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UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

*The Bank of New York Mellon Trust Company*

Plaintiff(s)

v.

Case No.

*1:11-cv-05799*

Defendant(s)

*Honorable Ruben Castillo*

*Dollie Elder*

**FILED**

JAN 27 2012

*Jan. 27, 2012*

THOMAS G BRUTON  
CLERK, U S DISTRICT COURT

*Statebridge Mortgage Still  
Refuses to work a Modification  
with me as you told them to.*

*Dollie Elder*

January 26, 2012

Case No: 1:11-CV-05799

Dear Honorable Ruben Castillo

I Dollie Elder is hear at your court again to ask you to help me, and also to let you know Statebridge still refuses to help me with a modification. I have heard nothing from Statebridge since we left your court Room Nov. 29, 2011 until January 23, 2012. They sent me a Short Sale package nothing for modification. no phones calls or anything.

Ryan Brown was well infromed that I want a modification no Short Sale. I want to keep my home. He refuses to lower the interest rate so I can handle the mortgage. he wont lower it at all.

Your Honor Please help me Statebridge wont help me no matter what you say.

I'm afraid they are letting owed money pile up so high that I can't afford to pay a lump sum and put me out on the ground. Please help me.

Thank you  
Dollie Elder

**UNITED STATES DISTRICT COURT  
FOR THE Northern District of Illinois – CM/ECF LIVE, Ver 4.2  
Eastern Division**

The Bank of New York Mellon Trust Company,  
National Association

Plaintiff,

v.

Case No.:  
1:11-cv-05799  
Honorable Ruben  
Castillo

Dollie Elder

Defendant.

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**NOTIFICATION OF DOCKET ENTRY**

This docket entry was made by the Clerk on Tuesday, November 29, 2011:

MINUTE entry before Honorable Ruben Castillo: Status hearing held on 11/29/2011. The Court hereby stays this lawsuit until the defendant is offered an opportunity to apply for a loan modification and a determination has been made in writing. Mailed notice (rao, )

**ATTENTION:** This notice is being sent pursuant to Rule 77(d) of the Federal Rules of Civil Procedure or Rule 49(c) of the Federal Rules of Criminal Procedure. It was generated by CM/ECF, the automated docketing system used to maintain the civil and criminal dockets of this District. If a minute order or other document is enclosed, please refer to it for additional information.

For scheduled events, motion practices, recent opinions and other information, visit our web site at [www.ilnd.uscourts.gov](http://www.ilnd.uscourts.gov).

January 26, 2012

Dear Ryan Brown,

I received your letter informing me of doing a Short Sale of my home at 3837 Janis Drive. I thank you for the information but I understand a Short Sale means that I want to sell my home. Upon all of the conversations that we have had and the conversations that we have had in court, I have always spoken of nothing but saving my home. I do not want to sale. I want to save my home.

I was under the impression, after the last court date on November 29, 2011, when Judge Castillo instructed Statebridge Company to work out a modification with me, that that would be the information you would have sent me. I have been waiting to hear from you and have not heard anything as of yet concerning a modification.

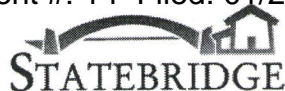
I would like to tell you more and I encourage you to call me at your earliest opportunity. Should I not hear from you in the next few days, I will assume that you are still working on the modification plan. You can reach out to me directly to address any of your questions or concerns.

I look forward to you helping me. Please do not hesitate to contact me. I am available at my direct contact information below.

Thank you,

Dollie Elder  
3837 Janis Drive  
Richton Park, IL 60471

(708) 238-2212  
(708) 679-1880



January 17, 2012

Dollie Elder  
3837 Janis Drive  
Richton Park, IL 60471

RE: Property located at: 3837 Janis Drive Richton Park, IL 60471

Dear Dollie Elder:

The purpose of this letter is to inform you, after careful analysis and consideration of your situation by your investor, it appears you may qualify for a short sale. A short sale may allow you to sell your property to a 3<sup>rd</sup> party at a price that is agreed upon by your lender, but may be below the unpaid balance of your loan. In turn, your lender may agree to release you from further obligations under the terms of your mortgage loan. This option can assist you today and may be able to minimize the potential impact on your credit.

