

CR0142 Pactor
1416 5th Ave.


Conway, S.C. 29526

3-19-16

To: The Honorable, Mr. Jack Hall,

I am writing this letter to you, because I believed I was wrongly inserted from my home located at 1569 16th Ave. Conway, S.C. 29537. I was purchased because of information which I was requesting a mortgage. I was requesting however it was not considered because I became a widow 2012 therefore I did not have live support. I am a 77 year old person. I purchased this home in Nov 2007, I invested \$119,000.00 in the mortgage which I also did improve myself in the home after moving into the home the windows I replaced 6 of them the flooring was also in bad shape. I replace all carpet, I room in the home. Also the hot pump went out in Aug 2014 the home was completely remodel and then the lot of March 2015 I was inserted by the sheriff dept which all my belongings was lost but then could I get help. Also I was paying a fund program, later I was told it was not a legal program. Please help me.

Respectfully

Yours Truly 

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3-19-16

P.S. I paid Southwest Mortgage.

They have transferred the funds to
I have now taken over. Please note and I hope
I can recoup on my home replace.

Carolyne Frost

The Payment WAS pd To SunTrust up to July 31, 2014

seterus™

PO Box 2008; Grand Rapids, MI 49501-2008

8-769-11329-0006438-007-03-000-000-000-000 L125G

PROCTOR, CAROLYN V
1500 16TH AVE
CONWAY SC 29527-4702

**Act now to receive help
with your mortgage.**

866.570.5277

Loan number 26906523, serviced by Seterus, Inc.

August 2, 2014

Dear PROCTOR, CAROLYN V,

You are currently 31 days past due under the terms of your loan, but it is not too late to work together to find a solution.

We understand that you, like many other homeowners, may be suffering a temporary or long-term financial setback. We want to help you minimize the negative impact of letting your loan continue in delinquency. You may be eligible to refinance with a lender of your choice or modify your mortgage to make your payments and terms more manageable - for instance, lowering your monthly payment to make it more affordable. We must obtain your updated financial information and other required documentation for us to consider a solution. The Borrower Response Package enclosed refers to important documents we need immediately to search for a solution for you.

Take action to avoid foreclosure and its severe consequences:

- Call us immediately at **866.570.5277** to discuss options that may be available.
- Review the enclosed Borrower Response Package for the documentation we need to evaluate you for available options.

(Continued)

Seterus NMLS ID Number: 787641

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. **COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR, L125G

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Seterus, Inc.
14523 SW Millikan Way, Suite 200
Beaverton, OR 97005

Business Hours (Pacific Time)
Monday–Thursday 5 a.m. to 8 p.m.
Friday 5 a.m. to 6 p.m.

