

May 1, 2014 Registered Letter

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

RE: Mortgage Lender Complaint

Governor Haley:

I am in receipt of the March 26, 2014 letter response from your office staff member, Jamal Smith, Constituent Services and thank you for caring.

My mortgage situation with Chase is now in its tenth month of much correspondence and now in a delayed state in the Newberry Court system. I started working last June with a couple of state agencies who simply referred me to Chase. In early fall, the desired settlement was to be a Deed In Lieu of Foreclosure, *which was inevitable*, based on unsound and questionable bases for Chase's refinances in 2007 and in 2010. The monthly payment to earned income (DTI) ratios would not pass SC code 37-23-40 much less any other of the standard ratios by government or mortgage bankers. Chase offered a lower rate refinance in 2011 but then rejected such based on excessive DTI ratio.

I have enclosed a copy of page one of Chase letter dated January 28, 2014 and refer you specifically to the fourth paragraph stating "We weren't able to continue our DIL review because your property's Title isn't clear". The fifth paragraph further states "Your loan was referred to foreclosure on December 3, 2013". The Newberry Courthouse records reflect a middle initial correction in 1999 of the seller of the lot to me. Accordingly, I filed a Motion to Quash. Title insurance policies were provided lender at three closings since 1999 negating any possible title claim cost to lender.

While the lender letter of January 28, 2014 states "we canceled our review" *for DIL*, they have continued to correspond on various but indefinite foreclosure intervention.

In respect to the only Chase submission of a property valuation for a DIL settlement, I have enclosed copy of Chase letter dated January 10, 2014 wherein Fred Morris stated "We've enclosed a copy of a valuation report that was prepared for your property." The Freddie Mac report, copy enclosed, dated January 28, 2014 reflected their HVE valuation to be \$332,754.00, substantially below loan balance.

Relative to value, please refer to my enclosed April 18, 2014 letter to Chase's Fred Morris. I refer you specifically to my third paragraph which references a Chase amortization schedule with letter of March 13, 2014 and a computed Chase property valuation of \$427,102.74 (loan balance, \$356,203.69 or 83.4%).

Page 2 of 2
Governor Haley

Lastly I have enclosed a copy of Chase's attorney letter dated March 19, 2014 on which they wish to mention current attorney's fees of \$4,898.00. On the bases of the their ill based and, I believe, improper efforts, I don't feel any of these fees should be paid whenever this matter is resolved. I reference SC Supreme Court Administrative Order, May 2, 2011, which required that the attorney and lender have tried to reach a foreclosure intervention agreement in good faith compliance.

In light of the lost time, delays and legal tactics, I offered in enclosed letter of March 5, 2014, that I wish to simply convey the deed over to lender with such being documented on a **no deficiency** basis. Further the judge is aware of this offer and I have asked for judicial arbitration to achieve this. This is again mentioned in my April 18, 2014 letter to Chase mentioned above. I am 76 years old and don't need the aggravation and hate losing \$40K to \$60K equity in my home, BUT.

Respectfully,



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

Enc: eight

Chase (OH4-7120)
3415 Vision Drive
Columbus, OH 43219-6009



January 28, 2014

000066 - 1 of 22 NSPOMCLO-Z1 0 000000
Hal B. Bennett
47 Woodhaven Court
Cross Hill, SC 29332



We are reviewing your loan for a Deed in Lieu of Foreclosure

Borrower Name: Hal B. Bennett
Account: *****9839
Reference Number: 20131105EOCHF0035-1
Property Address: 47 Woodhaven Court
Cross Hill, SC 29332

Dear Hal B. Bennett:

We're responding to your correspondence dated December 20, 2013, and January 11, 2014, both received in our office, regarding the status of your request for a Deed in Lieu of Foreclosure (DIL).

We apologize that the service you've received hasn't met your expectations. We appreciate that you took the time to share your comments. We'll review the details of your experience with management, as we continually work to improve the service we provide you and all our customers.

Deed in Lieu of Foreclosure

Our previous response dated December 18, 2013, detailed the circumstances which delayed our decision of your DIL request. We're enclosing a copy of our letter, plus enclosures, for your records.

We weren't able to continue our DIL review because your property's Title isn't clear. As we've advised you, a clear Title is required to complete a DIL. On December 10, 2013, we canceled our review and our attorneys continued efforts to resolve the Title issues. If you have additional questions, please contact Lauren Weeks, Rogers Townsend & Thomas, at 1-803-744-4444.

Foreclosure

Your loan was referred to foreclosure on December 3, 2013. At that time, your loan was due for the September 2013 payment. Our attorneys filed for foreclosure on December 23, 2013, and on December 30, 2013, they were served documents they believed to be a request for foreclosure intervention.

