

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION

IN RE:)
) CASE NO. 20-30208
) CHAPTER 11
CALVIN RAY KENNEDY a/k/a)
C. RAY KENNEDY and)
CYNTHIA M. KENNEDY)
)
)
DEBTORS.)

APPLICATION OF WILMINGTON SAVINGS FUND SOCIETY, FSB d/b/a CHRISTINA TRUST, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF RESIDENTIAL CREDIT OPPORTUNITIES TRUST II FOR ATTORNEY'S FEES AND EXPENSES

Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity but solely as Owner Trustee of Residential Credit Opportunities Trust II (hereinafter "Wilmington Savings"), by and through counsel, moves the Court, pursuant to 11 U.S.C. § 506(b) and Rule 2016(a) of the Federal Rules of Bankruptcy Procedure, for the allowance of post-petition attorneys' fees and expenses. In support, Wilmington Savings respectfully shows as follows:

1. The Debtor instituted this proceeding by filing a Petition under Chapter 11 of Title 11 of the United States Code on February 19, 2020 ("Petition Date").
2. This Court has jurisdiction over the parties and subject matter pursuant to 28 U.S.C. §§ 151, 157, and 1334 and 11 U.S.C. § 506(b) and may render such orders and judgments as may be appropriate in a "core" proceeding pursuant to 28 U.S.C. § 157.

FACTUAL BACKGROUND

3. On or about September 26, 2017, Calvin Ray Kennedy also known as C. Ray Kennedy and Cynthia M. Kennedy (hereinafter collectively "Debtors") executed and delivered to Cherrywood Commercial Lending, LLC a certain Promissory Note (hereinafter "Note") in the sum of \$3,000,000.00 and a Loan and Security Agreement. True copies of the Note and Loan Security

Agreement are appended to the Proof of Claim filed by Wilmington Savings.

4. Contemporaneously with the execution of the Note and to induce Cherrywood Commercial Lending, LLC to extend credit to the Debtors, Ramsey-Peele Corporation executed and delivered to Cherrywood Commercial Lending, LLC a certain Guaranty (Payment

5. Also, on or about September 26, 2017, the Debtors executed and delivered to Chicago Title as Trustee a certain Deed of Trust, Assignment of Leases and Rents, Security Agreement and Fixture Filing (hereinafter "Deed of Trust"). The Deed of Trust encumbered the real property located at 6025 Clarke Creek, Charlotte, Mecklenburg County, North Carolina and 16701 Northcross Drive, Charlotte, Mecklenburg County, North Carolina (hereinafter collectively "Real Property"). A true copy of the Deed of Trust is appended to the Proof of Claim filed by Wilmington Savings.

6. The Deed of Trust was properly filed on September 28, 2017 and recorded in Book 32153 at Page 103 of the Mecklenburg County Public Registry.

7. Cherrywood Commercial Lending, LLC thereafter sold and assigned the Note, Guaranty and Deed of Trust to Cherrywood Commercial Holdings, LLC who in turn sold and assigned the same to Wilmington Savings. Wilmington Savings is the current owner and holder of the Note, Guaranty and Deed of Trust.

8. The Note, Loan and Security Agreement and Deed of Trust provide for the recovery of attorneys' fees and expenses. Furthermore, Wilmington Savings is an over secured creditor. The value of the Real Property is at least \$3,500,000.00 and the balance of the Note is approximately \$3,000,000.00. Pursuant to 11 U.S.C. § 506(c), Wilmington Savings is entitled to recover its attorney's fees and expenses under 11 U.S.C. § 506 (b).

9. Hutchens Law Firm represented Wilmington Savings during the pendency of this case. The Hutchens Law Firm filed a Proof of Claim, filed a Motion to Enjoin Use of Collateral,

et al., Objection to Confirmation and Motion to Convert, filed an Amended Proof of Claim, a Consent Order and appeared at a hearing on the Wilmington Savings Motion and Objection and the Debtor's Response. The Hutchens Law Firm also reviewed the Plan as amended and negotiated plan treatment along with filing an action in state court to collect on the Guaranty.

10. Since the Petition Date, Hutchens Law Firm has billed or is in the process of billing Wilmington Savings for \$71,249.00 in fees and \$1,558.85 in expenses.

11. Wilmington Savings may incur additional fees and expenses such as having to appear at a hearing on any objection to this Application and to file such other pleadings as may be necessary to protect the interests of Wilmington Savings.

12. The fees and expenses incurred and requested herein were necessary and reasonable for Wilmington Savings to protect its rights and interests in the Real Property. A true copy of each fee/cost entry is appended hereto identified as "Exhibit 1," and the same is incorporated herein by reference.

13. The fees incurred are fair and reasonable and at the following hourly rates by the indicated attorney:

William Walt Pettit	\$300.00/hour
Legal Assistant	\$100.00/hour

14. There have been no prior fee applications by Wilmington Savings in this case.

WHEREFORE, Wilmington Savings prays the court as follows:

1. That the Court allow Wilmington Savings its reasonable attorney's fees as of March 29, 2022 for Hutchens Law Firm in the amount of \$71,249.00, and expenses in the amount of \$1,558.85 pursuant to 11 U.S.C §506(b); and

2. For such other and further relief as the Court may deem just and proper.

This the 4 day of March, 2022.

HUTCHENS LAW FIRM LLP

Attorneys for Wilmington Savings Fund Society, FSB,
d/b/a Christiana Trust, not in its individual capacity but
solely as Owner Trustee of Residential Credit
Opportunities Trust II

By: 

William Walt Pettit
NC Bar No.: 9407
6230 Fairview Road, Suite 315
Charlotte, NC 28210
Telephone: (704) 362-9255
Telecopier: (704) 362-9268
Email: walt.pettit@hutchenslawfirm.com

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION

IN RE:)
) CASE NO. 20-30208
) CHAPTER 11
CALVIN RAY KENNEDY a/k/a)
C. RAY KENNEDY and)
CYNTHIA M. KENNEDY)
)
)
DEBTORS.)

NOTICE OF OPPORTUNITY FOR HEARING

(No-Protest Notice: No Hearing Will Be Held Unless Request For Hearing Is Filed)

TAKE NOTICE that Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity but solely as Owner Trustee of Residential Credit Opportunities Trust II for Attorneys' Fees in the sum of \$71,249.00 and Expenses in the sum of \$1,558.85 with the Court. The undersigned will forward a copy of the Application to you upon request.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the Court to order relief sought in motion, or if you want the Court to consider your views on the motion, then on or before March 22, 2022, or fourteen days from the date of this Notice, you or your attorney must do three (3) things:

1. **File with the Court a written response in accordance with Local Rule 9014-1(f) requesting that the Court hold a hearing and explaining your position. File the response at:**

U.S. Bankruptcy Court
Western District of North Carolina
Charlotte Division
401 W Trade Street, Room 111
Charlotte, NC 28202

If you mail your request to the Court for filing, you must mail it early enough so the Court will receive it on or before the date stated above.

2. **On or before the date stated above for written responses, you must also mail or fax a copy of your written response to:**

Hutchens Law Firm, LLP
William Walt Pettit
6230 Fairview Road, Suite 315
Charlotte, NC 28210

Charlotte, NC 28210
Telephone: (704) 362-9255
Telecopier: (704) 362-9268
Email: walt.pettit@hutchenslawfirm.com

3. **Attend the hearing scheduled for Tuesday, March 29, 2022 at 9:30 a.m. at the U.S. Bankruptcy Court, 401 West Trade Street, Charlotte, North Carolina.**

If you or your attorney do not take these steps, **A HEARING WILL NOT BE HELD, AND THE Court** may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

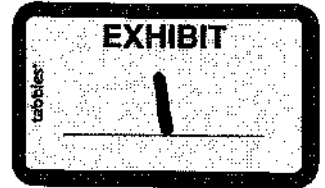
This the 4 day of March, 2022.

HUTCHENS LAW FIRM LLP
Attorneys for Wilmington Savings Fund Society, FSB,
d/b/a Christiana Trust, not in its individual capacity but
solely as Owner Trustee of Residential Credit
Opportunities Trust II

By: 

William Walt Pettit
NC Bar No.: 9407
6230 Fairview Road, Suite 315
Charlotte, NC 28210
Telephone: (704) 362-9255
Telecopier: (704) 362-9268
Email: walt.pettit@hutchenslawfirm.com

Hutchens Law Firm LLP
 Document Page 7 of 71
 P.O. BOX 2505
 FAYETTEVILLE, NC 28302
 TELEPHONE (910) 864-6888



PHH Mortgage
 5177 Richmond Avenue, Suite 300
 Houston, TX 77056

Attn: Aracely Salazar Castillo

Page 1
 3/31/2020
 BK Case Number: 1300137
 Invoice No: 2161450

Kennedy, Calvin Ray /
 6025 Clarke Creek Pkwy
 Charlotte, NC 28269
 Case No. 20-30208 CH 11 Review of Plan

Previous Balance:			0.00
		<u>Fees</u>	
			Hours
02/26/2020	WP	Received and reviewed email, docket sheet and petition	0.40 120.00
02/27/2020	WP	Reviewed Deed of Trust; telephone call to A. Castillo; dictated Request for Notice	0.60 180.00
02/27/2020	WP	Reviewed ad valorem taxes due; reviewed loan documents; prepared email to client; received email from client	0.70 210.00
		For Current Services Rendered	1.70 510.00
		Total Current Work:	510.00
		Balance Due:	\$510.00

Please make check payable to:
 Hutchens Law Firm LLP

Dutchess Law Firm LLP
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 P.O. BOX 2505
 FAYETTEVILLE, NC 28302
 TELEPHONE (910) 864-6888

Page 1
 4/30/2020
 BK Case Number: 1300137
 Invoice No: 2166197

PHH Mortgage
 5177 Richmond Avenue, Suite 300
 Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
 6025 Clarke Creek Pkwy

Charlotte, NC 28269
 Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
03/04/2020	WP	Reviewed docket sheet; revised Request for Notice	0.30	90.00
03/05/2020	WP	Updated title; reviewed Deeds of Trust of record, Judgment and pending actions; prepared email to client	1.00	300.00
03/09/2020	WP	Received telephone call from J. Henderson regarding treatment of claim by client	0.20	60.00
03/16/2020	WP	Received and reviewed Periodic Report regarding value	0.20	60.00
03/16/2020	WP	Received and reviewed Schedules and Statements	0.40	120.00
03/20/2020	WP	Reviewed tax valuations and title policy; reviewed loan documents and right to recover attorneys' fees	1.00	300.00
03/26/2020	WP	Received telephone call from J. Henderson regarding Cash Collateral and Valuation issues and converting to Subchapter 5; prepared email to A. Salazar Castillo regarding update	0.80	240.00
03/26/2020	WP	Received email from A. Salazar Castillo regarding documents requested; prepared email in response	0.30	90.00

PHH Mortgage

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
6025 Clarke Creek Pkwy

Charlotte, NC 28269

Fees

			Hours	
03/27/2020	WP	Received and reviewed Appraisals	0.40	120.00
03/27/2020	WP	Prepared email to J. Henderson regarding appraisals	0.20	60.00
03/30/2020	WP	Received and reviewed Proof of Claim with attachments from Essendant Co.	0.20	60.00
03/30/2020	WP	Received and reviewed Proof of Claim from Can Capital and Fora Financial	0.30	90.00
		For Current Services Rendered	5.30	1,590.00

Expenses

03/05/2020		61 COPIES @ 0.25		15.25
03/16/2020		16 COPIES @ 0.25		4.00
		Total Expenses		19.25
		Total Current Work:		1,609.25
		Balance Due:		\$1,609.25

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FAYETTEVILLE, NC 28302
TELEPHONE (910) 864-6888

Page 1

5/29/2020

BK Case Number: 1300137

Invoice No: 2171218

PHH Mortgage
5177 Richmond Avenue, Suite 300
Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
6025 Clarke Creek Pkwy

