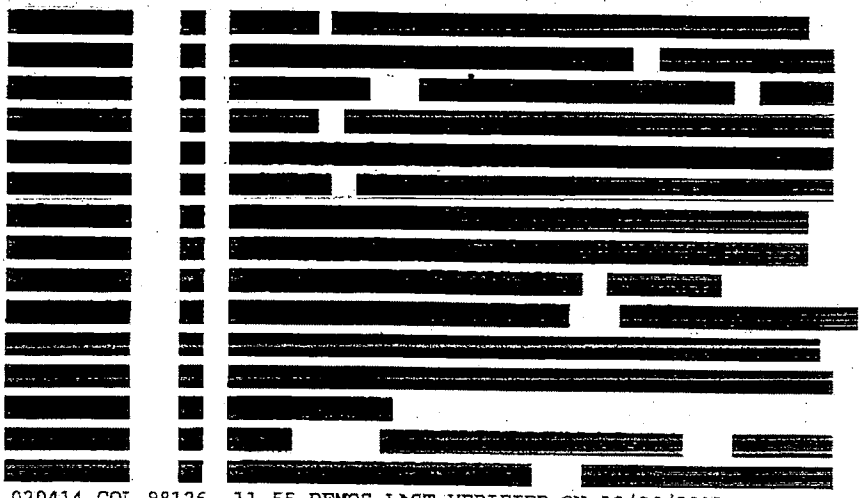

020414 COL 98126 11 55 DEMOS LAST VERIFIED ON 06/06/2013
020414 COL 98126 11 55 TT SECONDARYBORROWER ADV CALL MAY BE MONITO
020414 COL 98126 RED OR RECD
020414 COL 98126 40/20/11 CONT FIRST CONTACT ESTABLISHED
020414 COL 98126 11 55 TT MARY MOXLEY ADV CALL MAY BE MONITORED OR
020414 COL 98126 RECD FULLY VERIFIED MARY MOXLEY DEMOS NO
020414 COL 98126 T VERIFIED DUE TALKED TO 3RD PARTY NOTES
020414 COL 98126 MY NOTES SUPERSEDE ALL AUTONOTES, FILE OF L
020414 COL 98126 OA FROM VERBAL PERMISSION EXPIRED DID NOT SE
020414 COL 98126 E ANY RECENT LOA CLAIMS SHE WAS ORIGINALLY
020414 COL 98126 ON THE LOAN WANTED TO SEE ABOUT LOWERING PAY
020414 COL 98126 MENTS CHECK WITH HER LAWYER TO SEE WHAT TO
020414 COL 98126 DO NO 5 KEYS OBTAINED 3RD PARTY
020414 COL 98126 11 56 TT MARY MOXLEY ADV CALL MAY BE MONITORED OR
020414 COL 98126 RECD FULLY VERIFIED MARY MOXLEY DEMOS NO
020414 COL 98126 T VERIFIED DUE TALKED TO 3RD PARTY NOTES
020414 COL 98126 MY NOTES SUPERSEDE ALL AUTONOTES, FILE OF L
020414 COL 98126 OA FROM VERBAL PERMISSION EXPIRED DID NOT SE
020414 COL 98126 E ANY RECENT LOA CLAIMS SHE WAS ORIGINALLY
020414 COL 98126 ON THE LOAN WANTED TO SEE ABOUT LOWERING PAY
020414 COL 98126 MENTS CHECK WITH HER LAWYER TO SEE WHAT TO
020414 COL 98126 DO NO 5 KEYS OBTAINED 3RD PARTY
020414 SYS 90 11 57 TT MARY MOXLEY ADV CALL MAY BE MONITORED OR
020414 SYS 90 FULLY VERIFIED MARY MOXLEY DEMOS NOT VERIFIED
020414 SYS 90 DUE TALKED TO 3RD PARTY NOTES MY NOTES
020414 SYS 90 SUPERSEDE ALL AUTONOTES, FILE OF LOA FROM VERBAL
020414 SYS 90 PERMISSION EXPIRED DID NOT SEE ANY RECENT LOA
020414 SYS 90 CLAIMS SHE WAS ORIGINALLY ON THE LOAN WANTED TO
020414 SYS 90 SEE ABOUT LOWERING PAYMENTS CHECK WITH HER LAWY
020414 SYS 90 TO SEE WHAT TO DO NO 5 KEYS OBTAINED 3RD PARTY
020414 SYS 72845 02/04/14 STAT FORECLOSURE INITIATED

PL000455

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020314 SYS    90  11 07 00000000 CC=ALL LITIGATION PLANS COMPLETE
020314 SYS    90  11 07 20140203 CC=LT RESOLVED (PLAN=TITLE CLAIM)
020314 SYS    90  11 07 20140203 MS=FILE REVIEW (PLAN=TITLE CLAIM)
020314 SYS    90  11 07 20140203 MS=TITLE CLAIM FILED (PLAN=TITLE CL
020314 SYS    90  11 07 20140203 MS=RESP FROM TITLE CO (PLAN=TITLE C
020314 SYS    90  11 07 20140203 MS=RESOLUTION COMPLETE (PLAN=TITLE
020314 SYS    90  11 07 20140203 MS=FILE CLOSED (PLAN=TITLE CLAIM)
020314 SYS    90  11 07 20140203 319367 CH=FILE REVIEW (PLAN=TITLE C
020314 SYS    90  11 07 20140203 319367 CH=TITLE CLAIM FILED (PLAN=T
020314 SYS    90  11 07 20140203 319367 CH=RESP FROM TITLE CO (PLAN=
020314 SYS    90  11 07 20140203 319367 CH=RESOLUTION COMPLETE (PLAN
020314 SYS    90  11 07 20140203 319367 CH=FILE CLOSED (PLAN=TITLE C
020314 SYS    90  11 08 20140203 319367 CH=NOTIFY BUSINESS UNIT FILE
013114 SYS    90  09 07 20140131 CC=RCVD IN ERROR (PLAN=DEFAULT REVI
013114 SYS    90  09 07 20140131 319364 CH=FILE REVIEWED (PLAN=DEFAU
013114 SYS    90  09 07 20140131 319364 CH=FILE ASSIGNED (PLAN=DEFAU
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013114 SYS    90  09 07 20140131 MS=FILE ASSIGNED (PLAN=DEFAULT REVI
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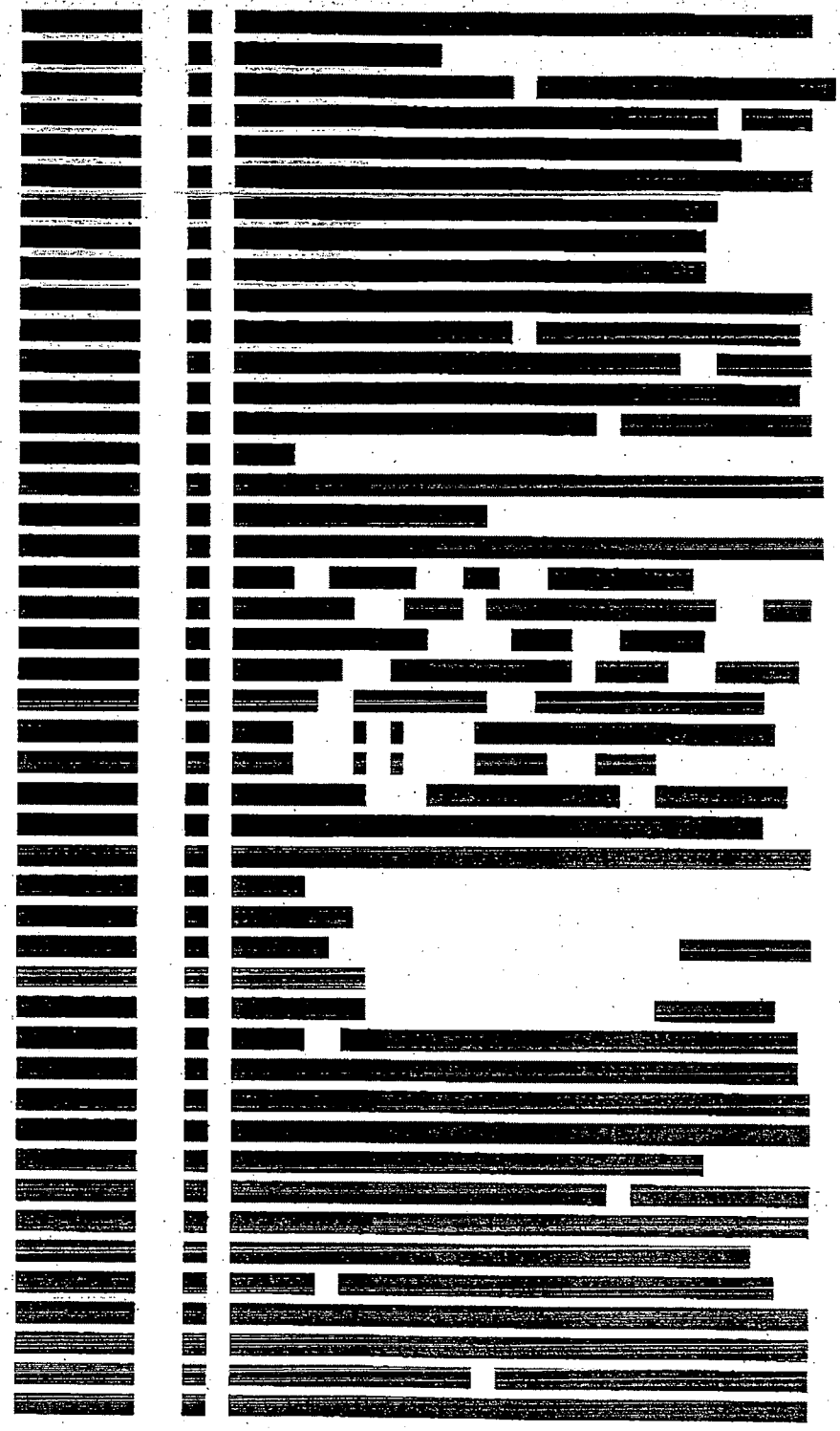
PL000456



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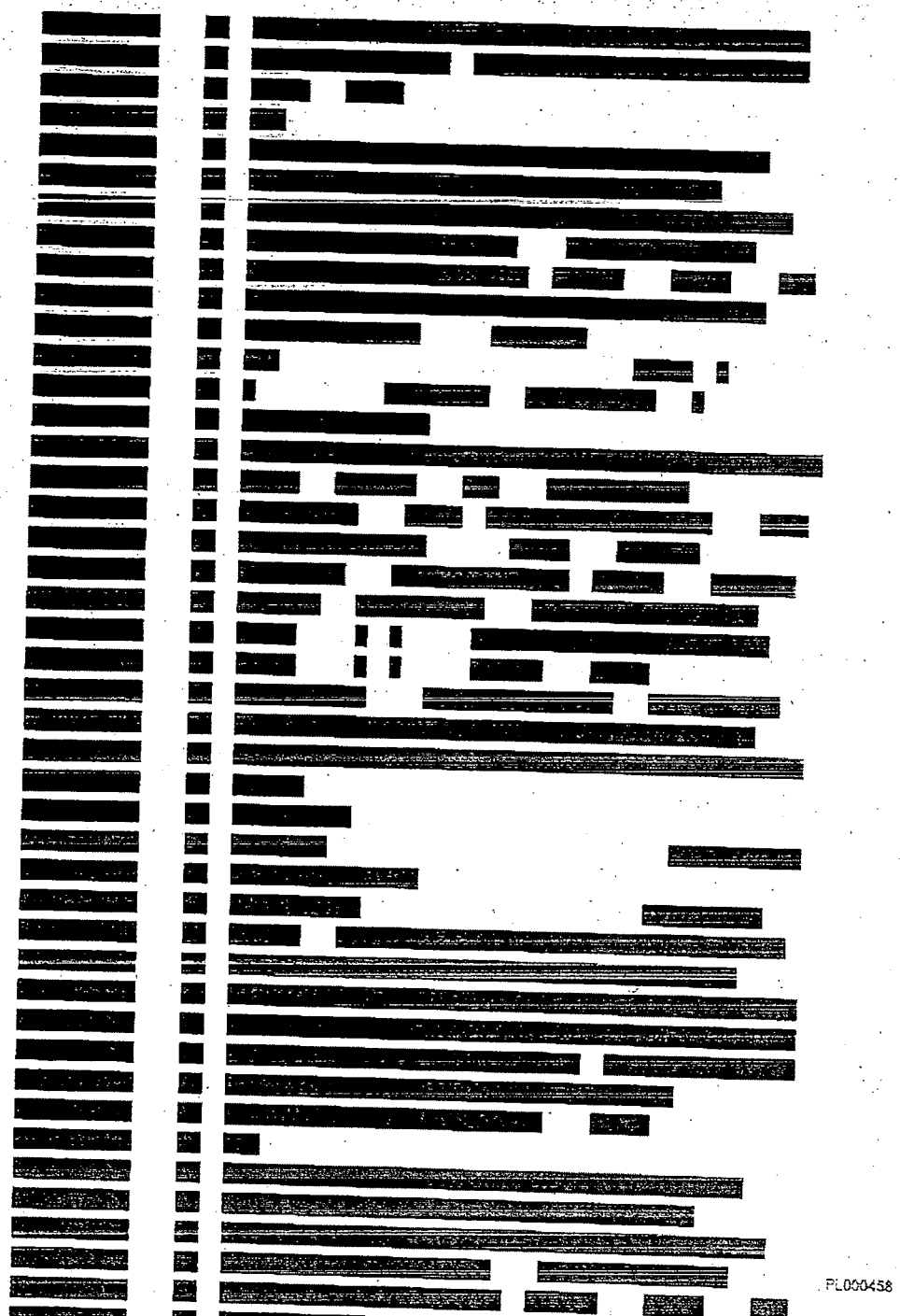
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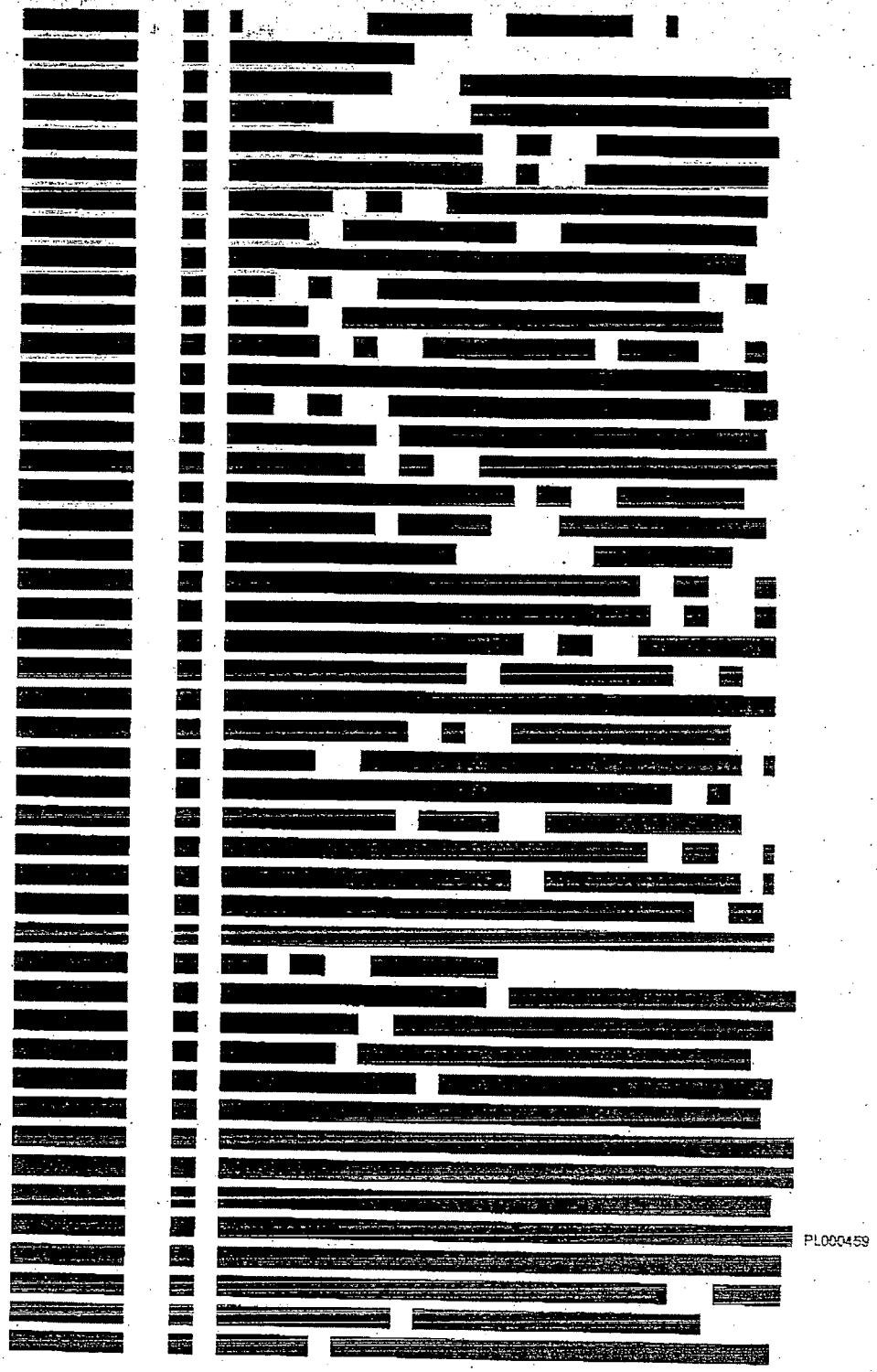

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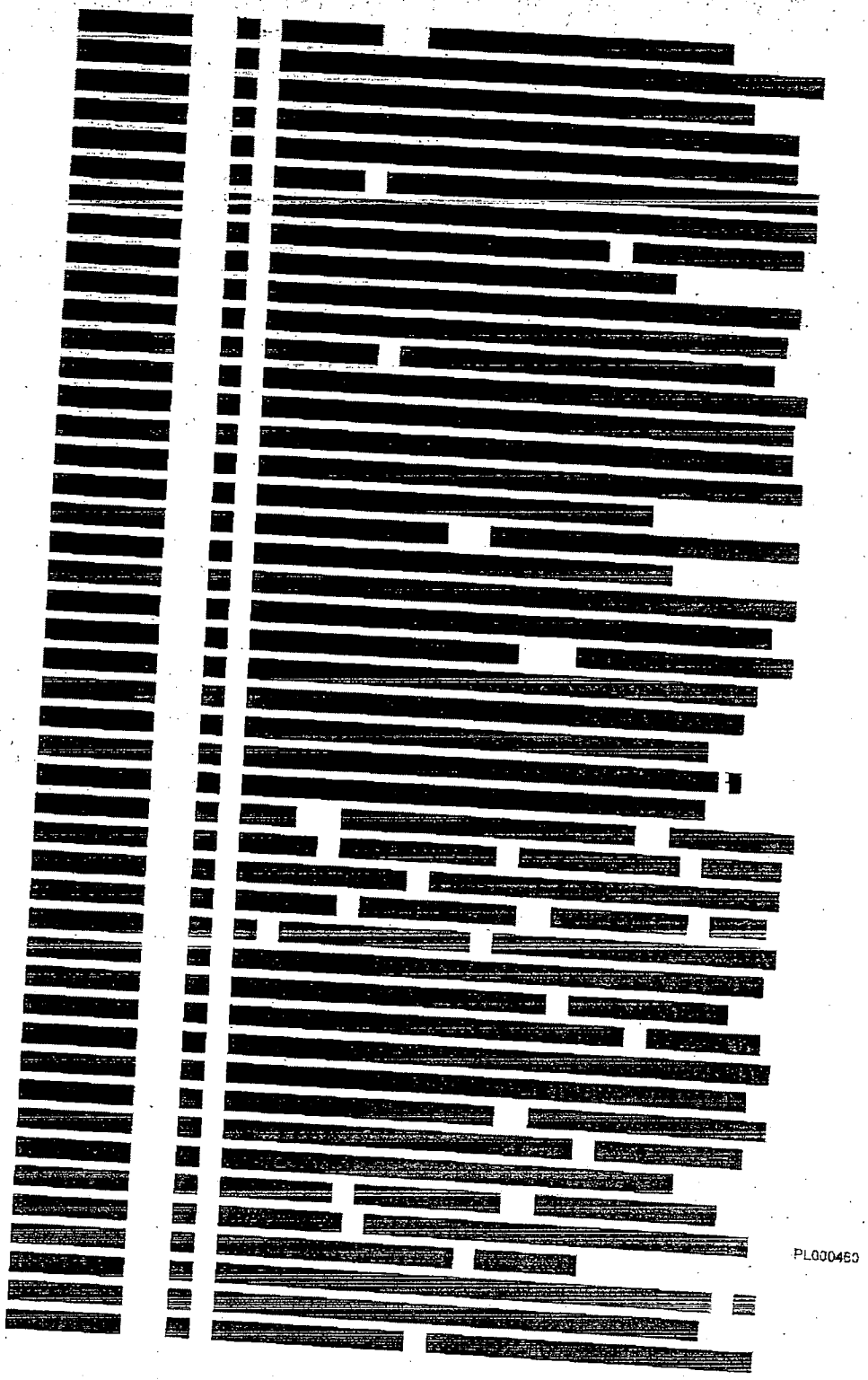
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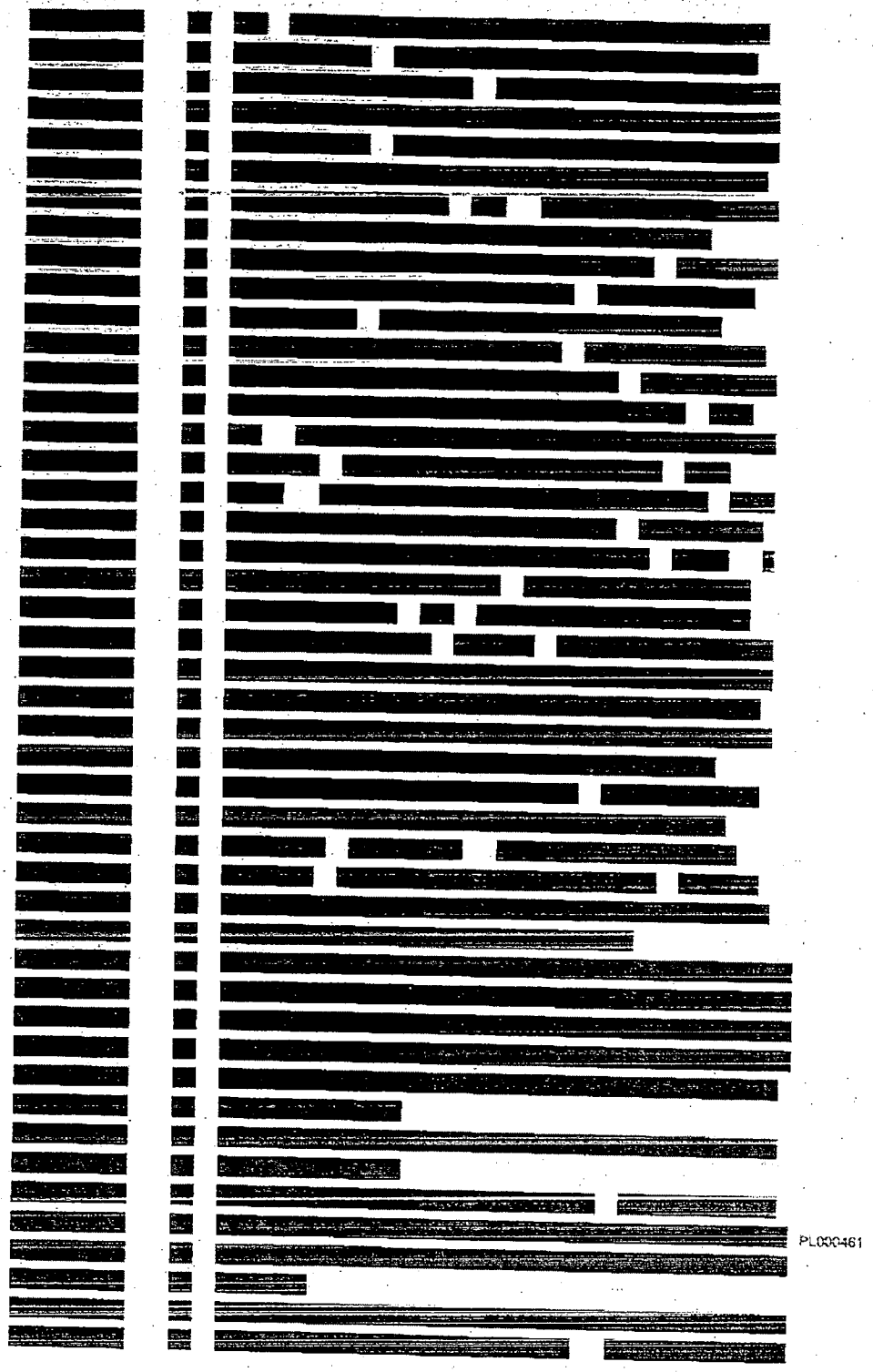
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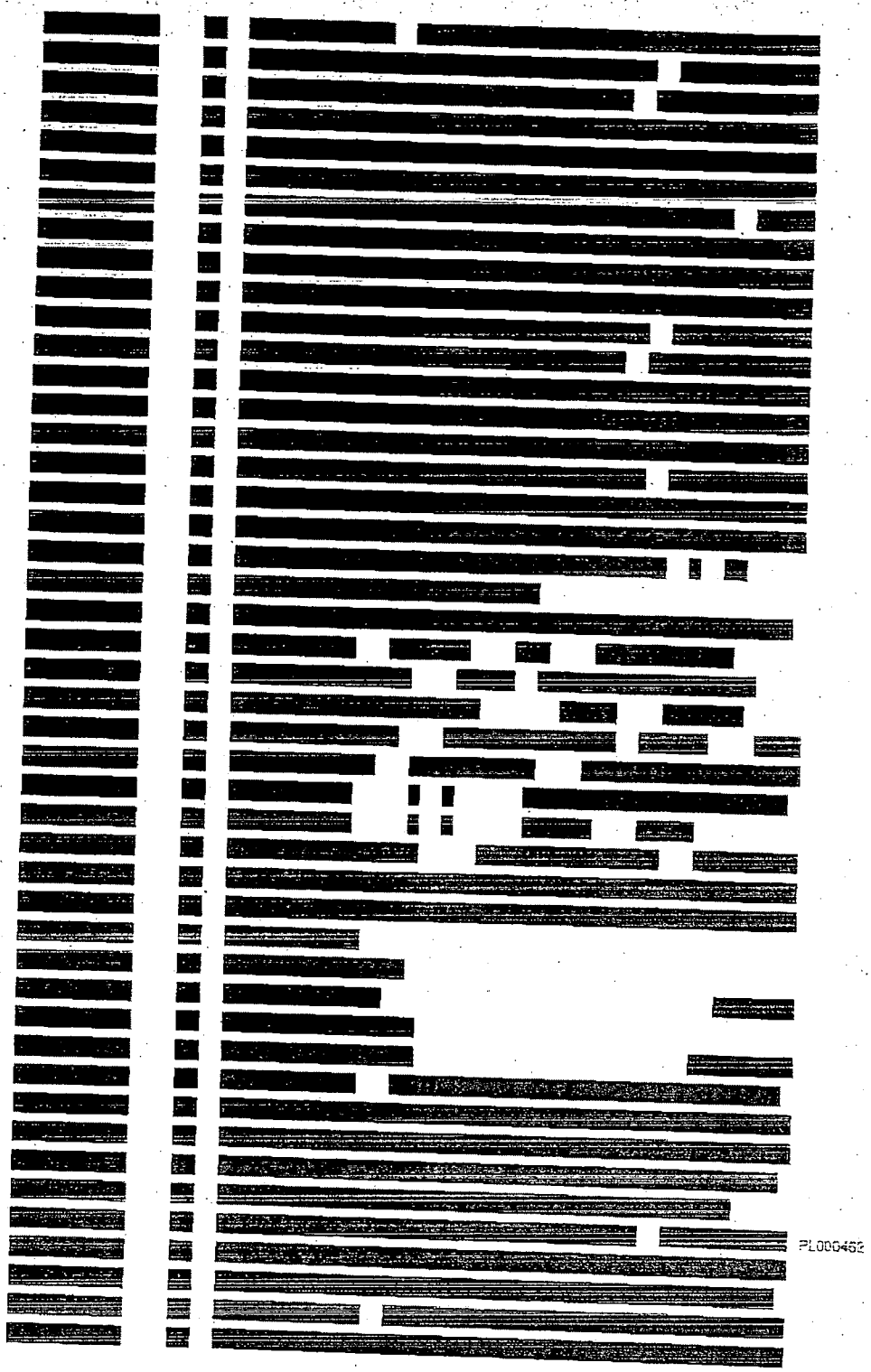
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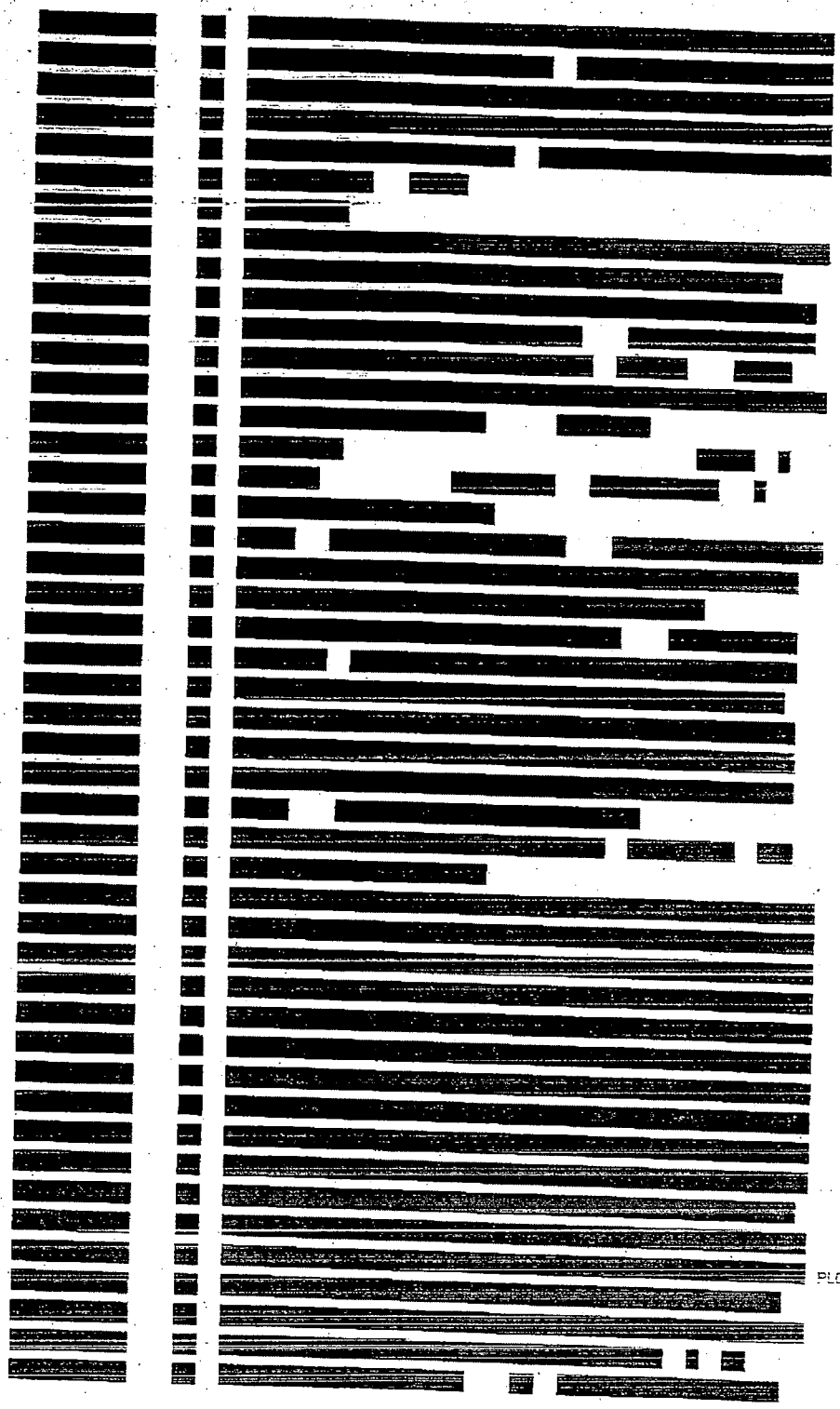
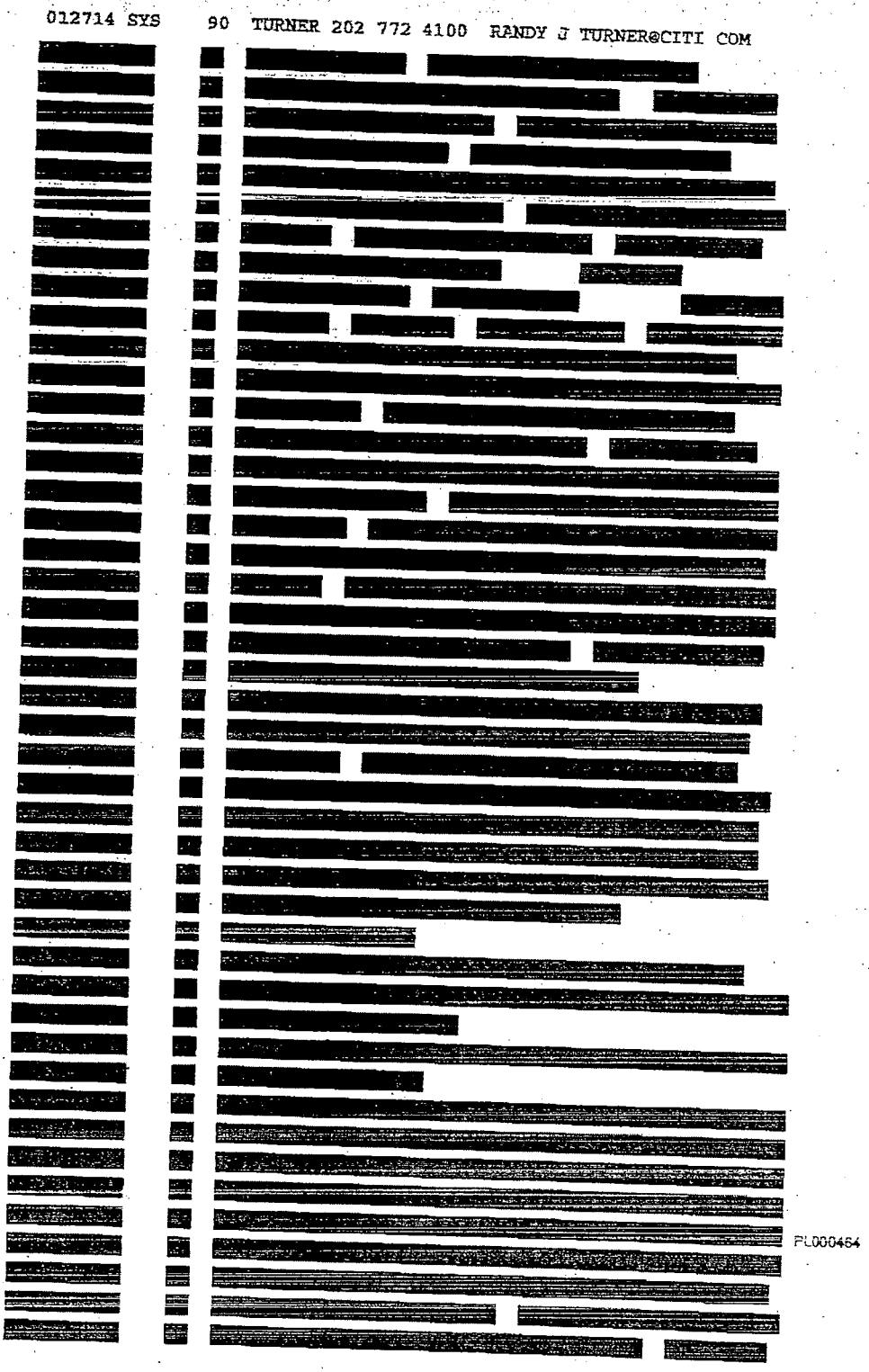
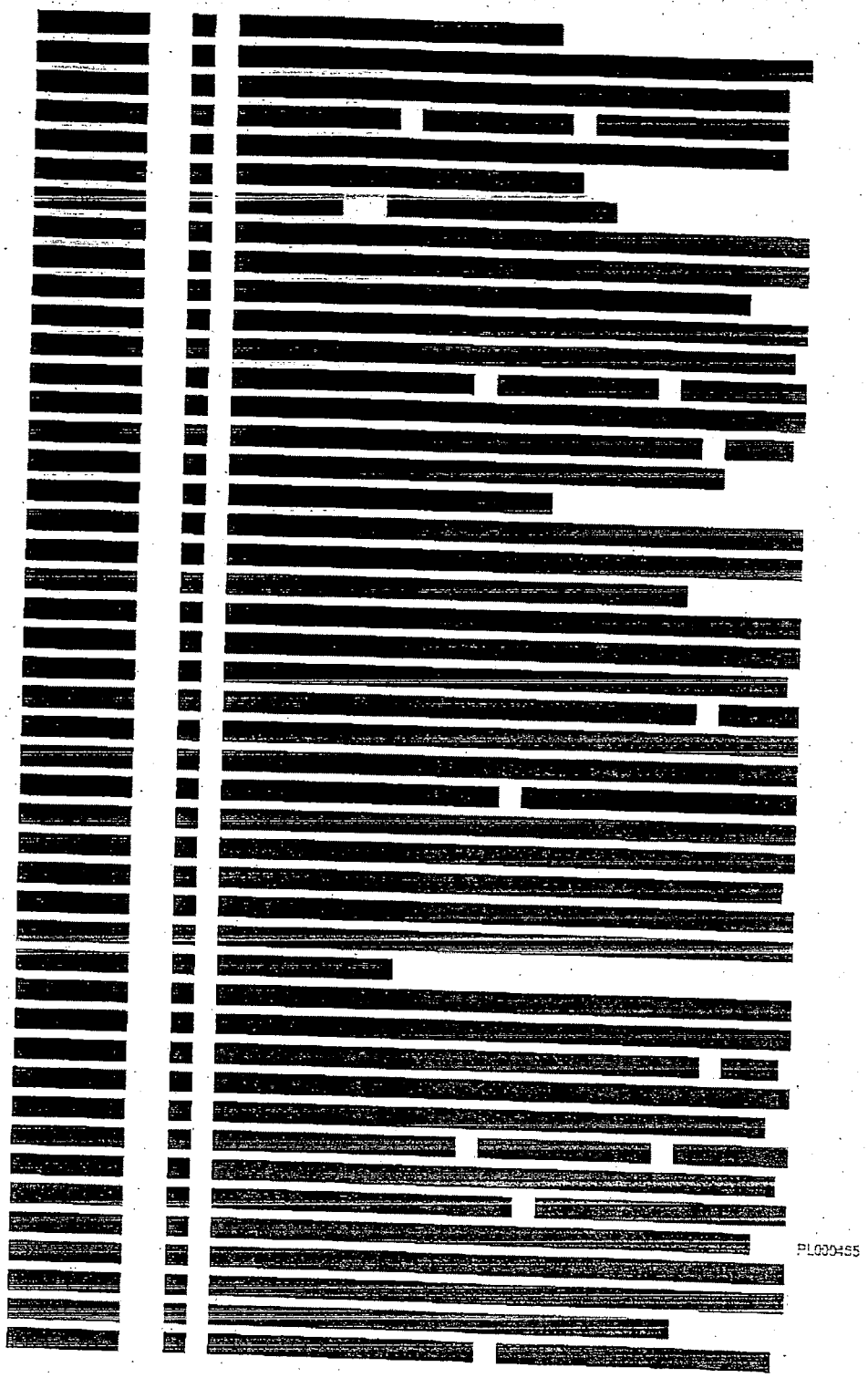


