



OFFICE USE								
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Order ID	_____							

NORTH CAROLINA REAL ESTATE COMMISSION
P.O. Box 17100 Raleigh, N.C. 27619-7100
Phone (919) 875-3700 • Email: ra@ncrec.gov
Website: www.ncrec.gov

COMPLAINT

INSTRUCTIONS

1. This form should be used when filing a complaint with the North Carolina Real Estate Commission against a real estate broker or a time share project (hereinafter "licensee").
2. Please fill in the information requested below. Then answer the questions and state your complaint on page two of this form.
3. **Your complaint will become a public record, and a copy of it will be given to the real estate licensee complained against.**
4. Persons who file complaints must be willing to appear as a witness, be sworn, testify and be cross-examined concerning the allegations made in their complaints..

IMPORTANT

The Real Estate Commission investigates complaints against real estate licensees accused of misconduct. If the Commission finds that real estate licensees have violated the Real Estate License Law or Commission rules, it can suspend or revoke their licenses.

The Real Estate Commission cannot give legal advice or act as your attorney. The Commission cannot assist in resolving disputes involving such matters as quality of workmanship of construction or the payment of real estate brokerage fees. The Commission cannot order monies to be paid or refunded to you or contracts to be canceled. If you have these types of problems, you should consult your attorney.

TYPE OR PRINT CLEARLY IN INK

<i>Terry EUGENE Ramey</i>	
Your full name (Identifies you as Complaining Witness)	Email Address
<i>72 DAKOTA DR. Clyde N.C. 28721</i>	
Mailing Address (Street, City, State, Zip code)	Home Phone
	<i>828-550-7638</i>
	Cell Phone

REAL ESTATE LICENSEE(S) COMPLAINED AGAINST

BROKER #1

Licensee's Name	<i>LAURA HOLLAND</i>
Company Name	<i>Four Seasons Realty Group INC.</i>
Company Address	<i>4752 Pisgah Drive</i>
City, State, Zip	<i>CANTON, N.C. 28716</i>

BROKER #2 (IF ANY)

Licensee's Name	
Company Name	
Company Address	
City, State, Zip	

DO NOT WRITE IN THIS SPACE

Pending
Waiting ON Appointment

Have you hired or consulted an attorney regarding your complaint? Yes No

If "Yes" give name Howell

Is there a pending or completed lawsuit regarding your complaint? Yes No

When did this event occur? 3-21-17

Where did this event occur? 142 DAKOTA Drive, Clyde N.C. 28721

Provide a detailed written statement of the full essentials of your complaint. Be factual. Furnish copies of all documents pertaining to your complaint (contracts, letters, etc.), retaining the originals for your files. Include the name, address, and telephone number of any witness(es) to the transaction in question. Attach additional sheets if necessary. PLEASE TYPE OR PRINT LEGIBLY.

For approximately 2 or 3 months Laura Holland has been coming to 142 DAKOTA Drive and harrasing my dad About a mobile home being on the property Live on the property of 146 DAKOTA drive which has been foreclosed on by Reverse Mortgage Solutions TRC. I contacted Laura and told her that I had a copy of the deed and that I paid \$500.00 to get property .044 acres cut out of said property. She said it was still on the line according to the arial map and that he would have to move the TRAITER. and she then called my dad and told him that if I called her again that she would call the Sheriff's Dept. She has had several months to get her due deligence done on this property before she direded the Deputys to evict my 90 year dad and disabled stepmother off the property of 142 DAKOTA DR. which is not part of the notice of eviction the Deputy was directed to evict. It appears to me that she thinks that she is A Lawyer and CAN do anything that she WANTS to do to make money wheather it is Legal or Not. Laura Holland has Not one time Apologized for being at the wrong address or Changing Locks on wrong house or Letting 3 people take pictures in the house with the protection of the deputies against my dad's will. I (Also think that she made unlawful commands) (See Attached complaint)

The undersigned hereby swears or affirms that the foregoing statement and the attachments hereto are true.

Jerry Ranney
Signature of Complaining Witness

4-6-17
Date

Written statement of the full essentials of Complaint against Laura Holland.

In 2015, Jack and Emma Ramey decided to do a Reverse Mortgage on one of their properties, PIN 8637-01-5223. A local lawyer, James Weaver "Kirk" Kirkpatrick III was the lawyer Jack selected. The property was foreclosed, for lack of paying taxes, I was told, and the whole process was overseen by June Lanning Ray, our Haywood County Clerk of Superior Court. Enough questions have arisen about the nature and process of the foreclosure, that a separate investigation involving Kirk Kirkpatrick and June Ray will be initiated. The company processing the reverse mortgage was Reverse Mortgage Solutions, Inc.

I have the entire case file, 15 SP 253, and will include some of that case file with this complaint. Other information will include written testimony from my brother, Dean, and myself, along with other relevant data.

My parents received a NOTICE TO VACATE ^[1] on 2/15/2017. [Exhibits are noted with the superscript ^[n]]. The notice was to vacate the property at 146 and 178 Dakota Drive.

Michael Spicer of Albertelli Law Partners North Carolina, 205 Regency Executive Park Drive, Suite 250, Charlotte, NC 28217, was hired by Reverse Mortgage Solutions Inc., to effect the eviction on 146 and 178 Dakota Drive, Clyde, NC. Attached are an APPLICATION FOR ORDER FOR POSSESSION OF REAL PROPERTY ^[2], and an AFFIDAVIT ^[3], dated 2/27/2017.

An ORDER FOR POSSESSION OF REAL PROPERTY ^[4] was signed by a clerk of Superior Court, Mary Jane Hanna, under the direct supervision of June Lanning Ray on 3/2/2017.

Jack and Emma Ramey received a notice from Greg Christopher at the Haywood County Sheriff's Office ^[5], ordering them to "move from the premises immediately". A Lt. Steve Mann was copied on this letter. The address specified in this order was 146 and 178 Dakota Drive.

Along comes Laura Holland.



Laura Holland is a real estate agent, and presumably the owner of Four Seasons Realty, 4752 Pisgah Drive, Canton, NC 28716, <http://www.LauraGetsReal.com>, and has the contract to sell a tract of land in foreclosure with Reverse Mortgage Solutions Inc., PIN 8637-01-5223.

On 3/21/2017, Laura Holland was summoned to 146 and 178 Dakota Drive by the Sheriff's Office to assist with an eviction of Jack and Emma Ramey. Two deputies from the Haywood County Sheriff's Department showed up, Steve Mann and Kevin Brooks. Laura Holland also brought over a Locksmith (unable to determine the identity of who the Locksmith was) and three people from Tennessee, a man, woman and child

(unable to determine the identity of who these people from Tennessee were), to presumably document contents of 146 and 178 Dakota Drive.

The events that followed are documented in written statements by Dean ^[6] and myself ^[7], Terry Ramey, both sons of Jack Ramey, who were present during the eviction. Additionally, Dean Ramey documented the intrusion with his phone camera ^[8], and a video is now available to view on www.haywoodtp.net and the enclosed DVD.

Laura Holland directed the activity of the two Sheriff's Deputies. The Deputies were located at 146 Dakota Drive, and asked Laura Holland if there was anything else. Laura Holland told them the trailer at 142 is on the line, and told them to go down to 142 Dakota Drive and evict them. Jack Ramey was handed a NOTICE ^[9] dated 3/21/2017, by Steve Mann at 142 Dakota Drive. Laura Holland then ordered the property to be entered and photographed by the people from Tennessee, and ordered the locks changed. The DVD video ^[8] shows Laura Holland inside the house with Jack Ramey and myself. Jack Ramey is 90 years old, Emma is on dialysis every other day, and they were ordered out of their house by Laura Holland.



Laura Holland is holding the camera, Jack Ramey is in the doorway, and I am attempting to show Laura Holland the Deed and Plat Drawing to 142 Dakota Drive. [Screen shot from the video].



Jack Ramey inside the house, Laura Holland talking to the lady from Tennessee (facing the camera) with her own video phone camera. Video Phone Camera - really? Doesn't she have a real camera?

Steve Mann had no valid order to evict Jack and Emma Ramey, and relied on a picture from Haywood County Land Mapping Department (under the direct control of Haywood County Tax Administrator / Waste Guy David Francis). As anyone knows, County Maps of property are for general information, and have no legal standing. Yet Steve Mann said^[6]: "Mr. Mann proceeded to say those papers didn't matter, that he had the aerial view of property pulled upon the computer in his police car showing the property line below the home at 142."

The WRIT OF POSSESSION AND ORDER OF EJECTION^[10] executed by Steve Mann was only valid for 146 and 178 Dakota Drive, and not 142 Dakota Drive (a fact later confirmed by Steve Mann subsequently at the Sheriff's Office). (The returned WRIT was obtained from the Clerks office several days later. Notice near the bottom, after "RETURN", there is a line entitled "If not executed, state reason" which is blank. That implies the WRIT was executed on 142 Dakota Drive). The order was signed off again by Mary Jane Hanna, under the direct supervision of June Ray, Clerk of Superior Court.

I was called by Dean Ramey to come over with a plat drawing (2012-1331-B) and Substitute Trustees Deed. When I presented this to Laura Holland, she didn't want to see it. "We have an aerial view", she said. Then Laura Holland got on the telephone with someone, and after about a half an hour, she said "If you have a deed, that's the law of the land". Then Steve Mann said, "Do you want me to return this served or unserved?" Laura Holland said "I don't know what to do". Then the deputies left. Laura Holland stayed around a few minutes and suggested the Ramey's build a fence. New locks had been installed with the keys left in the locks. It is obvious in the video by Dean Ramey that Laura Holland didn't want to pay any attention to me when I was trying to show and explain about the deed^[11] and plat drawing^[12].

The next day, Steve Mann evidently went to Land Maps, under the control of David Francis - ex-Tax Collector, and had the maps of the property altered to reflect what the real property boundary looked like. Separate charges will be considered against Steve Mann for alleged tampering with evidence.

I called for a meeting at the Sheriff's Office with Jeff Haynes, Chief of Deputies. The meeting was documented in a letter written to Sheriff Christopher by Monroe Miller ^[13]. The consensus of all at the meeting is that it was a wrongful eviction.

