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

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| ----- |) | |
| In re: |) | Case No. 12-12020 (MG) |
| |) | |
| RESIDENTIAL CAPITAL, LLC, <u>et al.</u> , |) | Chapter 11 |
| |) | |
| Debtors. |) | Jointly Administered |
| ----- |) | |

**RESCAP BORROWER CLAIMS TRUST'S OBJECTION TO
PROOF OF CLAIM NO. 725 FILED BY WILLIAM J. FUTRELL**



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**TO THE HONORABLE MARTIN GLENN
UNITED STATES BANKRUPTCY JUDGE:**

The ResCap Borrower Claims Trust (the “**Borrower Trust**”), established pursuant to the terms of the chapter 11 plan confirmed in the above captioned bankruptcy cases (the “**Chapter 11 Cases**”) [Docket No. 6065], as successor in interest to the above captioned debtors (collectively, the “**Debtors**”) with respect to Borrower Claims,¹ hereby submits this objection (the “**Objection**”) seeking to disallow and expunge, without leave to amend, proof of claim number 725 (the “**Claim**”) filed by William J. Futrell (“**Claimant**”) against Debtor GMAC Mortgage LLC (“**GMAC Mortgage**”) ² pursuant to section 502(b) of title 11 of the United States Code (the “**Bankruptcy Code**”) and Rule 3007(a) of the Federal Rules of Bankruptcy Procedure (the “**Bankruptcy Rules**”) on the ground that the Claim fails to state a claim against the Debtors. The Borrower Trust seeks entry of an order, substantially in the form attached hereto as Exhibit 1 (the “**Proposed Order**”), granting the requested relief. In support of the Objection, the Borrower Trust submits the Declaration of Kathy Priore (the “**Priore Decl.**”), attached hereto as Exhibit 2, and respectfully represents as follows:

PRELIMINARY STATEMENT³

1. The Claim, filed by a delinquent borrower, asserts a myriad of meritless claims against the Debtors in connection with mistakes that have long been rectified by the Debtor. In fact, Claimant was provided with a loan modification in June 2010 to bring him current. In this instance, in addition to alleging several technical violations of RESPA and the FDCPA,

¹ As used herein, the terms “**Borrower**” and “**Borrower Claims**” have the meanings ascribed to them in the Plan (defined below).

² The Claim also identifies “Residential Capital LLC” in the box entitled “Name of Debtor.” However, none of the allegations in the Claim or the Futrell Response (defined below) appear to relate to Residential Capital, LLC. As a result, the Borrower Trust has limited its Objection to addressing purported claims against GMAC Mortgage (and the Borrower Trust as successor). The Borrower Trust reserves the right to object on any and all bases to any claims Claimant asserts against Residential Capital LLC, to the extent that it becomes clear that Claimant intended to assert any such claims.

³ Capitalized terms used in this Preliminary Statement shall have the meanings ascribed to such terms below.

Claimant's primary complaint relates to a mistake in his escrow calculation that he contends was not corrected for "over 12 months," (*see* Futrell Response at 1, 3, 5), and GMAC Mortgage's alleged failure to accept payments from Claimant under what he refers to as a Repayment Plan.

2. As described below, Claimant's contention that the escrow mistake was not corrected for over twelve months is simply incorrect. While a typographical error led to an escrow mistake in connection with Claimant's Loan, the escrow mistake was quickly acknowledged by GMAC Mortgage and Claimant, his wife, and his counsel were informed no less than four times that Claimant's then pending loan modification application would either need to be withdrawn and restarted, or completed before the escrow issue could be addressed and Claimant's escrow payment adjusted accordingly. Indeed, less than one week after Claimant was denied a loan modification (for failing to sign and return the paperwork), a new escrow analysis was conducted and the issue was corrected, as GMAC Mortgage promised.

3. Claimant's alleged claim arising from GMAC Mortgage's purported failure to accept an appropriate payment under a temporary stop gap (or, as he calls it, the Repayment Plan) plan is also mistaken. The temporary stop gap plan was set up to allow time for Claimant to be considered for more permanent solutions. As described further below, just days after the temporary stop gap plan was set up, Claimant was approved for a trial loan modification (which could ultimately result in a permanent modification), abrogating the need for the temporary stop gap plan and it was cancelled in favor of the approved loan modification. GMAC Mortgage attempted to reach Claimant by phone twice in the following week, but there was no answer, and also notified him by mail of his loan modification approval. However, Claimant attempted to continue to pay the reduced, temporary stop gap plan payment. Nonetheless, GMAC Mortgage

continued to work with the Claimant during the subsequent weeks and Claimant received a permanent loan modification resulting in the waiver of all past fees and charges.

4. Notwithstanding the Debtors' efforts to provide the Claimant with a loan modification in June of 2010 (and their efforts to provide Claimant with loan modifications on multiple occasions after his subsequent default – efforts that were rejected by Claimant), Claimant now asserts a litany of purported claims against GMAC Mortgage. As described further below, many of the purported claims are asserted under statutory provisions that are facially inapplicable here, and each of the other claims lacks merit and are inadequately pled. Accordingly, the Claim should be disallowed and expunged.

JURISDICTION, VENUE AND STATUTORY PREDICATE

5. This Court has jurisdiction over this Objection under 28 U.S.C. § 1334. This matter is a core proceeding under 28 U.S.C. § 157(b). Venue is proper before this Court under 28 U.S.C. §§ 1408 and 1409.

6. The statutory predicates for the relief requested herein are section 502(b) of the Bankruptcy Code and Bankruptcy Rule 3007(a).

BACKGROUND

I. General Overview

7. On May 14, 2012, each of the Debtors filed a voluntary petition in this Court for relief under chapter 11 of the Bankruptcy Code. These Chapter 11 Cases are being jointly administered pursuant to Bankruptcy Rule 1015(b).

8. On May 16, 2012, the Court entered an order [Docket No. 96] appointing Kurtzman Carson Consultants LLC (“KCC”) as the notice and claims agent in these Chapter 11 Cases. Among other things, KCC is authorized to (a) receive, maintain, and record and

otherwise administer the proofs of claim filed in these Chapter 11 Cases and (b) maintain the official claims register for the Debtors (the “**Claims Register**”).

9. On March 21, 2013, this Court entered an order approving procedures for the filing of objections to proofs of claim filed in these Chapter 11 Cases [Docket No. 3294] (the “**Procedures Order**”). The Procedures Order includes specific protections for Borrowers and sets forth a process for the Debtors to follow before objecting to certain categories of Borrower Claims (the “**Borrower Claim Procedures**”).

10. On December 11, 2013, the Court entered the *Order Confirming Second Amended Joint Chapter 11 Plan Proposed by Residential Capital, LLC et al. and the Official Committee of Unsecured Creditors* [Docket No. 6065] (the “**Confirmation Order**”) approving the terms of the chapter 11 plan (as amended, the “**Plan**”), filed in these Chapter 11 Cases. On December 17, 2013, the Effective Date (as defined in the Plan) of the Plan occurred [See Docket No. 6137].

11. The Plan provides for the creation and implementation of the Borrower Trust, which is established for the benefit of Borrowers who filed claims to the extent such claims are ultimately allowed either through settlement or pursuant to an Order of the Court. See Plan, Art. IV.F. The Borrower Trust was established to, among other things, “(i) direct the processing, liquidation and payment of the Allowed Borrower Claims in accordance with the Plan, and the distribution procedures established under the Borrower Claims Trust Agreement, and (ii) preserve, hold, and manage the assets of the Borrower Claims Trust for use in satisfying the Allowed Borrower Claims.” See id.

II. Claim Specific Background

A. The Loan and the Property

12. On or about February 23, 2001, Claimant executed a note (the “**Note**”) in favor of Aegis Mortgage Corporation d/b/a UC Lending (“**Aegis**”) in connection with a \$76,500 home loan. *See* Priore Decl. ¶ 5, Exhibit A. Claimant’s obligations under the Note were secured by a Mortgage in favor of Mortgage Electronic Registration Systems, Inc. (“**MERS**”) as nominee for Aegis and its successors and assigns (the “**Mortgage**” and together with the Note, the “**Loan**”), which Mortgage encumbered property located at 8391 N 550 W, Bryant, IN 47326 (the “**Property**”). *See* Priore Decl. ¶ 5, Exhibit B.

13. Debtor Homecomings Financial, LLC (“**Homecomings**”) began servicing the Loan on March 9, 2001. *See* Priore Decl. ¶ 5.

14. On June 10, 2009, in connection with the transfer of servicing of Claimant’s Loan to GMAC Mortgage and as required by law, Homecomings sent Claimant a letter informing Claimant that the servicing of his Loan would be transferred to GMAC Mortgage, effective July 1, 2009. *See* Futrell Response,⁴ Exhibit 29 (copy of June 10 letter); 12 U.S.C. 2605(b) (setting forth contents of notice required to be sent by transferor of loan servicing “not less than 15 days before the effective date” of the servicing transfer). In its letter, Homecomings informed Claimant that the “principal balance” of his Loan as of June 4, 2009 was \$71,251.99, with an escrow balance of \$0. *See* Futrell Response, Exhibit 29 at 1.

15. In connection with the transfer of servicing of the Loan (and also as required by law), GMAC Mortgage also sent Claimant a debt validation letter, dated June 10, 2009, informing him that GMAC Mortgage would become the new servicer of his Loan, effective July

⁴ As described further *infra*, the Futrell Response refers to a response filed by Claimant to a prior omnibus objection that included an objection to the Claim. The Futrell Response provided information regarding the nature of Claimant’s alleged Claim in addition to the information contained in Claimant’s proof of claim form.

1, 2009. Futrell Response, Exhibit 28 at 1; 12 U.S.C. 2605(c) (setting forth contents of notice required to be sent by transferee of loan servicing “not more than 15 days after the effective date” of the servicing transfer). In its letter, GMAC Mortgage informed Claimant that the “total amount of the debt” outstanding as of June 4, 2009 was \$73,341.47. *See id.* The GMAC Mortgage letter specifically stated that “[i]nterest, late charges, legal costs and fees and other charges may be included in the total amount of the debt.” *See id.* The \$73,341.47 amount stated in GMAC Mortgage’s debt validation letter included Claimant’s \$71,251.99 principal balance, as referenced in Homecomings June 10, 2009 letter, as well as \$591.48 in late charges,⁵ \$183.50 in charges incurred in connection with property inspections and a broker price opinion, and \$1,314.50 representing past due May and June, 2009 payments. *See Priore Decl.* ¶ 7.

16. The Note was subsequently endorsed in blank and transferred to Residential Funding Company, LLC. *See Priore Decl.* ¶ 6, Exhibit A at 4. Thereafter, the Note was transferred to Bank One National Association, as Trustee for RASC 2001-KS1, in connection with the March 1, 2001 securitization of the RASC 2001-KS1 trust. *See Priore Decl.* ¶ 6.

17. On September 13, 2012, the Mortgage was assigned by MERS, as nominee for Aegis, to The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A., successor by Merger to Bank One National Association, as Trustee for RASC 2001-KS1. *See Priore Decl.* ¶ 8, Exhibit C.

⁵ From 2007 through 2010, Claimant failed to make more than twenty-five payments within the 15-day grace period provided by Homecomings and GMAC Mortgage. *See Priore Decl.* ¶ 7 n. 5, Exhibit A at 2 (describing late charges). As described further infra, all remaining late charges were waived when Claimant entered into a permanent loan modification in June 2010.

18. Servicing of the Loan was transferred to Ocwen Loan Servicing, LLC (“**Ocwen**”) on or about February 15, 2013 in connection with the closing of the sale of the Debtors’ mortgage servicing platform. *See* Priore Decl. ¶ 9.

B. The Debtors’ Loss Mitigation Efforts

19. The Loan went into default when Claimant failed to remit the installment payment of principal and interest that became due for the Loan on December 1, 2007. The Claimant did not become current on the Loan until he received a permanent loan modification in June 2010, as described herein. *See* Priore Decl. ¶ 10. The allegations contained in the Futrell Response arise from a number of interactions and communications during 2009 and 2010. Consequently, this background section focuses on the Debtors’ loss mitigation efforts with the Claimant during that time period.

20. On or around January 23, 2009, Homecomings received a workout package for Claimant from a “HOPE” representative.⁶ *See* Priore Decl. ¶ 11, Exhibit D at 129. Homecomings thereafter spoke with Claimant on February 24, 2009 and offered to set up a repayment plan that would bring Claimant current on the Loan (the “**February Repayment Plan**”). *See* Priore Decl. ¶ 11, Exhibit D at 127-128. Homecomings set up a repayment plan requiring Claimant to make payments of \$657.25 on each of February 28, March 15 and March 28, 2009, after which the Claimant’s account would become current. *See* Priore Decl. ¶ 11. A letter memorializing the February Repayment Plan was sent to Claimant the same day. *See* Priore Decl. ¶ 11, Exhibit E, Exhibit D at 127.

⁶ HOPE was a third party organization that assisted borrowers in filling out paperwork associated with loss mitigation efforts. *See* Priore Decl. ¶ 11 n. 7. These representatives would meet with borrowers face to face or setup phone calls to assist the borrower. *See Id.*

21. Claimant made the February 28, 2009 payment by phone on February 27, 2009, but failed to make the March 15, 2009 payment. *See* Priore Decl. ¶ 12, Exhibit D at 127. As a result, the February Repayment Plan was cancelled. *See* Priore Decl. ¶ 12.

22. On April 16, 2009, Claimant contacted Homecomings requesting a loan modification, and indicating that he could not afford a repayment plan. *See* Priore Decl., Exhibit D at 125-126. Claimant was advised to obtain a workout package from the Debtors' website and submit it as soon as possible. *See id.*

23. On June 2, 2009, Claimant spoke with Homecomings regarding his account and, as a result of that conversation, Homecomings set up a five-month special forbearance plan intended to provide Claimant with time to complete and return a workout package. The June 2, 2009 special forbearance plan required five monthly payments of \$657.25. *See* Priore Decl. ¶ 14, Exhibit D at 123. On or about June 10, 2009, Homecomings received a workout package from Claimant by facsimile. *See* Priore Decl., Exhibit D at 122. Homecomings contacted Claimant by phone the same day to advise him that the workout package was missing documentation, including an income tax return. *See id.*

24. After receiving the requested documentation, Homecomings commenced the loan modification review process and, on June 19, 2009, set up a three-month HAMP loan modification trial plan requiring payments of \$730.76 due on first of each of August, September and October of 2009. *See* Priore Decl. ¶ 15, Exhibit D at 119. The HAMP trial plan replaced the June 2, 2009 special forbearance plan.

25. Claimant completed the trial plan and a permanent loan modification was approved by GMAC Mortgage on October 8, 2009. The permanent loan modification provided a

reduction of Claimant's interest rate from 9.75% to 7.75%, resulting in monthly payments for principal, interest, taxes and insurance of \$730.42 commencing on November 1, 2009.⁷

26. Claimant was informed that he had been approved for a permanent loan modification by letter dated October 14, 2009. *See* Priore Decl. ¶ 16, Exhibit F. A follow-up letter dated December 17, 2009 regarding Claimant's approval for a permanent loan modification was subsequently sent. *See* Futrell Response, Exhibit 34. However, Claimant failed to sign and return the permanent loan modification agreement attached to either communication and, consequently, the loan modification was denied on January 29, 2010. *See* Priore Decl. ¶ 16, Exhibit D at 102.

27. Claimant was informed of the permanent loan modification denial by letter dated February 3, 2010. *See* Priore Decl. ¶ 17, Exhibit G.

28. On February 12, 2010, GMAC Mortgage received a facsimile from Claimant containing a new HAMP workout package. *See* Priore Decl. ¶ 18, Exhibit D at 100. On February 16, 2010, an employee of GMAC Mortgage's customer advocacy group spoke with Claimant's wife and advised her that Claimant would not be able to qualify for a HAMP loan modification at that juncture because he was deriving income from short term disability.⁸ *See id.* at 99-100. The customer advocacy employee also informed Claimant's wife that perhaps GMAC Mortgage could be set up with a "stop gap plan" while a longer term solution was explored. *See* Priore Decl. ¶ 18, Exhibit D at 98-99.

29. On February 17, 2010, Claimant was set up with a temporary stop gap plan requiring the payment of \$355 per month on the first of each of March, April and May of 2010 to avoid referral of the Loan to foreclosure. *See* Priore Decl. ¶ 19, Exhibit D at 97. Claimant was

⁷ As described further infra, the increased monthly payment resulted from increased anticipated escrow payments.

⁸ HAMP regulations required that a borrower have a permanent source of income in order to receive a HAMP loan modification.

also formally advised of the HAMP modification denial by letter dated February 17, 2010. *See* Priore Decl. ¶ 19, Exhibit D at 97, Exhibit H.

30. On February 18, 2010, GMAC Mortgage spoke with Claimant by phone and advised him that his Loan was being considered for a non-HAMP (or traditional) loan modification. *See* Priore Decl. ¶ 20, Exhibit D at 96. On February 19, 2010, Claimant was approved for a traditional loan modification trial plan, requiring payments of \$704.23 on each of April, May and June 1, 2010. *See* Priore Decl. ¶ 20, Exhibit D at 94-95. In connection with the approval of a trial loan modification, the previously implemented repayment plan – which was set up to allow Claimant to be considered for more permanent options – was cancelled. *See* Priore Decl. ¶ 20. GMAC Mortgage attempted to contact Claimant by phone on February 22 and February 24, but no one answered. *See* Priore Decl. ¶ 20.

31. On April 8, 2010, the traditional loan modification trial plan was mistakenly cancelled because GMAC Mortgage did not believe it had received the completed loan modification paperwork from the Claimant as required. *See* Priore Decl. ¶ 21, Exhibit D at 93. Claimant was informed of the cancellation by letter dated April 14, 2010. *See* Priore Decl. ¶ 21, Exhibit D at 93; Exhibit I at 2. In fact, the executed traditional loan modification trial plan agreement had been returned by Claimant on March 30, 2010. *See* Priore Decl. ¶ 21, Exhibit D at 94.

32. Also on April 14, 2010, Claimant's authorized representative contacted a GMAC Mortgage customer advocacy employee to inquire as to the status of the traditional loan modification. *See* Priore Decl. ¶ 22, Exhibit D at 93. Claimant's representative informed GMAC Mortgage that the first payment had been made and that the loan modification documents had been returned. *See* Priore Decl. ¶ 22, Exhibit D at 93. GMAC Mortgage responded by

reinstating the trial loan modification for the remaining two payments, and Claimant's representative was informed that Claimant should continue to remit the trial modification payments on May 1 and June 1, 2010. *See* Priore Decl. ¶ 22, Exhibit D at 91.

33. By letter dated May 20, 2010, Claimant was informed that, subject to certain conditions set forth in the letter, he had been approved for a permanent, traditional loan modification. As set forth in the letter, Claimant was required to execute and return the enclosed loan modification agreement and payment of a "contribution amount" of \$704.23, in each case by June 1, 2010. Subject to those conditions precedent, the interest rate on the Claimant's Loan would be reduced to 8.50% and his account – which was past due for October 2009 through May 2010 payments – would be brought current, resulting in a monthly principal, interest and escrow payment of \$705.53. *See* Priore Decl., Exhibit J at 1.

34. Claimant was also informed by telephone on May 21, 2010 that the permanent loan modification had been approved and was advised of the loan modification agreement due date and payment amounts. *See* Priore Decl. ¶ 24, Exhibit D at 83.

35. On June 3, 2010, GMAC Mortgage received the executed permanent loan modification agreement and a required contribution payment. *See* Priore Decl. ¶ 25, Exhibit D at 82, Exhibit K.

36. At various points after Claimant's entry into the permanent loan modification in June 2010, Claimant, submitted and GMAC Mortgage considered, additional workout packages or loss mitigation offers. Claimant was considered for, but denied, loan modifications on several occasions during 2011, among other reasons, because he did not have sufficient income to make the modified loan payments. *See, e.g.*, Priore Decl. ¶ 26, Exhibit D at 69-70 (July 2011 consideration for loan modification), 52 & 59 (September and October 2011). Additionally,

Claimant was offered the ability to pay-off the Loan for approximately 35% of the Loan's principal balance, or \$27,000. *See, e.g.*, Priore Decl. ¶ 26, Exhibit D at 50.

37. Claimant was ***approved*** for a further trial loan modification in April and November of 2012, pursuant to which his monthly payments would have been \$529.75 and \$693.25, respectively, but the trial modification plans were cancelled in each case as a result of Claimant's failure to make the first trial plan payment. *See, e.g.*, Priore Decl. ¶ 27, Exhibit D at 38 & 43 (approval for trial modification in April 2012), 20 & 26 (approval for trial modification in November 2012). If these trial plans had been completed and Claimant had been approved for a permanent loan modification, his delinquencies would have been cured and all various outstanding fees and charges, including any late charges, would have been eliminated.

C. Claimant's Escrow Account

38. On June 17, 2009, in the ordinary course of its mortgage servicing business, GMAC Mortgage conducted an escrow analysis in connection with the Loan. Due to an inadvertent typographical error, the escrow analysis projected a disbursement of \$1,352.53 from Claimant's escrow account in November 2009 to pay for fire insurance covering the Property (*see* Priore Decl. ¶ 28; Futrell Response Exhibit 4A- 4E), although the estimated November payment should have been approximately \$352.53. *See* Priore Decl., Exhibit 28; accord Exhibit D at 6 (showing November 2009 fire insurance disbursement of \$352.37). As a result of the typographical error, the escrow analysis indicated that, commencing on August 1, 2009, the principal, interest and escrow portions of Claimant's monthly mortgage payment (i.e., excluding any fees and charges) would increase from \$657.25 to \$886.36 if Claimant did not pay the anticipated resulting \$1,249.71 escrow deficiency in advance. *See* Futrell Response Exhibit 4A. The advanced notice informed Claimant that, alternatively, he could pay the anticipated escrow shortage in advance, in which case his monthly principal, interest and escrow payment would

increase only to \$782.22. *See id.* A copy of the June 17, 2009 escrow analysis was sent to Claimant shortly thereafter and well in advance of the increase in Claimant's monthly payment. *See Priore Decl.*, Exhibit D at 120 (indicating escrow analysis had been sent to a vendor for mailing); Futrell Response Exhibit 4A- 4E (copy of escrow analysis received by Claimant).

39. On July 2, 2009, Claimant's wife, an authorized party for the Loan, contacted GMAC Mortgage to inquire about the escrow analysis. *See Priore Decl.* 29, Exhibit D at 118-119. Claimant's wife was informed that the loan modification review process had to be completed before a new escrow analysis could be conducted. *See Priore Decl.* ¶ 29, Exhibit D at 118-119. Claimant was again informed, by a responsive letter dated December 3, 2009, that due to restrictions imposed by the investor on the Loan, a new escrow analysis could not be undertaken until GMAC Mortgage's review in connection with Claimant's June 10, 2009 request for a loan modification (then in the middle of the trial plan process) had been completed. *See Futrell Response* Exhibit 22. Claimant's wife once again spoke with GMAC Mortgage on January 8, 2010, and was informed once again that an escrow analysis could only be conducted once the loan modification process was completed. *See Priore Decl.* ¶ 29, Exhibit D at 104-105. At that juncture, the permanent loan modification documents were with Claimant for his execution and return. *See Priore Decl.*, Exhibit D at 104-105. GMAC Mortgage also advised Claimant's counsel, by letter dated January 12, 2010, that a new escrow analysis could not be conducted until the loan modification process was completed. Futrell Response, Exhibit 23.

40. As indicated above, on January 29, 2010, having not received the executed permanent loan modification documents that it had sent approximately two months earlier, GMAC Mortgage denied the Claimant's request for a loan modification. *See Priore Decl.* ¶ 30, Exhibit D at 101-102. Thereafter, on February 3, 2010, GMAC Mortgage conducted a new

escrow analysis and Claimant's escrow payment was reduced from \$229.11 to \$50.83, decreasing Claimant's total principal, interest and escrow payment from \$886.367 under the June 2009 escrow analysis to \$708.08. *See* Priore Decl. ¶ 30, Exhibit D at 101; *compare* Futrell Response Exhibit 4A- 4E with Priore Decl., Exhibit L.

41. Escrow analyses were subsequently conducted on June 7, 2010, shortly after Claimant returned his executed permanent loan modification documents, and approximately yearly thereafter in accordance with GMAC Mortgage's ordinary business practices. *See* Priore Decl. ¶ 32.

D. Claimant's Purported Qualified Written Requests

42. The Futrell Response contains copies of seven letters that Claimant contends represent qualified written requests, in accordance with the Real Estate Settlement Procedures Act ("RESPA") (*see* 12 U.S.C. § 2605(e)), as well as a reference to October 23 and October 31, 2009 letters that are not included in the Futrell Response. *See* Futrell Response at 2, Exhibits 14, 15, 16, 17, 18, 19 & 20. Information pertinent to those letters is set forth in Exhibit 3 hereto.

III. The Debtors' Prior Claim Objection

43. On September 20, 2013, the Debtors filed their *Forty-Ninth Omnibus Objection to Claims (No Liability Borrower Claims – Books and Records)* [Docket No. 5161], wherein the Debtors sought to disallow the Claim along with a number of other claims.

44. On October 22, 2013, Claimant filed his *Response to the Objection of Futrell Claim* [Docket No. 5485] (the "**Futrell Response**"), attaching additional information and documents regarding Claimant's purported Claim. Claimant filed a Supplement [Docket No. 6023] on December 5, 2013 containing further additional documents.

45. In order to permit the Borrower Trust time to consider the additional information contained in Claimant's response and supplement, on February 28, 2014, the Borrower Trust agreed to withdraw the Forty-Ninth Omnibus Objection as it related to the Claim.

RELIEF REQUESTED

46. The Borrower Trust files this Objection pursuant to section 502(b) of the Bankruptcy Code, seeking to disallow and expunge in its entirety the Claim from the Debtors' Claims Register.

OBJECTION

I. GMAC Mortgage Did Not Violate RESPA in Connection with Claimant's Loan⁹

A. No Private Right of Action Exists under RESPA Provisions Relating to Good Faith Estimates (12 U.S.C. § 2604) or Escrow Accounting (12 U.S.C. § 2609)¹⁰

47. RESPA explicitly creates a private right of action under 12 U.S.C. §§ 2605 (related to servicing of mortgage loans), 2607 (relating to kickbacks and unearned fees) and 2608 (relating to conditioning loan on obtaining insurance from a particular title company). However, RESPA does not explicitly create a private right of action under either 12 U.S.C. §§ 2604 (relating to Good Faith Estimates of settlement costs, or GFEs) or 2609 (relating to Escrow Accounting). Although the Second Circuit has not considered whether an implied right of action exists under either of these sections (*see, e.g., Mercado v. Playa Realty Corp.*, No. 03-cv-3427 (JO), 2005 WL 1594306, at *9 (E.D.N.Y. July 7, 2005) (“[Section 2604] does not explicitly authorize a private right of action, and the Second Circuit has not ruled on whether it creates an implied private right of action.”); *Heller v. First Town Mortg. Corp.*, No. 97 CIV. 8575 (JSM),

⁹ Although Homecomings previously serviced Claimant's loan, his allegations do not relate to Homecomings and the Claim is not asserted against Homecomings. Consequently, this Objection focuses on Claimant's allegations as they relate to GMAC Mortgage.

¹⁰ The Futrell Response cites to certain regulations (24 C.F.R. § 3500.1 *et seq.*) implementing RESPA. Throughout this Objection, the Borrower Trust generally cites to the associate statutory provision contained in RESPA and, where applicable, the implementing regulations.

1998 WL 614197, at *2 (S.D.N.Y. Sept. 14, 1998)), courts have resoundingly concluded that no implied right of action exists under either section of RESPA.

48. First, courts have consistently concluded that no private right of action exists with respect to a claim under 12 U.S.C. §§ 2604 or its implementing regulation, 24 C.F.R. 3500.7, imposing certain requirements upon lenders and mortgage brokers to disclose estimated settlement costs associated with the closing of a mortgage loan, or GFES. *See, e.g., Khadher v. PNC Bank, N.A.*, 577 Fed. Appx. 470, 480 (6th Cir. 2014); *Collins v. FMHA-USDA*, 105 F.3d 1366 (11th Cir. 1997); *Shahin v. PNC Bank, N.A.*, Civ. No. 13-1404-LPS, 2014 WL 5106094, at *2 (D. Del. Oct. 9, 2014), *reargument denied*, No. CV 13-1404-LPS, 2015 WL 167180 (D. Del. Jan. 13, 2015); *Glover v. Fremont Inv. & Loan*, No. C-09-03922 (JCS), 2009 WL 5114001, at *5 (N.D. Cal. Dec. 18, 2009) (“RESPA creates a private right of action for only three types of wrongful acts: 1) payment of a kickback for real estate settlement services, 12 U.S.C. § 2607(d); 2) requiring a buyer to use a title insurer selected by the seller, 12 U.S.C. § 2608(b); and 3) failure by a loan servicer to give proper notice of a transfer of servicing rights or to respond to a qualified written request for information about a loan, 12 U.S.C. § 2605(f).”); *Mercado v. Playa Realty Corp.*, 2005 WL 1594306, at *9 (although the Second Circuit has not considered the issue, “[a]ll other courts that have considered this question have refused to find an implied private right of action under [Section 2604].”).

49. Similarly, the majority of circuit courts that have considered whether a private right of action exists under 12 U.S.C. § 2609 have concluded that no such right exists. *Clayton v. Raleigh Fed. Savs. Bank*, No. 96-1696, 1997 U.S. App. LEXIS 3503, at *3 (4th Cir. Feb. 27, 1997); *Louisiana v. Litton Mortg. Co.*, 50 F.3d 1298, 1301 (5th Cir. 1995); *Allison v. Liberty Savs.*, 695 F.2d 1086 (7th Cir. 1982); *but see, Vega v. First Fed. Savs. & Loan Ass’n of Detroit*,

622 F.2d 918, 925 n.8 (6th Cir. 1980) (concluding, without analysis, that 12 U.S.C. § 2609 created an implied private right of action); *Heller v. First Town Mortg. Corp.*, 1998 WL 614197, at *2.

50. Because no private right of action exists under 12 U.S.C. §§ 2604 and 2609, any claims alleged under those provisions must be disallowed.

B. Nearly All of Claimant's Allegations Regarding Kickbacks and Unearned Fees are Barred by RESPA's One Year Statute of Limitations

51. RESPA creates a one year statute of limitations for claims under 12 U.S.C. § 2604 and its implementing regulation, 24 C.F.R. § 3500.14. *See* 12 U.S.C. § 2614. The Futrell Response referenced any number of purportedly improper charges and fees. However, the vast majority of these fees and charges, including all fees allegedly improperly charged by GMAC Mortgage, were imposed in 2009 and 2010. *See* Futrell Response at 5 (describing allegedly improper fees in Exhibits 1, 5, 10, 11, 12 and 13 thereto), Exhibit 1 (charges on April 2009 invoice); Exhibit 5 (charges on February 2010 invoice); Exhibit 11 (December 2010 invoice containing no new charges); Exhibit 12 (charges on January 2011 invoice). Any claims based on these charges are barred by RESPA's one year statute of limitations, which ran long before the Petition Date.¹¹

C. Even if a Private Right of Action Did Exist Under 12 U.S.C. § 2609, Claimant Cannot Maintain a Claim Under That Section of RESPA

52. Even assuming arguendo that a private right of action existed under 12 U.S.C. § 2609, Claimant cannot succeed on a claim under that section. Claimant alleges that GMAC Mortgage violated 12 U.S.C. § 2609 (and/or its implementing regulation, 24 C.F.R. § 3500.17) by sending an escrow statement that included an incorrect escrow charge. However, Judge

¹¹ As described further infra, RESPA's kickbacks and unearned fees provisions also do not apply to these fees and charges. Moreover, the 2013 fees that Claimant alleges were improperly imposed were charged by Ocwen after the transfer of servicing for Claimant's loan. *See* Futrell Response, Exhibit 13 (containing invoice from Ocwen).

