

United States Courts
Southern District of Texas
FILED

FEB 15 2022

February 14, 2022

Ms. Jeanie M. Hicks
4403 Ebbtide Dr.
Houston, TX 77045

Nathan Ochsner, Clerk of Court

Honorable Frances H. Stacy
United States Magistrate Judge
United District Court

Case Number 4:20-cv-01661
Notice Number: 20211129

Dear Honorable Frances Stacy:

In following up on the promise to send attachments to my previously submitted letter dated December 15, 2021, I have attached the following documents. The reason for the delay is my father, aged 104, was in my daily care for the past year (taking him to the hospital, doctor's appointments, everyday care and finally admitting him to a nursing home facility). Two weeks later, he passed away January 11, 2022, which further compounded the delay of sending the attachments due to making funeral arrangements, etc.

Also, another reason you have not heard from me is because the (3) court hearings that were set were virtually scheduled on Zoom, but because of technical difficulties, I could see the Judge Alfred Bennett and courtroom guests, but I could not hear them and they could not hear me. I called the District Clerk's office the find out what I needed to do, she explained that they would get in touch with me and set another hearing.

However, I am enclosing the attached documents for your review and to substantiate my claim:

1. That I do not owe the amount of \$9,052.67 in property taxes;
2. I did not receive the remainder taken from the \$15,000 loan after taxes were taken out in the amount of \$5,285.66, as stated in the contract;
3. That Commonwealth Title Company nor Chesapeake were in attendance at the closing to insure that each party receive their portion of the money. There was an attorney there, but he signed off on representing the transition;
4. I am including noncompliance of several items identified in the "Notice of My Rights under the Texas Constitution governed by Section 50, Article XVI, of the Texas Constitution;
5. Correspondence from the Harris County Tax Office stating that there was an error made on my taxes and I would be receiving reimbursement, but never did;
6. Receipts from the Tax Assessor-Collector Office of owed amounts during years 2002 & 2004, which were the years I was being sued.

Now, I have been served a Notice by Israel Saucedo, BDI Group Attorneys to sell my home at an auction on March 1, 2022, which was not properly sent to me. I received the notice in regular mail 2 weeks later than the date stated on the notice. Since I have been through this process at least 4 times, I do know that a Certified Letter of Notice with signatures has to be sent to me and that the Notice has to go through the proper channels before a sale can be executed.

Hicks, Jeanie M.

From: ismoses@pdq.net
Sent: Thursday, March 09, 2006 3:30 PM
To: Hicks, Jeanie M.
Subject: Loan Closing Scheduled

We have a closing scheduled for Tuesday, March 14, at 2:00PM, at Commonwealth Title at 1080 West Sam Houston Parkway, suite 113, Houston, TX 77043. The closer is Rob Stewart. You need to get **there 30 minutes ahead of time, or 1:30 PM**, in case he wants to start early, as they are fully booked; if we miss this time we would have to wait until the next week, so you can see they are busy. Please reply that you received this note.

Please go to www.mapquest.com for driving map and route.

Commonwealth was not at the closing. JS
713-465-0139

JEANIE M. HICKS

GOOD FAITH ESTIMATE - RESPA

LENDER: Citicorp Trust Bank, fsb

ESTIMATED
LOAN AMOUNT: \$ 15,000.00

4000 Regent Blvd, 3rd Floor, Mail Stop N3B-340, Irving, TX 75063

03/09/2006

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A settlement statement which you will be receiving at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost for items paid at settlement.

