

IN THE UNITED STATES BANKRUPTCY COURT FOR
SOUTHERN DISTRICT OF NEW YORK

In Ref:

Adversary Case No.: _____

GMAC MORTGAGE CORPORATION,

Debtor,

Case No.: 12-12032-MG

PRINCESS DIXON,

1299 KNOTTS STREET

ATLANTA, GEORGIA 30344

Plaintiff

vs.

GMAC MORTGAGE CORPORATION, aka GMAC

MORTGAGE LLC

1100 VIRGINIA DRIVE

FORT WASHINGTON, PA 19034

AND

MORTGAGE ELECTRONIC REGISTRATION SYSTEM

(MERS)

AND

MCCALLA, RAYMER LLC

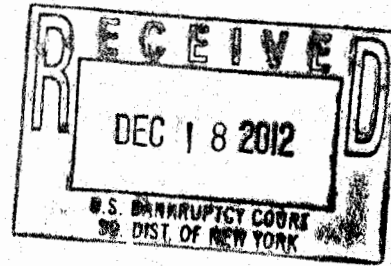
1544 OLD ALABAMA ROAD

ROSWELL GEORGIA 30076

AND

HOME AMERICA MORTGAGE

Defendant



**COMPLAINT TO DETERMINE THE VALIDITY OF GMAC MORTGAGE CORPORATION'S CLAIM TO BE THE
TRUE MOREGAGEE WITH STANDING TO FORECLOSE ON PLAINTIFF'S PROPERTY, REQUEST FOR
DISCLOSURES, RULE 2004 EXAMINATION AND APPLICATION FOR TEMPORARY RESTRAINING ORDER**

COMPLAINT TO DETERMINE THE VALIDITY OF GMAC MORTGAGE CORPORATION'S CLAIM TO BE THE
TRUE MOREGAGEE WITH STANDING TO FORECLOSE ON PLAINTIFF'S PROPERTY, REQUEST FOR
DISCLOSURES, RULE 2004 EXAMINATION AND APPLICATION FOR TEMPORARY RESTRAINING ORDER



1 Comes now, Princess Dixon, pro se Plaintiff, and files this Adversary Complaint,
2 against GMCA Mortgage LLC, (hereinafter "GMAC") seeking a Declaratory Judgment on (a)
3 the validity of the Lien against Plaintiff's property, and (b) the Validity of
4 "GMAC's" Claimed Secured Creditor with the lawful Authority to execute a non-judicial
5 foreclosure swale of Plaintiff's Property, and a Temporary Restraining Order and
6 Temporary Injunction to Stay all Foreclosure action against Plaintiff, relating to the
7 Original Note bearing serial/loan number of , and will show this Court as follows:

8 **JUDICIAL NOTICE**

9 All officers and Judges of the Bankruptcy Court, of Northern District of Georgia
10 and Southern District of New York are hereby placed on notice under authority of the
11 supremacy and equal protection clauses of the United States Constitution and the
12 common law authorities of Haines v. Kerner, relying on Willy v. Coastal Corp, In
13 reference to Haines; pro se litigants (Plaintiff is a pro se litigant) are held to
14 less stringent pleading standards than Bar registered attorneys. All litigants have a
15 constitutional right to have their claims adjudicated according to the rule of
16 precedent.

17 **REQUEST FOR PRE-TRIAL DISCOVERY**

- 18 1. Plaintiff moves this Honorable Court to grant Pre-Trial Discovery pursuant to
19 FRCP Rule 26(a)(3) because the nature of this cause is necessary to provide
20 material evidence, and expert witnesses, necessary for the Court to enter a
21 ruling and should be conducted under Discovery.

22 **PARTIES**

- 23 2. Plaintiff who is a resident of Fulton County Georgia, is the current owner of
24 referenced property located at 1299 Knotts Street Atlanta Georgia 30344.
25 3. GMAC Mortgage Corporation is one of the largest residential mortgage servicing
26 companies in the US. They can be served with process via their agent MCCALLA,
27 RAYMER LLC 1544 OLD ALABAMA ROAD ROSWELL GEORGIA 3007.
28 4. This is a core proceeding, and this Court has jurisdiction of this action
29 under the provisions of 28 U.S.C. Section 1334, and Title 11.
30 5. This action is properly commenced as an adversary proceeding pursuant to
31 Fed.R.Bankr. Proc. 7001.