Posner in his dissent in *Allison v. Liberty Savings*, explained that even if a private right of action existed under 12 U.S.C. § 2609, that provision would provide for “a suit based on unjust enrichment—a suit for restitution,” in which a claimant could obtain the return of overpayments and interest thereon. *See Allison v. Liberty Savs.*, 695 F.2d at 1092 (Posner, J., dissenting).

53. Here, Claimant never paid any of the disputed escrow charges, and GMAC Mortgage did not attempt to collect the escrow amounts after it was informed of the error.¹² Instead, GMAC Mortgage informed Claimant, his wife and his counsel on at least four occasions that the escrow charge was in error and that it would be corrected after Claimant’s pending application for a loan modification had been resolved. *See supra* at ¶ 39. Indeed, the escrow analysis was corrected just days after Claimant was denied a permanent loan modification for failing to sign and return the necessary documents, without the Claimant having ever made any payment of even a portion of the inadvertently high escrow charge. *See Priore Decl.* ¶ 30, Exhibit D at 101. Consequently, Claimant was never required to pay, and indeed never did pay, any excess escrow deposit amounts in violation of 12 U.S.C. § 2609.

D. RESPA’s GFE Provision (12 U.S.C. § 2604) and Kickback and Unearned Fees Provision (12 U.S.C. § 2607) Do Not Apply to Post-Origination Activities

54. The Claim’s assertions under 24 C.F.R. §§ 3500.7 and 3500.14 also fail because the RESPA provisions that those regulations implement relate to origination activities and, therefore, are inapplicable by their own terms to the actions described by Claimant, which occurred more than eight years after the Loan was originated. *See* 12 U.S.C. § 2604 (regarding GFEs – implemented by 24 C.F.R. § 3500.7); 12 U.S.C. § 2607 (regarding kickbacks and unearned fees – implemented by 24 C.F.R. § 3500.14). For example, 12 U.S.C. § 2607 prohibits

¹² Claimant had also been in default for approximately one-and-a-half years by the time the June 2009 escrow analysis was sent to him. *See supra* at ¶ 19. Consequently, any argument that the mistaken escrow invoice caused Claimant to default must fail. Moreover, Claimant was brought current on his Loan and all remaining fees and charges were waived when he entered into the June 2010 loan modification.

certain fees and kickbacks in connection with a loan “settlement service.” *See* 12 U.S.C.A. § 2607, 24 C.F.R. § 3500.14. Settlement services are defined by RESPA to include certain services provided in connection with a “settlement,” or loan origination closing. 24 C.F.R. § 3500.2 (defining “settlement service” to include certain services provided in connection with a “settlement” and defining “settlement” to mean “the process of executing legally binding documents regarding a lien on property that is subject to a federally related mortgage loan. This process may also be called ‘closing’ or ‘escrow’ in different jurisdictions.”) . RESPA’s kickbacks and unearned fees provisions have nothing to do with post-closing servicing fees and, as a result, the inspection fees and late charges complained of by Claimant, even if improper – which they were not – do not give rise to a claim under 12 U.S.C. § 2604 or 24 C.F.R. § 3500.7.¹³

55. Likewise, 12 U.S.C. § 2604 relates to certain disclosures and good faith estimates of loan closing settlement costs by “lenders” and “mortgage brokers,” as defined in RESPA, but not “servicers” – also a defined term in RESPA. *See* 24 C.F.R. § 3500.7(a)-(b) & 12 U.S.C. § 2604(c); 24 C.F.R. § 3500.2 (defining good faith estimate, defining “mortgage broker” as one that “renders origination services . . .” and generally defining “lender” to mean “the person to whom the obligation [under a debt obligation creating a lien] is initially assigned or settled at or after settlement.”); *accord McDonnell v. Bank of Am.*, No. 2:12-CV-0096 KJM EFB, 2013 WL

¹³ The inspection fees relate to “drive-by” inspections, which would be conducted each month after a Loan became more than 45 days delinquent, although the fees were not charged to a borrower’s account until later. The drive-by inspections were intended to protect the Debtors’ collateral by ensuring that, among other things, the property continued to be occupied and was being properly maintained, despite the underlying loan being in default. In the monthly statements attached to the Futrell Response, the cost charged by GMAC Mortgage for drive-by inspections ranged from \$1.53 to \$13.00 and were permitted by the Mortgage. *See, e.g.*, Futrell Response, Exhibit 5; Priore Decl., Exhibit B at 7 (describing lender’s rights to protect its interest in the Property). The late charges were valid charges imposed when Claimant failed to timely make his monthly mortgage payment. *See* Priore Decl., Exhibit A at 2 (permitting late charge of up to 5.00% of the overdue payment of principal and interest). Moreover, as described above, late charges and inspection fees charged prior to the June 2010 modification of Claimant’s Loan were waived when the loan modification became final, and the 2013 charges Claimant contends were improper were imposed after servicing of the Loan had transferred to Ocwen. *See* Priore Decl. ¶ 25 (waiver of prior charges); Futrell Response, Exhibit 13 (showing fees charged by Ocwen).

3013658, at *3 (E.D. Cal. June 14, 2013) (GFE claim, if one existed, “arose with the origination of either the first or second loan . . .”). Consequently, RESPA’s GFE provision is also not applicable to activities occurring eight years after origination in 2009 and 2010 – the purported crux of the Claim – and the Claim fails to state a viable claim under 12 U.S.C. § 2604.

E. GMAC Mortgage Complied with RESPA by Timely Responding to Claimant’s Only Qualified Written Request

56. Claimant also appears to contend that GMAC Mortgage either failed to respond to a number of purported Qualified Written Requests, or responded insufficiently. However, despite repeatedly being informed of the correct address to which to direct qualified written requests (“QWRs”), Claimant and his counsel failed to send their purported QWRs to the designated address on all but one occasion. On that occasion (among others and despite not being obligated by RESPA to respond), GMAC Mortgage timely and sufficiently responded to the inquiry. Consequently, Claimant’s allegations under 12 U.S.C. § 2605(e) also fail.

57. RESPA requires servicers of certain types of mortgage loans to respond within certain specified, relatively short time periods to certain inquiries meeting the definition of a QWR. See 12 U.S.C. § 2605(e)(1)-(2).¹⁴ Pursuant to 12 U.S.C. § 2605(e)(1)(B):

For purposes of this subsection, a qualified written request shall be a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, that—

(i) includes, or otherwise enables the servicer to identify, the name and account of the borrower; and

¹⁴ The time periods and certain other provisions of RESPA were amended by the Dodd–Frank Wall Street Reform and Consumer Protection Act, Pub. L. 111–203 § 1463(c), 124 Stat. 1376, 2184 (2010) (the “**Dodd–Frank Act**”). However, the provisions of the Dodd–Frank Act amending RESPA did not become effective until the Consumer Financial Protection Bureau assumed responsibility for administering RESPA, promulgated and proposed rules under RESPA, and those rules became final and effective on January 10, 2014. *See Berneike v. CitiMortgage, Inc.*, 708 F.3d 1141, 1145 n.3 (10th Cir. 2013) (describing the timeline leading up to the effectiveness of the Dodd–Frank Act’s amendments to RESPA); *accord Roth v. CitiMortgage Inc.*, 756 F.3d 178, 182 n.3 (2d Cir. 2014) (noting that the shortened timeframes specified in the Dodd–Frank Act amendments to RESPA applied “[a]s of January 10, 2014....”).

(ii) includes a statement of the reasons for the belief of the borrower, to the extent applicable, that the account is in error or provides sufficient detail to the servicer regarding other information sought by the borrower.

12 U.S.C. § 2605(e)(1)(B).

Because of the relatively short time periods within which mortgage servicers are required to respond to inquiries submitted pursuant to RESPA, “RESPA’s implementing regulations allow (but do not require) servicers to establish a designated address for QWRs.” *Roth v.*

CitiMortgage, 756 F.3d at 181 (citing 24 C.F.R. § 3500.21(e)(1)). Such an “exclusive office and address for the receipt and handling of [QWRs]” may be “either included in the Notice of Transfer or separately delivered by first-class mail, postage prepaid” 24 C.F.R.

§ 3500.21(e). “[I]f a servicer establishes a designated QWR address, “then the borrower **must** deliver its request to that office in order for the inquiry to be a ‘qualified written request.’” *Roth v. CitiMortgage*, 756 F.3d at 181 (citing Real Estate Settlement Procedures Act, Section 6, Transfer of Servicing of Mortgage Loans (Regulation X), 59 Fed. Reg. 65,442, 65,446 (Dec. 19, 1994)) (emphasis added). Therefore, “[f]ailure to send the [request] to the designated address ... does not trigger the servicer’s duties under RESPA.” *Roth v. CitiMortgage*, 756 F.3d at 182 (quoting *Berneike v. CitiMortgage, Inc.*, 708 F.3d at 1148-49) (alterations in *Roth*).

58. Here, Claimant was repeatedly informed of the designated address for QWRs on each of his monthly mortgage statements:

Qualified Written Request - Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence, other than notice on your payment coupon or other payment medium supplied by us, regarding the servicing of your loan which includes your name, account number, and your reasons for the request. Any qualified written request you wish to submit must be sent to: **GMAC Mortgage, Attn: Customer Care, PO Box 1330, Waterloo, IA 50704-1330.**

See, e.g., Priore Decl., Exhibit M at 2; Exhibit N at 2; Exhibit O at 2; Exhibit O at 2; Exhibit Q at 2. Under Second Circuit law, Claimant was required to submit any QWRs to the address specified by GMAC Mortgage. *Roth v. CitiMortgage*, 756 F.3d at 181 (explaining that borrower must deliver requests to a specified address and that notification of a specified address in monthly mortgage statement provided borrower with sufficient notice of the address); *accord Childress v. CitiMortgage, Inc.*, No. 1:08-cv-01137-MCA-RMS, 2010 U.S. Dist. LEXIS 145683, at *23-24 (D.N.M. Feb. 19, 2010) (holding that Citi’s QWR notice, listed on the reverse side of its monthly mortgage statement, complied with § 3500.21(e)(1)). In addition to being on the reverse side of Claimant’s monthly mortgage statement, Claimant was clearly aware of the proper QWR address, since Claimant’s counsel directed one of his earliest inquiries – dated October 30, 2009 – to the correct address. *Compare* Futrell Response Exhibit 16 with Priore Decl., Exhibit M at 2. However, Claimant and his counsel failed on all other occasions to send their inquiries to the designated GMAC Mortgage QWR inquiry address. *Compare* Futrell Response Exhibit 16 (directed to the correct address); Priore Decl., Exhibit M at 2 with Futrell Response Exhibits 14-15 & 17-20 (directed to various other addresses and fax numbers) (summary provided in Exhibit 3 hereto). Consequently, none of Claimant’s or his counsel’s inquiries other than the October 30, 2009 letter “trigger[ed] [GMAC Mortgage’s] duties under RESPA,” and these inquiries cannot form the basis for a claim under RESPA. *See Roth v. CitiMortgage*, 756 F.3d at 182 (citation omitted).

59. GMAC Mortgage properly and timely responded to the only letter to which it was required to respond pursuant to RESPA – Claimant’s October 30, 2009 letter – by responsive letter dated November 13, 2009, less than two weeks after receipt of Claimant’s inquiry and well within 60 days permitted by RESPA. *See* 24 C.F.R. § 3500.21(e)(3). A copy of GMAC

Mortgage's responsive letter is attached as Exhibit 21B to the Futrell Response and Claimant has failed to identify any deficiencies with GMAC Mortgage's responsive letter. Because GMAC Mortgage responded appropriately to the only QWR sent by Claimant or his counsel, his Claim under 12 U.S.C. § 2605(e) and 24 C.F.R. § 3500.21(e)(1) fails as a matter of law.¹⁵

II. GMAC Mortgage Did Not Violate the Fair Debt Collection Practices Act in Connection With the Loan

60. The Futrell Response next lists a number of provisions of the Fair Debt Collection Practices Act (15 U.S.C. § 1692) ("**FDCPA**") that he contends were violated by GMAC Mortgage. Several of these provisions are facially inapplicable, not remotely supported by allegations contained in the Futrell Response and/or border on frivolous. Each of the alleged FDCPA violations is addressed below.¹⁶

A. Claimant's FDCPA Claims Are Barred by the Statute of Limitations

61. Many, if not all, of Claimant's FDCPA claims are barred by the FDCPA's one-year statute of limitations. Claimant's vague allegations, containing virtually no dates, and a blanket assertion that "[a]ny statute of limitations under FDCPA should be a non-issue," do not provide an adequate legal basis for a conclusion to the contrary.

62. Although not clear, Claimant's FDCPA allegations appear to relate to allegedly harassing communications between GMAC Mortgage and the Borrower and the inadvertent typographical error contained in the June 17, 2009 escrow analysis, and appear to be related primarily to the 2009 and 2010 time period. *See* Futrell Response at 8-9 (15 U.S.C. §§ 1692c

¹⁵ Although not required to respond to any of the other correspondence to comply with RESPA because none of the other inquiries constituted QWRs, GMAC Mortgage did indeed respond to other inquiries from Claimant and his counsel, to the extent that GMAC Mortgage could decipher the substance of the inquiries. *See, e.g.*, Futrell Response Exhibits 21A & 23; Priore Decl., Exhibit R.

¹⁶ For the most part, GMAC Mortgage is not a "debt collector," as defined in the FDCPA, with respect to any loan that it began servicing before such loan went into default. *See* 15 U.S.C. § 1692a(6)(F)(iii). While the Debtors do not contend that GMAC Mortgage is excluded from FDCPA's definition of "debt collector" for purposes of the Loan, the Borrower Trust reserves the right to assert in any and all other claims objections that the FDCPA is inapplicable and to object to any and all FDCPA claims on any other applicable grounds.

(FDCPA § 805) and 1692d (FDCPA § 806), 1692f (FDCPA § 808) and 1692g (FDCPA § 809) references containing no timeframes), 9 (15 U.S.C. § 1692e (FDCPA § 807) references describing communications in 2010).¹⁷

63. FDCPA contains a one year statute of limitations. 15 U.S.C. § 1692k(d). The statute of limitations on Claimant's 15 U.S.C. § 1692e claim, referring solely to communications in 2010, expired well before the Petition Date. Moreover, although Claimant fails to provide sufficient allegations regarding the remaining claims to satisfy Rule 8 of the Federal Rules of Civil Procedure (which is, itself sufficient to disallow those claims¹⁸), each of those claims appear to be centered around the same time period in 2009 and 2010 when Claimant was being considered for loan modifications and raised an issue with his escrow account. Each of these Claims is barred by FDCPA's one-year statute of limitations. *See* 15 U.S.C. § 1692k(d).¹⁹

¹⁷ The Futrell Response refers to sections of the FDCPA as numbered in the Act passed by Congress. The Borrower Trust cites to the provisions of the FDCPA as compiled in the United States Code, with cross-references to the provisions referenced by Claimant.

¹⁸ *See In re DJK Residential LLC*, 416 B.R. 100, 106 (Bankr. S.D.N.Y. 2009) ("In determining whether a party has met their burden in connection with a proof of claim, bankruptcy courts have looked to the pleading requirements set forth in the Federal Rules of Civil Procedure.") (*citing In re Rockefeller Ctr. Props.*, 272 B.R. 524, 542 n.17 (Bankr. S.D.N.Y. 2000), *aff'd sub nom.*, *NBC v. Rockefeller Ctr. Props. (In re Rockefeller Ctr. Props.)*, 226 B.R. 52 (S.D.N.Y. 2001), *aff'd*, 46 Fed. Appx. 40 (2d Cir. 2002)).

¹⁹ The Futrell Response attempts to avoid FDCPA's statute of limitations by referencing an allegedly continuing course of conduct by GMAC Mortgage. *See* Futrell Response at 10. However, the only support for a finding of such a "course of conduct" is a reference to alleged QWRs sent to GMAC Mortgage and Ocwen in 2011 and 2013, respectively. FDCPA has no application to QWRs, and Claimant provides absolutely no legal support to suggest that the sending of a QWR, or GMAC Mortgage's failure to respond to a QWR, tolls the statute of limitations under FDCPA – even assuming that the 2011 and 2013 letters were QWRs (which, as described above, they are not). The law in the Second Circuit does not support such a result. *Craig v. Saxon Mortg. Servs., Inc.*, No. 13-CV-4526 (SJF) (GRB), 2015 WL 171234, at *9 (E.D.N.Y. Jan. 13, 2015) (dismissing FDCPA claims in the face of "continuing violation" argument where "all facts alleged in the complaint and those evident from Plaintiff's own documents indicate her awareness of problems concerning her loan well over one year prior to the commencement of this action." (citation omitted)); *Egbarin v. Lewis, Lewis & Ferraro LLC*, No. CIV. A. 3:00-CV-1043, 2006 WL 236846, at *10 (D. Conn. Jan. 31, 2006) ("Although a few district courts within the Second Circuit have discussed the possibility of a continuing violation theory under the FDCPA, none have found the doctrine applicable.").

B. Claimant's Allegations of Improper Communications and Debt Validation are Facially Inapplicable to any Allegations Contained in the Futrell Response

64. The Futrell Response asserts that GMAC Mortgage violated FDCPA provisions relating to communications in connection with debt collections (15 U.S.C. §§ 1692c (FDCPA § 805)) by allegedly contacting Claimant and his wife more than they would prefer. Futrell Response at 8. Additionally, Claimant contends that GMAC Mortgage violated FDCPA's validation of debts provisions (1692g (FDCPA § 809)) as a result of "the matter of the escrow, and other essential terms for any loan modification." Futrell Response at 9. Even a cursory review of FDCPA reveals that neither of these provisions is remotely directed at the factual allegations asserted and that these claims must be dismissed.

65. Section 1692c makes it a violation of FDCPA to contact a consumer at an unusual time or place, or to contact a consumer if he or she is represented by an attorney with respect to the debt. This section contains no prohibition on the number or frequency of communications, which is the only alleged basis in the Futrell Response for asserting a claim under this provision. As a result, Claimant's alleged claim under section 1692c fails as a matter of law.

66. Similarly, Section 1692g relates to debt validations notices that are required to be sent to a consumer "[w]ithin five days after the initial communication with [the] consumer" 15 U.S.C. § 1692g. Claimant's vague allegations about the "matter of the escrow, and other essential terms for any loan modification" provide absolutely no basis for a claim under FDCPA section 1692g. GMAC Mortgage sent Claimant the required Debt Validation Letter on June 10, 2009 (*see* Futrell Response, Exhibit 28). Claimant does not appear to have objected at that time to the amount contained in the Debt Validation Letter, and instead objected to an escrow analysis conducted thereafter. The typographical error identified by Claimant was rectified shortly after he was denied a permanent loan modification for failing to sign and return the agreement.

Moreover, any such error was not intentional and resulted from a bone fide error for which GMAC Mortgage (and the Borrower Trust) cannot be held liable. *See* 15 U.S.C. § 1692k.

67. FDCPA does not provide a claim on the basis of these allegations.

C. Claimant's Allegations of Harassment, Unfair Practices and Misrepresentations are Unsupported by the Futrell Response or Claim

(i) Claimant Has Failed to Identify Any Improper Communications With Claimant or Improper Contents in Connection with Such Communications

68. Claimant next alleges that GMAC Mortgage's communications with him and his wife violated 15 U.S.C. § 1692d (FDCPA § 806), which prohibits harassing and abusive communications in connection with the collection of a debt, and 15 U.S.C. § 1692f (FDCPA § 808), allegedly by threatening foreclosure legal process if Claimant failed to pay his debt.

69. The Futrell Response contains no evidence, and in fact provides only conclusory allegations that GMAC Mortgage contacted Claimant too much and, presumably, the frequency of GMAC Mortgage's calls to Claimant purportedly made them harassing or abusive.²⁰ In fact, these unfounded allegations could not be further from the truth. Admittedly, GMAC Mortgage contacted Claimant to inquire regarding the status of the Loan, but as Claimant acknowledges, most of the calls were "in the context of any number of calls that were *initiated* by the borrower and/or his spouse." Futrell Response at 8 (emphasis added). Indeed, the conversations often related to efforts to explore loss mitigation possibilities or were responses to inquiries from Claimant or counsel.

²⁰ The Futrell Response is cryptic and clearly does not satisfy Rule 8 of the Federal Rules of Civil Procedure. *See Shetiwy v. Midland Credit Mgmt.*, 980 F. Supp. 2d 461, 472 (S.D.N.Y. 2013) (dismissing FDCPA claim in complaint containing only conclusory allegations regarding communications, such as "[p]rior to being sued [consumer] received harassing calls at home and work by [debt collector's] representatives, and various mailings" and "[p]rior to his being sued [consumer] received harassing calls at home and work and various mailings") (citation omitted). Claimant's FDCPA claims should also be disallowed for this reason, as described above.

70. Additionally, Claimant alleges that GMAC Mortgage made “threats to take the mortgage into legal process” to “cajole, coerce or [do] anything to collect on the mortgage,” and that such actions violated 15 U.S.C. § 1692e, presumably because GMAC Mortgage had no present intention to take possession of the property when such statements are made. *See* Futrell Response at 9 (citing to 15 U.S.C. § 1692e(6)(B)). However, 15 U.S.C. § 1692e(6)(B) relates only to threatened **nonjudicial** action, not threats to “take the mortgage into legal process.” *See* Futrell Response at 9.²¹ Moreover, nothing in the FDCPA precludes a debt collector from informing a consumer of likely legal action if the consumer fails to pay its debts. *See, e.g., Williams v. Goldman & Steinberg, Inc.*, No. Civ. A. No. 03-CV-2132 (DGT), 2006 WL 2053715, at *6 (E.D.N.Y. July 21, 2006); *Mizrahi v. Network Recovery Servs., Inc.*, No. 98-CV-4528 (ERK) (JLC), 1999 WL 33127737, at *5 (E.D.N.Y. Nov. 5, 1999) (threat that “[l]egal action may follow if you fail to respond” not a violation of section 1692e(5)); *Madonna v. Academy Collection Serv., Inc.*, No. 3:95CV00875 (AVC), 1997 WL 530101, at *7 (D. Conn. Aug. 12, 1997) (statement that legal action may be pursued not violation of the FDCPA since it is a statement of an option “clearly available to the creditor”); *Robinson v. Transworld Sys., Inc.*, 876 F. Supp. 385, 392 (N.D.N.Y. 1995) (no actionable threat found in letters stating possibility of “PROTRACTED AND UNPLEASANT COLLECTION EFFORT” or threatening recommendation to transfer file to the Credit Management Services Office nearest debtor).

71. Therefore, in order to sustain a claim under 15 U.S.C. § 1692f, Claimant must show the use of “unfair or unconscionable means to collect or attempt to collect a[] debt.” 15 U.S.C. § 1692f. Claimant has failed to demonstrate that any such means were used. Claimant’s conclusory allegations that GMAC Mortgage told him that a foreclosure may be commenced if

²¹ It is worth noting that Illinois is a judicial foreclosure state, so a nonjudicial foreclosure would not have been available. *See generally* 735 ILCS § 5/15-1101 *et. seq.* (Illinois Mortgage Foreclosure Act).

he failed to pay his mortgage – even if true – fall far short of any alleged conduct that could be called “unfair or unconscionable.”²²

(ii) Claimant’s Allegations of Misrepresentations Also Fall Far Short of Carrying His Burden Under the FDCPA

72. Section 1692e of the FDCPA (15 U.S.C. § 1692e) imposes liability upon a debt collector for using “false, deceptive, or misleading representation or means in connection with the collection” of a debt. 15 U.S.C. § 1692e. In the Futrell Response, Claimant appears to contend that GMAC Mortgage violated this provision of the FDCPA by (i) “misstat[ing] the essential facts” related to a loan modification, (ii) making a statement in October 2010 that Claimant was current on his loan, (iii) making a statement that an “underwater mortgage refinance program” was available, and (iv) failing to accept a refinance request from borrowers. Claimant’s allegations fail for several reasons.

73. In the first instance, like many other purported claims in the Futrell Response, each of the allegations fail to provide sufficient “detail to illuminate the nature of the claim and allow [the Borrower Trust] to respond[,]” (*George v. Smith*, 507 F.3d 605, 608 (7th Cir. 2007))²³ and, for this reason, the Claim should be disallowed to the extent it asserts a claim under 15 U.S.C. § 1692e. *See, e.g., In re DJK Residential LLC*, 416 B.R. at 106. GMAC Mortgage’s loss mitigation efforts with Claimant spanned more than four years and involved at least four offers to modify Claimant’s Loan. Yet, with the exception of one allegation regarding purported violations of the FDCPA, Claimant does not even identify a year in which the alleged

²² *See, e.g., Ashcroft v. Iqbal*, 556 U.S. 662, 678 (2009) (“Where a complaint pleads facts that are merely consistent with a defendant’s liability, it stops short of the line between possibility and plausibility of entitlement to relief.”) (citations and internal quotations omitted); *Memorandum Opinion and Order Sustaining in Part and Overruling in Part The ResCap Borrower Claims Trust’s Objection to Claim Numbers 345 and 3743 Filed by Conrad P. Burnett, In re Residential Capital, LLC* at 11, No. 12-12020 (MG) (Bankr. S.D.N.Y. Feb. 26, 2015) [D.I. 8206].

²³ *Accord Ashcroft v. Iqbal*, 556 U.S. at 678 (rule 8(a) “demands more than an unadorned, the-defendant-unlawfully-harmed-me accusation.” (citation omitted)); *Bell Atl. Corp. v. Twombly*, 550 U.S. 544, 561 (2007) (It is insufficient for a complaint to simply “le[ave] open the possibility that a plaintiff might later establish some ‘set of [undisclosed] facts’ to support recovery.”).

misrepresentations were made, let alone what it was that GMAC Mortgage employees told him.²⁴ The vague allegations contained in the Futrell Response simply do not “illuminate the nature of the claim” in order to allow the Borrower Trust to respond. Nevertheless, the Borrower Trust will attempt to do so.

74. In addition to woefully failing to meet federal pleading requirement or sufficiently inform the Borrower Trust of GMAC Mortgage’s alleged wrongdoing, the allegations in the Futrell Response do not “le[ave] open the possibility that [Claimant] might later establish some ‘set of [undisclosed] facts’ to support recovery” (which the Supreme Court has stated is insufficient to overcome a motion to dismiss). *See Bell Atl. Corp. v. Twombly*, 550 U.S. at 561. For instance, Claimant alleges that GMAC Mortgage made a misrepresentation in an October 2010 statement when it indicated that Claimant was current, but Claimant was actually behind on his November and December payments. Since Claimant entered into a loan modification in June of 2010, no delinquencies could have existed for November or December of 2009 or any prior year. *See Priore Decl.* ¶ 25 (June 2010 loan modification brought Claimant current). Additionally, it is unclear how any October 2010 statement that Claimant was then current could be said to contain a misrepresentation regarding delinquencies in the *future* months of November and December. As a result, these allegations do not provide even an arguable basis for liability.

75. Likewise, Claimant’s allegations of misrepresentations based on a statement that an “underwater mortgage refinance program” was available to Claimant and based on GMAC Mortgage’s refusal to accept a refinance offer from Claimant do not support a claim under *any* set of additional facts that could be reasonably inferred. The latter purported action, for instance, is not even a misrepresentation, but an alleged outright refusal. The former, which would

²⁴ Similarly, only one allegation provides information regarding the identity of the GMAC Mortgage employee purportedly misrepresenting facts to Claimant.

apparently require Claimant to show that no loan modification program was available, would be impossible to prove because GMAC Mortgage offered loan modifications to Claimant on no less than four occasions (including on one occasion a HAMP loan modification) and Claimant even entered into a loan modification in June 2010. As a result, Claimant's allegations of misrepresentations in violation of the FDCPA lack merit and should be rejected.

III. Claimant's Fraud Claims are Also Woefully Inadequate

76. Claimant also alleges a claim for fraud. These claims, like many of the other alleged claims in the Futrell Response are baseless,²⁵ do not remotely satisfy federal pleading standards, and border on frivolous.

77. In Indiana, "[t]o successfully sustain an action for common law fraud, a party must prove five essential elements: (1) a material misrepresentation, (2) of past or existing facts, (3) the falsity of the representation, (4) the representation was made with knowledge or reckless ignorance of its falsity, (5) and detrimental reliance on the representations." *AutoXchange.com, Inc. v. Dreyer & Reinbold, Inc.*, 816 N.E.2d 40, 51, *as amended*, No. 49A05-0402-CV-108, 2004 Ind. App. LEXIS 2314 (Ind. Ct. App. Nov. 19, 2004) (citation omitted).

78. Although not clear, Claimant appears to allege three bases for his purported fraud claim, including that (i) a loan modification was never a possibility, but instead "was an illusory promise," (ii) GMAC Mortgage sent Claimant an information sheet with an illustrative 3.88% interest rate even though that interest rate was not a possibility, and (iii) GMAC Mortgage fraudulently overcharged Claimant's escrow account. *See* Futrell Response at 10.

79. Each allegation is easily dismissed. First, as described above, Claimant *received* a permanent loan modification in June of 2010 and was subsequently offered two additional loan

²⁵ Although Claimant's Claim of fraud should be denied for failure to provide the underlying facts with particularity (*see* FRCP 9, Ind. R. Trial P. 9(B)), the Borrower Trust has nevertheless addressed this claim below.

modifications (subject to completion of a trial loan modification and further approval) in 2012, which Claimant did not follow-up on. Consequently, any fraud claim based on representations regarding Claimant's entitlement to a loan modification (none of which are identified) cannot be sustained; the fact that Claimant received a loan modification and was offered trial loan modifications on at least three other occasions (once in 2009 and twice in 2012) demonstrate that the Debtors' efforts to modify Claimant's loan were anything but "an illusory promise."

80. Second, the information sheet sent to Claimant was exactly that, an illustrative sheet "provided for [Claimant's] information only and ha[d] no bearing on the outcome of the modification decision." *See* Futrell Response, Exhibit 36.²⁶ Similarly, although GMAC Mortgage made a mistake in connection with the June 17, 2009 escrow analysis, it immediately acknowledged that the calculation was a mistake when Claimant's wife called on July 2, 2009 (and on at least three subsequent occasions), then fixed at the first possible opportunity the mistake as it had ensured Claimant, his wife and his counsel would occur. *See* Priore Decl. ¶ 29. Consequently, Claimant cannot identify a single representation that could remotely be viewed as knowing or recklessly made materially misrepresentations. Claimant's fraud claim is without merit.

IV. Claimant Has Failed to Quantify or Otherwise Support Any Damages

81. The Futrell Response also fails to quantify or support any alleged damages. In keeping with his cryptic and conclusory allegations, Claimant contends that he is entitled to damages on account of (i) allegedly improper fees, (ii) depreciation of the value of the Property, (iii) Claimant's withdrawal of \$10,000 from his 401k account and sale of other unspecified personal property in order to allegedly pay his Loan, (iv) borrowings from third parties, and

²⁶ Moreover, as far as the Borrower Trust has been able to ascertain from a review of the Debtors' records, the Information Sheet was sent to Claimant with letters informing him that he had been denied a loan modification, which he excluded from the exhibits to the Futrell Response.