NUMBERS FROM HUD-1 FORM	DESCRIPTION OF CHARGES	P.O.C.	ESTIMATED AMOUNT OR RANGE
0800	ITEMS PAYABLE IN CONNECTION WITH LOAN:		
0801	Loan Origination Fee*		
0802	Loan Discount 1.500%		221.67
0803	Appraisal Fee to Chesapeake Appraisal Services	420.00	90.00
0810	Mortgage Broker Fee Paid by Lender To PFSHMI	357.90	
0811	Processing Fee to CTB	250.00	
0900	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:		
0901	Interest		
1000	RESERVES DEPOSITED WITH LENDER:		
1001	Hazard Insurance Escrow		
1002	Mortgage Insurance Escrow		
1003	City Property Tax Escrow		
1004	County Property Tax Escrow		
1005	Annual Assessments		
1006	Flood Insurance Escrow		
1100	TITLE CHARGES:		
1101	Settlement or Closing Fee to Tetr, LLC	375.00	
1103	Title Examination, Abstract, Property Report to Chesapeake Appraisal Services		175.00
1105	Document Preparation		
1106	Notary Fees		
1107	Attorney Fees To to PIERSON PATTERSON		125.00
1108	Title Insurance/ Title Premium Fees		
1111	TX Guaranty Fee		
1200	GOVERNMENT RECORDING AND TRANSFER CHARGES:		
1201	Recording Fees to TETR	75.00	50.00
1202	City/County Tax/Stamps		
1203	State Tax Stamps		
1300	ADDITIONAL SETTLEMENT CHARGES:		

Original (Branch)

Copy (Customer)

CitiMortgage

*10/24/17 Spoke to Loy HC
re: refund*



www.citimortgage.com

713-274-8000

May 19, 2016

*Christina Jones
HC Tax Dept*

713-368-2219 Jay

JEANIE M HICKS
4403 EBBTIDE DR
HOUSTON, TX 77045-4219

Dear CitiMortgage Customer:

This letter is a correction to the letter sent May 16, 2016. Please disregard your previous letter and review the information below.

During a recent review of your account, we were notified by your tax collector that a refund was issued directly to you for parcel 0861250000007 from Harris County in the amount of \$3,085.56.

If you have any further questions, you may visit our website at www.citimortgage.com or access our Automated Account Information Line, which is available 24 hours a day at 1-800-283-7918*. Representatives are available Monday through Friday from 8:00 a.m. to 10:00 p.m., ET, and Saturday from 8:00 a.m. to 6:00 p.m., ET. To access TTY Services, dial 711 from the United States or Dial 1-866-280-2050 from Puerto Rico. When you contact us, please refer to your mortgage account number, 2001399480.

We value your business and look forward to serving your financial needs in the future.

Sincerely,

Tax Department

To the extent your obligation has been discharged, or is subject to an automatic stay of bankruptcy order under Title 11 of the United States Code, this notice is for compliance and informational purposes only and does not constitute a demand for payment or an attempt to collect any such obligation.

Did not receive refund



ATTORNEY FEE AND REPRESENTATION STATEMENT

Loan No.: 000034323977

Date: 03/14/2006

Borrower(s)/Property: JEANIE M. HICKS

Various legal instruments and loan documentation involved in the above referenced loan and real property transaction have been prepared and reviewed for Citicorp Trust Bank, fsb ("Lender") by an attorney or attorneys (the "Attorney") licensed to practice law in the State of Texas. The Attorney is not a salaried employee of the Lender.

1. The Attorney has acted as counsel only to Lender and not to Borrowers;
- ✓ 2. The Attorney has not in any manner undertaken to assist or render legal advice to the undersigned Borrowers with respect to this loan or with respect to any of the documents or instruments being executed in connection with this loan; *Rob Stewart*
3. Borrowers are free to retain Borrowers' own counsel to advise Borrowers regarding this loan or to review and render advice concerning any of the documents and instruments being executed in connection with this loan; and
4. Borrowers are obligated by Borrowers' agreements with Lender to pay Lender's legal fees incurred in connection with the preparation and review of the legal instruments and loan documentation in connection with this loan transaction. The amount of these legal fees will be disclosed to Borrowers in one or more of the documents involved with this loan.

Each Borrower hereby acknowledges receiving and reading this statement, and by their signatures below, each Borrower affirms the acknowledgements stated above.

(When the context requires, plural nouns and pronouns include the singular.)

Borrowers:
Jeanie M. Hicks

JEANIE M. HICKS

Date:
3/14/06

JEANIE M. HICKS

Title Company was not present.

GOOD FAITH ESTIMATE - RESPA

* This fee is a cost of the credit extension and does not provide a benefit to the borrower.
 These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA).

THIS SECTION TO BE COMPLETED BY LENDER ONLY IF A PARTICULAR PROVIDER OF SERVICE IS REQUIRED
 Listed below are providers of service which we require you use. The charges or range indicated in the Good Faith Estimate above are based upon the corresponding charge of the below designated providers.