Charlotte, NC 28269
Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
04/01/2020	WP	Received telephone call from J. Henderson regarding right to rents; prepared email to J. Henderson regarding same	0.30	90.00
04/02/2020	WP	Received and reviewed Continued 341 proceedings memo	0.20	60.00
04/09/2020	WP	Received and reviewed Proof of Claim	0.30	75.00
04/14/2020	WP	Received email from client regarding status; prepared email to client regarding status of bankruptcy	0.30	90.00
04/15/2020	WP	Received email from client; prepared email to client regarding filing of Motion to Enjoin Use of Cash Collateral and other relief	0.40	120.00
04/15/2020	WP	Received email from J. Henderson regarding Use of Cash Collateral; prepared email to J. Henderson regarding same	0.60	180.00
04/15/2020	WP	Reviewed loan documents regarding late charges and right to recover default interest; reviewed notice provisions; reviewed NC Bankruptcy decisions allowing same; prepared email to client	1.00	300.00
04/16/2020	WP	Received telephone call from A. Salazar Castillo regarding invoking right to default interest	0.30	90.00

PHH Mortgage

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
6025 Clarke Creek Pkwy

Charlotte, NC 28269

Fees

			Hours	
04/17/2020	MM	Research regarding whether the default rate of interest in a residential mortgage is enforceable in the borrower's bankruptcy case	2.25	450.00
04/17/2020	MM	Draft of memorandum of law regarding whether the default rate of interest in a residential mortgage is enforceable in the borrower's bankruptcy case	1.50	300.00
04/17/2020	WP	Dictated Motion to Enjoin Use of Cash Collateral, Notice of Hearing and Certificate of Service; reviewed noticing requirements to Determine Single Asset Real Estate Case, et al. in loan documents	1.60	480.00
04/17/2020	WP	Reviewed Memo on default rate of interest and late charges	0.30	90.00
04/17/2020	WP	Research regarding is proceeding a single asset real estate case and reviewed Harvest Oaks case regarding right to recover late fees	1.40	420.00
04/21/2020	WP	Revised Motion to Enjoin Use of Cash Collateral	1.00	300.00
04/21/2020	WP	Revised Motion to Enjoin Use of Cash Collateral, et al	0.70	210.00
04/22/2020	WP	Revised Motion to Enjoin Use of Cash Collateral	0.40	120.00
04/22/2020	WP	Revised Motion	0.20	60.00
04/23/2020	WP	Revised Motion and letter; prepared email to A. Salazar Castillo	0.50	150.00
04/23/2020	WP	Received email from A. Costillo Salazar regarding revisions to documents; revised Motion and letter	0.50	150.00
04/24/2020	WP	Revised letter and Motion	0.40	120.00
04/24/2020	WP	Prepared email to J. Henderson regarding default interest	0.30	90.00
04/27/2020	WP	Received emails from J. Henderson regarding Settlement; prepared email to J. Henderson regarding same and sale of property	0.40	120.00
04/28/2020	WP	Received email and attachment from J. Henderson regarding settlement of Motion	0.30	90.00

PHH Mortgage

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
6025 Clarke Creek Pkwy

Charlotte, NC 28269

Fees

			Hours	
04/29/2020	WP	Reviewed email from J. Henderson; prepared email to A. Salazar Castillo	0.30	90.00
04/30/2020	WP	Received telephone call from J. Henderson regarding settlement of Motion to Enjoin Use of Cash Collateral, et al.	0.30	90.00
05/02/2020	WP	Research regarding right to recover attorneys' fees	0.50	150.00
		For Current Services Rendered	16.25	4,485.00

Expenses

04/27/2020		Postage - United States Postal Service		33.60
04/27/2020		COPIES		300.00
		Total Expenses		333.60

Advances

04/27/2020		E-Filing Expense for Motion for Relief - U.S. Bankruptcy Court (Recoverable)		181.00
		Total Advances		181.00

		Total Current Work:		4,999.60
		Balance Due:		\$4,999.60

Please make check payable to:
Hutchens Law Firm LLP

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 P.O. BOX 2505
 FAYETTEVILLE, NC 28302
 TELEPHONE (910) 864-6888

Page 1
 6/30/2020
 BK Case Number: 1300137
 Invoice No: 2174787

PHH Mortgage
 5177 Richmond Avenue, Suite 300
 Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray /
 6025 Clarke Creek Pkwy

Charlotte, NC 28269
 Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
05/07/2020	WP	Received email from A. Salazar Castillo	0.20	60.00
05/13/2020	WP	Received Motion to Extend Time and Notice regarding extend time for dischargability	0.20	60.00
05/15/2020	WP	Telephone call to J. Henderson regarding settlement of Motion	0.20	60.00
05/20/2020	WP	Reviewed docket sheet	0.20	60.00
05/27/2020	WP	Reviewed Response of Debtor's; reviewed docket sheet; received telephone call from J. Henderson regarding settlement of Motion	0.60	180.00
05/28/2020	WP	Reviewed Shore decision on attorney's' fees	0.40	120.00
05/28/2020	WP	Prepared for hearing; reviewed Motion and Response; Court appearance regarding hearing on Motion to Enjoin Use Cash Collateral	1.20	360.00
05/28/2020	WP	Dictated Order	0.40	120.00
05/28/2020	WP	Revised Order; prepared email to client regarding update on hearing on Motion	0.60	180.00
05/28/2020	WP	Received email from client regarding monthly payment; revised Order	0.30	90.00
05/29/2020	WP	Prepared emails to client regarding recovery of late charges and default interest; received email from client regarding same	0.50	150.00
		For Current Services Rendered	4.80	1,440.00

BK Case Number: 1300137
Invoice No: 2174787

PHH Mortgage

Kennedy, Calvin Ray /
6025 Clarke Creek Pkwy

Charlotte, NC 28269

Total Current Work:

1,440.00

Balance Due:

\$1,440.00

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P.O. BOX 2505
FAYETTEVILLE, NC 28302
TELEPHONE (910) 864-6888

Page 1
7/31/2020
BK Case Number: 1300137
Invoice No: 2178744

PHH Mortgage
5177 Richmond Avenue, Suite 300
Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray /
6025 Clarke Creek Pkwy

Charlotte, NC 28269
Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
06/01/2020	WP	Received email from J. Henderson; revised Order; prepared email to J. Henderson regarding Cash Collateral and plan terms	0.40	120.00
06/01/2020	WP	Prepared email to J. Henderson regarding plan terms; prepared two emails to A. Salazar Castillo regarding Cash Collateral	0.40	120.00
06/01/2020	WP	Received third email from J. Henderson regarding consent of client to plan	0.20	60.00
06/02/2020	WP	Received email from A. Salazar Castillo; prepared email to S. Salazar Castillo regarding execution of Affidavit	0.30	90.00
06/02/2020	WP	Received email from client regarding execution of Affidavit; dictated Affidavit	0.70	210.00
06/03/2020	WP	Received telephone call from S. Cordes regarding plan issues and treatment	0.30	90.00
06/06/2020	WP	Revised Affidavit	0.30	90.00
06/06/2020	WP	Revised Affidavit; prepared email to client	0.20	60.00
06/08/2020	WP	Received emails from client; revised Affidavit	0.30	90.00
06/08/2020	WP	Revised Affidavit; prepared email to client; received email from client	0.20	60.00
06/10/2020	WP	Telephone call to J. Henderson regarding resolution of Motion	0.40	120.00
06/17/2020	WP	Received email from J. Henderson regarding settlement	0.20	60.00

PHH Mortgage
 Kennedy, Calvin Ray /
 6025 Clarke Creek Pkwy
 Charlotte, NC 28269

Fees

			Hours	
06/18/2020	WP	Reviewed docket sheet and right to pursue Ramsey-Peele; prepared email to client regarding same	0.50	150.00
06/18/2020	WP	Received email from clients	0.20	60.00
06/22/2020	WP	Telephone call to J. Henderson regarding resolution of Motion	0.20	60.00
06/22/2020	WP	Preparation for hearing; reviewed docket sheet	0.40	120.00
06/23/2020	WP	Received email from J. Henderson regarding resolution of hearing	0.20	60.00
06/23/2020	WP	Court Appearance regarding Motion to Enjoin Use of Cash Collateral, et al.; prepared email to client; dictated and revised Order; prepared email to counsel	1.40	420.00
06/25/2020	WP	Reviewed April, 2020 Monthly Report	0.20	60.00
06/26/2020	WP	Received email from A. Salazar Castillo regarding plan terms	0.20	60.00
		For Current Services Rendered	7.20	2,160.00

Expenses

06/23/2020		36 COPIES @ 0.25		9.00
		Total Expenses		9.00
		Total Current Work:		2,169.00
		Balance Due:		\$2,169.00

**Please make check payable to:
 Hutchens Law Firm LLP**

P.O. BOX 2505
FAYETTEVILLE, NC 28302
TELEPHONE (910) 864-6888

Page 1

8/31/2020

BK Case Number: 1300137

Invoice No: 2182569

PHH Mortgage
5177 Richmond Avenue, Suite 300
Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray /
6025 Clarke Creek Pkwy

Charlotte, NC 28269
Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
07/09/2020	WP	Received email and Affidavit from A. Salazar Castillo regarding use of template affidavit; reviewed Affidavit	0.40	120.00
07/15/2020	WP	Reviewed Affidavits and issues with form	0.40	120.00
07/16/2020	WP	Reviewed Affidavit; conference call with parties regarding revisions to Affidavit and status of bankruptcy	0.80	240.00
07/16/2020	WP	Received email and attachment from A. Salazar Castillo; revised Affidavit; dictated Affidavit of W. Pettit	0.60	180.00
07/17/2020	WP	Revised Affidavits; prepared email to A. Salazar Castillo regarding review and approval of same	0.50	150.00
07/21/2020	WP	Received email from J. Henderson regarding resolution of claim in Plan; telephone call to J. Henderson regarding same	0.40	120.00
07/21/2020	WP	Dictated demand letter and Complaint	0.90	270.00
07/21/2020	WP	Received email from A. Salazar Castillo regarding revisions to Affidavit; revised Affidavit; prepared email to client	0.30	90.00
07/22/2020	WP	Dictated Order; revised Affidavit	0.40	120.00
07/23/2020	WP	Prepared email to client regarding status of Chapter 11 proceeding	0.30	90.00
07/24/2020	WP	Received email from A. Salazar Castillo	0.20	60.00
07/27/2020	WP	Prepared for hearing	0.20	60.00

PHH Mortgage
Kennedy, Calvin Ray /
6025 Clarke Creek Pkwy
Charlotte, NC 28269

Fees

			Hours	
07/28/2020	WP	Reviewed docket sheet; reviewed Motion; Court appearance regarding Motion; dictated Order; received Monthly Operating Report; prepared email to client regarding payoff statement	1.50	450.00
07/28/2020	WP	Revised Order; prepared emails to J. Henderson regarding approval of Order and to client regarding results of hearing and Monthly Operating Report	0.40	120.00
07/28/2020	WP	Received email from J. Buterra regarding action against Ramsey-Peele; prepared email in response; received email from A. Salazar Castillo regarding default interest	0.40	120.00
07/28/2020	WP	Received email from A. Salazar Castillo regarding changes to Affidavit; revised Affidavit	0.40	120.00
07/29/2020	WP	Received Order; revised Affidavit; prepared email to A. Salazar Castillo regarding Order and new hearing date	0.30	90.00
07/29/2020	WP	Prepared Motion for Relief Submissions	0.20	60.00
07/30/2020	WP	Received email from J. Henderson regarding proposed settlement terms; reviewed records at Secretary of State regarding Ramsey-Peele	0.40	120.00
07/30/2020	WP	Received telephone call from S. Cordes regarding confirmation issues and values of property	0.30	90.00
		For Current Services Rendered	9.30	2,790.00
		Total Current Work:		2,790.00
		Balance Due:		\$2,790.00

**Please make check payable to:
Hutchens Law Firm LLP**

BK Case Number: 1300137
Invoice No: 2182569

PHH Mortgage

Kennedy, Calvin Ray /
6025 Clarke Creek Pkwy

Charlotte, NC 28269

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 P.O. BOX 2505
 FAYETTEVILLE, NC 28302
 TELEPHONE (910) 864-6888

Page 1
 9/30/2020
 BK Case Number: 1300137
 Invoice No: 2187035

PHH Mortgage
 5177 Richmond Avenue, Suite 300
 Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray /
 6025 Clarke Creek Pkwy