(v) lost wages due to the inability of Claimant's wife to work "where the actions of the servicers precluded that ability, in the main," along with (vi) attorneys' fees in connection with his claim under RESPA's QWR provisions. *See* Futrell Response at 8.²⁷

82. However, Claimant provides no calculation of these damages and, in any event, none of the amounts represent "actual damages" attributable to any wrongdoing of GMAC Mortgage, even had some wrongdoing occurred. As described above, the fees Claimant identifies as allegedly improper were indeed proper, did not violate any provision or RESPA, and at least a portion of them were waived (and, thus, Claimant never paid). *See supra* at ¶ 54 n.13. Similarly, GMAC Mortgage responded appropriately and in a timely manner to the single QWR that Claimant sent and, as a result, Claimant is not entitled to attorneys' fees under RESPA's QWR provision. *See supra* at ¶¶ 56-59. More importantly, however, Claimant's suggestion that he and his wife are entitled to damages on account of depreciation in the value of the Property (which would have occurred whether or not any alleged wrongdoing had occurred) and withdrawal or 401k funds or the sale of personal property to pay a valid debt are puzzling, and Claimant provides no support for his entitlement to such amounts. Finally, Claimant has provided no legal basis for his entitlement to receive damages due to his wife's inability to work, where Claimant's wife is not even a party to the Note or Mortgage, GMAC Mortgage had no contractual relationship with her and the Note and Mortgage do not make her a third-party beneficiary. For all of these reasons, Claimant's damages, even if the Court were to find a violation of RESPA or FDCPA, would be limited to the modest statutory damages provided under the relevant statute.

²⁷ The Futrell Response also inexplicably suggests that the Borrower Trust is obligated to Claimant "for any public assistance." The Borrower Trust fails to see how Claimant could possibly be entitled to receive additional amounts from GMAC Mortgage or the Borrower Trust on account of public assistance *received* by Claimant.

NOTICE

The Borrower Trust has provided notice of this Motion in accordance with the Case Management Procedures Order approved by this Court on May 23, 2012 [Docket No. 141] and the Claims Procedures Order [Docket No. 3294].

CONCLUSION

WHEREFORE, the Borrower Trust respectfully requests entry of the Proposed Order granting the relief requested herein and such other and further relief as the Court may deem proper.

Dated: March 16, 2015

/s/ Norman S. Rosenbaum
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*Counsel for the ResCap Borrower
Claims Trust*

Hearing Date: April 30, 2015 at 10:00 a.m. (ET)
Response Deadline: April 6, 2015 at 4:00 p.m. (ET)

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*Counsel for the ResCap Borrower
Claims Trust*

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

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| ----- |) | |
| In re: |) | Case No. 12-12020 (MG) |
| |) | |
| RESIDENTIAL CAPITAL, LLC, <u>et al.</u> , |) | Chapter 11 |
| |) | |
| Debtors. |) | Jointly Administered |
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**NOTICE OF RESCAP BORROWER CLAIMS TRUST'S OBJECTION
TO PROOF OF CLAIM NO. 725 FILED BY WILLIAM J. FUTRELL**

PLEASE TAKE NOTICE that the undersigned has filed the attached *ResCap Borrower Claims Trust's Objection to Proof of Claim No. 725 Filed by William J. Futrell* (the "**Objection**").

PLEASE TAKE FURTHER NOTICE that a hearing on the Objection will take place on **April 30, 2015 at 10:00 a.m. (Eastern Time)** before the Honorable Martin Glenn, at the United States Bankruptcy Court for the Southern District of New York, Alexander Hamilton Custom House, One Bowling Green, New York, New York 10004-1408, Room 501 (the "**Bankruptcy Court**").

PLEASE TAKE FURTHER NOTICE that responses, if any, to the Objection must be made in writing, conform to the Federal Rules of Bankruptcy Procedure, the Local Bankruptcy Rules for the Southern District of New York, and the Notice, Case Management, and Administrative Procedures approved by the Bankruptcy Court [Docket No. 141], be filed electronically by registered users of the Bankruptcy Court's electronic case filing system, and be served, so as to be received no later than **April 6, 2015 at 4:00 p.m. (Eastern Time)**, upon (a) the Chambers of the Honorable Martin Glenn, United States Bankruptcy Court for the Southern District of New York, Alexander Hamilton Custom House, One Bowling Green, New York, New York 10004-1408; (b) counsel to the ResCap Borrower Claims Trust, Morrison & Foerster LLP, 250 West 55th Street, New York, NY 10019 (Attention: Norman S. Rosenbaum, Jordan A. Wishnew and James A. Newton); (c) the Office of the United States Trustee for the Southern District of New York, U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014 (Attention: Linda A. Riffkin and Brian S. Masumoto); (d) The ResCap Liquidating Trust, Quest Turnaround Advisors, 800 Westchester Avenue, Suite S-520, Rye Brook, NY 10573 (Attention: Jeffrey Brodsky); (e) The ResCap Borrower Claims Trust, Polsinelli PC, 900 Third Avenue, 21st Floor, New York, NY 10022 (Attention: Daniel J. Flanigan); (f) counsel for William J. Futrell, Thomas Margolis, 309 N High Street, Muncie, IN 47305.

PLEASE TAKE FURTHER NOTICE that if you do not timely file and serve a written response to the relief requested in the Objection, the Bankruptcy Court may deem any opposition waived, treat the Objection as conceded, and enter an order granting the relief requested in the Objection without further notice or hearing.

Dated: March 16, 2015
New York, New York

/s/ Norman S. Rosenbaum
Norman S. Rosenbaum
Jordan A. Wishnew
James A. Newton
MORRISON & FOERSTER LLP
250 West 55th St.
New York, New York 10019
Telephone: (212) 468-8000
Facsimile: (212) 468-7900

*Counsel for the ResCap Borrower
Claims Trust*

EXHIBIT 1

Proposed Order

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

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| _____ |) | |
| In re: |) | Case No. 12-12020 (MG) |
| |) | |
| RESIDENTIAL CAPITAL, LLC, <u>et al.</u> , |) | Chapter 11 |
| |) | |
| Debtors. |) | Jointly Administered |
| _____ |) | |

**ORDER SUSTAINING RESCAP BORROWER CLAIMS TRUST'S OBJECTION
TO PROOF OF CLAIM NO. 725 FILED BY WILLIAM J. FUTRELL**

Upon the objection (the “**Objection**”)¹ of the ResCap Borrower Claims Trust (the “**Borrower Trust**”) established pursuant to the terms of the confirmed Plan filed in the Chapter 11 Cases, as successor in interest to the above-captioned debtors (collectively, the “**Debtors**”) with respect to Borrower Claims, to Proof of Claim Number 725 (the “**Proof of Claim**”) filed by William J. Futrell (“**Claimant**”), seeking entry of an order (the “**Order**”) pursuant to section 502(b) of title 11 of the United States Code (the “**Bankruptcy Code**”), Rule 3007(a) of the Federal Rules of Bankruptcy Procedure, disallowing and expunging the Proof of Claim on the basis that the Debtors and the Borrower Trust have no liability with respect to the Proof of Claim, all as more fully set forth in the Objection; and the Court having jurisdiction to consider the Objection and the relief requested therein pursuant to 28 U.S.C. §§ 157 and 1334; and consideration of the Objection and the relief requested therein being a core proceeding pursuant to 28 U.S.C. § 157(b); and venue being proper pursuant to 28 U.S.C. §§ 1408 and 1409; and due and sufficient notice of the Objection having been provided; and upon consideration of the Objection and the *Declaration of Kathy Priore in Support of the ResCap Borrower Claims*

¹ Capitalized terms used but not otherwise defined herein shall have the meanings ascribed to them in the Objection.

Trust's Objection to Proof of Claim No. 725 Filed by William J. Futrell; and the Court having found and determined that the relief requested in the Objection is in the best interests of the Borrower Trust, the Borrower Trust's beneficiaries, and all parties in interest; and the Court having found and determined that the legal and factual bases set forth in the Objection establish just cause for the relief granted herein; and after due deliberation and sufficient cause appearing therefore, it is hereby

ORDERED, ADJUDGED and DECREED THAT:

1. The relief requested in the Objection is sustained to the extent provided herein.
2. Pursuant to section 502(b) of the Bankruptcy Code, the Proof of Claim is hereby disallowed and expunged in its entirety with prejudice.
3. Kurtzman Carson Consultants LLC, the Debtors' claims and noticing agent, is directed to disallow and expunge the Proof of Claim so that such they are no longer maintained on the Debtors' Claims Register.
4. The Borrower Trust is authorized and empowered to take all actions as may be necessary and appropriate to implement the terms of this Order.
5. Notice of the Objection as provided therein shall be deemed good and sufficient notice of such objection, and the requirements of Bankruptcy Rule 3007(a), the Case Management Procedures entered on May 23, 2012 [Docket No. 141], the Procedures Order, and the Local Bankruptcy Rules of this Court are satisfied by such notice.
6. This Order shall be a final order with respect to the Proof of Claim.
7. This Court shall retain jurisdiction to hear and determine all matters arising from or related to this Order.

Dated: _____, 2015
New York, New York

THE HONORABLE MARTIN GLENN
UNITED STATES BANKRUPTCY JUDGE

EXHIBIT 2

Priore Declaration

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

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| |) | |
| In re: |) | Case No. 12-12020 (MG) |
| |) | |
| RESIDENTIAL CAPITAL, LLC, <u>et al.</u> , |) | Chapter 11 |
| |) | |
| Debtors. |) | Jointly Administered |
| |) | |

**DECLARATION OF KATHY PRIORE IN SUPPORT OF
THE RESCAP BORROWER CLAIMS TRUST’S OBJECTION TO
PROOF OF CLAIM NO. 725 FILED BY WILLIAM J. FUTRELL**

I, Kathy Priore, hereby declare as follows:

1. I serve as Associate Counsel for The ResCap Liquidating Trust (the “**Liquidating Trust**”), established pursuant to the terms of the *Second Amended Joint Chapter 11 Plan Proposed by Residential Capital, LLC, et al., and the Official Committee of Unsecured Creditors* [Docket No. 6030] confirmed in the above-captioned chapter 11 cases (the “**Chapter 11 Cases**”). During the Chapter 11 Cases, I served as Associate Counsel in the legal department at Residential Capital, LLC (“**ResCap**”), a limited liability company organized under the laws of the state of Delaware and the parent of the other debtors in the above-captioned Chapter 11 Cases (collectively, the “**Debtors**”). I joined ResCap on May 1, 2008 as in-house litigation counsel. Prior to my in-house litigation counsel position, I held various roles within the legal department at ResCap.

2. In my role as Associate Counsel of ResCap, I was responsible for the management of residential mortgage-related litigation. In connection with ResCap’s chapter 11 filing, I also assisted the Debtors and their professional advisors in connection with the administration of the Chapter 11 Cases, including the borrower litigation matters pending before this Court. In my current position as Associate Counsel to the Liquidating Trust, among my

other duties, I continue to assist the Liquidating Trust and Borrower Claims Trust (the “**Borrower Trust**”) in connection with the claims reconciliation process.¹ I am authorized to submit this declaration (the “**Declaration**”) in support of the *ResCap Borrower Claims Trust’s Objection to Proof of Claim No. 725 Filed by William J. Futrell* (the “**Objection**”).²

3. In my current and former capacities as Associate Counsel to the Liquidating Trust and ResCap, I am intimately familiar with the Debtors’ claims reconciliation process. Except as otherwise indicated, all statements in this Declaration are based on my familiarity with the Debtors’ Books and Records (the “**Books and Records**”), as well as the Debtors’ schedules of assets and liabilities and statements of financial affairs filed in these Chapter 11 Cases (collectively, the “**Schedules**”), my review and reconciliation of claims, and/or my review of relevant documents. I or other Liquidating Trust personnel have reviewed and analyzed the proof of claim form and supporting documentation filed by the Claimant. Since the Plan went effective and the Borrower Trust was established, I, along with other members of the Liquidating Trust have consulted with the Borrower Trust to continue the claims reconciliation process, analyze claims and determine the appropriate treatment of the same. In connection with such review and analysis, where applicable, I or other Liquidating Trust personnel, together with professional advisors, have reviewed (i) information supplied or verified by former personnel in departments within the Debtors’ various business units, (ii) the Books and Records, (iii) the Schedules, (iv) other filed proofs of claim, and/or (v) the official claims register maintained in the Debtors’ Chapter 11 Cases.

¹ The ResCap Liquidating Trust and the ResCap Borrower Claims Trust are parties to an Access and Cooperation Agreement, dated as of December 17, 2013, which, among of things, provides the Borrower Trust with access to the books and records held by the Liquidating Trust and Liquidating Trust’s personnel to assist the Borrower Trust in performing its obligations.

² Capitalized terms used but not defined herein shall have the meanings ascribed to them in the Objection.

4. Except as otherwise indicated, all facts set forth in this Declaration are based upon my personal knowledge of the Debtors' operations, information learned from my review of relevant documents and information I have received through my discussions with other former members of the Debtors' management or other former employees of the Debtors, the Liquidating Trust, and the Borrower Trust's professionals and consultants. If I were called upon to testify, I could and would testify competently to the facts set forth in this Declaration on that basis.

I. The Loan and the Property

5. On or about February 23, 2001, Claimant executed a note (the "**Note**") in favor of Aegis Mortgage Corporation d/b/a UC Lending ("**Aegis**") in connection with a \$76,500 home loan.³ Claimant's obligations under the Note were secured by a Mortgage in favor of Mortgage Electronic Registration Systems, Inc. ("**MERS**") as nominee for Aegis and its successors and assigns (the "**Mortgage**" and together with the Note, the "**Loan**"), which Mortgage encumbered property located at 8391 N 550 W, Bryant, IN 47326 (the "**Property**").⁴ Debtor Homecomings Financial, LLC ("**Homecomings**") began servicing the Loan on March 9, 2001.

6. The Note was subsequently endorsed in blank and transferred to Residential Funding Company, LLC. Thereafter, the Note was transferred to Bank One National Association, as Trustee for RASC 2001-KS1, in connection with the March 1, 2001 securitization of the RASC 2001-KS1 trust.

7. Servicing of Claimant's Loan was transferred from Homecomings to GMAC Mortgage, effective July 1, 2009. As of the June 10, 2009, shortly before the transfer of

³ A copy of the Note is attached hereto as Exhibit A.

⁴ A copy of the Mortgage is attached hereto as Exhibit B.

servicing, Claimant's total debt under the Loan amounted to \$73,341.47, representing \$71,251.99 principal balance, as well as \$591.48 in late charges,⁵ \$183.50 in charges incurred in connection with property inspections and a broker price opinion, and \$1,314.50 representing past due May and June, 2009 payments.

8. On September 13, 2012, the Mortgage was assigned by MERS, as nominee for Aegis, to The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A., successor by Merger to Bank One National Association, as Trustee for RASC 2001-KS1.⁶

9. Servicing of the Loan was transferred to Ocwen on or about February 15, 2013 in connection with the closing of the sale of the Debtors' mortgage servicing platform.

II. The Debtors' Loss Mitigation Efforts

10. The Loan went into default when Claimant failed to remit the installment payment of principal and interest that became due for the Loan on December 1, 2007. The Claimant did not become current on the Loan until he received a permanent loan modification in June 2010, as described herein.

11. On or around January 23, 2009, Homecomings received a workout package for Claimant from a "HOPE" representative.⁷ See Servicing Notes at 129.⁸ Homecomings thereafter spoke with Claimant on February 24, 2009 and offered to set up a repayment plan that would bring Claimant current on the Loan (the "February Repayment

⁵ From 2007 through 2010, Claimant failed to make more than twenty-five payments within the 15-day grace period provided by Homecomings and GMAC Mortgage.

⁶ The Assignment of Mortgage is attached hereto as Exhibit C.

⁷ HOPE was a third party organization that assisted borrowers in filling out paperwork associated with loss mitigation efforts. These representatives would meet with borrowers face to face or setup phone calls to assist the borrower.

⁸ A copy of the Servicing Notes for the Loan through the February 15, 2013 transfer of servicing is attached hereto as Exhibit D.

Plan”). See id. at 127-128. Homecomings set up a repayment plan requiring Claimant to make payments of \$657.25 on each of February 28, March 15 and March 28, 2009, after which the Claimant’s account would become current. A letter memorializing the February Repayment Plan was sent to Claimant the same day.⁹ See Servicing Notes at 127.

12. Claimant made the February 28, 2009 payment by phone on February 27, 2009, but failed to make the March 15, 2009 payment. See id. As a result, the February Repayment Plan was cancelled.

13. On April 16, 2009, Claimant contacted Homecomings requesting a loan modification, and indicating that he could not afford a repayment plan. See id. at 125-126. Claimant was advised to obtain a workout package from the Debtors’ website and submit it as soon as possible. See id.

14. On June 2, 2009, Claimant spoke with Homecomings regarding his account and, as a result of that conversation, Homecomings set up a five-month special forbearance plan intended to provide Claimant with time to complete and return a workout package. The June 2, 2009 special forbearance plan required five monthly payments of \$657.25. See id. at 123. On or about June 10, 2009, Homecomings received a workout package from Claimant by facsimile. See id. at 122. Homecomings contacted Claimant by phone the same day to advise him that the workout package was missing documentation, including an income tax return. See id.

15. After receiving the requested documentation, Homecomings commenced the loan modification review process and, on June 19, 2009, set up a three-month HAMP loan modification trial plan requiring payments of \$730.76 due on the first of each of August, September and October of 2009. See Servicing Notes at 119.

⁹ A copy of the February 24, 2009 repayment plan letter is attached hereto as Exhibit E.

16. Claimant was informed that he had been approved for a permanent loan modification by letter dated October 14, 2009¹⁰. A follow-up letter regarding Claimant's approval for a permanent loan modification was also subsequently sent. However, Claimant failed to sign and return the permanent loan modification agreement attached to either communication and, consequently, the loan modification was denied on January 29, 2010. See Servicing Notes at 102.

17. Claimant was informed of the permanent loan modification denial by letter dated February 3, 2010.¹¹

18. On February 12, 2010, GMAC Mortgage received a facsimile from Claimant containing a new HAMP workout package. See Servicing Notes at 100. On February 16, 2010, an employee of GMAC Mortgage's customer advocacy group spoke with Claimant's wife and advised her that Claimant would not be able to qualify for a HAMP loan modification at that juncture because he was deriving income from short term disability. See id. at 99-100. The customer advocacy employee also informed Claimant's wife, an authorized party for the Loan, that perhaps GMAC Mortgage could set up with a "stop gap plan" while a longer term solution was explored. See id. at 98-99.

19. On February 17, 2010, Claimant was set up with a temporary stop gap plan requiring the payment of \$355 per month on the first of each of March, April and May of 2010 to avoid referral of the Loan to foreclosure. See Servicing Notes at 97. Claimant was also formally advised of the HAMP modification denial by letter dated February 17, 2010. See id.; see also February 17, 2010 HAMP Denial Letter.¹²

¹⁰ A copy of the October 14, 2009 loan modification approval letter is attached hereto as Exhibit F.

¹¹ A copy of the February 3, 2010 denial letter is attached hereto as Exhibit G.

¹² The February 17, 2010 HAMP Denial Letter is attached hereto as Exhibit H.

20. On February 18, 2010, GMAC Mortgage spoke with Claimant by phone and advised him that his Loan was being considered for a non-HAMP (or traditional) loan modification. See Servicing Notes at 96. On February 19, 2010, Claimant was approved for a traditional loan modification trial plan, requiring payments of \$704.23 on each of April, May and June 1, 2010. See id. at 94-95. In connection with the approval of a trial loan modification, the previously implemented repayment plan – which was set up to allow Claimant to be considered for more permanent options – was cancelled. GMAC Mortgage attempted to contact Claimant by phone on February 22 and February 24, but no one answered.

21. On April 8, 2010, the traditional loan modification trial plan was mistakenly cancelled because GMAC Mortgage did not believe it had received the completed loan modification paperwork from the Claimant as required. See id. at 93. Claimant was informed of this decision by letter dated April 14, 2010¹³. See id. In fact, the executed traditional loan modification trial plan agreement had been returned by Claimant on March 30, 2010. See Servicing Notes at 94.

22. Also on April 14, 2010, Claimant's authorized representative contacted a GMAC Mortgage customer advocacy employee to inquire as to the status of the traditional loan modification. See Servicing Notes at 93. Claimant's representative informed GMAC Mortgage that the first payment had been made and that the loan modification documents had been returned. See id. GMAC Mortgage responded by reinstating the traditional loan modification trial plan for the remaining two payments, and Claimant's representative was informed that Claimant should continue to remit the trial modification payments on May 1 and June 1, 2010. See id. at 91.

¹³ The April 14, 2010 Loan Modification Denial Letter is attached hereto as Exhibit I.

23. By letter dated May 20, 2010, Claimant was informed that, subject to certain conditions set forth in the letter, he had been approved for a permanent, traditional loan modification.¹⁴ As set forth in the letter, Claimant was required to execute and return the enclosed loan modification agreement and pay a “contribution amount” of \$704.23, in each case by June 1, 2010. Subject to those conditions precedent, the interest rate on the Claimant’s Loan would be reduced to 8.50% and his account – which was past due for the October 2009 through May 2010 payments – would be brought current, resulting in a monthly principal, interest and escrow payment of \$705.53.

24. Claimant was also informed by telephone on May 21, 2010 that the permanent loan modification had been approved and was advised of the loan modification agreement due date and payment amounts. See Servicing Notes at 83.

25. On June 3, 2010, GMAC Mortgage received the executed permanent loan modification agreement and a required contribution payment.¹⁵ See Servicing Notes at 82. Outstanding late charges and inspection fees charged prior to the June 2010 modification of Claimant’s Loan were waived when the loan modification became final.

26. At various points after Claimant’s entry into the permanent loan modification in June 2010, GMAC Mortgage considered additional workout packages or loss mitigation offers. Claimant was considered for, but denied, loan modifications on several occasions during 2011, among other reasons, because he did not have sufficient income to make the modified loan payments. See Servicing Notes at 69-70 (July 2011 consideration for loan modification), 52 & 59 (September and October 2011). Additionally, Claimant was offered the

¹⁴ A copy of the May 20, 2010 loan modification approval letter is attached hereto as Exhibit J.

¹⁵ A copy of the executed permanent modification documents are attached hereto as Exhibit K.

ability to pay-off the Loan for approximately 35% of the Loan's principal balance, or \$27,000.

See Servicing Notes at 50.

27. Claimant was **approved** for a further trial loan modification in April and November of 2012, pursuant to which his monthly payments would have been \$529.75 and \$693.25, respectively, but the trial modification plans were cancelled in each case as a result of Claimant's failure to make the first trial plan payment. See Servicing Notes at 38 and 43. (approval for trial modification in April 2012), 20 & 26 (approval for trial modification in November 2012). If these trial plans had been completed and Claimant had been approved for a permanent loan modification, his delinquencies would have been cured and all outstanding fees and charges, including any late charges, would have been eliminated.

III. Claimant's Escrow Account

28. On June 17, 2009, in the ordinary course of its mortgage servicing business, GMAC Mortgage conducted an escrow analysis in connection with the Loan. Due to an inadvertent typographical error, the escrow analysis projected a disbursement of \$1,352.53 from Claimant's escrow account in November 2009 to pay for fire insurance covering the Property. A copy of the June 17, 2009 escrow analysis was sent to Claimant shortly thereafter. See Servicing Notes at 120 (indicating escrow analysis had been sent to a vendor for mailing).

29. On July 2, 2009, Claimant's wife, an authorized party for the Loan, contacted GMAC Mortgage to inquire about the escrow analysis. See Servicing Notes at 118-119. Claimant's wife was informed that the loan modification review process had to be completed before a new escrow analysis could be conducted. See Servicing Notes at 118-119. Claimant's wife again spoke with GMAC Mortgage on January 8, 2010, and was informed again that an escrow analysis could only be conducted once the loan modification process was

completed. See Servicing Notes at 104-105. At that juncture, the permanent loan modification documents were with Claimant for his execution and return. See id.

30. As indicated above, on January 29, 2010, having not received the executed permanent loan modification documents that it had sent approximately two months earlier, GMAC Mortgage denied the Claimant's request for a loan modification. See id. at 101-102. Thereafter, on February 3, 2010, GMAC Mortgage conducted a new escrow analysis and Claimant's escrow payment was reduced from \$229.11 to \$50.83, decreasing Claimant's total principal, interest and escrow payment from \$886.367 under the June 2009 escrow analysis to \$708.08. See Servicing Notes at 101.¹⁶

31. Claimant never paid any of the disputed escrow charges, and GMAC Mortgage did not attempt to collect the escrow amounts after it was informed of the error.

32. Escrow analyses were subsequently conducted on June 7, 2010, shortly after Claimant returned his executed permanent loan modification documents, and approximately yearly thereafter in accordance with GMAC Mortgage's ordinary business practices.

IV. Claimant Was Informed of GMAC Mortgage's Designated Address for Qualified Written Requests

33. Claimant was repeatedly informed of the designated address for QWRs on each of his monthly mortgage statements. Copies of his March 19, 2012 Statement, April 18, 2012 Statement, July 18, 2012 Statement, August 20, 2012, and February 18, 2013 Statement are attached hereto as Exhibits M-Q.

34. Attached hereto as Exhibit R is a copy of September 19, 2012 letter responding to another of Claimant's inquiries.

¹⁶ A copy of the February 3, 2010 escrow analysis is attached hereto as Exhibit L.

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

Dated: March 16, 2015

/s/ Kathy Priore
Kathy Priore
Associate Litigation Counsel for
The ResCap Liquidating Trust

EXHIBIT LIST

| | |
|-----------|--|
| Exhibit A | Note |
| Exhibit B | Mortgage |
| Exhibit C | Assignment of Mortgage |
| Exhibit D | Servicing Notes |
| Exhibit E | February 24, 2009 Repayment Plan Letter |
| Exhibit F | October 14, 2009 Loan Modification Approval Letter |
| Exhibit G | February 3, 2010 Denial Letter |
| Exhibit H | February 17, 2010 HAMP Denial Letter |
| Exhibit I | April 14, 2010 Loan Modification Denial Letter |
| Exhibit J | May 20, 2010 Loan Modification Approval Letter |
| Exhibit K | Executed Permanent Modification Documents |
| Exhibit L | February 3, 2010 Escrow Analysis |
| Exhibit M | March 19, 2012 Statement |
| Exhibit N | April 18, 2012 Statement |
| Exhibit O | July 18, 2012 Statement |
| Exhibit P | August 20, 2012 Statement |
| Exhibit Q | February 18, 2013 Statement |
| Exhibit R | September 19, 2012 Letter |

Exhibit A

Loan No: [REDACTED] 2135
Borrower: WILLIAM J. FUTREI

Data ID: 658

NOTE

MIN: [REDACTED] 25344

February 23, 2001

BRYANT
[City]

INDIANA
[State]

8391 N 550 W
BRYANT, INDIANA 47326
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 76,500.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is AEGIS MORTGAGE CORPORATION d/b/a UC LENDING. I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 9.750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the first day of each month beginning on April 1, 2001. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on March 1, 2031, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 5208 WEST RENO, SUITE 255, OKLAHOMA CITY, OK 73127 or at a different place if required by the Note Holder.

MULTISTATE FIXED RATE NOTE - Single Family - Modified Fannie Mac/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01
(Page 1 of 4 Pages)



0337053021352165

INITIALS: W. J. F.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 657.25.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

In any 12-month period, I may prepay an amount not exceeding 20 percent of the original loan amount without incurring a prepayment charge. I shall pay a prepayment charge, as permitted by law, if within 5 years of the execution of this Note, and the Security Instrument securing this Note, I prepay an amount in excess of 20 percent of the original loan amount in any 12-month period. The prepayment charge shall be in an amount equal to 6 months' advance interest on the amount prepaid in excess of 20 percent of the original loan amount of this Note.

If this Note is not in default, the Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

By accepting partial payment of any payment, Note Holder does not waive the right to collect the remainder of such payment. Acceptance of any payment after maturity, or waiver of any breach or default of the terms of this Note shall not constitute a waiver of any later or other breach or default, and failure of Note Holder to exercise any of its rights shall not constitute waiver of such rights.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.00 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Acceleration

If I am in default, the Note Holder may without notice or demand, unless otherwise required by applicable law, require me to pay immediately the full amount of Principal that has not been paid and all interest that I owe on that amount.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

MULTISTATE FIXED RATE NOTE - Single Family - Modified Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01
(Page 2 of 4 Pages)

INITIALS:

Loan No: [REDACTED] 2135

Data ID: 658

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of notice of acceleration, Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

INITIALS: W. J. F.

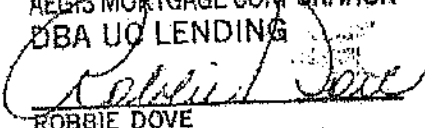
WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


..... (Seal)
WILLIAM J. PETRELL —Borrower

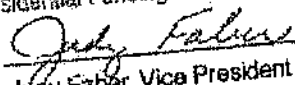
[Sign Original Only]

PAY TO THE ORDER OF RESIDENTIAL FUNDING CORPORATION

WITHOUT RECOURSE
AECIS MORTGAGE CORPORATION
DBA UC LENDING


ROBBIE DOVE
ASSISTANT SECRETARY

PAY TO THE ORDER OF
Bank One, National Association, as Trustee
WITHOUT RECOURSE
Residential Funding Corporation

BY 
Judy Faber, Vice President

MULTISTATE FIXED RATE NOTE - Single Family - Modified Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01
(Page 4 of 4 Pages)

Loan# [REDACTED] 6646

ALLONGE TO NOTE

This endorsement is a permanent part of the Note, in the amount of **\$76,500.00**

NOTE DATE: FEBRUARY 23, 2001
BORROWER NAME: WILLIAM J. FUTRELL
PROPERTY: 8391 N 550 W, BRYANT, IN 47326

PAY TO THE ORDER OF:

The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JP Morgan Chase Bank, N.A., as successor in interest to Bank One, National Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset Backed Pass-Through Certificates, Series 2001-KS1

WITHOUT RECOURSE

BANK ONE, NATIONAL ASSOCIATION F/K/A
THE FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE
BY ITS ATTORNEY IN FACT OCWEN FEDERAL BANK FSB
BY ITS SUCCESSOR IN INTEREST
OCWEN LOAN SERVICING, LLC



Name: Samir Margetic
Title: Authorized Signer

Loan# [REDACTED] 5646

ALLONGE TO NOTE

This endorsement is a permanent part of the Note, in the amount of **\$76,500.00**

NOTE DATE: FEBRUARY 23, 2001
BORROWER NAME: WILLIAM J. FUTRELL
PROPERTY: 8391 N 550 W, BRYANT, IN 47326

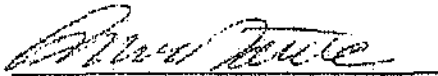
PAY TO THE ORDER OF:

Kajaine Fund III, LLC

WITHOUT RECOURSE

The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JP Morgan Chase Bank, N.A., as successor in interest to Bank One, National Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset Backed Pass-Through Certificates, Series 2001-KS1

**BY ITS ATTORNEY IN FACT
OCWEN LOAN SERVICING, LLC**



Name: Samir Margetic
Title: Authorized Signer

Exhibit B

4382951
RAC-9-01
RECEIVED FOR RECORD
11:25 o'clock
Dec. 0100683 Page 1-13

MAR 02 2001

Julia R. Martin
Recorder, Jay County

Return to: AEGIS MORTGAGE CORPORATION d/b/a UC LENDING
ATTENTION: LOAN SHIPPING, REG 9
8549 UNITED PLAZA BLVD.
BATON ROUGE, LA 70809

Loan No: [REDACTED] 2135 [Space Above This Line For Recording Data] Data ID: 658
Borrower: WILLIAM J. FUTRELL

MORTGAGE

MIN: [REDACTED] 5344

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated February 23, 2001, together with all Riders to this document.

