

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

From: terengrun <terengrun@aol.com>
To: info <info@ditech-settlement.com>
Sent: Wed, Jun 3, 2020 6:54 am
Subject: Please Don't Disallow

I'm writing the court in regards to chapter 11 case number 19-10412 United States bankruptcy court Southern district of New York versus Ditech holdings Corp.

I'm writing this correspondence because I, Terrence L Grundy oppose the disallowance of my claim. And I am alleging that Ditech had made mistakes on my account and otherwise harmed me before February 2019.

I want to bring before the court is the fact that I did not file late. I received only one summons. In that summons the deadline was November 11th 2019. I filed October 7th 2019. See enclosed. I received no summons regarding a June 3rd 2019 deadline.

This email was automatically generated to notify you that your claim entry for Ditech Holding Corporation has been completed.

Your claim number is 0000024300 filed on 10/7/2019 9:40:01 AM EST.

The other matter I want to bring before the court is how Ditech Corp affected me, hurt me and what is the nature of my claim. Ditech caused myself and my family suffering, pain and hardship in several ways throughout our disheartening long relationship. One particular situation was when my family and I were in the final closing of purchasing a second the home. As you can imagine we were distraught to say the least when the whole deal fell through. It fell through because Ditech had wrongly reported to Data Verify that I was in foreclosure in 2016. The information they reported to Data Verify was inaccurate. I contacted Ditech and they agreed that it was inaccurate and I was never in foreclosure. But Ditech would not take me off of Data Verify. I sent letters and emails to Ditech pleading with them to resolve this situation. They refused. I ended up losing \$5800 of my earnest money that we had put toward the purchase of our new home. Ditech had wrongly shown on Data Verify that I was in foreclosure in 2016 and refused to help m (See enclosed email)

pls remove preforclosure from DataVerify

From: terengrun
<terengrun@aol.com>
To: customer.service
<customer.service@ditech.com>
Date: Thu, Aug 23, 2018 10:56
am

Attachments [Screenshot_20180823-...](#)
[...jpg \(363 KB\)](#)



account number : 35267640 Terrence Grundy.... 500 N Willowbrook Ave Unit S1 Compton CA 90220

Please remove preforclosure from data verify. This is preventing me from purchasing income property...I'm in escrow but my loan rep is threatening to break the deal if this is not removed. (see enclosed) I was not in preforclosure in 2016... please remove from DataVerify.... ASAP Thank u!!
phone number 213 858 2898

Shared via the [AOL App](#)

1Attached Images

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

From: Customer.Service <Customer.Service@ditech.com>

To: terrengrun <terrengrun@aol.com>

Sent: Wed, Aug 29, 2018 10:15 am

Subject: RE: pls remove preforclosure from DataVerify

Thank you for your recent inquiry. Your request is being reviewed and we will respond via U.S. Mail to the address of record.

Please contact our Customer Service Department for additional assistance at (800) 643-0202, Monday - Friday 7 a.m. to 8 p.m., and Saturday 7 a.m. to 1 p.m. Central Time.

Thank you,

Ditech Financial LLC
Customer Service

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This communication, including any attachments, may contain information that is proprietary, privileged, confidential or legally exempt from disclosure. If you are not a named addressee, you are hereby notified that you are not authorized to read, print, retain a copy of or disseminate any portion of this communication without the consent of the sender and that doing so may be unlawful. If you have received this communication in error, please immediately notify the sender via return e-mail and delete it from your system.

RE: pls remove preforeclosure from DataVerify

From: Customer.Service <Customer.Service@ditech.com>

To: terrengrun <terrengrun@aol.com>

Date: Thu, Aug 23, 2018 10:59 am

Thank you for contacting Ditech!

We have received your message. One of our representatives will respond to you as soon as possible. If you are a Ditech customer, and dispute any part of a debt with us, we will cease all collection activities for the disputed account until our investigation is complete, and you can expect a written response within 30 days from the date we received your dispute. We appreciate your patience.

This is an automatically generated email. Please **do not reply** to this message.

To manage your account online, [register or login to MyAccount](#). In MyAccount, you can sign up for electronic billing, automatic payments, digital alerts—or even make a quick payment online. Visit ditech.com for helpful information about new loans, refinancing, escrow, payoff, and more.

Thank you for being a Ditech customer!

Ditech Customer Service

This message contains information which may be confidential and privileged. Unless you are the addressee (or authorized to receive for the addressee), you may not use, copy or disclose to anyone the message or any information contained in the message. If you have received this message in error, please advise the sender by reply email, and delete or destroy the message.

This communication, including any attachments, may contain information that is proprietary, privileged, confidential or legally exempt from disclosure. If you are not a named addressee, you are hereby notified that you are not authorized to read, print, retain a copy of or disseminate any portion of this communication without the consent of the sender and that doing so may be unlawful. If you have received this communication in error, please immediately notify the sender via return e-mail and delete it from your system.

following up on house buying

Inbox

Lori Hiscock <Lori.Hiscock@ruoff.com>

May 8, 2018,
6:14 PM

to me

Hi Terry. I wanted to connect with you on your Indiana housing plans. Laurie LaDow connected with me earlier this week and said there were things that had come up on your inspection that looked to be deal-killers. I cancelled your appraisal immediately but I still sent your file to the underwriter to review just to give us a leg-up for a different property if it came to that.