Land Mapping photos of the properties were discussed during the meeting ^[14]. PIN 8637-01-6222 shows the handiwork of Steve Mann when he had Land Mapping insert the triangle of land that should really be a part of PIN 8637-01-7474. Steve Mann was attempting to cover his ass. The original deeds for the above two PIN's are part of ^[14].

As it stands right now, the locks are still changed, and Jack and Emma Ramey are still there, but have not been notified that they are not evicted or nothing. It's like it just didn't happen.

Laura Holland is still entering the Ramey's property to put up For Sale signs, showing people the foreclosed property, etc. without permission to enter Jack Ramey's property.

Laura Holland is charged with the following for wrongfully evicting Jack and Emma Ramey:

- Malicious Prosecution
- Emotional Distress
- Abuse of Process
- Interference of Contractual Obligation
- Libel & Slander
- Trespass
- Destruction of Private Property
- Conversion & Conversion
- Unfair & Deceptive Trade Practice
- Maintenance & Chambery - Frivolous Lawsuit
- False Imprisonment - re: 741 F. 2d 336 - Trezevant v. City of Tampa C Trezevant
- Fraud - (Elements) false representation or concealment
- (Limitation) Reasonably Calculated to deceive
- Practicing Law, giving Sheriff Advice.
- American Disability Act (Federal), Elderly & Disabled, acting outside the law.
- Made Unlawful Commands.
- 4th Amendment Violation - Right by Force.

List of Exhibits.

- [1] NOTICE TO VACATE
- [2] APPLICATION FOR ORDER FOR POSSESSION OF REAL PROPERTY
- [3] AFFIDAVIT
- [4] ORDER FOR POSSESSION OF REAL PROPERTY
- [5] EVICTION NOTICE
- [6] Written testimony by Dean Ramey, present during the Eviction
- [7] Written testimony by Terry Ramey, present during the Eviction
- [8] DVD taken by Dean Ramey of Laura Holland
- [9] NOTICE handed to Jack Ramey by Steve Mann at 142 Dakota Drive
- [10] WRIT OF POSSESSION AND ORDER OF EJECTMENT
- [11] SUBSTITUTE TRUSTEE'S DEED
- [12] Plat Drawing, 2012-1331-B
- [13] Summary of Haynes / Ramey meeting on 3/23/17, re: Jack Ramey Eviction on 3/21/17.
- [14] Land Map Drawings (Maps Online) of three properties and associated Deeds.

[1] NOTICE TO VACATE



205 Regency Executive Park Drive
Suite 100
Charlotte, NC 28217
Phone: 704.970.0391 | Fax: 704.970.0392 | alaw.net



Via Regular Mail
NOTICE TO VACATE

February 15, 2017

Jack O'Neill Ramey and Emma Lou Ramey
All other occupants of
146 Dakota Drive and 178 Dakota Drive
Clyde, NC 28721

Re: Case No.: 15-SP-253
Our File No.: 17-001967
10 days' Notice to Vacate Premises located at: 146 and 178 Dakota Drive, being more particularly described in Deed of Trust Recorded on February 8, 2011 in Book 798 at Page 635, of the Haywood, North Carolina, Public Registry.

Dear Jack O'Neill Ramey and Emma Lou Ramey and all other occupants:

You are hereby advised that a foreclosure sale of the above-referenced property was conducted on October 3, 2016 at the foreclosure sale or its successor or assign.

If you are the **former owner of the property**, you are hereby given 10 days' notice from the date of this letter to vacate the premises along with all of your personal property. If you have not vacated the above-described real property and removed your possessions by the aforesaid deadline, we will apply to the Clerk of Superior Court of Haywood County, North Carolina for a Writ of Assistance, pursuant to N.C.G.S. § 45-21.29, whereby the Sheriff of Haywood County, North Carolina, will be directed to evict you and remove all of your possessions from the above-described real property. Failure to request possession of any personal property left on the premises within 7 days of the Sheriff having placed the new owner of the property in possession of the same may result in your property being thrown away, disposed of, or sold.

If you are the **tenant of the property** as defined under N.C.G.S. § 45-21.29 or a similar North Carolina state law, you are entitled to remain in the property for at least 90 days from the date of this notice. You may also be entitled to additional time and rights under the aforesaid statutes including being authorized to remain in the above-referenced property for the remaining term of your written lease or one year from the date the purchaser acquires title to the above-referenced property, whichever duration is shorter. You may wish to consult an attorney to help you determine what rights, if any, you may have.

In order for us to be able to determine whether you have any rights as a tenant, you must forward to us the following within 10 days of this notice:

- (1) A copy of your lease or rental agreement that has been signed or executed by all necessary parties

- (1) A copy of your lease or rental agreement that has been signed or executed by all necessary parties
- (2) Copies of the last rental payment made to the landlord
- (3) Contact telephone number and e-mail address if available

Relocation And Emergency Assistance

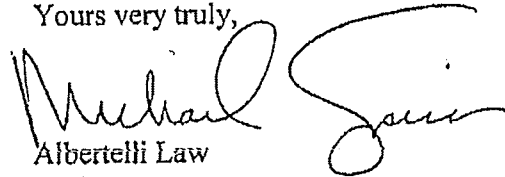
In certain situations, the purchaser provides relocation assistance programs to occupants of its foreclosed properties. To discuss these programs, your options under them or for an emergency situation, please send an email to NCFCCommunication@alaw.net.

Please forward this information to us via e-mail NCFCCommunication@alaw.net fax (704) 970-0392 or regular mail: 205 Regency Executive Park Drive, Suite 100, Charlotte, North Carolina.

If you are an active member of the United States Armed Forces or are a dependent of an active member, you may be entitled to rights as provided in the Servicemembers Civil Relief Act (SCRA) (50 USC App. § 501-596). In such a case, you or your attorney should contact this law firm and provide proof of military service immediately and no later than 10 calendar days from the date of this letter to determine if you fall under the protection of the SCRA.

Please contact us at (704) 970-0391 or NCFCCommunication@alaw.net.

Yours very truly,



Albertelli Law
Michael Spicer

This firm collects debts for mortgage lenders and other creditors. Any information obtained will be used for that purpose. However, if you are in bankruptcy or have received a bankruptcy discharge of this debt, this communication is not an attempt to collect a debt but is only notice of possible enforcement of the lien against the collateral party.

**IMPORTANT NOTICE TO SERVICEMEMBERS AND THEIR DEPENDENTS:
PROTECTIONS UNDER THE SERVICEMEMBERS CIVIL RELIEF ACT**

If you are a servicemember on "active duty" or "active service," or a dependent of such a servicemember, you may be entitled to certain legal rights and protections, including protection from eviction, pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-596), as amended, (the "SCRA") and, possibly, certain related state statutes. Eligible service can include:

1. active duty (as defined in section 101(d)(1) of title 10, United States Code) with the Army, Navy, Air Force, Marine Corps, or Coast Guard;
2. active service with the National Guard;
3. active service as a commissioned officer of the National Oceanic and Atmospheric Administration;
4. active service as a commissioned officer of the Public Health Service; or
5. service with the forces of a nation with which the United States is allied in the prosecution of a war or military action.

Eligible service also includes any period during which a servicemember is absent from duty on account of sickness, wounds, leave, or other lawful cause.

If you are such a servicemember, or a dependent of such a servicemember, you or your attorney should contact us and provide proof of military service immediately and no later than 10 calendar days from the date of this letter at NCFCCommunication@alaw.net or call (704) 970-0391 to discuss your status under the SCRA.

STATE OF NORTH CAROLINA

FILED IN THE GENERAL COURT OF JUSTICE
BEFORE THE CLERK

COUNTY OF HAYWOOD

2017 MAR -2 PM 12:04

15-SP-253

IN THE MATTER OF THE FORECLOSURE by)
Trustee Services of Carolina, LLC, Substitute) N.C.S.C.
Trustee, of a Deed of Trust Executed by Jack O'Neill)
Ramey and Emma Lou Ramey dated February 3,)
2011 and Recorded February 8, 2011 in Book 798 at)
Page 635 of the Haywood County Public Registry.)

**APPLICATION FOR ORDER FOR
POSSESSION OF REAL PROPERTY**

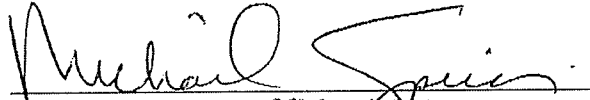
NOW COMES the undersigned of Albertelli Law Partners North Carolina, P.A., Counsel for Reverse Mortgage Solutions, Inc., who, pursuant to N.C.G.S. §45-21.29, applies for an Order for Possession of certain real property, and shows the Court as follows:

1. The subject real property is described in the Deed of Trust referred to herein.
2. The foreclosure sale was conducted on October 3, 2016 and confirmed on October 14, 2016. Reverse Mortgage Solutions, Inc. was the high bidder for the property at the foreclosure sale held pursuant to the exercise of the power of sale contained in that certain Deed of Trust from Jack O'Neill Ramey and Emma Lou Ramey to F. Blair Williams, Trustee, dated February 3, 2011, and recorded February 8, 2011 in Book 798 at Page 635 of the Haywood County Public Registry with a sales price of \$124,363.59. The purchase price has been fully paid and the purchaser has acquired title to the property.
3. Reverse Mortgage Solutions, Inc. is entitled to possession of the subject real property.
4. Upon information and belief, Jack O'Neill Ramey and Emma Lou Ramey, the former owner(s) of the property, were in possession of the property at the time of the foreclosure sale and remain(s) in possession of the property at this time. As the former owner(s) of the property, they were given notice of the foreclosure sale and on February 15, 2017 were mailed a letter providing them with ten days' notice to vacate the property in accordance with N.C.G.S. §45-21.29. Their possession of this property is unlawful.
5. N.C.G.S. §45-21.29(k)(5a) and N.C.G.S. §45-21.33A are not applicable in this proceeding because the occupant(s) are the former owners(s) of the property and are not tenants protected by these provisions or other related North Carolina laws protecting the rights of tenants.

WHEREFORE, Applicant prays the Court as follows:

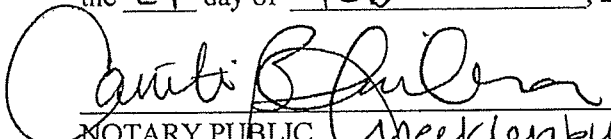
1. To enter an Order placing Reverse Mortgage Solutions, Inc. in possession of the subject real property and to enter such supplementary orders and writs as may be necessary to remove all occupants of the property and all personal possessions and belongings of the occupants from the subject premises.