ITEM #	SERVICE PROVIDED	PROVIDER'S NAME AND ADDRESS	TELEPHONE #	RELATIONSHIP
0803	Appraisal Fee	Chesapeake Appraisal Services, 7090 Samuel Morse Dr. Columbia, MD 21046	(800) 422-7771	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
1101	Settlement or Closing Fee	Tetrs, LLC, 610 Dallas Drive Denton, TX 76205	(940) 565-0081	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
1103	Title Examination, Abstract, Property Report	Chesapeake Appraisal Services, 7090 Samuel Morse Dr. Columbia, MD 21046	(800) 422-7771	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
1107	Attorney Fees To	PIERSON PATTERSON		<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
1201	Recording Fees	TETRS		<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

Unless a title or appraisal service provider is identified above, Lender will require a particular provider from a lender-controlled list and the range of costs for the required provider(s) are shown above.

Any relationship which exists between lender and provider of service is based solely on the repeated use of that provider during the last twelve months, except in the case of Chesapeake Appraisal and Settlement Services who is an associate of Lender. Chesapeake's service may not be available in all states. You may inquire of Lender regarding its services in your state.

RIGHT TO RECEIVE A COPY OF AN APPRAISAL: If an appraisal report is obtained in connection with your application for credit, you are entitled to a copy of the appraisal provided you have paid or are willing to pay for the appraisal. A request for a copy of the appraisal must be submitted in writing to the Lender, at the address shown above, within 90 days of the date on which you are notified about the action taken on your credit application or, if you withdraw your application, within 90 days of the withdrawal.

You should be aware that the overall cost of refinancing an existing loan balance may be greater than the cost of keeping the existing loan and obtaining a second loan for any additional funds you wish to borrow.

The undersigned acknowledges receipt of this Good Faith Estimate of Charges, that there may be other lenders and affiliates offering services similar to Lender's, and that Lender has encouraged Applicant to compare Lender's loan services and pricing with others.

Jeanie M. Hicks

 JEANIE M. HICKS

Date Prepared January 24, 2006**NOTICE CONCERNING EXTENSIONS OF CREDIT**

DEFINED BY SECTION 50(a)(6), ARTICLE XVI, TEXAS CONSTITUTION:

SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION ALLOWS CERTAIN LOANS TO BE SECURED AGAINST THE EQUITY IN YOUR HOME. SUCH LOANS ARE COMMONLY KNOWN AS EQUITY LOANS. IF YOU DO NOT REPAY THE LOAN OR IF YOU FAIL TO MEET THE TERMS OF THE LOAN, THE LENDER MAY FORECLOSE AND SELL YOUR HOME. THE CONSTITUTION PROVIDES THAT:

- (A) THE LOAN MUST BE VOLUNTARILY CREATED WITH THE CONSENT OF EACH OWNER OF YOUR HOME AND EACH OWNER'S SPOUSE;
- (B) THE PRINCIPAL LOAN AMOUNT AT THE TIME THE LOAN IS MADE MUST NOT EXCEED AN AMOUNT THAT, WHEN ADDED TO THE PRINCIPAL BALANCES OF ALL OTHER LIENS AGAINST YOUR HOME, IS MORE THAN 80% OF THE FAIR MARKET VALUE OF YOUR HOME;
- (C) THE LOAN MUST BE WITHOUT RECOURSE FOR PERSONAL LIABILITY AGAINST YOU AND YOUR SPOUSE UNLESS YOU OR YOUR SPOUSE OBTAINED THIS EXTENSION OF CREDIT BY ACTUAL FRAUD;
- (D) THE LIEN SECURING THE LOAN MAY BE FORECLOSED UPON ONLY WITH A COURT ORDER;
- (E) FEES AND CHARGES TO MAKE THE LOAN MAY NOT EXCEED 3% OF THE LOAN AMOUNT;
- (F) THE LOAN MAY NOT BE AN OPEN-END ACCOUNT THAT MAY BE DEBITED FROM TIME TO TIME OR UNDER WHICH CREDIT MAY BE EXTENDED FROM TIME TO TIME UNLESS IT IS A HOME EQUITY LINE OF CREDIT;
- (G) YOU MAY PREPAY THE LOAN WITHOUT PENALTY OR CHARGE;
- (H) NO ADDITIONAL COLLATERAL MAY BE SECURITY FOR THE LOAN;
- (I) THE LOAN MAY NOT BE SECURED BY AGRICULTURAL HOMESTEAD PROPERTY, UNLESS THE AGRICULTURAL HOMESTEAD PROPERTY IS USED PRIMARILY FOR THE PRODUCTION OF MILK;
- (J) YOU ARE NOT REQUIRED TO REPAY THE LOAN EARLIER THAN AGREED SOLELY BECAUSE THE FAIR MARKET VALUE OF YOUR HOME DECREASES OR BECAUSE YOU DEFAULT ON ANOTHER LOAN THAT IS NOT SECURED BY YOUR HOME;
- (K) ONLY ONE LOAN DESCRIBED BY SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION MAY BE SECURED WITH YOUR HOME AT ANY GIVEN TIME;
- (L) THE LOAN MUST BE SCHEDULED TO BE REPAYED IN PAYMENTS THAT EQUAL OR EXCEED THE AMOUNT OF ACCRUED INTEREST FOR EACH PAYMENT PERIOD;
- (M) THE LOAN MAY NOT CLOSE BEFORE 12 DAYS AFTER YOU SUBMIT A WRITTEN APPLICATION TO THE LENDER OR BEFORE 12 DAYS AFTER YOU RECEIVE THIS NOTICE, WHICHEVER DATE IS LATER; AND IF YOUR HOME WAS SECURITY FOR THE SAME TYPE OF LOAN WITHIN THE PAST YEAR, A NEW LOAN SECURED BY THE SAME PROPERTY MAY NOT CLOSE BEFORE ONE YEAR HAS PASSED FROM THE CLOSING DATE OF THE OTHER LOAN; *subject*
- (N) THE LOAN MAY CLOSE ONLY AT THE OFFICE OF THE LENDER, TITLE COMPANY, OR AN ATTORNEY AT LAW;
- (O) THE LENDER MAY CHARGE ANY FIXED OR VARIABLE RATE OF INTEREST AUTHORIZED BY STATUTE;
- (P) ONLY A LAWFULLY AUTHORIZED LENDER MAY MAKE LOANS DESCRIBED BY SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION;
- (Q) LOANS DESCRIBED BY SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION MUST:
- (1) NOT REQUIRE YOU TO APPLY THE PROCEEDS TO ANOTHER DEBT EXCEPT A DEBT THAT IS SECURED BY YOUR HOME OR OWED TO ANOTHER LENDER;
 - (2) NOT REQUIRE THAT YOU ASSIGN WAGES AS SECURITY;
 - (3) NOT REQUIRE THAT YOU EXECUTE INSTRUMENTS WHICH HAVE BLANKS LEFT TO BE FILLED IN;
 - (4) NOT REQUIRE THAT YOU SIGN A CONFESSION OF JUDGMENT OR POWER OF ATTORNEY TO ANOTHER PERSON TO CONFESS JUDGMENT OR APPEAR IN A LEGAL PROCEEDING ON YOUR BEHALF;
 - (5) PROVIDE THAT YOU RECEIVE A COPY OF ALL DOCUMENTS YOU SIGN AT CLOSING;

By the way, this BFI Group is the same set of attorneys who sold my home, despite and ignoring the court of law.

Please accept these documents and make your judgement based on the proof I have sent to you.

