

2010
LEGISLATIVE
CORRESPONDENCE



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

June 1, 2010

United States Department of the Treasury
HFAInnovation@do.treas.gov

RE: HFA Hardest Hit Fund
State of South Carolina Proposal

On behalf of the SC State Housing Finance & Development Authority ("Authority"), I am pleased to present our proposal for the HFA Hardest Hit Fund. The Authority staff, along with several strategic partners, has put together a plan that will use the \$138 million slated for South Carolina to assist as many as 24,000 households that are facing foreclosure or delinquency due to circumstances beyond their control.

By providing assistance in the form of monthly payments, loan modifications, second mortgage restructuring and, in some cases, property disposition, we believe we can make the maximum impact with the funds available.

Communications regarding this proposal should be directed to:

Matt Rivers
Director – SC HELP
300-C Outlet Pointe Blvd.
Columbia, SC 29210
Matt.Rivers@SCHousing.com
Office: (803) 896-8774 Mobile: (803) 600-4545 Fax: (803) 551-4934

With my signature below, I hereby certify that we understand and agree to the terms set forth in the U.S. Treasury's guidelines for the HFA Hardest Hit Fund Guidelines for HFA Proposal Submission, and understand and agree to the confidentiality provisions contained therein.

Sincerely,

A handwritten signature in blue ink, appearing to read "Valarie M. Williams", is written over the printed name.

Valarie M Williams
Executive Director

Enclosure

September 27, 2010

The Honorable Joe Wilson
Representative in Congress
1700 Sunset Boulevard, Suite 1
West Columbia, SC 29169

Dear Congressman Wilson:

Thank you for your letter to the South Carolina State Housing Finance and Development Authority (the Authority) dated September 20, 2010 concerning Mr. Paul Critzman (Enclosed) and his status with respect to receiving HUD Section 8 Rental Assistance.

Families are placed on the waiting list and selected to receive rental assistance according to their date and time of application. The Authority's records show that Mr. Critzman applied for rental assistance on April 16, 2010, was #773 on the Lexington County Waiting List, and is currently #743 on the waiting list. Our inquiry revealed that there have been no families with a higher waiting list number than Mr. Critzman selected to receive rental assistance ahead of him. Also, only one new family has been assisted at Fern Hall Apartments, where Mr. Critzman currently resides, since he applied for rental assistance.

Please be aware that the Authority is unable to predict exactly when it will be able to offer rental assistance to those applicants who have applied to the waiting list. This is primarily due to the large numbers of applicants on the waiting list, the number of families we are currently assisting, and the funding level provided by the Department of Housing and Urban Development (HUD). Therefore, we can only assist a new family, which must be selected from the waiting list, when a family currently being assisted is removed from the program.

I am enclosing a copy, less enclosures, of a separate letter sent to Mr. Critzman on September 24, 2010 informing him of his status on the HUD Section 8 Housing Choice Voucher Program waiting list. Additional information was provided concerning other subsidized apartments in Lexington and Richland Counties where he might apply for assistance until the Authority is able to offer him assistance under the Housing Choice Voucher Program.

Thank you for your continued concern for the welfare of the citizens of South Carolina. 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
Original Letter Concerning Mr. Critzman
Copy of letter to Mr. Critzman



U. S. Department of Housing and Urban Development

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

December 3, 2010

RECEIVED

DEC - 7

EXECUTIVE DIRECTOR

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

Dear Ms. Williams:

On November 24, 2010, Eric Bickley, Acting Public Housing Director, sent you an email outlining the new change (s) that have taken place in the Columbia, South Carolina HUD Office in general and the Columbia, South Carolina Public Housing Program Center specifically.

First, I express my sincere gratitude to you and the members of your staff for the collaborative, cooperative and positive relationship we maintained over 20 years or less that I was provided the opportunity to serve with you as Director of the Public Housing Program Center for the State of South Carolina. Your commitment to our service and diligent work allowed us to provide outstanding customer service to the 41,000 plus families that participated in our Section 8 and Public Housing Programs. Many thanks to you and your staff members for this achievement.

Second, as the newly appointed State Field Office Director, I pledge my continued support to help you, our Columbia, SC Public Housing Team and your collective teams to continue assisting our Public Housing clients to the maximum extent possible. They are counting on our support and assistance. Additionally, I will be asking the Multifamily, Community Planning and Development, Fair Housing and Equal Opportunity and Single Family Program Areas in our office to work collaboratively with each of you to maximize the use of our very limited federal funding.

Finally, I express my sincere gratitude for the presence of you that were able to attend my Swearing-In Ceremony on Monday, November 22, 2010. Your presence was duly noted by our Regional Administrator, Mr. Ed Jennings and others in attendance.

Have a great and productive day!!!

Very sincerely yours,

A handwritten signature in blue ink, appearing to read 'Larry Knightner', with a long horizontal flourish extending to the right.

Larry Knightner
Field Office Director

STATE OF SOUTH CAROLINA
OFFICE OF STATE TREASURER-ELECT

CURTIS M. LOFTIS, JR.
STATE TREASURER-ELECT



1205 PENDLETON STREET
Edgar A. Brown Building, Suite 114
COLUMBIA, S.C. 29201
(803) 734-5084

November 15, 2010

South Carolina State Housing
Attn: Ms. Valarie M. Williams
300-C Outlet Pointe Blvd.
Columbia, SC 29210

Ms. Williams,

Just a quick note to let you know I enjoyed seeing you at the Myrtle Beach Republican Women's meeting recently.

I hope we'll have a chance to spend more time together after the November election.

All my best,

A handwritten signature in cursive script, appearing to read "Curtis".

Curtis M. Loftis, Jr.
South Carolina State Treasurer-Elect

Great to see you.

Be well,

A handwritten signature in cursive script, appearing to read "Curtis".

JOE WILSON
2ND DISTRICT, SOUTH CAROLINA
ASSISTANT REPUBLICAN WHIP

COMMITTEES:
ARMED SERVICES
RANKING, PERSONNEL SUBCOMMITTEE
FOREIGN AFFAIRS
EDUCATION AND LABOR
HOUSE POLICY

Congress of the United States
House of Representatives

November 15, 2010

COUNTIES:
AIKEN*
ALLEDALE
BARNWELL
BEAUFORT
CALHOUN*
HAMPTON
JASPER
LEXINGTON
ORANGEBURG*
RICHLAND*
(*PARTS OF)

W. ERIC DELL
CHIEF OF STAFF
AND COUNSEL

Ms. Valarie M. Williams
S.C. State Housing Finance and Development Authority
300-C Outlet Pointe Blvd.
Columbia, South Carolina 29063

Dear Valarie,

Thank you for your recent correspondence regarding H.R. 5510, the "Aiding Those Facing Foreclosure Act of 2010." I appreciate your taking the time to write.

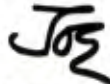
I understand your concerns and welcome your interest in this matter. On June 10, 2010, Representative Marcy Kaptur (OH-9) introduced this piece of legislation. Since that time, H.R. 5510 has been referred to the House Committee on Financial Services for further consideration.

Please be assured that I will keep your thoughts in mind should this, or similar legislation pertaining to this issue, come before me on the House floor during the 111th Congress.

It is an honor to represent the people of the Second Congressional District of South Carolina, and I value your input. To sign up for my weekly email newsletter, *Wilson's Watch*, please visit my website at www.joewilson.house.gov.

If I may be of further assistance to you, please do not hesitate to contact me.

Very truly yours,



JOE WILSON
Member of Congress

JW:BE

MIDLANDS OFFICE:
1700 SUNSET BLVD. (US 378), SUITE 1
WEST COLUMBIA, SC 29169
(803) 939-0041
FAX: (803) 939-0078

212 CANNON HOUSE OFFICE BUILDING
WASHINGTON, DC 20515-4002
(202) 225-2452
FAX: (202) 225-2455
www.joewilson.house.gov

LOWCOUNTRY OFFICE:
903 PORT REPUBLIC STREET
P.O. BOX 1538
BEAUFORT, SC 29901
(843) 521-2530
FAX: (843) 521-2535

1 From Please print and press hard.

Date 11/5/10 Sender's FedEx Account Number 0290-0452-8
 Sender's Name Valarie M. Williams Phone (803) 896-9001
 Company S C STATE HSG FIN & DEVLP AUTH
 Address 300 OUTLET POINTE BLVD STE C
 City COLUMBIA State SC ZIP 29210

2 Your Internal Billing Reference

OPTIONAL

3 To

Recipient's Name Deborah Lear Phone ()
 Company HUD-office of CA Oversight
 Recipient's Address 451 7th St, SW Room 6151
 We cannot deliver to P.O. boxes or P.O. ZIP codes.
 Address
 To request a package be held at a specific FedEx location, print FedEx address here.
 City Washington State DC ZIP 20410
0389244554



Schedule a pickup at fedex.com

Simplify your shipping. Manage your account. Access all the tools you need.

4a Express Package Service

☒ FedEx Priority Overnight Next business morning.* Friday shipments will be delivered on Monday unless SATURDAY Delivery is selected.
☐ FedEx Standard Overnight Next business afternoon.* Saturday Delivery NOT available.
☐ FedEx First Overnight Earliest next business morning delivery to select locations.* Saturday Delivery NOT available.
☐ FedEx 2Day Second business day.* Thursday shipments will be delivered on Monday unless SATURDAY Delivery is selected. FedEx Envelope rate not available. Minimum charge: One-pound rate.
☐ FedEx Express Saver Third business day.* Saturday Delivery NOT available.

* To meet location

4b Express Freight Service

☐ FedEx 1Day Freight* Next business day.* Friday shipments will be delivered on Monday unless SATURDAY Delivery is selected.
☐ FedEx 2Day Freight Second business day.* Thursday shipments will be delivered on Monday unless SATURDAY Delivery is selected.
☐ FedEx 3Day Freight Third business day.* Saturday Delivery NOT available.

** To meet location

5 Packaging

☐ FedEx Envelope* ☐ FedEx Pak* Includes FedEx Small Pak, FedEx Large Pak, and FedEx Sturdy Pak. ☐ FedEx Box ☐ FedEx Tube ☐ Other
 * Declared value limit \$500

6 Special Handling

☐ SATURDAY Delivery NOT Available for FedEx Standard Overnight, FedEx First Overnight, FedEx Express Saver, or FedEx 3Day Freight. **Include FedEx address in Section 3.**
☐ HOLD Weekday at FedEx Location NOT Available for FedEx First Overnight.
☐ HOLD Saturday at FedEx Location Available ONLY for FedEx Priority Overnight and FedEx 2Day to select locations.
 Does this shipment contain dangerous goods?
☐ No ☐ Yes As per attached Shipper's Declaration. ☐ Yes Shipper's Declaration not required. ☐ Dry Ice Dry ice, 3, UN 1845 x kg
 Dangerous goods (including dry ice) cannot be shipped in FedEx packaging. ☐ Cargo Aircraft Only

7 Payment Bill to:

Enter FedEx Acct. No. or Credit Card No. below.
☒ Sender Acct. No. in Section 1 will be billed. ☐ Recipient ☐ Third Party ☐ Credit Card ☐ Cash/Check

FedEx Acct. No. Credit Card No. Exp. Date

Total Packages	Total Weight	Total Declared Value*
		\$.00

*Our liability is limited to \$100 unless you declare a higher value. See back for details. By using this Airbill you agree to the service conditions on the back of this Airbill and in the current FedEx Service Guide, including terms that limit our liability.

8 Residential Delivery Signature Options

If you require a signature, check Direct or Indirect.

☐ No Signature Required Package may be left without obtaining a signature for delivery.
☐ Direct Signature Someone at recipient's address may sign for delivery. Fee applies.
☐ Indirect Signature If no one is available at recipient's address, someone at a neighboring address may sign for delivery. Fee applies.

519



OFFICE OF HOUSING

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

November 1, 2010

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

RECEIVED

NOV 03

EXECUTIVE DIRECTOR

Subject: Extension of Performance Based Annual Contributions Contract (PB-ACC) for Provision of Project-Based Section 8 Contract Administration Services for the Department of Housing and Urban Development (HUD) by South Carolina State Housing Finance and Development Authority

Dear Ms. Williams:

On June 30, 2000, the United States of America, acting by and through the Secretary of Housing and Urban Development (HUD), entered into a PB-ACC with South Carolina State Housing Finance and Development Authority for the provision of Section 8 Project-Based Contract Administration services in South Carolina.

The current PB-ACC extension amendment will expire December 31, 2010. The Department will be providing an additional nine (9) month extension amendment expiring September 30, 2011. In the interim, we anticipate the invitation for application will be posted 1st quarter of Fiscal Year 2011 providing a ninety day (90) posting period for application submission. Applications will be reviewed and award recommendations submitted for review in 2nd quarter of Fiscal Year 2011. A ninety day (90) period will be allotted for transition and ramp-up of the new contract and contractors for an October 1, 2011 contract effective date.

Enclosed for the PHA's signature, please find a PB-ACC extension amendment contract extending the PB-ACC term for nine additional months. Please sign the PB-ACC, providing **four** original signature pages and return them via Federal Express/UPS or USPS Overnight Mail to the following address for final execution:

Deborah Lear
Director
HUD - Office of Housing Assistance Contract Administration Oversight
451 7th Street, S.W., Room 6151
Washington, D.C. 20410

Once our office has executed the PB-ACC, a copy will be provided for your files. We appreciate your patience during this process.

Sincerely,

Deborah Lear
Director, Office of Housing Assistance Contract
Administration Oversight

Enclosure
cc: E. Kingsberry/T. Thomas

UNITED STATES
Department of Housing and Urban Development

ANNUAL CONTRIBUTIONS CONTRACT EXTENSION
AMENDMENT

Project-based Section 8 Contract Administration

I. DEFINITIONS

ACC. Annual Contributions Contract. The ACC is a contract between the PHA and HUD. In the ACC, the PHA has agreed to provide contract administration services for units receiving project-based Section 8 housing assistance. The ACC includes Exhibits A, B, C, D and E.

DATE OF ACC EXECUTION. The date on which HUD executed the ACC. The Date of ACC Execution was June 30, 2000.

EFFECTIVE DATE OF ACC. The first day of the month of HUD's first assignment to the PHA of existing Housing Assistance Payments contracts for units receiving project-based Section 8 housing assistance for contract administration pursuant to the ACC.

EXTENSION AMENDMENT. This amendment extending the term of the ACC and making other changes to the ACC.

HUD. The United States Department of Housing and Urban Development.

PHA. Public Housing Agency. The agency that has entered into the ACC with HUD. Such agency is a "public housing agency" as defined in section 3 of the United States Housing Act of 1937 (42 U.S.C. 1437a(b)(6)(A)).

SECTION 8. Section 8 of the United States Housing Act of 1937 (42 U.S.C. 1437f).

II. BACKGROUND

On the Date of ACC Execution, the United States of America, acting by and through the Secretary of HUD, entered into an ACC with the PHA for the provision of Section 8 project-based contract administration services.

III. EXTENSION AMENDMENT – TERM OF ACC

- A. This Extension Amendment is an amendment of the ACC between the PHA and HUD. The ACC and this Extension Amendment have been entered into pursuant to Section 8.
- B. The rights and obligations of HUD and the PHA as established in the ACC remain unchanged unless otherwise noted in this Extension Amendment.
- C. The ACC as amended shall remain in full force and effect until termination in accordance with its terms.
- D. This Extension Amendment includes Attachment 1, which is hereby made a part of this Extension Amendment.
- E. The ACC is amended:
 - 1. By deleting the definition of "Public Housing Agency (PHA)" at section 1,
 - 2. By substituting the following for the deleted definition of "Public Housing Agency (PHA)" at section 1: **"PUBLIC HOUSING AGENCY (PHA).** The agency that has entered into the ACC with HUD. Such agency is a "public housing agency" as defined in Section 3 of the United States Housing Act of 1937 (42 U.S.C. 1437a(b)(6)(A)).",
 - 3. By deleting section 2a(1),
 - 4. By substituting the following for the deleted text at section 2a(1):
"(1) This ACC is a contract between the PHA and HUD. The ACC was awarded by HUD pursuant to either (a) an application submitted in response to HUD's published Request for Proposals for PHAs to provide contract administration services

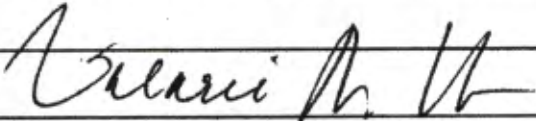
for units receiving project-based Section 8 housing assistance (64 Federal Register 27360 (5/19/99), amendment no.1 (8/2/99) and amendment no. 2 (11/15/99)) or (b) an application submitted in response to HUD's Request for Qualifications issued on February 23, 2001. Any reference in this ACC to a "Request for Proposals" shall mean either HUD's Request for Proposals as amended, or HUD's Request for Qualifications, as applicable."

5. By deleting sections 2d(2) through 2d(4),
 6. By substituting the following for the deleted text at section 2d(2):
"(2) The term of the ACC shall be one hundred and thirty five months commencing on the first day of the month of HUD's first assignment to the PHA of existing HAP contracts for covered units for contract administration pursuant to the ACC. (The same ACC term shall apply for all covered units, whether such covered units are included in the first HUD assignment of covered units, or are added subsequently.)",
 7. By substituting the following for the deleted text at section 2d(3):
"(3) Either HUD or the PHA may unilaterally elect to terminate the ACC term at the end of any month of the term if either party gives the other party written notice of its election to terminate the ACC term at least six calendar months before termination.",
 8. By substituting the following for the deleted text at section 2d(4):
"(4) Notwithstanding the forgoing paragraph, no prior notice by either party shall be required for the replacement of this ACC with a separate ACC by mutual agreement of the parties. In the event a separate ACC is entered into by the parties such ACC shall supersede and replace this ACC.",
 9. By adding Attachment 1 to Exhibit E.
- F. The terms of Exhibit A to the ACC shall be deemed to be consistent with the ACC as amended by this Extension Amendment. In the event that any provision of Exhibit A conflicts with the ACC as amended the latter shall control.

PUBLIC HOUSING AGENCY

Name of PHA (Print)

South Carolina State Housing Finance and Development Authority

By 

Signature of authorized representative

Valerie M. Williams, Executive Director

Name and title (Print)

Date 11-5-10

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

By _____
Signature of authorized representative

Carol J. Galante, Deputy Assistant Secretary for Multifamily Housing Programs

Name and title (Print)

Date _____

PUBLIC HOUSING AGENCY

Name of PHA (Print)

South Carolina State Housing Finance and Development Authority

By _____

Signature of authorized representative

Valerie M. Williams, Executive Director

Name and title (Print)

Date _____

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

By _____

Signature of authorized representative

Carol J. Galante, Deputy Assistant Secretary for Multifamily Housing Programs

Name and title (Print)

Date _____

Multifamily Housing Contract Administration Fee Calculations

CA ID: SC800 (South Carolina State Housing Finance & Development Authority)

Exhibit E

FMR Area	
Abbeville County	2 %
Aiken County	2 %
Allendale County	2 %
Anderson County	2 %
Bamberg County	2 %
Barnwell County	2 %
Beaufort County	2 %
Berkeley County	2 %
Calhoun County	2 %
Charleston County	2 %
Cherokee County	2 %
Chester County	2 %
Chesterfield County	2 %
Clarendon County	2 %
Colleton County	2 %
Darlington County	2 %
Dillon County	2 %
Dorchester County	2 %
Edgefield County	2 %
Fairfield County	2 %
Florence County	2 %
Georgetown County	2 %
Greenville County	2 %
Greenwood County	2 %
Hampton County	2 %
Horry County	2 %
Jasper County	2 %
Kershaw County	2 %
Lancaster County	2 %
Laurens County	2 %
Lee County	2 %
Lexington County	2 %
Marlboro County	2 %
McCormick County	2 %
Newberry County	2 %
Oconee County	2 %
Orangeburg County	2 %
Pickens County	2 %
Richland County	2 %
Saluda County	2 %
Spartanburg County	2 %
Sumter County	2 %
Union County	2 %
Williamsburg County	2 %
York County	2 %

Shropshire, Bonita 6-9005

From: Lukasewski, Luke 6-8723
Sent: Thursday, November 04, 2010 6:07 PM
To: Shropshire, Bonita 6-9005; Knight, Ed 6-8686
Subject: RE: Valarie asked that I give to both of you...

Thanks Bonita - does Valarie need any background before signing? This was discussed during a CAOM/PBCA conference call a couple of weeks ago & we've been expecting the letter. Please let me know if you/Val need anything. Thanks.

From: Shropshire, Bonita 6-9005
Sent: Wed 11/3/2010 4:43 PM
To: Knight, Ed 6-8686; Lukasewski, Luke 6-8723
Subject: Valarie asked that I give to both of you...

FAX COVER SHEET



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

DATE: August 2, 2010
TO: Valeria Williams
FROM: Debbie Barthe for Senator Kent Williams
Pages: 2

FAX NUMBER: 803-551-4876

MESSAGE:

Debbie Barthe
Office of Senator Kent Williams
803-212-6008

FROM : SC SENATE

FAX NO. : 8032126011

Aug. 01 2010 02:11PM P2

KENT M. WILLIAMS

SENATOR, MARION, DILLON, MARLBORO
AND FLORENCE COUNTIES
SENATORIAL DISTRICT 30

COMMITTEES:

AGRICULTURE AND NATURAL RESOURCES
CORRECTIONS AND PENOLOGY
FISH, GAME AND FORESTRY
JUDICIARY
LABOR, COMMERCE AND INDUSTRY



COLUMBIA ADDRESS:

802 GRESSETTE SENATE BLDG
POST OFFICE BOX 142
COLUMBIA, SC 29202
TEL: (803) 212-8008
FAX: (803) 212-6209
EMAIL: KENTWILLIAMS@SCSENATE.GOV

HOME ADDRESS:

POST OFFICE BOX 1514
MARION, SC 29571
TELEPHONE: (843) 423-8237

August 2, 2010

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

Re: Mr. & Mrs. Joseph H. Williams, 6710 East National Cemetery Road, Florence, SC
Loan # 17508, Evening Phone: 843-472-8462
Daytime Contact: Mrs. Carolyn Ard, 843-676-2721 or 843-676-2724

Dear Ms. Williams,

I contact you today on behalf of Mr. & Mrs. Joseph H. Williams, residents of Senate District 30. They are working with your staff concerning their home loan for their property listed above.

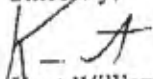
Ms. Carolyn Ard, Mr. Williams' mother has contacted my office on their behalf. Ms. Ard explained that both her son and daughter-in-law work full-time and do not have access to phone or email during regular business hours. Our understanding is that the Williams' are significantly behind on their mortgage payments. It was explained to us that they have been helping a family member in crisis for the past several months, the burden of shouldering these responsibilities in addition to their daily financial duties have proven to be too much and they find themselves facing foreclosure proceedings.

Mrs. Ard indicated that back in early June, her son and daughter-in-law tried to catch up the past amount, but were a few hundred dollars short and all the funds were returned to them, with additional lawyer fees included. She was dismayed to learn that payment arrangements were not able to be resolved at that time and they were told that there are no programs available for assistance until October, which will be too late for the Williams'.

I understand that a hearing is scheduled for next Monday and a sale date has been set in early September. Your staff, including Nina Carpenter and Jeannie Marvin have been very helpful, professional and emphatic when speaking with this family. Mr. & Mrs. Williams have sent in a form for reconsideration within the past week. I know this request will be carefully and objectively reviewed. I would appreciate your support and consideration for payment arrangements to keep this family in their home.

Please feel free to call me if you have any questions or need additional information.

Sincerely,


Kent Williams

cc: Mrs. Carolyn Ard
Mr. & Mrs. Joseph H. Williams, III



FLORENCE ADDRESS

1817 Pineland Avenue
Florence, South Carolina 29501
(843) 667-1152

HUGH K. LEATHERMAN, SR.

SOUTH CAROLINA STATE SENATE
DISTRICT 31, FLORENCE
AND DARLINGTON COUNTIES

111 GRESSETTE SENATE OFFICE BUILDING
COLUMBIA, SOUTH CAROLINA 29202
(803) 212-6640

COMMITTEES

Chairman, Finance
Chairman, Operations and Management
Ethics
Interstate Cooperation
Labor, Commerce and Industry
Rules
State House
Transportation

August 3, 2010

Valeria Williams, Executive Director
South Carolina State Housing Finance and
Development Authority
300-C Outlet Pointe Road
Columbia, South Carolina 29210

Dear Ms. Williams:

I am enclosing herewith a copy of an e-mail that I recently received from my constituent, Carolyn Ard, relative to the delinquent mortgage of her son. I would very much appreciate it if you would ask your staff to contact Ms. Ard and provide her and her son any assistance possible under governing statutes and regulations.

As always, thank you for your assistance.

Very truly yours,

A handwritten signature in black ink, appearing to read "H. K. Leatherman, Sr.", with a long, sweeping horizontal stroke extending to the right.