PL0000493


012714 SYS 90 TURNER 202 772 4100 RANDY J TURNER@CITI COM
PL000464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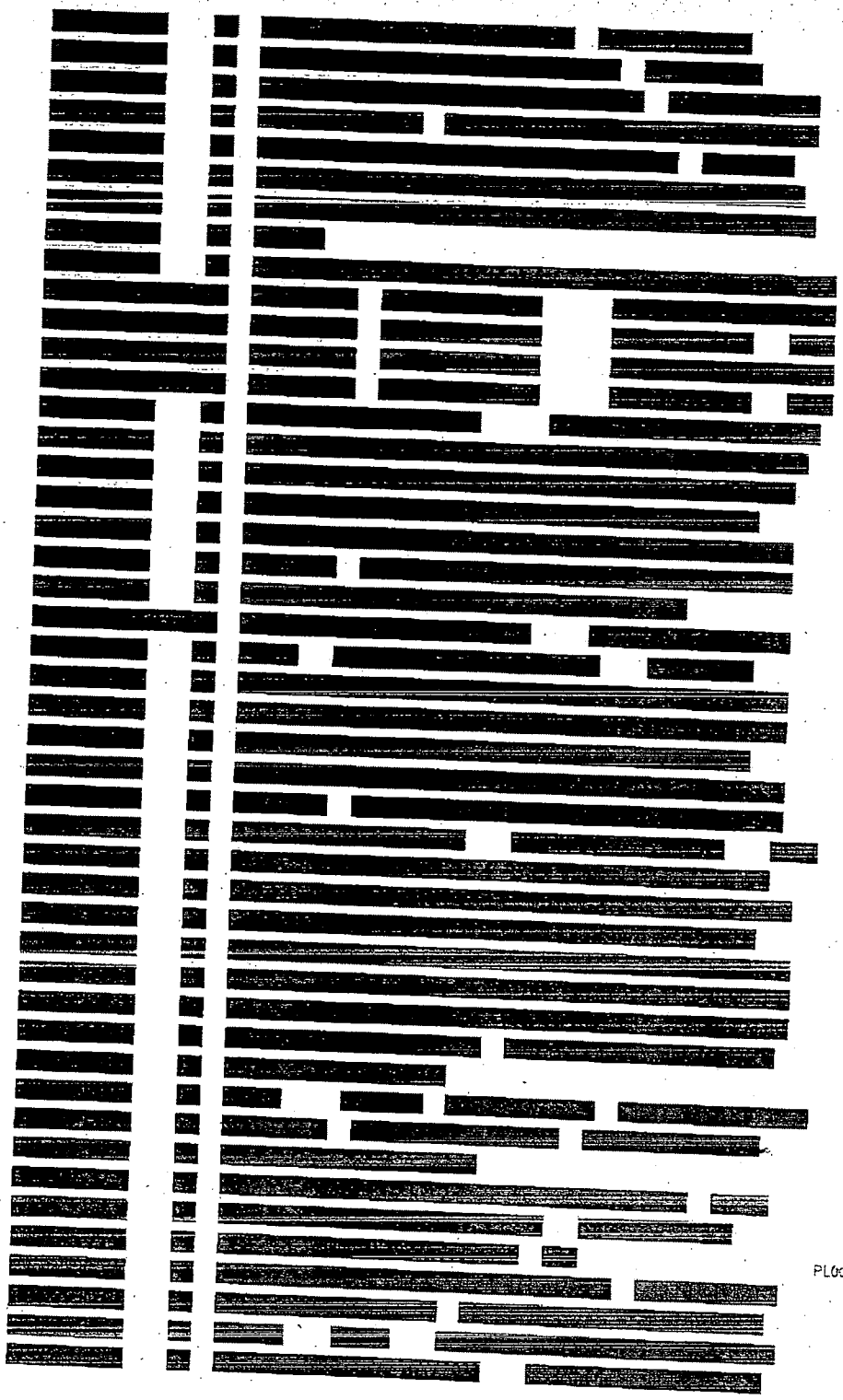

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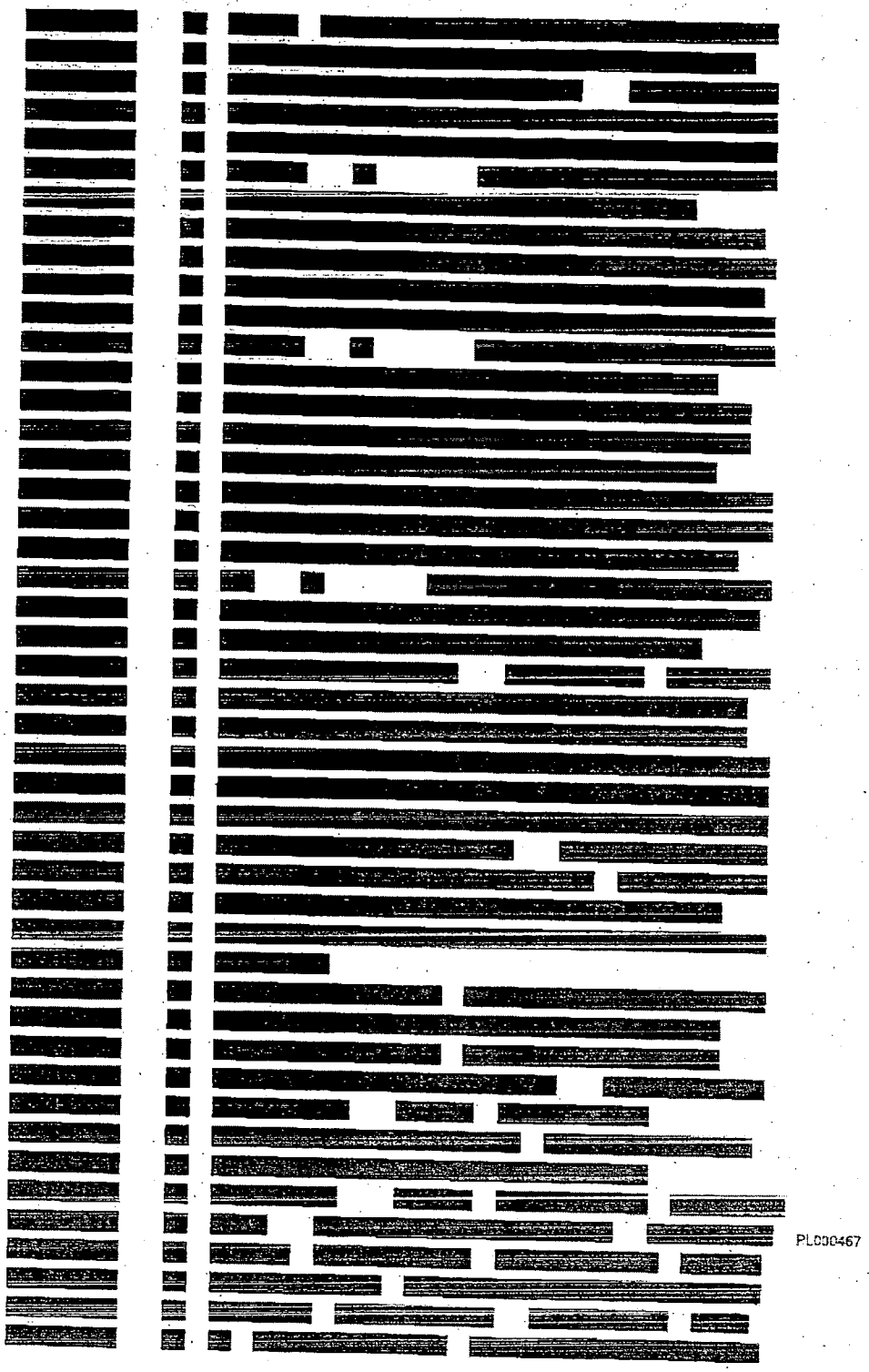
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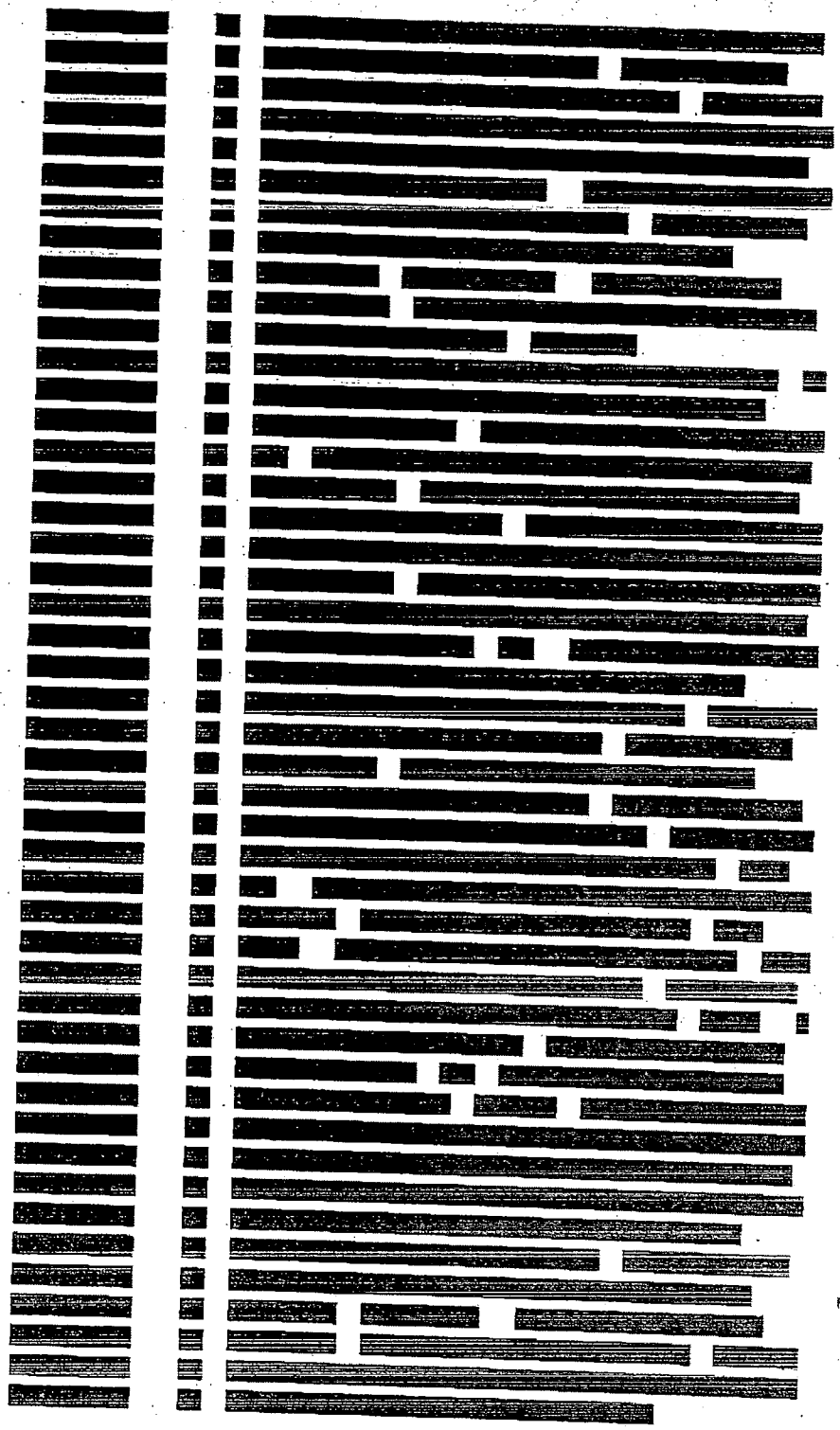

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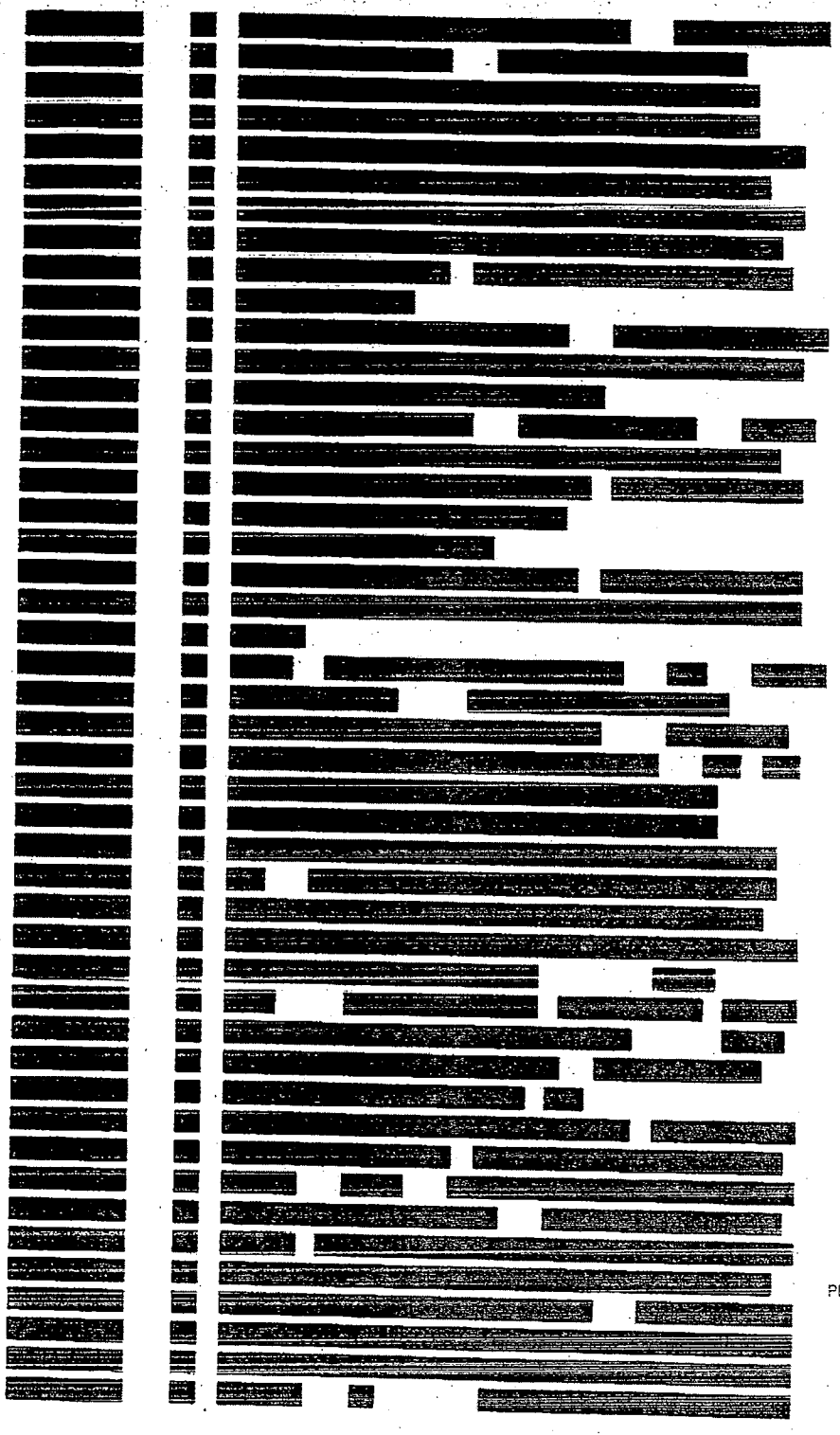

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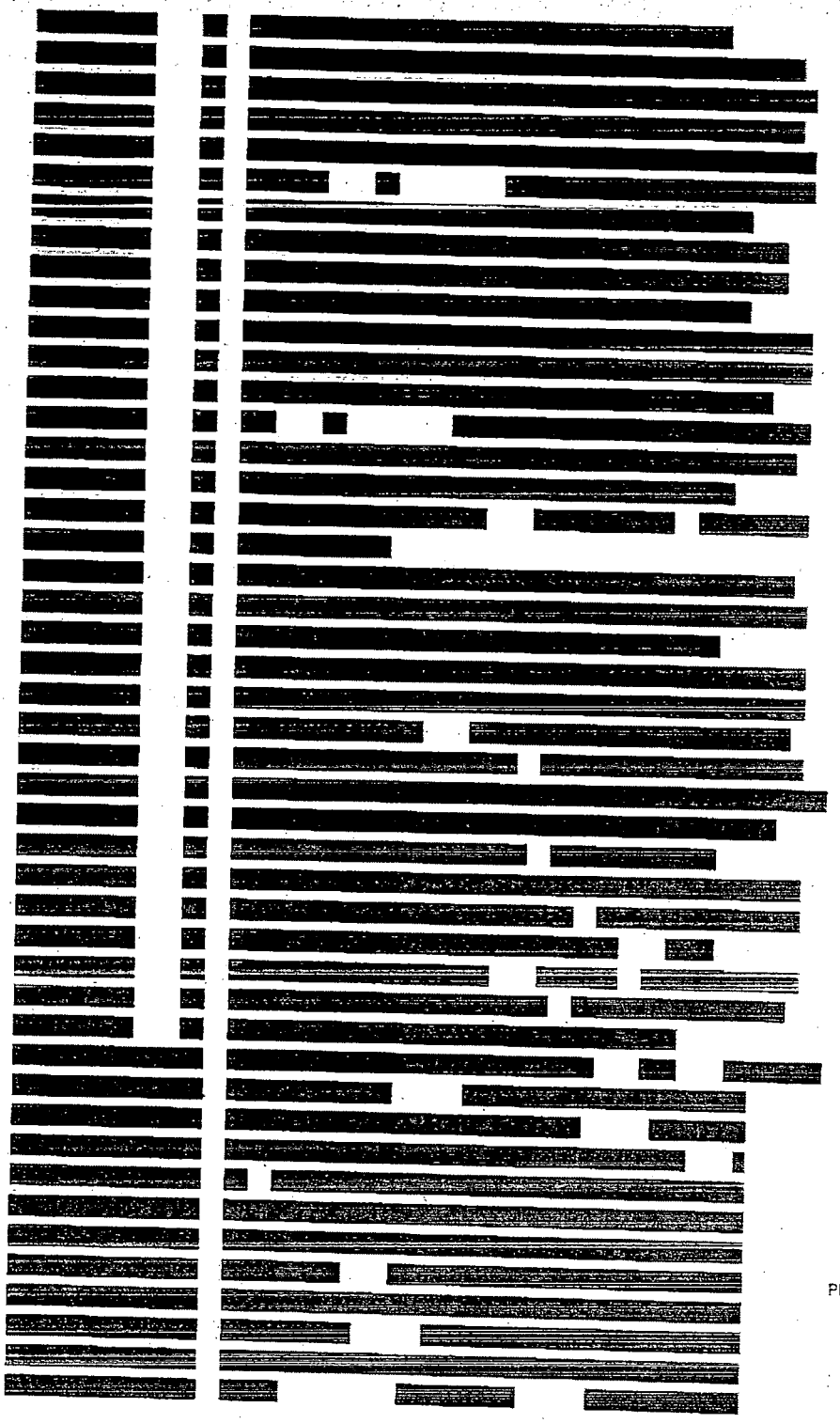

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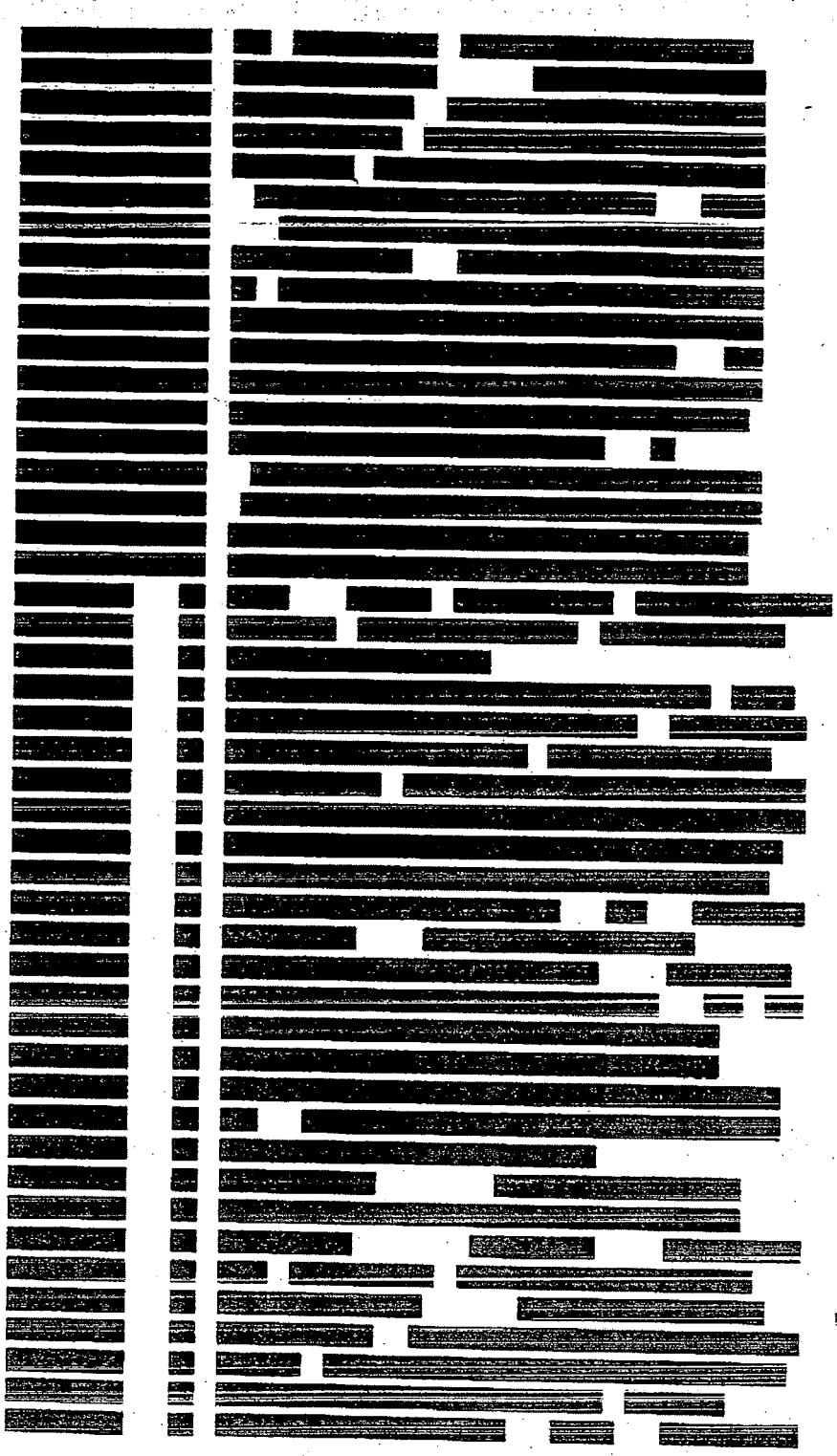
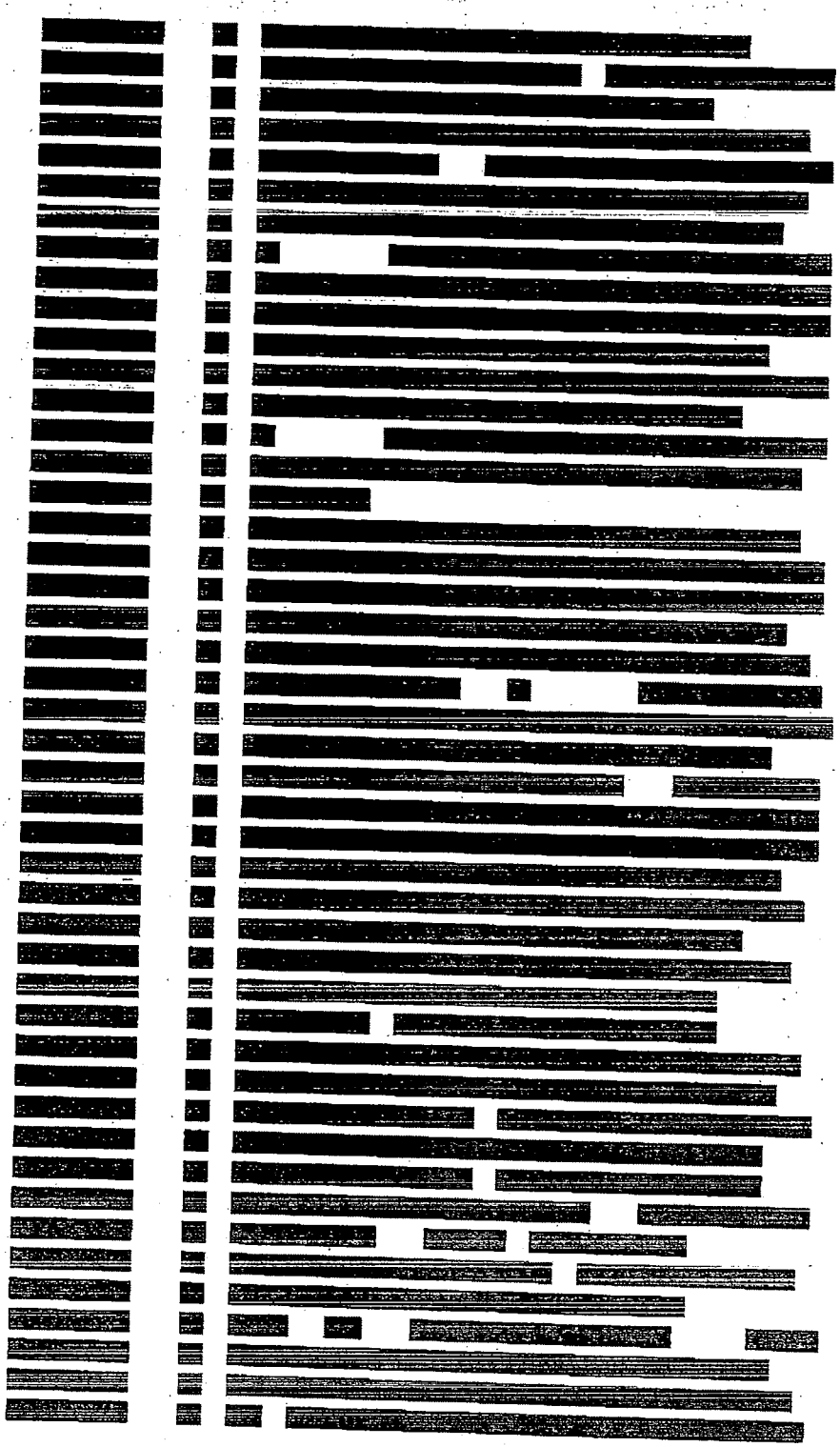


