

March 5, 2015

Gerald S. Dunham Jr.  
5014 E. Liberty Hill Rd.  
York, SC 29745  
[gsdunham56@msn.com](mailto:gsdunham56@msn.com)  
(910)257-4303

The Honorable Nikki R. Haley  
Office of the Governor  
1205 Pendleton Street  
Columbia, SC 29201

Dear Governor Haley,

I am writing to you to inform you of a letter I sent to the South Carolina Department of Motor Vehicles Executive Director, Mr. Kevin A. Shwedo. In this letter, I raised a number of issues regarding the SCDMV. I included documents supporting the issues I raised and asked for his help in resolving them. I have enclosed a copy of everything I sent him so you would be well informed on this issue. I am writing you to let you know what is going on in one of the agencies of our state and to enlist your help should I get an unsatisfactory response or no response from the SCDMV.

Thank you for your time and efforts in helping resolve this very serious issue and getting back to me as soon as possible.

Sincerely,



Gerald S. Dunham Jr.  
5014 E. Liberty Hill Rd.  
York, SC 29745  
(910)257-4305

Enclosures:  
Letter with supporting documentation to SCDMV

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York, SC 29745  
[gsdunham56@msn.com](mailto:gsdunham56@msn.com)  
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Mr. Kevin A. Shwedo  
South Carolina Department of Motor Vehicles Executive Director  
Post Office Box 1498  
Blythewood, SC 29019

Dear Mr Shwedo,

My name is Gerald S. Dunham Jr. and I reside at 5014 E. Liberty Hill Rd., York, SC 29745. I have lived there since the middle of June 2009. I am a 100% disabled veteran who retired from the United States Army in 2006 after 22 years of service. While in the Army, I suffered a rather severe spinal injury in early 2004 which required a rather extensive surgery. Later that year, in October 2004 while recovering from this surgery, I suffered a stroke, probably due to the medications given to aid in my recovery from the surgery and the stress of the recovery. Shortly thereafter, I voluntarily surrendered my Driver's license to the State of Michigan (State of issuance). By the summer of 2013, I was sufficiently recovered that I began the process of again becoming a licensed driver. I had all the required medical tests and evaluations and received medical clearance to become a licensed driver. The State of South Carolina issued me a license on August 22, 2013. Since that time I have been driving without incident. I am writing to you in the hopes of enlisting your help in resolving an issue that could have a serious adverse economic impact on myself and my family.

On January 29, 2015 I went to my local State Farm insurance agent to inquire about changing my automobile insurance policy to his company. He said he would be unable to insure me at that time because SCDMV had my license listed as being under suspension since December of 2013. I was incredulous and figured he had made a mistake in entering my driver's license information. I asked him to reenter the information and received the same result. I then went to the local DMV office (Rock Hill on Hands Mill Highway) to see what was going on. They said my license was under suspension for failing to maintain insurance on a registered vehicle (this reason is not listed in the SCDMV driver's manual as a reason for license suspension). I have never driven a vehicle on any highway in any state without insurance ever! I asked what was needed to get my license reinstated. They then printed out two documents, one showing that I would have to pay \$400 to reinstate my license (enclosure 1), the other a document purportedly sent to me that was dated 11/08/2013 (enclosure 2) explaining what would happen if I didn't have insurance on a certain vehicle (I never received this document) thus the \$400 fee to reinstate my license (\$200 for license reinstatement and \$200 for not having insurance on a registered vehicle). Neither have I received any other document from DMV regarding this situation. This is unconscionable. What would have happened if I had been pulled over during a routine traffic stop, or at a DUI checkpoint, or God forbid been in an accident?

Throughout my lifetime, I have owned, registered, and driven dozens of vehicles on the highways of this country and countries throughout the world. I have never driven without insurance. When a vehicle became inoperable for an extended period of time or unrepairable, I cancelled the insurance. I have never turned in the plate in any state I lived in. When the vehicle was repaired, I restarted insurance before driving it.

Since moving to South Carolina in 2009, I have registered and insured a variety of vehicles, even though I was unable to drive them. These have been primarily for the use of my children. This is the case of the vehicle in question, a 1990 Pontiac Firebird Formula, plate number FQH241. This vehicle was being driven back and forth to school at York Tech by my son Andrew. The vehicle broke down in the summer of 2010 (insurance was removed at that time) and has not been driven since, it has been sitting in my driveway or in my garage since that time. I am enclosing a copy of the unused registration (enclosure 3) with license plate sticker still affixed for 2011, 2012, 2013, and 2014. As can plainly be seen, these were never put on the automobile in question. Had I realized I was required to turn in the license plate for the vehicle in question (this requirement is nowhere to be found in the SCDMV drivers manual which I studied extensively in preparation for getting my license) I would have done so.

All the above being said, why am I being penalized by having to pay \$400 to reinstate my license, for a mistake made by the South Carolina Department of Motor Vehicles? By their own admission, the SCDMV knew there was no insurance on the vehicle in question on 10/07/2013 (enclosure 1) yet they sent me a registration anyway (enclosure 3) in violation of their own rules and regulations. In fact, they sent me a new registration for four years after I removed the insurance from the vehicle in question. They even issued me a driver's license during this time frame. They then suspended my license without notifying me. How is this my fault?