(B) "Borrower" is WILLIAM J. FUTRELL, INDIVIDUALLY. Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is AEGIS MORTGAGE CORPORATION d/b/a UC LENDING. Lender is A CORPORATION organized and existing under the laws of the State of OKLAHOMA. Lender's address is 11111 WILCREST GREEN, SUITE 250, HOUSTON TX 77042.

(E) "Note" means the promissory note signed by Borrower and dated February 23, 2001. The Note states that Borrower owes Lender SEVENTY-SIX THOUSAND FIVE HUNDRED and NO/100-----Dollars (U.S. \$ 76,500.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than March 1, 2031.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

INDIANA - Single Family - MODIFIED Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Form 3015 1/01

(Page 1 of 12 Pages)



0337053021350130

0100683

PAGE 1

W. J. Futrell

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|---|---|--|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Biweekly Payment Rider | |
| <input type="checkbox"/> Other(s) [specify] | | |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the County of JAY:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

W. J. F.

EXHIBIT "A"
LEGAL DESCRIPTION

A part of the Southwest Quarter of Section 5, Township 24 North, Range 13 East, Second Principal Meridian, Jackson Township, Jay County, Indiana. Commencing at a cornerstone at the northwest corner of the southwest quarter of Section 5, Township 24 North, Range 13 East; thence south along the west line of the southwest quarter, a distance of Four Hundred Eighty-Five and Eighty Hundredths (485.80) feet to an iron pin for the point of beginning; thence north 89 degrees 59' 00" east a distance of Two Hundred and Fifty (250.00) feet to an iron pin; thence south 0 degrees 01' 00" east parallel to the west line of the said southwest quarter, a distance of three hundred and fifty (350.00) feet to an iron pin; thence south 89 degrees 59' 00" west a distance of two hundred and fifty (250.00) feet to an iron pin on the west line of the said southwest quarter; thence north 0 degrees 01' 00" west along the west line of the said southwest quarter, a distance of three hundred and fifty (350.00) feet to the point of beginning.

Subject to any and all easements, agreements, and restrictions of record.

Parcel #005-08051-50

Loan No: [REDACTED] 2135

Data ID: 658

which currently has the address of 8391 N 550 W,
INDIANA 47326
[Street] [City] [Zip Code]

BRYANT,
[City]
("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

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3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

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5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

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7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.

If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

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Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

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Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

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16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to Section 22 of this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

W. J. F.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Following Borrower's breach of any covenant or agreement in this Security Instrument, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Waiver of Valuation and Appraisal. Borrower waives all right of valuation and appraisal.

25. Agreement to Mediate or Arbitrate. READ THIS AGREEMENT CAREFULLY. IT LIMITS CERTAIN OF YOUR RIGHTS, INCLUDING YOUR RIGHT TO GO TO COURT. In this agreement to mediate or arbitrate (this "Agreement"), (a) "Transaction" means any: (1) payment of money; (2) transfer or exchange of property or any other thing of value; (3) any one or more past, present, or future extensions of, advertisement, solicitation, applications for, or inquiries about, credit, or forbearance of payment, such as a loan, a credit sale, or otherwise, from Lender to Borrower, including this Transaction; (4) gift; or (5) promise to enter into a Transaction; and (b) "Claim" means any case, controversy, dispute, tort, disagreement, lawsuit, claim, or counterclaim, and other matters in question now or hereafter existing between Lender and Borrower. A Claim includes, without limitation, anything arising out of, in connection with, or relating to: (1) this Agreement; (2) to the advertisement, solicitation, application, processing, closing or servicing of this Transaction or any instruments executed in conjunction with it (collectively the "Loan Agreements" including but not limited to the terms of the Loan, representations, promises, undertakings or covenants made relating to the Loan, or Loan Agreements executed in conjunction with the Note and this Security Instrument, services provided under the Loan Agreements, and the validity and construction of the Loan Agreements); (3) any Transaction; (4) the construction, manufacture, advertisement, sale, installation or servicing of any real or personal property which secures this Transaction; (5) any past, present, or future insurance, service, or product that is offered or sold in connection with a Transaction; (6) any documents or instruments that contain information about or document any Transaction, insurance, service, or product; and (7) any act or omission by Lender regarding any Claim.

W. J. F.

Loan No: [REDACTED] 2135

Data ID: 658

Mediation. Except as set forth below, all Claims, shall be **MEDIATED** prior to the filing of any legal proceeding related to any dispute relating to this Transaction. If Borrower and Lender cannot agree on the selection of a mediator for a dispute, the mediator shall be selected as follows: within 5 business days of the notice that either Borrower or Lender has decided to mediate, Borrower and Lender shall each name a mediator and notify that mediator and the other party of the selection. Within 5 business days of their selection the mediators shall jointly select an independent mediator to mediate the dispute. The mediation shall occur not later than 30 days after the final mediator is selected at a time and place mutually convenient to all parties within a fifty-mile radius of Borrower's residence.

Borrower and Lender agree to participate in the mediation in good faith with the intention of resolving the dispute, if possible. Legal counsel may, but is not required to, represent Borrower or Lender at the mediation. All mediation sessions will be private and all information disclosed during the mediation will be confidential. The mediator may prescribe other rules for the mediation. Expenses of the mediation including the mediator's fee shall be shared equally between Lender and Borrower. Attorneys' fees and related expenses are each party's responsibility.

This Agreement to mediate is specifically enforceable.

If for any reason the mediation is not completed within 45 days after the final mediator is selected, or if after the mediation, any Claim is still unresolved, such Claim shall be resolved solely and exclusively by arbitration in accordance with this Agreement.

Arbitration. To the extent allowed by Applicable Law, any Claim, except those set forth below, shall be resolved by binding arbitration in accordance with: (a) the Federal Arbitration Act, 9 U.S.C. §§ 1-16; (b) the Expedited Procedures of the Commercial Arbitration Rules of the American Arbitration Association ("Arbitration Rules") then in effect; and (c) this Agreement. If the terms of this Agreement and the Arbitration Rules are inconsistent, the terms of this Agreement shall control. A copy of the Arbitration Rules, free of charge, may be obtained by calling (800) 778-7879. The laws applicable to the arbitration proceeding shall be the laws of the state in which the property which secures the Transaction is located. The parties agree that the arbitrator shall have all powers provided by law, this Agreement, and the Loan Agreements. However, the arbitrator shall have no power to vary or modify any of the provisions of the Loan Agreements. Any party to this Agreement may bring an action in any court having jurisdiction, including a summary or expedited proceeding, to specifically enforce this Agreement, or to compel arbitration of any Claim. An action to specifically enforce this Agreement, or a motion to compel arbitration may be brought at any time, even after a Claim has been raised in a court of law or a Transaction has been completed, discharged, or paid in full.

Place of Arbitration. The arbitration shall be conducted in the county of Borrower's residence, or at any other place mutually acceptable to Lender and Borrower.

Timing of Hearing. The arbitration hearing shall commence within forty-five (45) days of the demand for arbitration.

NO CLASS ACTIONS; NO JOINDER OF PARTIES; WAIVER OF RIGHT TO JURY TRIAL. THE ARBITRATION WILL TAKE THE PLACE OF ANY COURT PROCEEDING INCLUDING A TRIAL BEFORE A JUDGE OR A JUDGE AND JURY. ANY SUCH ARBITRATION SHALL BE CONDUCTED ON AN INDIVIDUAL BASIS, AND NOT AS PART OF A COMMON OR CLASS ACTION. IT IS EXPRESSLY ACKNOWLEDGED AND AGREED BY BORROWER AND LENDER THAT ANY PURPORTED COMMON ISSUES OF LAW OR FACT SHALL BE RESOLVED ON SUCH AN INDIVIDUAL BASIS. IF THE APPOINTED ARBITRATOR SHOULD AWARD ANY DAMAGES, SUCH DAMAGES SHALL BE LIMITED TO ACTUAL AND DIRECT DAMAGES AND SHALL IN NO EVENT INCLUDE CONSEQUENTIAL, PUNITIVE, EXEMPLARY OR TREBLE DAMAGES AS TO WHICH BORROWER AND LENDER EXPRESSLY WAIVE ANY RIGHT TO CLAIM TO THE FULLEST EXTENT PERMITTED BY LAW.

Judgment. The award rendered by the arbitrator shall be final, non-appealable and judgment may be entered upon it in accordance with Applicable Law in any court having jurisdiction thereof.

Confidentiality. Borrower and Lender agree that the mediation and arbitration proceedings are confidential. The information disclosed in such proceedings cannot be used for any purpose in any other proceeding.

Claims Excluded from Mediation and Arbitration. Notwithstanding the foregoing, neither Borrower nor Lender can require the other to mediate or arbitrate: (a) foreclosure proceedings, whether pursuant to judicial action, power of sale, assent to a decree or otherwise, proceedings pursuant to which Lender seeks a deficiency judgment, or any comparable procedures allowed under Applicable Law pursuant to which a lien holder may acquire title to or possession of any property which is security for this Transaction and any related personal property (including an assignment of rents or appointment of a receiver), upon default by the Borrower on the Transaction; (b) an application by or on behalf of the Borrower for relief under the federal bankruptcy laws or any other similar laws, of general application for the relief of debtors, through the institution of appropriate proceedings; or (c) any Claim where Lender seeks damages or other relief because of Borrower's default under the terms of a Transaction. Enforcement of this section will not waive the right to arbitrate any other Claim, including a Claim asserted as a counterclaim in a lawsuit brought under this section.

Effect of Rescission. If Borrower has the right to rescind this Transaction, rescinding it will not rescind this Agreement.

No Other Arbitration Agreements. This Agreement is the only agreement between Lender and Borrower regarding alternative dispute resolution, and supersedes any prior agreements to mediate or arbitrate Claims. This Agreement may only be modified by a written agreement between Lender and Borrower.

BORROWER AND LENDER AGREE TO WAIVE ANY RIGHTS TO TRIAL BY JURY OF ANY AND ALL CLAIMS.

INDIANA - Single Family - MODIFIED Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3015 1/01 (Page 11 of 12 Pages)

W. J. F.

PAGE 12

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

✓ William J. Futrell (Seal)
WILLIAM J. FUTRELL - Borrower

_____[Space Below This Line For Acknowledgment]_____

State of ~~OHIO~~ INDIANA
County of WAYNE

§
§

Before me, Rick J. Riffle, a Notary Public, this 23 day of February,
2001

WILLIAM J. FUTRELL

acknowledged the execution of the annexed Mortgage.

[Seal]



RICK J. RIFFLE
Notary Public, State of Indiana
County of Randolph
My Commission Expires Jul 18, 2007

[Signature]

Notary Public

(Printed Name)

My commission expires: _____

Prepared by: Michael L. Riddle
Middleberg, Riddle & Gianna
717 N. Harwood, Suite 2400
Dallas, TX 75201

0100683

PAGE 13

Exhibit C

Filed 03/16/15

Entered 03/16/15 16:35:27

Exhibit C to

Recorded as Presented

Assignment of Mortgage

MIN: [REDACTED] 5344
MERS Phone: 888-679-6377

MORTGAGE AMOUNT: \$76,500.00


By:

STATE OF Minnesota

COUNTY Ramsey

U02947568

This instrument was prepared by:
Fredericka Carter
2925 Country Drive
St. Paul, MN 55117


Sandra Jean Kinnunen, Notary Public
My Commission expires: January 31, 2016

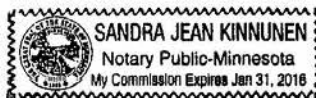


Exhibit D

| | |
|----------------|---|
| Account Number | 1 |
| 6646 | |

March 6, 2014

Loan History

Date Data as-of: March 5, 2014

| Account Number | Trans Added Date | Date Interest Paid Current | Prin Bal after trans | Transaction Description | Transaction Reason Code | Trans Type | Teller ID | Trans Amount | To Principal | To Interest Amt | To Escrow Amt | To Fee Amt | To Unapplied Funds Amt | To Credit Insurance Amt | To Late Charge Amt |
|----------------|------------------|----------------------------|----------------------|-------------------------|-------------------------|------------|-----------|--------------|--------------|-----------------|---------------|------------|------------------------|-------------------------|--------------------|
| 6646 | 07/18/2012 | 06/01/2011 | \$0.00 | FEE | 164 | FB | 02775 | \$83.00 | \$0.00 | \$0.00 | \$0.00 | \$83.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/17/2012 | 06/01/2011 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/09/2012 | 06/01/2011 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/19/2012 | 06/01/2011 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/14/2012 | 06/01/2011 | \$0.00 | FEE | 011 | FB | 32506 | \$13.00 | \$0.00 | \$0.00 | \$0.00 | \$13.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/05/2012 | 06/01/2011 | \$75,326.06 | Non-Cash | | AA | 12303 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 05/17/2012 | 06/01/2011 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 04/17/2012 | 06/01/2011 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 04/09/2012 | 06/01/2011 | \$75,326.06 | Escrow Disb-Tax Count | | E90 | 32687 | (\$126.23) | \$0.00 | \$0.00 | (\$126.23) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 03/23/2012 | 06/01/2011 | \$0.00 | FEE | 011 | FB | 32506 | \$13.00 | \$0.00 | \$0.00 | \$0.00 | \$13.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 03/17/2012 | 06/01/2011 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/23/2012 | 06/01/2011 | \$0.00 | FEE | 011 | FB | 32506 | \$14.75 | \$0.00 | \$0.00 | \$0.00 | \$14.75 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/17/2012 | 06/01/2011 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/06/2012 | 06/01/2011 | \$0.00 | FEE | 164 | FB | 02775 | \$83.00 | \$0.00 | \$0.00 | \$0.00 | \$83.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 01/24/2012 | 06/01/2011 | \$0.00 | FEE | 011 | FB | 32506 | \$14.75 | \$0.00 | \$0.00 | \$0.00 | \$14.75 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 01/18/2012 | 06/01/2011 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 12/21/2011 | 06/01/2011 | \$0.00 | FEE | 011 | FB | 32506 | \$13.00 | \$0.00 | \$0.00 | \$0.00 | \$13.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 12/17/2011 | 06/01/2011 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 11/21/2011 | 06/01/2011 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 11/17/2011 | 06/01/2011 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 11/15/2011 | 06/01/2011 | \$75,326.06 | Escrow Disb-Fire | | E20 | 32022 | (\$352.37) | \$0.00 | \$0.00 | (\$352.37) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/25/2011 | 06/01/2011 | \$0.00 | FEE | 011 | FB | 32506 | \$13.00 | \$0.00 | \$0.00 | \$0.00 | \$13.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/18/2011 | 06/01/2011 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/11/2011 | 06/01/2011 | \$75,326.06 | Escrow Disb-Tax Count | | E90 | 32687 | (\$126.80) | \$0.00 | \$0.00 | (\$126.80) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 09/22/2011 | 06/01/2011 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 09/17/2011 | 06/01/2011 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 09/16/2011 | 06/01/2011 | \$0.00 | FEE | 164 | FB | 02775 | \$83.00 | \$0.00 | \$0.00 | \$0.00 | \$83.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 08/25/2011 | 06/01/2011 | \$0.00 | FEE | 011 | FB | 32506 | \$13.00 | \$0.00 | \$0.00 | \$0.00 | \$13.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 08/17/2011 | 06/01/2011 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/29/2011 | 06/01/2011 | \$0.00 | FEE | 171 | FB | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/29/2011 | 06/01/2011 | \$0.00 | FEE | 171 | FEA | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/29/2011 | 06/01/2011 | \$75,326.06 | PAYMENT | | AP | 00607 | \$705.53 | \$122.43 | \$534.43 | \$48.67 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

Loan History

Date Data as-of: March 5, 2014

| Account Number | Trans Added Date | Date Interest Paid Current | Prin Bal after trans | Transaction Description | Transaction Reason Code | Trans Type | Teller ID | Trans Amount | To Principal | To Interest Amt | To Escrow Amt | To Fee Amt | To Unapplied Funds Amt | To Credit Insurance Amt | To Late Charge Amt |
|----------------|------------------|----------------------------|----------------------|-------------------------|-------------------------|------------|-----------|--------------|--------------|-----------------|---------------|------------|------------------------|-------------------------|--------------------|
| 6646 | 07/29/2011 | 06/01/2011 | \$0.00 | Unapplied | | UI | 00607 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$65.68) |
| 6646 | 07/25/2011 | 05/01/2011 | \$0.00 | FEE | 011 | FB | 32506 | \$13.00 | \$0.00 | \$0.00 | \$0.00 | \$13.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/19/2011 | 05/01/2011 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/17/2011 | 05/01/2011 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 05/16/2011 | 05/01/2011 | \$0.00 | FEE | 171 | FB | 00606 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 05/16/2011 | 05/01/2011 | \$0.00 | FEE | 171 | FEA | 00606 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 05/16/2011 | 05/01/2011 | \$75,448.49 | PAYMENT | | AP | 00606 | \$705.53 | \$121.57 | \$535.29 | \$48.67 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 04/11/2011 | 04/01/2011 | \$75,570.06 | Escrow Disb-Tax Count | | E90 | 32687 | (\$145.54) | \$0.00 | \$0.00 | (\$145.54) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 03/30/2011 | 04/01/2011 | \$75,570.06 | PAYMENT | | AP | 00330 | \$705.53 | \$120.72 | \$536.14 | \$48.67 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/26/2011 | 03/01/2011 | \$75,690.78 | PAYMENT | | AP | 00330 | \$705.53 | \$119.87 | \$536.99 | \$48.67 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/09/2011 | 02/01/2011 | \$75,810.65 | PAYMENT | | AP | 00330 | \$705.53 | \$119.02 | \$537.84 | \$48.67 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 01/10/2011 | 01/01/2011 | \$75,929.67 | PAYMENT | | AP | 00330 | \$705.53 | \$118.19 | \$538.67 | \$48.67 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 12/31/2010 | 11/01/2010 | \$76,165.22 | PAYMENT | | AP | 00607 | \$705.53 | \$116.53 | \$540.33 | \$48.67 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 12/31/2010 | 11/01/2010 | \$0.00 | Unapplied | | UI | 00607 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$65.68) |
| 6646 | 12/31/2010 | 12/01/2010 | \$0.00 | FEE | 011 | FWA | 00607 | \$104.97 | \$0.00 | \$0.00 | \$0.00 | \$104.97 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 12/31/2010 | 12/01/2010 | \$0.00 | FEE | 171 | FB | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 12/31/2010 | 12/01/2010 | \$0.00 | FEE | 171 | FEA | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 12/31/2010 | 12/01/2010 | \$76,047.86 | PAYMENT | | AP | 00607 | \$771.21 | \$117.36 | \$539.50 | \$48.67 | \$0.00 | \$0.00 | \$0.00 | \$65.68 |
| 6646 | 12/31/2010 | 12/01/2010 | \$0.00 | Unapplied | | UI | 00607 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$65.68 |
| 6646 | 12/22/2010 | 10/01/2010 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 12/17/2010 | 10/01/2010 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 11/17/2010 | 10/01/2010 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 11/16/2010 | 10/01/2010 | \$76,281.75 | Escrow Disb-Fire | | E20 | 32022 | (\$352.37) | \$0.00 | \$0.00 | (\$352.37) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/16/2010 | 10/01/2010 | \$0.00 | FEE | 171 | FB | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/16/2010 | 10/01/2010 | \$0.00 | FEE | 171 | FEA | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/16/2010 | 10/01/2010 | \$76,281.75 | PAYMENT | | AP | 00607 | \$705.53 | \$115.71 | \$541.15 | \$48.67 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/07/2010 | 09/01/2010 | \$76,397.46 | Escrow Disb-Tax Count | | E90 | 32687 | (\$82.83) | \$0.00 | \$0.00 | (\$82.83) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 09/15/2010 | 09/01/2010 | \$0.00 | FEE | 171 | FB | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 09/15/2010 | 09/01/2010 | \$0.00 | FEE | 171 | FEA | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 09/15/2010 | 09/01/2010 | \$76,397.46 | PAYMENT | | AP | 00607 | \$705.53 | \$114.90 | \$541.96 | \$48.67 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/26/2010 | 08/01/2010 | \$76,512.36 | PAYMENT | | AP | 00330 | \$705.53 | \$114.09 | \$542.77 | \$48.67 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/07/2010 | 07/01/2010 | \$0.00 | FEE | 164 | FE | 10589 | \$247.08 | \$0.00 | \$0.00 | \$0.00 | \$247.08 | \$0.00 | \$0.00 | \$0.00 |

Loan History

Date Data as-of: March 5, 2014

| Account Number | Trans Added Date | Date Interest Paid Current | Prin Bal after trans | Transaction Description | Transaction Reason Code | Trans Type | Teller ID | Trans Amount | To Principal | To Interest Amt | To Escrow Amt | To Fee Amt | To Unapplied Funds Amt | To Credit Insurance Amt | To Late Charge Amt |
|----------------|------------------|----------------------------|----------------------|-------------------------|-------------------------|------------|-----------|--------------|--------------|-----------------|---------------|------------|------------------------|-------------------------|--------------------|
| 6646 | 06/07/2010 | 07/01/2010 | \$76,626.45 | Non-Cash | | AA | 10589 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$887.22 |
| 6646 | 06/07/2010 | 07/01/2010 | \$76,626.45 | PAYMENT | | SR | 10589 | (\$247.08) | \$0.00 | \$0.00 | \$457.15 | \$0.00 | (\$704.23) | \$0.00 | \$0.00 |
| 6646 | 06/07/2010 | 07/01/2010 | \$0.00 | Unapplied | | UFN | 10589 | (\$704.23) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/07/2010 | 07/01/2010 | \$0.00 | Unapplied | | UI | 10589 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$887.22 |
| 6646 | 06/03/2010 | 09/01/2009 | \$76,626.45 | Non-Cash | | AA | 32292 | \$0.00 | (\$5,772.51) | (\$5,726.41) | \$46.10 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/02/2010 | 09/01/2009 | \$70,853.94 | PAYMENT | | SR | 01653 | \$704.23 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$704.23 | \$0.00 | \$0.00 |
| 6646 | 06/02/2010 | 09/01/2009 | \$0.00 | Unapplied | | UFN | 01653 | \$704.23 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 05/28/2010 | 09/01/2009 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 05/18/2010 | 09/01/2009 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 05/14/2010 | 09/01/2009 | \$0.00 | FEE | 171 | FB | 00606 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 05/14/2010 | 09/01/2009 | \$0.00 | FEE | 171 | FEA | 00606 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 05/14/2010 | 09/01/2009 | \$70,853.94 | PAYMENT | | AP | 00606 | \$704.23 | \$80.90 | \$576.35 | \$46.98 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 05/14/2010 | 09/01/2009 | \$0.00 | Unapplied | | UI | 00606 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$32.86) |
| 6646 | 05/11/2010 | 08/01/2009 | \$70,934.84 | Non-Cash | | AA | 26943 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 05/03/2010 | 08/01/2009 | \$70,934.84 | Escrow Disb | | M01 | 19476 | (\$355.00) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$355.00 | \$0.00 | \$0.00 |
| 6646 | 05/03/2010 | 08/01/2009 | \$0.00 | Unapplied | | UFU | 19476 | (\$355.00) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 04/30/2010 | 08/01/2009 | \$70,934.84 | PAYMENT | | SRA | 00317 | \$355.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$355.00 | \$0.00 | \$0.00 |
| 6646 | 04/30/2010 | 08/01/2009 | \$0.00 | Unapplied | | UFU | 00317 | \$355.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 04/28/2010 | 08/01/2009 | \$0.00 | FEE | 164 | FB | 02726 | \$83.00 | \$0.00 | \$0.00 | \$0.00 | \$83.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 04/23/2010 | 08/01/2009 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 04/17/2010 | 08/01/2009 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 04/09/2010 | 08/01/2009 | \$0.00 | FEE | 164 | FE | 30851 | \$1.92 | \$0.00 | \$0.00 | \$0.00 | \$1.92 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 04/09/2010 | 08/01/2009 | \$70,934.84 | Non-Cash | | AA | 30851 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 04/09/2010 | 08/01/2009 | \$70,934.84 | PAYMENT | | SR | 30851 | (\$1.92) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$1.92) | \$0.00 | \$0.00 |
| 6646 | 04/09/2010 | 08/01/2009 | \$0.00 | Unapplied | | UFF | 00000 | (\$1.92) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 04/09/2010 | 08/01/2009 | \$0.00 | Unapplied | | UFU | 30851 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 04/07/2010 | 08/01/2009 | \$70,934.84 | Escrow Disb-Tax Count | | E90 | 32687 | (\$101.57) | \$0.00 | \$0.00 | (\$101.57) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 03/29/2010 | 08/01/2009 | \$70,934.84 | PAYMENT | | AP | 00330 | \$708.08 | \$80.25 | \$577.00 | \$50.83 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 03/29/2010 | 08/01/2009 | \$70,934.84 | PAYMENT | | SRA | 00330 | (\$353.08) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$353.08) | \$0.00 | \$0.00 |
| 6646 | 03/29/2010 | 08/01/2009 | \$0.00 | Unapplied | | UFF | 00330 | (\$353.08) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 03/29/2010 | 08/01/2009 | \$0.00 | Unapplied | | UI | 00330 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$197.16) |
| 6646 | 03/29/2010 | 04/01/2010 | \$0.00 | Comment | | RPL | 00330 | \$355.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

Loan History

Date Data as-of: March 5, 2014

| Account Number | Trans Added Date | Date Interest Paid Current | Prin Bal after trans | Transaction Description | Transaction Reason Code | Trans Type | Teller ID | Trans Amount | To Principal | To Interest Amt | To Escrow Amt | To Fee Amt | To Unapplied Funds Amt | To Credit Insurance Amt | To Late Charge Amt |
|----------------|------------------|----------------------------|----------------------|-------------------------|-------------------------|------------|-----------|--------------|--------------|-----------------|---------------|------------|------------------------|-------------------------|--------------------|
| 6646 | 03/17/2010 | 07/01/2009 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/26/2010 | 07/01/2009 | \$71,015.09 | PAYMENT | | SR | 01657 | \$355.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$355.00 | \$0.00 | \$0.00 |
| 6646 | 02/26/2010 | 07/01/2009 | \$0.00 | Unapplied | | UFF | 01657 | \$355.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/26/2010 | 04/01/2010 | \$0.00 | Comment | | RPL | 01657 | \$355.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/19/2010 | 07/01/2009 | \$71,015.09 | Non-Cash | | AA | 24498 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/17/2010 | 07/01/2009 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/03/2010 | 07/01/2009 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/01/2010 | 07/01/2009 | \$0.00 | FEE | 011 | FE | 31204 | \$220.53 | \$0.00 | \$0.00 | \$0.00 | \$220.53 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/01/2010 | 07/01/2009 | \$71,015.09 | PAYMENT | | SR | 31204 | (\$220.53) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$220.53) | \$0.00 | \$0.00 |
| 6646 | 02/01/2010 | 07/01/2009 | \$0.00 | Unapplied | | UFN | 00000 | \$220.53 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/01/2010 | 07/01/2009 | \$0.00 | Unapplied | | UFN | 31204 | (\$220.53) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/01/2010 | 07/01/2009 | \$0.00 | Unapplied | | UFU | 31204 | (\$220.53) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 01/19/2010 | 07/01/2009 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 01/01/2010 | 07/01/2009 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 12/17/2009 | 07/01/2009 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 12/04/2009 | 07/01/2009 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 11/24/2009 | 07/01/2009 | \$71,015.09 | PAYMENT | | PT | 15992 | (\$278.96) | \$0.00 | \$0.00 | (\$499.49) | \$0.00 | \$220.53 | \$0.00 | \$0.00 |
| 6646 | 11/24/2009 | 07/01/2009 | \$71,015.09 | PAYMENT | | RT | 15992 | \$278.96 | \$0.00 | \$0.00 | \$499.49 | \$0.00 | (\$220.53) | \$0.00 | \$0.00 |
| 6646 | 11/24/2009 | 07/01/2009 | \$0.00 | Unapplied | | UFU | 15992 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 11/17/2009 | 07/01/2009 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 11/17/2009 | 07/01/2009 | \$71,015.09 | Escrow Disb-Fire | | E20 | 32022 | (\$352.37) | \$0.00 | \$0.00 | (\$352.37) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/30/2009 | 07/01/2009 | \$0.00 | FEE | 011 | FB | 32506 | \$16.50 | \$0.00 | \$0.00 | \$0.00 | \$16.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/23/2009 | 07/01/2009 | \$0.00 | FEE | 164 | FB | 02726 | \$83.00 | \$0.00 | \$0.00 | \$0.00 | \$83.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/19/2009 | 07/01/2009 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/13/2009 | 07/01/2009 | \$71,015.09 | Escrow Disb-Tax Count | | E90 | 32687 | (\$64.19) | \$0.00 | \$0.00 | (\$64.19) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/07/2009 | 07/01/2009 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 09/30/2009 | 07/01/2009 | \$0.00 | FEE | 171 | FB | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 09/30/2009 | 07/01/2009 | \$0.00 | FEE | 171 | FEA | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 09/30/2009 | 07/01/2009 | \$71,015.09 | PAYMENT | | AP | 00607 | \$657.25 | \$79.61 | \$577.64 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 09/30/2009 | 07/01/2009 | \$71,015.09 | PAYMENT | | SRA | 00607 | \$73.51 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$73.51 | \$0.00 | \$0.00 |
| 6646 | 09/30/2009 | 07/01/2009 | \$0.00 | Unapplied | | UFF | 00000 | (\$220.53) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 09/30/2009 | 07/01/2009 | \$0.00 | Unapplied | | UFF | 00607 | \$73.51 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

