

2011
HUD
CORRESPONDENCE



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-5000

OFFICE OF PUBLIC AND INDIAN HOUSING

RECEIVED

DEC 16

DEC 13 2011

EXECUTIVE DIRECTOR

Dear Board Chair:

As you know, Congress passed and the President signed into law on November 18 the Consolidated and Further Continuing Appropriations Act 2012, Public Law 112-55, which provides appropriations for the Department of Housing and Urban Development (HUD) for all of fiscal year 2012. I am writing to bring to your attention a provision in the Act that relates to the use of HUD funds to pay salaries of public housing agency employees.

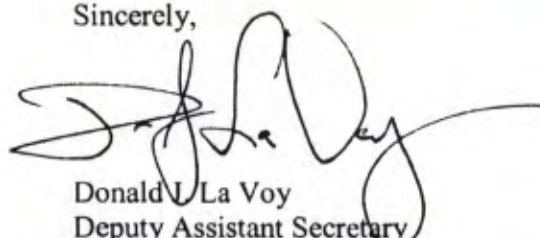
In particular, section 234 of title II of Division C of the Act provides as follows:

None of the funds made available by this Act for purposes authorized under section 8 (only with respect to the tenant-based rental assistance program) and section 9 of the United States Housing Act of 1937 (42 U.S.C. 1437 et seq.) may be used by any public housing agency for any amount of salary, for the chief executive officer of which, or any other official or employee of which, that exceeds the annual rate of basic pay payable for a position at level IV of the Executive Schedule at any time during any public housing agency fiscal year 2012. (b) Subsection (a) shall take effect 120 days after the date of enactment of this Act.

As section 234(b) states, the restriction will take effect 120 days after the enactment of the Act, which will be on March 17, 2012, and HUD will be providing more specific guidance on the provision in the coming weeks. We also understand that many public housing agencies will not be affected by this provision. Nevertheless, we wanted to be sure that you are aware of the restriction and, to the extent appropriate, are making plans to ensure that the use of federal funds by your agency will be in full compliance with the Act.

We at HUD appreciate the important work done by public housing agencies across our nation, and wish you and your employees and residents the best for the holiday season and the New Year.

Sincerely,



Donald I. La Voy
Deputy Assistant Secretary
Office of Field Operations

Cc: Appointing Official
PHA Executive Director



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-5000

OFFICE OF PUBLIC AND INDIAN HOUSING

DEC 13 2011

Dear Board Chair:

As you know, Congress passed and the President signed into law on November 18 the Consolidated and Further Continuing Appropriations Act 2012, Public Law 112-55, which provides appropriations for the Department of Housing and Urban Development (HUD) for all of fiscal year 2012. I am writing to bring to your attention a provision in the Act that relates to the use of HUD funds to pay salaries of public housing agency employees.

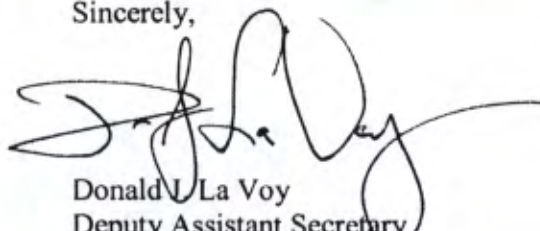
In particular, section 234 of title II of Division C of the Act provides as follows:

None of the funds made available by this Act for purposes authorized under section 8 (only with respect to the tenant-based rental assistance program) and section 9 of the United States Housing Act of 1937 (42 U.S.C. 1437 et seq.) may be used by any public housing agency for any amount of salary, for the chief executive officer of which, or any other official or employee of which, that exceeds the annual rate of basic pay payable for a position at level IV of the Executive Schedule at any time during any public housing agency fiscal year 2012. (b) Subsection (a) shall take effect 120 days after the date of enactment of this Act.

As section 234(b) states, the restriction will take effect 120 days after the enactment of the Act, which will be on March 17, 2012, and HUD will be providing more specific guidance on the provision in the coming weeks. We also understand that many public housing agencies will not be affected by this provision. Nevertheless, we wanted to be sure that you are aware of the restriction and, to the extent appropriate, are making plans to ensure that the use of federal funds by your agency will be in full compliance with the Act.

We at HUD appreciate the important work done by public housing agencies across our nation, and wish you and your employees and residents the best for the holiday season and the New Year.

Sincerely,



Donald J. La Voy
Deputy Assistant Secretary
Office of Field Operations

Cc: Appointing Official
PHA Executive Director



U. S. Department of Housing and Urban Development

South Carolina Office
Strom Thurmond Federal Building
1835 Assembly Street
Columbia, South Carolina 29201-2480

October 14, 2011

RECEIVED

OCT 19

EXECUTIVE DIRECTOR

Ms. Valerie Williams
Executive Director
SC State Housing Authority
300-C Outlet Pointe Blvd.
Columbia, SC 29210

Dear Ms. Williams:

Subject: SEMAP Score

We have reviewed your Section Eight Management Assessment Program (SEMAP) certification for the SC State Housing Authority for June 30, 2011. As you are aware, SEMAP enables HUD to better manage the Section 8 tenant-based program by identifying PHA capabilities and deficiencies related to the administration of the Section 8 Housing Choice Voucher Program. As a result, HUD is able to provide more effective program assistance to PHAs.

The SC State Housing Authority's final SEMAP score for the fiscal year ended June 30, 2011, is **100%**. The following are your scores on each indicator:

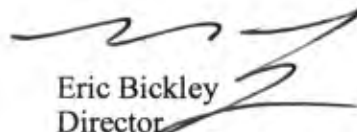
Indicator 1	Selection from Waiting List (24 CFR 982.54(d)(1) and 982.204(a))	15
Indicator 2	Reasonable Rent (24 CFR 982.4, 982.54(d)(15), 982.158(f)(7) and 982.507)	20
Indicator 3	Determination of Adjusted Income (24 CFR part 5 (F) and 24 CFR 982.516)	20
Indicator 4	Utility Allowance Schedule (24 CFR 982.517)	5
Indicator 5	HQS Quality Control (24 CFR 982.405(b))	5
Indicator 6	HQS Enforcement (24 CFR 982.404)	10
Indicator 7	Expanding Housing Opportunities	5
Indicator 8	Payment Standards (24 CFR 982.503)	5
Indicator 9	Timely Annual Reexaminations (24 CFR 5.617)	10
Indicator 10	Correct Tenant Rent Calculations (24 CFR 982, Subpart K)	5
Indicator 11	Pre-Contract HQS Inspections (24 CFR 982.305)	5
Indicator 12	Annual HQS Inspections (24 CFR 982.405(a))	10
Indicator 13	Lease-Up	20
Indicator 14	Family Self-Sufficiency (24 CFR 984.105 and 984.305)	10
Indicator 15	Deconcentration Bonus	NA

Your overall performance rating is **HIGH**.

If your PHA has been rated zero on one or more of the performance indicators, or received a score of less than 8 points on Indicator 14, you must correct these deficiencies within 45 calendar days of the date of this letter. You must also provide this office with written notification describing the status of the deficiencies and corrective actions taken. If the items are not corrected and the notification provided within 45 days, HUD may require a formal corrective action plan.

If you have any questions concerning your SEMAP score or the rating process, please contact Kristie Jones, SEMAP Coordinator, at (803) 765-5314.

Sincerely,

A handwritten signature in black ink, appearing to read "Eric Bickley", is written over the printed name and title.

Eric Bickley
Director
Public Housing Program Center



U. S. Department of Housing and Urban Development

South Carolina State Office
Strom Thurmond Federal Building
1835 Assembly Street
Columbia, South Carolina 29201-2480

August 31, 2011

Dear Community Partner:

In a continuing effort to provide the best possible housing opportunities for our residents of South Carolina, the Columbia Field Office of the Department of Housing and Urban Development is hosting its Annual Energy Conservation Conference on September 15, 2011.

The conference will provide information on energy conservation measures for both single family and multifamily dwellings. The conference will also offer information regarding the benefits of energy audits and energy performance contracts to include initiatives and incentives offered through energy corporations and federal agencies. In addition, information and updates will be provided by local companies and the Department of Housing and Urban Development.

The conference will be held at the Cecil Tillis Training Center of the Columbia Housing Authority, 2111 Simpkins Lane, Columbia SC 29204 from 9:30 a.m. – 1:00 p.m. The conference is free. Seating is limited and free parking is available.

All interested participants must register on the online registration website: <http://www.hud.gov/emarc/index.cfm?fuseaction=emar.registerEvent&eventId=1031&update=N>

Thank you for all you do for our residents. We look forward to seeing you at the conference.

If you have any questions, please contact Thomas Kennerly at (803) 451-4303 or via email at Thomas.L.Kennerly@hud.gov or Bridget Keith at (803) 253-3008 or via email at Bridget.D.Keith@hud.gov.

Very sincerely yours,

A handwritten signature in blue ink, appearing to read "L. Knightner", with a long horizontal stroke extending to the right.

Larry Knightner
Field Office Director



U. S. Department of Housing and Urban Development
South Carolina State Office
Strom Thurmond Federal Building
1835 Assembly Street
Columbia, South Carolina 29201-2480

August 30, 2011

South Carolina State Housing Finance and Development Authority
Valarie M. Williams, Executive Director
300-C Outlet Pointe Blvd.
Columbia, South Carolina 29210

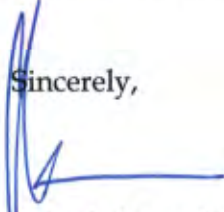
Ms. Williams,

SUBJECT: Neighborhood Stabilization Program (NSP)
Progress Review
Grant Number: B08-DN45-0001

Enclosed please find the results of our second review of the State of South Carolina's Neighborhood Stabilization Program (NSP-1), as administered by the South Carolina State Housing Finance and Development Authority. The review was conducted on July 5-8, and August 11-12, 2011, by Brad Evatt and Kirk Van Laan of my staff. The purpose of this review was to assess the State's compliance with all applicable laws and regulations governing the NSP, and to assess the State's performance in administering the program. The areas reviewed included program progress, activity and participant eligibility, procurement, financial and construction management, and overall program management.

The enclosed summary provides a detailed assessment for each compliance area covered by this review. Please note that there are two concerns that require a response from you. The first concern relates to the State's monitoring of its NSP-1 subrecipients, and the second concern relates to adherence to Federal lead paint requirements. As always, I appreciate the cooperation and assistance afforded by you and your staff during the review. If you have any questions regarding the summary or the review process, please call me at (803) 765-5564 or Brad Evatt at (803) 765-5344.

Sincerely,



Peter J. Rowe, Director
Community Planning and
Development Division

Cc: Laura Nicholson, Development Director
Jennifer Cogan, Development Awards Manager



U. S. Department of Housing and Urban Development

Columbia Field Office
Strom Thurmond Federal Building
1835 Assembly Street
Columbia, South Carolina 29201-2480

August 26, 2011

Mr. Robert M. Hitt, III Secretary
South Carolina Department of Commerce
1201 Main Street, Suite 1600
Columbia, SC 29206

Dear Secretary Hitt:

SUBJECT: Consolidated End-of-Year Review, 2010 Program Year

The U.S. Department of Housing and Urban Development is required to conduct an annual review of performance by formula grant recipients of its Community Planning and Development Programs. This review covers the State's Community Development Block Grant (CDBG) program. The purpose of this letter is to report to you the results of our performance review. Additionally, Secretary Shaun Donovan must determine that each grant recipient is in compliance with the statutes and regulatory requirements and has the continuing capacity to implement and administer the programs for which assistance is received.

This letter provides a summary of HUD's End-of-Year Review in the form of a report that is addressed to you as Secretary of the State's designated lead agency for the preparation of the State of South Carolina's 2006-2010 Consolidated Plan and related Annual Action Plans, and Consolidated Annual Performance and Evaluation Reports. Specifically, we are reporting the results of HUD's assessment of the State of South Carolina's performance in administering the following formula grant programs: Community Development Block grant Program (CDBG); Home Investment Partnerships (HOME); Emergency Shelter Grant (ESG); and Housing Opportunities for Persons with AIDS (HOPWA).

Report

We congratulate the State of South Carolina and its administering agencies for your significant accomplishments during the 2010 Program Year (April 1, 2010 to March 31, 2011). These accomplishments include the achievement of HUD priorities and objectives under each of the four formula grant programs, as well as, the State's five-year (2006-2010) Consolidated Plan.

The State's Program Year 2010 Annual Action Plan (Covering the period April 1, 2010 to March 31, 2011) was received in this office on February 15, 2010, and our review was completed on March 16, 2011. Our review concluded that the State's Annual Action Plan complies with the submission requirements at 24 CFR Part 91. The AAP

was well conceived and provides a workable blueprint for the timely and efficient delivery of quality housing, community, and economic development programs to eligible communities, program participants and beneficiaries.

The State of South Carolina's 2010 Program Year CAPER provides comprehensive and up-to-date performance information on the status of housing, community and economic development activities and accomplishments pertaining to the State of South Carolina's administration of HUD-sponsored formula grant programs (CDBG, HOME, ESG and HOPWA) for the 2010 program year (beginning April 1, 2010, and ending March 31, 2011). The CAPER was received in our office on June 29, 2011, and determined to be complete on August 19, 2011.

Our overall assessment concluded that the State of South Carolina, through its administering agencies, continues to administer its HUD-sponsored formula grant programs in a timely manner, as evidenced by accomplishments (i.e. performance outcomes) reported in the CAPER for each of the State's HUD-sponsored formula grant programs. We congratulate the State and its administering agencies on these exemplary accomplishments, summarized in the following reports:

Community Development Block Grant Program
Administered by the S C Department of Commerce – Grants Administration

Our overall review determined that the State is administering its CDBG program in conformance with statutory and regulatory requirements, grant certifications, and the State's 5-year Consolidated Plan and related Annual Action Plans. The State's program year 2010 CAPER reports total CDBG funds available for distribution of \$23,928,125.00 in fiscal year 2010 grant funds.

During the program year, the State expended a total of \$27,635,128.00¹ for eligible CDBG activities. The CAPER reports that 81 percent of all CDBG funds awarded during the reporting period (\$21,279,207.00) were awarded to local governments in counties designated by the South Carolina Department of Revenue as distressed, Least Developed, or Underdeveloped.

During program year 2010, the State Department of Commerce awarded Community Development, Local Planning and Business Development projects totaling \$26,300,000.00; 100% of which will benefit low and moderate income persons. Funding categories included: infrastructure, housing, economic development, planning and other community development projects that address community viability and sustainability.

Economic development and job creation continue to be the highest needs and priorities of the State's CDBG program which has been energized by new programs and strategies with additional funding made available through two new State funded programs (Economic Development Set-aside Fund – with an annual appropriation of

¹ This figure includes prior year funding, program income, and recaptured funds.

\$20 million, and the Rural Infrastructure Fund – with an annual appropriation of \$12 million.)

Our review of the State's PY 2010 CAPER determined that the South Carolina Department of Commerce's administration of the CDBG program addressed the goals and priorities of its PY 2010 Annual Action Plan by providing economic and community development services to underserved communities throughout South Carolina. We congratulate the Department of Commerce and its staff for its successful and effective administration of the CDBG program.

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

Administered by the S. C. Housing Finance and Development Authority

The SC State Housing Finance and Development Authority (the Authority) administers the HOME Investment Partnerships Program (HOME) for the State of South Carolina in accord with the regulations found at 24 CFR Part 92, as amended. The objectives of the HOME program are to expand the supply of decent, safe, sanitary and affordable housing for low-and moderate- income beneficiaries, and to promote the development of partnerships as part of an effective delivery system. The Authority's PY 2010 HOME Program allocation was \$9,224,981, which was supplemented with \$3,762,000 in HOME Program Income.

Consistent with the 2010 Annual Action Plan, the Authority allocated the majority of its HOME funds to rental activities. During the program year, 26 rental projects were funded combining \$5,795,939 of HOME program funds and \$7,884,640 from the Authority's Low Income Housing Tax Credit Program. These projects will create 281 new or rehabilitated rental units. The Authority also awarded \$485,000 to three public housing authorities for Tenant Based Rental Assistance (TBRA) activities. In addition, \$128,802 was allocated for Rental Assistance Division's security deposit and TBRA programs.

In addition, the Authority provided \$461,249 for pre-development costs for eligible Community Housing Development Organizations (CHDOs). The balance of the State's 2010 HOME funds was allocated as follows: 10 percent for Administration (\$922, 498); and 15 percent for CHDO set-aside (\$1,383,747).

HUD's review of the HOME portion of the State's CAPER indicates that the Authority continues to carry out an effective program that provides housing assistance to low-and moderate income- persons in the State. The housing related activities funded during the review period appear to be eligible under the HOME program and that these activities appear to be consistent with the State's Annual Action Plan. In summary, we believe that the Authority continues to administer the HOME program in accordance with HUD regulations and that the State has made significant progress in achieving its goals for the 2010 program year.

Housing Opportunities For Persons With AIDS
Administered by the South Carolina Department of Health and Environmental
Control (DHEC)–STD/HIV Prevention Division

The Department of Health and Environmental Control (DHEC) administers the HOPWA program for the State of South Carolina. During the program year DHEC contracted with fourteen (14) subrecipient Project Sponsors in the provision of HOPWA-funded activities. Through these Project Sponsors, DHEC continues to focus its HOPWA funding primarily on short-term housing activities and related supportive services, primarily case management and transportation. The principal short-term activities undertaken by the Sponsors during the reporting period include rent, mortgage, and utility payments. DHEC also funded tenant-based rental assistance and operating funds for transitional housing during the program year. All of these activities are consistent with DHEC's strategy as delineated in the State's five-year consolidated plan and subsequent Annual Action Plans.

As documented in previous CAPER submissions, DHEC continued to report an ongoing increase in the demand and use of Tenant Based Rental Assistance (TBRA) during the program year. DHEC reports that this is due to the evolving nature of the HIV epidemic, wherein persons diagnosed with HIV and AIDS are living longer. Consequently, housing needs are evolving into a need for permanent housing, although demand continues for short-term housing assistance under the Short-term Rent, Mortgage, and Utility (STRMU) program. Through its sponsors, DHEC served 134 households with TBRA and 392 households with STRMU during the program year. In addition, 948 households received supportive services during the program year.

DHEC expended approximately \$1,881,093 during the reporting period (including \$602,563 for tenant-based rental assistance, \$191,744 for short-term rent, mortgage, and utility assistance, and \$751,359 for supportive services). We note that this amount includes zero funds used for DHEC administration, which is within the three (3) percent administration cap for grantees, and \$101,802 for the Sponsor's administrative costs, which is within the seven (7) percent cap for subrecipients.

Our review of the HOPWA portion of the State's CAPER determined that DHEC and its participating subrecipient sponsors continue to carry out a well managed program that provides housing assistance and supportive services to persons with HIV/AIDS. We note that HOPWA funds must be expended within a three (3) year period from grant agreement execution. DHEC currently complies with that requirement, and completed the expenditure of its fiscal year (FY) 2008 funds in a timely manner.

We note that all of the sponsor-provided activities are eligible under the HOPWA program and DHEC appears to have properly allocated and administered its funds in accord with the HOPWA portion of the State's Annual Action Plan. DHEC appears to

have administered the HOPWA program in accord with HUD regulations and to have successfully achieved its goals for the 2010 program year.

Emergency Shelter Grants (ESG) Program
Administered by the Office of Economic Opportunity

The State's ESG program continues to be the primary program for addressing the needs of the homeless. However, no single state agency is charged with planning and implementing a strategy to combat homelessness in South Carolina. Other agencies, such as the State Housing Finance and Development Authority and Department of Health and Environmental Control, and the Department of Mental Health also administer funds that help address different components in the homeless continuum of care. The State's ESG program is an annual competitive process wherein regional and local government agencies and qualified non-profit organizations are invited to submit applications in response to specific program criteria and factors. Geographic distribution is based on the applications received and the results of the project evaluation and selection process conducted by a review panel or committee.

The State anticipated in its Consolidated Plan that it would assist approximately 30,000 homeless persons and award a minimum of 20 ESG grants for the 2010 program year. For the 2010 program year, the State assisted 46,845 individuals and expended \$1,475,420. The ESG grant amount was \$1,512,854. Expenditures included prior year's amounts. The State provided 33 ESG grants to 31 homeless shelters in the 2010 program year. Grant amounts ranged from \$10,000 to \$60,000.

The total amount of matching funds for the 2010 program year exceeded the one-for-one required amount by \$5,443,628. Match sources included other federal funds such as the Victims of Crime Act and CDBG as well as State and local funding. Additional funding was provided through sources such as the United Way, shelter specific fund raising campaigns, and the value of volunteer hours. The State was well within compliance for the one-for-one required match.

We also note that the Office of Economic Opportunity tracks and monitors its accomplishments under a State implemented performance measurement system that measures performance productivity with the activities, goals, inputs, and outcomes described in the State's Consolidated Plan and Annual Action Plan. These performance measurements include: (1) expected and actual units of accomplishment upon program or activity completion; (2) number and characteristics of clients served (households or individuals) with improved access to public facilities, services, or benefits; and (3) data on geographic areas served. Our review of performance information relating to the State's administration of its ESG program, as reported in its 2010 program year CAPER, determined that the State is carrying out the program in acceptable compliance with applicable statutory and regulatory requirements, and grant certifications.

CIVIL RIGHTS RELATED PROGRAM REQUIREMENTS

Affirmatively Furthering Fair Housing

Our office of Fair Housing and Equal Opportunity (FHEO) reviewed the CAPER in accordance with the Civil Rights Related Program Requirements. The review focused on two program areas: 1) Affirmatively Furthering Fair Housing; and 2) Benefits, Services and Participation. In addition, FHEO assessed the manner in which citizens were involved in the decisions made to utilize proposed funds for the jurisdiction. FHEO comments are as follows:

Affirmatively Furthering Fair Housing

The AI was updated with surveys and other housing data provided by various special interest groups to identify new impediments that were not listed in the previous study. The grantee awarded \$50,000 of funding to create a new AI and provide measurable results for eliminating housing discrimination. Two Regional Councils of Governments will complete the study in eight counties. While this approach is acceptable to FHEO and will make a greater impact for the state, it leaves questions and concerns about the other thirty-eight counties that are underserved and have not been targeted. The question is whether there are mechanisms in place to identify barriers in these locations. If there are strategies for the areas that are unreported in this CAPER, FHEO would welcome this information.

The grantee had listed in its previous Annual Action Plan, a greater need to heighten the awareness of residents on the subject of fair housing. It appears that this is the impediment most likely to be addressed and provide enormous results. It is reported that the SC Human Affairs Commission conducted a number of educational events, which generated interest from a large group of individuals. It is significant to know whom these events were directed and the ultimate outcome of persons participating, i.e., persons with disabilities, racial categories and/or families with children.

There have been several impediments identified in previous AIs and possibly the recent study that have not been addressed by the grantee. Yet, education and outreach seems to be the only impediment addressed in the grantee's reports. A concerted effort must be made to minimize the effects of other impediments as well.

Recommendation:

FHEO recommends that the grantee submit any new or revised AI to the Department for clarity and understanding. Further, when specific entities are used to report education and outreach, it is expected that funds have been awarded to these groups.

Benefits, Services and Participation

FHEO reviews the beneficiaries of each program administered by the grantee to discern whether all persons without regard to race, color, religion, sex, familial status, disability or national origin are given equal access to the service and activities provided.

In the HOME program, there were homeownership, rental and tenant-based assistance provided. Funds in this area have risen to over \$12, 986,981. Approximately 918 units were created; however, there was no clear indication as to the occupants by race or any of the other characteristics. This information is needed and should be submitted for review.

Under the HOME program, there were no funds awarded to MBE/WBE. The grantee awarded eleven contracts with a total dollar amount of \$38,033,313. There must be some strategy to include other groups so that these funds can be evenly distributed.

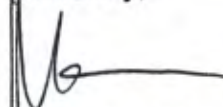
FHEO has the grantee on its monitoring list for 2011 fiscal year. These concerns will be further reviewed and addressed on-site.

PUBLIC ACCESS

We welcome any comments you would like to make in regard to this letter. We invite the State to comment on this assessment within the next 30 days. At the conclusion of this period, HUD is required to finalize its assessment and make the results available to the public. The State can assist HUD in making these determinations available to the public. There are a variety of ways this can be done, i.e., distribution to citizens at public meetings through Councils of Government, or the local media.

In conclusion, we were pleased to work with the State of South Carolina in carrying out the objectives and goals of its 2010 Annual Action Plan. If you have any questions or need assistance, please call me at (803)765-5564, or Jack Suber, Senior Financial Analyst, at (803)765-5641.

Sincerely,



Peter J. Rowe, Director
Community Planning and
Development Division

CC:

Bonnie Ammons, Division of Community Grant Programs

Valarie Williams, SC Housing Finance and Development Authority ✓

Dr. Wayne Duffus, Department of Health and Environmental Control

Louise Cooper, Office of Economic Opportunity



U. S. Department of Housing and Urban Development
South Carolina State Office
Strom Thurmond Federal Building
1835 Assembly Street
Columbia, South Carolina 29201-2480

July 11, 2011

Mr. Robert M. Hitt III, Secretary
South Carolina Department of Commerce
1201 Main Street, Suite 1600
Columbia, South Carolina 29201

Dear Mr. Hitt:

We are pleased to inform you of HUD's approval of the State of South Carolina's 5-year Consolidated Plan and Annual Action Plan for fiscal year 2011. The Consolidated and Annual Action Plan describes activities the State will undertake with Community Development Block Grant (CDBG) program funds in the amount of \$20,112,730, HOME Investment Partnership (HOME) program funds in the amount of \$6,922,241, Emergency Solutions Grant (ESG) program funds in the amount of \$1,505,509, and Housing Opportunities for Persons with AIDS (HOPWA) program funds in the amount of \$1,728,286.

Since the South Carolina Department of Commerce has the lead role for coordinating the State's consolidated planning process, we are transmitting six (6) sets of Consolidated Grant Agreements and Funding Approval/Agreements to Ms. Bonnie Ammons, Assistant Director of Federal Grant Programs, for distribution to the other State administering agencies for execution. The designated responsible official for each of the four (4) State of South Carolina administering agencies is to sign and date their Consolidated Grant Agreement and respective formula grant program Agreement. Please retain four (4) executed Consolidated Grant Agreements and your respective Funding Approval/Agreements for your records and return the remaining two (2) executed sets of Consolidated Grant Agreements and Funding Approval/Agreements to this office.

Failure to return the executed Agreements within 30 days of the date of this letter may constitute rejections of the grants and cause for HUD to reallocate these funds to other grantees.

Emergency Shelter/Emergency Solutions Grants-FY2011

Two-stage allocation-The FY 2011 appropriation report language directed HUD to implement the new *Emergency Solutions Grants (ESG)* program at a level of at least \$225 million. This is an increase of at least \$65 million over the FY2010 allocation amount of \$160 million. Congress clearly added new funding for the Emergency Solutions

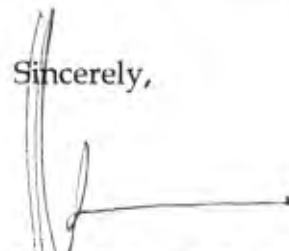
Grant Program with the expectation that the additional money over previous allocations should be spent under the HEARTH Act Amendments. The Emergency Solutions Grant Program (including amendments to the consolidated plan regulation) and Homeless Definition regulations have been prioritized and are continuing to move through the clearance process. The new ESG/Consolidated Plan regulations are now at OMB.

In developing 2011 Annual Action Plans for ESG, HUD has advised ESG grantees to assume funding based upon their 2010 allocation and to follow the existing ESG regulations. HUD has implemented a two-stage ESG allocation process for FY2011 to address pressing local needs for immediate funding and to meet Congressional direction on funding Emergency Solutions Grant activities. HUD released an initial \$160 million under the current regulations so that grantees can proceed with plans to fund existing emergency shelter and homeless prevention activities. After the new ESG regulations are published, HUD will release the additional allocation of \$90 million (for a total of \$250 million in FY2011). With the release of the second FY2011 ESG allocation, grantees will be required to complete a substantial amendment to their Consolidated Plan/ Action Plan, as necessary, at that time.

Virtual Help Desk-Since the new requirements for the Emergency Solutions Grant program will not be finalized until the ESG Rule is published, grantees should submit all questions regarding the new program (except for IDIS questions) to the HRE Virtual Help Desk (www.hudhre.info). This process, which is very similar to the process used for the Homelessness Prevention and Rapid Re-Housing Program (HPRP), enables headquarters to review and vet answers, compile Frequently Asked Questions and identify topic areas for technical assistance products. The HRE Virtual Help Desk will be modified to include Emergency Solutions Grant program topics and subtopics by the end of June. For IDIS questions, grantee staff should continue to use the IDIS Technical Assistance Unit (TAU) helpdesk at 877-483-8282 or email idis.help@hud.gov

We look forward to working with the State of South Carolina to accomplish the housing and community development goals and objectives you have set forth. If you have any questions, please call Jack Suber, Community Planning and Development Representative, at (803) 765-5641.

Sincerely,

A handwritten signature in black ink, appearing to read "Peter J. Rowe", with a long horizontal stroke extending to the right.

