**MEMO**

**TO:** Content@NoteSchool.com

**FROM:** Mr. Al Williams

**DATE:** February 1, 2016

**RE:** Webinar Questions - NPN (711 E. Washington Ave.,Elmira, New York 14901)

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I bought this NPN in October 2015 and its been Boarded with Peak for work-out. In an attempt to located the borrower I asked for a "Skip Search" and they told me that under her Social Security Number it shows that Dorothea Watkins died December 12, 2009, although when it was purchased from Colonial that information was not provided in the Collateral Files. I have physically gone to the property and in doing so I was able to engage the Mailman in a brief conversation and he pointed out that though the property may appear to be vacated someone apparently is collecting the mail periodically.

It does appear that the property is not fully occupied but, maybe lived in part-time.

The Breach Letters however, have been returned "Undelivered" and the required time has expired so I am free to move forward.

*Question: Will resolution require two (2) separate legal processes?*

I also, expect to use Attorney Adam Friedman (Pulvers, Pulvers, & Thompson LLP) but, I want to first understand the process.

*Questions:*

*1. How do I identify the Executor of Dorothea Watkins' Estate?*

*2. Is there a way to minimize cost and time in a coordinated effort to complete whatever is required regarding Probate and Foreclosure in this case?*

*3. What might be the expected additional costs to handle both Probate and Foreclosure (How does that work?).*

Please See attachments