

350 Cee Run

Bertram, TX 78605

10/10/2013

Ray Fisher

Fisher Law Offices  
PO Box 684565  
Austin, TX 78768-4565

Cc:

Deborah B. Langehennig, Chapter 13 Trustee

3801 S. Capital of Texas Highway

Suite 320

Austin, TX 78704-6640

512.912.0305

Customer Services

PHH Mortgage

Mortgage Service Center

PO Box 5452

Mount Laurel, NJ 08054-5452

Re: Chapter 13 Case#13-10386 October Payment and PHH payoff information

Ray-

I'm submitting payment this month of \$475.92 to pay off the PHH mortgage entirely.

Payment accounts should be-

DATE	Principal	Interest	Trustee	PHH Escrow	Total Payments
10/10/2013	430.44	2.21	43.27	559.90	1,035.82

I've asked PHH for a payoff statement by phone confirming my account and they have refused communication with me. BPDFTE has supplied a payoff statement through your office, possibly at request of PHH relaying my own request, which appears obviously inaccurate. The payments from the Trustee submitted this year are not accounted at all, and no account is made of the escrow balance of \$559.90 last reported to me by PHH on their account of activity for first half of 2013. As this pays off the balance of claim, there is no need for PHH to hold funds for taxes due in January 2014. As has been documented, I took over insurance premium payment last April.

I'm attaching a spreadsheet for review consisting of all available account activity as supplied by PHH through December 2012, showing a principal balance on 30 December 2012 of \$7,558.96, and incorporating the principal and interest payments on account made by the Trustee through 30 September 2013. This final payment zeroes the principal, zeroes the escrow account funds still held by PHH, includes 30 days interest on payment excluding escrow funds, and allows 10% Trustee fee.

I believe this brings this matter to a close. I expect I should be receiving bankruptcy discharge and clear title paperwork soon.

Thanks,

Dave McCrae

Attachments:

Customer Account Activity Statement Recap 16371056

Copy of October Payment

350 Cee Run

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10/30/2013

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Re: Dave McCrae Bankruptcy 13-10386

Ray-

Please cease all representation of my interest in this matter.

Please submit all fees to date with a synopsis of any open discussion or unresolved issues with any other parties to this matter.

I wish you the best in your future endeavors.

Thank You,

Dave McCrae

512.557.0283

[Xstek99@gmail.com](mailto:Xstek99@gmail.com)

[www.phhmustbedestroyed.weebly.com](http://www.phhmustbedestroyed.weebly.com)

350 Cee Run

Bertram, TX 78605

10/16/2013

Tony M. Davis

United States Bankruptcy Judge

*Homer J. Thornberry Federal Judicial Bldg.*

*903 San Jacinto Blvd., Suite 332*

*Austin, Texas 78701*

Deborah B. Langehennig, Chapter 13 Trustee

3801 S. Capital of Texas Highway

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972.386.5040

Re: Bankruptcy 13-10386

Re: Chapter 13 Bankruptcy 13-10386

Judge Davis-

This will inform you that my attorney Ray Fisher no longer represents my interest in this case, and has been so informed.

I will be handling any open issues myself from this point on, until I arrange other representation.

Thank You,

Dave McCrae

512.557.0283

[Xstek99@gmail.com](mailto:Xstek99@gmail.com)

[www.Phhmustbedestroyed.weebly.com](http://www.Phhmustbedestroyed.weebly.com)