32 COMPLAINT TO DETERMINE THE VALIDITY OF GMAC MORTGAGE CORPORATION'S CLAIM TO BE THE
TRUE MOREGAGEE WITH STANDING TO FORECLOSE ON PLAINTIFF'S PROPERTY, REQUEST FOR
DISCLOSURES, RULE 2004 EXAMINATION AND APPLICATION FOR TEMPORARY RESTRAINING ORDER

1 6. This adversary proceeding relates to and arises in the Chapter 13 case of the
2 Debtor bearing case number 12-bk-12032, which is currently pending in the
3 United States Bankruptcy Court for the Southern District of New York.

4 7. Plaintiff brings this action to determine the status of the Defendant as a
5 secured or unsecured creditor on her real estate property located at 1299
6 Knotts Street Atlanta Georgia 30344, which is her principal residence.

7 **COUNT I:**

8 **AVOID ASSIGNMENT AND MORTGAGE OF GMAC MORTGAGE**

9
10 8. The Plaintiff-Creditor owns a fee simple interest in the real estate located at
11 1299 Knotts Street Atlanta Georgia 30344, a more fully described as:
12 Parcel Number 14013400030502, Tax District 20. See Exhibit B, a true and
13 correct copy attached.

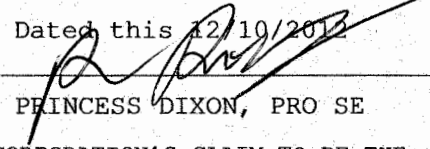
14 9. The state fair market value according to the tax notice of said property is
15 \$40,000.00. A marketing analysis prepared by a local Real Estate Company shows
16 the present value to be \$17,100.

17 10. Plaintiff Assignments are fraudulent and null and void.

18 11. Based on provisions of 11 USC 506(a) and the decision rendered by the Sixth
19 Circuit Court of Appeals in In re Lane, 280 F.3d 663 (6th Cir. 2002), because
20 the fair market value of the residence (\$17,100.00) is less than the balance
21 owed on the alleged mortgage to GMAC Mortgage (\$83,000) the mortgage of GMAC
22 Mortgage is an unsecured claim.

23 WHEREFORE, Plaintiff/Creditor prays that this Honorable Court enter its Order
24 declaring and determine the mortgage lien held by GMAC Mortgage encumbering
25 Plaintiff's/Creditor's principal residence to be an unsecured claim and
26 cancelled of record upon completion of the Plan pursuant to 11 USC 506 and
27 further declaring that the claim shall be paid only as unsecured through a new
28 loan modification and for such other and further relief as it just and proper.

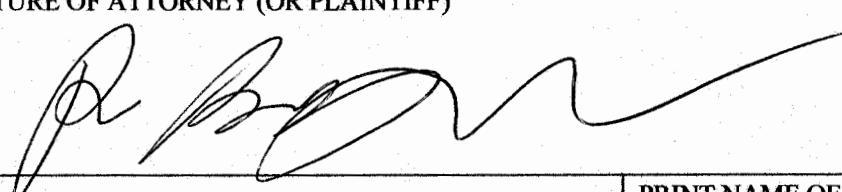
29
30 Dated this 12/10/2012

31 
32 PRINCESS DIXON, PRO SE

COMPLAINT TO DETERMINE THE VALIDITY OF GMAC MORTGAGE CORPORATION'S CLAIM TO BE THE
TRUE MOREGAGEE WITH STANDING TO FORECLOSE ON PLAINTIFF'S PROPERTY, REQUEST FOR
DISCLOSURES, RULE 2004 EXAMINATION AND APPLICATION FOR TEMPORARY RESTRAINING ORDER