PL000471



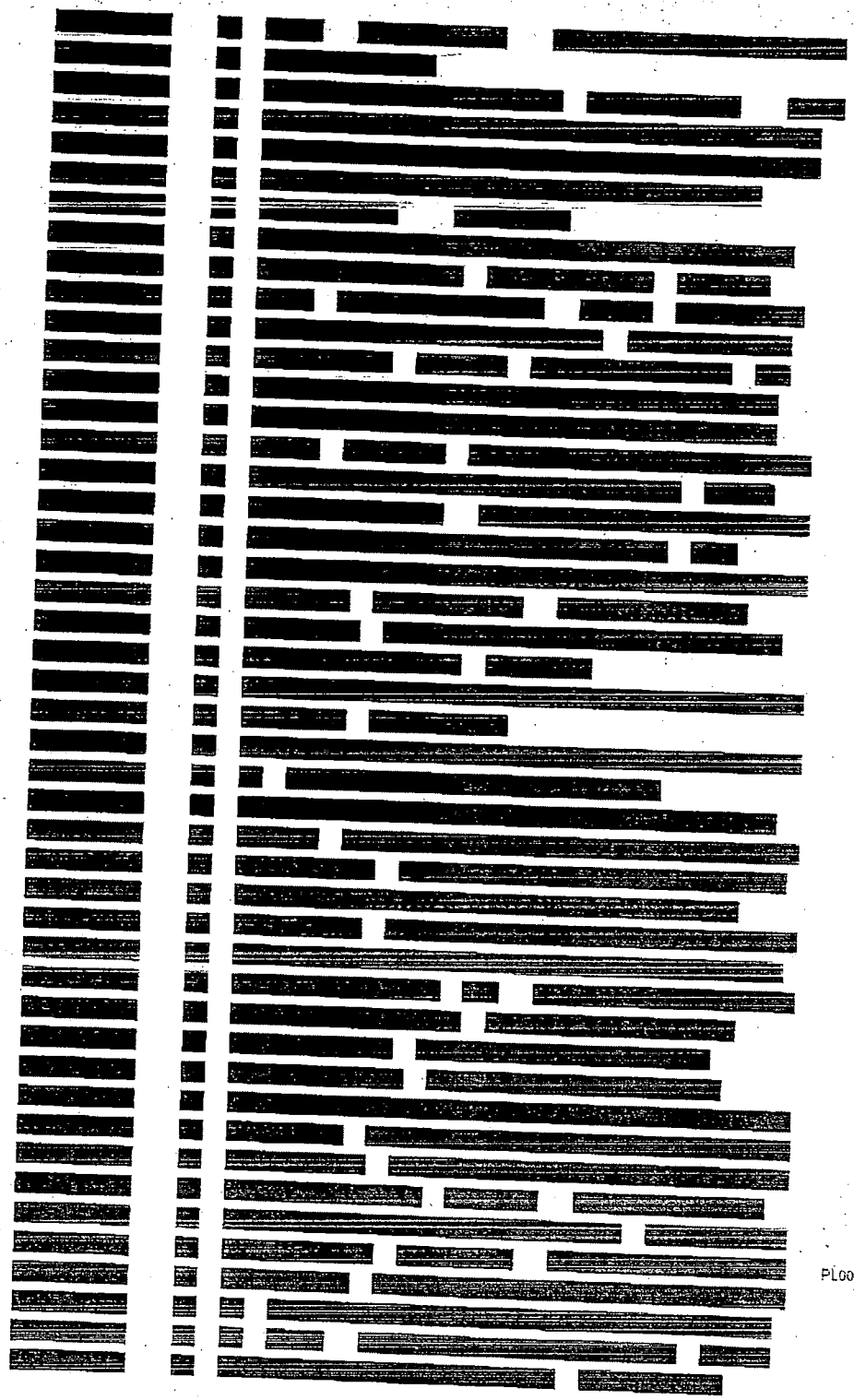
PL000472

[redacted]

121713 SYS 88 23 17 00000 D/I DOOR HANGER SPI 12/16/13,GOOD,OWNE
121213 SYS 99999 00 25 PI DOOR HANGER INSP SPI REQ ON 121313
121013 IPD 999 NAME CHANGE DUE TO DEATH 3RD 12/10/13
121013 IPD 999 NAME CHANGE DUE TO DEATH 3RD 12/10/13
121013 COL 35317 15 55 IB SW MARY MOXLEY SHE IS CLLING TO DISCUSS A
121013 COL 35317 CCT FOR DECEASE HUSBAND DID ADVS THT NEED A
121013 COL 35317 EOE ON FILE TRNFRD CLL TO CUSTMR SERVICE TO
121013 COL 35317 ASSIST WITH CLL
121013 CST 77520 16 07 Mary Lynn Moxley;3p/inq on updating acct
121013 CST 77520 into estate /advsed accdgly options how to
121013 CST 77520 update acct into estate/sent ipdt CS2LTD381
121013 CST 77520 via mail/provided tat//

[redacted]

PL000473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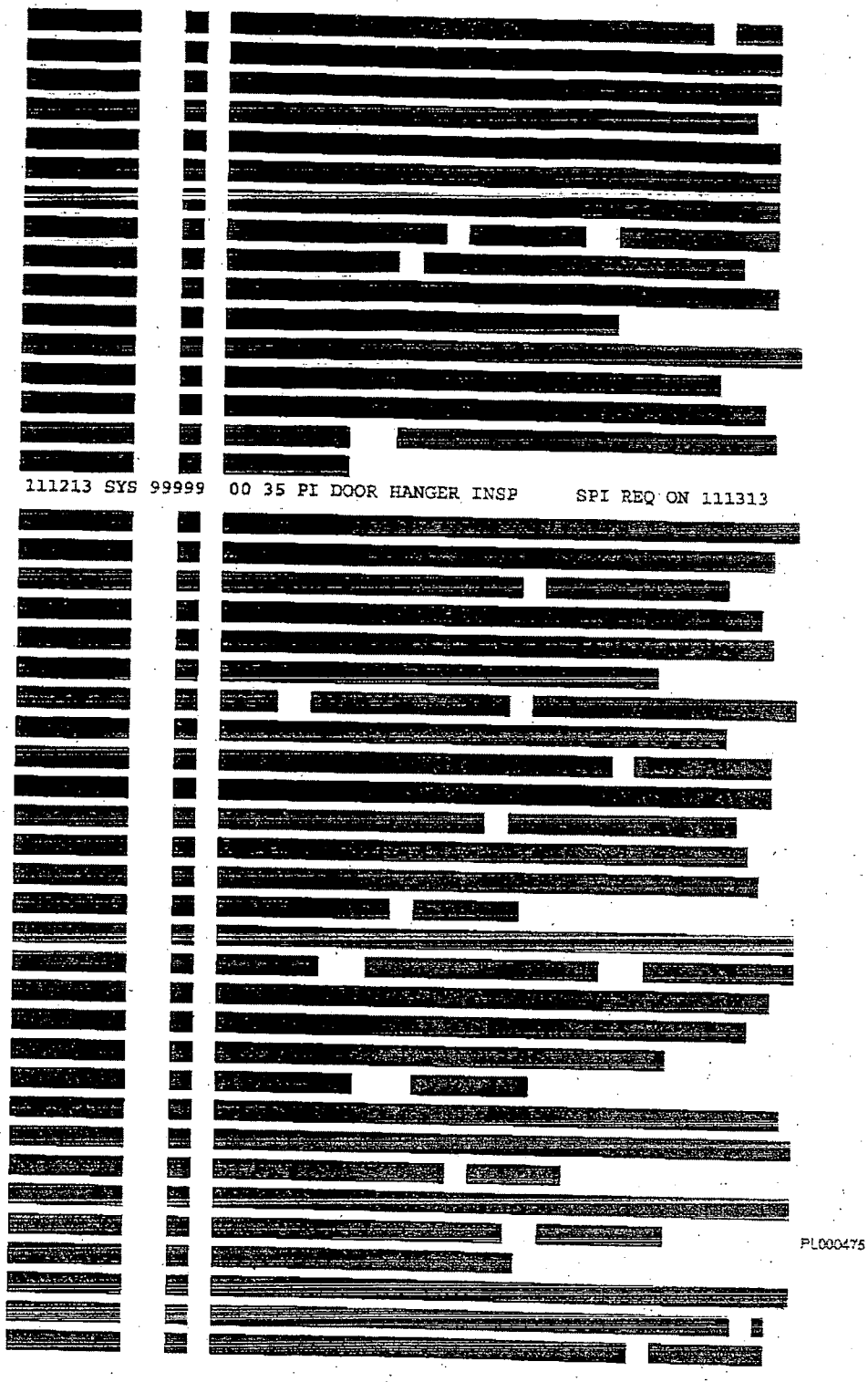
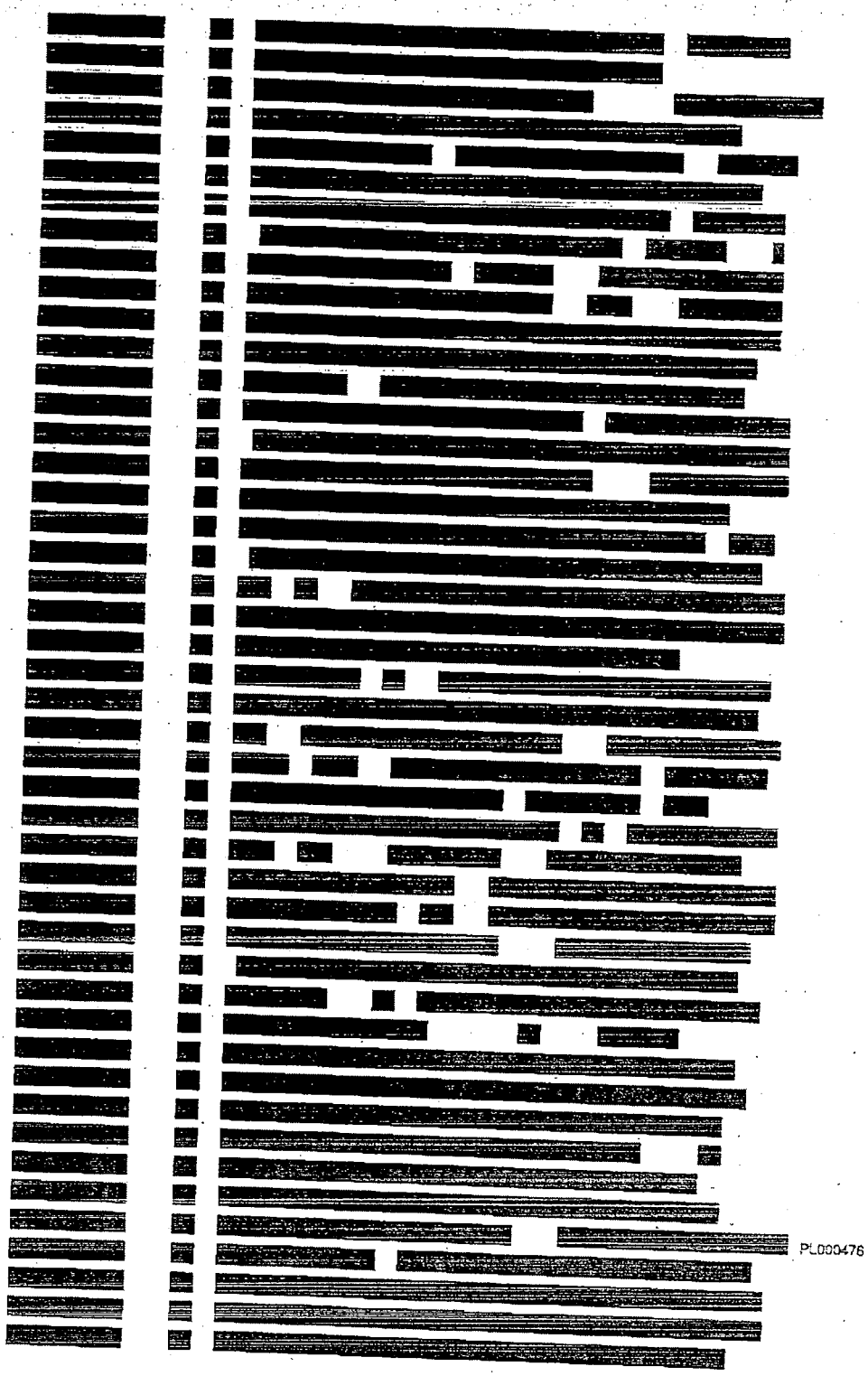

111213 SYS 99999 00 35 PI DOOR HANGER INSP SPI REQ ON 111313
PL000475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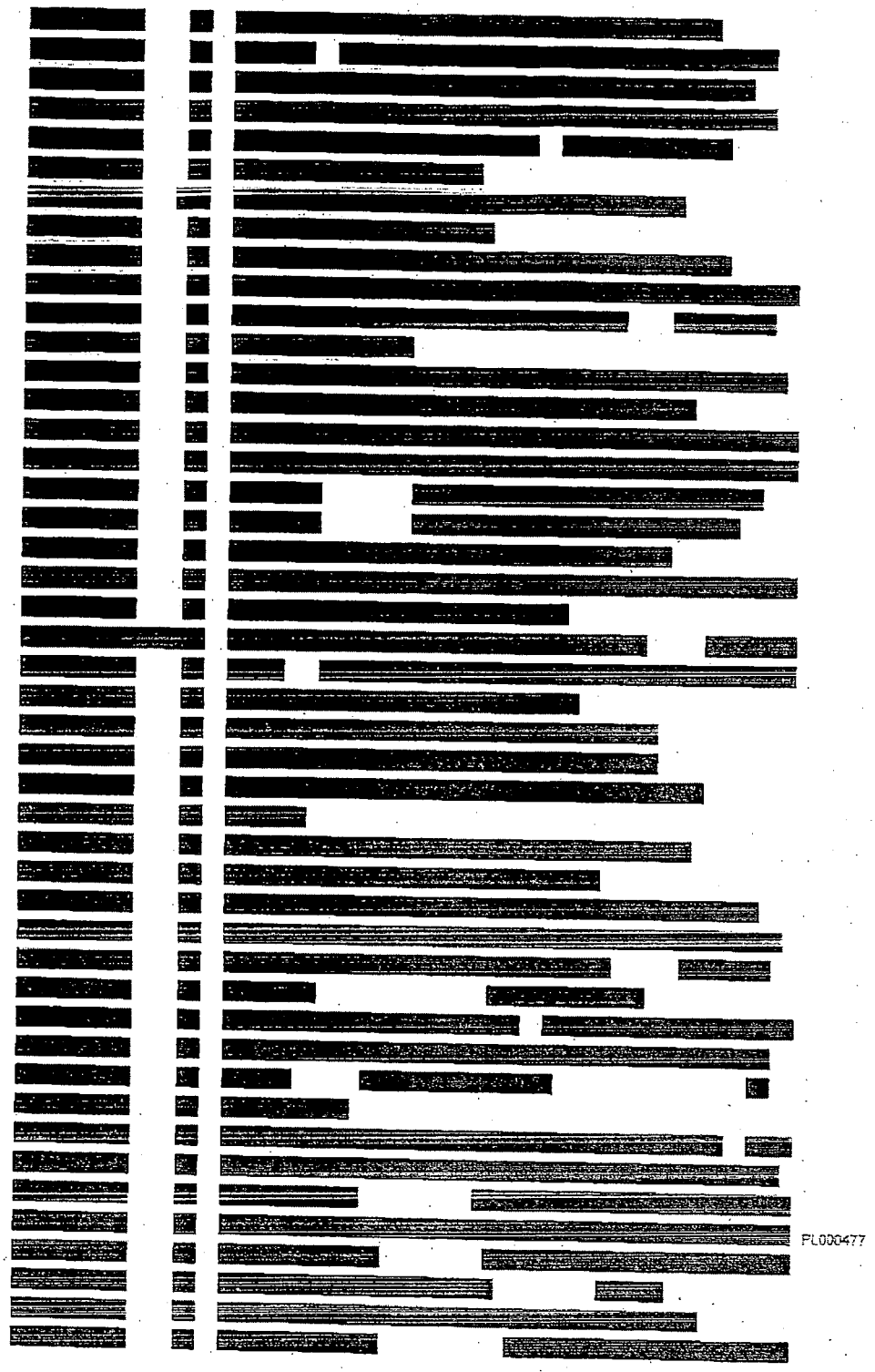
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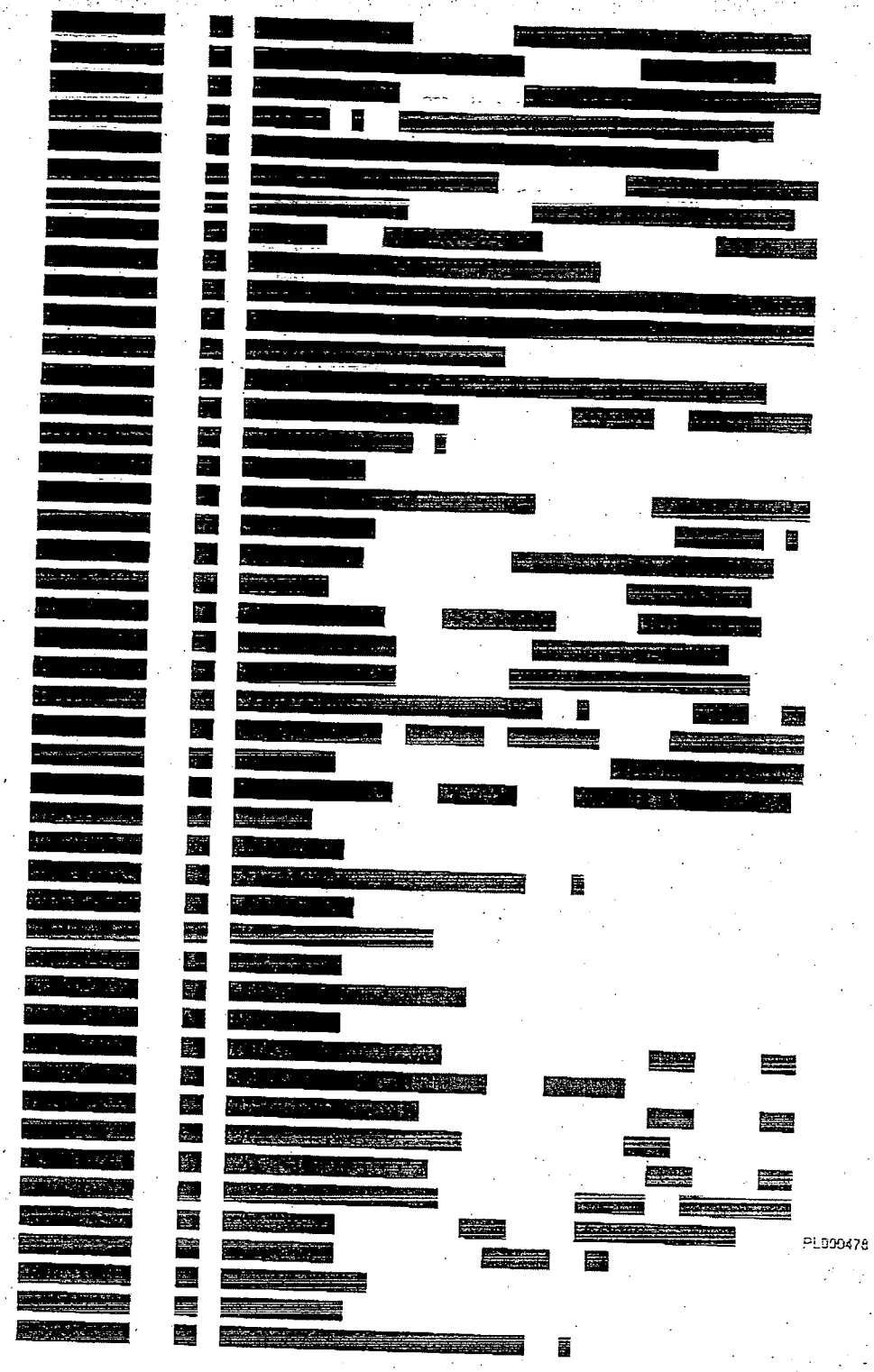
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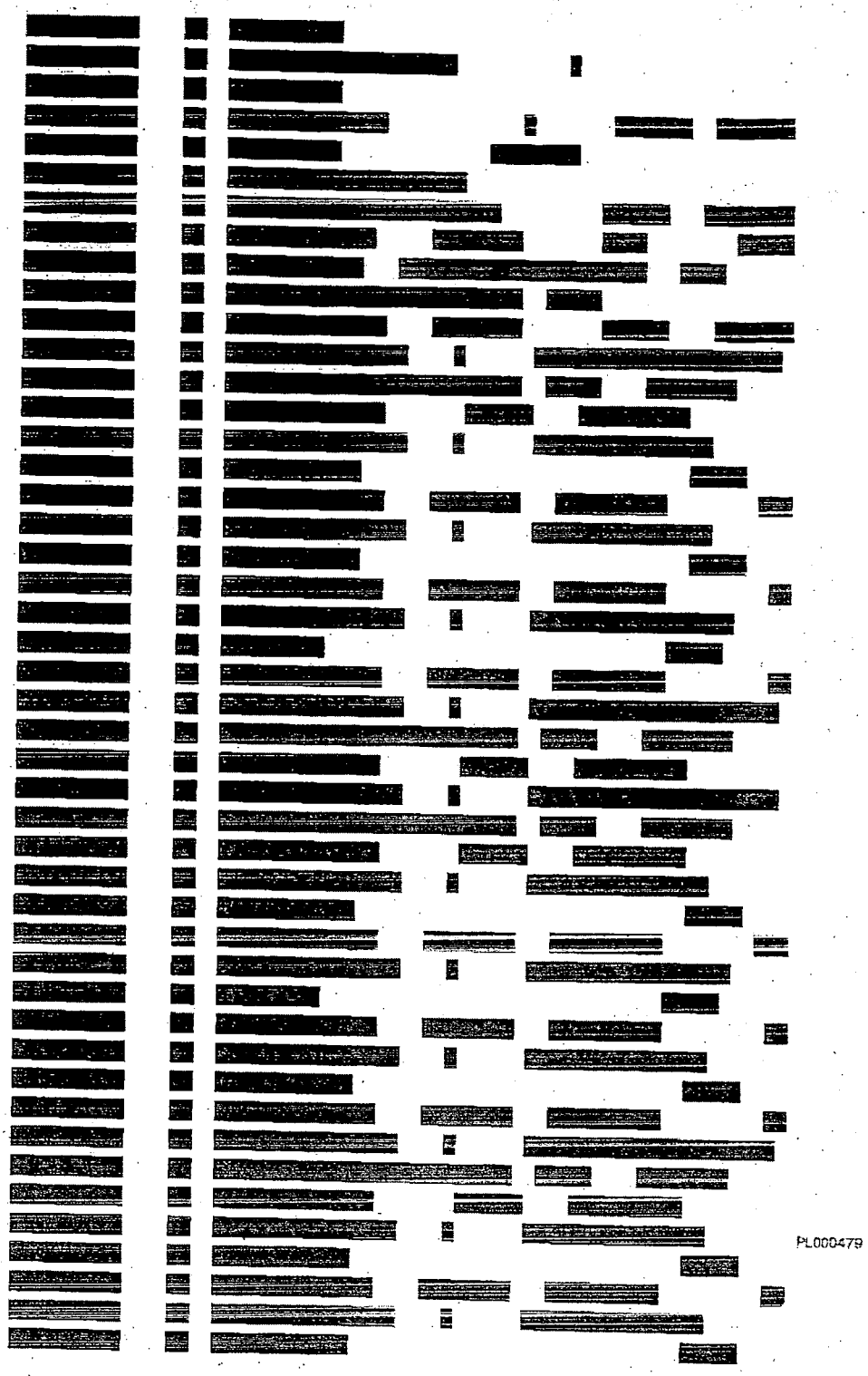
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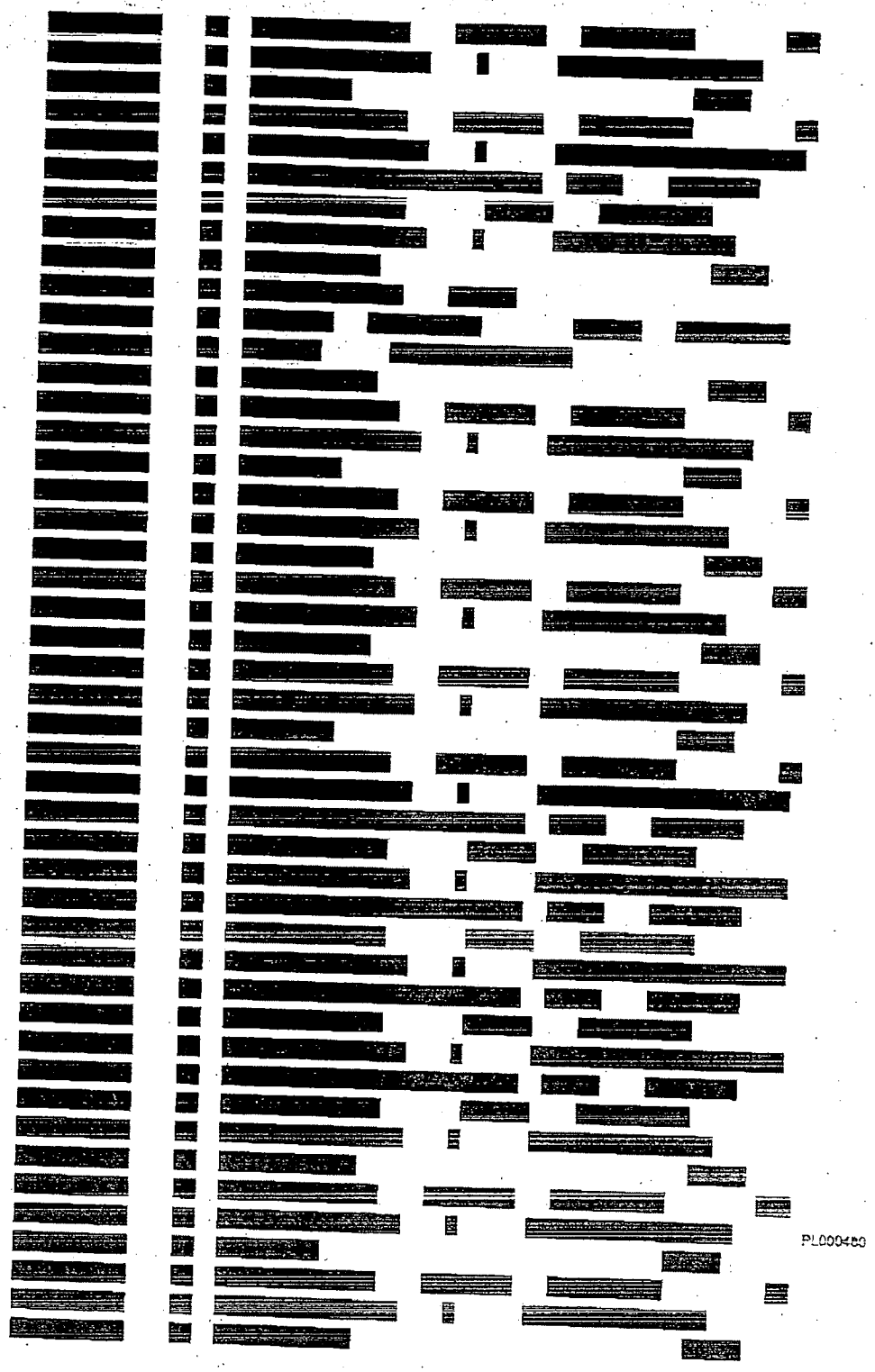
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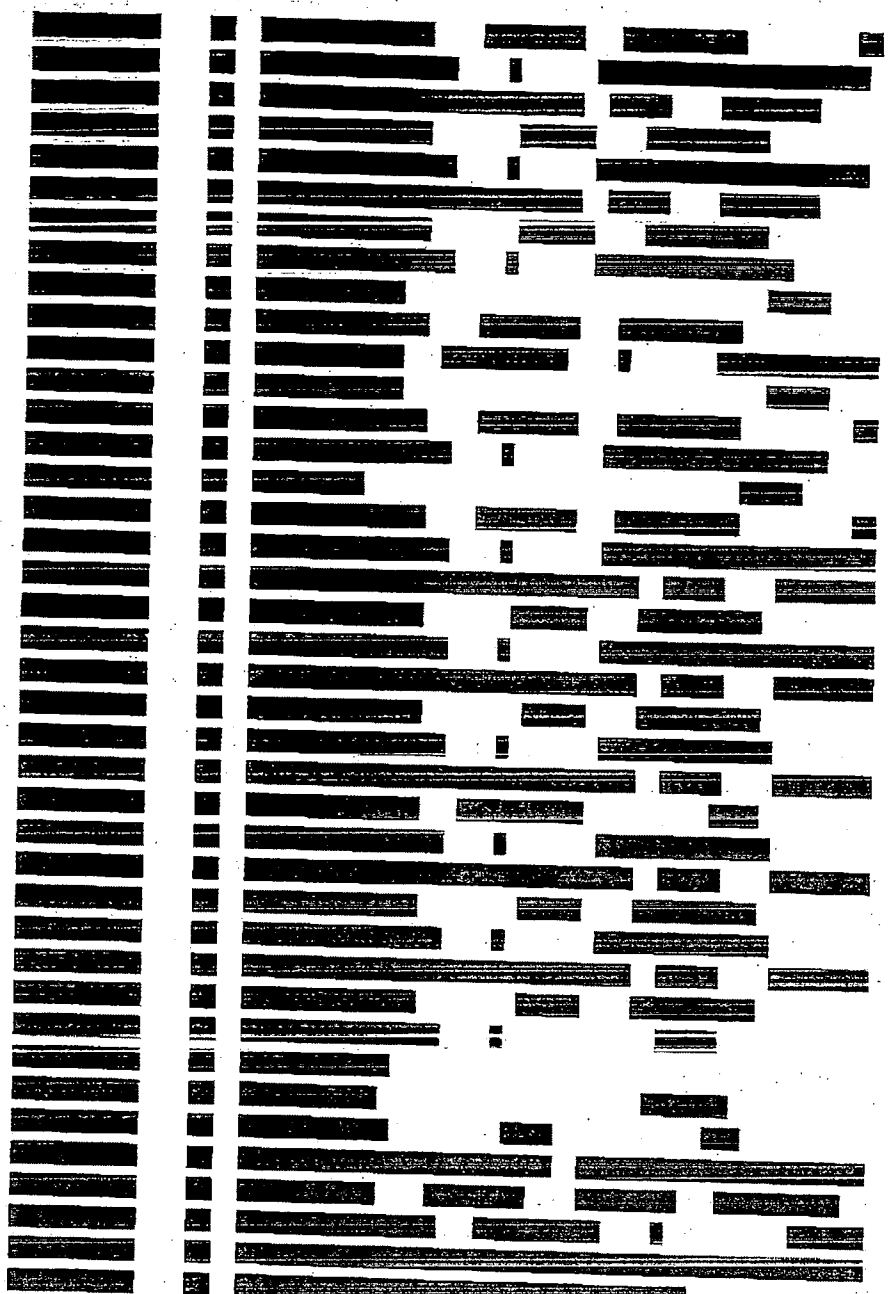

```
102913 REF 54184   17 04 REFERRED TO FORECLOSURE, 10/29/13 17 04 55
102913 REF 99999   10/29/13 LOCK = 9 EXP DT = 0000000 CURR FL =
102913 REF 99999   10/29/13 WARN = 5 EXP DT = 0000000 CURR FL =
102913 INS   999   FLOOD POLICY COVER LETTER
102813 IPD   999   CONVENTIONAL WORKOUT COVER LTR   10/28/13
102813 DEF 74887   1RB F/C REV   ACCOUNT QUALIFIES FOR REFERRAL
```