Loan History

Date Data as-of: March 5, 2014

| Account Number | Trans Added Date | Date Interest Paid Current | Prin Bal after trans | Transaction Description | Transaction Reason Code | Trans Type | Teller ID | Trans Amount | To Principal | To Interest Amt | To Escrow Amt | To Fee Amt | To Unapplied Funds Amt | To Credit Insurance Amt | To Late Charge Amt |
|----------------|------------------|----------------------------|----------------------|-------------------------|-------------------------|------------|-----------|--------------|--------------|-----------------|---------------|------------|------------------------|-------------------------|--------------------|
| 6646 | 09/30/2009 | 07/01/2009 | \$0.00 | Unapplied | | UFU | 00607 | \$220.53 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 09/30/2009 | 07/01/2009 | \$0.00 | Unapplied | | UI | 00607 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$32.86) |
| 6646 | 09/30/2009 | 10/01/2009 | \$0.00 | Comment | | RPP | 00607 | \$730.76 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 09/17/2009 | 06/01/2009 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 09/04/2009 | 06/01/2009 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 08/26/2009 | 06/01/2009 | \$71,094.70 | PAYMENT | | AP | 00330 | \$657.25 | \$78.96 | \$578.29 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 08/26/2009 | 06/01/2009 | \$71,094.70 | PAYMENT | | SRA | 00330 | \$73.51 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$73.51 | \$0.00 | \$0.00 |
| 6646 | 08/26/2009 | 06/01/2009 | \$0.00 | Unapplied | | UFF | 00330 | \$73.51 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 08/26/2009 | 06/01/2009 | \$0.00 | Unapplied | | UI | 00330 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$32.86) |
| 6646 | 08/26/2009 | 09/01/2009 | \$0.00 | Comment | | RPP | 00330 | \$730.76 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 08/18/2009 | 05/01/2009 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 08/03/2009 | 05/01/2009 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/17/2009 | 05/01/2009 | \$0.00 | Comment | | SLC | 00000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/03/2009 | 05/01/2009 | \$0.00 | FEE | 171 | FB | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/03/2009 | 05/01/2009 | \$0.00 | FEE | 171 | FEA | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/03/2009 | 05/01/2009 | \$71,173.66 | PAYMENT | | AP | 00607 | \$657.25 | \$78.33 | \$578.92 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/03/2009 | 05/01/2009 | \$71,173.66 | PAYMENT | | SRA | 00607 | \$73.51 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$73.51 | \$0.00 | \$0.00 |
| 6646 | 07/03/2009 | 05/01/2009 | \$0.00 | Unapplied | | UFF | 00607 | \$73.51 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/03/2009 | 08/01/2009 | \$0.00 | Comment | | RPP | 00607 | \$730.76 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/02/2009 | 04/01/2009 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/16/2009 | 04/01/2009 | \$0.00 | FEE | 164 | FB | 02726 | \$83.00 | \$0.00 | \$0.00 | \$0.00 | \$83.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/15/2009 | 04/01/2009 | \$71,251.99 | Escrow Disb-Tax Count | | M90 | 02171 | (\$82.93) | \$0.00 | \$0.00 | (\$82.93) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/05/2009 | 04/01/2009 | \$0.00 | FEE | 011 | FB | 32506 | \$13.00 | \$0.00 | \$0.00 | \$0.00 | \$13.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/03/2009 | 04/01/2009 | \$0.00 | FEE | 171 | FB | 00606 | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/03/2009 | 04/01/2009 | \$0.00 | FEE | 171 | FEA | 00606 | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/03/2009 | 04/01/2009 | \$71,251.99 | PAYMENT | | AP | 00606 | \$657.25 | \$77.70 | \$579.55 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/03/2009 | 04/01/2009 | \$0.00 | Unapplied | | UI | 00606 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$32.86) |
| 6646 | 04/30/2009 | 03/01/2009 | \$0.00 | FEE | 171 | FB | 00606 | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 04/30/2009 | 03/01/2009 | \$0.00 | FEE | 171 | FEA | 00606 | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 04/30/2009 | 03/01/2009 | \$71,329.69 | PAYMENT | | AP | 00606 | \$657.25 | \$77.07 | \$580.18 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 04/30/2009 | 03/01/2009 | \$0.00 | Unapplied | | UI | 00606 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$32.86) |
| 6646 | 04/29/2009 | 02/01/2009 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |

Loan History

Date Data as-of: March 5, 2014

| Account Number | Trans Added Date | Date Interest Paid Current | Prin Bal after trans | Transaction Description | Transaction Reason Code | Trans Type | Teller ID | Trans Amount | To Principal | To Interest Amt | To Escrow Amt | To Fee Amt | To Unapplied Funds Amt | To Credit Insurance Amt | To Late Charge Amt |
|----------------|------------------|----------------------------|----------------------|-------------------------|-------------------------|------------|-----------|--------------|--------------|-----------------|---------------|------------|------------------------|-------------------------|--------------------|
| 6646 | 03/31/2009 | 02/01/2009 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 03/30/2009 | 02/01/2009 | \$0.00 | FEE | 171 | FB | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 03/30/2009 | 02/01/2009 | \$0.00 | FEE | 171 | FEA | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 03/30/2009 | 02/01/2009 | \$71,406.76 | PAYMENT | | AP | 00607 | \$657.25 | \$76.45 | \$580.80 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 03/30/2009 | 02/01/2009 | \$0.00 | Unapplied | | UI | 00607 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$32.86) |
| 6646 | 03/02/2009 | 01/01/2009 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/27/2009 | 01/01/2009 | \$0.00 | FEE | 171 | FB | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/27/2009 | 01/01/2009 | \$0.00 | FEE | 171 | FEA | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/27/2009 | 01/01/2009 | \$71,483.21 | PAYMENT | | AP | 00607 | \$657.25 | \$75.83 | \$581.42 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/27/2009 | 01/01/2009 | \$0.00 | Unapplied | | UI | 00607 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$32.86) |
| 6646 | 02/27/2009 | 02/28/2009 | \$0.00 | Comment | | RPD | 00607 | \$657.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 01/30/2009 | 12/01/2008 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 01/30/2009 | 12/01/2008 | \$0.00 | FEE | 171 | FB | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 01/30/2009 | 12/01/2008 | \$0.00 | FEE | 171 | FEA | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 01/30/2009 | 12/01/2008 | \$71,559.04 | PAYMENT | | AP | 00607 | \$657.25 | \$75.22 | \$582.03 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 01/30/2009 | 12/01/2008 | \$0.00 | Unapplied | | UI | 00607 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$32.86) |
| 6646 | 12/29/2008 | 11/01/2008 | \$0.00 | FEE | 171 | FB | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 12/29/2008 | 11/01/2008 | \$0.00 | FEE | 171 | FEA | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 12/29/2008 | 11/01/2008 | \$71,634.26 | PAYMENT | | AP | 00607 | \$657.25 | \$74.62 | \$582.63 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 12/29/2008 | 11/01/2008 | \$0.00 | Unapplied | | UI | 00607 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$32.86) |
| 6646 | 12/24/2008 | 10/01/2008 | \$0.00 | FEE | 011 | FB | 32506 | \$13.00 | \$0.00 | \$0.00 | \$0.00 | \$13.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 12/01/2008 | 10/01/2008 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 12/01/2008 | 10/01/2008 | \$0.00 | FEE | 171 | FB | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 12/01/2008 | 10/01/2008 | \$0.00 | FEE | 171 | FEA | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 12/01/2008 | 10/01/2008 | \$71,708.88 | PAYMENT | | AP | 00607 | \$657.25 | \$74.01 | \$583.24 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 12/01/2008 | 10/01/2008 | \$0.00 | Unapplied | | UI | 00607 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$32.86) |
| 6646 | 10/31/2008 | 09/01/2008 | \$0.00 | FEE | 171 | FB | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/31/2008 | 09/01/2008 | \$0.00 | FEE | 171 | FEA | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/31/2008 | 09/01/2008 | \$71,782.89 | PAYMENT | | AP | 00607 | \$657.25 | \$73.42 | \$583.83 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/31/2008 | 09/01/2008 | \$0.00 | Unapplied | | UI | 00607 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$32.86) |
| 6646 | 10/22/2008 | 08/01/2008 | \$0.00 | FEE | 011 | FB | 32506 | \$13.00 | \$0.00 | \$0.00 | \$0.00 | \$13.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 09/30/2008 | 08/01/2008 | \$0.00 | FEE | 171 | FB | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |

Loan History

Date Data as-of: March 5, 2014

| Account Number | Trans Added Date | Date Interest Paid Current | Prin Bal after trans | Transaction Description | Transaction Reason Code | Trans Type | Teller ID | Trans Amount | To Principal | To Interest Amt | To Escrow Amt | To Fee Amt | To Unapplied Funds Amt | To Credit Insurance Amt | To Late Charge Amt |
|----------------|------------------|----------------------------|----------------------|-------------------------|-------------------------|------------|-----------|--------------|--------------|-----------------|---------------|------------|------------------------|-------------------------|--------------------|
| 6646 | 09/30/2008 | 08/01/2008 | \$0.00 | FEE | 171 | FEA | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 09/30/2008 | 08/01/2008 | \$71,856.31 | PAYMENT | | AP | 00607 | \$657.25 | \$72.83 | \$584.42 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 09/30/2008 | 08/01/2008 | \$0.00 | Unapplied | | UI | 00607 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$32.86) |
| 6646 | 09/25/2008 | 07/01/2008 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 08/29/2008 | 07/01/2008 | \$0.00 | FEE | 171 | FB | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 08/29/2008 | 07/01/2008 | \$0.00 | FEE | 171 | FEA | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 08/29/2008 | 07/01/2008 | \$71,929.14 | PAYMENT | | AP | 00607 | \$657.25 | \$72.24 | \$585.01 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 08/29/2008 | 07/01/2008 | \$0.00 | Unapplied | | UI | 00607 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$32.86) |
| 6646 | 08/22/2008 | 06/01/2008 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/31/2008 | 06/01/2008 | \$0.00 | FEE | 171 | FB | 00606 | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/31/2008 | 06/01/2008 | \$0.00 | FEE | 171 | FEA | 00606 | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/31/2008 | 06/01/2008 | \$72,001.38 | PAYMENT | | AP | 00606 | \$430.75 | \$71.66 | \$585.59 | \$0.00 | \$0.00 | (\$226.50) | \$0.00 | \$0.00 |
| 6646 | 07/31/2008 | 06/01/2008 | \$0.00 | Unapplied | | UFU | 00606 | (\$226.50) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/31/2008 | 06/01/2008 | \$0.00 | Unapplied | | UI | 00606 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$32.86) |
| 6646 | 07/30/2008 | 05/01/2008 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/30/2008 | 05/01/2008 | \$0.00 | FEE | 171 | FB | 00606 | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/30/2008 | 05/01/2008 | \$0.00 | FEE | 171 | FEA | 00606 | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/30/2008 | 05/01/2008 | \$72,073.04 | PAYMENT | | AP | 00606 | \$473.50 | \$71.08 | \$586.17 | \$0.00 | \$0.00 | (\$183.75) | \$0.00 | \$0.00 |
| 6646 | 06/30/2008 | 05/01/2008 | \$72,073.04 | PAYMENT | | SWA | 00606 | \$226.50 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$226.50 | \$0.00 | \$0.00 |
| 6646 | 06/30/2008 | 05/01/2008 | \$0.00 | Unapplied | | UFU | 00606 | \$42.75 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/30/2008 | 05/01/2008 | \$0.00 | Unapplied | | UI | 00606 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$32.86) |
| 6646 | 06/25/2008 | 04/01/2008 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 05/30/2008 | 04/01/2008 | \$0.00 | FEE | 171 | FB | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 05/30/2008 | 04/01/2008 | \$0.00 | FEE | 171 | FEA | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 05/30/2008 | 04/01/2008 | \$72,144.12 | PAYMENT | | AP | 00607 | \$508.75 | \$70.51 | \$586.74 | \$0.00 | \$0.00 | (\$148.50) | \$0.00 | \$0.00 |
| 6646 | 05/30/2008 | 04/01/2008 | \$72,144.12 | PAYMENT | | SWA | 00607 | \$183.75 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$183.75 | \$0.00 | \$0.00 |
| 6646 | 05/30/2008 | 04/01/2008 | \$0.00 | Unapplied | | UFU | 00607 | \$35.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 05/30/2008 | 04/01/2008 | \$0.00 | Unapplied | | UI | 00607 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$32.86) |
| 6646 | 05/28/2008 | 03/01/2008 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 05/23/2008 | 03/01/2008 | \$72,214.63 | PAYMENT | | PT | 25101 | \$148.50 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$148.50 | \$0.00 | \$0.00 |
| 6646 | 05/23/2008 | 03/01/2008 | \$72,214.63 | PAYMENT | | RT | 25101 | (\$148.50) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$148.50) | \$0.00 | \$0.00 |
| 6646 | 05/23/2008 | 03/01/2008 | \$0.00 | Unapplied | | UFU | 25101 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

Loan History

Date Data as-of: March 5, 2014

| Account Number | Trans Added Date | Date Interest Paid Current | Prin Bal after trans | Transaction Description | Transaction Reason Code | Trans Type | Teller ID | Trans Amount | To Principal | To Interest Amt | To Escrow Amt | To Fee Amt | To Unapplied Funds Amt | To Credit Insurance Amt | To Late Charge Amt |
|----------------|------------------|----------------------------|----------------------|-------------------------|-------------------------|------------|-----------|--------------|--------------|-----------------|---------------|------------|------------------------|-------------------------|--------------------|
| 6646 | 04/28/2008 | 03/01/2008 | \$0.00 | FEE | 171 | FB | 00606 | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 04/28/2008 | 03/01/2008 | \$0.00 | FEE | 171 | FEA | 00606 | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 04/28/2008 | 03/01/2008 | \$72,214.63 | PAYMENT | | AP | 00606 | \$551.50 | \$69.94 | \$587.31 | \$0.00 | \$0.00 | (\$105.75) | \$0.00 | \$0.00 |
| 6646 | 04/28/2008 | 03/01/2008 | \$72,214.63 | PAYMENT | | SWA | 00606 | \$148.50 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$148.50 | \$0.00 | \$0.00 |
| 6646 | 04/28/2008 | 03/01/2008 | \$0.00 | Unapplied | | UFU | 00606 | \$42.75 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 04/28/2008 | 03/01/2008 | \$0.00 | Unapplied | | UI | 00606 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$32.86) |
| 6646 | 04/25/2008 | 02/01/2008 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 03/31/2008 | 02/01/2008 | \$0.00 | FEE | 171 | FB | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 03/31/2008 | 02/01/2008 | \$0.00 | FEE | 171 | FEA | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 03/31/2008 | 02/01/2008 | \$72,284.57 | PAYMENT | | AP | 00607 | \$586.75 | \$69.37 | \$587.88 | \$0.00 | \$0.00 | (\$70.50) | \$0.00 | \$0.00 |
| 6646 | 03/31/2008 | 02/01/2008 | \$72,284.57 | PAYMENT | | SWA | 00607 | \$105.75 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$105.75 | \$0.00 | \$0.00 |
| 6646 | 03/31/2008 | 02/01/2008 | \$0.00 | Unapplied | | UFU | 00607 | \$35.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 03/31/2008 | 02/01/2008 | \$0.00 | Unapplied | | UI | 00607 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$32.86) |
| 6646 | 03/25/2008 | 01/01/2008 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/25/2008 | 01/01/2008 | \$0.00 | FEE | 171 | FB | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/25/2008 | 01/01/2008 | \$0.00 | FEE | 171 | FEA | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/25/2008 | 01/01/2008 | \$72,353.94 | PAYMENT | | AP | 00607 | \$622.00 | \$68.82 | \$588.43 | \$0.00 | \$0.00 | (\$35.25) | \$0.00 | \$0.00 |
| 6646 | 02/25/2008 | 01/01/2008 | \$72,353.94 | PAYMENT | | SWA | 00607 | \$70.50 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$70.50 | \$0.00 | \$0.00 |
| 6646 | 02/25/2008 | 01/01/2008 | \$0.00 | Unapplied | | UFU | 00607 | \$35.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/25/2008 | 01/01/2008 | \$0.00 | Unapplied | | UI | 00607 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$32.86) |
| 6646 | 02/22/2008 | 12/01/2007 | \$72,422.76 | PAYMENT | | PT | 25101 | \$35.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$35.25 | \$0.00 | \$0.00 |
| 6646 | 02/22/2008 | 12/01/2007 | \$72,422.76 | PAYMENT | | RT | 25101 | (\$35.25) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$35.25) | \$0.00 | \$0.00 |
| 6646 | 02/22/2008 | 12/01/2007 | \$0.00 | Unapplied | | UFU | 25101 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 02/21/2008 | 12/01/2007 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 01/30/2008 | 12/01/2007 | \$0.00 | FEE | 171 | FB | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 01/30/2008 | 12/01/2007 | \$0.00 | FEE | 171 | FEA | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 01/30/2008 | 12/01/2007 | \$72,422.76 | PAYMENT | | AP | 00607 | \$657.25 | \$68.26 | \$588.99 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 01/30/2008 | 12/01/2007 | \$72,422.76 | PAYMENT | | SWA | 00607 | \$35.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$35.25 | \$0.00 | \$0.00 |
| 6646 | 01/30/2008 | 12/01/2007 | \$0.00 | Unapplied | | UFU | 00607 | \$35.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 01/30/2008 | 12/01/2007 | \$0.00 | Unapplied | | UI | 00607 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$65.72) |
| 6646 | 01/29/2008 | 11/01/2007 | \$0.00 | FEE | 011 | FB | 32506 | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 11/30/2007 | 11/01/2007 | \$0.00 | FEE | 171 | FB | 00606 | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 | \$0.00 | \$0.00 |

Loan History

Date Data as-of: March 5, 2014

| Account Number | Trans Added Date | Date Interest Paid Current | Prin Bal after trans | Transaction Description | Transaction Reason Code | Trans Type | Teller ID | Trans Amount | To Principal | To Interest Amt | To Escrow Amt | To Fee Amt | To Unapplied Funds Amt | To Credit Insurance Amt | To Late Charge Amt |
|----------------|------------------|----------------------------|----------------------|-------------------------|-------------------------|------------|-----------|--------------|--------------|-----------------|---------------|------------|------------------------|-------------------------|--------------------|
| 6646 | 11/30/2007 | 11/01/2007 | \$0.00 | FEE | 171 | FEA | 00606 | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 11/30/2007 | 11/01/2007 | \$72,491.02 | PAYMENT | | AP | 00606 | \$657.25 | \$67.71 | \$589.54 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 11/30/2007 | 11/01/2007 | \$72,491.02 | PAYMENT | | SRA | 00606 | \$32.86 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$32.86 |
| 6646 | 11/30/2007 | 11/01/2007 | \$0.00 | Unapplied | | UI | 00606 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/31/2007 | 10/01/2007 | \$0.00 | FEE | 171 | FB | 00606 | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/31/2007 | 10/01/2007 | \$0.00 | FEE | 171 | FEA | 00606 | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/31/2007 | 10/01/2007 | \$72,558.73 | PAYMENT | | AP | 00606 | \$657.25 | \$67.16 | \$590.09 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/31/2007 | 10/01/2007 | \$72,558.73 | PAYMENT | | SRA | 00606 | \$65.72 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$65.72 |
| 6646 | 10/31/2007 | 10/01/2007 | \$0.00 | Unapplied | | UI | 00606 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$32.86 |
| 6646 | 10/01/2007 | 09/01/2007 | \$0.00 | FEE | 171 | FB | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/01/2007 | 09/01/2007 | \$0.00 | FEE | 171 | FEA | 00607 | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 10/01/2007 | 09/01/2007 | \$72,625.89 | PAYMENT | | AP | 00607 | \$671.20 | \$66.62 | \$590.63 | \$0.00 | \$0.00 | \$0.00 | \$13.95 | \$0.00 |
| 6646 | 10/01/2007 | 09/01/2007 | \$0.00 | PAYMENT | | O63 | 00607 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$13.95 | \$0.00 |
| 6646 | 10/01/2007 | 09/01/2007 | \$0.00 | Unapplied | | UI | 00607 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$32.86) |
| 6646 | 08/31/2007 | 08/01/2007 | \$0.00 | FEE | 171 | FB | 00606 | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 08/31/2007 | 08/01/2007 | \$0.00 | FEE | 171 | FEA | 00606 | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 08/31/2007 | 08/01/2007 | \$72,692.51 | PAYMENT | | AP | 00606 | \$657.25 | \$66.09 | \$591.16 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 08/31/2007 | 08/01/2007 | \$72,692.51 | PAYMENT | | SRA | 00606 | \$32.86 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$32.86 |
| 6646 | 08/31/2007 | 08/01/2007 | \$0.00 | Unapplied | | UI | 00606 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/30/2007 | 07/01/2007 | \$0.00 | FEE | 171 | FB | 00606 | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/30/2007 | 07/01/2007 | \$0.00 | FEE | 171 | FEA | 00606 | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/30/2007 | 07/01/2007 | \$72,758.60 | PAYMENT | | AP | 00606 | \$657.25 | \$65.55 | \$591.70 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 07/30/2007 | 07/01/2007 | \$72,758.60 | PAYMENT | | SRA | 00606 | \$32.86 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$32.86 |
| 6646 | 07/30/2007 | 07/01/2007 | \$0.00 | Unapplied | | UI | 00606 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/29/2007 | 06/01/2007 | \$0.00 | FEE | 171 | FB | 00606 | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/29/2007 | 06/01/2007 | \$0.00 | FEE | 171 | FEA | 00606 | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/29/2007 | 06/01/2007 | \$72,824.15 | PAYMENT | | AP | 00606 | \$657.25 | \$65.03 | \$592.22 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6646 | 06/29/2007 | 06/01/2007 | \$72,824.15 | PAYMENT | | SRA | 00606 | \$32.86 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$32.86 |
| 6646 | 06/29/2007 | 06/01/2007 | \$0.00 | Unapplied | | UI | 00606 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

Comments:

March 6, 2014

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 02/08/2013 | FSV | INSP TP D RESULTS RCVD; ORD DT=02/06/13 | SYSTEM ID |
| 6646 | | 02/08/2013 | DM | A3P MALLA LAMPKINS FROM AFFORDABLE HOUSING | ALYSSA GOSSLING |
| 6646 | | 02/08/2013 | DM | COMMUNITY CI TO SEE IF B1 ACCEPTED TRIAL AND MADE | ALYSSA GOSSLING |
| 6646 | | 02/08/2013 | DM | PMT. ADV A3P FIRST TPP NOT RECVD SO TRIAL SHUT | ALYSSA GOSSLING |
| 6646 | | 02/08/2013 | DM | DOWN. ADV WILL WANT TO TOUCH BASE W/ B1 TO FIND | ALYSSA GOSSLING |
| 6646 | | 02/08/2013 | DM | OUT IF SOMETHING CHNGD IN FINS OR WHY WASNT ABLE | ALYSSA GOSSLING |
| 6646 | | 02/08/2013 | DM | TO MAKE PMT, CAN REAPPLY | ALYSSA GOSSLING |
| 6646 | | 02/08/2013 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | ALYSSA GOSSLING |
| 6646 | | 02/08/2013 | DM | BUT NO GUARANTEES OF ANOTHER APRVL. ADV BRCH AND | ALYSSA GOSSLING |
| 6646 | | 02/08/2013 | DM | LIQ OPTIONS IF UNABLE TO BRING ACCT CURRENT. A3P | ALYSSA GOSSLING |
| 6646 | | 02/08/2013 | DM | WONDERING MO OWING, ADV AND ADV TAD. A3P ADV WILL | ALYSSA GOSSLING |
| 6646 | | 02/08/2013 | DM | FLWUP W/ B1. | ALYSSA GOSSLING |
| 6646 | | 02/08/2013 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | ALYSSA GOSSLING |
| 6646 | | 02/08/2013 | DM | LOSS MITIGATION DISCUSSED AND/OR FINANCIAL PACKAGE | ALYSSA GOSSLING |
| 6646 | | 02/08/2013 | DM | SENT. INBOUND CALL | ALYSSA GOSSLING |
| 6646 | | 02/08/2013 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | ALYSSA GOSSLING |
| 6646 | COL09 | 02/08/2013 | CIT | 089 DONE 02/08/13 BY TLR 02571 | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 02/08/2013 | CIT | TSK TYP 822-LSMIT DENIAL PR | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 02/08/2013 | CIT | 089 Close CIT#822. The first trial payment was | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 02/08/2013 | CIT | not received by the last day of the first | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 02/08/2013 | CIT | month of the trial. | TIM WOODRUFF-SCRIPT |
| 6646 | LMLTR | 02/08/2013 | NT | M020 Modification denial letter requested from | TIM WOODRUFF-SCRIPT |
| 6646 | LMLTR | 02/08/2013 | NT | Vendor. | TIM WOODRUFF-SCRIPT |
| 6646 | NOTLS | 02/08/2013 | NT | Note location request sent to records. | MATT MCFEE |
| 6646 | | 02/07/2013 | LMT | FILE CLOSED (7) COMPLETED 02/07/13 | CRYSTA BERRY-SCRIPT |
| 6646 | | 02/07/2013 | LMT | LOSS MIT DENIED OTHER | CRYSTA BERRY-SCRIPT |
| 6646 | | 02/07/2013 | DM | BREACH HOLD REMOVED MANUALLY | CRYSTA BERRY-SCRIPT |
| 6646 | COL09 | 02/07/2013 | CIT | 088 DONE 02/07/13 BY TLR 12303 | CRYSTA BERRY-SCRIPT |
| 6646 | COL09 | 02/07/2013 | CIT | TSK TYP 636-ACTIVE TRAD TRI | CRYSTA BERRY-SCRIPT |
| 6646 | COL09 | 02/07/2013 | CIT | 088 Closing CIT 636 - Cancelling LSMIT Approval | CRYSTA BERRY-SCRIPT |
| 6646 | | 02/07/2013 | LMT | TRIAL MOD FAILED (1053) COMPLETED 02/07/13 | CRYSTA BERRY-SCRIPT |
| 6646 | | 02/06/2013 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 02/05/2013 | DM | PROMISE PLAN 07 CANCELLED AUTOMATIC | TERRI SMOCK |
| 6646 | COL09 | 02/05/2013 | CIT | 089 new cit 822-please initiate trial denial | MONIQUE JOHNSON |
| 6646 | COL09 | 02/05/2013 | CIT | process; see previous note for reason | MONIQUE JOHNSON |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|-----------------|
| 6646 | TR1ST | 02/05/2013 | NT | 1st Trial Payment not received from the customer | MONIQUE JOHNSON |
| 6646 | TR1ST | 02/05/2013 | NT | by the cutoff date. Customer is allowed to reapply | MONIQUE JOHNSON |
| 6646 | TR1ST | 02/05/2013 | NT | if something has financially changed. | MONIQUE JOHNSON |
| 6646 | | 02/04/2013 | DM | EARLY IND: SCORE 122 MODEL EI90S | SYSTEM ID |
| 6646 | | 01/21/2013 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 01/10/2013 | CBR | LOAN MODIFIED-NON GOVERNMENT PLAN | SYSTEM ID |
| 6646 | | 01/10/2013 | CBR | DELINQUENT: 180+ DAYS | SYSTEM ID |
| 6646 | | 01/02/2013 | DM | EARLY IND: SCORE 122 MODEL EI90S | SYSTEM ID |
| 6646 | | 01/01/2013 | DM | PROMISE PLAN 07 BROKEN01/01/13 PROMISE DT 01/01/13 | SYSTEM ID |
| 6646 | | 12/19/2012 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 12/14/2012 | CBR | LOAN MODIFIED-NON GOVERNMENT PLAN | SYSTEM ID |
| 6646 | | 12/14/2012 | CBR | DELINQUENT: 180+ DAYS | SYSTEM ID |
| 6646 | | 12/14/2012 | CBR | CHANGE IN PRIMARY BORROWERS ADDR | SYSTEM ID |
| 6646 | BRA | 12/14/2012 | NT | RECEIVED CORRESPONDENCE FROM BRRWR - ATTORNEY HA | LINDY BANTZ |
| 6646 | BRA | 12/14/2012 | NT | NEW ADDRESS. UPDATED ADDRESS | LINDY BANTZ |
| 6646 | | 12/14/2012 | DM | INB SPOC. A3P MALLA LAMPKINS CD IN. 3PN ADV | KELLY STEIMEL |
| 6646 | | 12/14/2012 | DM | CALLING BC HASNT HEARD ABOUT MOD. ADV 3P TRIAL MOD | KELLY STEIMEL |
| 6646 | | 12/14/2012 | DM | APPROVED. ADV PYMT DATES AND AMOUNTS. ADV | KELLY STEIMEL |
| 6646 | | 12/14/2012 | DM | AGREEMENT WAS SENT. ADV 3P WE REQUIRE VERB | KELLY STEIMEL |
| 6646 | | 12/14/2012 | DM | ACCEPTANCE OF TRIAL MOD. ADV AFTER 2ND PYMT WILL | KELLY STEIMEL |
| 6646 | | 12/14/2012 | DM | RUN A TITLE SEARCH SO IF | KELLY STEIMEL |
| 6646 | | 12/14/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | KELLY STEIMEL |
| 6646 | | 12/14/2012 | DM | NOT CLEAR B1 WOULD HAVE TO GET CLEAR. ADV ONCE | KELLY STEIMEL |
| 6646 | | 12/14/2012 | DM | LAST TRIAL PYMT COMPELTES WE WILL REVIEW FOR PERM | KELLY STEIMEL |
| 6646 | | 12/14/2012 | DM | MOD | KELLY STEIMEL |
| 6646 | | 12/14/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | KELLY STEIMEL |
| 6646 | | 12/14/2012 | DM | LOSS MITIGATION DISCUSSED AND/OR FINANCIAL PACKAGE | KELLY STEIMEL |
| 6646 | | 12/14/2012 | DM | SENT. PAYMENT ARRANGEMENTS WERE NOT MADE (RPC MUS | KELLY STEIMEL |
| 6646 | | 12/14/2012 | DM | BE OBTAINED). INBOUND CALL | KELLY STEIMEL |
| 6646 | | 12/14/2012 | DM | ACTION/RESULT CD CHANGED FROM LMPP TO OAAI | KELLY STEIMEL |
| 6646 | RTLS | 11/27/2012 | NT | Non HMP trial agreement sent to borrower. Verbal | RYAN LOOBY |
| 6646 | RTLS | 11/27/2012 | NT | acceptance required. | RYAN LOOBY |
| 6646 | | 11/27/2012 | LMT | MONITOR TERMS (532) COMPLETED 11/27/12 | RYAN LOOBY |
| 6646 | | 11/26/2012 | LMT | TPA PAPER DELIVERY (580) COMPLETED 11/26/12 | TERRI SMOCK |
| 6646 | RTLS | 11/26/2012 | NT | NHMP Trial Approved | TERRI SMOCK |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 11/26/2012 | DM | BREACH HOLD PLACED-EXPIRATION DATE 01/01/50 | TERRI SMOCK |
| 6646 | COL09 | 11/26/2012 | CIT | 086 DONE 11/26/12 BY TLR 26268 | TERRI SMOCK |
| 6646 | COL09 | 11/26/2012 | CIT | TSK TYP 607-TRAD TRIAGE REV | TERRI SMOCK |
| 6646 | COL09 | 11/26/2012 | CIT | 086 Closing CIT 607. LSMIT Trial Plan set up with | TERRI SMOCK |
| 6646 | COL09 | 11/26/2012 | CIT | payments of \$693.25 starting 01/01/13 with | TERRI SMOCK |
| 6646 | COL09 | 11/26/2012 | CIT | last payment due on 03/01/13. | TERRI SMOCK |
| 6646 | COL09 | 11/26/2012 | CIT | 088 New CIT 636 - Tracking of Non-HAMP Trial | TERRI SMOCK |
| 6646 | COL09 | 11/26/2012 | CIT | Approval. | TERRI SMOCK |
| 6646 | | 11/26/2012 | FSV | DELINQ INSP HOLD PLACED; REL DT =07/14/13 | TERRI SMOCK |
| 6646 | | 11/26/2012 | DM | PROMISE PLAN 07 ACTIVE | TERRI SMOCK |
| 6646 | | 11/26/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO LMPP | TERRI SMOCK |
| 6646 | | 11/26/2012 | LMT | FORBEARNC APPRVD INV (732) COMPLETED 11/26/12 | TERRI SMOCK |
| 6646 | | 11/26/2012 | LMT | FORBEARNC RECMMD INV (731) COMPLETED 11/26/12 | TERRI SMOCK |
| 6646 | | 11/26/2012 | LMT | TRIAL MOD APPROVED (1052) COMPLETED 11/26/12 | TERRI SMOCK |
| 6646 | | 11/26/2012 | LMT | SEND FOR EXECUTION (501) COMPLETED 11/26/12 | TERRI SMOCK |
| 6646 | | 11/26/2012 | LMT | PURSUE FORBEARANCE (500) COMPLETED 11/26/12 | TERRI SMOCK |
| 6646 | | 11/26/2012 | LMT | PURSUE FORBEARANCE (500) UNCOMPLETED | TERRI SMOCK |
| 6646 | COL09 | 11/23/2012 | CIT | 086 Retargeting to 24277, ready for calc | BILLIE JO MOOREHEAD |
| 6646 | COL09 | 11/23/2012 | CIT | 087 DONE 11/23/12 BY TLR 02938 | BILLIE JO MOOREHEAD |
| 6646 | COL09 | 11/23/2012 | CIT | TSK TYP 326-TRIAL ESC LN MO | BILLIE JO MOOREHEAD |
| 6646 | COL09 | 11/23/2012 | CIT | 087 Closing CIT 326 Escrow Complete. | BILLIE JO MOOREHEAD |
| 6646 | | 11/21/2012 | DM | ALSO ADV OF HAMP DENIED, IN REVW FOR TRAD, ADV OF | HEATHER MCCULLY |
| 6646 | | 11/21/2012 | DM | MOD REVW TAT. | HEATHER MCCULLY |
| 6646 | | 11/21/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | HEATHER MCCULLY |
| 6646 | | 11/21/2012 | DM | INBOUND CALL | HEATHER MCCULLY |
| 6646 | | 11/21/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | HEATHER MCCULLY |
| 6646 | | 11/21/2012 | DM | A3P ALLICIA J. FUTRELL CI, VAI, ADV OF DEFAULT | HEATHER MCCULLY |
| 6646 | | 11/21/2012 | DM | SUPPORT FAX # B/C OF ATTNY NOT HAVING AN MAILING | HEATHER MCCULLY |
| 6646 | | 11/21/2012 | DM | ADDRESS DUE TO STORM, ADV THAT SHE NEEDS TO CHANGE | HEATHER MCCULLY |
| 6646 | | 11/21/2012 | DM | IT TEMP TO HER MAILING ADDRESS. A3P ADV THAT SHE | HEATHER MCCULLY |
| 6646 | | 11/21/2012 | DM | NEEDS A MAS, SENT MOST RECENT TO PROPERTY ADDRESS, | HEATHER MCCULLY |
| 6646 | | 11/21/2012 | DM | ADV THAT B/C | HEATHER MCCULLY |
| 6646 | | 11/21/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | HEATHER MCCULLY |
| 6646 | | 11/21/2012 | DM | OF BRA CANNOT CALL OUT, BUT SHE CAN CALL IN FOR | HEATHER MCCULLY |
| 6646 | | 11/21/2012 | DM | UPDATES, ADV OF MY CONTACT INFO, AND AM RM. ADV OF | HEATHER MCCULLY |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 11/21/2012 | DM | BREACH. | HEATHER MCCULLY |
| 6646 | | 11/21/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | HEATHER MCCULLY |
| 6646 | | 11/21/2012 | DM | LOSS MITIGATION DISCUSSED AND/OR FINANCIAL PACKAGE | HEATHER MCCULLY |
| 6646 | | 11/21/2012 | DM | SENT. INBOUND CALL | HEATHER MCCULLY |
| 6646 | | 11/21/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | HEATHER MCCULLY |
| 6646 | ESC05 | 11/21/2012 | CIT | 087 cap amt: 1024.39 | DIANE VOLLENWEIDER |
| 6646 | ESC05 | 11/21/2012 | CIT | shtg amt: 301.97 | DIANE VOLLENWEIDER |
| 6646 | ESC05 | 11/21/2012 | CIT | esc pmt (1/12th): 50.32 | DIANE VOLLENWEIDER |
| 6646 | ESC05 | 11/21/2012 | CIT | 1/60th amt of shtg: 5.03 | DIANE VOLLENWEIDER |
| 6646 | ESC05 | 11/21/2012 | CIT | Monthly Hazard Insurance Amt 30.85 | DIANE VOLLENWEIDER |
| 6646 | ESC05 | 11/21/2012 | CIT | Monthly Real Estate Tax Amt 19.47 | DIANE VOLLENWEIDER |
| 6646 | ESC05 | 11/21/2012 | CIT | Monthly Mortgage Insurance Amt 0.00 | DIANE VOLLENWEIDER |
| 6646 | | 11/20/2012 | D28 | FORCED BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | COL09 | 11/19/2012 | CIT | 086 Retarget CIT#607; Escrow Reviewing for full | TERRI SMOCK-SCRIPT |
| 6646 | COL09 | 11/19/2012 | CIT | Decision 1 | TERRI SMOCK-SCRIPT |
| 6646 | COL09 | 11/19/2012 | CIT | 087 New CIT 326 Please run what if escrow | TERRI SMOCK-SCRIPT |
| 6646 | COL09 | 11/19/2012 | CIT | analysis; roll 2 months-effective APR 2013 and | TERRI SMOCK-SCRIPT |
| 6646 | COL09 | 11/19/2012 | CIT | retarget to teller 5995 when complete | TERRI SMOCK-SCRIPT |
| 6646 | COL09 | 11/16/2012 | CIT | 086 Opening CIT#607 Review for Traditional Mod | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 11/16/2012 | CIT | 084 DONE 11/16/12 BY TLR 02571 | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 11/16/2012 | CIT | TSK TYP 854-CORE CASH FLW P | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 11/16/2012 | CIT | 084 Close CIT#854. Post DTI below 25% or greater | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 11/16/2012 | CIT | than 42%. | TIM WOODRUFF-SCRIPT |
| 6646 | FCDSP | 11/16/2012 | NT | FC Sale dispute good through 12/17/12 | TIM WOODRUFF-SCRIPT |
| 6646 | LMLTR | 11/16/2012 | NT | M020 Modification denial letter requested from | TIM WOODRUFF-SCRIPT |
| 6646 | LMLTR | 11/16/2012 | NT | Vendor. | TIM WOODRUFF-SCRIPT |
| 6646 | NHMP2 | 11/15/2012 | NT | Failed HMP Decision 2 POSTDTI2 | SCRIPT - TYLER GENT |
| 6646 | COL09 | 11/15/2012 | CIT | 084 Retarget CIT#854, Failed HMP Decision 2 | SCRIPT - TYLER GENT |
| 6646 | COL09 | 11/15/2012 | CIT | sending denial letter | SCRIPT - TYLER GENT |
| 6646 | COL11 | 11/14/2012 | CIT | 084 Retarget CIT 854 to 31282, 2nd look complete. | CLINT PETTIT |
| 6646 | CHNGN | 11/14/2012 | NT | 2nd look income variance is 00%. | CLINT PETTIT |
| 6646 | | 11/14/2012 | LMT | INCOME 2ND LOOK CMPL (40) COMPLETED 11/14/12 | CLINT PETTIT |
| 6646 | | 11/12/2012 | FSV | INSP TP D RESULTS RCVD; ORD DT=11/05/12 | SYSTEM ID |
| 6646 | LMLC | 11/12/2012 | NT | Loss Mit Late Charge Suppression | MARY SAND-SCRIPT ID |
| 6646 | | 11/09/2012 | CBR | CR BUR RPT STATUS=N;EXPIRE DT = 11/29/12 | SYSTEM ID |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|----------------------|
| 6646 | | 11/09/2012 | CBR | LOAN MODIFIED-NON GOVERNMENT PLAN | SYSTEM ID |
| 6646 | | 11/09/2012 | CBR | DELINQUENT: 180+ DAYS | SYSTEM ID |
| 6646 | | 11/09/2012 | CBR | CHANGE IN PRIMARY BORROWERS ADDR | SYSTEM ID |
| 6646 | COL09 | 11/09/2012 | CIT | 085 DONE 11/09/12 BY TLR 02571 | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 11/09/2012 | CIT | TSK TYP 330-TRIAL HMP ESC L | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 11/09/2012 | CIT | 085 Close CIT#330 Escrow Complete. Continue | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 11/09/2012 | CIT | preparing for Decision 2. | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 11/09/2012 | CIT | 084 Retarget CIT#854 to 24279 - 2nd Look | TIM WOODRUFF-SCRIPT |
| 6646 | CREDIT | 11/09/2012 | NT | Ordered Credit Report | TIM WOODRUFF-SCRIPT |
| 6646 | ESC05 | 11/08/2012 | CIT | 085 cap amt: 1006.59 | CAROL ANDERSON-ORTIZ |
| 6646 | ESC05 | 11/08/2012 | CIT | shtg amt: 244.21 | CAROL ANDERSON-ORTIZ |
| 6646 | ESC05 | 11/08/2012 | CIT | esc pmt (1/12th): 48.84 | CAROL ANDERSON-ORTIZ |
| 6646 | ESC05 | 11/08/2012 | CIT | 1/60th amt of shtg: 4.07 | CAROL ANDERSON-ORTIZ |
| 6646 | IRSR | 11/07/2012 | NT | SENT 4506T TO IRS | DESSY STOYCHEVA |
| 6646 | TP16 | 11/07/2012 | NT | Desktop Processing | BECKY JO THOME |
| 6646 | COL11 | 11/07/2012 | CIT | 084 Retarget CIT854 to Teller 24277. Waiting for | BECKY JO THOME |
| 6646 | COL11 | 11/07/2012 | CIT | the escrow analysis to be completed before 2nd | BECKY JO THOME |
| 6646 | COL11 | 11/07/2012 | CIT | Look and/or Modification Calculator. | BECKY JO THOME |
| 6646 | TP15 | 11/07/2012 | NT | Desktop Processing | BECKY JO THOME |
| 6646 | DINT | 11/07/2012 | NT | Calculated interest with a Permanent Modification | BECKY JO THOME |
| 6646 | DINT | 11/07/2012 | NT | Date of 03/01/13 in the amount of \$9431.73 | BECKY JO THOME |
| 6646 | | 11/07/2012 | LMT | PURSUE FORBEARANCE (500) COMPLETED 11/07/12 | BECKY JO THOME |
| 6646 | | 11/07/2012 | LMT | PURSUE LN MODIFCATN (1000) COMPLETED 11/07/12 | BECKY JO THOME |
| 6646 | TP13 | 11/07/2012 | NT | Desktop Processing | BECKY JO THOME |
| 6646 | TP12 | 11/07/2012 | NT | Desktop Processing | BECKY JO THOME |
| 6646 | | 11/07/2012 | LMT | BPO OBTAINED (5) COMPLETED 11/07/12 | BECKY JO THOME |
| 6646 | TP10 | 11/07/2012 | NT | Desktop Processing | BECKY JO THOME |
| 6646 | COL11 | 11/07/2012 | CIT | 085 New CIT330. Please run What If Escrow | BECKY JO THOME |
| 6646 | COL11 | 11/07/2012 | CIT | Analysis; Roll 2 Months Effective :03/01/13 | BECKY JO THOME |
| 6646 | COL11 | 11/07/2012 | CIT | and retarget to teller 24277. | BECKY JO THOME |
| 6646 | TP9 | 11/07/2012 | NT | Desktop Processing | BECKY JO THOME |
| 6646 | TP7 | 11/07/2012 | NT | Desktop Processing | BECKY JO THOME |
| 6646 | | 11/07/2012 | LMT | COMPLETE FIN PKG REC (3) COMPLETED 11/07/12 | BECKY JO THOME |
| 6646 | INCOM | 11/07/2012 | NT | Verification of Income | BECKY JO THOME |
| 6646 | INCOM | 11/07/2012 | NT | Check;DISB1=2049.32;PUBA1=181.25Total Gross | BECKY JO THOME |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|----------------------|
| 6646 | INCOM | 11/07/2012 | NT | :2230.57 | BECKY JO THOME |
| 6646 | | 11/07/2012 | LMT | PROOF OF INCOME RECD (32) COMPLETED 11/07/12 | BECKY JO THOME |
| 6646 | INCOM | 11/07/2012 | NT | Total Gross: 2230.57 Net: 1681.99 B1 INC: | BECKY JO THOME |
| 6646 | INCOM | 11/07/2012 | NT | Disability: Gross: 2049.32 Net: 1536.99 Public | BECKY JO THOME |
| 6646 | INCOM | 11/07/2012 | NT | Assistance: Gross: 181.25 Net: 145.00 *B1 inc | BECKY JO THOME |
| 6646 | INCOM | 11/07/2012 | NT | calc using disability awd letter & chk copies. | BECKY JO THOME |
| 6646 | INCOM | 11/07/2012 | NT | Public assistance inc per fin form. | BECKY JO THOME |
| 6646 | DOCEX | 11/07/2012 | NT | RSD: 09/07/2012...cmplt package rcvd. | BECKY JO THOME |
| 6646 | | 11/07/2012 | LMT | FED TAX RETURN RECD (33) COMPLETED 11/07/12 | BECKY JO THOME |
| 6646 | | 11/07/2012 | LMT | DODD-FRANK CERT RECD (36) COMPLETED 11/07/12 | BECKY JO THOME |
| 6646 | | 11/07/2012 | LMT | IRS FORM 4506-T RECD (34) COMPLETED 11/07/12 | BECKY JO THOME |
| 6646 | TP6 | 11/07/2012 | NT | Desktop Processing | BECKY JO THOME |
| 6646 | RESVN | 11/07/2012 | NT | RFD Not Resolved | BECKY JO THOME |
| 6646 | LMT | 11/07/2012 | NT | File Review. Reason for Default Validation Check | BECKY JO THOME |
| 6646 | LMT | 11/07/2012 | NT | is: 02 - Illness of Mortgagor | BECKY JO THOME |
| 6646 | | 11/07/2012 | LMT | HARDSHIP AFFDVT RECD (35) COMPLETED 11/07/12 | BECKY JO THOME |
| 6646 | | 11/07/2012 | LMT | FINANCIAL STMT RECD (31) COMPLETED 11/07/12 | BECKY JO THOME |
| 6646 | TP5 | 11/07/2012 | NT | Desktop Processing | BECKY JO THOME |
| 6646 | | 11/07/2012 | LMT | LMT SOLUTN PURSUED (6) COMPLETED 11/07/12 | BECKY JO THOME |
| 6646 | | 11/07/2012 | LMT | BPO ORDERED (4) COMPLETED 11/07/12 | BECKY JO THOME |
| 6646 | | 11/07/2012 | LMT | ASSESS FINANCL PKG (2) COMPLETED 11/07/12 | BECKY JO THOME |
| 6646 | | 11/07/2012 | LMT | REFERRD TO LOSS MIT (1) COMPLETED 11/07/12 | BECKY JO THOME |
| 6646 | TP3 | 11/07/2012 | NT | Desktop Processing | BECKY JO THOME |
| 6646 | | 11/07/2012 | LMT | APPROVED FOR LMT 11/07/12 | BECKY JO THOME |
| 6646 | TP2 | 11/07/2012 | NT | Desktop Processing | BECKY JO THOME |
| 6646 | COL11 | 11/07/2012 | CIT | 084 Retarget CIT from teller number 24275 to 4376 | BECKY JO THOME |
| 6646 | | 11/07/2012 | OL | WDOYLM Acknowledgement Ltr | LORI LITTERER-SCRIPT |
| 6646 | COL09 | 11/06/2012 | CIT | 084 Retarget CIT854 to teller number 24275. | LORI LITTERER-SCRIPT |
| 6646 | COL09 | 11/06/2012 | CIT | Account is ready for the Triage Team to | LORI LITTERER-SCRIPT |
| 6646 | COL09 | 11/06/2012 | CIT | prepare loan for possible loan modification. | LORI LITTERER-SCRIPT |
| 6646 | LMT | 11/06/2012 | NT | Customer has insufficient Cash Reserves. Cash | LORI LITTERER-SCRIPT |
| 6646 | LMT | 11/06/2012 | NT | Reserves 260.00 is less than 25,000.00. Continuing | LORI LITTERER-SCRIPT |
| 6646 | LMT | 11/06/2012 | NT | review for HAMP program. | LORI LITTERER-SCRIPT |
| 6646 | | 11/05/2012 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | COL11 | 11/05/2012 | CIT | 084 New CIT 854 | TRISHA CRAWFORD |

Loan History

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|-----------------|
| 6646 | RSD | 11/05/2012 | NT | RSD 9/7/12 | TRISHA CRAWFORD |
| 6646 | COL11 | 11/05/2012 | CIT | 083 DONE 11/05/12 BY TLR 29810 | TRISHA CRAWFORD |
| 6646 | COL11 | 11/05/2012 | CIT | TSK TYP 035-TRIAGE ESCALATI | TRISHA CRAWFORD |
| 6646 | COL11 | 11/05/2012 | CIT | 083 Closing CIT 35 - will open cit to have loan | TRISHA CRAWFORD |
| 6646 | COL11 | 11/05/2012 | CIT | reviewed | TRISHA CRAWFORD |
| 6646 | | 11/02/2012 | DM | EARLY IND: SCORE 110 MODEL EI90S | SYSTEM ID |
| 6646 | | 11/02/2012 | DM | A3P MALLA LAMPKINS FORM THE AFFORDABLE HOUSING | IRMA TAHIROVIC |
| 6646 | | 11/02/2012 | DM | COMMUNITY DEVELOPMENT CORPORATION CI, A3P STTD | IRMA TAHIROVIC |
| 6646 | | 11/02/2012 | DM | WOULD LIKE TO GET UPDATE ON MOD. ADV A3P THAT WE | IRMA TAHIROVIC |
| 6646 | | 11/02/2012 | DM | HAVE NOT HAD NEW UPDATES SINCE THE LAST TIME A3P | IRMA TAHIROVIC |
| 6646 | | 11/02/2012 | DM | CI..ADV A3P I WILL OPEN UP WORK ORDER TO SEE | IRMA TAHIROVIC |
| 6646 | | 11/02/2012 | DM | STATUS UPDATE..ADV A3P TO | IRMA TAHIROVIC |
| 6646 | | 11/02/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | IRMA TAHIROVIC |
| 6646 | | 11/02/2012 | DM | FLWUP NEXT WEEK. ADV A3P ACCT IS IN FCL W/ NO SALE | IRMA TAHIROVIC |
| 6646 | | 11/02/2012 | DM | DATE. ADV A3P OF RM'S CONTACT INFO | IRMA TAHIROVIC |
| 6646 | | 11/02/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | IRMA TAHIROVIC |
| 6646 | | 11/02/2012 | DM | LOSS MITIGATION DISCUSSED AND/OR FINANCIAL PACKAGE | IRMA TAHIROVIC |
| 6646 | | 11/02/2012 | DM | SENT. INBOUND CALL | IRMA TAHIROVIC |
| 6646 | | 11/02/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | IRMA TAHIROVIC |
| 6646 | 00 | 11/02/2012 | EDR | RFCN ACTION CODE 01 CHANGED FROM 28 TO | IRMA TAHIROVIC |
| 6646 | 00 | 11/02/2012 | EDR | RFCN ACTION DT 01 CHANGED 05/18/10 TO 00/00/00 | IRMA TAHIROVIC |
| 6646 | 00 | 11/02/2012 | EDR | RFCN DEFAULT REASON CHANGED FROM 0 TO 0 | IRMA TAHIROVIC |
| 6646 | COL73 | 11/02/2012 | CIT | 083 New cit 35- We have had pkg in since 09/07/12 | IRMA TAHIROVIC |
| 6646 | COL73 | 11/02/2012 | CIT | with not response..please review now that the | IRMA TAHIROVIC |
| 6646 | COL73 | 11/02/2012 | CIT | mod eff has been denied. Thank you. | IRMA TAHIROVIC |
| 6646 | | 11/02/2012 | DM | A3P MALLA LAMPKINS FROM AFFORDABLE HOUSING | ALYSSA GOSSLING |
| 6646 | | 11/02/2012 | DM | COMMUNITY DEVELOPMENT CORPORATION CI TO CHK STATU | ALYSSA GOSSLING |
| 6646 | | 11/02/2012 | DM | OF MOD REVW. PLACED A3P ON HOLD TO RSRCH ACCT AND | ALYSSA GOSSLING |
| 6646 | | 11/02/2012 | DM | LINE DISCONNECTED. | ALYSSA GOSSLING |
| 6646 | | 11/02/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | ALYSSA GOSSLING |
| 6646 | | 11/02/2012 | DM | LOSS MITIGATION DISCUSSED AND/OR FINANCIAL PACKAGE | ALYSSA GOSSLING |
| 6646 | | 11/02/2012 | DM | SENT. INBOUND CALL | ALYSSA GOSSLING |
| 6646 | | 11/02/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | ALYSSA GOSSLING |
| 6646 | 00 | 11/02/2012 | EDR | RFCN ACTION CODE 01 CHANGED FROM 28 TO | ALYSSA GOSSLING |
| 6646 | 00 | 11/02/2012 | EDR | RFCN ACTION DT 01 CHANGED 05/18/10 TO 00/00/00 | ALYSSA GOSSLING |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|----------------------|
| 6646 | 00 | 11/02/2012 | EDR | RFCN DEFAULT REASON CHANGED FROM 0 TO 0 | ALYSSA GOSSLING |
| 6646 | AOMR | 10/22/2012 | NT | Assignment Recorded | JERRY PANTO |
| 6646 | | 10/19/2012 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 10/17/2012 | FSV | INSP TP D RESULTS RCVD; ORD DT=10/05/12 | SYSTEM ID |
| 6646 | | 10/12/2012 | CBR | CR BUR RPT STATUS=N;EXPIRE DT = 11/29/12 | SYSTEM ID |
| 6646 | SLREG | 10/09/2012 | NT | Spoc letter mailed via regular mail.,.,.,. | API CSR |
| 6646 | COL11 | 10/09/2012 | CIT | 082 DONE 10/09/12 BY TLR 17488 | SETH KOENEN |
| 6646 | COL11 | 10/09/2012 | CIT | TSK TYP 854-CORE CASH FLW P | SETH KOENEN |
| 6646 | COL11 | 10/09/2012 | CIT | 082 Closing CIT 854 as account was already | SETH KOENEN |
| 6646 | COL11 | 10/09/2012 | CIT | reviewed | SETH KOENEN |
| 6646 | COL11 | 10/09/2012 | CIT | 082 Retarget CIT from teller number 24275 to 5023 | AMBER KELLER |
| 6646 | OWNER | 10/09/2012 | NT | Single Point of Contact ownership. Heather | API CSR |
| 6646 | OWNER | 10/09/2012 | NT | McCully - 03901. 1-877-928-4622 opt 5 Ext | API CSR |
| 6646 | OWNER | 10/09/2012 | NT | 236-8768. | API CSR |
| 6646 | RSD | 10/09/2012 | NT | New package. CIT 854 opened 10/8/12 | LORI LITTERER |
| 6646 | COL09 | 10/08/2012 | CIT | 082 Retarget CIT854 to teller number 24275. | LORI LITTERER-SCRIPT |
| 6646 | COL09 | 10/08/2012 | CIT | Account is ready for the Triage Team to | LORI LITTERER-SCRIPT |
| 6646 | COL09 | 10/08/2012 | CIT | prepare loan for possible loan modification. | LORI LITTERER-SCRIPT |
| 6646 | LMT | 10/08/2012 | NT | Customer has insufficient Cash Reserves. Cash | LORI LITTERER-SCRIPT |
| 6646 | LMT | 10/08/2012 | NT | Reserves 260.00 is less than 25,000.00. Continuing | LORI LITTERER-SCRIPT |
| 6646 | LMT | 10/08/2012 | NT | review for HAMP program. | LORI LITTERER-SCRIPT |
| 6646 | COL09 | 10/08/2012 | CIT | 082 10854 New CIT854 opened. Loan failed Mod | LORI LITTERER |
| 6646 | COL09 | 10/08/2012 | CIT | Effectiveness Program review. Forwarding for | LORI LITTERER |
| 6646 | COL09 | 10/08/2012 | CIT | new package review. | LORI LITTERER |
| 6646 | | 10/05/2012 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | HMPSC | 10/05/2012 | NT | 2nd notice solicitation sent to borrower via | JAMES WILLIAMSON |
| 6646 | HMPSC | 10/05/2012 | NT | certified mail # "71925948001910122382 " | JAMES WILLIAMSON |
| 6646 | COL09 | 10/03/2012 | CIT | 081 DONE 10/03/12 BY TLR 12303 | CRYSTA BERRY-SCRIPT |
| 6646 | COL09 | 10/03/2012 | CIT | TSK TYP 822-LSMIT DENIAL PR | CRYSTA BERRY-SCRIPT |
| 6646 | COL09 | 10/03/2012 | CIT | 081 Closing CIT 822 - Loan denied for Modification | CRYSTA BERRY-SCRIPT |
| 6646 | COL09 | 10/03/2012 | CIT | Effectiveness Program, no denial letter sent. | CRYSTA BERRY-SCRIPT |
| 6646 | | 10/02/2012 | DM | EARLY IND: SCORE 113 MODEL EI90S | SYSTEM ID |
| 6646 | | 10/02/2012 | LMT | FILE CLOSED (7) COMPLETED 10/02/12 | CRYSTA BERRY-SCRIPT |
| 6646 | | 10/02/2012 | LMT | LOSS MIT DENIED OTHER | CRYSTA BERRY-SCRIPT |
| 6646 | COL09 | 10/02/2012 | CIT | 079 DONE 10/02/12 BY TLR 12303 | CRYSTA BERRY-SCRIPT |

Loan History

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | COL09 | 10/02/2012 | CIT | TSK TYP 627-30 DAY FOLLOW U | CRYSTA BERRY-SCRIPT |
| 6646 | COL09 | 10/02/2012 | CIT | 079 Closing CIT 627 - Cancelling LSMIT Approval | CRYSTA BERRY-SCRIPT |
| 6646 | | 10/01/2012 | LMT | APPROVED FOR LMT 10/01/12 | CRYSTA BERRY-SCRIPT |
| 6646 | COL09 | 09/28/2012 | CIT | 081 New CIT 822 - Please shut down all Loss Mit | PETE HOECKER-SCRIPT |
| 6646 | COL09 | 09/28/2012 | CIT | activity as loan does not qualify for Mod | PETE HOECKER-SCRIPT |
| 6646 | COL09 | 09/28/2012 | CIT | Effectivness program | PETE HOECKER-SCRIPT |
| 6646 | EOY50 | 09/21/2012 | CIT | 080 DONE 09/21/12 BY TLR 22576 | DAWNA STEINFELDT |
| 6646 | EOY50 | 09/21/2012 | CIT | TSK TYP 155-CC TRACK - LM F | DAWNA STEINFELDT |
| 6646 | EOY50 | 09/21/2012 | CIT | 080 Closing CIT 155 | DAWNA STEINFELDT |
| 6646 | 155 | 09/20/2012 | NT | CIT 155-LM package sent | API CSRV |
| 6646 | MDEFD | 09/19/2012 | NT | Offer withdrawn or expired from campaign due to | LORI LITTERER |
| 6646 | MDEFD | 09/19/2012 | NT | restriction from contacting borrower. | LORI LITTERER |
| 6646 | MDEFD | 09/19/2012 | NT | Offer withdrawn or expired from campaign due to | LORI LITTERER |
| 6646 | MDEFD | 09/19/2012 | NT | receipt of new package. | LORI LITTERER |
| 6646 | INQ30 | 09/19/2012 | CIT | 076 DONE 09/19/12 BY TLR 17474 | BRIDGITTE DUFFY |
| 6646 | INQ30 | 09/19/2012 | CIT | TSK TYP 241-QWR REQUEST | BRIDGITTE DUFFY |
| 6646 | INQ30 | 09/19/2012 | CIT | 076 mailed 155 for updated financaills forr to be | BRIDGITTE DUFFY |
| 6646 | INQ30 | 09/19/2012 | CIT | imaged bd7522 | BRIDGITTE DUFFY |
| 6646 | INQ30 | 09/19/2012 | CIT | 076 closign cit 241 mailed QWR to customers | BRIDGITTE DUFFY |
| 6646 | INQ30 | 09/19/2012 | CIT | attrny Maragolis, included note mod hud mort | BRIDGITTE DUFFY |
| 6646 | INQ30 | 09/19/2012 | CIT | history and escrow analysis, advsd original | BRIDGITTE DUFFY |
| 6646 | INQ30 | 09/19/2012 | CIT | interest rate and mod interest rate, advsd | BRIDGITTE DUFFY |
| 6646 | INQ30 | 09/19/2012 | CIT | when mod started, advsd with start of mod a | BRIDGITTE DUFFY |
| 6646 | INQ30 | 09/19/2012 | CIT | escrow analysis is completed and are completed | BRIDGITTE DUFFY |
| 6646 | INQ30 | 09/19/2012 | CIT | annually, advsd we show customer is applying | BRIDGITTE DUFFY |
| 6646 | INQ30 | 09/19/2012 | CIT | for a mod however items recvd are outdated, | BRIDGITTE DUFFY |
| 6646 | INQ30 | 09/19/2012 | CIT | 080 B1 cld, advised will mail financial package | BRIDGITTE DUFFY |
| 6646 | INQ30 | 09/19/2012 | CIT | information. Provided expectations. | BRIDGITTE DUFFY |
| 6646 | | 09/19/2012 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | OTH10 | 09/18/2012 | NT | Assigned from MERS for Default or Bankruptcy. | JOSE MONZON |
| 6646 | OTH10 | 09/18/2012 | NT | Deactivated in Mers Online and the MERS coding has | JOSE MONZON |
| 6646 | OTH10 | 09/18/2012 | NT | been removed from LoanServ. | JOSE MONZON |
| 6646 | AOME | 09/18/2012 | NT | Executed assignment sent to county | SEAN FLANAGAN |
| 6646 | AOME | 09/18/2012 | NT | for recording | SEAN FLANAGAN |
| 6646 | CSH | 09/17/2012 | NT | Invoice #77948405, dated 09/17/12, recording fee | RUTH WESTER |

Loan History

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|-------------------|
| 6646 | CSH | 09/17/2012 | NT | \$12, service fee \$28, total \$40. | RUTH WESTER |
| 6646 | | 09/14/2012 | CBR | CR BUR RPT STATUS=N;EXPIRE DT = 11/29/12 | SYSTEM ID |
| 6646 | COL11 | 09/14/2012 | CIT | 079 retargeting cit 627 to teller 10627 | BEVERLY ROBINSON |
| 6646 | DOCEX | 09/14/2012 | NT | RSD=9/7/12;incomplete pkg rcvd;need LTD Official | BEVERLY ROBINSON |
| 6646 | DOCEX | 09/14/2012 | NT | bene doc;pub assist award ltr or elec. card | BEVERLY ROBINSON |
| 6646 | DOCEX | 09/14/2012 | NT | stmnt. | BEVERLY ROBINSON |
| 6646 | COL11 | 09/14/2012 | CIT | 079 retargeting cit 627 to teller 1030 | MICHAEL JENSEN |
| 6646 | SLREG | 09/13/2012 | NT | Spoc release letter mailed via regular mail.,,,,,, | API CSRV |
| 6646 | OCC | 09/13/2012 | NT | Updated occupancy due to address change | DAWNA STEINFELDT |
| 6646 | | 09/13/2012 | DM | A3P MALLA LAMPKINS W/HOUSING COMM DEVELOP CLD IN | HOPE BELDEN |
| 6646 | | 09/13/2012 | DM | ADV CLD EARLIER AND WAS ADV INFO WAS EITHER | HOPE BELDEN |
| 6646 | | 09/13/2012 | DM | OUTDATED OR INCOMPLETE.ADV A3P WE ARE NEEDING 4 | HOPE BELDEN |
| 6646 | | 09/13/2012 | DM | HAMP QUESTIONS ANSWERED,WENT OVER QUESTIONS AND | HOPE BELDEN |
| 6646 | | 09/13/2012 | DM | UPDATED ACT,ADV TAT FOR REV.ADV A3P ACT WILL BE | HOPE BELDEN |
| 6646 | | 09/13/2012 | DM | UPDATED IF ANYTHING FURTHER | HOPE BELDEN |
| 6646 | | 09/13/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | HOPE BELDEN |
| 6646 | | 09/13/2012 | DM | WILL BE NEEDED.ADV ACT NO LONGER ASSIGNED TO | HOPE BELDEN |
| 6646 | | 09/13/2012 | DM | SPOC,ADV GEN #.ADV BREACH LTR. | HOPE BELDEN |
| 6646 | | 09/13/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | HOPE BELDEN |
| 6646 | | 09/13/2012 | DM | OCCUPANCY_OBTAINED | HOPE BELDEN |
| 6646 | | 09/13/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | HOPE BELDEN |
| 6646 | VSPOC | 09/13/2012 | NT | SPOC Verbal Confirmation: Loan 6646 Spoke w/ | HOPE BELDEN |
| 6646 | VSPOC | 09/13/2012 | NT | Authorized 3P Q1. Single family properties owned? | HOPE BELDEN |
| 6646 | VSPOC | 09/13/2012 | NT | 0 Q2. Primary residence had HAMP trial or mod? Yes | HOPE BELDEN |
| 6646 | VSPOC | 09/13/2012 | NT | Q3: Any other owned property had HAMP Trial or | HOPE BELDEN |
| 6646 | VSPOC | 09/13/2012 | NT | Mod? No Q4. You or co-borrwer currently considered | HOPE BELDEN |
| 6646 | VSPOC | 09/13/2012 | NT | for HAMP Trial or Mod on another property? No Q5. | HOPE BELDEN |
| 6646 | VSPOC | 09/13/2012 | NT | What is property type and occupancy? Primary | HOPE BELDEN |
| 6646 | VSPOC | 09/13/2012 | NT | Residence and Owner Occupied | HOPE BELDEN |
| 6646 | | 09/13/2012 | DM | A3P-MALLA LAMPKINS FM HOUSING, ASKD LOAN MOD | HUMBERTO GONZALEZ |
| 6646 | | 09/13/2012 | DM | STATUS,ADV THAT PKG WAS RCVD BU INCOMPLETE OR | HUMBERTO GONZALEZ |
| 6646 | | 09/13/2012 | DM | OUTDATED,THEY WILL REVIEW INFO AND RESEND | HUMBERTO GONZALEZ |
| 6646 | | 09/13/2012 | DM | IT,HUMBERTO G/8406437 | HUMBERTO GONZALEZ |
| 6646 | | 09/13/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | HUMBERTO GONZALEZ |
| 6646 | | 09/13/2012 | DM | OCCUPANCY_OBTAINED | HUMBERTO GONZALEZ |