At no cost or other obligation to you, we can assist in the following ways:

- Discussing your options with you;
- Educate you on the options available and their impact;
- If applicable, provide you options for listing agents that are experts in shorts sales in your area from our preferred network;
- Handle processing of documentation you prepare and, when relevant, work with the agent of your choosing to move quickly and efficiently through whatever alternative you decide to pursue

I would like to tell you more and I encourage you to call me at your earliest opportunity. Should I not hear from you in the next few days, I will reach out to you directly to address any of your questions or concerns.

I look forward to helping you. Please do not hesitate to contact me. I am available at my direct contact information below.

Thank you,

Ryan Brown –Servicing Specialist  
1-866-466-3360 Ext. 6198  
rbrown@statebridgecompany.com

Statebridge Company, LLC is a debt collector and is attempting to collect a debt. Any information obtained may be used for that purpose. If you are in active bankruptcy or have previously received a discharge in bankruptcy, this correspondence is not and should not be construed to be an attempt to collect a debt, but a possible enforcement of a lien against property.



**Short Sale Informational Session Opt In**

I understand that by signing this form I am agreeing to meet with a licensed real estate agent that will discuss the Short Sale Program with me. The purpose of the Informational Session is to learn more about this Short Sale Program and my options regarding the same.

I understand that I am in no way obligated to participate in the Short Sale Program. If I choose to participate in the Short Sale Program, I understand that I may list my home with a licensed real estate agent of my choosing.

I also understand that Statebridge Company will only share my name, address and contact information with the real estate professional facilitating my Short Sale Informational Session.

I also understand that the real estate agent facilitating the short sale session is not a debt collector, does not act in that capacity, and is not attempting to collect a debt in any way.

\_\_\_\_\_  
Borrower name (printed)                      Borrower signature                      Date

\_\_\_\_\_  
Borrower name (printed)                      Borrower signature                      Date

**\*If represented by an attorney please have your attorney sign below.**

\_\_\_\_\_  
Servicing Specialist (printed)                      Representative signature                      Date

Please complete this form and submit via US Mail, email or facsimile at the contact information below. Should you have any questions, please contact me and I will be happy to assist you.

Thank you,  
- Ryan Brown  
1-866-466-3360 Ext. 6198  
1-303-290-7516 Fax  
rbrown@statebridgecompany.com

Statebridge Reference Only:

Loan Number: 8835

Property Address: 3837 Sanis Dr Richton Park, IL 604171

Borrower Best Contact Phone Number: \_\_\_\_\_

atebridge Company, LLC is a debt collector and is attempting to collect a debt. Any information obtained may be used for that purpose. If you are in active unkrptcy or have previously received a discharge in bankruptcy, this correspondence is not and should not be construed to be an attempt to collect a debt, but a ssible enforcement of a lien against property.



**Borrower Financial Information Form**

Loan Number: \_\_\_\_\_

In order for Statebridge Company to be better able to address your financial situation, please answer the following questions. Upon completion of this form, please take time to write a brief letter more fully identifying the financial problems that brought about the default on your mortgage payments.

**Contact and General Information**

BORROWER		CO-BORROWER	
BORROWER'S NAME		CO-BORROWER'S NAME	
SOCIAL SECURITY NUMBER	DATE OF BIRTH	SOCIAL SECURITY NUMBER	DATE OF BIRTH
HOME PHONE NUMBER WITH AREA CODE (BEST TIME TO CALL)		HOME PHONE NUMBER WITH AREA CODE (BEST TIME TO CALL)	
WORK PHONE NUMBER WITH AREA CODE (BEST TIME TO CALL)		WORK PHONE NUMBER WITH AREA CODE (BEST TIME TO CALL)	
CELL PHONE NUMBER WITH AREA CODE (BEST TIME TO CALL)		CELL PHONE NUMBER WITH AREA CODE (BEST TIME TO CALL)	
Have you contacted a credit-counseling agency for help? Yes <input type="checkbox"/> No <input type="checkbox"/>			
<b><u>If yes, please complete the information below:</u></b>			
Name of Agency: _____			
Counselor's Name: _____			
Counselor's Phone Number: _____			
Counselor's Email: _____			
Number of Dependents: _____		Age of Dependents: _____	