Dated: FEB. 27, 2017



Attorney at Law Michael Spicer
Albertelli Law Partners North Carolina, P.A.
205 Regency Executive Park Drive, Suite 250
Charlotte, NC 28217
Telephone: (704) 970-0391

Subscribed and sworn to before me
the 27 day of Feb, 2017



NOTARY PUBLIC Mecklenburg, NC
My Commission Expires: 9/25/2021

CAITLIN B REICHMAN
NOTARY PUBLIC
MECKLENBURG COUNTY, NC
My Commission Expires 9-25-2021

17-001967

STATE OF NORTH CAROLINA

IN THE GENERAL COURT OF JUSTICE
BEFORE THE CLERK
15-SP-253

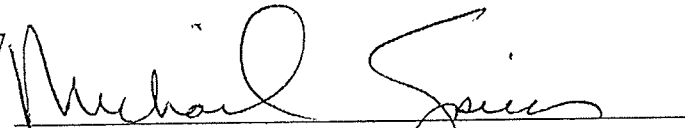
COUNTY OF HAYWOOD 2017 MAR -2 AM 11:54

IN THE MATTER OF THE FORECLOSURE by)
Trustee Services of Carolina, LLC, Substitute)
Trustee, of a Deed of Trust Executed by Jack O'Neill)
Ramey and Emma Lou Ramey dated February 3,)
2011 and Recorded February 8, 2011 in Book 798 at)
Page 635 of the Haywood County Public Registry.)
)
)
)


AFFIDAVIT

The undersigned of Albertelli Law Partners North Carolina, P.A., Counsel for Reverse Mortgage Solutions, Inc., after having been duly sworn, according to law, deposes and states as follows:

1. Affiant is an attorney duly licensed to practice law and practicing law in the State of North Carolina, with his/her principal office being located at 205 Regency Executive Park Drive, Suite 100, Charlotte, NC 28217, Mecklenburg County, North Carolina.
2. On or about February 15, 2017, Affiant caused to be mailed a letter to the former owner(s) of the property, Jack O'Neill Ramey and Emma Lou Ramey, and all other occupants of the subject property notifying them that the new owner of the property is seeking possession of the same. A copy of said letter is appended hereto, identified as "Exhibit A" and the same is incorporated herein by reference.
3. Said letter was forwarded to Jack O'Neill Ramey and Emma Lou Ramey and all other occupants of the property by United States First Class Mail, postage prepaid, by depositing the same at an official depository under the exclusive care of the United States Postal Service.
4. The foregoing is the substance of this Affiant's testimony which would be offered at any hearing on the above-captioned matter.

Dated: FEB. 27, 2017, 
Attorney at Law Michael Spicer
Albertelli Law Partners North Carolina, P.A.

Subscribed and sworn to before me
the 27 day of Feb, 2017


NOTARY PUBLIC Mecklenburg, NC
My Commission Expires: 9/25/2021

CAITLIN B REICHMAN
NOTARY PUBLIC
MECKLENBURG COUNTY, NC
My Commission Expires 9-25-2021

[4] ORDER FOR POSSESSION OF REAL PROPERTY

17-001967

FILED

STATE OF NORTH CAROLINA
COUNTY OF HAYWOOD

2017 MAR -2 PM 12:05
HAYWOOD COUNTY, C.S.C.

IN THE GENERAL COURT OF JUSTICE
BEFORE THE CLERK
15-SP-253

IN THE MATTER OF THE FORECLOSURE by)
Trustee Services of Carolina, LLC, Substitute Trustee,)
of a Deed of Trust Executed by Jack O'Neill Ramey and)
Emma Lou Ramey dated February 3, 2011 and)
Recorded February 8, 2011 in Book 798 at Page 635 of)
the Haywood County Public Registry)
)

**ORDER FOR POSSESSION OF REAL
PROPERTY**

Upon the Application and Affidavit For Order For Possession of Real Property of Counsel for Reverse Mortgage Solutions, Inc. filed herein,

IT IS ORDERED that Reverse Mortgage Solutions, Inc. is hereby placed in possession of the subject real property. Reverse Mortgage Solutions, Inc. is further entitled to the entry of such supplemental orders and writs necessary to remove all personal property, possessions and belongings of Jack O'Neill Ramey and Emma Lou Ramey and all others from the subject premises and the Court retains jurisdiction of this proceeding for such purposes.

Dated: 03/02/2017

Mykaraal
Asst Clerk of Superior Court
Haywood County

If you are an occupant and have questions concerning this Order, please call (704) 970-0391. If you are a Sheriff or Clerk of Court and would like to speak with someone regarding scheduling a lockout or content of this order, please contact us at (704) 970-0391 or Email NCFCCcommunications@alaw.net.

Notice

15sp253

To: *Jack O'Neill Ramey & Emma Lou Ramey*
146 & 178 Dakota Drive
Clyde, NC 28721

The Haywood County Sheriff's Office has received a Writ of Possession from the Court that required us to take possession of the property listed on the attached copy.

_____ Please call or come by the Sheriff's Office within the next week so that we can make arrangements to take possession of this property with a minimum of inconvenience to you.

EVICTIION NOTICE

*****You should move from the premises immediately. If you have not removed yourself and your property by ***Tuesday, March 21, 2017, at 8:30 a.m.***, a Deputy from this Office will come at approximately that time and remove you and all your property from the premises or lock the premises. Any questions may be directed to the deputy handling this writ at 452-6666.

*****You must request the landlord to return any of your property left on the premises within 5 days if valued less than \$500.00 or 7 days if valued more than \$500.00 after this office carries out the writ. If you fail to request possession of your property within this time period, the landlord may throw away, dispose of or sell the property.

Date Notice Given: ***Tuesday, March 14, 2017***

Gregory D. Christopher
Haywood County Sheriff
Lt. Steve Mann

1620 Brown Avenue, Waynesville, NC 28786 (828) 356-2891 Fax (828) 452-6699

[6] Written testimony by Dean Ramey, present during the Eviction

Written testimony by Dean Ramey, present during the Eviction [re: Hand written statement].

April 3, 2017

“On the morning of March 21st at or near 8:30 am, I, Dean Ramey, answered the door to our home at 142 Dakota Drive, Clyde, NC 28731 to see officer of Haywood County Sheriff Department Lieutenant Steve Mann walk from driveway to our door. As he approached the home, I spoke to Mr. Mann and asked how he was doing this morning. He answered fine. I asked Mr. Mann what was going on. He said he was there to evict us, meaning myself, Jack & Emma Ramey and any and all occupants of home at this time.

I said no that the home at 142 Dakota Drive was not in the land and home foreclosure of 178 & 146 Dakota Drive. That it had been surveyed out of that. Mr. Mann said no, he was there to evict us. Mr. Mann also added that there had been papers served the week before on March 14th and we had made no effort to move from home or things off of the property.

I said no, we haven't started moving anything, because 142 Dakota Drive isn't involved in the foreclosure. I tole Mr. Mann that we have the plats from surveyor showing that it had been taken out of the tract of land at the request of the Reverse Mortgage Company before the reverse mortgage was even done.

Mr. Mann's demeanor then changed and said to me that if the survey hadn't been recorded, it wasn't worth the paper was written on. I went and told my father, Jack Ramey, what was going on. He was getting dressed, I used Jack's phone to call Terry Ramey. Terry had all the paperwork (plats & deed) as proof as what I was saying was true. As I came back into living room, Jack Ramey was dressed and going outside and I followed him on to the front step.

Mr. Mann told Jack Ramey he was there to serve eviction papers and a locksmith was there to change the locks on front and rear doors and we all had to leave now.

Mr. Mann handed me (Dean Ramey) a piece of paper saying it was an eviction and as of March 21st we had seven (7) days to remove any and all possessions if the value of said possessions was more than \$750 in value. Mr. Mann was accompanied by officer Kevin Brooks, the lady from Real Estate Office, a locksmith that DID change the locks and a man & woman from Tennessee that came in with Real Estate lady. The couple from Tennessee came into the home at 142 Dakota Drive. The lady said she needed to take pictures to document the furnishings for proof of value that was over \$750 dollars for the seven (7) day period to remove items from home. I have a video of her doing this.

By this time, Terry Ramey had arrived at the home with the registered deed for the tract of land that 142 is clearly showing in 2010 where the survey was done and specifically showing that we were correct that 142 was not part of the foreclosure proceedings. Mr. Mann proceeded to say those papers didn't matter, that he had the aerial view of property pulled upon the computer in his police car showing the property line below the home at 142. The line was never below in the beginning, just a partial piece of mobile home, that was the reason for the reverse mortgage company requiring it be surveyed off.

Mr. Mann never changed his position on eviction. He asked the lady from Realty Company what she wanted to do. The Realty lady is the one that told locksmith to change locks, also said it was an eviction. After she saw the deed, she would not admit she was wrong, but decided not to enforce eviction at that time. She said that if we had that paper before, why hadn't produced it before now? We, me & Terry, told her that was her job to know the correct information on the property. She was trying to sell & serve eviction papers on. She said it was our responsibility to produce those documents. Mr. Mann asked the lady from Reality what she wanted him to do, serve the papers and make us leave or return them unserved.

She said she didn't know what to do and left it up to him. Mr. Mann then left without saying anything else. She and others left a short time later.

She knew she was in the wrong, and did Mr. Mann, and said to let us stay. Wasn't there a comment that Steve Mann made about that, how do we even know if those papers were real, talking about the deed.”

Dean Ramey

(7)

APR 3 2017

ON THE MORNING OF MARCH 21ST
AT OR NEAR 8:30 AM I DEAN RAMEY ANSWERED
THE DOOR TO OUR HOME AT 142 DAKOTA DR
CLYDE NC 28721. TO SEE OFFICER OF HAYWOOD
COUNTY SHERIFF DEPARTMENT ~~●~~ LIEUTENANT
STEVE MANN WALK FROM DRIVE WAY
TO OUR DOOR. AS HE APPROACHED THE HOME
I SPOKE TO MR MANN AND ASKED HOW HE
WAS DOING THIS MORNING HE ANSWERED
FINE. I ASKED MR. MANN WHAT WAS GOING ON,
HE SAID HE WAS THERE TO EVICT US, MEANING
MYSELF, JACK + EMMA RAMEY AND ANY AND
ALL OCCUPANTS OF HOME AT THIS ~~●~~ TIME.

