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Waynesville, NC 28786  
November 18, 2018

**Subject:** RMS-REO Request for Summary Judgement Dismissal Falls Flat.

Judge Thornburg heard arguments from RMS-REO lawyers attempting to get the Laura Holland lawsuit dismissed with a Summary Judgement by blaming everything that went wrong on Haywood County Sheriff's Deputy Steve Mann. Looks like the Judge didn't buy it, and allowed most of the case to move forward.

Reverse Mortgage Solutions, Inc. (RMS), and REO Management Solutions, Inc., had Mark Wierman argue the case blaming everything that went wrong on Steve Mann on 11/14/2018 in Superior Court. There were eleven claims for relief, as follows:

[re: [http://haywoodtp.net/pubII/170712-17CVS702LauraHollandLawsuit\).pdf](http://haywoodtp.net/pubII/170712-17CVS702LauraHollandLawsuit).pdf) ]

1. Trespass to Real Property Owned by Mr. Ramey and Mrs. Ramey.
2. Trespass to Chattels Owned by All Plaintiffs.
3. Conversion of Property Owned by All Plaintiffs.
4. Breach of Contract with the Senior Rameys and/or Breach of Duty of Good Faith and Fair Dealing by RMS and REO.
5. Prohibited Acts by Debt Collectors Committed Against the Senior Rameys. [GRANTED.]
6. Violation of the Senior Rameys' Rights Under the Fair Debt Collection Practices Act. [GRANTED.]
7. False Imprisonment of Mr. Ramey and Ms. Ramey.
8. Negligence Against All Defendants.
9. Claims for Unfair and Deceptive Commercial Practices by All Plaintiffs Against All Defendants.
10. Punitive Damages for All Plaintiffs.
11. Civil Conspiracy.

The defendant's Motions for Summary Judgement as to Plaintiff's 5<sup>th</sup> and 6<sup>th</sup> claims are granted. All other Motions for Summary Judgement are denied.

This clears the way for trial by Jury.

Monroe A. Miller, Jr.  
Haywood County Taxpayer