**Reason For Default**

**What is the primary reason you are having trouble making your monthly mortgage payments? (check all that apply)**

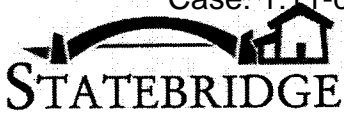
<input type="checkbox"/> Death of Mortgagor	<input type="checkbox"/> Inability to Sell Property	<input type="checkbox"/> Payment Dispute
<input type="checkbox"/> Illness of Mortgagor	<input type="checkbox"/> Inability to Rent Property	<input type="checkbox"/> Transfer of Ownership
<input type="checkbox"/> Illness in Family	<input type="checkbox"/> Military Service	<input type="checkbox"/> Fraud
<input type="checkbox"/> Death in Family	<input type="checkbox"/> Unemployment	<input type="checkbox"/> Incarceration
<input type="checkbox"/> Marital Difficulties	<input type="checkbox"/> Business Failure	<input type="checkbox"/> Environmental Problems
<input type="checkbox"/> Employment Transfer	<input type="checkbox"/> Reduction in Income	<input type="checkbox"/> Excessive Obligations
<input type="checkbox"/> Payment Adjustment	<input type="checkbox"/> Casualty Loss (fire, tornado etc.)	
<input type="checkbox"/> Property Problems (please explain): _____		
<input type="checkbox"/> Other (please explain): _____		

I believe my situation is:     Short term (under 6 months)     Long term (over 6 months)     Permanent

I want to:     Keep the property     Sell the property

Please provide a detailed explanation of the hardship on the attached Hardship Letter Form

**Bankruptcy Information**



**Active Bankruptcy**

Are you currently protected by a bankruptcy? Yes  No

If Yes: Chapter 7  Chapter 13  Filing Date: \_\_\_\_\_ Case Number: \_\_\_\_\_

Has the bankruptcy been: Discharged  Dismissed

**If your bankruptcy has been discharged, please provide a copy of the discharge order signed by the court.**

If your bankruptcy is active or has been dismissed, was the debt reaffirmed? Yes  No

**Previous Bankruptcy**

Excluding a current case, have you previously filed for bankruptcy? Yes  No

If Yes, please complete the following:

If Yes: Chapter 7  Chapter 13  Filing Date: \_\_\_\_\_ Case Number: \_\_\_\_\_

Has the bankruptcy been: Discharged  Dismissed

**If your bankruptcy has been discharged, please provide a copy of the discharge order signed by the court.**

If your bankruptcy is active or has been dismissed, was the debt reaffirmed? Yes  No

**Property Information**

**General Information**

Are you living in the property? Yes  No

How many people live in the property? \_\_\_\_\_

Is it a rental property? Yes  No

If yes, Is it leased? Yes  No  **If Yes, please provide a copy of the lease agreement.**

Is the Property listed for sale? Yes  No  **If Yes, please provide a copy of the listing agreement and complete the following:**

Agent's Name: \_\_\_\_\_

Agent's Phone Number: \_\_\_\_\_

Agent's Email: \_\_\_\_\_

**Property Condition**

Are there any serious defects or damages affecting your house? Yes  No

If Yes, please describe: \_\_\_\_\_

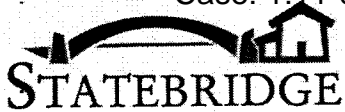
Has your house been maintained? Yes  No

If No, please describe: \_\_\_\_\_

Has your house been vandalized? Yes  No

If Yes, please describe: \_\_\_\_\_





**Ownership Information**

If you were not the original borrower(s) on this loan, who was?  
 Name(s): \_\_\_\_\_  
 Relationship (if any): \_\_\_\_\_

If you are not the present owner(s) of the property, who is?  
 Name(s): \_\_\_\_\_  
 Relationship (if any): \_\_\_\_\_

If the present owners are different than the original borrowers, please explain and provide documents, if possible, such as Quit Claim Deeds, assumption docs, etc.  
 : \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Property Inspection**

Statebridge Company requires that all properties subject to workout requests be inspected. To accomplish this, we will use a broker from your geographic area to inspect your house. This inspection includes taking pictures of the inside. We cannot have this done without your full cooperation and authorization. The inspection usually takes about twenty minutes and is *scheduled at your convenience*. Please provide the information requested below.