Respectfully submitted,


Jeanie Hicks

Attachments

Cc: Nathan Ochsner, Clerk

- (6) PROVIDE THAT THE SECURITY INSTRUMENTS CONTAIN A DISCLOSURE THAT THIS LOAN IS A LOAN DEFINED BY SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION;
 - (7) PROVIDE THAT WHEN THE LOAN IS PAID IN FULL, THE LENDER WILL SIGN AND GIVE YOU A RELEASE OF LIEN OR AN ASSIGNMENT OF THE LIEN, WHICHEVER IS APPROPRIATE;
 - (8) PROVIDE THAT YOU MAY, WITHIN 3 DAYS AFTER CLOSING, RESCIND THE LOAN WITHOUT PENALTY OR CHARGE;
 - (9) PROVIDE THAT YOU AND THE LENDER ACKNOWLEDGE THE FAIR MARKET VALUE OF YOUR HOME ON THE DATE THE LOAN CLOSES; AND
 - (10) PROVIDE THAT THE LENDER WILL FORFEIT ALL PRINCIPAL AND INTEREST IF THE LENDER FAILS TO COMPLY WITH THE LENDER'S OBLIGATIONS UNLESS THE LENDER CURES THE FAILURE TO COMPLY AS PROVIDED BY SECTION 50(a)(6)(Q)(x), ARTICLE XVI, OF THE TEXAS CONSTITUTION; AND
- (R) IF THE LOAN IS A HOME EQUITY LINE OF CREDIT:
- (1) YOU MAY REQUEST ADVANCES, REPAY MONEY, AND REBORROW MONEY UNDER THE LINE OF CREDIT;
 - (2) EACH ADVANCE UNDER THE LINE OF CREDIT MUST BE IN AN AMOUNT OF AT LEAST \$4,000;
 - (3) YOU MAY NOT USE A CREDIT CARD, DEBIT CARD, SOLICITATION CHECK, OR SIMILAR DEVICE TO OBTAIN ADVANCES UNDER THE LINE OF CREDIT;
 - (4) ANY FEES THE LENDER CHARGES MAY BE CHARGED AND COLLECTED ONLY AT THE TIME THE LINE OF CREDIT IS ESTABLISHED AND THE LENDER MAY NOT CHARGE A FEE IN CONNECTION WITH ANY ADVANCE;
 - (5) THE MAXIMUM PRINCIPAL AMOUNT THAT MAY BE EXTENDED, WHEN ADDED TO ALL OTHER DEBTS SECURED BY YOUR HOME, MAY NOT EXCEED 80 PERCENT OF THE FAIR MARKET VALUE OF YOUR HOME ON THE DATE THE LINE OF CREDIT IS ESTABLISHED;
 - (6) IF THE PRINCIPAL BALANCE UNDER THE LINE OF CREDIT AT ANY TIME EXCEEDS 50 PERCENT OF THE FAIR MARKET VALUE OF YOUR HOME, AS DETERMINED ON THE DATE THE LINE OF CREDIT IS ESTABLISHED, YOU MAY NOT CONTINUE TO REQUEST ADVANCES UNDER THE LINE OF CREDIT UNTIL THE BALANCE IS LESS THAN 50 PERCENT OF THE FAIR MARKET VALUE; AND
 - (7) THE LENDER MAY NOT UNILATERALLY AMEND THE TERMS OF THE LINE OF CREDIT.

ADDITIONAL NOTICE

THIS NOTICE IS ONLY A SUMMARY OF YOUR RIGHTS UNDER THE TEXAS CONSTITUTION. YOUR RIGHTS ARE GOVERNED BY SECTION 50, ARTICLE XVI, OF THE TEXAS CONSTITUTION, AND NOT BY THIS NOTICE.

I/WE ACKNOWLEDGE RECEIPT OF THIS NOTICE AT LEAST 12 DAYS PRIOR TO THE DATE ON WHICH THIS LOAN IS CLOSED.

JEANIE M. HICKS
Borrower

Date

Borrower

Date

DUPLICATE TAX RECEIPT



ANN HARRIS BENNETT
 HARRIS COUNTY TAX ASSESSOR-COLLECTOR
 1001 PRESTON, SUITE 100
 HOUSTON, TEXAS 77002

Certified Owner:

HICKS JEANIE M
 4403 EBBTIDE DR
 HOUSTON, TX 77045-4219

Legal Description:

LT 7 BLK 8
 PAMELA HEIGHTS SEC 1

Parcel Address: 4403 EBBTIDE DR
 Legal Acres: 0.0000

Remit Seq No: 11510414
 Receipt Date: 09/01/1999
 Deposit Date: 11/17/2004
 Print Date: 09/03/2020 03:31 PM
 Printed By: CTORRES

Deposit No: 04BH5810
 Validation No: 11510414
 Account No: **086-125-000-0007**
 Operator Code: 0375