Peter J. Rowe, Director
Community Planning and
Development Division

Enclosures

cc: Bonnie Ammons, CDBG
Valarie Williams, HOME
Janet Tapp, HOPWA
Ken McManus, ESG

**Funding Approval and HOME
Investment Partnerships Agreement**
Title II of the National Affordable Housing Act

U.S. DEPARTMENT OF HOUSING
and Urban Development
Office of Community Planning
and Development

OMB APPROVAL NO. 2500-0111
(Exp. 12/31/2012)


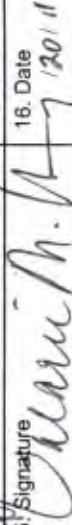
Public reporting burden for this collection of information is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

1. Participant Name and Address State of South Carolina 1201 Main Street, Suite 1600 Columbia, South Carolina 29201		2. Participant Number M-11-SG-45-0100	
		3. Tax Identification Number 59-1585639	4. DUNS Number 786240908
		4. Appropriation Number 861/30205	5. FY (yyyy) 2011
6. Previous Obligation (Enter "0" for initial FY allocation)			
a. Formula Funds		\$	\$0.00
b. Community Housing Development Org. (CHDO) Competitive		\$	
7. Current Transaction (+ or -)			
a. Formula Funds		\$6,922,241	\$6,922,241
1. CHDO (For debillions only)			
		\$	
2. Non- CHDO (For debillions only)			
		\$	
b. CHDO Competitive Reallocation or Deobligation (see #18 below)		\$	
8. Revised Obligation			
a. Formula Funds		\$	\$
b. CHDO Competitive Reallocation		\$	
9. Special Conditions (check applicable box)		10. Date of Obligation (Congressional Release Date)	
<input checked="" type="checkbox"/> Not applicable <input type="checkbox"/> Attached		(mm/dd/yyyy) 06/24/2011	

This Agreement between the Department of Housing and Urban Development (HUD) and the Participating Jurisdiction/Entity is made pursuant to the authority of the HOME Investment Partnerships Act (42 U.S.C. 12701 et seq.). The Participating Jurisdiction's /Entity's approved Consolidated Plan submission/Application and the HUD regulations at 24 CFR Part 92 (as is now in effect and as may be amended from time to time) and this HOME Investment Partnership Agreement, form HUD-40093, including any special conditions, constitute part of this Agreement. Subject to the provisions of this Agreement, HUD will make the funds for the Fiscal Year specified, available to the Participating Jurisdiction/Entity upon execution of this Agreement by the parties. All funds for the specified Fiscal Year provided by HUD by formula reallocation are covered by this Agreement upon execution of an amendment by HUD, without the Participating Jurisdiction's execution of the amendment or other consent. HUD's payment of funds under this Agreement is subject to the Participating Jurisdiction's/Entity's compliance with HUD's electronic funds transfer and information reporting procedures issued pursuant to 24 CFR 92.502. To the extent authorized by HUD regulations at 24 CFR Part 92, HUD may, by its execution of an amendment, deobligate funds previously awarded to the Participating Jurisdiction/Entity without the Participating Jurisdiction's/Entity's execution of the amendment or other consent. The Participating Jurisdiction/Entity agrees that funds invested in affordable housing under 24 CFR Part 92 are repayable when the housing no longer qualifies as affordable housing. Repayment shall be made as specified in 24 CFR Part 92. The Participating Jurisdiction agrees to assume all of the responsibility for environmental review, decision making, and actions, as specified and required in regulation at 24 CFR 92.352 and 24 CFR Part 59.

The Grantee shall comply with requirements established by the Office of Management and Budget (OMB) concerning the Dun and Bradstreet Data Universal Numbering System (DUNS), the Central Contractor Registration (CCR) database, and the Federal Funding Accountability and Transparency Act, including Appendix A to Part 25 of the Financial Assistance Use of Universal Identifier and Central Contractor Registration, 75 Fed. Reg. 55671 (Sept. 14, 2010) (to be codified at 2 CFR part 25) and Appendix A to Part 170 of the Requirements for Federal Funding Accountability and Transparency Act Implementation, 75 Fed. Reg. 55663 (Sept. 14, 2010) (to be codified at 2 CFR part 170).

11. For the U.S. Department of HUD (Name and Title of Authorized Official) Peter Rowe	12. Signature 	13. Date 06 / 24 / 2011
14. For the Participating Jurisdiction/Entity (Name and Title of Authorized Official)	15. Signature 	16. Date 07 / 20 / 11

17. Check one:

☒ Initial Agreement

☐ Amendment #

18. Funding Information: HOME
Source of Funds: Appropriation Code 861/30205 PAS Code HMC Amount \$6,922,241
FY2011 \$

2011 CONSOLIDATED GRANT AGREEMENT
State of South Carolina

This Grant Agreement is made by and between the United States Department of Housing and Urban Development (HUD) and **State of South Carolina** (Grantee). Also incorporated as part of this Agreement are the Consolidated Plan and the certifications submitted to the Secretary by the Grantee. The Grantee further certifies that it is following a current Consolidated Plan which has been approved by HUD.

The Grantee agrees to comply with all applicable laws and regulations in distributing funds provided under this Grant Agreement and to accept responsibility for ensuring compliance by subrecipient entities to which it makes funding assistance hereunder available.

The Grantee further agrees to comply with the provisions of the environmental requirements of 24 CFR Part 58 as applicable under Section 104(g) of the Housing and Community Development Act of 1974 with respect to funds provided under this Grant Agreement.

Community Development Block Grant (CDBG) Program
Grant Number: B11-DC-45-0001

The terms of the CDBG award in the amount of \$20,112,730 which are the subject of this part of this Agreement are set forth in the attached executed HUD Form 7082, Funding Approval/ Agreement Addendum to Grant Agreement for CDBG Program.

HOME Investment Partnership Act (HOME) Program
Grant Number: M11-SG-45-0100

The terms of the HOME grant in the amount of \$6,922,241 which are the subject of this part of this Agreement are set forth in the attached executed HUD Form 40093, Funding Approval and HOME Investment Partnership Agreement.

Emergency Solutions Grants (ESG) Program - Grant Number: E11-DC-45-0001

The terms of the ESG grant in the amount of \$1,505,509 which are the subject of this Agreement are set forth in the attached executed HUD Funding Approval Form.

Housing Opportunities for Persons with AIDS Program
Grant Number: SCH11F999

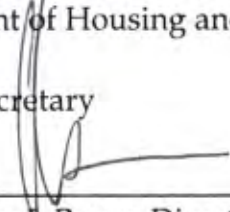
The terms of the HOPWA grant in the amount of \$1,728,286 which are
The subject of this part of this Agreement are set forth in the attached executed Funding Approval.

These Grant Agreements are hereby executed by the Parties on the dates set forth below their respective signatures, as follows:

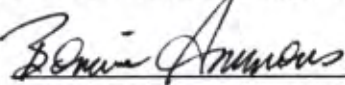
UNITED STATES OF AMERICA

Department of Housing and Urban Development

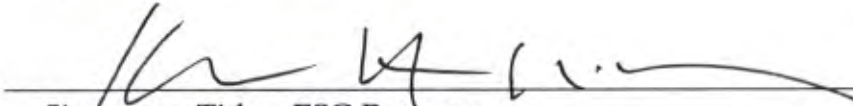
By: The Secretary

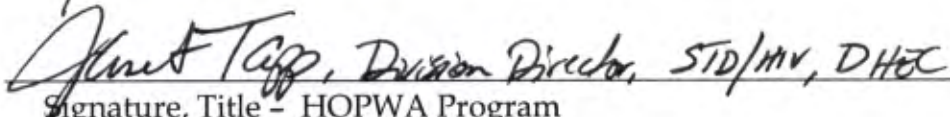
By:  7-11-2011
Peter J. Rowe, Director, Community Planning and Development (Date)

GRANTEE: State of South Carolina, South Carolina

By:  7-19-11
Signature, Title - CDBG Program (Date)

 7-20-11
Signature, Title - HOME Program (Date)

 7/20/11
Signature, Title - ESG Program (Date)

 7/20/11
Signature, Title - HOPWA Program (Date)



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-8000

ASSISTANT SECRETARY FOR HOUSING-
FEDERAL HOUSING COMMISSIONER

2016 3 1 2011

Ms. Valerie M. Williams
Executive Director
South Carolina State Housing Finance and
Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210

Dear Ms. Williams:

The Department of Housing and Urban Development has received the Annual Contributions Contract (ACC) amendment of term, incentive based performance standard (IBPS) task and fees from South Carolina State Housing Finance and Development Authority for contract administration services in South Carolina.

Ms. Janet M. Golrick, Acting Deputy Assistant Secretary for Multifamily Housing Programs has executed the ACC amendment. The term is effective October 1, 2011, and expires March 31, 2012. We have enclosed an original for your files.

If you have any questions or concerns, please contact Evelyn Kingsberry, Contract Administration Oversight Monitor for South Carolina at (336) 547-4034.

Sincerely,

Deborah Lear
Director
Office of Housing Assistance
Contract Administration Oversight

Enclosure

cc: Evelyn Kingsberry, CAOM
Tammy R. Thomas, Desk Officer

UNITED STATES
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

ANNUAL CONTRIBUTIONS CONTRACT

PROJECT-BASED SECTION 8 CONTRACT ADMINISTRATION

**AMENDMENT of TERM, INCENTIVE-BASED
PERFORMANCE STANDARDS TASKS, and FEES**

This Amendment of Term, Incentive-Based Performance Standards Tasks, and Fees ("Amendment") provides as follows:

I. RECITALS

A. The United States of America, acting by and through the Secretary of the Department of Housing and Urban Development ("HUD"), and the public housing agency ("PHA") identified on the Signature Page of this Amendment previously entered into a Performance-Based Annual Contributions Contract ("ACC") for the administration of project-based section 8 Housing Assistance Payments ("HAP") contracts and related services with respect to covered section 8 units for the geographic area served by the PHA indicated on the Signature Page.

B. Section 2 d (2) of the original ACC provides for an initial term of thirty-six (36) calendar months commencing on the first day of the month of HUD's first assignment to the PHA of then existing HAP contracts for covered units.

C. Section 2 c of the original ACC provides that HUD may amend Exhibit B ("Covered Units") of the ACC to add covered units, and to withdraw covered units for which the HAP contract has expired or been terminated and in connection with portfolio engineering. HUD has amended Exhibit B accordingly throughout the ACC term.

D. Consistent with all the terms and conditions of Section 2 of the original ACC, HUD elected to renew the ACC for two (2) additional twelve (12) month terms.

E. The Parties have since entered into one or more amendments to extend the term of the ACC through September 30, 2011. Such amendments were memorialized on a form identified in Section I ("Definitions") of the form as "Extension Amendment."

F. References below to the ACC are to the original ACC, as amended by the Extension Amendment.

II. AMENDMENT

A. TERM. Notwithstanding any provision in section 2 d of the ACC or any other provision of the ACC, the Parties agree to the following:

1. The ACC is hereby renewed for a subsequent term of six (6) months, beginning October 1, 2011, and ending on March 31, 2012;

* Collectively, HUD and the PHA are referred to herein as "the Parties."

2. The parties hereby consent to and grant HUD an option to further extend the ACC for up to three (3) additional and successive renewal terms of three (3) calendar months each. Any such extension shall be exercised in HUD's sole discretion, at HUD's sole option, without requiring further consent or acknowledgment by the PHA at such time, if HUD provides written notice as set forth herein and below. Any written notice may be provided via e-mail, pdf, or facsimile.

3. The first three (3) month renewal term, if elected by HUD, shall begin on April 1, 2012 and end on June 30, 2012. If HUD elects to exercise the option to extend the ACC for such first renewal term, HUD shall provide written notice to the PHA no later than March 1, 2012.

4. The second three (3) month renewal term, if elected by HUD, shall begin on July 1, 2012 and end on September 30, 2012. If HUD elects to exercise the option to extend the ACC for such second renewal term, HUD shall provide written notice to the PHA no later than June 1, 2012.

5. The third three (3) month renewal term, if elected by HUD, shall begin on October 1, 2012 and end on December 31, 2012. If HUD elects to exercise the option to extend the ACC for such third renewal term, HUD shall provide written notice to the PHA dated no later than September 1, 2012.

B. INCENTIVE-BASED PERFORMANCE STANDARDS TASKS.

Notwithstanding any provision of the ACC to the contrary, while this Amendment is in effect, the Parties agree to the following:

1. Of the 16 Incentive-Based Performance Standards ("IBPS") Tasks enumerated in Exhibit A of the ACC, the PHA shall perform only the following:

- a. IBPS Task #3 ("Processing rental adjustments")
- b. IBPS Task #6 ("Review, verify, and authorize monthly § 8 vouchers")
- c. IBPS Task #9 ("Life-threatening health & safety issues")
- d. IBPS Task #10 ("Non-Life-threatening health & safety issues")
- e. IBPS Task #14 ("Renewal of expiring HAP contracts"); and
- f. IBPS Task #15 ("General reporting requirements");

2. For IPBS Task #15 ("General reporting requirements"), the Acceptable Quality Level ("AQL") shall be defined as 9 out of 10 required reports submitted to HUD on time; and

3. The percentage of the maximum base fee for each of the IBPS tasks shall be as follows:

- a. IBPS Task #3 - 20%
- b. IBPS Task #6 - 30%

- c. IBPS Task #9 – 10%
- d. IBPS Task #10 – 10%
- e. IBPS Task #14 – 20%
- f. IBPS Task #15 – 10%

C. FEES. Notwithstanding any provision of the ACC to the contrary, while this Amendment is in effect, the Parties agree to the following:

1. The monthly fee to which the PHA shall be entitled shall be derived by:
 - a. Multiplying the two-bedroom Fair Market Rent ("FMR") for the FMR area in effect at the beginning of the first month of that calendar year (as published in HUD's annual FMR Notice) by two per cent (2%); and
 - b. Multiplying the product derived from the preceding clause by the number of covered units assigned to the PHA; and
2. All disincentive deductions shall remain as a percentage of the maximum IBPS fee; and
3. The IBPS fee for each IBPS task will be paid, based on the PHA's performance, on a monthly basis.

III. INCONSISTENCY WITH ACC

1. All terms of the ACC that are not inconsistent with the terms and provisions of this Amendment shall continue in full force while this Amendment is in effect.
2. In the event of any inconsistency between the terms of the ACC and the terms of this Amendment, the terms of this Amendment shall govern.

PUBLIC HOUSING AUTHORITY

Name of PHA (Print)

South Carolina State Housing Finance and Development

Authority

Geographic Area Served:

South Carolina

By

Valarie M. Williams
Signature of authorized representative

Valarie M. Williams, Executive Director
Name and official title (print)

Date

8/29/2011

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

By

Janet M. Golrick
Signature of authorized representative

Janet M. Golrick, Acting Deputy Assistant Secretary for Multifamily Housing Programs

Date

8/31/11



South Carolina State Housing Finance and Development Authority
300-C Outlet Pointe Blvd., Columbia, South Carolina 29210

Telephone: (803) 896-9001 TTY: (803) 896-8831
www.schousing.com

T. Scott Smith
Chairman

Valarie M. Williams
Executive Director

August 30, 2011

HUD – OIG
600 East Broad Street
Richmond, VA 23219
Attn: Jeff Green, Senior Auditor

Dear Mr. Green:

This is in response to your letter to Ms. Valarie Williams, Executive Director of the South Carolina State Housing Finance and Development Authority (the Authority) dated August 25, 2011 concerning the unit at 1030 Arlington Street, West Columbia, SC 29169 currently occupied by Michelle Taylor, a participant in the Housing Choice Voucher Program. The Authority began assisting Ms. Taylor at that unit on December 28, 2006.

As requested, enclosed is a copy of the latest form HUD 50058 documenting the Annual Reexamination of Ms. Taylor's family composition and income effective July 1, 2011 and a copy of the latest Housing Quality Standards inspection of the unit conducted on March 15, 2011. Also enclosed is information concerning Joseph L. Jenkins, the landlord of record for the unit since the initial lease-up date indicated above.

If I can be of further assistance, please do not hesitate to contact me at (803) 896-8670 or by e-mail at Carl.Bowen@SCHousing.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Carl E. Bowen", is written over a large, stylized circular mark.

Carl E. Bowen
Director, Rental Assistance and Compliance Division

Enclosures
Copy of original request for information
Form HUD 50058 (Family Report) – Michelle Taylor
Form HUD 52580 (Inspection Checklist) – 1030 Arlington Street
Landlord Information – Joseph L. Jenkins



U.S. Department of Housing and Urban Development
Wanamaker Building, Suite 10205
100 Penn Square East
Philadelphia, PA 19107-3380

Regional Inspector General for Audit

August 25, 2011

Valarie Williams
Executive Director
South Carolina State Housing Authority
300 C-Outlet Point Boulevard
Columbia, SC 29210

Dear Ms. Williams,

Our office is currently conducting an audit of HUD's Home Equity Conversion Mortgages (HECM). The program requires borrowers to live in the property related to the approved mortgage. Our review disclosed that one of your Housing Choice Voucher program participants may be renting a unit from a HECM loan borrower. Therefore, could you provide a HUD 50058, an HQS Inspection, and landlord information for the following Housing Choice Voucher program participant:

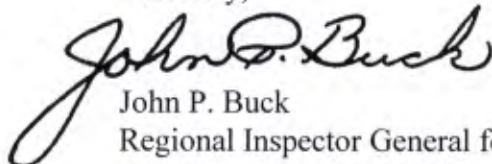
Michelle Taylor
1030 Arlington Street
West Columbia, SC 29169

Please respond within 7 days of receipt of this letter, and send the information requested to:

HUD – OIG
600 East Broad Street
Richmond, VA 23219
Attn: Jeff Green Senior Auditor

If you have any questions, please contact Jeff Green, Senior Auditor, at (804) 822-4885 or Osiko Tekpetey, Assistant Regional Inspector General for Audit, at (215) 430-6731.

Sincerely,



John P. Buck
Regional Inspector General for Audit

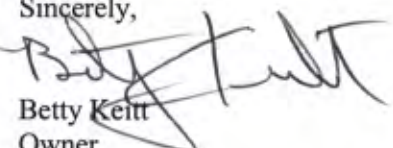
Wednesday May 18, 2011
RE: Loan Number 26576- Complaint
2117 Mary Hill Drive
Columbia SC 29210
SC Housing Development

To: Shaun L.S. Donovan- Secretary
Dept. of Housing and Urban Development
Washington DC

I've been living at the above address for almost four years; within the first 30 days living there, it was a nightmare. I called and spoke with the Mortgage Holder (SC Housing Development) on several occasions, I've complained about the leaking roof, plumbing problems (Sinks in both bathrooms clogged and the tub in guest bathroom clogged) Electrical Problems, Garage Door not opening properly, Dish washer not working, Range not working properly, Garbage disposal not working, heat not working. I had to pay someone to come out and fix the heat (because my electrical bill was very high), I've got someone on several occasions to unclog the sinks. I'm still not able to use the dish washer. I went to the Carolina Coliseum (Keeping the Dream Alive), I spent 19 hours in line and I was assured I would get my mortgage payment lower. That was untrue. The mortgage company put me on several payment plans that didn't work. (I think the plans were design for it not to work. First Plan- Pay a mortgage payment and \$250 a month. Second Plan- I paid the Attorney Fees \$800.00 and to pay \$1373.00 (Sep 2010- March 2011). Now SC State Housing is asking me to pay \$1500 Attorney Fees and \$15,000 to catch up the mortgage. I can't afford to pay that and I feel that this isn't fair. I've been saying and will continue to say that I was taken the advantage of. Why would the Mortgage Company sell a product and not stand behind it. I'm a single parent with 3 children, I get no other monies other than my employer. How could the Mortgage Company put a demand on me and they not stand behind their product. This house should have been brought up to part. I'm requesting the Mortgage Company do their part also (Fix these major repairs and start this loan over) because if you look at it this isn't fair to me as a Citizen of the US. I'm asking you to do what is right in this matter. I will not stop until justice is served and I'm treated fairly.

If you should need additional information, please feel free to contact me at (803) 545-3140 or (803) 256-0041.

Sincerely,


Betty Keitt
Owner

Cc: Honorable James E. Clyburn-US Congressman
T. Scott Smith, Chairman- SC State Housing
Clente Flemming, Vice Chairman-SC State Housing
Carlisle, Roberts, Jr- SC State Housing
Robert Mickle- SC State Housing
Eddie C. Bines – SC State Housing
Felicia D. Morant- SC State Housing
Mary L. Thomas- SC State Housing
John S. Hill- SC State Housing

Wednesday May 18, 2011

RE: Loan Number 26576- Complaint

2117 Mary Hill Drive

Columbia SC 29210

SC Housing Development

To: Shaun L.S. Donovan- Secretary
Dept. of Housing and Urban Development
Washington DC

I've been living at the above address for almost four years; within the first 30 days living there, it was a nightmare. I called and spoke with the Mortgage Holder (SC Housing Development) on several occasions, I've complained about the leaking roof, plumbing problems (Sinks in both bathrooms clogged and the tub in guest bathroom clogged) Electrical Problems, Garage Door not opening properly, Dish washer not working, Range not working properly, Garbage disposal not working, heat not working. I had to pay someone to come out and fix the heat (because my electrical bill was very high), I've got someone on several occasions to unclog the sinks. I'm still not able to use the dish washer. I went to the Carolina Coliseum (Keeping the Dream Alive), I spent 19 hours in line and I was assured I would get my mortgage payment lower. That was untrue. The mortgage company put me on several payment plans that didn't work. (I think the plans were design for it not to work. First Plan- Pay a mortgage payment and \$250 a month. Second Plan- I paid the Attorney Fees \$800.00 and to pay \$1373.00 (Sep 2010- March 2011). Now SC State Housing is asking me to pay \$1500 Attorney Fees and \$15,000 to catch up the mortgage. I can't afford to pay that and I feel that this isn't fair. I've been saying and will continue to say that I was taken the advantage of. Why would the Mortgage Company sell a product and not stand behind it. I'm a single parent with 3 children, I get no other monies other than my employer. How could the Mortgage Company put a demand on me and they not stand behind their product. This house should have been brought up to part. I'm requesting the Mortgage Company do their part also (Fix these major repairs and start this loan over) because if you look at it this isn't fair to me as a Citizen of the US. I'm asking you to do what is right in this matter. I will not stop until justice is served and I'm treated fairly.

If you should need additional information, please feel free to contact me at (803) 545-3140 or (803) 256-0041.

Sincerely,



Betty Keitt
Owner

Cc: Honorable James E. Clyburn-US Congressman
T. Scott Smith, Chairman- SC State Housing
Clente Flemming, Vice Chairman-SC State Housing
Carlisle, Roberts, Jr- SC State Housing
Robert Mickle- SC State Housing
Eddie C. Bines - SC State Housing
Felicia D. Morant- SC State Housing
Mary L. Thomas- SC State Housing
John S. Hill- SC State Housing



U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

COLUMBIA FIELD OFFICE
STROM THURMOND FEDERAL BUILDING
1835 ASSEMBLY STREET - SUITE 1353
COLUMBIA, SOUTH CAROLINA 29201-2480

March 8, 2011

RECEIVED

MAR 10

EXECUTIVE DIRECTOR

Ms. Valarie Williams, Executive Director
South Carolina State Housing Finance and Development Authority
300-C Outlet Pointe Boulevard
Columbia, South Carolina 29210

Dear Ms. Williams:

On behalf of the Columbia Multifamily Program Center, please accept our sincere appreciation for the contributions Mr. Charles J. (Jeff) Maddox, Jr., a member of your Development Division, made during our class at this year's Palmetto Affordable Housing Forum. Our presentation was about how to combine the multifamily mortgage insurance programs of the Federal Housing Administration (FHA) with other forms of assistance in order to facilitate the development of affordable housing. Mr. Maddox provided valuable information about the Low Income Housing Tax Credit and Tax Exempt Bond programs administered by the Authority.

Developing affordable housing is always a challenge. Most nonprofit developers as well as many for profit developers need several forms of assistance to make their proposals work. While FHA loan programs are able to fund most development costs, the rents needed to service such high levels of debt simply mean that the resulting rents are not affordable. When programs like yours are added, affordability is enhanced.

The feedback we received from those in attendance was extremely favorable and Jeff added a great deal of value to our presentation. His professionalism and knowledge were exemplary. His presentation was both timely and informative.

Please extend our sincere appreciation to Jeff for his participation in this year's class and to Ms. Laura Nicholson for allowing him to join us. On behalf of everyone at the Columbia Multifamily Program Center, we extend our appreciation for all that you do for the people of South Carolina. Please know that you have our heartfelt best wishes for continued success in all that you do.

Sincerely,

Wayne C. Wells
Director
Columbia Multifamily Program Center



U. S. Department of Housing and Urban Development
South Carolina State Office
Strom Thurmond Federal Building
1835 Assembly Street
Columbia, South Carolina 29201-2480

February 1, 2011

South Carolina State Housing Finance and Development Authority
Valarie M. Williams, Executive Director
300-C Outlet Pointe Blvd.
Columbia, South Carolina 29210

RECEIVED

FEB - 4

Ms. Williams,

EXECUTIVE DIRECTOR

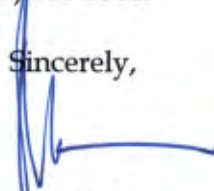
SUBJECT: Neighborhood Stabilization Program (NSP)
Progress Review
Grant Number: B08-DN45-0001

This letter shall serve as notification that the Department of Housing and Urban Development (HUD) will conduct an on-site progress review of the State of South Carolina's Neighborhood Stabilization Program (NSP) grant on July 11-15, 2011. Brad Evatt, Senior Community Planning and Development (CPD) Representative, will work with you and your staff during the review process.

We will review for compliance with the program requirements found in the HUD regulations at 24 CFR Part 570 (as modified by the NSP Notice as published in the Federal Register on October 6, 2008) and the grant agreement. The review is designed to ensure that the State is achieving its Strategic Plan goals and is in compliance with applicable program requirements. This monitoring will include a review of the following performance areas: eligibility of activities and clients served, program progress, financial management, verification of Disaster Recovery Grant Reporting System (DRGR) report data, and compliance with applicable Office of Management and Budget (OMB) Circulars. Please make all program related files available for our review during this visit.

Thank you for your cooperation. If you need additional information regarding the review process, please call Brad Evatt at (803) 765-5344.

Sincerely,


Peter J. Rowe
Director,
Community Planning and
Development Division

Cc: Jennifer Cogan

2011
LEGISLATIVE
CORRESPONDENCE

11/28 Rep. Leon Howard

254-9468

Cell 237-6119

Shropshire, Bonita 6-9005

From: Rivers, Matt 6-8774
Sent: Wednesday, November 23, 2011 3:39 PM
To: Shropshire, Bonita 6-9005; Bussey, Lisa 6-8777
Cc: Mills, Mandie 6-9070; Knight, Ed 6-8686
Subject: Call with Rep. Leon Howard

Bonita/Lisa –

See below... Just wanted you both to be aware. Mandie and I discussed her conversation with Rep. Howard, and it appears that he is happy with our answers and position, even though we are unable to assist his constituent.

Thanks –

Matt

From: Mills, Mandie 6-9070
Sent: Wednesday, November 23, 2011 2:51 PM
To: Rivers, Matt 6-8774
Subject: EXECUTIVE COMPLAINT

Matt,

I wanted you to be in the loop when I have any conversations with officials in regards to complaints of any matter. Representative Leon Howard called in reference to Mrs. Beverly Hamilton. I have been corresponding with Mrs. Hamilton for over a week. SC Help cannot offer her any assistance, and she is desperately trying to save the family home. I can understand her fight, but our program cannot assist in what she is trying to accomplish.

Her challenges:

Mrs. Hamilton is not the Note Holder, she is the executor of the note holder's estate. She does not reside in the property. Foreclosure sale date is December 7th I believe.

Wells Fargo denied modification and assumption options. Note has a balloon payment due in full 1/1/2012.

My suggestion:

Her or another family member needs to purchase the home from Wells Fargo at Auction.

Sincerely,



Mandie Mills
Client Relations Manager- SC HELP
SC State Housing Finance and Development Authority
300-C Outlet Pointe Blvd., Columbia, SC 29210
803-896-9070 Direct
803-726-8507 Fax

Mandie.Mills@SCHousing.com

Follow us on Twitter at : <https://twitter.com/SCStateHousing>

Find us on Facebook: [SC State Housing](#)

Visit the South Carolina State Housing Finance and Development Authority's website at www.schousing.com



House of Representatives

State of South Carolina

Joe McEachern

District No. 77 – Richland County
PO Box 3751
Columbia, SC 29230
803-735-1808

330-A Blatt Building
Columbia, SC 29201

Tel. (803) 212-6875

Committees:

*Agriculture, Natural Resources
And Environmental Affairs
Invitations & Memorial Resolutions*

November 14, 2011

**Ms. Valeria Williams, Executive Director
State Housing Finance
& Development Authority
300 C Outlet Pointe Boulevard
Columbia, SC 29210**

Dear Ms. Williams:

I would like to thank you beforehand for agreeing to participate in the community forum scheduled for Saturday, November 19th beginning at 9:30 a.m. until 12 noon at Midlands' Technical College Northeast Campus. I appreciate you taking time out of your busy schedule to share valuable information and satisfy questions of concern regarding mortgage and foreclosure issues.

Thank you for your service to the state of South Carolina, and I look forward to seeing you on the 19th. If you have any questions regarding the forum, please do not hesitate to contact me.

