

October 18, 2016  
page 1 of 3

From: Doretha A. Bull, Mortgagee  
2211 Pendleton Street  
Columbia, S.C. 29205

To: Honorable Nikki Haley, of South Carolina  
Office of Governor  
1205 Pendleton Street  
Columbia, S.C. 29201

Dear Governor Haley;

I am writing you this letter in hopes of gaining your assistance with the unlawful foreclosure on my home and mismanagement of my mortgage account by Wells Fargo/ American Servicing Company/ USA Bank. Wells Fargo has gotten PUBLIC Money, taken homes from the same PUBLIC, an all the while, forcibly taking money from them and still foreclosing on their homes. I had a small bookstore business that I had to give up.( I sold everything I could to pay Wells Fargo(asking them why I owed them, they responding, "Pay or we will foreclose". I got two jobs, paid them what they asked for and they still threatened foreclosure. Something must be done. This situation amounts to consistent mortgage fraud. My attorney told me that the Magistrate judge of Richland County (Judge Joseph Strickland) refuses to allow us to do Discovery. I have responded to all of Wells Fargo's requests, but they have not responded to nine. I need answers from them regarding my account. I have been fighting to save my home for 14 years. I am sure this is happening to many others in South Carolina. I am turning to you for help. It must be looked into. **I NEED YOUR HELP!!!**

First of all, I signed a mortgage with Freemont Mortgage and Loan in November 2003. 1<sup>st</sup> payment of \$751.72 due February 2004. In July 2004, I received a letter from Fremont informing me that my new loan service company would be American Servicing Company. Late October 2004. In October 2004 I suffered with Bells Palsy. My doctor advised me to slow down or it would get worse. I was self employed at the time, working 10 to 15 hours a day. I attempted to reduce my work hours, which caused my sales to decrease. I contacted my mortgage company for assistance. All I asked was for 2 or 3 payments to go on the back end, or allow me to make partial payments for 2 or three months. Mind, my November payment was not past due until the 18<sup>th</sup>. They told me that they could not do either of my requests. They told me to send a hardship letter to their Loss Mitigation Department. Which I did on November 9, 2004. They acknowledged my letter and told me to send nothing until they made decision. I kept calling for a decision and they kept telling me they would let me know. I became suspicious and sought another loan. The agent called American Servicing Company for a payoff statement. She learned that the Company had my property in foreclosure. That was the 1st I heard about foreclosure. (No one from the mortgage company had sent me a letter or made a phone call telling me my property was in foreclosure.) She asked them to hold off for 48 hours the new loan would be processed and they would be paid all monies due. They refused. She advised me to seek Bankruptcy. I went to Bankruptcy, paid as instructed, but American Servicing Company kept demanding more money. Finally, they forced me to pay almost \$10,000, and ended the Bankruptcy.

They continued to harass, force, and had me under duress with threats of foreclosure. I continue to be under duress of foreclosure.

In 2009 a Deputy delivered a foreclosure document to my home. I contacted the attorneys listed and they told me to bring my documents to them, but I could not be present, or give any input. I sought my own attorney. We went to court several months later. The judge dismissed the case in my favor because Wells Fargo/ American Servicing Company did not show. I thought the case was resolved. 2 or 3 days later Wells Fargo had refilled the same case. That is where we are now. I asked my attorney how could they do that after the case was dismissed by the judge. He informed me that the judge did not dismiss the case with "Prejudice".

In 2011 I received a letter from American Servicing Company stating that my loan was paid in full and not to send any further payments. I then sent a letter to them requesting my deed and title. American Servicing Company responded several weeks later. They advised me to see my attorney. My attorney advised me to continue sending payments until the matter was resolved. I sent them personal checks beginning January 2014 til September 2016. I was informed by my attorney that he had received almost 16 months of my checks from Wells Fargo's attorney. These checks were never presented to my bank account. We have had 2 Mediation hearings. Neither were satisfactory.

I am still sending payments; they have not sent my deed or title, they keep increasing my principle, adding unlawful fees to my account, messing up my credit, and still have me under duress. They had me to forcibly sign modification papers. Last year. I told my attorney I did not want to go through another modification with them because they made my life a living hell. They kept trying to foreclose while under the modification, even though I was sending all the monies they requested. My payments kept increasing, my balance kept increasing. They had not sent a monthly statement for over a year. They resumed sending monthly statements in 2016. They refuse to send me an itemize understanding of my account.