You indicate that our foreclosure attorneys improperly advised you of your property's pending foreclosure; however, we've confirmed that their notice was correct. We wouldn't finalize a foreclosure sale while you were being reviewed for a DIL; however, all other collection activity may continue until your loan is either brought current or the DIL is completed.



Chase
P.O. Box 469030
Glendale, CO 80246-9030



000551 - 1 of 4 NSP0DFLO-Z1 J0000009 000000000000
Hal B Bennett
47 Woodhaven Ct
Cross Hill, SC 29332

01/10/2014

Rec'd. 2/17/14

Your property valuation report is enclosed

Account: 1786549839
Property Address: 47 Woodhaven Ct
Cross Hill, SC 29332

Dear Hal B Bennett:

We've enclosed a copy of a valuation report that was prepared for your property.

The report was developed as part of your request for mortgage assistance, and we may use this information when deciding if you're eligible for an assistance option. If we prepare any more valuation reports when reviewing your application, we'll send copies to you as well.

If you have questions, please call us at one of the telephone numbers below.

Sincerely,

Morris Jr, Fred
Customer Assistance Specialist
Chase
Direct Phone: 1-877-496-3138 extension 3462997
1-800-582-0542 TTY
1-866-282-5682 Fax
www.chase.com

Enclosed:
- Valuation report



We make home possible[®]

Chase Loan Number: 1786549839

AVM Effective Date: 1/28/2014

Freddie Mac *BPO Online*

MI Info | Freddie Orders | Other Orders | Order Search | Help

Customer New Freddie BPO/Appraisal

Information on any current BPO order:

Freddie Mac Loan Number	Street/Address	City	State	Zip	Auto Value
587830037	47 WOODHAVEN CT	CROSS HILL	SC	29332	\$332,754.00

Disclosure of Home Value Explorer Valuation Data through a Loan Prospector Feedback Certificate

Auto values are generated from Freddie Mac's Home Value Explorer (HVE). Auto values are provided by Freddie Mac and are calculated using various models and techniques proprietary to Freddie Mac. The lender may have also used a different property value to make a credit decision.

If you have questions, please visit Freddie Mac's website at <http://www.freddiemac.com/valuation>.

Home Value Explorer is a registered trademark of Freddie Mac. All rights reserved.

April 18, 2014

Chase
P.O. Box 469030
Colorado, CO 80246-9030

Att: Fred Morris, Jr., Cust. Assist. Specialist, Phone 877-496 3138 (ext. 346-2997)

Re: Acct. *****9839
Ref. No. 20120118EOCHF0085-3
47 Woodhaven Court
Cross Hill, SC 29332

I noted your phone message received late last evening. Please be advised that

- 1) The Court matter is pending.
- 2) I have requested judicial foreclosure intervention.
- 3) my home is for sale and we presently have three prospects (but no contract as of this date).
- 4) I recently mentioned to you there is a family illness issue requiring much of my time.

My legal references indicate that I should request only written requests/comments from the Chase offices rather than telephone conversations.

I do appreciate receiving the content of the *revised amortization schedule* received with Chase cover letter of March 13, 2014 which reflected the principal balance of \$356,203.69 and the Loan to Value percentage of 83.4% (ie, current Chase valuation of \$427,102.74).

I would appreciate the name and address of the title insurance company to whom I paid premiums for the 2007 and 2010 refinances.

In the event, a firm sale is concluded, I will advise you immediately.

Respectfully,

Hal B. Bennett

Chase (OH4-7302)
3415 Vision Drive
Columbus, OH 43219-6009



March 13, 2014

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

Re: Loan Number *****9839

Request for an Amortization Schedule

Dear Hal B. Bennett:

I am writing in response to the request Chase received for an amortization schedule for your loan referenced above.

I have enclosed the amortization schedule you requested.

We appreciate your business. If you have questions, please call us at the telephone number below.

Sincerely,

Chase
(800) 848-9136
(800) 582-0542 TDD / Text Telephone
www.chase.com

Enclosure

CC146

Amortization Schedule

Amortization Data

Calculation Type:	Current P & I
Principal Balance (\$):	356,203.69
Payment Frequency:	Monthly
Loan To Value (%):	83.4
Interest Rate (%):	5.25000
Start Date:	9/1/2013
Maturity Date:	3/1/2040

Amortization Results

New P & I (\$):	2,073.53
Interest Change (\$):	0.00
Payment Change (\$):	0.00
New Maturity Date:	3/1/2040
New Curtailment (\$):	0.00
LTV Date:	---