Sincerely,

A handwritten signature in blue ink, appearing to read "Joe".

Joe McEachern

JM/sse/nov14-11-5



State of South Carolina Office of the Governor

NIKKI R. HALEY
GOVERNOR

OFFICE OF EXECUTIVE
POLICY AND PROGRAMS

September 13, 2011

Ms. Valarie Williams, Executive Director
State Housing Finance and Development Authority
300-C Outlet Pointe Blvd.
Columbia, SC 29210

Dear Ms. Williams,

In order to emphasize the use of minority small businesses per Article 21 of the South Carolina Consolidated Procurement Code, each agency director shall develop and submit to the Governor's Office of Small and Minority Business Assistance (OSMBA) their agency's Minority Business Enterprise Utilization Plan for fiscal year 2011-12 by October 14, 2011.

On June 13, 2006, the Consolidated Procurement Code was amended to require agencies to set the goal for spending with certified MBE's and WBE's at ten percent (10%). As a result, OSMBA will no longer accept Letters of Intent (LOI) in lieu of a goal.

"Section 11-35-5240. (1) To emphasize the use of minority small businesses, each agency director shall develop a Minority Business Enterprise (MBE) Utilization Plan. The MBE Utilization Plan must include, but not be limited to:

- (a) the name of the governmental body;
- (b) a policy statement expressing a commitment by the governmental body to use MBEs in all aspects of procurement;
- (c) the name of the coordinator responsible for monitoring the MBE Utilization Plan;
- (d) goals that include expending with Minority Business Enterprises certified by the Office of Small and Minority Business Assistance an amount equal to ten percent of each governmental body's total dollar amount of funds expended;

September 13, 2011

Page 2

- (e) solicitation of certified minority vendors, a current list of which must be supplied by the Office of Small and Minority Business Assistance, in each commodity category for which the minority vendor is qualified. The current listing of qualified minority vendors must be made available by the Office of Small and Minority Business Assistance on a timely basis;
- (f) procedures to be used when it is necessary to divide total project requirements into smaller tasks which will permit increased MBE participation;
- (g) procedures to be used when the governmental body subcontracts the scope of service to another governmental body; the responsible governmental body may set goals for the subcontractor in accordance with the MBE goal and the responsible governmental body may allow the subcontractor to present a MBE Utilization Plan detailing its procedure to obtain minority business enterprise participation."

In the event that your agency can not submit the Utilization Plan by October 14, 2011, a written request for an extension must be submitted to our Office prior to the deadline. Include in your request for an extension the date your agency plans to submit the MBE Utilization Plan to OSMBA. The MBE Utilization forms for FY 2011-12 can be downloaded from our web site at www.oepp.sc.gov/osmba.

Thank you for your support of South Carolina's small & minority businesses.

Respectfully,

Christine Glover
OSMBA Director

cc: Procurement Director



THE HONORABLE CURTIS M. LOFTIS, JR.
State Treasurer

MEMORANDUM

September 20, 2011

To: The Honorable Curtis M. Loftis, Jr.

From: Rick Harmon

Re: RFP Analysis – Senior Managing Underwriter, Co-Managing Underwriters
South Carolina State Housing Finance and Development Authority

The Office of State Treasurer has completed its evaluation of the Request for Proposals for senior managing underwriter and co-managing underwriters for the South Carolina State Housing Finance and Development Authority, which was circulated on July 27, 2011, with responses due by August 17, 2011. Responses were evaluated on the basis of best value, with all evaluation factors other than cost considered prior to determining the effect of cost on the value of each responsive proposal. The Authority completed the qualifications portion of the evaluation. The evaluation process of the Office of State Treasurer focused squarely on 1) capital strength and 2) pricing. These two factors, when compared to the qualifications analysis performed by the Authority, initially were not in complete alignment.

The following summarizes our observations.

Capital Strength. Our analysis focused on uncommitted capital, as it was the most common element and represents the firm's flexibility in meeting the Authority's financial needs under most market conditions. Goldman Sachs, Bank of America/Merrill Lynch, and Citi all scored highest in that order. Barclays also shows significant uncommitted capital in the most recent reporting year, but their response was not straightforward for other years. Accordingly, their response was deemed to be unresponsive. RBC, Morgan Keegan and George K. Baum are all situated at the below-median end of the scale. Raymond James, Stifel Nicolaus, and Blalock all were situated within that cluster. Responses of the firms in this latter group were also deemed to be unresponsive for various reasons. Additionally, Wells Fargo was not included in the comparative analysis of capital strength. While we are confident that Wells is well-capitalized, their response could not be conformed to the model prescribed by the RFP. We struggled with this issue and finally determined that their response was unresponsive on two points, the first of which is non-conformance with the RFP, and the second is the implication that all of the bank's equity capital resources could be assigned to its underwriting activities. While that may be true, we believe that an institution committed to investment banking should be able to represent that commitment in some meaningful, measurable and market-comparable way, whether by actual or empirical segregation of a portion of its capital. Bank of America/Merrill Lynch appears to be trending toward the bank model, but did provide segregation of its uncommitted capital for its underwriting activities.

Pricing. We evaluated pricing from among the highest ranked firms in the capital strength analysis – Goldman Sachs, Bank of America/Merrill Lynch, and Citi. Two of the three were ranked in the top three of the Authority's qualifications analysis. The pricing analysis focused by default on the serial pricing takedown, as this pricing component was the most common responsive element for a comparative analysis. This portion of the analysis was particularly problematic because several of the respondents' proposals did not conform to the pricing framework prescribed by the RFP. We also evaluated expenses for reasonableness and comparability, and did not detect any outliers.

Our methodology was to develop a weighted average fee for each of the periods for which pricing was provided, resulting in an initial weighted fee per thousand of \$4.17, \$5.23, and \$5.42 for Goldman Sachs, Citi and Bank of America/Merrill Lynch, respectively. Accordingly, Goldman Sachs was awarded 100 points, and points were awarded to each of Citi and Bank of America/Merrill Lynch on a ratable basis, resulting in scores of 79.71 and 76.92 respectively.

Weighted Scoring and Results. These results were integrated into the qualifications scoring provided by the Authority, and weights of 60% and 40% were applied to pricing and qualifications scores, as prescribed by the Competitive Best Value provisions of the procurement code, which is the general basis on which the Office of State Treasurer awards engagements for financial services. This approach resulted in award of 92.8 points to Goldman Sachs, 83.426 points to Citi, and 83.752 points to Bank of America/Merrill Lynch. From this result, pricing was the clear determinant, which by our stated objectives was not to be the sole determinant of the outcome of the RFP. Given that the pricing component was not entirely consistent with the outcome determined by the qualifications component, we performed a breakeven analysis to determine what ratio of pricing to qualifications would be necessary to arrive at a different result; i.e., to make an alternative award. The results of that analysis indicated that the ratio of pricing to qualifications would have to be reduced to 34/66 to arrive at an alternative outcome.

For this reason, we advised the Authority that we would not be comfortable with an alternative outcome in this case. On the other hand, the Authority was not comfortable with the overweighting of pricing on this proposal, particularly since Goldman's pricing was 1) disparate from the outcome of its scoring in the qualifications analysis, 2) disparate from that of other proponents, and 3) disparate from the Authority's historic pricing results. Accordingly, we suggested that the Authority provide results of actual pricing of recent transactions for which Goldman served as lead underwriter to determine the consistency of its pricing proposal with its recent actual pricing.

An alternative pricing analysis was performed on the basis of Goldman's actual takedowns for the Authority's Series 2010-2/2009-1B issues and the Series 2010-1/2009-1A issues. The results of this analysis resulted in overall scoring of 95.6 for Citi, 95.5 for BAML, and 90.4 for Goldman, and 95.6 for Citi, 95.5 for BAML, and 90.0 for Goldman on the basis of each of these transactions, respectively. On September 12, 2011, the Executive Director of the Housing Authority stated by letter that 1) the sample takedowns in the Goldman fee proposal are well below current market levels for single family housing bonds and are not representative of the actual takedowns Goldman had recommended in either of the Authority's most recent or any of its previous bond issues, and 2) the Authority was not aware of any recent or past single family housing bonds publicly offered via negotiated sale with takedowns as low as those indicated in the Goldman proposal.

In view of these observations, we verified recent pricing for two unrelated single family housing entities through an independent, unrelated, non-responding financial advisory firm, and applied the same pricing model used in the scoring of the RFP. The results of that analysis confirmed that the Goldman pricing structure is disparate both for the Authority's past transactions and for two recent, unrelated transactions.

Recommendation. Inasmuch as the initial pricing analysis performed on the basis of Goldman's pricing proposal was disparate by comparison to other proposals and in conflict with both its actual recent pricing and other unrelated transaction results, I recommend proceeding with the engagement without reference to the pricing proposal in the Goldman response. On that basis, the award of the engagement would be made in accordance with the alternative pricing analysis described above, with award of senior managing underwriter made to Citi, and award of co-managing underwriters made to Bank of America/Merrill Lynch and Goldman Sachs.

A handwritten signature in dark ink, appearing to be 'Jm' or similar, located below the main text block.

c: Ms. Valarie M. Williams
Tracy C. Easton, Esquire
Mr. Richard Hutto
Mr. Bill Leidinger



CHARLES F. REID
CLERK OF THE HOUSE

The House of Representatives

STATE OF SOUTH CAROLINA

P. O. BOX 11867

Columbia, SC 29211

(803) 734-2010

SUITE 213
SOLOMON BLATT BUILDING
1105 PENDLETON STREET
COLUMBIA, SC 29201

MEMORANDUM

TO: ALL DEPARTMENT HEADS OF BOARDS, COMMISSIONS
AND COMMITTEES

FROM: Charles F. Reid, Clerk
S. C. House of Representatives

DATE: July 25, 2010

SUBJECT: 2012 Legislative Manual

Enclosed you will find a copy of the material describing your organization as published in the 2011 Legislative Manual.

To maintain a reasonable size for the Manual, we must make every possible effort to achieve the greatest economy of space. Accordingly, material submitted for your agency should be concise, contain only pertinent information, and list only principal staff officers. Complete mailing address, location of principal offices and current area code and telephone number should also be included. Material submitted beyond this may be edited.

We urge you to return this information to us within 10 days. You may return your information by mail or fax to (803) 734-0201. Please make all corrections directly on the enclosed copy. If you retype or scan your information, please email your document to: rosalind@schouse.org.

If you have corrections after you returned your agency's material, please submit in writing so that the information relative to your agency will be accurate. If you have any questions, please call (803) 734-2010.

PLEASE RETURN ALL PAGES BY AUGUST 5, 2011, EVEN IF NO CHANGES

Name of Agency: SC Housing, Finance, & Development Authority

Approved ☐ (Please Return All Pages) Approved with changes ☐ (Please Return All Pages)

Date: _____ Signed: Bonita Shropshire

Contact person: Bonita Shropshire Area Code & Tel. # (803) 896-9005

Email address: (please print) bonita.shropshire@schousing.com

*Please
delete comma*

**Housing Finance and Development
Authority, S.C. State**
300-C Outlet Pointe Blvd., Columbia 29210
Tel. (803) 896-9001

Created by Sec. 31-3-110, *et seq.*, the Authority may conduct its operations in any or all of the counties of the State, and is designed to provide technical assistance, serve as a vehicle for receiving federal housing funds, function as a financial institution, act as a housing development entity, and undertake other activities in order to provide assisted new and renovated homeownership and rental housing for moderate to low income citizens of the State. Administers S.C. Housing Trust Fund.

(7 mems. having experience in the fields of mortgage fin., banking, real estate & home bldg., apptd. by the Gov. with advice & consent of the Sen. for 4-year terms. Gov. shall designate 1 mem. as Chm., 2 ex officio mems., or their designees as allowed by statute, with full powers: The Gov. and Comr., Dept. of Health & Environmental Control.)

T. Scott Smith, Chm. (2010)	Charleston
Clete Flemming, VC (2005)	Columbia
Eddie C. Bines (2005)	Charleston
John Hill (2012)	Columbia
Felicia Morant (2010)	Columbia
Mary L. Thomas (2010)	Spartanburg
1 vacancy	
Designee: Ex officio—Robert D. Mickle	Columbia
Designee: Ex officio—Carlisle Roberts, Jr., Esq., DHEC	Columbia
Exec. Dir.	VALARIE M. WILLIAMS

RONNIE CROMER
SENATORIAL DISTRICT NO. 18

HOME ADDRESS:
P.O. BOX 378
PROSPERITY, SC 29127
TELEPHONE: (803) 364-3950



OFFICE ADDRESS:
P. O. BOX 142
305 GRESSETTE BUILDING
COLUMBIA, SC 29202
TELEPHONE (803) 212-6330
FAX (803) 212-6299
EMAIL: RONNIECROMER@SCSENATE.GOV

March 29, 2011

Ms. Valarie M. Williams
Executive Director
SC State Housing Finance and Development Authority
300 C Outlet Pointe Blvd.
Columbia, SC 29210

Dear Ms. Williams:

It gives me great pleasure to recommend Michelle Sims to you. Ms. Sims has applied for position (60027164) with the State Housing Finance and Development Authority. Ms. Sims comes highly recommended to me by my good friend Lt. James Crawford with the Lexington County Sheriff's Department. He speaks very highly of Ms. Sims, her qualifications, her abilities and her professionalism. I have full faith in his opinion.

Enclosed you will find a copy of Ms. Sims' resume. Ms. Sims is also working on a B.S. in Criminal Justice and has maintained a 4.0 GPA. I believe her credentials and experience prove her uniquely qualified for this position.

Thank you for your favorable consideration of Ms. Sims for this position. I am confident that she will represent the SC State Housing Finance and Development Authority exceedingly well.

With warmest regards,

A handwritten signature in black ink that reads "Ronnie Cromer". The signature is fluid and cursive, with a long horizontal stroke at the end.

Ronnie W. Cromer
South Carolina Senate District Eighteen

RWC:ah

Enclosure

Summary

Administrative support professional with more than 20 years of experience; adept at working in fast-paced environments that demand strong organizational, leadership and interpersonal skills. Committed to exceptional customer service and driven by challenges. Detail-oriented and resourceful in spearheading, organizing and completing projects; proficient in multitasking effectively.

Experience

SC Department of Labor, Licensing & Regulation, Columbia, SC 2008 to 2011

Administrative Assistant

Transcribed board meeting minutes and prepared information to be distributed in meetings. Verified occupational, professional licenses enabling licensees to obtain reciprocal licenses in other states; performed federal and state criminal background checks for nursing and medical applicants. Acted as the primary information resource for customers and employees for criminal background protocol and license verification information; provided direction, information, and general assistance to customers.

Babcock & Brown Residential, Columbia, SC 2006 to 2008

Property Manager

Developed personalized marketing campaigns. Implemented cost control initiatives, and maintained lease and service contract negotiations, tenant relations, service contract administration, and life safety and security measures. Addressed and formulated solutions to tenant complaints and participated in eviction proceedings.

SL Nusbaum Realty, Seneca, SC 2006 to 2006

Community Manager

Coordinated and directed the management of a multi-family, tax credit apartment community. Performed all accounting functions for real estate development, brokerage and management. Supervised four employees as part of a Section 8 management team. Coordinated special outreach programs for housing assistance projects.

SC Department of Public Safety, Columbia, SC 2006 to 2006

Administrative Assistant

Verified credentials for law enforcement candidates to determine eligibility for admission. Performed LiveScan fingerprinting for law enforcement candidates. Organized archival microfiche.

Alliance Residential Management, Columbia, SC 2001 to 2006

Assistant Property Manager

Assisted Property Manager in daily operation of a multi-family apartment community. Supervised up to 9 employees in Manager's absence. Provided wide range of administrative and clerical duties. Prioritized work, met conflicting deadlines, and utilized a variety of software programs to produce high quality work. Worked in fast-paced, high-pressured positions, demonstrating the ability to prioritize multiple tasks, meet deadlines, and provide quality customer service.

Education

Limestone College, Columbia, SC
B.S., Criminal Justice
GPA: 4.0

2012



March 25, 2011

Ms. Valarie Williams
South Carolina State Housing Finance
and Development Authority
300-C Outlet Pointe Boulevard
Columbia, South Carolina 29210

Dear Ms. Williams:

The South Carolina Department of Health and Human Services (SCDHHS) operates a program providing in-home services for persons who are elderly or physically disabled. The participants receiving these services meet the medical criteria to receive care in an institutional setting such as a nursing facility, but choose to remain in their own homes. Additionally, all the participants have low enough incomes to qualify for Medicaid.

Since 2005, SCDHHS has been partners with the South Carolina State Housing Finance and Development Authority. This partnership uses funding provided by your agency to perform home repairs for the people in these programs. SCDHHS has been able to cover such home modifications as roof repairs, widening doors to allow wheelchair access, bathroom modifications and floor repairs. Prior to this partnership, SCDHHS could only provide minimal repairs, usually only an external ramp, to provide entrance to the home. For many participants, this has allowed them to remain in their own home and avoid moving into an institutional setting, like a nursing facility. Along with the benefit to participants in the program, this is a good use of state funds, since the cost of home care is substantially less than nursing facility care.

As you are aware, your agency has provided up to \$250,000 per year for these services. Medicaid is a federal/state partnership and the funds your agency provides are matched with federal funds, allowing us to provide around \$800,000 a year in home modifications. This federal match greatly increases the amount of work that can be done for this very needy group of participants.

To ensure quality of work, SCDHHS provides one dedicated staff member, who is a licensed builder, and a part-time assistant to assess and review these projects. These individuals cover the entire state completing

Ms. Valarie Williams

Page 2

preliminary specifications for projects, reviewing and approving all project bids, and when necessary performing follow-up inspections. Whenever work is not sufficient, builders must redo the work or face financial sanctions. In some cases, we have terminated the builder for performance reasons.

Our most recent agreement was for three years and expires on June 30, 2011. I am writing to request that we continue this mutually beneficial effort. I understand very well how difficult the budget situation is for all agencies. It is our hope that there will be a way to continue these home modifications for a very needy group and maximizing the dollars available.

I look forward to continuing our partnership. If you have questions about this contract, Roy Smith and Jon Tapley would be available to meet with you and your staff. Please do not hesitate to contact either Roy Smith at 898-2721 or Jon Tapley at 898-2702.

Sincerely,

A handwritten signature in black ink, appearing to read 'Anthony Keck', with a long horizontal flourish extending to the right.

Anthony Keck
Director

PAYROLL DEDUCTIONS

If you would like your contribution to be deducted from your paycheck, please complete a pledge form which requires the following:

- Name
- Social Security Number
- Amount to be pledged per pay period
- Agency number or name you want to contribute towards
- Signature
- Date
- **Become a Super Giver by contributing \$96 or more per year.**

OTHER WAYS TO CONTRIBUTE

If you would like to make a contribution outright, simply write in your name, the amount of your donation and the agency or agencies you want to support. If you are a Super Giver (\$96 or more), complete the Super Giver portion. Then attach your contribution in either cash or check to the pledge form and return it to your human resources contact.

DISTRIBUTION OF FUNDS

All monies not designated to a specific health agency will be distributed among all member agencies according to overall campaign designations. If your health charity of choice is not included, please call 803.731.5134 to learn how to become a member agency.

WHY GIVE TO CHC?

- Employees like being involved with charitable and volunteer activities.
- Employees enjoy working for companies that are socially involved in local communities.
- Employees appreciate payroll deduction campaigns that support their diverse charitable giving interests.
- Employees like being offered a CHOICE.

COMMUNITY HEALTH CHARITIES OF SOUTH CAROLINA

For over 30 years, Community Health Charities of South Carolina has been providing financial support for America's fight against disease and disability. Community Health Charities is the largest workplace giving program devoted exclusively to supporting health care organizations in America.

OUR MEMBER AGENCIES SUPPORT THE FOLLOWING:

- Research
- Public Education
- Screening Programs
- Early detection
- Prevention and treatment
- Support Groups

All the health agencies THANK YOU for your contributions. Your support will help them provide better health care for all South Carolina citizens.



—of South Carolina—
WORKING FOR A HEALTHY AMERICA

Community Health Charities of South Carolina
1013 Broad River Road, Suite 60-341

Columbia, SC 29210-3649

803.731.5134 • Fax: 803.731.5132 • infoSC@healthcharities.org

The mission of Community Health Charities is to enhance the operations, programs and services of its member health-related charitable agencies through access to workplace giving.



Community
Health Charities

—of South Carolina—
WORKING FOR A HEALTHY AMERICA



2011

EMPLOYEES CAMPAIGN

Health Charities of the
Palmetto State working
together to improve your
quality of life.



Medical Research



Patient Services



Health Education

MEMBER

ORGANIZATIONS

900 COMMUNITY HEALTH CHARITIES OF SOUTH CAROLINA

803-731-5134 www.healthcharities.org/southcarolina
By choosing Community Health Charities, your gift will be divided proportionally among all the health agencies in the 2011 Community Health Charities Campaigns.

924 ALS ASSOCIATION, SOUTH CAROLINA CHAPTER

866-492-4821 www.alsa.org
Provides services for ALS (Lou Gehrig's disease) patients and their families through grants, a medical equipment loan closet, support groups, ALS clinics, advocacy and research.

901 ALZHEIMER'S ASSOCIATION

800-273-2555 www.alz.org/sc
Provides free support services to persons in South Carolina. Services focus on support, education, research and financial assistance for Alzheimer's patients and their caregivers.

902 AMERICAN CANCER SOCIETY

800-227-2345 www.cancer.org
Largest funder of non-governmental cancer research. Provides services including legal advocacy for cancer patients. Delivers early detection and prevention programs to youth and adults.

903 AMERICAN DIABETES ASSOCIATION

803-799-4246 www.diabetes.org
Our mission is to prevent and cure diabetes and to improve the lives of all people affected by diabetes through research, information, and advocacy.

904 AMERICAN HEART ASSOCIATION, MID ATLANTIC

800-242-8721 www.americanheart.org
The mission of the American Heart Association is building healthier lives, free of cardiovascular diseases and stroke through research, public, patient and professional education, training, advocacy and community services.

905 AMERICAN LUNG ASSOCIATION IN SOUTH CAROLINA

803-779-5864 www.alsc.org
The mission of the American Lung Association is to save lives by improving lung health and preventing lung disease through education, advocacy, and research.

907 THE ARC OF SOUTH CAROLINA

803-748-5020 www.thearc.org
Works to provide every individual and their family affected by intellectual disability the education and advocacy needed to participate as active citizens in their community.

906 ARTHRITIS FOUNDATION

800-883-8806 www.arthritis.org
The mission of the Arthritis Foundation is to improve lives through leadership in the prevention, control and cure of arthritis and related diseases.

909 CYSTIC FIBROSIS FOUNDATION

843-722-6460 www.cff.org
Supports innovative research to control and cure cystic fibrosis, provides specialized medical care through a nationwide network of centers and offers pharmacy and other patient services.

910 EASTER SEALS OF SOUTH CAROLINA

803-429-8474 www.eastersealssc.org
Easter Seals helps people with all types of disabilities achieve equality, dignity and independence by providing rehabilitative healthcare services to children and adults.

923 JRC MEMORIAL SICKLE CELL FOUNDATION

803-765-9916
Provides nursing and social work case management, genetic screening and education, and family support services to persons with sickle cell trait and sickle cell disease.

913 JUVENILE DIABETES RESEARCH FOUNDATION

803-782-1477 www.jdrfpalmnetto.org
Help us find a cure for diabetes. Through research, we can save the lives of children and adults who suffer from diabetes and its devastating complications.

914 LEUKEMIA & LYMPHOMA SOCIETY

803-731-4060 www.lls.org
Supports blood cancer research and provides financial aid, educational assistance, and family support programs to blood cancer patients in South Carolina.

916 MARCH OF DIMES

803-252-5200 www.marchofdimes.com
Funds pioneering research and innovative programs to save babies born prematurely. Statewide programs help every baby have a healthy start in life.

917 MUSCULAR DYSTROPHY ASSOCIATION

803-799-7435 www.mda.org
Fighting neuromuscular disease through worldwide research, a nationwide network of clinics offering comprehensive medical services, and far-reaching professional and public health education.

918 NATIONAL KIDNEY FOUNDATION SERVING THE CAROLINAS

800-488-2277 www.kidneysc.org
The National Kidney Foundation provides support to kidney patients and their families, and prevention and early detection programs to those at risk.

919 NATIONAL MULTIPLE SCLEROSIS SOCIETY

800-344-4867 www.nationalmssociety.org/nmc
We mobilize people and resources to drive research for a cure and to address the challenges of everyone affected by MS.

925 SOUTH CAROLINA AUTISM SOCIETY

800-438-4790 www.scautism.org
The only statewide agency providing programs supporting families, education, advocacy, and awareness about autism spectrum disorder with 1 in every 110 births affected.

926 SUSAN G. KOMEN FOR THE CURE

864-234-5035 www.komenupstaterc.org
The world's largest grassroots network of breast cancer survivors and activists fighting to save lives, empower people, ensure quality care for all, and energize science to find the cures.

927 UNITED CEREBRAL PALSY OF SOUTH CAROLINA

803-926-8878 www.ucpsc.org
The mission of UCP of South Carolina is to positively support and impact achievement of a life without limits for people with disabilities.

CONTRIBUTIONS ARE
TAX DEDUCTIBLE

Rick Quinn

District No. 69 – Lexington County
610 Spruce Glen Ct.
Lexington, SC 29072



323-A Blatt Building
Columbia, SC 29201

Tel. (803) 212-6897
Fax (803) 734-0103

Committee:

Education & Public Works

Subcommittees:

Motor Vehicles & Public Works
Higher Education

House of Representatives

State of South Carolina

Email: rick@rickquinn.com

March 7, 2011

Ms. Valerie Williams
State Housing Fin & Dev Auth
300-C Outlet Pointe Blvd.
Columbia, SC 29201

Dear Ms. Williams :

Community Health Charities of South Carolina (CHCSC) will begin the kick-off for it's thirty-second annual State Employees Campaign during March and April. I am especially proud to offer my support to the twenty-one health charities represented in the CHCSC Campaign, and as this year's Campaign Chairperson, I'm asking you to help support the campaign, too. The annual State Employees campaign provides vital funding needed by these important health organizations in the areas of preventive research and treatment of disabling and life-threatening diseases in the Palmetto State. The contributions also provide local support for programs such as education and early detection, which serve to improve the lives of South Carolina citizens.

We are grateful to the many state employees who have given generously to the health charities over the years and once again ask for your support. The campaign affords all employees of the Palmetto State an opportunity to contribute to the health agencies of their choice. I know you will want to be a part of this important appeal again this year.

Like last year, we ask that you appoint a key person to coordinate the campaign effort in your agency. Your Campaign Coordinator will receive all of the necessary information and campaign materials needed at the Campaign Kick-off Luncheon on Wednesday, March 23, 2011 at the new State Farmers Market.

Please complete and return the enclosed pre-stamped postcard with your agency's campaign coordinator contact information by Friday, March 18, 2011.

Cordially,

A handwritten signature in blue ink that reads "Rick".

Representative Rick Quinn
South Carolina House of Representatives

RQ/dph
Enclosures (2)

Shropshire, Bonita 6-9005

From: Rivers, Matt 6-8774
Sent: Thursday, February 17, 2011 9:26 AM
To: Shropshire, Bonita 6-9005
Cc: Williams, Valarie 6-9005
Subject: RE: Inquiry from Sen. Williams' Office...

Just talked to Debbie Barthe... I did some additional research this morning, and I'm pretty much certain that the Taylor's originally received a HUD Title I loan against the mobile home unit. As there was no mortgage, but there was a federal debt through GNMA (who pooled the loan), and HUD (who insured the loan), the debt was considered federal and was forwarded to the IRS for collection. Per my earlier conversation with Debbie Barthe, she acknowledged that the Taylors had 20 days to respond to the original notification from OCWEN to appeal the IRS referral, but they let that time lapse. I can't say when the original notification was sent as we don't have the first page of that notification letter.

Marion county recorder's office does not have online documents for me to check if there is a mortgage, but I did check tax records, and it appears that the Taylors own the unit, but not the land. This means that there is no risk of foreclosure. In fact, as part of the IRS referral, OCWEN released their lien on the mobile home. At this time, the Taylors own the unit free and clear, but obviously the funds are being collected through the IRS. Also, the Taylor's are outstanding for their current property taxes (vehicle) on the unit, per the Marion County treasurer's website.

Given that the Taylors let the 20 days expire and that the IRS has already take the tax refund, I don't know that there is anything anyone can do to help, but I did refer Debbie Barthe to SC Legal Services.

This should close out the case as far as we're concerned.

Matt

From: Shropshire, Bonita 6-9005
Sent: Thursday, February 17, 2011 8:57 AM
To: Rivers, Matt 6-8774
Cc: Williams, Valarie 6-9005
Subject: RE: Inquiry from Sen. Williams' Office...

Thank you Matt, not necessarily that they haven't been taken calls – According to Debbie they couldn't tell her if a "housing counselor" had already called them because so many different "creditors" are calling.

Debbie wants to know if the counselors have already called them?

-----Original Message-----

From: Rivers, Matt 6-8774
Sent: Thursday, February 17, 2011 8:50 AM
To: Shropshire, Bonita 6-9005
Cc: Williams, Valarie 6-9005
Subject: RE: Inquiry from Sen. Williams' Office...