I SAID NO THAT THE HOME AT 142 DAKOTA
DRIVE WAS NOT IN THE LAND AND HOME FORECLOSURE
OF 178 + 146 DAKOTA DR, THAT IT HAD BEEN
SURVEYD OUT OF THAT. MR MANN SAID NO HE
WAS THERE TO ~~●~~ EVICT US. ~~●~~ MR MANN ALSO
ADDED THAT THERE HAD BEEN PAPERS
SERVED THE WEEK BEFORE ON MARCH 14TH
AND WE HAD MADE NO EFFORT TO MOVE
FROM HOME OR THINGS OFF OF THE PROPERTY.

I SAID NO WE HAVEN'T STARTED MOVING
ANYTHING BECAUSE 142 DAKOTA DR. IS AT

(2)

INVOLVED IN THE FORECLOSURE. I TOLD ~~MR~~ MR MANN THAT WE HAVE THE PLATS FROM SURVAYER SHOWING ~~THAT~~ THAT IT HAD BEEN TAKEN OUT OF THE TRACT OF LAND AT THE REQUEST OF THE REVERSE MORTGAGE COMPANY BEFORE THE REVERSE MORTGAGE WAS EVEN DONE.

MR MANN'S DEMEANOR THEN CHANGED AND SAID TO ME THAT IF THE SURVEY HADN'T BEEN RECORDED IT WASN'T WORTH THE PAPER WAS WRITTEN ON. I WENT AND TOLD MY FATHER JACK RAMEY WHAT WAS GOING ON. HE WAS GETTING DRESSED, I USED JACK'S PHONE TO CALL TERRY RAMEY, ~~TERRY~~ TERRY HAD ALL THE PAPERWORK (PLATS + DEED) AS ~~PROFF~~ PROFF AS WHAT I WAS SAYING WAS TRUE. ~~AS~~ AS I CAME BACK INTO LIVING ROOM JACK RAMEY WAS DRESSED AND GOING OUTSIDE AND I FOLLOWED HIM ONTO THE FRONT STEP.

MR. MANN TOLD JACK RAMEY HE WAS THERE TO SERVE EVICTION PAPERS AND A LOCKSMITH WAS THERE TO CHANGE THE LOCKS ON FRONT AND REAR DOORS AND WE ALL HAD TO LEAVE NOW.

MR MANN HANDED ME (DEAN RAMEY) A PIECE OF PAPER SAYING IT WAS AN EVICTION AND AS OF MARCH 21ST WE HAD 7 DAYS TO REMOVE ANY + ALL POSSESSIONS IF THE VALUE OF SAID POSSESSIONS WAS MORE THAN \$750 IN VALUE. MR MANN WAS ACCOMPANIED BY OFFICER KEVIN BROOKS, THE LADY FROM REALESTATE OFFICE, A LOCK SMITH THAT DID CHANGE ~~THE~~ THE LOCKS AND A MAN + WOMAN FROM TENNESSEE THAT CAME WITH ~~THE~~ REALESTATE LADY. THE COUPLE FROM TENN CAME INTO ~~THE~~ THE HOME AT 142 DAKOTA DR. THE LADY SAID SHE NEEDED TO TAKE PICTURES TO DOCUMENT THE FURNISHING FOR PROOF OF VALUE THAT WAS OVER \$750 DOLLAS FOR THE 7 DAY PERIOD TO REMOVE ITEMS FROM HOME. I HAVE A VIDEO OF HER DOING THIS.

BY THIS TIME TERRY RAMEY HAD ARRIVED AT THE HOME WITH THE REGISTERED DEED FOR THE TRACT OF LAND ~~AT~~ THAT 142 IS ON CLEARLY SHOWING IN 2010 WHERE THE SURVEY WAS DONE AND ~~SPECIFICALLY~~ SPECIFICALLY SHOWING THAT WE WERE

(47)

CORRECT THAT 142 WAS NOT PART OF FORECLOUSER PROCEEDINGS. MR MANN PROCEEDED TO SAY THOSE PAPERS DIDN'T MATTER THAT HE HAD THE AREIL VIEW OF PROPERTY PULLED UPON THE ~~MAP~~ COMPUTER IN HIS POLICE CAR SHOWING THE PROPERTY LINE BELOW THE HOME AT 142. THE LINE WAS NEVER BELOW IN THE BEGINNING JUST A PARTIAL PIECE OF MOBILE HOME, THAT WAS REASON FOR THE REVERSE MORTGAGE COMPANY REQUIRING IT BE SURVEYED OFF.

MR MANN NEVER CHANGED HIS POSITION ON EVICTION, HE ASKED THE LADY FROM REALITY COMPANY WHAT SHE WANTED TO DO. THE REALITY LADY IS THE ONE THAT TOLD LOCKSMITH TO CHANGE LOCKS, ALSO SAID IT WAS AN EVICTION. AFTER SHE SAW THE DEED SHE WOULD NOT ADMIT SHE WAS WRONG, BUT DECIDED NOT TO ENFORCE EVICTION AT THAT TIME. SHE SAID THAT IF WE HAD THAT PAPER BEFORE WHY HAONT PRODUCED IT BEFORE NOW. WE ME + TERRY TOLD HER THAT WAS

(57)

HER ~~THE~~ JOB TO KNOW THE CORRECT INFORMATION ON THE PROPERTY SHE WAS TRYING TO SELL & SERVE EVICTION PAPERS ON. SHE SAID IT WAS OUR ~~RESPON~~ RESPONSIBILITY TO PRODUCE THOSE DOCUMENTS. MR MANN ASKED THE LADY FROM REALITY WHAT SHE WANTED HIM TO DO, SERVE THE PAPERS AND MAKE US LEAVE OR RETURN THEM UNSERVED.

SHE KNEW SHE WAS IN THE WRONG, AS DID MR MANN AND SAID TO LET US STAY.

→ SHE SAID SHE DIDN'T KNOW WHAT TO DO AND LEFT IT TO HIM. MR. MANN THEN LEFT ~~WITH~~ WITHOUT SAYING ANYTHING ELSE. SHE AND OTHERS LEFT A SHORT TIME LATER.

WASNT THERE A COMMENT THAT
STEVE MANN MADE ABOUT
THAT, HOW DO WE EVEN KNOW
IF THOSE PAPERS WERE REAL?
TALKING ABOUT DEED

[7] Written testimony by Terry Ramey, present during the Eviction

Written testimony by Terry Ramey, present during the Eviction [re: Hand written statement].

April 3, 2017

“My Dad was afraid not to abide because of two armed deputies giving my brother the Eviction Notice, and allowing the two women and locksmith into the house.”

APR 3 2017

Terry Ramey

my dad was afraid not Abide
because of two Armed deputies
giving my brother the Eviction notice.
and Allowing the two women & Locksmith
in to the house.

[8] DVD taken by Dean Ramey of Laura Holland



[9] NOTICE handed to Jack Ramey by Steve Mann at 142 Dakota Drive

Defendant: JACIL / Emma Ramoy

Date: 3-21-17

File# 15sp 253

NOTICE

As of this date 3-21-17, you can no longer reside or remain at this residence. You will need consent from the landlord to be on these premises, otherwise you can be charged with Trespassing. You will have to make an appointment with the landlord at a time agreeable to both of you for the removal of your property. If you do not remove property within 5 days if valued less than \$500.00 or 7 days if valued more than \$500.00 from the date of this notice, the landlord may dispose of, sell or giveaway the remaining property. Mobile Homes left on property have twenty-one (21) days to remove the Mobile Home.

Deputy Sheriff
Waynesville Sheriff's Office

*This Notice handed to
Dear Ramoy by
Lt. Steve Mann At 142
Dakota Dr.
Approx. 8:30 to 8:45*

C20170915

17-001967

STATE OF NORTH CAROLINA

IN THE GENERAL COURT OF JUSTICE
BEFORE THE CLERK
15-SP-253

COUNTY OF HAYWOOD

IN THE MATTER OF THE FORECLOSURE by)
Trustee Services of Carolina, LLC, Substitute Trustee;)
of a Deed of Trust Executed by Jack O'Neill Ramey and)
Emma Lou Ramey dated February 3, 2011 and)
Recorded February 8, 2011 in Book 798 at Page 635 of)
the Haywood County Public Registry)

WRIT OF POSSESSION AND ORDER
OF EJECTMENT

To the Sheriff of Haywood County, North Carolina:

WHEREAS an Order was entered in this proceeding on Nov. 03, 2014, placing Reverse Mortgage Solutions, Inc. in possession of the real estate described as follows: Residence and lot(s) located at 146 Dakota Drive and 178 Dakota Drive, Clyde, NC 28721, and finding and concluding that the possession of the subject property by Jack O'Neill Ramey and Emma Lou Ramey, and all other occupants is unlawful;

NOW, THEREFORE YOU ARE HEREBY DIRECTED to remove Jack O'Neill Ramey and Emma Lou Ramey and all other occupants and their personal property, possessions and belongings from said premises and to put Reverse Mortgage Solutions, Inc. in possession of the described real estate.

HEREIN FAIL NOT and make your return hereon.

Dated: March 02, 2017

[Signature]
Assistant Clerk of Superior Court
Haywood County, North Carolina

RETURN

Received 3.14.17
If not executed, state reason _____
Executed by removing Jack O'Neill Ramey from the premises and putting Reverse Mortgage Solutions, Inc. in possession on 3.21.17, 2017

SHERIFF OF HAYWOOD COUNTY

By: [Signature], Deputy

RECEIVED
CLERK OF SUPERIOR COURT
HAYWOOD COUNTY, N.C.
MAR 14 2017 4:05

If you are an occupant and have questions concerning this Writ, please call (704)831-5572. If you are a Sheriff or Clerk of Court and would like to speak with someone regarding scheduling a lockout or content of this order, please contact us at (704)831-5571 or Email ncevictions@rtt-law.com.