Hugh K. Leatherman, Sr.
HKL:dsm

Enclosure

cc: Ms. Carolyn Ard

KENT M. WILLIAMS

SENATOR, MARION, DILLON, MARLBORO
AND FLORENCE COUNTIES
SENATORIAL DISTRICT 30

COMMITTEES:

AGRICULTURE AND NATURAL RESOURCES
CORRECTIONS AND PENOLOGY
FISH, GAME AND FORESTRY
JUDICIARY
LABOR, COMMERCE AND INDUSTRY



COLUMBIA ADDRESS:

602 GRESSETTE SENATE BLDG
POST OFFICE BOX 142
COLUMBIA, SC 29202
TEL: (803) 212-6008
FAX: (803) 212-6299
EMAIL: KENTWILLIAMS@SCSENATE.GOV

HOME ADDRESS:

POST OFFICE BOX 1514
MARION, SC 29571
TELEPHONE: (843) 423-8237

August 2, 2010

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

Re: Mr. & Mrs. Joseph H. Williams, 6710 East National Cemetery Road, Florence, SC
Loan # 17508, Evening Phone: 843-472-8462
Daytime Contact: Mrs. Carolyn Ard, 843-676-2721 or 843-676-2724

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Please feel free to call me if you have any questions or need additional information.

Sincerely,


Kent Williams

cc: Mrs. Carolyn Ard
Mr. & Mrs. Joseph H. Williams, III

From: forms@senatorleatherman.com
Sent: Friday, July 30, 2010 4:04 PM
To: Senate Finance Committee Mailbox
Subject: Contact Form - SenatorLeatherman.com

Contact Form - SenatorLeatherman.com

First Name: CAROLYN

Last Name: ARD

Email Address: CArd@HandSurgerySC.com

Mailing Address: 2222 CABIN DRIVE

City: FLORENCE

State: South Carolina

Zip Code: 29506

Phone Number: 8436762721

Comments or Questions: DEAR SENATOR LEATHERMAN, I AM WRITING TO INQUIRE ABOUT SC STATE HOUSING RULES AND REGULATIONS,. MY SON HAS A MORTGAGE WITH THEM THAT HAS BECOME DELINQUENT. WHEN HE TRIED TO CATCH UP PAST DUE AMOUNT, HE SENT ALL BUT APPROXIMATELY \$200. THEY IN TURN RETURNED THE MONEY TO HIM ALONG WITH ATTORNEY FEES IN THE AMOUNT OF \$1500 FOR FORECLOSURE PROCEEDINGS. MY SON FELL BEHIND DUE TO TRYING TO HELP HIS FATHER IN LAW WHO HAD MAJOR SURGERY AND HAD NO INSURANCE. HIS FATHER IN LAW IS TRYING TO GET DISABILITY NOW. MY SON BOUGHT EXPENSIVE MEDICINES (MORE THAN \$500 MONTHLY, TRIED TO HELP KEEP HIS LIGHTS ON, GROCERIES AND ETC) I AM ASKING IF THERE ARE ANY FUNDS AVAILABLE TO HELP SOMEONE WHO HAS BEEN TRYING TO DO THE "RIGHT THING" AND HAS FOUND HIMSELF IN A SITUATION THAT SEEMS HOPELESS. PLEASE FEEL FREE TO EMAIL ME OR CALL WITH ANY SUGGESTIONS AT ALL. SINCERELY THANKING YOU FOR YOUR TIME. PS HE HAS NOW RECEIVED ANOTHER LETTER STATING A DATE OF 08-09-10 HAS BEEN SET FOR A HEARING HERE IN FLORENCE RE: FORECLOSURE. ALSO THE ATTORNEY COST AND FEES HAVE NOW ESCALATED TO \$2,122.50 IN ADDITION TO HIS DELINQUENT PAYMENTS. . THANK YOU AGAIN FOR YOUR TIME.

Date Submitted: 7/30/2010

CITY OF
FLORENCE
• S C •



OFFICE OF THE MAYOR
CITY - COUNTY COMPLEX AA
180 N. IRBY STREET
FLORENCE, SC
29501-3431
TEL: (843) 665-3151
FAX: (843) 665-3110

July 7, 2010

Honorable Hugh Leatherman
Senator, State of South Carolina
Attention: Dianne
PO Box 142
Columbia SC 29201

Dear Senator:

I hope this letter finds you doing well.

Confirming our recent telephone conversation, you will recall that the City Council and I have been supporting the redevelopment of property in North Florence adjacent to Oakland Avenue containing the existing Royal Gardens Housing Authority Development and surrounding property.

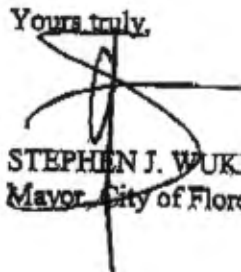
The Housing Authority, along with a developer, The Barnes Group, previously applied to the Federal Government for monies to assist in that development. City Council pledged up to \$1,000,000.00 in like kind efforts. Unfortunately, that Federal Grant application was unsuccessful. However, the Housing Authority has continued in their plan for that area, to be named McGowan Commons. Enclosed find a site map, as well as a narrative description of the proposed development. They hope to fund this plan partially with State tax credits and have an application pending with the State Housing Authority.

This application has made it to the second round for review before the State Housing Authority and the Florence Housing Authority, and I, would deeply appreciate your support for this application.

Ms. Valarie Williams is the Executive Director of the State Housing Finance Agency. Her direct dial is 803-896-9005. It would be deeply appreciated if you would express your support to Ms. Williams. I have taken the liberty of enclosing a proposed letter of support in that regard.

With kindest personal regards, I am

Yours truly,

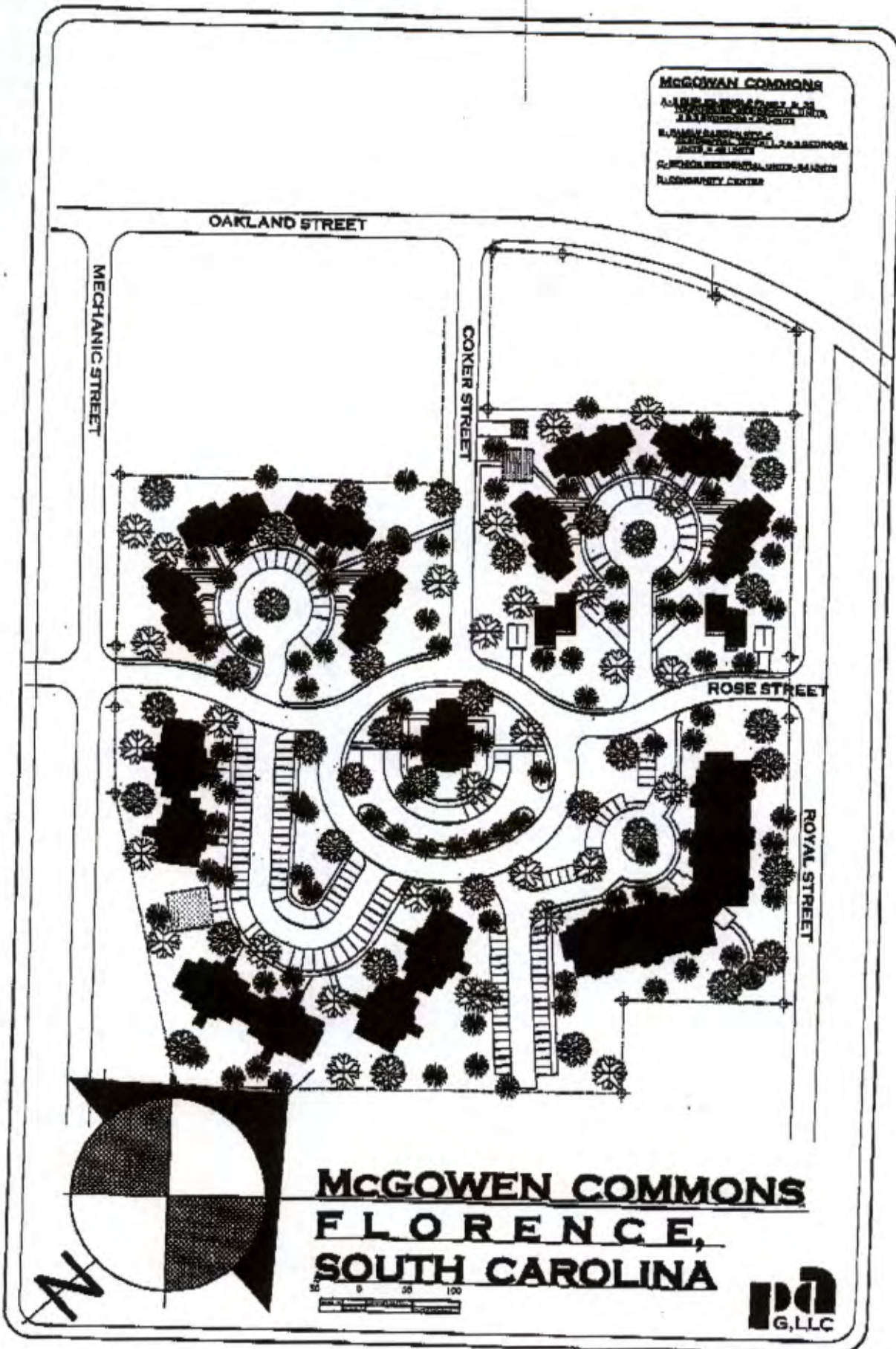

STEPHEN J. WUKELA
Mayor, City of Florence

SJW:jpb

Enclosures

cc: Ms. Cynthia Williams
Florence County Housing Authority

A CITY OF
CHARACTER



McGowan Commons **Development Narrative**

McGowan Commons, LLC proposes to develop a 36 unit development in the city of Florence, South Carolina. The development site is located at joining of Rose Street and Coker Street on both sides of Coker Street. The current use of the site is that of vacant land. The development will be for small to mid size families of all ages and will contain 16 three bedroom/two bath townhome units, 16 two-bedroom, two-bath townhome units, and one ADA 2 bedroom 2 bath duplex and one ADA 3 bedroom 2 bath duplex unit. In addition to the mandatory design criteria, additional development amenities that will be offered to all residents will be architectural roofing shingles, Energy-star rated HVAC systems (15 SEER), Energy star ceiling fans with light fixtures in the living rooms and bedrooms, full-sized Energy star refrigerator with ice maker, a patio, underground utilities within the development, attic insulation of R38, curbing in parking areas, and gutter systems for all residential buildings. All units will be provided washer and dryer connections. The community center will have two new computers with new printers/scanner/fax system with internet access. The development will provide a gazebo, and playground, pre-wired units for internet access with one centrally located connection port. Microwave ovens will be built in and window coverings will be furnished. No other furnishings will be provided.

This development will be for small to mid size families. There will be 4 units for handicapped residents. There will be project based rental assistance for 15 units or more, and the development will accept vouchers. One person will be relocated from a house that is on the site. The development has sent a certified letter to the public housing authority relative to the development proposal. The development will have electric utilities & public water & sewer service. The tenants will pay for the electric, water & sewer while the development will pay for the trash pickup

The proposed supportive services for the tenants include but are not limited to having tenant household maintenance workshops; health screenings such as vision and blood pressure; structured programs for children ages 5 through 17 offered through a partnership with the Florence School District One. These programs would include academic/tutoring assistance, character education, career development, health and life skills, the arts, conflict resolution and service learning. Adult supportive programs will include GED/Adult Education Classes, Adult Education, Workforce Preparedness; Homeownership Workshops; etc.



MAPQUEST.

Trip to 2180 W Evans St

Florence, SC 29501-4008

80.72 miles - about 1 hour 17 minutes

Notes



300 Outlet Pointe Blvd Ste C, Columbia, SC 29210-5652



1. Start out going **NORTH** on **OUTLET POINTE BLVD** toward **EXECUTIVE POINTE BLVD**.

go 0.0 mi



2. Turn **RIGHT** to stay on **OUTLET POINTE BLVD**.

go 0.2 mi



3. Turn **RIGHT** onto **BUSH RIVER RD / SC-273**.

go 0.2 mi



4. Merge onto **I-20 E** toward **FLORENCE**.

go 78.6 mi



5. I-20 E becomes **W DAVID H MCLEOD BLVD / I-20 SPUR E**.

go 1.7 mi



6. Turn **LEFT** onto **W EVANS ST**.

go 0.0 mi



7. **2180 W EVANS ST** is on the **RIGHT**.

go 0.0 mi



2180 W Evans St, Florence, SC 29501-4008

Total Travel Estimate : 80.72 miles - about 1 hour 17 minutes

[All rights reserved. Use subject to License/Copyright](#) | [Map Legend](#)

Directions and maps are informational only. We make no warranties on the accuracy of their content, road conditions or route usability or expeditiousness. You assume all risk of use. MapQuest and its suppliers shall not be liable to you for any loss or delay resulting from your use of MapQuest. Your use of MapQuest means you agree to our [Terms of Use](#)



FACSIMILE

TO: Bonita
FAX: 803-551-4876
FROM: Dianne Mullis
DATE: July 9, 2010
PAGES: Four, including cover sheet

Per our conversation, attached is the information received by Senator Leatherman in regard to the application of the Housing Authority of Florence for Low Income Housing Tax Credits for the McGowan Commons project.

Per our conversation, Ms. Williams is to meet with Senator Leatherman, Mayor Wukela and others at 3:30 on Thursday, August 5.

Let me know if you need anything further.

Dianne

Dianne S. Mullis
Senate Finance Committee
111 Grossette Building
Columbia, SC 29201
Telephone: 803-212-6644
Facsimile: 803-212-6690



State of South Carolina
Office of the Governor

MARK SANFORD
GOVERNOR

POST OFFICE BOX 12267
COLUMBIA 29211

April 23, 2010

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

Re: National Housing Trust Fund

Dear Mrs. Williams,

We have received your letter requesting that we appoint the South Carolina State Housing Finance and Development Authority (Authority) as the state's administering agency for the National Housing Trust Fund established under the Housing and Economic Recovery Act of 2008.

I understand that the National Housing Trust Fund is overseen by the Department of Housing and Urban Development (HUD), and that each state must designate an agency to work with HUD in administering the program. The Authority currently administers the South Carolina Housing Trust Fund, and I agree that the National Housing Trust Fund revenue will complement the Authority's existing efforts. Given the Authority's experience and obvious desire to implement this program, I am in support of your recommendation.

Therefore, I hereby designate the South Carolina State Housing Finance and Development Authority as South Carolina's administering agency for the National Housing Trust Fund. I further authorize the Authority to create and implement the program in accordance with the Housing and Economic Recovery Act of 2008 and any guidelines from HUD.

HUD may rely on this letter as an official designation of the Authority as South Carolina's administering agency. If you require any further assistance, please do not hesitate to contact Jeff Little in my office at (803)734-5257.

Sincerely,

A handwritten signature in blue ink, appearing to be "Mark Sanford".

Mark Sanford

MS/jl



State of South Carolina
Agency Head Salary Commission

1201 Main Street, Suite 800
Columbia, South Carolina 29201
(803) 737-0900

MEMORANDUM

Senator Hugh K. Leatherman, Sr.
Chairman

TO: Board/Commission Chairmen and Agency Heads
FROM: Hugh K. Leatherman, Sr., Chairman **H.K.L.**
Agency Head Salary Commission
DATE: June 8, 2010
SUBJECT: Performance Evaluations and Planning Stages

The 2009-2010 performance evaluations for agency heads are due no later than September 15, 2010. The due date for this year has been extended to coincide with the due date of the Accountability Report. The evaluation process requires completion of the evaluation document and an evaluation survey. The survey is to be completed by all members of your board or commission prior to conducting the final evaluation.

For this FY 2009-2010 evaluation period, we provided you with the option of using the old Planning and Evaluation document or using the revised on-line document. You may access the new document at the following website: <http://www.ohr.sc.gov/OHR/OHR-AHSC-index.phtm>. The old Evaluation document is located on the Office of Human Resources' website at <http://www.ohr.sc.gov/OHR/employer/evaluation.doc>. You will find the survey and a composite scoresheet on the Office of Human Resources' website at <http://www.ohr.sc.gov/OHR/employer/OHR-ahsc-intro.phtm>. If you are unable to access the forms on the Office of Human Resources' website, please telephone Heather Pope (803) 737-5049 for assistance.

Please attach the completed composite scoresheet to the final evaluation document, obtain the necessary signatures, and send the forms to the below listed address. The chairman's signature on the document indicates that all members of your board or commission participated in the survey, that the survey score is accurate, and that the total document was approved by a majority of the board/commission membership. The agency head's signature indicates the agency head has seen the survey composite and final evaluation document.

The planning stages for next year, FY 2010-2011, are due by October 15, 2010. Please submit the planning stages and evaluation documents to:

Donna G. Foster
SC Budget and Control Board
1200 Senate Street
6th Floor, Wade Hampton Building
Columbia, South Carolina 29201

If you have any questions, please call Donna Foster at 803-737-0901.

cc: Human Resources Directors

Agency Head Salary Commission

1201 Main Street, Suite 800
Columbia, South Carolina 29201



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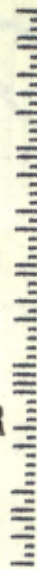
Chairperson Scott Smith
300-C Outlet Point Boulevard
Columbia, SC 29210

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EXECUTIVE DIRECTOR

DCSPR11 29210





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 11, 2010

The Honorable Dan Hamilton
312A Blatt Building
Columbia, SC 29201

Re: Monetization of Single Family Tax Credit

Dear Representative Hamilton:

You and I spoke briefly on last year regarding the single family tax credit and the possibility of SC State Housing monetizing it. At that time I offered our reasons for not monetizing the credit, but offered to revisit our decision after the completion of another financial analysis.

During fiscal year 2009, SC State Housing was forced to reallocate resources to ensure its financial stability. Foreclosures in the sub-prime market resulted in downgrades to virtually all private mortgage insurance companies. This event caused Moody's, our bond rating agency, to reassess our bond portfolio. In order to maintain our bond rating and to create additional reserves, we were required to move resources that would have been used for operations and programs into our Mortgage Revenue Bond Indenture. Our bond rating directly affects our cost of borrowing. Without a high bond rating our debt costs are very close to market mortgage rates. The anticipated margins have made it very difficult to be competitive under our Single Family loan program. These factors tremendously impacted our decision not to monetize at that time.

As we look at where we stand today, we find that the monetization of the single family tax credit is still not financially feasible. The current economic downturn and instability of the financial markets continues to dramatically affect our operations. Our debt yield and declining mortgage rates prevented us from offering competitive mortgage rates until recently when the Treasury implemented a new initiative targeted to state Housing Finance Agencies (HFAs). Available resources have now been allocated in order to continue our down payment assistance program. In addition, down payment assistance will be increased as a part of the marketing associated with the return of our Palmetto Heroes program in the spring. This popular program will target teachers, law enforcement officers, firefighters, and others in the service sector with incentives to purchase homes.

Representative Hamilton
February 11, 2010
Page Two

In addition to our financial analysis, we undertook a survey of other state HFAs. We identified only 15 that were offering some form of monetization. Our survey further revealed that these tax credit loans are often short term, most predicated on repayment of the full amount when the tax credit is received by the borrower. After that time, should it not be repaid in full, the loan becomes an additional obligation, sometimes at very high interest rates and accelerated repayment terms.

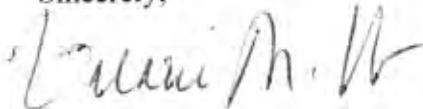
In almost all cases, the amount offered was far less than the maximum \$8,000 tax credit, since there is no simple way to determine the amount to which a borrower may be entitled. Some of the states we surveyed also required additional application fees and even charged an additional percentage to obtain this loan.

After reviewing programs that are available in other states and what could reasonably be done in South Carolina, we have concluded that the best deal for our borrowers is our down payment assistance program that we have offered consistently for many years. SC State Housing is already offering as safe and as generous a program as the states that are now offering to monetize the tax credit.

One of the most useful aspects of our homeownership program at SC State Housing is our down payment assistance. This program offers a generous second mortgage (currently \$5000) which is either forgivable or repayable at very low rates and reasonable terms. In many of the states surveyed, no down payment assistance existed before the tax credit monetization. Similarly, we found our existing down payment assistance program is simpler and more liberal than those being offered by states now offering to monetize the tax credit.

It is our pleasure to work with your office on these and other matters. SC State Housing is proud of the work we do in your district and throughout the state. If ever you or your staff has any questions or concerns, I hope you will not hesitate to contact me.

Sincerely,



Valarie M. Williams
Executive Director

HARVEY S. PEELER, JR.

SENATOR, CHEROKEE, SPARTANBURG,
UNION AND YORK COUNTIES
SENATORIAL DISTRICT NO. 14

HOME ADDRESS:

POST OFFICE BOX 742
GAFFNEY, SC 29342



COMMITTEES:

MEDICAL AFFAIRS, CHAIRMAN
EDUCATION
ETHICS
FINANCE
INTERSTATE COOPERATION
TRANSPORTATION

SENATE ADDRESS:

P. O. BOX 142
213 GRESSETTE SENATE OFFICE BUILDING
COLUMBIA, SC 29202
PHONE: (803) 212-6430
FAX: (803) 212-6299
E-MAIL: MED@SCSENATE.ORG

January 14, 2010

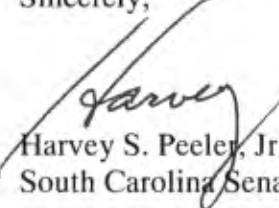
Ms. Valarie Williams
Executive Director
South Carolina State Housing Finance & Development Authority
300-C Outlet Pointe Boulevard
Columbia, South Carolina 29210

Dear Ms. Williams:

I am writing in regards to Ms. Robin Spurlin who is seeking a position for an Applications Analyst II with the South Carolina State Housing Finance & Development Authority. Robin was once an employee of mine and I feel with her educational background, professional experience, excellent character and strong work ethic, she would reflect positively upon this position. During her employment with me, I found her to be hard working and dependable.

I have attached her application and thank you in advance for your every consideration of Robin. Should you wish to discuss her qualifications with me personally, I am available at your convenience.

Sincerely,


Harvey S. Peeler, Jr.
South Carolina Senate

Enclosure

HSPr/jsp

HARVEY S. PEELER, JR.
SENATOR, CHEROKEE, SPARTANBURG,
UNION AND YORK COUNTIES
P. O. BOX 142
COLUMBIA, SOUTH CAROLINA 29202

Hasler

FIRST-CLASS MAIL

US POSTAGE

\$00.61⁰



ZIP 29202
011D11609361

RECEIVED

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EXECUTIVE DIRECTOR

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

23210+3632



JOE WILSON

2ND DISTRICT, SOUTH CAROLINA

ASSISTANT REPUBLICAN WHIP

COMMITTEES:

ARMED SERVICES

RANKING, PERSONNEL SUBCOMMITTEE

FOREIGN AFFAIRS

EDUCATION AND LABOR

HOUSE POLICY

Congress of the United States
House of Representatives

January 4, 2010

RECEIVED

JAN 05

EXECUTIVE DIRECTOR

Mr. T. Scott Smith
Chairman
SC State Housing Finance and Development Authority
300 Outlet Pointe Blvd, Suite C
Columbia, South Carolina 29210

Re: Ayanna White
116 Dutch Drive
Irmo, SC 29063

Dear Scott,

I am writing to you on behalf of the above named constituent who has contacted me regarding an issue involving the SC State Housing Finance and Development Authority. Enclosed is correspondence from White further explaining the concerns. Your reviewing this material and providing any assistance or information possible under the governing statutes and regulations will be greatly appreciated.

It is an honor to represent the people of the Second Congressional District, and I value your input. Thank you for your time and concern in this and all other matters.

Please respond to the Midlands District Office at 1700 Sunset Blvd., Suite 1, West Columbia, South Carolina 29169. The phone number is 803-939-0041. The fax number is 803-939-0078. The e-mail address is Brad.Leake@Mail.House.Gov

Very truly yours,



JOE WILSON
Member of Congress

JW:BL

COUNTIES:

AIKEN*
ALLENDALE
BARNWELL
BEAUFORT
CALHOUN*
HAMPTON
JASPER
LEXINGTON
ORANGEBURG*
RICHLAND*
[*PARTS OF]

W. ERIC DELL
CHIEF OF STAFF
AND COUNSEL

MIDLANDS OFFICE:
1700 SUNSET BLVD. (US 378), SUITE 1
WEST COLUMBIA, SC 29169
(803) 939-0041
FAX: (803) 939-0078

212 CANNON HOUSE OFFICE BUILDING
WASHINGTON, DC 20515-4002
(202) 225-2452
FAX: (202) 225-2455
www.joewilson.house.gov

LOWCOUNTRY OFFICE:
903 PORT REPUBLIC STREET
P.O. BOX 1538
BEAUFORT, SC 29901
(843) 521-2530
FAX: (843) 521-2535



CONGRESSMAN JOE WILSON

Second District of South Carolina

Privacy Release

Consent for Release of Personal Records by Executive Agencies

To Whom It May Concern:

I have sought assistance from the Office of Congressman Joe Wilson on a matter that may require the release of information maintained by your agency, and which may be prohibited from dissemination under the Privacy Act of 1974. I hereby authorize you to release all relevant portions of my records or to discuss information involved in this case with Congressman Wilson or any authorized member of his staff until the matter is resolved.

