

7/2/2012

To Supreme Court of the State of Nevada

Public Comment- Matter of the Adoption of Rules for Foreclosure Mediation

From Gary Smith
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FILED

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TRACIE K. LINDEMAN
CLERK OF SUPREME COURT
BY *R. Malone*
DEPUTY CLERK

Dear Justices,

My name is Gary Smith, and I would like to comment on my recent experiences being in Mediation.

I have actually been in two Mediations recently, November 2011, and March 2012.

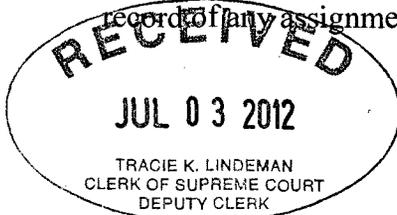
After the Bank, actually only the servicer, only showed up, without any Title or Assignment of such, and not being sure who the real owner of the Note was, the servicer asked for another Mediation. After two years of trying to get a Modification, I gave an ok for another Mediation, I let the servicer out of going to Sanctions, because I really wanted a Modification,

I then did another complete financial package, tax records, bank statements, etc, I even had to get another P&L statement done by my CPA. I have sent in, before and including the Mediation, at Least Six full and complete Mediation Packages.

The second Mediation was a complete waste of time, the Servicer said they might give me a payment reduction if I give some more Paperwork, I reminded them that I have sent in Six complete packages, and I have copies of them all right on that table, over Three Feet of Paperwork and about forty to fifty pounds, lets go through it I offered, they did not take me up on that offer. Again the servicer came to the Mediation with no Owner of Title, or no Assignment or the like.

Thanks to the Interest, Attention, and Work, of our Justices of the Nevada Supreme Court, I was able to tell the Attorney for the servicer, Thanks, but No Thanks.

My Original Lender was closed, taken over, within the year, by the FDIC, and there is no records of any assignment or transfer, of title to anyone, not even MERS.



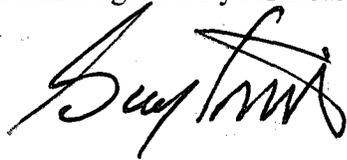
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My Attorney told me in the last Mediation, that even if I ever do get a payment reduction, I will never be able to get a title, I am a seasoned citizen, so it might not matter, but I recently Married a much younger woman, and she is not happy about that.

I also inquired about a possible principal reduction, as per the recently settled 49 State Settlement, the answer was, we do not do principal reductions. This servicer was one of the five Major Banks, I can send the names of all of the parties involved, Banks, Attorneys, Mediators, if you would like.

As a home owner that has been through the Modification Process, I would like to thank the Justices, and I will be at the hearing if you would like to ask me any Questions, maybe I could be the Courts, Pug Henry, (Winds of War).

Thanks again for your Real help.

A handwritten signature in black ink, appearing to read "Gary Smith". The signature is stylized with a large, sweeping initial "G" and a long, horizontal stroke extending to the right.

Gary Smith