Loan History

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|--------------------|
| 6646 | | 09/13/2012 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO OAAI | HUMBERTO GONZALEZ |
| 6646 | CSH | 09/13/2012 | NT | Invoice #249599-7868426, dated- 09/09/12, | BONNIE BERGMANN |
| 6646 | CSH | 09/13/2012 | NT | Assignment Verification \$62. | BONNIE BERGMANN |
| 6646 | LMLTR | 09/13/2012 | NT | M021 Missing Items Letter Requested from Vendor | TERRI SMOCK-SCRIPT |
| 6646 | NR30D | 09/13/2012 | NT | 30 Day Letter Sent Requesting Additional | TERRI SMOCK-SCRIPT |
| 6646 | NR30D | 09/13/2012 | NT | Information. Offer Expires 10/13/12 | TERRI SMOCK-SCRIPT |
| 6646 | COL09 | 09/13/2012 | CIT | 079 New CIT 627 - 30 Day Letter Sent Requesting | TERRI SMOCK-SCRIPT |
| 6646 | COL09 | 09/13/2012 | CIT | Additional Information. Offer Expires | TERRI SMOCK-SCRIPT |
| 6646 | COL09 | 09/13/2012 | CIT | 10/13/12 | TERRI SMOCK-SCRIPT |
| 6646 | COL09 | 09/13/2012 | CIT | 077 DONE 09/13/12 BY TLR 03631 | TERRI SMOCK-SCRIPT |
| 6646 | COL09 | 09/13/2012 | CIT | TSK TYP 854-CORE CASH FLW P | TERRI SMOCK-SCRIPT |
| 6646 | COL09 | 09/13/2012 | CIT | 077 Closing CIT 854 - 30 Day Letter Tracking | TERRI SMOCK-SCRIPT |
| 6646 | COL09 | 09/13/2012 | CIT | Period Starting. Offer Expires 10/13/12 | TERRI SMOCK-SCRIPT |
| 6646 | ENDSP | 09/13/2012 | NT | End Single Point of Contact segmentation due to do | API CSR |
| 6646 | ENDSP | 09/13/2012 | NT | not contact code. | API CSR |
| 6646 | | 09/12/2012 | OL | WDOYDEF - Confirmaton to Attorney | MELISSA KNUTSON |
| 6646 | | 09/12/2012 | OL | WDOYDEF - Confirmation to Borrower | MELISSA KNUTSON |
| 6646 | BRA | 09/12/2012 | NT | ATTY CORRSP RCVD: B1 rep by atty. BRA DCC added to | MELISSA KNUTSON |
| 6646 | BRA | 09/12/2012 | NT | stop calls. Updated mailing add/ph #s. Sent letter | MELISSA KNUTSON |
| 6646 | BRA | 09/12/2012 | NT | advising of update. Reply letter to be imaged. | MELISSA KNUTSON |
| 6646 | BRA | 09/12/2012 | NT | Melissa/236.5516 | MELISSA KNUTSON |
| 6646 | TP6 | 09/12/2012 | NT | Desktop Processing | JESSICA VAN AUKEN |
| 6646 | | 09/12/2012 | LMT | FILE CLOSED (7) COMPLETED 09/12/12 | JESSICA VAN AUKEN |
| 6646 | DOCEX | 09/12/2012 | NT | Initial Package review failed and was not checked | JESSICA VAN AUKEN |
| 6646 | DOCEX | 09/12/2012 | NT | in due to an incomplete or more than 90 days old | JESSICA VAN AUKEN |
| 6646 | DOCEX | 09/12/2012 | NT | Financial Form. Customer needs to send in an | JESSICA VAN AUKEN |
| 6646 | DOCEX | 09/12/2012 | NT | updated Financial Form, including all pages and | JESSICA VAN AUKEN |
| 6646 | DOCEX | 09/12/2012 | NT | all other financial documentation if not | JESSICA VAN AUKEN |
| 6646 | DOCEX | 09/12/2012 | NT | originally sent in. A Missing Items Letter will be | JESSICA VAN AUKEN |
| 6646 | DOCEX | 09/12/2012 | NT | sent. | JESSICA VAN AUKEN |
| 6646 | COL11 | 09/12/2012 | CIT | 077 Retarget CIT854 to Teller 1030 to send Missing | JESSICA VAN AUKEN |
| 6646 | COL11 | 09/12/2012 | CIT | Items Letter. Complete Financial Form with | JESSICA VAN AUKEN |
| 6646 | COL11 | 09/12/2012 | CIT | all pages not received. Cannot proceed with | JESSICA VAN AUKEN |
| 6646 | COL11 | 09/12/2012 | CIT | review of the file. Customer needs to send in | JESSICA VAN AUKEN |
| 6646 | COL11 | 09/12/2012 | CIT | a complete and signed Financial Form with all | JESSICA VAN AUKEN |

Loan History

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|----------------------|
| 6646 | COL11 | 09/12/2012 | CIT | required documentation if not originally sent | JESSICA VAN AUKEN |
| 6646 | COL11 | 09/12/2012 | CIT | in. | JESSICA VAN AUKEN |
| 6646 | TP5 | 09/12/2012 | NT | Desktop Processing | JESSICA VAN AUKEN |
| 6646 | | 09/12/2012 | LMT | LMT SOLUTN PURSUED (6) COMPLETED 09/12/12 | JESSICA VAN AUKEN |
| 6646 | | 09/12/2012 | LMT | BPO ORDERED (4) COMPLETED 09/12/12 | JESSICA VAN AUKEN |
| 6646 | | 09/12/2012 | LMT | ASSESS FINANCL PKG (2) COMPLETED 09/12/12 | JESSICA VAN AUKEN |
| 6646 | | 09/12/2012 | LMT | REFERRD TO LOSS MIT (1) COMPLETED 09/12/12 | JESSICA VAN AUKEN |
| 6646 | TP3 | 09/12/2012 | NT | Desktop Processing | JESSICA VAN AUKEN |
| 6646 | | 09/12/2012 | LMT | APPROVED FOR LMT 09/12/12 | JESSICA VAN AUKEN |
| 6646 | TP2 | 09/12/2012 | NT | Desktop Processing | JESSICA VAN AUKEN |
| 6646 | COL11 | 09/12/2012 | CIT | 077 Retarget CIT from teller number 24275 to 16460 | JESSICA VAN AUKEN |
| 6646 | INQ30 | 09/12/2012 | CIT | 076 forr to default support bd7522 | BRIDGITTE DUFFY |
| 6646 | | 09/11/2012 | FSV | INSP TP D RESULTS RCVD; ORD DT=09/05/12 | SYSTEM ID |
| 6646 | | 09/11/2012 | OL | WDOYLM Acknowledgement Ltr | LORI LITTERER-SCRIPT |
| 6646 | COL09 | 09/11/2012 | CIT | 077 Retarget CIT854 to teller number 24275. | LORI LITTERER-SCRIPT |
| 6646 | COL09 | 09/11/2012 | CIT | Account is ready for the Triage Team to | LORI LITTERER-SCRIPT |
| 6646 | COL09 | 09/11/2012 | CIT | prepare loan for possible loan modification. | LORI LITTERER-SCRIPT |
| 6646 | LMT | 09/11/2012 | NT | Customer has insufficient Cash Reserves. Cash | LORI LITTERER-SCRIPT |
| 6646 | LMT | 09/11/2012 | NT | Reserves 260.00 is less than 25,000.00. Continuing | LORI LITTERER-SCRIPT |
| 6646 | LMT | 09/11/2012 | NT | review for HAMP program. | LORI LITTERER-SCRIPT |
| 6646 | | 09/11/2012 | OL | WDOYLM Acknowledgement Ltr | LORI LITTERER-SCRIPT |
| 6646 | CREDIT | 09/10/2012 | NT | Ordered Credit Report | TIM WOODRUFF-SCRIPT |
| 6646 | MDEFD | 09/10/2012 | NT | Offer withdrawn or expired from campaign. | LORI LITTERER |
| 6646 | COL09 | 09/10/2012 | CIT | 077 Retarget cit 854 to 10854 to go thru bulk | NICK JOYCE |
| 6646 | COL09 | 09/10/2012 | CIT | scrub. | NICK JOYCE |
| 6646 | COL09 | 09/10/2012 | CIT | 078 DONE 09/10/12 BY TLR 04916 | NICK JOYCE |
| 6646 | COL09 | 09/10/2012 | CIT | TSK TYP 042-MODIFICATION EF | NICK JOYCE |
| 6646 | COL09 | 09/10/2012 | CIT | 078 Closing cit 42- Active cit 854 on account. | NICK JOYCE |
| 6646 | COL09 | 09/10/2012 | CIT | 077 Retarget CIT854. Active CIT42. File needs to | LORI LITTERER-SCRIPT |
| 6646 | COL09 | 09/10/2012 | CIT | be reviewed for current status. | LORI LITTERER-SCRIPT |
| 6646 | MDEFF | 09/07/2012 | NT | Account being reviewed for Modification | PETE HOECKER-SCRIPT |
| 6646 | MDEFF | 09/07/2012 | NT | Effectiveness Program. | PETE HOECKER-SCRIPT |
| 6646 | COL09 | 09/07/2012 | CIT | 078 New Cit#042: Account being reviewed for | PETE HOECKER-SCRIPT |
| 6646 | COL09 | 09/07/2012 | CIT | Modification Effectiveness Program. | PETE HOECKER-SCRIPT |
| 6646 | RSD | 09/07/2012 | NT | New Package. CIT 854 opened 9/7/2012 | HERBERT DIAZ |

Loan History

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|-----------------|
| 6646 | B TTC | 09/07/2012 | NT | Phone :260-997-6976 | HERBERT DIAZ |
| 6646 | B TTC | 09/07/2012 | NT | Time :9:00 am | HERBERT DIAZ |
| 6646 | | 09/07/2012 | HMP | FINANCIAL INFORMATION COLLECTED FOR HMP | HERBERT DIAZ |
| 6646 | | 09/07/2012 | HMP | LMT BORR FIN REC ADDED | HERBERT DIAZ |
| 6646 | COL07 | 09/07/2012 | CIT | 077 New CIT -854- Financial Package Rcvd, imaged | HERBERT DIAZ |
| 6646 | COL07 | 09/07/2012 | CIT | as -WOUT- KSteimel 4673 | HERBERT DIAZ |
| 6646 | PARPK | 09/07/2012 | NT | Financial Package Rcvd, imaged as -WOUT-. Package | HERBERT DIAZ |
| 6646 | PARPK | 09/07/2012 | NT | sent for review. KSteimel 4673 | HERBERT DIAZ |
| 6646 | | 09/07/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO NOTE | HERBERT DIAZ |
| 6646 | | 09/06/2012 | DM | TT B1; ADV D CHECKING TO SEE IF THEY GOT THE FIN | MIRELA ALIC |
| 6646 | | 09/06/2012 | DM | PKG. B1 SD YES, AND HE IS IN THE PROCESS OF | MIRELA ALIC |
| 6646 | | 09/06/2012 | DM | COMPLETING THE DOCS. ADV'D OF BRCH LTR AND ADV'D | MIRELA ALIC |
| 6646 | | 09/06/2012 | DM | WILL FOLLOW UP ONCE THE DOCS ARE AV. | MIRELA ALIC |
| 6646 | | 09/06/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | | 09/06/2012 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | MIRELA ALIC |
| 6646 | | 09/06/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 09/06/2012 | DM | OCCUPANCY_OBTAINED | MIRELA ALIC |
| 6646 | | 09/06/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | MIRELA ALIC |
| 6646 | INQ30 | 09/06/2012 | NT | "QWR Acknowledgement Letter sent to | DALE BUXTON |
| 6646 | INQ30 | 09/06/2012 | NT | borrower." | DALE BUXTON |
| 6646 | | 09/06/2012 | OL | WDOYCorr recvd-response pending1 | DALE BUXTON |
| 6646 | | 09/05/2012 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | INQ30 | 09/05/2012 | CIT | 076 new cit 241 corr rcvd | SUSAN PARKER |
| 6646 | INQ30 | 09/05/2012 | CIT | 076 new cit 241 corr rcvd | SUSAN PARKER |
| 6646 | EOY50 | 09/04/2012 | CIT | 075 DONE 09/04/12 BY TLR 01504 | RACHEL KRUGER |
| 6646 | EOY50 | 09/04/2012 | CIT | TSK TYP 155-CC TRACK - LM F | RACHEL KRUGER |
| 6646 | EOY50 | 09/04/2012 | CIT | 075 Closing CIT 155 | RACHEL KRUGER |
| 6646 | CIT | 08/31/2012 | NT | CIT 155-LM package sent | API CSRV |
| 6646 | | 08/30/2012 | DM | TT B1; CALLED TO SEE WHEN CUSTOMERS WILL BE | MIRELA ALIC |
| 6646 | | 08/30/2012 | DM | SENDING FIN PKG BACK? B1 SD THEY NEED A NEW COPY. | MIRELA ALIC |
| 6646 | | 08/30/2012 | DM | SENT OUT A FIN PKG. ADV'D OF BRCH LTR AND RISK OF | MIRELA ALIC |
| 6646 | | 08/30/2012 | DM | FCL STATUS. ADV'D I WILL FOLLOW UP NEXT WEEK. | MIRELA ALIC |
| 6646 | | 08/30/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | | 08/30/2012 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | MIRELA ALIC |
| 6646 | | 08/30/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|------------------|
| 6646 | | 08/30/2012 | DM | OCCUPANCY_OBTAINED | MIRELA ALIC |
| 6646 | | 08/30/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | MIRELA ALIC |
| 6646 | COL73 | 08/30/2012 | CIT | 075 B1 cld, advised will mail financial package | MIRELA ALIC |
| 6646 | COL73 | 08/30/2012 | CIT | information. Provided expectations. | MIRELA ALIC |
| 6646 | AOMT | 08/28/2012 | NT | Transmittal sent to vendor | SEAN FLANAGAN |
| 6646 | | 08/23/2012 | DM | TT A3P ALICIA FUTRELL; ADV'D WAITING ON FIN PKG. | MIRELA ALIC |
| 6646 | | 08/23/2012 | DM | A3P SD THEY ARE STILL WAITING FOR B1S SSI CHECK TO | MIRELA ALIC |
| 6646 | | 08/23/2012 | DM | COME IN ON 8/28 AND SHE WILL THEN FAX THE DOCS | MIRELA ALIC |
| 6646 | | 08/23/2012 | DM | OVER. ADV'D I WILL FOLLOW UP ONCE THE DOCS COME | MIRELA ALIC |
| 6646 | | 08/23/2012 | DM | IN. A3P HAD NO QUESTIONS, ADV'D OF BRCH LTR. | MIRELA ALIC |
| 6646 | | 08/23/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | | 08/23/2012 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | MIRELA ALIC |
| 6646 | | 08/23/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 08/23/2012 | DM | OCCUPANCY_OBTAINED | MIRELA ALIC |
| 6646 | | 08/23/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | MIRELA ALIC |
| 6646 | | 08/21/2012 | D28 | FORCED BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 08/16/2012 | DM | ALLICIA J. FUTRELL CI VER INFO ADVSD IS SENDING IN | VALERIE AGUILERA |
| 6646 | | 08/16/2012 | DM | FIN PKG LATER THIS WEEK- SD HAD A NOTE ON HER DOOR | VALERIE AGUILERA |
| 6646 | | 08/16/2012 | DM | TO CALL- ADVSD PROP INSPECTION- ADVSD BRCH EXP | VALERIE AGUILERA |
| 6646 | | 08/16/2012 | DM | 10/11- TAT- RM WILL CALL WTIH UPDATES | VALERIE AGUILERA |
| 6646 | | 08/16/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | VALERIE AGUILERA |
| 6646 | | 08/16/2012 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | VALERIE AGUILERA |
| 6646 | | 08/16/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | VALERIE AGUILERA |
| 6646 | | 08/16/2012 | DM | OCCUPANCY_OBTAINED | VALERIE AGUILERA |
| 6646 | | 08/16/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | VALERIE AGUILERA |
| 6646 | | 08/15/2012 | FSV | INSP TP D RESULTS RCVD; ORD DT=08/06/12 | SYSTEM ID |
| 6646 | | 08/10/2012 | CBR | DELINQUENT: 180+ DAYS | SYSTEM ID |
| 6646 | | 08/09/2012 | DM | TT A3P ALICIA FUTRELL; ADV'D FOLLOW UP CALL STILL | MIRELA ALIC |
| 6646 | | 08/09/2012 | DM | WAITING ON FIN PKG. A3P SD THEY ARE GETTING THE | MIRELA ALIC |
| 6646 | | 08/09/2012 | DM | DISABILITY CHECKS BY 8/28 AND WILL THEN REAPPLY. | MIRELA ALIC |
| 6646 | | 08/09/2012 | DM | ADV'D I WILL FOLLOW UP. ADV'D OF BRCH. | MIRELA ALIC |
| 6646 | | 08/09/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | | 08/09/2012 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | MIRELA ALIC |
| 6646 | | 08/09/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 08/09/2012 | DM | OCCUPANCY_OBTAINED | MIRELA ALIC |

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Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 08/09/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | MIRELA ALIC |
| 6646 | | 08/06/2012 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 08/02/2012 | DM | EARLY IND: SCORE 110 MODEL EI90S | SYSTEM ID |
| 6646 | | 08/02/2012 | DM | TT A3P ALICIA FUTRELL; ADV'D FOLLOW UP CALL TO SEE | MIRELA ALIC |
| 6646 | | 08/02/2012 | DM | WHEN SHE WILL BE RESUBMITTING THE DOCS FOR REV. | MIRELA ALIC |
| 6646 | | 08/02/2012 | DM | A3P SD THEY ARE JUST WAITING TO GET THE 2 | MIRELA ALIC |
| 6646 | | 08/02/2012 | DM | PAYCHECKS FOR DISABILITY INCOME BY THE END OF | MIRELA ALIC |
| 6646 | | 08/02/2012 | DM | MONTH AND WILL THEN SUBMITT THE DOCS ONCE THE DOCS | MIRELA ALIC |
| 6646 | | 08/02/2012 | DM | ARE AV. ADV'D I WILL FOLLOW UP | MIRELA ALIC |
| 6646 | | 08/02/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | | 08/02/2012 | DM | IN THE MEANTIME. ADV'D OF BRCH LTR. | MIRELA ALIC |
| 6646 | | 08/02/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 08/02/2012 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | MIRELA ALIC |
| 6646 | | 08/02/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 08/02/2012 | DM | OCCUPANCY_OBTAINED | MIRELA ALIC |
| 6646 | | 08/02/2012 | DM | ACTION/RESULT CD CHANGED FROM BRLM TO OAAI | MIRELA ALIC |
| 6646 | | 08/02/2012 | DM | OBC, NO ANSWER OR MSG LEFT. FOLLOW UP CALL TO SEE | MIRELA ALIC |
| 6646 | | 08/02/2012 | DM | WHEN THE CUSTOMERS WILL BE RESUBMITTING THE FIN | MIRELA ALIC |
| 6646 | | 08/02/2012 | DM | PKG FOR REV? | MIRELA ALIC |
| 6646 | | 08/02/2012 | DM | ACTION/RESULT CD CHANGED FROM BRLM TO BRLM | MIRELA ALIC |
| 6646 | | 07/26/2012 | DM | OBC, NO ANSWER OR MSG LEFT. FOLLOW UP CALL TO SEE | MIRELA ALIC |
| 6646 | | 07/26/2012 | DM | WHEN THE CUSTOMERS WILL BE RESUBMITTING THE FIN | MIRELA ALIC |
| 6646 | | 07/26/2012 | DM | PKG FOR REV? | MIRELA ALIC |
| 6646 | | 07/26/2012 | DM | ACTION/RESULT CD CHANGED FROM BRLM TO BRLM | MIRELA ALIC |
| 6646 | | 07/19/2012 | DM | OBC, NO ANSWER OR MSG LEFT. FOLLOW UP CALL TO SEE | MIRELA ALIC |
| 6646 | | 07/19/2012 | DM | WHEN THE CUSTOMERS WILL BE RESUBMITTING THE FIN | MIRELA ALIC |
| 6646 | | 07/19/2012 | DM | PKG FOR REV? | MIRELA ALIC |
| 6646 | | 07/19/2012 | DM | ACTION/RESULT CD CHANGED FROM BRNA TO BRLM | MIRELA ALIC |
| 6646 | | 07/19/2012 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 07/13/2012 | CBR | DELINQUENT: 180+ DAYS | SYSTEM ID |
| 6646 | | 07/12/2012 | DM | OBC, NO ANSWER OR MSG LEFT. FOLLOW UP CALL TO SEE | MIRELA ALIC |
| 6646 | | 07/12/2012 | DM | WHEN THE CUSTOMERS WILL BE RESUBMITTING THE FIN | MIRELA ALIC |
| 6646 | | 07/12/2012 | DM | PKG FOR REV? | MIRELA ALIC |
| 6646 | | 07/12/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRNA | MIRELA ALIC |
| 6646 | COL50 | 07/12/2012 | NT | 07/12/12 COMP EXT BPO Clear Capital | DONNA ARGEROS-SCRIP |

Loan History

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | COL50 | 07/12/2012 | NT | SEE VMA | DONNA ARGEROS-SCRIP |
| 6646 | HMPSC | 07/12/2012 | NT | "2nd notice solicitation sent to borrower via | API CSRV |
| 6646 | HMPSC | 07/12/2012 | NT | certified mail # ""71925948001043596388 "" | API CSRV |
| 6646 | LMT | 07/10/2012 | NT | BPO ordered | MICHELLE BATES |
| 6646 | | 07/09/2012 | FSV | INSP TP D RESULTS RCVD; ORD DT=07/05/12 | SYSTEM ID |
| 6646 | | 07/05/2012 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 07/05/2012 | DM | A3P MALLA LAMPKINS CLD IN TO CK ON THE STATUS OF | DANIELLE ANDERSON |
| 6646 | | 07/05/2012 | DM | TRIAL PMTS I ADV TRIAL SHUT DOWN, OWING | DANIELLE ANDERSON |
| 6646 | | 07/05/2012 | DM | 7/1/111-7/1/12, BREACH EXP, POSSIBLE FCL, REQ HAS | DANIELLE ANDERSON |
| 6646 | | 07/05/2012 | DM | BEEN MADE TO SENT OUT NEW PKT, INFO HAS CHANGED, | DANIELLE ANDERSON |
| 6646 | | 07/05/2012 | DM | NEW PKT SENT OUT, RM CONTACT INFO | DANIELLE ANDERSON |
| 6646 | | 07/05/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | DANIELLE ANDERSON |
| 6646 | | 07/05/2012 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | DANIELLE ANDERSON |
| 6646 | | 07/05/2012 | DM | ACTION/RESULT CD CHANGED FROM BRLM TO OAAI | DANIELLE ANDERSON |
| 6646 | | 07/03/2012 | DM | EARLY IND: SCORE 110 MODEL EI90S | SYSTEM ID |
| 6646 | | 07/03/2012 | DM | OBC, LEFT MSG AT CELL NUMBER; CHECKING TO SEE IF | MIRELA ALIC |
| 6646 | | 07/03/2012 | DM | CUSTOMER GOT THE FIN PKG AND IF THEY NEED HELP | MIRELA ALIC |
| 6646 | | 07/03/2012 | DM | COMPLETING IT | MIRELA ALIC |
| 6646 | | 07/03/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRLM | MIRELA ALIC |
| 6646 | VLRVW | 07/02/2012 | NT | BPO is in review. | COLLEEN HILL |
| 6646 | EOY50 | 06/28/2012 | CIT | 074 DONE 06/28/12 BY TLR 01504 | RACHEL KRUGER |
| 6646 | EOY50 | 06/28/2012 | CIT | TSK TYP 155-CC TRACK - LM F | RACHEL KRUGER |
| 6646 | EOY50 | 06/28/2012 | CIT | 074 Closing CIT 155 | RACHEL KRUGER |
| 6646 | CIT | 06/27/2012 | NT | CIT 155- LM PACKAGE SENT | BROCK NIEBUHR |
| 6646 | | 06/26/2012 | ET | 06/26/12 ORD AVM CC | SYSTEM ID |
| 6646 | | 06/26/2012 | DM | TT A3P ALICIA FURTRELL; ADV'D CHECKING TO SEE IF | MIRELA ALIC |
| 6646 | | 06/26/2012 | DM | THEY WILL BE REAPPLYING FOR A MOD? A3P SD B1 GOT | MIRELA ALIC |
| 6646 | | 06/26/2012 | DM | APPROVED FOR LTD WHICH WILL BE IN EFFECT AS OF | MIRELA ALIC |
| 6646 | | 06/26/2012 | DM | JULY & HIS 1ST CHECK SHOULD BE MID JULY. SENT OUT | MIRELA ALIC |
| 6646 | | 06/26/2012 | DM | A NEW FIN PKG AND ADV'D A3P TO REAPPLY AND SUBMIT | MIRELA ALIC |
| 6646 | | 06/26/2012 | DM | W/THE COMPLETE | MIRELA ALIC |
| 6646 | | 06/26/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | | 06/26/2012 | DM | DOCS. ADV'D TO CALL ME W/ANY QUESTIONS & I WILL | MIRELA ALIC |
| 6646 | | 06/26/2012 | DM | FOLLOW UP. ADV'D OF BRCH. | MIRELA ALIC |
| 6646 | | 06/26/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 06/26/2012 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | MIRELA ALIC |
| 6646 | | 06/26/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 06/26/2012 | DM | OCCUPANCY_OBTAINED | MIRELA ALIC |
| 6646 | | 06/26/2012 | DM | ACTION/RESULT CD CHANGED FROM BRNA TO OAAI | MIRELA ALIC |
| 6646 | COL73 | 06/26/2012 | CIT | 074 A3P cld, advised will mail financial package | MIRELA ALIC |
| 6646 | COL73 | 06/26/2012 | CIT | information. Provided expectations. | MIRELA ALIC |
| 6646 | COL50 | 06/26/2012 | NT | 06/26/12 ORD EXT BPO Clear Capital | DONNA ARGEROS-SCRIP |
| 6646 | INFRQ | 06/25/2012 | NT | Modification Incentive Fee Requested | JOHN CHARLESWORTH |
| 6646 | LMT | 06/22/2012 | NT | Ordered BPO | MICHELLE BATES |
| 6646 | | 06/19/2012 | DM | OBC, NO MSG LEFT; FOLLOW UP CALL TO SEE IF | MIRELA ALIC |
| 6646 | | 06/19/2012 | DM | ANYTHING HAS CHANGED AND IF CUSTOMERS WILL BE | MIRELA ALIC |
| 6646 | | 06/19/2012 | DM | REAPPLYING. | MIRELA ALIC |
| 6646 | | 06/19/2012 | DM | ACTION/RESULT CD CHANGED FROM BRLM TO BRNA | MIRELA ALIC |
| 6646 | | 06/19/2012 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 06/15/2012 | CBR | DELINQUENT: 180+ DAYS | SYSTEM ID |
| 6646 | | 06/14/2012 | FSV | INSP TP D RESULTS RCVD; ORD DT=06/05/12 | SYSTEM ID |
| 6646 | | 06/12/2012 | DM | OBC, LEFT MSG AT HOME PHONE NUMBER; FOLLOW UP CALL | MIRELA ALIC |
| 6646 | | 06/12/2012 | DM | TO SEE IF ANYTHING HAS CHANGED AND IF CUSTOMERS | MIRELA ALIC |
| 6646 | | 06/12/2012 | DM | WILL BE REAPPLYING. | MIRELA ALIC |
| 6646 | | 06/12/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRLM | MIRELA ALIC |
| 6646 | LMT | 06/07/2012 | NT | BPO ordered | ISELA BARRAZA |
| 6646 | COL09 | 06/06/2012 | CIT | 073 DONE 06/06/12 BY TLR 18896 | TIM WOODRUFF |
| 6646 | COL09 | 06/06/2012 | CIT | TSK TYP 822-LSMIT DENIAL PR | TIM WOODRUFF |
| 6646 | COL09 | 06/06/2012 | CIT | 073 Close CIT#822. The first trial payment was | TIM WOODRUFF |
| 6646 | COL09 | 06/06/2012 | CIT | not received by the last day of the first | TIM WOODRUFF |
| 6646 | COL09 | 06/06/2012 | CIT | month of the trial. | TIM WOODRUFF |
| 6646 | LMLTR | 06/06/2012 | NT | M020 Modification denial letter requested from | TIM WOODRUFF |
| 6646 | LMLTR | 06/06/2012 | NT | Vendor. | TIM WOODRUFF |
| 6646 | | 06/05/2012 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | RFDNT | 06/05/2012 | NT | B1 sd he's been oow since Jan due to injury and | MIRELA ALIC |
| 6646 | RFDNT | 06/05/2012 | NT | h/s still ongoing. Will know on 6/18/12 if Dr. | MIRELA ALIC |
| 6646 | RFDNT | 06/05/2012 | NT | will allow him to go back to work. | MIRELA ALIC |
| 6646 | | 06/05/2012 | DM | TT B1; ADV'D FOLLOWING UP AS THE TRAIL HAS BEEN | MIRELA ALIC |
| 6646 | | 06/05/2012 | DM | CANCELLED OUT BECAUSE WE DID NOT RCVD THE 1ST | MIRELA ALIC |
| 6646 | | 06/05/2012 | DM | TRIAL PMT ON TIME. B1 SD THEIR INTENTIONS ARE TO | MIRELA ALIC |