Name of Agency: Mortgage Lender: SC Housing Authority

Avanna White 9/6/80
Name (please print) Date of Birth

116 Dutch Dr Immo SC 29063
Address City Zip

25045 3224 amw1job@iphoo.com
Social Security Number E-mail Address

803 465 0091
Telephone Number - Home

AWH 12/30/09
Signature Today's Date

Please briefly explain your concern (use the back if necessary)

I need to stop the Auction on my 1/4/10
home, and work out a loan modification
with the housing Authority to save
My beloved home From Foreclosure

Congressman Joe Wilson (SC-02)

1700 Sunset Boulevard, Suite 1 | West Columbia, SC 29169

Phone: (803) 939-0041 | Fax: (803) 939-0078



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

January 7, 2010

The Honorable Joe Wilson
1700 Sunset Blvd., Suite 1
West Columbia, SC 29169

Re: Ayanna White
116 Dutch Drive
Irmo, SC 29063

Dear Congressman Wilson:

I am writing in response to your correspondence dated January 4, 2010 in regards to the foreclosure on the home of Ayanna White. Ms. White closed on her home in July of 2007. She first became delinquent on her mortgage in April of 2008. We worked closely with Ms. White on reinstatement options throughout 2008 and 2009. In July of 2009, the loan became due for four payments. We conducted a financial review to determine the best option for bringing the loan current. Unfortunately, Ms. White's debt exceeded her income by \$ 954.00 per month.

At that time, we were able to offer home liquidation options available to us by her mortgage insurance company. Ms. White listed her home for sale in July 2009. The payoff on the loan at that time was \$ 107,000. Two offers were received, one in July for \$40,000 and in August for \$65,000. Neither of these offers was acceptable to the insurer or the investor.

Ms. White requested a postponement of the sale on December 31st through NACA. However, the insurer would not postpone the sale without a viable offer on the table. Regrettably the home was sold at the foreclosure sale on January 4, 2010, the day before the arrival of your letter. While this is a most unfortunate outcome, the Authority did all that it could do to assist Ms. White with her situation.

Please contact me again if I can provide any assistance to you in the future.

Sincerely,

A handwritten signature in black ink, appearing to read "Valarie M. Williams", is written over the typed name.

Valarie M. Williams

2010
HUD
CORRESPONDENCE

2010
MISC
CORRESPONDENCE



THE HOUSING AUTHORITY

of the City of Columbia, South Carolina
1917 HARDEN STREET • COLUMBIA, S.C. 29204-1015
TELEPHONE (803) 254-3886
TDD (803) 256-7762

December 14, 2010

RECEIVED

DEC 17

EXECUTIVE DIRECTOR

Eric Bickley
Acting Director of Public Housing
U.S. Department of Housing and Urban Development
1835 Assembly Street, 13th Floor
Columbia, SC 29201

Dear Mr. Bickley,

As you are aware, the Columbia Housing Authority (CHA) is trying to assist elected officials in Kershaw County with the creation of a county-wide housing authority. To discuss this further and to determine whether the 100 housing choice vouchers at the South Carolina State Housing Finance and Development Authority (SHFDA) could be transferred to this new agency once it is created, representatives of the CHA met with SHFDA representatives on November 30, 2010. During the meeting, the discussion centered on HUD Notice PIH 2010-39 (HA), "Process for Public Housing Agency Voluntary Transfers of Housing Choice Vouchers, Project-Based Vouchers and Project-Based Certificates."

The interpretation of the SHFDA is that the notice says that if the state housing authority transferred the 100 vouchers to Kershaw County, the state housing authority would be required to transfer all its remaining housing choice vouchers to other local housing authorities.

We would like to request an opinion from your office regarding the published notice as it would pertain to the proposed Kershaw County Housing Authority and the SHFDA. Your opinion and this information are critical to the development of a management plan for the creation of the Kershaw County Housing Authority your office requested (re: meeting on November 18, 2010). We look forward to your response.

Sincerely,

Gilbert Walker
Executive Director

- c. Bobby Gary, Kershaw County Council
- Donny Supplee, United Way of Kershaw County
- Valerie Williams, SHFDA



Office of Public and Indian Housing

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, D.C. 20410-5000

October 18, 2010

Mrs. Valarie M. Williams
Executive Director
SC State Housing Finance and Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210-5652

Dear Mrs. Williams:

The Department of Housing and Urban Development (HUD) is writing to inform you that the SC State Housing Finance and Development Authority (2009-RANE-SC911-6593) was not selected to receive funding for the FY 2009 Rental Assistance for Non-Elderly Persons with Disabilities (NED) Program (Category One). The Program Notice of Funding Availability (NOFA) published on April 7, 2010 on HUD's website, allocated approximately \$32,500,000 for Category One vouchers. A total of 519 Category One applications were received, with requests totaling more than \$325 million dollars.

All applications were reviewed and selected in compliance with Section V. of the Program NOFA. The FY 2009 allocation was only sufficient to fund 46 eligible (*Category One*) applicants. Your application was deemed to have met all of the necessary requirements for funding, and was placed in the lottery as described in the program NOFA. While your application was eligible to receive funding, and placed in the lottery as described in the program NOFA, it was not among those selected in the lottery.

In accordance with the requirements of the SuperNOFA, you may request a debriefing for more information on the status of your application. The request for debriefing should not be submitted until at least 30 days after the awards for assistance are publicly announced. The debriefing period will continue for at least 120 days. Requests for debriefing must be in writing and signed by the authorized official whose signature appears on the Application for Federal Assistance (form SF-424), or his/her successor. It must also reference the GMC application assignment number identified above, and be addressed as follows:

Cedric A. Brown, Acting Director
Department of Housing and Urban Development
PIH Grants Management Center – RANE
451 7th Street, S.W.
B133 Potomac Center, 3rd Floor
Washington, D.C. 20410

Thank you for your interest in HUD and its programs.

Sincerely,

A handwritten signature in black ink, appearing to read "Cedric A. Brown", with a long horizontal flourish extending to the right.

Cedric A. Brown
Acting Director
Grants Management Center



U. S. Department of Housing and Urban Development

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

October 20, 2010

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, 2010. 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, 2010 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.

Very sincerely yours,

A handwritten signature in blue ink, appearing to read 'Larry Knightner', with a long horizontal line extending to the right.

Larry Knightner
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

September 21, 2010

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

RE: Neighborhood Stabilization Program: 18-Month Deadline and 30-day Opportunity to Provide Additional Information

Ms. Williams,

Congratulations! HUD records indicate that the State of South Carolina has met both the total obligation requirement and the 25 percent targeting requirements for the Neighborhood Stabilization Program (NSP1). The Housing and Economic Recovery Act of 2008 (Pub. L. 100-289) (HERA) required that recipients obligate the full amount of their grants within 18 months of receipt. In addition, 25 percent of such funds must have been used to house individuals or families whose incomes do not exceed 50 percent of area median income. South Carolina's 18-month obligation deadline was September 16, 2010. As of September 17, 2010, the Disaster Recovery Grant Reporting System (DRGR), showed that:

- The State of South Carolina did not obligate or record program income from its NSP award amount of \$44,673,692.
- The State of South Carolina did not obligate or record program income toward housing for individuals and families whose income does not exceed 50 percent of area median income.

On September 17, 2010, the day after the 18-month obligation deadline, HUD restricted further obligation of NSP funds. You will still be able to expend grant funds obligated before the deadline as well as receive and use program income. If you need to decrease or increase the amount of grant funds obligated to an activity, you must first ask HUD to remove the DRGR block on changing the amount obligated. If the amount of decrease is more than 15 percent of the obligation for any activity, you must submit to

HUD a written request that clearly demonstrates with compelling information that factors beyond your reasonable control caused the need to withdraw or decrease after the deadline.

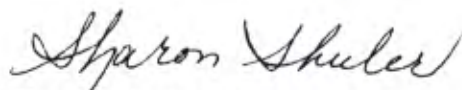
HUD is reviewing a sample of obligation documentation from each NSP1 grantee to inform its judgment regarding the risk of non-compliance with obligation documentation requirements. Please submit to HUD the obligation documentation for activity number 08-NSP-107 and 08-NSP-111 within 15 days of the date of this letter. Following the review, if HUD determines that you are not at high-risk for noncompliance in this area, HUD will again permit obligation of funds in DRGR.

You should review your recorded obligations and notify HUD within 30 days following the deadline of any necessary adjustments to the amount and the reason for such an adjustment. For example, an obligation amount may have been previously recorded for an acquisition that you have become aware will not proceed. A Notice updating and describing HUD's NSP policies related to the 18-month deadline is available at: http://hudnsphelp.info/media/resources/5435-N-01_NSP1_18MonthNotice_08-23-2010.pdf.

Your NSP1 staff is urged to consult the NSP TA website at www.hud.gov/nspta and pose questions to program experts, view webcasts on critical issues, and request technical assistance where appropriate. Questions and inquiries may also be directed to the HUD field staff with responsibility for your jurisdiction.

Again, congratulations!

Sincerely,

A handwritten signature in cursive script that reads "Sharon Shuler".

Sharon Shuler
Acting Director,
Community Planning and
Development Division



U. S. Department of Housing and Urban Development

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

August 31, 2010

RECEIVED

SEP 07

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

EXECUTIVE DIRECTOR

Dear Ms. Williams:

The recent response by the South Carolina Housing Finance and Development Authority (Authority) to HUD's compliance review of May 11-18, 2010 has been reviewed. In addition, we sought the advice and guidance of our Headquarters, Office of Affordable Housing, staff concerning the Authority's HOME Program Income Expenditure Procedures.

There were two (2) findings referenced in our compliance review. Finding Number 1 addressed the HOME Program requirement that projects not remain open (in HUD's Integrated Disbursement and Information System (IDIS) more than 120 days after the final drawdown of program funds. Finding Number Two (2) addressed the requirement that Program Income be expended prior to the drawdown of HOME funds from the US Treasury. The Authority has provided evidence (IDIS reports, program guides, etc.) that it has taken corrective action to resolve the referenced findings and has developed management policies to avoid future violations of the associated HOME regulations.

Base upon these actions, both findings cited above are being closed subject to future monitoring by HUD's staff. In addition, we believe that the Authority's proposed actions to address the three (3) areas of concern associated with our compliance review have also adequately been addressed.

The combination of regular HOME funds and Program Income now place the Authority's HOME Program in the \$10-\$12 million dollars range (annually) and the successful management of the program will require increased staff time and attention. The effective utilization of its HOME resources, however, is an important resource for the Authority's mission to create affordable housing opportunities for the citizens of South Carolina.

The Authority's responsiveness in addressing the issues associated with this compliance review is appreciated. If you have questions concerning these or other HOME related matters, please contact Jack Suber, HOME Representative/ Financial Analyst at (803) 765-5641.

Sincerely,



Louis E. Bradley

Director

Community Planning and
Development Division

cc: Carl Bowen
Fran Ellington



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Greensboro Field Office
Office of Multifamily Housing
1500 Pinecroft Road, Suite 401, Asheville Building
Greensboro, North Carolina 27407-3838
336-547-4000
www.hud.gov • espanol.hud.gov

September 9, 2010

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

Dear Ms. Williams:

**SUBJECT: Section 8 Performance-Based Contract Administration
Fiscal Year 2010 Annual Compliance Review**

We have reviewed your September 3, 2010 response, to the finding and comments in the South Carolina State Housing Finance and Development Authority's 2010 Annual Compliance Review Report and Narrative. As a result of the information provided, we are closing our files regarding the subject review.

Thank you for your prompt response and the courtesy, cooperation, and assistance provided during the course of the noted review. Should you have questions regarding this letter, feel free to contact Evelyn Kingsberry, CAOM, at (336) 851-8029 (Voice) or 547-4054 (TTY).

Sincerely,

A handwritten signature in blue ink, appearing to read "Daniel A. McCanless, Jr.".

Daniel A. McCanless, Jr.
Director, Greensboro Multifamily Hub

cc:
Luke Lukasewski
Ed Knight
Columbia HUD



U. S. Department of Housing and Urban Development

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

July 14, 2010

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

Dear Ms. Williams:

SUBJECT: Results of May 11– May 18, 2010 On-site Compliance Review

This letter conveys the results of the U.S. Department of Housing and Urban Development's (HUD) on-site compliance review of the SC State Housing Finance and Development Authority's (Authority) HOME Investment Partnerships (HOME) program pursuant to Section 104(e) of the Housing and Community Development Act of 1974, as amended, and the regulations at 24 CFR, Part 570.900. It is noted in this regard that the Authority has been designated as the participating jurisdiction (PJ) for the State of South Carolina (State) for the HOME program. This year's compliance review assessed the Authority's overall performance in administering its HOME program, with special focus on Tenant Based Rental Assistance (TBRA), and the use of program income generated by the HOME program. The review was performed by Noel Morphis, Community Planning and Development Representative, Jack Suber, Financial Analyst, and Kirk Van Laan, Construction Management Coordinator, of the Community Planning and Development Division.

HUD's on-site review covered program progress, program benefit and eligibility, construction management, and financial management. The review included discussions and interviews with Authority staff, examination of project files and supporting documentation, housing inspections, and administrative procedures. A summary of the results of our monitoring assessments was provided at the exit conference on May 18, 2010 with yourself, Carl Bowen, Deputy for Programs, Nancy Fairley, HOME Program Coordinator, Fran Ellington, Senior Program Coordinator, and Wayne Sams, Director of Internal Audit.

The enclosed On-site Compliance Review Summary (Summary) provides a detailed assessment and compliance determination for each area covered by the review. Except as noted below, our review determined that the Authority has carried out its HOME-assisted activities in compliance with applicable laws, implementing regulations, its approved Consolidated Plan, and related Annual Action Plan(s) and certifications.



U.S. Department of Housing and Urban Development
National Servicing Center, HUFM
301 NW 6th Street, Room 200
Oklahoma City, OK 73102

<http://www.hud.gov/offices/hsg/sfh/nsc/nschome.cfm>

February 3, 2010

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:

SUBJECT: Variance Request to Mortgagee Letter 2009-35 – Loan Modification
Option and Mortgagee Letter 2009-23 – FHA HAMP Option

The purpose of this letter is to acknowledge and provide guidance as to your letter of December 7, 2009; whereas, South Carolina State Housing Finance and Development Authority (SCSHFDA) is requesting a Variance to the requirements of Mortgagee Letters 2009-35 and 2009-23 when reviewing the Loan Modification Option and FHA HAMP Option under HUD's Loss Mitigation Program.

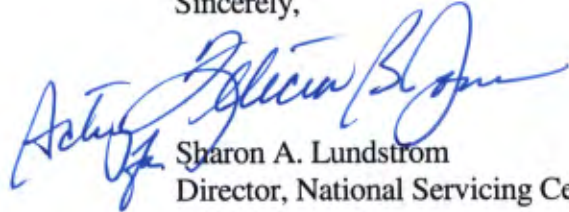
SCSHFDA has stated that these loans must be made in accordance with IRS federal tax code requirements and the requirements of the indentures under which the bonds are issued. Bonds issued under the indentures are structured based on assumptions regarding the amortization of the underlying loans. Subsequent blanket changes involving loan amortizations generally will affect SCSHFDA's ability to pay its bond debt as it becomes due. In certain cases, this will adversely impact the financial integrity of certain bonds sold with contractual amortization requirements directly based upon the principal amortization of the underlying loans. Also, SCSHFDA's ability to issue bonds that allow the purchase of FHA loans at beneficial rates is dependant on certain cash flow and other rating agency requirements. These requirements are negatively impacted by blanket changes to the terms of the FHA loans purchased by SCSHFDA; such are interest rate and term modifications. Moreover, SCSHFDA margin of profit is limited by IRS federal regulations.

<http://www.hud.gov/offices/hsg/sfh/nsc/nschome.cfm>

Based upon SCSHFDA's letter, the National Servicing Center (NSC) recommends SCSHFDA and their FHA-Approved Sub-Servicers to document their Asset Servicing File for each delinquent asset whereas HUD's Loan Modification Option and/or FHA-HAMP Option could not be utilized due to the asset being bond funded by the State of South Carolina. Please be sure to document clearly as to SCSHFDA decision process.

Should you have any questions, please don't hesitate to contact Debra Beacham at (405) 609-8452 or Debbie.K.Beacham@hud.gov.

Sincerely,



Sharon A. Lundstrom
Director, National Servicing Center

Cc:
Scott Byce, QAD Director – Atlanta

U.S. Department of Housing and Urban Development

Oklahoma City Office
301 N.W. 6th St., Ste. 200
Oklahoma City, OK 73102-2807

www.hud.gov

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

ASSISTANT SECRETARY FOR HOUSING-
FEDERAL HOUSING COMMISSIONER

JAN 14 2010

Val

Ms. Lisa Rivers
Director of Mortgage Servicing Department
South Carolina State Housing FDA
300-C Outlet Pointe Boulevard
Columbia, SC 29210

Dear Ms. Rivers:

Review number: J10-4723000
Initial Report

Key & Associates, P.C. (K&A), on behalf of the Department of Housing and Urban Development (HUD) conducted an on-site review of settled FHA single family insurance claims filed by South Carolina State Housing FDA (South Carolina State Housing) (servicing mortgagee number 4723009993). The purpose of the review was to determine your compliance with HUD regulations, policies and procedures, and establish better communication between you and the Department.

The review was based on all claims settled between March 23, 2008 and November 21, 2009. The review disclosed that South Carolina State Housing was in general compliance with established insurance claim procedures. Some areas need improvement.

During the review period, your firm was reimbursed approximately \$10.17 million for FHA insurance claims. The enclosed report shows specific instances where the Department was charged incorrectly in the 52 cases reviewed. Based on review of these cases, we determined that South Carolina State Housing could owe a total of \$259.75 for improper insurance claim charges.

Please review the attached report and provide documentation to clarify any points of disagreement. After analyzing the additional information, the contents of this report, as adjusted by the subsequent information, will be the basis for billing. If there is no documentation to be provided for the cases reviewed, remit a check to HUD in the amount of \$259.75 with your response to the report. Please include a copy of this letter with your response or payment and reference review number: **J10-4723000**.

You have 45 days from the date of this Initial Report in which to either provide a response with supporting documentation or to remit a payment for the full amount due HUD. If you choose to submit an additional response, this Office will review your documentation and provide a revised report, as appropriate. You will then have 21 days in which to submit an additional response or remit the full payment due. HUD will issue a Final Report after receiving your response to the Follow-up Report and South Carolina State Housing will be referred to the Albany Financial Operations Center for enforced debt collection. We will not accept any

responses or supporting documentation after the Final Report is issued. The finding amount noted in the Final Report will begin to accrue interest the day the Report is issued. If the debt is paid in full before 30 days have elapsed, the interest will be waived. Therefore, it is imperative that your response is provided timely and that it contains all the information that you wish to be reviewed.

If you have any questions regarding this report, please contact Mr. Jim Casaletto of my staff at 202-402-3337 or by e-mail at James.J.Casaletto@hud.gov. Please reference review number **J10-4723000** in any correspondence or with your payment.

Forward payments and a copy of this letter to:

Post Office Box for Regular Mail

HUD-Single Family Claims
PO Box 979046
St. Louis, MO 63197-9000

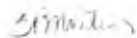
Street Address for Express Mail or Courier

HUD-Single Family Claims
US BANK
HUD Box 979046
1005 Convention Plaza
St. Louis, MO 63101

Forward additional documentation and a copy of your check (if any) to:

Department of Housing and Urban Development
Attention: Jim Casaletto
Single Family Claims Branch, HWAFFC
451 7th Street, SW, Room 6242
Washington, DC 20410-3000

Sincerely,



Sarah P. Martin
Chief
Single Family Claims Branch

Enclosure

The contract referenced below funded by the U. S. Department of Housing and Urban Development supported the work that provided the basis for this document. The substance and findings of that contract work are dedicated to the public. The author and publisher are solely responsible for the accuracy of statements or interpretations in this document. Such interpretations do not necessarily reflect the views of the government.

Contract Number C-OPC-23457 was awarded by the FHA Comptroller, Office of Financial Services, Single Family Post Insurance Division located in Washington, DC.

**U.S. DEPARTMENT OF HOUSING AND
URBAN DEVELOPMENT**

**PROFESSIONAL SUPPORT FOR THE
SINGLE FAMILY INSURANCE PROGRAM**

REVIEW OF FHA INSURANCE CLAIMS PROCESSING

**South Carolina State Housing FDA
Columbia, South Carolina**

CONTRACT NO. C-OPC-23457

January 6, 2010

**Key & Associates, P.C.
8630 Fenton Street, Suite 316
Silver Spring, MD 20910**

REVIEW OF FHA INSURANCE CLAIMS PROCESSING
South Carolina State Housing FDA
Columbia, South Carolina

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Executive Summary

Background

In March 1985 the Department of Housing and Urban Development (HUD) implemented an automated payment system for claiming Federal Housing Administration (FHA) single family mortgage insurance benefits. This is an on-line data base management system with control exercised primarily on an exception basis. The system was designed to speed the payment of mortgagees' claims, reduce paperwork burdens, enhance the level of control, and improve service. To reduce the amount of paperwork arriving at HUD, a five-part form, HUD-27011, is used for conveyance, assignment, coinsurance, supplemental, nonconveyance and pre-foreclosure claims. Mortgagees are not required to furnish receipts for reimbursable expenses at the time insurance benefits are claimed. Expenses are reported by category on the claim form and must be supported by a complete claim file maintained by the mortgagee. The files should contain valid and supportable claims. The integrity of the automated claims processing system is dependent on mortgagee compliance with HUD's claim processing requirements.

Purpose

Key & Associates, P.C. (K&A) under contract to HUD conducted a review of FHA Single Family Mortgage Insurance claims filed by South Carolina State Housing FDA (South Carolina State Housing). The purpose of the review was to determine if insurance claims were accurate and properly documented, and to assist in improving communication between HUD and the mortgage company.

Scope

The review focused on a population of 102 single family mortgage insurance claims settled between March 23, 2008 and November 21, 2009. The total amount paid for these claims was approximately \$10.17 million. K&A's review of 41 conveyance claims and one pre-foreclosure sale claim was made to verify the validity of expenses and calculations, analyze accounts receivable due HUD, and evaluate internal processing controls. In addition, 10 loss mitigation incentive claims were reviewed for validity.

Results of Review

1. Inappropriate Attorney Fees Were Claimed

Mortgage Letters 00-05 and 08-43 allow reimbursement for the customary cost of a title search. In one (1) or 2.38 per cent of the cases reviewed, South Carolina State Housing claimed inappropriate attorney fees in addition to the actual cost of the title search resulting in an excess reimbursement of \$112.50 (See Exhibit 1).

2. HUD Guidelines for Claiming Insurance Benefits Were Not Followed

Participation in the FHA mortgage insurance program requires mortgagees to adhere to HUD guidelines for claiming FHA mortgage insurance benefits.

In one (1) or 2.38 percent of the cases reviewed, the unpaid principal balance was overstated in Item 17 of Part A, Form HUD-27011, resulting in an excess reimbursement of \$90.03 (See Exhibit 2).

3. Protection and Preservation Expenses Were Inappropriate or Exceeded Maximum Allowable Amounts

Disbursements for protection and preservation of properties include reasonable expenses for inspection, protection, operation, maintenance and repairs. Mortgagees are expected to disburse only the minimum amounts required to protect the property against excessive or immediate deterioration and damage. Mortgagee Letters set out acceptable expenses and maximum allowable costs for the area in which the property is located. Reference Mortgagee Letters 02-10, 03-05 and 07-03.

South Carolina State Housing claimed inappropriate expenses or exceeded the maximum amount allowed by HUD for the local jurisdiction in two (2) or 4.76 percent of the cases reviewed totaling \$50.09 (See Exhibit 3).

4. Excessive Debenture Interest on Part B

For pre-foreclosure sale claims, the lender should compute debenture interest only to the date of closing of the pre-foreclosure sale and HUD will compute the additional interest from the date of the pre-foreclosure sale to the date of claim settlement, if all time requirements are met. Refer to Mortgagee Letter 94-45, Attachment I, Preforeclosure Sales – Claim Instructions, Section 8-17, Claim Payment, and Section 8-18, Claim Preparation – Preforeclosure Sales, Paragraphs C and D.

In one (1) or 2.38 percent of the cases reviewed, debenture interest calculated on Part B was calculated using an incorrect debenture interest rate. As a result, HUD overpaid an amount of \$7.13 for this case (See Exhibit 4).

5. HUD Claim Processing Guidelines Were Not Always Followed

As a participant in the FHA mortgage insurance program, the mortgagee is responsible for ensuring that all FHA loan files maintain HUD standards for accuracy and completeness.

In two (2) or 4.76 percent of the cases reviewed, there were either incorrect dates entered in Item 44B of Part A, Form HUD-27011 or dates in Item 19 were omitted from Part A of Form HUD-27011 (See Exhibit 5).

Recommended Actions

1. Revise your written quality control plan to ensure HUD requirements for obtaining FHA mortgage insurance benefits are met. At a minimum, the plan should ensure that:
 - Employees understand and follow HUD claim processing instructions.
 - Inappropriate attorney fees are not claimed for reimbursement in Item 305 of Part D, Form HUD-27011.
 - The correct unpaid principal balance is entered in Item 17 of Part A, Form HUD-27011.
 - Protection and preservation expenses are appropriate and do not exceed established limits.
 - Correct rates are used to compute debenture interest earned on expenditures claimed on Part B, Form HUD-27011.
 - Claim forms are reviewed for accuracy and appropriateness.
2. Furnish any additional documentation regarding the deficiencies detailed in this report within 45 days.
3. Ensure that correct dates are entered in Items 44B of Part A of all future HUD-27011 claim forms and that dates in Item 19 are not omitted from Part A of Form HUD-27011.