I'm glad I took that step because the underwriter found something concerning. As a part of her process, she runs your name through a system called DataVerify that looks to see if you are tied to any real estate currently. It showed that you are the owner of 500 N Willowbrook which we knew but it also listed that that property had foreclosure proceedings started on it in 2016. Your credit report doesn't list that and you hadn't marked it on your application, but the DataVerify is showing it (see copy below).

Is this accurate? Did you have foreclosure proceedings started on your current home a few years back?

Lori

Lori Hiscock

Hi Lori

Thanks for the follow up. You know I don't remember anything on an application that asked for property that I had.

SYB1

[image001.jpg](#)

(78K)

[image002.png](#)

(30K)

Sans Serif

Send

Terr
ence
Grun
dy

May 9, 2018, 6:36 AM

Good morning Lori. I do apologize for just getting back to you. I didn't see the email until last night. FYI
Yes it f

Lori Hiscock <Lori.Hiscock@ruoff.com>

May 9, 2018,
6:46 AM

to me

Hi Terry. I'm happy to clarify.

If it proves to be accurate, it is a deal breaker but I'm hoping/trusting it's a mistake. If you can get some paperwork from your mortgage holder showing that you were never delinquent, that would be great.

Below is a copy of the portions of the data verify document that refer to it. There's not a lot of detail I'm afraid. Let me know how I can further help.

Lori

Also Ditech charged me late fees (\$49.63) when I was not late (see enclosed statement). And harassed and threatened me with phone calls all day and night long regarding these wrong overdue charges.

I'm writing the court in regards to chapter 11 case number 19-10412 United States bankruptcy court Southern district of New York versus Ditech holdings Corp.

I'm writing this correspondence because I, Terrence L Grundy oppose the disallowance of my claim. And I am alleging that Ditech had made mistakes on my account and otherwise harmed me before February 2019. I will provide more proof in the next soon.

Thank You

Terrence L Grundy

213 858 2898

Date: Wed, Jun 3, 2020 5:01 pm

Dear Mr. Grundy,

You must also provide a copy of these materials to the bankruptcy court. You may do so using this link: <http://coop.nysb.uscourts.gov/prosefiles>

Alternatively, you may mail documentation to the court at the address listed on the Notice of Hearing.

Again, let us know if you have any questions.

Regards,

Office of the Claims Trustee/Consumer Representative
Ditech Holding Corporation Consumer Recovery Trust

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<http://ditech-settlement.com>
(877) 783-6297

On Wed, Jun 3, 2020 at 4:54 PM Info All <info@ditech-settlement.com> wrote:
Dear Mr. Grundy,

The Claims Trustee has received your response. We will request an adjournment (postponement) of the June 17, 2020 hearing. You will be sent written notice of the new date as soon as the court schedules it.

Was the erroneous foreclosure reporting related to the property on Willowbrook Avenue? The note from your realtor mentions an "Indiana" property. Is the address on Normandie your primary residence? Finally, is it your position that the past due amounts listed on the 7/16/209 billing statements are inaccurate? We just want to make sure we fully understand the claim.

Let us know if you have any questions.

Regards,

Office of the Claims Trustee/Consumer Representative
Ditech Holding Corporation Consumer Recovery Trust

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<http://ditech-settlement.com>
(877) 783-6297

Re: Please Don't Disallow

From: terrengrun <terrengrun@aol.com>

To: info <info@ditech-settlement.com>

Date: Thu, Jun 4, 2020 6:15 am

Was the erroneous foreclosure reporting related to the property on Willowbrook Avenue? YES

The note from your realtor mentions an "Indiana" property.

I was attempting to purchase income property in my home city and state of South Bend, Indiana. Is the address on Normandie your primary residence?

No. The address 15507 S Normandie #403 Gardena CA 90247 is the address of an UPS Store where I have my P.O. Box. It is my mailing address. My primary address is still 500 N. Willowbrook Ave Unit S1 Compton, CA 90220

Finally, is it your position that the past due amounts listed on the 7/16/209 billing statements are inaccurate? YES

You must also provide a copy of these materials to the bankruptcy court. You may do so using this link: <http://coop.nysb.uscourts.gov/prosefiles>

Sent.

Alternatively, you may mail documentation to the court at the address listed on the Notice of Hearing.

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I really appreciate your guidance, consideration and help in this manner.