Charlotte, NC 28269
 Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
08/04/2020	WP	Received email from client regarding changes to Affidavit; received payoff statement; revised demand letter	0.40	120.00
08/06/2020	WP	Received and reviewed payoff statement; reviewed NCG's section 24-9	0.50	150.00
08/13/2020	WP	Revised demand letter and Complaint; dictated Summons and Cover Sheet	0.50	150.00
08/14/2020	WP	Reviewed loan documents regarding addresses required and minimum notice periods	0.40	120.00
08/18/2020	WP	Received email from client regarding changes to Affidavit; revised Affidavit	0.20	60.00
08/18/2020	WP	Prepared email to A. Salazar-Castillo regarding status of bankruptcy	0.30	90.00
08/18/2020	WP	Received telephone call from J. Henderson regarding curing of default; reviewed Summitbridge and Walter Helfer decisions	1.20	360.00
08/19/2020	WP	Reviewed W. Heller and Summitbridge cases; shepardized same	0.60	180.00
08/19/2020	WP	Reviewed loan documentation regarding defaults under loan	0.50	150.00

PHH Mortgage
Kennedy, Calvin Ray /
6025 Clarke Creek Pkwy
Charlotte, NC 28269

Fees

			Hours	
08/19/2020	WP	Received email from A. Salazar Castillo regarding payment of \$60k; telephone call to A. Salazar Castillo regarding issues presented and ability to recover fees; telephone call to J. Henderson regarding same	0.70	210.00
08/19/2020	WP	Received email from A. Salazar Castillo regarding charging default interest	0.20	60.00
08/20/2020	WP	Received email and letter draft from A. Salazar Castillo regarding reinstatement of loan	0.30	90.00
08/20/2020	WP	Received email and Shanyra-La case from J. Henderson; reviewed decision	0.40	120.00
08/20/2020	WP	Received and reviewed two Monthly Operating Reports	0.30	90.00
08/21/2020	WP	Received email and attachments from A. Salazar Castillo; reinstatement process and amounts due	0.30	90.00
08/21/2020	WP	Received and reviewed two emails and attachments from A. Salazar Castillo	0.40	120.00
08/24/2020	WP	Dictated Reinstatement Letter; reviewed forms of letters	0.40	120.00
08/25/2020	WP	Revised reinstatement letter; received email from A. Salazar Castillo regarding posting of payments and review of Affidavit; prepared email to A. Salazar Castillo regarding same	0.40	120.00
08/25/2020	WP	Received emails from M. Abernathy regarding acceptance of Service; prepared email to A. Salazar regarding same; received email from J. Butera regarding objection to Subpoena; prepared emails to M. Abernathy regarding acceptance and J. Butera regarding objection to subpoena	0.50	150.00
08/25/2020	WP	Received second email from J. Butera regarding relevance of Appraisals; prepared email to J. Butera regarding same	0.30	90.00
08/25/2020	WP	Received third email from J. Butera regarding authorized Use of Appraisals	0.40	120.00
08/26/2020	WP	Received email and revisions to Affidavit; revised Affidavit	0.20	60.00

PHH Mortgage
Kennedy, Calvin Ray
6025 Clarke Creek Pkwy
Charlotte, NC 28269

Fees

			Hours	
08/31/2020	WP	Prepared email to A. Salazar Castillo regarding review of reinstatement letter; received email from A. Salazar Castillo; revised letter; prepared second emails to A. Salazar Castillo	0.40	120.00
08/31/2020	WP	Received telephone call from J. Henderson regarding plan treatment and subpoena by creditor	0.30	90.00
08/31/2020	WP	Prepared emails to J. Henderson regarding reinstatement of loan; prepared email to Judge Whitley's Clerk	0.40	120.00
		For Current Services Rendered	10.50	3,150.00

Expenses

08/20/2020		103 COPIES @ 0.25		25.75
08/21/2020		88 COPIES @ 0.25		22.00
		Total Expenses		47.75
		Total Current Work:		3,197.75
		Balance Due:		\$3,197.75

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Page 1
 10/30/2020
 BK Case Number: 1300137
 Invoice No: 2191788

PHH Mortgage
 5177 Richmond Avenue, Suite 300
 Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray /
 6025 Clarke Creek Pkwy

Charlotte, NC 28269
 Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
09/01/2020	WP	Court Appearance regarding Motion to Enjoin Use of Cash Collateral, et al; dictated Consent Order	1.00	300.00
09/09/2020	WP	Received email from A. Salazar Castillo regarding reinstatement; prepared email in responses to A. Salazar Castillo	0.20	60.00
09/10/2020	WP	Received and reviewed requested changes to Affidavit; revised Order; prepared email to J. Henderson et al.	0.30	90.00
09/17/2020	WP	Received Subpoena; reviewed same; reviewed requested revisions to Affidavit	0.30	90.00
09/21/2020	WP	Received received from A. Salazar Castillo regarding cure of past-due amount	0.40	120.00
09/23/2020	WP	Received telephone call from S. Abel, Bankruptcy Administrator regarding appraisals	0.20	60.00
09/24/2020	WP	Received email from K. Arthur regarding subpoena; prepared email to K. Arthur regarding Bankruptcy Administrators request; received email from J. Butera regarding same	0.40	120.00
09/25/2020	WP	Prepared email to S. Abel, Bankruptcy Administrator; dictated letter to counsel for Essendant Company	0.40	120.00
09/28/2020	WP	Received email from J. Henderson regarding resolution of Motion; prepared email to J. Henderson regading same	0.20	60.00
09/28/2020	WP	Revised letter to S. Cordes; telephone call to S. Cordes regarding plan issues	0.30	90.00

PHH Mortgage
 Kennedy, Calvin Ray /
 6025 Clarke Creek Pkwy
 Charlotte, NC 28269

Fees

			Hours	
09/28/2020	WP	Conference with S. Cordes regarding subpoena of documents and review of plan issues	1.20	360.00
09/28/2020	WP	Received telephone call from J. Henderson regarding settlement of hearing on Motion	0.20	60.00
09/29/2020	WP	Prepared for hearing; telephonic Court appearance regarding Motion to Enjoin Use of Cash Collateral; dictated Order	1.10	330.00
09/29/2020	WP	Revised Order; prepared email to counsel	0.20	60.00
		For Current Services Rendered	6.40	1,920.00

Expenses

09/28/2020		229 COPIES @ 0.25		57.25
		Total Expenses		57.25
		Total Current Work:		1,977.25

Balance Due:

\$1,977.25

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Page 1
 11/25/2020
 BK Case Number: 1300137
 Invoice No: 2195449

PHH Mortgage
 5177 Richmond Avenue, Suite 300
 Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray /
 6025 Clarke Creek Pkwy

Charlotte, NC 28269
 Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
10/05/2020	WP	Prepared email to A. Salazar Castillo regarding update; received email from A. Salazar Castillo regarding lawsuit	0.40	120.00
10/08/2020	WP	Received emails from A. Salazar Castillo regarding civil action; prepared email to A. Salazar Castillo regarding same	0.30	90.00
10/15/2020	WP	Received and briefly reviewed Monthly Operating Reports for July and August, 2020	0.30	90.00
10/16/2020	WP	Received email and payoff from client; revised Complaint	0.40	120.00
10/25/2020	WP	Revised Complaint	0.30	90.00
10/26/2020	WP	Received emails from J. Henderson; received telephone call from J. Henderson regarding resolution of Motion to Enjoin Use of Cash Collateral	0.40	120.00
10/27/2020	WP	Prepared for hearing regarding telephonic hearing on Motion to Enjoin Use of Cash Collateral; dictated Order	1.20	360.00
10/27/2020	WP	Received telephone call from S. Cordes regarding issues of value of commercial property and avoidability of junior Deeds of Trust	0.30	90.00
10/28/2020	WP	Received emails from A. Salazar Castillo; prepared email to A. Salazar Castillo regarding results of hearing and status of matter	0.40	120.00
10/28/2020	WP	Revised Order	0.20	60.00
		For Current Services Rendered	4.20	1,260.00

BK Case Number: 1300137
Invoice No: 2195449

PHH Mortgage
Kennedy, Calvin Ray /
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Charlotte, NC 28269

Total Current Work:

1,260.00

Balance Due:

\$1,260.00

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Page 1
12/31/2020
BK Case Number: 1300137
Invoice No: 2199771

PHH Mortgage
5177 Richmond Avenue, Suite 300
Houston, TX 77056

Attr: Aracely Salazar Castillo

Kennedy, Calvin Ray /
6025 Clarke Creek Pkwy

Charlotte, NC 28269
Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
11/03/2020	WP	Received telephone call from S. Cordes regarding Plan Confirmation issues; prepared email to parties regarding Comments on Order	0.30	90.00
11/09/2020	WP	Dictated Summons and Cover Sheet; reviewed records at Secretary of State regarding registered agent	0.30	90.00
11/09/2020	WP	Received email from J. Henderson regarding cancellation of insurance	0.20	60.00
11/10/2020	WP	Received email and policy from J. Henderson; reviewed same; prepared email to A. Salazar Castillo	0.40	120.00
11/11/2020	WP	Received emails and attachment from J. Henderson; reviewed attachment; prepared email to A. Salazar Castillo; received email from J. Buterra regarding additional insured; prepared email to J. Buterra regarding same	0.60	180.00
11/12/2020	WP	Received email from A. Salazar Castillo regarding insurance	0.20	60.00
11/18/2020	WP	Received email from A. Salazar Castillo regarding insurance	0.20	60.00
11/24/2020	WP	Prepared emails to A. Salazar Castillo and J. Henderson regarding insurance	0.30	90.00
11/24/2020	WP	Reviewed policy; reviewed service of Summons and Complaint	0.30	90.00
11/25/2020	WP	Reviewed service; dictated Affidavit of Service	0.40	120.00
11/30/2020	WP	Received telephone call from S. Cordes	0.20	60.00
		For Current Services Rendered	3.40	1,020.00

PHH Mortgage
Kennedy, Calvin Ray /
6025 Clarke Creek Pkwy
Charlotte, NC 28269

Advances

11/09/2020	Clerk of Superior Court - Filing of Complaint	200.00
11/09/2020	Service - Sheriff Process: 2 at \$30.00 each	60.00
	Total Advances	<u>260.00</u>
	Total Current Work:	1,280.00
	Balance Due:	<u>\$1,280.00</u>

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Page 1
1/29/2021
BK Case Number: 1300137
Invoice No: 2203227

PHH Mortgage
5177 Richmond Avenue, Suite 300
Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray /
6025 Clarke Creek Pkwy

Charlotte, NC 28269
Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
12/02/2020	WP	Received email from A. Salazar Castillo regarding insurance; prepared email to A. Salazar Castillo regarding same and status of civil action	0.20	60.00
12/07/2020	WP	Received emails from A. Salazar Castillo regarding insurance	0.20	60.00
12/14/2020	WP	Telephone call to S. Abel, Bankruptcy Administrator regarding confirmation issues	0.30	90.00
12/15/2020	WP	Received and briefly reviewed Plan; prepared for hearing; court appearance regarding continued hearing on Motion to Enjoin Use of Cash Collateral, et. al	1.40	420.00
12/15/2020	WP	Dictated and revised Order	0.30	90.00
12/15/2020	WP	Received email from A. Salazar Castillo regarding Plan review	0.20	60.00
12/16/2020	WP	Reviewed email from A. Salazar Castillo; prepared email to A. Salazar Castillo regarding results of hearing and preliminary Plan review; prepared email to counsel regarding review of Order	0.60	180.00
12/17/2020	WP	Received email from J. Henderson regarding Order; received and reviewed September and October Monthly Operating Reports; received Motion to Extend Time and Order regarding Ramsey Peele matter	0.50	150.00
12/19/2020	WP	Prepared email to client regarding status of action against Ramsey-Peele Corp.	0.20	60.00
12/28/2020	WP	Received email from A. Salazar-Castillo regarding insurance; prepared email to A. Salazar Castillo regarding same	0.20	60.00
		For Current Services Rendered	4.10	1,230.00

BK Case Number: 1300137
Invoice No: 2203227

PHH Mortgage
Kennedy, Calvin Ray /
6025 Clarke Creek Pkwy
Charlotte, NC 28269

Total Current Work: 1,230.00

Balance Due: \$1,230.00

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Page 1
 2/26/2021
 BK Case Number: 1300137
 Invoice No: 2206682