ADVERSARY PROCEEDING COVER SHEET (Instructions on Reverse)		ADVERSARY PROCEEDING NUMBER (Court Use Only)
PLAINTIFFS PRINCESS DIXON	DEFENDANTS GMAC MORTGAGE	
ATTORNEYS (Firm Name, Address, and Telephone No.) <i>1299 Knotts St Eastpoint, GA 30344</i>	ATTORNEYS (If Known)	
PARTY (Check One Box Only) <input type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input checked="" type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee	PARTY (Check One Box Only) <input checked="" type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee	
CAUSE OF ACTION (WRITE A BRIEF STATEMENT OF CAUSE OF ACTION, INCLUDING ALL U.S. STATUTES INVOLVED) <i>Fraud, Violation of Fair Debt Collection Act</i>		
NATURE OF SUIT (Number up to five (5) boxes starting with lead cause of action as 1, first alternative cause as 2, second alternative cause as 3, etc.)		
<div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <p>FRBP 7001(1) – Recovery of Money/Property</p> <p><input checked="" type="checkbox"/> 11-Recovery of money/property - §542 turnover of property</p> <p><input type="checkbox"/> 12-Recovery of money/property - §547 preference</p> <p><input type="checkbox"/> 13-Recovery of money/property - §548 fraudulent transfer</p> <p><input type="checkbox"/> 14-Recovery of money/property - other</p> <p>FRBP 7001(2) – Validity, Priority or Extent of Lien</p> <p><input type="checkbox"/> 21-Validity, priority or extent of lien or other interest in property</p> <p>FRBP 7001(3) – Approval of Sale of Property</p> <p><input type="checkbox"/> 31-Approval of sale of property of estate and of a co-owner - §363(h)</p> <p>FRBP 7001(4) – Objection/Revocation of Discharge</p> <p><input type="checkbox"/> 41-Objection / revocation of discharge - §727(c),(d),(e)</p> <p>FRBP 7001(5) – Revocation of Confirmation</p> <p><input type="checkbox"/> 51-Revocation of confirmation</p> <p>FRBP 7001(6) – Dischargeability</p> <p><input type="checkbox"/> 66-Dischargeability - §523(a)(1),(14),(14A) priority tax claims</p> <p><input type="checkbox"/> 62-Dischargeability - §523(a)(2), false pretenses, false representation, actual fraud</p> <p><input type="checkbox"/> 67-Dischargeability - §523(a)(4), fraud as fiduciary, embezzlement, larceny</p> <p style="text-align: center;">(continued next column)</p> </div> <div style="width: 48%;"> <p>FRBP 7001(6) – Dischargeability (continued)</p> <p><input type="checkbox"/> 61-Dischargeability - §523(a)(5), domestic support</p> <p><input type="checkbox"/> 68-Dischargeability - §523(a)(6), willful and malicious injury</p> <p><input type="checkbox"/> 63-Dischargeability - §523(a)(8), student loan</p> <p><input type="checkbox"/> 64-Dischargeability - §523(a)(15), divorce or separation obligation (other than domestic support)</p> <p><input type="checkbox"/> 65-Dischargeability - other</p> <p>FRBP 7001(7) – Injunctive Relief</p> <p><input type="checkbox"/> 71-Injunctive relief – imposition of stay</p> <p><input type="checkbox"/> 72-Injunctive relief – other</p> <p>FRBP 7001(8) Subordination of Claim or Interest</p> <p><input type="checkbox"/> 81-Subordination of claim or interest</p> <p>FRBP 7001(9) Declaratory Judgment</p> <p><input type="checkbox"/> 91-Declaratory judgment</p> <p>FRBP 7001(10) Determination of Removed Action</p> <p><input type="checkbox"/> 01-Determination of removed claim or cause</p> <p>Other</p> <p><input type="checkbox"/> SS-SIPA Case – 15 U.S.C. §§78aaa <i>et seq.</i></p> <p><input type="checkbox"/> 02-Other (e.g. other actions that would have been brought in state court if unrelated to bankruptcy case)</p> </div> </div>		
<input type="checkbox"/> Check if this case involves a substantive issue of state law		<input type="checkbox"/> Check if this is asserted to be a class action under FRCP 23
<input checked="" type="checkbox"/> Check if a jury trial is demanded in complaint		Demand \$ <i>10,000.00</i>
Other Relief Sought <i>Surrender of the Genuine Note</i> <i>Request New Loan Modification as</i>		

 RECEIVED
 U.S. BANKRUPTCY COURT
 SD DIST OF NEW YORK
 DEC 5 8 2012

BANKRUPTCY CASE IN WHICH THIS ADVERSARY PROCEEDING ARISES		
NAME OF DEBTOR <i>Residentia Capital LLC</i>	BANKRUPTCY CASE NO. <i>12-6K-12020</i>	
DISTRICT IN WHICH CASE IS PENDING <i>Southern District New York</i>	DIVISION OFFICE	NAME OF JUDGE
RELATED ADVERSARY PROCEEDING (IF ANY)		
PLAINTIFF	DEFENDANT	ADVERSARY PROCEEDING NO.
DISTRICT IN WHICH ADVERSARY IS PENDING	DIVISION OFFICE	NAME OF JUDGE
SIGNATURE OF ATTORNEY (OR PLAINTIFF) 		
DATE <i>12/10/2012</i>	PRINT NAME OF ATTORNEY (OR PLAINTIFF) <i>Princess Dixon</i>	