Debbie Kidd is out of the office until Tuesday, so I won't be able to follow up until then. For clarification, my understanding is that the Taylors have not been answering the phone due to calls from creditors.

I'll let you know what I find out on Tuesday. If there is anything else I need to do, just let me know.

Matt

From: Shropshire, Bonita 6-9005
Sent: Wednesday, February 16, 2011 4:33 PM
To: Rivers, Matt 6-8774
Cc: Williams, Valarie 6-9005
Subject: Inquiry from Sen. Williams' Office...
Importance: Low

Matt this is the only way I can send you a reminder on this case because I will out of the office on Friday.

Please have the Housing Counselors call Debbie Barthe in Sen. Williams' Office at 212-6008 Debbie will connect them to the Taylor family.

She expressed concern that the family has been waiting for a week now for someone from our office to make contact with them and no one has. I didn't note in the information but it's in there, all of this is sparked by the IRS's recent action of taking the family's \$6212 federal income taxes.

-----Original Message-----

From: Shropshire, Bonita 6-9005 **On Behalf Of** Williams, Valarie 6-9005
Sent: Wednesday, February 16, 2011 4:15 PM
To: Shropshire, Bonita 6-9005
Subject: FW: Ricky Taylor, Carnell Taylor
Importance: High

-----Original Message-----

From: Debbie Barthe [mailto:DebbieBarthe@scsenate.gov]
Sent: Monday, February 14, 2011 1:39 PM
To: Williams, Valarie 6-9005
Subject: FW: Ricky Taylor, Carnell Taylor
Importance: High

Ms. Williams, I understand you spoke with Senator Williams at the breakfast last Friday concerning the Taylors. His impression was that you and your staff where going to dig a bit deeper so it could be determined what type of loan they had originally had through HUD, because it is just not making any sense. If it was a consumer loan, it would not make sense that it went through HUD, and if they defaulted, it seems like foreclosure would have been started, not going to a collection agency? They never mortgaged the land, the loan was always for the home itself.

Please let me know if there is any further updates, as I know Senator Williams will be following up with me on this issue this week.

Thanks.

Debbie Barthe
 For Senator Kent Williams

From: Debbie Barthe
Sent: Tuesday, February 08, 2011 11:16 AM
To: 'Williams, Valarie 6-9005'
Subject: RE: Ricky Taylor, Carnell Taylor

Ms. Williams, I just faxed it to you. I spoke with the Taylor's this morning. They outlined for me that they had paid on their loan since 1993 until about 2008 or maybe through 2009, their payment was about \$300, which they indicated they would pay with money orders.

They said they have a form that showed they owed \$19,000 on the loan, and since 2008 or so had continued to make payments, but did say that they were often late and they may have missed some, but that they never stopped paying on the debt completely. I did ask them to find that letter, and to find any proof of payments they can find from 2008 forward.

The Taylor's also indicated that they were not aware their loan was through the Department of Housing and Urban Development. One letter they gave to Senator Williams dated 11-15-10, did outline their rights and options, but they did not act on any of the items. The Taylors' said their loan was sold three or four different times over the course of time. But the only record of title they have shows a first lien holder, Logan Laws Fin Corp, and that it was released on 11-17-10 and they received the title in the mail.

Since it was in collection, the Taylors' indicated to our office that they had agreed to pay \$500 and gave the company their account numbers to withdraw the funds, these funds never came out and they never received any written confirmation of a payment agreement. Each time they called back, they were told the individual they originally spoke with was no longer there, that they have no record of the agreement and now the options for payment are just even higher. I did speak with a Robert Paul yesterday, he said they are attempting to collect a debt for the Dept. of Treasury, it came to them from the Department of Housing and Urban Development, he told me that they are not in approved status, and the monthly payment is now \$775. His number is 18006842533, ext. 2033.

I will fax everything they have shared with us over, but thought I would relay what the Taylor's told me this morning. I did tell them I could be on the line with them when they talk with anyone about the situation if they wanted. They are not sophisticated borrowers and Senator Williams asked that we do all we can to assist them.

Thanks.

Debbie Barthe
For Senator Kent Williams
212-6008

From: Williams, Valarie 6-9005 [mailto:Valarie.Williams@schousing.com]
Sent: Tuesday, February 08, 2011 9:19 AM
To: Debbie Barthe
Subject: RE: Ricky Taylor, Carnell Taylor

Good Morning Connie,

Thank you for forwarding the authorization over. After reviewing, I do believe that I will need you to fax over any other information that you have so that I can make contact with the local HUD office for follow-up. Thanks

-----Original Message-----

From: Debbie Barthe [mailto:DebbieBarthe@scsenate.gov]

Sent: Monday, February 07, 2011 4:12 PM

To: Williams, Valarie 6-9005

Subject: Ricky Taylor, Carnell Taylor

Ms. Williams,

Mr. & Mrs. Ricky Taylor came to see Senator Williams in his Marion office today. They shared with us some information concerning the loans on their mobile home in Gresham, SC. The loan appears to have been managed through Ofori Lender Services, but we were told that the debt collection is with DMSC, for a debt from the Department of Housing & Urban Development. I am attaching a copy of a letter they signed giving us permission to ask some questions on their behalf. (I have not had a chance to scan it in yet.) I have several pages of info I can fax over if you like.

Can you have a staff member look at their situation and see if there are any options available for this family? I believe Mr. Taylor had lost his job and that is when they began having trouble with their loan. They had owed \$36, 212, then their tax refund was applied to the debt, 6212, the balance is now 30,000. If it is with collections are there any options available to this family the fee structure to pay is very high and penalties are accruing daily.

Thanks.

Debbie Barthe
Office of Senator Kent Williams
Gressette Building 602
P.O. Box 142
Columbia, SC 29202
Phone: 803-212-6008
Fax: 803-212-6011
E-Mail: debbiebarthe@scsenate.gov



Shropshire, Bonita 6-9005

From: Debbie Barthe [DebbieBarthe@scsenate.gov]
Sent: Monday, February 14, 2011 1:39 PM
To: Williams, Valarie 6-9005
Subject: FW: Ricky Taylor, Carnell Taylor
Importance: High

Follow-Up
on Friday

Ms. Williams, I understand you spoke with Senator Williams at the time of the Taylors. His impression was that you and your staff were going to determine what type of loan they had originally had through HUD, because it is just not making any sense. If it was a consumer loan, it would not make sense that it went through HUD, and if they defaulted, it seems like foreclosure would have been started, not going to a collection agency? They never mortgaged the land, the loan was always for the home itself.

Please let me know if there is any further updates, as I know Senator Williams will be following up with me on this issue this week.

Thanks.

Debbie Barthe
 For Senator Kent Williams

From: Debbie Barthe
Sent: Tuesday, February 08, 2011 11:16 AM
To: 'Williams, Valarie 6-9005'
Subject: RE: Ricky Taylor, Carnell Taylor

Ms. Williams, I just faxed it to you. I spoke with the Taylor's this morning. They outlined for me that they had paid on their loan since 1993 until about 2008 or maybe through 2009, their payment was about \$300, which they indicated they would pay with money orders.

They said they have a form that showed they owed \$19,000 on the loan, and since 2008 or so had continued to make payments, but did say that they were often late and they may have missed some, but that they never stopped paying on the debt completely. I did ask them to find that letter, and to find any proof of payments they can find from 2008 forward.

The Taylor's also indicated that they were not aware their loan was through the Department of Housing and Urban Development. One letter they gave to Senator Williams dated 11-15-10, did outline their rights and options, but they did not act on any of the items. The Taylors' said their loan was sold three or four different times over the course of time. But the only record of title they have shows a first lien holder, Logan Laws Fin Corp, and that it was released on 11-17-10 and they received the title in the mail.

Since it was in collection, the Taylors' indicated to our office that they had agreed to pay \$500 and gave the company their account numbers to withdraw the funds, these funds never came out and they

2/16/2011

never received any written confirmation of a payment agreement. Each time they called back, they were told the individual they originally spoke with was no longer there, that they have no record of the agreement and now the options for payment are just even higher. I did speak with a Robert Paul yesterday, he said they are attempting to collect a debt for the Dept. of Treasury, it came to them from the Department of Housing and Urban Development, he told me that they are not in approved status, and the monthly payment is now \$775. His number is 18006842533, ext. 2033.

I will fax everything they have shared with us over, but thought I would relay what the Taylor's told me this morning. I did tell them I could be on the line with them when they talk with anyone about the situation if they wanted. They are not sophisticated borrowers and Senator Williams asked that we do all we can to assist them.

Thanks.

Debbie Barthe
For Senator Kent Williams
212-6008

From: Williams, Valarie 6-9005 [mailto:Valarie.Williams@schousing.com]
Sent: Tuesday, February 08, 2011 9:19 AM
To: Debbie Barthe
Subject: RE: Ricky Taylor, Carnell Taylor

Good Morning Connie,

Thank you for forwarding the authorization over. After reviewing, I do believe that I will need you to fax over any other information that you have so that I can make contact with the local HUD office for follow-up. Thanks

-----Original Message-----

From: Debbie Barthe [mailto:DebbieBarthe@scsenate.gov]
Sent: Monday, February 07, 2011 4:12 PM
To: Williams, Valarie 6-9005
Subject: Ricky Taylor, Carnell Taylor

Ms. Williams,

Mr. & Mrs. Ricky Taylor came to see Senator Williams in his Marion office today. They shared with us some information concerning the loans on their mobile home in Gresham, SC. The loan appears to have been managed through Ofori Lender Services, but we were told that the debt collection is with DMSC, for a debt from the Department of Housing & Urban Development. I am attaching a copy of a letter they signed giving us permission to ask some questions on their behalf. (I have not had a chance to scan it in yet.) I have several pages of info I can fax over if you like.

Can you have a staff member look at their situation and see if there are any options available for this family? I believe Mr. Taylor had lost his job and that is when they began having trouble with their loan. They had owed \$36, 212, then their tax refund was applied to the debt, 6212,

the balance is now 30,000. If it is with collections are there any options available to this family the fee structure to pay is very high and penalties are accruing daily.

Thanks.

Debbie Barthe
Office of Senator Kent Williams
Gressette Building 602
P.O. Box 142
Columbia, SC 29202
Phone: 803-212-6008
Fax: 803-212-6011
E-Mail: debbiebarthe@scsenate.gov



February 7, 2011

To Whom It May Concern:

Please accept this letter as our permission for you to speak with Senator Kent Williams and/or representatives from his office, including Debbie Barthe concerning our mortgage through OFori Lender Services, Loan number 1005536160.

They may also speak on our behalf concerning the debt at Debt Management Servicing Center, Financial Management Service, TIN num: 249-21-7688, TOP Trace Num A70930015, account number 2010287825.

Sincerely,

Ricky L. Taylor

Carnell Taylor

7673 Bay Road
Gresham, SC 29546
843-362-0691

FAX COVER SHEET



S. C. SENATE
PHONE: 803-212-6008
FAX # (803) 212-6011

DATE: February 8, 2011
TO: Victoria Williams, 551-4876
FROM: Debbie Barthe for Senator Kent Williams

8 pages

MESSAGE:

Morning, Here is the info we have on the Carnell's .
Call me with questions

Debbie
803-212-6008, debbiebarthe@scsenate.gov

FEB-07-2011 11:55
FROM : SC SENATE

FAX NO. : 8032126011

Feb. 06 2011 12:16PM P1

attn: Robert Paul

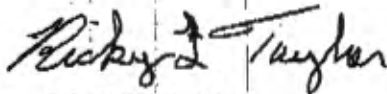
February 7, 2011

To Whom It May Concern:

Please accept this letter as our permission for you to speak with Senator Kent Williams and/or representatives from his office, including Debbie Barthe concerning our mortgage through OFori Lender Services, Loan number 1005536100.


They may also speak on our behalf concerning the debt at Debt Management Servicing Center, Financial Management Service, TIN num: 249-21-7618, TOP Trace Num A70930015, account number 2010287825.

Sincerely,



Ricky L. Taylor

7673 Bay Road
Gresham, SC 29546
843-362-0691



Camell Taylor

610-
876-
3635

FEB-07-2011 11:13

224

*"Holding the door open for tomorrow"*

11-15-10

RICKY L. TAYLOR
CARNELL TAYLOR
7673 BAY RD
GRESHAM

SC 29546

Re: Loan Number: 1005536160

Dear Mortgagor(s):

Ofori Lender Services is in receipt of the enclosed insurance/tax bill. Since your account is being referred to The Department of Treasury for collection efforts the bill is being mailed to you for payment. Please submit payment to your insurance/tax office directly in order to prevent lapse in coverage or loss of property.

A letter has also been mailed to the appropriate insurance/tax office to update their records and to forward any future correspondence to you. Please follow up with your insurance/tax office to make sure we are deleted as lienholder.

If you have any further questions, please contact our Customer Service Department at 1-866-400-4775.

Sincerely,

A handwritten signature in dark ink, appearing to read "Sharon" or similar, written over a horizontal line.

Customer Service Department

800-684-2533

Elen 2021 gareth

FEB-07-2011 11:14

P.004

*"Holding the door open for tomorrow"*AM022/109
Page 2

1. Report valid, overdue debts to credit reporting agencies (credit bureaus) as authorized by Section 3711 (f) of Title 31, United States Code and Section 17.76 of Title 24, code of Federal Regulations. Information reported will include your name, address and social security number; the program for which you incurred the debt; the balance of the debt and the status of any repayment plan.

2. Refer debts to outside collection agencies as authorized by Section 3718 of Title 31, United States Code.

3. Request the Internal Revenue Service (IRS) to offset the amount due against any Federal tax refund entitled to you as authorized by the Deficit Reduction Act, Section 3720A of Title 31, United States Code and Section 17.150 through 17.161 of Title 24, code of Federal Regulations. Also, request Treasury to offset any Federal payment you are entitled to.

This letter is official notification that, unless your account is paid in full or satisfactory payment arrangements are made within 30 calendar days from the date of this letter, GNMA will request collection through the Treasury Offset Program. Interest at the rate of 9.75000% per annum and penalty and administrative cost will continue to accrue until you satisfy this obligation.

You are entitled to certain rights regarding our intent to refer your debt to Treasury. In accordance with GNMA's regulations, you may:

1. Request a review of the determination of your debt. To request a review, you must send a letter explaining the reason you are seeking a review (including any supporting documentation). The letter must be received within 20 days after the date of this notice. You should send your letter to OLS. If you request a review, the review will be based on all relevant documentation, unless there are disputed factual issues that require a hearing. Should a hearing be warranted, we will inform you of the details and arrangements for the hearing. The appropriate designee, depending on the origin and nature of your debt, will perform the review.

If you have filed for bankruptcy and an automatic stay is in effect, your debt may not be subjected to a referral provided you send us a copy of the Order of Relief within 20 days after the date of this notice.

FEB-07-2011 11:14

P.005

*"Holding the door open for tomorrow"*AM022/110
Page 3

2. Inspect and obtain a copy of the GNMA's records related to this debt. To arrange for inspection or request copies of these records, please write to OLS within 20 days after the date of this notice.

3. Enter into a repayment agreement provided your offer to do so is submitted to OLS within 20 days after the date of this notice. All correspondence should be addressed to:

Ofori Lender Services
ATTN: Clay MacCormac
PO Box 40879
Raleigh, NC 27629

If you make or provide any knowingly false or frivolous statements, representations, or evidence, you may be liable for penalties under the False Claims Act (31 U.S.C. 3729-3731), or other applicable statutes, and/or criminal penalties under 18 U.S.C. 286, 287, 1001 and 1002, or other applicable statutes.

Please forward the total amount due or to contact OLS immediately to make satisfactory payment arrangements. If you have any questions or need more information, please contact Customer Service at 1-866-400-4776; OLS, servicer for the Government National Mortgage Association.

Sincerely,

A handwritten signature in black ink, appearing to read "Clay MacCormac", is written over a horizontal line.

Clay MacCormac
Information Manager

****PLEASE BE ADVISED IF YOU ARE ESCROWED FOR TAXES/INSURANCE YOU WILL BE RESPONSIBLE FOR THE PAYMENT OF THESE BILLS. Please be advised that if adequate insurance coverage is not maintained and there is a loss, the property will be uninsured. Failure to pay your taxes could result in a lien against your property or loss of your home through a tax sale. ****

FEB-07-2011 11:13

DEPARTMENT OF THE TREASURY
FINANCIAL MANAGEMENT SERVICE
P. O. BOX 1686
BIRMINGHAM, AL 35201-1686

027338



**THIS IS NOT A BILL
PLEASE RETAIN FOR YOUR RECORDS**

01/28/11

A70930015



TAYLOR, CARNELL
7673 BAY RD
GRESHAM SC 29546-5045

As authorized by Federal law, we applied all or part of your Federal payment to a debt you owe. The government agency (or agencies) collecting your debt is listed below.

Debt Management Servicing Center
Financial Management Service
DMSC - Birmingham Office
P. O. Box 830794
Birmingham AL 35283-0794
888-826-3127 (888) 826-3127
PURPOSE: Non-Tax Federal Debt

TIN Num: 249-21-7688
TOP Trace Num: A70930015
Acct Num: 2010287825
Amount This Creditor: \$6212.00
Creditor: 33 Site: 8B

The Agency has previously sent notice to you at the last address known to the Agency. That notice explained the amount and type of debt you owe, the rights available to you, and that the Agency intended to collect the debt by intercepting any Federal payments made to you, including tax refunds. If you believe your payment was reduced in error or if you have questions about this debt, you must contact the Agency at the address and telephone number shown above. The U. S. Department of the Treasury's Financial Management Service cannot resolve issues regarding debts with other agencies.

We will forward the money taken from your Federal payment to the Agency to be applied to your debt balance; however, the Agency may not receive the funds for several weeks after the payment date. If you intend to contact the Agency, please have this notice available.

U. S. Department of the Treasury
Financial Management Service
(800) 304-3107

TELECOMMUNICATIONS DEVICE FOR THE DEAF (TDD) (866) 297-0517

PAYMENT SUMMARY

PAYEE NAME: TAYLOR, CARNELL
PAYMENT BEFORE REDUCTION: \$5212.00
TOTAL AMOUNT OF THIS REDUCTION: \$6212.00
PAYING FEDERAL AGENCY: Internal Revenue Service
(See Insert on Tax Refund Offsets for Additional Information)

PAYMENT DATE: 01/28/11
PAYMENT TYPE: EFT
SPLIT REFUND CODE: 0

FOR OFFICIAL USE ONLY: 0000027481 A7093001512842396705106112069ALTR-FOITAYL027481

RL0709



FOR JOINT TAX REFUND OFFSETS ONLY:

Tax refunds may be offset per Section 6402(c) or (d) of the Internal Revenue Code.

If you filed a joint return and only one spouse is responsible for the debt, the spouse who isn't responsible for the debt, the "injured spouse," may be entitled to his or her share of the joint refund if he or she had income, withholdings, estimated tax payments or refundable credits. If both you and your spouse were offset for separate debts, one of you may be entitled to have more of the overpayment applied to his or her debt and/or refund.

If you lived in a community property state during the tax year, the injured spouse may be entitled to his or her share of the joint refund if he or she didn't have any income, withholdings, estimated tax payments or refundable credits. The community property states are: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington and Wisconsin.

The injured spouse must complete IRS Form 8379, "Injured Spouse Claim and Allocation," to get his or her share of the refund. Call the IRS at 1-800-829-3676 to request forms. If you have questions about Form 8379 or need help completing it, please call your local IRS office or 1-800-829-1040.

MAIL THE FORM TO THE SAME IRS OFFICE WHERE YOU MAILED YOUR ORIGINAL TAX RETURN. ALLOW IRS 8 WEEKS TO PROCESS THE FORM.



349064

15375

STATE OF SOUTH CAROLINA
CERTIFICATE OF TITLE
OF A VEHICLEVEHICLE ID NUMBER
SHNC920337AEBYEAR MAKE
92 STERBODY STYLE
MBHMODEL
SHNWEIGHT NEW/USED
NEWTITLE NUMBER
23931363 AODOMETER
*DATE ISSUED
07-08-1993FULL NAME OF OWNER(S)
TAYLOR RICKY L & CARNELL
RT 2 BX 1025
GRESHAM SC 29542VEHICLE BRAND(S)
*EXEMPTFIRST LIENHOLDER
LOGAN LAWS FIN CORP
PO BX 2266
JOHNSON CTY TN 37605
DATE OF LIEN 04-05-19931ST LIEN RELEASED 11-17-10
BY Karen Heller DATE
AUTHORIZED AGENTTHE SOUTH CAROLINA DEPARTMENT OF REVENUE AND TAXATION
HEREBY CERTIFIES THAT THE PERSON HEREIN IS REGISTERED BY
THIS DEPARTMENT AS THE LAWFUL OWNER OF THE VEHICLE
DESCRIBED SUBJECT TO THE LIENS, IF ANY, HEREIN SET FORTH.M. W. DUFFORD
DIRECTOR, DMVA. C. CLARKSON, JR.
CHAIRMAN

KEEP IN SAFE PLACE - ANY ALTERATION OR ERASURE VOIDS THIS TITLE

0621793

JIM DeMINT
SOUTH CAROLINA

CHAIRMAN
SENATE STEERING COMMITTEE

340 RUSSELL SENATE OFFICE BUILDING
WASHINGTON, DC 20510
(202) 224-6121
demint.senate.gov

United States Senate

February 8, 2011

COMMITTEES:
BANKING, HOUSING, AND
URBAN AFFAIRS

COMMERCE, SCIENCE AND
TRANSPORTATION

FOREIGN RELATIONS

JOINT ECONOMIC

Ms. Valarie M. Williams
Executive Director
South Carolina State Housing Finance and Development Authority
300-c Outlet Pointe Blvd.
Columbia, SC 29210-5652

RECEIVED

FEB 10

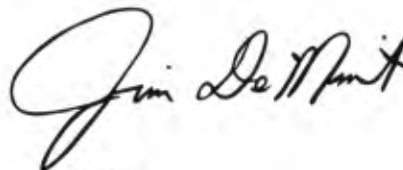
EXECUTIVE DIRECTOR

Dear Ms. Williams,

I am writing to refer a matter involving my constituent, Karen Skinner, and her need for housing assistance. Enclosed is a copy of her letter for your review.

I would greatly appreciate your responding directly to Ms. Skinner about this issue. I have informed Ms. Skinner that I would refer her to your agency in an effort to be helpful.

Thank you for your attention to this matter. Best regards.
Sincerely,



Jim DeMint
United States Senator

CHARLESTON
112 CUSTOM HOUSE
200 EAST BAY STREET
CHARLESTON, SC 29401
(843) 727-4525

GREENVILLE
105 NORTH SPRING STREET
SUITE 109
GREENVILLE, SC 29601
(864) 233-5366

COLUMBIA
1901 MAIN STREET
SUITE 1475
COLUMBIA, SC 29201
(803) 771-6112

Maureen

Karen Skinner
5565 Gwen Drive - Lot 37
Myrtle Beach, S.C. 29588
(843) 293-5666

January 11, 2011

Senator Jim DeMint
340 Russell Senate Office Bldg.
Washington, D.C. 20510

Dear Senator DeMint:

I am in desperate need of help! I am a 65 year old woman, living alone and severely handicapped. I live in a small and very old trailer that is inadequate for the life-style my many doctors feel is unsafe and dysfunctional for me.

I have searched the area for a more suitable, handicapped apartment and have found one that would be excellent for me. However, the rental for this apartment is much too high for my limited, low SSI monthly income of \$1,034.00. I have NOT had an increase in income for the past three years. However, everything around me HAS increased! I have no other income.

I have applied for Housing Authority rental assistance, but I have been told that I am on a three year 'waiting list'. I have tried every resource I could think of, but only the Housing Authority is my option. Can you help me in anyway?

Three years is too long to wait. I am severely dysfunctional in my trailer living space. Is there any help you can give me to advance on the Housing Authority list? I wish to thank you, in advance, for any help you can provide.

Karen Skinner
Karen Skinner

Shropshire, Bonita 6-9005

From: Ingram, Clayton 6-9520

Sent: Thursday, February 10, 2011 1:41 PM

To: Williams, Valarie 6-9005; Knight, Ed 6-8686; Rivers, Matt 6-8774; Dannels, Cynthia 6-9004

Subject: legisltiave contact request

While in the legislature yesterday I was able to make personal contact with many of the House members. Rep. Jerry Govan gave me the names and numbers of two constituents who had contacted him for more information on the SCHELP program.

I have contacted both of them and given them the information they needed.

I will let Rep. Govan know that this has been taken care of.

Thanks,

Clayton

Shropshire, Bonita 6-9005

From: Shropshire, Bonita 6-9005 on behalf of Williams, Valarie 6-9005
Sent: Thursday, January 27, 2011 4:55 PM
To: Shropshire, Bonita 6-9005
Subject: FW: Call - Jean Leatherman
Follow Up Flag: Follow up
Flag Status: Flagged

-----Original Message-----

From: Rivers, Matt 6-8774
Sent: Thursday, January 27, 2011 1:02 PM
To: Williams, Valarie 6-9005; Knight, Ed 6-8686
Cc: Bussey, Lisa 6-8777
Subject: RE: Call - Jean Leatherman

I talked with Ms. Leatherman and the customer (Mr. Locklear). Their situation does not fit SC HELP... they are self-employed and their business is way down, so they simply trying to buy some time to fix up their property before going the sale or short-sale route. In talking with Mr. Locklear, he really wants someone to help him deal with the first mortgage holder. After I hung up, I called Debbie Kidd and Family Services is going to contact him to see how they can help through the process.

Matt

From: Bussey, Lisa 6-8777
Sent: Thursday, January 27, 2011 12:12 PM
To: Rivers, Matt 6-8774
Subject: Call

Jeanne Leatherman (Sen. Leatherman's wife) called and I talked with her briefly about SC HELP. She wants to run a scenario by you about some folks in Florence that own a small business and are having problems with their mortgage. She asked if you would call her on her cell at 843-229-7420.

2011
MISC
CORRESPONDENCE

Handled per Carl

RECEIVED

NOV 13 2011

December 3, 2011

Valarie M. Williams, Executive Director
South Carolina State Housing Finance and Development Authority
300-C Outlet Pointe Blvd.
Columbia, South Carolina 29210

EXECUTIVE DIRECTOR

Dear Ms. Williams,

I have received, in mid-November, a notice from our current Housing Coordinator to schedule her visit to review our lease on December 14, 2011.

I have been dreading this appointment since last March. Since March of 2011, I have been hoping there would be some way, up to and including my death, that I could avoid another visit from the Housing Coordinator we have had for the past three years. I have wrestled with what action to take to protect myself and the others whose names appear on the lease for another such visit.

I have been on housing for a number of years. My rent and utilities have always been paid, and, upon relocating, I have always received my full deposit indicating that I took care of the property, maintained a good relationship with the landlords, and made every effort to clean the dwellings I've vacated. The police were never called to my door, nor was I any problem with neighbors or utility companies, postal employees, etc. I have also made every effort in the past to have my paperwork done and the rental unit prepared for inspection during my occupancy. In fact, Mr. Laws, my previous Housing Coordinator, at the time of each review he had with the properties actually congratulated me for the care I took of the property, and he expressed his gratitude for my efforts to have my paperwork ready. Since my health isn't too good, it wasn't always easy for me to get all of the paperwork, and the documentation from outside sources in the time limit, so I appreciated Mr. Laws' acknowledgement that my efforts had not been in vain.

Ms. Williams, there is some kind of communication problem between those of us who are living on the voucher we have and the coordinator assigned to do our review. For the past three years, I have been required to jump through more hoops than I can comfortably do. It is difficult to describe exactly what is wrong, because it is a combination of difficulty in hearing

the lady (who speaks very softly and rapidly) getting conflicting information from her (as we understand the information) and the exhausting effort I, as "head of household," have gone through for the past three years. Then it is implied that most of what I have done is of no consequence, (for example the impossibility of receiving acknowledgement of "out of pocket medical expenses,") and there is a demand for more paperwork to be accomplished, often by contacting some other agency or doctor which I have already contacted and produced a paper with the right information, but there is some minute change that is required of me, to go to them and ask the agency or doctor to spend more of their time producing the "right" piece of paper.

My health problems have increased (as have the number of doctors I see) since my heart surgery in May of 2008. It is not impossible, but it is more difficult, for me to shepherd the outsiders (as well as those who live with me) to provide me with the proper documentation as some are procrastinators, and others, the medical professionals, are occupied with their patients and their practice and they, at time, appear to feel put upon when asked to sign a document for a governmental agency that isn't paying them to do so.

Because, at the time of last year's review (which, incidentally was actually completed on March 31, 2011, with documentation still needing signing because I did not have a Primary Care Physician, and my cardiologist (who had said he would sign the document) made the decision that his knowledge of my health condition did not seem to indicate the need for a "live in aide." In March of 2011, when the effort was being made to ask him to sign the document, there was not enough time given me to find another doctor, when my cardiologist refused to sign. I had asked the cardiologist's nurse to please call me and let me know if he failed to sign it, so I could go back to my former Primary Care physician (lacking an appointment with another specialist at the time), but the nurse failed to tell me he had refused to sign and I didn't know the document was unsigned until the last day, when it was too late to go to another doctor.