REPRESENTATION OF PRINTED DOCUMENT
INTERNET REPRINT

ditech

P.O. Box 15009, Tempe, AZ 85284-0109

TERRENCE L GRUNDY
15507 S NORMANDIE AVE APT 403
GARDENA CA 90247-4028
Mail your payment to
PO Box 7169
Pasadena, CA 91109-7169
AutoPay is Free Online at Ditech.com
If payment is received after 08/16/2019,
a \$49.63 late fee will be charged

BILLING STATEMENT

Statement Date Due Date **Amount Due**

07/16/2019 08/01/2019 **\$4,916.47**

Loan Number 0035267640

Principal Balance † \$222,669.21

Escrow Balance \$1,576.58

Advance Balance ^ \$160.34

Interest Rate 4.000%

Next Interest Rate Reset N/A

Interest Type Actuarial

Prepayment Penalty No

Property Address:

500N WILLOWBROOK AVE S-1

COMPTON CA 90220

† This is not your payoff amount. Please login to
MyAccount at dittech.com to request a payoff figure.

^ Advances represent money advanced by servicer to pay
taxes, insurance and any other amounts currently due
that are not part of an escrow account.

Principal \$251.10

Interest \$741.40

Escrow (Tax & Insurance) \$450.72

Regular Monthly Payment \$1,443.22

Total New Fees and Charges \$49.63

Past Due Amount \$3,423.62

4-776-20039-0027397-003-1-101-000-000-000

Since Last Statement/Month

Principal \$0.00

Interest \$0.00

Escrow (Tax & Insurance) \$0.00

Total Fees and Charges \$0.00

Funds in Suspense \$0.00

Total Paid \$0.00

Year to Date

Principal \$1,484.25

Interest \$4,470.75

Escrow (Tax & Insurance) \$2,667.36

Total Fees and Charges \$0.00

Funds in Suspense \$0.00

Total Paid Year to Date \$8,622.36

Date Description Charges Payments

07/16/19 Late Charge Asmt \$49.63 \$0.00

Total Amount Due: \$4,916.47

Statements safe?

**Are you protecting
your statements and
personal documents?**

03526764 0 00144322 0000491647

TERRENCE L GRUNDY
15507 S NORMANDIE AVE APT 403
GARDENA CA 90247-4028

If payment is received after 08/16/2019,
a \$49.63 late fee will be charged

Ditech

PO Box 7169

Pasadena, CA 91109-7169

Loan Number Statement Date Due Date **Amount Due**

0035267640 07/16/2019 08/01/2019 **\$4,916.47**

Make checks payable to Ditech Financial.

Amount Due \$

Additional Escrow \$

Additional Late \$

Additional Principal \$

Total Amount Enclosed \$

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Call [1-800-643-0202](tel:1-800-643-0202)

Monday-Friday: 8 a.m. to 9 p.m. ET

Saturday: 8 a.m. to 5 p.m. ET

PARTIAL PAYMENTS: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Help protect what matters most!

Reduce your financial burden when your home is damaged by a covered disaster or you involuntarily lose your job. Let **First Protector** insurance pay your monthly mortgage payment for you. Call American Bankers Insurance Company of Florida, an Assurant company, for a quote from a licensed agent.

Call toll free **800.349.9756** Mon-Fri, 8am-8pm ET or visit rstprotector.com for details, including limitations and exclusions. *Hablamos Español*

• Customer Service

Phone #: 1-800-643-0202

TTY/TDD (hearing impaired) #: 711

Fax #: 1-866-870-9919

Hours: Monday-Friday: 8 a.m. to 9 p.m. ET

Saturday: 8 a.m. to 5 p.m. ET

Telephone calls may be monitored or recorded for quality assurance and training purposes.

• Designated Address for Qualified Written Requests, Notices of Error and Requests for Information

Ditech has designated the following address where mortgage loan customers must send any Qualified Written Request, Notice of Error or Requests for information:

Ditech Financial LLC

P.O. Box 12710

Tempe, AZ 85284 - 0046

• Bankruptcy Notices and Correspondence

NOTICE: Send notices and correspondence related to any bankruptcy filing by you to:

Ditech Financial LLC

P.O. Box 12740

Tempe, AZ 85284 - 0046

Telephone Number: 888-298-7785

• Correspondence

Ditech Financial LLC

P.O. Box 15009

Tempe, AZ 85284 - 0109

Fax #: 1-866-870-9919

• Payoff Checks

Regular and USPS overnight mail

Ditech Financial LLC
Attn: Payoff Department
Dept CH 9052
Palatine, IL 60055-9052

• **Payoff Checks**

Non-USPS overnight mail
Ditech Financial LLC
Attention: 9052 - Payoffs
5505 N Cumberland Ave, Suite 307
Chicago, IL 60656

• **Insurance Property Claims**

Ditech Financial LLC
Attn: Claims
P.O. Box 12110
Tempe, AZ 85284 - 0036
Phone #: 1-800-643-0202
Claims Fax #: 1-800-215-2780

• **Insurance-Life & Disability,
Assurant Insurance Agency
Policies**

Assurant Insurance Agency, Inc.
Attn: Insurance Processing
440 Mount Rushmore Rd
Rapid City, SD 57701
Phone #: 1-800-525-0960
Fax #: 1-888-222-2108
POI #: 1-800-223-8284

() -

New Phone Number: Day

Evening () - Email Address

If not using any of the above-referenced options, please send payments to the address provided on this statement. Payments are not accepted at Ditech site locations.