INSTRUCTIONS

The filing of a bankruptcy case creates an "estate" under the jurisdiction of the bankruptcy court which consists of all of the property of the debtor, wherever that property is located. Because the bankruptcy estate is so extensive and the jurisdiction of the court so broad, there may be lawsuits over the property or property rights of the estate. There also may be lawsuits concerning the debtor's discharge. If such a lawsuit is filed in a bankruptcy court, it is called an adversary proceeding.

A party filing an adversary proceeding must also must complete and file Form 104, the Adversary Proceeding Cover Sheet, unless the party files the adversary proceeding electronically through the court's Case Management/Electronic Case Filing system (CM/ECF). (CM/ECF captures the information on Form 104 as part of the filing process.) When completed, the cover sheet summarizes basic information on the adversary proceeding. The clerk of court needs the information to process the adversary proceeding and prepare required statistical reports on court activity.

The cover sheet and the information contained on it do not replace or supplement the filing and service of pleadings or other papers as required by law, the Bankruptcy Rules, or the local rules of court. The cover sheet, which is largely self-explanatory, must be completed by the plaintiff's attorney (or by the plaintiff if the plaintiff is not represented by an attorney). A separate cover sheet must be submitted to the clerk for each complaint filed.

Plaintiffs and Defendants. Give the names of the plaintiffs and defendants exactly as they appear on the complaint.

Attorneys. Give the names and addresses of the attorneys, if known.

Party. Check the most appropriate box in the first column for the plaintiffs and the second column for the defendants.

Demand. Enter the dollar amount being demanded in the complaint.

Signature. This cover sheet must be signed by the attorney of record in the box on the second page of the form. If the plaintiff is represented by a law firm, a member of the firm must sign. If the plaintiff is pro se, that is, not represented by an attorney, the plaintiff must sign.

EXHIBIT “A”

In re (Name of Debtor)
Princess Dixon

Case Number
05-90295-CM Chapter 13

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.

Name of Creditor (The person or other entity to whom the debtor owes money or property):
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GMAC MORTGAGE CORPORATION, ITS SUCCESSORS AND/OR ASSIGNS.

☐ Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

Name and Address Where Notices Should be Sent
**GMAC Mortgage Corporation
 Bankruptcy Department
 500 Enterprise Drive
 Suite 150
 Horsham, PA 19044
 (215) 682 1284**

☐ Check box if you have never received any notices from the bankruptcy court in this case.
☐ Check box if the address differs from the address on the envelope sent to you by the court.

THIS SPACE IS FOR
 COURT USE ONLY

ACCOUNT OR OTHER NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR:
XXXXXX6040

Check here if this claim ☐ replaces a previously filed claim, dated: ☐ amends

1. BASIS FOR CLAIM

- ☐ Goods Sold
☐ Services performed
☒ Money loaned (Real Estate Mortgage)
☐ Personal injury/wrongful death
☐ Taxes
☐ Other (Describe briefly)

- ☐ Retiree benefits as defined in 11 U.S.C. § 1114(a)
☐ Wages, salaries, and compensation (Fill out below)
 Last four digits of SS#: _____
 Unpaid compensation for services performed from _____ to _____ (date) (date)

2. DATE DEBT WAS INCURRED
May 23, 2001

3. IF COURT JUDGMENT, DATE OBTAINED:

4. Total Amount of Claim at Time Case Filed: \$ _____
 (Unsecured) **\$ 83,297.17*** (Secured) **\$ 83,297.17*** (Priority) _____ Total

If all or part of your claim is secured or entitled to priority, also complete Item 5 or 7 below.

☒ Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.

5. Secured Claim.

☒ Check this box if your claim is secured by collateral (including right to setoff).

Brief Description of Collateral:

☒ Real Estate ☐ Motor Vehicle ☐ Other (Describe Briefly)
 Value of Collateral: _____

Amount of arrearage and other charges at time case filed included in secured claim, if any **\$ 4,827.44**

6. UNSECURED NONPRIORITY CLAIM \$ _____

☐ Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or if c) none or only part of your claim is entitled to priority.