PENDING REVIEW FOR TAX LISTING



2017000296

HAYWOOD CO, NC FEE \$26.00
STATE OF NC REAL ESTATE EXT
\$249.00

PRESENTED & RECORDED
01-13-2017 09:11:02 AM

SHERRI C. ROGERS
REGISTER OF DEEDS
BY: STACY C. MOORE
ASSISTANT

BK: RB 921

PG: 640-642

DATE 1-13-17 BY SS
HAYWOOD COUNTY TAX CERTIFICATION

There are no delinquent taxes due that are a lien
against parcel number(s) 8637-01-5352

Mike Matthews, Haywood County Tax Collector

Date: 1-13-17 By: SS

THIS INSTRUMENT PREPARED BY & RETURN TO:

Post Sale
Brock & Scott, PLLC
5431 Oleander Drive, Suite 200
Wilmington, NC 28403
File Number: 15-19843, Case Number: 15 SP 253
PIN #: 8637-01-5352
Excise Tax: \$249.00

STATE OF NORTH CAROLINA

SUBSTITUTE TRUSTEE'S DEED

COUNTY OF HAYWOOD

NCGS 105-317.2 Report on transfers of real property – requirements

Grantor's address: see above "return to" address

Grantee's address: see below paragraph

Primary residence: As the Substitute Trustee of a special proceedings foreclosure file, this firm does not occupy any property as its residence. As to the original mortgagor(s), this firm does not have any specific knowledge as to whether the mortgagor(s) were occupying the property at the time of foreclosure sale.

This instrument was prepared by: Brock & Scott, PLLC, a licensed North Carolina attorney/law firm. The Grantee is receiving title because they were the successful bidder at a foreclosure sale of the below mentioned property. Any potential bidders were notified that the sale of the property would be made subject to all prior liens, unpaid taxes, any unpaid land transfer taxes, special assessments, easements, rights of way, deeds of release, and any other encumbrances or exceptions of record. Therefore, the Grantee assumes responsibility for any unpaid taxes.

THIS SUBSTITUTE TRUSTEE'S DEED, made this October 24, 2016 by and between Trustee Services of Carolina, LLC, Substitute Trustee in the Deed of Trust hereinafter mentioned, ("Grantor"), and Reverse Mortgage Solutions, Inc., its successors and assigns as their interests may appear, whose address is 14405 Walters Road, suite 200, Houston, TX 77014, ("Grantee");

WITNESSETH:

WHEREAS, Jack O'Neill Ramey and Emma Lou Ramey, executed and delivered a Deed of Trust dated February 3, 2011 and recorded on February 8, 2011 in Book 798 at Page 635 of the Haywood County Public Registry, to F. Blair Williams, as Trustee; and

WHEREAS, the beneficial interest of said Deed of Trust was originally held by and remains with, or was transferred and assigned to Reverse Mortgage Solutions, Inc.; and



WHEREAS, default having occurred in the payment of the indebtedness secured by said Deed of Trust and Grantor having been substituted as trustee, as set forth in **Appointment of Substitute Trustee** recorded on **October 7, 2015, in Book 894, Page 1320 of the Haywood County Public Registry**, due demand was made on the Grantor by the holder of the indebtedness secured by said Deed of Trust that he foreclose the said Deed of Trust and sell the property under the terms thereof; and

WHEREAS, under and by virtue of the power and authority in him vested by said Deed of Trust and according to the terms and the stipulations of the same, and having instituted a special proceeding before the Clerk of Superior Court of Haywood County, entitled Special Proceedings No. 15 SP 253, and after due advertisement as in said Deed of Trust provided and as by law required, and due and timely notice having been given to the parties of said special proceeding, and a proper hearing having been conducted on February 8, 2016, whereupon the Clerk of Superior Court of Haywood County, North Carolina, authorized Grantor to proceed under said Deed of Trust and sell the real property as herein below described, Grantor, on October 3, 2016 at 1:00PM, did expose the land described in said Deed of Trust, and hereinafter described and conveyed, subject to any and all superior liens, including without limitation, the lien of unpaid taxes and assessments, easements, conditions, restrictions, conveyances and releases, and matters of record, for sale at public auction at the Haywood County Courthouse door, when and where Reverse Mortgage Solutions, Inc. was the last and highest bidder for said land at the price of \$124,363.59; and

WHEREAS, Grantor duly reported the land sale to the Clerk of Superior Court of Haywood County as required by law, and thereafter said sale remained open ten days, and no increased bid has been filed within the time allowed by law;

NOW, THEREFORE, in consideration of the premises and of the payment of the said purchase price by the Grantee, the receipt and sufficiency of which is hereby acknowledged, and pursuant to the authority vested in him by the terms of the said Deed of Trust, Grantor does hereby bargain, sell, grant and convey unto Grantee and their successors and assigns, all that certain lot or parcel of land lying and being in the County of Haywood, State of North Carolina, and being more particularly described as follows:

The Property is located in the County of HAYWOOD, State of North Carolina, described as follows:

BEGINNING on a stake in the northern edge of Jones Cove Road, said stake being the northwest corner of Lot No. 1 this day conveyed to Phyllis Mease Haynes et vir. and runs thence with the line between Lots 1 and 2, South 7 deg. 30 min. West 650 feet to a stake in the Southern Railway right of way line; thence continuing the same course 100 feet to a stake in the center of the Southern Railway line; thence with the center of the Southern Railway line in a westerly direction 285 feet to a stake, corner between Lots 2 and 3; thence North 13 deg. 00 min. East 100 feet to a stake in the Southern Railway right of way line; thence North 13 deg. 00 min. East 660 feet to a stake in the northern edge of Jones Cove Road; thence North 77 deg. East 157 feet to a stake; thence North 41 deg. East 86 feet to a stake, the BEGINNING Point.

LESS and EXCEPTING the property described in Deed Book 471, page 925, Haywood County Registry.

SUBJECT TO and EXCEPTING that certain perpetual right and easement for a sewer line being 20 feet in width taken by Junaluska Sanitary District as set forth in Deed Book 430, page 786, Haywood County Registry.

Further EXCEPTING from the above-described property the following 0.044 acre tract:

BEGINNING in a point in the common line of the Jack O. Ramey tract (Deed Book 298, page 960) and the Jack O. Ramey tract (Deed Book 341, page 694), said point being located N. 08 deg. 39 min. 19 sec. E. 180.02 feet from the southeastern corner of the Jack O. Ramey tract (Deed Book 296, page 960) and the southwestern corner of the Jack O. Ramey tract (Deed Book 341, page 694) that common point being in the center of the southern railway railroad tract; thence leaving said beginning point and running with the common line of the two (2) tracts, N. 08 deg. 39 min. 19 sec. E. 113.45 feet to a point; thence S. 26 deg. 53 min. 42 sec. W. 108.04 feet to a point;

thence S. 63 deg. 43 min. 47 sec. E. 35.51 feet to the BEGINNING and BEING 0.044 acre, according to a plat prepared for "Terry Ramey," dated November 15, 2010 and prepared by Herron Associates, Drawing No. 2012-1331-B.

TOGETHER WITH, INCLUDING and SUBJECT TO a 10-foot right of way for egress, ingress and regress, centered upon and over and across Dakota Drive, as said drive is currently laid out and in use, running to Lee Road, across the adjacent property of Jack O'Neill Ramey and wife, Emma Lou Ramey described in Deed Book 341, page 694, Haywood County Registry.

CONTAINING 3.43 acres, more or less, per the survey of Herron Associates, Drawing No. 2012-1331-B, dated 11/15/10, and further BEING the remainder of the property conveyed to Jack O'Neill Ramey and wife, Emma Lou Ramey recorded in Deed Book 298, page 960, Haywood County Registry.

Together with improvements located thereon; said property being located at 146 Dakota Drive and 178 Dakota Drive, North Carolina.

Said property is commonly known as 146 Dakota Drive and 178 Dakota Drive, Clyde, NC 28721.

TO HAVE AND TO HOLD the said land, together with all privileges and appurtenances as thereunto belonging unto the said Grantee, its successors and assigns, forever, in as full and ample manner, as Grantor, Substitute Trustee, is authorized and empowered to convey same.

IN WITNESS WHEREOF, Grantor, Substitute Trustee of the aforesaid Deed of Trust, has hereunto set his hand and affixed his seal the day and year first above written.

Trustee Services of Carolina, LLC
Substitute Trustee

By: [Signature]
Aaron B. Anderson, Member/Manager

STATE OF NORTH CAROLINA

COUNTY OF NEW HANOVER

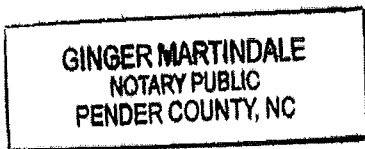
I, Ginger Martindale, a Notary Public of Pender County and State aforesaid, do hereby certify that Aaron B. Anderson, Member/Manager of Trustee Services of Carolina, LLC, Substitute Trustee, personally appeared before me this day and acknowledged the due execution of the foregoing instrument on behalf of the company.

WITNESS my hand and notary stamp or seal this 24 day of Oct, 2016.

