

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

In re:

RESIDENTIAL CAPITAL, LLC et al.,

Debtors.

Case No. 12-12020 (MG)

Chapter 11

Jointly Administered

**SUPPLEMENTAL DECLARATION OF DAVID A. UPTON IN SUPPORT OF LIMITED
OBJECTION OF THE IMPAC COMPANIES TO DEBTORS' MOTION UNDER
SECTION 365 OF THE BANKRUPTCY CODE TO ASSUME AND ASSIGN
SERVICING RELATED AGREEMENTS WITH IMPAC FUNDING CORPORATION
AND IMPAC MORTGAGE HOLDINGS, INC.**

I, David A. Upton, hereby declare as follows:

1. I am the Manager, Liquidation Claims for the Impac companies. I have served in my present capacity since the latter part of 2011. In my capacity as Manager of Liquidation Claims, I am responsible for, among other things, monitoring the activities of the servicers and sub-servicers (the "Servicers") that service residential mortgage loans (the "Loans") and ensuring that such Servicers comply with their contractual obligations by servicing such loans in accordance with applicable servicing standards.

2. I am authorized to submit this supplemental declaration (the "Declaration") in support of the Limited Objection (the "Objection") of Impac Funding Corporation and Impac Mortgage Holdings, Inc. (collectively, "Impac") to the Debtors' Motion Under Section 365 of the Bankruptcy Code to Assume and Assign Servicing Related Agreements with Impac Funding Corporation and Impac Mortgage Holdings, Inc., filed by Residential Capital, LLC et al. (the "Debtors") on August 19, 2013 [Docket No. 4744] (the "Motion").¹ Except as otherwise

¹ Capitalized terms used but not defined herein shall have the meanings ascribed to them in the Motion and/or Objection.



indicated herein, all facts set forth in this Declaration are based on my personal knowledge of Impac's business and operations, information learned from my review of relevant information, and analysis that I have received from employees of Impac and members of Impac's management knowledgeable about Impac's business and operations. If I were called upon to testify, I could and would testify competently to the facts set forth in this Declaration.

3. On August 29, 2013, I submitted a declaration in support of the Objection [Docket No. 4882-1] (the "Original Declaration"). The Original Declaration contained a default calculation (the "Default Calculation") setting forth my analysis of defaults and servicing errors (the "Defaults") relating to certain of the Loans associated with the Excluded Agreements (as defined in the Motion and Objection).

4. Since the filing of the Original Declaration, additional Defaults relating to certain of the Loans associated with the Excluded Agreements have come to my attention. These Defaults include both Defaults that occurred after the filing of the Original Declaration and Defaults that occurred prior to the filing of the Original Declaration but that did not come to my attention until after the filing of the Original Declaration (the "Additional Defaults").

5. I have updated my prior Default Calculation to include additional damages suffered by Impac relating to the Additional Defaults, to update the damages relating to certain unresolved Defaults, and to account for certain credits applied to amounts owing at the time of the Prior Declaration. As set forth in the updated Default Calculation, as of the filing of this Declaration, there are at least \$3,091,483.85 in damages outstanding as a result of known Defaults. The Defaults listed in the Default Calculation include those that: (1) occurred and were addressed solely during the period when GMAC sub-serviced the Loans; (2) occurred during the period when GMAC sub-serviced the Loans but were addressed during the period when Ocwen

sub-sub-serviced the Loans; (3) occurred during the period when GMAC sub-serviced the Loans but remain unresolved; (4) occurred and were addressed during the period when Ocwen sub-sub-serviced the Loans; and, (5) occurred during the period when Ocwen sub-sub-serviced the Loans but remain unresolved. A true and correct copy of the updated Default Calculation is attached hereto as “**Exhibit 1**”.

6. By my calculations, the amount due for the Loans associated with the Excluded Agreements currently totals at least \$3,091,483.85.

7. Impac is still in the process of reviewing its files for documents and information relevant to the Default Calculation in order to ensure that the Default Calculation is up to date, complete, and accurate.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.

Dated: November 14, 2013.

/s/ David A. Upton
David A. Upton

Manager, Liquidation Claims
The Impac companies

Security	IMPAC #	Servicer Issuer	Unpaid Principal Balance or Other Applicable Figure	Note Rate	Per Diem	Acceptable Date	Actual Date or 11-13-13 if Ongoing	Days past Acceptable Date	Amounts Due Before Credits	(Recoveries, Offsets, Etc.)	Amount Due From Servicer
ISAC 2004-4	xxxxxx6996	F/C Delay of 1st Legal (Feb-2012 partial pay)	\$231,500.00	5.875%	\$37.26	1/2/2011	6/2/2011	151	\$5,626.56	1,077.75	\$4,548.81
IMPAC SAC 2005-2	xxxxxx5785	Delay in F/C start	378,707.56	2.500%	25.93	4/1/2012	6/29/2012	89	\$2,307.77		\$2,307.77
IMPAC CMB 2005-8	xxxxxx8614	Failure to Prosecute delayed sale, self-curtail 980.14	180,000.00	6.625%	32.67	9/23/2012	12/12/2012	80	\$2,613.60		\$2,613.60
IMPAC CMB 2005-7	xxxxxx7606	Law office of David Stern F/C Delays	285,018.35	10.350%	80.82	2/18/2011	4/25/2011	66	\$5,334.12		\$5,334.12
IMPAC CMB 2004-8	xxxxxx53615	Filing Error did not name HOA, lost "Safe Harbor"	3,763.98	6.130%	0.63	3/18/2011	3/18/2011	0	\$0.00		\$0.00
IMPAC CMB 2004-8	xxxxxx3615	F/C Delay - Self-Curtailment 983.28	193,557.14	6.130%	32.50	11/12/2010	1/13/2011	62	\$2,015.00		\$2,015.00
IMHAC 2005-5	xxxxxx5792	Fraudulent Reconveyance of DOT	\$567,800.00	5.990%	\$93.18	5/4/2009	5/7/2013	1,464	\$136,417.61		\$136,417.61
IMHAC 2005-6	xxxxxx7878	MI Claim Payment reduced 11%, Self-curtailed 1,963.50	\$9,714.04	4.000%	\$1.06	7/18/2012	7/18/2012	0	\$9,714.04	7,694.27	\$2,019.77
IMPAC CMB 2005-4	xxxxxx9070	Delay in sending Title Settlement Funds (not curtailment)	410,000.00	5.990%	67.28	8/13/2012	11/30/2012	109	\$7,333.52		\$7,333.52

ISAC 2006-2	xxxxxx7338	Eviction delayed due to vesting issues	\$216,750.00	7.875%	\$46.76	12/12/2009	4/4/2011	271	\$12,673.19		\$12,673.19
IMPAC CMB 2003-4	xxxxxx9441	Under-bid at F/C Sale	29,900.00	7.125%	5.83	10/25/2012	11/1/2012	7	\$40.81		\$40.81
IMPAC SAC 2006-3	xxxxxx4758	Law Office of David Stern, self-curtail 797.52	112,500.00	8.625%	26.58	10/14/2010	1/18/2011	96	\$2,551.68		\$2,551.68
IMPAC CMB 2003-4	xxxxxx6878	Delay in sending MI funds	34,596.55	4.000%	3.79	6/8/2012	8/25/2013	444	\$1,681.70		\$1,681.70
IMHAC 2007-A	xxxxxx6008	Vest prior CMB 2004-7, not new 2007-A	\$103,800.00	9.000%	\$25.59	4/5/2010	11/13/2013	1,318	\$33,733.58		\$33,733.58
IMHAC 2005-7	xxxxxx0287	Under-bid at F/C Sale	\$21,500.00	5.625%	\$3.31	9/28/2012	10/23/2012	25	\$21,582.83		\$21,582.83
IMPAC CMB 2005-7	xxxxxx5253	Delay - unsecured property, Self-Curtail 27.00	84,040.88	4.000%	9.21	9/28/2012	10/1/2012	3	\$27.63		\$27.63
IMPAC CMB 2005-7	xxxxxx4385	Law Office of David J. Stern, F/C delay	420,000.00	6.625%	76.23	12/20/2012	2/4/2013	46	\$3,506.58		\$3,506.58
PFCA HOME EQUITY INVESTMENT TR 2003-IFC6	xxxxxx2390	Delayed F/C, CertTitle redone	93,755.16	6.500%	16.69	11/9/2010	2/23/2011	106	\$1,769.14		\$1,769.14
IMPAC SAC 2006-1	xxxxxx7184	F/C sale delay, publiication error	136,300.00	8.750%	32.67	3/16/2012	3/29/2012	13	\$424.71		\$424.71
ISAC 2006-1	xxxxxx1462	Law Office of David Stern F/C Delay	\$171,492.19	7.625%	\$35.83	2/4/2011	10/26/2011	264	\$9,457.91		\$9,457.91

IMPAC CMB 2005-1	xxxxxx0456	F/C Delay - Self-Curtailment 396.85	73,924.00	6.750%	13.67	10/21/2010	12/15/2010	55	\$751.85		\$751.85
IMPAC SAC 2006-1	xxxxxx3753	Law Office of David Stern, invalid affidavit & lack of prosecution, self-curtail 1,117.64	175,766.18	7.875%	37.92	4/19/2011	8/27/2011	130	4,929.60	1,117.64	1,347.16
IMPAC SAC 2005-2	xxxxxx1759	Law Office of David Stern F/C delays	143,852.06	3.750%	14.77	4/26/2011	6/3/2011	38	\$561.26		\$561.26
IMPAC SAC 2005-2	xxxxxx1618	Law Office of David Stern, F/C delays, self-curtail 264.56	135,531.40	3.750%	13.92	3/28/2011	7/5/2011	99	1,378.08	689.04	0.00
IMPAC SAC 2005-2	xxxxxx0484	Escrows Advances made in error. ALL SERVICER ADVANCES DENIED	-	7.625%	0.00	1/1/2007	11/13/2013	2,508	\$0.00		\$0.00
IMPAC SAC 2006-3	xxxxxx0957	Law Office of David J. Stern F/C Delay, servicer Hold, self-curtail 680.23	118,230.00	7.000%	22.67	12/21/2010	2/22/2011	63	\$1,428.21		\$1,428.21
IMPAC CMB 2005-6	xxxxxx1038	Possible need to unwind Third Party Bid F/C Sale	77,836.19	4.000%	8.53	5/8/2013	5/21/2013	13	\$110.89		\$110.89
ISAC 2004-1	xxxxxx5381	F/C Delay - Law Office of David Stern, self-imposed 510.91	\$133,725.16	7.500%	\$27.48	1/12/2010	3/11/2010	58	\$1,593.71	510.91	\$285.95
IMPAC CMB 2003-2F	xxxxxx7195	Delay in issuance of Cert of Title due to late Proof of Publication	103,100.00	4.500%	12.71	6/24/2013	11/13/2013	142	\$1,804.82		\$1,804.82
IMHAC 2005-5	xxxxxx1368	F/C Delays - Law Office of David Stern	\$243,818.27	7.000%	\$46.76	3/2/2011	5/10/2012	435	\$20,340.46		\$20,340.46

IMPAC SAC 2005-2	xxxxxx4951	F/C Delay - Self-Curtailment 727.56	184,100.00	7.750%	39.09	7/1/2009	9/3/2009	64	\$2,501.76		\$2,501.76
PFCA Home Eqty Invm. TR 2003-IFC3	xxxxxx2665	Servicer reported Liq REO as Full P/O, Nov&Dec-12 payments due	3,905.87	5.375%	0.57	9/6/2011	11/8/2011	63	\$35.91		\$35.91
IMPAC CMB 2005-5	xxxxxx2826	Law Office of David Stern F/C Delay, self-curtail 362.91	117,717.30	6.000%	19.35	2/18/2011	4/25/2011	66	\$1,277.10		\$1,277.10
IMPAC CMB 2005-7	xxxxxx6745	Law Office of David Stern F/C Delay, invalid affidavit	126,863.53	7.140%	24.81	4/29/2011	6/3/2011	35	\$868.35		\$868.35
IMPAC CMB 2005-5	xxxxxx5753	F/C Delay - Self-Curtailment 62.40	116,800.00	6.500%	20.80	4/1/2010	4/15/2010	14	\$291.20		\$291.20
IMPAC CMB 2005-8	xxxxxx0728	Error in Vesting delayed REO COE	63,000.00	3.625%	6.25	1/15/2013	1/29/2013	14	\$87.50		\$87.50
ISAC 2006-1	xxxxxx3060	NY Affidavit Compliance	\$265,000.00	6.990%	\$50.75	2/1/2009	11/13/2013	1,746	\$88,608.30		\$88,608.30
IMPAC CMB 2005-7	xxxxxx3560	F/C Delay - Self-Curtailment 466.71	83,588.33	7.000%	16.03	4/28/2011	6/28/2011	61	\$977.83		\$977.83
IMPAC CMB 2004-6	xxxxxx5446	Delay in commencing appropriate proceedings per Radian 1/15/2013 (sale cancelled?)	64,787.93	7.390%	13.11	11/30/2011	3/27/2012	118	\$1,546.98		\$1,546.98
IMPAC CMB 2005-7	xxxxxx4759	F/C Delay - Self-Curtailment 58.49	97,336.67	7.500%	20.00	12/1/2007	1/23/2008	53	\$1,060.00		\$1,060.00