REVIEW OF FHA INSURANCE CLAIMS PROCESSING

Exhibit 1
Page 1 of 1

SOUTH CAROLINA STATE HOUSING FDA

SERVICING # 4723009993/J10-4723000

CLAIMS WITH INAPPROPRIATE ATTORNEY FEES

SAMPLE #	FHA CASE #	LOAN #	DISCREPANCY	TOTAL
52	461-3464758	10498	INAPPROPRIATE ATTORNEY FEES CLAIMED IN ITEM 305 OF PART D, FORM HUD-27011. -(6/23/08)	\$112.50
DIRECTED PFS CASES=	1		SUB-TOTAL	\$112.50
TOTAL CASES =	1		TOTAL	\$112.50

SOUTH CAROLINA STATE HOUSING FDA

SERVICING # 4723009993/J10-4723000

CLAIMS WITH UNSUPPORTED OR INAPPROPRIATE INSURANCE BENEFITS

SAMPLE #	FHA CASE #	LOAN #	DISCREPANCY	PRIN.	INT.	TOTAL
52	461-3464758	10498	UNPAID PRINCIPAL BALANCE OVERSTATED IN ITEM 17 OF PART A RESULTING IN AN OVERPAID CLAIM AMOUNT.	\$86.31	\$3.72	\$90.03
DIRECTED PFS CASES=	1				SUB- TOTAL	\$90.03
TOTAL CASES =	1				TOTAL	\$90.03

SOUTH CAROLINA STATE HOUSING FDA

SERVICING # 4723009993/J10-4723000

CLAIMS WITH PROTECTION AND PRESERVATION EXPENSE DISCREPANCIES

SAMPLE #	FHA CASE #	LOAN #	DISCREPANCY	PRIN.	INT.	TOTAL
13	461-3462270	10216	PROTECTION AND PRESERVATION EXPENSES EXCEEDED LOCAL ALLOWABLE LIMITS. -(5/27/05) TRIM SHRUBS	\$10.00	\$0.02	\$10.02
26	461-3902469	16585	INAPPROPRIATE PROTECTION AND PRESERVATION EXPENSES CLAIMED-- SECURING/LOCK CHANGE NOT SUPPORTED BY REGIONALLY MANDATED BEFORE PHOTOGRAPHS. -(3/19/09) SECURE REAR DOOR	\$40.00	\$0.07	\$40.07
TOTAL CASES =	2				TOTAL	\$50.09

SOUTH CAROLINA STATE HOUSING FDA

SERVICING # 4723009993/J10-4723000

CLAIMS WITH EXCESSIVE DEBENTURE INTEREST ON PART B

SAMPLE #	FHA CASE #	LOAN #	DISCREPANCY	TOTAL
52	461-3464758	10498	INCORRECT DEBENTURE INTEREST RATE USED ON EXPENSES CLAIMED ON PART B RESULTING IN EXCESSIVE DEBENTURE INTEREST. -RATE USED WAS 6.18% CORRECT RATE WAS 6.125%; ALSO INTEREST ON EXPENSES IS TO BE COMPUTED ONLY TO THE SALE CLOSING DATE	\$7.13
DIRECTED PFS CASES=	1		SUB-TOTAL	\$7.13
TOTAL CASES =	1		TOTAL	\$7.13

SOUTH CAROLINA STATE HOUSING FDA

SERVICING # 4723009993/J10-4723000

CLAIMS WITH COMPLIANCE DISCREPANCIES

SAMPLE #	FHA CASE #	LOAN #	DISCREPANCY
3	461-3107259	468	INCORRECT DATE IN ITEM 44B -- NO CURTAILMENT.
26	461-3902469	16585	DATE IN ITEM 19 WAS OMITTED FROM PART A, FORM HUD-27011.
TOTAL CASES =	2		

Sample Listing - South Carolina State Housing FDA

SERVICING # 4723009993

REPORTING PERIOD: 3/23/08-11/21/09

SAMPLE #	HUD SEQ NO	FHA CASE NO	TYPE OF CLAIM	MTGEE REF NO
1	3	461-2795541	1	2610
2	4	461-2796141	1	3221
3	8	461-3107259	1	468
4	11	461-3112808	1	3628
5	13	461-3133213	1	868
6	15	461-3136912	1	3295
7	20	461-3221070	1	5185
8	25	461-3258172	1	5924
9	31	461-3277504	1	6577
10	37	461-3310590	1	8291
11	45	461-3417583	1	9240
12	54	461-3459583	1	10689
13	55	461-3462270	1	10216
14	61	461-3479145	1	10586
15	64	461-3483127	1	11337
16	75	461-3507882	1	11563
17	76	461-3508626	1	11551
18	79	461-3515577	1	12835
19	81	461-3518097	1	11772
20	82	461-3521768	1	12156
21	91	461-3589330	1	13551
22	105	461-3663074	1	14177
23	109	461-3768644	1	15163
24	117	461-3845405	1	16171
25	125	461-3897398	1	16790
26	126	461-3902469	1	16585
27	130	461-3910509	1	17496
28	150	461-4005621	1	20901
29	151	461-4006111	1	21409
30	160	461-4027469	1	21876
31	163	461-4039359	1	21601
32	168	461-4050978	1	23498
33	171	461-4053213	1	22579
34	172	461-4053577	1	24181

SERVICING # 4723009993

REPORTING PERIOD: 3/23/08-11/21/09

SAMPLE #	HUD SEQ NO	FHA CASE NO	TYPE OF CLAIM	MTGEE REF NO
35	173	461-4054231	1	22594
36	174	461-4054595	1	23257
37	175	461-4056879	1	22587
38	177	461-4060368	1	22505
39	178	461-4061471	1	22848
40	185	461-4096385	1	25406
41	189	461-4110487	1	25249

Sample Listing - South Carolina State Housing FDA

Directed Pre-Foreclosure

SERVICING # 4723009993

REPORTING PERIOD: 3/23/08-11/21/09

<u>SAMPLE #</u>	<u>HUD SEQ NO</u>	<u>FHA CASE NO</u>	<u>TYPE OF CLAIM</u>	<u>MTGEE REF NO</u>
52	58	461-3464758	7	10498



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

January 22, 2010

Mr. Stanley Gimont, Director
Office of Block Grant Assistance
Department of Housing and Urban Development
451 Seventh Street, SW, Room 7286
Washington, DC 20410

Dear Mr. Gimont:

This letter is regarding South Carolina State Housing Finance and Development Authority's (Authority) application submitted for the Neighborhood Stabilization Program 2 (NSP 2). I believe it goes without saying that the Authority is disappointed that it was not awarded NSP 2 funding and is therefore requesting a debriefing related to our application submission. We understand that the debriefing will include the following:

- Final score the applicant received for each rating factor,
- Final evaluator comments for each rating factor, and
- Final assessment indicating the basis on which assistance was denied.

The Authority hopes that the debriefing will provide insight in how we along with our partners, can be more competitive in the future in order to secure the greatly needed funds in support of neighborhood stabilization. As always, we appreciate the opportunities provided and look forward to successfully acquiring these funds in the future for our communities and the citizens of South Carolina.

Sincerely,

A handwritten signature in black ink, reading "Valarie M. Williams", is positioned above the printed name.

Valarie M. Williams
Executive Director

cc: Ms. Ginny Stroud, City of Greenville
Mr. Martin Livingston, Greenville County
Ms. Tammie Hoy, Low Country Housing Trust
Ms. Veronica Rodriguez, Community Assistance Providers, Inc.
Ms. Debra Livingston, City of Columbia
Ms. Sharon Forrest, Myrtle Beach Housing Authority
Mr. Ed Boyd, Beaufort Housing Authority
Ms. Valeria Jackson, Richland County

MIDTOWN SPARTANBURG APARTMENTS LIMITED PARTNERSHIP

October 14, 2010

Via: Email and US mail

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

RE: Midtown Apartments (ID# 10018) 2010 LIHTC Application

Dear Ms. Nicholson:

We have carefully reviewed the scoring results and awards for the 2010 LIHTC application cycle. Upon our review, we have found numerous scoring errors and administrative issues with the application process that unfairly provided an advantage to certain applications and resulted in the awarding of tax credits to applications that did not merit selection. This resulted in Midtown Apartments being unfairly denied an allocation of tax credits in the 2010 application cycle.

Following is a summary of items that we have reviewed that clearly show that the application process was flawed. As such, we are requesting that the Authority provide Midtown Apartments with an allocation of credits and Home funds from either 2010 or 2011 funds.

The unfair scoring results are relegated to two categories. The first item is the points available per Section III, part 5(b) of the 2010 QAP, which states:

“Owners (which include individual(s), corporation(s), or in the case of a limited partnership, the general partners(s) will receive one (1) point per development, up to a maximum of seven (7) points for each LIHTC development that has either:
(1) For the past four (4) years (January 1, 2006 through February 25, 2010) converted from a construction loan to a non-Authority permanent loan. Evidence of permanent financing status acceptable to the Authority is required and must include a signed statement from the permanent lender which states the development name and the date the permanent loan closed **and** the first page of the recorded permanent mortgage loan.

On Feb. 2, 2010 in Bulletin # 1 the Authority provided clarification to QAP – Page 5 section 5(b) stating:

“The Authority will not count “self held mortgages” for meeting the criteria in section 5(b). The permanent mortgage must be with a FDIC insured financial institution.”

On Feb. 11 in Bulletin # 2 the Authority reinforced the above clarification with the following:

“The permanent mortgage must be with a FDIC insured financial institution. The Authority will allow “loan consortia” permanent mortgages to count for points under this section if the funds provided to a “loan consortia” are contributed from FDIC insured institutions.”

On May 5 two months after Tier One applications were submitted the Authority provided Bulletin # 3 with the following clarification:

The Authority previously issued clarifications for this section of the QAP in Bulletin #1, dated February 1, 2010, and Bulletin #2, dated February 11, 2010. Further clarification is provided regarding this section as follows:

The current language states that an ‘acceptable lender’ would be one that is “a FDIC insured financial institution.” However, this language has proven more restrictive in practice than originally intended. The intent is to ensure that developments were not self-funded and that a commercial lending institution found the borrower to be credit worthy and the development to be viable. Therefore, other non-FDIC insured commercial lending institutions, which provide loans in a commercially responsible manner, will be considered for permanent loan points. The Authority considers such commercial lending institutions to be private sector lending institutions whether or not FDIC insured, as well as, the government-sponsored enterprises (Fannie Mae and Freddie Mac).

Prior to the Tier 1 application submittal deadline, the QAP and Bulletins #1 and #2 clearly provided all potential applicants with the specific information that was required to meet the scoring criteria. The issuance of Bulletin #3 on May 5 two months after the application due date resulted in a material change to the Authority’s previously published scoring criteria that should not have been allowed in the competition. This action was clearly unfair to those of us who made certain that our applications met the originally stated scoring criteria. A fair process would not have allowed a change to the rules in favor of others after all applications have been submitted, and all application fees and other costs associated with the application process have been incurred.

Our review of the applications submitted has confirmed that at least 10 applications that received final scores equal to or above Midtown Apartments received preferential scoring solely based on the change in scoring criteria associated with Bulletin #3. At least four of these applicants were also awarded an allocation of tax credits due to this scoring change.

Additionally, points were incorrectly awarded to numerous applicants under Section IV of the QAP: READINESS ISSUES, which states:

Applicants that have secured construction financing sufficient to complete the development, as evidenced by a firm letter of commitment from a lending institution. A general letter of interest or support is not a firm commitment. To be considered a commitment the document must contain the terms, conditions, interest rate, disbursement conditions, security requirements and repayment provisions and be signed by an authorized representative of the lending institution. The commitment may be subject to an allocation of credits. The commitment may not be subject to final credit approval by the lending institution. The borrower must have executed and dated the commitment indicating their acceptance of the commitment. To qualify for these points, the construction loan must be from a conventional construction lender and the loan amount must not be less than twenty-five percent (25%) of the total development costs projected in the Tier Two application.

Bulletin #3, dated May 5, 2010 provides further clarification:

The current language states that the construction loan must be from a conventional construction lender. The Authority defines a "conventional construction lender" as a commercial lending institution which provides loans in a commercially responsible manner. The Authority considers such commercial lending institutions to be private sector lending institutions whether or not FDIC insured, as well as, the government-sponsored enterprises (Fannie Mae and Freddie Mac).

In addition, the Authority interprets the Readiness Issues provision on pages 8-9 of the QAP to be commitments that are NOT conditional or contingent upon further due diligence and/or review of the proposed development. Points will not be awarded if commitments contain these types of conditional or contingency statements.

Please note that both the original Final QAP and the clarification in Bulletin #3 require that the construction loan be a COMMITMENT from a CONVENTIONAL CONSTRUCTION LENDER.

Upon review of all of the construction loan commitments in applications that scored the same or above the Midtown application, at least eleven applicants failed to provide construction loan commitments that meet the established criteria. At least five applicants, of which four of these received allocations of credits, received the full 5 points for construction loan commitment even though the letters provided in the applications clearly

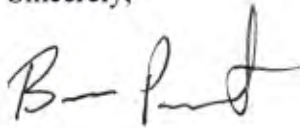
identify the loan letters as a PROPOSAL. Additionally, at least six other applicants only provided loan commitment letters from mortgage brokers. By definition, a mortgage broker is not a conventional lender, nor do mortgage brokers actually provide loans as required in the definition. Mortgage brokers are middlemen who find lenders to place with borrowers. Therefore, commitment letters provided by mortgage brokers do not meet the requirements of the QAP and/or Bulletin #3, yet the Authority allowed these applications to improperly receive points that were not merited.

We would welcome the opportunity to discuss this in more detail with you, as well as go over any details per the information provided above. We understand that administering the Qualified Allocation Plan is a difficult process and mistakes can occur. Understand however that we expend considerable financial resources and man-hours in putting a project together and submitting an application that meets the stated criteria. When less qualified applications receive awards based on false or incorrect information it is important that the integrity of the process be maintained.

Furthermore, we request specific information on the procedures required to file a formal protest over these disputes with the Authority's legal department, if these issues cannot be mutually resolved.

Please do not hesitate to contact me if you have any questions. We trust that we can resolve this in a fair and amicable manner.

Sincerely,

A handwritten signature in black ink, appearing to read "B. Parent", written in a cursive style.

Brian Parent
Manager
Midtown Spartanburg Apartments Limited Partnership

cc: Valarie M. Williams

JPM Group, LLC
4110 Southpoint Blvd.
Suite 206
Jacksonville, FL 32216

JACKSONVILLE FL 320

16 OCT 2010 PM 4 L



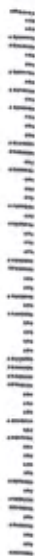
RECEIVED

OCT 18

EXECUTIVE DIRECTOR

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

2921035552



STATE EMERGENCY RESPONSE TEAM (SERT) MEMBERS:

ORGANIZATION: State Housing Finance & Development Authority

REQUIREMENTS: Housing Finance & Development Two: One primary - plus alternate.

<u>Name:</u> (Primary point of contact) Carl Bowen, Director of Voucher Program <u>Address:</u> State Housing Finance & Development Auth. 300-C Outlet Pointe Blvd Columbia, SC 29210 <u>Work Telephone:</u> 896-8670 <u>Home Telephone:</u> 803-808-3435 <u>Cell:</u> 803-467-9537 803-201-9108 <u>Fax:</u> 803-551-4870 <u>E-mail:</u> carl.bowen@schousing.com	<u>Name:</u> (Alternate point of contact) Ed Knight, Deputy Director Administration <u>Address:</u> State Housing Finance & Development Auth. 300-C Outlet Pointe Blvd Columbia, SC 29210 <u>Work Telephone:</u> 896-9001 <u>Home Telephone:</u> 787-6158 <u>Cell:</u> 803-530-3115 <u>Fax:</u> 803-551-4905 <u>E-mail:</u> ed.knight@schousing.com
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(Signature of Authorizing Official)

PLEASE RETURN BY September 28th, to SCEMD, Attn: Harriett
2779 Fish Hatchery Road, West Columbia, SC 29172 Or Fax to (803) 737-8570

The State of South Carolina
Military Department



OFFICE OF THE ADJUTANT GENERAL

RECEIVED

SEP 22

EXECUTIVE DIRECTOR

STANHOPE S. SPEARS
MAJOR GENERAL
THE ADJUTANT GENERAL

September 15, 2010

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

Dear Ms. Williams:

It is time to update the State Emergency Operations Center (SEOC) personnel file of State Emergency Response Team (SERT) members. Initial response organizations should identify four personnel per position to provide coverage for three shifts and an alternate. Secondary response agencies should identify two personnel per position. See the attached form(s) for your identified personnel. The form(s) contains the name, title, address, telephone number and email of the employees from your agency who are assigned as SERT representatives to the SEOC.

If your agency provides personnel for the State Assessment Team (SAT) or the Preliminary Damage Assessment (PDA) Team, the attached form(s) contains this information also. Personnel should not be placed on both teams.

Please check these listings for accuracy and make any corrections or changes in personnel as necessary. We will request identified personnel to attend periodic training sessions and participate in exercises to prepare for actual events. They will be issued a permanent SERT badge to facilitate entry into the SEOC.

Please confirm correctness or update the form(s) and return by September 28, 2010 to: South Carolina Emergency Management Division, Office of the Adjutant General; Attn: Harriett Rhoten; 2779 Fish Hatchery Road; West Columbia, SC 29172 **or fax to: 803-737-8570**

If you have any questions, please contact me at 737-8582. Thank you in advance for your help in keeping this important alert list current.

Sincerely,

A handwritten signature in black ink, appearing to read "Tim Murphy".

Tim Murphy
Operations Manager

TM:hr
Enclosure
cf: SERT Primary

Emergency Management Division
2779 Fish Hatchery Road
West Columbia, South Carolina 29172
(803) 737-8500 • Fax: (803) 737-8570

Shropshire, Bonita 6-9005

From: Bowen, Carl 6-8670
Sent: Monday, August 16, 2010 5:00 PM
To: Shropshire, Bonita 6-9005
Cc: Williams, Valarie 6-9005; _Low Country; Phillips, Ron 6-8671; Bowen, Carl 6-8670
Subject: RE: Client Phone Call...

We are working with Ms. Bey and her owner to get repairs to her unit completed.

Ms. Bey first contacted us by telephone on July 6, 2010 indicating her air conditioning was not working and that there was water leaking from her ceiling. When asked if she had contacted her landlord, she indicated she had not and was informed that she should notify her landlord but to let us know if he was unresponsive, but that she needed to give him adequate time to remedy the problems.

We did not hear from Ms. Bey again until we received a FAX on July 27, 2010 addressing multiple issues including those above. A special inspection was conducted on July 28, 2010 to verify the issues. The owner was notified in writing and by telephone and was given until August 23, 2010 to make repairs.

We subsequently received a letter from Ms. Bey on August 3, 2010 rendering her 30 day notice to move from the unit. Telephonic contact was made to verify her intent to move but we were asked not to process her request to move as the owner had promised to make repairs within two weeks and she wanted to stay in her current unit.

Upon receipt of the information below we contacted the owner and was informed that he was low on funds but would be coming to South Carolina on Monday, August 16, 2010 and that the repairs would be complete by Wednesday August 19, 2010. Ms. Bey was informed of the owner's intent and indicated her approval. Ms. Bey was also advised to contact us on Thursday, August 19, 2010 if the repairs were not completed.

This issue is further complicated in that the owner lives in New York. Owners typically have someone in the area to conduct repairs and act on their behalf.

If repairs are not completed by August 23, 2010 we will abate payments to the landlord and offer Ms. Bey the opportunity to move to another unit, as we have already on several occasions, but she does not want to move.

Thanks!

Carl

Carl E. Bowen
 Interim Deputy Director for Programs
 SC State Housing Authority (SC911)
 300-C Outlet Pointe Boulevard
 Columbia, SC 29210
 803-896-8670
 Fax: 803-551-4870
 E-mail: Carl.Bowen@SCHousing.com

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

From: Shropshire, Bonita 6-9005
Sent: Thursday, August 12, 2010 4:58 PM
To: Bowen, Carl 6-8670
Cc: Williams, Valarie 6-9005
Subject: Client Phone Call...

Carl, I first rec'd. a phone call from Mr. Bridgette at Columbia Housing Authority 254-3886 ext 229 kbridgette@cha.sc.org this afternoon regarding:

Ms. Keni Bey
139 Pauling Drive
Summerville, SC 29483
(803) 793-0265
(843) 532-5082 (mobile)

Complaint: She has not been in her unit in over a month because her landlord has not made needed repairs for the unit to be in a condition that she and her children could live in. Air conditioner is broken and unit was unbearably hot, problem with carpet and (1) child was being affected because he suffers from asthma.

She has spoken to Wallace Preston and Lenzy Morris.

Shortly after taking the call from Ms. Bridgette, Ms. Bey actually called because she said she needs to go back to her unit so that her children can start school on Monday. She can't live from place to place anymore and have them enrolled in school.



Bonita Holly Shropshire
Executive Assistant to Valarie Williams
SC State Housing Authority
300-C Outlet Pointe Blvd.
Columbia, SC 29210
(803) 896-9005



South Carolina State Housing Finance and Development Authority

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

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

August 31, 2010

Each year, the Authority joins forces with the United Way of the Midlands to mobilize our community around a single goal; to improve lives in South Carolina. Participating in United Way's annual campaign provides you the opportunity to share in this vision and improve the community in which you work and live.

With our help, United Way has an even greater capacity to create positive, long term results in the areas of healthcare, education, and self-sufficiency. Additionally, United Way's efficiency means that eighty-six cents of every dollar that you and I invest goes into the programs that improve lives right here in our local area - Calhoun, Fairfield, Lexington, Newberry, Orangeburg and Richland Counties.

If you have previously supported the Authority's United Way Campaign, I thank you and ask that you please consider continuing your investment in our community this year. If you have not invested in the past, I hope you will begin a tradition of improving lives by annually supporting United Way of the Midland's Campaign.

I am proud to announce that Wayne Sams will be our 2010 Campaign Coordinator. During this years' campaign, Wayne will be bringing you good news about United Way and will be available to answer any questions you may have. Wayne has set a participation goal of 60% for this year. If this goal is met, another dress down day is headed your way at the conclusion of this campaign!

Please mark your calendars for our United Way campaign kickoff event on September 8, 2010, at 9:00 a.m. We will be having a potluck breakfast in the Board Room. More details will be provided shortly.

Sincerely,

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

Valarie M. Williams
Executive Director

March 30, 2010

S.C. State Housing Finance and Development Authority
919 Bluff Road, Suite 200-B
Columbia, South Carolina
Attention: Executive Director

Regions Bank
400 West Capital, 7th Floor
Little Rock, Arkansas 72201
Attention: Corporate Trust

Davis-Penn Mortgage Co.
12650 N Featherwood Drive
Suite 120
Houston TX 77034
Attention: Mr. Ray Landry

RE: Certificate of No Default – Beverly Apartments

Ladies and Gentlemen:

Pursuant to Section 5.7 of that certain Loan Agreement (the **Loan Agreement**) dated as of April 1, 2004, by and among South Carolina State Housing Finance and Development Authority, BV Affordable Housing, L.P. (**Borrower**), Regions Bank, and Davis-Penn Mortgage Co., Borrower certifies that, to the best of Borrower's knowledge, during the fiscal year ending December 31, 2009 as of the date of this certificate no event or condition has happened or existed, or is happening or existing, that constitutes and an Event of Default (as defined in the Loan Agreement) or a violation of any covenant or agreement in the Loan Agreement.

Sincerely,



Daniel F. O'Dea
President of the General Partner of the Borrower

March 30, 2010

S.C. State Housing Finance and Development Authority
919 Bluff Road, Suite 200-B
Columbia, South Carolina
Attention: Executive Director

Regions Bank
400 West Capital, 7th Floor
Little Rock, Arkansas 72201
Attention: Corporate Trust

Davis-Penn Mortgage Co.
12650 N Featherwood Drive
Suite 120
Houston TX 77034
Attention: Mr. Ray Landry

RE: Certificate of No Default – Hillandale Apartments

Ladies and Gentlemen:

Pursuant to Section 5.7 of that certain Loan Agreement (the **Loan Agreement**) dated as of April 1, 2004, by and among South Carolina State Housing Finance and Development Authority, HD Affordable Housing, L.P. (**Borrower**), Regions Bank, and Davis-Penn Mortgage Co., Borrower certifies that, to the best of Borrower's knowledge, during the fiscal year ending December 31, 2009 as of the date of this certificate no event or condition has happened or existed, or is happening or existing, that constitutes and an Event of Default (as defined in the Loan Agreement) or a violation of any covenant or agreement in the Loan Agreement.