You will find enclosed several pieces of correspondence that may help clarify some issues. I hope that you will help me get this resolved. I am not asking for a modification. They have all my money, they keep increasing my loan balance have not sent me a mortgage interest or monthly statement. I am on dialysis, have type 2 diabetes and high blood pressure. It is hard to get a job with my health situation. My only income is \$1072 Social Security. I need my Deed and Title, a paid in full receipt, punitive and actual damages for all of the stress, aggravation and harassment they have caused. I was not behind when they started this. Wells Fargo/American Servicing Company are the ones that caused this fiasco.

<u>Date</u>	<u>Subject of Correspondence</u>
Nov. 9,2004	Hardship Letter to American Servicing Company (from Doretha Bull)
June 25, 2007	Modification Agreement to Ms. Bull from American Servicing Company
June 29, 2007	Ms. Bull's request for phone transcripts
Oct. 15,2007	Clarification of correct monthly mortgage payments due.

Nov. 12, 2007                      Response to Ms. Bull from ASC to Oct. 12, 2007 letter.

    May 13, 2009                      Request from Ms. Bull to ASC to have a sit down to explain account.

Nov. 17,2011                      Letter from American Servicing Company stating that Loan is paid in full.

March 12,2012                      Letter from Ms. Bull to ASC requesting Deed & Title.

April 10, 2012                      Response to letter sent to ASC on March 12, 2012.

Dec. 3, 2012                      Hardship Letter to ASC from Ms. Bull.

October 18,2016                      Requesting a written itemized understanding of my account .

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Thanking you in advance for your most appreciated assistance. If you desire further information or have additional questions please do not hesitate to contact me.

      October 18, 2016

Doretha A. Bull, victim

(803) 799-5706

email: dorethafrbooks@gmail.com

November 9 , 2004

To : American Servicing Company

From Doretha A. Bull  
2211 Pendleton Street  
Columbia , S.C. 29205

Re: Consideration For Hardship Regarding Mortgage Payments

To Whom It May Concern :

I, Doretha A. Bull, have been self employed for the past 15+ years I own a small book and gift retail store . Business has been unusually slow since May of this year . In addition, I became ill in June of this year with : Bell's Palsy ( Paralysis of my left side) and Diabetes . Due to this illness I was unable to work for several weeks and had to pay what monies I had for medical treatment .

I am doing better now and business is beginning to pick up . The holidays are coming up and this is my best selling season .

I am asking that you consider the above situation and help me get caught up with my mortgage payments .

  
Doretha A. Bull, mortgagee



7495 NEW HORIZON WAY  
FREDERICK, MD 21703

Received 6-27-07

Returned 6-29-07

COPY

June 25, 2007

Doretha A Bull  
2211 Pendleton St  
Columbia SC 29205

RE: Loan Number 1205430782

Client 106

Dear Doretha A Bull :

This letter will confirm the formal approval of a loan modification/restructure of your mortgage loan. To facilitate this transaction, it was mutually agreed that a contribution of \$3,655.00 would be required, which will be applied toward the accrued delinquency.

*see below*

Please sign the enclosed loan modification agreement and return it, along with any payment(s) and/or contribution due as reflected in the terms of this letter. If a Truth in Lending Statement is enclosed with your modification agreement, please sign and return all items and contribution as disclosure of your interest rate being raised through this modification.

The terms of your modification/restructure are outlined below:

- 1. Due date of first payment: 09/01/2007
- 2. New principal and interest payment amount: \$841.01
- 3. Required escrow payment based on previous analysis: \$205.14
- 4. Estimated new net payment: \$1,046.15
- 5. Modified maturity date: 01/01/2034
- 6. Interest rate: 8.250%

\*(Step rate changes, if applicable, will be reflected in the terms of the loan modification agreement. The interest rate and payment the borrower will pay may change in accordance with the note.)

This proposal is valid for five (5) days from the date of this letter. Therefore, it is imperative the modification agreement(s) be executed and returned in the enclosed, self-addressed, prepaid, express mail envelope. Please note, although approved, the normal servicing process will continue uninterrupted, unless advised otherwise. If you are currently protected under a bankruptcy, this approval is contingent upon your continuing to keep your post-petition mortgage payments current, as well as consent to an order lifting the automatic stay or the voluntary dismissal of your case.