IMPAC CMB 2005-7	xxxxxx1307	Delays in F/C action, self-curtail 2,135.74	384,961.31	6.750%	71.19	11/11/2011	1/11/2012	61	\$4,342.59		\$4,342.59
ISAC 2006-1	xxxxxx2881	NY Affidavit Compliance	\$471,928.50	7.250%	\$93.74	11/14/2009	11/13/2013	1,460	\$136,859.27		\$136,859.27
IMHAC 2005-5	xxxxxx3713	F/C delay - law office of David Stern 694.59 self- curtailment	\$350,899.90	6.750%	\$64.89	1/2/2011	6/2/2011	151	\$9,798.76	5,602.89	\$4,195.87
ISAC 2005-2	xxxxxx6718	Under-Bid at F/C Sale (non-Redemption state) self-curtail 737.85	\$89,099.00	5.840%	\$14.26	8/18/2011	6/19/2012	306	\$4,362.29	4,362.28	\$0.00
IMHAC 2005-7	xxxxxx72852	Robo-signing issue with REO and Title	\$264,600.00	9.990%	\$72.42	4/23/2012	11/13/2013	569	\$41,207.35		\$41,207.35
IMHAC 2004-6	xxxxxx1373	Filing Error, HOA not named in F/C	\$167.60	4.000%	\$0.02	4/8/2011	4/8/2011	0	\$167.60		\$167.60
IMHAC 2004-6	xxxxxx1373	POST-SALE INSURABILITY ISSUE, Affidavit date after F/C Sale	\$99,000.00	4.000%	\$10.85	5/23/2011	11/13/2013	905	\$9,818.63		\$9,818.63
IMPAC CMB 2003-2F	xxxxxx6237	Delay in commencing appropriate proceedings per Radian 1/15/2013 (F/C Start?)	231,788.82	8.000%	50.80	5/1/2009	7/27/2009	87	\$4,419.60		\$4,419.60

IMPAC CMB 2005-2	xxxxxx1184	Attorney error, Invalid Affidavit, self-curtail 540.88	223,722.81	3.875%	23.75	11/8/2012	1/16/2013	69	\$1,638.75		\$1,638.75
IMHAC 2005-6	xxxxxx6411	Misc: Open water bill on Liq REO	\$1,762.19	7.250%	\$0.35	12/15/2009	6/30/2011	562	\$196.71		\$196.71
IMPAC SAC 2003- 1	xxxxxx4027	Delay of F/C, self- curtail 685.94	105,712.95	7.990%	23.14	8/12/2009	10/16/2009	65	\$1,504.10		\$1,504.10
IMPAC CMB 2005-2	xxxxxx0395	Delay in F/C Referral Self-imposed 289.97	81,782.42	5.750%	12.88	9/26/2011	12/5/2011	70	\$901.60		\$901.60
IMPAC CMB 2005-5	xxxxxx3513	Law Office of David J. Stern F/C Lack of Prosecution delay, self- curtail 1,155.26	367,698.24	6.500%	65.48	11/28/2010	2/2/2011	66	\$4,321.68		\$4,321.68
IMPAC CMB 2005-6	xxxxxx8843	Law Office Of Dayid Stern F/C Delay, self- curtail 632.92	162,119.76	7.500%	33.31	5/14/2011	6/24/2011	41	\$1,365.71		\$1,365.71
IMPAC CMB 2005-7	xxxxxx3380	Law Office of David Stern F/C delay, Self- curtail 606.82	203,668.20	6.000%	33.48	6/25/2011	8/11/2011	47	\$1,573.56		\$1,573.56
ISAC 2006-2	xxxxxx2631	Robo-Signing Delay, self-curtail 1,509.40	\$377,999.98	6.275%	\$64.98	10/1/2010	4/21/2011	202	\$13,126.96	1,509.40	\$5,054.08
IMPAC SAC 2006- 2	xxxxxx2631	Robo-Signing Delay	377,999.98	6.275%	64.98	10/1/2010	4/21/2011	202	\$13,125.96		\$13,125.96
IMPAC SAC 2006- 2	xxxxxx2631	F/C Delay - Self- Curtailment 1,509.40	377,999.98	6.275%	64.98	2/28/2011	4/21/2011	52	\$3,378.96		\$3,378.96
IMHAC 2004-4	xxxxxx7144	Delay in Recording F/C Deed	\$270,000.00	7.125%	\$52.71	10/6/2011	3/22/2012	168	\$8,854.52	527.00	\$8,327.52

IMHAC 2004-4	xxxxxx7144	Invalid F/C Sale 11-16-10	\$162,100.00	7.125%	\$31.64	12/16/2010	9/6/2011	264	\$8,353.70		\$8,353.70
IMPAC SAC 2006-1	xxxxxx5282	Delay in recording Trustee's Deed	134,480.00	4.000%	14.73	11/13/2012	1/2/2013	50	\$736.50		\$736.50
IMPAC SAC 2006-1	xxxxxx5282	Delay in recording Trustee's Deed	134,480.00	4.000%	14.73	11/13/2012	1/2/2013	50	\$736.50		\$736.50
IMPAC CMB 2005-6	xxxxxx3758	HOA duplicate payment (L/C recovery)	128.50	7.250%	0.02	8/25/2013	8/29/2013	3	\$0.07		\$0.07
ISAC 2006-1	xxxxxx2027	F/C delay (self-imposed 845.53)	\$391,896.68	6.250%	\$67.11	11/7/2010	1/14/2011	68	\$4,563.18	845.53	\$1,436.06
PFCA 2002-IFC1	xxxxxx8604	F/C delay due to affidavit issue	\$36,800.00	8.375%	\$8.44	11/21/2010	2/23/2011	94	\$793.72		\$793.72
PFCA 2002-IFC1	xxxxxx8604	F/C done in incomplete name / cloud on Safe Harbor, self-curtail 550.45	\$83,610.90	8.375%	\$19.18	11/21/2010	2/23/2011	94	\$1,803.36	550.45	\$0.00
PFCA HM EQTY INVMT TR 2002-IFC1	xxxxxx8604	F/C delay due to affidavit issue	36,800.00	8.375%	8.44	11/21/2010	2/23/2011	94	\$793.36		\$793.36
PFCA HM EQTY INVMT TR 2002-IFC1	xxxxxx8604	F/C done in incomplete name / cloud on Safe Harbor	17,187.23	8.375%	3.94	2/23/2011	6/28/2011	125	\$492.50		\$492.50
PFCA HM EQTY INVMT TR 2002-IFC1	xxxxxx8604	F/C Delay - Self-Curtailment 550.45	83,610.90	8.375%	19.18	11/21/2010	2/23/2011	94	\$1,802.92		\$1,802.92

IMPAC CMB 2005-7	xxxxxx8906	F/C delay due to invalid Affidavit, self-curtail 772.37	197,834.66	6.125%	33.19	1/7/2011	5/12/2011	125	\$4,148.75		\$4,148.75
IMPAC CMB 2005-5	xxxxxx8041	F/C delay (Law Office of David Stern) (self- curtailment 1,343.05)	183,945.38	10.125%	51.02	12/2/2010	10/5/2011	307	\$15,663.14		\$15,663.14
IMPAC SAC 2006- 2	xxxxxx0351	Delay in F/C action, self- curtail 389.33	172,250.00	7.125%	33.62	12/22/2010	1/19/2011	28	\$941.36		\$941.36
IMPAC CMB 2005-5	xxxxxx3242	Filing Error, HOA not named in F/C, self- curtail 2,140.95	180,700.00	6.375%	31.56	2/16/2011	7/2/2011	136	\$4,292.16		\$4,292.16
IMPAC CMB 2005-5	xxxxxx3242	Delay in registering property	200.00	6.375%	0.03	10/23/2011	11/17/2011	25	\$0.75		\$0.75
IMPAC CMB 2005-7	xxxxxx6145	N/A Delay Issue with Certificate of Title and Court moot, sale invalid	96,900.00	3.750%	9.95	12/18/2012	12/18/2012	0	\$0.00		\$0.00
IMPAC CMB 2005-7	xxxxxx6145	Issue with Notice of Sale Publication	96,900.00	3.750%	9.95	1/18/2013	6/4/2013	137	\$1,363.15		\$1,363.15
IMPAC SAC 2005- 2	xxxxxx7694	Law Office of David J. Stern F/C delay	181,560.70	6.750%	33.57	2/23/2011	4/26/2011	62	\$2,081.34		\$2,081.34
IMPAC SAC 2005- 2	xxxxxx7694	Law Office of David J. Stern F/C delay	181,560.70	6.750%	33.57	2/23/2011	4/26/2011	62	\$2,081.34		\$2,081.34
IMPAC SAC 2006- 3	xxxxxx4238	Law Office of David J. Stern F/C Lack of Prosecution delay, self- curtail 1,454.79	240,000.00	7.375%	48.49	2/4/2011	5/12/2011	97	\$4,703.53		\$4,703.53

IMPAC SAC 2005-2	xxxxxx9552	F/C Delay, self-curtailed 2,052.22	370,454.64	6.740%	68.40	3/16/2012	5/24/2012	69	\$4,719.60		\$4,719.60
IMPAC SAC 2005-2	xxxxxx1955	Foreclosure delay, invalid affidavit, law office of David Stern, self-curtail 963.59	183,900.00	8.000%	40.30	11/9/2012	1/24/2013	76	\$3,062.80		\$3,062.80
IMHAC 2005-7	xxxxxx3646	F/C Delay - Self-Curtailment -Self-imposed 754.86	\$156,187.04	7.250%	\$31.02	2/2/2011	7/29/2011	177	\$5,491.15	754.86	\$1,990.72
ISAC 2005-1	xxxxxx1006	Vesting Error	\$81,000.00	6.750%	\$14.98	7/28/2011	8/23/2011	26	\$389.47		\$389.47
IMPAC SAC 2005-2	xxxxxx5111	Failure to register vacant property	1.00	4.000%	0.00	11/28/2011	8/30/2012	276	\$0.00		\$0.00
IMPAC SAC 2005-2	xxxxxx2781	Law Office of David Stern F/C Delay	140,859.22	8.000%	30.87	6/14/2011	9/22/2011	100	3,087.00	1,543.50	0.00
IMPAC SAC 2005-2	xxxxxx2781	Lost FI "Safe Harbor" by erroneous AOM to "Impac" from Deal	39,937.63	8.000%	8.75	7/15/2013	10/9/2013	86	40,690.13	7,987.53	12,357.54
IMHAC 2004-4	xxxxxx8693	Court-ordered DPO funds not wired timely	\$601,968.83	6.375%	\$105.14	5/8/2012	6/11/2012	34	\$3,574.71		\$3,574.71
IMPAC CMB 2005-4	xxxxxx4618	Failure to pursue Insurance Claim after forged checks	247,000.26	3.625%	24.53	9/16/2012	11/13/2013	361	\$255,855.59	0.00	255,855.59

ISAC 2005-2	xxxxxx8295	Filing error - Creditor not named in F/C action	\$57,000.00	4.500%	\$7.03	3/15/2011	6/22/2011	99	\$695.71	105.30	\$590.41
IMPAC SAC 2006-5	xxxxxx8140	Servicer okayed higher S/S commission than Impac allowed	725.00	4.000%	0.07	8/31/2012	9/18/2012	18	\$1.26		\$1.26
IMHAC 2005-5	xxxxxx6002	VEST GMAC MTG., LLC INSTEAD OF DB..TRUSTEE..2005-5	\$142,650.00	5.875%	\$22.96	12/21/2010	6/22/2011	183	\$4,201.82		\$4,201.82
IMPAC SAC 2006-1	xxxxxx6738	Delay in F/C Sale, Affidavit invalid (self-curtail 846.82)	132,118.09	7.875%	28.50	10/1/2011	1/23/2012	114	\$3,249.00		\$3,249.00
ISAC 2005-2	xxxxxx9316	MI funds sent late	\$37,050.70	6.290%	\$6.38	6/17/2011	7/21/2011	34	\$217.09		\$217.09
ISAC 2005-2	xxxxxx9316	Claim not filed timely	\$170,663.13	6.290%	\$29.41	11/28/2009	7/21/2011	600	\$17,646.10		\$17,646.10
IMPAC SAC 2005-2	xxxxxx9316	Claim not filed timely	170,663.13	6.290%	29.41	11/28/2009	7/21/2011	600	\$17,646.00		\$17,646.00
IMPAC SAC 2005-2	xxxxxx9316	MI funds sent late	37,050.70	6.290%	6.38	6/17/2011	7/21/2011	34	\$216.92		\$216.92
IMHAC 2005-6	xxxxxx4194	Paid HOA more than settlement amount	\$10,000.00	5.750%	\$1.58	8/5/2011	8/5/2011	0	\$10,000.00		\$10,000.00

IMPAC CMB 2005-8	xxxxxx4632	Vesting differed from F/C, 'Safe Harbor' cloud, self-curtail 698.30	4,349.03	7.250%	0.86	12/6/2012	1/18/2013	43	\$36.98		\$36.98
IMPAC SAC 2006- 3	xxxxxx8811	Delay in F/C, law office of David Stern, self- curtail 934.31	156,792.00	7.250%	31.14	2/18/2011	4/19/2011	60	\$1,868.40		\$1,868.40
PFCA HOME EQUITY 2002- IFC2	xxxxxx6771	Vesting differed from F/C, self-curtail 1,267.03	243,727.21	6.875%	45.90	2/16/2012	4/19/2012	63	\$2,891.70		\$2,891.70
IMPAC CMB 2005-4	xxxxxx1586	F/C delay, self-curtail 498.55	113,307.29	5.490%	17.04	6/22/2012	8/22/2012	61	\$1,039.44		\$1,039.44
IMPAC CMB 2005-7	xxxxxx3400	Law Office of David J. Stern F/C delay, self- curtail 1,501.50	256,396.57	7.125%	50.05	9/10/2011	11/21/2011	72	\$3,603.60		\$3,603.60
IMPAC SAC 2005- 2	xxxxxx5281	F/C Sale postponed pending affidavit, Self- curtail 1,232.26	159,920.00	10.240%	44.86	9/25/2010	11/25/2010	61	\$2,736.46		\$2,736.46
IMPAC SAC 2006- 1	xxxxxx8461	Vesting of REO only to DB, not trust. Self- curtailment 1,815.36	175,000.00	7.375%	35.36	4/20/2012	4/26/2012	6	\$212.16		\$212.16
IMPAC CMB 2005-7	xxxxxx2915	F/C Delay - Self- Curtailment 1510.13	246,952.13	7.440%	50.33	4/14/2011	6/14/2011	61	\$3,070.13		\$3,070.13
IMHAC 2005-6	xxxxxx8952	Delay in receipt of S/S funds	\$14,000.00	6.625%	\$2.54	3/14/2012	11/13/2013	609	\$1,547.53		\$1,547.53
IMPAC CMB 2004-7	xxxxxx7488	Delay in F/C, Remediation Hold, self- curtail 380.57	77,600.08	6.000%	12.75	5/31/2011	8/2/2011	63	\$803.25		\$803.25
ISAC 2006-1	xxxxxx2985	Law Office of David Stern F/C Delay 517.50 Self-curtail	\$139,925.60	4.500%	\$17.25	11/5/2011	3/12/2012	128	\$2,208.14	517.50	\$586.57