Who may we contact for access to the house?  
 Name: \_\_\_\_\_  
 Contact Number: \_\_\_\_\_  
 Title:  Owner  Real Estate Agent  Tenant  Other \_\_\_\_\_

**Taxes and Insurance**

**Taxes**

Do you receive, and pay, the Real Estate Tax bill on your home or does your lender pay it for you? I do  Lender does   
**If you pay it, please provide a copy of your tax statement.**  
 Are the taxes current? Yes  No

**Insurance**

Do you pay for a hazard insurance policy? Yes  No   
**If you pay it, please provide a copy of your policy and proof of your last payment.**  
 Is the policy current? Yes  No



**Additional Liens**

If there are additional Liens/Mortgages or Judgments on this property, please name the person(s), company or firm and their respective telephone numbers.

\_\_\_\_\_ \$ \_\_\_\_\_  
 Lien Holder's Name Balance/Interest Rate Phone Number (WITH AREA CODE)

\_\_\_\_\_ Is this lien current?  
 Loan Number  Yes  No

\_\_\_\_\_ \$ \_\_\_\_\_  
 Lien Holder's Name Balance/Interest Rate Phone Number (WITH AREA CODE)

\_\_\_\_\_ Is this lien current?  
 Loan Number  Yes  No

**Financials**

**Employment - Borrower**

BORROWER-EMPLOYER'S ADDRESS & PHONE NUMBER		HOW LONG?
FREQUENCY OF PAY?	HOW ARE YOU PAID? (hourly etc.?)	PAY RATE? (per hour or salary)

**Employment - Co-Borrower**

CO-BORROWER EMPLOYER'S ADDRESS & PHONE NUMBER		HOW LONG?
FREQUENCY OF PAY?	HOW ARE YOU PAID? (hourly etc.?)	PAY RATE? (per hour or salary)

**Monthly Income**

Monthly Income - Borrower		Monthly Income - Co-Borrower	
Gross Wages	\$	Gross Wages	\$
Unemployment Income	\$	Unemployment Income	\$
Child Support / Alimony*	\$	Child Support / Alimony*	\$
Disability Income / SSI	\$	Disability Income / SSI	\$
Rents Received	\$	Rents Received	\$
Retirement	\$	Retirement	\$
Other	\$	Other	\$
Less: Federal and State Tax, FICA	\$	Less: Federal and State Tax, FICA	\$
Less: Other Deductions (401K, etc.)	\$	Less: Other Deductions (401K, etc.)	\$
Commissions, bonus and self-employed income	\$	Commissions, bonus and self-employed income	\$

\*\*\*\*\* ALL INCOME NEEDS TO BE DOCUMENTED\*\*\*\*\*



## Borrower Financial Information Form

**You MUST provide your two most recent paystubs with year to date information for ALL sources of income. If self-employed, please provide a copy of your most recent quarterly or year-to-date profit and loss statement.**

<b>Total (Net Income)</b>	\$	<b>Total (Net Income)</b>	\$
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**Expenses and Assets**