PHH Mortgage
 5177 Richmond Avenue, Suite 300
 Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray /
 6025 Clarke Creek Pkwy
 Charlotte, NC 28269
 Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
01/04/2021	WP	Received telephone call from S. Cordas regarding issues with Plan	0.20	60.00
01/06/2021	WP	Reviewed questions raised by client regarding plan; prepared responses to same	0.50	150.00
01/17/2021	WP	Reviewed Plan and objections to same	0.80	240.00
01/19/2021	WP	Received email and Subpoena from S. Cordes; reviewed same	0.30	90.00
01/19/2021	WP	Received email from A. Salazar Castillo	0.20	60.00
01/21/2021	WP	Received and briefly reviewed Answer and Motion to Dismiss, Interrogatories and Request for Production; received email from T. Bumgardner regarding scheduling hearing	0.50	150.00
01/21/2021	WP	Reviewed defenses to complying with subpoena; prepared email to A. Salazar Castillo regarding status of bankruptcy and civil action	0.50	150.00
01/22/2021	WP	Reviewed NCGS section 55-15-01; prepared email to T. Bumgardner regarding Motion to Dismiss	0.40	120.00
01/28/2021	WP	Received email from S. Abel, Bankruptcy Administrator regarding filing of Disclosure Statement	0.20	60.00
		For Current Services Rendered	3.60	1,080.00
		Total Current Work:		1,080.00

BK Case Number: 1300137
Invoice No: 2206682

PHH Mortgage

Kennedy, Calvin Ray /
6025 Clarke Creek Pkwy

Charlotte, NC 28269

Balance Due:

\$1,080.00

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Page 1
 3/31/2021
 BK Case Number: 1300137
 Invoice No: 2211274

PHH Mortgage
 5177 Richmond Avenue, Suite 300
 Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray /
 6025 Clarke Creek Pkwy

Charlotte, NC 28269
 Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
02/03/2021	WP	Received Subpoena by overnight mail	0.20	60.00
02/04/2021	WP	Received telephone call from S. Cordes; received conversion of case and Subpoena; received emails from J. Henderson, S. Abel and S. Cordes	0.40	120.00
02/05/2021	MM	Briefly reviewed Complaint, Motion to Dismiss & Answer and NCGS 55-15-01; Researched whether transfer of a principal obligation operates as an assignment of an associated guaranty; Email correspondence with W. Pettit regarding the same	1.10	236.50
02/05/2021	WP	Reviewed Motion to Dismiss and Answer; reviewed Chapter 55; reviewed legal defenses to Motion to Dismiss	0.80	240.00
02/05/2021	WP	Received email from A. Salazar Castillo regarding responses to Subpoena	0.20	60.00
02/07/2021	WP	Prepared email to T. Bumgardner regarding hearing on Motion	0.30	90.00
02/08/2021	WP	Reviewed Motion to Dismiss Answer	0.30	90.00
02/08/2021	WP	Reviewed Self-Help decision; reviewed rights of holder	0.40	120.00
02/08/2021	MM	Reviewed all documents (loan agreement, note, deed of trust, and guaranty) in preparation of drafting opposition to defendant's motion to dismiss	1.20	258.00
02/08/2021	MM	Began researching (1) nature of "transacting business" in NC and (2) regulation of federal savings banks	0.90	193.50

PHH Mortgage
Kennedy, Calvin Ray /
6025 Clarke Creek Pkwy
Charlotte, NC 28269

Fees

			Hours	
02/09/2021	WP	Received Scheduling Order	0.20	60.00
02/09/2021	MM	Continued researching arguments/legal authorities for Memorandum; Began drafting Memorandum in Opposition to Defendant's Motion to Dismiss	6.10	1,311.50
02/10/2021	WP	Received email from S. Abel regarding mediation; telephone call to S. Abel regarding same	0.20	60.00
02/10/2021	WP	Received and reviewed Monthly Operating Report for December 2020	0.20	60.00
02/10/2021	MM	Continued drafting Memorandum in Opposition to Motion to Dismiss	7.90	1,698.50
02/11/2021	MM	Finished drafting Memorandum in Opposition to Motion to Dismiss; emailed the same to W. Pettit	1.10	236.50
02/12/2021	WP	Revised Brief; reviewed federal preemption of federal savings banks by states	0.60	180.00
02/12/2021	WP	Received Scheduling Order; revised Brief; reviewed Scheduling Order	0.60	180.00
02/15/2021	MM	Completed final revisions to Memorandum in Opposition to Motion to Dismiss; emailed the same and certificate of service to W. Pettit for filing	0.50	107.50
02/15/2021	WP	Prepared email to A. Salazar Castillo regarding update on bankruptcy and State Court matter	0.40	120.00
02/15/2021	WP	Received and reviewed Periodic Report	0.30	90.00
02/15/2021	WP	Revised and served Brief; prepared Certificate of Service; prepared emails to T. Bumgardner and A. Salazar Castillo regarding Brief and status	0.50	150.00
02/15/2021	WP	Prepared email to Judge Hooper regarding memorandum; received email and Brief from T. Bumgardner; prepared email to T. Bumgardner regarding Brief	0.50	150.00
02/16/2021	WP	Received emails from Judge Hoover's Clerk; prepared email to Clerk	0.20	60.00
02/17/2021	WP	Received and briefly reviewed Disclosure Statement	0.40	120.00
02/17/2021	WP	Reviewed cases cited Defendant's Memorandum	0.40	120.00
02/17/2021	WP	Reviewed Plan and research regarding section 25-3-201 et seq., Assignments and Judicial Estoppel	1.10	330.00
02/18/2021	WP	Prepared for hearing; reviewed cases on judicial estoppel; reviewed Defendant's Brief; court appearance regarding Motion to Dismiss	2.80	840.00
02/18/2021	WP	Received Order and Notice of Hearing on Disclosure Statement	0.20	60.00

PHH Mortgage
Kennedy, Calvin Ray /
6025 Clarke Creek Pkwy
Charlotte, NC 28269

			<u>Fees</u>	
			Hours	
02/18/2021	WP	Dictated Order Denying Motion to Dismiss; reviewed discovery requests	0.40	120.00
02/19/2021	WP	Prepared email to A. Salazar Castillo regarding update on all matters; revised Order Denying Motion to Dismiss; dictated Motion to Extend Time and Order regarding enlarging time to respond to Interrogatories	0.80	240.00
02/19/2021	WP	Received and reviewed emails and attachments from S. Dean-Bass, K. Arthur and A. Salazar Castillo	0.40	120.00
02/19/2021	WP	Received telephone call from S. Cordes regarding documents requested in Subpoena; reviewed documents provided by Wilmington Savings	0.40	120.00
02/22/2021	WP	Revised Order; prepared email to T. Bumgardner; received telephone call from S. Cordes regarding issues with Subpoena	0.40	120.00
02/22/2021	WP	Received Amended Subpoena	0.20	60.00
02/22/2021	WP	Received email from J. Henderson regarding Objection to Subpoena; received telephone call from S. Cordes regarding same	0.20	60.00
02/25/2021	WP	Revised description of property to be subpoenaed; received Motion and Order	1.00	300.00
02/26/2021	WP	Received Amended Subpoena; reviewed Rule 45; prepared email to A. Salazar Castillo regarding extension of time to respond to discovery; received email from K. Arthur regarding documents for Subpoena; prepared email to K. Arthur regarding discovery responses	0.60	180.00
For Current Services Rendered			34.40	8,722.00
			<u>Expenses</u>	
02/17/2021		58 COPIES @ 0.25		14.50
Total Expenses				14.50
Total Current Work:				8,736.50
Balance Due:				\$8,736.50

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Page 1
 4/30/2021
 BK Case Number: 1300137
 Invoice No: 2215276

PHH Mortgage
 5177 Richmond Avenue, Suite 300
 Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray /
 6025 Clarke Creek Pkwy

Charlotte, NC 28269
 Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
03/01/2021	WP	Reviewed revised from Essendant Co. Subpoena and Rule 45 regarding service of same	0.40	120.00
03/02/2021	WP	Reviewed discovery requests; prepared for conference call with client; dictated letter to Judge Hoover	0.60	180.00
03/02/2021	WP	Reviewed request for production of documents of Ramsey-Peele and documents necessary to comply	1.00	300.00
03/05/2021	WP	Received email from A. Salazar regarding insurance escrow; prepared email to A. Salazar Castillo regarding response	0.20	60.00
03/08/2021	WP	Received telephone call from S. Cordes regarding confirmation issues	0.20	60.00
03/08/2021	WP	Telephone call to J. Henderson regarding confirmation issues, adequate protection payment and insurance issues	0.40	120.00
03/09/2021	WP	Preparation for hearing; Court appearance regarding Motion to Enjoin Use Of Cash; dictated Order; revised same	1.30	390.00
03/12/2021	WP	Prepared email to J. Henderson regarding review of Order; received email from S. Abel, Bank Administrator; prepared email to S. Abel regarding same	0.30	90.00
03/15/2021	WP	Prepared documents to be produced in response to Subpoena	0.30	90.00
03/15/2021	WP	Telephone conference call with J. Henderson and S. Cordes; prepared email to S. Cordes and J. Henderson regarding documents subpoenaed; dictated Joint Motion and Order Continuing Hearing and Extending Time to Object	0.80	240.00

PHH Mortgage
Kennedy, Calvin Ray /
6025 Clarke Creek Pkwy
Charlotte, NC 28269

Fees

			Hours	
03/15/2021	WP	Reviewed case law on adequacy of information in Disclosure Statement	0.40	120.00
03/16/2021	WP	Reviewed documents requested and interrogatories; conference call with clients; prepared email to K. Arthur	1.30	390.00
03/16/2021	WP	Revised Joint Motion to Continue and Extend and Order	0.30	90.00
03/16/2021	WP	Received email from S. Cordes regarding revisions; received telephone call from J. Henderson regarding revisions to Joint Motion and Order	0.30	90.00
03/17/2021	WP	Received Order Continuing Hearing; prepared email to K. Arthur	0.20	60.00
03/19/2021	WP	Received Scheduling Order	0.20	60.00
03/22/2021	WP	Received Application and Affidavit to Employ J. Henderson	0.20	60.00
03/22/2021	WP	Prepared email to T. Bumgardner regarding extension of time to respond to interrogatories, etc.; received email from T. Bumgardner regarding same	0.30	90.00
03/29/2021	WP	Prepared email to AK. Arthur, et al. regarding extension of discovery deadline	0.20	60.00
03/30/2021	WP	Prepared emails to K. Arthur regarding documents needed for production	0.20	60.00
03/30/2021	WP	Received email from K. Arthur regarding request for production of documents	0.20	60.00
03/31/2021	WP	Received email from K. Arthur; received disk regarding documents to be produced	0.20	60.00
03/31/2021	WP	Received email and attachments from K. Arthur regarding payment history	0.40	120.00
04/01/2021	WP	Reviewed discovery requests; began preparing responses to same	2.50	750.00
04/01/2021	WP	Received telephone call from S. Cordes regarding Objection to Disclosure Statement	0.30	90.00
04/02/2021	WP	Prepared email to J. Butera regarding Extension of Time to respond; received email from J. Butera regarding same; prepared email to T. Bumgardner regarding Extension of time to respond to discovery	0.40	120.00
04/02/2021	WP	Received three emails from J. Butera regarding responses to discovery requests; prepared three emails to J. Butera regarding same	1.00	300.00
04/08/2021	WP	Received email from A. Salazar Castillo regarding extension of time to respond; prepared email to A. Salazar Castillo regarding same	0.20	60.00
04/09/2021	WP	Reviewed discovery requests; conference call with J. Israel and clients; received email from J. Butera regarding production of documents	0.90	270.00

PHH Mortgage
Kennedy, Calvin Ray /
6025 Clarke Creek Pkwy
Charlotte, NC 28269

Fees

			Hours	
04/09/2021	WP	Reviewed documents including tax return of Ramsey-Peele	0.40	120.00
04/09/2021	WP	Received telephone call from S. Cordes regarding Objection to Disclosure Statement	0.20	60.00
04/09/2021	MM	Reviewed discovery requests; Reviewed Investor Files from client to locate and print relevant documents for discovery responses	3.20	688.00
04/12/2021	MM	Continued reviewing documents for discovery requests	3.10	666.50
04/13/2021	WP	Received Order regarding adequate protection payments; prepared email	0.20	60.00
04/14/2021	WP	Revised discovery responses; reviewed documents to produce	2.60	780.00
04/14/2021	WP	Revised discovery responses	0.50	150.00
04/15/2021	MM	Revised discovery responses	4.20	903.00
04/15/2021	MM	Conducted research regarding 1. ECOA claims made by a guarantor and 2. procedure for filing a Motion for Protective Order under Rule 26(c) of the N.C. Rules of Civil Procedure; emailed W. Pettit regarding the same	0.80	172.00
04/15/2021	WP	Revised discovery responded	0.50	150.00
04/15/2021	WP	Received Response from Bank Administrator regarding Application to Employ; revised discovery responses	0.30	90.00
04/15/2021	WP	Prepared email to J. Butera regarding draft of Responses to discovery requests	0.30	90.00
04/15/2021	WP	Reviewed cases regarding protective orders and Waiver of claims	0.40	120.00
04/15/2021	WP	Received emails from J. Butera and J. Israel regarding responses to interrogatories; prepared email to J. Israel regarding same	0.40	120.00
04/15/2021	WP	Received email from J. Butera	0.20	60.00
04/15/2021	WP	Reviewed NC Appellate cases on Motion for Protective Order	0.40	120.00
		For Current Services Rendered	32.90	8,909.50