IMPAC CMB 2004-10	xxxxxx3240	Law Office of David Stern F/C delay, affidavit issue	525,000.00	4.625%	66.52	12/8/2010	4/25/2011	138	\$9,179.76		\$9,179.76
IMPAC CMB 2004-10	xxxxxx7036	F/C Delay - Self- Curtailment 32.63	104,924.83	4.000%	11.49	6/1/2009	6/16/2009	15	\$172.35		\$172.35
IMPAC SAC 2005- 2	xxxxxx0147	Issue with Certificate of Title and Court	180,000.00	5.640%	27.81	1/31/2013	5/23/2013	112	\$3,114.72		\$3,114.72
IMPAC SAC 2004- 2	xxxxxx2917	Law Office of David Stern, F/C delays, self- curtail 363.50	61,573.14	7.250%	12.23	6/13/2011	8/31/2011	79	966.17	483.09	(0.00)
ISAC 2005-2	xxxxxx4812	F/C without proper assignments? Self- curtail 572.46	\$118,551.55	8.000%	\$25.98	10/19/2011	5/24/2012	218	\$5,664.49	598.44	\$2,233.81
ISAC 2005-2	xxxxxx4812	F/C errors lost Safe Harbor protection	\$6,593.65	8.000%	\$1.45	5/24/2012	6/14/2012	21	\$6,624.00	1.44	\$6,622.56
IMPAC SAC 2005- 2	xxxxxx4812	F/C without proper assignments? Self- curtail 572.46	118,551.55	8.000%	25.98	10/19/2011	5/24/2012	218	\$5,663.64		\$5,663.64
IMPAC SAC 2005- 2	xxxxxx4812	F/C errors lost Safe Harbor protection	6,593.65	8.000%	1.44	5/24/2012	6/14/2012	21	\$30.24		\$30.24
IMPAC SAC 2006- 1	xxxxxx8341	F/C Delay (self-imposed penalty 537.04)	158,400.00	7.875%	34.17	11/23/2010	8/25/2011	275	\$9,396.75		\$9,396.75
IMPAC CMB 2005-8	xxxxxx1472	F/C Delay - Self- Curtailment 512.74	115,620.73	7.625%	24.15	1/7/2011	4/18/2011	101	\$2,439.15		\$2,439.15
IMPAC SAC 2006- 2	xxxxxx4185	F/C Delay, servicer remediation hold, F/C action cancelled	372,971.23	7.200%	73.57	12/3/2011	1/9/2012	37	\$2,722.09		\$2,722.09

IMPAC CMB 2005-1	xxxxxx8257	F/C Delay, self-curtail 863.59	180,362.58	6.875%	33.97	1/30/2012	4/18/2012	79	\$2,683.63		\$2,683.63
IMPAC CMB 2005-2	xxxxxx3227	Mis-handled short payoff	3,416.01	4.375%	0.40	9/25/2007	4/8/2013	2,022	\$808.80		\$808.80
IMPAC CMB 2005-7	xxxxxx0423	Delay in receipt of S/S funds	65,468.78	4.875%	8.74	6/15/2013	6/26/2013	11	\$96.14		\$96.14
IMPAC SAC 2006- 1	xxxxxx1934	Law Office of David Stern F/C Delay, self- curtail 891.49	139,954.30	7.750%	29.71	4/5/2011	6/2/2011	58	\$1,723.18		\$1,723.18
IMPAC SAC 2005- 2	xxxxxx1931	Filing Error, HOA not named in F/C, lost 'Safe Harbor'	8,727.45	8.000%	1.91	8/22/2011	9/28/2011	37	\$70.67		\$70.67
IMPAC SAC 2005- 2	xxxxxx1931	Law Office of David Stern F/C (delay 536.30 self-curtailment)	125,580.60	8.000%	27.52	12/23/2010	7/6/2011	195	\$5,366.40		\$5,366.40
IMPAC CMB 2005-8	xxxxxx1433	Servicer did not C/O when instructed	187,500.00	7.250%	37.24	11/30/2010	1/31/2012	427	\$15,901.48		\$15,901.48
PFCA HOME EQUITY INVESTMENT TR 2003-IFC6	xxxxxx9974	Delay of F/C action, self- curttail 641.67	112,835.15	7.375%	22.79	7/13/2012	9/20/2012	69	\$1,572.51		\$1,572.51
ISAC 2006-2	xxxxxx0321	Robo-signing delay of F/C Sale self-curtail 142.68	\$185,000.00	7.750%	\$39.28	12/1/2010	3/7/2011	96	\$3,770.96	142.68	\$1,742.80
IMHAC 2005-7	xxxxxx9226	Short Sale Funds & O/C sent late	\$362,458.00	4.500%	\$44.69	5/14/2011	7/7/2011	54	\$2,413.08		\$2,413.08
IMPAC SAC 2006- 5	xxxxxx8397	F/C Delay, compliance issues with state code	241,559.12	4.750%	31.43	8/2/2011	10/27/2011	86	\$2,702.98		\$2,702.98

IMPAC CMB 2005-5	xxxxxx3605	Law Office of David J. Stern F/C sale delay, self-curtail 1,013.53	324,000.00	6.500%	57.69	4/9/2012	11/8/2012	213	\$12,287.97		\$12,287.97
IMPAC SAC 2005- 2	xxxxxx8394	Law Office of David J. Stern F/C delay	250,400.00	6.250%	42.87	3/29/2011	4/26/2011	28	\$1,200.36		\$1,200.36
IMPAC CMB 2005-7	xxxxxx4605	Law Office of David Stern, F/C delay, self- curtail 311.89	171,186.50	3.500%	16.41	4/25/2011	8/11/2011	108	1,772.28	886.14	0.00
IMHAC 2005-5	xxxxxx9833	F/C Delay, Invalid Affidavit	\$117,112.94	7.875%	\$25.27	1/21/2011	2/24/2011	34	\$859.10	202.08	\$657.02
IMPAC CMB 2005-8	xxxxxx0980	F/C delay due to affidavit issue, self- curtail 460.26	162,801.27	3.750%	16.72	10/11/2011	12/16/2011	66	\$1,103.52		\$1,103.52
IMPAC CMB 2005-1	xxxxxx2701	Foreclosure delay of MSJ, law office of David Stern, self-curtail 634.39	178,656.76	5.375%	26.30	6/5/2010	7/20/2010	45	\$1,183.50		\$1,183.50
ISAC 2004-2	xxxxxx0380	Delay in Liq REO due to wrong vesting, self- curtail 1,452.16	\$256,671.34	7.250%	\$50.98	9/18/2012	11/15/2012	58	\$2,956.99	484.05	\$994.45
ISAC 2004-2	xxxxxx0380	Loss of "Safe Harbor" due to wrong vesting, self-curtail 1,452.16	\$256,671.34	7.250%	\$50.98	8/22/2012	11/15/2012	85	\$4,333.53	484.05	\$1,682.71
ISAC 2004-2	xxxxxx0380	Delay in F/C Law Office of David Stern, self- curtail 1,452.16	\$256,671.34	7.250%	\$50.98	11/25/2010	3/8/2011	103	\$5,251.21	484.06	\$2,141.55
IMPAC SAC 2006- 3	xxxxxx1921	Delay in sending C/O O/C (waive penalty)	-	12.825%	0.00	1/8/2011	1/18/2012	375	\$0.00		\$0.00

IMPAC SAC 2005-2	xxxxxx6926	F/C Delay - Self-Curtailment 135.92	210,000.00	7.875%	45.30	1/8/2009	1/14/2009	6	\$271.80		\$271.80
IMHAC 2005-8	xxxxxx1515	Robo-Signing Delay in F/C Sale	\$137,894.45	3.500%	\$13.22	3/16/2011	4/6/2011	21	\$277.68		\$277.68
IMPAC CMB 2005-7	xxxxxx9291	Law Office of David J. Stern, F/C delay	480,000.00	6.375%	83.83	9/27/2010	5/1/2012	582	\$48,789.06		\$48,789.06
IMPAC CMB 2005-2	xxxxxx8291	Delay in F/C, self-curtail 682.70	121,757.54	7.000%	23.35	9/15/2011	11/14/2011	60	\$1,401.00		\$1,401.00
IMPAC SAC 2006-3	xxxxxx5503	Law Office of David Stern F/C Delay, Lack of Prosecution, self-curtail 838.06	442,717.09	4.000%	48.51	2/17/2012	5/25/2012	98	\$4,753.98		\$4,753.98
IMHAC 2005-7	xxxxxx7631	Law Office of David Stern / Delay in F/C	\$313,122.19	5.990%	\$51.39	2/16/2012	8/17/2012	183	\$9,403.70	3,082.80	\$6,320.90
IMPAC SAC 2005-2	xxxxxx0245	F/C Delay - Self-Curtailment 849.71	119,870.56	6.375%	20.93	10/27/2010	12/23/2010	57	\$1,193.01		\$1,193.01
IMPAC CMB 2005-2	xxxxxx9884	MOD accounting issue, self-curtail 501.58	143,811.72	7.750%	30.53	10/15/2010	11/23/2010	39	\$1,190.67		\$1,190.67
IMPAC SAC 2004-2	xxxxxx3071	Delay in submitting Cert Title for lack of vesting	69,700.00	7.000%	13.36	9/27/2013	10/24/2013	56	374.08	187.04	0.00
IMPAC SAC 2004-2	xxxxxx3071	Law Office of David Stern F/C Delay, Lack of Prosecution	70,202.62	7.000%	13.46	8/18/2011	6/15/2012	302	4,064.92	2,032.46	0.00
IMPAC CMB 2005-1	xxxxxx6423	Delay in recording NOD after F/C start	153,284.37	4.625%	19.42	8/14/2012	11/16/2012	94	\$1,825.48		\$1,825.48

IMHAC 2005-8	xxxxxx8557	Delay in F/C Self-curtail 207.28	\$141,084.48	4.875%	\$18.84	1/14/2011	7/11/2011	178	\$3,354.14	459.32	\$1,217.75
IMHAC 2005-5	xxxxxx1264	Delay in recording Trustee's Deed	\$117,000.00	5.750%	\$18.43	7/16/2011	8/26/2011	41	\$755.69		\$755.69
IMPAC SAC 2005-2	xxxxxx7819	F/C Delay - Self- Curtailment 822.21	140,399.99	7.125%	27.40	11/7/2010	1/6/2011	60	\$1,644.00		\$1,644.00
ISAC 2006-1	xxxxxx2330	Delay due to Affidavit issue / Self curtailment 2191.73	\$118,400.00	8.500%	\$27.57	9/1/2010	4/8/2011	219	\$6,038.40	2,191.73	\$827.47
IMPAC CMB 2005-7	xxxxxx6180	Delay in collecting Rent	160,000.00	3.500%	15.34	1/1/2013	11/13/2013	316	\$4,847.44		\$4,847.44
IMPAC CMB 2004-8	xxxxxx3553	F/C Delay - Self- Curtailment 964.35	186,066.93	9.290%	47.35	1/3/2011	2/3/2011	31	\$1,467.85		\$1,467.85
IMPAC SAC 2005-2	xxxxxx7648	Law Office of David Stern F/C Delay, self- curtail 499.87	103,500.00	7.715%	21.87	11/20/2010	12/29/2010	39	\$852.93		\$852.93
IMPAC SAC 2006-2	xxxxxx1914	Delay of F/C action - Failure to prosecute, self-curtail 899.18	136,750.00	8.000%	29.97	4/10/2012	6/12/2012	63	\$1,888.11		\$1,888.11
IMPAC SAC 2005-2	xxxxxx7756	Delays remittance of borrowers \$11k contribution towards settlement [DIL]	11,000.00	4.000%	1.20	7/18/2013	7/18/2013	0	\$0.00		\$0.00
IMPAC CMB 2005-5	xxxxxx8310	F/C Delay - Self- Curtailment 316.44	145,499.78	5.875%	23.41	9/1/2010	10/14/2010	43	\$1,006.63		\$1,006.63