* this is an estimated figure and is not to be relied upon as a payoff statement

7. Unsecured Priority Claim.

☐ Check this box if you have an unsecured priority claim.
 Amount entitled to priority \$ _____

Specify the priority of the claim:

- ☐ Wages, salaries, or commissions (up to \$4,650)* earned within 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier—11 U.S.C. § 507(a)(3)
☐ Contributions to an employee benefit plan—11 U.S.C. § 507(a)(4)
☐ Up to \$2,100* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use—11 U.S.C. § 507(a)(6)
☐ Alimony, maintenance, or support owed to a spouse, former spouse, or child—11 U.S.C. § 507(a)(6)
☐ Taxes or penalties of government units—11 U.S.C. § 507(a)(8)
☐ Other—Specify applicable paragraph of 11 U.S.C. § 507(a) _____
 *Amounts are subject to adjustment on 4/1/04 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

8. **CREDITS:** The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim. In filing this claim, claimant has deducted all amounts that claimant owes to debtor.

THIS SPACE IS FOR
 COURT USE ONLY

9. **SUPPORTING DOCUMENTS:** Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgage, security, agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.

10. **DATE-STAMPED COPY:** To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

Date
February 21, 2005

Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any)

/s/ *Teresa R. Stephens*
Teresa R. Stephens/John D. Schlotter/Alice A. Blanco/ Heidi S. McAras/Karrollanne K. Cayce
 Agent for Mortgage Electronic Registration Systems, Inc. as nominee for GMAC Mortgage Corporation, its successors and/or assigns.

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

IN RE:

Princess Dixon

)
) CASE NO. 05-90295-CM
) CHAPTER 13
) JUDGE C. Ray Mullins
)

EXHIBIT A

ITEMIZATION OF CLAIM

Total Arrearage as of 1/12/2005

• Regular Monthly Installments of \$ 756.04 September 2004 through January 2005	\$ 3,780.20
• Late Charges	195.34
• Pre-Petition Attorney Fees and Costs	621.90
• Inspection Fees	30.00

Post Petition Amounts

• Pre Confirmation Fees as of 2/21/2005	200.00
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TOTAL ARREARAGES \$ 4,827.44

The current monthly payment amount is \$ 756.04.

The Interest Rate is: 7.5%

Please forward all payments to GMAC Mortgage Corporation, Bankruptcy Department, 500 Enterprise Drive, Suite 150, Horsham, PA 19044

Please forward all correspondence and court pleadings to McCalla, Raymer, Padrick, Cobb, Nichols & Clark, National Bankruptcy Department, 1544 Old Alabama Road, Roswell, Georgia 30076-2102, 770-643-7200. File No. GMACPA-04-03993-2, Property Address: 1299 Knotts Street, Atlanta, GA 30344.

Itemization of Post-Petition services performed as of the date of claim:

File setup; Obtain case information; Attorney review of loan information, dockets, and schedules; Preparation and filing of Notice of Appearance; Preparation and filing of Proof of Claim; Review and analysis of Bankruptcy plan., Notification of claim filing to debtors counsel, trustee and claimant.

If additional fees and costs are incurred after this proof of claim is filed, your account will be assessed those fees and costs if legally permissible in the opinion of the lender. If such fees and costs are not paid as part of this case, they may be collected in the future pursuant to the terms of your security instrument, the Bankruptcy Code, and other applicable law.

Dead Book 30516 Pg 666
Filed and Recorded Jan-11-2001 08:36am
2001-0144731
Georgia Intangible Tax Paid \$23.50
J. Warren Hicks
Clerk of Superior Court
Fulton County, Georgia

AFTER RECORDATION RETURN TO:
Wofford & Associates
PO Perimeter Center East #2680
Atlanta, GA 30346
Attn: Post Closing

After Recordation Return to:

01W05022-DIXON

(Space Above This Line For Recording Data)

State of Georgia

SECURITY DEED

PLA Case No.