Expenses

03/09/2021		117 COPIES		29.25
03/09/2021		Bankruptcy/Pacer Search		3.50
		Total Expenses		32.75

PHH Mortgage
Kennedy, Calvin Ray /
6025 Clarke Creek Pkwy
Charlotte, NC 28269

Advances

04/19/2021	Clerk of Superior Court - Filing of Notice of Hearing	20.00
	Total Advances	<u>20.00</u>
	Total Current Work:	8,962.25
	Balance Due:	<u>\$8,962.25</u>

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Page 1
5/27/2021
BK Case Number: 1300137
Invoice No: 2218937

PHH Mortgage
5177 Richmond Avenue, Suite 300
Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray /
6025 Clarke Creek Pkwy

Charlotte, NC 28269
Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
04/16/2021	WP	Prepared email to J. Butera regarding responses to interrogatories; received email from J. Butera regarding same; dictated responses to interrogatories 20 and 21	0.50	150.00
04/17/2021	WP	Dictated Motion for Protective Order, Notice of Hearing and Certificate of Service; reviewed cases interpreting Rule 26 (c)	1.10	330.00
04/19/2021	WP	Revised Responses to Interrogatories, et al and Motion for Protective Order; reviewed cases under Rule 26 (c)	0.80	240.00
04/19/2021	WP	Revised Responses to Interrogatories and Request for Production; revised Motion for Protective Order	0.60	180.00
04/19/2021	WP	Prepared to J. Butera regarding verification of Interrogatories	0.20	60.00
04/19/2021	WP	Prepared email to J. Butera regarding verification of Interrogatories	0.20	60.00
04/19/2021	WP	Received emails from J. Butera and J. Israel regarding verification	0.20	60.00
04/19/2021	MM	Completed final revisions of discovery responses	0.50	107.50
04/20/2021	WP	Revised Responses; reviewed documents to produce	0.50	150.00
04/20/2021	WP	Received telephone call from S. Cordes regarding Disclosure Statement; reviewed section 1125(a); dictated Objection to Disclosure Statement	0.70	210.00
04/20/2021	WP	Prepared emails to J. Butera regarding verification of Interrogatories	0.30	90.00
04/20/2021	WP	Revised Objection to Disclosure Statement; filed same	0.30	90.00

PHH Mortgage
 Kennedy, Calvin Ray /
 6025 Clarke Creek Pkwy
 Charlotte, NC 28269

Fees

			Hours	
04/20/2021	WP	Revised Responses; served same	0.20	60.00
04/22/2021	WP	Prepared for hearing on Objection to Disclosure Statement	0.40	120.00
04/22/2021	WP	Received Order in State Court proceeding	0.20	60.00
04/22/2021	WP	Received two emails and attachments from A. Salazar Castillo regarding verification of Responses to Interrogatories	0.20	60.00
04/25/2021	WP	Received and reviewed emails and attachments from A. Salazar Castillo	0.30	90.00
04/26/2021	WP	Received telephone call from S. Cordes regarding issues with Disclosure Statement	0.20	60.00
04/27/2021	WP	Prepared for hearing; reviewed Schedules, Plan and Statement of Value; telephone call to J. Henderson regarding same; court appearance	1.80	540.00
04/27/2021	WP	Received email from A. Salazar Castillo; telephone call to A. Salazar Castillo regarding results of hearing on Objection to Disclosure Statement	0.40	120.00
04/27/2021	WP	Received email from A. Salazar Castillo regarding Disclosure Statement hearing	0.20	60.00
04/28/2021	WP	Received documents from A. Salazar Castillo	0.20	60.00
04/29/2021	WP	Received emails from T. Bumgardner and A. Salazar Castillo regarding Motion for Protective Order and insurance, respectively; prepared email to T. Bumgardner regarding same	0.30	90.00
04/30/2021	WP	Dictated Order regarding hearing on April 27, 2021 on Motion to Enjoin Use of Cash Collateral; reviewed same	0.30	90.00
		For Current Services Rendered	10.60	3,137.50

Expenses

03/10/2021	801 COPIES	200.25
04/20/2021	304 COPIES	76.00
04/25/2021	330 COPIES	82.50
	Total Expenses	358.75
	Total Current Work:	3,496.25

BK Case Number: 1300137
Invoice No: 2218937

PHH Mortgage
Kennedy, Calvin Ray /
6025 Clarke Creek Pkwy
Charlotte, NC 28269

Balance Due:

\$3,496.25

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Document Law Page 48 of 71
 P.O. BOX 2505
 FAYETTEVILLE, NC 28302
 TELEPHONE (910) 864-6888

Page 1
 6/25/2021
 BK Case Number: 1300137
 Invoice No: 2223280

PHH Mortgage
 5177 Richmond Avenue, Suite 300
 Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray /
 6025 Clarke Creek Pkwy

Charlotte, NC 28269
 Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
05/04/2021	WP	Received email from J. Henderson regarding Order; uploaded Order; received telephone call from S. Cordes regarding Objection to Confirmation	0.40	120.00
05/07/2021	WP	Received letter from P. Kelly, Mediator regarding mediation	0.20	60.00
05/14/2021	WP	Received email from J. Henderson regarding casualty insurance	0.20	60.00
05/14/2021	WP	Received and reviewed monthly reports for January and February 2021	0.30	90.00
05/17/2021	WP	Received email from K. Arthur; prepared email to Counsel regarding Insurance	0.20	60.00
05/20/2021	WP	Court Appearance regarding Motion for Protective Order	0.30	90.00
05/24/2021	WP	Received March, 2021 report; reviewed same; telephone call to J. Henderson	0.50	150.00
05/25/2021	WP	Prepared for hearing; Court appearance regarding Motion to Enjoin Use of Cash Collateral, et al.; dictated and revised Order	1.20	360.00
05/26/2021	WP	Received email from S. Abel regarding filing of Amended Disclosure Statement and Plan	0.20	60.00
05/26/2021	WP	Received email and twelve attachments from J. Henderson; reviewed same	0.30	90.00
		For Current Services Rendered	3.80	1,140.00

6/25/2021

BK Case Number: 1300137

Invoice No: 2223280

PHH Mortgage

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Expenses

05/26/2021	12 COPIES	3.00
	Total Expenses	<u>3.00</u>
	Total Current Work:	1,143.00
	Balance Due:	<u><u>\$1,143.00</u></u>

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Page 1
 7/29/2021
 BK Case Number: 1300137
 Invoice No: 2227318

PHH Mortgage
 5177 Richmond Avenue, Suite 300
 Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray /
 6025 Clarke Creek Pkwy

Charlotte, NC 28269
 Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
06/01/2021	WP	Received telephone call from J. Henderson regarding to Disclosure Statement	0.20	60.00
06/07/2021	WP	Received telephone call from S. Abel regarding status of Plan and requirements to confirm same; prepared email to S. Abel regarding fees	0.40	120.00
06/08/2021	WP	Received telephone call from S. Abel regarding Plan Confirmation issues; dictated Motion for Summary Judgment, Affidavit of John Renegar and client; dictated Notice of Hearing	1.00	300.00
06/09/2021	WP	Received telephone call from S. Cordes regarding plan confirmation issues	0.30	90.00
06/10/2021	WP	Received and reviewed Rule 2015.3 Periodic Report; received and reviewed email and attachments from J. Henderson regarding financial information requested	0.70	210.00
06/10/2021	WP	Received email from A. Salazar Castillo regarding update	0.20	60.00
06/10/2021	WP	Received telephone call from J. Henderson regarding Plan proposals	0.30	90.00
06/11/2021	WP	Reviewed Reports; prepared email to A. Salazar Castillo regarding updates	0.40	120.00
06/14/2021	WP	Received telephone call from S. Abel Bank Administrator regarding confirmation issues	0.20	60.00
06/15/2021	WP	Received Order Approving Disclosure Statement and Plan	0.20	60.00
06/15/2021	WP	Received email from A. Salazar Castillo regarding issues with Plan	0.20	60.00

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6025 Clarke Creek Pkwy
Charlotte, NC 28269

			<u>Fees</u>	Hours	
06/15/2021	WP	Received and briefly reviewed Amended Disclosure Statement and Plan		0.40	120.00
06/17/2021	WP	Reviewed Plan and Objections to same		0.60	180.00
06/18/2021	WP	Reviewed Plan; conference call with J. Buterra, K. Arthur and A. Salazar Castillo regarding plan issues		1.20	360.00
06/18/2021	WP	Received email from A. Salazar Castillo regarding witness availability		0.20	60.00
06/18/2021	WP	Received email from K. Arthur regarding insurance		0.20	60.00
06/22/2021	WP	Received telephone call from J. Henderson regarding resolution of Plan issues		0.30	90.00
06/23/2021	WP	Reviewed Plan and Disclosure Statement; dictated Objection to Confirmation		2.00	600.00
06/23/2021	WP	Prepared email to A. Salazar Castillo regarding requests for outstanding balance and witness availability; received email from Mediator		0.40	120.00
06/23/2021	WP	Dictated Affidavits for lender and J. Rengar; reviewed issues in state court action; dictated Motion for Summary Judgment and Notice of Hearing		1.60	480.00
06/23/2021	WP	Received email from A. Salazar Castillo regarding outstanding balance due and witness		0.20	60.00
06/25/2021	WP	Revised Objection to Confirmation		0.30	90.00
		For Current Services Rendered		11.50	3,450.00
		<u>Expenses</u>			
06/10/2021		61 COPIES			15.25
		Total Expenses			15.25
		Total Current Work:			3,465.25
		Balance Due:			\$3,465.25

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BK Case Number: 1300137
Invoice No: 2227318

PHH Mortgage

Kennedy, Calvin Ray /
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Document Law Page 49 of 71
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Page 1
8/31/2021
BK Case Number: 1300137
Invoice No: 2230849

PHH Mortgage
5177 Richmond Avenue, Suite 300
Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
6025 Clarke Creek Pkwy

Charlotte, NC 28269
Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
06/28/2021	WP	Revised Affidavits of lender and closing attorney	0.40	120.00
07/01/2021	WP	Received emails from P. Kelly; prepared email to P. Kelly regarding mediation	0.30	90.00
07/01/2021	WP	Telephone call to S. Abel regarding plan confirmation issues	0.20	60.00
07/08/2021	MM	Research regarding 11 U.S.C. Section 1129(a) and (b); Reviewed draft of Objection to Confirmation of Plan	1.00	215.00
07/11/2021	WP	Received email from K. Arthur regarding payoff request; prepared email to K. Arthur regarding same; reviewed Bryson City decision	0.50	150.00
07/12/2021	WP	Dictated Consent Order	0.30	90.00
07/12/2021	WP	Research regarding additional defenses/objections to Plan; reviewed Plan	0.80	240.00
07/13/2021	WP	Revised Objection to Confirmation	0.50	150.00
07/13/2021	WP	Received telephone call from S. Cordes regarding Objection to Confirmation; revised Objection to Confirmation; dictated Ballot	0.70	210.00
07/13/2021	WP	Received email from K. Arthur; revised Objection; prepared emails to K. Arthur and A. Salazar Castillo regarding objection and payoff statement	0.50	150.00
07/14/2021	WP	Prepared email to J. Renger regarding execution of Affidavit	0.20	60.00
07/14/2021	WP	Received telephone call from J. Renger regarding problems with Affidavit; attached and filed Objection to Confirmation	0.50	150.00