The Housing Coordinator had told me that she felt certain that Mr. Phillips would approve an extension to give me time to get another doctor to sign the document--and I certainly would have had a doctor who knew me and the status of my health and my son's health to sign such a document--but then she called me the last afternoon and told me that she was mistaken, and that Mr. Phillips had said, "I'm not going to give her (meaning me) **time to**

go shopping for another doctor."

I felt that attitude toward, and description of, my need for more time to get a doctor to fill out the form to be dismissive of my record with the Housing Authority, and insulting to my character, as though I were some kind of "con-woman" or someone "playing the system."

When I visited the cardiologist on the date scheduled for my semi-annual follow up, I asked him why he had refused to sign the document. He told me that, as my cardiologist, from his records, he could see no valid reason I would need a "live in aide" because that implied (to him) that I was bedridden. He added that he really did not know what a "live in aide" was. Had his nurse informed me of his reason for not signing, I could have perhaps enlightened him. We do have TWO disabled people in this household, as my son is a 53 year old Navy Veteran, who has been undergoing treatment at the Dorn Medical Center, the VA, since 2005. (see document 8 for a description of his physical limitations, and he is diagnosed by his VA Hospital as mentally ill, as well.) My cardiologist had seen no information on my son's condition, and did not understand that the "live in aide" is needed not only to aide me, but to aide with my son.

With just hours remaining for me to get Mr. Stevens included as a family member, or (from what I understood from the Housing Coordinator) we would be immediately removed from housing, unless I put Mr. Stevens, precipitously, out in the street, and/or, if Mr. Stevens were to leave, then my son and I either would be permitted to remain in this house, or forced to move (which we had not the means to do) into a smaller two bedroom house in order to remain within the housing guidelines. This is after I had been told that my son and I could have a three bedroom house even if we did not have a "live in aide." It was a day of sheer terror and drove my blood pressure up to 196/92. It took me, and my son, and Mr. Stevens, weeks to recover from the stress of the situation.

Because Mr. Stevens had to be added as a family member, rather than a live in aide, his income had to be considered as part of the household, and that increased the rent for my son and I considerably. Our portion of the rent increased by \$88.00 per month each. Twelve months, at \$88.00 a month, comes out to \$1056.00 for the year more money out of my son's and my income. In both our cases that is in excess of 10% of our annual income. In our income range, Ms. Williams, that is a big cut in finances.

It was never intended (nor has it happened) that Mr. Stevens be required to assist my son, or myself, financially, as his presence and help have been of such a source of gratitude from my son and myself, that he certainly could not be expected to cover any living expenses for we two people for whom he has volunteered as a live in aide. So the full loss of that 'more than 10%' has come out of my son's and my income.

When I felt there was some need for someone to assist my son and I, I wanted someone who would not harm us, who would not steal from us, who would not be involved in drugs or alcohol, who would not become a financial burden on us, who would be responsible and accountable, and who would, above all, not bring strangers into our home who might do any of those things.

I knew Mr. Stevens as a neighbor in an apartment complex where we both lived. Low rent with some bad people in it, and getting worse. I have no family here. I don't go out socially so I have no friends. I hesitate to have a stranger in my house because I have seen what happens when the wrong kind of stranger is invited into the house of elderly or disabled people.

I am not ungrateful for the help of the Housing Authority, but the current relationship between the current coordinator and her supervisor and my family is not a comfortably one, and no longer a trusting one. Therefore, I most respectfully request of you, please, in the name of mercy, could we be assigned to another coordinator and another administrator for such future reviews we may be required to participate. I am 76 years old, and a recent medical problem as resulted in my being referred to an oncologist/hematologist for testing. This is stressful for me to deal with, and the appointment is set for December 21, 2011, one week after the scheduled review. I am currently in physical therapy to try to strengthen my legs so I can keep walking. My son is in a depressive state at this time, and the prospect of a review such as that of last year is not helping his state of mind. Please, if you can help us to return to a more comfortable relationship with the Housing Authority, we would be most appreciative.

I am including eight documents, one of which was sent to us from my son's psychiatrist. However, he did not write the information on the form, but said "see letter." I have returned the original document to him, hoping he will process it on the proper form and return it to us prior 12/14/11. If not, we

will probably have to make a special appointment with him, go out to the VA and try to get him to jump through another hoop in order to assist us with our situation.

Attachment 1

This is a letter from my son's VA psychiatrist (at the time we moved in here in 2009) indicating her approval of a "live in aide."

I do not find a copy from my Primary Care physician at that time, so it must have been sent directly to the Housing Authority.

Attachment 2

This is a filled in and signed from the PA who has been acting as my Primary Care Physician for the past six months. I have tried to find a Primary Care Physician unsuccessfully, until I went to Doctor's Care on Augusta Hwy. and found this young man pleasant to deal with. I will point out to you my concern that this young man's indicates he is a Physician's Assistant, but he is the medical professional I have been seeing and who is treating and coordinating the actions of the several specialists involved in my healthcare. He has included a Physician's ID number, and I hope that will be sufficient.

Attachment 3

This is a filled in Housing Authority form filled out and signed by my psychiatrist, Dr. Kevin Krebs, which I had him sign when I had my semi-annual follow up on 9/21/11. Since his writing is difficult to read, I will tell you that his written explanation as to why a "daily in-home worker" would not be an equal alternative, is that it would "not provide same services." I asked him what he had written because I could not understand it.

Attachment 4

This is the cover letter from the transcriptionist who transcribed the letter from my son's current VA psychiatrist, Dr. Charles Flake, which was written on a form other than the Housing Authority form, which will be the next

document furnished.

Attachment 5

This is the SC Housing Authority form which I left with my son's VA Psychiatrist, Dr. Flake, when my son kept his last regular appointment on 10/11/11. As you can see, Dr. Flake did NOT fill out the form, circle the words, or sign this piece of paper. He (or the transcriptionist) wrote "see letter" in the blank area of the form. I guess they thought that would meet the requirements.

Attachment 6

This is the document dictated by Dr. Flake and transcribed by his transcriptionist indicating his opinion as to the need for a "live-in aide." He adds his support for the request for a "live in aide," and he provides all the information, as to his position, location, qualifications, but he did not supply a written signature. I'm certain this is going to be unfortunate, unless I get results from the next document's request.

Attachment 7

This three page document is a copy of an explanatory letter I sent to Dr. Flake, returning his original documents and telling him that the Housing Authority form must have the dates, the items circled, and his written signature. This means I am having to ask a VA psychiatrist to take the time away from treating returning veterans in order to supply the information in the exactly, precise manner required by the Housing Authority. I hope he will do so.

Attachment 8

This is a little addendum, written by my son, indicating the number of prescription drugs he is required to take during a 24 hour day, These drugs cause him to sleep at odd hours and keep him from being much physical or psychological help to me. There's also a bit of absentmindedness attributed to the medication. In addition, he has physical disabilities which prevent him from being of much assistance to me in the way of helping with the yard work, driving, running errands, remembering his appointments, or performing tasks assigned to him. Mr. Stevens handles all of the yard work,

which is considerable.

Ms. Williams, I have written this lengthy document in an effort to show you what I have to, hopefully, return Mr. Stevens to the live in aide position and take this financial burden from my son and myself. I am concerned that these letters from these medical people may be dismissed because of the disrespectful and, to me, inconsiderate treatment we received last year. If this documentation is not good enough, because it isn't written in the proper space on the proper form in the proper way, I will make every effort to visit every doctor, yet again, causing more medical expense to the taxpayers, in order to get the information properly presentable to whoever it is that is to be our Housing Coordinator. We may need additional time, IF more doctor appointments are required because the Housing Authority's needs are not as important to medical professionals as they are to Housing voucher recipients.

Lastly, I want you to know I have truly stressed over this for many months, and I did consult with legal aide. And I have a letter from legal aid, which I received after my appointment, reminding me of what I was supposed to do about this problem. Their advice was to contact the head of the SC State Housing Authority rather than try to deal with the people who seemed to be complicating things to the point where I have plain become too stressed to even speak to them.

I thank you for your time, if you have made it this far, and I hope you will help me by changing me to another coordinator if possible, and assigning someone to us that will be more communicative and less inconsistent in information given.

Sincerely,



Eileen Brantner

Head of Household

148 Alexandria St.

W. Columbia, SC 29169

803-397-9952, or 803-348-2979, or 803-317-2687

RECEIVED

DEC 20

December 19, 2011

EXECUTIVE DIRECTOR

Ms. Valarie M. Williams, Executive Director
South Carolina State Housing Finance and Development Authority
300-C Outlet Pointe Blvd.
Columbia, SC 29210

RE: SC Help Program

Dear Ms. Williams,

I would like to file a complaint about the service that I got through the SC Legal Services and my housing counselor, Tene Staley. On June 30, 2011, I filed an application online for assistance as I had just become unemployed and knew it would be nearly impossible to make my mortgage payment. I received a call a few days later from Ms. Staley stating that she would be my counselor. At that time, I verbally told Ms. Staley that I was in an active Chapt. 13 bankruptcy and also provided the necessary documentation when I returned my tax returns etc. I included my monthly payment to the Chapt. 13 Trustee on my financial worksheet and provided multiple bank statements showing the payment withdrawn by ACH each month. It was not until the end of August that Ms. Staley informed me that she needed more information, which I promptly provided. I followed up on Sept. 2, 2011 with an e-mail, where I, once again, mentioned my active Chapt. 13 bankruptcy. I assumed that since Ms. Staley identified herself as a legal secretary and was working out of a law office, she would understand what a chapt 13 bankruptcy entailed. If I had been denied assistance during this time frame because of the bankruptcy it would have been completely understandable.

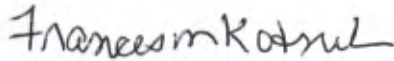
However, on Sept. 28, 2011, I received an e-mail from Ms. Staley stating that I was approved for the monthly assistance program and that my mortgage company would have to approve the program. I contacted Ms. Staley several times over the course of the next two months and each time was told that she had no new information from underwriting. On Dec. 15, 2011, I received a letter from SC Help stating that I was ineligible because of my active bankruptcy. Both by e-mail and on the phone, Ms. Staley blames the denial on the mortgage company, but then goes on to say that if I can give her a "discharge" she will re-submit. She seemed surprised that the mortgage company said I was an active bankruptcy and had an accusatory tone that somehow I was trying to be deceptive. I could tell by her comments that she was lying to me and trying to cover her back because she knew it was her mistake. I do not know how I could have been clearer. I provided a lengthy hardship letter where I explained that the bankruptcy was mainly due to health bills associated with my daughter's seven year battle with cancer. I am also sure that a credit

bureau was pulled which certainly showed the bankruptcy. She, nor underwriting, obviously understand that a chapt 13 bankruptcy is not immediately discharged.

To take almost six months to come back and tell me I did not qualify for your program, after saying I was approved, is a disgrace! I am now left in a serious situation that I may have been able to deal with my mortgage company directly several months ago. Now I am left with no other option but to wait until they file a motion with the trustee to be released from the bankruptcy, then pay my attorney several hundred dollars to go to court.

I am not sure what it takes for someone to become a "housing counselor," but clearly there is little training. This is just another case of Federal taxpayers' money lining the pockets of greedy organizations then not really helping anyone.

Sincerely,

A handwritten signature in cursive script that reads "Frances M Kotnik".

Frances M Kotnik
454 Planters Trace Dr.
Charleston, SC 29412
(843) 696-7286

RE: Loan # 0071761241

From: **Tene Staley** (tenestaley@sclegal.org)
Sent: Fri 9/09/11 2:35 PM
To: Frances Kotnik (fkotnik66@hotmail.com)

Good afternoon Ms. Kotnik,

I apologize for the tardiness of this e-mail. Your information has been submitted and I am awaiting a response from underwriters on whether you have been approved for the program(s). If they should need any additional documentation, I will contact you as soon as possible.

From: Frances Kotnik [fkotnik66@hotmail.com]
Sent: Friday, September 02, 2011 8:19 AM
To: Tene Staley
Subject: Loan # 0071761241

Dear Ms. Staley,

Two weeks ago I dropped off the payment history for my mortgage # 0071761241 which you requested as it was the last item needed for my package to be sent to underwriting. Can you please confirm that you got this information and that my package has been sent to underwriting? I am really getting desperate at this point as my job search is not looking very promising and since I am in chapt 13 bankruptcy, the mortgage company can begin foreclosures quicker than normal. If there is no way that I qualify I assume that underwriting will send me a letter? Thank you in advance for your response and assistance.

Sincerely,

Frances Kotnik
454 Planters Trace Dr
Charleston, SC 29412
(843) 795-0716

SC Help Program

From: **Tene Staley** (tenestaley@sclegal.org)
Sent: Wed 9/28/11 5:29 PM
To: fkotnik66@hotmail.com (fkotnik66@hotmail.com)

Hello Ms. Kotnik

I have been notified by the underwriters that you have been approved for the monthly payment assistance program, pending servicer approval.
The proposal has been sent to your lender for approval and upon their approval, you will receive a letter from the South Carolina Housing Corporation. Thank you, and if you have any questions, please do not hesitate to contact me via e-mail or at 843-266-2171.

Sincerely

Tene' Staley
Housing Counselor

RE: Update?

From: **Tene Staley** (tenestaley@sclegal.org)
Sent: Thu 12/15/11 3:06 PM
To: Frances Kotnik (fkotnik66@hotmail.com)

Good afternoon Ms. Kotnik,

I have just been notified that your application was declined by your lender because they are stating that you are in active bankruptcy. If there is documentation showing that your bankruptcy has been discharged, you may forward it to this office and I will forward it to the underwriters for the servicer to review. When you initially sent in your paperwork, there was a document submitted, but it was not the Order of Discharge.

From: Frances Kotnik [mailto:fkotnik66@hotmail.com]
Sent: Wednesday, December 14, 2011 10:15 AM
To: Tene Staley
Subject: Update?

Good morning Ms. Staley,

I am getting really concerned at this point. I assume the underwriters have not received an approval from Ocwen for my loan. My mortgage will be 4 months past due this month. Does my approval get revoked if it takes too long? I still cannot find a job and would have no way to pay 4 months past due payments on my mortgage. Does underwriting follow-up with Ocwen after the initial approval is sent? Any info you have would be greatly appreciated. Thanks!

Frances Kotnik
843-696-7286

Detail for Valarie Williams: 803-413-2095

Voice, continued

Date	Time	Number	Rate	Usage Type	Origination	Destination	Min.	Airtime Charges	Long Dist/ Other Chgs	Total
11/11	12:30P	803-319-4683	Peak	PlanAllow	Columbia SC	Incoming CL	5	---	---	---
11/11	12:35P	864-844-1372	Peak	PlanAllow	Columbia SC	Anderson SC	2	---	---	---
11/11	12:37P	803-534-6776	Peak	PlanAllow	Columbia SC	Orangeburg SC	4	---	---	---
11/11	4:49P	803-407-2926	Peak	PlanAllow	Irmo SC	Incoming CL	2	---	---	---
11/12	11:27A	803-665-0429	Off-Peak	M2MAIallow	Columbia SC	Incoming CL	2	---	---	---
11/12	11:52A	803-537-1716	Off-Peak	PromoAllow	Columbia SC	Incoming CL	1	---	---	---
11/12	12:02P	803-673-7338	Off-Peak	PromoAllow	Columbia SC	Columbia SC	1	---	---	---
11/12	2:33P	803-673-7338	Off-Peak	PromoAllow	Irmo SC	Incoming CL	2	---	---	---
11/12	5:00P	803-665-0429	Off-Peak	M2MAIallow	Irmo SC	Incoming CL	2	---	---	---
11/14	1:00P	000-000-0086	Peak	PlanAllow,CalIVM	Lexington SC	Voice Mail CL	2	---	---	---
11/14	1:50P	864-844-1372	Peak	PlanAllow	Columbia SC	Anderson SC	1	---	---	---
11/14	2:13P	864-940-6512	Peak	M2MAIallow	Columbia SC	Incoming CL	15	---	---	---
11/14	2:29P	864-940-6512	Peak	M2MAIallow	Columbia SC	Incoming CL	4	---	---	---
11/15	6:57P	803-465-2168	Peak	M2MAIallow	Irmo SC	Incoming CL	1	---	---	---
11/16	11:39A	803-896-9005	Peak	PlanAllow	Columbia SC	Columbia SC	1	---	---	---
11/16	11:40A	803-896-9005	Peak	PlanAllow	Columbia SC	Incoming CL	7	---	---	---
11/16	5:00P	803-507-5901	Peak	M2MAIallow	Columbia SC	Aiken SC	2	---	---	---
11/16	6:20P	803-586-1724	Peak	PlanAllow	Irmo SC	Incoming CL	1	---	---	---
11/16	6:35P	803-447-3076	Peak	PlanAllow	Blythewood SC	Columbia SC	5	---	---	---
11/17	10:24A	803-896-9005	Peak	PlanAllow	Columbia SC	Columbia SC	2	---	---	---
11/17	2:15P	803-732-0230	Peak	PlanAllow	Lexington SC	Columbia SC	2	---	---	---
11/18	11:50A	803-572-2459	Peak	M2MAIallow	Columbia SC	Incoming CL	3	---	---	---
11/18	11:52A	803-572-2459	Peak	M2MAIallow	Columbia SC	Incoming CL	1	---	---	---
11/18	10:23P	803-665-0429	Off-Peak	M2MAIallow	Blythewood SC	Incoming CL	3	---	---	---
11/19	2:37P	803-758-2908	Off-Peak	PromoAllow	Irmo SC	Incoming CL	4	---	---	---
11/19	4:17P	803-407-6362	Off-Peak	PromoAllow	Irmo SC	Columbia SC	1	---	---	---
11/19	4:17P	803-622-6250	Off-Peak	M2MAIallow	Irmo SC	Columbia SC	1	---	---	---
11/19	4:22P	803-622-6250	Off-Peak	M2MAIallow	Irmo SC	Incoming CL	2	---	---	---
11/19	4:51P	803-407-2926	Off-Peak	PromoAllow	Columbia SC	Incoming CL	3	---	---	---
11/19	5:03P	803-665-0429	Off-Peak	M2MAIallow	Columbia SC	Incoming CL	2	---	---	---
11/19	5:04P	803-407-2926	Off-Peak	PromoAllow	Columbia SC	Columbia SC	1	---	---	---
11/19	5:05P	803-407-2926	Off-Peak	PromoAllow	Columbia SC	Columbia SC	1	---	---	---
11/21	1:15P	803-665-0429	Peak	M2MAIallow	Columbia SC	Columbia SC	6	---	---	---
11/21	1:26P	803-749-1460	Peak	PlanAllow	Columbia SC	Columbia SC	18	---	---	---
11/21	3:44P	803-896-9005	Peak	PlanAllow	Columbia SC	Columbia SC	9	---	---	---
11/21	3:52P	803-749-1460	Peak	PlanAllow	Irmo SC	Columbia SC	4	---	---	---
11/21	3:58P	803-749-1460	Peak	PlanAllow	Irmo SC	Columbia SC	10	---	---	---
11/21	4:48P	803-896-9011	Peak	PlanAllow	Irmo SC	Incoming CL	4	---	---	---
11/22	11:55A	803-476-3300	Peak	PlanAllow	Columbia SC	Incoming CL	5	---	---	---
11/22	4:22P	803-445-3812	Peak	PlanAllow	Columbia SC	Incoming CL	1	---	---	---
11/22	5:24P	000-000-0086	Peak	PlanAllow,CalIVM	Irmo SC	Voice Mail CL	2	---	---	---
11/22	5:25P	803-269-2102	Peak	PlanAllow,CalIWait	Irmo SC	Incoming CL	1	---	---	---
11/22	5:26P	000-000-0086	Peak	PlanAllow,CalIVM	Irmo SC	Voice Mail CL	1	---	---	---
11/22	5:27P	000-000-0086	Peak	PlanAllow,CalIVM	Irmo SC	Voice Mail CL	1	---	---	---
11/22	7:16P	803-407-2926	Peak	PlanAllow	Irmo SC	Incoming CL	1	---	---	---

Detail for Valarie Williams: 803-413-2095

Voice, continued

Date	Time	Number	Rate	Usage Type	Origination	Destination	Min.	Airtime Charges	Long Dist/ Other Chgs	Total
11/30	4:50P	803-896-9005	Peak	PlanAllow	Columbia SC	Columbia SC	5	---	---	---
11/30	5:05P	803-422-9049	Peak	PlanAllow	Columbia SC	Columbia SC	3	---	---	---
12/01	9:13A	803-546-1782	Peak	PlanAllow	Irmo SC	Incoming CL	2	---	---	---
12/01	11:08A	803-296-7914	Peak	PlanAllow	Irmo SC	Columbia SC	2	---	---	---
12/01	12:11P	803-896-9005	Peak	PlanAllow	Lexington SC	Columbia SC	1	---	---	---
12/01	12:14P	803-622-6250	Peak	M2MAIlow	Irmo SC	Columbia SC	1	---	---	---
12/01	12:18P	803-316-1927	Peak	PlanAllow	Columbia SC	No Sumter SC	14	---	---	---
12/01	12:31P	803-422-9049	Peak	PlanAllow	Columbia SC	Columbia SC	1	---	---	---
12/01	12:34P	803-422-9049	Peak	PlanAllow	Columbia SC	Incoming CL	1	---	---	---
12/01	12:47P	803-622-6250	Peak	M2MAIlow	Columbia SC	Incoming CL	6	---	---	---
12/01	1:54P	803-896-9005	Peak	PlanAllow	Columbia SC	Columbia SC	2	---	---	---
12/01	3:08P	803-777-9454	Peak	PlanAllow	Irmo SC	Columbia SC	1	---	---	---
12/01	3:13P	803-622-4862	Peak	M2MAIlow	Lexington SC	Incoming CL	14	---	---	---
12/01	3:28P	803-873-1980	Peak	M2MAIlow	Irmo SC	Columbia SC	1	---	---	---
12/01	3:28P	803-494-3400	Peak	PlanAllow	Lexington SC	Stateburg SC	4	---	---	---
12/01	3:38P	803-896-8771	Peak	PlanAllow	Irmo SC	Columbia SC	15	---	---	---
12/01	3:53P	843-654-7853	Peak	PlanAllow	Irmo SC	Mtpleasant SC	2	---	---	---
12/01	5:26P	803-665-0429	Peak	M2MAIlow	Irmo SC	Incoming CL	3	---	---	---
12/01	5:53P	803-407-2926	Peak	PlanAllow	Irmo SC	Columbia SC	1	---	---	---
12/01	9:09P	803-873-1980	Off-Peak	M2MAIlow	Lexington SC	Columbia SC	10	---	---	---

Summary for Matt Rivers: 803-600-4545

Your Plan

Nationwide Email & Data 400
 \$67.06 monthly access charge
 400 monthly allowance minutes
 \$.25 per minute after allowance

Friends & Family

Email & Data EVDO Unlimited
 Unlimited monthly megabyte

Beginning on 09/19/11:
25% Access Discount

TXT Messaging Unlimited
 Unlimited monthly Text Message

M2M National Unlimited
 Unlimited monthly Mobile to Mobile

UNL Night & Weekend Min
 Unlimited monthly OFFPEAK

Have more questions about your charges?
 Get details for all your Usage Charges at
vzw.com/mybusinessaccount.

Charges

Monthly Access Charges

Nationwide Email & Data 400 12/02 - 01/01	67.06
25% Access Discount 12/02 - 01/01	-16.77
	\$50.29

Usage Charges

Voice	Allowance	Used	Billable	Cost
SharePlan <i>minutes</i>	400 (shared)	147	--	--
Mobile to Mobile <i>minutes</i>	unlimited	78	--	--
Night/Weekend <i>minutes</i>	unlimited	8	--	--
Total Voice				\$.00

Messaging

Text <i>messages</i>	unlimited	16	--	--
Total Messaging				\$.00

Data

Unbilled Usage from Previous Months

Megabyte Usage <i>megabytes</i>		1	--	--
---------------------------------	--	---	----	----

Current Data Usage

Megabyte Usage <i>megabytes</i>	unlimited	8	--	--
Total Data				\$.00

Total Usage Charges **\$.00**

Verizon Wireless' Surcharges

Fed Universal Service Charge	.90
Regulatory Charge	.16
	\$1.06

Taxes, Governmental Surcharges and Fees

SC State Sales Tax	1.95
Lexington Cnty Sales Tax	.33
	\$2.28

Total Current Charges for 803-600-4545 **\$53.63**

Detail for Matt Rivers: 803-600-4545

Voice, continued

Date	Time	Number	Rate	Usage Type	Origination	Destination	Min.	Airtime Charges	Long Dist/ Other Chgs	Total
11/14	10:56A	803-896-9070	Peak	PlanAllow	West Colum SC	Columbia SC	4	---	---	---
11/14	1:54P	803-896-9384	Peak	PlanAllow	Dfw Airpor TX	Columbia SC	1	---	---	---
11/14	3:42P	803-896-9384	Peak	PlanAllow	Dallas TX	Columbia SC	1	---	---	---
11/14	3:43P	803-315-8560	Peak	M2MAIlow	Dallas TX	Columbia SC	1	---	---	---
11/14	3:46P	803-917-8510	Peak	M2MAIlow	Dallas TX	Columbia SC	1	---	---	---
11/14	4:13P	803-315-8560	Peak	M2MAIlow	Dallas TX	Columbia SC	1	---	---	---
11/14	4:25P	803-315-8560	Peak	M2MAIlow	Dallas TX	Incoming CL	3	---	---	---
11/14	5:22P	803-832-8888	Peak	PlanAllow	Dallas TX	Columbia SC	1	---	---	---
11/14	5:57P	404-852-7094	Peak	M2MAIlow	Dallas TX	Atlanta GA	2	---	---	---
11/14	5:59P	502-517-1519	Peak	PlanAllow	Dallas TX	Lawrencebg KY	2	---	---	---
11/14	6:00P	502-418-2693	Peak	M2MAIlow	Dallas TX	Louisville KY	2	---	---	---
11/14	8:47P	803-315-8560	Peak	M2MAIlow	Dallas TX	Columbia SC	4	---	---	---
11/15	6:46A	803-896-9384	Peak	PlanAllow	Dallas TX	Columbia SC	2	---	---	---
11/15	8:05A	803-608-0384	Peak	M2MAIlow	Dallas TX	Incoming CL	1	---	---	---
11/15	11:56A	803-896-9284	Peak	PlanAllow	Dallas TX	Columbia SC	2	---	---	---
11/15	12:55P	803-896-9284	Peak	PlanAllow	Dallas TX	Columbia SC	1	---	---	---
11/15	12:56P	803-896-8664	Peak	PlanAllow	Dallas TX	Columbia SC	1	---	---	---
11/15	12:56P	803-896-9284	Peak	PlanAllow	Dallas TX	Columbia SC	1	---	---	---
11/15	1:52P	803-896-9284	Peak	PlanAllow	Dallas TX	Columbia SC	1	---	---	---
11/15	1:52P	803-896-8664	Peak	PlanAllow	Dallas TX	Columbia SC	1	---	---	---
11/15	1:55P	803-896-8777	Peak	PlanAllow	Dallas TX	Columbia SC	8	---	---	---
11/15	2:02P	803-896-9284	Peak	PlanAllow,CallWait	Dallas TX	Incoming CL	2	---	---	---
11/15	4:32P	803-315-8560	Peak	M2MAIlow	Dfw Airpor TX	Columbia SC	4	---	---	---
11/15	6:05P	803-315-8560	Peak	M2MAIlow	Grapevine TX	Incoming CL	2	---	---	---
11/15	7:46P	803-413-5849	Peak	M2MAIlow	Grapevine TX	Incoming CL	1	---	---	---
11/15	7:47P	803-315-8560	Peak	M2MAIlow	Grapevine TX	Columbia SC	1	---	---	---
11/15	11:31P	803-315-8560	Off-Peak	N&W	West Colum SC	Columbia SC	1	---	---	---
11/15	11:34P	803-315-8560	Off-Peak	N&W	West Colum SC	Columbia SC	1	---	---	---
11/15	11:40P	803-315-8560	Off-Peak	N&W	West Colum SC	Columbia SC	1	---	---	---
11/21	12:57P	000-000-0086	Peak	PlanAllow,CallVM	Marion SC	Voice Mail CL	2	---	---	---
11/21	2:12P	864-313-3193	Peak	M2MAIlow	Myrtle Bea SC	Greenville SC	1	---	---	---
11/21	3:01P	000-000-0086	Peak	PlanAllow,CallVM	Myrtle Bea SC	Voice Mail CL	1	---	---	---
11/21	4:38P	803-896-9070	Peak	PlanAllow	Myrtle Bea SC	Columbia SC	1	---	---	---
11/21	4:39P	000-000-0086	Peak	PlanAllow,CallVM	Myrtle Bea SC	Voice Mail CL	2	---	---	---
11/21	4:44P	803-896-9070	Peak	PlanAllow	Myrtle Bea SC	Columbia SC	6	---	---	---
11/21	4:50P	803-896-9083	Peak	PlanAllow	Myrtle Bea SC	Columbia SC	2	---	---	---
11/21	4:52P	803-896-9384	Peak	PlanAllow	Myrtle Bea SC	Columbia SC	1	---	---	---
11/21	4:52P	803-315-8560	Peak	M2MAIlow	Myrtle Bea SC	Columbia SC	2	---	---	---
11/21	7:35P	803-315-8560	Peak	M2MAIlow	Columbia SC	Columbia SC	1	---	---	---
11/23	5:09P	803-315-8560	Peak	M2MAIlow	Columbia SC	Incoming CL	1	---	---	---
11/28	5:03P	803-315-8560	Peak	M2MAIlow	Swansea SC	Incoming CL	1	---	---	---
11/29	8:20A	803-201-0062	Peak	PlanAllow	Columbia SC	Incoming CL	1	---	---	---
11/30	5:22P	803-360-8144	Peak	PlanAllow	Columbia SC	Incoming CL	1	---	---	---
11/30	5:51P	803-260-3872	Peak	M2MAIlow	Lexington SC	Columbia SC	5	---	---	---
11/30	5:55P	803-260-3872	Peak	M2MAIlow	Columbia SC	Columbia SC	2	---	---	---

Summary for ED Knight: 803-530-3115

Your Plan

AC Business SharePlan 450

\$44.99 monthly access charge
450 monthly allowance minutes
\$.25 per minute after allowance

M2M National Unlimited

Unlimited Mobile to Mobile

CORP Email & Data Unlim

\$44.99 monthly access charge
Unlimited monthly kilobyte

Unlimited Night & Weekend Mins

Beginning on 11/30/09:

20% - Feature Discount

Beginning on 06/15/07:

19% Access Discount

250 Message Allowance

\$5.00 monthly access charge
250 monthly message allowance
\$.10 per message sent after allowance
\$.02 per message Rcv'd after allowance

Have more questions about your charges?
Get details for all your Usage Charges at
vzw.com/mybusinessaccount.