101-9864995

AP# 136166
LN# 131666

MIN 1000295-0000136166-0

THIS SECURITY DEED ("Security Instrument") is given on
The Grantor is PRINCESS DIXON

May 23, 2001

1299 KNOTTS STREET, ATLANTA, GA 30344

, and whose address is

("Borrower"). This Security Instrument is given to Mortgage Electronic Registration Systems, Inc., ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns), as beneficiary. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. Home America Mortgage

("Lender") is organized and existing under the laws of
has an address of 101 NE 2nd Street, Ocala, FL 34470-6642

Florida

, and

PLA Georgia Security Deed with MERS - 4/96
AM(GA) 08025.01 Amended 2/01
Page 1 of 8 NEW 08/02/02
VAMP MORTGAGE FORMS - 0809521-7251



IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

IN RE:

Princess Dixon

)
) CASE NO. 05-90295-CM
) CHAPTER 13
) JUDGE C. Ray Mullins
)

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing Proof of Claim, has been served by First Class Mail, postage pre-paid, upon the following parties in interest on the _____ day of February, 2005

Debtor's Attorney:

Charles E. Taylor, Esq.
Suite D
4286 Memorial Drive
Decatur, GA 30032

/s/ Teresa R. Stephens
Teresa R. Stephens, Georgia Bar No. 679464
John D. Schlotter, Georgia Bar No. 629456
Alice A. Blanco, Georgia Bar No. 062160
Heidi S. McAra, Georgia Bar No. 480704
Karrollanne K. Cayce, Georgia Bar No. 428978

File No. GMACPA-04-03993-2

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

EXHIBIT "B"



Owner and Parcel Information

Owner Name	DIXON PRINCESS	Today's Date	December 14, 2012
Mailing Address	1299 KNOTTS ST	Parcel Number	14 013400030502
	EAST POINT, GA 30344	Tax District	20
Location Address	1301 KNOTTS AVE		
Zoning	R1	Acres	0
Property Class	R3-Residential Lots	Parcel Map	Show Parcel Map
Neighborhood	1444	Homestead	N

Assessment Information

Year	LUC	CLASS	Land Value	Building Value	Total Value	Assessed Value
2012	101	R3	\$ 1,300	\$ 15,800	\$ 17,100	\$ 6,840

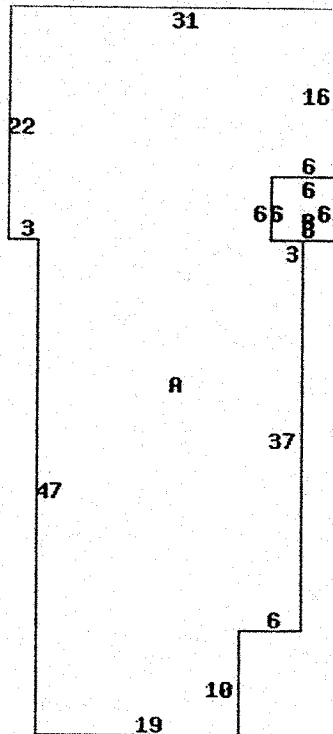
Land Information

Land Type	Land Code	Description	Square Feet	Acreage	Price
S	6		6,970	0.16	\$ 1,330

Improvement Information

Card	Stories	Exterior Wall	Style	Year Built	Res Sq Ft	Basement	Total Bsmt Sqft	Finished Bsmt Sqft
1	1	4-BLOCK	01-CONVENTIONAL	1920	1,761	2-CRAWL		
Garage Sqft	Garage Type	Total Rooms	Bedrooms	Full Bath/Half Bath	Attic	Additional Fixtures	Heating System	Heat
-	-	10	4	2/0	1-NONE	4	6-NONE	2-NON CENTRAL
Total Fixtures	Masonry Fireplaces	Heating Fuel Type	Pre Fab Fireplace	Split Level/Foyer	Miscellaneous Feature	Miscellaneous Feature 2		
10		1-GAS			-	-		

Building Sketch



Color	Area Type Description	Square Feet
A	MAIN AREA	1761
B	OFP OPEN FRAME PORCH 36	

Accessory Information

Description	Year Built	Area	Grade	Value
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No accessory information associated with this parcel.

Sale Information

Sale Date	Sale Price	Instrument	Deed Book	Deed Page	Sale Qualification	Validity	Grantee	Grantor
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No Sales Information available for this parcel

EXHIBIT "C"



RESCAP

Residential Capital, LLC (ResCap), previously announced that it and its subsidiaries, including GMAC Mortgage, are restructuring under Chapter 11. Although you may not be familiar with our name, ResCap is the parent company of GMAC Mortgage. You are receiving this letter because you have been identified as a current customer, or were at one time considering completing a loan application with GMAC Mortgage.