LC374/F9R

*I understand that, Sarah Bortey (of Loss Mitigation) and Kathy Rice of the same department verified that I have until July 31, 2007 to pay the \$3,655.00. Per conversation on 6-24 & 6-27, 2007, Sarah Rodriguez also of...*



7495 NEW HORIZON WAY  
FREDERICK, MD 21703

LOAN MODIFICATION AGREEMENT  
LOAN NUMBER: 1205430782

THIS LOAN MODIFICATION AGREEMENT made on June 25, 2007, by and between DORETHA A BULL and (the "Borrower(s)") and ASC, ("ASC").

W I T N E S S E T H

WHEREAS, Borrower has requested, and ASC has agreed, subject to the following terms and conditions, to a modification in the payment as follows:

NOW THEREFORE, in consideration of the covenants hereinafter set forth and of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged by the parties, it is agreed as follows (notwithstanding anything to the contrary contained in the Note and Mortgage):

1. BALANCE. As of June 25, 2007, the amount payable under the Note and Mortgage (the "Unpaid Principal Balance") is U.S. \$ 97,725.28.
2. EXTENSION. This agreement hereby modifies the following terms of the Security Instrument described herein above as follows:
  - A. The due date has been extended from 10-01-06 to 09/01/2007.
  - B. The maturity date has been extended from 01-34 to 01/01/2034.
  - C. The amount of interest to be capitalized will be U.S. \$7,390.46. The modified unpaid principal balance is U.S. \$108,388.25.
  - D. The borrower promises to pay the unpaid principal balance plus interest, to the order of the Lender. Interest will be charged on the unpaid principal balance of U.S. \$ 108,388.25. The borrower promises to make monthly payments of principal and interest of U.S. \$ 841.01, at a yearly rate of 8.250%, not including any escrow deposit, if applicable. If on the maturity date the borrower still owes amount under the Note and Security Instrument, as amended by this Agreement, borrower will pay these amounts in full on the maturity date.
3. NOTE AND MORTGAGE. Nothing in this Agreement shall be understood or construed to be a satisfaction or release, in whole or in part of the Borrower's obligations under the Note or Mortgage. Further, except as otherwise specifically provided in this Agreement, the Note and Mortgage will remain unchanged, and borrower and ASC will be bound by, and shall comply with, all of the terms and provisions thereof, as amended by this Agreement.

Page 2  
Loan Number 106/1205430782

Please note that the final paragraph of the modification agreement entitled "CORRECTION AGREEMENT" gives us permission to correct any typographical errors in the modification. You do not have to agree to this portion of the contract in order to enter into the modification. However, if you do, please initial where indicated. Please note that the Correction Agreement does not permit us to change any material terms such as interest rate, modification balance, or monthly payment amount. If we can be of further assistance, please call us at 866-430-0675, Monday through Friday, 8 AM to 6 PM, in your time zone.

Sincerely,

ASC

LC374/F9R

ASC is required by the Fair Debt Collection Practices Act to inform you that if your loan is currently delinquent or in default, as your loan servicer, we will be attempting to collect a debt, and any information obtained will be used for that purpose. However, if you have received a discharge, and the loan was not reaffirmed in the bankruptcy case, ASC will only exercise its right as against the property and is not attempting any act to collect the discharge debt from you personally.



June 29, 2007

To : American Servicing Company  
Correspondence Department  
P.O. Box 10328  
Des Moines , Iowa  
50306-0328  
Fax: 866-453-6315

From: Doretha A. Bull  
2211 Pendleton Street  
Columbia , S.C. 29205  
Loan # : 1205430782

Correspondence Department;

I, Doretha A. Bull, am requesting original and complete copies and or transcripts of all phone conversations between your company and myself from November 15, 2006 and June 29, 2007 .

I would appreciate obtaining these records as soon as possible .

Respectively ,

*Doretha Bull*  
Doretha A. Bull,



PO Box 10328  
Des Moines, IA 50306-0328

November 12, 2007

Doretha A Bull  
2211 Pendleton St  
Columbia, SC 29205

Dear Doretha A Bull:

RE: Loan Number 106-1205430782

America's Servicing Company (ASC) received correspondence regarding your monthly payment amount. I have reviewed the information presented and would like to provide you with the details of my research.