Sincerely,



Daniel F. O'Dea
President of the General Partner of the Borrower

March 30, 2010

S.C. State Housing Finance and Development Authority
919 Bluff Road, Suite 200-B
Columbia, South Carolina
Attention: Executive Director

Regions Bank
400 West Capital, 7th Floor
Little Rock, Arkansas 72201
Attention: Corporate Trust

Davis-Penn Mortgage Co.
12650 N Featherwood Drive
Suite 120
Houston TX 77034
Attention: Mr. Ray Landry

RE: Certificate of No Default – Greenville Apartments

Ladies and Gentlemen:

Pursuant to Section 5.7 of that certain Loan Agreement (the **Loan Agreement**) dated as of June 1, 2004, by and among South Carolina State Housing Finance and Development Authority, GL Affordable Housing, L.P. (**Borrower**), Regions Bank, and Davis-Penn Mortgage Co., Borrower certifies that, to the best of Borrower's knowledge, during the fiscal year ending December 31, 2009 as of the date of this certificate no event or condition has happened or existed, or is happening or existing, that constitutes and an Event of Default (as defined in the Loan Agreement) or a violation of any covenant or agreement in the Loan Agreement.

Sincerely,



Daniel F. O'Dea
President of the General Partner of the Borrower

MARK SANFORD, CHAIRMAN
GOVERNOR

CONVERSE A. CHELLIS, III, CPA
STATE TREASURER

RICHARD ECKSTROM, CPA
COMPTROLLER GENERAL



SC BUDGET AND CONTROL BOARD

DIVISION OF STATE INFORMATION TECHNOLOGY

(803) 896-0300
FAX: (803) 896-0789

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

DANIEL T. COOPER
CHAIRMAN, HOUSE WAYS AND MEANS
COMMITTEE

FRANK W. FUSCO
EXECUTIVE DIRECTOR

April 5, 2010

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

Dear Ms. Williams:

We apologize for the inconveniences recently experienced by the South Carolina State Housing Finance and Development Authority (SC State Housing) relating to the Non-SCEIS Imaging System (Imaging System) hosted by the State Budget and Control Board, Division of State Information Technology (DSIT). The purpose of this letter is to provide you an overview of the issues involved and the steps DSIT is implementing to avoid these problems from occurring in the future.

On February 17, 2010, Mark Phipps notified DSIT that SC State Housing was unable to retrieve a Tax Credit document. DSIT immediately began to investigate why the requested image was not able to be retrieved. This investigation revealed that volumes 1 and 2 for the L32 TC_PV_35 Year disk group had been deleted in late 2008. DSIT determined that when the disk group was set up for the L32 TC_PV_35 Year, it was located in an erroneous directory structure. When these volumes were moved to the correct location, volumes 1 and 2 were inadvertently omitted, resulting in their eventual deletion. DSIT examined all Tivoli backup tapes and determined the deleted items had cycled out of the Tivoli backup system in early 2009. Working with SC State Housing representatives, we have determined that the images of 182 documents are missing from the Imaging System. A list of these documents was provided to SC State Housing on March 9, 2010. Fortunately, SC State Housing had backup documentation for all but 46 of these documents (the record of the missing documents is attached to this letter). DSIT has written a procedure and is currently running the procedure to validate that each document/page in the Imaging System has the corresponding files stored in the appropriate disk groups. This report will be provided to SC State Housing as soon as it is completed.

DSIT is currently implementing a number of modifications to the SC State Housing implementation and all future implementations of the Imaging System. It is anticipated these modifications will eliminate the types of issues experienced by the SC State Housing from arising in the future. These modifications include:

- Ensuring that all images have been migrated to the Centera archive medium
- Separating the scanning disk groups from the retrieval disk groups
- Implementing an annual audit on stored images with a customer report
- Creating a backup tape annually with a 35 year retention
- Working with customers to access random subset of images prior to document destruction

Again, we apologize for any inconvenience that this situation has caused SC State Housing. Please let me know if you have any questions or if I can assist you in any way.

Sincerely,

Tom Lucht
Division Director
Division of State Information Technology

Mark dropped
off. Tracy has
reviewed. Would
you pls review.

MARK SANFORD, CHAIRMAN
GOVERNOR

CONVERSE A. CHELLIS, III, CPA
STATE TREASURER

RICHARD ECKSTROM, CPA
COMPTROLLER GENERAL



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CHAIRMAN, SENATE FINANCE
COMMITTEE

DANIEL T. COOPER
CHAIRMAN, HOUSE WAYS AND MEANS
COMMITTEE

FRANK W. FUSCO
EXECUTIVE DIRECTOR

Record of items that were deleted.

AutoName String	Document Number
Funded TC: # 94017 PAGE SQUARE APARTMENTS for year 1994	97589
Funded TC: # 94016 SEAGROVE VILLAGE APARTMENTS for year 1994	97621
Funded TC: # 94015 PECAN TERRACE APARTMENTS for year 1994	97783
Funded TC: # 94057 FAIRFOREST II APARTMENTS for year 1994	98571
Funded TC: # 94063 BLUFFTON HOUSE for year 1994	98686
Funded TC: # 94035 CLARENDON COURT APARTMENTS for year 1994	99437
Funded TC: # 94037 JAMESTOWN POINTE TOWNHOUSES for year 1994	99500
Funded TC: # 94034 CYPRESS COVE for year 1994	99630
Funded TC: # 94048 FARMWOOD APARTMENTS for year 1994	99847
Funded TC: # 94044 COUNTRY RIDGE APARTMENTS for year 1994	99877
Funded TC: # 94043 CATAWBA POINTE TOWNHOUSES for year 1994	99915
Funded TC: # 94039 ARBOR VILLAGE HOMES II for year 1994	100084
Funded TC: # 94064 CHIMNEY RIDGE APARTMENTS for year 1994	100284
Funded TC: # 94024 THE RAPIDS for year 1994	100312
Funded TC: # 94022 WESTMINSTER EAST APARTMENTS for year 1994	100410
Funded TC: # 94021 WHITE OAK APARTMENTS for year 1994	100634
Funded TC: # 94020 SC MODEL PHASE I for year 1994	100715
Funded TC: # 94019 SPRINGFIELD APARTMENTS for year 1994	100842
Funded TC: # 94018 FAIRFIELD APARTMENTS for year 1994	100858
Funded TC: # 94014 ELLISON AVENUE, ATRIUM HOMES for year 1994	100866
Funded TC: # 94013 TRAKAS AVENUE APARTMENTS, PHASE II for year 1994	100889
Funded TC: # 94049 PALMETTO POINTE TOWNHOUSES for year 1994	100913
Funded TC: # 94012 TRAKAS AVENUE APARTMENTS, PHASE I for year 1994	100951
Funded TC: # 94027 CEDAR RIDGE MANOR for year 1994	101014
Funded TC: # 94031 BAY BERRY MEWS MANOR for year 1994	101207
Funded TC: # 94025 HAZELWOOD MANOR for year 1994	101249
Funded TC: # 94010 BELLINGER SQUARE APARTMENTS for year 1994	102959
Funded TC: # 94009 MEADOW CREEK APARTMENTS for year 1994	102960
Funded TC: # 94005 CAPITAL HEIGHTS for year 1994	102963
Funded TC: # 94003 PIEDMONT POINTE APARTMENTS for year 1994	102977
Funded TC: # 93011 FLORENCE CITY APARTMENTS for year 1993	107083
Funded TC: # 93010 PLANTATION VILLAGE APARTMENTS for year 1993	107101
Funded TC: # 93009 KINGS COURT APARTMENTS for year 1993	107139
Funded TC: # 93004 WATERFORD PLACE APARTMENTS for year 1993	107255
Funded TC: # 93001 PEACHTREE APARTMENTS for year 1993	107283
Funded TC: # 93015 ARBORWOOD PARK APARTMENTS for year 1993	107337
Funded TC: # 93016 BENNETTS POINTE for year 1993	107371

MARK SANFORD, CHAIRMAN
GOVERNOR

CONVERSE A. CHELLIS, III, CPA
STATE TREASURER

RICHARD ECKSTROM, CPA
COMPTROLLER GENERAL



SC BUDGET AND CONTROL BOARD

DIVISION OF STATE INFORMATION TECHNOLOGY

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FAX: (803) 896-0789

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

DANIEL T. COOPER
CHAIRMAN, HOUSE WAYS AND MEANS
COMMITTEE

FRANK W. FUSCO
EXECUTIVE DIRECTOR

Funded TC: # 93014 MARION MANOR for year NC	107528
Funded TC: # 93012 MANNINGTON PLACE for year 1993	107537
Funded TC: # 93013 OAKWOOD MANOR for year 1993	107538
Funded TC: # 93029 PLOWDEN PLACE APARTMENTS for year 1993	107580
Funded TC: # 93034 TAGGART COURT for year 1993	107600
Funded TC: # 93037 WILLOW CREEK MANOR for year 1993	107601
Funded TC: # 93041 CANNON STREET APARTMENTS for year 1993	107615
Funded TC: # 93042 HISTORIC EAST SIDE NEIGHBORHOOD HOUSING for year 1993	107618
Funded TC: # 93040 PEPPER TREE APARTMENTS for year 1993	108164

August 4, 2010

Erik P. Doerring

edoerring@mcnair.net

T (803) 799-9800

F (803) 753-3278

Via Facsimile and Hand Delivery

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

Re: Low-Income Housing Tax Credit Program

Dear Ms. Williams:

The following information is provided to the South Carolina State Housing Finance and Development Authority regarding a potential Low Income Housing Tax Credit applicant, Randall F. Aldridge. Mr. Aldridge is a federally convicted felon. On November 1, 1985, According to information from the United States Department of Justice, Mr. Aldridge was indicted and later convicted in United States District Court for the Southern District of Mississippi for misrepresenting information to the United States government under 18 USC § 1001. Mr. Aldridge concealed the existence of a personal relationship between him and two Farmers Home Administration contractors (FmHA) in connection with the procurement of FmHA loans. Mr. Aldridge served one year in federal prison and was required to pay substantial fines and restitution.

It is my understanding that Mr. Aldridge has applied for the Low Income Housing Tax Credit with the South Carolina State Housing Finance and Development Authority during the 2010 program cycle. Furthermore, it appears that all proposed developers must submit an Exhibit K, 2010 Previous Participation Certificate, which notifies your office of pertinent information, specifically, whether a proposed applicant such as Mr. Aldridge *"has been convicted of or had a civil judgment rendered against [him] for commission of fraud or criminal offense in connection with ... a public transaction or contract."* Mr. Aldridge has apparently been convicted of federal offenses related to misrepresentations made in connection with federal housing programs including misrepresenting material facts and information to the United States government.

On behalf of the citizens of South Carolina, I request that this matter to be immediately and fully investigated by the Authority, particularly with respect to any applications for the Low Income Tax Housing Credit made by Mr. Aldridge for the 2010 program cycle.

McNair Law Firm, P. A.
1221 Main Street
Suite 1700
Columbia, SC 29201

Mailing Address
Post Office Box 11390
Columbia, SC 29211

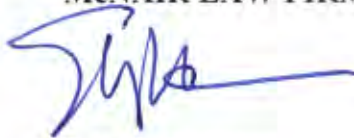
mcnair.net

If the Authority determines Mr. Aldridge has misrepresented facts in his submitted application or related information, I call for the Authority to immediately initiate Suspension and Debarment proceedings and to notify both the United States Attorney for the District of South Carolina and the Attorney General for the State of South Carolina of the matter.

Thank you for your consideration of this request, and please contact me should you require information we have received in support of the information contained herein.

Sincerely,

McNAIR LAW FIRM, P.A.



Erik P. Doerring

EPD:jl



April 6, 2010

BUILDERS - DEVELOPERS

P.O. BOX 160 • 709 N. MAIN STREET
AYNOR, SOUTH CAROLINA 29511
TELEPHONE (843) 358-1052
FAX (843) 358-1069

Ms. Valerie Williams
SCSHFDA
300-C Outlet Pointe Boulevard
Columbia SC 29210

Re: FDIC insured qualifications

Dear Ms. Williams:

As we know the intent of the QAP is to prevent "self-funded mortgages" or other "deceptive straw mortgages" from being allowed to count for experience points in the 2010 QAP. In attempt to close a potential loophole, SCSHFDA put out a memo stating that only loans from FDIC insured institutions qualified. The unintentional consequence of adding the FDIC requirement is to disallow Fannie Mae/Freddie Mac loans from consideration.

In 2008, Fannie Mae financed \$35.5 billion of multi-family housing. 90% of the units financed were "at or below the median income of their communities."

In 2009, Fannie Mae and Freddie Mac financed 81% (\$36.4 billion) of all multifamily development in the US. FNMA financed \$19.8 billion of that. 87% of Fannie Mae's financing was to affordable housing. The "vast majority of Freddie Mac's 250,000 units were to families earning low or moderate incomes."

Of the top 10 Fannie Mae loan originators in 2008, eight (8) were clearly not FDIC insured. It is unclear if PNC ARCS, LLC (owned by PNC Bank) or Wachovia Multi-Family Capital, Inc (now owned by Wells Fargo) enjoy the FDIC insurance of their parent companies. Grandbridge Real Estate Capital, LLC (#7 on the list) is not a FDIC insured institution, even though it is 100% owned by BB&T. CapMark Financial, #8 in 2008 is owned Citi Community Development Group (a subsidiary of Citi bank)

The intent of the QAP was to prevent developers from submitting "self funded" mortgages for development experience points. By adding the FDIC requirement the unintended result will be to exclude the largest providers of affordable housing financing from consideration. The QAP will reward those very few, who by chance or dumb luck, financed a transaction with a FDIC insured institution,

Ms. Valerie Williams

April 6, 2010

Page Two

while the majority of developers (perhaps as much as 90% in 2008 and 87% in 2009, if the Fannie Mae percentage is constant throughout the states) used a Fannie Mae/Freddie Mac lender.

The QAP will inadvertently make the originator of the loan the most important aspect of the process, regardless if the permanent loan itself is never actually held by the institution that issued the commitment, while the government sponsored entities who produce the largest number of permanent loans will be disregarded. It doesn't make sense and is not what the Agency intended.

The largest provider of permanent financing for Section 42 deals in the country is Fannie Mae and Freddie Mac. They also have the most stringent underwriting guidelines and to close a permanent loan with them is an accomplishment in and of itself. The deal must be solid and performing. Please consider modifying the FDIC requirement to allow Fannie Mae/Freddie Mac closed permanent loans for points.

Sincerely,

A handwritten signature in blue ink, appearing to read "David D. Douglas", with a long, sweeping horizontal line extending to the right.

David D. Douglas
President

Attachment: Oak Grove Capital bought Midland Munie Mae, a DUS Fannie lender and they provided our permanent debit, per attached.



Corporate Office • 2177 Youngman Avenue, Suite 300 • St. Paul, Minnesota 55116
Phone 763-656-4500 or 1-800-824-6013 • Fax 763-656-4440

March 31, 2010

SENT VIA EMAIL

South Carolina State Housing Finance & Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210

RE: REVISED LENDER LETTER

To Whom It May Concern:

Please accept this letter as a revision to the initial letter which confirmed that Oak Grove Commercial Mortgage, LLC ("OGCM") provided the permanent financing for the below referenced development. OGCM underwrote the loan in accordance with Fannie Mae DUS Guidelines, and the loan was participated with Fannie Mae and subsequently traded in the secondary market (multiple investors, etc.). As a reference, attached you'll find the recorded first page of the Assignment of Mortgage to Fannie Mae.

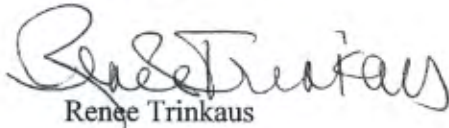
- Name of Development (s):
 - Avalon Apartments (closing date of 7/13/2006)
 - Monticello Park II (closing date of 5/5/2008)
 - Madison Station (closing date of 6/15/2009)
 - Willow Trace I (closing date of 4/21/2008)
 - Willow Trace at Windsor Hill (closing date of 9/17/2008)
 - Raintree (closing date of 5/1/2008)
- Name of Lender/Servicer: Oak Grove Commercial Mortgage, LLC
- FDIC Insured Lending Institution: N/A

As noted above, Fannie Mae holds the permanent mortgage on the above referenced developments; however, Fannie Mae is not required to be FDIC insured as this mortgage is participated in the secondary market and could likely have multiple investors (i.e. REIT, insurance companies, etc.). Fannie Mae is the nation's largest player in the secondary mortgage market. It insures lenders against losses on many different types of loans, thereby making lower-cost loans available to buyers. Plus it buys mortgages from lenders, serving as a source of funds for banks and making it possible for more buyers to borrow at affordable rates. As a result, lenders that want access to those funds will lend only in associations that comply with Fannie Mae guidelines.
- FDIC Certificate Number: N/A
- Relationship: OGCM is an approved Fannie Mae DUS Lender/Servicer. Please see the attached company description for OGCM.

As the servicer, OGCM is required to hold deposits (i.e. escrow accounts) in an eligible third party custodial accounts and Fannie Mae requires those third-party institutions to be FDIC insured. Currently OGCM deposits are held by US Bank (FDIC certificate number: 6548).

If you have any questions or concerns please do not hesitate to contact me at my direct line 727-437-4900.

Sincerely,

A handwritten signature in cursive script, appearing to read "Renee Trinkaus".

Renee Trinkaus

Encl.



Corporate Office • 2177 Youngman Avenue, Suite 300 • St. Paul, Minnesota 55116
Phone 763-656-4500 or 1-800-824-6013 • Fax 763-656-4440

Attachment

COMPANY DESCRIPTION:

On May 15th, 2009, Oak Grove Capital acquired MMA Financial's Fannie Mae, Freddie Mac and HUD lending platform, with offices in St. Paul, Dallas, Tampa and Washington, DC.

Oak Grove Capital is a national commercial real estate lender providing custom tailored debt solutions for owners/developers of affordable and market-rate apartments, senior housing and healthcare. Our business model is built upon having the best people, the best products, and a process that keeps our customers coming back. We measure our success based upon repeat business, and a sense of trust that we build with each and every client.

Headquartered in St. Paul, MN, Oak Grove Capital is a licensed Fannie Mae DUS^a and Freddie Mac Program Plus^a lender, as well as an FHA MAP-approved lender and a GNMA approved Seller Servicer. We service loans in 45 states (as well as the District of Columbia) and manage a commercial loan portfolio in excess of \$6.5 billion.

In this complicated market environment, Fannie Mac, Freddie Mac and HUD (Government Sponsored Entities or "GSE's") continue to play an important role providing liquidity to the marketplace. Our management team has over a century of combined experience with the GSE's and other commercial real estate capital sources. This expertise will allow Oak Grove to provide unique insights for today's complex market environment.

In addition to providing our existing customers with a seamless transition, we are expanding our lending operations into new markets with new customers. We have the best people, the best products, and a proven process that gets you the customized execution you're looking for.

Mail



2006067102 ASMT
3 PGS
Book:MO 4604 Page:382-384

July 14, 2006 10:58:11 AM

Rec:\$8.00 Cnty Tax:\$0.00 State Tax:\$0.00

FILED IN GREENVILLE COUNTY, SC

**PREPARED BY AND WHEN RECORDED
RETURN TO:**

Roberta R. Russ, Esq.
Honigman Miller Schwartz and Cohn LLP
660 Woodward Avenue
2290 First National Building
Detroit, Michigan 48226

(For Recorder's Use)

(For Recorder's Use)

**ASSIGNMENT OF MULTIFAMILY MORTGAGE,
ASSIGNMENT OF RENTS AND SECURITY AGREEMENT**

KNOW ALL MEN BY THESE PRESENTS: That the undersigned, **MMA MORTGAGE INVESTMENT CORPORATION**, a Florida corporation, for itself and as agent of MMA AFFORDABLE HOUSING GROUP TRUST, f/k/a the MIDLAND AFFORDABLE HOUSING GROUP TRUST, a Florida group trust, whose address is 3000 Bayport Drive, Suite 1100, Tampa, Florida 33607 ("Assignor"), for and in consideration of the sum of Ten and 00/100 (\$10.00) Dollars and other good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, to it in hand paid by **FANNIE MAE**, whose address is Mail Drawer; Assignments, 3900 Wisconsin Avenue, NW, Washington, D.C. 20016-2899 ("Assignee"), has sold, assigned and transferred, and hereby does sell, assign and transfer to the Assignee, all of its right, title and interest in and to a certain Multifamily Mortgage, Assignment of Rents and Security Agreement, dated as of August 25, 2004, given by **DOUGLAS WENWOOD, LP**, a South Carolina limited partnership ("Mortgagor"), to **MMA Construction Finance, LLC**, a Maryland limited liability company, for itself and as agent of MMA Affordable Housing Group Trust, f/k/a the Midland Affordable Housing Group Trust, a Florida group trust ("MMA"), recorded in Mortgage Book 4230, Page 1184, Greenville County, South Carolina Records, and as further amended by that certain Conversion Agreement [Acknowledgment and Ratification] dated effective as of July 13, 2006 ("Conversion Agreement"), recorded this date and just prior to this Assignment, as assigned to Assignor by MMA pursuant to an Assignment of Multifamily Mortgage, Assignment of Rents and Security Agreement dated of even date herewith, recorded this date immediately prior to this Assignment in the Greenville County, South Carolina Records (as amended, the "Security Instrument"), together with a Multifamily Note with attached Schedules in the principal amount of \$3,977,661, dated as of August 25, 2004 given by Mortgagor in favor of MMA, as amended and restated by that certain Amended and Restated Multifamily Note dated as of July 13, 2006 in the principal amount of \$3,977,661 given by Mortgagor in favor of MMA, as amended by the Conversion Agreement (as amended, the "Mortgage Note"), as endorsed to Assignor, and other loan documents which secure the Mortgage Note. A description of the real property encumbered by the Security Instrument is attached hereto as Exhibit A.

Dated effective as of July 13, 2006.

Assignment to Fannie Mae
Avalon Apartments

Drafted by and when recorded return to:

Roberta R. Russ, Esq.
Honigman Miller Schwartz and Cohn
2290 First National Building
Detroit, Michigan 48226

Instrument#: 2008000058273, MTG BK:
5066 PG: 1561 DOCTYPE: 008 05/05/2008
at 03:43:18 PM, 1 OF 3
BALLERY V. SKIPPER, HORRY COUNTY,
SC REGISTRAR OF DEEDS

(For Recorder's Use)

(For Recorder's Use)

**ASSIGNMENT OF MULTIFAMILY MORTGAGE,
ASSIGNMENT OF RENTS AND SECURITY AGREEMENT**

KNOW ALL MEN BY THESE PRESENTS: That the undersigned, **MMA MORTGAGE INVESTMENT CORPORATION**, a Florida corporation, whose address is 2177 Youngman Avenue, Suite 300, St. Paul, Minnesota 55116 ("Assignor" or "MMI"), for and in consideration of the sum of Ten and 00/100 (\$10.00) Dollars and other good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, to it in hand paid by **FANNIE MAE**, whose address is Mail Drawer: Assignments, 3900 Wisconsin Avenue, NW, Washington, DC 20016-2899 ("Assignee"), has sold, assigned and transferred, and hereby does sell, assign and transfer to the Assignee, all of its right, title and interest in and to a certain Multifamily Mortgage, Assignment of Rents and Security Agreement, dated effective as of May 5, 2008 given by **MONTICELLO PARK II, LLC**, a South Carolina limited liability company ("Mortgagor"), in favor of MMI, as recorded just prior to this Assignment in the Official Records of Horry County, South Carolina ("Security Instrument"), together with a Multifamily Note in the principal amount of \$1,321,500 dated effective as of May 5, 2008, given by Mortgagor in favor of MMI. A description of the real property encumbered by the Security Instrument is attached hereto as Exhibit A.

Dated effective as of May 5, 2008

**SIMULTANEOUSLY
RECORDED**

**Assignment of Multifamily Mortgage,
Assignment of Rents and Security Agreement
Monticello Park II
DETROIT.2983033.2**

Drafted by and when recorded return to:

Roberta R. Russ, Esq.
Honigman Miller Schwartz and Cohn
2290 First National Building
Detroit, Michigan 48226

Book 1530-2463
2009046354 06/15/2009 16:31:59.110 Assignment of Mortgage
Fee: \$8.00 County Tax: \$0.00 State Tax: \$0.00



(For Recorder's Use)

(For Recorder's Use)

**ASSIGNMENT OF MULTIFAMILY MORTGAGE,
ASSIGNMENT OF RENTS AND SECURITY AGREEMENT**

KNOW ALL MEN BY THESE PRESENTS: That the undersigned, **OAK GROVE COMMERCIAL MORTGAGE, LLC**, a Delaware limited liability company, whose address is 2177 Youngman Avenue, Suite 300, St. Paul, Minnesota 55116 ("Assignor" or "MMI"), for and in consideration of the sum of Ten and 00/100 (\$10.00) Dollars and other good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, to it in hand paid by **FANNIE MAE**, whose address is Mail Drawer: Assignments, 3900 Wisconsin Avenue, NW, Washington, DC 20016-2899 ("Assignee"), has sold, assigned and transferred, and hereby does sell, assign and transfer to the Assignee, all of its right, title and interest in and to a certain Multifamily Mortgage, Assignment of Rents and Security Agreement, dated effective as of June 15, 2009 given by **DOUGLAS MADISON STATION, LLC**, a South Carolina limited liability company, in favor of MMI, as recorded just prior to this Assignment in the Official Records of Richland County, South Carolina ("Security Instrument"), together with a Multifamily Note in the principal amount of \$1,991,000 dated effective as of June 15, 2009, given by Mortgagor in favor of MMI. A description of the real property encumbered by the Security Instrument is attached hereto as Exhibit A.