PHH Mortgage

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
6025 Clarke Creek Pkwy

Charlotte, NC 28269

Fees

			Hours	
07/14/2021	WP	Received email and revised Affidavit; reviewed same	0.20	60.00
07/15/2021	WP	Received Ballot from B> Saintsing; reviewed other Ballots filed of record	0.20	60.00
07/15/2021	WP	Received emails from J. Butera and A. Salazar Castillo regarding Objection to Plan and Witness; prepared email to A. Salazar Castillo regarding witness	0.40	120.00
07/15/2021	WP	Prepared for hearing on confirmation	0.50	150.00
07/16/2021	WP	Received email from J. Henderson regarding settlement	0.30	90.00
07/16/2021	WP	Received email from A. Salazar Castillo regarding witness; prepared email in response; received telephone call from J. Henderson regarding possible terms to settle	0.50	150.00
07/19/2021	WP	Received telephone call from S. Abel, Bankruptcy Administrator regarding issues with Plan; received telephone call from J. Henderson regarding settlement proposal	0.50	150.00
07/19/2021	WP	Reviewed settlement proposal; prepared email to client regarding same	0.40	120.00
07/19/2021	WP	Received Report of Voting; reviewed Plan section 1126 (c) and (d), section 1129 (a)(10) and schedules of Unsecured claims; reviewed claims register and claims	0.90	270.00
07/20/2021	WP	Telephone call to S. Cordes regarding confirmation issues	0.20	60.00
07/20/2021	WP	Telephone call to B. Verdooren regarding proposed Settlement of Objection to Confirmation	0.30	90.00
07/20/2021	WP	Received email from K. Arthur; reviewed terms of settlement	0.20	60.00
07/21/2021	WP	Received email from K. Arthur; telephone call from J. Henderson regarding terms of settlement; prepared emails to J. Henderson and K. Arthurs regarding confirmation of terms; prepared email to B. Verdovren regarding request of witness	1.30	390.00
07/21/2021	WP	Received email from K. Arthur regarding approval of settlement; prepared emails to J. Henderson and K. Arthur regarding same	0.40	120.00
07/21/2021	WP	Received email from K. Arthur regarding settlement; prepared emails to J. Henderson and K. Arthur regarding same	0.30	90.00
07/21/2021	WP	Received emails from A. Salazar Castillo regarding witness; prepared email in response and confirmation issues; reviewed Plan and Disclosure Statement	0.60	180.00
07/21/2021	WP	Received telephone calls from J. Henderson and S. Abel, Bank Administrator; regarding status of objection and prospects of settlement	0.40	120.00

PHH Mortgage

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
6025 Clarke Creek Pkwy

Charlotte, NC 28269

Fees

			Hours	
07/21/2021	WP	Preparation for hearing regarding confirmation; reviewed cases on section 1129(b) issues; prepared testimony and reviewed documents	1.90	570.00
07/21/2021	WP	Received telephone call from J. Henderson regarding short postponement of confirmation hearing	0.20	60.00
07/22/2021	WP	Prepared for hearing on confirmation; court appearance regarding hearing; prepared email to A. Salazar Castillo regarding update	2.70	810.00
07/22/2021	WP	Received emails from B. Verdooren regarding appearance; received emails from J. Butera regarding terms of settlement; prepared email to J. Butera regarding pending issues	0.50	150.00
07/22/2021	WP	Dictated Motion for Summary Judgment, Notice of Hearing and Certificate of Service	0.40	120.00
07/23/2021	WP	Telephone call to J. Keane regarding testimony as Expert Witness	0.50	150.00
07/26/2021	WP	Received and reviewed Motion for Summary Judgment by Ramsey-Peele; reviewed legal basis for same	0.40	120.00
07/26/2021	WP	Research regarding blank endorsement and holder	0.80	240.00
07/26/2021	WP	Research regarding unimpairment and right to collect default interest	0.40	120.00
07/26/2021	WP	Received telephone call from J. Henderson regarding resolution of Objection to Confirmation	0.20	60.00
07/28/2021	WP	Received telephone call from J. Henderson regarding new settlement offer; reviewed 1111 Myrtle decision; prepared email to clients regarding update	0.70	210.00
07/28/2021	WP	Prepared email to A. Salazar Castillo regarding update on settlement discussion and fees due client; received email from J. Butero regarding confirmation issues	0.60	180.00
07/28/2021	WP	Received email from A. Salazar Castillo regarding right to lender to collect prepayment fee; reviewed loan and Security Agreement regarding same; prepared email to A. Salazar Castillo requesting right to recover prepayment fee	0.50	150.00
07/29/2021	WP	Received telephone call from J. Henderson regarding resolution of pending issues	0.20	60.00
07/29/2021	WP	Conference with J. Keane regarding findings as to interest rates and review of testimony as expert	1.00	300.00
07/30/2021	WP	Received telephone call from J. Henderson regarding new Settlement Proposal; prepared email to clients regarding same	0.50	150.00
07/30/2021	WP	Received email from J. Butera regarding new settlement proposal; prepared email to J. Butera regarding same	0.50	150.00

PHH Mortgage

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
6025 Clarke Creek Pkwy

Charlotte, NC 28269

Fees

			Hours	
07/30/2021	WP	Received second email from J. Butera regarding acceptable terms to settle; telephone call to J. Henderson regarding same	0.40	120.00
07/30/2021	WP	Received email from J. Henderson regarding settlement	0.20	60.00
		For Current Services Rendered	26.10	7,745.00

Expenses

07/14/2021		48 COPIES		12.00
07/19/2021		Bankruptcy/Pacer Search		15.50
07/21/2021		80 COPIES		20.00
07/22/2021		Travel Expense-parking		2.00
07/22/2021		33 COPIES		8.25
		Total Expenses		57.75
		Total Current Work:		7,802.75

Balance Due:

\$7,802.75

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 P.O. BOX 2505
 FAYETTEVILLE, NC 28302
 TELEPHONE (910) 864-6888

Page 1
 9/30/2021
 BK Case Number: 1300137
 Invoice No: 2235422

PHH Mortgage
 5177 Richmond Avenue, Suite 300
 Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
 6025 Clarke Creek Pkwy

Charlotte, NC 28269
 Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

			<u>Fees</u>	
			Hours	
08/02/2021	WP	Received emails from J. Henderson and M. Fryling regarding hearing dates and confirmation issues	0.20	60.00
08/02/2021	WP	Prepared email to J. Butera regarding settlement terms	0.40	120.00
08/02/2021	WP	Received emails from J. Butera and J. Henderson regarding confirmation issues	0.30	90.00
08/02/2021	WP	Prepared email to J. Butera regarding consensual plan terms; received email from J. Butera regarding problem terms	0.40	120.00
08/02/2021	WP	Received email from J. Henderson regarding confirmation hearing; prepared emails to M. Fryling, Judge Whitley's Clerk and J. Butera regarding hearing and settlement issues	0.40	120.00
08/02/2021	WP	Received email from J. Butera regarding settlement of confirmation issues; received email from J. Butera regarding same	0.30	90.00
08/02/2021	WP	Received email from J. Butera regarding tentative agreement on terms; prepared email to J. Butera regarding confirming terms	0.40	120.00
08/03/2021	WP	Received emails from J. Butera regarding terms of resolution and DID account; prepared email to J. Henderson regarding tentative offer	0.80	240.00
08/03/2021	WP	Dictated Supplemental Affidavit	0.70	210.00
08/03/2021	WP	Research regarding holder of Note endorsed in blank	0.50	150.00
08/04/2021	WP	Revised Affidavit of J. Renger regarding state court action	0.20	60.00

PHH Mortgage

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
6025 Clarke Creek Pkwy

Charlotte, NC 28269

Fees

			Hours	
08/04/2021	WP	Received email from J. Henderson regarding terms of consensual plan	0.30	90.00
08/04/2021	WP	Received telephone call from J. Henderson regarding amendments to plan	0.20	60.00
08/05/2021	WP	Prepared email to A. Salazar Castillo regarding insurance information; received email from A. Salazar Castillo; received and reviewed second Amended Plan and email from J. Henderson; reviewed same	0.50	150.00
08/05/2021	WP	Received telephone call from J. Henderson regarding revisions of Plan	0.20	60.00
08/05/2021	WP	Received second draft of second Amended Plan; reviewed same; prepared email to J. Butera regarding same; received and reviewed Monthly Report	0.40	120.00
08/05/2021	WP	Received emails from J. Butera regarding issues with second Amended Plan; prepared emails to J. Butera regarding same	0.40	120.00
08/05/2021	WP	Received emails from J. Butera regarding legal fees reimbursement, non-monetary default and status of Ramsey-Peele action; prepared emails on response	0.60	180.00
08/05/2021	WP	Received email from J. Butera regarding payment of claims to Griffith and McGlohan; prepared email in response	0.30	90.00
08/05/2021	WP	Received email from J. Butera regarding plan terms; prepared email in response	0.20	60.00
08/09/2021	WP	Received email from J. Butera	0.20	60.00
08/10/2021	WP	Revised Affidavits for Wilmington Savings and J. Renger; attached exhibits; prepared email to J. Renger regarding execution	0.80	240.00
08/10/2021	WP	Reviewed section 365(e) and 1124(2) of Codes	0.30	90.00
08/10/2021	WP	Prepared email to J. Butera regarding remaining issues; received email from J. Butera regarding same	0.50	150.00
08/10/2021	WP	Received emails from J. Renger regarding Affidavit execution; prepare email to J. Renger regarding same	0.20	60.00
08/11/2021	WP	Received telephone call from J. Henderson regarding resolution of remaining issues; prepared email to J. Butera regarding same	0.60	180.00
08/11/2021	WP	Received email from J. Butera regarding terms of Settlement; telephone call to J. Henderson regarding same	0.40	120.00
08/11/2021	WP	Prepared email to J. Butera regarding terms of settlement	0.20	60.00
08/11/2021	WP	Received emails from J. Butera and J. Israel regarding issues with settlement terms; prepared email to J. Butera and J. Israel regarding same	0.80	240.00

PHH Mortgage

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
6025 Clarke Creek Pkwy

Charlotte, NC 28269

Fees

			Hours	
08/12/2021	WP	Received telephone call and email from J. Renger regarding execution of Affidavit	0.20	60.00
08/12/2021	WP	Received email and Affidavit from A. Salazar Castillo	0.20	60.00
08/12/2021	WP	Telephone call to T. Bumgardner regarding resolution of Ramsey Peele action	0.20	60.00
08/13/2021	WP	Received telephone call from S. Abel regarding status of bankruptcy proceeding/chapter 11 Plan	0.20	60.00
08/16/2021	WP	Reviewed Second Amended Plan; conference call with J. Butera et al.; received Affidavit	0.80	240.00
08/18/2021	WP	Received emails from A. Abel, bank administrator and J. Henderson regarding status of Plan Confirmation; prepared email to parties regarding same	0.20	60.00
08/18/2021	WP	Revised Notice of Hearing; attached Exhibits to Affidavit	0.30	90.00
08/20/2021	WP	Received email from J. Keane regarding interest rate issue	0.20	60.00
08/24/2021	WP	Received email from J. Butera regarding Plan issues	0.30	90.00
08/25/2021	WP	Research regarding holder of Note assigned in blank; dictated Brief; prepared email to T. Bumgardner regarding continuance of Motions and trial; received email from T. Bungardner regarding same	2.10	630.00
08/26/2021	WP	Received emails from T. Bumgarner and A. Salazar Castillo regarding continuance of State Court matter and escrow issues; prepared email to T. Bumgarner continuance of State Court matter	0.40	120.00
08/26/2021	WP	Dictated Motion to Continue; prepared emails to J. Henderson and J. Butera regarding meeting and continuance of hearing trial in State Court matter	0.50	150.00
08/26/2021	WP	Revised Motion to Continue and Exhibit; prepared emails to J. Butera and J. Henderson regarding status and meeting	0.40	120.00
08/26/2021	WP	Revised Memorandum; prepared email to T. Bumgarner regarding same and Motion to Continue	0.60	180.00
08/26/2021	WP	Received email and T. Bumgardner regarding Motion to Continue; prepared email in response	0.20	60.00
08/27/2021	WP	Conference with J. Henderson regarding remaining issues of Wilmington Savings regarding Plan	0.40	120.00
08/27/2021	WP	Telephone call to Richard Lockhart courtroom Clerk regarding continuing of Motions; prepared email to T. Bumgardner regarding same; revised Motion to Continue	0.30	90.00

