

350 Cee Run

Bertram, TX 78605

2/19/13

Re: Account #0016371056

Customer Service

e-mail to [mary.rufer@mortgagefamily.com](mailto:mary.rufer@mortgagefamily.com)

2001 Bishops Gate

PO Box 5469

Mt. Laurel, NJ 08054

800-449-8767

800-330-0423

Re: Telita Cannon Letter of 02/12/2013

Customer Service;

I am writing at the request of Telita Cannon to present a Qualified Written Request (QWR) pursuant to the Real Estate Settlement Procedures Act (RESPA) and HUD's Regulation X, which defines a QWR as "a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name or account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower."

I am now mailing this 'QWR' to the address suggested by Ms. Telita Cannon, rather than to the single point of contact initially suggested to me in November of 2012, Ms. Audrey Welsh. Audrey Welsh and I have never successfully communicated.

To continue, I believe there has been a servicing error in application of my payments to the above account, over the past 12+ years. By your own accounting, the balance due on principal is today

\$7,758.96. According to a fifteen year amortization table, 180 payments at 6.25% (6.625 APY), my liability today would be approximately \$23,000+, using Generally Accepted Accounting Principles (GAAP). I have previously sent you an applicable spreadsheet. I have paid to this account approximately an additional \$15,000, three years earlier than the commitment, yet your attorneys in Dallas have scheduled a foreclosure sale for 5 March 2013. I don't understand how you have reached this decision, and I am very unclear as to how your attorneys have committed such a grievous error of miscommunication to you. I would like to pay this entire amount, and I have necessary funds available today. It is not really appropriate for me to go through the HAMP process and enter into another long mortgage commitment, as I am now retired and within close sight of paying this entire amount about three years earlier than the fifteen year commitment.

You should also be aware that as an active Merchant Marine, which is a lifetime commitment, my primary residence is protected from seizure or sale by various Federal laws. Again, you should consult with your attorney in Dallas, BBDFT, for specific legal advice.

I have retained local counsel, Anne Little, and authorized her firm to defend this unlawful seizure and sale, and we will do everything in our power to prevent this activity from occurring. Unfortunately your representative BBDFT has refused all communication with either of us, as their responsibility is solely to yourselves. I am filing in Burnet County, Texas, today, pro se, to stop sale of property. Anne has withdrawn from the case and advised me to just pay what I owe. I agree. We still have some uncertainty of what I owe.

Please advise me on cancellation of sale, and once again I ask for a single point of contact with your corporation with necessary authority to resolve this issue.

Thank You,

Dave McCrae

512.557.0283 Global

[Xstek99@gmail.com](mailto:Xstek99@gmail.com)

Attachment: offshorepapers.jpg (Merchant Marine)