

**IN THE SUPERIOR COURT OF FULTON COUNTY  
STATE OF GEORGIA**

ANGEL CHARLENE GARRON,

Plaintiff,

vs.

SOUTHEAST MORTGAGE OF GEORGIA, INC.,  
LOANCARE LLC AND STEARNS LENDING LLC,  
LAKE VIEW LOAN SERVICE AND EVERBANK,  
MORTGAGE ELECTION REGISTRATION  
SYSTEM, AND ALL THE WORLD  
Defendants.

CIVIL ACTION

FILE NO. 2016-CV-283902

**ANSWER AND AFFIRMATIVE DEFENSES OF DEFENDANT  
SOUTHEAST MORTGAGE OF GEORGIA, INC.**

COME NOW the Defendant, Southeast Mortgage of Georgia, Inc., a Georgia corporation ("SEMG"), by and through its counsel, and files this Answer and Affirmative Defenses in response to Plaintiff's Amended Action to Quiet Title et al. ("Plaintiff's Action").

**FIRST AFFIRMATIVE DEFENSE**

Plaintiff's complaint fails to state a claim upon which relief may be granted.

**SECOND AFFIRMATIVE DEFENSE**

Plaintiff's claims are barred by the doctrine of waiver.

**THIRD AFFIRMATIVE DEFENSE**

Plaintiff's claims are barred by a partial or total failure of consideration.

**FOURTH AFFIRMATIVE DEFENSE**

Plaintiff's claims are barred since any damages which may have been suffered by Plaintiff were not caused by the actions of Defendant SEMG.

8.

Defendant does not have information sufficient to admit or deny the allegations contained in paragraph 8 and all allegations of that paragraph are denied.

9.

Defendant does not have information sufficient to admit or deny the allegations contained in paragraph 9 and all allegations of that paragraph are denied.

10.

Defendant admits that Plaintiff entered into a transaction with D.R. Horton to purchase the Subject Property identified therein, but denies that Defendant was a party to that transaction.

11.

Defendant admits each of the allegations contained in paragraph 11.

12.

Defendant denies each of the allegations contained in paragraph 12.

13.

Defendant admits each of the allegations contained in paragraph 13.

14.

Defendant admits each of the allegations contained in paragraph 14.

15.

Defendant admits each of the allegations contained in paragraph 15.

16.

Defendant denies each of the allegations contained in paragraph 16.

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STATE OF GEORGIA

ANGEL CHARLENE GARRON,

Plaintiff,

vs.

SOUTHEAST MORTGAGE OF GEORGIA, INC.,  
LOANCARE LLC AND STEARNS LENDING LLC,  
LAKE VIEW LOAN SERVICE AND EVERBANK,  
AND ALL THE WORLD

Defendants.

Civil Action

File No. 2017CV295182

**ANSWER AND AFFIRMATIVE DEFENSES OF DEFENDANT**  
**SOUTHEAST MORTGAGE OF GEORGIA, INC.**

COME NOW the Defendant, Southeast Mortgage of Georgia, Inc., a Georgia corporation ("Defendant"), by and through its counsel, and files this Answer and Affirmative Defenses in response to Plaintiff's Complaint.

FIRST AFFIRMATIVE DEFENSE

Plaintiff's complaint fails to state a claim upon which relief may be granted.

SECOND AFFIRMATIVE DEFENSE

Plaintiff's claims are barred by the doctrine of waiver.

THIRD AFFIRMATIVE DEFENSE

By way of further defense, Defendant responds to each of the numbered paragraphs in Plaintiff's Acton and shows this Court as follows:

1.

Defendant admits the allegations contained in paragraph 1 of the Complaint.

2.

Defendant admits the allegations contained in paragraph 2 of the Complaint.

3.

Defendant admits the allegations contained in paragraph 3 of the Complaint.

4.

Defendant admits the allegations contained in paragraph 4 of the Complaint.

5.

Defendant does not have information sufficient to admit or deny the allegations contained in paragraph 5 and all allegations of that paragraph are denied.

6.

Defendant does not have information sufficient to admit or deny the allegations contained in paragraph 6 and all allegations of that paragraph are denied.

7.

Defendant does not have information sufficient to admit or deny the allegations contained in paragraph 7 and all allegations of that paragraph are denied.

8.

Defendant does not have information sufficient to admit or deny the allegations contained in paragraph 8 and all allegations of that paragraph are denied.

9.

Defendant does not have information sufficient to admit or deny the allegations contained in paragraph 9 and all allegations of that paragraph are denied.

10.

Defendant admits that Plaintiff entered into a transaction with D.R. Horton to purchase the Subject Property identified therein, but denies that Defendant was a party to that transaction.