[Signature]
Notary Public

JAN 22 2021
My Commission Expires

NOTARY SEAL

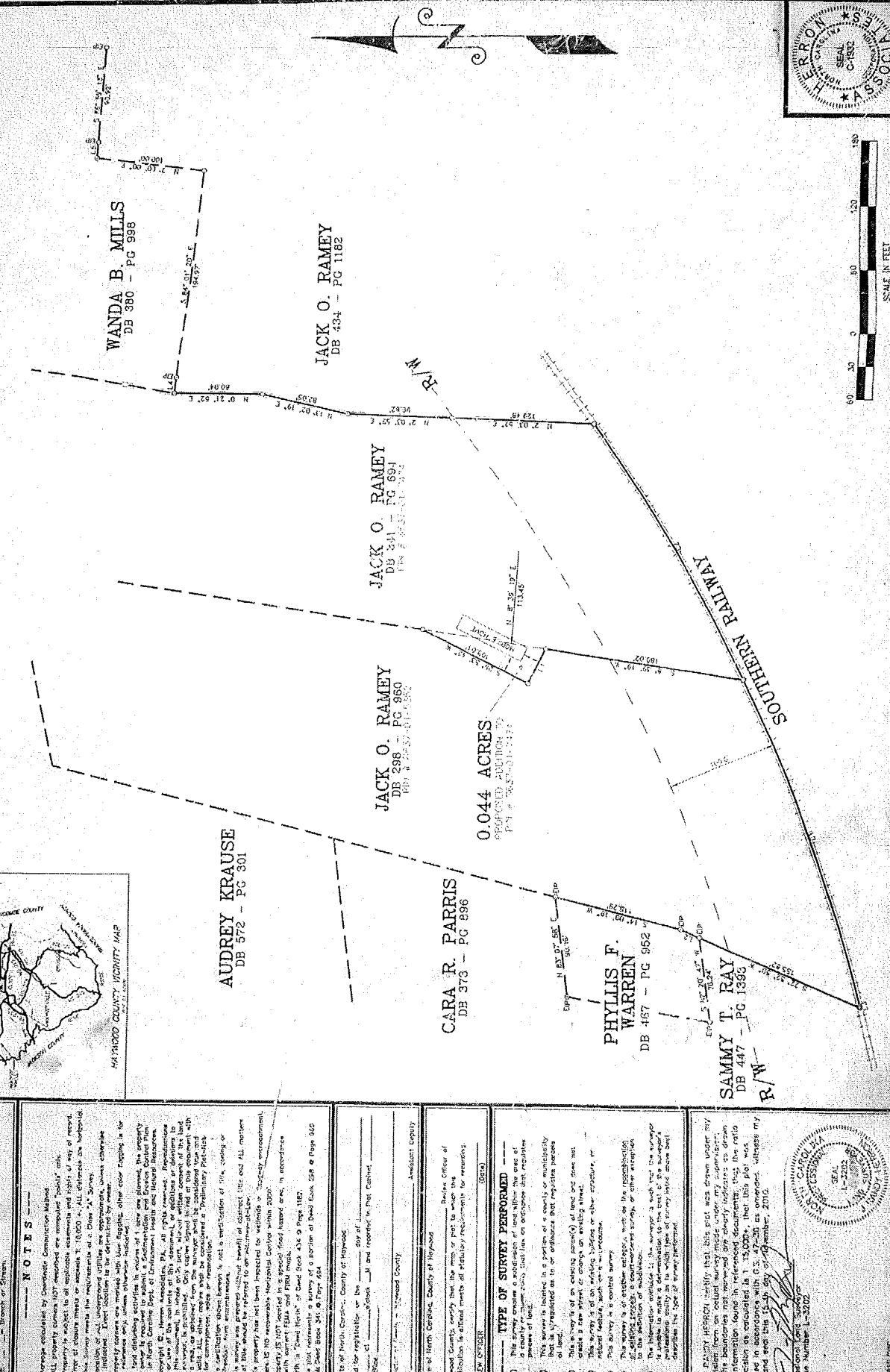


CERTIFICATE OF APPROVAL
 I certify that the subdivision of property shown herein complies with the State Subdivision Regulations and is approved for recording in the Haywood County Clerk's Office.
 TERRY RAMEY
 Haywood County Clerk

LEGEND
 --- Existing Survey Lines
 --- Proposed Survey Lines
 --- Branch or Stream
 --- Right of Way
 --- Easement
 --- Other

NOTES
 1. All property owners have been notified of this survey.
 2. This survey is subject to all applicable laws and regulations.
 3. The survey is based on the best available information.
 4. The survey is not intended to create any new rights or interests.
 5. The survey is not intended to extinguish any existing rights or interests.
 6. The survey is not intended to create any new boundaries.
 7. The survey is not intended to extinguish any existing boundaries.
 8. The survey is not intended to create any new easements.
 9. The survey is not intended to extinguish any existing easements.
 10. The survey is not intended to create any new rights of way.
 11. The survey is not intended to extinguish any existing rights of way.
 12. The survey is not intended to create any new streams or branches.
 13. The survey is not intended to extinguish any existing streams or branches.
 14. The survey is not intended to create any new other features.
 15. The survey is not intended to extinguish any existing other features.

REVISIONS
 1. Initial Survey
 2. Corrected Survey
 3. Final Survey



HERRON ASSOCIATES
 SEAL
 C-1932

PLAT PREPARED FOR
TERRY RAMEY
 Haywood County, N.C.

DATE 11/15/2010
DRAWN BY JRH
CHECKED BY JRI

REVISIONS
 DB 341 - PG 684
 DB 300 - PG 950

PLAT NUMBER 1 of 1
DRAWING NUMBER 2012-1831-B

STATE OF NORTH CAROLINA
 Haywood County
 Clyde Township

[13] Summary of Haynes / Ramey meeting on 3/23/17, re: Jack Ramey Eviction on 3/21/17.

Monroe A. Miller Jr.
19 Big Spruce Lane
Waynesville, NC 28786
March 24, 2017

Sheriff Greg Christopher
Haywood County Sheriff's Office
1620 Brown Avenue
Waynesville, NC 28786
828-452-6768
gchristopher@haywoodnc.net

Subject: Summary of Haynes / Ramey meeting on 3/23/17, re: Jack Ramey Eviction on 3/21/17.

A meeting was held on 3/23/2017 at 1:00 pm in the conference room beside your office. The meeting lasted over an hour and a half, and was attended by the following people:

- Jeff Haynes
- David Wijewickrama
- Steve Mann
- [Kevin Brooks - 2nd Deputy during eviction, not present]
- Jason Smiley
- Terry Ramey
- Myself, as a casual observer

Terry Ramey called the meeting, requesting details of an eviction of his parents the morning of 3/21/2017, carried out by Steve Mann and Kevin Brooks at 142 Dakota Drive, in Clyde.

As I understand it, both Deputies arrived, ordered Terry's father (90 years old) and his wife Emma, out of their house, told them they were evicted, had a locksmith come in and change the locks, and had three (3) people from Tennessee come in and take photographs of personal private stuff, all under the auspicious and authority of some real estate agent named Laura Holland, from Four Seasons Realty in Clyde, who was summoned by the Sheriff's Department. After Terry arrived, and presented her with the deed (she did not want to look at the plat drawing), she refused to accept the deed for a half an hour, allowing people to go into the house and take pictures and change locks. Then, after a phone call, she buckled and told Terry, "You're right, that's the law of the land". The deputies then left, and no one told the Ramey's they were allowed to re-enter the house. Where does this stand?

Terry was understandably upset, I as well.

Terry had asked Jeff Haynes prior to the meeting, if the meeting was going to be recorded, and if not, would Jeff mind if we recorded the meeting. Jeff had no problem.

It would have been nice if David Wijewickrama had been introduced as legal counsel for the Sheriff's office before the meeting started or during the meeting. We did not realize what his position was until after the meeting had concluded. Why was David Wijewickrama present, and not Chip, a.k.a. Leon Killian, the County Attorney?

I turned on my recorder, and Steve Mann looked displeased. I am fond of that particular recorder, as that was the recorder I used during my meeting with Michael Bonfoey, who is no longer D/A of Haywood County.

Question after question directed to Steve Mann resulted in complete silence, Steve Mann refused to say even one word, evidently getting facial signals from David Wijewickrama to stay mum. He then indicated that he would answer questions if I turned off the recorder, which I did. He said he was not the one being interrogated here.

Terry reviewed documentation from case file 15 SP 253. I had supplementary information which David Wijewickrama spent considerable time reviewing and digesting. I had printed out Parcel Reports for three (3) lots surrounding 142 Dakota Drive. Those were compared with the Plat drawing 2012-1331-B. I had printed these reports the morning of the meeting, on 3/23/2017.

- 8637-01-5223 Reverse Mortgage Solutions, Inc. Book 921 - Page 640
- 8637-01-0622 Ramey, Jack and Emma No Record Found!
- 8637-01-7474 Ramey, Jack and Emma No Record Found!

This was the first time that I had ever seen a legal reference with a Book and Page Number and have it come up with "No Record Found". David Wijewickrama concurred, he had never seen that either.

The home Jack Ramey was evicted from, at 142 Dakota Drive, was originally part of the land Reverse Mortgage Solutions was attempting to foreclose on, but they did not want the house at 142 Dakota Drive, which was split right down the middle between two properties. That is when Terry Ramey paid \$500 to slice out the property around the house, and move it to his adjacent parcel, as shown on plat drawing 2012-1331-B. Maps On-Line had evidently never been updated to reflect this. The property line showed the house at 142 Dakota Drive being split by the two properties, 8637-01-5223 and 8637-01-7474. James Weaver "Kirk" Kirkpatrick III was the lawyer representing Jack Ramey handling the Reverse Mortgage.

Steve Mann indicated during the meeting that Maps On Line never showed the little triangle of land, so he took it upon himself to go over to the County Land Mapping Department with Plat number drawing 2012-1331-B, and have them create, as a separate PIN, this little triangle of land. The problem is, and I did not realize this until after the meeting, the little triangle of land was not and should not be treated as a separate PIN, but now part of 8637-01-7474. Another error now on Maps On Line.

What business was it of Steve Mann, a Sheriff's Deputy, to go over to the County Land Mapping Department and direct them to create this little triangle of land, other than to cover his own ass.

This whole business of Reverse Mortgage Solutions was handled by James Weaver "Kirk" Kirkpatrick III, who evidently botched this whole thing up in the first place. This thing has Kirkpatrick's and June Lanning Rays fingerprints all over it.

Rather than Steve Mann attempting to lay blame on Terry Ramey for not registering plat number 2012-1331-B during the meeting, that should have been done by James Weaver "Kirk" Kirkpatrick III and June Lanning Ray when Reverse Mortgage Solutions wanted no part of 142 Dakota Drive.



Parcel Report for 8837-01-8222

RAMEY JACK ONEILL
 RAMEY EMMA LOU
 146 DAKOTA DR
 CLYDE NC 28721

Account Information

PIN: 8837-01-8222

Legal Ref: 388960

Add Ref: A17308
 A98234

Site Information

142 DAKOTA DR

Heated Area: 0

Year Built: 0

Total Acreage: 0.04 AC

Township: CLYDE

Site Value Information

Land Value: \$0

Building Value: \$0

Market Value: \$0

Deferred Value: \$0

Assessed Value: \$0

Sale Price: \$16,000

Sale Date: 6/26/1978

Tax BIF 1: \$0.00

Tax BIF 2: \$0.00

1 inch = 100 feet
 March 24, 2017

Disclaimer: This report is based on the information provided to the assessor. The assessor is not responsible for the accuracy of the information provided. The assessor is not a professional appraiser and does not provide any services or opinions regarding the value of the property. The assessor is not a professional appraiser and does not provide any services or opinions regarding the value of the property.