From time to time throughout these Chapter 11 proceedings, you may receive legal notices in the mail related to ResCap's bankruptcy case. Enclosed with this letter is a legal document, which is being mailed to a wide range of parties. The legal notice enclosed with this letter relates to the process for filing "Proofs of Claim" in our Chapter 11 proceedings. This notice is being sent to potential creditors who are or may be owed payment for obligations that arose prior to May 14, 2012, the date that ResCap filed for Chapter 11.

ResCap is providing this notice to all customers and mortgage loan applicants not because ResCap believes that you have claims against ResCap, but because ResCap may be unaware of claims a customer believes he or she may have.

The enclosed notice describes the "Bar Date" – the legal deadline by which any creditor must file a Proof of Claim in these Chapter 11 proceedings for any obligations that arose prior to May 14, 2012. **The Bar Date is November 9, 2012 at 5:00 p.m. (Eastern Time).**

Please review the enclosed notice materials carefully. If you believe you have a claim against the Debtors for a matter or obligation that arose prior to May 14, 2012, you must file a Proof of Claim by November 9, 2012 at 5:00 p.m. (Eastern Time), in accordance with the procedures set forth in the notice. **A Proof of Claim form may be obtained at www.kecllc.net/rescap.**

If you are a defendant in a foreclosure action you do not need to file a Proof of Claim to protect your defense to foreclosure, unless you have asserted any affirmative defenses that request monetary relief. You do not need to file a Proof of Claim for your mortgage amount. Your obligations under your loan agreement have not changed. As such, you should continue to make your scheduled loan payments on time and in full to the address listed on your monthly account statement.

For additional information, please contact the ResCap Restructuring Hotline at 888-926-3479, or submit an inquiry at www.kecllc.net/rescap. If you require legal advice, however, you may also wish to consult a lawyer to discuss the filing of a Proof of Claim.

Thank you for your continued support.

Residential Capital, LLC

1. WHO MUST FILE A PROOF OF CLAIM

You **MUST** file a proof of claim to vote on a Chapter 11 plan filed by the Debtors or to share in distributions from the Debtors' bankruptcy estates if you have a claim that arose before the filing of the Debtors' Chapter 11 petitions on the Petition Date and it is not one of the types of claims described in section 4 below. Claims based on acts or omissions of the Debtors that occurred before the Petition Date must be filed on or before the applicable Bar Date, even if such claims are not now fixed, liquidated or certain or did not mature or become fixed, liquidated or certain before the Petition Date.

Under section 101(5) of the Bankruptcy Code and as used in this Notice, the word "claim" means: (a) a right to payment, whether or not such right is reduced to judgment, liquidated, unliquidated, fixed, contingent, matured, unmatured, disputed, undisputed, legal, equitable, secured, or unsecured; or (b) a right to an equitable remedy for breach of performance if such breach gives rise to a right to payment, whether or not such right to an equitable remedy is reduced to judgment, fixed, contingent, matured, unmatured, disputed, undisputed, secured or unsecured.

2. WHAT TO FILE

Each filed proof of claim must conform substantially to the Proof of Claim Form (as defined in the Bar Date Order). Copies of the Proof of Claim Form may be obtained at <http://www.kccllc.net/rescap>. Each proof of claim must be **signed** by the claimant or by an authorized agent of the claimant. Each proof of claim must be written in English and be denominated in United States currency. You should attach to each completed proof of claim any documents on which the claim is based (if voluminous, attach a summary) or an explanation as to why the documents are not available.

Any holder of a claim against more than one Debtor must file a separate proof of claim with respect to each such Debtor and all holders of claims must identify on their proof of claim the specific Debtor against which their claim is asserted. A list of the names of the Debtors and their respective case numbers is attached to the Proof of Claim Form.

Under the Bar Date Order, the filing of a Proof of Claim Form shall be deemed to satisfy the procedural requirements for the assertion of administrative priority claims under section 503(b)(9) of the Bankruptcy Code.

