

October 3, 2010

Kevin R. McCarthy, President  
Quality Loan Service  
2141 5<sup>th</sup> Ave  
San Diego CA 92101

Reference NV-10-389157-RM

Mr. McCarthy;

Over the last three months we have been inundated with more than 70 separate mailings from your company regarding the foreclosure process on our home at 370 Panamint Rd, VC Highlands NV 89521. Attached are excerpts from a chronological log being created by my attorney detailing the time since your harassment commenced.

The documents are mostly redundant copies and include three different postings to our home by process servers. A process server posted the latest one on Christmas Eve. It implies that we will be forced to move within 60 days.

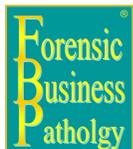
Since 9/27/10 we have been under the protection of the Nevada mediation statutes, yet we are continually harassed by your office. Previous written requests to your office to stop the persecution have been ignored.

This letter is to inform you that, should you continue this unnecessary badgering and harassment, we will seek injunctive relief to stop you from this unprofessional and unwarranted tactic. Further, should a public notice of foreclosure appear in a newspaper or public forum before the mediation is completed, we will sue Quality Loan Service for irreparable harm to my ability to operate as a Management Consultant and Expert Witness.

We will not tolerate your computerized personal torture any longer.



Via Certified Mail



## Chronology of Issues with Quality Loan Service

09/15/10	TST/MAT	TST/MAT	Mail	Preliminary copy of default notice		Made inquiries to State of Nevada	Requested mediation option.
09/27/10	State of Nevada	TST/MAT	Mail	Election to Mediate	Election to mediate forms and Cashier's Check for \$200		
10/03/10	TST/MAT	Quality Loan	Mail	Default Notice		Sent duplicate copies to Quality Loan	22 Pieces of Mail First Class and Certified
10/03/10	TST/MAT	Quality Loan	Mail	Default Notice		Certified Mail Refused (12 Pieces)	17 Pieces of Mail First Class and Certified
10/07/10	TST/MAT	Quality Loan	Process Server	Default Notice			Same documents
11/19/10	TST/MAT	PH Lambole	email	Scheduling Mediation	Request for dates for mediation hearing	Responded with several dates	
11/29/10	PH Lambole	TST/MAT	email	Follow-up on Mediation	Have not heard back on mediation dates	He is still trying to make dates work	No further communications received

12/27/2010

Thomas S. and Midge A. Taormina

Home Mortgage Issues

Date	To	From	Via	Subject	Content	Actions Taken	Comment
11/30/10	TST/MAT	Chase	Process Server	Contact about available options	Financial information worksheet	Called Chase	Spoke with Armand. Disregard because the foreclosure is on hold pending mediation.
12/03/10	TST/MAT	Quality Loan	Mail	Notice of Election to Mediate		Certified Mail Refused (9 Pieces)	17 Pieces of Mail First Class and Certified
12/11/10	TST/MAT	Quality Loan	Process Server	Notice of Breach	Duplicate of mailed notice of 9/26	Acknowledged receipt	Pasted to Front Door
12/13/10	Patricia Oliver, JP Morgan	TST/MAT	email	Attempt to contact a real person about the loan modification	History of steps taken		No response
12/17/10	TST/MAT	Quality Loan	Mail	Notice of Breach			8 Pieces of First Class Mail
12/24/10	TST/MAT	Quality Loan	Mail	60 day Forclosure Notice		Certified Mail Refused (3 Pieces)	6 Pieces of First Class Mail and Certified
12/24/10	TST/MAT	Quality Loan	Process Server	60 day Forclosure Notice		Posted to Front Door on Christmas Eve	