Charges

Monthly Access Charges

AC Business SharePlan 450 12/02 - 01/01	44.99
19% Access Discount 12/02 - 01/01	-8.55
CORP Email & Data Unlim 12/02 - 01/01	44.99
20% - Feature Discount 12/02 - 01/01	-9.00
250 Message Allowance 12/02 - 01/01	5.00
	\$77.43

Usage Charges

Voice	Allowance	Used	Billable	Cost
SharePlan <i>minutes</i>	450 (shared)	244	---	---
Promotional <i>minutes</i>		85	---	---
Mobile to Mobile <i>minutes</i>	unlimited	385	---	---
411 Search <i>calls</i>	---	1	1	1.25
Total Voice				\$1.25

Messaging

Unbilled Usage from Previous Months

Text, Picture & Video <i>messages</i>		1	---	---
---------------------------------------	--	---	-----	-----

Current Messaging Usage

Text, Picture & Video <i>messages</i>	250	250	---	---
Text, Picture & Video - Sent <i>messages</i>	---	23	23	2.30
Text, Picture & Video - Rcv'd <i>messages</i>	---	23	23	.46
Total Messaging				\$2.76

Data

Unbilled Usage from Previous Months

Kilobyte Usage <i>kilobytes</i>		131	---	---
---------------------------------	--	-----	-----	-----

Current Data Usage

Kilobyte Usage <i>kilobytes</i>	unlimited	2808	---	---
Total Data				\$.00

Total Usage Charges **\$4.01**

Verizon Wireless' Surcharges

Fed Universal Service Charge	1.18
Regulatory Charge	.16
	\$1.34

Taxes, Governmental Surcharges and Fees

SC State Sales Tax	2.81
Lexington Cnty Sales Tax	.47
	\$3.28

Total Current Charges for 803-530-3115 **\$86.06**

Detail for ED Knight: 803-530-3115

Voice, continued

Date	Time	Number	Rate	Usage Type	Origination	Destination	Min.	Airtime Charges	Long Dist/ Other Chgs	Total
11/04	7:42P	803-261-5279	Peak	PlanAllow	Columbia SC	Columbia SC	2	—	—	—
11/04	7:50P	803-233-8294	Peak	PlanAllow	Columbia SC	Columbia SC	2	—	—	—
11/04	9:59P	803-960-4540	Off-Peak	M2MAIlow	Columbia SC	Columbia SC	1	—	—	—
11/05	2:47A	803-319-9625	Off-Peak	PromoAllow	Columbia SC	Columbia SC	1	—	—	—
11/05	10:15A	843-455-2632	Off-Peak	PromoAllow	Columbia SC	Myrtle Bch SC	1	—	—	—
11/05	10:35A	803-782-5005	Off-Peak	PromoAllow	Columbia SC	Columbia SC	1	—	—	—
11/05	10:35A	803-782-5005	Off-Peak	PromoAllow	Columbia SC	Columbia SC	2	—	—	—
11/05	11:06A	803-530-7115	Off-Peak	M2MAIlow	Columbia SC	Columbia SC	7	—	—	—
11/05	11:50A	843-455-2632	Off-Peak	PromoAllow	Columbia SC	Myrtle Bch SC	1	—	—	—
11/05	3:55P	000-000-0086	Off-Peak	PromoAllow,CalIVM	Columbia SC	Voice Mail CL	1	—	—	—
11/05	3:58P	803-261-5279	Off-Peak	PromoAllow	Columbia SC	Incoming CL	8	—	—	—
11/05	4:08P	803-530-7115	Off-Peak	M2MAIlow	Columbia SC	Columbia SC	1	—	—	—
11/05	4:17P	843-455-2632	Off-Peak	PromoAllow	Columbia SC	Myrtle Bch SC	1	—	—	—
11/05	4:21P	803-261-5279	Off-Peak	PromoAllow	Columbia SC	Columbia SC	1	—	—	—
11/05	4:34P	843-455-2632	Off-Peak	PromoAllow	Columbia SC	Incoming CL	7	—	—	—
11/05	4:44P	803-530-7115	Off-Peak	M2MAIlow	Columbia SC	Columbia SC	3	—	—	—
11/05	5:57P	803-238-0100	Off-Peak	M2MAIlow	Columbia SC	Columbia SC	2	—	—	—
11/06	10:18A	803-530-7115	Off-Peak	M2MAIlow	Columbia SC	Columbia SC	2	—	—	—
11/06	11:31A	803-530-7115	Off-Peak	M2MAIlow	Aiken SC	Columbia SC	1	—	—	—
11/06	7:04P	803-530-7115	Off-Peak	M2MAIlow	Columbia SC	Incoming CL	1	—	—	—
11/07	4:31P	803-782-5005	Peak	PlanAllow	Columbia SC	Columbia SC	1	—	—	—
11/07	5:09P	803-782-5005	Peak	PlanAllow	Columbia SC	Columbia SC	2	—	—	—
11/08	12:12P	803-309-8176	Peak	M2MAIlow	Columbia SC	Incoming CL	4	—	—	—
11/08	2:08P	843-455-6423	Peak	PlanAllow	Columbia SC	Myrtle Bch SC	2	—	—	—
11/08	2:24P	803-600-3888	Peak	PlanAllow	Columbia SC	Columbia SC	6	—	—	—
11/08	5:09P	803-530-7115	Peak	M2MAIlow	Columbia SC	Columbia SC	2	—	—	—
11/08	7:19P	803-530-7115	Peak	M2MAIlow	Columbia SC	Columbia SC	1	—	—	—
11/08	7:53P	000-000-0086	Peak	PlanAllow,CalIVM	Columbia SC	Voice Mail CL	2	—	—	—
11/08	7:54P	843-455-6423	Peak	PlanAllow	Columbia SC	Myrtle Bch SC	13	—	—	—
11/09	11:36A	803-422-7063	Peak	M2MAIlow	Columbia SC	Incoming CL	3	—	—	—
11/09	12:31P	803-422-7063	Peak	M2MAIlow	Columbia SC	Columbia SC	1	—	—	—
11/09	12:33P	803-603-3736	Peak	M2MAIlow	Columbia SC	Columbia SC	4	—	—	—
11/09	12:37P	803-422-7063	Peak	M2MAIlow	Columbia SC	Columbia SC	5	—	—	—
11/09	12:43P	803-738-9192	Peak	PlanAllow	Columbia SC	Columbia SC	1	—	—	—
11/09	12:44P	803-622-3573	Peak	PlanAllow	Columbia SC	Columbia SC	6	—	—	—
11/09	12:57P	803-600-3888	Peak	PlanAllow	Blythwood SC	Columbia SC	2	—	—	—
11/09	1:34P	803-960-4540	Peak	M2MAIlow	Blythwood SC	Columbia SC	1	—	—	—
11/09	1:35P	843-557-2821	Peak	PlanAllow	Columbia SC	Charleston SC	4	—	—	—
11/09	1:39P	843-557-2821	Peak	PlanAllow	Blythwood SC	Incoming CL	3	—	—	—
11/09	2:31P	803-413-3673	Peak	M2MAIlow	Columbia SC	Incoming CL	3	—	—	—
11/09	3:22P	803-603-3736	Peak	M2MAIlow	Lexington SC	Columbia SC	2	—	—	—
11/09	4:53P	803-238-0100	Peak	M2MAIlow	Lexington SC	Columbia SC	4	—	—	—
11/09	5:01P	803-331-4544	Peak	M2MAIlow	Columbia SC	Columbia SC	2	—	—	—
11/09	5:08P	803-622-3573	Peak	PlanAllow	Columbia SC	Columbia SC	1	—	—	—
11/09	5:23P	803-238-0100	Peak	M2MAIlow	Columbia SC	Columbia SC	1	—	—	—

Detail for ED Knight: 803-530-3115

Voice, continued

Date	Time	Number	Rate	Usage Type	Origination	Destination	Min.	Airtime Charges	Long Dist/ Other Chgs	Total
11/14	10:58A	803-513-3437	Peak	M2MAIlow	Columbia SC	Columbia SC	3	---	---	---
11/14	12:12P	803-622-3573	Peak	PlanAIlow	Columbia SC	Incoming CL	7	---	---	---
11/14	12:31P	803-513-8700	Peak	M2MAIlow	Columbia SC	Incoming CL	2	---	---	---
11/14	3:32P	843-455-2632	Peak	PlanAIlow	Columbia SC	Incoming CL	4	---	---	---
11/14	4:54P	803-767-6422	Peak	M2MAIlow	Columbia SC	Columbia SC	1	---	---	---
11/14	6:36P	803-767-6422	Peak	M2MAIlow	Columbia SC	Incoming CL	1	---	---	---
11/14	7:10P	803-603-3736	Peak	M2MAIlow	Columbia SC	Incoming CL	3	---	---	---
11/14	7:17P	803-767-6422	Peak	M2MAIlow	Columbia SC	Incoming CL	1	---	---	---
11/16	12:28P	000-000-0086	Peak	PlanAIlow,CallVM	Irmo SC	Voice Mail CL	1	---	---	---
11/16	3:02P	803-960-4540	Peak	M2MAIlow	Columbia SC	Columbia SC	2	---	---	---
11/16	4:01P	000-000-0086	Peak	PlanAIlow,CallVM	Columbia SC	Voice Mail CL	2	---	---	---
11/16	4:02P	803-331-4544	Peak	M2MAIlow	Columbia SC	Columbia SC	2	---	---	---
11/16	4:03P	803-331-4544	Peak	M2MAIlow,CallWait	Columbia SC	Incoming CL	2	---	---	---
11/16	4:05P	803-603-3736	Peak	M2MAIlow	Columbia SC	Columbia SC	2	---	---	---
11/16	4:45P	803-603-3736	Peak	M2MAIlow	Columbia SC	Columbia SC	1	---	---	---
11/16	4:46P	803-603-3736	Peak	M2MAIlow	Columbia SC	Incoming CL	1	---	---	---
11/16	4:48P	803-331-4544	Peak	M2MAIlow	Columbia SC	Columbia SC	2	---	---	---
11/16	4:51P	843-618-1417	Peak	PlanAIlow	Columbia SC	Incoming CL	15	---	---	---
11/16	5:05P	803-960-4540	Peak	M2MAIlow	Columbia SC	Columbia SC	1	---	---	---
11/16	5:15P	803-960-4540	Peak	M2MAIlow	Columbia SC	Columbia SC	2	---	---	---
11/16	5:17P	000-000-0086	Peak	PlanAIlow,CallVM	Columbia SC	Voice Mail CL	1	---	---	---
11/16	9:05P	803-253-3655	Off-Peak	PromoAIlow	Columbia SC	Columbia SC	6	---	---	---
11/16	11:47P	803-603-3736	Off-Peak	M2MAIlow	Columbia SC	Columbia SC	1	---	---	---
11/17	8:27A	000-000-0086	Peak	PlanAIlow,CallVM	Columbia SC	Voice Mail CL	1	---	---	---
11/17	8:48A	803-787-6158	Peak	PlanAIlow	Columbia SC	Incoming CL	2	---	---	---
11/17	9:25A	803-603-3736	Peak	M2MAIlow	Columbia SC	Columbia SC	2	---	---	---
11/17	12:41P	803-331-4544	Peak	M2MAIlow	Columbia SC	Columbia SC	3	---	---	---
11/17	4:58P	803-331-4544	Peak	M2MAIlow	Lexington SC	Columbia SC	1	---	---	---
11/17	5:19P	803-767-6422	Peak	M2MAIlow	Lexington SC	Columbia SC	1	---	---	---
11/17	5:19P	803-331-4544	Peak	M2MAIlow	Columbia SC	Columbia SC	2	---	---	---
11/17	5:32P	803-331-4544	Peak	M2MAIlow	Columbia SC	Columbia SC	2	---	---	---
11/17	5:34P	803-960-4540	Peak	M2MAIlow	Columbia SC	Columbia SC	2	---	---	---
11/17	6:51P	803-960-4540	Peak	M2MAIlow	Columbia SC	Columbia SC	1	---	---	---
11/18	12:17P	000-000-0086	Peak	PlanAIlow,CallVM	Columbia SC	Voice Mail CL	2	---	---	---
11/18	1:44P	803-600-0944	Peak	PlanAIlow	Columbia SC	Columbia SC	1	---	---	---
11/18	1:45P	803-252-9333	Peak	PlanAIlow	Columbia SC	Columbia SC	1	---	---	---
11/18	1:53P	803-513-8700	Peak	M2MAIlow	Columbia SC	Incoming CL	3	---	---	---
11/18	2:05P	803-896-9190	Peak	PlanAIlow	Columbia SC	Columbia SC	1	---	---	---
11/18	2:28P	803-238-0100	Peak	M2MAIlow	Columbia SC	Columbia SC	3	---	---	---
11/18	2:35P	000-000-0086	Peak	PlanAIlow,CallVM	Columbia SC	Voice Mail CL	1	---	---	---
11/18	2:39P	843-557-2821	Peak	PlanAIlow	Columbia SC	Charleston SC	3	---	---	---
11/18	4:59P	803-600-0944	Peak	PlanAIlow	Columbia SC	Incoming CL	3	---	---	---
11/18	5:03P	803-530-7115	Peak	M2MAIlow	Columbia SC	Columbia SC	1	---	---	---
11/18	5:04P	803-787-6158	Peak	PlanAIlow	Columbia SC	Columbia SC	1	---	---	---
11/18	6:18P	803-201-3384	Peak	M2MAIlow	Columbia SC	Incoming CL	2	---	---	---

Detail for ED Knight: 803-530-3115

Voice, continued

Date	Time	Number	Rate	Usage Type	Origination	Destination	Min.	Airtime Charges	Long Dist/ Other Chgs	Total
11/25	2:15P	803-603-3736	Peak	M2MAIlow	Columbia SC	Columbia SC	2	---	---	---
11/25	2:36P	803-600-0944	Peak	PlanAIlow	Columbia SC	Columbia SC	1	---	---	---
11/25	2:53P	803-201-3384	Peak	M2MAIlow	Columbia SC	Incoming CL	2	---	---	---
11/25	3:00P	803-603-3736	Peak	M2MAIlow	Columbia SC	Columbia SC	1	---	---	---
11/25	4:09P	803-738-9192	Peak	PlanAIlow	Columbia SC	Columbia SC	5	---	---	---
11/25	4:15P	803-603-3736	Peak	M2MAIlow	Columbia SC	Columbia SC	1	---	---	---
11/25	4:19P	803-603-3736	Peak	M2MAIlow	Columbia SC	Incoming CL	3	---	---	---
11/25	4:32P	803-238-0100	Peak	M2MAIlow	Columbia SC	Columbia SC	2	---	---	---
11/25	4:38P	803-238-0100	Peak	M2MAIlow	Columbia SC	Incoming CL	2	---	---	---
11/25	4:52P	803-738-9192	Peak	PlanAIlow	Columbia SC	Incoming CL	2	---	---	---
11/25	5:13P	803-201-3384	Peak	M2MAIlow	Columbia SC	Columbia SC	1	---	---	---
11/25	5:18P	803-603-3736	Peak	M2MAIlow	Columbia SC	Columbia SC	1	---	---	---
11/25	5:32P	803-309-7376	Peak	M2MAIlow	Columbia SC	Incoming CL	2	---	---	---
11/25	10:00P	803-603-3736	Off-Peak	M2MAIlow	Columbia SC	Columbia SC	1	---	---	---
11/25	10:44P	803-513-8700	Off-Peak	M2MAIlow	Columbia SC	Columbia SC	2	---	---	---
11/25	11:55P	803-309-7376	Off-Peak	M2MAIlow	Columbia SC	Columbia SC	1	---	---	---
11/26	12:26A	000-000-0086	Off-Peak	PromoAIlow,CalIVM	Columbia SC	Voice Mail CL	1	---	---	---
11/26	10:12A	803-603-3736	Off-Peak	M2MAIlow	Columbia SC	Columbia SC	5	---	---	---
11/26	10:18A	803-513-8700	Off-Peak	M2MAIlow	Columbia SC	Columbia SC	4	---	---	---
11/26	10:39A	803-238-0100	Off-Peak	M2MAIlow	Columbia SC	Columbia SC	2	---	---	---
11/26	10:41A	803-738-9192	Off-Peak	PromoAIlow	Columbia SC	Columbia SC	1	---	---	---
11/26	10:41A	000-000-0086	Off-Peak	PromoAIlow,CalIVM	Columbia SC	Voice Mail CL	5	---	---	---
11/26	10:47A	803-309-7376	Off-Peak	M2MAIlow	Columbia SC	Columbia SC	2	---	---	---
11/26	11:02A	803-738-9192	Off-Peak	PromoAIlow	Columbia SC	Incoming CL	2	---	---	---
11/26	11:17A	803-787-6158	Off-Peak	PromoAIlow	Columbia SC	Columbia SC	2	---	---	---
11/26	11:33A	843-455-2632	Off-Peak	PromoAIlow	Columbia SC	Myrtle Bch SC	2	---	---	---
11/26	12:26P	000-000-0086	Off-Peak	PromoAIlow,CalIVM	Columbia SC	Voice Mail CL	1	---	---	---
11/26	12:37P	803-513-8700	Off-Peak	M2MAIlow	Columbia SC	Incoming CL	4	---	---	---
11/26	2:49P	803-309-7376	Off-Peak	M2MAIlow	Columbia SC	Incoming CL	1	---	---	---
11/26	4:14P	803-603-3736	Off-Peak	M2MAIlow	Columbia SC	Columbia SC	2	---	---	---
11/26	4:48P	803-309-7376	Off-Peak	M2MAIlow	Columbia SC	Incoming CL	1	---	---	---
11/26	4:50P	803-603-3736	Off-Peak	M2MAIlow	Columbia SC	Incoming CL	1	---	---	---
11/26	4:56P	803-603-3736	Off-Peak	M2MAIlow	Columbia SC	Incoming CL	1	---	---	---
11/26	5:13P	803-600-0944	Off-Peak	PromoAIlow	Columbia SC	Columbia SC	1	---	---	---
11/26	5:15P	803-600-0944	Off-Peak	PromoAIlow	Columbia SC	Columbia SC	1	---	---	---
11/26	5:16P	803-600-0944	Off-Peak	PromoAIlow	Columbia SC	Columbia SC	1	---	---	---
11/26	5:17P	803-600-0944	Off-Peak	PromoAIlow	Columbia SC	Incoming CL	2	---	---	---
11/26	6:30P	803-767-6422	Off-Peak	M2MAIlow	Columbia SC	Columbia SC	1	---	---	---
11/26	6:36P	803-600-0944	Off-Peak	PromoAIlow	Columbia SC	Incoming CL	2	---	---	---
11/26	9:12P	803-622-3573	Off-Peak	PromoAIlow	Columbia SC	Columbia SC	2	---	---	---
11/27	1:18A	803-603-3736	Off-Peak	M2MAIlow	Columbia SC	Incoming CL	3	---	---	---
11/27	2:11A	803-513-8700	Off-Peak	M2MAIlow	Columbia SC	Columbia SC	2	---	---	---
11/27	2:15A	803-233-8294	Off-Peak	PromoAIlow	Columbia SC	Columbia SC	1	---	---	---
11/27	2:17A	803-233-8294	Off-Peak	PromoAIlow	Columbia SC	Columbia SC	3	---	---	---
11/27	2:23P	803-738-9192	Off-Peak	PromoAIlow	Columbia SC	Incoming CL	3	---	---	---



Invoice Number Account Number Date Due Page

6663620939 690727476-00001 12/27/11 88 of 115

Detail for ED Knight: 803-530-3115

Voice, continued

Date	Time	Number	Rate	Usage Type	Origination	Destination	Min.	Airtime Charges	Long Dist/ Other Chgs	Total
12/01	10:19P	803-513-8700	Off-Peak	M2MAIlow	Columbia SC	Columbia SC	3	---	---	---
12/01	11:45P	803-309-7376	Off-Peak	M2MAIlow	Columbia SC	Columbia SC	2	---	---	---
12/01	11:58P	803-309-7376	Off-Peak	M2MAIlow	Columbia SC	Columbia SC	1	---	---	---

Summary for Cynthia Dannels: 803-497-5974

Your Plan

Mobile Broadband 2GB

\$30.00 monthly access charge

\$.25 per minute

2GB/\$10GB

2 monthly gigabyte allowance

\$10.00 per GB after allowance

Have more questions about your charges?
Get details for all your Usage Charges at
vzw.com/mybusinessaccount.

Charges

Monthly Access Charges

Mobile Broadband 2GB 11/02 - 12/01	30.00
\$30.00/mo / full month on new plan	
Mobile Broadband 2GB 12/02 - 01/01 (month in advance)	30.00
	\$60.00

Usage Charges

Data	Allowance	Used	Billable	Cost
Gigabyte Usage	<i>gigabytes</i> 2	1	--	--
Total Data				\$.00

Total Usage Charges \$.00

Verizon Wireless[®] Surcharges

Fed Universal Service Charge	1.20
Regulatory Charge	.04

Other Charges and Credits

Data Service--Activation	35.00
	\$36.24

Taxes, Governmental Surcharges and Fees

SC State Sales Tax	.07
Lexington Cnty Sales Tax	.01
	\$.08

Total Current Charges for 803-497-5974 \$96.32

Summary for Tracy Easton: 803-394-3720

Your Plan

AC for BUS Email & Data 450
 \$84.99 monthly access charge
 450 monthly allowance minutes
 \$.25 per minute after allowance

M2M National Unlimited
 Unlimited Mobile to Mobile

UNL Night & Weekend Min
 Unlimited OFFPEAK

Email & Data Unlimited
 Unlimited monthly kilobyte

Beginning on 07/03/08:
19% Access Discount

Have more questions about your charges?
 Get details for all your Usage Charges at
vzw.com/mybusinessaccount.

Charges

Monthly Access Charges

AC for BUS Email & Data 450 12/02 - 01/01	84.99
19% Access Discount 12/02 - 01/01	-16.15
	\$68.84

Usage Charges

Voice	Allowance	Used	Billable	Cost
SharePlan minutes	450 (shared)	3	--	--
Total Voice				\$0.00

Messaging

Text - Sent messages	--	2	2	.20
Text - Rcv'd messages	--	2	2	.04
Total Messaging				\$0.24

Data

Unbilled Usage from Previous Months

Kilobyte Usage kilobytes		431	--	--
--------------------------	--	-----	----	----

Current Data Usage

Kilobyte Usage kilobytes	unlimited	6518	--	--
Total Data				\$0.00

Total Usage Charges \$0.24

Verizon Wireless' Surcharges

Fed Universal Service Charge	1.14
Regulatory Charge	.16
	\$1.30

Taxes, Governmental Surcharges and Fees

SC State Sales Tax	2.27
Lexington Cnty Sales Tax	.38
	\$2.65

Total Current Charges for 803-394-3720 \$73.03

Summary for Richard Hutto: 803-351-9367

Your Plan

AC for BUS Email & Data 450
 \$84.99 monthly access charge
 450 monthly allowance minutes
 \$.25 per minute after allowance

M2M National Unlimited
 Unlimited Mobile to Mobile

UNL Night & Weekend Min
 Unlimited OFFPEAK

Email & Data Unlimited
 Unlimited monthly kilobyte

Beginning on 02/11/08:
 19% Access Discount

Beginning on 02/11/08:
 20% - Feature Discount

Have more questions about your charges?
 Get details for all your Usage Charges at
vzw.com/mybusinessaccount.

Charges

Monthly Access Charges

AC for BUS Email & Data 450 12/02 - 01/01	84.99
19% Access Discount 12/02 - 01/01	-16.15
	\$68.84

Usage Charges

Data	Allowance	Used	Billable	Cost
Unbilled Usage from Previous Months				
Kilobyte Usage <i>kilobytes</i>		138	---	---
Current Data Usage				
Kilobyte Usage <i>kilobytes</i>	unlimited	2402	---	---
Total Data				\$.00
Total Usage Charges				\$.00
Verizon Wireless' Surcharges				
Fed Universal Service Charge				1.14
Regulatory Charge				.16
				\$1.30
Taxes, Governmental Surcharges and Fees				
SC State Sales Tax				2.26
Lexington Cnty Sales Tax				.38
				\$2.64
Total Current Charges for 803-351-9367				\$72.78

Summary for Carl Bowen: 803-201-9108

Your Plan

AC for BUS Email & Data 450
 \$84.99 monthly access charge
 450 monthly allowance minutes
 \$.25 per minute after allowance

M2M National Unlimited
 Unlimited Mobile to Mobile

UNL Night & Weekend Min
 Unlimited OFFPEAK

Email & Data Unlimited
 Unlimited monthly kilobyte

Beginning on 04/09/08:
19% Access Discount

Have more questions about your charges?
 Get details for all your Usage Charges at
vzw.com/mybusinessaccount.

Charges

Monthly Access Charges

AC for BUS Email & Data 450 12/02 - 01/01	84.99
19% Access Discount 12/02 - 01/01	-16.15
	\$68.84

Usage Charges

Voice	Allowance	Used	Billable	Cost
SharePlan <i>minutes</i>	450 (shared)	99	---	---
Night/Weekend <i>minutes</i>	unlimited	1	---	---
Total Voice				\$0.00

Messaging

Text - Sent <i>messages</i>	---	39	39	3.90
Text - Rcv'd <i>messages</i>	---	67	67	1.34
Total Messaging				\$5.24

Data

Unbilled Usage from Previous Months

Kilobyte Usage <i>kilobytes</i>		5530	---	---
---------------------------------	--	------	-----	-----

Current Data Usage

Kilobyte Usage <i>kilobytes</i>	unlimited	33,042	---	---
Total Data				\$0.00

Total Usage Charges **\$5.24**

Verizon Wireless[®] Surcharges

Fed Universal Service Charge	1.14
Regulatory Charge	.16
	\$1.30

Taxes, Governmental Surcharges and Fees

SC State Sales Tax	2.57
Lexington Cnty Sales Tax	.43
	\$3.00

Total Current Charges for 803-201-9108 **\$78.38**

Summary for Valarie Williams: 803-260-8687

Your Plan

Mobile Broadband 2GB

\$30.00 monthly access charge

\$.25 per minute

2GB/\$10GB

2 monthly gigabyte allowance

\$10.00 per GB after allowance

Have more questions about your charges?
Get details for all your Usage Charges at
vzw.com/mybusinessaccount.