An escrow review was processed on June 01, 2007. An Escrow Account Statement was sent to you with our calculations. As a result of this review, effective August 1, 2007, your payment changed from \$751.27 to \$1,414.72. At that time escrow was being maintained for property tax and lender placed insurance. On August 8, 2007 your Loan Modification was completed. Your new payment including escrow was \$1,504.46 for the September 2007 payment. Regrettably you were advised an incorrect payment amount on August 24, 2007. On November 7, 2007 your escrow account was again reviewed. Your monthly payment was adjusted to \$910.98 effective with the October 2007 payment. At this time the escrow account is being maintained for property tax only.

Please be assured that any late charges or negative credit bureau reporting regarding the September and October 2007 payments have been corrected. Your loan is currently due for the November 2007 payment in the amount of \$910.98. Enclosed is the payment history as you requested. We are unable to provide transcripts of telephone conversations as they are considered privileged information and can not be released.

Our records indicate that the homeowner's insurance policy through Nationwide Insurance expired on August 24, 2007. Upon receiving this information, notices were sent to allow you sufficient time to obtain coverage for your property. Per the terms of the Mortgage Deed of Trust you are required to maintain insurance at all times, for the life of your loan. As of this date ASC has not received a renewal for this policy.

Since we did not receive the requested information, ASC is in the process of purchasing temporary insurance coverage.



PO Box 10328  
Des Moines, IA 50306-0328

Bull  
November 12, 2007  
Page 2

If you currently have insurance through another carrier you must provide proof of coverage from August 24, 2007 to August 24, 2008. You may fax the proof of coverage information to our Hazard Insurance Processing Center at (937) 525-4100, or by mail to:

America's Servicing Company  
Its Successors and /or Assigns  
P.O. Box 5106  
Springfield, OH 45501-5106

To ensure that your request is completed promptly and accurately please include your loan number on any information sent.

If you have additional questions, please call our Customer Relations Department at 866-430-0675. A representative will be able to assist you Monday through Friday between the hours of between the hours of 8:00 a.m. and 6:00 p.m., in your time zone.

Sincerely,

Lindsay Hadel  
106 Written Correspondence

Enclosure(s)

May 13, 2009  
Ms. Doretha Bull  
2211 Pendleton Street  
Columbia, S.C. 29205  
Loan # 1205430782

Wells Fargo / American Servicing Company  
Correspondence Department  
P.O. Box 10328  
Des Moines, Iowa 50306-0323

To Agents of Wells Fargo & American Servicing Company ;

I, Doretha Bull, am requesting a face to face meeting with one of your representatives to determine my financial status with your company. According to my receipts I have over-paid your company by thousands of dollars. (for monies due at this time). Yet, your company has me in default. I have attempted to resolve this situation by phone on several occasions (without success). The person I spoke with on 5-11-09, Parrick in the Foreclosure Department, stated that it is was not feasible for him to go over my records. Because your company is trying once again to foreclose on my property, I urgently need an explanation and understanding of what you are doing with my money. I find it extremely difficult to believe that a company as large as yours does not have a representative in this area that can sit down with me and resolve this matter. The Homeownership Resource Center of Charleston, South Carolina, has also attempted (without success) on several occasions to contact you regarding this matter.

Your company has threatened me with foreclosure consistently for the past 5 years. I have sincerely tried to pay my payments. This situation has caused me considerable stress and physical illness. It keeps me worried, ailing and under duress. Note, that on one occasion you threatened foreclosure, while you had to admit over-charging me by \$1,700.00. You also as late as January 2009, you sent me a check for more than \$900 with no reasonable explanation. Yet you keep declaring my payments more than \$7,000.00 past due. We both need to get this situation corrected. I feel it can be better done in a face to face meeting.

Thank you in advance for working with me to resolve this matter.

**U.S. Postal Service™ Delivery Confirmation™ Receipt**

Postage and Delivery Confirmation fees must be paid before mailing.