IMPAC CMB 2005-7	xxxxxx4622	Delay in receipt of S/S funds	370,437.39	4.250%	43.13	6/7/2013	6/12/2013	5	\$215.65		\$215.65
IMPAC SAC 2005- 2	xxxxxx8541	Delay in commencing appropriate proceedings per Radian 1/15/2013	85,219.75	9.990%	23.32	8/18/2011	11/13/2013	818	\$19,075.76		\$19,075.76
IMPAC CMB 2004-10	xxxxxx4520	Delay in F/C sale, Self- Curtailed 1,476.78	420,000.00	9.375%	107.87	6/20/2011	7/15/2011	25	\$2,696.75		\$2,696.75
ISAC 2005-2	xxxxxx7017	NY Affidavit Compliance	\$294,333.39	6.750%	\$54.43	10/15/2009	3/15/2011	516	\$28,086.66		\$28,086.66
IMHAC 2005-7	xxxxxx3510	F/C Re-State due to Law office of David Stern	\$103,989.39	7.063%	\$20.12	3/13/2010	2/18/2011	342	\$6,881.95	60.36	\$6,821.59
IMPAC SAC 2006- 3	xxxxxx0734	F/C delay Law office of David Stern	111,992.99	8.625%	26.46	11/16/2010	4/18/2011	153	\$4,048.38		\$4,048.38
IMPAC CMB 2004-9	xxxxxx6983	F/C Delay - Self- Curtailment 245.66	61,179.77	5.000%	8.38	10/8/2010	12/7/2010	60	\$502.80		\$502.80
IMPAC CMB 2005-5	xxxxxx3611	F/C Delay - Self- Curtailment 536.50	167,857.54	6.500%	29.89	9/23/2010	11/2/2010	40	\$1,195.60		\$1,195.60
IMPAC SAC 2006- 1	xxxxxx2308	Delay in F/C trial after BK, self-curtail 1,119.15	164,280.64	8.500%	38.25	4/8/2012	6/21/2012	74	\$2,830.50		\$2,830.50
IMHAC 2005-8	xxxxxx0738	Delay in forwarding MI Funds	\$7,892.50	6.375%	\$1.38	8/9/2010	8/30/2011	386	\$532.10		\$532.10

IMPAC CMB 2005-1	xxxxxx2121	Delay in F/C Sale	328,594.85	5.000%	45.01	5/2/2012	6/18/2012	47	\$2,115.47		\$2,115.47
IMPAC CMB 2004-8	xxxxxx2971	F/C Delay - Self- Curtailment 461.77	131,900.00	6.250%	22.58	1/9/2010	3/4/2010	54	\$1,219.32		\$1,219.32
IMPAC CMB 2004-9	xxxxxx1570	Failure to provide documents, possible claim denied	17,434.40	8.000%	3.82	7/24/2013	11/13/2013	112	\$427.84		\$427.84
IMPAC CMB 2004-7	xxxxxx1157	Law Office of David Stearn, F/C Delays (self- curtailed 299.74)	88,828.23	4.375%	10.64	6/24/2012	10/23/2012	121	\$1,287.44		\$1,287.44
IMPAC CMB 2005-6	xxxxxx7964	F/C Delay - Self- Curtailment 935.61	124,748.65	6.475%	22.13	1/1/2011	3/15/2011	73	\$1,615.49		\$1,615.49
IMPAC CMB 2004-8	xxxxxx0937	Law Office of David J. Stern, Vesting Error, lack of prosecution, F/C on wrong unit, self- curtail 1,698.39	422,750.00	8.125%	94.10	1/13/2013	8/16/2013	215	\$20,231.50		\$20,231.50
IMPAC SAC 2006- 1	xxxxxx0112	Failure to start F/C	257,112.39	5.500%	38.74	10/1/2012	10/14/2012	13	\$503.62		\$503.62
IMHAC 2005-6	xxxxxx8690	Delay in F/C sale due to affidavit issue	\$565,000.01	6.740%	\$104.33	2/28/2011	2/10/2012	347	\$36,203.03		\$36,203.03
IMPAC SAC 2006- 3	xxxxxx2378	Delay of F/C due to changing attorney	207,480.04	6.100%	34.67	4/5/2012	7/12/2012	98	3,397.66	0.00	3,397.66
IMHAC 2004-10	xxxxxx1882	Short Sale proceeds sent late	\$45,148.67	4.250%	\$5.26	8/5/2011	11/13/2013	831	\$4,368.60		\$4,368.60

IMHAC 2005-4	xxxxxx7349	F/C Delay - Law Office of David Stern	\$155,500.00	5.875%	\$25.03	1/6/2011	6/29/2011	174	\$4,355.07	385.00	\$3,970.07
IMPAC CMB 2005-4	xxxxxx7349	F/C Delay - Law Office of David Stern	155,500.00	5.875%	25.02	1/6/2011	6/29/2011	174	\$4,353.48		\$4,353.48
IMPAC CMB 2005-4	xxxxxx7349	Delay in Final O/C and S/S Proceeds	48,187.80	5.875%	7.75	7/15/2011	9/13/2011	60	\$465.00		\$465.00
IMHAC 2005-5	xxxxxx6267	F/C sale redone due to filing errors	\$165,805.39	4.000%	\$18.17	2/12/2010	11/30/2011	656	\$11,919.82	109.02	\$11,810.80
IMPAC CMB 2005-5	xxxxxx7662	Law Office of David Stern F/C delay	59,988.00	6.875%	11.29	4/25/2011	8/23/2011	120	\$1,354.80		\$1,354.80
PFCA 2003-IFC6	xxxxxx5144	F/C Sale delayed due to invalid affidavit	\$185,904.78	7.250%	\$36.93	11/13/2010	4/20/2011	158	\$5,834.35	907.33	\$4,927.02
IMHAC 2005-6	xxxxxx3516	F/C delay due to doc's issue	\$109,667.09	7.240%	\$21.75	2/4/2011	6/7/2011	123	\$2,675.64		\$2,675.64
IMPAC CMB 2005-7	xxxxxx1033	F/C Delay - Self-Curtailment 1659.71	309,272.44	6.600%	55.92	2/11/2011	4/11/2011	59	\$3,299.28		\$3,299.28
PFCA 2002-IFC2	xxxxxx8580	Delay in F/C Sale	\$114,934.07	7.625%	\$24.01	4/16/2012	5/21/2012	35	\$840.36	96.04	\$744.32
PFCA HOME EQUITY 2002-IFC2	xxxxxx8580	Delay in F/C Sale	114,934.07	7.625%	24.01	4/16/2012	5/21/2012	35	\$840.35		\$840.35
PFCA HOME EQUITY 2002-IFC2	xxxxxx8580	Delay in recording Trustee's Deed	114,934.07	7.625%	24.01	6/21/2012	6/29/2012	8	\$192.08		\$192.08

IMPAC SAC 2006-1	xxxxxx9670	F/C Delay - Self-Curtailment 652.65	115,500.00	6.875%	21.75	1/10/2011	3/16/2011	65	\$1,413.75		\$1,413.75
IMPAC CMB 2005-2	xxxxxx4553	Foreclosure delay, law office of David Stern, self-curtail 248.21	87,706.96	6.375%	15.31	11/13/2012	12/18/2012	35	\$535.85		\$535.85
IMPAC CMB 2005-1	xxxxxx7442	Law Office of David J. Stern, F/C delay	729,944.78	5.250%	104.99	4/26/2011	6/24/2011	59	\$6,194.41		\$6,194.41
IMPAC CMB 2005-1	xxxxxx7442	Possible failure to secure property and over-grown property	729,944.78	5.250%	104.99	8/25/2013	11/13/2013	80	\$8,399.20		\$8,399.20
IMHAC 2005-1	xxxxxx1167	F/C Delay, self-curtail 684.60	\$254,250.00	6.000%	\$41.79	10/9/2011	1/17/2012	100	\$4,179.45	684.60	\$1,405.13
IMPAC SAC 2005-2	xxxxxx7740	Delay in F/C action, self-curtail 723.60	128,638.40	7.000%	24.67	6/20/2011	8/17/2011	58	\$1,430.86		\$1,430.86
IMPAC CMB 2005-8	xxxxxx0764	F/C Sale Delay, Law office of David Stearn, self-curtail 222.34	107,898.98	7.750%	22.91	7/11/2012	8/9/2012	29	\$664.39		\$664.39
IMPAC CMB 2005-8	xxxxxx8607	F/C Delay - Self-Curtailment, re-record CT 70.42	163,200.00	6.750%	30.18	3/2/2011	3/7/2011	5	\$150.90		\$150.90
IMPAC CMB 2005-8	xxxxxx8607	Did not name HOA in F/C action	2,304.16	6.750%	0.42	3/17/2011	3/17/2011	0	\$0.00		\$0.00
IMPAC CMB 2005-7	xxxxxx6086	Failure to start F/C before workout	117,893.03	3.875%	12.51	12/1/2012	12/28/2012	27	\$337.77		\$337.77

IMHAC 2005-1	xxxxxx2282	Delay in notifying us of REO	\$93,099.88	8.375%	\$21.36	7/26/2011	10/26/2011	92	\$1,965.30	842.50	\$1,122.80
IMHAC 2005-1	xxxxxx2282	F/C Delay - Law Office of David Stern	\$93,099.88	8.375%	\$21.36	11/7/2010	7/19/2011	254	\$5,425.94	2,527.49	\$2,898.45
IMPAC CMB 2005-1	xxxxxx2282	F/C Delay - Law Office of David Stern	93,099.88	8.375%	21.36	11/7/2010	7/19/2011	254	\$5,425.44		\$5,425.44
IMPAC CMB 2005-1	xxxxxx2282	Delay in notifying us of REO	93,099.88	8.375%	21.36	7/26/2011	10/26/2011	92	\$1,965.12		\$1,965.12
ISAC 2006-1	xxxxxx0517	HOA not listed in F/C, loss of 'Safe Harbor'	\$2,801.00	7.250%	\$0.56	11/7/2011	2/12/2012	97	\$2,854.97	1,265.15	\$1,589.82
ISAC 2006-1	xxxxxx0517	Robo-signing Delays	\$242,148.69	7.250%	\$48.10	12/4/2010	11/7/2011	338	\$16,257.13	9,613.20	\$6,643.93
IMPAC CMB 2005-6	xxxxxx8093	Law Office of David Stern - Affidavit issue Self-Curtail 1,167.12	160,000.00	9.500%	41.64	6/29/2011	8/30/2011	62	\$2,581.68		\$2,581.68
ISAC 2006-2	xxxxxx4247	Delay in F/C Start, self-curtail 1,467.09	\$223,120.00	8.000%	\$48.90	6/1/2008	11/2/2008	154	\$7,531.06	1,467.09	\$2,298.44
PFCA Home Equity	xxxxxx2265	Law Office of David Stern F/C Delay	324,990.52	8.625%	76.79	6/14/2012	4/4/2013	294	\$22,576.26		\$22,576.26

PFCA HOME EQUITY 2002- IFC2	xxxxxx2265	Delay in commencing appropriate proceedings per Radian 1/15/2013	97,497.16	8.625%	23.03	8/26/2013	8/29/2013	3	\$69.09		\$69.09
IMPAC CMB 2004-10	xxxxxx9053	Delay in Recording F/C Deed due to POA issue	80,000.00	3.500%	7.67	9/1/2011	11/30/2011	90	\$690.30		\$690.30
ISAC 2006-3	xxxxxx6617	MI funds sent late	\$10,687.50	8.750%	\$2.56	1/7/2011	11/13/2013	1,041	\$2,667.12		\$2,667.12
IMPAC SAC 2006- 1	xxxxxx1997	Law Office Of Dayid Stern F/C Delay, self- curtail 1,352.05	187,999.80	8.750%	45.06	9/19/2010	12/13/2010	85	\$3,830.10		\$3,830.10
IMPAC CMB 2005-7	xxxxxx6321	Under-bid at F/C Sale	20,999.99	3.500%	2.01	1/29/2013	8/29/2013	212	\$426.12		\$426.12
IMPAC CMB 2005-7	xxxxxx2678	F/C Delay - Self- Curtailment 858.90	152,000.00	6.875%	28.63	2/12/2011	4/12/2011	59	\$1,689.17		\$1,689.17
IMPAC CMB 2004-4	xxxxxx3420	Law Office of David Stern, F/C delay, lost time to publication	114,795.04	6.875%	21.62	7/21/2012	5/24/2013	307	\$6,637.34		\$6,637.34
IMHAC 2005-6	xxxxxx8844	Robo-signing F/C sale delay (self-imposed penalty)	\$262,930.40	6.875%	\$49.52	4/8/2011	10/5/2011	180	\$8,914.42	945.47	\$3,511.74
IMPAC SAC 2005- 2	xxxxxx0271	Delay in F/C start	120,796.08	5.000%	16.54	1/1/2013	2/13/2013	43	\$711.22		\$711.22
IMPAC CMB 2003-4	xxxxxx9777	City of Cincinnati fine, not cleared at COE	113,100.00	7.875%	24.40	10/21/2005	10/24/2013	2925.623464	71,385.21	0.00	71,385.21

IMPAC SAC 2006-1	xxxxxx8128	Law Office Of Dayid Stern F/C Delay	101,249.39	7.375%	20.45	1/19/2011	8/4/2011	197	\$4,028.65		\$4,028.65
IMPAC SAC 2006-1	xxxxxx7840	Law Office of David J. Stern, F/C delay	177,898.91	8.250%	40.21	12/13/2010	4/13/2011	121	\$4,865.41		\$4,865.41
ISAC 2005-2	xxxxxx2378	Title Issues / lost REO sale	\$320,000.00	4.000%	\$35.07	7/15/2012	8/8/2012	24	\$841.64	35.60	\$806.04
IMPAC SAC 2005-2	xxxxxx7769	F/C Delay - Self-Curtailment 69.43	131,817.23	6.625%	23.92	12/1/2008	12/25/2008	24	\$574.08		\$574.08
PFCA HM EQTY INVMT TR 2002-IFC1	xxxxxx2799	Claim denied due to failure to provide requested documents	80,501.76	10.000%	22.05	7/16/2013	11/13/2013	120	\$2,646.00		\$2,646.00
IMHAC 2005-6	xxxxxx3914	Failure to notify Mst Ser of parking space title cloud (cost of securing parking space for buyer)	\$10,670.00	5.625%	\$1.64	1/20/2011	5/19/2012	485	\$11,465.40		\$11,465.40
IMPAC CMB 2005-8	xxxxxx9442	Delay in F/C start, servicer self-curtail 720.29	319,980.89	6.250%	54.79	7/1/2009	9/3/2009	64	\$3,506.56		\$3,506.56
IMPAC CMB 2004-6	xxxxxx6135	Law Office of David J. Stern F/C delay, lack of prosecution	129,334.52	2.500%	8.85	12/6/2010	7/28/2011	234	\$2,070.90		\$2,070.90
IMHAC 2005-6	xxxxxx3655	Failure to take condemnation proceeds.	\$486,607.00	6.250%	\$83.32	7/30/2008	11/13/2013	1,932	\$160,980.26		\$160,980.26
IMHAC 2005-7	xxxxxx8402	F/C Delay	\$165,600.00	7.625%	\$34.59	2/7/2011	9/8/2011	213	\$7,368.63		\$7,368.63
IMPAC SAC 2006-3	xxxxxx3699	F/C atty delayed proof of service to Jr., delayed COE	112,000.00	7.125%	21.86	6/28/2013	11/13/2013	138	\$3,016.68		\$3,016.68