PHH Mortgage

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
6025 Clarke Creek Pkwy

Charlotte, NC 28269

			<u>Fees</u>	Hours	
08/27/2021	WP	Received Brief from T. Bumgardner		0.20	60.00
08/30/2021	WP	Received email from J. Henderson regarding status of issues with PHH and Kennedys		0.20	60.00
08/30/2021	WP	Revised Motion to Continue Trial; filed same		0.20	60.00
		For Current Services Rendered		19.80	5,940.00
			<u>Expenses</u>		
08/10/2021		84 COPIES			21.00
08/18/2021		218 COPIES			54.50
		Total Expenses			75.50
			<u>Advances</u>		
08/18/2021		Clerk of Superior Court - Filing of Notice of Hearing			20.00
		Total Advances			20.00
		Total Current Work:			6,035.50
		Balance Due:			\$6,035.50

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Page 1
 10/29/2021
 BK Case Number: 1300137
 Invoice No: 2238867

PHH Mortgage
 5177 Richmond Avenue, Suite 300
 Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
 6025 Clarke Creek Pkwy

Charlotte, NC 28269
 Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

			<u>Fees</u>		
				Hours	
09/01/2021	WP	Received Notice of Trial and Pre-Trial Procedures		0.20	60.00
09/03/2021	WP	Received email from J. Henderson regarding responses to issues raised by Wilmington Savings		0.40	120.00
09/03/2021	WP	Received email from Mediator; prepared email to Mediator regarding mediation date		0.20	60.00
09/04/2021	WP	Prepared email from J. Butera and B. Verdooren regarding plan issues and Mediation in State Court litigation		0.40	120.00
09/04/2021	WP	Dictated and revised Motion to Extend ADR Deadline and Order; prepared email to P. Kelly, Mediator regarding filing of Motion and proposed mediation date		0.50	150.00
09/08/2021	WP	Received Order Continuing Trial		0.20	60.00
09/09/2021	WP	Received emails from J. Butera and A. Salazar Castillo regarding plan issues and payment from escrow; reviewed loan documents and files; prepared email to J. Butera and A. Salazar Castillo regarding same		1.00	300.00
09/10/2021	WP	Prepared email to P. Kelly, Mediator regarding postponing mediation; prepared emails to R. Calhoun regarding same and to J. Henderson regarding remaining issues with Plan		0.60	180.00
09/10/2021	WP	Prepared email to S. Abel regarding same and to R. Calhoun regarding mediation		0.40	120.00
09/13/2021	WP	Received emails from J. Henderson regarding response to offer to settle		0.20	60.00

PHH Mortgage

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
6025 Clarke Creek Pkwy

Charlotte, NC 28269

Fees

			Hours	
09/14/2021	WP	Received emails from C. White; prepared email to C. White regarding dates for mediation; prepared email to R. Calhoun; received email from J. Butera regarding status of bank; prepared email to J. Butera regarding same	0.50	150.00
09/14/2021	WP	Received and reviewed email and attachments from J. Henderson regarding requests for information/documents	0.30	90.00
09/15/2021	WP	Received email from A. Salazar Castillo regarding escrow analysis	0.20	60.00
09/15/2021	WP	Received email from R. Calhoun regarding mediation and witness; prepared email to R. Calhoun regarding same	0.20	60.00
09/16/2021	WP	Received email from S. Cordes regarding status; prepared email to S. Cordes regarding same	0.20	60.00
09/17/2021	WP	Received email from P. Kelly, Mediator, regarding issues with mediation	0.20	60.00
09/18/2021	WP	Prepared emails to R. Calhoun and P. Kelly regarding mediation of State Court action	0.40	120.00
09/20/2021	WP	Received emails from P. Kelly and his paralegal; received email from T. Bumgardner regarding mediation; prepared email to R. Calhoun regarding same	0.30	90.00
09/21/2021	WP	Received emails from R. Calhoun and B. Shadle regarding mediation; prepared email to mediator	0.30	90.00
09/23/2021	WP	Received emails from T. Bumgarner, P. Kelly and C. White	0.30	90.00
09/24/2021	WP	Received email from J. Henderson regarding settlement of matters/plan; prepared email to J. Butera regarding same	0.40	120.00
09/27/2021	WP	Received email from J. Butera regarding remaining issues of Wilmington Savings	0.20	60.00
09/28/2021	WP	Received email from S. Cordes regarding status; prepared email to S. Cordes and J. Henderson	0.30	90.00
09/28/2021	WP	Received email from J. Henderson regarding resolution of remaining issues	0.20	60.00
09/29/2021	WP	Prepared email to J. Buterra regarding junior liens on property and DIP account; received email from J. Buterra regarding same	0.30	90.00
		For Current Services Rendered	8.40	2,520.00

Expenses

09/29/2021		28 COPIES		7.00
		Total Expenses		7.00

10/29/2021

BK Case Number: 1300137

Invoice No: 2238867

PHH Mortgage

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation / ;
6025 Clarke Creek Pkwy

Charlotte, NC 28269

Total Current Work:

2,527.00

Balance Due:

\$2,527.00

Please make check payable to:
Hutchens Law Firm LLP

P.O. BOX 2505
 FAYETTEVILLE, NC 28302
 TELEPHONE (910) 864-6888

Page 1
 11/30/2021
 BK Case Number: 1300137
 Invoice No: 2242123

PHH Mortgage
 5177 Richmond Avenue, Suite 300
 Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
 6025 Clarke Creek Pkwy

Charlotte, NC 28269
 Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
10/01/2021	WP	Prepared emails to B. Shadle regarding preparation for mediation; received emails from B. Shadle regarding same	0.30	90.00
10/01/2021	WP	Prepared emails to B. Shadle regarding documents to review; telephone call to B. Shadle regarding preparation for mediation	0.50	150.00
10/01/2021	WP	Received emails from T. Bumgardner and P. Kelly regarding mediations	0.20	60.00
10/04/2021	WP	Prepared for mediation; telephone call from T. Bumgarner regarding same; mediation with B. Sandier, mediator and opposing parties	1.60	480.00
10/05/2021	WP	Received email from J. Henderson; prepared email to J. Henderson	0.20	60.00
10/13/2021	WP	Received emails; reviewed emails	0.40	120.00
10/19/2021	WP	Received emails from client and S. Abel regarding mediation and plan confirmation	0.20	60.00
10/28/2021	WP	Received emails from S. Cordes and J. Henderson regarding plan confirmation	0.30	90.00
		For Current Services Rendered	3.70	1,110.00
		Total Current Work:		1,110.00

11/30/2021

BK Case Number: 1300137

Invoice No: 2242123

PHH Mortgage

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
6025 Clarke Creek Pkwy

Charlotte, NC 28269

Balance Due:

\$1,110.00

Please make check payable to:
Hutchens Law Firm LLP

Document Page 61 of 71
 P.O. BOX 2505
 FAYETTEVILLE, NC 28302
 TELEPHONE (910) 864-6888

Page 1
 12/30/2021
 BK Case Number: 1300137
 Invoice No: 2245463

PHH Mortgage
 5177 Richmond Avenue, Suite 300
 Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
 6025 Clarke Creek Pkwy

Charlotte, NC 28269
 Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
11/01/2021	WP	Telephone call to S. Abel regarding amendments to Plan	0.20	60.00
11/01/2021	WP	Received and reviewed email and secon amended Plan; prepared email to J. Butera regarding same	0.60	180.00
11/03/2021	WP	Received emails from S. Cordes and S. Abel regarding Amended terms of Plan; prepared email to S. Abel regarding same	0.20	60.00
11/05/2021	WP	Received and reviewed Monthly Reports for August and September 2021	0.20	60.00
11/10/2021	WP	Received email from S. Abel regarding confirmation issues; telephone call to S. Abel regarding same	0.20	60.00
11/12/2021	WP	Received emails from J. Buterra and A. Delvecchino regarding plan terms; prepared email to J. Baterra regarding same	0.30	90.00
11/15/2021	WP	Prepared email to J. Henderson regarding terms to confirmation plan	0.20	60.00
11/16/2021	WP	Received email from J. Henderson regarding final revisions to Amended Plan	0.30	90.00
11/16/2021	WP	Prepared email to J. Henderson regarding cure period in the event of default	0.20	60.00
11/16/2021	WP	Received email from J. Henderson regarding final terms of Plan; prepared email to J. Henderson regarding same	0.30	90.00
11/24/2021	WP	Received email from J. Henderson regarding treatment of Wilmington Savings in Plan	0.20	60.00

12/30/2021

BK Case Number: 1300137

Invoice No: 2245463

PHH Mortgage

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
6025 Clarke Creek Pkwy

Charlotte, NC 28269

Fees

			Hours	
11/29/2021	WP	Telephone call to J. Henderson regarding resolution of Plan issues	0.20	60.00
11/30/2021	WP	Prepared emails to J. Butera regarding resolution of Plan issues; prepared email to T. Bumgarner regarding resolution of state court matter; received email from J. Henderson regarding same	0.60	180.00
11/30/2021	WP	Received email from A. Salazar Casatillo regarding escrow surplus	0.20	60.00
		For Current Services Rendered	3.90	1,170.00

Expenses

11/05/2021		10 COPIES		2.50
		Total Expenses		2.50
		Total Current Work:		1,172.50

Balance Due:

\$1,172.50

**Please make check payable to:
Hutchens Law Firm LLP**

Document Page 63 of 71
 Hutchens Law Firm LLP
 P.O. BOX 2505
 FAYETTEVILLE, NC 28302
 TELEPHONE (910) 864-6888

Page 1

1/31/2022

BK Case Number: 1300137

Invoice No: 2248747

PHH Mortgage
 5177 Richmond Avenue, Suite 300
 Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
 6025 Clarke Creek Pkwy

Charlotte, NC 28269
 Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
12/01/2021	WP	Prepared email to S. Abel regarding status of confirmation of Plan	0.20	60.00
12/06/2021	WP	Received email from J. Henderson regarding Plan as amended	0.20	60.00
12/07/2021	WP	Received emails from J. Henderson and S. Abel regarding hearing on Confirmation; prepared email to Judge Whitley's law clerk regarding same	0.40	120.00
12/10/2021	WP	Received and reviewed Rule 2015.3 Periodic Statement	0.20	60.00
12/17/2021	WP	Reviewed Second Amended Plan; revised Motion for Continuance; reviewed emails from A. Salazar Castillo regarding surplus in escrow	1.00	300.00
12/19/2021	WP	Prepared email to J. Henderson regarding hearing on Confirmation; prepared email to R. Calhoun regarding witness; prepared email to A. Salazar-Castillo regarding escrow fund	0.60	180.00
12/20/2021	WP	Received email from A. Salazar-Castillo regarding escrow account	0.20	60.00
12/20/2021	WP	Prepared email to T. Bumgardner regarding continuance; revised Motion to Continuance; received email from J. Henderson and Notice of Hearing; received email from R. Calhoun regarding witness	0.40	120.00
12/30/2021	WP	Reviewed Local Rules regarding Pre-Trial Disclosure; prepared email to D. Savage, TCA regarding status of Motion to Continue	0.40	120.00
12/30/2021	WP	Reviewed Second Amended Plan	0.80	240.00
		For Current Services Rendered	4.40	1,320.00

PHH Mortgage

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
6025 Clarke Creek Pkwy

Charlotte, NC 28269

Total Current Work: 1,320.00

Balance Due: \$1,320.00

Please make check payable to:
Hutchens Law Firm LLP

Hutchens Law Firm LLP
P.O. BOX 2505
FAYETTEVILLE, NC 28302
TELEPHONE (910) 864-6888
TAX ID: 47-4160398