Year	Tax Unit Name	Rec Type	Tax Value	Tax Rate	Levy Paid	P&I	Coll Fee Paid	Total
.002	Harris County	TL		0.388140	0.68	0.00	0.00	0.68
.002	Harris County Flood Control Dist	TL		0.041740	0.07	0.00	0.00	0.07
.002	Port Of Houston Authority	TL		0.019890	0.03	0.00	0.00	0.03
.002	Harris County Hospital District	TL		0.190210	0.33	0.00	0.00	0.33
.002	H.C. Department Of Education	TL		0.006290	0.01	0.00	0.00	0.01
.002	Houston Community College System	TL		0.081333	0.16	0.00	0.00	0.16
.002	City Of Houston	TL		0.655000	1.14	0.00	0.00	1.14
					\$2.42	\$0.00	\$0.00	\$2.42

Check Number(s):
 1300

PAYMENT TYPE:

Checks: \$2.42

Exemptions on this property:

APPED
 OVER 65
 HOMESTEAD

Total Applied: \$2.42

Change Paid: \$0.00

Account No: 086-125-000-0007

ACCOUNT PAID IN FULL

Paul Bettencourt
 Tax Assessor-
 Collector
 P.O. BOX 4622
 Houston, Texas
 77210-4622



**Delinquent
 Property
 Tax
 Statement**

Delinquent Property Tax Statement

Current As
 Of

April 12,
 2006

HICKS JEANIE M
 4403 EBBTIDE
 DR.
 HOUSTON, TX
 77045-4219

**Account
 Number**

086-125-000-
 0007

Penalties and interest figured for April, 2006

Year	Tax	Pen. & Int.	33.07 Pen.	Total Due	Property Description
2004	0.02	0.00	0.00	\$0.02	LT 7 BLK 8
Total Due >>>				\$0.02	PAMELA HEIGHTS SEC 1 .1569 AC 4403 EBBTIDE DR 77045

Jurisdictions Billed on This Statement

- 040 County & County-Wide
- 061 City of Houston
- 048 Houston Community College System

Search Delinquent Tax

H2b



**ANN HARRIS BENNETT
HARRIS COUNTY TAX ASSESSOR-COLLECTOR
1001 PRESTON, SUITE 100
HOUSTON, TEXAS 77002**

Certified Owner:

**HICKS JEANIE M
4403 EBBTIDE DR
HOUSTON, TX 77045-4219**

Legal Description:

LT 7 BLK 8
PAMELA HEIGHTS SEC 1

Parcel Address: 4403 EBBTIDE DR
Legal Acres: 0.0000

Remit Seq No: 33726570
Receipt Date: 04/26/2006
Deposit Date: 04/27/2006
Print Date: 09/03/2020 03:38 PM
Printed By: CTORRES

Deposit No: I0426062
Validation No: 32585336
Account No: **086-125-000-0007**
Operator Code: BEASTER

Year	Tax Unit Name	Rec Type	Tax Value	Tax Rate	Levy Paid	P&I	Coll Fee Paid	Total
004	Harris County	TL	56,880	0.399860	0.01	0.00	0.00	0.01
004	City Of Houston	TL	56,880	0.650000	0.01	0.00	0.00	0.01
					<u>\$0.02</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.02</u>

Check Number(s):

PAYMENT TYPE:

Cash: \$0.02

Exemptions on this property:

APPED
VER 65
OMESTEAD

Total Applied: \$0.02

Change Paid: \$0.00

Account No: 086-125-000-0007

ACCOUNT PAID IN FULL

Transaction History

Mortgage History

1st Mortgage Details

Mtg. Date :	03/21/2006	06/10/2005
Mtg. Amt. :	\$15,000	\$64,000
Mtg. Doc. No :	Z170534	Y529994
Doc. Type :	DEED OF TRUST	DEED OF TRUST
Loan Type :	CONVENTIONAL	CONVENTIONAL
Mtg. Rate Type :	<i>Home Equity</i>	ADJUSTABLE INT RATE LOAN
Mtg. Term :	15 Years	30 Years
Mtg. Rate :		8.34
Lender :	Citicorp Tr Bk Fsb	Home123 Corp
Borrower 1 :	Hicks Jeanie M	Jones Yolanda
Borrower 2 :		
Borrower 3 :		
Borrower 4 :		

Foreclosure History

Doc Type :	APPOINT OF SUBSTITUTE TRUSTEE
Recording Date :	03/30/2016
Fore. Doc. No :	129827
Orig Mtg Amt :	\$15,000
Orig Doc Date :	03/14/2006
Lender Name :	* Other Institutional Lenders

Customer Name : Daniel Nicholson
 Customer Company Name : Loan Officers
 Prepared On : 09/26/2016

AAG American
 Advisors Group

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 Note: Refer to the property reports recorded documents.