Dated effective as of June 15, 2009

Assignment of Multifamily Mortgage,
Assignment of Rents and Security Agreement
Madison Station
DETROIT.3490433.3



Recording Date: 04/21/2008

Instrument: 109

Book: 6589 Page: 46-49

FILED-RECORDED
RMC / ROD

2008 Apr 21 PM 12:42:12

DORCHESTER COUNTY
SC Deed Rec Fee: .00
Dor Co Deed Rec Fee: .00
Filing Fee: 8.00
Exemption #:
MARGARET L. BAILEY
Register of Deeds



THIS PAGE IS HEREBY ATTACHED AND MADE PART OF
THE PERMANENT RECORD OF THIS DOCUMENT. IT IS
NOT TO BE DETACHED OR REMOVED AND MUST BE
CITED AS THE FIRST PAGE OF THE RECORDED
DOCUMENT. THE TOP OF THE PAGE IS TO BE USED FOR
RECORDING PURPOSES AND IS NOT TO BE USED FOR
ANY OTHER PURPOSE.

REGISTER OF DEEDS
DORCHESTER COUNTY SOUTH CAROLINA
MARGARET L. BAILEY, REGISTER
POST OFFICE BOX 38
ST. GEORGE, SC 29477
843-563-0181 or 843-832-0181

Drafted by and when recorded return to:

Roberta R. Russ, Esq.
Honigman Miller Schwartz and Cohn
2290 First National Building
Detroit, Michigan 48226

Red:
Lott & Searcy, LLP
3710 Landmark Drive, Ste. 307
Columbia, South Carolina 29204

FILED/RECORDED
APRIL 21, 2008
DORCHESTER COUNTY
REGISTER OF DEEDS

(For Recorder's Use)

(For Recorder's Use)

**ASSIGNMENT OF MULTIFAMILY MORTGAGE,
ASSIGNMENT OF RENTS AND SECURITY AGREEMENT**

KNOW ALL MEN BY THESE PRESENTS: That the undersigned, **MMA MORTGAGE INVESTMENT CORPORATION**, a Florida corporation, whose address is 2177 Youngman Avenue, Suite 300, St. Paul, Minnesota 55116 ("Assignor" or "MMI"), for and in consideration of the sum of Ten and 00/100 (\$10.00) Dollars and other good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, to it in hand paid by **FANNIE MAE**, whose address is Mail Drawer: Assignments, 3900 Wisconsin Avenue, NW, Washington, DC 20016-2899 ("Assignee"), has sold, assigned and transferred, and hereby does sell, assign and transfer to the Assignee, all of its right, title and interest in and to a certain Multifamily Mortgage, Assignment of Rents and Security Agreement, dated effective as of April 21, 2008 given by **WILLOW TRACE, LP**, a South Carolina limited partnership, in favor of MMI, as recorded just prior to this Assignment in the Official Records of Dorchester County, South Carolina ("Security Instrument"), together with a Multifamily Note in the principal amount of \$2,116,000 dated effective as of April 21, 2008, given by Mortgagor in favor of MMI. A description of the real property encumbered by the Security Instrument is attached hereto as Exhibit A.

Dated effective as of April 21, 2008



Recording Date: 09/17/2008

Instrument: 64

Book: 6794 Page: 233-236

FILED-RECORDED
RMC / ROD

2008 Sep 17 PM 12:58:51

DORCHESTER COUNTY
SC Deed Rec Fee: .00
Dor Co Deed Rec Fee: .00
Filing Fee: 8.00
Exemption #:
MARGARET L. BAILEY
Register of Deeds



THIS PAGE IS HEREBY ATTACHED AND MADE PART OF
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DOCUMENT. THE TOP OF THE PAGE IS TO BE USED FOR
RECORDING PURPOSES AND IS NOT TO BE USED FOR
ANY OTHER PURPOSE.

REGISTER OF DEEDS
DORCHESTER COUNTY SOUTH CAROLINA
MARGARET L. BAILEY, REGISTER
POST OFFICE BOX 38
ST. GEORGE, SC 29477
843-563-0181 or 843-832-0181

Drafted by and when recorded return to:

Roberta R. Russ, Esq.
Honigman Miller Schwartz and Cohn
2290 First National Building
Detroit, Michigan 48226

FILED/RECORDED
September 17, 2008
DORCHESTER COUNTY
REGISTER OF DEEDS

(For Recorder's Use)

(For Recorder's Use)

**ASSIGNMENT OF MULTIFAMILY MORTGAGE,
ASSIGNMENT OF RENTS AND SECURITY AGREEMENT**

KNOW ALL MEN BY THESE PRESENTS: That the undersigned, **MMA MORTGAGE INVESTMENT CORPORATION**, a Florida corporation, whose address is 2177 Youngman Avenue, Suite 300, St. Paul, Minnesota 55116 ("Assignor" or "MMI"), for and in consideration of the sum of Ten and 00/100 (\$10.00) Dollars and other good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, to it in hand paid by **FANNIE MAE**, whose address is Mail Drawer: Assignments, 3900 Wisconsin Avenue, NW, Washington, DC 20016-2899 ("Assignee"), has sold, assigned and transferred, and hereby does sell, assign and transfer to the Assignee, all of its right, title and interest in and to a certain Multifamily Mortgage, Assignment of Rents and Security Agreement, dated effective as of September 17, 2008 given by **WILLOW TRACE AT WINDSOR HILL, LLC**, a South Carolina limited liability company, in favor of MMI, as recorded just prior to this Assignment in the Official Records of Dorchester County, South Carolina ("Security Instrument"), together with a Multifamily Note in the principal amount of \$1,715,000.00 dated effective as of September 17, 2008, given by Mortgagor in favor of MMI. A description of the real property encumbered by the Security Instrument is attached hereto as Exhibit A.

Dated effective as of September 17, 2008.

[remainder of page intentionally left blank]

Mortgage recorded September 17, 2008 in
Book 6794, at Page 174.

Assignment of Multifamily Mortgage,
Assignment of Rents and Security Agreement
Willow Trace at Windsor Hill
DETROIT.3193236.2

Lott and Searcy, LLP
3710 Landmark Drive Suite 307
Columbia, SC 29204

Drafted by and when recorded return to:

Roberta R. Russ, Esq.
Honigman Miller Schwartz and Cohn
2290 First National Building
Detroit, Michigan 48226

Lott & Searcy, LLP
3710 Landmark Drive, Ste. 307
Columbia, South Carolina 29204

May 01, 2008 02:59:33 PM
Rec:\$8.00 Cnty Tax:\$0.00

2008041500 ASMT
3 PGS
Book:MO 4950 Page:2289-2291
Cons:\$0.00 State Tax:\$0.00

FILED IN GREENVILLE COUNTY, SC

(For Recorder's Use)

(For Recorder's Use)

**ASSIGNMENT OF MULTIFAMILY MORTGAGE,
ASSIGNMENT OF RENTS AND SECURITY AGREEMENT**

KNOW ALL MEN BY THESE PRESENTS: That the undersigned, **MMA MORTGAGE INVESTMENT CORPORATION**, a Florida corporation, whose address is 2177 Youngman Avenue, Suite 300, St. Paul, Minnesota 55116 ("Assignor" or "MMI"), for and in consideration of the sum of Ten and 00/100 (\$10.00) Dollars and other good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, to it in hand paid by **FANNIE MAE**, whose address is Mail Drawer: Assignments, 3900 Wisconsin Avenue, NW, Washington, DC 20016-2899 ("Assignee"), has sold, assigned and transferred, and hereby does sell, assign and transfer to the Assignee, all of its right, title and interest in and to a certain Multifamily Mortgage, Assignment of Rents and Security Agreement, dated effective as of May 1, 2008 given by **DOUGLAS RAINTREE, LLC**, a South Carolina limited liability company, in favor of MMI, as recorded just prior to this Assignment in the Official Records of Greenville County, South Carolina ("Security Instrument"), together with a Multifamily Note in the principal amount of \$540,000 dated effective as of May 1, 2008, given by Mortgagor in favor of MMI. A description of the real property encumbered by the Security Instrument is attached hereto as Exhibit A. 4950-2234

Dated effective as of May 1, 2008

Assignment of Multifamily Mortgage,
Assignment of Rents and Security Agreement
Raintree Apartments
DETROIT:2989995.2

April 12, 2010

Ms. Judy J. Black
1112 Risher Mountain Road
Walterboro, SC 29488

Dear Ms. Black:

This is in response to your letter to Senator Jim DeMint dated April 8, 2010, concerning the South Carolina State Housing Finance and Development Authority's (the Authority) decision to terminate your rental assistance. Senator DeMint forwarded your inquiry to the Authority asking that we respond directly to you concerning this matter.

The Authority does not take the termination of rental assistance lightly as we fully understand the significant impact it may have on a family. The termination of rental assistance is governed by Department of Housing and Urban Development (HUD) regulations and Authority policy. Upon initial entry into the program, families are provided a Tenant Handbook and briefed on the requirement to comply with the family obligations and the potential impact that failure to comply might have on their rental assistance.

One of the most important family obligations is to comply with the lease executed between the landlord and the tenant, as the remedies of noncompliance are governed by the South Carolina Residential Landlord and Tenant Act. When a tenant violates the provisions of a lease, the landlord has the right to seek redress through the court system. This same opportunity exists for the tenant when the landlord violates the lease. When a program participant (tenant) is evicted for lease violations, the Authority considers the seriousness and circumstances surrounding the eviction when deciding to terminate rental assistance.

The Authority considers the circumstances under which you were evicted as serious lease violations. You were given several opportunities to remedy the issues identified to you by the apartment manager prior to the initiation of eviction proceedings. You were also provided the opportunity to appear before the Magistrate to show cause as to why you should not be evicted and had the opportunity to address any circumstances concerning your case to the Magistrate for consideration. Since the Magistrate found in favor of the landlord and the Authority was presented with no evidence during your Informal Hearing on February 12, 2010 that your illnesses or hospitalizations contributed to your inability to comply with program and lease requirements, the Authority finds no compelling or administrative reason to reconsider its decision to terminate your rental assistance.

Sincerely,

Carl E. Bowen
Interim Deputy Director for Programs

CC: The Honorable Jim DeMint

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

April 9, 2010

COMMITTEES:
BANKING, HOUSING, AND
URBAN AFFAIRS

COMMERCE, SCIENCE AND
TRANSPORTATION

FOREIGN RELATIONS

JOINT ECONOMIC

Mr. Eugene A. Laurent
Executive Director
SC State Housing Finance & Development Authority
300-C Outlet Pointe Blvd.
Columbia, SC 29210-5652

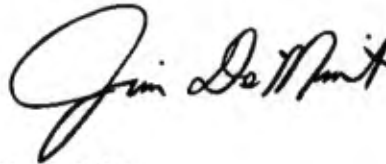
Dear Mr. Laurent,

I am writing to refer a matter involving my constituent, Judy Black, and her request to reconsider her housing assistance. Enclosed is a copy of her letter for your review.

I would greatly appreciate your responding directly to Ms. Black about this issue. I have informed Ms. Black 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
1501 MAIN STREET
SUITE 1475
COLUMBIA, SC 29201
(803) 771-6112

JIM DEMINT
SOUTH CAROLINA

CHAIRMAN
SENATE STEERING COMMITTEE

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

COMMITTEES
BANKING, HOUSING, AND
URBAN AFFAIRS

COMMERCE, SCIENCE, AND
TRANSPORTATION

FOREIGN RELATIONS

JOINT ECONOMIC

United States Senate

PRIVACY ACT RELEASE FORM

To Whom It May Concern:

I am aware that the Privacy Act of 1974 prohibits the release of personal information without my approval. I (print name) _____ do hereby authorize Senator Jim DeMint and/or his staff to access the information necessary to assist me.

Signature

Judy J. Black

Address

1112 Risher Mtn. Rd.
Walterboro S.C. 29488

Telephone

843-539-9633

Social Security Number

248-96-5219

Date of Birth

8/17/52

Brief explanation of situation: (Please use additional sheet if necessary.)

Housing Refuses to renew my
housing

Would you like our office to share the information we obtain on your behalf with someone else?

Yes _____ No ☒

If yes, please provide their name and phone number.

Name _____ Phone: _____

Are you currently or have you previously received assistance in this situation from another Senator or Member of Congress? Yes _____ No ☒

If Yes, which Member? _____

Attn: Claire

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) 233-5306

COLUMBIA
1901 MAIN STREET
SUITE 1475
COLUMBIA, SC 29201
(803) 771-6111

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

COMMITTEES:
BANKING, HOUSING, AND
URBAN AFFAIRS
COMMERCE, SCIENCE AND
TRANSPORTATION
FOREIGN RELATIONS
JOINT ECONOMIC

OFFICE OF SENATOR JIM DEMINT

105 N. SPRING STREET, SUITE 109
GREENVILLE, SC 29601

PHONE: (864) 233-5366

FAX: (864) 271-8901

FACSIMILE TRANSMITTAL SHEET

TO: SC State Housing Finance + Dev. Authority		
COMPANY: Housing choice Voucher Program	DATE: 4/9/10	
FAX NUMBER: (803) 551-4900	NO. OF PAGES, INCLUDING COVER:	
PHONE NUMBER: (803) 896-8888	SENDER'S PHONE NUMBER: (864) 233-5366	
RE: constituent concern - Judy Black	SENDER'S FAX NUMBER: (864) 271-8901	
<input type="radio"/> SETH BLANTON	<input type="radio"/> JESSI KNIGHT	<input type="radio"/> BEN HORNER
<input type="radio"/> DANIELLE GIBBS	<input type="radio"/> WILL WHARTON	<input type="radio"/> JESSICA SIMPLER
<input checked="" type="radio"/> CLAIRE MCCOY	<input type="radio"/> TIM KEESEE	<input type="radio"/> SUSAN AIKEN

NOTES/COMMENTS: If it would be helpful to have additional medical records for Ms. Black, please let me know and I will get them to you.

Thanks!
Claire

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

864 271-8901
ATTN: CLaire

99488

Walterboro SC

Judy Black

1112 Risher Mt Rd

I was in the hospital
so much and when I wasn't
in the hospital, I was
sick at home. I had
~~for~~ friends and family coming
in and out to help me
and take care of my dog.
some nights I was so
sick my family and
friends would spend a
couple of days at my
house. I was hospitalized
Sept⁰⁹ - JAN¹⁰ - I'm sorry
I broke the rules but I
couldn't help it. It will not
happen again I promise. I
will stay with family.

Judy J. Black

Judy Black

1112 Risher Mtn Rd

Walterboro, S.C.

29488

I Judy Black do give
State Senators Jim
Deminto office permission
to access my medical
Records and any ~~for~~
information they need
pertaining to my case.

Judy J. Black

JUDY J. BLACK

Colleton Medical Center

DISCHARGE SUMMARY

PATIENT: BLACK, JUDY JACKSON

MEDICAL RECORD #: CM00065631

ADMISSION DATE: 09/23/09

DISCHARGE DATE: 09/27/09

Trans ID: CS

VID# 351184

CLAY SCHNEITER

M.D

Manually Signed by CLAY SCHNEITER

South Carolina PCI *LIVE* (PCI: OE Database COCDAB)

Run: 02/16/10-13:31 by WALLING, SANDRA

Page 3 of 3

Colleton Medical Center

DISCHARGE SUMMARY

PATIENT: BLACK, JUDY JACKSON

MEDICAL RECORD #: CM00065631

ADMISSION DATE: 11/17/09

DISCHARGE DATE: 11/20/09

Trans ID: TUSA2
VID# 357104

BRIAN K WYLES

M.D

Manually Signed by BRIAN K WYLES

South Carolina PCI *LIVE* (PCI: OE Database COCDAB)

Run: 02/16/10-13:31 by WALLING, SANDRA

Colleton Medical Center

DISCHARGE SUMMARY

PATIENT: BLACK, JUDY JACKSON

MEDICAL RECORD #: CM00065631

ADMISSION DATE: 12/10/09

DISCHARGE DATE: 12/14/09

Trans ID: jb
VID# 359634

BRIAN K WYLES

M.D

Manually Signed by BRIAN K WYLES

South Carolina PCI *LIVE* (PCI: OE Database COCDAB)

Run: 02/16/10-13:31 by WALLING, SANDRA

Colleton Medical Center

DISCHARGE SUMMARY

PATIENT: BLACK, JUDY JACKSON

MEDICAL RECORD #: CM00065631

ADMISSION DATE: 01/05/10

DISCHARGE DATE: 01/15/10

Jeffrey R. Kramer, M.D.

Brian K. Wyles, FNP
DD: 01/15/2010 14:18:56
DT: 01/17/2010 19:36:51
Trans ID: TUSA4
VID# 363395

BRIAN K WYLES

M.D

Manually Signed by BRIAN K WYLES

South Carolina PCI *LIVE* (PCI: OE Database COCDAB)

Run: 02/16/10-13:31 by WALLING, SANDRA



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 2, 2010

Ms. Judy Black
1112 Risher Mountains Road
Walterboro, South Carolina 29488

Re: Informal Hearing on February 12, 2010

Jarrunis L. Yates, Hearing Officer
Ron Phillips on behalf of the Voucher Program
Judy Black (telephonic)

On January 28, 2010, Ron Phillips, Assistant Director, Voucher Program Operations, sent a letter to Ms. Black advising her that her family's participation in the Voucher Program was subject to termination February 28, 2010 due to Ms. Black being evicted and moving from the unit without proper notice.

The Housing Authority presented evidence to support its claims. It is clear from the evidence that Ms. Black was evicted from her home on December 30, 2009 and vacated the unit on January 6, 2010.

Ms. Johnson argued on her own behalf. She stated she was not actually evicted from her unit she was just given a date to move out. She also stated that she has been sick and in and out of the hospital in October, November, December, and January. She stated that the lease violations that were the problem earlier had been straightened out with the landlord.

Mr. Thornton, the property manager, spoke with me about the eviction and the problems. He stated that Ms. Black was evicted due to repeated lease violations. He presented evidence to the court and the Magistrate Judge for eviction. The evidence submitted to the magistrate judge was sufficient to obtain a legal eviction.

Thus, the SC Housing Authority's decision to terminate assistance is upheld due to the eviction. Ms. Black's family's participation in the program is terminated.

If you have any questions about this letter, please contact me at (803) 896-8665.

Sincerely,

A handwritten signature in black ink, appearing to read "J. L. Yates", is positioned above the typed name.

Jarrunis L. Yates
Assistant General Counsel
cc: Section 8 Voucher Program

5/5 @ 4:30
Susanne
Ms. Cooper, Gov's Office
734-9873

Cynthia EVARS
Written Response

5/6
in next Tuesday
Left msg

2009 - Inquiry from Indis
about harassment

- offered a work-out
plan

- Short sale, did not accept
because of second
mtg because it
was fed. money that
could not be forgiven

We do not offer Loan Modification

Deficiency Judgement ???

Required by mtg. Insurer
Not final onto 6/2

5/11
Bonita

Returned call to Gov's Office

Governor Mark Sanford - Foreclosure

9/56/9

From: <cevers3@yahoo.com>
 To: <mark@gov.sc.gov>
 Date: Thu, Apr 29, 2010 7:34 PM
 Subject: Foreclosure

RECEIVED

APR 30 2010

Referred to

Answered

CJ

Cooper

Contact the Office of the Governor

Name | Cynthia Evers
 Company |
 Address1 | 6 Clear Lake Dr
 Address2 |
 City | Simpsonville
 State | SC
 Zip | 29680
 County | Greenville
 Phone | 864-546-1539
 Email | cevers3@yahoo.com
 IP | 10.92.2.5
 Date | 4/29/2010 7:36:56 PM
 Subject | Foreclosure

Gov. Sanford -

I am losing my house to foreclosure due to be laid off last year and finding a job making less than I was when I bought the house. I tried selling the house through a short sale approved by MGIC but SC State Housing Authority would not agree to either contract because they wanted me to pay for closing costs and realtors commissions which I could not afford to do. My lawyer tried working something out with them but they would not even consider any type of loan modification. The auction sale is Monday May 3rd and the Housing Authority is stating they are seeking deficiency judgment - If I had thousands of dollars like that, I wouldn't be in this mess!! I am not trying to save my house - I exhausted all of those options long ago and my lawyer advised me to let it go. I am asking for any assistance you can give on the deficiency judgment. There is nothing to be gained by this. I don't have any money or anything of value. I am moving to a small apartment. I am a veteran of the USAF and raised 3 kids on my own. Thank you for your time.

closed Aug 08
 trying to get out
 of loan Oct 08
 could afford it -
 daughter lost job
 Claude told her not
 to close but she did

workout pkg sent
 in July - no return

① Why not agree to short sale?
 - DPA - Valarie agreed not to waive

② Did property sell on 5/3/10?
 - yes - but not final til 6/2/10 b/c of def.

③ Why did we ask for a deficiency?
 - b/c conventional : MGIC required

should assign
 def. judgment
 to MGIC



State of South Carolina

Office of the Governor

Mark Sanford
Governor

Post Office Box 12267
Columbia 29211

FAX TRANSMITTAL COVER

FAX TO: Bonita Shrophire

FAX #: 551-4876

FROM: Susanne Cooper

PHONE: 734-9873

DATE: 5/5/10

TOTAL NUMBER OF PAGES CONTAINED IN THIS TRANSMISSION 2
(including this cover sheet)

If you have any problems receiving this document, please contact the sender.

Bonita,

RE: E-mail from Cynthia Evers - Deficiency Judgment
Per my call, forwarding Ms. Evers correspondence to you for review by appropriate staff. Inquiring as to what information we can share with constituent.

Thank you for your help!

Susanne Cooper
734-9873

1205 Pendleton Street
Columbia, South Carolina 29201
Phone (803) 734-3049
Fax (803) 734-0396

Rivers, Lisa 6-9384

From: Cynthia Evers [cevers3@yahoo.com]

Sent: Friday, August 14, 2009 9:16 PM

To: Joy_Alioto@mgic.com; valerie_Hampton@mgic.com; Prater, Ray 6-9438; Rivers, Lisa 6-9384

Subject: Thank You

I want to thank Ray Prater, Lisa Rivers and Melissa Gaertner for trying to help me resolve the issue with my house situation. It has been nice to be treated with dignity and respect by SOME people in all of this mess. Despite others' opinions, I am NOT a loser. I am not the only person in this country to be laid off from my job and go upside down on my mortgage. I am fortunate to have any kind of job at all, even one that pays poorly, as I know alot of people who don't even have that. I have struggled for the past 20 years to raise 3 kids on my own, all of whom are grown now, happy and successful. I have fallen on tough times and with perseverance and support of family and friends will survive this too.

I am sorry for the times when my frustration has caused me to lose control. I am envious of those of you who have not had to face the economic difficulties that I have. Perhaps you could have dealt with it better than me, who knows.

I will not cause you any more grief. Please send all future correspondence to my lawyer, James Calmes. Mr. Prater has his contact information.

Again, thank you to Ray, Lisa and Melissa. Your efforts on my behalf have been most appreciated.

Cynthia Evers
cevers3@yahoo.com



South Carolina State Housing Finance and Development Authority

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Telephone: (803) 896-8001 TTY: (803) 896-8831

www.schousing.com

T. Scott Smith
Chairman

Valerie M. Williams
Executive Director

July 6, 2009

Ms. Cynthia Evers
6 Clear Lake Drive
Simpsonville, SC 29680

RE. Mortgage Loan # 30136

Dear Ms. Evers:

I am writing in response to your May 24, 2009 email addressed to Representative Bob Inglis regarding your mortgage loan. My staff has reviewed your file and is prepared to offer the following recommendation in an effort to assist you.

Your mortgage loan is currently due for the June and July installment payments. In order to assist you with a workout option, you will need to complete the enclosed package and return to our office by July 19, 2009. I understand that you have previously been reviewed; however, we require updated information due to potential changes in your employment status and finances. Once we are in receipt of your paperwork, we will perform a loss mitigation review to determine how we may best assist you with your mortgage.

The SC State Housing Authority strives to promote courteous and effective customer service. I look forward to receiving your completed paperwork. If you have further questions or require additional information, please contact Kim Spires directly at 803-896-9479 or toll free at 1-800-476-0412.

Sincerely,

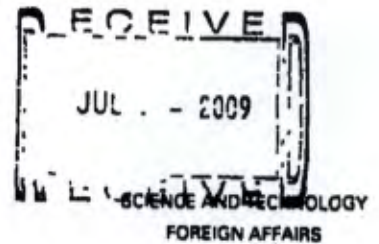
A handwritten signature in black ink, appearing to read "Valerie M. Williams", is written over the typed name.

Valerie M. Williams
Executive Director

Enclosure



House of Representatives
Washington, DC 20515



BOB INGLIS
4TH DISTRICT, SOUTH CAROLINA

June 29, 2009

Valarie Williams
Executive Director
SC State Housing, Finance and Development Authority
300-C Outlet Pointe Blvd
Columbia, SC 29210-5652

Dear Valarie:

My office received the attached letter from Cynthia Evers, constituent of the Fourth Congressional District of South Carolina, about her mortgage with the State Housing Authority

Because the issue that Cynthia discusses comes under the authority of your office, I am forwarding her letter to you for response. Additionally, Cynthia asked me to relay to your office that she feels she is being harassed with the recent phone calls, letters and personal visits from the Housing Authority about her delinquent account.

