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12-1-2020 Claim # 24169 - DAVIS

A. CAPTION: U.S. BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF NEW YORK

DEBTOR: DITECH HOLDING CORPORATION

CASE #: 19-10412

DOCUMENT DIRECTED TO: CONSUMER CLAIM TRUSTEE'S TWENTY-FIRST OMNIBUS OBJECTION TO PROOFS OF CLAIM

B. CLAIMANT(S) DAVIS, HENRY AND KATHY
HOUSTON, TX - CLAIM # 24169
BASIS FOR THE CLAIM = OVERBILLED ESCROW

C. STATEMENT OF WHY CLAIM SHOULD NOT BE DISALLOWED -

TO WHOM IT CONCERNS:

IN REFERENCE TO OUR ABOVE CLAIM # 24169, THE CLAIM SHOULD NOT BE DISALLOWED DUE TO THE FACT ARE WERE OVERBILLED FOR ESCROW. HENRY DAVIS IS A 64YROLD DISABLED VIETNAM VETERAN. BECAUSE OF THE DISABILITY WE ARE TAX EXEMPT -

Continued - Pg. 2 claim # 24169 - DAVIS, Henry and Kathy

The enclosed TAX Statement shows a total amount due of $0.00. We were however over billed by Ditech. Consequently we paid the total billed amount. We paid the billed amount so as not to be delinquent on our loan. I hoped that a simple phone call would resolve the matter. Unfortunately this is not what happened. I made several calls to Ditech to try and resolve the issue. On 6-27-19 I spoke to a Customer Service Rep Named Georgia, regarding the overpayment. I was told that an Escrow analysis was sent out on 6-3-19. Because we never received it the representative offered to email it. I was told that any overage that was paid would be applied to Escrow overage, and a check would be mailed to us. I was also told at that time the monthly mortgage payment should be $965.00 However at this point, beginning in May 2019 We were paying ~~$###~~ $1114.65 per month -

On 7-3-19 - I spoke with another representative by the Name Celine. I was told on this conversation the Escrow was still under investigation. The representative also said

6-1-20

Continued - pg 3- Claim # 24169- DAVIS, Henry And Kathy

the investigation would take 30 days to complete. Celine also said and investigation WAS opened on 6-20-19. No doubt due to one of my numerous phone calls. I was not told about the investigation on the 6-27-19 call. There should be documentation in Ditech records of the numerous calls I made. I have mentioned two.

D. Documentation Opposing the Objectives
See enclosure

E. Legal Representatives:

Henry DAVis - 832-692-3679
4511 BRECKENRIDGE DR
Houston, TX 77066

Kathy A. DAVis - 832-818-3870
4511 BRECKENRIDGE DR
Houston, TX 77066
Email - KAnviss@yahoo.com

Regards- Kathy A. Davis - Enclosure - 6-1-2020

ANN HARRIS BENNETT
TAX ASSESSOR-COLLECTOR & VOTER REGISTRAR
P.O. BOX 3547
HOUSTON, TEXAS 77253-3547
TEL: 713-274-8000

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DAVIS HENRY M & KATHY A
4511 BRECKENRIDGE DR
HOUSTON TX 77066-4747

2019 Property Tax Statement
Cashier Statement

Statement Date:	February 12, 2020
Account Number	
116-550-002-0025	

Our records indicate that your statement has been requested by a mortgage company.

Taxing Jurisdiction	Exemptions	Taxable Value	Rate per $100	Taxes
Harris County	160,463	0	0.407130	$0.00
Harris County Flood Control Dist	160,463	0	0.027920	$0.00
Port of Houston Authority	160,463	0	0.010740	$0.00
Harris County Hospital District	160,463	0	0.165910	$0.00
Harris County Dept. of Education	160,463	0	0.005000	$0.00
Lone Star College System	85,000	75,463	0.107800	$66.84
Emergency Service Dist #20 (Fire)	5,000	155,463	0.100000	$155.46
Emergency Service Dist #1 (EMS)	5,000	155,463	0.100000	$155.46

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Total 2019 Taxes Due By January 31, 2020:	$377.76
Payments Applied To 2019 Taxes	$377.76
Total Current Taxes Due (Including Penalties)	$0.00
Prior Year(s) Delinquent Taxes Due (If Any)	$0.00
Total Amount Due For February 2020	**$0.00**

Penalties for Paying Late	Rate	Current Taxes	Delinquent Taxes	Total
By Febuary 29, 2020	7%	$0.00	$0.00	$0.00
By March 31, 2020	9%	$0.00	$0.00	$0.00
By April 30, 2020	11%	$0.00	$0.00	$0.00
By May 31, 2020	13%	$0.00	$0.00	$0.00
By June 30, 2020	15%	$0.00	$0.00	$0.00

Property Description
4511 BRECKENRIDGE DR 77066 LT 25 BLK 2 COPPER CREEK SEC 4 R/P .1768 AC

Appraised Values	
Land - Market Value	25,163
Impr - Market Value	135,300
Total Market Value	160,463
Less Capped Mkt Value	0
Appraised Value	160,463

Exemptions/Deferrals
Residential Homestead (Multiple)

Tax Bill Increase (Decrease) from 2014 to 2019: Appraised Value 59%, Taxable Value 62%, Tax Rate -2%, Tax Bill -51%.

PLEASE CUT AT THE DOTTED LINE AND RETURN THIS PORTION WITH YOUR PAYMENT.

116550002002 5

DAVIS HENRY M & KATHY A
4511 BRECKENRIDGE DR
HOUSTON TX 77066-4747

PAYMENT COUPON

Account Number
116-550-002-0025
Amount Enclosed
$_____._____

Make check payable to:

ANN HARRIS BENNETT
TAX ASSESSOR-COLLECTOR
P.O. BOX 4622
HOUSTON, TEXAS 77210-4622

Cashier Statement - Date Printed: 02-12-2020

IF YOU ARE 65 YEARS OF AGE OR OLDER OR ARE DISABLED AND THE PROPERTY DESCRIBED IN THIS DOCUMENT IS YOUR RESIDENCE HOMESTEAD, YOU SHOULD CONTACT THE APPRAISAL DISTRICT REGARDING ANY ENTITLEMENT YOU MAY HAVE TO A POSTPONEMENT IN THE PAYMENT OF THESE TAXES.

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