PL000481

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102813 DEF 74887  AS NO LM APPROVED
102813 DEF 74887  PORT  W  THRESHOLD   BLANK   FAR NOT REQUIRED
102813 DEF 74887  NO MIN #, SEARCH DOC 990 FOUND W/STAT CD  C
102813 DEF 74887  COMPLETED ON 01/10/13
102813 DEF 74887  "DMDC SITE VERIFIED FOR ALL BORROWERS AND PER
102813 DEF 74887  WEBSITE NOT ACTIVE MILITARY"
102813 DEF 74887   NO THIRD PARTY   READY TO REFER
102813 DEF 74887  VERIFIED FILENET BORROWER NOT IN ACTIVE DUTY
102813 DEF 74887  NO DISABILITY RECORDS FOUND
102813 DEF 74887  ANT DOC FOUND IN FILENET DATED   5/8/2013
102813 DEF 74887  NMS PRE FC STATEMENT MAILED ON 10/15/13
102813 DEF 74887  NMS PRE FC STATEMENT EXPIRES ON 10/29/13
102813 DEF 74887  PFCSTA DOC IMAGED ON 10/16/13
102813 DEF 74887  WOP SENT, REQUESTING 2ND LVL REVIEW
102813 DEF 74887  NCD 11/4/13
102813 REF 74887  12 12 REFER Q HOLD  20131104 REASON  OTHER
102413 DEF 74102  1SK FC REV HOLD FOR NMS LETTER TO BE EXPIRE
102413 DEF 74102  SRC DOCS 990 C COMPLETED ON 01/10/13
102413 DEF 74102  NCD 10/29/13
102413 DEF 74102  VERIFIED FILENET BRWR NOT IN ACTIVE DUTY
102413 DEF 74102  NO DISABILITY RECORDS FOUND
102413 DEF 74102  ANT RECEIVED ON 05/08/13
102413 REF 74102  20 43 REFER Q HOLD  20131029 REASON  COLL LETTER
101813 DEF 60475  1RV FC REV  HOLD FOR NMS PRE F/C NOTICE EXPIRY
101813 DEF 60475  VERIFIED ON BORROWER IS NOT IN ACTIVE DUTY
101813 DEF 60475  NO DISABILITY RECORDS FOUND
101813 DEF 60475  NO MIN#, DOC SEARCH 990 FOUND ST/CD  C OK TO REFER
101813 REF 60475  13 08 REFER Q HOLD  20131030 REASON  COLL LETTER
101713 DEF 70972  1KS FC REV HOLD FOR NMS LETTER TO BE EXPIRE
101713 DEF 70972  SRC DOCS 990 C FOUND OK TO REFER
101713 DEF 70972  990 C COMPLETED ON 01/10/13
101713 DEF 70972  VERIFIED FILENET BRWR NOT IN ACTIVE DUTY
101713 DEF 70972  NO DISABILITY RECORDS FOUND
101713 DEF 70972  ANT RECEIVED ON 05/08/13
101713 REF 70972  05 34 REFER Q HOLD  20131029 REASON  COLL LETTER
101713 DEF 65977  1VB FC REV  NMS VALID
101613 SYS    98  23 19 00098 P/I DOOR HANGER SPI 10/15/13,GOOD,OWNE
101513 DEF  4779  NMS PRE FC STATEMENT MAILED 10/15/13
101113 FOR 90589  NMS PREFC STATEMENT   COMPLETED AND SENT TO QC
101113 FOR 74333  NMS PREFC STATEMENT  QC PASS
101113 CST 99999  PRE FC STATEMENT CREATED 10/11/2013
101113 SYS 99999  01 41 PI DOOR HANGER INSP     SPI REQ ON 101413.
100913 DEF 13006  1JH FC REV HOLD FOR NMS LETTER TO BE SENT
100913 DEF 13006  SRC DOCS 990 C FOUND OK TO REFER
100913 DEF 13006  990 C COMPLETED ON 01/10/13
100913 DEF 13006  VERIFIED FILENET BRWR NOT IN ACTIVE DUTY
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PL000482

100913 DEF 13006 NO DISABILITY RECORDS FOUND
100913 DEF 13006 ANT RECEIVED ON 05/08/13
100913 REF 13006 08 12 REFER Q HOLD 20131016 REASON OTHER
092413 CAS 62783 CASE(TYPE = 878) CLOSED CASE NUMBER 0088918156
092013 SYS 98 23 35 00098 P/I PROP CON NC SPI 09/18/13,GOOD,OCC
091913 INS 999 1d working cmi mobile home mandatory flood zone
091913 INS 999 report 5 16 13 called foremost insurance @(616)
091913 INS 999 942 3000 spoke with amber(last name not
091913 INS 999 given)verified flood is not included
091113 SYS 99999 00 39 PI PROP CON NC SPI REQ ON 091213
091113 COL 20202 BORROWER SOLICITATION LETTER SENT 09/05/2013
090413 COL 10278 IDENTIFIED T60 LOAN 093013
090313 ODS 999 1XXDEM001 GEN DEMAND SENT 09/03/13
090313 ODS 999 CERT TO PROPERTY RECIPIENT 1&2
090313 ODS 999 1XXDEM001 GEN DEMAND SENT 09/03/13
090313 ODS 999 FC TO PROPERTY RECIPIENT 1&2
082913 INS 999 FLOOD PRE RENEWAL LETTER
081913 IPD 999 NO CONTACT LETTER 8/19/13
081613 SYS 98 23 42 00098 P/I PROP CON NC SPI 08/14/13,GOOD,OCC
081213 IPD 999 45 DAY LETTER 8/12/13
081213 SYS 99999 00 36 PI PROP CON NC SPI REQ ON 081313
081213 COL 20202 BORROWER SOLICITATION LETTER SENT 08/06/2013
080113 IPD 999 60 DAY LETTER (EXSTREAM) 08/02/13
071913 IPD 999 DELINQUENCY NOTICE 7/19/13
071913 INS 999 1d working mandatory mobile home flood report
071913 INS 999 7 8 13 called foremost agency @(706) 722 7292
071913 INS 999 spoke with monica(last name not given)verified
071913 INS 999 flood excluded
070813 IPD 999 CHRONIC DELINQUENCY LETTER 7/08/13
070513 COL 4332 Number Busy
070413 COL 4332 No Answer
060613 COL 33337 10 56 INCOMING CALL CONTACT STATUS = "Y"
060613 IPD 999 CHECK DRAFT LETTER SINGLE MULTI 6/06/13
060613 IVR 38368 IVR CAPTURED ANI 803 226 5600
060613 COL 33337 10 55 DEMOS LAST VERIFIED ON 01/04/2013
060613 COL 33337 10 55 TT SPOUSE ADV CALL MAY BE MONITORED OR REC
060613 COL 33337 D
060613 COL 33337 10 56 ADV CUST OF TOTAL AMOUNT DUE
060613 COL 33337 10 56 INC AND EXP NOT UPDTD DUE TO BORROWER REFUSE
060613 COL 33337 D
060613 COL 33337 10 56 FU DT SET TO 06/13/2013
060613 CSH 776 11 14 SOEID MW82292; GPU PAYMENT ADDED; ABA# 05 PL000463
060613 CSH 776 3906041; ACCT#090119932309; CONFIRMATION# 6010838
060613 CSH 776 60576681 ; FEE $15 00; AMT $3306 86; PYMT DATE 0
060613 CSH 776 6/06/2013
060613 COL 33337 11 21 SPOUSE CL IN TO DISCUSS ACC CONCERNS / PROVI

060613 COL 33337 DED THE DELIQ ON THE ACC & ALSO DISCUSSED DE
060613 COL 33337 MAND LETTER INFO / CUST SET UP CK PYMT 6/6/1
060613 COL 33337 3 CONF# 601083860576681 REDUCED PH PYMT FEE
060613 COL 33337 15 00 / ALSO DISCUSSED LM OPTIONS WITH SPOUS
060613 COL 33337 E / ADVISED THE CUST THAT SHE NEEDS TO FAX I
060613 COL 33337 N ESTATE VERF & ADVISED THE SPOUSE TO CONTAC
060613 COL 33337 T COURT TO OBTAIN INFO
060613 COL 33337 11 21 *THE FOLLOWING NOTES SUPERSEDE ANY OCS AUTO
060613 COL 33337 NOTES FROM THIS CALL/ DISCUSSED LM OPTIONS &
060613 COL 33337 DID NOT DISCUSS LATE FEES OR NEG CRED RPT O
060613 COL 33337 N THE ACC / INCOME & EXP WERE NOT UPDATED D
060613 COL 33337 URING THE CALL
060613 SYS 33337 10 56 RFO N/A
060613 SYS 33337 10 56 FPA Payroll
060613 SYS 33337 10 56 HMP
060613 SYS 33337 10 56 SOF Payroll
060613 SYS 33337 10 56 TAD $3306 86, Mar to Jun ,2013
060613 SYS 33337 10 56 RFD unexpect exp
060613 COL 33337 OCS QRPC PARTIALLY ACHIEVED INTNT TO VACATE DTM
060613 COL 33337 OCS QRPC PARTIALLY ACHIEVED CRNT VACANCY DTMD
060613 COL 33337 OCS QRPC PARTIALLY ACHIEVED RFD AND TYPE DTMD
053013 IPD 999 OPT PROD INSURANCE CANCELLED 90 5/30/13
052813 SYS 98 23 19 00098 P/I PROP CON NC SPI 05/24/13,GOOD,OCC
052113 COL 17545 UPDATED ALL FLAGS TO REFLECT ALL BAD PHONE
052113 COL 17545 NUMBERS ON THE ACCOUNT
051713 IPD 999 DEMAND EXPIRATION LETTER 5/17/13
051413 SYS 99999 01 16 PI PROP CON NC SPI REQ ON 051513
050913 DEF 72879 1SM FC REV HOLD FOR BORROWER SOLICITATION
050913 DEF 72879 LETTER TO EXPIRE
050913 DEF 72879 BORROWER SOLICITATION LETTER SENT 5/3/2013
050913 DEF 72879 ASN VERIFICATION COMPLETED
050913 DEF 72879 ANT IMGD 05/08/13
050913 DEF 72879 NEED NMS PREFC
050913 DEF 72879 VERIFIED IN FILENET BRWR NOT IN ACTIVE DUTY
050913 DEF 72879 NO DISABILITY RECORDS FOUND
050913 DEF 72879 NCD 05/31/13
050913 REF 72879 15 23 REFER Q HOLD 20130531 REASON COLL LETTER
050913 INS 999 d wife Mary called to verify death certificate
050913 INS 999 was received to the insuramce dept provide
050913 INS 999 number to Lender PLaced Insurance and transferred
050913 INS 999 the call BMIllner HIPC
050713 COL 20202 BORROWER SOLICITATION LETTER SENT 5/3/2013
050613 DEF 38647 ANT REQUESTED ON 05/06/2013 WITH BATCH #1989757
050313 DEF 74885 1CS FC REV HOLD FOR PENDING ANT/CNT
050313 DEF 74885 ASN VERIFICATION COMPLETED
050313 DEF 74885 VERIFIED FILENET BRWR NOT IN ACTIVE DUTY

PL000484

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050313 DEF 74885  NO DISABILITY RECORDS FOUND
050313 REF 74885  11 05 REFER Q HOLD  20130510 REASON  OTHER
050113 IPD   999  GENERAL DEMAND CERT MAIL   05/02/13
050113 IPD   999  GENERAL DEMAND REG  MAIL   05/02/13
043013 IPD   999  OPT PROD  INSURANCE   60 DAY    4/30/13
042213 SYS    98  23 21 00098 P/I PROP CON NC SPI 04/21/13,GOOD,OCC
041913 IPD   999  NO CONTACT LETTER    4/19/13
041213 SYS 99999  01 42 PI PROP CON NC          SPI REQ ON 041513
041213 IPD   999  45 DAY LETTER    4/12/13
040913 COL 20202  BORROWER SOLICITATION LETTER SENT 4/4/2013
040813 INS   999  1d working mandatory mobile home flood report
040813 INS   999  4 1 13  called foremost agency @(706) 722 7292
040813 INS   999  spoke with monica(last name not given)flood
040813 INS   999  excluded
040313 IPD   999  60 DAY LETTER (EXSTREAM)   04/03/13
040213 IPD 25222  60 DAY LTR DATED 4/2/12 IS INVALID AND NOT MAILED
040213 IPD 25222  THIS LETTER WAS PULLED AT THE PRINT VENDOR
040113 IPD   999  OPT PROD   INSURANCE   30 DAY    4/01/13
040113 IPD   999  60 DAY LETTER (EXSTREAM)   03/30/13
031913 IPD   999  DELINQUENCY NOTICE    3/19/13
031413 CAS 67221  CASE(TYPE = 760)   OPENED   CASE NUMBER 0085783798
031413 CAS 15286  CASE(TYPE = 010)   CLOSED   CASE NUMBER 0085797605
031413 CSR 15286  SOLE BRWR WILLIAM MOXLEY DECEASED
031413 SYS 15286  CASE(TYPE = 760)   CLOSED   CASE NUMBER 0085783798
031013 COL  4332  18 09 No Message
031013 COL  4332  13 53 No Message
031013 COL  4332  11 14 No Message
030913 COL  4332  18 08 No Message
030913 COL  4332  14 36 No Message
030913 COL  4332  09 26 No Message
030613 IVR 38431  IVR CAPTURED ANI 803 257 0325
030613 CST 19436  13 22 deceased borr WILLIAM MOXLEY /vfd former LOA
030613 CST 19436  wife Mary Moxley/ She will send Death Cert
030613 CST 19436  and probate info
021513 ANA 10732  STATEMENT
021513 ANA 10732  THE MONTH IN WHICH YOU RECEIVE AN ANNUAL ESCROW
021513 ANA 10732  ANALYSIS DISCLOSURE STATEMENT HAS BEEN CHANGED
021513 ANA 10732  AS A RESULT, YOU MAY RECEIVE TWO OF THESE
021513 ANA 10732  STATEMENTS WITHIN THE NEXT 12 MONTH PERIOD  THE
021513 ANA 10732  ENCLOSED ANNUAL ESCROW ANALYSIS DISCLOSURE
021513 ANA 10732  STATEMENT WAS COMPLETED IN FEBRUARY 14, 2013,
021513 ANA 10732  WITH A NEW PAYMENT AMOUNT EFFECTIVE APRIL 1,
021513 ANA 10732  2013  IF YOU HAVE ANY QUESTIONS, PLEASE CALL US
021513 ANA 10732  AT THE TELEPHONE NUMBER LISTED ON THE ENCLOSED
021413 ANA   999  ESC ANAL COMPLETED, SHTG/OVG      683 10
021413 ANA   999   SPREAD 12 MOS TYPE ANNUAL
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PL000485

021313 SYS 99999 Incoming Payment Coupon
021013 COL 4332 18 20 No Message
021013 COL 4332 14 24 No Message
021013 COL 4332 12 04 No Message
020913 COL 4332 18 10 No Message
020913 COL 4332 14 00 No Message
020913 COL 4332 09 25 No Message
010413 COL 73178 13 21 INCOMING CALL CONTACT STATUS = "Y"
010413 ANA 23903 ESCROW STATEMENT ARCHIVAL DATE SHOULD HAVE BEEN
010413 ANA 23903 12/13/2012 BUT UPLOADED TO CMIEMS800D REPORT ON
010413 ANA 23903 12/14/2012
010413 SYS 999 20 03 TEXT MESSAGE WAS ATTEMPTED RESULT TEXT MSG
010413 SYS 999 20 03 CARRIER NOT SUPPORTED
010413 COL 777 23 00 01/04/13 RFD UNEXP EXPNS AUTO REPAIRS
010413 IPD 999 CHECK DRAFT LETTER SINGLE MULTI 1/04/13
010413 COL 73178 13 14 DEMOS LAST VERIFIED ON 04/24/2012
010413 COL 73178 13 14 TT MARY MCXLEY LOA ADV CALL MAY BE MONITOR
010413 COL 73178 ED OR RECD
010413 CSH 776 13 18 SOEID KR82223; GPU PAYMENT ADDED; ABA# 05
010413 CSH 776 3274139; ACCT#21611013755; CONFIRMATION# 60095174
010413 CSH 776 3152295 ; FEE $20 00; AMT $2250 05; PYMT DATE 01
010413 CSH 776 /04/2013
010413 COL 73178 13 19 RFD AUTO REPAIRS
010413 COL 73178 13 20 DEMOS LAST VERIFIED ON 01/04/2013
010413 COL 73178 13 20 TT MARY MOXLEY LOA ADV CALL MAY BE MONITORE
010413 COL 73178 D OR RECD
010413 COL 73178 13 20 RFD AUTO REPAIRS
010413 COL 73178 13 21 DEMOS LAST VERIFIED ON 01/04/2013
010413 COL 73178 13 21 TT MARY MOXLEY LOA ADV CALL MAY BE MONITORE
010413 COL 73178 D OR RECD
010413 COL 73178 13 22 RFD AUTO REPAIRS
010413 COL 73178 13 22 ADV CUST OF POSSIBLE LC ASSMNT
010413 COL 73178 13 22 ADV CUST OF POSSIBLE NEG CBR
010413 COL 73178 13 22 BORROWER HAS BEEN ADVISED OF SPEEDPAY FEES I
010413 COL 73178 F APPLICABLE
010413 COL 73178 13 22 PTP AMT $2,550 05/ MTHD PHONEPAY/ DT PMT E
010413 COL 73178 XPCTD 01/11/2013
010413 COL 73178 13 22 INC AND EXP NOT UPDTD DUE TO BORROWER REFUSE
010413 COL 73178 D
010413 COL 73178 13 22 TT MARY MOXLEY LOA ADV CALL MAY BE MONITOR
010413 COL 73178 ED OR RECD FULLY VERIFIED MARY MOXLEY LOA
010413 COL 73178 STATED NON DEBTOR DISCLMR NOTE
010413 COL 73178 S PROVIDED AN EMAIL ADDRESS THAT WAS NOT ACT
010413 COL 73178 IVE// CALLED IN TO MAKE A PAYMENT FOR THE TA
010413 COL 73178 D OF 2250 05 // DID NOT DISCUSS INCOME AND E
010413 COL 73178 XPENSES// DID NOT DISCUSS LC AND CBR//CONFIR

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010413 COL 73178  MATION#600951743152295
010313 COL 20202  FNMA SOLICITATION LETTER SENT 1/03/2012 VIA
010313 COL 20202  TELEWIRE
010313 COL   654  TEXT FILE SENT TO CUSTOMER
010113 IPD   999  GENERAL DEMAND CERT MAIL   01/02/13
010113 IPD   999  GENERAL DEMAND REG  MAIL   01/02/13
123112 IPD   999  OPT PROD  INSURANCE   60 DAY   12/31/12
122812 SYS   999  20 04 TEXT MESSAGE WAS ATTEMPTED  RESULT  TEXT MSG
122812 SYS   999  20 04  CARRIER NOT SUPPORTED
122712 COL   654  TEXT FILE SENT TO CUSTOMER
122412 SYS    98  23 22 00098 P/I PROP CON NC SPI 12/20/12,GOOD,OCC
122012 SYS   999  20 04 TEXT MESSAGE WAS ATTEMPTED  RESULT  TEXT MSG
122012 SYS   999  20 04  CARRIER NOT SUPPORTED
122012 IPD   999  NO CONTACT LETTER   12/20/12
121912 COL   654  TEXT FILE SENT TO CUSTOMER
121812 SYS 10794  CASE(TYPE = 265)   CLOSED   CASE NUMBER 0083928225
121312 SYS 99999  00 53 PI PROP CON NC          SPI REQ ON 121412
121312 ANA 10091  THE MONTH IN WHICH YOU RECEIVE AN ANNUAL ESCROW
121312 ANA 10091  ANALYSIS DISCLOSURE STATEMENT HAS BEEN CHANGED
121312 ANA 10091  AS A RESULT, YOU MAY RECEIVE TWO OF THESE
121312 ANA 10091  STATEMENTS WITHIN THE NEXT 12 MONTH PERIOD  YOUR
121312 ANA 10091  ANNUAL ESCROW ANALYSIS DISCLOSURE STATEMENT WILL
121312 ANA 10091  BE COMPLETED ON DECEMBER 12, 2012, WITH A NEW
121312 ANA 10091  PAYMENT AMOUNT EFFECTIVE FEBRUARY 1, 2013
121312 IPD   999  45 DAY LETTER   12/13/12
121212 ANA   999  ESC ANAL COMPLETED, SHTG/OVG      819 72
121212 ANA   999   SPREAD 12 MOS TYPE ANNUAL
121212 SYS   999  20 02 TEXT MESSAGE WAS ATTEMPTED  RESULT  TEXT MSG
121212 SYS   999  20 02  CARRIER NOT SUPPORTED
121112 SYS 11711  CASE(TYPE = 265)   OPENED   CASE NUMBER 0083928225
121112 COL   654  TEXT FILE SENT TO CUSTOMER
120412 SYS   999  20 03 TEXT MESSAGE WAS ATTEMPTED  RESULT  TEXT MSG
120412 SYS   999  20 03  CARRIER NOT SUPPORTED
120412 COL 20202  FNMA SOLICITATION LETTER SENT 12/4/12 VIA
120412 COL 20202  TELEWIRE
120312 IPD   999  OPT PROD  INSURANCE   30 DAY  12/03/12
120312 COL   654  TEXT FILE SENT TO CUSTOMER
120212 IPD   999  60 DAY LETTER (EXSTREAM)   12/03/12
112812 SYS   999  20 04 TEXT MESSAGE WAS ATTEMPTED  RESULT  TEXT MSG
112812 SYS   999  20 04  CARRIER NOT SUPPORTED
112712 COL   654  TEXT FILE SENT TO CUSTOMER
112012 SYS   999  20 06 TEXT MESSAGE WAS ATTEMPTED  RESULT  TEXT MSG
112012 SYS   999  20 06  CARRIER NOT SUPPORTED
111912 IPD   999  DELINQUENCY NOTICE   11/19/12
111912 COL   654  TEXT FILE SENT TO CUSTOMER
111812 COL  4332  09 39 No Message
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102912 INS   999  FLD EXP /CAN/NR 2ND NOTICE
092512 INS   999  1d working mandatory mobile home flood report
092512 INS   999  9 24/12  called capps insurance agency @(706)
092512 INS   999  722 7292 spoke with lynn(last name not
092512 INS   999  given)states flood excluded
091212 INS   999  FLD EXP /CAN/NR 1ST NOTICE
091012 INS   999  1 L/V WORKING EXERC 9/5/12 FLOOD INFO UPDATED,
091012 INS   999  ADDED FLOOD LINE
072712 SYS   999  18 02 TEXT MESSAGE WAS ATTEMPTED  RESULT  TEXT MSG
072712 SYS   999  18 02  CARRIER NOT SUPPORTED
072712 CST 67759  10 29 MARY MOXLEY loa ci sd wants to make a
072712 CST 67759  payment    took checkin info   gave
072712 CST 67759  confirmation #
072712 CSH   301  10 30 SPDPY N000001548 20120727  1500 20 18826812
072712 CSH   301  PRV PROMISE          CUR PROMISE 20120730
072712 CSH   301  AGENT SK392 SRC D BLLMTH   FEE      00
072712 CST 67759  10 31 waive phone pay fees as one time courtesy
072712 COL   654  TEXT FILE SENT TO CUSTOMER
072012 SYS   999  20 11 TEXT MESSAGE WAS ATTEMPTED  RESULT  TEXT MSG
072012 SYS   999  20 11  CARRIER NOT SUPPORTED
071912 IPD   999  DELINQUENCY NOTICE    7/19/12
071912 COL   654  TEXT FILE SENT TO CUSTOMER
062212 IPD   999  LATE CHARGE LETTER    6/22/12
061812 IVR 38308  IVR CAPTURED ANI 803 257 4240
061812 CST 65759  15 54 MARY MOXLEY (loa) wntd to knw abt the last
061812 CST 65759  pymnt recvd date    principal bal
061812 CST 65759  15 59 optional insurnc    bifrction of P&i
060612 IVR 38406  IVR CAPTURED ANI 803 663 3300
052312 IPD   999  LATE CHARGE LETTER    5/23/12
052112 IPD   999  DELINQUENCY NOTICE    5/21/12
051812 SYS 99999  Incoming Payment Coupon
042412 COL 22847  10 23 INCOMING CALL   CONTACT STATUS = "Y"
042412 COL 22847  10 23 04/24/12  RFD  REDUCED IACT
042412 IPD   999  OPT PROD MEMBERSHIP CANCELLED    4/24/12
042412 SYS 24758  CASE(TYPE = 652)   OPENED   CASE NUMBER 0079491383
042412 CST 24758  BORROWER / CANCEL THE CROSS COUNTRY OPTIONAL INS /
042412 CST 24758   OPENED CASE TO CANCEL AS REQUESTED , TRANS TO COL
042412 CST 24758  LECTIONS FOR PAYMENT PROCESSING
042412 CST 62026  10 07 BOR CI FOR MKNG PYMNT WIT DBT CRD= TRNSFD TO
042412 CST 62026  COLLCTN
042412 IVR 38333  IVR CAPTURED ANI 800 374 8814
042412 COL 22847  10 18 TT MARY MOXLEY // SPOUSE  ADV CALL MAY BE MO
042412 COL 22847  NITORED OR RECD
042412 COL 22847  10 23 RFD REDUCED INC
042412 COL 22847  10 23 ADV CUST OF POSSIBLE LC ASSMNT OR NEG CBR
042412 COL 22847  10 23 BORROWER HAS BEEN ADVISED OF SPEEDPAY FEES
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042412 COL 22847 10 23 PTP AMT $744 84/ MTHD PHONEPAY/ DT PMT EXP
042412 COL 22847 CTD 04/30/2012
042412 COL 22847 10 23 INC AND EXP NOT UPDTD DUE TO BORROWER REFUSE
042412 COL 22847 D
042412 COL 22847 10 23 LM OPTS DISCUSSED W/ CALLER
042412 COL 22847 10 25 11 14 PM 4/24/2012 INBOUND SP ACCT# 0612
042412 COL 22847 069352 1 TT MARY MOALLEY // SPOUSE CALL
042412 COL 22847 RCRDNG DISC Y MAILING N PV# N BV# N C
042412 COL 22847 P# N SS# VERIFIED E MAIL N INC & EXP N
042412 COL 22847 LC / CBR N LM OPTS N QOUTED TAD / DPD /
042412 COL 22847 OTHER ACCOUNT CURRENTLY DUE FOR APR 1, 2012
042412 COL 22847 THROUGH PAYMENTS TOTAL AMOUNT DUE $768
042412 COL 22847 28 NUMBER OF DAYS DELINQUENT 23 >CI TO
042412 COL 22847 MAKE A PAYMENT FOR DATE 4/25/2012 HMP
042412 COL 22847 $744 84 METHOD DEBIT CONF 30110392 AWAR
042412 COL 22847 E OF $5 PTF WITH SUP APPROVAL MAD CALLER AG
042412 COL 22847 REED TO PAY $744 84 ON 04/27/2012 BY PHONEPA
042412 COL 22847 Y RFD REDUCE INCOME SOF DISABILITY FPA
042412 COL 22847 N OFFER RECURRING PAYMENT Y // DECLINED
042412 COL 22847 ALL OTHER INFO NOT OBTAIN OR DISCUSS
042412 SYS 33448 CASE(TYPE = 652) OPENED CASE NUMBER 0079491383
042012 SYS 999 18 01 SKIP UPD PRIM HOME 08035222250 TO 8036638914
041912 IPD 999 DELINQUENCY NOTICE 4/19/12
041812 COL 24660 14 28 Y TR
041812 SYS 24660 PRIM EMAIL DO NOT EMAIL CHANGED FROM TO N
041812 SYS 24660 SCND EMAIL DO NOT EMAIL CHANGED FROM TO N
041812 SKP 24660 SKIP PROCESS PARTIAL
041812 SKP 24660 SKIP REVIEW 1
041812 SKP 24660 OCS/CITILINK (803) 349 6834 CP CODE IS INCORRECT
041812 SKP 24660 SKIP TRACE VALIDITY NOT SUCCESSFUL
041812 SKP 24660 RESULT N/A
041812 SKP 24660 FFUP DATE 04/22/2012
041812 SKP 24660 CAMPAIGN CELLPHONE
012512 ANA 999 ESC ANAL COMPLETED, SHTG/OVG 243 15
012512 ANA 999 SPREAD 12 MOS TYPE ANNUAL
110611 SYS 99999 Incoming Payment Coupon
082611 COL 777 08 08 Sittone
082511 SYS 99999 Incoming Payment Coupon
082411 COL 777 20 01 Sittone
082211 COL 777 14 57 Sittone
082011 COL 777 16 08 High and Dry
081911 SYS 999 18 00 SKIP UPD PRIM CELL 00000000000 TO 8033496834 PL000489
081911 IPD 999 DELINQUENCY NOTICE 8/19/11
081911 COL 777 16 38 Sittone
081811 COL 777 14 03 Sittone
080411 COL 4332 No Answer