Charges

Monthly Access Charges

Mobile Broadband 2GB 12/02 - 01/01	30.00
	\$30.00

Usage Charges

Data	Allowance	Used	Billable	Cost
Unbilled Usage from Previous Months				
Gigabyte Usage <i>gigabytes</i>		1	--	--
Current Data Usage				
Gigabyte Usage <i>gigabytes</i>	2	1	--	--
Total Data				\$.00
Total Usage Charges				\$.00

Verizon Wireless' Surcharges

Regulatory Charge	.02
	\$.02

Total Current Charges for 803-260-8687	\$30.02
---	----------------



Invoice Number Account Number Date Due Page

6663620939 690727476-00001 12/27/11 3 of 115

Overview of Lines

Charges for	Page Number	Account Charges and Credits	Monthly Access Charges	Usage Charges	Equipment Charges	VZW			Taxes, Governmental Surcharges and Fees	Total Charges	Current Plan Allowance (minutes)	Current Plan Usage (minutes)	Mobile To Mobile Usage (minutes)	Night and Week-end Usage (minutes)	Data Usage KB/MB/GB	Roaming Usage (minutes)
						Surcharges and Other Credits										
803-201-9108 Carl Bowen	5		\$68.84	\$5.24	--	\$1.30	\$3.00	\$78.38			450	99	--	1	33,042KB	--
803-260-8867 Valerie Williams	6		\$30.00	--	--	\$0.02	\$0.00	\$30.02			--	--	--	--	1GB	--
803-260-8869 Mark Phipps	7		\$30.00	--	--	\$0.02	\$0.00	\$30.02			--	--	--	--	1GB	--
803-312-2915 Andrew Whiteside	8		\$32.39	--	--	\$1.17	\$2.35	\$35.91			500	24	6	--	--	--
803-315-3126 Richard Clark	10		\$28.35	\$1.76	--	\$1.29	\$2.07	\$33.47			400	1408	--	--	--	--
803-315-3321 June O'neal	24		\$28.35	\$2.00	--	\$1.36	\$2.07	\$33.78			400	88	--	--	--	--
803-315-7385 Jesus Melendez	26		\$28.35	\$0.02	--	\$1.05	\$2.05	\$31.47			400	62	8	--	--	--
803-351-2995 Bill Turner	28		\$28.35	\$4.14	--	\$1.37	\$2.24	\$36.10			400	871	--	--	--	--
803-351-9367 Richard Hutto	35		\$68.84	--	--	\$1.30	\$2.64	\$72.78			450	--	--	--	2402KB	--
803-394-3720 Tracy Stroman	36		\$68.84	\$0.24	--	\$1.30	\$2.65	\$73.03			450	3	--	--	6518KB	--
803-413-0547 Tonya Stroman	37		\$28.35	--	--	\$1.05	\$2.05	\$31.45			400	310	--	--	--	--
803-413-0997 Sc State Housing & F Aut	38		\$28.35	--	--	\$1.31	\$2.08	\$31.74			400	--	--	--	--	--
803-413-1075 Willie Franks	39		\$28.35	\$0.68	--	\$1.14	\$2.06	\$32.23			400	55	--	--	--	--
803-413-1500 Lenzy Morris	40		\$28.35	--	--	\$1.05	\$2.05	\$31.45			400	--	--	--	--	--
803-413-2095 Valerie Williams	41		\$62.43	--	--	\$1.30	\$3.34	\$67.07			450	308	209	--	23,312KB	--
803-413-2454 John Brunke	46		\$28.35	\$0.04	--	\$1.05	\$2.05	\$31.49			400	315	--	--	--	--
803-413-2472 Brenda Johnson	50		\$28.35	--	--	\$1.05	\$2.05	\$31.45			400	--	--	--	--	--
803-413-2487 Benita Barrett	51		\$28.35	--	--	\$1.05	\$2.05	\$31.45			400	38	--	--	--	--
803-413-2656 Nicole Molen 00010	53		\$28.35	--	--	\$1.31	\$2.08	\$31.74			400	85	12	--	--	--
803-413-2890 Willie Minor	54		\$28.35	--	--	\$1.05	\$2.05	\$31.45			400	16	--	--	--	--
803-413-3015 Mattie Choice	55		\$28.35	--	--	\$1.05	\$2.05	\$31.45			400	306	--	--	--	--
803-413-3690 Wallace Preston	56		\$28.35	--	--	\$1.05	\$2.05	\$31.45			400	84	--	--	--	--
803-413-3893 Dennis Cokley	60		\$28.35	--	--	\$1.05	\$2.05	\$31.45			400	171	--	--	--	--
803-413-4335 Laura Tanner	62		\$28.35	--	--	\$1.05	\$2.05	\$31.45			400	440	--	--	--	--
803-413-4337 Onkaya Hutchinson	64		\$28.35	\$1.22	--	\$1.23	\$2.06	\$32.86			400	15	--	--	--	--
803-413-5780 Chris Fukes	67		\$28.35	\$1.00	--	\$1.20	\$2.06	\$32.61			400	507	40	--	--	--
803-413-5992 Richard Rhodes	68		\$28.35	--	--	\$1.05	\$2.05	\$31.45			400	234	95	--	--	--
803-422-2181 Byron Zamora	69		\$28.35	\$0.02	--	\$1.05	\$2.05	\$31.47			400	--	--	--	--	--
803-422-5228 Tammy Gallman	74		\$28.35	\$1.92	--	\$1.11	\$2.16	\$33.54			400	--	--	--	--	--
803-422-8682 Ron Phillips	77		\$28.35	--	--	\$1.05	\$2.05	\$31.45			400	--	--	--	--	--
803-497-5974 Cynthia Darnells	78		\$60.00	--	--	\$36.24	\$0.08	\$96.32			--	--	--	--	1GB	--
803-513-0125 Todd Sipos	79		\$70.37	\$6.24	--	\$1.17	\$2.92	\$80.70			400	54	40	--	9960KB	--
803-530-3115 Ed Knight	80		\$77.43	\$4.01	--	\$1.34	\$3.28	\$86.06			450	244	385	--	2808KB	--
803-600-4545 Matt Rivers	89		\$50.29	--	--	\$1.06	\$2.28	\$53.63			400	147	78	8	8MB	--
803-603-4983 Ross Robinson	93		\$37.99	--	--	\$0.02	\$0.00	\$38.01			--	--	--	--	342,331KB	--

SALARY TABLE NO. 2011-EX
RATES OF BASIC PAY FOR THE EXECUTIVE SCHEDULE (EX)
RATES FROZEN AT 2010 LEVELS
EFFECTIVE JANUARY 2011

Level I	\$ 199,700
Level II	179,700
Level III	165,300
Level IV	155,500
Level V	145,700



DEPARTMENT OF VETERANS AFFAIRS
Wm. Jennings Bryan Dorn
Veterans Affairs Medical Center
6439 Garners Ferry Road
Columbia, South Carolina 29209-1639

April 16, 2009

To Whom It May Concern:

Mr. Terrence Brantner is followed by me in the WJB Dorn VAMC Mental Health Intensive Case Management Program. He has a severe social phobia and is very reluctant to leave his house. He does not drive and does not currently have a driver's license. He has an apparently uncorrected abdominal hernia that prevents him from lifting. His social phobia has affected his ability even to seek care for the hernia.

Mr. Brantner resides with his mother, who has medical conditions that require a certain amount of daily physical care as well as fairly frequent medical appointments. Mr. Brantner is unable to help his mother due to his social phobia. She has been relying on a family friend for assistance. There is concern that should an emergency arise, Mr. Brantner would be unable to assist his mother.

Given the above circumstances, Mrs. Brantner is requesting to move into a 3 bedroom home to allow the family friend to reside with her and Mr. Brantner. This would ensure she has adequate daily care and help in an emergency situation that Mr. Brantner is currently unable to provide. As Mr. Brantner's treating psychiatrist, I support this request given his current level of functioning.

Sincerely,

Deena Flessas, MD

Deena Flessas, MD
MHICM Psychiatrist
WJB Dorn VAMC

#2

SC State Housing Finance and Development Authority

Verification of Live-in Aide

Mailing Address:

SC State Housing Finance & Development Authority
 Voucher Program - Lexington County HPC
 300-C Outlet Pointe Blvd
 Columbia, SC 29210

Phone: (803) 896-8663
 Fax: (803) 551-4888

Name of Recipient: Eileen Brantner Soc. Sec.#: 435-48-0731

Signature Authorizing Release of Information: Eileen Brantner Date: 11/19/11

As an applicant/participant in the HUD Section 8 Rental Assistance Program, I am required to provide information concerning my need for a Live-in Aide. The presence of a Live-in Aide will adjust the unit size for which my family qualifies. Please complete this form and return it directly to the Housing Program Coordinator (HPC) listed above. Your prompt cooperation in supplying the requested information is appreciated. If you have any questions, please do not hesitate to contact the HPC.

TO BE COMPLETED BY HEALTH CARE PROVIDER

The above referenced individual requires assistance from an aide (circle one)

Yes No

It is your professional opinion the live-in aide is necessary to afford the family an equal opportunity to use and enjoy the unit

Yes No

The assistance of a live-in aide is due to: (circle one)

Disability

Age

Medical Condition

A daily in-home worker would not be an equal alternative accommodation because (please explain):

due to the health conditions of my patient as well as the conditions of the family members! I have reviewed health records for Mrs. Brantner as well as her son and I strongly believe a live-in aide is most appropriate!

The live-in aide must have the following special skills: (if none, write N/A)

help w. typical household chores.

I certify that the Live-in Aide need/requirement is accurate as of this date.

Signature of Health Care Provider

Simon Schlegel PA-C

Printed Name

2836 Augusta Rd.

Street Address

West Columbia SC 29170

City, State and Zip Code

Date

11/21/11

Physician Assistant

Title

SC 1513

SC License Number (if applicable)

(803) 939 0545

Telephone Number

Doctors Care Augusta Road
 2836 Augusta Road
 West Columbia, SC 29170

If using a Telecommunications Device for the Deaf (TDD), please call: (803) 896-8831.

Warning: 18 U.S.C. 1001 provides, among other things, that whoever knowingly and willfully makes or uses a document or writing containing false, fictitious, or fraudulent statement or entry, in any matter within the jurisdiction of any department or agency of the United States, shall be fined not more than \$10,000 or imprisoned for not more than five years, or both.

#3

SC State Housing Finance and Development Authority Verification of Live-in Aide

Mailing Address:

SC State Housing Finance & Development Authority
Voucher Program - Lexington County HPC
300-C Outlet Pointe Blvd
Columbia, SC 29210

Phone: (803) 896-8663
Fax: (803) 551-4888

Name of Recipient: Eileen Brantner Soc. Sec.#: 435-48-0731

Signature Authorizing Release of Information: Eileen Brantner Date: 9/21/11

As an applicant/participant in the HUD Section 8 Rental Assistance Program, I am required to provide information concerning my need for a Live-in Aide. The presence of a Live-in Aide will adjust the unit size for which my family qualifies. Please complete this form and return it directly to the Housing Program Coordinator (HPC) listed above. Your prompt cooperation in supplying the requested information is appreciated. If you have any questions, please do not hesitate to contact the HPC.

TO BE COMPLETED BY HEALTH CARE PROVIDER

The above referenced individual requires assistance from an aide (circle one) Yes No

It is your professional opinion the live-in aide is necessary to afford the family an equal opportunity to use and enjoy the unit Yes No

The assistance of a live-in aide is due to: (circle one) Disability Age Medical Condition

A daily in-home worker would not be an equal alternative accommodation because (please explain):

not provide same services

The live-in aide must have the following special skills: (if none, write N/A)

ability to help o homework, daily activities

I certify that the Live-in Aide need/requirement is accurate as of this date.

Signature of Health Care Provider

Date

Printed Name

Title

Street Address

SC License Number (if applicable)

City, State and Zip Code

Telephone Number

If using a Telecommunications Device for the Deaf (TDD), please call: (803) 896-8831.

Warning: 18 U.S.C. 1001 provides, among other things, that whoever knowingly and willfully makes or uses a document or writing containing false, fictitious, or fraudulent statement or entry, in any matter within the jurisdiction of any department or agency of the United States, shall be fined not more than \$10,000 or imprisoned for not more than five years, or both.

#4

**DEPARTMENT OF
VETERANS AFFAIRS**

**Williams Jennings Bryan Dorn VA Medical Cent
6439 Garners Ferry Road
Mail Stop: 136D
Columbia, SC 29209-1639 (803) 776-4000, 7734**

**DATE: 10/26/2011
In Reply Refer To: 136D
SSN: 4618**

**TERENCE STEPHEN BRANTNER
148 Alexandria Street
WEST COLUMBIA, SC 29169-6755**

RE: ROI Request for TERENCE BRANTNER

Dear MR BRANTNER:

This individually identifiable information is privileged. Its confidentiality should be maintained along with appropriate security safeguards to protect against individual harm (identity theft), embarrassment, or inconvenience.

Copy of letter and attached form.

Sincerely,


**Barbara Toole, RHIA, CPC
Chief, HIMS/Alternate Privacy & FOIA Officer**

5

SC State Housing Finance and Development Authority
Verification of Live-in Aide

Mailing Address:

SC State Housing Finance & Development Authority
Voucher Program - Lexington County HPC
300-C Outlet Pointe Blvd
Columbia, SC 29210

Phone: (803) 896-8663
Fax: (803) 551-4888

Name of Recipient: Terence S. Brantner Soc. Sec.#: 438-71-4618

Signature Authorizing Release of Information: Terence S. Brantner Date: 10/18/11

As an applicant/participant in the HUD Section 8 Rental Assistance Program, I am required to provide information concerning my need for a Live-in Aide. The presence of a Live-in Aide will adjust the unit size for which my family qualifies. Please complete this form and return it directly to the Housing Program Coordinator (HPC) listed above. Your prompt cooperation in supplying the requested information is appreciated. If you have any questions, please do not hesitate to contact the HPC.

TO BE COMPLETED BY HEALTH CARE PROVIDER

The above referenced individual requires assistance from an aide (circle one) Yes No

It is your professional opinion the live-in aide is necessary to afford the family an equal opportunity to use and enjoy the unit

Yes No

The assistance of a live-in aide is due to: (circle one) Disability Age Medical Condition

A daily in-home worker would not be an equal alternative accommodation because (please explain):

See letter

The live-in aide must have the following special skills: (if none, write N/A)

I certify that the Live-in Aide need/requirement is accurate as of this date.

Signature of Health Care Provider

Date

Printed Name

Title

Street Address

SC License Number (if applicable)

City, State and Zip Code

Telephone Number

If using a Telecommunications Device for the Deaf (TDD), please call: (803) 896-8831.

Warning: 18 U.S.C. 1001 provides, among other things, that whoever knowingly and willfully makes or uses a document or writing containing false, fictitious, or fraudulent statement or entry, in any matter within the jurisdiction of any department or agency of the United States, shall be fined not more than \$10,000 or imprisoned for not more than five years, or both.

Progress Notes

Printed On Oct 26, 2011

LOCAL TITLE: MH ATTENDING NOTE
STANDARD TITLE: MENTAL HEALTH ATTENDING NOTE
DATE OF NOTE: OCT 21, 2011@14:52 ENTRY DATE: OCT 21, 2011@14:52:54
AUTHOR: FLAKE, CHARLES LEE EXP COSIGNER:
URGENCY: STATUS: COMPLETED

To Whom It May Concern:

I am writing this on behalf of Mr. Terence Brantner who is under my care at the WJB Dorn VAMC. Mr. Brantner and his mother live together and per their report have had a live-in aide. Mr. Brantner is diagnosed with Major Depressive Disorder with psychotic features and severe social phobia. Ms. Brantner, per report, has medical conditions that require a certain amount of daily physical care as well as fairly frequent medical appointments. Given Mr. Brantner's significant social phobia and h/o Major Depressive Disorder with psychotic features, concerns have been raised about his ability to assist his mother should an emergency arise. Mr. and Ms. Brantner are requesting to maintain their current living arrangement. Mr. Brantner's prior psychiatrist, Dr. Flessas, wrote a letter on his behalf supporting this request previously in April of 2009. I have just started seeing him. However, given the circumstances, I too believe this to be a reasonable request. Thanks in advance for your assistance to this matter.

Sincerely,

/es/ CHARLES LEE FLAKE, MD
ATTENDING PSYCHIATRIST
Signed: 10/21/2011 15:04

William Barnet, III
158 West Main Street
Spartanburg, South Carolina 29306

4 November 2011

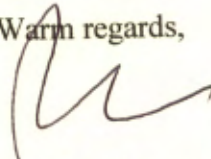
Ms. Valerie Williams
c/o SC State Housing Finance &
Development Authority
300C Outlet Pointe Blvd.
Columbia, SC 29210

Dear Valerie:

I know that I express the appreciation of our whole group in thanking you for the time and interest you showed Wednesday afternoon in Spartanburg. We know that you could spend a good bit of your time traveling the state and are particularly pleased that you would listen to our story and help us understand some of the opportunities and challenges that lie ahead.

We will continue to interact and do our best to change the lives of the people of our community and are hopeful that your team can be partners with us as time moves forward. Again, our thanks for your visit.

Warm regards,



William Barnet, III

WBIII/jth

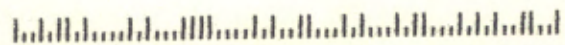
cc: Mary Thomas
Ed Memmott
Mitch Kennedy



UNITED STATES POSTAGE
PITNEY BOWES
02 1P \$ 000.44⁰
0001606376 NOV 04 2011
MAILED FROM ZIP CODE 29302

Ms. Valerie Williams
SC State Housing Finance &
Development Authority
300C Outlet Pointe Blvd.
Columbia, SC 29210

29210+5652



William Barnett, III
158 West Main Street
Spartanburg, South Carolina 29306



2012 NCSHA Member Directory
HFA Update Form

ATTN: Bonita Shropshire
South Carolina State Housing Finance and Development
Authority

Please update this form and email or fax it to Phaedra Stoger at pstoger@ncsha.org or 202-624-5899 by Friday, November 18.

The directory is a valuable resource for all state HFA executive directors, staff, and NCSHA affiliate members. We are now preparing the 2012 Directory, please check your current listing and mark any changes on this form. Email this form back to Phaedra Stoger at pstoger@ncsha.org or fax it to 202-624-5899 by **Friday, November 18**. If you have any questions, please call me at 202-624-7725.

☒ If NO changes are necessary, check here and return.

**South Carolina State Housing Finance and
Development Authority**

300-C Outlet Pointe Boulevard
Columbia, SC 29210
Phone: 803-896-9001
Fax: 803-551-4876
www.schousing.com

Valarie Williams, Executive Director
Bonita Shropshire, Executive Assistant
Carl Bowen, Rental Assistance & Compliance
Division Director
Cynthia Dannels, Marketing & HR Division Director
Tracey Easton, General Counsel
Richard Hutto, Finance Director
Edwin Knight, Deputy Director
Wayne Sams, Internal Auditor

Individual completing this form

Name: Bonita Shropshire
Email: Bonita.Shropshire@schousing.com

DEADLINE: FRIDAY, NOVEMBER 18, 2011

Paul Curry
Coastal Station; PO Box 2245; North Myrtle Beach, SC 29598-2245

October 18, 2011

Mr. Michael A. Williams; Director
HUD Public Housing Field Office
1500 Pinecroft Road; Suite 401
Greensboro, NC 27407-3838

VIA Regular U.S. Mail
and
VIA email to
Michael.A.Williams@hud.gov

RE: Housing Authority of Atlantic Beach, South Carolina

Dear Mr. Williams:

On or about October 5, 2011, the Council of the Town of Atlantic Beach, South Carolina, met to discuss, among other matters, Town Boards and Commissions.

Mayor Pro Tem Carolyn Cole, formerly known as Carolyn Cole Montgomery and former Town Manager, led the discussion about the Council's role in appointing and removing Commissioners from the Housing Authority.


Unfortunately, and perhaps deliberately, Cole misadvised fellow Councilmembers that Chairman Gary Bell could be removed for the sole reason that Mr. Bell no longer resided in the Authority's public housing units, since all of the Authority's housing units had been razed.

Upon information and belief, a resident council was never formed, and thus was never certified by the Housing Authority nor by HUD, pursuant to Part 964, Tenant Participation and Tenant Opportunities in Public Housing. Mr. Bell was appointed just as any other Commissioner was appointed, and can be removed only upon a showing of good cause. South Carolina Code of Laws Section 31-3-370, Removal of commissioners, states, in pertinent part:

(A) For inefficiency, neglect of duty, or misconduct in office a commissioner of an authority may be removed by the council, but a commissioner may be removed only after he has been given a copy of the charges at least ten days before the hearing on it and had an opportunity to be heard in person or by counsel.

After a vote to "remove" Mr. Bell, the Town Council then voted for Pat(ricia) Bellamy as Commissioner. Bellamy was formerly a Commissioner, and resigned rather than face removal after being arrested for shoplifting, to which she pled no contest and was found guilty. Bellamy was again arrested on May 2 of this year and charged with petit larceny for removing countertops/cabinets from her Housing Authority unit. Bellamy is a convicted felon for forgery.

Yours truly;


Paul Curry
enc:

cc: Ms. Valerie Williams; Executive Director; South Carolina State Housing Finance and Development Authority
Mr. David Meachem; Executive Director; Housing Authority of Atlantic Beach

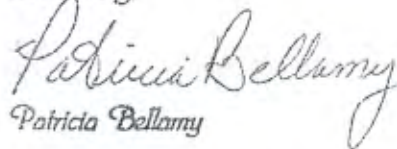
Patricia Bellamy
1007 30th Avenue South, Apt. E
Atlantic Beach, SC 29582

March 21, 2005

Dear Mayor and Council:

On January 3, 2005, I wrote to the Town Council of Atlantic Beach and requested a voluntary leave of absence from the Housing Authority Board to devote my full attention to defending the false shoplifting charge against me. The Town Council granted my leave and it was most appreciated. The incident occurred in December 2004 and has not yet made it through the courts. I believe it to be in the best interest of all parties for me to tender my resignation effective immediately so that you may proceed with your agenda. It has been a pleasure serving on the Housing Authority Board. Many challenges are ahead for all of us as we work to maintain the integrity of our government and our town. As a resident and mother, I will continue to work on behalf of my community.

Sincerely,


Patricia Bellamy

cc: Town Council of Atlantic Beach
David Mescham, HAFB Executive Director
John Skelers
Dolores Wilson



REPORT DATE: May 26, 2005

FINAL DISPOSITION

DOCKET #: 2004CRC00005389
ENTERED: 12/23/2004
TRIAL DATE: 05/19/2005

JUDGE: C.L.WELSH
CRN: 200438213

OFFENDER'S INFORMATION:

NAME: PATRICIA BELLAMY
1007E 30TH AVE. S.
NORTH MYRTLE BEACH, SC 29582

SEX: F
RACE: B
SS#: 249-43-6605

DL/STATE: SC 8624599
DOB: 11/01/1965

OFFENSES:

WARRANT #	DATE OF OFFENSE	DESCRIPTION OF OFFENSE	BOND/FINE	TRIAL TYPE	DISP.
40237CX	12-23-2004	SHOPLIFTING	\$310 \$310	JURY	NOLO CONTENDRE

COMMENTS:

A TRUE COPY, ATTEST


CLERK OF MUNICIPAL COURT
NORTH MYRTLE BEACH, SC



Horry County Fifteenth Judicial Circuit Public Index

[Back](#)[New Search](#)[County Home Page](#)

The State of South Carolina VS Patricia Bellamy

Case Number: J745152

Court Agency: Atlantic Beach
Municipal Court

Filed Date: 05/04/2011

Case Type: Criminal

Case Sub Type:

Status: Jury Trial Scheduled

Assigned Judge: Thompson, Charles
Jr.Disposition
Judge:

Disposition:

Disposition Date:

Date Received:

Arrest Date: 05/03/2011

Law Enf. Case: 11000359

True Bill Date:

No Bill Date:

Prosecutor
Case:Indictment
Number:

Waiver Date:

Probation Case:

Parties	Charges	Sentencing	Associated Cases	Actions
-------------------------	-------------------------	----------------------------	----------------------------------	-------------------------

Charges

Name	Charge Code - Charge Description	Original Charge Code - Original Charge	Disposition Date
Bellamy, Patricia	3419-Larceny / Petit or Simple Larceny - \$2,000 or less	-Larceny / Petit or Simple Larceny - \$2,000 or less	

STATE OF SOUTH CAROLINA

COURT GENERAL SESSIONSCOUNTY OF HORRYJune 19, 19 95

Term

STATE

PROBATION ORDER

-VS-

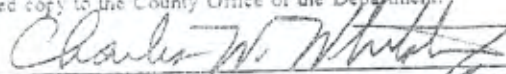
PATRICIA BELLAMYNo. 95 - GS - 26 - 411

Defendant

OFFENSE FORGERY less than \$5000.

The sentence of the court is that the defendant, Patricia Bellamy, shall be in the custody of the South Carolina Department of Corrections for a term of five(5) yrs. ~~and pay the costs~~. ~~Upon the order of~~ ~~and/or the payment of the fine and costs~~, however, the balance of this sentence is hereby suspended and the defendant is hereby ordered to be placed on probation for a period of three(3) years under the supervision of the South Carolina Department of Probation, Parole, and Pardon Services. During this period of probation, the Defendant shall be subject to the laws of South Carolina and the rules and orders of the Department and its agents. This suspended sentence may be revoked or modified at any time after the date of this order. The conditions of supervision are set forth below.

IT IS FURTHER ORDERED: that the Sheriff or other law enforcement officers who have the custody of the defendant is hereby ordered to deliver said defendant to the Probation Office of this county, or if the defendant is under bond, then such bond shall remain in full force until the defendant reports to the Probation Office. The conditions of probation begin (today) ~~after the defendant is released from the Department of Corrections~~. It is further ordered that the Clerk of Court file this order in his office and that he forthwith forward a certified copy to the County Office of the Department.

This 20th day of June, 19 95

 Presiding Judge 45th
Conway

, S.C.

Charles W. Whetstone, Jr. Judicial Circuit

You are hereby advised that under the law the Court may at any time revoke or modify any condition of this probation; impose any special conditions it deems proper; or it may extend your period of probation not to exceed five (5) years.

You shall be subject to arrest, upon order of the Court, or upon a warrant issued by the Probation Agent. At any time within the period of your probation, the Court may, upon proof of a violation resentence you and impose any sentence it might have imposed in the first instance.

This is to certify that I have read or have had read to me this Order of Probation and the Conditions set out herein. I agree to comply with these conditions during the period of my probation. I have received a copy of this court order.

Witnessed by: _____ Signed: _____

Probationer

Signed this _____ day of _____, 19 _____, _____, S.C.

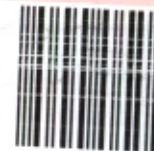
CONDITIONS ORDERED BY THE COURT:

- _____ Waive Costs and Assessments. (NOTE: Some costs cannot be waived.)
- XX Complete 150 (hours) Public Service Employment.
- _____ Intensive Supervision for an indeterminate period not to exceed 6 months, as determined by the Department.
- _____ Home Detention for an indeterminate period not to exceed 6 months, as determined by the Department.
- _____ Electronically Monitored Home Detention for an indeterminate period not to exceed 90 days, as determined by the Department.
- _____ Participate and successfully complete an evaluation/referral for alcohol/drug abuse as determined by the Department.
- _____ Fine/Costs and Assessments payable as directed by the Court.
- XX \$ 2508.05 restitution payable to the Clerk of Court as directed by the Department or its agents.
- _____ Restitution Center. to be pd. at rate of \$100. per mo. for Coastal Federal Bank,
- _____ Community Control Center. Attn: Fred Hutcheson, 2619 N. Oak St., Myrtle Beach, SC
- _____ Case to end upon Certification by the Clerk of Court that all monies have been paid (Sec. 24-21-550).
- XX Other: Random drug & alcohol testing at least monthly on probation.

PAUL CURRY
COASTAL STATION
PO BOX 2245
NORTH MYRTLE BEACH, SC
29598-2245



1000



29210

U.S. POSTAGE
PAID
NORTH MYRTLE BEACH, SC
29582
OCT 18, '11
AMOUNT

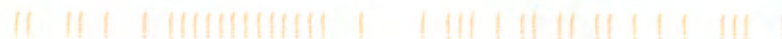
\$0.44

00064072-01

FIRST CLASS

MS. VALERIE M. WILLIAMS; EXECUTIVE DIR.
SC STATE HOUSING
300-C OUTLET POINTE BLVD.
COLUMBIA, SC 29210-5652

292105652



MDA camp asking for donated goods — The

Muscular Dystrophy Association is looking for donations to help with its annual summer camp at Camp Pleasant Ridge in the South Carolina mountains Aug. 7-12.

The camp is open to children ages 6 to 17 who are affected by a neuromuscular disease. Camp is the only place where having a muscle disease is the norm, not the exception, for these children.

Among the items MDA is seeking are reusable water bottles, individually wrapped snacks, juice boxes and water, disposable cameras and reusable bags.

Information: Tammy Wallace at
twallace@mdausa.org or
(803) 799-7435.

Can pick up
items on
7/27



Helping Jerry's Kids

July 28, 2011

Ms. Valerie Williams
Executive Director
South Carolina State Housing, Finance & Development Authority
300-C Outlet Point Executive Center
Columbia, SC 29210

Dear Ms. Williams:

On behalf of the Muscular Dystrophy Association and the many families we serve I want to express our appreciation for your generous donation of bags and water bottles for our upcoming summer camp to be held the week of August 7-12 at Camp Pleasant Ridge in Marietta, SC.

We are excited about this year's camp as it is being held in a new state-of-the-art camp facility designed specifically for those with physical disabilities. As a nonprofit organization, we appreciate donations like yours to help us keep costs at a minimum so that we can continue to focus our primary attention on research to find a cure for the 43 neuromuscular diseases we cover.

MDA helps families by providing assistance with needed repairs of wheelchairs, braces, and other medical devices to over 700 families in our service area.. In addition, we support a specialized MDA clinic that serves these families.

Thank you for caring!

Tammy Wallace
Health Care Services Coordinator

Tax Id: 13-1665552

Southern California Home Financing Authority

Chair, Michael D. Antonovich, County of Los Angeles

Vice Chair, Bill Campbell, County of Orange

To:	Valarie Williams	From:	Jewel Warren-Reed
Fax Number:		Date:	June 30, 2011
Company:	South Carolina State Housing Finance & Dev.	Sender's Fax No.:	(323) 890-9715
Phone Number:	(803) 896-9001	Sender's Email:	Jewel.Warren-Reed@lacdc.org

REFERENCE CHECK FORM

RE: Potential Contractor: CSG Advisors Inc.
Valarie Williams, Executive Director
300-C Outlet Pointe
Columbia, SC 29210
Phone# (803) 896-9001
Fax #
E-mail: valarie.williams@schousing.com

Please return this completed form
via email or fax to Jewel Warren-Reed
no later than July 11, 2011

INSTRUCTIONS: The Southern California Home Financing Authority has received your name as a reference from the vendor listed above. We are currently in the review process of determining a contract award for **Financial Advisor Services**. We would appreciate it greatly if you could assist us by completing this form and providing your feedback regarding your experience with the above named vendor. Should you have any questions please contact Jewel Warren-Reed at (323) 838-7768.