IMPAC CMB 2005-7	xxxxxx6256	F/C Sale postponed due to Pub error (self- imposed penalty)	160,255.00	7.375%	32.38	7/6/2011	8/3/2011	28	\$906.64		\$906.64
IMPAC CMB 2005-7	xxxxxx6898	F/C Delay - Self- Curtailment 4276.54	693,750.00	7.500%	142.55	9/2/2010	10/28/2010	56	\$7,982.80		\$7,982.80
IMHAC 2005-2	xxxxxx9588	Robosigning delay in 1st Legal	\$100,087.26	4.875%	\$13.37	2/15/2011	11/15/2011	273	\$3,649.41	280.56	\$3,368.85
ISAC 2005-2	xxxxxx5053	F/C delay -Law office of David Stern (1,392.96 self-imposed only partial pay)	\$101,100.00	7.500%	\$20.77	2/4/2011	7/6/2011	152	\$3,157.64	1,392.96	\$185.86
IMPAC SAC 2005- 2	xxxxxx1306	Law Office of David Stern, F/C Delay, self- curtail 334.71	104,978.12	6.125%	17.61	4/25/2011	10/13/2011	171	\$3,011.31		\$3,011.31
IMPAC SAC 2004- 4	xxxxxx6864	Incorrect vesting for Plaintiff and Cert of Title on REO	216926.62	0.0475	28.23	10/24/2013	11/13/2013	21	581.69	0	\$581.69
IMPAC SAC 2004- 4	xxxxxx6864	Law Offic of David J. Stern F/C delay	216926.62	0.0475	28.23	8/18/2011	10/31/2011	74	2,089.02	0	\$2,089.02
IMPAC CMB 2005-7	xxxxxx8961	F/C Delay - Law Office of David Stern, self- curtail 437.26	112,000.00	6.875%	21.09	10/14/2010	9/12/2011	333	\$7,022.97		\$7,022.97
IMPAC CMB 2005-7	xxxxxx0944	Law Office of David Stern F/C Delay, self- curtail 414.07	140,918.60	4.125%	15.92	2/25/2011	4/25/2011	59	\$939.28		\$939.28
IMPAC CMB 2005-1	xxxxxx1307	Atty's FISHER & SHAPIRO flawed affidavit, self-curtail 629.72	103,886.31	7.375%	20.99	11/26/2010	1/26/2011	61	\$1,280.39		\$1,280.39

IMPAC CMB 2005-2	xxxxxx8647	Failure to Register dwelling subject to F/C	510.00	3.875%	0.05	7/20/2013	11/13/2013	116	\$5.80		\$5.80
IMPAC CMB 2005-7	xxxxxx4487	Delay in F/C Self-curtail 713.45	147,750.00	5.875%	23.78	6/21/2011	7/21/2011	30	\$713.40		\$713.40
IMHAC 2005-6	xxxxxx0833	Recording Fees for Sheriff's Deed sent late	\$177,966.00	8.750%	\$42.66	2/6/2011	6/16/2011	130	\$5,546.20	2,218.32	\$3,327.88
IMPAC SAC 2005- 2	xxxxxx9158	Law Offrice of David Stern F/C delay, self- curtail 2,009.74	283,500.00	9.650%	74.95	4/18/2011	6/23/2011	66	\$4,946.70		\$4,946.70
IMHAC 2005-7	xxxxxx6779	Delay in recording QCD after Donation, (amount of City fine)	\$39,000.00	9.670%	\$10.33	9/14/2009	3/16/2011	548	\$44,815.79		\$44,815.79
IMPAC SAC 2005- 2	xxxxxx6647	Delay in F/C action & Sale, self-curtailed 1,733.69	313,724.13	6.840%	58.79	4/29/2012	6/27/2012	59	\$3,468.61		\$3,468.61
ISAC 2006-1	xxxxxx4868	Delayed Filing of 1st Legal	\$490,030.62	4.000%	\$53.70	10/24/2010	2/9/2011	108	\$5,799.81		\$5,799.81
IMPAC CMB 2004-7	xxxxxx6935	Possible Failure to Winterize or Vandalism	1.00	5.000%	0.00	10/1/2012	6/26/2013	268	\$0.00		\$0.00
IMPAC CMB 2004-7	xxxxxx6935	Delay in Possession, Extended Eviction Action	229,000.00	5.000%	31.37	6/29/2012	4/19/2013	294	\$9,222.78		\$9,222.78
IMPAC CMB 2005-7	xxxxxx7304	Law Office of David Stern, F/C Delay	105,597.13	7.475%	21.62	4/25/2011	10/28/2011	186	4,021.32	129.72	3,891.60
IMPAC CMB 2005-7	xxxxxx7304	Publication error forced sale postponement	105,597.13	7.475%	21.62	2/2/2013	3/7/2013	33	713.46	21.62	691.84
IMPAC SAC 2005- 2	xxxxxx5174	F/C Action did not secure Safe Harbor, self- curtail 2,122.86	2,097.50	7.000%	0.40	9/24/2012	11/27/2012	64	\$25.60		\$25.60

PFCA 2003-IFC6	xxxxxx0398	Atty Change - Restart F/C	\$127,720.61	4.000%	\$14.00	1/12/2011	3/9/2011	56	\$783.82		\$783.82
IMPAC SAC 2006-2	xxxxxx7800	Law Firm of David J. Stern F/C Delays	223,587.72	9.250%	56.66	3/5/2010	7/29/2011	511	\$28,953.26		\$28,953.26
ISAC 2003-3	xxxxxx4903	Law Office of David Stern F/C delay, self-Imposed 273.46	\$49,565.44	7.000%	\$9.51	9/1/2010	1/15/2011	136	\$1,292.78	339.96	\$306.43
IMHAC 2005-4	xxxxxx3055	Delayed Action	\$263,538.68	4.000%	\$28.88	12/13/2010	7/25/2011	224	\$6,469.33		\$6,469.33
IMPAC CMB 2005-6	xxxxxx9605	Vacant Property Registry not done timely	1.00	7.125%	0.00	4/27/2013	8/29/2013	124	\$0.00		\$0.00
IMHAC 2005-6	xxxxxx3881	Law Office of David Stern, remediation hold, Self-Curtail 661.63	\$231,970.52	7.625%	\$48.46	6/21/2011	8/1/2011	41	\$1,986.84	785.55	\$207.87
IMPAC CMB 2004-8	xxxxxx4711	F/C Delay - Self-Curtailment 607.78	126,966.33	6.125%	21.30	5/13/2010	7/8/2010	56	\$1,192.80		\$1,192.80
IMPAC CMB 2005-8	xxxxxx1064	Delay in F/C Sale, self-curtail 343.45	164,944.85	4.000%	18.07	3/15/2013	4/29/2013	45	813.15	343.45	0.00
IMPAC SAC 2005-2	xxxxxx8882	F/C Delay - Self-Curtailment 59.24	125,023.24	5.765%	19.74	2/15/2011	2/28/2011	13	\$256.62		\$256.62
IMPAC CMB 2004-10	xxxxxx0488	F/C Delay - Self-Curtailment 1,546.98	334,607.05	5.625%	51.56	11/14/2010	12/27/2010	43	\$2,217.08		\$2,217.08

IMHAC 2005-7	xxxxxx4808	Delay in recording Trustee's Deed invalidated by BK, no Penalty	\$220,000.00	4.000%	\$24.11	4/9/2011	4/9/2011	0	\$0.00		\$0.00
IMHAC 2003-9F	xxxxxx4983	Law office of David Stern, F/C delay - Self- Curtailment 359.36	\$44,688.15	9.000%	\$11.02	4/5/2011	5/11/2011	36	\$396.68	359.36	\$0.00
IMPAC CMB 2004-7	xxxxxx1268	Law Office of David J. Stern F/C delay	141,589.83	5.875%	22.79	4/26/2011	8/12/2011	108	\$2,461.32		\$2,461.32
IMPAC CMB 2005-8	xxxxxx0922	Law Office of David Stern - Affidavit issue Self-Curtail 827.97	154,978.21	6.500%	27.59	3/13/2011	5/23/2011	71	\$1,958.89		\$1,958.89
IMHAC 2005-7	xxxxxx6273	Robo-signing invalid affidavit self-imposed 575.92	\$100,100.00	7.000%	\$19.20	3/16/2011	11/21/2011	250	\$4,799.32	575.92	\$1,823.74
PFCA HOME EQUITY INVESTMENT TR 2003-IFC6	xxxxxx8399	Foreclosure delay due to affidavit issue, self- curtail 1,121.96	200,636.90	7.250%	39.85	3/1/2011	5/31/2011	91	\$3,626.35		\$3,626.35
IMPAC CMB 2005-7	xxxxxx3356	F/C Delay - Self- Curtailment 992.51	371,553.75	6.625%	67.44	4/11/2011	5/11/2011	30	\$2,023.20		\$2,023.20
IMPAC CMB 2004-10	xxxxxx5740	Law Office of David Stern, F/C delay, self- curtail 365.15	176,562.93	3.875%	18.74	3/18/2011	4/25/2011	38	\$712.12		\$712.12
IMPAC SAC 2006- 1	xxxxxx5107	Law Office of David Stern, F/C delay, Hold for atty change	138,650.00	6.875%	26.11	4/26/2011	5/17/2011	21	\$548.31		\$548.31
ISAC 2006-3	xxxxxx8907	F/C delays Law Office of David Stern, reassign to new atty	\$225,847.83	7.125%	\$44.09	9/3/2010	2/18/2011	168	\$7,406.57		\$7,406.57

IMPAC CMB 2005-6	xxxxxx2175	F/C Delay - Self-Curtailment 1450.18, Law office of David Stern	483,000.00	5.750%	76.08	2/2/2011	3/30/2011	56	\$4,260.48		\$4,260.48
IMPAC CMB 2005-4	xxxxxx8623	Delay in Marketing REO (F/C challenge / possession), self-curtail 1,360.27	167,334.88	9.250%	42.40	10/25/2012	2/21/2013	119	\$5,045.60		\$5,045.60
IMPAC CMB 2005-6	xxxxxx2783	Failure to register with Vacant Property Registry	200.00	3.000%	0.01	7/18/2013	8/29/2013	42	\$0.42		\$0.42
IMPAC SAC 2006-1	xxxxxx6710	Law office of David Stern F/C delay, self-curtail 1,763.70 on both SEDF	295,977.28	7.250%	58.79	10/26/2010	1/24/2013	821	\$48,266.59		\$48,266.59
IMPAC SAC 2006-1	xxxxxx6710	Vesting Error in F/C, self-curtail 1,763.70 on both SEDF	295,977.28	7.250%	58.79	2/24/2013	4/2/2013	37	\$2,175.23		\$2,175.23
IMPAC CMB 2005-4	xxxxxx9063	Law Office of David Stern, F/C Delay, self-curtail 393.47	140,980.00	7.500%	28.96	12/1/2010	12/29/2010	28	\$810.88		\$810.88
IMPAC SAC 2005-2	xxxxxx0250	Law Office of David Stern, F/C delay / invalid affidavit, self-curtail 1,403. {73%}	153,000.00	11.160%	46.78	2/10/2010	10/19/2010	251	\$11,741.78		\$11,741.78
IMPAC SAC 2005-2	xxxxxx0250	Delay in CT recording, self-curtail 1,403.41 {27%}	153,000.00	11.160%	46.78	11/28/2012	3/1/2013	93	\$4,350.54		\$4,350.54
IMPAC CMB 2005-8	xxxxxx1320	Miscellaneous/Other; self-curtail 105.57	105.57	4.250%	0.01	1/2/2013	1/2/2013	0	\$0.00		\$0.00

