

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF COLUMBIA

IN RE:

JACQUELYN M. HUMBLES
AKA JACQUELYN M. HENDRIX
FKA JACQUELYN M. STEWART

Debtor

Chapter 13
Case No. 17-00571-SMT

DEUTSCHE BANK NATIONAL TRUST
COMPANY, AS TRUSTEE FOR HSI ASSET
LOAN OBLIGATION TRUST 2007-WF1,
MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2007-WF1

Movant

v.

JACQUELYN M. HUMBLES
AKA JACQUELYN M. HENDRIX
FKA JACQUELYN M. STEWART
1211 CHAPLIN STREET, SE
WASHINGTON, DC 20019
(Debtor)

NANCY SPENCER GRIGSBY
185 ADMIRAL COCHRANE DR.
SUITE 240
ANNAPOLIS, MD 21401
(Trustee)

Respondents

MOTION FOR RELIEF FROM AUTOMATIC STAY

Deutsche Bank National Trust Company, as Trustee for HSI Asset Loan Obligation Trust 2007-WF1, Mortgage Pass-Through Certificates, Series 2007-WF1 (“Movant”) by undersigned counsel, respectfully moves this Honorable Court to terminate the Automatic Stay as to the real property located at 1211 Chaplin Street SE, Washington, DC 20019 (“Property”), and, as grounds therefore, states as follows.

1. This proceeding seeking relief under 11 U.S.C. § 362(d) is a contested matter within the meaning of Fed. R. Bankr. P. 4001 and 9014, and this court has jurisdiction over this matter pursuant to 28 U.S.C. § 157. This is a core proceeding pursuant to 28 U.S.C. § 157(b)(2)(G) and (b)(2)(O). Venue is proper pursuant to 28 U.S.C. § 1409(a).

2. On October 12, 2017, the above named Debtor, Jacquelyn M. Humbles (“Debtor”), filed in this court a Petition under Chapter 13 of the United States Bankruptcy Code. Nancy Spencer Grigsby (the “Trustee”) was appointed Chapter 13 trustee.

3. On or about October 10, 2006, Jacquelyn M. Humbles executed and delivered to Wells Fargo Bank, N.A. a promissory note (the “Note”) in the amount of TWO HUNDRED FORTY-SIX THOUSAND FIVE HUNDRED DOLLARS AND NO CENTS (\$246,500.00), plus interest at the fixed rate of 6.95% per annum, attorney’s fees, costs and late charges to be paid over thirty (30) years. A copy of the Note is attached hereto as **Exhibit A** and incorporated herein.

4. To secure the repayment of the sums due under the Note, Jacquelyn M. Humbles executed and delivered to Wells Fargo Bank, N.A. a Deed of Trust dated October 10, 2006, encumbering the real property (“Property”) described as:

ALL THAT PIECE OR PARCEL OF LAND, TOGETHER WITH THE IMPROVEMENTS, RIGHTS, PRIVILEGES AND APPURTENANCES TO THE SAME BELONGING, SITUATE IN THE CITY OF WASHINGTON, DISTRICT OF COLUMBIA, DESCRIBED AS FOLLOWS:

LOT NUMBERED ONE HUNDRED FOURTEEN (114) IN THE SUBDIVISION MADE BY MAZZELLA AND SONS IN THE SQUARE NUMBERED FIFTY THREE HUNDRED AND EIGHTY TWO (5382), AS PER PLAT RECORDED IN THE OFFICE OF THE SURVEYOR FOR THE DISTRICT OF COLUMBIA IN LIBER 136 AT FOLIO 43; SUBJECT TO COVENANTS OF RECORD.

BEING THE SAME PROPERTY CONVEYED TO JACQUELYN HUMBLER BY DEED FROM JACQUELYN HUMBLER SURVIVING SPOUSE OF THE ESTATE OF MAURICE HUMBLER (DIED ON 11/15/020) DATED 01/29/2003 RECORDED 03/25/2003 IN DOCUMENT NO. 2003034634.