Monthly Expenses				Assets		
Other Mortgages / Liens		\$		Checking Account(s)*		\$
Auto Loan(s)		\$		Savings / Money Market*		\$
Auto Expenses / Insurance		\$		Stocks / Bonds / CDs*		\$
Credit Cards	min. pmt \$	avg. pmt \$		IRA / Keogh Accounts*		\$
Installment Loan(s)	min. pmt \$	avg. pmt \$		401k/ESPO Account*		\$
Health Insurance (not withheld from pay)		\$		Home		\$
Medical (Co-pays and Rx not withheld from pay)		\$		Other Real Estate	#	\$
Child Care / Support / Alimony		\$		Cars	#	\$
Food / Spending Money		\$		Life Insurance (Whole Life not Term)		\$
Water/ Sewer / Utilities		\$		Other		\$
HOA/Condo Fees/ Property Maintenance		\$				
Life Insurance Payments (not withheld from pay)		\$		<b>Total (Net Assets)</b>		\$
Telephone		\$				
Cell Phone		\$		<b>Debt Other (list below)</b>		
Cable/ Dish/ Direct TV		\$				\$
Spending Money		\$				\$
Charitable Giving		\$				
Other		\$				
<b>Total (Net Monthly Expenses)</b>		\$		<b>Total (Net Other Debt)</b>		\$

\* Please provide copies of your applicable bank statements that are no more than 30 days old.

**ACKNOWLEDGMENT AND AUTHORIZATION**

I certify that the financial information enclosed herewith is true, and is an accurate account of my financial condition. I consent for Statebridge Company, LLC, my mortgage servicer and the mortgage insurer, if any, to engage in discussions and negotiations with me or my designated representative regarding foreclosure alternative programs. I acknowledge that Statebridge Company, LLC is under no obligation to agree to an alternative to foreclosure, and that Statebridge Company, LLC has not made any representations that it will modify my mortgage or otherwise cease any pending foreclosure action.

I acknowledge that the payments on my mortgage may be delinquent, and that any collection activity, including foreclosure, currently in progress will continue without delay while Statebridge Company, LLC reviews my request for assistance.



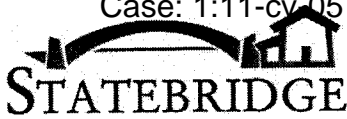
**Borrower Financial Information Form**

I consent for Statebridge Company, LLC and mortgage insurer, if any, to discuss and share information about my mortgage and personal financial situation with third parties such as, purchasers, brokers, real estate agents, insurers, property inspectors, financial institutions, credit bureaus and creditors.

I agree that discussions and negotiations of a possible foreclosure alternative will not constitute a waiver or defense to Statebridge Company, LLC's right to commence or continue any foreclosure or other collection action.

I have had the opportunity to consult with legal counsel prior to signing this document, and I willingly agree to these terms and conditions whether or not I elected to retain such counsel.

_____	_____	_____	_____
Borrower Name (Printed)	Borrower Signature	Date	Social Security #
_____	_____	_____	_____
Co-Borrower Name (Printed)	Co-Borrower Signature	Date	Social Security#



Hardship Letter

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Loan Number: \_\_\_\_\_

Please take a few minutes to briefly state below what hardship or difficulties have occurred that caused you to default on the payment of your home mortgage. If a series of events brought about this financial crisis, please begin with the first event and explain how this series of events combined to create the default. Be aware that without fully understanding you hardship, Statebridge cannot help you. Where possible, please provide supporting documents for this hardship (i.e. copy of pink slip for unemployment; separation agreement for marital problems). If you need more space to write, please attach additional pages. It is important that this letter convey what caused you to fall behind on your mortgage payments. If you have any questions regarding how to present your hardship, please contact your Asset Manager. **Statebridge is here to help you.**

\_\_\_\_\_

\_\_\_\_\_

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\_\_\_\_\_

Your Honor, My mortgage was transferred to State Bridge around March or April 2011. The fourth transfer in a little over a year. Ryan Brown started a modification around June 2011, we communicated well until the middle of August, and he stopped returning calls. When I received the court papers that I was to come to court on Sept. 20<sup>th</sup> (I came but there was no court) I called Ryan however, he still was not returning my calls.

When I came to court Oct. 26 2011. I was confused, because I had no idea I was in foreclosure. Reason why, I thought Ryan Brown was working a modification, not putting me in foreclosure. I fill out all papers Ryan send me and returned them along with all papers he requested from me.

Your Honor hear is both my hands to you and to God he never mention one word to me that I was in foreclosure or even going in foreclosure. I had no knowledge of New York Mellon until I received these papers. Now this the fifth transfer In the last year and half.