IMPAC CMB 2003-4	xxxxxx9514	Law Office of David Stern F/C delay, self- curtail 309.80	93,041.20	6.750%	17.2	11/22/2010	1/15/2011	54	928.80	464.40	\$0.00
IMPAC SAC 2006- 2	xxxxxx0591	Delay in recording F/C Deed (prop taxes not paid current)	172,617.14	8.375%	39.60	8/20/2013	11/13/2013	85	\$3,366.00		\$3,366.00
IMPAC CMB 2005-7	xxxxxx3609	Law Office of David J. Stern F/C Delay, invalid affidavit, self-curtail 697.71	127,560.25	6.625%	23.15	9/10/2010	1/14/2011	126	\$2,916.90		\$2,916.90
IMHAC 2005-5	xxxxxx3288	Law Office of David Stern / Delay in F/C ,self-curtail 534.53	\$203,788.59	5.125%	\$28.61	4/6/2012	5/30/2012	54	\$1,545.16	772.47	\$0.00
ISAC 2006-2	xxxxxx9998	NY Affidavit Compliance	\$659,933.88	7.375%	\$133.34	7/31/2007	11/13/2013	2,297	\$306,288.42		\$306,288.42
IMPAC CMB 2004-10	xxxxxx6679	Law Office of David J. Stern F/C delay, self- curtail 751.47	116,100.00	9.250%	29.42	9/16/2010	11/8/2010	53	\$1,559.26		\$1,559.26
IMPAC SAC 2005- 2	xxxxxx0213	Law office of David Stern F/C Delay self- curtail 1,265.96	327,102.29	9.125%	81.77	1/17/2011	10/26/2011	282	\$23,059.14		\$23,059.14
PFCA HOME EQUITY INVESTMENT TR 2003-IFC6	xxxxxx8427	Under-paid taxes in escrowed account, reduced S/S funds	7,800.00	6.500%	1.38	5/22/2013	5/31/2013	9	\$12.42		\$12.42
IMPAC CMB 2005-5	xxxxxx3311	Law Office of David J. Stern F/C delay, self- curtail 431.63	258,738.07	7.500%	53.16	4/4/2011	4/25/2011	21	\$1,116.36		\$1,116.36
IMPAC CMB 2004-10	xxxxxx8996	Law Office of David Stern F/C Delay (self- curtail 510.55)	202,499.99	6.250%	34.67	6/15/2011	7/16/2011	31	\$1,074.77		\$1,074.77
IMPAC CMB 2004-5	xxxxxx0557	F/C Delay - Self- Curtailment 816.53 (publication?)	137,562.44	7.375%	27.79	2/11/2010	5/4/2010	82	\$2,278.78		\$2,278.78

IMPAC SAC 2005-2	xxxxxx7838	F/C Delay - Self-Curtailment 856.55	170,518.63	6.375%	29.78	10/6/2010	12/8/2010	63	\$1,876.14		\$1,876.14
IMHAC 2004-10	xxxxxx5834	Eviction Delay, multiple attorneys	\$332,654.51	7.000%	\$63.80	2/8/2011	11/13/2013	1,009	\$64,370.93		\$64,370.93
IMHAC 2004-10	xxxxxx5834	F/C Sale overturned	\$332,654.51	7.000%	\$63.80	3/8/2010	11/13/2013	1,346	\$85,870.43		\$85,870.43
IMPAC CMB 2005-7	xxxxxx2863	Delay in F/C action, self-curtail 431.08	86,960.00	6.875%	16.37	7/3/2011	9/6/2011	65	1,064.05	532.03	\$0.00
IMPAC CMB 2005-7	xxxxxx5196	F/C Delay - Self-Curtailment 984.18	174,170.57	6.875%	32.80	5/21/2011	7/7/2011	47	\$1,541.60		\$1,541.60
ISAC 2006-2	xxxxxx9433	Delay in clear title, Atty change	\$160,536.24	5.500%	\$24.19	9/14/2010	5/17/2011	245	\$5,926.65		\$5,926.65
IMPAC CMB 2005-6	xxxxxx5707	Delay in commencing appropriate proceedings per Radian 1/15/2013	89,201.28	3.000%	7.33	4/15/2013	8/29/2013	136	\$996.88		\$996.88
ISAC 2006-1	xxxxxx3515	F/C delay - David Stern Law Office (GMAC self-curtailed 1,107.85)	\$165,893.00	8.125%	\$36.93	10/14/2009	6/17/2011	611	\$22,563.15	1,107.85	\$10,173.73
IMPAC CMB 2005-7	xxxxxx3584	Law office of David Stern, F/C delay - Self-Curtailed 654.70	120,234.60	8.625%	28.41	3/28/2011	12/27/2011	274	\$7,784.34		\$7,784.34
IMPAC SAC 2006-1	xxxxxx8531	Delay in F/C, Law Office of David Stern	120,400.00	7.250%	23.91	3/18/2011	4/25/2011	38	\$908.58		\$908.58
IMPAC CMB 2005-7	xxxxxx3711	Delay in F/C action, self-curtail 521.60	180,593.00	7.875%	38.96	4/17/2012	5/17/2012	30	\$1,168.80		\$1,168.80

IMPAC SAC 2006-3	xxxxxx0199	Law Office of David J. Stern F/C delay - invalid affidavit, self-curtail 622.29	148,735.38	8.125%	33.10	4/19/2011	6/14/2011	56	\$1,853.60		\$1,853.60
IMPAC CMB 2005-8	xxxxxx2110	Law Office of David J. Stern F/C Delay	267,938.59	5.500%	40.37	10/19/2012	11/13/2013	390	\$15,744.30		\$15,744.30
IMPAC CMB 2005-8	xxxxxx2110	Law Office of David J. Stern F/C Delay, self-curtail 1,211.23	267,938.59	5.500%	40.37	10/19/2012	6/5/2013	229	9,244.73	1,211.23	3,411.14
IMPAC CMB 2004-7	xxxxxx5504	Failure to defend our lien position (Title Claim settlement resolved defect)	-	8.875%	0.00	3/16/2011	7/29/2013	866	\$0.00		\$0.00
IMPAC CMB 2005-8	xxxxxx1118	F/C Delay - Self-Curtailment 399.41	105,832.86	7.250%	21.02	9/23/2010	11/4/2010	42	\$882.84		\$882.84
IMPAC CMB 2005-8	xxxxxx1119	Mixed unit # and Legal in F/C Doc's Self-Curtail 633.23	106,266.89	7.250%	21.10	4/20/2012	7/5/2012	76	\$1,603.60		\$1,603.60
IMPAC CMB 2005-7	xxxxxx7339	Law Office of David Stern F/C delay, self-curtail 160.54	242,744.37	4.500%	29.92	6/20/2011	8/17/2011	58	1,735.36	160.54	707.14
IMPAC CMB 2004-9	xxxxxx5100	F/C Delay - Self-Curtailment 658.16	105,018.16	7.625%	21.93	2/5/2011	4/20/2011	74	\$1,622.82		\$1,622.82
IMPAC SAC 2003-3	xxxxxx9529	BillBack 10-5-2010 Loss of Value & Per Diem	35,456.97	6.500%	6.31	2/14/2013	2/14/2013	0	\$0.00		\$0.00
IMPAC CMB 2005-6	xxxxxx8597	BillBack Recovery on MI Issue	70,264.67	9.600%	18.48	7/19/2011	7/19/2011	0	\$0.00		\$0.00

ISAC 2006-1	xxxxxx2342	Bidding Error / 3rd Pty Bid Low, (difference in amount that should have been bid)	\$18,100.00	4.000%	\$1.98	3/17/2011	3/17/2011	0	\$18,100.00		\$18,100.00
IMPAC CMB 2005-7	xxxxxx9621	Law Office of David Stern, Lack of Appearance	131,526.30	7.375%	26.57	8/17/2011	1/18/2012	154	\$4,091.78		\$4,091.78
IMPAC SAC 2006-3	xxxxxx1669	Delay of F/C action, self-curtail 695.65	225,906.93	4.000%	24.75	4/4/2012	6/21/2012	78	\$1,930.50		\$1,930.50
IMPAC SAC 2006-1	xxxxxx4254	F/C Delay - Self-Curtailment 1163.64	173,010.05	7.750%	36.73	11/1/2009	12/2/2009	31	\$1,138.63		\$1,138.63
IMPAC CMB 2004-10	xxxxxx0622	Law Office of David Stern delayed F/C	700,000.00	8.875%	170.20	12/22/2011	3/13/2012	82	\$13,956.40		\$13,956.40
ISAC 2005-2	xxxxxx8854	Delq Taxes	\$11,329.29	7.375%	\$2.29	5/14/2012	7/11/2012	58	\$132.77		\$132.77
IMPAC CMB 2004-10	xxxxxx7954	Delay in F/C Sale - restart due to payment issue	206,752.91	8.625%	48.85	4/30/2012	7/23/2013	449	\$21,933.65		\$21,933.65
IMPAC CMB 2004-10	xxxxxx7954	Delay in F/C Sale - restart due to payment issue	206,752.91	8.625%	48.85	4/30/2012	7/23/2013	449	\$21,933.65		\$21,933.65
IMHAC 2004-10	xxxxxx9058	Third Party Funds delayed	\$147,000.00	5.625%	\$22.65	5/1/2012	11/13/2013	561	\$12,708.96		\$12,708.96
ISAC 2005-2	xxxxxx5030	F/C Deed vesting incorrect	\$272,000.00	4.500%	\$33.53	4/2/2012	7/19/2012	108	\$3,621.70	1,005.90	\$2,615.80

IMPAC CMB 2005-8	xxxxxx7344	Law Office of David Stern F/C Delay, Lack of Prosecution	152,195.61	7.750%	32.31	6/14/2010	9/13/2010	91	\$2,940.21		\$2,940.21
IMPAC CMB 2005-1	xxxxxx1820	F/C Sale Cancelled, self-curtail 417.48	94,500.00	5.125%	13.26	10/14/2009	2/17/2010	126	\$1,670.76		\$1,670.76
IMPAC CMB 2005-1	xxxxxx1820	F/C Sale Cancelled (see 417.48 self-curtail above)	94,500.00	5.125%	13.26	8/17/2011	8/8/2012	357	\$4,733.82		\$4,733.82
IMPAC SAC 2005-2	xxxxxx6590	Law Office of David Stern, loss of FL Safe Harbor, assignment issues. Self-curtail 599.22	28,005.21	6.875%	5.27	5/2/2013	8/1/2013	91	\$479.57		\$479.57
PFCA 2003-IFC5	xxxxxx3957	Delay in F/C MSJ Date, self-curtail 621.99	\$95,707.76	8.375%	\$21.96	8/6/2010	2/16/2011	194	\$4,260.31	731.79	\$1,398.36
IMPAC CMB 2004-7	xxxxxx5399	Delay in commencing appropriate proceedings per Radian 1/15/2013	338,352.39	5.625%	52.14	5/23/2010	6/22/2010	30	\$1,564.20		\$1,564.20
IMPAC CMB 2005-2	xxxxxx6586	F/C Delay - Self-Curtailment 577.69	168,000.00	9.000%	41.42	12/13/2010	2/25/2011	74	\$3,065.08		\$3,065.08
IMPAC SAC 2005-2	xxxxxx7762	F/C Delay - Law Office of David Stern self-curtail 901.36	247,364.45	7.000%	47.44	1/26/2012	5/25/2012	120	\$5,692.80		\$5,692.80
IMPAC CMB 2005-7	xxxxxx4823	Law Office of David Stern, F/C delays 'lack of prosecution'	149,835.01	7.250%	29.76	2/18/2013	4/1/2013	42	\$1,249.92		\$1,249.92
IMPAC CMB 2005-7	xxxxxx4823	Law Office of David Stern, F/C delays 'omitted HOA' - safe harbor risk	149,835.01	7.250%	29.76	7/8/2013	8/7/2013	30	\$892.80		\$892.80

IMHAC 2005-6	xxxxxx5950	Delay in forwarding MI Funds	\$22,206.80	7.250%	\$4.41	12/10/2009	1/11/2012	762	\$3,361.14		\$3,361.14
IMPAC CMB 2004-7	xxxxxx6519	Law Office of David Stern - Affidavit issue Self-Curtail 642.12	192,963.48	5.250%	27.75	11/23/2011	1/11/2012	49	\$1,359.75		\$1,359.75
IMPAC CMB 2005-8	xxxxxx1821	HOA not named in our F/C action [did accept lessor amount]	6,657.37	6.625%	1.20	4/18/2011	6/14/2011	57	\$68.40		\$68.40
IMPAC CMB 2005-5	xxxxxx3626	Law Office of David Stern F/C completed in wrong county (1-25-13 self-curtail 1,055.65)	321,094.85	6.750%	59.38	9/23/2009	11/19/2009	57	\$3,384.66		\$3,384.66
IMPAC CMB 2005-5	xxxxxx3626	Law Office of David Stern missing affadavit (1-25-13 self-curtail 1,055.65)	321,094.85	6.750%	59.38	9/1/2010	12/20/2010	110	\$6,531.80		\$6,531.80
IMPAC CMB 2005-5	xxxxxx3626	Law Office of David Stern missed HOA, lost "Safe Harbor" (1-25-13 self-curtail 1,055.65)	858.51	6.750%	0.15	8/21/2012	1/25/2013	157	\$23.55		\$23.55
IMHAC 2005-1	xxxxxx4439	Delay in F/C (self-imposed 265.59)	\$474,003.25	7.000%	\$90.90	5/1/2011	8/18/2011	109	\$9,908.62	2,211.43	\$2,742.88
IMPAC CMB 2005-6	xxxxxx8408	Delay in commencing appropriate proceedings per Radian 1/15/2013	90,630.00	11.250%	27.93	4/15/2013	8/29/2013	136	\$3,798.48		\$3,798.48

