

December 13, 2014

~~December 1, 2014~~

Governor Nikki Haley  
State of South Carolina  
1205 Pendleton Street  
Columbia, SC 29201

Office of the Governor  
State of South Carolina  
Att: Jamal Smith  
1205 Pendleton Sstreet  
Columbia, South Carolina 29201

Re Mortgage Lender/Servicers Complaint

This is an extension and update of previous correspondence (reference my letters of February 7, 2014 and May 1, 2014 to you) wherein I briefly describe the stressful situation with my mortgage refinanced by Chase in 2007 and 2010.

I have a enclosed the following for your reference and consideration:

- a) Copy of my letter of November 24, 2014 in response to the new mortgage servicing agent, M & T Bank.
- b) Copies of their billing statement dated 11/17/14 and their accompanying letter.

In addition to the above documents, I have enclosed the following two items:

- c) Copy of highly questionable mortgage help company wherein they suggest they indirectly could "assist" me in obtaining a new mortgage with a monthly payment of only \$890.51. RIGHT!

- d) Copy of three page article which appeared on Bloomberg.com on 11/26/14.

I specifically refer you to my paragraph d) which is contained in my 11/24/14 letter to M & T Bank. What has happened to compliance with the law and due process?

Phone calls and written attempts to get help from state agencies (whom supposedly were established for the purpose of protecting the lawful rights of South Carolina citizens) have resulted in no response or referrals to others whom also did not respond.

Respectfully,

Hal B. Bennett  
47 Woodhaven Court  
Cross Hill, SC 29332



From Hal B. Bennett in response to your letter of December 5, 2014  
Phone, 864-998-9203

SEE ATTACHMENTS

November 24, 2014

M & T Bank  
Lending Services, Customer Support  
P.O. Box 1288  
Buffalo, NY 1420-1288

Re: Mortgage No. 0091751495

I am in receipt of your statement dated 11/17/14  
the same date.

Following are my comments for your consideration

a) Your 11/17/14 letter states that M&T and I have  
Modification. A footnote at the bottom of the letter  
is in foreclosure status.

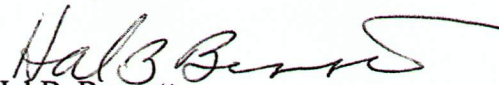
b) According to documents and responses received  
provided by borrower, the 2007 and 2010 refinancing  
violation of SC Code 37-23-40.

c) Further, lender acknowledged in late 2013 an  
attempting to conclude a Deed in Lieu of Foreclosure  
additional costs and saving valuable time.

d) In early 2014, the lender's attorneys' referred  
Court. A referee ultimately was appointed in mortgage  
A number of legal issues have never been addressed

e) As a result of this lengthy and ongoing situation  
been under a doctor's care since mid year.

Sincerely,

  
Hal B. Bennett  
47 Woodhaven Court  
Cross Hill, Sc 29332



Hal Bennett  
47 Woodhaven Ct  
Cross Hill, SC 29332

M & T Bank  
Lending Services, Customer Support  
P.O. Box 1288  
Buffalo, NY 142

14201989888

BC: 29332

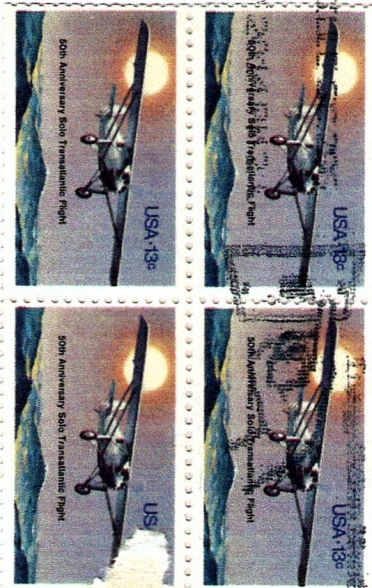
RETURN TO SENDER  
NO SUCH NUMBER  
UNABLE TO FORWARD

\*0292-01906-24-40

NIXIE

146 SE 1009

0012/08/14



**M&T Bank**

P.O. Box 619063  
Dallas, TX 75261-9063  
RETURN SERVICE ONLY  
Please do not send mail to this address

2-750-86639-0086990-018-1-000-010-000-000



HAL B BENNETT  
47 WOODHAVEN CT  
CROSS HILL SC 29332

## Mortgage Statement

Account Number 0091751495  
Payment Due Date 09/01/13  
**Amount Due \$47,139.90**  
*If payment received after 12/16/14, \$103.68 late fee will be charged.*

### Contact Us

General Customer Service: 1-800-724-2224  
Property Tax: 1-866-406-0949  
Property Insurance: 1-888-882-1847

**Correspondence Address:** Lending Services, Customer Support  
P.O. Box 1288  
Buffalo, NY 14240-1288  
**Payment Mailing Address:** P.O. Box 62182  
Baltimore, MD 21264-2182

[www.mtb.com/mymortgageinfo](http://www.mtb.com/mymortgageinfo)

Statement Date: 11/17/14

### Account Information

Property Address	47 WOODHAVEN CT CROSS HILL SC 29332
Interest Rate	5.250%
Maturity Date	03/2040
Outstanding Principal*	\$356,203.69
Escrow Balance	-\$1,223.40
Suspense Balance	\$250.00

\* This is NOT a payoff figure. To obtain the full amount required to pay off your loan, please call us at 1-800-724-2224 or fax your request to 1-866-409-2653.

### Explanation of Amount Due

Principal	\$550.00
Interest	+\$1,523.53
Tax/Insurance	+\$204.13
<b>Amount Billed this Statement</b>	<b>\$2,277.66</b>
Amount Unpaid from Prior Statement	+\$34,356.20
Unpaid Late Charge(s)	+\$311.04
Recoverable Corporate Advance	+\$10,195.00
<b>Total Amount Due 12/01/14</b>	<b>\$47,139.90</b>

### Important Messages

Our records indicate that your account is currently in foreclosure. The amount reflected above is not necessarily the amount that is required to reinstate your loan. Prior to sending any funds/payments please contact the attorney firm handling your foreclosure to obtain the current reinstatement or payoff amount. A letter was previously sent to you with this contact information. If you are unsure what attorney firm is handling the foreclosure, please contact a Foreclosure Specialist at 1-800-724-1633.

### Past Payments Breakdown

*May reflect more than 30 days of information	Paid Since Last Statement *	Paid Year-to-Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$250.00
<b>Total</b>	<b>\$0.00</b>	<b>\$250.00</b>

### Transaction Activity

No transactions have occurred on your loan between the last billing statement and this statement date.