080411 COL 4332 No Answer
080411 COL 4332 No Answer
020811 IVR 1470 IVR CAPTURED ANI 803 349 6834
020811 CST 38977 09 11 borrower/ci to inquire about new pymnt due
020811 CST 38977 to escrow/gv info
012111 ANA 999 ESC ANAL COMPLETED, SHTG/OVG 25 59
012111 ANA 999 SPREAD 12 MOS TYPE ANNUAL
011311 IVR 864 IVR CAPTURED ANI 803 349 6834
011311 IVR 1455 VERBAL PAYOFF GIVEN ON 01132011 GOOD THRU 030111
011311 CST 34888 14 46 WILLIAM MOXLEY rqst pyoff pyoff prvd &
011311 CST 34888 maild tat
010711 IVR 1477 IVR CAPTURED ANI 803 349 6834
010711 IVR 713 VERBAL PAYOFF GIVEN ON 01072011 GOOD THRU 020111
010711 IVR 871 VERBAL PAYOFF GIVEN ON 01072011 GOOD THRU 020111
010411 COL 4332 No Answer
122710 SYS 98 23 27 00098 P/I PROP CON NC SPI 12/20/10,GOOD,OCC
121510 COL 777 19 42 No Answer
121410 COL 777 14 18 Sittone
121310 SYS 99999 01 16 PI PROP CON NC SPI REQ ON 121410
121310 IPD 999 45 DAY LETTER 12/13/10
121310 COL 777 13 34 Sittone
121210 COL 777 11 03 No Answer
121110 COL 654 TEXT FILE SENT TO CUSTOMER
121110 COL 777 16 40 Sittone
121010 COL 777 14 58 Sittone
120910 COL 777 15 00 Sittone
120810 COL 777 19 09 Sittone
120710 CBR 99999 ACCOUNT 30 DAYS PAST THE DUE DATE
120710 COL 777 14 23 Sittone
120610 COL 777 07 55 Sittone
120510 COL 34397 15 09 N TR NA
120410 COL 777 07 48 No Answer
120310 COL 18921 13 13 N TR NA
120310 COL 37394 19 50 N TR NA
120310 COL 37394 19 50 N TR NA
120310 COL 37394 19 50 N TR NA
120310 COL 654 TEXT FILE SENT TO CUSTOMER
120210 IPD 999 60 DAY LETTER 12/02/10
120210 COL 27582 19 42 N TR NA
120110 COL 777 14 24 Sittone
113010 COL 777 14 58 Sittone
112810 COL 777 09 54 No Answer
112710 COL 777 16 43 Sittone
112610 COL 777 13 32 Sittone
112410 COL 777 12 34 Sittone
112310 COL 777 13 34 Sittone

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112210 COL   777  15 41 Sittone
112110 COL   777  10 33 Sittone
111810 IPD   999  DELINQUENCY NOTICE   11/18/10
111710 COL   777  14 03 Sittone
111610 COL   777  11 13 Invalid Number
111410 COL   777  09 22 No Answer
111210 COL   777  15 59 Sittone
111110 COL   777  18 29 Sittone
111010 COL   777  12 03 Sittone
110910 COL   777  14 21 High and Dry
110710 COL   777  09 53 No Answer
110410 COL  4332  No Answer
102710 DEF   655  HAM SOLICIT UPS TRK #1Z20501V1346999098
101110 COL 35312  14 35 INCOMING CALL   CONTACT STATUS = "Y"
101110 DEF   655  HAM CAMPAIGN   1ST & 2ND SOLICIT LTR SENT
101110 DEF   655  10/2010
101110 COL   777  23 00 10/11/10  RFD  UNEMPLOYMENT
101110 COL 35312  14 20 TT MARY MOXLEY(SPOUSE)  ADV CALL MAY BE MONI
101110 COL 35312  TORED OR RECD
101110 CSH   301  14 26 SPDPY N000001277 20101011  1419 24 16545627
101110 CSH   301  PRV PROMISE          CUR PROMISE 20101012
101110 CSH   301  AGENT JM947 SRC D BLLMTH   FEE   10 00
101110 CSH   301  14 30 SPDPY D000001277 20101011  1419 24 16545627
101110 CSH   301  PRV PROMISE 20101012 CUR PROMISE 20101012
101110 CSH   301  AGENT JM947 SRC D BLLMTH   FEE   10 00
101110 CSH   301  14 33 SPDPY N000001277 20101011  1419 14 16545679
101110 CSH   301  PRV PROMISE 20101012 CUR PROMISE 20101012
101110 CSH   301  AGENT JM947 SRC D BLLMTH   FEE   10 00
101110 COL 35312  14 35 RFD UNEMPLOYED
101110 COL 35312  14 35 ADV CUST OF POSSIBLE LC ASSMNT OR NEG CBR
101110 COL 35312  14 35 BORROWER HAS BEEN ADVISED OF SPEEDPAY FEES
101110 COL 35312  14 37 RFD HUSBAND UNEMPLOYED SICK  SOF UNEMPLOYMEN
101110 COL 35312  T  TAD 1419 14  HMP 1419 14   CHK   CON#1654
101110 COL 35312  5679  FPA 10/31/2010
101110 COL 35312  14 38 CALLER HAS BEEN FULLY VERIFIED   DID ADVS OF
101110 COL 35312   20 00 PBP FEE   REDUC TO 10
101110 COL 35312  14 38 EMAIL AND CELL NT UPDATED THIRD PARTY
101110 COL   654  TEXT FILE SENT TO CUSTOMER
101110 COL   777  17 35 Sittone
101010 COL   777  08 31 Sittone
100910 COL   777  14 07 No Answer
100810 COL   777  09 30 High and Dry
100710 CBR 99999  ACCOUNT 30 DAYS PAST THE DUE DATE                    PL000491
100710 COL   777  07 36 No Answer
100610 COL   777  11 54 Invalid Number
100510 COL 22792  17 06 N TR NA
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100410 IPD 999 60 DAY LETTER 10/04/10
100410 COL 777 13 13 No Answer
100310 COL 654 TEXT FILE SENT TO CUSTOMER
100310 COL 777 14 20 No Answer
100210 COL 777 08 23 Sittone
100110 COL 777 10 30 No Answer
093010 COL 777 15 37 No Answer
092910 COL 777 13 24 Sittone
092810 COL 777 16 29 Sittone
092710 COL 777 15 04 Sittone
092610 COL 777 15 14 No Answer
092410 COL 4332 No Answer
092310 COL 4332 No Answer
092210 COL 4332 No Answer
092110 COL 4332 No Answer
092010 IPD 999 DELINQUENCY NOTICE 9/20/10
091710 COL 777 13 58 High and Dry
082410 COL 28194 ***SKIP 2 ***SSDI CHECKED***SITTONE
082410 COL 28194 EXCEL# 803 522 2250 # UNAVAILBLE
082410 COL 28194 AS PER NOTES 803 663 0546 WRNG#
082410 COL 28194 CITILINK 803 522 0567 CNBCAD
082410 COL 28194 803 663 0038 DISC, 912 331 0734 GEN VM
082410 COL 28194 803 663 7128 DISC, 803 663 6778 DISC
082410 COL 28194 803 329 9879 DISC, 803 633 8914 DISC
082410 COL 28194 803 593 5797 DISC , 803 593 3455 DISC
082410 COL 28194 803 522 1060 CNBCAD
082410 COL 28194 NCIS SAME AS 2250, 411 NO HELP
082410 COL 28194 FASTDATA SAME AS ABOVE
082410 COL 28194 LEXNEX NO OTHER# FOUND
082410 COL 28194 INNOVIS 803 349 6834 (CELL) GEN VM
082410 COL 28194 TALX NO HELP
082410 COL 28194 RESULT POTENTIAL FIND REVIEW DATE 08/27
082310 IPD 999 LATE CHARGE LETTER 8/23/10
081810 COL 777 11 08 Sittone
081710 COL 9578 13 58 N T3RD #NA
081710 SYS 99999 Incoming Payment Coupon
081610 COL 777 12 44 Sittone
081510 COL 777 13 15 No Answer
081210 COL 777 16 56 Sittone
081110 COL 777 19 36 No Answer
081010 COL 777 18 59 No Answer
072310 IPD 999 LATE CHARGE LETTER 7/23/10
072310 COL 23773 ****SKIP OTHERS1ST***** PL000482
072310 COL 23773 RECEIVED LOA TO SPEAK WITH MARY MOXLEY
072310 COL 23773 SSDI NO RESULT
072310 COL 23773 SIT FILE 803 522 2250#DISC

072310 COL 23773 CITILINK/NOTES
072310 COL 23773 803 522 0567#DISC
072310 COL 23773 NCIS & 411 NO OTHER# FOUND
072310 COL 23773 FAST DATA 803 663 0038#DISC
072310 COL 23773 803 663 0546#WR#
072310 COL 23773 912 331 0734#GEN VM
072310 COL 23773 [illegible] 803 663 7128#DISC
072310 COL 23773 803 663 6778#DISC
072310 COL 23773 803 329 9879#GEN VM
072310 COL 23773 803 633 8914#DISC
072310 COL 23773 803 593 5797#DISC
072310 COL 23773 803 593 3455#BUSY
072310 COL 23773 INNOVIS 803 522 1060 (CELL)#DISC
072310 COL 23773 TALX ID LOCKED
072310 COL 23773 PLZ UPDATE THE GUD# WHEN CNSMR CLS IN
072310 COL 23773 RESULT POTENTIAL FIND NXT REV ON 07/28/10
071910 IPD 999 DELINQUENCY NOTICE 7/19/10
071910 COL 777 13 55 Sittone
071810 SYS 99999 Incoming Payment Coupon
071810 COL 777 10 21 Sittone
071710 COL 34380 08 10 N T3RD #NA
071610 COL 777 14 49 Sittone
071510 COL 777 16 15 Sittone
071410 COL 777 15 38 Sittone
071310 COL 777 12 07 Sittone
071210 COL 777 18 42 Sittone
071110 COL 19836 11 46 N TR NA
071110 COL 777 16 50 Sittone
071010 COL 777 08 59 Sittone
061710 COL 4332 No Answer
061610 COL 4332 No Answer
061310 COL 777 09 58 Sittone
061210 COL 777 10 59 Sittone
061110 COL 777 14 41 Sittone
060810 COL 777 11 28 Sittone
060710 COL 777 09 54 Sittone
060610 COL 777 15 40 Sittone
060510 COL 777 09 08 Sittone
053110 IPD 999 OPT PROD MEMBERSHIP 5/31/10
052710 COL 4332 17 38 Ans Machine Left Message
052610 COL 4332 17 33 Ans Machine Left Message
052510 COL 777 14 55 Ans Machine No Message
052410 CST 34412 B1 CI TO MKAE THE PMT/ HE DOESNT WANT TO PAY FOR $ PL000493
052410 CST 34412 20 FEE/ SUGGEST OTHER PMT OPTIONS/
052410 COL 34574 14 17 N T3RD #NA
052310 COL 777 09 50 Ans Machine No Message

052210 COL 777 16 55 Ans Machine No Message
052110 COL 777 12 35 Ans Machine No Message
051910 COL 30549 12 16 Y T3RD #
051910 COL 30549 12 17 TT MARY MOXLEY(LOA) ADV CALL MAY BE MONITOR
051910 COL 30549 ED OR RECD
051910 COL 30549 12 17 OC CONTACT
051910 COL 30549 12 20 AS PER LOA MARY MOXLEY DUE TO MEDICAL CONDIT
051910 COL 30549 ION OF HER HUSBAND THEY CAN SEND IN A PMT Y
051910 COL 30549 ET DID NOT CONTINUE TO CALL FLOW AS PER WIFE
051910 COL 30549 THEY ARE HAVING A CONVERSATION WITH A DOC
051910 COL 30549 12 20 CALL WAS TRMD DUE TO HANG UP
051910 COL 30549 12 20 CALL WAS TRMD DUE TO HANG UP
051810 IPD 999 DELINQUENCY NOTICE 5/18/10
051810 COL 777 17 32 Answered Call
050310 IPD 999 OPT PROD MEMBERSHIP 30 DAY 5/03/10
041510 SYS 10567 CASE(TYPE = 646) CLOSED CASE NUMBER 0065569873
020810 IVR 1072 IVR CAPTURED ANI 803 522 0567
020810 CST 24270 12 57 MARY MOXLEY loa ci regarding life insu gave
020810 CST 24270 # to call for policy since nothing on accnt
020810 CST 24270 and ing haz
121809 ANA 31538 OVERAGE VALID DUE TO A TAX, HAZARD OR MIP/PMI
121809 ANA 31538 AMOUNT CHANGE
121809 ANA 31538 OVERAGE VALID DUE TO A TAX, HAZARD OR MIP/PMI
121809 ANA 31538 DUE DATE ISSUE
121809 ANA 31538 OVERAGE VALID, OVERAGE FROM LAST ANALYSIS
121809 ANA 31538 NOT DISBURSED TO MORTGAGOR
120309 CST 24461 BORR / PAY OFF INQ / VERBAL WITH DISC PROIVDED AN
120309 CST 24461 D MAILED WITH TAT QUOTED AND ADISC PROIVDED
101309 PMI 10151 PMI WAIVER PAYING FINAL PREMIUM TO PMI COMPANY
101009 SYS 99999 Incoming Payment Coupon
092309 INS 999 SIGNATURE, Pol 104064244365308 HIPC Doc
092309 INS 999 4209291/47 Old policy recvd No FP in history
092309 INS 999 No Action FOREMOST
092209 INS 999 8 25/2009, Issue Date 9/16/2009 HIPC mortgagee
092209 INS 999 No Action FOREMOST SIGNATURE, Pol
092209 INS 999 104064244365308, Cancel Date Doc 4211599/46
092209 INS 999 Cancellation of Mortgagee Interest recvd for
092209 INS 999 wrong
072009 CST 11562 MARY MOXLEY LOA /PAYMENT INQ/INFO GIVEN THANK U
072009 CST 11562 KS
041509 COL 18643 10 04 INCOMING CALL CONTACT STATUS = "Y"
041509 COL 18643 10 04 04/15/09 RFD REDCD INC PAYROLL DELAY
041509 COL 18643 09 50 N T3RD #NA
041509 COL 18643 10 03 TT WILLIAM MOXLEY ADV CALL MAY BE MONITORE
041509 COL 18643 10 03 D OR RECD
041509 COL 18643 90/41/10 CONT FIRST CONTACT ESTABLISHED

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041509 COL 18643 10 04 RFD PAYROLL DELY
041509 COL 18643 10 04 ADV CUST OF POSSIBLE LC ASSMNT OR NEG CBR
041509 COL 18643 10 04 PTP AMT $717 83/ MTHD REGULAR MAIL/ DT PMT
041509 COL 18643 10 04 EXPCTD 04/24/2009
041409 SYS 99999 Incoming Payment Coupon
041009 COL 18916 16 48 N T3RD #NA
040809 IPD 999 CHRONIC DELINQUENCY LETTER 4/08/09
040509 COL 23733 10 35 N T3RD #NA
032809 CST 26402 WILLIAM//PYMT//TOLD NXT PYMT DUE ON 04/01/09
032809 CST 26402 REFINANCE//GVN CONTACT NO
031809 COL 24194 12 32 N T3RD #NA
031709 COL 19829 08 47 N T3RD #NA
031709 SYS 99999 Incoming Payment Coupon
031609 COL 18643 10 31 N T3RD #NA
031509 COL 24789 11 17 N T3RD #NA
031309 COL 26184 15 16 N T3RD #NA
031209 COL 22392 15 33 N T3RD #NA
031009 COL 18920 16 51 N TR NA
030709 COL 26416 15 44 T3RD HANGUP
022309 IPD 999 LATE CHARGE LETTER 2/23/09
021109 DEF 8654 1LF FC REV, PYMNTS APPLIED ALLOW TO POST
021109 REF 8654 10 47 REFER Q HOLD 20090313 REASON DEMAND NOT EX
021009 COL 777 08 24 No Answer
020909 CBR 99999 ACCOUNT 90 DAYS PAST THE DUE DATE
020709 COL 23293 12 00 N T3RD #NA
020609 COL 19775 16 09 N TR NA
020509 COL 777 12 25 No Answer
020409 COL 777 19 28 No Answer
020409 COL 777 17 56 No Answer
020409 COL 777 15 29 No Answer
020309 IPD 999 CONVENTIONAL WORKOUT COVER LTR 2/03/09
020309 DEF 25400 1MDA FC REV REF FOR 2ND DOES NOT MEET SPECIAL HOL
020309 DEF 25400 D ELIGIBILITY REV DUE TO NO CONTACT NO NEW # PER A
020309 DEF 25400 NYWHO SENT WOP
020309 REF 25400 10 53 REFER Q HOLD 20090210 REASON OTHER
020309 COL 24888 15 16 N TR NA
020209 COL 24893 19 03 N TR NA
020209 COL 777 17 18 No Answer
020209 COL 777 14 49 No Answer
020209 COL 777 08 29 No Answer
013109 COL 777 08 46 No Answer
013009 COL 777 19 30 No Answer
013009 COL 777 15 59 No Answer
012809 COL 777 19 04 No Answer
012809 COL 777 15 12 No Answer
012309 COL 777 19 35 No Answer

PL000495

012209 SYS 98 23 44 00098 P/I PROP CON NC SPI 01/20/09,GOOD,OCC
012109 COL 00 17 14 No Answer
011909 COL 00 16 23 No Answer
011909 COL 00 14 21 No Answer
011909 COL 00 08 27 No Answer
011609 COL 00 18 09 No Answer
011609 COL 00 10 00 No Answer
011509 IPD 999 DEMAND EXPIRATION LETTER 1/15/09
011409 SYS 99999 01 20 PI PROP CON NC SPI REQ ON 011509
011309 COL 00 09 55 No Answer
011109 COL 00 18 03 No Answer
010909 COL 00 11 33 No Answer
010709 CBR 99999 ACCOUNT 60 DAYS PAST THE DUE DATE
010609 ANA 467 OVERAGE VALID DUE TO OVER/UNDER COLLECTING ESCROW
010609 ANA 467 PAYMENT, EXTRA FUNDS PAID TO ESCROW OR INITIAL
010609 ANA 467 SR RECEIVED
010609 ANA 467 OVERAGE VALID, LOAN DELINQUENT
010609 COL 00 17 36 No Answer
123108 IPD 999 GENERAL DEMAND REG MAIL 12/31/08
122308 SYS 98 23 33 00098 P/I PROP CON NC SPI 12/18/08,GOOD,OCC
122208 IPD 999 NO CONTACT LETTER 12/22/08
121508 IPD 999 45 DAY LETTER 12/15/08
121508 SYS 99999 01 42 PI PROP CON NC SPI REQ ON 121608
121208 COL 00 12 24 No Answer
121008 COL 777 12 41 N TR NA ,12 41
120908 COL 777 15 55 N TR NA ,15 55
120808 CBR 99999 ACCOUNT 30 DAYS PAST THE DUE DATE
120608 COL 16626 15 10 N T3RD #NA
120408 COL 777 17 23 N TR NA ,17 23,10 43
120308 COL 777 12 32 N TR NA ,12 32
120208 COL 777 10 41 N TR NA ,10 41
120208 IPD 999 60 DAY LETTER 12/02/08
112808 COL 4332 15 46 O NO MSG
112608 COL 4332 19 44 O NO MSG
112508 COL 4332 16 02 O CONNECT LM
112108 COL 4332 09 54 O NO MSG
112008 COL 4332 19 24 O NO MSG
111908 COL 4332 10 16 O NO MSG
111908 IPD 999 DELINQUENCY NOTICE 11/19/08
103108 IPD 999 GENERAL DEMAND REG MAIL 10/31/08
102808 COL 777 15 55 N TR NA ,15 55
102108 SYS 98 23 32 00098 P/I PROP CON NC SPI 10/18/08,GOOD,OCC PL000496
102008 IPD 999 NO CONTACT LETTER 10/20/08
102008 DEF 143 SENT UPDATE TO MGIC ON 10/20/08
101408 SYS 99999 01 16 PI PROP CON NC SPI REQ ON 101508
101308 IPD 999 45 DAY LETTER 10/13/08

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101208 COL   777  15 35 N TR NA   ,15 35
100608 CBR 99999  ACCOUNT 30 DAYS PAST THE DUE DATE
100608 INS   999  D1 RCVD MOBILE HM POL FROM FOREMOST POL NUM
100608 INS   999  104064244365308 FLD EXCLD
100208 IPD   999  60 DAY LETTER    10/02/08
100208 COL   777  19 36 N TR NA   ,19 36
092808 COL   777  08 29 N TR NA   ,08 29
092608 COL  4332  11 17  O NO MSG
092508 COL  4332  11 22  O NO MSG
092508 SYS    98  23 35 00098 P/I PROP CON NC SPI 09/22/08,GOOD,OCC
092408 COL  4332  11 08  O CONNECT LM
092308 COL  4332  15 21  O CONNECT LM
092208 SYS 99999  Incoming Payment Coupon
091908 IPD   999  NO CONTACT LETTER    9/19/08
091908 DEF   143  SENT UPDATE TO MGIC ON 9/17/08
091808 COL   777  19 28 N TR NA   ,19 28
091708 COL   777  16 29 N TR NA   ,16 29
091608 COL   777  18 44 N TR NA   ,18 44,13 35
091308 COL   777  17 33 N TR NA   ,17 33,10 17
091208 SYS 99999  02 07 PI PROP CON NC          SPI REQ ON 091508
091208 IPD   999  45 DAY LETTER    9/12/08
091208 COL   777  18 51 N TR NA   ,18 51,14 01
090908 COL   777  20 00 N TR NA   ,20 00
090508 CBR 99999  ACCOUNT 30 DAYS PAST THE DUE DATE
090408 COL   777  16 55 N TR NA   ,16 55
090108 IPD   999  60 DAY LETTER    9/01/08
082808 COL  4332  19 23  O CONNECT LM
082708 COL  4332  11 29  O CONNECT LM
082608 COL  4332  09 39  O NO MSG
082208 COL  4332  11 39  O NO MSG
082008 COL   777  15 00 N TR NA   ,15 00
081808 IPD   999  DELINQUENCY NOTICE    8/18/08
081008 IVR  1457  IVR CAPTURED ANI 803 522 0567
081008 CSH   301  12 05 SPDPY N000002021 20080610  1457 38 10700237
081008 CSH   301  12 05 PRV PROMISE          CUR PROMISE 20080611
081008 CSH   301  12 05 AGENT BG951 SRC D BLLMTH   FEE   20 00
081008 CST  8257  12 13 PMNT MADE, AT FIRST FOR MAY AND JUNE THEN SH
081008 CST  8257  12 13 DECIDED TO ADD JULY AND L C
081008 SYS  8257  06/10/08 LOCK = 4 EXP DT = 1080625 CURR FL =
081008 SYS 12747  06/10/08 LOCK = 0 EXP DT = 0000000 CURR FL =
060508 CBR 99999  ACCOUNT 30 DAYS PAST THE DUE DATE
060408 COL   777  19 59 N TR NA   ,19 59,16 40
060308 COL   777  17 29 N TR NA   ,17 29,13 43                    PL0004G7
060208 IPD   999  60 DAY LETTER    6/02/08
060208 COL   777  18 29 N TR NA   ,18 29,12 04
060108 COL   777  18 53 N TR NA   ,18 53,17 31
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053008 COL  4332  12 17  O NO MSG
052908 COL   777  19 46 N TR NA   ,19 46
052808 COL   777  13 34 N TR NA   ,13 34
052008 IPD   999  DELINQUENCY NOTICE    5/20/08
050708 IVR   970  IVR CAPTURED ANI 912 826 9775
050708 CAS 19054  CASE(TYPE = 830)   CLOSED   CASE NUMBER 0049486813
050708 CST 19054     WILLIAM  MOXLEY
050708 CST 19054     INFO GVN ABT INTREST PAID IN THE YEAR 2007    R
050708 CST 19054  EORDERED IT   AS CUS  WANTED
050708 IVR   867  IVR CAPTURED ANI 803 522 0567
050708 CST 17266  15 54 IVR Captured Phone Number 307 220 3664
050708 CST 17266  BRW I REG HIS MNTHLY PYMT INFO MAY PYMT STILL DUE
042408 IPD   999  OPT PROD INSURANCE CANCELLED    4/24/08
042208 IPD   999  OPT PRODUCTS   ADD LETTER    4/22/08
042208 IVR   536  IVR CAPTURED ANI 803 522 0567
042208 CST 12919  MARY(LOA) WISH TO MAKE PYMT, TRANS TO COLL AS A/C
042208 CST 12919  IS DELQ
042208 COL 11342  11 13 INCOMING CALL   CONTACT STATUS = "Y"
042208 COL 11342  11 13 TT MARY MOXLEY LOA  ADV CALL MAY BE MONITORE
042208 COL 11342  11 13 D OR RECD
042208 CSH   301  11 43 SPDPY N000001994 20080422  2249 58 0397543
042208 CSH   301  11 43 PRV PROMISE          CUR PROMISE 20080423
042208 CSH   301  11 43 AGENT JB236 SRC D BLLMTH   FEE   20 00
042208 CST 17512  11 44 loa mary moxley ci to make pymnt on acct, cu
042208 CST 17512  11 44 paid amt due of $2249 58
042108 SYS    98  23 28 00098 P/I PROP CON NC SPI 04/18/08,GOOD,OCC
042008 COL   777  13 24 N TR NA   ,13 24
041808 IPD   999  DEMAND EXPIRATION LETTER    4/18/08
041808 COL   777  12 02 N TR NA   ,12 02
041708 COL   777  15 57 N TR NA   ,15 57
041608 COL   777  14 05 N TR NA   ,14 05
041508 SYS 99999  01 07 PI PROP CON NC          SPI REQ ON 041608
041508 COL   777  09 47 N TR NA   ,09 47
041408 COL   777  14 52 N TR NA   ,14 52
041108 COL   777  09 42 N TR NA   ,09 42
040708 CBR 99999  ACCOUNT 60 DAYS PAST THE DUE DATE
040408 COL   777  14 07 N TR NA   ,14 07
040308 IPD   999  GENERAL DEMAND REG  MAIL    4/03/08
033008 COL   777  10 47 N TR NA   ,10 47,15 59
032908 COL   777  09 01 N TR NA   ,09 01
032408 SYS    98  23 28 00098 P/I PROP CON NC SPI 03/21/08,GOOD,OCC
032208 COL   777  08 01 N TR NA   ,08 01,16 14
031908 DEF   143  SENT UPDATE TO MGIC ON 03/18/07                    PL000486
031808 IPD   999  60 DAY LETTER    3/18/08
031808 IPD   999  45 DAY LETTER    3/18/08
031808 COL 17555  8TB SKIP TRACE SUCCESSFULL
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031408 SYS 99999 01 12 PI PROP CON NC SPI REQ ON 031708
030508 CBR 99999 ACCOUNT 30 DAYS PAST THE DUE DATE
030308 COL 999 23 00 NCIS SRCH 803 663 0038 H
022908 SYS 99999 Incoming Payment Coupon
022008 DEF 143 SENT UPDATE TO MGIC ON 02/19/08
021908 IPD 999 NO CONTACT LETTER 2/19/08
021908 COL 17455 13 52 PB HOME PH CHANGED FROM 8036630038 TO 803009
021908 COL 17455 13 52 0038 REASON BAD NUMBER
021808 COL 15410 12 28 PRIM HOME RECORDING DUE TO EQUIMENT PROBLEMS
021808 COL 15410 12 28 CALL CAN'T BE COMPLETE
021508 SYS 98 00 35 00098 P/I PROP CON NC SPI 02/14/08,GOOD,OWNE
021308 IPD 999 45 DAY LETTER 2/13/08
021208 SYS 99999 00 52 PI PROP CON NC SPI REQ ON 021308
021208 COL 777 18 20 N TR NA ,18 20
021008 COL 777 07 53 N TR NA ,07 53
020908 COL 777 08 54 N TR NA ,08 54
020508 CBR 99999 ACCOUNT 30 DAYS PAST THE DUE DATE
020108 IPD 999 60 DAY LETTER 2/01/08
020108 COL 777 07 33 N TR NA ,07 33
020108 SYS 99999 ESC CHG AMT UPDATED SHORTAGE RECOVERY $1 65
012708 COL 777 07 53 N TR NA ,07 53
012508 COL 777 10 42 N TR NA ,10 42
012408 COL 777 17 40 N TR NA ,17 40
012108 COL 777 11 26 N TR NA ,11 26
011908 COL 777 08 20 N TR NA ,08 20
011708 IPD 999 DELINQUENCY NOTICE 1/17/08
011708 COL 777 13 30 N TR NA ,13 30
011108 COL 4332 07 49 O NA MSG
011108 COL 4332 12 20 O NA MSG
011108 COL 4332 15 28 O NA MSG
010908 COL 4332 08 30 O CONNECT LM
010908 COL 4332 12 05 O NA MSG
010908 COL 4332 15 38 O CONNECT LM
010808 COL 4332 06 49 O NA MSG
010808 COL 4332 12 27 O NA MSG
010808 COL 4332 15 20 O NA MSG
122207 CAS 11523 CASE(TYPE = 750) CLOSED CASE NUMBER 0046545158
122207 LOA 11523 RECEIVED LOA TO SPEAK WITH MARY MOXLEY
122207 LOA 11523 RECEIVED LOA TO SPEAK WITH MARY MOXLEY
121207 COL 777 11 29 Y TR LMM ,11 29
121107 DEF 26 00 15 FUNDS RECD 12/06/07 IN AMT OF 2192 84
121107 DEF 26 00 15 HAVE BEEN DISPOSITIONED TO POST
121107 DEF 26 00 15 BY 00026 COCHRAN, MARIANNE PL000499
121107 COL 26 1MAC APLY STV PCK#1917 $2182 84,,3X $46 88 L/C
120707 DEF 12747 00 14 RECEIVED FUNDS IN CASH SERVICES FROM PERC
120707 DEF 12747 00 14 CHECK 00000001917 IN THE AMT OF 2192 84

120707 DEF 12747 00 14 ITEM ENTERED FOR DISPOSITION TO FR FROM 305

PL000500

STATE OF SOUTH CAROLINA COUNTY OF AIKEN CitiMortgage, Inc., PLAINTIFF, vs. Mary L. Moxley a/k/a Mary Moxley n/k/a Mary Richardson; Hudson & Keyse LLC; First Manufactured Housing Credit Corporation who acquired First Carolina Financial Corporation; and South Carolina Department of Motor Vehicles DEFENDANTS.	IN THE COURT OF COMMON PLEAS CASE NO.: 2014-CP-02-0236 **CERTIFICATION OF SERVICE**

The undersigned states that on **March 15, 2017**, she caused a true and correct copy of *Plaintiff's Fourth Supplemental Responses and Objections to Defendant's First Request for Production* to be served upon the party identified below by United States mail, proper postage affixed and addressed as follows:

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Litigation Paralegal

STATE OF SOUTH CAROLINA

COUNTY OF AIKEN

CitiMortgage, Inc.,

PLAINTIFF,

vs.

Mary L. Moxley a/k/a Mary Moxley n/k/a Mary Richardson; Hudson & Keyse LLC; First Manufactured Housing Credit Corporation who acquired First Carolina Financial Corporation; and South Carolina Department of Motor Vehicles

DEFENDANTS.