TAX ID: 5382 0114

which has the address of 1211 Chaplin Street SE, Washington, DC 20019. A Copy of the Deed of Trust is attached as **Exhibit B** and incorporated herein.

5. The Note and Deed of Trust were later transferred to Movant and Movant is the current holder of the Note and Deed of Trust. A copy of the Assignment is attached as **Exhibit C** and incorporated herein.

6. The Debtor agreed to a permanent modification of the loan described above. The loan modification is attached as **Exhibit D** and incorporated herein.

7. Wells Fargo Home Mortgage services the loan on the Property referenced in this Motion. In the event the automatic stay in this case is modified, this case dismisses, and/or the Debtor(s) receive a discharge and a foreclosure action is commenced on the mortgaged property, the foreclosure will be conducted in the name of Deutsche Bank National Trust Company, as Trustee for HSI Asset Loan Obligation Trust 2007-WF1, Mortgage Pass-Through Certificates, Series 2007-WF1. Deutsche Bank National Trust Company, as Trustee for HSI Asset Loan Obligation Trust 2007-WF1, Mortgage Pass-Through Certificates, Series 2007-WF1, directly or through an agent, has possession of the Note. The Note is either made payable to Movant or has been duly endorsed.

8. As of August 14, 2018, the Debtor owes an unpaid principal balance of \$238,450.51 under the Note, plus additional accruing interest, late charges, attorneys' fees and costs.

9. As of August 14, 2018, the Debtor is post-petition due for June 1, 2018, which includes the following missed payments:

Number of Missed Payments	From	To	Payment Amount	Total Due
1	June 1, 2018	June 1, 2018	\$1,029.43	\$1,029.43
2	July 1, 2018	August 1, 2018	\$1,034.48	\$2,068.96
Suspense:				(\$0.00)
Total Payments Past Due				\$3,098.39

10. The value of the property is \$352,785.00, according to the Debtor's Schedule "A".

11. The Debtor is in default under the Note.

12. The Debtor has not and cannot offer Movant adequate protection of its interest in the Property, and Movant avers it is not adequately protected.

13. That the Debtor's account delinquency constitute cause for relief from the automatic stay.

WHEREFORE, Deutsche Bank National Trust Company, as Trustee for HSI Asset Loan Obligation Trust 2007-WF1, Mortgage Pass-Through Certificates, Series 2007-WF1 prays that this Court issue an order terminating or modifying the Automatic Stay under 11 U.S.C. § 362, as to the property located at 1211 Chaplin Street SE, Washington, DC 20019, and granting the following:

a. Relief from the Automatic Stay allowing Movant to proceed under applicable non-bankruptcy law to enforce its remedies to foreclose upon and obtain possession of the Property and/or allowing Movant, through its agents, servicers and representatives to contact Debtor and/or Debtor's counsel for the purpose of engaging in discussions and consideration for possible loss mitigation options, solutions and/or resolutions with regard to the underlying

mortgage and note, including, but not limited to loan modification, deed in lieu or other loss mitigation alternatives.

b. That the Order be binding and effective despite any conversion of this bankruptcy case to a case under any other chapter of Title 11 of the United States Code.

c. That the 14-day stay described by Bankruptcy Rule 4001(a)(3) be waived.

d. That it be exempted from further compliance with Fed. R. Bankr. P. 3002.1 in the instant bankruptcy case.

Date: August 20, 2018

Respectfully submitted,

/s/ Namrata Loomba
Kathryn Smits, Bar # 1024055
Namrata Loomba, Bar # 1014978
Sameera Navidi, Bar # 1047272
Orlans PC
PO Box 2548
Leesburg, VA 20177
(703)777-7101
Attorneys for Deutsche Bank National Trust
Company, as Trustee for HSI Asset Loan
Obligation Trust 2007-WF1, Mortgage Pass-
Through Certificates, Series 2007-WF1
ksmits@orlans.com
nloomba@orlans.com
snavidi@orlans.com