Oct 26 2011 when you told Attorney Papas to talk with me in the hall, I told him all this, he said they probably would lower my principle and interest maybe to 1 or 2 percent and lower the house because with today's market he didn't think they could get 340.000, for it, he'll tell you, I broke down and cried right there thanking him because that's what I was asking Ryan to see if the owners would work out with me. Attorney Papas told me to call Ryan.

Oct. 27-2011, left acc# phone # message for Ryan, please call me, I let him know we were in court on Oct 26 and that you wanted us to work a modification , and be back in your court room to show we started Nov. 29,2011, he did not return the call.

Oct 28, I called Attorney Papas left message Ryan has not returned call.

Oct 31, Attorney Papas called me, I told him Ryan was not returning the call he told me to keep calling him, and I did,

(Nov(-2,4,7,9,10,)2011 left message each time please call me, that you wanted us to work a modification and be back to show you something Nov. 29,2011 , still no call from Ryan.

Nov. 8, 2011- left message for Attorney Papas to please call me.

Nov. 10, 2011 called Attorney Papas left message Ryan still wasn't responding to my calls, could he please contact the owners that he was representing let them know I want to keep my home let them know I have been trying to work a modification with Ryan but he wont work with me, and the reason I felt behind was the unexpected massive heart attack my husband had and losing him, no insurance, took all little saving to put him away, and my 13 year old had a nerves break down a couple months later because of the lose of my husband, I had to institutionalize him.

Nov 10, 3:25Pm Ryan Finally called, I told him how long I had been trying to reach him, actually since the middle of Aug, and I didn't know I was in foreclosure , thought he was working on the modification I told him you wanted us to work on the modification and be back to court on Nov. 29, , he cut me off real short, "told me "he didn't want to hear any of that, he was in Denver and was not coming back to do no modification go to court or nothing else", "he didn't care what nobody said ". He was so rude that I broke down in tears, I asked him what was I going to do, "he told me he didn't care, he was in Denver and he wasn't coming back to do anything. He was very harsh to me, I called Attorney Papas still crying left message what Ryan said to me. I just did not know what

to do now; I did not know why he was so angry.

Nov. 11, 2011 -8:30 AM Attorney Papas called me apologized for Ryan's behavior said he had talked to him and he was very short with him also. He told me to call his supervisor , when I hung up I called her Ms. Cherrie Miller left message concerning Ryan's behavior and that we had to go back to court Nov 29 could she please work with me, I left my name, phone and account number, asked her to please call me. She did not call me back

Nov. 12<sup>th</sup> I called Attorney Papas asked him again could he please do something to help me, because, he can see for himself Ryan is not trying to work with me, and he knew the owners, could he give my package directly to them so they would know the reason I fell behind and that the transferring of the mortgage had a part of this too, it slowed things up.

Nov 15<sup>th</sup> left message for Attorney Papas to call me, no call,

Nov. 17<sup>th</sup> I came down hear to your courtroom to ask you what to do, because no one was trying to work with me. After coming hear, I learned I could not talk to you. I set out in the hall waiting for Ruth your Deputy from 11:30 to 1:45 talking with the other judges Deputy about this , she told me I couldn't talk to you but talk to Ruth so I waited for her to return to see if she could give me some suggestion .

Nov. 18<sup>th</sup> Called Ms. Cherrie Miller left message please help me because Ryan refuses to do anything still no responds from her.

Nov. 21<sup>st</sup> called Ms. Cherrie Miller left message again still no return call.

Nov. 21<sup>st</sup> called Attorney Papas left message, Ms Miller nor Ryan is returning any of my calls, now Attorney. Papas stopped calling



me back .

Nov. 28, Ryan, Ms. Miller nor Att: Papas are returning any of my calls, I truly don't understand why. I seems like Ms. Miller could have at least called me one time and said either yes I will help you or No I wont help you. She never called me one time. I don't know what's going on.

Your Honor I know you said you want to see something when we return. I did the best I could. I don't have anything to show you but these papers I tried to put together if you like to see them.

- 1.Profit & Loss Statement
- 2.Hardship Letter
- 3.Subject Property
- 4.Three Properties Comparables