IN THE COURT OF COMMON PLEAS

CASE NO.: 2014-CP-02-0236

PRIVILEGE LOG

TO: TOM G. WOODRUFF, JR., ESQUIRE, ATTORNEY FOR DEFENDANT MARY L. MOXLEY:

The above-named Plaintiff, CitiMortgage, Inc., by its undersigned attorneys, hereby submits the following log of privileged documents:

ENTRY DATE(S)	BATES NUMBER(S)	REASON
12/13/16	PL000202	Attorney-Client Privileged Communications (Applies to all entries)
08/01/16	PL000202	
12/23/15	PL000202	
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04/03/14	PL000202	
03/28/14	PL000202	
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03/25/14	PL000448
03/24/14	PL000448
03/20/14	PL000448
03/19/14	PL000448-449
03/18/14	PL000449
03/17/14	PL000449-450
03/16/14	PL000450
03/14/14	PL000450
03/13/14	PL000450
03/12/14	PL000450-451
03/10/14	PL000451
03/03/14	PL000451
02/26/14	PL000451-452
02/24/14	PL000452
02/21/14	PL000452-453
02/20/14	PL000453
02/19/14	PL000453-454
02/18/14	PL000454
02/14/14	PL000454
02/12/14	PL000454
02/11/14	PL000454
02/07/14	PL000454
02/06/14	PL000454-455

02/05/14	PL000455
02/04/14	PL000456
02/03/14	PL000456
01/31/14	PL000456-457
01/30/14	PL000457
01/29/14	PL000457-463
01/27/14	PL000463-465
01/24/14	PL000465
01/21/14	PL000465-466
01/17/14	PL000466
01/16/14	PL000466
01/14/14	PL000466
01/13/14	PL000466
01/07/14	PL000466
12/30/13	PL000466-473
12/05/13	PL000473
11/27/13	PL000473
11/21/13	PL000473
11/18/13	PL000473-475
11/12/13	PL000475
11/11/13	PL000475
11/08/13	PL000475
11/07/13	PL000475
11/05/13	PL000475
11/04/13	PL000473-477

11/01/13	PL000477
10/31/13	PL000477
10/30/13	PL000477-481

[SIGNATURE PAGE FOLLOWS]

Respectfully submitted,

FINKEL LAW FIRM LLC

Magalie A. Creech (S.C. Bar 78855)
Post Office Box 41489
Charleston, South Carolina 29423
Phone: (843) 577-5460
Facsimile: (866) 800-7954
Attorneys for the Plaintiff

ADAMS & REESE, LLP

W. Cliff Moore, III
P.O. Box 2285
Columbia, SC 29201
Phone: (803) 254-4190
Attorneys for the Plaintiff

Date: March 15, 2017

STATE OF SOUTH CAROLINA

COUNTY OF AIKEN

CitiMortgage, Inc.,

PLAINTIFF,

vs.

Mary L. Moxley a/k/a Mary Moxley n/k/a Mary Richardson; Hudson & Keyse LLC; First Manufactured Housing Credit Corporation who acquired First Carolina Financial Corporation; and South Carolina Department of Motor Vehicles

DEFENDANTS.

IN THE COURT OF COMMON PLEAS

CASE NO.: 2014-CP-02-0236

CERTIFICATION OF SERVICE

The undersigned states that on **March 15, 2017**, she caused a true and correct copy of *Plaintiff's Privilege Log* to be served upon the party identified below by United States mail, proper postage affixed and addressed as follows:

Tom G. Woodruff, Jr., Esquire
TOM G. WOODRUFF, JR., PA
220 Richland Avenue, West
Aiken, South Carolina 29801
Attorney for Defendant Mary L. Moxley

FINKEL LAW FIRM LLC

Dominique Biggers
Post Office Box 41489
Charleston, SC 29423
Main: (843) 577-5460
Facsimile: (866) 800-7954
Litigation Paralegal

AUTHORIZATION TO OBTAIN CREDIT INFORMATION

I hereby grant permission to Sturkie Mortgage Corporation to obtain any and all information you deem necessary to process my mortgage loan application. This information includes, but is not limited to, my past and present employment status, my deposit accounts, my past and present consumer credit record and my mortgage and rent payment record.

I also grant you permission to use a photographic copy of this form containing my signature to obtain any information regarding the items mentioned above.

This authorization will remain in effect for sixty days after the date shown below.

William C Mayle 9/11/00.

Mary Mayle 9/11/00

Privacy Act Notice: The information to be obtained will be used by the lender and any federal agency insuring, guaranteeing or purchasing the mortgage to determine whether you qualify as a prospective borrower under the lender's and the agency's underwriting standards. The information will not be disclosed outside the lender and the federal agency without your consent except to the person or company verifying the information including but not limited to, your employer, bank, lender and any other credit reference as needed to verify other credit information and as permitted by law. You do not have to give us this information, but if you do not your mortgage loan application may be delayed or rejected. The information we'll obtain is authorized by Title 38, U.S.C. Chapter 37 (if VA); and 12 U.S.C., Section 1701 et. seq. (if HUD/FHA).

FILED 10:30 a.m. Clerk's Office Knoxville

PLAINTIFF'S EXHIBIT 9

PL000031

citimortgage

www.citimortgage.com

Page Two
09/28/07

Research Service

AUTHORIZATION

I/We, William Morley, hereby authorize CitiMortgage, Inc. to verbally discuss information regarding my/our mortgage account number 0612069362 with the individual(s) listed below.

Name(s): Mary Morley

Address: 398 Glenwood Dr. Warrenville, SC 29851

Phone: 803-663-0038 Relationship: Spouse

I/We hereby release CitiMortgage, Inc., its employees, officers, agents and directors from any claim(s) that might arise in connection with this authorization. This authorization shall remain in effect until revoked in writing, signed by me/us, and delivered to CitiMortgage, Inc. P.O. Box 9438, Gaithersburg, MD 20898-9438, Fax: 1-301-696-5431. I understand that such revocation shall not be effective until received by CitiMortgage, Inc.

W.C. Morley
Borrower Signature

12.01.07
Date

Co-Borrower Signature

Date

FILED

Sturkie
SMC Mortgage Corporation
Home Mortgage Loans Made Easy
3937 Sunset Blvd., Suite C
West Columbia, SC 29169
1-800-849-5840 • 803-791-5840 • Fax 803-791-8557

FINANCIAL SERVICES AUTHORIZATION AND AGREEMENT

The undersigned, MR/MRS WILLIAM & MARY MOXLEY, jointly and/or individually hereinafter referred to as Applicant(s), hereby appoint and authorize Sturkie Mortgage Corporation and its authorized representatives, hereinafter referred to as Broker, as their agent to arrange financing for the purpose of obtaining a loan. That loan is to be secured by a first or second mortgage on real estate known as 398 GLENWOOD DR WARRENVILLE SC 29851.

Amount of Loan Request $ 75,000, Interest Rate 8.5 %, Term 360 Months Applicant(s) agrees that the Broker is authorized to procure a mortgage loan commitment on the above property on or before 09 15th 2000 (not to exceed 90 days). Should this agreement be extended beyond 90 days, the agreement must be in writing with the Applicant and the Broker affixing their signatures to an addendum to this agreement.

In consideration of the services rendered by the Broker on the behalf of the Applicant(s), The Applicant(s) agree to pay a FIXED percent (2 %) fee from the proceeds of the loan upon dispersement. (Minimum fee is $500.00) In addition, a yield spread premium may be charged and paid by the Lender outside of closing, and will be disclosed on the good faith estimate.

It is agreed and understood that:

Applicant(s) agree that the Broker and/or the Applicant(s) may cancel this agreement at any time prior to consummation. Broker agrees that no fee will be due if the loan is not consummated. (Consummation consists of the execution of security instruments, note, disclosures and the dispersement of funds.)

The Applicant(s) further agree and understand that the Broker's fee is NOT included in, or a part of any Lender's application fee, origination fee, or other settlement cost, but is included in the Total Loan Amount as set forth in the HUD-1 Settlement Sheet.

Applicant(s) acknowledge the Broker is the agent for the Applicant(s), and NOT the Lender. Applicant(s) is to hold the Broker harmless for any violations of Disclosure or Equal Credit Opportunity Acts that may be committed by the Lender or their employees. The Applicant(s) also understand that all costs, rates and terms given at this time are best guess, Good Faith Estimates which are based on the information available at the time at which they were given. Applicant's(s') acceptance of a loan differing from the Good Faith Estimate, accepts the differences.

In the event the Broker decides to co-broker the Applicant's(s') loan through another Broker, the Applicant(s) will be notified in writing as to the Name, Address, Telephone Number and Contact Person in the co-broker's office.

THE ABOVE IS A COMPLETE AND CORRECT RECITAL OF MY/OUR AGREEMENT WITH STURKIE MORTGAGE CORPORATION, AND ITS AGENTS. THE UNDERSIGNED HEREBY ACKNOWLEDGE THEY HAVE RECEIVED AND READ A FULLY-COMPLETED COPY OF THIS AGREEMENT. THE APPLICANT(S) ALSO ACKNOWLEDGE RECEIVING A HUD-1 GUIDE AS REQUIRED BY RESPA (Real Estate Settlement Procedures Act).

9/11/00 — Date — Broker's Signature

9/11/00 — Date — Applicant's Signature: William C. Moxley

9/11/00 — Date — Co-Applicant's Signature: Mary Moxley

FILED

PLAINTIFF'S EXHIBIT 11

PL000036

A. Settlement Statement

U.S. Department of Housing and Urban Development

OMB No. 2502-0265

B. Type of Loan

1☐ FHA 2☐ FmHA 3.☒ Conv. Unins. 4☐ VA 5.☐ Conv. Ins.

6. File Number	7. Loan Number	8. Mortgage Insurance Case Number
20001015	[redacted]	

C. NOTE: Items marked (p.o.c.) were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME OF BORROWER: William C. Manley, Jr.

ADDRESS OF BORROWER: 398 Glenwood Drive, Warrenville, SC 29851

E. NAME OF SELLER: REFINANCE

ADDRESS OF SELLER: FUNDING DATE: 10/04/00

F. NAME OF LENDER: ABN AMRO Mortgage Group, Inc.

ADDRESS OF LENDER: 2600 W. Big Beaver Road, Troy, Michigan 48084

G. PROPERTY LOCATION: 398 Glenwood Drive, Warrenville, SC 29851

H. SETTLEMENT AGENT: RATCHFORD & ASSOCIATES, ATTORNEYS AT LAW

PLACE OF SETTLEMENT: 1531 LAUREL STREET, COLUMBIA, SC 29201; 1813 PICKENS STREET, COLUMBIA, SC 29201

I. SETTLEMENT DATE: 9/29/00

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER		400. GROSS AMOUNT DUE TO SELLER	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	9,280.33	403.	
104. Payoff Mortgage to Fairbanks	55,240.50	404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109. to		409. to	
110. to		410. to	
111. to		411. to	
112. to		412. to	
120. GROSS AMOUNT DUE FROM BORROWER ▶	64,520.83	420. GROSS AMOUNT DUE TO SELLER ▶	
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER		500. REDUCTIONS IN AMOUNT DUE TO SELLER	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	69,700.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206. Principal amount of seller financing		506. Principal amount of seller financing	
207.		507.	
208.		508.	
209.		509.	
209a.		509a.	
209b.		509b.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213. to		513. to	
214. to		514. to	
215. to		515. to	
216. to		516. to	
217. to		517. to	
218. to		518. to	
219. to		519. to	
220. TOTAL AMOUNTS PAID BY OR IN BEHALF OF BORROWER ▶	69,700.00	520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER ▶	
300. CASH AT SETTLEMENT FROM/TO BORROWER		600. CASH AT SETTLEMENT TO/FROM SELLER	
301. Gross amount due from borrower (line 120)	64,520.83	601. Gross amount due to seller (line 420)	
302. Less amounts paid by/for borrower (line 220)	69,700.00	602. Less reductions in amount due seller (line 520)	
303. CASH ☐ From ☒ To BORROWER ▶	5,179.17	603. CASH ☒ To ☐ From SELLER ▶	

PAGE 1

HUD-1 (3-86) RESPA, HUD 4305.2

PL000028

6.30 ✓

PLAINTIFF'S EXHIBIT 12

L. Settlement Charges			Paid From Borrower's Funds At Settlement	Paid From Seller's Funds At Settlement
700. TOTAL SALES/BROKER'S COM. based on price @ % =				
Division of Commission (line 700) as follows:				
701.	to			
702.	to			
703. Commission paid at Settlement				
704.	to			
800. Items Payable In Connection With Loan				
801. Loan Origination Fee %	to Stockis Mortgage		1,394.00	
802. Loan Discount %	to			
803. Appraisal Fee	to Tim Probert		400.00	
804. Credit Report	to			
805. Lender's Inspection Fee	to			
806. Underwriting Fee	to ABN AMRO Mortgage		250.00	
807. Document Prep Fee	to ABN AMRO Mortgage		150.00	
808. Yield Spread Pd to Stockis by ABN AMRO	to Stockis Mortgage <$2,003.18>		*P.O.C.*	
809. Funding Fee	to ABN AMRO Mortgage		110.00	
810.	to			
811.	to			
812.	to			
813.	to			
814.	to			
815.	to			
900. Items Required By Lender To Be Paid In Advance				
901. Interest from 10/4/00 to 10/1/00 @ 18.39 /day			(55.17)	
902. Mortgage Insurance Premium for months to				
903. Hazard Insurance Premium for 1 years	to Independent Choice Insurance		671.00	
904. years	to			
905. years	to			
1000. Reserves Deposited With Lender				
1001. Hazard insurance	1 months @	55.93 per month	167.79	
1002. Mortgage insurance	months @	per month		
1003. City property taxes	months @	per month		
1004. County property taxes	12 months @	22.40 per month	268.80	
1005. Annual assessments	months @	per month		
1006.	months @	per month		
1007.	months @	per month		
1008. Aggregate Adjustment	months @	per month	(167.86)	
1009.				
1100. Title Charges				
1101. Settlement or closing fee	to			
1102. Abstract or title search	to Clear Title, Inc.		145.00	
1103. Title examination	to			
1104. Title insurance binder	to Ratchford & Associates		25.00	
1105. Document preparation	to			
1106. Notary fees	to			
1107. Attorney's fees	to Ratchford & Associates		450.00	
(includes above items numbers:				
1108. Title insurance	to Ratchford & Associates		200.00	
(includes above items numbers:				
1109. Lender's Coverage:	INS AMT:	69,700.00		
1110. Owner's Coverage:	INS AMT:			
1110a				
1111.	to			
1112.	to			
1113.	to			
1200. Government Recording and Transfer Charges				
1201. Recording Fees: 1 Mortgage(s) $30.00; Releases			30.00	
1202. City/county tax/stamps: 1 Mortgage(s)				
1203. State tax/stamps: 1 Mortgage(s)				
1204. Mobile Home Fee	Ratchford & Associates		50.00	
1205. Wiring/Courier Fee	Ratchford & Associates		35.00	
1300. Additional Settlement Charges				
1301. Payment to Creditor	to SRP Credit Union		5,206.80	
1302.	to			
1303. Roof Inspection	to			
1304.	to			
1305.	to			
1306.	to			
1307.	to			
1308.	to			
1309.	to			
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			9,280.33	

CERTIFICATION

I have carefully reviewed the HUD - 1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD - 1 Settlement Statement.

DATE: 9/29/00

William C. Mayley, Jr. · Borrower

Mary L. Mayley · Borrower

The HUD - 1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

RATCHFORD & ASSOCIATES ATTORNEYS AT LAW

Settlement Agent — Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

PL000029

20091013

SCOPE OF REPRESENTATION

Ratchford & Associates hereby notifies the Borrower that our firm certifies title, on your property, to your new Lender and that we may represent the Lender in this transaction. We do not certify your title to you or improve your title through this closing, even though we are performing some services and representation for you. The fee you are paying Ratchford & Associates is for the completion of the following services:

1. Complete title search, review title work and complete Title Commitment for New Lender.
2. Fill out all documents sent in by Lender.
3. Obtain a current copy of survey/plat from Borrowers *if required by Lender*.
4. Obtain termite letter on residence *if required by Lender*.
5. Collect all mortgage payoffs from current Lenders for the transaction.
6. Set up closing with Borrowers.
7. Certify that Borrower(s) has hazard insurance in place and change mortgage clause and certify that coverage on dwelling is correct.
8. Send our completed package with all signatures correctly in place, etc.
9. Disburse the Loan for the Lender.
10. Send mortgage to correct RMC Office for filing.
11. Send out all payoff checks to other previous Lenders.
12. Obtain releases on all mortgage that are being paid off.
13. All other requests of the Lender pertaining to closing your loan.
14. Certify that all property taxes are current.
15. Provide a closing and witness service to the Lender's documents.

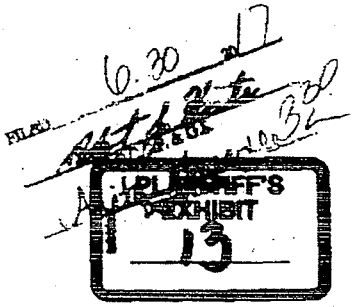
Ratchford & Associates does certify to the Borrower that we will follow all of the Lender's Closing Instructions concerning this Refinance.

****

I/We, the Borrower(s), hereby acknowledge that I/We understand the representation of Ratchford & Associates to my/our new Lender, and also that the service provided by Ratchford & Associates is to complete my/our refinance loan closing.

9-29-00 — William C. Mapley, Jr.
Date

9-29-00 — X Mary L Mapley
Date



FIDELITY NATIONAL TITLE
INSURANCE COMPANY OF TENNESSEE
PO BOX 1519, KNOXVILLE, TENNESSEE 38904-1519

SELLER'S/BORROWER'S AFFIDAVIT AND INDEMNITY AGREEMENT

STATE OF SOUTH CAROLINA

COUNTY OF AIKEN

I/We, William C. Morley, Jr. and Mary L. Morley the undersigned, after being duly sworn, depose and say that I am/we are the Seller(s)/Borrower(s) of the premises situated in the Tax District of Aiken County, located at 398 Chanwood Drive, Warrenville, SC 29851 and that at my/our title to said property is good and marketable to the best of my/our knowledge and belief, that all improvements located on said property have been completed and all who performed labor or furnished materials for construction or remodeling have been paid in full and that there are no encumbrances on the title except:

NONE

That this affidavit is made for the purpose of including the buying and/or the making of a loan on said property and Fidelity National Title Insurance Company of Tennessee's insuring a Binder or Binders, Commitment or Commitments and/or Policy or Policies insuring the title to said property without exception to mechanics' and materialmen's lien, and I/We the Seller(s)/Borrower(s) do hereby agree to indemnify and hold Fidelity National Title Insurance Company of Tennessee harmless from any and all loss, costs or damages, including attorney's fees, which Fidelity National Title Insurance Company of Tennessee may incur or become liable for under its Insured Closing Service Letter, Binder or Binders, Commitment or Commitments, and/or Policy or Policies, directly or indirectly, as a result of any mechanics' or materialmen's lien filed against the subject property or any misstatement contained herein.

Executed this 29 day of Sept, 2020

x William C. Morley Jr.
Seller/Borrower

x Mary L. Morley
Seller/Borrower

Sworn to and subscribed before me this 29 day of Sept, 2020

My Commission Expires: 1/26/27

Notary Public

NAME AND FORWARDING ADDRESS OF AFFIANT

F:\REALESTATE\SELLERS AFFIDAVIT

FILED 6.30.21

PLAINTIFF'S EXHIBIT 14

STATE OF SOUTH CAROLINA)
) AFFIDAVIT AND
COUNTY OF AIKEN) AGREEMENT

Personally appeared before me, the undersigned borrowers, who on the date set forth herein below closed a real estate transaction with Ratchford & Associates Real Estate Services, In., as the closing agent, and after first being sworn, made the following oath: That as a part of this real estate transaction certain mortgages, liens, judgements or debts are being paid as a part of the stipulations and conditions of said transaction. I (We) fully understand that in some instance the exact payoff that appear on the closing statement may not reflect all payment due and interest accrued. That in the event the payoffs as set forth on the closing statement are short of the full amount needed to pay these account or mortgages in full, I (We) understand that we will pay the difference to have these accounts or mortgages satisfied as required by the stipulations and conditions of the real estate transaction closed.

I(We) hereby hold Ratchford & Associates Real Estate Services, Inc., David M. Ratchford, my (our) broker, and lender harmless for the payment of the shortage and I (we) will comply by making the shortage payment within ten (10) days of notification that the payoff is short in order to be able to give our new lender the lien position they desire and to comply with the conditions and stipulations of the real estate transaction closed on the date set forth hereinbelow.

Date: 9-29-00 William C. Mobley Jr.

Date: 9-29-00 X Mikey L. Mobley

SWORN TO BEFORE ME THIS 29 DAY OF September, 2000 1999.

[illegible] (LS)
NOTARY PUBLIC FOR SOUTH CAROLINA
MY COMMISSION EXPIRES: 4/26/12

FILED 6-30-17

PLAINTIFF'S EXHIBIT 15

NOTICE OF RIGHT OF RESCISSION

Each Customer Must Sign
Each Customer Must Receive Two Copies

Account Number: 612069362
Customer(s): WILLIAM NOXLEY JR W.C.M.II
C

Identification of Transaction: A mortgage in which a security interest is retained or acquired in real property used as principal residence of the customer and located:
W.C.M.II
(initials)
198 GLENWOOD DR
BURNETTOWN, SC 29851

NOTICE OF RIGHT TO CANCEL
You are entering into a transaction that will result in a lien, mortgage or other security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occur last:

(1) the date of the transaction, which is SEPTEMBER 29, 2000 OR
(2) the date you received your Truth-in-Lending disclosures OR
(3) the date you received this notice of your right to cancel.

EFFECT OF RESCISSION
If you cancel this transaction, the lien, mortgage or other security interest is also cancelled.
Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the lien, mortgage or security interest on your home has been cancelled, and we must return to you any money or property you have given us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

HOW TO CANCEL
If you decide to cancel this transaction, you may do so by notifying us in writing.

Name: RATCHFORD AND ASSOC

At: 1813 PICKENS STREET
COLUMBIA, SC 29201

You may use any written statement that is signed and dated by you and states your intention to cancel, and/or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of OCTOBER 3, 2000 (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

WILLIAM NOXLEY Date
W.C.M.2 JR

6.30.17
FILE
PLAINTIFF'S EXHIBIT 16

LOAN #: 612069352

RECEIPT OF NOTICE OF RIGHT OF RESCISSION

Receipt is hereinfil acknowledged of the foregoing notice, each of the undersigned customers having received two copies thereof, as well as one copy of the Truth-In-Lending Disclosures required by law. Undersigned warrant that they are all Customers obligated under this transaction who own or use as their principal residence the real property securing said obligation; this day of

William C. Moxley 9.29.00
WILLIAM MOXLEY Date
W.C.M. C JR

Mary L Moxley 9/29/00

CERTIFICATION OF CONFIRMATION

Whereas more than 3 business days have elapsed since the undersigned received the above and foregoing Notice of Right of Recission and other Truth-In-Lending Disclosures concerning the transaction identified above; the undersigned do herewith warrant, covenant and certify that they, and neither of them, have not exercised their right to rescind; that they do not wish to and will not rescind said transaction; and that they do hereby ratify and confirm the same in all respects. They further represent that the undersigned are the only persons entitled to rescind, in that they are all the owners of the real property securing said obligation.

William C. Moxley Jr
WILLIAM MOXLEY Date
W.C.M. C JR

Mary L Moxley

AUTHORIZATION TO CORRECT

BORROWER(S): William C. Moxley, Jr., and Mary L. Moxley

PROPERTY: 398 Glenwood Drive

Warrenville, SC 29851

LENDER: ABN AMRO Mortgage Group, Inc.

The undersigned Borrower(s) agree(s) to allow a representative of RATCHFORD AND ASSOCIATES to make any completion of loan closing documents, if deemed necessary by Lender, its successors and/or assigns, subsequent to closing on the above referenced property. Absolutely no changes will be made that affect the interest rate or the amount of monies Borrower(s) will have to pay or any other substantive right or obligation which Borrower(s) may have under the terms of the loan documents.

Date: 9. 29- 00

William C. Moxley Jr.

Mary L. Moxley

FILED 6.30.17

TRUTH-IN-LENDING DISCLOSURE STATEMENT

DATE: SEPTEMBER 25, 2000 LOAN AMT: $69,700.00

ABN [illegible] GROUP, INC.
2600 W. BIG BEAVER RD.
TROY, MICHIGAN 48084

BORROWER(S):
WILLIAM MOXLEY

ADDRESS: 358 GLENWOOD DR
[illegible], SC 29851

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
10.336 %	$ 147,391.77	$ 67,651.17	$ 214,842.94

Your payment schedule will be:

No. of Payments	Amount of Payments	Monthly Beginning	No. of Payments	Amount of Payments	Monthly Beginning	No. of Payments	Amount of Payments	Monthly Beginning
167	$522.10	11/01/2000						
252	$986.02	10/01/2609						

INSURANCE: THE FOLLOWING INSURANCE IS REQUIRED TO OBTAIN CREDIT: PROPERTY INSURANCE. YOU MAY OBTAIN THIS INSURANCE FROM ANYONE YOU HAVE THAT IS REASONABLY ACCEPTABLE TO THE CREDITOR. CREDIT LIFE AND CREDIT DISABILITY INSURANCE ARE NOT REQUIRED TO OBTAIN CREDIT.

SECURITY: YOU ARE GIVING A SECURITY INTEREST IN THE PROPERTY LOCATED AT: 358 GLENWOOD DR, HUGHESTOWN, SC 29851

FILING FEE:
LATE CHARGE: IF A PAYMENT IS MORE THAN 15 DAYS LATE, YOU WILL BE CHARGED [illegible] OF THE PAYMENT.
PREPAYMENT: IF YOU PAY OFF EARLY, YOU WILL NOT HAVE TO PAY A PENALTY AND YOU WILL NOT BE ENTITLED TO A REFUND OF PART OF THE FINANCE CHARGE.

ASSUMPTION: SOMEONE BUYING YOUR PROPERTY CANNOT ASSUME THE REMAINDER OF THE MORTGAGE ON THE ORIGINAL TERMS.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

THE UNDERSIGNED ACKNOWLEDGE RECEIVING AND READING A COMPLETED COPY OF THIS DISCLOSURE. THIS DOCUMENT IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND.

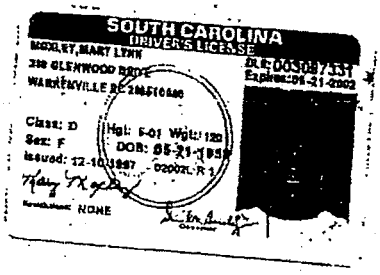
FILED 6.20.17

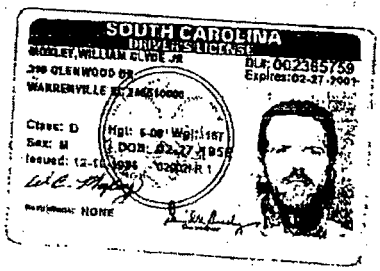
WILLIAM MOXLEY

PLAINTIFF'S EXHIBIT 18

GREY FAX

DEF000026





6-30-17

PLAINTIFF'S EXHIBIT 19

MORTGAGE

VOL 1[illegible] PAGE 105

ORIGINAL

[illegible]
ARK AMRO MORTGAGE GROUP, INC.
P.O. BOX 5064
TROY, MICHIGAN 48084
ATTN:FINAL/TRAILING DOCUMENTS

14

This instrument prepared by:

LOAN #: 012500142

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on SEPTEMBER 29, 2000. The mortgagor is WILLIAM HOXLEY, A MARRIED MAN & Mary L. Norley m.e.m.

("Borrower"). This Security Instrument is given to ARK AMRO MORTGAGE GROUP, INC., A DELAWARE CORPORATION which is organized and existing under the laws of THE STATE OF DELAWARE and whose address is 2600 W. BIG BEAVER RD., TROY, MICHIGAN 48084

("Lender"). Borrower owes Lender the principal sum of SIXTY NINE THOUSAND SEVEN HUNDRED AND NO/100********** Dollars (U.S. $ 69,700.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on OCTOBER 1, 2030. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in AIKEN County, South Carolina:

which has the address of 398 GLENWOOD DR, Jarrettsville Md m.e.m. [illegible]

South Carolina 29831 ("Property Address"):
[Zip Code]

TO HAVE AND TO HOLD this property unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

Initials: [illegible]

SOUTH CAROLINA - Single Family - FANNIE MAE/FREDDIE MAC UNIFORM INSTRUMENT
Form 3041 9/90 Amended 10/96
Page 1 of 5

PL000003

PLAINTIFF'S EXHIBIT 21

STATE OF SOUTH CAROLINA)	IN THE COURT OF COMMON PLEAS
)	FOR THE SECOND JUDICIAL CIRCUIT
COUNTY OF AIKEN)	C/A No.: 2014-CP-02-00236

CitiMortgage, Inc.,	
Plaintiff,	**DEFENDANT MARY L. MOXLEY'S RESPONSES TO PLAINTIFF'S FIRST SET OF REQUEST TO ADMIT**
vs.	
Mary L. Moxley a/k/a Mary Moxley n/k/a Mary Richardson; Billy Jack Moxley, Applicant/Petitioner for Personal Representative of the Estate of William C. Moxley, Jr. a/k/a William Clyde Moxley, Jr. Amy Lott; Hudson & Keyes LLC; First Manufactured Housing Credit Corporation Who acquired First Carolina Financial Corporation; and South Carolina Department of Motor Vehicles,	
Defendant(s).	

TO: CITIMORTGAGE, INC. AND MAGALIE A. ARCURE, ESQ., COUNSEL FOR THE PLAINTIFF:

The Defendant Mary L. Moxley, responding to the Request to Admit, propounded by the Plaintiff, hereby responds as follows:

General Objections

A. Defendant's objections and responses to Plaintiff counsel's Request to Admit are made on the basis of facts and circumstances as that are presently known. Defendant has not completed his investigation of all the facts relating to this case, and discovery in or analysis of this action, and has not completed preparation for trial. Accordingly, all of the following responses are provided without prejudice to Defendant's right to introduce at trial any evidence subsequently discovered. Defendant further reserve the right to supplement his responses to Plaintiff counsel's Request to Admit based upon new discovery of evidence or information of which Defendant are not presently aware, or otherwise as necessary.

B. Defendant's objections and responses are based on his understanding and interpretation of Plaintiff counsel's Request to Admit. If Defendant understand or interpret any of Plaintiff counsel's Request to Admit differently, Defendant reserve the right to supplement any of these objections or responses.

C. Defendant does object to Plaintiff counsel's Request to Admit to the extent they seek information that is subject to the attorney/client or work/product privileges or to any other applicable privilege or immunity and refuses to produce to any such information. Defendant do not intend by these responses and/or objections to waive any claim privilege or immunity. Defendant's objections and/or responses are conditioned specifically on the understanding that the provision of information to which any claim of privilege is applicable shall be deemed inadvertent and does not constitute a waiver of any such claim or privilege.

D. Defendant does object to the Request to Admit to the extent that they are duplicative, vague, ambiguous, overboard, unduly burdensome, or not reasonable expected to yield information relevant to the allegations of the Plaintiff, to the proposed relief, or to the defenses of any Defendant.

E. Defendant object to the Request to Admit to the extent that they purport to impose burdens or duties upon Defendant that exceed the scope of permissible discovery under the Rules of Civil Procedure which govern this jurisdiction and venue where this action is currently pending.

F. Defendant does reserve the right to rely at any time on information that is subsequently discovered or was omitted from responses as a result of mistake, error, oversight, or inadvertence.

REQUESTS FOR ADMISSION

1. Admit that You own the Property.

RESPONSE: Admits.

2. Admit that attached hereto as Exhibit A i s a true and correct copy of the Note.

RESPONSE: Does not have sufficient information to admit or deny, therefore denies.

3. Admit that attached hereto as Exhibit B s a true and correct copy of the Mortgage.

RESPONSE: ~~Admits.~~

4. Admit that You did not sign the Note.

RESPONSE: Admits.

5. Admit that You signed the Mortgage.

RESPONSE: Does not have sufficient information to admit or deny, therefore denies.

6. Admit that You intended the legal description attached to the Mortgage to correctly reference the plat prepared by Charles M. Jones, RLS as being recorded in Misc. Book 568.

RESPONSE: Denies.

7. Admit that the Mobile Home was appraised together with the Property in connection with the origination of the loan that is the subject of this action.

RESPONSE: Denies.

8. Admit that You intended the legal description attached to the Mortgage to reference the Mobile Home by description and serial number.

RESPONSE: Denies.

9. Admit that the Mobile Home is secured by the Mortgage.

RESPONSE: Denies.

10. Admit that You have not made all the required payments due and owing under the Note and Mortgage.

RESPONSE: Denies.

11. Admit that the balance due and owing under the Note and Mortgage has not been paid in full.

RESPONSE: Does not have sufficient information to admit or deny, therefore denies.

12. Admit that Plaintiff provided You a notice of default.

RESPONSE: Admits.

13. Admit that the default arising under the Note and Mortgage have not been cured.

RESPONSE: Denies.