You may send your reply to Cynthia directly at 6 Clear lake Drive, Simpsonville SC 29680

Thank you, in advance, for your attention to this matter.

Sincerely,

Bob Inglis
Member of Congress

BI/JW

Enclosure

cc: Cynthia Evers

WASHINGTON DC
330 CANNON HOUSE OFFICE BUILDING
WASHINGTON DC 20515
PHONE (202) 225-6030
FAX (202) 225-1177

SPARTANBURG, SC
464 EAST MAIN STREET SUITE B
SPARTANBURG, SC 29302
PHONE (864) 582-8427
FAX (864) 573-9478

UNION SC
PHONE (864) 427-2205
www.house.gov/inglis

GREENVILLE SC
105 NORTH SPRING STREET SUITE 111
GREENVILLE SC 29601
PHONE (864) 232-1141
FAX (864) 232-2180

E-Mail Viewer

Message

Details

Attachments

Headers

Source

HTML

From "Write your representative" <wnterep@hecc-l2kwww1.house.gov>
Date 5/24/2009 7 01 10 PM
To "sc04wyr@housemail.house.gov" <sc04wyr@housemail.house.gov>
Cc
Subject WriteRep Responses

DATE May 24, 2009 8 57 PM
NAME Cynthia Evers
ADDR1 6 Clear Lake Dr
ADDR2
ADDR3
CITY Simpsonville
STATE South Carolina
ZIP 29680
PHONE 864-546-1539
EMAIL cevers3@yahoo.com
meg

I am writing to request assistance with my mortgage predicament. I have tried to get help from the loan servicer, South Carolina State Housing Authority, but they have refused. I don't know if you can help, but I figured it was worth a try.

I put a contract on this house last summer and realized within a week I would not be able to handle this financially so I tried to withdraw. I believe I was encouraged to look way higher than I should have, but ultimately it was my decision to put the contract down on this house and I was trying to correct the situation before it was too late. I was prepared to lose the earnest money and pay for the inspections if I could simply withdraw. The seller (a mortgage lender), her realtor and my mortgage lender all threatened me with lawsuits if I did. I was told to consult an attorney so I spoke to the closing attorney but no one told me he was actually working for the seller. I learned a lot the hard way! I tried every way I could to resolve this and went through a grueling process for 6 weeks before being forced to go through with the closing. I spoke to an attorney afterwards who said I should not have been put through this intimidation and someone should have told me that the contract specified an arbitration process, but no one did. At this point it was too late and I did the best I could making the payments, then was laid off from my job in November. I managed to pick up a contract assignment before my severance ran out a month later. I was approved by the mortgage insurer, MGIC, for a short sale program and managed to get an offer on the house in January, but had to let it fall through when the State Housing Authority said they would come after me for the \$4000 down payment assistance which I did not have. The assignment ran out at the end of March and I spent 5 weeks on unemployment before taking a 2-week \$10/hr data entry assignment (half of what I was making when I got the house). I have now picked up a \$15/hr assignment (still way less than before), but too late for being able to make this month's house payment. I have been waiting on a tax refund from an amended return since February but the IRS appears to be in no hurry to send it, so I was not able to use that money to make the payment either. I have read that many mortgage companies are working with their customers since so many people are in the same situation, so I tried to call SC State Housing Authority. I was told they would not help me in any way. I do not understand why they will not work with me at all. I am doing the best that I can and trying to work things out.

Please know that I am not a young single mother with small children, nor am I a senior citizen or a minority, so there are no agencies out there I can turn to for help. I am just a woman who has worked hard my whole life, doing the best I could to do things the right way. I served in the military after completing college on an Air Force scholarship. I have successfully raised 3 kids on my own, 2 of whom have graduated from college with scholarships and honors and the 3rd is still in college on a Life scholarship. I have run into tough times and am trying my best to work this out. I have tried to honor my commitments, distasteful though they may be, and have worked hard to build my credit up and earn a living. I do not understand why I cannot get anyone at State Housing to work with me.

I wrote to you once before asking about making the first-time buyer rebate retro-active and you were not able to help, but you were nice enough to respond to me explaining your stand on the issue. I very much appreciated your response. I just wanted to ask if there is anything you can do to help me now. If you can I would be most grateful. If you cannot, thanks for taking the time to listen.

Sincerely,

Cynthia Evers

Close

BOB INGLIS
4th District, South Carolina

Congress of the United States
House of Representatives
Washington, DC 20515-4004

ATTN: JULIE WILSON

Privacy Act Release Form

Washington DC:
330 Cannon House Office
Building
Washington, DC 20515
(202) 225-6030
Fax: (202) 225-1177

Greenville:
105 N. Spring St. Ste. 111
Greenville, SC 29601
(864) 232-1141
Fax: (864) 233-2180

Spartanburg:
484 E. Main Street, Ste. B
Spartanburg, SC 29302
(864) 582-6422
Fax: (864) 573-8478

TO WHOM IT MAY CONCERN:

I am aware that the Privacy Act of 1974 prohibits the release of information in my file without my approval. I, CYNTHIA DERS do hereby authorize Congressman Bob Inglis and/or his staff to all information in my files.

Cynthia K. Evers
Signature

6 CLEAR LAKE DR.
Address
SIMPSONVILLE, SC 29680

248-96-9564
Social Security Number

(864) 546-1539
Telephone Number

PH

Loan Number : 0000030136 EVERS, CYNTHIA K
Investor : (001) S.C. STATE HOUSING
Pool : (0000041) 2008A (041)

Selected Memos: Date Text

10/01/2008 SITE VALUE NOT PROVIDED ON APPRAISAL. (JS)
/
RETRN CALL TO MTGR @ 803-730-2036 WAS NOT ABLE TO TALK NOW SAID
SHE'LL HAVE TO CALL ME BACK. RAY
/
MTGR RETRN CALLED. SAID SHE WANTS TO KNOW WHAT SHE IS ABLE TO DO
NOW TO GET OUT OF PROPERTY. EXPL TO HER OUR HOME RETENTION
OPTIONS AND SHE SAID SHE WAS FORCED INTO PROPERTY B/C SHE HAS
BEEN TRYING TO GET OUT OF CONTRACT SINCE MID JULY. CONFERENCE
SHAW IN TO SPW HER AND SHAW EXPL TO HER THE HOME RETENTION
OPTIONS AS WELL AND ALSO ASK HER IF SHE PLANS TO LEAVE PROPERTY.
SHE SAID AT SOME POINT SHE WILL. SHAW EXPL TO HER THAT WE COULD
CONTACT MGIC AND THEY WOULD REVIEW HER FINANCES TO SEE IF PERHAPS
SHE WOULD QUALIFY FOR A PRE FC SALE OR DEED IN LEIU HOWEVER IF
HER INCOME SUPPORTS SHE CAN PAY THEN THEY ISN'T MUCH THAT COULD
BE DONE. MTGR CONTINUE TO STRESS THAT THINGS HAVE GONE ON THAT
AREN'T ON PAPER AND SAID SHE DOESN'T KNOW WHAT SHE IS PLANNING TO
DO. RAY

10/24/2008 RECD LTR FROM MTGR. WANTS OUT OF LOAN. CALLED AND SPW MELISSA AT
MGIC. FAXED HER COPY OF LTR THAT MTGR SENT TO US AND SHE IS GOING
TO LOOK AT IT AND ALSO CALL MTGR TO SEE WHAT OPTIONS MIGHT BE
AVAILABLE FOR THIS MTGR. THIS LOAN JUST CLOSED ON 8-29-08 AND
MTGR IS CLAIMING SHE WAS FORCED INTO LOAN WHEN SHE TRIED TO GET
OUT OF IT. RAY

11/25/2008 CALLED MGIC ABOUT LOAN. TRIED TO SPW MELISSA GARNER HOEVER AMY
EXPL TO ME THAT VALERIE HAMPTON IS SC'S REP AND SHE TRANSFERRED
ME TO HER VMB. LM FOR CB. CALLED AND LM ON MS EVERS VMB AS WELL.
RAY
/
RETRN CALL TO VALERIE W/MGIC @ 414-347-6829 LM ON HER VMB FOR CB.
RAY

11/26/2008 CALLED VALERIE W/MGIC LM ON HER VMB ASKING FOR CB. RAY
/
VALLERIE CALLED OFFICE. SHE SAID THAT MELISSA GARDNER IS NOW
HANDLING THIS LOAN AND GAVE ME HER PH # TO REACH HER
9-414-394-4934. CALLED HER AND LM ON HER VMB ASKING FOR CB. RAY

12/09/2008 Ray
Currently at this point you just need to proceed as normal
with any collection effort etc
as needed. When an offer is obtained MGIC will submit the
entire package for your
review. Until then please continue your collection efforts.
Let me know if you have any questions,,
Thanks
Melissa Gaertner
Mortgage Loan Counselor

Loan Number : 0000030136 EVERS, CYNTHIA K
Investor : (001) S.C. STATE HOUSING
Pool : (0000041) 2008A (041)

Selected Memos: Date Text

MGIC-Milwaukee
(414) 347-4934
(800)272-4071 x4934 phone
(800)353-8781 fax

01/09/2009 PER MELISSA, HAS CONTRACT OFFER. WILL EMAIL COPY TO MY ATTENTION.
RAY

01/13/2009 ONCE CLOSING TAKES PLACE NEED TO SEE COPY OF HUD FOR APPROVAL.
THEY NEED TO SEND TO MGIC OR TO US & WE NEED TO FORWARD TO MGIC.
RAY

01/14/2009 CONTACTED MGIC CLAIMS DEPT (800-272-4071) REGARDING PMT OF UNPAID
PB IN EVENT OF SHORT SALE. THIS LOAN ALSO HAS 2 DPA LOANS
TOTALING 4000. 2000 IS FORGIVABLE. SPOKE WITH CUST SERV WHO
THEN TRANSFERRED ME TO VALERIE-LMTCB. LOAN HAS 25% COVERAGE. LER
SPOKE WITH MELISSA-BORROWER WAS UNEMPLOYED BUT NOW HAS A TEMP
JOB. MGIC IS GOING TO REQUEST PAY STUBS OF CURRENT JOB/REQUEST
TO REVIEW OTHER OFFERS-ASKING 125,000. MELISSA EXPLAINED THAT WE
WOULD BE MADE WHOLE UP TO THE LIMIT OF COVERAGE WHICH ON THIS
LOAN IS APPROX. \$31000. LER
CONTACTED MELISSA REITERATED THE SAME-CONFERENCE CALL WITH KIM
AND RENE'. LER[]

DISCUSSION W/LISA R AND KIM AS TO ANSWER MTG'S CONCERN
W/DEFICIENCY JUDGMENT - HOUSING WILL PURSUE A DEF J IF THE FULL
SETTLEMENT TO INCLUDE DPA LOANS IS NOT INCLUDED IN THE SHORT SALE
- THE SAME WAS COVERED W/MGIC.*****I PHONED MTG #
803-730-2036 - MSG REC'D # DISC/NO LONGER IN SERVICE. LRS

/

MTGR CALLED OFFICE. CONFRENCED SHAW IN. SHE RELAYED THE INFO
ABOVE TO MTGR. SHAW ALSO INFORMED HER TO OBTAIN PAYOFF QUOTE FROM
PAYOFF DEPT. EMAILED THE FAX # FOR PAYOFF'S TO HER @
CEVERS@YAHOO.COM. RAY

01/16/2009 FAXED PAYOFFS TO MGIC GOOD THRU 02/16/09 WE WAIVED THE FAX FEE
DUE TO SHORT SALE(SSM)MAILED COPIES TO MTGR-SSH

01/21/2009 Ray -
I wanted to let you know that after of the sudden news from you
and Ms. Shaw last Thursday that state housing authority would
come after me for the \$4000 down payment assistance, the contract
I was offered on my house was canceled, per my attorney's advice.
I am extremely disappointed and wanted to discuss further with
you.
I got approval from MGIC last September for a short sale and
listed the house with a realtor. It was my understanding that
once MGIC approved a contract, we would be able to complete a
sale. Alot of people went to alot of trouble, including my
realtor and my family, to market this house and get it sold. I

Loan Number : 0000030136 EVERS, CYNTHIA K
Investor : (001) S.C. STATE HOUSING
Pool : (0000041) 2008A (041)

Selected Memos: Date Text

had numerous conversations with you and other state housing personnel and not once did anyone tell me about the \$4000 having to be repaid at closing. I did not find this out until I received a contract offer and now have put those people out as well. Now I have to wait until I can get approved for a loan to repay that money which I won't be able to do until I get a permanent job to replace the temp one I have now. I desperately need to sell this house and move out, which is the reason MGIC approved me for this program.

Please let me know if there is anything else I should be aware of before entering into another contract with a buyer, should I somehow manage to find one in this current economic climate. I would very much like to get this right the next time.

Thank you for your help.

Cynthia Evers
cevers3@yahoo.com

/

Ray -

I did want to thank you for all of the help and concern you tried to offer during the past few months. The frustration I am feeling right now is not directed at you, just at the situation in general.

Thank you.

Cynthia Evers
cevers3@yahoo.com
(803) 730-2036

/

Ray -

Sorry to send the email in pieces, but I realized I told you what had happened but left off what was planned. We have pulled the house off the market for 1 month while I get my job situation straightened out (hopefully). Then I want to put it back on, take care of the housing authority down payment money and be in a position to accept a contract when one comes along. I just need to know from you if there are any other issues as far as the housing authority is concerned that I need to address beforehand. I don't want to waste anyone's time or run into problems like I did this time.

Thank you so much for your help!

Cynthia Evers
cevers3@yahoo.com
(803) 730-2036

02/04/2009 Until something happens with my job and my house goes back on the market, I am revoking the permissions I gave for the realtor to speak to you concerning my house situation. I still need to sell the house once this happens and will restore the permissions at that time, but until then would prefer this way.
Thank you,
Cynthia Evers

Loan Number : 0000030136 EVERS, CYNTHIA K
Investor : (001) S.C. STATE HOUSING
Pool : (0000041) 2008A (041)

Selected Memos: Date Text

cevers3@yahoo.com
(803) 730-2036

- 03/18/2009 Ray and Melissa -
I am granting you permission to discuss any necessary information
with my realtor, Susanne, with Red Door Realty.
If you have any questions, please feel free to contact me.
Cynthia Evers
cevers3@yahoo.com
(803) 730-2036
- 05/14/2009 MTGR CALLED AGAIN WANTED TO KNOW WHAT COULD BE DONE TO HELP HER
NOW. EXPL TO HER THAT WE CAN GO THRU THE SHORT SALE PROCESS AGAIN
BUT SHE IS CONCERN THAT WE ARE COMING AFTER THE \$4000 DPA LOAN.
TOLD HER THAT SHE WOULD OWE THAT AND WE WOULD COME AFTER THOSE
FUNDS. SHE SAID SHE KNOWS THAT SHE WAS FORCED INTO A HOME SHE
COULD NOT AFFORD WHEN THE LOAN ORIGINALLY CLOSED THE FIRST TIME.
BASICALLY THE SAME COMMENTS SHE MADE BEFORE WHEN GOING THRU THE
SHORT SALE. SHE SAID WE FORCED HER OUT OF IT B/C WE SAID WE WOULD
COME AFTER THE DPA FUNDS. TOLD HER SHE WOULD OWE THEM. WE CANNOT
JUST LET HER WALK AWAY FROM HER RESPONSIBILITIES B/C SHE SIGNED
THE CLOSING DOCS AT CLOSING. TLD HER THAT WE ARE NOT ABLE TO MOD
LOAN B/C OF THE WAY OUR LOANS ARE FUNDED WE ARE NOT A BANK AND WE
ARE RESTRICTED TO WHAT WE ARE ABLE TO DO. AGAIN SHE STARTED THAT
SHE S/H NEVER BEEN APPROVED FOR SUCH A HIGH LOAN. RAY
- 05/20/2009 PHONE CONTACT ATTEMPT 05/19/09 - CONNECTED ANS MACHINE, MESSAGE
DELIVERED. DGM
- 05/28/2009 PHONE CONTACT ATTEMPT 05/27/09 - CONNECTED ANS MACHINE, MESSAGE
DELIVERED. DGM
- 06/03/2009 60 Day Delinquency Non-FHA Letter sent.
- 06/04/2009 PHONE CONTACT ATTEMPT 06/03/09 - CONNECTED ANS MACHINE, MESSAGE
DELIVERED. DGM
- 06/05/2009 spoke to mortgagor, she will be making one payment on the 15th.
she is still waiting for her amended tax refund from irs and will
bring loan current once that has been received. is listing the
house for sale this weekend, has received approval from mgic for
a short sale, her contact is valerie hampton. mortgagor was
distressed that sha is unable to assist her and feels she was
bullied into purchasing the home in the first place. ldb
////////////////////////////////////
mailed payoff quote to mtgr at mtgrs faxed request-sls
- 06/08/2009 Ms. Evers,
Valerie will be out of the office and will not return until June
16.

Loan Number : 0000030136 EVERS, CYNTHIA K
Investor : (001) S.C. STATE HOUSING
Pool : (0000041) 2008A (041)

Selected Memos: Date Text

Your mortgage payment is due on the 1st of each and every month. If you payment is not received by the 1st of the month the mortgage payment is considered late. The servicer allows you an extra 15 days to allow for mailing and processing delays, before a late charge is assessed. This doesn't mean your payment is due on the 15th of the month.

We are unable to stop South Carolina from pursuing foreclosure action. Everyday the loan is delinquent it's costing them money. Delaying the foreclosure action would result in a greater loss for South Carolina Housing. If the loan is referred to foreclosure you will have approximately 5 months from the date the file is referred to the foreclosure attorney to the date the property is auctioned at sale.

In reviewing your file it reflects you are listing the property for sale. Valerie strongly recommended listing the home at the current fair market value in order to attract buyers. The short sale would be the best solution for all if you're unable to afford the payments.

If there is anything MGIC or South Carolina Housing can do to assist you or your realtor, please feel free to contact us.

Thank you.

Joy Alioto

MGIC

extension: 6304

Valerie Hampton

Mortgage Loan Counselor

MGIC

414-347-6829 - direct

800-272-4071 - ext 6829

800-353-8781 - fax

06/09/2009 MTGR CALLED OFFICE. UPSET THAT WE ARE CALLING HER AND LEAVING THINGS ON HER DOOR AND WHAT NOT. WAS APPROVED FOR SHORT THRU MGIC ONCE BEFORE BUT STOPPED IN MIDDLE OF IT. SAID SHE LOST HER JOB NOT ONCE BUT TWICE AND HAS ONE NOW MAKING A LOT LESS MONEY. SHE SAID SEEMS LIKE SC STATE HOUSING IS DOING EVERYTHING WE CAN NOT TO HELP HER AND SHE DOESN'T UNDERSTAND. TOLD HER THAT WE ARE NOT A TYPICAL MTG CO AND THAT WE ARE NOT ALLOWED SOME OF THE PROGRAMS THAT THEY CAN OFFER. NOT ALLOWED TO MOD LOANS B/C OF FUNDS BEING TAX EXEMPT BONDS SHE SAID SHE MIGHT JUST HAVE TO GET HERSELF A LAWYER OR SOMETHING. TRANSFERRED CALL TO SHAW BUT SHE WAS AWAY FROM HER DESK AND WAS GOING TO SEND TO KIM BUT MTGR HUNG UP ON ME WHILE I SPEAKING TO KIM ABOUT LOAN BEFORE DOING THE TRANSFER. RAY

06/10/2009 PROPERTY IS FOR SALE BY: BROKER
NAME: red door AGENT: not listed PHONE: 864-834-8022
*Occupancy inspection occupied, indirect contact, 06-09-09, 26 days in compliance with last conversation 05-14-09. SBC

06/12/2009 PHONE CONTACT ATTEMPT 06/11/09 - CONNECTED ANS MACHINE, MESSAGE

Loan Number : 0000030136 EVERS, CYNTHIA K
Investor : (001) S.C. STATE HOUSING
Pool : (0000041) 2008A (041)

Selected Memos: Date Text

DELIVERED. DGM

06/17/2009 PHONE CONTACT ATTEMPT 06/16/09 - CONNECTED ANS MACHINE, MESSAGE
DELIVERED. DGM

06/18/2009 PHONE CONTACT ATTEMPT 06/17/09 - CONNECTED ANS MACHINE, MESSAGE
DELIVERED. DGM

06/24/2009 PHONE CONTACT ATTEMPT 06/23/09 - CONNECTED ANS MACHINE, MESSAGE
DELIVERED. DGM

06/30/2009 PHONE CONTACT ATTEMPT 06/29/09 - CONNECTED ANS MACHINE, MESSAGE
DELIVERED. DGM

07/07/2009 60 Day Delinquency Non-FHA Letter sent.
MS. EVERS SENT AN EMAIL TO REP. INGLIS. VAL ASKED THAT I COMPOSE
A LETTER TO MS. EVERS REGARDING LOSS MITIGATION ON HER LOAN.
LETTER, FINANCIAL PAPERWORK, AND HOW TO AVOID FORC. INFO WAS
MAILED ON 07/06/09. AN COPY WAS PLACED IN ONBASE UNDER DEF.
CORRESPONDENCE. KGS

07/08/2009 PHONE CONTACT ATTEMPT 07/07/09 - CONNECTED ANS MACHINE, MESSAGE
DELIVERED. DGM

07/13/2009 Ms. Evers has been approved for a short sale; however, in
speaking with Val, the mortgagor must pay us the \$4,000.00 for
her outstanding DPA loans. We can not accept a short sale
without paying off the DPAs. KGS

07/15/2009 PHONE CONTACT ATTEMPT 07/14/09 - CONNECTED ANS MACHINE, MESSAGE
DELIVERED. DGM

/

PER SHAW. MTGR WILL NEED TO PAY OFF THE DPA LOANS IN ORDER TO
PROCEED W/SHORT SALE. THIS IS PER VAL REVIEW. CALLED MTGR
HM/CELL # WAS NOT AVAILABLE NOW TO TRY CALL AGAIN LATER. CALLED
WK # AND LM ON VMB FOR CB. NEED TO LET HER KNOW THAT SHE WILL BE
RESPONSIBLE FOR THE DPA LOANS. RAY

/

MTGR RETRN CALL. DOES NOT WANT SC SHA CALLING HER WK # AT ALL.
GAVE THE CORRECT CELL # FOR US TO CALL. SAID SHE PROVIDED THIS #
LAST WEEK. HAVE MADE CHANGE TO SYSTEM. EXPL TO MTGR THAT SHE WILL
NEED TO PAY THE DPA BALANCE DUE ON HER LOAN IN ORDER TO COMPLETE
THE SHORT SALE. RAY

/

SUZANNE CASE CALLED OFFICE. REALATOR FOR MS EVERS. SAID SHE IS
WAITING ON SIGNED CONTRACT TO PROCEED W/SALE. SAID SHE SPW KIM
SPIRES LAST WEEK AND WANTED TO KNOW WHERE THINGS STAND. HER # IS
864-421-5197 HER FAX # IS 864-834-8023. SHE STED THAT MS EVERS
HAS THE \$4000 FOR THE DPA LOAN. RAY

07/17/2009 Mr. Prater -

Loan Number : 0000030136 EVERS, CYNTHIA K
Investor : (001) S.C. STATE HOUSING
Pool : (0000041) 2008A (041)

Selected Memos: Date Text

For your information - I am now represented by an attorney, Mr. James Calmes. All future contact from you will go through him. Under no circumstances are you to call me at work again! His phone number is: (864) 233-0663.
Cynthia Evers
cevers3@yahoo.com
(864) 546-1539

07/20/2009 Spoke to Suzanne (realtor) regarding short sale. Wanted to know if I had a copy of the contract. Explained that the only paperwork I had was the copy of the MI company's approval letter for the short sale. According to Suzanne, Ms. Evers has not signed the sales contract. I place a call to the attorney and left a message for a return call. KGS

/
email from valerie hampton to ldb and response. sent to kspires and rprater as well as vhampton and susanne case:

I spoke to Kim Spires on this loan and she has already spoken to Susanne Case.

/
Lillian D. Bates
Default Counselor
SC State Housing
300-C Outlet Pointe Blvd
Columbia, SC 29210
803-896-9486 phone
803-551-4953 fax

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

From: Valerie Hampton [mailto:Valerie_Hampton@mgic.com]

Sent: Monday, July 20, 2009 4:45 PM

To: Bates, Lillian 6-9486

Cc: Susanne Case

Subject: Cert#26535482/ Loan 30136

/

Hi Lillian,
I need your assistance with this file. We submitted a short sale offer along with MGIC short sale approval letter, on 7/8/09 to Ray Prater attention. Can you please look at this file, and respond to realtor Suzanne as soon as possible. They are trying to close escrow. Thank You!

