November 5, 2020

To: The Chambers of the Honorable James L. Garrity, Jr. United States Bankruptcy Court for the Southern District of New York One Bowling Green New York, NY 10004

RE: UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK

In re

DITECH HOLDING CORPORATION, et al.,

Case No.19-10412 (JLG)

Consumer Claim Trustee's Thirty-Second Omnibus Objection of proofs of Claim

I Roy L. Owens Sr. oppose any disallowance against my claim #2882 in above reference case. I am filing an Objection. I am claiming Legal Malpractice on the part of the lawyers of RMS. Attorney-in-Fact on Behalf of The Bank Of New York Mellon, not individually but solely as Co-Trustee for RML Trust 2013-2, Ken Frye, Chief Servicing Officer / Executive Vice President – Reverse Mortgage Solutions, Inc. "Negligent Failure to Warn" "Negligent Misrepresentation"" Fraud by Failure to Disclose" and "Breach of Fiduciary Duty".

Mr. Ken Frye used his office and position to be self well advised favoring what was advantageous and meaningful without any discretion to me and my wife or any insurance claims. Mr. Ken Frye permitted and reaffirmed foreclosure of my property and developed a sole judiciary relationship with Harris County Economic Development Grant Program. Mr. Ken Frye designed a "Consent of Lien Holder Agreement" for my wife and I. There was undue pressure on my wife and I to sign the "Consent of Lien Holder Agreement" in haste. Harris County delivered the document and added no alternative would be accepted and my wife and I would become homeless if we didn't sign. The relationship (Mr. Ken Frye and Harris County Economic Development) left me and wife powerless and foreboding.

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