IMPAC SAC 2005-2	xxxxxx8955	Law Office of David J. Stern, loss of FL 'Safe Harbor' & 'Robo-Signing'	15,307.20	5.640%	2.36	2/17/2010	7/8/2013	1,237	\$2,919.32		\$2,919.32
IMPAC SAC 2005-2	xxxxxx8955	Law Office of David J. Stern, loss of FL 'Safe Harbor' & 'Robo-Signing'	15,307.20	5.640%	2.36	2/17/2010	7/8/2013	1,237	\$2,919.32		\$2,919.32
IMPAC CMB 2005-6	xxxxxx0723	Failure to register vacant property, IMPAC paid \$5k penalty	5,000.00	2.625%	0.36	3/15/2013	4/10/2013	26	\$9.36		\$9.36
IMHAC 2003-4	xxxxxx7314	Delay in F/C sale due to assignment issue	\$161,946.83	2.000%	\$8.87	7/7/2012	8/30/2012	54	\$479.19		\$479.19
IMPAC CMB 2004-10	xxxxxx7368	Law Office of David Stern F/C Delay	260,000.00	5.000%	35.61	4/26/2011	5/26/2011	30	\$1,068.30		\$1,068.30
IMPAC CMB 2005-2	xxxxxx9340	Law Office of David Stern, F/C Delay, self-curtail 956.17	183,204.26	6.625%	33.25	2/18/2011	4/25/2011	66	2,194.50	1,097.25	0.00
IMPAC CMB 2005-7	xxxxxx8916	Law Office of David J. Stern F/C Delay - publication error, self-curtail 638.96	135,200.00	7.125%	26.39	8/16/2012	3/18/2013	214	\$5,647.46		\$5,647.46
IMPAC CMB 2004-6	xxxxxx5015	Law Office of David Stern delayed F/C,- self-curtail 407.30 split	69,462.09	7.250%	13.79	4/26/2011	7/22/2011	87	\$1,199.73		\$1,199.73
IMPAC CMB 2004-6	xxxxxx5015	Law Office of David Stern delayed F/C - Non-publication - self-curtail 407.30 split	69,462.09	7.250%	13.79	11/13/2012	12/18/2012	35	\$482.65		\$482.65
IMPAC CMB 2005-5	xxxxxx8379	Delay in F/C sale, Self-Curtailed 362.92	143,856.02	3.125%	12.31	12/15/2011	2/22/2012	69	\$849.39		\$849.39

IMPAC SAC 2006-1	xxxxxx3629	Law Office of David Stern F/C Sale delay, self-curtail 695.52	101,489.52	8.250%	22.93	5/20/2011	5/10/2012	356	\$8,163.08		\$8,163.08
IMPAC SAC 2006-2	xxxxxx3571	Unregistered vacant property, deferred maintenance	1.00	4.000%	0.00	8/25/2013	8/29/2013	3	\$0.00		\$0.00
IMPAC CMB 2005-7	xxxxxx3378	Failed to pursue approved S/S with COE before F/C Sale Date	155,864.51	3.500%	14.94	7/2/2013	10/24/2013	114.6234645	1,712.47	0.00	1,712.47
IMHAC 2004-10	xxxxxx0657	F/C Issues, Law Office of David Stern, Self-curtail 485.37	\$155,841.99	5.750%	\$24.55	6/14/2010	12/14/2010	183	\$4,492.73	779.97	\$1,466.40
IMPAC SAC 2004-2	xxxxxx6083	Law Office of David J. Stern F/C delay, self-curtail 390.04	57,443.38	8.500%	13.37	2/18/2011	4/25/2011	66	\$882.42		\$882.42
IMPAC SAC 2006-3	xxxxxx5878	F/C delays by law office of David Stern	117,984.20	7.500%	24.24	1/11/2010	9/16/2010	248	\$6,011.52		\$6,011.52
IMPAC CMB 2004-10	xxxxxx4927	F/C Delay - Self-Curtailment 370.13	77,606.48	6.575%	13.98	6/1/2009	7/23/2009	52	\$726.96		\$726.96
IMPAC SAC 2006-1	xxxxxx2250	Law Office of David J. Stern F/C sale delay, invalid affidavit, self-curtail 1,256.63	165,286.91	9.250%	41.88	9/30/2011	8/14/2012	319	\$13,359.72		\$13,359.72
IMPAC SAC 2006-1	xxxxxx2250	Delay in commencing appropriate proceedings per Radian 1/15/2013	49,586.07	9.250%	12.56	1/15/2013	11/13/2013	302	\$3,793.12		\$3,793.12
ISAC 2006-3	xxxxxx4388	Delay in obtaining Cert of Title (self-curtail 872.51)	\$36,000.00	7.875%	\$7.77	12/26/2011	5/8/2012	134	\$1,040.79	872.51	\$0.00

IMHAC 2005-7	xxxxxx6474	F/C sale delayed	\$120,443.19	4.000%	\$13.20	2/8/2011	7/27/2011	169	\$2,230.67		\$2,230.67
IMPAC CMB 2005-7	xxxxxx5310	F/C Delay - Self-Curtailment 417.89	80,884.13	6.440%	14.27	1/8/2011	2/8/2011	31	\$442.37		\$442.37
ISAC 2006-1	xxxxxx4357	Trustees Deed recorded late & wrong vesting - Delays in Closing	\$262,500.00	8.000%	\$57.53	12/17/2010	5/27/2011	161	\$10,132.94	131.94	\$10,001.00
IMHAC 2004-10	xxxxxx3580	F/C delay due to Robo-Signing. Self-imposed penalty of 1,294.23.	\$133,450.00	6.500%	\$23.77	10/29/2010	5/31/2011	214	\$5,085.72		\$5,085.72
PFCA Home Eqty Invm. TR 2003-IFC3	xxxxxx9937	Verifying SCRA Active Duty on-going status	4,584.27	6.000%	0.75	11/1/2011	11/13/2013	743	\$557.25		\$557.25
IMPAC CMB 2005-7	xxxxxx9660	Delay in commencing appropriate proceedings per Radian 1/15/2013	55,749.98	8.570%	13.09	4/15/2013	8/29/2013	136	\$1,780.24		\$1,780.24
IMHAC 2005-7	xxxxxx3308	Delay in starting F/C	\$210,400.00	6.875%	\$39.63	12/1/2011	5/18/2012	169	\$6,697.49	158.52	\$6,538.97
IMPAC SAC 2006-1	xxxxxx3631	Law Office of David Stern - F/C Delay	125,325.09	8.625%	29.61	2/18/2011	4/25/2011	66	\$1,954.26		\$1,954.26
IMPAC SAC 2005-2	xxxxxx7765	F/C delay - Law office of David Stern, self-curtail 572.55	103,200.00	6.750%	19.08	7/11/2011	5/25/2012	319	\$6,086.52		\$6,086.52
IMPAC CMB 2005-7	xxxxxx5726	Law Office of David Stern invalid affidavit, F/C delay, self-curtail 417.21	144,480.00	7.625%	30.18	2/21/2011	5/31/2011	99	\$2,987.82		\$2,987.82

ISAC 2006-1	xxxxxx2909	Law Office of David Stern, Affidavit, Self-Curtail 685.04	\$186,420.94	7.125%	\$36.39	9/30/2010	12/3/2010	64	\$2,328.98	685.04	\$479.45
ISAC 2006-1	xxxxxx2909	Law Office of David Stern, re-F/C with new Atty	\$186,420.94	7.125%	\$36.39	3/3/2011	4/27/2012	421	\$15,320.35	254.73	\$14,265.04
IMPAC CMB 2005-5	xxxxxx3666	Delay in affidavit approval for hearing, self-curtail 463.63	141,520.00	6.250%	24.23	8/15/2011	9/22/2011	38	\$920.74		\$920.74
IMHAC 2005-5	xxxxxx8795	MI funds sent late	\$22,408.19	8.125%	\$4.99	4/10/2009	7/21/2011	832	\$4,150.12		\$4,150.12
IMPAC CMB 2005-7	xxxxxx3141	F/C Delay - Self-Curtailment 520.07	104,615.88	6.250%	17.91	11/10/2010	1/10/2011	61	\$1,092.51		\$1,092.51
IMPAC SAC 2006-3	xxxxxx7880	Delay in F/C Action self-curtail 2,296.69	314,370.71	9.000%	77.51	6/1/2012	8/3/2012	63	\$4,883.13		\$4,883.13
IMPAC CMB 2005-7	xxxxxx6195	F/C Delay, Law Office of David Stern self-curtail 903.71	141,872.34	7.750%	30.12	2/18/2011	4/25/2011	66	\$1,987.92		\$1,987.92
IMPAC SAC 2006-1	xxxxxx2792	Law Office of David Stern F/C delays	266,750.62	7.450%	54.44	2/18/2011	6/2/2011	104	5,661.76	163.32	5,498.44
IMPAC CMB 2005-5	xxxxxx3282	Law Office of David Stern F/C delay, self-curtail 992.85	204,249.93	6.875%	38.47	6/24/2010	10/13/2010	111	\$4,270.17		\$4,270.17
IMPAC CMB 2004-7	xxxxxx9196	Servicer over-bid at F/C sale	25,000.00	5.500%	3.76	8/2/2010	11/2/2011	457	\$1,718.32		\$1,718.32

ISAC 2006-1	xxxxxx3377	F/C Sale vested wrong name Self-imposed 1,133.15 pro rata	\$56,100.00	7.500%	\$11.53	1/8/2012	5/9/2012	122	\$1,406.34	92.92	\$610.25
ISAC 2006-1	xxxxxx3377	F/C Sale delay, affidavit issue -Self-imposed 1,133.15 pro rata	\$183,822.00	7.500%	\$37.77	10/14/2010	12/8/2011	420	\$15,864.09	1,040.93	\$6,891.12
IMPAC CMB 2004-9	xxxxxx6840	Delay in F/C sale, self-curtail 1,113.62	368,384.64	4.000%	40.37	4/1/2012	6/1/2012	61	\$2,462.57		\$2,462.57
IMPAC CMB 2005-6	xxxxxx4550	F/C Delay - Law Office of David Stern, self-curtail 456.35	78,229.18	7.125%	15.27	2/15/2011	3/22/2011	35	\$534.45		\$534.45
IMPAC CMB 2005-7	xxxxxx6123	Delay in F/C, remediation hold, Self-curtail 1,253.42	199,999.67	7.625%	41.78	2/1/2011	5/12/2011	100	\$4,178.00		\$4,178.00
IMPAC CMB 2005-8	xxxxxx0769	F/C Delay - Self-Curtailment 1307.46	171,421.81	9.440%	44.33	8/23/2010	11/1/2010	70	\$3,103.10		\$3,103.10
IMPAC CMB 2004-7	xxxxxx4475	Cloud on validity of F/C sale, Self-Curtail 636.68	291,565.26	10.375%	82.87	11/15/2010	12/1/2010	16	\$1,325.92		\$1,325.92
IMPAC CMB 2004-10	xxxxxx3472	Violation of Court Stay voided F/C Sale	750,000.00	7.625%	156.67	3/10/2008	5/21/2008	72	\$11,280.24		\$11,280.24
IMPAC CMB 2005-6	xxxxxx9550	F/C Delay - Self-Curtailment 1459.73	296,000.00	6.000%	48.65	9/24/2010	11/9/2010	46	\$2,237.90		\$2,237.90
IMPAC CMB 2005-6	xxxxxx2742	F/C Delay, Law office of David Stearn, self-curtail 2,329.98	419,971.20	6.750%	77.66	11/30/2010	1/25/2011	56	\$4,348.96		\$4,348.96

IMHAC 2005-6	xxxxxx8070	MI funds sent late	\$4,984.56	6.490%	\$0.89	1/7/2011	11/13/2013	1,041	\$922.63		\$922.63
IMHAC 2005-7	xxxxxx4408	Robo-signing delays with F/C	\$103,347.35	4.000%	\$11.33	7/1/2011	10/19/2011	110	\$1,245.83	56.60	\$1,189.23
IMHAC 2005-7	xxxxxx4408	Title issues with F/C	\$103,347.35	4.000%	\$11.33	4/19/2012	8/21/2012	124	\$1,404.39	67.92	\$1,336.47
IMHAC 2005-4	xxxxxx3135	Robo-signing F/C sale delay, self-curtail 527.67	\$107,000.00	9.000%	\$26.38	1/19/2011	10/3/2011	257	\$6,780.58	2,862.16	\$528.13
IMPAC SAC 2006-1	xxxxxx3503	BillBack 12-7-2010 Loss of Value & Per Diem	93,012.62	10.850%	27.64	3/19/2010	3/19/2010	0	\$0.00		\$0.00
IMPAC SAC 2006-3	xxxxxx9766	Delay in recording Trustee's Deed; completed in time for reo sale to close	150,512.08	7.900%	32.57	5/16/2013	5/16/2013	0	\$0.00		\$0.00
IMPAC CMB 2005-1	xxxxxx0773	F/C Delay - Self-Curtailment 25.76	100,531.86	6.375%	17.55	10/6/2010	10/14/2010	8	\$140.40		\$140.40
PFCA HM EQTY INVMT TR 2002-IFC1	xxxxxx8222	Law Office of David Stern F/C Delay, self-curtail 430.02	66,875.61	8.000%	14.65	4/5/2011	6/17/2011	73	\$1,069.45		\$1,069.45
IMPAC SAC 2002-2	xxxxxx3853	F/C Delay - Self-Curtailment 1123.59	164,906.78	8.625%	38.96	1/5/2011	2/28/2011	54	\$2,103.84		\$2,103.84
IMHAC 2005-1	xxxxxx6426	Delay in Issuing/Recording Trustee's Deed	\$275,000.00	3.750%	\$28.25	5/13/2011	8/23/2011	102	\$2,881.85		\$2,881.85
IMPAC SAC 2004-1	xxxxxx2427	Error in F/C Notices Addresses - corrected by QCD & redemption waiver	76,910.63	7.375%	15.54	4/6/2011	4/28/2011	22	\$341.88		\$341.88