QUESTION	ANSWER	COMMENTS REQUIRED ONLY IF ANSWER IS NO
Did the contractor perform the work as agreed?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Did the contractor perform the work within the allocated time frame?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Were you satisfied with the contractor's performance?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Would you recommend the contractor for a contract?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Did you have easy accessibility to this contractor?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	

Completed By: Valarie M. Williams

Title: Executive Director

Signature: [Handwritten Signature]

Date: 6/28/11

NIKKI R. HALEY, CHAIR
GOVERNOR

CURTIS M. LOFTIS, JR.
STATE TREASURER

RICHARD ECKSTROM, CPA
COMPTROLLER GENERAL



SC BUDGET AND CONTROL BOARD

THE DIVISION OF PROCUREMENT SERVICES
DELBERT H. SINGLETON, JR.
DIVISION DIRECTOR
(803) 734-2320

R. VOIGHT SHEALY
MATERIALS MANAGEMENT OFFICER
(803) 737-0600
FAX (803) 737-0639

HUGH K. LEATHERMAN, SR.
CHAIR, SENATE FINANCE
COMMITTEE

DANIEL T. COOPER
CHAIR, HOUSE WAYS AND MEANS
COMMITTEE

ELEANOR KITZMAN
EXECUTIVE DIRECTOR

June 20, 2011

LPS Mortgage Processing Solutions, Inc.
ATTN: Hudson Howell, Vice President
Business Development
601 Riverside Avenue
Jacksonville, FL 32204

RECEIVED

JUN 27

EXECUTIVE DIRECTOR

RE: Solicitation No. 5400002043 for Loan Servicing Software for SC Housing, Finance & Development Authority

Dear Mr. Howell,

Pursuant to our telephone conversation of June 15, 2011 and further review of your submittal for the above referenced Request for Proposal, I find your response to be non-responsive. In your response on Page 15 you qualified your proposal with the following:

"NOTWITHSTANDING ANYTHING SET FORTH IN THE AGREEMENT, THE ATTACHED RESPONSE DOES NOT CONSTITUTE AN OFFER TO CONTRACT BASED ON THE TERMS AND CONDITIONS SET FORTH IN THE STATE OF SOUTH CAROLINA REQUEST FOR PROPOSAL REGARDING LOAN SERVICING SOFTWARE DATED AUGUST 5, 2010. THE INFORMATION PROVIDED IN THIS DOCUMENT SETS FORTH CERTAIN TERMS WHICH LPS WOULD USE AS A BASIS FOR NEGOTIATING A FINAL AND BINDING AGREEMENT WITH THE STATE OF SOUTH CAROLINA, WHICH FINAL AGREEMENT IS A CONDITION PRECEDENT TO THE PERFORMANCE OF ANY WORK OR PROVIDING OF ANY PRODUCTS AND SERVICES HEREUNDER."

The State of South Carolina can only consider a valid offer in response of a Request for Proposal. By stating in your submittal THE ATTACHED RESPONSE DOES NOT CONSTITUTE AN OFFER it does not meet the requirement of being a valid offer and therefore is not responsive.

The solicitation states: **CONTRACT DOCUMENTS and ORDER OF PRECEDENCE (JAN 2006)**

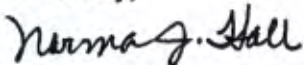
(a) Any contract resulting from this solicitation shall consist of the following documents: (1) a Record of Negotiations, if any, executed by you and the Procurement Officer, (2) documentation regarding the clarification of an offer [e.g., 11-35-1520(8) or 11-35-1530(6)], if applicable, (3) the solicitation, as

amended, (4) modifications, if any, to *your offer (emphasis added)*, if accepted by the Procurement Officer, (5) *your offer (emphasis added)*, (6) any statement reflecting the state's final acceptance (a/k/a "award"), and (7) purchase orders. These documents shall be read to be consistent and complimentary. Any conflict among these documents shall be resolved by giving priority to these documents in the order listed above. (b) The terms and conditions of documents (1) through (6) above shall apply notwithstanding any additional or different terms and conditions in either (i) a purchase order or other instrument submitted by the State or (ii) any invoice or other document submitted by Contractor. Except as otherwise allowed herein, the terms and conditions of all such documents shall be void and of no effect. (c) No contract, license, or other agreement containing contractual terms and conditions will be signed by any Using Governmental Unit. Any document signed or otherwise agreed to by persons other than the Procurement Officer shall be void and of no effect. [07-7A015-1]

The solicitation also addresses responsiveness in II. INSTRUCTIONS TO OFFERORS – A. GENERAL INSTRUCTIONS, RESPONSIVENESS/IMPROPER OFFERS (JAN 2004), SUBSECTION (C) Responsiveness. Any Offer which fails to conform to the material requirements of the Solicitation may be rejected as nonresponsive. Offers which impose conditions that modify material requirements of the Solicitation may be rejected. If a fixed price is required, an Offer will be rejected if the total possible cost to the State cannot be determined.

The exceptions you have taken with the solicitation process and the terms and conditions of the solicitation are not considered to be a minor informality; therefore negotiations are not appropriate and are discontinued.

Sincerely,



Norma J. Hall, FNIGP, CPPO, CPPB, CPM
Interim State Information Technology Procurement Officer
Information Technology Management Office
Division of Procurement Services

CC: Delbert Singleton, Assistant Executive Director, SC Budget and Control Board
Voight Shealy, Materials Management Officer, Division of Procurement Services
Mike Spicer, Chief Procurement Officer, Information Technology Management Office
Valerie M. Williams, Executive Director, SC Housing Finance and Development Authority
Willie Franks, Procurement Director, SC Housing Finance and Development Authority

NIKKI R. HALEY, CHAIR
GOVERNOR

CURTIS M. LOFTIS, JR.
STATE TREASURER

RICHARD ECKSTROM, CPA
COMPTROLLER GENERAL



SC BUDGET AND CONTROL BOARD

THE DIVISION OF PROCUREMENT SERVICES
DELBERT H. SINGLETON, JR.

DIVISION DIRECTOR
(803) 734-2320

R. VOIGHT SHEALY
MATERIALS MANAGEMENT OFFICER
(803) 737-0600
FAX (803) 737-0639

HUGH K. LEATHERMAN, SR.
CHAIR, SENATE FINANCE
COMMITTEE

DANIEL T. COOPER
CHAIR, HOUSE WAYS AND MEANS
COMMITTEE

ELEANOR KITZMAN
EXECUTIVE DIRECTOR

RECEIVED

JUN 27

EXECUTIVE DIRECTOR

June 20, 2011

Mr. Willie Franks
Procurement Director
SC Housing Finance and Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210

RE: Solicitation No. 5400002043 for Loan Servicing Software for SC Housing, Finance & Development Authority

Dear Mr. Franks,

Pursuant to our telephone conversation of June 16, 2011, discussions with LPS Mortgage Processing Solutions, Inc., and further review of their submittal for the above referenced Request for Proposal, I find their response to be non-responsive. In their response on Page 15 LPS qualified their proposal with the following:

"NOTWITHSTANDING ANYTHING SET FORTH IN THE AGREEMENT, THE ATTACHED RESPONSE DOES NOT CONSTITUTE AN OFFER TO CONTRACT BASED ON THE TERMS AND CONDITIONS SET FORTH IN THE STATE OF SOUTH CAROLINA REQUEST FOR PROPOSAL REGARDING LOAN SERVICING SOFTWARE DATED AUGUST 5, 2010. THE INFORMATION PROVIDED IN THIS DOCUMENT SETS FORTH CERTAIN TERMS WHICH LPS WOULD USE AS A BASIS FOR NEGOTIATING A FINAL AND BINDING AGREEMENT WITH THE STATE OF SOUTH CAROLINA, WHICH FINAL AGREEMENT IS A CONDITION PRECEDENT TO THE PERFORMANCE OF ANY WORK OR PROVIDING OF ANY PRODUCTS AND SERVICES HEREUNDER."

The State of South Carolina can only consider a valid offer in response of a Request for Proposal. By stating in their submittal THE ATTACHED RESPONSE DOES NOT CONSTITUTE AN OFFER it does not meet the requirement of being a valid offer and therefore is not responsive.

The solicitation states: **CONTRACT DOCUMENTS and ORDER OF PRECEDENCE (JAN 2006)**
(a) Any contract resulting from this solicitation shall consist of the following documents: (1) a Record of Negotiations, if any, executed by you and the Procurement Officer, (2) documentation regarding the

clarification of an offer [e.g., 11-35-1520(8) or 11-35-1530(6)], if applicable, (3) the solicitation, as amended, (4) modifications, if any, to **your offer (emphasis added)**, if accepted by the Procurement Officer, (5) **your offer (emphasis added)**, (6) any statement reflecting the state's final acceptance (a/k/a "award"), and (7) purchase orders. These documents shall be read to be consistent and complimentary. Any conflict among these documents shall be resolved by giving priority to these documents in the order listed above. (b) The terms and conditions of documents (1) through (6) above shall apply notwithstanding any additional or different terms and conditions in either (i) a purchase order or other instrument submitted by the State or (ii) any invoice or other document submitted by Contractor. Except as otherwise allowed herein, the terms and conditions of all such documents shall be void and of no effect. (c) No contract, license, or other agreement containing contractual terms and conditions will be signed by any Using Governmental Unit. Any document signed or otherwise agreed to by persons other than the Procurement Officer shall be void and of no effect. [07-7A015-1]

The solicitation also addresses responsiveness in II. INSTRUCTIONS TO OFFERORS – A. GENERAL INSTRUCTIONS, RESPONSIVENESS/IMPROPER OFFERS (JAN 2004), SUBSECTION (C) Responsiveness. Any Offer which fails to conform to the material requirements of the Solicitation may be rejected as nonresponsive. Offers which impose conditions that modify material requirements of the Solicitation may be rejected. If a fixed price is required, an Offer will be rejected if the total possible cost to the State cannot be determined.

The exceptions LPS Mortgage Processing Solutions, Inc. has taken with the solicitation process and the terms and conditions of the solicitation are not considered to be a minor informality; therefore negotiations are not appropriate and are discontinued.

The solicitation was issued on August 10, 2010 and all offers submitted were required to be held open for a minimum of thirty (30) calendar days. Due to the amount of time that has expired between the issue date and now, the solicitation needs to be canceled and resolicited.

Sincerely,

Norma J. Hall

Norma J. Hall, FNIGP, CPPO, CPPB, CPM
Interim State Information Technology Procurement Officer
Information Technology Management Office
Division of Procurement Services

CC: Delbert Singleton, Assistant Executive Director, SC Budget and Control Board
Voight Shealy, Materials Management Officer, Division of Procurement Services
Mike Spicer, Chief Procurement Officer, Information Technology Management Office
Valerie M. Williams, Executive Director, SC Housing Finance and Development Authority

BALLOT

Representative and Alternate to the Information Technology Solutions Committee

Health/Social Rehabilitation Services

DIRECTIONS: Please vote for one candidate. The candidate with the most votes will be the representative and the remaining candidate will be the alternate. Your ballot may be submitted at dougd@cio.sc.gov.

Highlight the box with cursor and place an 'X' in place of the box.

Nominees



Guang Zhao – Health & Environmental Control Department



David Foshee – Department of Disabilities and Special Needs



I have been working with Senator Lindsey O. Graham and Senator Jim DeMint in connection with my current problem of getting low income, rental assistance and a handicapped apartment in the Myrtle Beach area. **This problem has become desperate for me in connection with my upcoming surgery** for the amputation of my left leg and permanent confinement to a wheel-chair, surgery is scheduled for April 21. Currently, I am living in a small trailer. This trailer is not handicap equipped and since I will be confined to a wheel-chair, I will need a **specific handicapped apartment**, once the surgery is performed, I will be unable to get to my bathroom, my bedroom or my kitchen in my current living situation. I have searched diligently for local, rental assisted apartments without success **except** for one complex that caters to the elderly, low income and handicapped renters (Swansgate). I am now working with **Alice Cooper** in the Senator's fortunate to find a perfect apartment in Swansgate Village, I have applied, been accepted and **now I only need the 96 U.S. rental assistance program help to be able to get settled prior to my surgery.** My application for 96 U.S. was submitted last year in July 2010. I was told then that there was a waiting list, which I understand. Not being any more important than others on the list, you may realize how desperate my situation is. I understand 'wifes', but I also know that "wifes can be broken". **I am truly in need of your help in getting assistance.**

Valarie M. Williams
Executive Director
Myrtle Beach Housing Authority
P.O. Box 2468
Myrtle Beach, S.C. 29578

copy

March 25, 2011

Case

Karen
Skinner



It is literally *impossible* for me to return to my present residence after surgery. I have no relatives or friends I am able to rely on for assistance. I simply cannot stop seeking financial assistance for my monthly rental. My current SS income is \$1,034.00. This amount has not been increased for the past three years. The regular rent on the Swansgate Village apartment is \$440.00. Calculating that, the rent amount is 44.5% of my income. It is not possible to live that way. I am on Medicare at my age of 65, I do not receive Food Stamps or other government assisted programs. Each day is a struggle and after my surgery, my struggle will be more pronounced.

If you are unable to help me, I would like you to give me leads further up the chain that I may contact with my 'story'. I have Senators on board helping me, I'll go to the President if needed. I am most anxious to hear from you, as my surgery date is coming up in April and I need to get things settled prior to my hospital confinement. Thank you, in advance, for your consideration.

Sincerely

Karen Skinner

Karen Skinner
843-293-5666
5565 Gwen Drive
Lot 37
Myrtle Beach, SC
29588



SUPPLEMENT TO APPLICATION FOR FEDERALLY ASSISTED HOUSING

This form is to be provided to each applicant for federally assisted housing

Instructions: Optional Contact Person or Organization: You have the right by law to include as part of your application for housing, the name, address, telephone number, and other relevant information of a family member, friend, or social, health, advocacy, or other organization. This contact information is for the purpose of identifying a person or organization that may be able to help in resolving any issues that may arise during your tenancy or to assist in providing any special care or services you may require. **You may update, remove, or change the information you provide on this form at any time.** You are not required to provide this contact information, but if you choose to do so, please include the relevant information on this form.

Applicant Name: <u>KAREN K. SKINNER</u>	
Mailing Address: <u>5565 GWEN DR. - LOT 37 MYRTLE BEACH, SC 29588</u>	
Telephone No: <u>843-293-5666</u>	Cell Phone No: <u>843-274-7150</u>
Name of Additional Contact Person or Organization: <u>LINDA CURRALL</u>	
Address: <u>109 BLACK BEAR ROAD, MYRTLE BEACH, SC 29588</u>	
Telephone No: <u>843-236-2857</u>	Cell Phone No: <u>843-995-4125</u>
E-Mail Address (if applicable): <u>N/A</u>	

Relationship to Applicant: SISTER

Reason for Contact: (Check all that apply)

- | | |
|---|---|
| <input checked="" type="checkbox"/> Emergency | <input type="checkbox"/> Assist with Recertification Process |
| <input checked="" type="checkbox"/> Unable to contact you | <input type="checkbox"/> Change in lease terms |
| <input type="checkbox"/> Termination of rental assistance | <input type="checkbox"/> Change in house rules |
| <input type="checkbox"/> Eviction from unit | <input checked="" type="checkbox"/> Other: <u>MONTHLY RENT ASSISTANCE</u> |
| <input type="checkbox"/> Late payment of rent | |

Commitment of Housing Authority or Owner: If you are approved for housing, this information will be kept as part of your tenant file. If issues arise during your tenancy or if you require any services or special care, we may contact the person or organization you listed to assist in resolving the issues or in providing any services or special care to you.

Confidentiality Statement: The information provided on this form is confidential and will not be disclosed to anyone except as permitted by the applicant or applicable law.

Legal Notification: Section 644 of the Housing and Community Development Act of 1992 (Public Law 102-550, approved October 28, 1992) requires each applicant for federally assisted housing to be offered the option of providing information regarding an additional contact person or organization. By accepting the applicant's application, the housing provider agrees to comply with the non-discrimination and equal opportunity requirements of 24 CFR section 5.105, including the prohibitions on discrimination in admission to or participation in federally assisted housing programs on the basis of race, color, religion, national origin, sex, disability, and familial status under the Fair Housing Act, and the prohibition on age discrimination under the Age Discrimination Act of 1975.

☐ Check this box if you choose not to provide the contact information.

<u>Karen Skinner</u> Signature of Applicant	<u>9-10-10</u> Date
--	------------------------

The information collection requirements contained in this form were submitted to the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 (44 U.S.C. 3501-3520). The public reporting burden is estimated at 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Section 644 of the Housing and Community Development Act of 1992 (42 U.S.C. 13604) imposed on HUD the obligation to require housing providers participating in HUD's assisted housing programs to provide any individual or family applying for occupancy in HUD-assisted housing with the option to include in the application for occupancy the name, address, telephone number, and other relevant information of a family member, friend, or person associated with a social, health, advocacy, or similar organization. The objective of providing such information is to facilitate contact by the housing provider with the person or organization identified by the tenant to assist in providing any delivery of services or special care to the tenant and assist with resolving any tenancy issues arising during the tenancy of such tenant. This supplemental application information is to be maintained by the housing provider and maintained as confidential information. Providing the information is basic to the operations of the HUD Assisted-Housing Program and is voluntary. It supports statutory requirements and program and management controls that prevent fraud, waste and mismanagement. In accordance with the Paperwork Reduction Act, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information, unless the collection displays a currently valid OMB control number.

Privacy Statement: Public Law 102-550, authorizes the Department of Housing and Urban Development (HUD) to collect all the information (except the Social Security Number (SSN)) which will be used by HUD to protect disbursement data from fraudulent actions.



South Carolina State Housing Finance and Development Authority

300-C Outlet Pointe Blvd., Columbia, South Carolina 29210

Telephone: (803) 896-9001 TTY: (803) 896-8831

www.schousing.com

T. Scott Smith
Chairman

Valarie M. Williams
Executive Director

February 15, 2011

Ms. Karen Skinner
5565 Gwen Drive, Lot 37
Myrtle Beach, SC 29588

COPY

Dear Ms. Skinner:

Thank you for your letter to Senator Jim DeMint dated January 11, 2011 concerning your urgent need for rental assistance. Senator DeMint forwarded your letter to the South Carolina State Housing Finance and Development Authority (the Authority) asking our agency to respond directly to you with any information that might be of assistance.

There are approximately forty-three Public Housing Agencies (PHA) in South Carolina and those that administer the Housing Choice Voucher (HCV) Program do so through an Annual Contributions Contract (ACC) directly with the Department of Housing and Urban Development (HUD).

Unfortunately there is no "emergency assistance" available through the programs administered by Public Housing Agencies on behalf of the Department of Housing and Urban Development (HUD) and rental assistance through most programs primarily involves a waiting list, whereas emergency assistance typically involves shelters, etc.

Since you indicated in your letter that you had previously applied for rental assistance in Myrtle Beach, I am forwarding your correspondence to the Executive Director of the Myrtle Beach Housing Authority as being best suited to address your concerns.

The Address for the Myrtle Beach Housing Authority is as follows:

Executive Director
Myrtle Beach Housing Authority
Post Office Box 2468
Myrtle Beach, SC 29578
((843) 918-1525

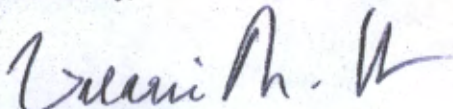
I am enclosing several lists of apartment complexes in Horry County that may be of assistance to you in locating affordable housing. These apartments are subsidized by HUD or the U.S. Department of Agriculture's Rural Housing Services, but managed by private organizations. Both types of properties are income restricted with the HUD properties being fully subsidized, but the Rural Development properties may also have rental assistance available. As with the Housing Choice Voucher Program, the amount of rent a tenant is required to pay is based on 30% of their adjusted monthly income. Applications are taken at the apartment complexes; however, the enclosures contain telephone numbers where you may obtain additional information.

Senator DeMint
February 15, 2010
Page Two

I am also enclosing a chart with a list of subsidized apartment complexes that may duplicate the above information concerning subsidized apartments, but reflects apartment complexes with potential vacant units, if they have not already been filled.

If I can be of further assistance please do not hesitate to contact me at (803) 896-9005.

Sincerely,



Valarie M. Williams
Executive Director

Enclosures

HUD Subsidized Apartment Listing-Horry County
Rural Development Apartment Information-Horry County
Subsidized Apartment Vacancy Listing-Horry County

CC: The Honorable Jim DeMint
Executive Director, Myrtle Beach Housing Authority

COPY

I am desperately in the need of help to get into a handicapped apartment in the Myrtle Beach area. I have found an excellent apartment and have qualified for residence, except for being able to pay the monthly rental amount. I am severely handicapped, confined to a wheelchair - - I live alone and need every handicapped device available to me. The apartment I have found is perfect. However, my current rental allowance monthly is \$200.00 - - I live on my SSI income of \$1,034.00. Besides the many handicapped conditions I already have, I will be going in soon (April 2011) for surgery to have my left leg amputated. This, of course, will add to my current medical situations. I am in need of wide doorways, large spaces, handicapped level fixtures and/or appliances, a full handicap equipped large bathroom with 'bars', and easy access to all fixtures. Living alone, I need safety and security. This begins my problem.....



The apartment complex I'm seeking to move into is: Swansgate. As I said, it is so perfect. However, the monthly rental is \$440.00. This is not suitable for my budget. Rental assistance is available through H.U.D., but there is a 'waiting list' of three years. I have gone through the process of applying to H.U.D. - - only to be told I am on the 'waiting list'. My situation is so very desperate. I have tried every means for funds of rental assistance I could find - - with no success. I have tried every possible agency, government program or lead given to me. Now, I am trying to work with Senator Lindsey O. Graham and his assistance has led me to the Pee Dee Regional Office. Beginning with this form, I am hoping for the assistance I need. I am trying to get moved and settled in the new, handicapped apartment before my surgery, as I will have a lot of adjustments to make and many issues to deal with once I return home. I sincerely hope there is a way you will be able to remedy my immediate problem. I will follow any lead you have and forward anything you need. Please feel free to contact me at anytime. Thank you, Karen Skinner 843-293-5666

LINDSEY O. GRAHAM
SOUTH CAROLINA



290 RUSSELL SENATE OFFICE BUILDING
WASHINGTON, DC 20510
(202) 224-6972

UNITED STATES SENATE

February 28, 2011

Ms. Karen Skinner
5565 Gwen Drive, Lot 37
Myrtle Beach, SC 29588-6242

Dear Ms. Skinner:

Some time ago I sent you an authorization form to complete and return to my office so that I could assist you with the problems you were experiencing.

Since I have not heard from you, I am assuming that your situation has been resolved. If I can still be of assistance to you please let me know by contacting my Pee Dee Regional Office at 843-669-1505.

It is an honor to represent you in the U.S. Senate, and I hope you will continue to call on me whenever I can be of assistance.

Sincerely,

A handwritten signature in black ink, appearing to read "Jim", written over a horizontal line.

Lindsey O. Graham
United States Senator

LOG/ac



P. O. Box 1623
Columbia, SC 29202
803-808-2980
info@affordablehousingsc.org
www.affordablehousingsc.org

February 16, 2011

Ms. Valerie Williams
Executive Director
SC State Housing Finance and Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210

Dear Valerie:

Recently the Affordable Housing Coalition of South Carolina (AHCofSC) formed a committee to review issues regarding two of your programs, HOME and Housing Trust Fund, that could be opportunities for discussion between those producing affordable housing, utilizing funds from these programs, and the staff at SCSHFDA that oversees and implements them. Don Oglesby, President/CEO of Homes of Hope in Greenville, was appointed as Chairman of this committee.

Subsequently, the committee worked diligently to identify 11 items for discussion. After approval from the Board of Directors for AHCofSC, a meeting was arranged between the committee representatives and appropriate SCSHFDA staff. Don Oglesby and Tom Faulkner, committee member and Immediate Past President of AHCofSC, represented the AHCofSC, while Laura Nicholson and Ed Knight represented SCSHFDA. Prior to the meeting, the 11 items were made available to Laura and Ed for their review. During the meeting each issue was discussed and progressive, yet realistic, solutions resulted. However, the purpose of this letter is not to review those solutions.

It is our pleasure to write this letter to express our admiration for the way this process was handled by your staff, and it is also our request that you formally share this letter, or at least its sentiments, with the SCSHFDA Board of Commissioners at its next scheduled meeting, to communicate this positive feedback. Laura and Ed could not have been more accommodating, or more professional. They both communicated a great concern for working together to fulfill equal mission statements and to continue to provide top-level solutions amidst top-level programs. We were obviously very pleased. Additionally, we want to note that their leadership is evident by observing their staff and the way they conduct themselves. You are to be commended for your leadership as well, Valerie, for overseeing this positive and progressive culture.

Williams, Valerie
February 16, 2011
Page 2

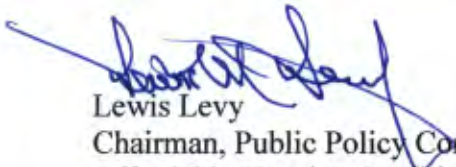
While there are still challenges that exist, we are confident in saying that they are not because of any adversarial relationship between housing providers and SCSHFDA staff, nor are they because of any lack of willingness towards openness and creative solutions. We look forward to continued dialogue with you and your staff and for continuing fresh ideas for making it all work better, for the ultimate benefit of low-income families and communities across the state of South Carolina.

Thanks for who you are, and what you do.

Sincerely,

A handwritten signature in blue ink, appearing to read 'T. Kevin Connelly', with a stylized, flowing script.

T. Kevin Connelly
President
Affordable Housing Coalition of South Carolina

A handwritten signature in blue ink, appearing to read 'Lewis Levy', with a stylized, flowing script.

Lewis Levy
Chairman, Public Policy Committee
Affordable Housing Coalition of South Carolina

A handwritten signature in blue ink, appearing to read 'Don Oglesby', with a stylized, flowing script.

Don Oglesby
Chairman, HOME/HTF Subcommittee
Affordable Housing Coalition of South Carolina



P.O. Box 1623
Columbia, SC 29202-1623

Ms. Valerie Williams
Executive Director
SC State Housing & Finance Development
Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210

MCNAIR
ATTORNEYS

M. William Youngblood

wyoungblood@mcnair.net

T (843) 723-7831
F (843) 722-3227

February 21, 2011

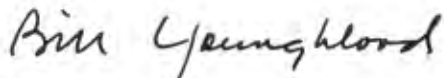
Valarie Williams
Executive Director
S.C. State Housing Finance and
Development Authority
300-C Outlet Pointe Blvd
Columbia, SC 29210

Re: 2011 Palmetto Affordable Housing Forum/

Dear Valarie:

Congratulations on another successful Palmetto Affordable Housing Forum this year. I always find it inspiring to attend the annual luncheon and to see the tangible result of our involvement for one small aspect of the Forum's work. Enclosed is our firm's check in the amount of \$500 for our sponsorship opportunity. Again congratulations on another successful year. My very best to you and your great staff. With warm personal regards,

Sincerely,



M. William Youngblood

MWY:ebs
Enclosure

McNair Law Firm, P. A.
100 Calhoun Street, Suite 400
Charleston, SC 29401

Mailing Address
Post Office Box 1431
Charleston, SC 29402

mcnair.net



South Carolina State Housing Finance and Development Authority
300-C Outlet Pointe Blvd., Columbia, South Carolina 29210

Telephone: (803) 896-9001 TTY: (803) 896-8831
www.schousing.com

T. Scott Smith
Chairman

Valarie M. Williams
Executive Director

March 18, 2011

Maya Pack, MS, MPA
Associate Director, Research & Strategic Initiatives
South Carolina Public Health Institute
2221 Devine Street, Suite 216
Columbia, SC 29208

RE: Letter of Support & Collaboration – Health Impact Assessment

Dear Ms. Pack:

The South Carolina State Housing Finance & Development Authority is supportive of the proposed work of the South Carolina Public Health Institute (SCPHI) to expand the capacity of our state to perform Health Impact Assessments (HIAs) on proposed housing policies and/or developments. Our agency not only administers programs that directly provide quality, affordable housing to our citizens, we also partner with housing providers to assist them in meeting the housing needs of their clients.

As you know, housing conditions have a significant impact on health and safety. Housing with lead paint or housing that is overcrowded, dilapidated, and/or without appropriate utilities is of particular concern.

The South Carolina State Housing Finance & Development Authority is interested in participating in the proposed project on a number of levels. We are interested in the possibility of participation on an Advisory Board to guide the implementation of HIA capacity expansion in South Carolina. We would also like to work with SCPHI to provide HIA training for selected staff and to identify potential partnership opportunities to conduct an HIA related to housing in South Carolina. We are committed to considering the recommendations of any such HIAs in our planning and implementation process.

We look forward to the opportunity to work together to maximize the health of our residents.

Sincerely,

A handwritten signature in blue ink, appearing to read "Valarie M. Williams".

Valarie M. Williams
Executive Director