Page 1

3/4/2022

BK Case Number: 1300137

Invoice No: 2253531

PHH Mortgage
5177 Richmond Avenue, Suite 300
Houston, TX 77056

Attn: Aracely Salazar Castillo

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
6025 Clarke Creek Pkwy

Charlotte, NC 28269
Case No. 20-30208 CH 11 Review of Plan

filed 2/19/2020

Fees

			Hours	
01/01/2022	WP	Prepared email to J. Butera regarding update; reviewed Local Rules regarding jury trials; began preparing for trial	0.80	240.00
01/03/2022	WP	Received email from D. Savage regarding continuance of trial; prepared Order, emails to D. Savage and J. Butera regarding status of trial	0.40	120.00
01/07/2022	WP	Received telephone call from J. Henderson regarding escrow analysis; prepared email to A. Salazar Castillo regarding same	0.50	150.00
01/07/2022	WP	Received email and annual escrow statement; reviewed same; prepared email to J. Henderson regarding same	0.40	120.00
01/10/2022	WP	Prepared for hearing on confirmation; telephone call to J. Henderson regarding remaining confirmation issues	0.50	150.00
01/11/2022	WP	Prepared for hearing; conference with counsel for Debtors and Debtors; Court appearance regarding hearing on confirmation; prepared email to J. Bateria regarding status	2.60	780.00
01/11/2022	WP	Dictated Consent Order	0.40	120.00
01/21/2022	WP	Received email and proposed Order Confirming Plan	0.20	60.00
01/23/2022	WP	Reviewed Order Confirming Plan; prepared email to J. Buterra, et al; revised state court Order	0.70	210.00
01/24/2022	WP	Revised Consent Order	0.20	60.00
01/28/2022	WP	Received Order Confirming Plan and Order in Aid of Consummation	0.30	90.00

PHH Mortgage

Kennedy, Calvin Ray / Kennedy, Cynthia M. / Ramsey-Peele Corporation /
6025 Clarke Creek Pkwy

Charlotte, NC 28269

Fees

			Hours	
01/29/2022	WP	Dictated Application to Allow Fees and Expenses under section 506(b), Notice and Proposed Order	1.00	300.00
02/05/2022	WP	Received email from R. Calhoun regarding state court trial; prepared email regarding same	0.20	60.00
02/07/2022	WP	Prepared email to J. Henderson regarding Consent Order; received email from J. Henderson regarding proposed revision to same	0.20	60.00
02/08/2022	WP	Dictated Notice to file in State Court	0.20	60.00
02/14/2022	WP	Conference with D. Savage in Trial Court Administrator Office regarding Consent Order	0.80	240.00
02/17/2022	WP	Revised Application for Fees; prepared email to J. Buterra regarding resolution of bankruptcy and entry of Consent Order	0.40	120.00
02/21/2022	WP	Prepared email to T. Bumgardner and J. Henderson regarding stay of state court action	0.20	60.00
03/29/2022	WP	Court Appearance in regarding Application of Attorney Fees and Expenses	1.50	450.00
		For Current Services Rendered	11.50	3,450.00

Expenses

01/01/2022		65 COPIES		16.25
01/01/2022		Bankruptcy/Pacer Search		3.00
01/10/2022		91 COPIES		22.75
02/14/2022		Travel Expense-parking		2.00
		Total Expenses		44.00
		Total Current Work:		3,494.00

Balance Due:

\$3,494.00

**Please make check payable to:
Hutchens Law Firm LLP**

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION

IN RE:)
) CASE NO. 20-30208
) CHAPTER 11
CALVIN RAY KENNEDY a/k/a)
C. RAY KENNEDY and)
CYNTHIA M. KENNEDY)
)
DEBTORS.)

CERTIFICATE OF SERVICE


I, William Walt Pettit as attorney of record for Wilmington Savings Trust Society, FSB d/b/a Christina Trust not in its individual capacity but solely as Owner Trustee of the Residential Credit Opportunities Trust II, hereby certify that on the 4 day of March, 2022, I served a copy of the Application of Wilmington Savings Fund Society, FSB d/b/a Christina Trust, not in its individual capacity but Solely as Owner Trustee of Residential Credit Opportunities Trust II for Attorney's Fees and Expenses by either electronic notice in accordance with the local rules or by depositing the same, enclosed in a postpaid, properly addressed wrapper, in an official depository under the exclusive care and custody of the United states Postal Service, said envelope being addressed as follows:

Calvin Ray Kenney
Cynthia M Kennedy
4324 Satterwythe Lane
Charlotte NC 28215

James H. Henderson, Esq.
(by ECF service)

Shelley Abel, Esq.
U.S. Bankruptcy Administrator's Office
(by ECF service)

HUTCHENS LAW FIRM LLP
Attorneys for Wilmington Savings Trust Society,
FSB d/b/a Christina Trust not in its individual
capacity but solely as Owner Trustee of the
Residential Credit Opportunities Trust II

By: 
William Walt Pettit
NC Bar No.: 9407
6230 Fairview Road, Suite 315
Charlotte, N.C. 28210
Telephone: (704) 362-9255
Email: walt.pettit@hutchenslawfirm.com

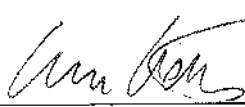
UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION

IN RE:)
) CASE NO. 20-30208
) CHAPTER 11
CALVIN RAY KENNEDY a/k/a)
C. RAY KENNEDY and)
CYNTHIA M. KENNEDY)
)
)
DEBTORS.)

CERTIFICATE OF SERVICE

I, William Walt Pettit as attorney of record for Wilmington Savings Trust Society, FSB d/b/a Christina Trust not in its individual capacity but solely as Owner Trustee of the Residential Credit Opportunities Trust II, hereby certify that on the 4 day of March, 2022, I served a copy of the Notice of Opportunity for Hearing on the Application of Wilmington Savings Fund Society, FSB d/b/a Christina Trust, not in its individual capacity but Solely as Owner Trustee of Residential Credit Opportunities Trust II for Attorney's Fees and Expenses by either electronic notice in accordance with the local rules or by depositing the same, enclosed in a postpaid, properly addressed wrapper, in an official depository under the exclusive care and custody of the, United states Postal Service, said envelopes being to all parties that appear on the Debtors mailing matrix, a copy of which is attached:

HUTCHENS LAW FIRM LLP
Attorneys for Wilmington Savings Trust Society,
FSB d/b/a Christina Trust not in its individual
capacity but solely as Owner Trustee of the
Residential Credit Opportunities Trust II

By: 
William Walt Pettit
NC Bar No.: 9407
6230 Fairview Road, Suite 315
Charlotte, N.C. 28210
Telephone: (704) 362-9255
Email: walt.pettit@hutchenslawfirm.com

Label Matrix for local noticing
0419-3
Case 20-30208
Western District of North Carolina
Charlotte
Fri Mar 4 14:40:22 EST 2022

Wilmington Savings Trust Society, FSB d/b/a
Hutchens Law Firm LLC
6230 Fairview Road Suite 315
Charlotte, NC 28210-3151

American Express National Bank
c/o Zwicker and Associates, P.C.
P.O. Box 9043
Andover, MA 01810-0943

Atrium Health
1000 Elythe Boulevard
Charlotte, NC 28203-5812

CAN Capital, Inc.
2015 Vaughn Rd Bldg 500
Kennesaw, GA 30144-7831

Decathlon Alpha III LP
1389 Center Drive Suite 200
Park City, UT 84098-7660

Fay Servicing
PO Box 619063
Dallas, TX 75261-9063

Fora Financial Business Loans, LLC
12 Powder Springs Street, Suite 240
Marietta, GA 30064-7205

Iredell County Tax Collector
PO Box 1027
Statesville, NC 28687-1027

Law Office of Thomas D Bumgardner
13850 Ballantyne Corporate Place Suite
Charlotte, NC 28217-2830

U.S. Bankruptcy Administrator Office
402 W. Trade Street
Suite 200
Charlotte, NC 28202-1673

Charlotte Division
401 West Trade Street
Charlotte, NC 28202-1633

American Product Distributors Inc
8350 Arrowridge Boulevard Suite A
Charlotte, NC 28273-5757

Byron L. Saintsing
Smith Debnam Narron Drake Saintsing
PO Box 176010
Raleigh, NC 27619-6010

Calvin Ray Kennedy II
18904 Peninsula Point Drive
Cornelius, NC 28031-7598

Essendant Co
One Parkway North Boulevard Suite 100
Deerfield, IL 60015-2559

Ferguson Receivables, LLC
c/o Byron L. Saintsing
Smith Debnam
PO Box 176010
Raleigh, NC 27619-6010

Internal Revenue Service
Centralized Insolvency Operations
PO Box 7346
Philadelphia, PA 19101-7346

Kimberly Griffin
9712 Moody Court
Harrisburg, NC 28075-6642

Leqolia McGlohon
4324 Satterwythe Lane
Charlotte, NC 28215-8511

United States Attorney
227 West Trade Street
Carillon Bldg, Suite 1700
Charlotte, NC 28202-1675

American Express
PO Box 36002
Ft Lauderdale, FL 33336-0002

Ashley Funding Services LLC
c/o Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

CAN Capital Asset Servicing Inc
2015 Vaughn Road NW Building 500
Kennesaw, GA 30144-7831

Calvin Ray Kennedy Jr
18904 Peninsula Point Drive
Cornelius, NC 28031-7598

Essendant Co.
Popper & Grafton
225 W. 34th Street, Suite 1316
New York, NY 10122-1600

Fora Financial Business Loans LLC
c/o Delia C Thrasher
Thompson O'Brien Kemp & Nasuti PC
40 Technology Parkway South Suite 300
Norcross, GA 30092-2924

Internal Revenue Service
P.O. Box 7317
Philadelphia, PA 19101-7317

Ladd Ackerman
Ackerman Law Firm PA
3300 Shopton Road
Charlotte, NC 28217-2949

Lending Club
71 Stevenson Street Suite 300
San Francisco, CA 94105-2985

Marquette Commercial Finance, a division
of Marquette Finance Inc.
1600 West 82nd Street Suite 250
Bloomington, MN 55431-1407

Mecklenburg County Tax Collector
Tax Bankruptcy Section
PO Box 31637
Charlotte, NC 28231-1637

Mill City Mortgage Loan Trust 2018-1, et. al
P.O. Box 814609
Dallas, TX 75381-4609

NC Department of Revenue
Bankruptcy Unit
PO Box 1168
Raleigh, NC 27602-1168

New York Life
PO Box 6916
Cleveland, OH 44101-1916

North Carolina Department of Revenue
Bankruptcy Unit
P.O. Box 1168
Raleigh, NC 27602-1168

Ocwen
PO Box 6440
Carol Stream, IL 60197-6440

PHH Mortgage
PO Box 5452
Mount Laurel, NJ 08054-5452

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

S P Richards Company
6300 Highlands Parkway
Marietta, GA 30062

S.P. Richards Company
Weinberg, Wheeler, Hudgins, Gunn &
2601 S. Bayshore Drive, Suite 1500
Miami, FL 33133-5474

Samuel R. Grafton
Popper & Grafton
225 West 34th Street Suite 1316
New York, NY 10122-1600

Sanger Health Clinic
1001 Blythe Blvd #300
Charlotte, NC 28203-5860

Secured Lender Solutions
PO Box 2576
Springfield, IL 62708-2576

Shannon S Frankel
David A Senter Jr
Young Moore and Henderson PA
PO Box 31627
Raleigh, NC 27622-1627

Stacy C. Cordes
Burt & Cordes, PLLC
122 Cherokee Road, Suite 1
Charlotte, NC 28207-1962

SunTrust Bank now Truist Bank
Attn: Support Services
P.O. Box 85092
Richmond, VA 23286-0001

Suntrust Bank
PO Box 791278
Baltimore, MD 21279-1278

Synchrony Bank
c/o PRA Receivables Management, LLC
PO Box 41021
Norfolk VA 23541-1021

The Charlotte-Mecklenburg Hospital Authority
PO BOX 71108
CHARLOTTE, NC 28272-1108

U.S. Securities Exchange
Office of Reorganization
950 East Paces Ferry Road, N.E.
Suite 900
Atlanta, GA 30326-1382

Value Innovation Technologies Corp
8350 Arrowridge Boulevard Suite A
Charlotte, NC 28273-5757

Wells Fargo
PO Box 1225
Charlotte, NC 28201

Wilmington Savings Fund Society, FSB, d/b/a
c/o PHH Mortgage
Attn: Bankruptcy Department
PO Box 24605
West Palm Beach, FL 33416-4605

Zwicker & Associates
80 Minutesman Road
Andover, MA 01810-1008

Calvin Ray Kennedy
4324 Satterwythe Lane
Charlotte, NC 28215-8511

Cynthia M. Kennedy
4324 Satterwythe Lane
Charlotte, NC 28215-8511

James Henderson
The Henderson Law Firm, PLLC
2030 South Tryon Street
Suite 3h
NC
Charlotte, NC 28203-5290

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Essendant, Co.

(u)Fay Servicing, LLC

(u)Ferguson Enterprises, LLC

End of Label Matrix	
Mailable recipients	57
Bypassed recipients	3
Total	60