3. **WHEN AND WHERE TO FILE**

Except as provided for herein, all proofs of claim must be filed so as to be actually received on or before November 9, 2012 at 5:00 p.m. (Prevailing Eastern Time), or solely as to governmental units on or before November 30, 2012 at 5:00 p.m. (Prevailing Eastern Time), at:

(i) If by mail or overnight courier:

**ResCap Claims Processing Center, c/o KCC
PO Box 5004
Hawthorne, CA 90250**

(ii) if by hand delivery:

**United States Bankruptcy Court for the Southern District of New York
One Bowling Green, Room 534
New York, New York 10004**

or


**ResCap Claims Processing Center, c/o KCC
2335 Alaska Ave
El Segundo, CA 90245**

Proofs of claim will be deemed timely filed only if **actually received** at the ResCap Claims Processing Center or hand delivered to the U.S. Bankruptcy Court on or before 5:00 p.m. (Prevailing Eastern Time) on the applicable Bar Date. Proofs of claim **may not** be delivered by facsimile, or electronic mail.

4. **WHO NEED NOT FILE A PROOF OF CLAIM**

You do not need to file a proof of claim on or before the General Bar Date if you are:

- (a) Any person or entity that has **already** properly filed a proof of claim against the applicable Debtor or Debtors with the Clerk of the Bankruptcy Court for the Southern District of New York in a form substantially similar to the Proof of Claim Form;
- (b) Any person or entity whose claim is listed on the Debtors' schedules of assets and liabilities and/or schedules of executory contracts and unexpired leases (collectively, the "Schedules"), **provided that:** (i) the claim is **not** scheduled as "disputed," "contingent" or "unliquidated"; **and** (ii) the claimant agrees with the amount, nature and priority of the claim as set forth in the Schedules; **and** (iii) the claimant agrees that the claim is an obligation of the specific Debtor against which the claim is listed on the Schedules;

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- (k) Any person or entity that holds a claim against a securitization trust (each a "Trust") that is based exclusively upon the ownership of a note, bond and/or certificate backed by mortgage loans held by the Trust: provided, however, that holders of such notes, bonds and/or certificates that wish to assert claims against the Debtors (as opposed to claims against the applicable Trust) must file Proofs of Claim on or before the applicable Bar Date, unless another exception identified herein applies.

This Notice is being sent to many persons and entities that have had some relationship with or have done business with the Debtors but may not have an unpaid claim against the Debtors. Receipt of this Notice does not mean that you have a claim or that the Debtors or the Court believe that you have a claim against the Debtors.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

If you have a claim arising out of the rejection of an executory contract or unexpired lease, you must file a proof of claim by the later of (a) the applicable Bar Date and (b) thirty (30) days after the date of entry of an order of rejection (unless the order of rejection provides otherwise).

6. CONSEQUENCES OF FAILURE TO FILE A PROOF OF CLAIM BY THE BAR DATE

ANY HOLDER OF A CLAIM THAT IS NOT EXCEPTED FROM THE REQUIREMENTS OF THE BAR DATE ORDER, AS DESCRIBED IN SECTION 4 ABOVE, AND THAT FAILS TO TIMELY FILE A PROOF OF CLAIM IN THE APPROPRIATE FORM WILL BE FOREVER BARRED, ESTOPPED AND ENJOINED FROM ASSERTING SUCH CLAIM AGAINST THE DEBTORS, THEIR SUCCESSORS, THEIR CHAPTER 11 ESTATES AND THEIR RESPECTIVE PROPERTY OR FILING A PROOF OF CLAIM WITH RESPECT TO SUCH CLAIM, FROM VOTING ON ANY PLAN OF REORGANIZATION FILED IN THESE CASES AND FROM PARTICIPATING IN ANY DISTRIBUTION IN THE DEBTORS' CASES ON ACCOUNT OF SUCH CLAIM OR RECEIVING FURTHER NOTICES REGARDING SUCH CLAIM.

7. THE DEBTORS' SCHEDULES AND ACCESS THERETO

You may be listed as the holder of a claim against one or more of the Debtors in the Debtors' Schedules. If you rely on the Debtors' Schedules, it is your responsibility to determine that your claim is accurately listed on the Schedules. If you agree with the nature, amount and status of your claim as listed on the Debtors' Schedules, and if you do not dispute that your claim is against only the specified Debtor, and if your claim is not described as "disputed," "contingent," or "unliquidated," you need not file a proof of claim. Otherwise, or if you decide to file a proof of claim, you must do so before the applicable Bar Date in accordance with the procedures set forth in this Notice.