Steve Mann was pressed hard to come up with the actual eviction order that he served on Jack Ramey. He finally located the order in his file, which was signed off by a Mary Jane Hanna in the Clerks Office. Steve Mann could not find any documentation that the eviction order was to be served at house number 142, only house numbers 146 and 178.

The general consensus of all present at the meeting was Terry's parents were wrongly evicted, and Terry should seek a Civil Attorney to press forward with this issue.

Sheriff Christopher - we hear constantly of Law Enforcement entering wrong homes during drug busts, with devastating consequences for the victims. How would you feel if this eviction had happened to your parents? Terry's father is 90 years old, and Emma is in poor health, and they were ordered out of their house.

As you know, I go by a different guideline - If someone that is either elected or appointed to a position of power, and they either abuse their power or intimidate someone because of their power, I will go after them and put them out of business.

James Weaver "Kirk" Kirkpatrick III and June Lanning Ray's actions in this case will be reviewed separately.

Another issue that arose with Steve Mann is that as Terry was describing events during the process of the eviction, Steve Mann contradicted Terry as to events that were happening described by Terry. One of the reasons that Terry and I get along so well, is that for as long as I have know him, he has never lied. So who am I to believe when both of these people are recounting events differently? Terry, or Steve Mann, who said stone faced while my recorder was on?

In the meanwhile, and this is only a suggestion, I would assign the two Deputies who evicted Jack and Emma Ramey into another department, other than serving Eviction Notices, for the time being, until this issue is straightened out.

Additionally, efforts should be made to contact the three (3) people from Tennessee and recover /destroy all of the pictures that were taken inside the Ramey home, and a locksmith should come out again to replace all the locks that were originally switched out (God knows who has keys for that home now), and replace with new locks.

Thank you,

Monroe A. Miller Jr.
Haywood County Taxpayer.

cc: Jeff Haynes
Janice Corn
David Wijewickrama (via Janice Corn to forwarded e-mail)

[14] Land Map Drawings (Maps Online) of three properties and associated Deeds.



Parcel Report For 8637-01-5223

REVERSE MORTGAGE SOLUTIONS INC
14405 WALTERS RD STE 200
HOUSTON, TX 77014

Account Information

PIN: 8637-01-5223

Legal Ref: 921/640

Add Ref: A17/108

A99/234

Site Information

146 DAKOTA DR

Heated Area: 0

Year Built: 0

Total Acreage: 3.31 AC

Township: CLYDE

Site Value Information

Land Value: \$0

Building Value: \$71,400

Market Value: \$71,400

Deferred Value: \$0

Assessed Value: \$71,400

Sale Price: \$124,363

Sale Date: 1/13/2017

Tax Bill 1: \$0.00

Tax Bill 2: \$0.00

1 inch = 100 feet

March 23, 2017

Disclaimer: The maps on this site are not surveys. They are prepared from the most current real property tax data within this jurisdiction and are compiled from recorded deeds, plats and other public records and data. Users of this site are hereby notified that the aforementioned public primary information sources should be consulted for verification of any information contained on these maps. Haywood County and the website provider assume no legal responsibility for the information contained on these maps.



Parcel Report For 8637-01-6222

RAMEY, JACK ONEILL
 RAMEY, EMMA LOU
 146 DAKOTA DR
 CLYDE, NC 28721

Account Information
 PIN: 8637-01-6222
 Legal Ref: 298/960

Add Ref: A17/108
 A99/234

Site Information

142 DAKOTA DR
 Heated Area:
 Year Built:
 Total Acreage: 0.044 AC
 Township: CLYDE

Site Value Information

Land Value: \$0
 Building Value: \$0
 Market Value: \$0
 Defered Value: \$0
 Assessed Value: \$0
 Sale Price: \$16,000
 Sale Date: 267667200000
 Tax Bill 1: \$0
 Tax Bill 2: \$0

1 inch = 50 feet
 March 23, 2017

Disclaimer: The maps on this site are not surveys. They are prepared from the inventory of real property found within this jurisdiction and are complete from recorded deeds, plats and other public records and data. Users of this site are hereby notified that the aforementioned public primary information sources should be consulted for verification of any information contained on these maps. Haywood County and the website provider assume no legal responsibility for the information contained on these maps.

298 / 960

No Reward Friends!

Kirkpatrick & June Ray!

Laura Holland - Contract to Sell Property
 4 Seasons Realty, Canton

Sheriff Deputy

Steve Mann

Kevin Brooks

← called - Summons
 by Sheriff Dept.

[GO TO DEED BOOK]

APR 3 2017

TRANSFER MADE ON TAX RECORD

Date 6-15-83 By *ADP*

[Handwritten signature]

Fee for registration 15
Pay of June 1983
4:30 o'clock P M and registered

in office of the Register of Deeds for
Haywood County, North Carolina.

This 12 day of June 1983
in Book No. 341 on page 694

Charles H. House
Register of Deeds
of Haywood County
By *[Signature]*
Recording Time, Book and Page

Excise Tax 13.00

2883

341 / 694

Tax Lot No. _____ Parcel Identifier No. _____
Verified by _____ County on the _____ day of _____, 19____
by _____

Mail after recording to BTB GAVIN

This instrument was prepared by BROWN, WARD, HAYNES & GRIFFIN, P. A., Attorneys - 105 N. Main St. Waynesville, N. C. 28788.
Brief description for the Index [Redacted]

NORTH CAROLINA GENERAL WARRANTY DEED

THIS DEED made this 1st day of June, 1983, by and between _____

GRANTOR
BURTON GREEN (divorced and unremarried), 105 Green Street, Waynesville, North Carolina 28786

GRANTEE
JACK O'NEILL RAMEY and wife, EMMA LOU RAMEY, Route 2, Box 14B, Clyde, North Carolina 28721

Enter in appropriate block for each party: name, address, and, if appropriate, character of entity, e.g. corporation or partnership.
The designation Grantor and Grantee as used herein shall include said parties, their heirs, successors, and assigns, and shall include singular, plural, masculine, feminine or neuter as required by context.
WITNESSETH, that the Grantor, for a valuable consideration paid by the Grantee, the receipt of which is hereby acknowledged, has and by these presents does grant, bargain, sell and convey unto the Grantee in fee simple, all that certain lot or parcel of land situated in the City of n/a Clyde Township, Haywood County, North Carolina and more particularly described as follows:

BEGINNING at a point on a bridge over Jones Cove Road, said point being the Northwest corner of the H. N. Mease tract and runs thence with a branch and the line of the Mease tract, S. 7° W. 191 feet to a stake; thence S. 9° W. 148 feet to a stake; thence S. 4° 30' W. 220 feet to a stake, margin of the Southern Railway right of way; thence the same course 100 feet to a stake in the center of the Southern Railway line; thence with the center of the Southern Railway line in a Westerly direction 280 feet to a stake in the center of said railway line; thence N. 7° 30' E. 100 feet to the Southern Railway right of way line; thence N. 7° 30' E. 650 feet to a stake in the Northern edge of Jones Cove Road; thence N. 41° E. 112 feet to a stake; thence East 122 feet to a stake, the point of BEGINNING, containing 3.70 acres, more or less. BEING Lot No. 1 as designated on a map made by Hugh K. Terrell dated January 22, 1974.

BEING and INCLUDING the identical property conveyed to Burton Green by Jack O'Neill Ramey et ux. by deed dated May 20, 1980, recorded in Book 315, page 611, Haywood County Registry.

The property hereinabove described was acquired by Grantor by instrument recorded in _____

A map showing the above described property is recorded in Plat Book _____ page _____

TO HAVE AND TO HOLD the aforesaid lot or parcel of land and all privileges and appurtenances thereto belonging to the Grantee in fee simple.

And the Grantor covenants with the Grantee, that Grantor is seized of the premises in fee simple, has the right to convey the same in fee simple, that title is marketable and free and clear of all encumbrances, and that Grantor will warrant and defend the title against the lawful claims of all persons whomsoever except for the exceptions hereinafter stated: Title to the property hereinabove described is subject to the following exceptions:

1. Haywood County taxes for the year 1983.
2. The Grantor makes no warranty of title of any matter appearing prior to 1:20 P.M. May 27, 1980.

IN WITNESS WHEREOF, the Grantor has hereunto set his hand and seal, or if corporate, has caused this instrument to be signed in his corporate name by its duly authorized officers and its seal to be hereunto affixed by authority of its Board of Directors, the day and year first above written.

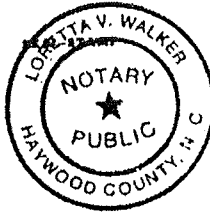
By: _____ (Corporate Name) _____ (SEAL)

President _____ (SEAL)

ATTEST: _____ (SEAL)

Secretary (Corporate Seal) _____ (SEAL)

USE BLACK INK ONLY



NORTH CAROLINA, Haywood County.

I, a Notary Public of the County and State aforesaid, certify that _____ Grantor,
Burton Green (divorced and unremarried)
 personally appeared before me this day and acknowledged the execution of the foregoing instrument. Witness my hand and official stamp or seal, this 14 day of June 1983

My commission expires: 12-6-85 Loretta V. Walker Notary Public

SEAL-STAMP

NORTH CAROLINA, _____ County.