14. Admit that You have not suffered any damages.

RESPONSE: Denies.

15. Admit that You have no valid claims against Plaintiff.

RESPONSE: Denies.

16. Admit that You have no valid defenses to the foreclosure of the Mortgage.

RESPONSE: Denies.

17. Admit that as of October July 1, 2014, the principal balance due and owing to Plaintiff is $58,644.97.

RESPONSE: Denies.

18. Admit that under the terms of the Note and Mortgage, interest at the rate of 9.5000% continues to accrue on the unpaid balance from June 1,2013.

RESPONSE: Does not have sufficient information to admit or deny, therefore denies.

19. Admit that under the terms of the Note and Mortgage, Plaintiff is entitled to the reimbursement of its costs and expenses, including reasonable attorneys' fees.

RESPONSE: Does not have sufficient information to admit or deny, therefore denies.

20. Admit that You are not entitled to reimbursement of attorneys' fees and costs.

RESPONSE: Denies.

Dated at Aiken, South Carolina, this 21st day of May, 2014.

WOODRUFF LAW OFFICES, L.L.C.

Tom G. Woodruff, Jr.
Attorney for Defendant Mary Moxley
220 Richland AV., W.
Aiken, SC 29801
Phone: 803-649-1910
Fax: 803-642-5622

STATE OF SOUTH CAROLINA)	IN THE COURT OF COMMON PLEAS
)	FOR THE SECOND JUDICIAL CIRCUIT
COUNTY OF AIKEN)	C/A No.: 2014-CP-02-00236

CitiMortgage, Inc.,

Plaintiff,

vs.

Mary L. Moxley a/k/a Mary Moxley n/k/a Mary Richardson; Billy Jack Moxley, Applicant/Petitioner for Personal Representative of the Estate of William C. Moxley, Jr. a/k/a William Clyde Moxley, Jr. Amy Lott; Hudson & Keyes LLC; First Manufactured Housing Credit Corporation Who acquired First Carolina Financial Corporation; and South Carolina Department of Motor Vehicles,

Defendant(s).

CERTIFICATE OF SERVICE

I, Tom G. Woodruff, Jr., attorney for the Defendant, Mary Moxely, hereby certifies that I served a copy of the **Defendant Mary L. Moxley's Response to Plaintiff's First Set of Request to Admit** on the Plaintiff's Attorney of Record, by depositing a copy of the same with the United States Postal Service, Certified Mail Receipt Number: 7010 1670 0000 3118 7820, with proper postage, addressed as follows:

Magalie A. Arcure, Esq.
Finkel Law Firm, LLC
Post Office Box 41489
Charleston, South Carolina 29423

Dated at Aiken, South Carolina, this 21st day of May, 2014.

WOODRUFF LAW OFFICES, LLC

TOM G. WOODRUFF, JR.
Attorney for the Defendant, Mary Moxley
220 Richland Avenue, West
Post Office Box 2783
Aiken, South Carolina 29802
Phone: (803) 649-1910

STATE OF SOUTH CAROLINA)) COUNTY OF AIKEN)	IN THE COURT OF COMMON PLEAS FOR THE SECOND JUDICIAL CIRCUIT C/A No.: 2014-CP-02-00236
CitiMortgage, Inc., Plaintiff, vs. Mary L. Moxley a/k/a Mary Moxley n/k/a Mary Richardson; Billy Jack Moxley, Applicant/Petitioner for Personal Representative of the Estate of William C. Moxley, Jr. a/k/a William Clyde Moxley, Jr. Amy Lott; Hudson & Keyes LLC; First Manufactured Housing Credit Corporation Who acquired First Carolina Financial Corporation; and South Carolina Department of Motor Vehicles, Defendant(s).	**AFFIDAVIT** ***(Defendant Mary L. Moxley)***

PERSONALLY appeared before me the Deponent, who being first duly sworn, states and declares, as follows:

1) I am over the age of eighteen (18) years, and I am competent to make this affidavit.

2) I am making this affidavit as it relates to a Motion for Summary Judgment hearing set for Tuesday, August 5, 2014, before the Master in Equity for Aiken County, South Carolina.

3) At the time of the giving of the note to ABN AMRO Mortgage Group, Inc, on about September 29, 2000, I was the co-owner of the land containing 4.97 acres, located on Glenwood Drive, and the co-owner of the mobile home located on the land; this land had been titled in my name and the name of my deceased husband William C. Moxley, Jr., in November, 1998.

4) I never signed any note covering the giving of a loan to ABN AMRO Mortgage Group, Inc.

5) It does appear my name has been added to the mortgage to ABN AMRO Mortgage Group, Inc., and it also appears to have my signature on the mortgage; however, I have no recollection of ever signing a mortgage, nor of ever going to any attorney's office in Columbia, South Carolina, in the year 2000, to sign any documents relating to the land.

6) I was never given any opportunity to select the attorney and/or insurance company relating to any loan given for the note and the mortgage on the land which I owned; further, my attorney has informed me this is a violation of the laws of South Carolina, specifically South Carolina Code Section 37-10-102, 1976, as amended.

7) I was never told Sturkie Mortgage Group was receiving a "kickback" or "yield spread premium" by ABN AMRO Mortgage Group, Inc., for providing a note and mortgage at a higher interest rate.

8) I was never provided with a Federal Truth-In-Lending Disclosure Statement, in relation to the note and mortgage given to ABN AMRO Mortgage Group, Inc.

9) To the best of my knowledge, I never signed any Loan Application in the year 2000, for any loan on the land co-titled in my name (containing 4.97 acres, located on Glenwood Drive, Aiken County, South Carolina).

10) I am led to believe, because of correspondence I have received relating to a class action lawsuit involving CitiMortgage, Inc., that there may have been some illegal activities relating to the obtaining of flood insurance on my property; however, due to not receiving responses to discovery questions asked of CitiMortgage, Inc., I can not at this time determine if illegal activity relating to the purchase of flood insurance has taken place; further, my attorney

has informed me, I may lose my right to claim an action for this violation if it is not raised in this lawsuit.

11) I am opposed to this Court granting a motion for summary judgment at this time; there is still outstanding discovery in this case, and my attorney has informed me there is probably a mandatory counter-claim which must be made in this lawsuit relating to the forced placed flood insurance issue.

12) I am attaching to this affidavit, attachments relating to the contents of this affidavit.

Further, the deponent sayeth not.

Mary L. Moxley

MARY L. MOXLEY

SWORN to before me, this
30th day of July, 2014.

Tom E. Mabry Jr

Notary Public for South Carolina
My Comm. Exp.: 04/16/2020

STATE OF SOUTH CAROLINA) IN THE COURT OF COMMON PLEAS
)
COUNTY OF AIKEN)

CASE NO: 2014-CP-02-00236

CITIMORTGAGE, INC.,

PLAINTIFF,

-VS-

MARY L. MOXLEY A/K/A MARY MOXLEY N/K/A MARY RICHARDSON; HUDSON & KEYSE LLC; FIRST MANUFACTURED HOUSING CREDIT CORPORATION; AND SOUTH CAROLINA,

DEFENDANTS.

ORIGINAL

DEPOSITION OF:
MARY L. MOXLEY

FILED 6-30 20 17
@ 3:30
C.C.C.P. & G.S.
Rhonda B. Drawdy
Deputy Clerk

Given before Annie Holbrook, Court Reporter and Notary Public, at The Woodruff Law Offices, LLC, 221 Richland Avenue West, Aiken, South Carolina, on Thursday, May 26th, 2016, commencing at 9:37 a.m.

Job No. CS2313582

A P P E A R A N C E S

FOR THE PLAINTIFF: W. CLIFF MOORE, III, ESQUIRE
ADAMS AND REESE, LLC
1501 MAIN STREET
COLUMBIA, SC 29201

FOR THE DEFENDANT: TOM G. WOODRUFF, JR., ESQUIRE
WOODRUFF LAW OFFICES, LLC
220 RICHLAND AVENUE WEST
AIKEN, SC, 29801

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(MARY L. MOXLEY, being duly sworn, testified as follows:)

DIRECT EXAMINATION BY MR. MOORE:

Q: Mrs. Moxley, my name is Cliff Moore. I am an attorney from Columbia and I'm here today representing Sydney Mortgage, Inc. There is a foreclosure action that they filed against you which has currently been dismissed pursuant to a rule, but we're allowed to take discovery while it's being dismissed. And I just want to ask you some questions today about what you know about the issues surrounding that foreclosure.

A: Okay.

Q: Our rules say that I've got to give you some instructions. So I'm going to follow those rules and I'm going to give you some instructions now. This is your deposition. We only want you to testify as to what you know. There are a whole lot of people that may know things that you don't know about the questions I'm going to ask you. But I only want you to testify as to what you know. If you don't understand a question that I've asked you, just tell me that and I'll be happy to repeat it. If you don't know the answer to the question, just tell me you don't know the

answer to the question. And we'll move on.

A: Yes, sir.

Q: I may ask you some follow up questions and you'll see how it goes. Your answers need to be audible. The court reporter is taking down the words that you say as opposed to the motions that you make. So if I ask you a question that requires a yes or a no, please say yes or no, instead of just nodding your head.

A: I will.

Q: Okay. Your attorney is here. And he is here to represent you during this deposition. But if you have any questions about the questions or anything that I ask you, those questions need to be directed to me and not your attorney.

A: Yes, sir.

Q: Do you understand that?

A: Yes, sir.

Q: All right. Final thing is, if you need to take a break, let me know and we'll be happy to take a break. The court reporter will stop taking down what you're saying and we'll take a break as long as you need it and we'll come back.

A: Okay, thank you.

Q: I don't think this is going to take long, but

I've learned over the years that my understanding of what a long time is and your understanding of what a long time is may be two different things.

A: Yes, sir.

Q: Okay. Let's start by having you tell me your full name, please.

A: Mary. M-A-R-Y. Lynn. L-Y-N-N. Moxley. M-O-X-L-E-Y.

Q: All right. Have you ever been known by any other name?

A: My nickname. You're talking about like my maiden name and my children's father's name?

Q: Okay.

A: My maiden name was Richardson.

Q: All right.

A: My children's father is Green. And it's just spelled like the color green. They didn't put an E on the end.

Q: Okay. And you said you had a nickname?

A: S-U-E-S-U-E.

Q: Sue Sue.

A: Uh-huh (Affirmative response). Didn't know I had to add a Mary until I went to school.

Q: Are you married?

A: No, sir. My husband is deceased.

Q: And your husband's name was?

A: William Clyde Moxley, Jr. And there's a lot of William Moxley's. Granny named her first son William Roy, and there's a lot of children; there's William Garrett, William this, William that. But his is Jr., William Clyde Moxley, Jr. and I will give his social security number because we got a doctor bill one time and it wasn't ours and I had to get it straightened out with the social security number.

Q: I don't need the social security number. We've got in in the information from the loan. You mentioned the name Green. So that was --

A: That was the man that I married and had my children with.

Q: Okay. So before you were married to Mr. Moxley, you were married to Mr. Green?

A: Yes.

Q: All right. Were you ever married to anybody else?

A: No.

Q: When did you marry Mr. Moxley?

A: June the 29th, 1984.

Q: Okay and is Mr. Green still alive?

A: He's in California, yes.

Q: And you all were divorced?

A: Yes. I come home in 1980 from California, I lived with his parents for a year, he sent me a divorce paper, and I moved in with my father.

Q: So when did you all divorce?

A: I come home in 1980, I think I got my divorce papers either the end of '80. I think that's when it was. I wouldn't put my hand on a bible and say that's exactly when it was. But I'm pretty sure I got my divorce paper in December of 1980.

Q: Okay. And Mr. Moxley died when?

A: February the 21st, 2013.

Q: Okay. And following his death, was there an estate that was opened with the probate court?

A: What do you mean? No. We weren't doing anything at the court house.

Q: Okay.

A: If that's what you're asking me.

Q: All right. What's your current address?

A: 398 Glenwood. G-L-E-N-W-O-O-D. Drive. And that's in Warrenville, South Carolina, 29851.

Q: All right. And how long have you lived there?

A: Since at least '91 because that's a 1990 double wide.

Q: Where did you live before then?
A: We rented a house on 421 Mountain Air.
Q: And before that?
A: We lived off of Piney Heights Road. We rented a house from some lady.
Q: Is the Glenwood property the first property that you've owned?
A: Yes, it is.
Q: How old are you, Mrs. Moxley?
A: I just turned 58 last Saturday.
Q: And tell me about your education. Where did you go to school?
A: I went to school at Warrenville Elementary, and then I went to Leavelle McCambell, and then I quit. My mom got killed in an accident when I was 14 and my mom and dad had adopted a little boy and I guess I thought I was grown and I didn't want to go back to school. I wanted to raise that baby. And I also had a boyfriend which is my children's father and I got pregnant.
Q: All right. So at 14 --
A: I only completed the seventh grade. I went back to night school at Midland Valley. But I never did get my GED because I was working and taking care of three kids. I just didn't have time,

Q: All right. So you stopped going to school in the seventh grade?

A: I did complete the seventh.

Q: And you were 14 at that time?

A: Yes, sir.

Q: When did you go back to night school?

A: I don't know what year. Me and Bill went back over there at Midland Valley Night School for a little while. I don't know what year. I cannot honestly tell you.

Q: How many years did you do that?

A: We didn't do it no years. We just did it like maybe six months and then he didn't want to do it. And if he didn't want to do something, I couldn't.

Q: All right. So, that was Mr. Green?

A: No, that was Mr. Moxley.

Q: That was Mr. Moxley. Okay. So it was with Mr. Moxley that you went back to --

A: The night school.

Q: -- the night school. And you all got married when? In '90 --

A: June the 29th, 1984.

Q: All right. So 1984 is probably when you went back to night school sometime around --

A: No, it was probably like in the later '80s. No, no, no. It wasn't in the '80s. Maybe it was like in the '90s. That don't sound right. Because our first grandbaby come along in '94. It might have been in '90, '91. It could have been. I just don't know. I really don't.

Q: Okay. Do you currently work?

A: No, sir. I'm on disability.

Q: What is your disability?

A: Well, it's my nerves and it's my health now.

Q: What are your health problems?

A: I have osteo -- arthritis, I need a knee replacement, I have to take medicine for being depressed. And I've been doing that for a long time.

Q: What's the last job that you had?

A: I was a pan operator out at Savannah Riverside and it's called Heavy Equipment Operator through Local 470 out of Graniteville, South Carolina. They used to be in Aiken but they bought a place in Graniteville. So I was a union operator.

Q: What did you operate?

A: When I first went out there in '84, I was a crane operator. And then I operated a forklift for a long time. I was never a "crane operator" but I

was an oiler and the operators would teach the oilers to run it, but I didn't ever want them to certify me because that is a lot of responsibility. And I've run a backhoe, I've run the pans --

Q: What's a pan?

A: It's where you go and pick up dirt and then you go lay it out smooth. It's a big piece of equipment and one time I had a 913 pan but it had a 5,000-gallon water tank on the back of it and I had to keep the roads moist so the dust -- keep the dust down. Up around 300 and 700 they was covering a landfill again with this plastic stuff and they had to haul the clay and the dirt in there; pack it in and all. That was really the last job that I worked kind of like almost probably a year.

Q: All right. So you said that you started there in '84?

A: Yes, sir.

Q: And when did you last work there?

A: I went back there in 2000 and I worked probably -- I don't even think I worked a month. I just couldn't handle that pain anymore and all that beating because of my arthritis and all. I just

couldn't do it.

Q: All right. So you worked from '84 to 2000?

A: No, I got laid off. I took a layoff. I begged for it in '97.

Q: All right. And so you were laid off from '97 until when?

A: The only other time I went back if I'm not wrong, and I'm not real sure; I went back in 2000 for that month or so. But I couldn't handle that.

Q: All right. So you worked from '84 to '97? And then you took a layoff?

A: Yeah. And then during that time now I was working -- Martin Knudsen(sp) had that job that I first hired in on and then I stopped working for them in construction and worked in the office in the pipe warehouse and kept track of the materials. I did that for about eight months to a year.

Q: All right. Tell me about that office job. What did you do?

A: I was a clerk. That was my job title. But what we did was keep track -- that's when they started controlling the materials out at Savannah Riverside; for years they didn't control it and people -- a lot of stuff was missing so they

stared controlling the materials back in the '90s.

Q: All right and so as a clerk you would just keep record of the materials?

A: I did it for the pipe fitters. I worked in the pipe fitters warehouse.

Q: Okay. So on a daily basis, what would you do?

A: Any materials that come in, it had paperwork. There was a FMR number, another number, that had to be logged in the book, write it. And then you would send it to another office and they put it in the computer.

Q: Okay.

A: And it comes back to you and you filed it.

Q: So you basically were doing clerical work?

A: Uh-huh (Affirmative response).

Q: And how long did you do that?

A: Not even a year. I don't think it was a year. I'm going to say eight months to a year. But they were good to me. They started me out at top pay. Because Mr. Kip -- he knew that I was a good worker because I run equipment for him all the time before.

Q: All right. Did they train you for that clerk position?

A: There was a girl in there but there really there ain't a lot of training --

Q: There wasn't any formal --

A: -- and all you had to do was write these two numbers in the log book and then send them over to these people, the girls, and then they put them all in the computer and then they'd send it back to you and you'd file it. And if a pipe fitter called you and wanted to know where the material was, you could tell them who picked it up and when it left the warehouse.

Q: Prior to '84, did you have any other employment?

A: Nothing you could really count.

Q: All right.

A: I did waitress work, I worked in the dry cleaners one time for four hours out in California.

Q: For four hours? You didn't like it and you left?

A: Yes.

Q: Okay. So, waitressing?

A: That was in Missouri.

Q: I agree with you, we're not going to count your four hours at the dry cleaning. But where else?

A: Out in California I worked as a waitress. It was called a Paul Bunyan Motel. And when we first got transferred there we had to stay there for

like six weeks until we could find housing. And I worked there from maybe right at a year. I don't really remember how long. That's been too long ago. And I stayed in California a little over a year and that's where I left my children's kids because he was an alcoholic.

Q: You didn't leave your children's kids?

A: No, no, I brought my babies home.

Q: You left your children's father?

A: There you go, did I say that wrong? I'm sorry.

Q: I could have heard it wrong. I wanted to clarify.

A: I wasn't going to leave my babies.

Q: So you brought your kids back here?

A: And I lived with his parents for a year. Because I was hoping he would see the light and we'd get back together because I'd been with him since I was a baby.

Q: So when you moved back here with your children, did you have any work then?

A: No. I didn't work until '84. I took care of my mother-in-law's house and cooked dinner everyday because she worked in the cotton mill.

Q: All right. Let's talk about the property at 398 Glenwood Drive.

A: Okay.

Q: Do you remember when you acquired it?

A: Like I said, I think it was around '91. I'm not sure. Let's see. Let me think about Andy's age. '91 or '92. I don't know the exact year.

Q: And when you're remembering that date, what are you remembering?

A: My daughter's birthday. I think she was 16. I think she had just gotten her license. That's kind of how I can remember that.

Q: Okay. So your daughter was 16 in 1992?

A: No. Yeah. Let's see. She was born in '74. No. She was born in '73. '74, '75, '76, '77, '78. No, '74, '84.

Q: She was born in '84 or '74?

A: No. She was born in 1973.

Q: Okay. So 16 years later would be '89.

A: So it must have been '90. Because she didn't get her license I don't think when she was 16. I don't think she got it until she was 17.

Q: All right. Did --

A: The mobile home's a '90. And it was new.

Q: All right. So when you moved into that mobile home, did you buy it initially, or did you lease it?

A: We picked it out on the lot and had it brought and set up on that property.

Q: Okay. I'm going to show you a copy of a deed that is attached to an affidavit that you filed on this matter. It's a deed from Biddle Realty, Inc.

A: That's who we bought the land from.

Q: Yeah. To William C. and Mary L. Moxley, Jr. It's recorded in Deed Book 1833 at 278. Is that when you got the property that you're talking about?

A: Where's the date at? Right there?

Q: Well, I'm going to let you look at it. There's a date on here that's signed and it says that it's signed on November 5th, 1998.

A: Huh-uh (Negative response). We was out there. '98? I had already had a grandbaby. That's not right. Perry was born in 1994 and I'd been out there.

Q: I want you to keep that in front of you.

A: Are you sure that ain't maybe when Bill consolidated or something? I don't know.

Q: What do you mean consolidated?

A: Well, our land and trailer used to be separate. And the land would have been paid off in 10

years, but you just have to know that man.

Q: Who took care of those types of things in your family? Who found the mobile home, arranged for the purchase of the mobile home --

A: Me and him went and looked for it in Augusta.

Q: Okay.

A: We went together to Augusta and found it.

Q: So you were involved in the process?

A: Looking for a trailer? Yes, sir.

Q: Okay. So you were looking for a trailer and then looking for land to put the trailer on?

A: Bill's daddy had 14 acres across the street. It was just an old dirt road, washboard. And he told Bill that Mr. Biddle had some property across the street. So we bought that property. Now what? Next question. I don't know. I'm sorry.

Q: Okay.

A: That and my trailer was paid for different for a while and then I don't remember when Bill wanted to consolidate because he wanted something that he couldn't afford.

(PLAINTIFF'S EXHIBIT 1 MARKED FOR IDENTIFICATION.)

Q: All right. I'm going to hand you a document that the court report has marked as Plaintiff's

Exhibit number 1 to your deposition; that is what that yellow sticker on the corner is. And I want you to look at this document and I'm going to have some questions for you. But I want you to just spend some time to look over it and say what is this. And answer some questions in your mind.

A: Who's Transamerica?

Q: Okay. Well, just look over it and I'll ask you some questions.

A: I'm not supposed to ask no questions. I'm sorry.

Q: Well, you can. But I will have some questions, I just wanted you to look at it.

A: What is this to? I don't know.

Q: Well, let me tell you. This is a mortgage that suggests from what it says on it's face to me, that William C. Moxley, Jr. and Mary L. Moxley gave a mortgage to Spartan Mortgage, Inc. for $57,222 on December 7th, 1998. Do you remember - -

A: That trailer didn't cost that much and -- let's see. I don't know.

Q: Do you remember giving a mortgage or borrowing money from Spartan --

A: Huh-uh (Negative response).

Q: -- Mortgage?

A: No, sir. I don't.

Q: Okay. Look at the third page of Exhibit number 1. Is that your signature on that page?

A: Yup. And see that L's got a loop at the top of it and there was another paper than I've seen that didn't have a loop. But it looked like -- I said, it looked like my signature but this was my signature back then. And my handwriting has changed over the years, that's one of the things that the psychiatrist asked me about. I don't know if it's because of my nerves. I don't know what made it change, but it has a lot.

Q: But that's your signature?

A: Yeah. And that L has got a loop in the top of it and there's one that I told Tom that I thought it looked like my signature but that L was not my L.

Q: But that is your signature there?

A: Yeah.

Q: On page 3 of Exhibit number 1.

A: That looks like my signature. Yeah. And that's the way I used to do my L's. So, yeah.

Q: Do you remember signing this?

A: No. Sorry.

Q: Do you remember the transaction where you borrowed $57,222?

A: No, I don't. Because our land and home were separate. I don't remember doing that. No, sir. I don't.

Q: Well, when you bought your land and your home, how did you pay for it?

A: Well, I was making a payment to whoever for the trailer and then Biddle Realty for the land. But I don't know when that changed.

Q: Did it change?

A: I guess.

Q: You don't remember?

A: No, sir. I don't.

Q: Okay.

A: Is this could have been when it changed? I don't know.

Q: Well this is dated December 7th, 1998. Do you remember what was happening in December of 1998?

A: No, sir. '98? No.

Q: Do you remember ever going to an attorney's office in 1998 and signing loan documents?

A: No.

Q: Do you ever remember going to Spartan Mortgage, Inc. and signing loan documents?

A: I don't ever remember Spartan Mortgage.

Q: All right. Do you remember going anywhere and

signing loan documents concerning --

A: Nope.

Q: -- this debt? Okay. Now, if you look down in this, and I'm going to just point to a position the first page, right in the middle, it says mobile/manufactured home description.

A: Uh-huh (Affirmative response).

Q: You see that?

A: Uh-huh (Affirmative response).

Q: Is that a description of the mobile home that you've been talking about? It's a 1990 crimson mobile home?

A: That's it. That's my mobile home. That's what it is, a 1990 mobile home.

Q: And that's the home that's still on the property?

A: Yes, sir.

Q: And that's the home that you're living in now?

A: Yes, sir. I hate to say it, but it is. It's the only home I've ever owned. I always kind of felt proud to own a home. My mom and dad never owned a home.

(PLAINTIFF'S EXHIBIT 2 MARKED FOR IDENTIFICATION.)

Q: We'll keep these in a stack here because at the end of the day she's going to take them all and if she doesn't have them all she makes us wait

around until she finds them all.

A: Okay.

Q: So we'll keep them right here.

A: All right.

Q: I'm going to show you what the court reporter has marked as Plaintiff's Exhibit number 2. Do you know what that is?

A: I have no idea.

Q: Well, I'm going to tell you. It says it is a Financing Statement. And I've got some questions for you on this Financing Statement. The first thing, down at the bottom right-hand corner, there's a signature. Is that your signature?

A: Now that don't look like my signature. I'm sorry.

Q: So that's not your signature?

A: That doesn't look like my signature to me. That's what I'm telling you.

Q: The signature next to it is the signature for William C. Moxley, Jr.

A: That's his.

Q: Does that look like his signature? That you know?

A: Yes. The best I know, because he always did that with that Y; frizzled up, yeah.

Q: Well, I'm going to tell you, that it is my understanding that this is a document that's recorded in the public record that says Transamerica Mortgage has a lien on your mobile home. And see the mobile home description? That's your mobile home right there. Right? 1990 crimson mobile home?

A: Yeah. I see that. 1990 crimson mobile home.

Q: And it's got your name and your husband's name and your address there. And then it's got Transamerica Mortgage on it. Do you know Transamerica Mortgage?

A: No. I've never heard of Transamerica.

Q: All right. When you all were buying the mobile home and buying the property, you said they were separate. I think it's your testimony you can't recall when they got put together?

A: No, I don't.

Q: Or even if they were put together. Who was in charge of making the payments in your family?

A: Bill. You know, he managed money. He didn't manage it well, but he liked to be an authority because he liked to buy things that we couldn't afford.

Q: So, in your family, he was the one that managed

the money?

A: Yeah. He pretty much said where that money had to be spent. Yes, sir.

Q: All right. Did you have any management of the money?

A: Nope. The only time I got management of any money was when I got my disability.

Q: All right.

A: That's the only way I could save any.

Q: So you were getting your disability. Did that come in the form of a check?

A: Yeah. But that wasn't until like 2002 or '03.

Q: When the check came in in 2002 or 2003, you managed that money?

A: Yes. It was in a bank account. Yeah. And I used it for doctor bills and things I needed. And I would have to use it for him, too.

Q: It was in a bank account. Whose name was on the bank account?

A: Mine.

Q: Only yours?

A: Yes, sir.

Q: So, only your name on the bank account?

A: Yes, sir.

Q: Your husband's name was not on the bank account?

A: Not at the -- when I first got it, no.
Q: Did that change?
A: Yeah. I added his name later on down the road. I added his name to it.
Q: And what bank was that with?
A: First Citizens but I didn't add his name to it until 2012, '13? '11 to '12. I don't remember what year.
Q: So you started getting disability. Did you go and open a new account when you started getting disability at First Citizens?
A: Yeah.
Q: Why did you go to First Citizens?
A: Why did I? Because I drove a '94 Chevrolet truck -- '95 -- until 2011 or '12 and I wanted a new car and I figured the only way I'm going to get it is if I do it on my own because he'd buy cars, motorcycles that'd get repossessed. I wouldn't sign them. I wouldn't put my name on them because I didn't want to be involved in that.
Q: All right. But my question was, how did you select the bank? You decided to go to First Citizens, why did you go to First Citizens?
A: Because it's close to my house.
Q: All right. When your husband was managing the

finances, what bank did he use?

A: I have no idea because he changed.

Q: Did he use First Citizens?

A: No, never.

Q: What banks did he use?

A: I don't know what all banks -- I don't know.

Q: You don't remember any of them?

A: No, because I didn't mess with his banks. He was kind of a hard person. I don't know how to say it and I don't want to sound ugly and the man's deceased. And I don't want to say anything negative about him.

Q: You don't have to. Not yet. There may come a time where I push you a little bit more. You weren't on any of the checking accounts when he was managing the money?

A: Yeah, I was on the checking account, but that didn't mean nothing.

Q: Did you ever sign any checks?

A: Yeah, I'd sign checks. He'd make me write a check and I'd sign it. Whether I wanted to or not, I did it.

Q: But you don't know what bank the checks were from?

A: I don't remember. I've been through a lot.

Q: I understand. And remember, at the beginning I said I only want you to testify as to what you know and remember. I don't want you to guess, unless you tell me. You can say, I'm going to guess now, and then you can guess.

A: Well, I've guessed at a few things.

Q: All right. Well tell me when you're guessing. Okay?

A: All right.

Q: That's a deal?

A: Yeah. And like I told you, I don't think that's my signature right there.

Q: And that's on Plaintiff's Exhibit number 2?

A: Yeah.

Q: All right. When taxes came due on your mobile home and on the property, who paid those?

A: He did.

Q: You didn't ever pay them?

A: He'd tell me, write this check, go do this. That's the kind of man he was.

Q: So you'd go down to the court house and pay the taxes?

A: Yeah, wherever it was. It was an old hospital.

Q: That's where you'd go pay the taxes?

A: Uh-huh (Affirmative response).

Q: Do you remember if you paid separate taxes for the property and separate taxes for the mobile home?

A: No.

Q: You remember more than one tax bill in a year? Where there'd be --

A: No, I don't know.

(PLAINTIFF'S EXHIBIT 3 MARKED FOR IDENTIFICATION.)

Q: Okay. I'm going to hand you what the court reporter has marked as Plaintiff's Exhibit number 3. And let me ask you, is that our signature on that document?

A: Yeah. It looks like it.

Q: All right. This document is called an Authorization to Obtain Credit Information and it's dated 9-11 in the year 2000. So that's September 11th, 2000. Does that look like how you would have written 9-11-2000 over there?

A: That does. It does.

Q: Do you remember signing this document? Do you remember what was going on around September of 2000?

A: Yeah. I lost my father and I had been through four surgeries. So, no I can't say that I honestly do. I can't.

Q: But you remember that point in time and a lot was going on in your life.

A: I was taking care of my daddy then.

Q: Taking care of your dad and taking care of yourself it sounds like with your surgeries.

A: Yeah.

Q: Sturkie Mortgage Corporation.

A: I don't ever remember hearing that name.

Q: Okay. You don't know anybody by the last name of Sturkie?

A: No.

Q: You ever been to West Columbia?

A: No. I've been there but I've never been to meet no Sturkie. I've been to Columbia to the motorcycle shop, to the flea market. I've never been downtown Columbia. But I'm not the adventurous type. The only place I've ever been in Columbia is that one highway where the flea market is at.

Q: At the top of the page says, I hereby grant permission for Sturkie Mortgage Corporation to obtain any and all information that you deem necessary to process my mortgage loan application. Do you remember a mortgage loan application in 2000?

A: No, I sure don't. Yeah, my dad died three months after.

(PLAINTIFF'S EXHIBIT 4 MARKED FOR IDENTIFICATION.)

Q: I'm going to hand you what the court reporter has marked as Exhibit number 4. And let me ask you, down at the bottom, there is a signature. Is that your signature?

A: It looks like it, yeah.

Q: Now, this signature is different than the signature -- well, no, it's the same one. There's not an L in there.

A: No.

Q: Sometimes you sign your name Mary Moxley and sometimes you sign it Mary L. Moxley?

A: I never put the L in it unless they tell me to.

Q: All right. Do you ever write out your full middle name when you sign your name?

A: I have, but I haven't done that in years.

Q: Okay.

A: I haven't done that probably since my clearance down at the plant.

Q: This is a Financial Services Authorization and Agreement. Does that look like your husband's signature on that?