Article Sent To: (to be completed by mailer)

Wells Fargo / Am. Sec. Co.  
P.O. Box 10328  
Des Moines, Ia 50306

**POSTAL CUSTOMER:**  
Keep this receipt. For Inquiries:  
Access internet web site at  
[www.usps.com](http://www.usps.com)  
or call 1-800-222-1811

CHECK ONE (POSTAL USE ONLY)

Priority Mail™ Service  
 First-Class Mail® parcel

Sincerely,

*Doretha Bull*  
Doretha Bull

5/13/09

DELIVERY CONFIRMATION NUMBER:  
0308 3390 0000 7735 7731





November 17, 2011

Doretha A Bull  
2211 Pendleton St  
Columbia SC 29205

Dear Doretha A Bull :

RE: Loan Number 1205430782, Client 106

Thank you for your recent payment of \$898.00. We are returning check number 1002065468 to you because your loan was paid in full on.

If you are making your mortgage payment by military allotment or through any third party vendor, please contact them to discontinue all payments for this mortgage.

If you have any questions or need further assistance, please call our Customer Service department at (800)842-7654, Mon - Fri 8am-6pm In Your Time Zone.

Sincerely,

America's Servicing Company  
Cash Management

Enclosure

CA207/BRG

March 12, 2012

Doretha Bull , Owner  
2211 Pendleton Street  
Columbia, S.C. 29205

Loan # 1205430782

J.P. Huey , Vice President  
American Servicing Company / Wells Fargo  
2 Home Campus , X23012- 04E  
Des Moines , IA 50328

Dear Sir;

On November 17,2011 I received correspondence from your company stating that you returned my payment because my loan was paid in full. I am waiting to receive my paid in full receipt.

I am asking you to please forward my DEED and TITLE along with a paid in full receipt as soon as possible.

Thank you for your prompt response to this matter .

Sincerely

  
Doretha Bull , Owner

  
Date



PO Box 10328  
Des Moines, IA 50306-0328

April 10, 2012

Received 4-16-2012

Doretha A Bull  
2211 Pendleton St  
Columbia, SC 29205

Dear Doretha A Bull:

RE: Loan Number 106-1205430782

Thank you for contacting America's Servicing Company (ASC) regarding your mortgage loan. I have reviewed your correspondence dated March 12, 2012 and would like to provide you with the details of my research.

Please contact your attorney regarding the issues listed in your correspondence.

If you have additional questions, please call our Collections Department at (800) 662-3806. A representative will be able to assist you Monday through Friday between the hours of 8 a.m. and 11 p.m., and on Saturday from 9 a.m. to 3 p.m. Eastern Time.

Sincerely,

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

Clara Jefferson  
Written Correspondence

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt as this company has a security interest in the property and will only exercise its rights against the property.

WC403/vfm

**Hardship Letter To American Servicing Company  
December 3, 2012**

**Borrower-----Doretha A. Bull  
Address ----2211 Pendleton Street  
Columbia, S. C. 29205  
Loan # -----1205430782**

**Dear Agents of : American Servicing Company / Wells Fargo /  
USA Bank**

**I, Doretha Bull, am writing this hardship letter to help you understand that you agencies have been most unfair in the handling of my mortgage. I had always been told to let your creditors know when you are having trouble and they will help you in anyway they can. I contacted you immediately after having suffered a slight stroke(Bells Palsy). I asked if I could send partial payments for 2 or 3 months so that I would not be too delinquent. You placed my loan in what you called "Loan Modification ". The Loss Mitigation Department told me not to send any funds until they had made a decision. I waited for a decision for two months or more. I became nervous and sought to re-finance my mortgage. I was approved for another mortgage at a lower interest rate . American Servicing Company was contacted for the pay-off amount on my loan. That was the first time I learned that ASC had placed my loan in foreclosure. The loan officer asked if they could hold off for 48 hours because we were going to close and ASC would be paid the balance of my loan. American Servicing Company refused . The intended to file foreclosure on the property. I was advised to file Bankruptcy. I filed and we went to court. My Bankruptcy was very stressful because of ASC:**

**(1) They had an incorrect amount of money that they claimed I owed them. They claimed I owed them \$12,000.00 . My payment for the next five years to the court was \$179.00 monthly. Note**

**I was not yet behind when I contacted ASC for help(11-4-2004) .My bankruptcy commenced in**

April 2005 (a total of 6 months x \$752.00 = \$4,712.00). (\$179x60 = \$10,740 .) My choices were, pay the amounts requested or loose my home . I was under complete duress by these people .