#	Date	Interest (\$)	Principal (\$)	Balance (\$)
1	9/1/2013	1,558.39	515.14	355,688.55
2	10/1/2013	1,556.14	517.39	355,171.16
3	11/1/2013	1,553.87	519.66	354,651.50
4	12/1/2013	1,551.60	521.93	354,129.57
5	1/1/2014	1,549.32	524.21	353,605.36
6	2/1/2014	1,547.02	526.51	353,078.85
7	3/1/2014	1,544.72	528.81	352,550.04
8	4/1/2014	1,542.41	531.12	352,018.92
9	5/1/2014	1,540.08	533.45	351,485.47
10	6/1/2014	1,537.75	535.78	350,949.69
11	7/1/2014	1,535.40	538.13	350,411.56
12	8/1/2014	1,533.05	540.48	349,871.08
13	9/1/2014	1,530.69	542.84	349,328.24
14	10/1/2014	1,528.31	545.22	348,783.02
15	11/1/2014	1,525.93	547.60	348,235.42
16	12/1/2014	1,523.53	550.00	347,685.42
17	1/1/2015	1,521.12	552.41	347,133.01
18	2/1/2015	1,518.71	554.82	346,578.19
19	3/1/2015	1,516.28	557.25	346,020.94
20	4/1/2015	1,513.84	559.69	345,461.25
21	5/1/2015	1,511.39	562.14	344,899.11
22	6/1/2015	1,508.93	564.60	344,334.51
23	7/1/2015	1,506.46	567.07	343,767.44
24	8/1/2015	1,503.98	569.55	343,197.89
25	9/1/2015	1,501.49	572.04	342,625.85
26	10/1/2015	1,498.99	574.54	342,051.31
27	11/1/2015	1,496.47	577.06	341,474.25
28	12/1/2015	1,493.95	579.58	340,894.67
29	1/1/2016	1,491.41	582.12	340,312.55
30	2/1/2016	1,488.87	584.66	339,727.89

ROGERS TOWNSEND & THOMAS, PC
POST OFFICE BOX 100200 (29202)
220 EXECUTIVE CENTER DRIVE
COLUMBIA, SOUTH CAROLINA 29210
P 803.771.7900 F 803.343.7017
W RTT-LAW.COM

CHARLES S. GWYNNE JR.
SHAREHOLDER
CHARLIE.GWYNNE@RTT-LAW.COM
P 803.744.1933
F 803.343.7017

LICENSED IN SOUTH CAROLINA



March 19, 2014

Via Email to h b bennett@yahoo.com and U.S. Mail

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

Re: JPMorgan Chase Bank, National Association v. Hal B. Bennett; Hal B. Bennett, Trustee of The Bennett Living Trust a/k/a Hal B. Bennett, Trustee of the Bennett Living Trust dated December 5, 1996; Don M. Houck a/k/a Don C. Houck
Civil Action # 13-CP-36-0659
Our file # 512507.01807

Dear Mr. Bennett:

Pursuant to your request please find enclosed a reinstatement quote good through March 31, 2014 totaling \$16,232.30. Additionally, the current attorney's fees and costs not included in the reinstatement quote are \$4,898.00. **This amount must be added to the reinstatement amount for a total reinstatement amount of \$21,130.30.**

If you wish to discuss the reinstatement quote or make a counteroffer to my client, please let me know.

Please note, my client reserves the right to add additional amounts to the reinstatement quote if they incur further costs or expenses in the foreclosure action that are recoverable under the terms of the Note and Mortgage.

You are responsible for any additional attorney's fees and costs incurred by my client in prosecuting this foreclosure action. In the event my client receives legal fees or costs in excess of the amount you actually owe, those excess funds will be returned promptly.

This letter is for settlement purposes only.

March 5, 2014

FAX to 1-866-282-5682

Chase
P.O. Box 469030
Glendale, CO 80246-9030
Att: Fred Morris, Jr., Cust. Assist. Specialist, Phone 877-496 3138 (ext. 346-2997)

Re: A/C 1786549839
Chase Ref. No. 20120118EOCHF008-3
47 Woodhaven Court, Cross Hill, SC 29332

To Fred Morris:

After our lengthy phone conversation Monday, I decided to place my other offer in writing for your consideration and response.

I am offering to convey title of my residence to mortgagee/assignee at a date set in the near future. My offering further specifies that such will be transacted with reasonable time allowance for removal of furnishings and personal contents. As this is a voluntary action on my part as owner, I further specify that this transaction will be done on **no deficiency** basis.

This offering is being made in the best interests of holding costs of the transaction to a minimum as well as the saving of time needed to complete.

Based on my recent RE independent appraisal and related market value information as well as the dwelling insurance (State Farm dwelling coverage of \$352,220) places the market value of the residence in the \$450,000 plus area.

Respectfully,



Hal B. Bennett

CC: Donald A. Long, Attorney