A: Yes, it does.

Q: And I'm wondering if this refreshes your recollection as to what was going on in September of 2000. Because it's pretty specific. It talks about a loan request of 75,000, an interest rate of 8.5%, a 360-month term.

A: I always thought that our percentage rate -- our interest was like 9%, I never knew it was anything different. I don't remember this. I don't remember that name.

Q: But again, this was the same time that your dad had been sick and passed away and you had gone through some surgeries.

A: This was October. He died one month and six days later.

Q: All right. But the October date you just referred to talks about he's authorized this broker to procure a loan commitment before that date. It's actually dated September 11th. Isn't it?

A: Here's the 15th.

Q: Yeah. But down at the bottom by your name.

A: Okay. Yes, it is the 11th down here. Yes, sir.

Q: All right. What kind of surgeries did you have?

A: I had a hysterectomy, I had four breast surgeries, I had some dental work done, and I had

my dad sick in the hospital; in and out.

Q: So that is what you remember during this time frame?

A: That was a bad time frame. There's always certain things that just stick in your mind.

Q: And this doesn't stick in your mind, this happening?

A: I've never heard of Sturkie.

Q: All right. Well there is an agreement in here to pay a 2% fee from the proceeds of the loan upon disbursement. Do you remember anything about a mortgage-brokerage fee?

A: How much would that have been?

Q: It would have been 2% of whatever the loan amount was.

A: I can tell you right now we ain't never had 2% of $75,000. Not with Bill.

Q: Well, it's going to be 2% -- so they would take that from the money they borrowed. So if you borrowed $75,000, part of the $75,000 would go to pay Mr. Sturkie. You don't remember talking about any of that kind of stuff?

A: No.

(PLAINTIFF'S EXHIBIT 5 MARKED FOR IDENTIFICATION.)

Q: I'll show you what has been marked as Plaintiff's

Exhibit number 5. And this looks like it was a paystub for your husband. It was sent to a Shawn Allen and it says from Mary Moxley. Is that your writing, those words, to Shawn Allen from Mary Moxley?

A: No, it don't look like -- no, I think I would have wrote a little bit neater back then.

Q: So that doesn't look like your writing?

A: Huh-uh (Negative response).

Q: I'm going to turn it and there's some information about where the fax was sent from. Do you remember a place called Allegra Printing, or Printing and Imaging?

A: I know where it's at because I just told someone that they could go there and get copies made. But no, I don't think I've ever been in there and made copies.

Q: But it's a place where you would go and make copies?

A: That's right. It's in Aiken behind the KFC. I forget who told me that you could go in there and do that and you can do it at Staples.

Q: But you don't ever remember going in there?

A: No, I don't remember. No, I've never -- to my knowledge, I've never been in that store.

Q: Okay.

A: I'm looking at how much Bill made and what he brought home. Cherokee. See, I don't remember where he worked with Cherokee.

Q: You've never seen this paystub before?

A: I don't remember when he ever worked for Cherokee. I don't know where Cherokee's out of.

(PLAINTIFF'S EXHIBIT 6 MARKED FOR IDENTIFICATION.)

Q: I'm going to show you what has been marked as Plaintiff's Exhibit 6. It's a two-page document. It's a Settlement Statement from a transaction that occurred on September 29th, 2000. I want you to look at the second page. Is that your signature at the bottom of the second page?

A: It looks like it. One M looks different than the other. Let me just go back look back at this.

Q: So you're looking back at some of the other exhibits --

A: Yeah.

Q: -- at the other signatures?

A: Yeah. To try to figure out how many times can I change. Yeah, I always did my M, but that one right there don't have it. It kind of has a little line right there. That looks like it, but I wouldn't swear to it.

Q: Okay.

A: I ain't going to put my hand on no bible and say God, I know this is mine.

Q: Did your husband ever sign your name for you?

A: Yeah, he did.

Q: He did? Did you ever tell your husband that he could sign your name for you?

A: Not on nothing like this, no. I told him he could sign my name to like my daughter's paperwork that comes from school. Because it's not his daughter, it's my daughter. And I'd tell him he could sign that for me. But I never told him that he could sign my name on no legal document. Just like when he would go buy a motorcycle or something. Don't put my name on it. Because I'm not going to be responsible for that.

Q: All right. Now, looking back at the first page, there's two columns of information. One column doesn't have anything in it. So the left-hand column says Summary of Borrower's Transaction. There's a payoff of a mortgage to Fairbanks.

A: What's Fairbanks?

Q: That's what I want to ask you. Who's Fairbanks?

A: I don't know. I've never heard of it.

Q: Do you ever remember ever having a mortgage, owing money on real estate?

A: No, sir. I never owned any real estate until we bought that.

Q: All right. The real estate on Glenwood Drive?

A: Yes, sir.

Q: Did you have a mortgage on that? Did you owe people money on that property?

A: None other than -- what I remember is we owed Biddle Realty and I don't know who the trailer was financed with.

Q: So did you pay Biddle Realty everything that you owed them?

A: Somewhere along the line, I think Bill consolidated or something because he wanted to buy something.

Q: All right. So when you say consolidated, what do you mean?

A: Put the land and the trailer together or something. I don't know. Because all of a sudden it comes out to be just one payment --

Q: All right.

A: -- instead of two like how we started in the beginning.

Q: Who is that one payment to?

A: I don't know. I don't remember.
Q: Were all the payments on that one payment, were all of them made?
A: I don't know. I really don't know.
Q: All right. Where you see where this says there's money being paid to Fairbanks for $55,240.50, you don't know what that is?
A: I have no idea what that is. I've never heard Fairbanks, period.
Q: All right. Look at the second page down at the bottom. The lines have numbers on them and I'm looking at the line that says 1301, payment to creditor, SRP Credit Union.
A: 1301 payment to SRP, $5,206 --
Q: And 80 cent.
A: Yes. What do you want to know about that?
Q: Do you remember owing money to SRP Credit Union?
A: Let me look at this a minute.
Q: Okay. Take all the time you need.
A: What's this Ratchford and Associates right there on line 1105?
Q: There's one on 1104 that says the title insurance binder to Ratchford and Associates.
A: Who is that?
Q: This document suggests that they are the

settlement agent. The attorneys that close this loan.

A: Please don't think I'm totally ignorant, but I don't know about this stuff.

Q: Okay.

A: Mobile home fee. I don't know what this is.

Q: All right. So you don't know anything about a payment to a creditor, SRP Credit Union? You don't know anything about a debt to them?

A: No.

Q: All right. Look up back on the second page there is a section that starts on 1,000; reserves deposited with lender. And there's an amount for hazard insurance, an escrow set up, and an amount for property taxes that are set up. Okay?

A: Uh-huh (Affirmative response).

Q: Do you remember the lender paying your taxes and your insurance on the property?

A: I don't know who did that. But Bill took care of all that. I don't know who did that.

Q: All right.

A: I don't know if he had to pay them, or if the mortgage company or whatever, I don't know how that was set up.

Q: Who's paying them now?

A: The mortgage company. I had to pay the property taxes on the trailer. But I think they paid -- I know they pay it on the land, but they don't pay it on the trailer, because I had to pay that this year. And if you had asked me this a year ago, I probably wouldn't have known if I paid it.

Q: All right. So, did you pay the taxes on the trailer last year?

A: I think I did. I'm not sure. That's what I just said. I don't know if I had to pay it last year or not.

Q: All right. After your husband died, who is responsible for paying the taxes on your trailer and on the property?

A: Well I thought that whoever -- CitiMortgage was, but I think that -- I know that I paid the taxes on the trailer this year because they didn't pay it. But I think when Bill was doing all of this, I think he had whoever he was paying the big payment to, the mortgage company, the finance company, I think they took care of all that. I don't know.

Q: What was that big payment being made for?

A: The house and the land. You know, your home payment that he made forever; we made. To me, we

made. But the payment that he made for the house and all, I thought that the taxes -- the insurance and all that was included on that. And then I think it was last year that I got an extra thing and I went up there because I got one on the home and on the land. And I went up there; my daughter-in-law took me. And they told me that the mortgage company paid the property taxes on the land but I was responsible for the trailer.

Q: All right.

A: That's this year.

Q: But you don't remember last year?

A: No, don't.

Q: Can you remember whether or not you went down to the tax office last year?

A: I've had to pay some taxes on my cars and stuff but I can't remember if I paid it on my house.

Q: Okay. My question was, do you remember if you went to the tax office to pay taxes last year?

A: Yes, sir, I do because I have a car.

Q: But you don't remember what taxes you were paying?

A: No.

Q: You said that the big payment, the payment on the

mortgage --

A: I always called it the house payment.

Q: All right. Tell me what you understood about the house payment.

A: To my knowledge, that they paid the taxes and everything is the way Bill told me.

Q: All right. So the information that you have about the house payment is from what your husband told you?

A: Yes.

Q: Any other source?

A: No.

Q: When your husband died, were there still house payments to be made?

A: Yeah. I reckon so because -- but he quit paying them.

Q: When your husband died, did you do anything to investigate about the house payment?

A: No, I didn't have -- I still don't have a right mind. Not that I know -- No. I don't know. I really don't know even if I called anybody. I don't know. At first -- in the last -- it hasn't even been a year. I have been trying to sort things out and I have not been doing a good job. I could be getting my husband's retirement and I

don't because I can't wrap my mind around getting that paperwork filled out. And that's really stupid and I know that. But when you don't have a mind when you can focus and do those things, you just do the best you can.

Q: When you say you don't have the mind, that's because of the problems that you've had?

A: What I've been through.

Q: Does what you've been through affect your memory?

A: Yes, it does, a lot; the medicine that I have to take.

Q: What medicine are you taking?

A: I had nine. I take Ambien and Seroquel, 400 milligram, XR.

Q: How long have you been taking those?

A: Since my husband died. I've taken the Ambien before that, but not the Seroquel. I tried it back in 2009 or somewhere along there but I didn't like it. I couldn't take it. It made me feel bad. But since my husband passed away, I can't sleep.

Q: So those drugs that you're taking since your husband passed away, does it affect your long term memory, your short term memory, or both?

A: Both. Like me, if I wanted to sit down, like

I've been trying to get his retirement papers filled out. I haven't got it. I'm going on the second year. And I just -- I may sit down with it this day, two days later I can't go back and pick it up and remember where I'm at.

Q: When your husband died, did you look through his business things? His papers?

A: All I did was got our will.

Q: What did you do with the will?

A: I got it out so I could show the kids that I had one and his son come up here and got a lawyer and all this and Tom took care of that for me.

(WHEREUPON AN OFF THE RECORD DISCUSSION TOOK PLACE.)

Q: Did you find your husband's checkbook?

A: Yeah.

Q: What did you do with it?

A: There ain't no more checks left. It's -- he don't have a checkbook no more. I don't know what happened to all that. We rented a dumpster. And I know he had a checkbook. But he -- we rented a dumpster. We threw so much stuff away in it. And I had a tin can that we was burning stuff in and the poor fellow didn't realize that the coals was still hot and he dumped it in the dumpster and burnt everything we put in the

dumpster. The firetruck had to come.

Q: Was there a bank account with money in it when your husband died?

A: Yes, he had a bank account.

Q: Do you remember what the bank was?

A: No, because when he left in 2009, he changed it. And when he came back, he didn't like -- I didn't -- I wasn't a part of that.

Q: When he left in 2009? What is that about?

A: He left for five months.

Q: Okay.

A: We separated.

Q: Do you recall going, after your husband's death, to the bank and closing an account and getting money out of the account?

A: Yes, I went and talked to Robin about it. A lady at the bank. Yes, I went and talked to Robin.

Q: At what bank is Robin at?

A: Southern Bank and Trust.

Q: Is that where your husband had the account?

A: Yes, that's it.

Q: Southern Bank and Trust.

A: Because she called me, because I know her very well --

Q: What's her last name?

A: I don't have no idea. She got married.
Q: Is she still working there?
A: Yes.
Q: Do you remember what branch that was?
A: It's on East Pine Log.
Q: East?
A: Pine Log Road.
Q: East Pine Log Road. Okay.
(PLAINTIFF'S EXHIBIT 7 MARKED FOR IDENTIFICATION.)
Q: I'm handing you what the court reporter has marked as Plaintiff's Exhibit number 7. Is that your signature at the bottom of that?
A: My L ain't right and my M aint' right, but I guess that's my signature. That's all I can say. I guess. I don't know for sure. But I don't remember signing nothing like this. And I don't remember that name.
Q: Ratchford --
A: I don't.
Q: -- and Associates?
A: I don't remember signing nothing like that. I'm sorry.
Q: This document defines a scope of representation between you and your husband and the law firm, Ratchford and Associates. And they list 15

things they're going to do for you. Do you recall them doing any of those things?

A: No. I don't -- like I said, I don't know nothing about all this. I really do not know nothing about all this.

(PLAINTIFF'S EXHIBIT 8 MARKED FOR IDENTIFICATION.)

Q: I handed you what has been marked as Plaintiff's Exhibit number 8 to your deposition. Is that your signature at the bottom of that page?

A: I must have been really something. Yes, I reckon it is. I don't know for sure. I can't sit here and tell you that's my signature.

Q: Again, this involves Ratchford and Associates. It's dated September 29th, 2000.

A: 2000. I don't remember any -- I don't remember nothing going on in 2000 like this.

Q: Have you ever signed a document that you don't completely understand just to sign it?

A: If he told me to.

Q: If he told you to sign it, you would have signed it?

A: Uh-huh (Affirmative response).

Q: So if your husband put this document in front of you, and said sign it, you'd sign it?

A: Well, I would kind of look at it because I

wouldn't sign no car note. I know I've done that before. I don't remember signing this. I don't remember us going through anything like this in 2000, I'm telling you. I do not remember anything about borrowing no money, financing nothing, buying nothing new. No big deal. You know what I'm saying? Money transactions. I do not remember anything like that going on in 2000.

Q: But my question was, would your husband ask you to sign documents and you would sign them because he said so even if you didn't understand what they said?

A: No, I would tell him -- I would want to know what it says. And I would make sure it wasn't no car loan. But I don't think -- I don't believe that I would sign nothing like this because it says borrower and when I seen borrowers right there that would throw up a red flag to me. Because Bill bought motorcycles and stuff that I told him not to because we couldn't afford it, and I wouldn't sign it. And I might have gotten in trouble, but I wouldn't sign it. I wouldn't put my name on it because I knew we couldn't afford them.

(PLAINTIFF'S EXHIBIT 9 MARKED FOR IDENTIFICATION.)

Q: Plaintiff's Exhibit number 9 is in front of you. Is that your signature on that document?

A: It looks like it.

Q: And this is done before a notary public.

A: And who was the notary public?

Q: I can't read the name.

A: I can't either. See, I just do not remember anything going on in 2009. I really cannot.

Q: Well, this is 2000.

A: Yeah, I meant 2000, I don't know why I said 2009. 2009 was a horrible year. Yeah, I see this is 2000. But all these are 2000. I don't remember us doing anything when it comes to borrowing money, consolidating, or anything like that in 2000.

Q: But you recognize that as your signature?

A: It looks like it, yeah.

Q: Is that your husband's signature?

A: Yeah. It looks like that to me.

(PLAINTIFF'S EXHIBIT 10 MARKED FOR IDENTIFICATION.)

Q: Handing you what's been marked as Exhibit number 10 to your deposition. It's an Affidavit Agreement. Is that your signature on that document?

A: It looks like it. It looks like Bill's too. Who

did we -- no we ain't -- I ain't went in front of no lawyer and stuff in 2000. I know -- I just know I ain't.

Q: Okay.

A: This is just something you can like -- like I know I got baptized in 1999. That's something I know. I know the first time, and the only time, I ever had to go to jail. The one time in my life.

Q: When was that?

A: In 1980 or 1981 and I was humiliated.

Q: What did you go to jail for?

A: Running my mouth.

Q: I can't imagine that.

A: What do you call that? Disorderly conduct. I was embarrassed to death to call my daddy.

Q: What were you doing?

A: Arguing with the cops.

Q: Why were you talking to the cops?

A: Because they pulled over the guy I was with. Because he had a flat tire and we were driving on a flat tire and we had been drinking. And then they told me I could drive the car home. If I'd got behind it, they would have pull me over and got me with a DUI. So I told them I'm not stupid. So they took me to jail for four hours,

too. And I'm ashamed of that. But it happened and I was young and stupid.

(PLAINTIFF'S EXHIBIT 11 MARKED FOR IDENTIFICATION.)

Q: I'm going to show you Plaintiff's Exhibit number 11. Is that your driver's license?

A: Yeah. That black face looks like me now, don't it? Yeah, that's my driver's license. Let's see. Yeah. That's my driver's license.

Q: Do you have your driver's license with you now?

A: Yeah. You want to see it?

Q: Yes. Well, no. Because this one expired in 2002 so it's going to be a different one. Do you always carry your driver's license with you?

A: All the time because you got to have it.

Q: Did you ever give it to anybody and let them use it?

A: No.

Q: Did you ever give it to your husband and let him use it?

A: No. He didn't need my driver's license. He had his own.

Q: All right. This came from the attorney's file. There's a law asking --

A: I can tell you what could have happened, but I don't know and God knows I don't know.

Q: All right. Well, you are anticipating my question. So let me go ahead and ask it so we make sure we're talking about the same thing. I'm trying to figure out how the attorney got a copy of your driver's license in this file.

A: All right.

Q: Now you can go ahead and tell me.

A: Do you want me to tell you what I think could have happened?

Q: Well, first off, do you know how he got it?

A: No. Unless he got it out of my wallet.

Q: Well, what do you think happened?

A: He must have gotten it out of my wallet when I didn't know.

Q: Okay.

A: Because I do not remember doing this. And Bill would have done something like this if he wanted something bad enough.

Q: So you think he took your license out of your wallet and took it over --

A: If he wanted something bad enough, yes, he would.

Q: -- and took it over to Columbia and gave it to the lawyer?

A: I don't know. I don't know about Columbia. I don't remember. But see, he worked round

Columbia one time. I wouldn't have known my driver's license wasn't in my wallet.

Q: Was he working around Columbia in 2000?

A: I don't know. I don't remember. I have no idea. But he did work up there near Lexington for a while but I don't know what year it was. A friend of mine, well we was supposed to be friends. She stole my debit card and went to Darlington. Used it, wrote two checks. She found my checks. She didn't get the first one. She was smart. She went back and got like the third one and the sixth one; wrote checks. I didn't miss my debit card for days. But then when I did miss it, I called and they told me it was used in Darlington, and I knew that's where she was from and I went and got my debit card from her. And her husband paid me back. Because I didn't want to put her in jail because she had two children.

(PLAINTIFF'S EXHIBIT 12 MARKED FOR IDENTIFICATION.)

Q: All right. Plaintiff's Exhibit --

A: See, look at that right there.

Q: Hold on, let me ask you. What do you want me to look at?

A: That signature down there. No, no, no.

Q: That's not your signature?
A: No I ain't do all that chicken scratching.
Q: Okay. We're looking at Plaintiff's Exhibit number 12 and I was going to ask you, is that your signature at the bottom?
A: No. I ain't did all that chicken scratching. No.
Q: Well it appears to me that someone signed the name --
A: Mary Lynn.
Q: Mary Lynn Moxley. And the document needed to say Mary L. Moxley. So the Lynn was crossed out, the L was placed there.
MR. WOODRUFF: Objection. That is pure speculation on plaintiff's counsel's part. But go ahead and answer the question.
A: Did I do it?
Q: Do you remember that?
A: No.
Q: Lynn is crossed out. Do you agree with me on that?
A: Yeah, I agree because it's right here.
Q: And there's an L above that that's marked out. And then next to the L there's --
A: M & M.

Q: Did you write that M & M?

A: No. I don't believe I wrote none of that.

Q: Okay. So that's not your signature on that document?

A: I don't feel like it is, sir.

Q: Okay.

A: They got Burnettown; they even had to scratch that out.

Q: They corrected it.

A: Yeah, I see they corrected it but they had to scratch it out and Bill had to initial that.

Q: Does that look like your husband's signature on that document?

A: Yeah, a little bit. But that Junior don't look quite right. But it looks like Bill's.

Q: Do you think it is his signature?

A: Yeah, it could be. He learned to write better.

(PLAINTIFF'S EXHIBIT 13 MARKED FOR IDENTIFICATION.)

Q: Plaintiff's Exhibit number 13 to this deposition is a mortgage. And looking at the fifth page of that document --

A: The fifth?

Q: The second to the last page.

A: Okay.

Q: Is that your signature?

MR. WOODRUFF: Objection.

A: That doesn't even look like Bill's signature. I'm sorry, Tom.

MR. WOODRUFF: I object. She's already answered.

MR. MOORE: You can object to the form, but I think that's it. I can still ask her the question.

MR. WOODRUFF: You can ask her the question, but I object and I will object to the form.

MR. MOORE: Okay. All right.

A: These doesn't look like mine or Bill's signature to be honest with you.

Q: All right.

A: Is this in 2000, too? He did some chicken scratch right there if he signed that.

Q: Let's look back to the first page of that document. And up at the top it says, this mortgage is given Septemeber 29th, 2000. The mortgagor is William Moxley, a married man, and then the words, and Mary L. Moxley are written in. You see that?

A: Uh-huh (Affirmative response).

Q: And next there are the initials, MLM. Do you see that?

A: Uh-huh (Affirmative response).

Q: Is that your writing?
A: Uh-huh (Affirmative response).
Q: All right. Down at the bottom of the page there's the initials where it says initials, down in the right-hand corner. And there is an MLM.
A: That ain't me.
Q: That's not yours?
A: No, and that ain't me right there neither.
Q: All right. The next page, the same place, where there are initials, it says, MLM.
A: That don't look like me either.
Q: All right. Same question for the page 305.
A: That don't -- these MLMs don't look like me.
Q: All right. On 305, you're saying that's not your initials?
A: That's my initials.
Q: All right. Did you write your initials there?
A: No, sir.
Q: And on 405, same question. Did you write your initials down at the bottom, MLM there?
A: It don't look like -- no, it don't look like the way I would write my initials, even back then.
Q: All right.
(PLAINTIFF'S EXHIBIT 14 MARKED FOR IDENTIFICATION.)
Q: You're looking at Plaintiff's Exhibit number 14

to this deposition. Let me ask you to look at the second page.

A: I'm just wondering if Roy could have gotten -- see, the two brothers had the same name, William Moxley. I mean, I had to go by a social security number at one time to get it straightened out -- but then they got a C here. So, I don't know.

Q: All right. There are two signatures on the second page of Exhibit number 14 --

A: Yes, sir.

Q: -- that purport to be your signature. Are those your signatures?

A: They look to be, but I don't know.

Q: Well, this document says they weren't made the same day. One is dated 9-29-2000. You see that?

A: At the top. Yes, sir.

Q: The other one is not dated but it says under the certification of confirmation, it says, more than three business days have elapsed since the undersigned received the notice. So I'm thinking it's three business days after 9-29-2000. So those wouldn't have been on the same day.

MR. WOODRUFF: Objection. That's calling for speculation where plaintiff's counsel is speculating as to what a document says.

MR. MOORE: Okay. I'm reading the document to you.

Q: He objected to the form of my question. He didn't like it, but you still have to answer my question.

A: That's fine, I don't mind.

Q: I'm asking you, do you remember signing this document on two separate days?

A: No, sir.

Q: All right.

A: I don't remember that.

Q: Mrs. Moxley, do you still owe money on your house?

A: They say I do, but you know what? I've been there for 30 years and it seems like it never went under -- I think Bill complained about it. He'd say, every time I make a payment, it's still $64,000. That's the last thing I can remember him complaining about.

Q: All right. So do you think you still owe money on your house?

A: Do I think I do? No, I don't. I think that house and trailer should be paid for.

Q: Do you have any evidence that it has been paid for?

A: No, sir. I don't.

Q: No checks?

A: No, because after Bill died, my daughter moved in with me about a year or so afterwards. I don't have any kind of paperwork on stuff left because I told them, I don't need all that. Ya'll can get rid of it, do what didn't get burned when Bill was alive. Because they moved in and I just stayed in one little bedroom because I was severely depressed. I mean, I got up once a day to take a shower and I laid in that bed with my eyes closed for weeks on end.

Q: What would have been effects of that depression? What has it done to you?

A: I can't focus. I can't keep my thoughts together. I can't do -- just think, I could be getting his retirement and I can't even get my mind right to do the paperwork. And everyone keeps telling me I should be getting his social security because it's more than my disability but I can't make myself get up there and do it. I can't do it. I don't go nowhere. I stay home. I'm not a social person. A tank of gasoline would last me over a month. My car, it had 10,000 miles on it when I got it. It still don't

have 40 on it because I don't go nowhere. I'd been seeing a psychiatrist on and off for many years.

Q: How many years?

A: I don't know exactly.

Q: You don't remember?

A: I don't remember when I first started going.

Q: Who's your psychiatrist?

A: Dr. Steiner. But before him I'd seen Mia Davidian. And I don't know if I -- I think I've talked to another one, too. And then I went to the Convee Center.

Q: Have you ever been diagnosed with anything?

A: Attention Deficit -- what is that called?

Q: Attention Deficit Disorder?

A: What is the letters for that? ADHD. Something like that, I don't remember.

Q: Anything else?

A: Yeah, my nerves and stuff. But, yeah.

Q: Have you been diagnosed with depression?

A: Yes. I've done tried every antidepressant over the years that you can imagine.

Q: All right.

A: Yes, yes, sir. I have very much so. And Dr. Steiner knows that.

Q: Before today, I had asked your lawyer if you recall any of your husband's bank accounts. And you responded that you didn't. I asked you that question again today and you told me you didn't. But then as we were talking, you remembered Southern Bank and Trust.

A: That's because that's the one that he had and he come back in 2009 and he got sick with his cancer in 2010. And I would ride with him to the bank. I had to help him some, too, during that time.

Q: Do you remember any other bank he dealt with? Just thinking, racking your brain now about everything you've been through. And you've been through a lot.

A: No, sir.

Q: Other than Southern Bank and Trust?

A: No, sir.

Q: Okay. All right.

A: I wish I had more information. I'm sorry.

Q: That's all the questions I have.

CROSS-EXAMINATION BY MR. WOODRUFF:

Q: I just have one question, Mary. What year did your husband, Bill, die?

A: 2-21-2013.

Q: 2-21 --

A: 2013.

Q: So, February 21st, 2013. So that was three years ago?

A: Uh-huh (Affirmative response). And it happened in my living room.

Q: What happened, Mary?

A: He committed suicide, they say.

Q: Were you there?

A: Yes, I tried to save his life.

Q: Did he use a hand-gun?

A: Yes, he did.

Q: Did you pick up the gun after?

A: Yes. And it's the craziest thing because he always kept a wet rag wiping his eyes. And I don't know what made me do it but I was scared of the glock because I'm scared of a gun. But the glock don't have a safety on it and he had told me that. And I grabbed that rag and I grabbed that gun and I walked it over from here to there and laid it on the desk and I went back and I tried to hold pressure on him but it didn't do no good.

Q: And when the Sheriff's Department came, what happened?

A: They made me stand on the porch and I told them

what happened and they made me stand on the porch. But I watched all the blood drain out of him. He was white.

Q: And did they keep you in the back of the police car after that?

A: No, I never got put in no police car. They just kept me on my front porch. So that I couldn't see what they were doing. And they found two bullet shells, or whatever you call them. I never heard but one shot and I could see him from where I was sitting. I couldn't see his bottom half but I could see his head.

Q: Would it be a fair assumption to say if somebody shoots themselves, that they were depressed?

A: Yes, I know Bill was depressed but he was always a strong man. He was just a different person. He was a hard person. But I don't think he could take being weak. I don't know. I've prayed for the answer to that. I don't know, Tom. I know that he was depressed. Yes, I do know that.

Q: Do you think part of the reasons he was depressed was about money relating to the house?

A: He was probably depressed for a lot of reasons, Tom. I don't know the answer.

Q: That's all the questions. Mr. Moore has the

right to --

A: I'm sorry, you guys. I didn't mean to cry.

Q: No, that's okay. Do you have anything you'd like to follow up with?

MR. MOORE: No.

A: 30 days is a long time to be with somebody. I don't care how mean they are; I don't care what they do; it's a long time.

(Deposition concluded at 11:00 a.m.)

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STATE OF SOUTH CAROLINA)
)
C-E-R-T-I-F-I-C-A-T-E
COUNTY OF RICHLAND)

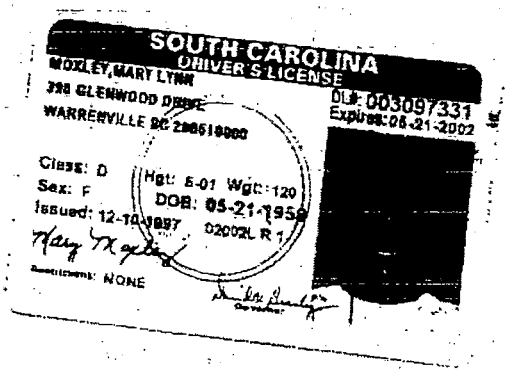
I, Annie Holbrook, Court Reporter and Notary Public, certify that I did have **Mary L. Moxley** to appear before me at 9:37 a.m. on Thursday, May 26th, 2016 at the Woodruff Law Offices, LLC, 220 Richland Avenue West, Aiken, South Carolina; that the witness was sworn and cautioned to tell the truth, the pages constitute a true and accurate transcript of the testimony given at that time and place.

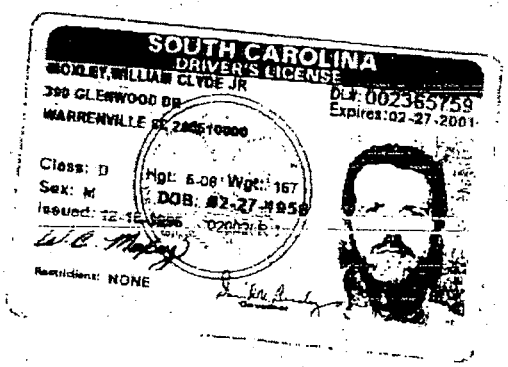
I further certify that I am not of counsel or kin to any of the parties to this cause of action, nor am I interested in any manner in it's outcome.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 14th day of June, 2016.

Annie Holbrook

Notary Public for South Carolina
My Commission Expires: January 21st, 2024


SOUTH CAROLINA
DRIVER'S LICENSE
MOXLEY,MARY LYNN
398 GLENWOOD DRIVE
WARRENVILLE SC 29851
DL#: 00309731
Expires:08-21-2002
Class: D
Sex: F
Issued: 12-10-1997
Hgt: 5-01 Wgt: 120
DOB: 05-21-1958
02002L R 1
Restrictions: NONE


SOUTH CAROLINA
DRIVER'S LICENSE
MOXLEY,WILLIAM CLYDE JR
398 GLENWOOD DR
WARRENVILLE SC 29851
DL#: 00236759
Expires:02-27-2001
Class: D
Sex: M
Hgt: 5-08 Wgt: 167
DOB: 02-27-1958
Restrictions: NONE

PLAINTIFF'S
EXHIBIT

THE STATE OF SOUTH CAROLINA
In the Court of Appeals

APPEAL FROM AIKEN COUNTY
Court of Common Pleas

M. Anderson Griffith, Master in Equity

RECEIVED
MAR 01 2018
SC Court of Appeals

Case No.: 2016-CP-02-02033

Appellate Case No.: 2017-002060

CitiMortgage, Inc., ... Respondent,

v.

Mary L. Moxley a/k/a Mary Moxley n/k/a Mary Richardson; Hudson & Keyse LLC; First Manufactured Housing Credit Corporation who acquired First Carolina Financial Corporation; And South Carolina Department of Motor Vehicles, Defendants,

Of whom Mary L. Moxley is the ..... Appellant.

CERTIFICATE OF COUNSEL

The undersigned certified that the Record on Appeal contains all material proposed to be included by any of the parties and not any other material.

February 7, 2018

/s/Tom G. Woodruff, Jr.
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Aiken, South Carolina 29801
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Attorney for the Appellant