Valerie Hampton
Mortgage Loan Counselor
MGIC

414-347-6829 - direct
800-272-4071 - ext 6829
800-353-8781 - fax
copied in by ldb

07/21/2009 RECD CALL FROM VALERIE AT MGIC. SAID ALL DOCUMENTS EMAILED TO KIM FOR FINAL APPROVAL ON THIS LOAN. SAID THEY HAVE APPROVED THE

Loan Number : 0000030136 EVERS, CYNTHIA K
Investor : (001) S.C. STATE HOUSING
Pool : (0000041) 2008A (041)

Selected Memos: Date Text

SHORT SALE AND EVERYTHING ON THEIR END IS A GO. SENT EMAIL TO KIM TO FIND OUT IF SHE HAS RECD THE EMAIL DOCS FROM MGIC PER MY CONVERSATION W/VALERIE AND FIND OUT INVESTOR APPROVAL. RAY

/
MS EVERS CALLED OFFICE. SAID EVERYTHING DOESN'T HAVE TO BE FILTERED THRU HER ATTY. SAID SHE JUST DON'T WANT PH CALLS MADE TO HER WK #. WE CAN CALL HER HM AND EMAIL HER. SHE SAID SHE IS WAITING ON A LTR FROM MGIC THAT SHE WILL NOT BE HELD RESPONSIBLE FOR THE CLOSING COST AND SUCH BEFORE SHE SIGNS THE CONTRACT. SAID SHE ISN'T ABLE TO AFFORD THAT PLUS OUR 4K DPA LOAN WHICH SHE KNOWS SHE HAS TO PAY. CONFERENCED IN SHAW AND SHE EXPL TO MS EVERS THAT HER HOLD UP IS W/MGIC NOT STATE HOUSING. SAID SHE NEEDS TO CONTACT THEM TO SEE IF WHAT SHE IS WAITING IS SOMETHING THEY ARE GOING TO PROVIDE. I ALSO STTD THAT I HAVE A CALL INTO VALERIE AT MGIC AND WILL ASK HER ABOUT THIS AS WELL. RAY

#####

Ms. Evers atty. called and I explained that we needed to review the shortsale contract and we needed to know exactly what the net proceeds would be from the sale to ensure that it met MGIC's specifications. He stated that he would call Ms. Evers and call me back. KGS

07/22/2009 RECD VM FROM VALERIE W/MGIC SHE SAID THEY DO NOT HAVE ANY DOCUMENTATION THAT THEY PROVIDE TO MTGR ABOUT CLOSING COST AND SUCH. SAID SHE DISCUSSED THIS W/HER MANAGER AS WELL. SAID ON MY VMB THAT SHE WILL FOLLOW UP W/MS EVERS TO LET HER KNOW THIS AS WELL. SEEMS LIKE THE HOLD UP IS NOW MS EVERS B/C SHE IS UNWILLING TO SIGN THE SALES CONTRACT W/O SOME KIND OF DOCUMENTATION THAT SHE WON'T BE HELD LIABLE FOR ANY OUTSTANDING COST OTHER THAN THE DPA LOAN WHICH SHE IS AWARE SHE HAS TO PAY. RAY
/
PER NOTICE FROM MGIC. SALES PRICE \$108,000 NET SALES PROCEEDS \$98,645.40 CLOSING DATE ON OR BEFORE 09-08-2009 BORROW CONTRIBUTION \$0.00.

##Attorney Calmes called wanting something in writing from MGIC stating that they will not seek a def. judgement. Rene' explained that Val w/MGIC will not give this statement. MGIC's letter to us states that they reserve the right. KGS

08/13/2009 CALLED REALTOR-SUZANNE.LEFT MSG THAT WE WOULD NOT APPROVE THE CONTRACT DUE TO THE STIPULATIONS. LEFT NAME/NUMBER. LER
////////////////////
rcvd a call from mtg regarding denial. We discussed the amounts in the contract that called for state housing to pay CC, realtors, comm, etc. Mtg said she was told by MGIC that they would pay all that. This is not what the sales contract stated. She stated she will look for somewhere else to live. I asked that she notify us if she was vacating the property. LER

08/19/2009 PHONE CONTACT ATTEMPT 08/18/09 - CONNECTED ANS MACHINE, MESSAGE

Loan Number : 0000030136 EVERS, CYNTHIA K
Investor : (001) S.C. STATE HOUSING
Pool : (0000041) 2008A (041)

Selected Memos: Date Text

DELIVERED. DGM

08/20/2009 Uploaded MI info for short sale to onbase-not approved by investor. LER

08/27/2009 PHONE CONTACT ATTEMPT 08/26/09 - CONNECTED PERSON, HUNG UP BEFORE DELIVERY. DGM

09/03/2009 60 Day Delinquency Non-FHA Letter sent.

09/04/2009 PHONE CONTACT ATTEMPT 09/03/09 - CONNECTED ANS MACHINE, MESSAGE DELIVERED. DGM

09/11/2009 PHONE CONTACT ATTEMPT 09/10/09 - CONNECTED ANS MACHINE, MESSAGE DELIVERED. DGM
/
ttention:
I have received numerous telephone contact attempts from you in the past few weeks.
Let me remind you ONE LAST TIME:
My attorney is:
James D. Calmes, III
512 E. North Street
Greenville, SC 29606-7135
Phone: (843) 233-6224
Fax: (864) 233-5088
ALL contact is to be done through him!!
Under no circumstances are you to contact me directly!!
Cynthia Evers
cevers3@yahoo.com

09/22/2009 RECD CALL FROM ATTY MR. SILVER. HE STTED THAT MTGR CANNONT AFFORD PROPERTY. WANTED TO KNOW ABOUT SHORT SALES. CONFERENCE SHAW INTO THE CONVERSATION AND WE EXPL TO HIM THAT MS. EVERS WALKED AWAY FROM 2 SHORT SALE OFFERS ALREADY AND NOT QUITE SURE WHAT HE IS WANTING US TO DO NOW. MENTIONED A DEED IN LEIU AND SHAW STTED TO HIM THAT IS SOMETHING OUR INVESTOR AND MGIC WOULD HAVE TO AGREE TO AT THIS TIME. BUT WOULD NOT BE LOOKED AT FAVORABLE B/C MTGR HAS ALREAY WALKED AWAY FROM 2 SHORT SALE OFFERS. HE STTED THAT HE WOULD CALL MGIC. ALSO MENTIONED THAT MTGR INFORMED HIM OF A \$5000 CLOSING COST AND SHAW AND I MENTIONED TO HIM IF HE WAS POSSBILILY TALKING ABOUT THE DPA LOAN B/C THAT \$4000 IS STILL DUE AND WOULD NOT CHANGE. RAY

09/23/2009 Face to Face Delinquency Letter sent.

09/28/2009 *Initial inspection occupied 9-25-09 in compliance. SBC

10/01/2009 PHONE CONTACT ATTEMPT 09/30/09 - CONNECTED ANS MACHINE, MESSAGE DELIVERED. DGM

Loan Number : 0000030136 EVERS, CYNTHIA K
Investor : (001) S.C. STATE HOUSING
Pool : (0000041) 2008A (041)

Selected Memos: Date Text

10/08/2009 Notice of Default Non-FHA Delinquency Letter sent.
/
DELQ LOAN STATUS UPDT TO MGIC VIA WEB. RAY

10/09/2009 PHONE CONTACT ATTEMPT 10/08/09 - CONNECTED ANS MACHINE, MESSAGE
DELIVERED. DGM

10/14/2009 Mtg attorney-Herbert Silver called Ray-regarding DPA payments.
Reinterated full sale offer again, he will discuss with bwr. LER

10/15/2009 PHONE CONTACT ATTEMPT 10/14/09 - CONNECTED ANS MACHINE, MESSAGE
DELIVERED. DGM

10/23/2009 PHONE CONTACT ATTEMPT 10/22/09 - CONNECTED ANS MACHINE, MESSAGE
DELIVERED. DGM

10/29/2009 *Occupancy inspection occupied indirect contact 10-21-09 in
compliance. SBC

10/30/2009 PHONE CONTACT ATTEMPT 10/29/09 - CONNECTED ANS MACHINE, MESSAGE
DELIVERED. DGM

11/09/2009 **MGIC Monthly Delinquency Loan Status Report Updates/sbc

11/18/2009 *Occupancy inspection occupied indirect contact 11-16-09 in
compliance. SBC

LOSS MIT REV CONDUCTED - PROCEED WITH FORECLOSURE. LRS

11/24/2009 FCLS REFERRAL WILL BE SENT TO WCHLAW ON MONDAY NOV30TH. SE

UNABLE TO DETERMINE WHO THE UTILITY PROVIDERS ARE CHECKED PACER
AND DMDC. SET UP RECURRING INSPECTIONS WITH SG. SE

11/30/2009 THE RECORDED MORTGAGE AND ASSIGNMENT IN ONBASE FOR THIS LOAN.
EMAILED KATHY TO SEE IF WE HAVE ORIGINAL DOCS IN HOUSE. SE

12/01/2009 -----
OCCUPANCY VERIFICATION LETTER MAILED TO MORTGAGOR. SE

FCLS REFERRAL SENT TO WCHLAW. SE

12/03/2009 OCCUPANCY CALL PLACED ON 12/1/09, ANS. MACHINE. SE

12/14/2009 insp order was not placed on 11/24/09. placing order with SG
today. SE

12/15/2009 PLACED NOTE IN FIREPROOF. SE

12/21/2009 **ALL TIME FRAMES MET TO DATE. NMC

Loan Number : 0000030136 EVERS, CYNTHIA K
Investor : (001) S.C. STATE HOUSING
Pool : (0000041) 2008A (041)

Selected Memos: Date Text

12/22/2009 OCCUPANCY INSPECTION:-OCCUPIED, 12/16/09. SE
01/05/2010 OCCUPANCY VERIFICATION LETTER MAILED TO MORTGAGOR. SE
01/07/2010 MORT LEFT VM ABT THE OCC LTR. SHE SAID SHE STILL OCC THE PROP
AND
IF WE HAD ANY QUESTIONS TO CONTACT HER LAWYER. CJ

OCCUPANCY CALL PLACED, 1/5/10. ANS MACHINE. SE
01/12/2010 OCCUPANCY INSPECTION:-OCCUPIED, 1/12/10. SE
01/19/2010 ATTY UPDATE: service was completed 1/11/10. We will refer to the
Mster on 2/11/10. CJ
01/26/2010 **ALL TIME FRAMES MET TO DATE. NMC
02/01/2010 OCCUPANCY VERIFICATION LETTER MAILED TO MORTGAGOR. SE
02/04/2010 OCCUPANCY CALL PLACED, 2/1/10. ANS. MACHINE. SE
02/17/2010 **2/11/10 OCCUPIED INSPECTOIN-PERSONALS VISIBLE. NMC
**ALL TIME FRAMES MET TO DATE. MEMO TO CJ FEB MI. NMC
03/04/2010 MORT LEFT ANOTHER VM THAT SHE STILL OCC THE PROP AND TO CONTACT
HER LAWYER IF WE HAVE ANY QUESTIONS. CJ
03/11/2010 EMAILED JFIGS AND ORD BPO. CJ
03/16/2010 **ALL TIME FRAMES MET TO DATE. NMC
03/18/2010 The BPO for loan# 30136 is complete.
Loan Number: 30136
Date Completed: Mar 13 2010 8:52AM
'As-Is' Value: \$116000
'Repaired' Value: \$116000
cj
03/25/2010 **APPROVED SG INV 12162142 W/D 3/13/10 \$100.00 BPO. NMC
03/29/2010 ON 3-1-10 OCCUPANCY VERIFICATION LETTER MAILED TO MORTGAGOR. JK
03/31/2010 OCCUPANCY CALL PLACED 3/1/10, ANS MACH. JK
04/05/2010 OCCUPANCY INSPECTION: - OCCUPIED 3/9/10. JK
04/06/2010 OCCUPANCY CALL PLACED 4/1/10, ANS MACH. JK
04/07/2010 SPOKE WITH MTGR ATTY ON 4-5-10. WANTED TO KNOW WHY MTGR HAD
RECEIVED OCCUPANCY CALL AND LETTER. TOLD ATTY IT WAS AUTOMATED

Loan Number : 0000030136 EVERS, CYNTHIA K
Investor : (001) S.C. STATE HOUSING
Pool : (0000041) 2008A (041)

Selected Memos: Date Text

MONTHLY JUST TO VERIFY PROPERTY IS OCCUPIED. NMC AUTHORIZED TO
HAVE MTGR REMOVED FROM BOTH LISTS. JK
**MTGR CALLED SHE THOUGHT WIHT THE FLYER AND THE PHONECALL THERE
WAS SOMETHING AVAIL TO HER AND SHE HEARD THERE WERE NEW PROGRAMS
AND SHE CLD BE MODIFIED.

04/08/2010 **APPROVED SG INV 12162142 W/D 3/13/10 \$100 BPOX SALES \$116k
REPAIRED \$116, 30DAY \$105k. NMC
**CONTINUATION OF 4/7 MEMO. EXPLAINED TO HER AGAIN THAT CANNOT BE
MODIFIED. SHE SAID THAT SHE DOES HAVE A JOB NOW BUT PAYS LESS.
SHE APPARENTLY HAS NOT GONE THRU REVIEW PROCESS ON NEW JOB.
EMAILED PKG TO HER. NMC

04/12/2010 ***REC. ODD/RUDE VM FROM MS. EVERS ON FRIDAY 4/9 (TODAY IS
MONDAY) THAT SHE HASN'T BEEN ABLE TO CONTACT ME ALL WEEK AND THAT
SHE DIDN'T RECIEVE THE WORKOUT PKG AND THAT HER ATTY TOLD HER
THAT ENOUGH WAS ENOUGH THAT THEY HAVE BEEN TRYING TO WORK WITH
US AND THEY ARE NO LONGER GOING TO TRY. I DID USE THE INCORRECT
EMAILING ADDRESS ON THURSDAY, REMAILED TODAY TO CORRECT ADDRESS.
HOWEVER SINCE I SPOKE TO HER ON THURSDAY DO NOT KNOW WHAT THE
REST OF THE MSG IS IN REGARDS TO, SHE HAS NOT SPOKEN TO ANYONE IN
FCLS DEPT SINCE SHE HAS BEEN HERE ONLY REFERRING CALL TO ATTY AND
WALKED AWAY FROM THE SHORTSALE THAT WAS APPROVED FOR HER. NMC
////////////////////////////////////
Removed business phone per mtg req. LER

04/13/2010 OCCUPANCY INSPECTION: -OCCUPIED 4-6-10. JK

04/19/2010 **ALL TIME FRAMES MET TO DATE. SALE DATE 5/3. NMC

EMAILED BID TO ATTY OFC FOR \$116k PLUS ATTY FEES/COSTS. CJ

04/30/2010 OCCUPANCY VERIFICATION LETTER MAILED TO MTGR. JK

05/04/2010 ATTY UDPATE: Evers - Back to Housing for \$119,082.60 DEF
SALE 6/2. CJ

REQ TO SG: THE PHOTO ATTACHED TO THIS INSPECTION ORDER IS NOT THE
CORRECT PROPERTY. PLEASE HAVE THE CORRECT PROPERTY INSPECTED AND
REPORT THE OCCUPANCY STATUS.
THE INSP WAS COMPLETED ON 5/3 AND WAS REPORTED AS OCCUPIED.C J

OCCUPANCY CALL PLACED 5/3/10, ANS MACH. JK

05/05/2010 ORDERED NOTE. JK

From: <cevers3@yahoo.com>
To: <mark@gov.sc.gov>
Date: Thu, Apr 29, 2010 7:34 PM
Subject: Foreclosure

Contact the Office of the Governor

Name | Cynthia Evers
Company |
Address1 | 6 Clear Lake Dr
Address2 |
City | Simpsonville
State | SC
Zip | 29680
County | Greenville
Phone | 864-546-1539
Email | cevers3@yahoo.com
IP | 10.92.2.5
Date | 4/29/2010 7:36:56 PM
Subject | Foreclosure

Gov. Sanford -

I am losing my house to foreclosure due to be laid off last year and finding a job making less than I was when I bought the house. I tried selling the house through a short sale approved by MGIC but SC State Housing Authority would not agree to either contract because they wanted me to pay for closing costs and realtors commissions which I could not afford to do. My lawyer tried working something out with them but they would not even consider any type of loan modification. The auction sale is Monday May 3rd and the Housing Authority is stating they are seeking deficiency judgment - If I had thousands of dollars like that, I wouldn't be in this mess!! I am not trying to save my house - I exhausted all of those options long ago and my lawyer advised me to let it go. I am asking for any assistance you can give on the deficiency judgment. There is nothing to be gained by this. I don't have any money or anything of value. I am moving to a small apartment. I am a veteran of the USAF and raised 3 kids on my own. Thank you for your time.

9/56/9
RECEIVED

APR 30 2010

Referred to CJ
Answered Croper



State of South Carolina

Office of the Governor

Mark Sanford
Governor

Post Office Box 12267
Columbia 29211

FAX TRANSMITTAL COVER

FAX TO: Bonita Shrophire
FAX #: 551-4876
FROM: Susanne Cooper
PHONE: 734-9873
DATE: 5/5/10

TOTAL NUMBER OF PAGES CONTAINED IN THIS TRANSMISSION 2
(including this cover sheet)

If you have any problems receiving this document, please contact the sender.

Bonita,

RE: E-mail from Cynthia Evers - Deficiency Judgement
Per my call, forwarding Ms. Evers correspondence to you for
review by appropriate staff. Inquiring as to what information
we can share with constituent.

Thank you for your help!

Susanne Cooper
734-9873

1205 Pendleton Street
Columbia, South Carolina 29201
Phone (803) 734-5049
Fax (803) 734-0396

Val

Kathi provided me an appeal letter February 11, 2010; I have held it until today so that we could get through the forum. She has let the groups (David Douglas) that she has been working with know that this has happened. She would like a response if possible today so that she can inform them one way or the other whether she will be able to participate with them or did they need to find a replacement nonprofit. She said to let you know that she appreciates our consideration of the appeal. NF



February 11, 2010

Nancy Fairley
SCHFDA
300 C Outlet Pointe
Columbia, SC 29210

Via Email 'Nancy Fairley' nancy.fairley@schhousing.com

RE: Appeal United Housing Associates/Ware Shoals Inn

Dear Nancy,

We respectfully request an appeal on the decision to exercise the option of the debarment of UHA from HOME programs due to the default of the bridge loan for The Historic Ware Shoals Inn.

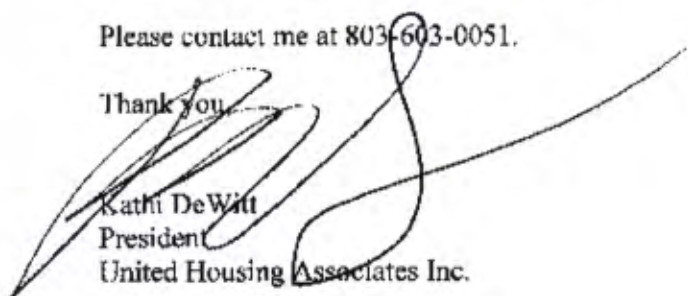
We were unwilling participants in this default action and due to many circumstances beyond our control, we are now in a position that we are unable to remedy.

We believe that we acted in good faith throughout this project and believe that a debarment of UHA for this cause would be unjust to both our company and the future development of Affordable Housing development in S.C.

As Tier I for LIHTC development applications are due to SCHFDA by February 26, 2010, time is of the essence for this reversal.

Please contact me at 803-603-0051.

Thank you,



Kathi DeWitt
President
United Housing Associates Inc.

MIDTOWN SPARTANBURG APARTMENTS LIMITED PARTNERSHIP

November 17, 2010

Via: Email and US mail

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

RECEIVED

NOV 24

EXECUTIVE DIRECTOR

RE: Midtown Apartments (ID# 10018) 2010 LIHTC Application

Dear Ms. Williams:

Thank you for your letter dated November 1, 2010 in response to our letter to you dated October 14, 2010. Unfortunately, it appears you may have misunderstood our letter and the issues it raised. It appears that you interpreted our letter as a complaint that we did not correctly understand the QAP and the application process. That could not be further from the truth. At issue is the manner in which the Authority conducted the process and administered the QAP.

As your letter states:

“The Authority works hard to try to explain and clarify provisions or requirements as those questions arise. Ultimately, however, the Authority is not responsible for an individual applicant’s misunderstanding or misinterpretation of the QAP’s requirements.”

We fully agree with your statement. Unfortunately, many applicants, as stated in my previous letter, failed to properly understand the QAP and the explanatory Bulletins that were issued prior to the application deadline. Many applicants did not adhere to the experience point criteria and many did not adhere to the Construction loan commitment criteria. As such, why did the Authority decide to change the rules AFTER the application deadline in order for these same applicants to then receive points they did not qualify for at the time of the application submittal? The Authority’s actions were not consistent with you above statement.

At issue is not our lack of understanding the QAP as you seem to reference in your letter, it is that the Authority clearly changed the rules after all applications were submitted, resulting in the improper scoring and awarding of credits to applicants that did not merit such scores and credit allocations.

As previously mentioned, we are willing to sit down and discuss this in detail and go over specific instances and applications that received improper scores so you clearly understand the issues we are bringing forth. It is unacceptable that the serious issues that have been brought to light be ignored. We hope we can resolve these issues amicably so that we can all move forward knowing that all 2010 applicants were treated fairly and that the 2011 cycle will be fairly administered as well.

Please let me know when you are available to discuss this in more detail. We look forward to having a productive conversation with you.

Sincerely,

A handwritten signature in blue ink, appearing to read 'B. Parent', with a stylized flourish at the end.

Brian Parent
Manager
Midtown Spartanburg Apartments Limited Partnership

cc: Laura Nicholson
Tracey Easton, Esquire

Mrs. Ruth Johnson
4025 Tavineer Drive
Columbia, South Carolina 29209

February 4, 2010

Ms. Delores Edwards
Project Coordinator
South Carolina State Housing
Finance & Development Authority
300-C Outlet Pointe Blvd.
Columbia, South Carolina 29210

Dear Ms. Edwards:

Mr. Kevin Wimberly has informed me of your decision to reject the Owner-Occupied Rehabilitation application submitted by SC Uplift Community Outreach for my residence on the grounds that it entails a conflict of interest.

As you know, I am familiar with the policies and procedures of this program and with the publication in which they appear, namely, the South Carolina Housing Trust Fund Owner-Occupied Rehabilitation Manual (Revised April, 2008).

I would like to refer you to page 4 of this document, as this is the only place in this manual where "Conflicts of Interest" are discussed. I, as an individual citizen of South Carolina, and one who meets all of the legally established criteria for participation in this program and, who further has no relationship specified in this section (officer, director, stockholder, member, employee, or any other relationship) to the Sponsor organization (SC Uplift Community Outreach) am requesting that this decision be rescinded and that the application be evaluated solely on the criteria established for every other beneficiary of this program in South Carolina.

I am not overlooking the fact that the organization I've worked with over the years East Bluff Community Organization served as the consultant for SC Uplift Community Outreach at the time it was seeking to become eligible for the state's Trust Fund program. However, that relationship has ended and even when it was active did not fit any of the categories that are listed in the Authority's Conflict of Interest policy. I greatly appreciate your consideration of this request and look forward to your response soon.

Sincerely,

Ruth Johnson
Ruth Johnson

cc: Kevin E. Wimberly
Matt Rivers
Valerie Williams

Ruth M. Johnson
4025 Tavineer Drive
Columbia, 29209

RECEIVED

FEB 8

EXECUTIVE DIRECTOR

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

2921035552



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MARK SANFORD, CHAIRMAN
GOVERNOR

CONVERSE A. CHELLIS, III, CPA
STATE TREASURER

RICHARD ECKSTROM, CPA
COMPTROLLER GENERAL

STATE FLEET MANAGEMENT



SC BUDGET AND CONTROL BOARD

State Fleet Management Office

Warren J. McCormack
STATE FLEET MANAGER

(803)737-0668
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CHAIRMAN, HOUSE WAYS AND MEANS
COMMITTEE

FRANK W. FUSCO
EXECUTIVE DIRECTOR

January 26, 2010

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

Subject: Agency Authorized Signatures

Dear Ms. Williams:

State Fleet Management is updating our list of agency authorized signatures.

According to South Carolina code of laws (1-11-220 through 1-11-340) State Fleet Management is required to oversee the management of the state fleet on behalf of the Budget and Control Board. As an agency head/president, you have the responsibility and authority to make decisions in the following key areas:

SFM Form 6-77 ✓
SFM Form 980-R ✓
SFM 1-79 ✓
SFM Form 7-84 ✓

Request to purchase or dispose or retain a state vehicle
Request for Permanent assignment of state-owned vehicles
Request for exemption from state motor vehicle identification
Request for exemption from seal identification requirements

In order to authorize or make these decisions we must have agency head/president signature on file in our office.

Please have the agency head/president sign the enclosed form and return to Marguerite Gibson within 10 working days of receipt.

Any questions regarding this matter should be directed to Marguerite Gibson at 803-737-1508 or email Mgibson@gs.sc.gov.

Respectfully,

Daniel Youngblood - Program Manager
State Fleet Management

Enclosure

OPERATIONS

COMPLIANCE AND ADMINISTRATION

MAINTENANCE

AG #	Agency Name	Title	Name	Pure/Dis - #677	Perm Assg - 980-R	Conf Tag # - 1- 79	Seal Ex # 7-84
L32	Housing Authority	Executive Director	Valarie Williams				
L32	Housing Authority		Wanda Boozer				

Please Verify or Make corrections

Agency Head Signature is Required

Shirley A. Mc