ISAC 2005-1	xxxxxx6140	Delay in F/C, law office of David Stern, Pub error, self-curtail 373.99	\$117,380.13	5.500%	\$17.69	5/9/2012	7/12/2012	64	\$1,131.99	497.82	\$68.18
IMPAC CMB 2005-6	xxxxxx2775	F/C Delay - Self-Curtailment 537.01	106,945.49	6.250%	18.31	3/1/2011	4/28/2011	58	\$1,061.98		\$1,061.98
IMPAC SAC 2005-2	xxxxxx1057	Law Office of David Stern F/C delays - lack of prosecution	193,275.53	8.375%	44.34	9/19/2010	8/1/2011	316	\$14,011.44		\$14,011.44
PFCa Home Eqty Invm. TR 2003-IFC3	xxxxxx9696	Okayed/Signed improper MOD after Impac denial, Cap amt \$100k	100,000.00	6.375%	17.46	12/20/2012	11/13/2013	328	\$5,726.88		\$5,726.88
ISAC 2005-2	xxxxxx4428	Robo-signing delay of F/C Sale (partial recovery)	\$168,000.00	6.750%	\$31.07	11/7/2010	5/9/2011	183	\$5,685.53	832.96	\$4,852.57
ISAC 2005-2	xxxxxx7660	Robo-Signing Delay in F/C Sale. Self-Imposed Penalty 1340.24	\$225,938.99	7.750%	\$47.97	10/30/2010	8/3/2011	277	\$13,288.62	1,340.24	\$5,304.07
ISAC 2005-1	xxxxxx9281	F/C Delay, Law Office of David Stern	\$174,956.25	6.000%	\$28.76	1/14/2011	9/13/2011	242	\$6,959.90	172.56	\$6,787.34
IMPAC SAC 2005-2	xxxxxx7725	Law Office of David Stern F/C Delay, failed to appear	190,899.16	7.000%	36.61	5/8/2011	8/22/2011	106	\$3,880.66		\$3,880.66
IMPAC SAC 2005-2	xxxxxx7819	F/C Delay - Self-Curtailment 47.72	96,762.86	7.000%	18.55	11/12/2010	11/24/2010	12	\$222.60		\$222.60

IMHAC 2004-8	xxxxxx3601	Delay in Assignment delayed Trustee Deed Recording	\$153,000.00	5.990%	\$25.11	1/4/2011	3/7/2011	62	\$1,556.74		\$1,556.74
IMPAC CMB 2005-7	xxxxxx0663	Delay in F/C Law Office of David Stern Self- Curtailed 862.78	135,446.63	10.500%	38.96	3/10/2011	4/25/2011	46	\$1,792.16		\$1,792.16
ISAC 2005-2	xxxxxx0095	F/C delay - Law office of David Stern	\$158,930.89	7.590%	\$33.05	9/27/2010	6/3/2011	42	\$1,388.05		\$1,388.05
IMPAC CMB 2005-1	xxxxxx4243	Delay in commencing appropriate proceedings per Radian 1/15/2013	119,418.39	6.621%	21.66	10/24/2011	11/13/2013	751	\$16,266.66		\$16,266.66
IMPAC CMB 2004-10	xxxxxx8302	Law Office of David Stern, F/C Delay, invalid affidavit	150,214.66	7.125%	29.32	8/27/2012	5/1/2013	247	\$7,242.04		\$7,242.04
IMPAC CMB 2004-10	xxxxxx8302	Law Office of David Stern, F/C Delay, invalid affidavit, self-curtail 858.72	150,214.66	7.125%	29.32	8/27/2012	5/1/2013	247	\$7,242.04		\$7,242.04
IMPAC SAC 2003- 3	xxxxxx9199	Delay in F/C start	60,796.41	4.000%	6.66	2/1/2011	6/9/2011	128	\$852.48		\$852.48
IMPAC SAC 2003- 3	xxxxxx9199	Delay in F/C start	60,796.41	4.000%	6.66	2/1/2011	6/9/2011	128	\$852.48		\$852.48
IMPAC CMB 2005-7	xxxxxx8239	F/C Delay - Self- Curtailment 73.35	175,900.00	7.375%	35.54	7/1/2011	7/7/2011	6	\$213.24		\$213.24
IMPAC CMB 2005-5	xxxxxx3316	Failed to name new owners in F/C action, had to re-do entire F/C	149,399.02	3.375%	13.81	1/14/2013	8/29/2013	227	\$3,134.87		\$3,134.87

IMPAC CMB 2005-6	xxxxxx3977	F/C Sale Cancelled, invalid affidavit (partial self-imposed curtailment 926.72)	170,584.29	8.125%	37.97	10/20/2010	11/2/2011	378	\$14,352.66		\$14,352.66
IMPAC CMB 2005-6	xxxxxx3977	Cert of Title vested in wrong name	170,584.29	8.125%	37.97	11/23/2011	1/3/2012	41	\$1,556.77		\$1,556.77
IMPAC SAC 2005- 2	xxxxxx4219	Trustees Deed vested in DB, not WFB	140,400.00	5.375%	20.67	5/3/2011	5/27/2011	24	\$496.08		\$496.08
IMHAC 2005-7	xxxxxx3136	Law Office of David Stern; denied fees to reset sale	\$1,650.00	5.875%	\$0.27	8/16/2011	7/19/2012	338	\$1,739.77	86.00	\$1,653.77
ISAC 2005-2	xxxxxx0249	Robo-signing delay of F/C Self-imposed 998.82	\$157,192.00	7.625%	\$32.84	4/14/2011	10/14/2011	183	\$6,009.36	998.82	\$2,005.86
IMPAC CMB 2005-7	xxxxxx7361	Need to vacate and re- hold F/C Sale	140,000.00	9.975%	38.26	10/7/2010	1/27/2011	112	\$4,285.12		\$4,285.12
IMPAC CMB 2005-7	xxxxxx7361	Publication Error delayed F/C Sale	140,000.00	9.975%	38.26	4/27/2011	6/20/2011	54	\$2,066.04		\$2,066.04
IMPAC CMB 2005-6	xxxxxx7777	F/C Delay - Self- Curtailment 405.57	129,633.64	3.875%	13.76	5/1/2010	7/23/2010	83	\$1,142.08		\$1,142.08
IMHAC 2005-5	xxxxxx0084	Property Tax (Fire District) Sale	\$2,939.86	3.750%	\$0.30	9/29/2011	10/2/2012	369	\$111.45	54.00	\$57.45
IMPAC CMB 2004-10	xxxxxx7150	F/C Delay - Self- Curtailment 532.49	96,773.24	6.500%	17.23	7/1/2005	8/8/2005	38	\$654.74		\$654.74

IMPAC SAC 2006-2	xxxxxx8734	F/C Delay - Self-Curtailment 79.12	121,000.00	7.956%	26.37	9/1/2008	9/11/2008	10	\$263.70		\$263.70
IMPAC CMB 2005-7	xxxxxx0551	Law Office of David J. Stern, F/C delay-affadivit, self-curtail 693.07	143,733.96	8.000%	31.50	12/4/2011	1/26/2012	53	\$1,669.50		\$1,669.50
IMHAC 2005-4	xxxxxx4554	Law Office of David Stearn, F/C Delays (self-curtailed 2,063.83)	\$649,817.19	6.750%	\$120.17	9/7/2010	10/18/2011	406	\$48,789.70	2,063.83	\$22,331.02
IMPAC CMB 2005-2	xxxxxx3210	Law Office of David Stern, delay in F/C action	118,928.81	5.750%	18.73	8/31/2011	12/6/2012	463	\$8,671.99		\$8,671.99
IMPAC SAC 2005-2	xxxxxx2329	F/C delay - law office of David Stern 555.68 self-curtailment	93,252.70	7.250%	18.52	3/18/2011	4/25/2011	38	\$703.76		\$703.76
IMPAC SAC 2006-1	xxxxxx3660	F/C Delay - Self-Curtailment 849.71	145,733.79	7.250%	28.94	12/29/2010	2/3/2011	36	\$1,041.84		\$1,041.84
IMPAC SAC 2006-1	xxxxxx1631	Law Office of David Stern, F/C sale delay	111,900.00	6.500%	19.92	11/8/2010	1/14/2011	67	\$1,334.64		\$1,334.64
IMPAC SAC 2006-3	xxxxxx8645	Delay in commencing appropriate proceedings per Radian 1/15/2013	63,476.23	9.177%	15.95	10/12/2009	6/21/2011	617	\$9,841.15		\$9,841.15
IMPAC CMB 2005-8	xxxxxx0619	Law Office of David Stern F/C affidavit delay, self-curtail 307.84	139,095.72	6.250%	23.81	7/18/2011	8/17/2011	30	\$714.30		\$714.30
IMPAC CMB 2005-8	xxxxxx0619	Delay in recording Deed In Lieu of F/C	139,095.72	6.250%	23.81	5/17/2013	5/30/2013	13	\$309.53		\$309.53

IMPAC CMB 2005-4	xxxxxx9174	Delay in commencing appropriate proceedings per Radian 1/15/2013	55,382.67	4.000%	6.06	12/1/2009	10/9/2010	312	\$1,890.72		\$1,890.72
IMPAC CMB 2005-6	xxxxxx7395	F/C Delay - Self- Curtailment 741.09	179,706.52	6.250%	30.77	9/7/2010	11/29/2010	83	\$2,553.91		\$2,553.91
IMPAC CMB 2005-6	xxxxxx8728	Delay in F/C Sale	728,010.96	6.750%	134.63	10/11/2007	10/25/2007	14	\$1,884.82		\$1,884.82
IMHAC 2005-5	xxxxxx9343	Delay in F/C sale, invalid affidavit, self- curtail 1,848.93	\$559,900.00	5.625%	\$86.29	4/15/2011	6/9/2011	55	\$4,745.73	2,372.86	\$0.00
IMPAC SAC 2004- 2	xxxxxx2497	Delay in filing 1st legal, self-curtail 517.44	97,129.36	6.625%	17.63	6/23/2010	8/23/2010	61	\$1,075.43		\$1,075.43
IMPAC CMB 2005-5	xxxxxx4554	F/C Delay - Self- Curtailment 48.61	157,722.72	3.750%	16.20	12/16/2010	12/29/2010	13	\$210.60		\$210.60
IMPAC SAC 2006- 3	xxxxxx9767	F/C Delay, self-curtail 1,455.66	224,803.90	8.250%	50.81	3/18/2009	5/24/2009	67	\$3,404.27		\$3,404.27
IMPAC CMB 2005-5	xxxxxx3449	Delay in remitting S/S Funds	39,844.38	3.500%	3.82	6/6/2013	6/19/2013	13	\$49.66		\$49.66
IMPAC CMB 2005-5	xxxxxx3449	Failure to include Deferred Prin from MOD in O/C	30,077.23	3.500%	2.88	6/18/2013	6/19/2013	1	\$2.88		\$2.88
IMPAC CMB 2005-7	xxxxxx4704	Delay is Short Sale O/C Funds	115,828.28	4.000%	12.69	5/3/2012	5/24/2012	21	\$266.49		\$266.49
IMPAC CMB 2005-2	xxxxxx4590	Delay REO sale, failed to name Jr. lien in F/C Action	111,500.00	6.500%	19.85	9/6/2012	2/4/2013	151	\$2,997.35		\$2,997.35

IMPAC CMB 2005-6	xxxxxx3084	BillBack 10-12-10 Loss of Value and Per Diem	285,447.70	6.240%	48.80	10/12/2010	10/12/2010	0	\$0.00		\$0.00
IMPAC SAC 2006- 2	xxxxxx4203	Delay in F/C start	249,502.35	4.500%	30.76	5/1/2013	6/21/2013	51	\$1,568.76		\$1,568.76
IMPAC CMB 2005-7	xxxxxx4887	Law Office David Stern / Excess Fees?	191,671.46	4.500%	23.63	2/18/2011	4/21/2011	62	\$1,465.06		\$1,465.06
IMHAC 2007-A	xxxxxx5061	REO Vested in wrong entity	\$72,000.00	8.375%	\$16.52	4/11/2012	5/14/2012	33	\$545.18		\$545.18
IMPAC SAC 2005- 2	xxxxxx8556	Law Office of David Stern, F/C Delay, self- curtail 451.56	239,300.00	7.000%	45.89	6/29/2011	9/22/2011	85	3,900.65	451.56	1,498.77
IMPAC CMB 2005-7	xxxxxx6295	Short Sale first reported as PIF	177,160.04	3.750%	18.20	8/21/2012	8/21/2012	0	\$0.00		\$0.00
IMPAC CMB 2005-7	xxxxxx5239	F/C Delay - Self- Curtailment 837.04	144,278.75	8.125%	32.11	4/19/2011	7/25/2011	97	\$3,114.67		\$3,114.67
IMHAC 2005-5	xxxxxx3493	Delayed Trustee's Deed	\$108,000.00	4.000%	\$11.84	3/7/2011	4/4/2011	28	\$331.40		\$331.40
IMPAC SAC 2003- 3	xxxxxx4951	F/C delay, Law office of David Stern, self-curtail 513.52	127,604.92	5.125%	17.91	8/26/2010	10/26/2010	61	\$1,092.51		\$1,092.51
IMPAC SAC 2005- 2	xxxxxx1119	F/C Delay - Self- Curtailment 1135.45	235,142.61	5.875%	37.84	3/20/2011	5/20/2011	61	\$2,308.24		\$2,308.24
IMHAC 2005-7	xxxxxx5354	F/C sale delayed	\$146,563.31	5.875%	\$23.59	11/1/2010	9/23/2011	326	\$7,690.56		\$7,690.56
ISAC 2005-2	xxxxxx0478	Delay in F/C Self-curtail 670.61	\$135,984.67	6.000%	\$22.35	4/12/2011	3/2/2012	325	\$7,264.93	1,211.61	\$2,420.86

IMHAC 2005-2	xxxxxx1834	Delay in forwarding MI Funds	\$69,192.87	9.500%	\$18.01	6/7/2011	6/29/2011	22	\$396.20		\$396.20
ISAC 2004-4	xxxxxx4808	Short Sale Funds & O/C sent late	\$227,566.16	3.625%	\$22.60	4/19/2011	11/13/2013	939	\$21,222.10		\$21,222.10
ISAC 2005-2	xxxxxx8057	NY Affidavit Compliance	\$361,984.03	7.375%	\$73.14	3/20/2010	3/14/2011	359	\$26,257.48		\$26,257.48
IMHAC 2004-8	xxxxxx4982	Law Office of David Stern delays	\$319,357.91	6.000%	\$52.50	1/13/2011	6/17/2011	155	\$8,137.06		\$8,137.06

GRAND TOTAL **\$3,091,483.85**