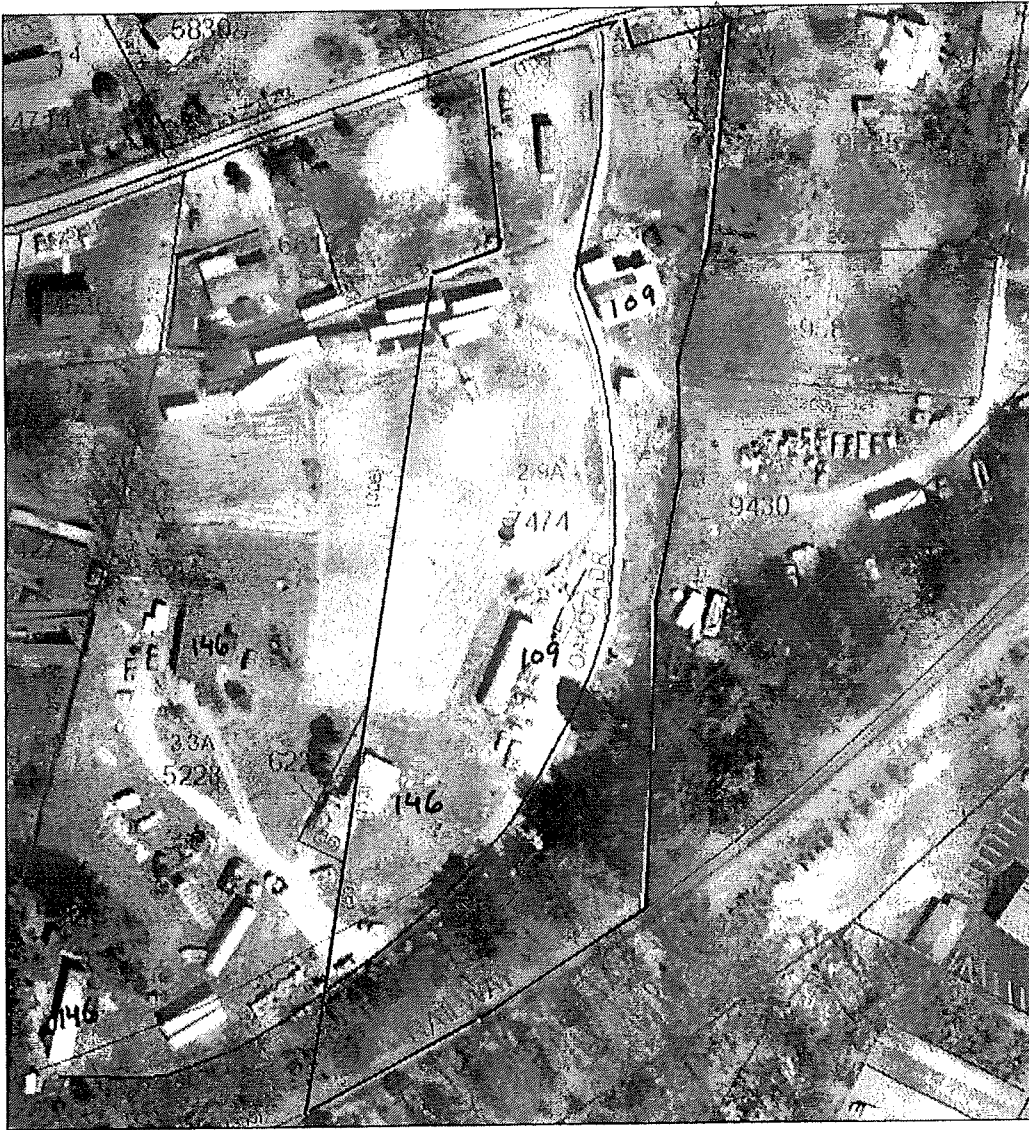
I, a Notary Public of the County and State aforesaid, certify that _____ Secretary of _____
 personally came before me this day and acknowledged that _____ he is _____
 _____ a North Carolina corporation, and that by authority duly
 given and as the act of the corporation, the foregoing instrument was signed in its name by its
 President, sealed with its corporate seal and attested by _____ as its Secretary.
 Witness my hand and official stamp or seal, this _____ day of _____ 19____

My commission expires: _____ Notary Public

The foregoing Certificate(s) of Loretta V. Walker, NP

is/are certified to be correct. This instrument and this certificate are duly registered at the date and time and in the Book and Page shown on the first page hereof.

Charles G. Howell REGISTER OF DEEDS FOR _____ Haywood COUNTY
Joel M. Pittman Deputy Assistant - Register of Deeds



Parcel Report For 8637-01-7474

RAMEY, JACK ONEILL
RAMEY, EMMA LOU
146 DAKOTADR
CLYDE, NC 28721

Account Information

PIN: 8637-01-7474

Legal Ref: 341/694

Add Ref: 862/247
A99/235

Site Information

109 DAKOTA DR

Heated Area: 0

Year Built: 0

Total Acreage: 2.86 AC

Township: CLYDE

Site Value Information

Land Value: \$40,600

Building Value: \$14,400

Market Value: \$55,000

Deferred Value: \$0

Assessed Value: \$55,000

Sale Price: \$13,000

Sale Date: 6/15/1983

Tax Bill 1: \$427.40

Tax Bill 2: \$456.37

1 inch = 100 feet

March 23, 2017

Disclaimer: The maps on this site are not surveys. They are prepared from the availability of real property found within the jurisdiction and are compiled from recorded deeds, plats and other public records and data. Users of this site are hereby notified that the aforementioned public primary information contained on these maps. Haywood county and the website provider assume no legal responsibility for the information contained on these maps.

341 / 694

No Record Found!

Keith Patrick & June Ray!

[Go TO DEED BOOK]

Date 6-23-78 By FDF

Filed for registration 23
day of June, 19 78
4:20 clock P M and registered

APR 3 2011
298/960

[Signature]
JUN 26 1978
PB. 10742
16.00
16.00

In office of the Registrar of Deeds for
Haywood County, North Carolina.
This 26 day of June, 19 78
In Book No. 498 on page 960
Charles E. Howell
Registrar of Deeds
of Haywood County
By J. J. [Signature]

Excise Tax \$16.00

Recording Time, Book and Page

Tax Lot No. Parcel Identifier No.
Verified by County on the day of 19.....
by

Mail after recording to WRF

This instrument was prepared by W. R. Francis

NORTH CAROLINA GENERAL WARRANTY DEED

THIS DEED made this 2nd day of June, 19 78, by and between

GRANTOR

GRANTEE

FRED DEWEY FRANCIS (Widower)
P. O. Box 723, Clyde 28721

JACK O'NEILL RAMEY and wife,
EMMA LOU RAMEY,
P. O. Box 904, Waynesville 28786

Enter in appropriate block for each party: name, address, and, if appropriate, character of entity, e.g. corporation or partnership.

The designation Grantor and Grantee as used herein shall include said parties, their heirs, successors, and assigns, and shall include singular, plural, masculine, feminine or neuter as required by context.

WITNESSETH, that the Grantor, for a valuable consideration paid by the Grantee, the receipt of which is hereby acknowledged, has and by these presents does grant, bargain, sell and convey unto the Grantee in fee simple, all that certain lot or parcel of land situated in Clyde Township, HAYWOOD County, North Carolina and more particularly described as follows:

BEGINNING on a stake in the Northern edge of Jones Cove Road, said stake being the Northwest corner of Lot No. 1 this day conveyed to Phyllis Mease Haynes et vir and runs thence with the line between Lots 1 and 2, South 7° 30' West 650 feet to a stake in the Southern Railway right of way line; thence continuing the same course 100 feet to a stake in the center of the Southern Railway line; thence with the center of the Southern Railway line in a Westerly direction 285 feet to a stake, corner between Lots 2 and 3; thence North 13° 0' East 100 feet to a stake in the Southern Railway right of way line; thence North 13° 0' East 660 feet to a stake in the Northern edge of Jones Cove Road; thence North 77° East 157 feet to a stake; thence North 41° East 86 feet to a stake, the BEGINNING point, containing 3.70 acres, more or less.

BEING Lot No. 2 as shown on a map made by Hugh K. Terrell dated January 22, 1974. BEING a portion of the lands described in a deed from Odell Cagle et ux. to H.N. Mease et ux. said deed being recorded in Deed Book 106, page 552, Haywood County Registry. ALSO BEING a portion of the lands described in a Quitclaim Deed dated February 8, 1974, from H.N. Mease (Widower) to Fred D. Francis and others, said deed being recorded in the office of the Registrar of Deeds of Haywood County. BEING ALSO the identical property described in deed dated March 7, 1974, from Aileen Francis Rice et vir et al. to Fred D. Francis (Widower) recorded in Deed Book 267, page 481, Haywood County Registry.

960

The property hereinabove described was acquired by Grantor by instrument recorded in

A map showing the above described property is recorded in Plat Book 267 page... 481

TO HAVE AND TO HOLD the aforesaid lot or parcel of land and all privileges and appurtenances thereto belonging to the Grantee in fee simple.

And the Grantor covenants with the Grantee, that Grantor is seized of the premises in fee simple, has the right to convey the same in fee simple, that title is marketable and free and clear of all encumbrances, and that Grantor will warrant and defend the title against the lawful claims of all persons whomsoever except for the exceptions hereinafter stated. Title to the property hereinabove described is subject to the following exceptions:

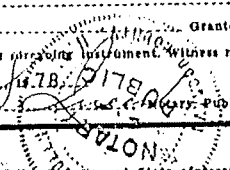
IN WITNESS WHEREOF, the Grantor has hereunto set his hand and seal, or if corporate, has caused this instrument to be signed in its corporate name by its duly authorized officers and its seal to be hereunto affixed by authority of its Board of Directors, the day and year first above written.

BY: _____ (Corporate Name)
President
ATTEST: _____
Secretary (Corporate Seal)

USE BLACK INK ONLY

Fred Dewey Francis (SEAL)

SEAL-STAMP NORTH CAROLINA, COUNTY OF HAYWOOD
I, J. O. A. N. S. Q. U. E. E. N., a notary public of said county do hereby certify that FRED DEWEY FRANCIS (Widower) Grantor, personally appeared before me this day and acknowledged the execution of the foregoing instrument, witness my hand and official stamp or seal, this 23rd day of June 1982. My commission expires: May 30, 1982.



SEAL-STAMP NORTH CAROLINA, COUNTY OF _____, a Notary Public of this county and State aforesaid, certify that _____ personally came before me this day and acknowledged that he is Secretary of _____ a North Carolina corporation, and that by authority duly given and as the act of the corporation, the foregoing instrument was signed in its name by its _____ President, sealed with its corporate seal and attested by _____ as its Secretary. Witness my hand and official stamp or seal, this _____ day of _____ 19____. My commission expires: _____ Notary Public

The foregoing Certificate(s) of J. O. A. N. S. Q. U. E. E. N., a Notary Public of Haywood County,

is/are certified to be correct. This instrument and this certificate are duly registered at the date and time and in the Book and Page shown on the first page hereof.

By Charles E. Howell, REGISTER OF DEEDS FOR HAYWOOD COUNTY
David M. [Signature], Deputy/Assistant - Register of Deeds