What do I want? In light of the aforementioned facts (most notably in the above paragraph), I want my driver's license reinstated at no cost to me. I also want the suspension cleared from my driving record as this is costing me hundreds of dollars per year (a clean driving record is probably the most important factor in insuring a driver and determining rates). I would also request that the SCDMV review their procedures for notify drivers of license suspensions. Had there been a viable notification and verification procedure in place, this unfortunate situation could have been avoided.

Thank you for your time and efforts in helping resolve this very serious issue and getting back to me as soon as possible.

Sincerely,



Gerald S. Dunham Jr.  
5014 E. Liberty Hill Rd.  
York, SC 29745  
(910)257-4305

South Carolina  
Department of Motor Vehicles



11/08/2013

DUNHAM, GERALD SHIRLEY JR  
5014 E LIBERTY HILL RD  
YORK, SC 29745-8848

FR31 Reference No:010272586  
Date of Registration:10/07/2013  
Date of Suspension:12/11/2013  
Customer No: 32146028  
Driver License No: 102165971

IMMEDIATE ACTION REQUIRED REQUEST FOR INSURANCE VERIFICATION

The South Carolina Department of Motor Vehicles was unable to verify the insurance information provided at renewal/registration for the vehicle below:

YR/MAKE:1990 PONT 2S                      VIN NO:1G2FS23FOLL200139                      TAG NO:FQH241      SC

Under South Carolina law you are required to have liability insurance on all vehicles that you register in South Carolina. You are also required to keep that insurance in force as long as the vehicle is registered.

If you currently have liability insurance or must obtain liability insurance on the vehicle listed above, you must take this letter to your insurance company even if you believe you have received this notice in error. Your insurer or agent must electronically transmit the insurance information to DMV using the SC ALIR system (available at [www.sc-alir.com](http://www.sc-alir.com).)

Commercial carriers and out-of-state agents that do not have access to the SC ALIR system can complete the insurance information located on the reverse side of this notice and submit to the DMV. It will be your responsibility to ensure that DMV receives the insurance information in order to clear the suspension.

If you have sold or traded the vehicle above you must complete the vehicle Sold/Traded section of the FR31a form located on the back of this notice.

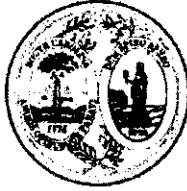
If you do not wish to obtain liability insurance, South Carolina law requires that you surrender your vehicle tag and registration card to your nearest DMV branch office. You are required to surrender the tag and registration even if they are expired, and/or the vehicle is inoperable, in storage, in a garage or an auto repair shop. If you do not surrender your vehicle tag, it will be confiscated by a law enforcement officer and additional penalties and fines may also apply.

Failure to respond to this notice before the suspension date listed above will result in the suspension of your vehicle registration and drivers license. If there has been a lapse in your insurance coverage, you will be charged a penalty of \$5.00 per day for each uninsured day from 10/07/2013, up to a maximum of \$200.00. You may be eligible for a payment plan option. To find out if you qualify, you may contact a Customer Service Representative at (803)896-5000.

If suspended, you could be charged an additional \$200.00 to reinstate your registration and driving privilege. If you have questions regarding this notice please contact Customer Support at [help@scdmvonline.com](mailto:help@scdmvonline.com) or (803) 896-5000.

File No: 16438922 SC Law Code: 56-10-240,56-10-245,56-10-650  
Form FR31 REV. 10/13

ENCLOSURE 2



**S.C. Department of Motor Vehicles  
Reinstatement Requirements**

Customer No.: 32146028  
Name: DUNHAM, GERALD SHIRLEY JR  
Address: 5014 E LIBERTY HILL RD  
City: YORK

Driver License No.: 102165971  
State: SC Zip: 297458848

**Outstanding Fees:**

Depending on Insurance, you may owe:

\$200.00 REINSTATEMENT FEE PER DIEM FEE for No Insurance at time of Registration

\$200.00 FR-4 UM REINSTATEMENT FEE for No Insurance at time of Registration

**Suspensions to be served:**

Regular License Suspended

From 12/11/2013 until Requirements Met for No Insurance at time of Registration on 10/07/2013

**Other requirements to be met before driving privileges will be granted:**

Multiple Financial Responsibility Requirements - please contact DMV for details

**Enclosures:**

**Encl 1 – DMV document printed on 01/30/2015**

**Encl 2 – DMV letter dated 11/08/2013 printed out on 01/30/2015**

**Encl 3 – Copies of unused registrations**

**CC:**

**The Honorable Nikki R. Haley**

**Office of the Governor**

**1205 Pendleton Street**

**Columbia, SC 29201**

**The Honorable Robert W. Hayes Jr.**

**410 Gressette Bldg.**

**Columbia, SC 29201**

**The Honorable Ralph W. Norman**

**404C Blatt Bldg.**

**Columbia, SC 29201**

**The Honorable Lindsey O. Graham**

**United States Senate**

**220 Russell Senate Office Bldg.**

**Washington DC 20510**

**The Honorable J. Michael Mulvaney**

**United States House of Representatives**

**2419 Rayburn HOB**

**Washington DC 20515**