MIKE SULLIVAN

Tax Assessor-Collector
www.hctax.net

Called 10/21/15; left message
Called 11/11/15; left message
Called 11/12/15; left message
Called 3/1/16
Called 3/7/16; left message

September 8, 2015

Ms. Jeanie M. Hicks.
4403 Ebbtide Dr.
Houston, TX 77045-4219

RE: CAD Account 086-125-000-0007

Greetings Mr. Hicks,

Thank you again for your telephone calls, personal visits, and patience, as well as for providing our office an opportunity to conduct an audit that was long overdue. Thank you too for providing all of the documentation that you provided and for providing the explanation inclusive of notes and memos from current and former staff members.

By virtue of this letter I wanted to document and ensure to you that we will within one to 30 days complete the administrative adjustments, and then make available to you a refund for an amount of \$3,085.56 as promised.

If we can be of further service please do not hesitate to contact our office.

Respectfully,

David W. Proctor
Manager Jurisdiction Support
Property Tax Division
Office of Mike Sullivan
Tax Assessor-Collector
Phone: 713-274-8171



CitiMortgage

*Just Joshes
"Cannot access my acct."*



www.citimortgage.com

May 16, 2016

855-844-4411

JEANIE M HICKS
4403 EBBTIDE DR
HOUSTON, TX 77045-4219

Dear CitiMortgage Customer:

During a recent review of your account, we contacted Harris County and confirmed there is a tax overpayment in the amount of \$3,085.56 available for refund. On May 16, 2016, we requested the refund from Harris County be sent to CitiMortgage, Inc.

If you have any further questions, you may visit our website at www.citimortgage.com or access our Automated Account Information Line, which is available 24 hours a day at 1-800-283-7918*. Representatives are available Monday through Friday from 8:00 a.m. to 10:00 p.m., ET, and Saturday from 8:00 a.m. to 6:00 p.m., ET. To access TTY Services, dial 711 from the United States or Dial 1-866-280-2050 from Puerto Rico. When you contact us, please refer to your mortgage account number, 2001399480.

We value your business and look forward to serving your financial needs in the future.

Sincerely,

Tax Department

To the extent your obligation has been discharged, or is subject to an automatic stay of bankruptcy order under Title 11 of the United States Code, this notice is for compliance and informational purposes only and does not constitute a demand for payment or an attempt to collect any such obligation.

*Did you (Citi) receive the check?
Yes, please ^{let} me know so that I
can stop pursuing HC tax office.
Also you can deduct this amt from
the principal balance.*



Added to Case

June 19, 2017

Jeanie Hicks
Loan Number 2001399480
4403 Ebbtide Dr.
Houston, TX 77045

Dear Sirs:

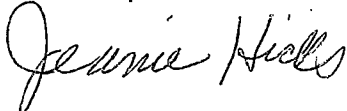
This letter represents a written notice of error during the origination and entire life of the contractual loan agreement since May 2006.

First of all, I am requesting cancellation of the foreclosure/sale of my property due to the following reasons:

1. I have questions regarding the refund in the amount of \$5.31 dated May 4, 2017 that was sent to me as overpayment in 2011.
2. At the origination of the loan in the amount of \$15,000 in May 2006, a refund of \$5,285.66 was to be handed directly to me at the closing. I am still waiting to receive it. (Documents of proof were faxed to CITI's research team.)
3. As stated in the original contract, I was supposed to be responsible for paying my own taxes, but it appears that we both were paying my taxes, resulting in an increase in my escrow.
4. Additionally, according to public records, a loan in the amount of \$64,000 was fraudulently placed on my property on June 10, 2005 by Yolanda Jones; my loan was March 21, 2006 (less than a year. According to HUD guidelines, this is a violation.

Therefore, for these and many more errors that took place during this contractual loan, I am requesting that this letter of error be accepted as forgiveness of my loan.

Please respond.



Jeanie Hicks