(2) American Servicing Company kept claiming they were not getting enough money from the court and demanded that the Judge increase my payment amount. My payments went from \$179 to \$279 to \$399 to \$499 to \$599 . They had me to go to court and agree to pay \$1,000. a month To the Court (Note I continued to pay my mortgage amount Of \$752.00 month). I am curious as to how the judge could allow them to dictate increase paynebt when he had accurately caldulated how much id would be for me to pay them off in 5 years.

(3) I called ASC to ask why they were demanding me to pay this unreasonable amount of money. The agent on the phone laughed and told me I could send them \$4,500 and they would give me a Loan Modification. Otherwise they would foreclose on my property. I begged , borrowed and sold off inventory to come up with the funds by the deadline . I n addition I made the payments for the next 6 months as requested . On the 7<sup>th</sup> month I sent my regular payment of \$752.00. They returned my payment stating that I was Not to send any money while in Loss Mitigation . Once again I was threatened with foreclosure. I asked how could they foreclose on me when I had verything they asked me to do. They insisted that If I wanted a Modification I needed to send them another \$3,500 . I tried to explain that I had already paid \$4,500 that was go for Loan Modification . I was told that this too is money I owes and that I could not do it and they would

foreclose. I once again sold what inventory I could, liquidated insurance policies, begged act and was able to send the funds as requested. Now I has paid all the money they claimed I owed in Bankruptcy. Yet they still added that amount to the principle of my mortgage. This was wrong, but they had me under duress and no where to turn . They did complete a Modification and closed my case of Bankruptcy. (12-2006)

(4) In October 2007 I was once again threatened with foreclosure by ASC. I was highly frustrated because I had been making my payments as they requested . A Congressional hearing headed by The Democratic Senator of Massachusetts was on CNN trying to get at the bottom of "the mortgage scandal/crisis. I contacted his office and they referred me to The Nova Debt organization . The representative made a 3 way call to ASC. After 3 attempts we stopped getting cut off . ASC had to admit they had made a mistake and I was due an overpayment of \$1,700.00. We asked how could they threatened me with foreclosure and they owed me money. They agreed to send the check out promptly.

(5) Then in 2008 I was served foreclosure papers. I contacted the attorney listed on the papers representing ASC. He said I could send then my receipts , but I could not discuss or be present to ask questions or have anything explained to me . That is when I got my own attorney to respond to their foreclosure papers. We went to court in 2009. American Servicing Company did not show and the case was dismissed .

(6) ASC contacted me to inform me that was in foreclosure about 2 or 3 days after the hearing . I

*Explained that I could not be in foreclosure because the Judge has dismissed their case . They did not know what I was talking about. A few days later they served me with new foreclosure papers.*

*This is the current case in question.*

- 7) *On 11-17-2011 I received a letter from American Servicing Company stating that they were returning my payment to me because my loan was paid in full and that I was not to send Any further payments . I was elated to receive such a letter .*

*Because I had not received my Deeds and Title , I sent ASC a letter asking them to forward them to me as soon as possible. Three months later they sent me a letter stating that I should see my attorney about my Deed and Title. I have been sending my payments every month . However, as of this date I have not received a statement from ASC since I received the letter in 2011( stating that my loan has been paid in full ), nor have they sent my Deed and Title.*

*Note! I have gone through several agencies for assistance with getting my mortgage straightened. NACA / Nova Debt/ Charleston Family Services act. They all gave up because of American Servicing Company's lack of co-operation .At this point I am very distressed . I only mentioned some of the stressful situations placed upon me by American Servicing Company.*

*What I want now is for them to send me my Deed , Title and paid in full receipt . I am tired of the lies, threats , insults and harassment.*

Doretha Bull 12/3/2012  
Doretha Bull , December 3, 2012

9) I am requesting and itemized list of every charge/ credit/ debit you placed on my account. Please provide explanation of each item in plain understandable common English.

10) Explain why your company blackmailed Ms. Bull , forced me to pay \$10,000.00 ,Then added another \$10,000 to my loan balance.

Your assistamce is greatly appreciated, in response to this letter.

  
\_\_\_\_\_

Doretha A. Bull, Owner