Loan History

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 06/05/2012 | DM | KEEP THE PROP. SD HE NEEDS TO GET HIS DRS. | MIRELA ALIC |
| 6646 | | 06/05/2012 | DM | PERMISSION TO GO BACK TO WORK. SD HE'LL KNOW BY | MIRELA ALIC |
| 6646 | | 06/05/2012 | DM | 6/18 IF HE CAN GO BACK | MIRELA ALIC |
| 6646 | | 06/05/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | | 06/05/2012 | DM | TO WORK AND THIER FINS WILL THEN CHANGE. ADV'D IF | MIRELA ALIC |
| 6646 | | 06/05/2012 | DM | FINS CHANGE TO REAPPLY FOR A MOD. ADV'D WILL CONT | MIRELA ALIC |
| 6646 | | 06/05/2012 | DM | TO FOLLOW UP. ADV'D BRCH EXPIRED AND ACCT AT RISK | MIRELA ALIC |
| 6646 | | 06/05/2012 | DM | OF FCL STATUS. | MIRELA ALIC |
| 6646 | | 06/05/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 06/05/2012 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | MIRELA ALIC |
| 6646 | | 06/05/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 06/05/2012 | DM | OCCUPANCY_OBTAINED | MIRELA ALIC |
| 6646 | | 06/05/2012 | DM | ACTION/RESULT CD CHANGED FROM LMPP TO OAAI | MIRELA ALIC |
| 6646 | | 06/05/2012 | LMT | FILE CLOSED (7) COMPLETED 06/05/12 | CRYSTA BERRY-SCRIPT |
| 6646 | | 06/05/2012 | LMT | LOSS MIT DENIED OTHER | CRYSTA BERRY-SCRIPT |
| 6646 | | 06/05/2012 | DM | BREACH HOLD REMOVED MANUALLY | CRYSTA BERRY-SCRIPT |
| 6646 | COL09 | 06/05/2012 | CIT | 072 DONE 06/05/12 BY TLR 12303 | CRYSTA BERRY-SCRIPT |
| 6646 | COL09 | 06/05/2012 | CIT | TSK TYP 636-ACTIVE TRAD TRI | CRYSTA BERRY-SCRIPT |
| 6646 | COL09 | 06/05/2012 | CIT | 072 Closing CIT 636 - Cancelling LSMIT Approval | CRYSTA BERRY-SCRIPT |
| 6646 | | 06/05/2012 | LMT | TRIAL MOD FAILED (1053) COMPLETED 06/05/12 | CRYSTA BERRY-SCRIPT |
| 6646 | | 06/05/2012 | DM | PROMISE PLAN 06 CANCELLED MANUALLY | CRYSTA BERRY-SCRIPT |
| 6646 | | 06/05/2012 | DM | ACTION/RESULT CD CHANGED FROM BRLM TO LMPP | CRYSTA BERRY-SCRIPT |
| 6646 | | 06/04/2012 | DM | EARLY IND: SCORE 113 MODEL EI90S | SYSTEM ID |
| 6646 | COL09 | 06/04/2012 | CIT | 073 new cit 822-please initiate trial denial | MONIQUE JOHNSON-SCR |
| 6646 | COL09 | 06/04/2012 | CIT | process; see previous note for reason | MONIQUE JOHNSON-SCR |
| 6646 | TR1ST | 06/04/2012 | NT | 1st Trial Payment not received from the customer | MONIQUE JOHNSON-SCR |
| 6646 | TR1ST | 06/04/2012 | NT | by the cutoff date. Customer is allowed to reapply | MONIQUE JOHNSON-SCR |
| 6646 | TR1ST | 06/04/2012 | NT | if something has financially changed. | MONIQUE JOHNSON-SCR |
| 6646 | | 05/21/2012 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 05/17/2012 | DM | OBC, LEFT MSG AT THE HOME PHONE NUMBER; MAY | MIRELA ALIC |
| 6646 | | 05/17/2012 | DM | PMT FOLLOW UP CALL. | MIRELA ALIC |
| 6646 | | 05/17/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRLM | MIRELA ALIC |
| 6646 | | 05/11/2012 | CBR | DELINQUENT: 180+ DAYS | SYSTEM ID |
| 6646 | | 05/11/2012 | DM | A3P, MALLA LAMPKINS, CI TO INQUIRE ABOUT THE | LISA FORCIER |
| 6646 | | 05/11/2012 | DM | STATUS OF THE ACCT. ADV TRIAL APPROVED FOR 5/1 - | LISA FORCIER |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 05/11/2012 | DM | 7/1. ADV DOCS SENT OUT BEG OF APRIL AND A3P SD | LISA FORCIER |
| 6646 | | 05/11/2012 | DM | THAT THEY WERE HAVING A HARD TIME MAKING THE 5/1 | LISA FORCIER |
| 6646 | | 05/11/2012 | DM | TRIAL DUE TO LACK OF FUNDS. A3P SD THAT SHE WILL | LISA FORCIER |
| 6646 | | 05/11/2012 | DM | TRY TO CONTACT BORROWER | LISA FORCIER |
| 6646 | | 05/11/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | LISA FORCIER |
| 6646 | | 05/11/2012 | DM | REGARDING PYMT. | LISA FORCIER |
| 6646 | | 05/11/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | LISA FORCIER |
| 6646 | | 05/11/2012 | DM | OCCUPANCY_OBTAINED | LISA FORCIER |
| 6646 | | 05/11/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | LISA FORCIER |
| 6646 | | 05/09/2012 | DM | TT A3P ALICIA FUTRELL; ADV'D FOLLOWING UP ON THE | MIRELA ALIC |
| 6646 | | 05/09/2012 | DM | MAY TRIAL PMT. A3P SD HER HUSBAND HAS NOT RCVD HIS | MIRELA ALIC |
| 6646 | | 05/09/2012 | DM | CHECK FOR 3 WEEKS WHICH SET THEM BACK. SD THEY | MIRELA ALIC |
| 6646 | | 05/09/2012 | DM | STILL PLAN TO MAKE THE MAY PMT BUT CLOSER TO THE | MIRELA ALIC |
| 6646 | | 05/09/2012 | DM | EOM. ADV'D AS LONG AS PMT COMES IN W/IN THE MO | MIRELA ALIC |
| 6646 | | 05/09/2012 | DM | TRIAL WILL BE ACTIVE. | MIRELA ALIC |
| 6646 | | 05/09/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | | 05/09/2012 | DM | ADV'D BRCH IS ON HOLD. A3P SD SHE WILL DO A PBP | MIRELA ALIC |
| 6646 | | 05/09/2012 | DM | FOR MAY PMT. A3P ALSO SD THAT B1 IS IN THE PROCESS | MIRELA ALIC |
| 6646 | | 05/09/2012 | DM | OF APPLYING FOR LTD. ADV'D WILL CONT TO FOLLOW UP. | MIRELA ALIC |
| 6646 | | 05/09/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 05/09/2012 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | MIRELA ALIC |
| 6646 | | 05/09/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 05/09/2012 | DM | OCCUPANCY_OBTAINED | MIRELA ALIC |
| 6646 | | 05/09/2012 | DM | ACTION/RESULT CD CHANGED FROM BRLM TO OAAI | MIRELA ALIC |
| 6646 | | 05/04/2012 | DM | OBC, LEFT MSG AT HOME NUMBER; MAY PMT TRIAL FOLLOW | MIRELA ALIC |
| 6646 | | 05/04/2012 | DM | UP CALL | MIRELA ALIC |
| 6646 | | 05/04/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRLM | MIRELA ALIC |
| 6646 | | 05/02/2012 | DM | EARLY IND: SCORE 113 MODEL EI90S | SYSTEM ID |
| 6646 | | 05/01/2012 | DM | PROMISE PLAN 06 BROKEN05/01/12 PROMISE DT 05/01/12 | SYSTEM ID |
| 6646 | 4506T | 05/01/2012 | NT | IRS Tax Transcript rcvd, imaged as TXRS | KELLY STEIMEL-LOSSM |
| 6646 | 4506T | 05/01/2012 | NT | on 4/30/12 | KELLY STEIMEL-LOSSM |
| 6646 | 4506T | 05/01/2012 | NT | IRS Tax Transcript rcvd, imaged as TXRS | KELLY STEIMEL-LOSSM |
| 6646 | 4506T | 05/01/2012 | NT | on 4/30/12 | KELLY STEIMEL-LOSSM |
| 6646 | | 04/19/2012 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 04/18/2012 | DM | A3P ALLICIA J. FUTRELL CI FOR RM, VAI, ADV RM NOT | JASON FOSTER |

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Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 04/18/2012 | DM | AVAIL, CAN ASSIST, A3P SD THAT B1 WILL NOT BE | JASON FOSTER |
| 6646 | | 04/18/2012 | DM | GOING FULL TIME AT JOB BY MAY 1 AS PLANNED AND | JASON FOSTER |
| 6646 | | 04/18/2012 | DM | WILL BE BY MAY 21ST, A3P ASKED IF TPP CAN BE | JASON FOSTER |
| 6646 | | 04/18/2012 | DM | CHANGED TO START JUNE 1, ADV CANNOT BE CHANGED, TT | JASON FOSTER |
| 6646 | | 04/18/2012 | DM | TL, ADV 3P THAT IF | JASON FOSTER |
| 6646 | | 04/18/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | JASON FOSTER |
| 6646 | | 04/18/2012 | DM | CANCEL THIS TPP, MAY NOT GET APPROVED AGAIN, ADV | JASON FOSTER |
| 6646 | | 04/18/2012 | DM | WILL NOT ACCT AND AS LONG AS TPP PMT IS IN ASAP IN | JASON FOSTER |
| 6646 | | 04/18/2012 | DM | MAY BUT NO LATER THAN END OF MAY WILL CONT TPP AND | JASON FOSTER |
| 6646 | | 04/18/2012 | DM | KEEP IT OPEN, A3P AGREED, ADV RM WKIT AND IF B1 | JASON FOSTER |
| 6646 | | 04/18/2012 | DM | WLD LIKE A CALL BACK FROM RM, HE CAN REQ ONE AT | JASON FOSTER |
| 6646 | | 04/18/2012 | DM | ANY TIME. | JASON FOSTER |
| 6646 | | 04/18/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | JASON FOSTER |
| 6646 | | 04/18/2012 | DM | OCCUPANCY_OBTAINED | JASON FOSTER |
| 6646 | | 04/18/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | JASON FOSTER |
| 6646 | | 04/17/2012 | DM | A3P MALLA LAMPKINS CI TO GET MOD STS UPDT. ADV. | BETHANY SWAFFORD |
| 6646 | | 04/17/2012 | DM | APRVD FOR TP BEGINNING 5/1 AND GOING THROUGH 7/1. | BETHANY SWAFFORD |
| 6646 | | 04/17/2012 | DM | ADV. PMT AMTS AND PMT. METHODS. ADV. WILL GO INTO | BETHANY SWAFFORD |
| 6646 | | 04/17/2012 | DM | PERM MOD REV ONCE THE TP IS CMPLT--A3P SD NO MORE | BETHANY SWAFFORD |
| 6646 | | 04/17/2012 | DM | ?S. | BETHANY SWAFFORD |
| 6646 | | 04/17/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | BETHANY SWAFFORD |
| 6646 | | 04/17/2012 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | BETHANY SWAFFORD |
| 6646 | | 04/17/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | BETHANY SWAFFORD |
| 6646 | | 04/17/2012 | DM | OCCUPANCY_OBTAINED | BETHANY SWAFFORD |
| 6646 | | 04/17/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | BETHANY SWAFFORD |
| 6646 | | 04/13/2012 | CBR | DELINQUENT: 180+ DAYS | SYSTEM ID |
| 6646 | | 04/06/2012 | LMT | PAPER TRL PLN MAILED (582) COMPLETED 04/06/12 | CREDIT CARD API ID |
| 6646 | | 04/06/2012 | LMT | MONITOR TERMS (532) COMPLETED 04/06/12 | JAMES EVEN |
| 6646 | RTLS | 04/06/2012 | NT | non HMP trial agreement sent to customer | JAMES EVEN |
| 6646 | | 04/06/2012 | LMT | TPA PAPER DELIVERY (580) COMPLETED 04/06/12 | CREDIT CARD API ID |
| 6646 | | 04/05/2012 | DM | BREACH HOLD PLACED-EXPIRATION DATE 01/01/50 | BILLIE JO MOOREHEAD |
| 6646 | COL09 | 04/05/2012 | CIT | 071 DONE 04/05/12 BY TLR 02938 | BILLIE JO MOOREHEAD |
| 6646 | COL09 | 04/05/2012 | CIT | TSK TYP 326-TRIAL ESC LN MO | BILLIE JO MOOREHEAD |
| 6646 | COL09 | 04/05/2012 | CIT | 071 Closing CIT#326 | BILLIE JO MOOREHEAD |
| 6646 | HHFDY | 04/05/2012 | NT | Brwr denied for HHF | MIRELA ALIC |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|-----------------|
| 6646 | RFDNT | 04/05/2012 | NT | A3p Alicia Futrell sd b1 has had med issues for a | MIRELA ALIC |
| 6646 | RFDNT | 04/05/2012 | NT | while now that usually puts him out of work for a | MIRELA ALIC |
| 6646 | RFDNT | 04/05/2012 | NT | while because of that. Sd he is doing better now | MIRELA ALIC |
| 6646 | RFDNT | 04/05/2012 | NT | and is expected to return back to work in May but | MIRELA ALIC |
| 6646 | RFDNT | 04/05/2012 | NT | having a hard time getting caught up. | MIRELA ALIC |
| 6646 | | 04/05/2012 | DM | TT A3P ALICIA FUTRELL; ADV'D ACCT DENIED FOR HAMP | MIRELA ALIC |
| 6646 | | 04/05/2012 | DM | DUE TO PREV FAILED HAMP AND IN REV FOR TRAD. ADV'D | MIRELA ALIC |
| 6646 | | 04/05/2012 | DM | OF BRCH AND RISK OF FCL. DISCUSSED RFD. A3P SD | MIRELA ALIC |
| 6646 | | 04/05/2012 | DM | THEY DONT QUALIFY FOR HHF. RIGHT BEFORE FINISH THE | MIRELA ALIC |
| 6646 | | 04/05/2012 | DM | CALL, ACCT UPDATED W/TRAD TRIAL APPROVAL. ADV'D | MIRELA ALIC |
| 6646 | | 04/05/2012 | DM | ACCT | MIRELA ALIC |
| 6646 | | 04/05/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | | 04/05/2012 | DM | APPROVED FOR TRAD TRIAL MOD IN EFFECT 5/1, 6/1, | MIRELA ALIC |
| 6646 | | 04/05/2012 | DM | AND 7/1 IN THE AMT OF \$529.75. ADV'D WILL RCVD | MIRELA ALIC |
| 6646 | | 04/05/2012 | DM | TRAIL COPY. ADV'D OF METHODS TO MAKE PMTS. ADV'D | MIRELA ALIC |
| 6646 | | 04/05/2012 | DM | BRCH WILL BE ON HOLD AS LONG AS ON ACTIVE TRIAL. | MIRELA ALIC |
| 6646 | | 04/05/2012 | DM | A3P SD THEY WILL BE ABLE TO AFFORD THE PMTS. | MIRELA ALIC |
| 6646 | | 04/05/2012 | DM | EXPLAINED PERM MOD REV. | MIRELA ALIC |
| 6646 | | 04/05/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 04/05/2012 | DM | ADV'D WILL KEEP IN CONTACT. | MIRELA ALIC |
| 6646 | | 04/05/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 04/05/2012 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | MIRELA ALIC |
| 6646 | | 04/05/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 04/05/2012 | DM | OCCUPANCY_OBTAINED | MIRELA ALIC |
| 6646 | | 04/05/2012 | DM | ACTION/RESULT CD CHANGED FROM LMPP TO OAAI | MIRELA ALIC |
| 6646 | COL09 | 04/05/2012 | CIT | 070 DONE 04/05/12 BY TLR 26268 | TERRI SMOCK |
| 6646 | COL09 | 04/05/2012 | CIT | TSK TYP 607-TRAD TRIAGE REV | TERRI SMOCK |
| 6646 | COL09 | 04/05/2012 | CIT | 070 Closing CIT 607. LSMIT Trial Plan set up with | TERRI SMOCK |
| 6646 | COL09 | 04/05/2012 | CIT | payments of \$529.75 starting 05/01/12 with | TERRI SMOCK |
| 6646 | COL09 | 04/05/2012 | CIT | last payment due on 07/01/12. | TERRI SMOCK |
| 6646 | COL09 | 04/05/2012 | CIT | 072 New CIT 636 - Tracking of Non-HAMP Trial | TERRI SMOCK |
| 6646 | COL09 | 04/05/2012 | CIT | Approval. | TERRI SMOCK |
| 6646 | | 04/05/2012 | FSV | DELINQ INSP HOLD PLACED; REL DT =11/13/12 | TERRI SMOCK |
| 6646 | | 04/05/2012 | DM | PROMISE PLAN 06 ACTIVE | TERRI SMOCK |
| 6646 | | 04/05/2012 | DM | ACTION/RESULT CD CHANGED FROM BRLM TO LMPP | TERRI SMOCK |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|-----------------|
| 6646 | | 04/05/2012 | LMT | FORBEARNC APPRVD INV (732) COMPLETED 04/05/12 | TERRI SMOCK |
| 6646 | | 04/05/2012 | LMT | FORBEARNC RECMMD INV (731) COMPLETED 04/05/12 | TERRI SMOCK |
| 6646 | | 04/05/2012 | LMT | TRIAL MOD APPROVED (1052) COMPLETED 04/05/12 | TERRI SMOCK |
| 6646 | | 04/05/2012 | LMT | SEND FOR EXECUTION (501) COMPLETED 04/05/12 | TERRI SMOCK |
| 6646 | | 04/05/2012 | LMT | PURSUE FORBEARANCE (500) COMPLETED 04/05/12 | TERRI SMOCK |
| 6646 | ESC05 | 04/04/2012 | CIT | 071 cap amt: 549.30 | CAMILLE WEILAND |
| 6646 | ESC05 | 04/04/2012 | CIT | shtg amt: 378.19 | CAMILLE WEILAND |
| 6646 | ESC05 | 04/04/2012 | CIT | esc pmt (1/12th): 50.49 | CAMILLE WEILAND |
| 6646 | ESC05 | 04/04/2012 | CIT | 1/60th amt of shtg: 6.30 | CAMILLE WEILAND |
| 6646 | ESC05 | 04/04/2012 | CIT | Monthly Hazard Insurance Amt 29.36 | CAMILLE WEILAND |
| 6646 | ESC05 | 04/04/2012 | CIT | Monthly Real Estate Tax Amt 21.13 | CAMILLE WEILAND |
| 6646 | ESC05 | 04/04/2012 | CIT | Monthly Mortgage Ins 0 | CAMILLE WEILAND |
| 6646 | | 04/03/2012 | DM | EARLY IND: SCORE 121 MODEL EI90S | SYSTEM ID |
| 6646 | COL09 | 04/03/2012 | CIT | 071 New CIT#326 Please run What If Escrow | TERRI SMOCK |
| 6646 | COL09 | 04/03/2012 | CIT | Analysis; Roll 2 Months Effective 08/01/12 | TERRI SMOCK |
| 6646 | COL09 | 04/03/2012 | CIT | and retarget to Teller 5995 When Complete | TERRI SMOCK |
| 6646 | COL09 | 04/03/2012 | CIT | 070 Retarget CIT#607; Escrow Reviewing for full | TERRI SMOCK |
| 6646 | COL09 | 04/03/2012 | CIT | Decision 1 | TERRI SMOCK |
| 6646 | COL11 | 04/02/2012 | CIT | 070 Retargeting CIT 607 to teller 24277, 2nd look | JIL MINIKUS |
| 6646 | COL11 | 04/02/2012 | CIT | complete | JIL MINIKUS |
| 6646 | | 04/02/2012 | LMT | INCOME 2ND LOOK CMPL (40) COMPLETED 04/02/12 | JIL MINIKUS |
| 6646 | | 04/02/2012 | LMT | PURSUE LN MODIFCATN (1000) COMPLETED 04/02/12 | JIL MINIKUS |
| 6646 | CHNGN | 04/02/2012 | NT | 2nd look-original calculation is correct variance | JIL MINIKUS |
| 6646 | CHNGN | 04/02/2012 | NT | 0% | JIL MINIKUS |
| 6646 | IRSR | 03/29/2012 | NT | SENT 4506T TO IRS | FAYE GRAHAM |
| 6646 | | 03/29/2012 | DM | OBC, LEFT MSG AT HOME PHONE NUMBER. COMPLETE PKG | MIRELA ALIC |
| 6646 | | 03/29/2012 | DM | ON FILE. ACCT DENIED FOR HAMP DUE TO PREV FAILED | MIRELA ALIC |
| 6646 | | 03/29/2012 | DM | HAMP TRIAL AND IN REV FOR TRAD OPTIONS. | MIRELA ALIC |
| 6646 | | 03/29/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRLM | MIRELA ALIC |
| 6646 | COL11 | 03/29/2012 | CIT | 069 DONE 03/29/12 BY TLR 01577 | CLAY NIEMAN |
| 6646 | COL11 | 03/29/2012 | CIT | TSK TYP 854-CORE CASH FLW P | CLAY NIEMAN |
| 6646 | COL11 | 03/29/2012 | CIT | 069 Closing CIT854. Account has been referred for | CLAY NIEMAN |
| 6646 | COL11 | 03/29/2012 | CIT | Traditional Workout review. | CLAY NIEMAN |
| 6646 | COL11 | 03/29/2012 | CIT | 070 New CIT607 to Teller 24279. File denied for | CLAY NIEMAN |
| 6646 | COL11 | 03/29/2012 | CIT | HAMP Modification. Completed triage steps to | CLAY NIEMAN |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|-----------------|
| 6646 | COL11 | 03/29/2012 | CIT | check in the Traditional Financial Package. | CLAY NIEMAN |
| 6646 | COL11 | 03/29/2012 | CIT | Referred to 2nd Look for Income Check. | CLAY NIEMAN |
| 6646 | COL11 | 03/29/2012 | CIT | Retarget to Teller 24277 when complete. | CLAY NIEMAN |
| 6646 | TP7T | 03/29/2012 | NT | Desktop Processing | CLAY NIEMAN |
| 6646 | TP6T | 03/29/2012 | NT | Desktop Processing | CLAY NIEMAN |
| 6646 | | 03/29/2012 | LMT | COMPLETE FIN PKG REC (3) COMPLETED 03/29/12 | CLAY NIEMAN |
| 6646 | INCOM | 03/29/2012 | NT | Total income: Gross \$2400.57.B1 paystubs: Gross | CLAY NIEMAN |
| 6646 | INCOM | 03/29/2012 | NT | \$2049.32.B1 food stamps: Gross \$351.25.Used B1's | CLAY NIEMAN |
| 6646 | INCOM | 03/29/2012 | NT | paystubs provided prior to disb. Used regular & | CLAY NIEMAN |
| 6646 | INCOM | 03/29/2012 | NT | holiday to calculate gross income. Used benefit | CLAY NIEMAN |
| 6646 | INCOM | 03/29/2012 | NT | document for food stamps. | CLAY NIEMAN |
| 6646 | DOCEX | 03/29/2012 | NT | RSD 3/20/12: Complete pckge rcvd. | CLAY NIEMAN |
| 6646 | INCOM | 03/29/2012 | NT | Verification of Income | CLAY NIEMAN |
| 6646 | INCOM | 03/29/2012 | NT | Check;E1=2049.32;PUBA1=351.25 | CLAY NIEMAN |
| 6646 | | 03/29/2012 | LMT | FED TAX RETURN RECD (33) COMPLETED 03/29/12 | CLAY NIEMAN |
| 6646 | | 03/29/2012 | LMT | PROOF OF INCOME RECD (32) COMPLETED 03/29/12 | CLAY NIEMAN |
| 6646 | | 03/29/2012 | LMT | COMPLETE PKG RECD (50) COMPLETED 03/29/12 | CLAY NIEMAN |
| 6646 | INCOM | 03/29/2012 | NT | Variance - Borrower listed net income rather than | CLAY NIEMAN |
| 6646 | INCOM | 03/29/2012 | NT | gross income on finc form. | CLAY NIEMAN |
| 6646 | | 03/29/2012 | LMT | IRS FORM 4506-T RECD (34) COMPLETED 03/29/12 | CLAY NIEMAN |
| 6646 | TP3T | 03/29/2012 | NT | Desktop Processing | CLAY NIEMAN |
| 6646 | | 03/29/2012 | LMT | HARDSHIP AFFDVT RECD (35) COMPLETED 03/29/12 | CLAY NIEMAN |
| 6646 | | 03/29/2012 | LMT | FINANCIAL STMT RECD (31) COMPLETED 03/29/12 | CLAY NIEMAN |
| 6646 | | 03/29/2012 | LMT | LMT SOLUTN PURSUED (6) COMPLETED 03/29/12 | CLAY NIEMAN |
| 6646 | | 03/29/2012 | LMT | BPO ORDERED (4) COMPLETED 03/29/12 | CLAY NIEMAN |
| 6646 | | 03/29/2012 | LMT | ASSESS FINANCL PKG (2) COMPLETED 03/29/12 | CLAY NIEMAN |
| 6646 | | 03/29/2012 | LMT | REFERRD TO LOSS MIT (1) COMPLETED 03/29/12 | CLAY NIEMAN |
| 6646 | | 03/29/2012 | LMT | APPROVED FOR LMT 03/29/12 | CLAY NIEMAN |
| 6646 | TP1T | 03/29/2012 | NT | Desktop Processing | CLAY NIEMAN |
| 6646 | COL11 | 03/29/2012 | CIT | 069 Retarget CIT from teller number 24275 to 1577 | CLAY NIEMAN |
| 6646 | | 03/23/2012 | FSV | INSP TP D RESULTS RCVD; ORD DT=03/16/12 | SYSTEM ID |
| 6646 | COL09 | 03/22/2012 | CIT | 069 Retarget CIT#854 to 24275 for Traditional | TIM WOODRUFF |
| 6646 | COL09 | 03/22/2012 | CIT | Workout. Account does not qualify for HMP | TIM WOODRUFF |
| 6646 | COL09 | 03/22/2012 | CIT | Program due to prior failed HAMP Trial Plan. | TIM WOODRUFF |
| 6646 | | 03/22/2012 | DM | TT A3P ALLICIA FUTRELL; ADV'D GOT THE ADD'L DOCS | MIRELA ALIC |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|----------------------|
| 6646 | | 03/22/2012 | DM | AND CURRENTLY IN REV. ADV'D NO OTHER DOCS NEEDED. | MIRELA ALIC |
| 6646 | | 03/22/2012 | DM | ADV'D OF BRCH AND RISK OF FCL. A3P SD SOMEONE WAS | MIRELA ALIC |
| 6646 | | 03/22/2012 | DM | AT THE DOOR. APOLOGZIED VERIFIED INFO AND LET A3P | MIRELA ALIC |
| 6646 | | 03/22/2012 | DM | GO. | MIRELA ALIC |
| 6646 | | 03/22/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | | 03/22/2012 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | MIRELA ALIC |
| 6646 | | 03/22/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 03/22/2012 | DM | OCCUPANCY_OBTAINED | MIRELA ALIC |
| 6646 | | 03/22/2012 | DM | ACTION/RESULT CD CHANGED FROM BRLM TO OAAI | MIRELA ALIC |
| 6646 | LMLTR | 03/22/2012 | NT | M020 Modification denial letter requested from | TIM WOODRUFF |
| 6646 | LMLTR | 03/22/2012 | NT | Vendor. | TIM WOODRUFF |
| 6646 | CREDIT | 03/21/2012 | NT | Ordered Credit Report | TIM WOODRUFF |
| 6646 | | 03/21/2012 | OL | WDOYLM Acknowledgement Ltr | LORI LITTERER-SCRIPT |
| 6646 | COL09 | 03/21/2012 | CIT | 069 Retarget CIT 854 to 31283 for letter to | LORI LITTERER-SCRIPT |
| 6646 | COL09 | 03/21/2012 | CIT | customer. | LORI LITTERER-SCRIPT |
| 6646 | NQHMP | 03/21/2012 | NT | HAMP denied due to previously denied for HAMP | LORI LITTERER-SCRIPT |
| 6646 | NQHMP | 03/21/2012 | NT | program. | LORI LITTERER-SCRIPT |
| 6646 | COL13 | 03/20/2012 | CIT | 069 CIT#854: Recd wout package, see previous | RAKSHITH SURESH |
| 6646 | COL13 | 03/20/2012 | CIT | notes. Imaged as WOUT . Ksteimel 4673 | RAKSHITH SURESH |
| 6646 | CMPPK | 03/20/2012 | NT | Fax Received -Proof of Food Stamps - Award letter | RAKSHITH SURESH |
| 6646 | CMPPK | 03/20/2012 | NT | -ksteimel 4673 | RAKSHITH SURESH |
| 6646 | | 03/20/2012 | D28 | FORCED BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 03/19/2012 | DM | OBC, LEFT MSG AT HOME PHONE NUMBER; WAITING ON | MIRELA ALIC |
| 6646 | | 03/19/2012 | DM | MISSING DOCS | MIRELA ALIC |
| 6646 | | 03/19/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRLM | MIRELA ALIC |
| 6646 | | 03/16/2012 | CBR | DELINQUENT: 180+ DAYS | SYSTEM ID |
| 6646 | | 03/16/2012 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 03/12/2012 | DM | TT B1; B1 SD SHE WILL ALLOW THE ACCT TO BE REV'D | MIRELA ALIC |
| 6646 | | 03/12/2012 | DM | FOR A POSS MOD AGAIN. ADV'D SINCE FINS HAVE NOT | MIRELA ALIC |
| 6646 | | 03/12/2012 | DM | CHANGED WE WILL END UP W/THE SAME OUTCOME. ADV'D | MIRELA ALIC |
| 6646 | | 03/12/2012 | DM | OF TAT FOR REV. ADV'D OF BRCH AND RISK OF FCL. | MIRELA ALIC |
| 6646 | | 03/12/2012 | DM | ADV'D IF ACCT DENIED FOR MOD WILL NEED TO EXPLORE | MIRELA ALIC |
| 6646 | | 03/12/2012 | DM | SS OPTIONS ASAP TO AVOID | MIRELA ALIC |
| 6646 | | 03/12/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | | 03/12/2012 | DM | FCL. ADV'D OF MISSING FOOD STAMPS AWARD LETTER AND | MIRELA ALIC |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|------------------|
| 6646 | | 03/12/2012 | DM | I'LL CONT TO FOLLOW UP. | MIRELA ALIC |
| 6646 | | 03/12/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 03/12/2012 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | MIRELA ALIC |
| 6646 | | 03/12/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 03/12/2012 | DM | OCCUPANCY_OBTAINED | MIRELA ALIC |
| 6646 | | 03/12/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | TT A3P ALICIA FUTRELL ADV'D FOLLOWING UP. ADV'D I | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | RCVD A FIN PKG REQUESTING FOR ANOTHER LOAN MOD | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | EVEN THO WE DECIDED THAT THEY WERE INTERESTED IN | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | DOING A SS. A3P SD THE PREV REP ADV'D THEM TO | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | APPLY FOR A LOAN MOD TO SAVE THEIR HOME. ADV'D | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | BECAUSE THE ACCT HAS BEEN | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | DENIED FOR LOAN MOD OPTIONS PREV AND THEIR | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | SITUATION IS STIL THE SAME MOST LIKELY WE WILL END | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | UP W/THE SAME OUTCOME. A3P SD TO ALLOW THE FIN PKG | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | TO GO THROUGH THE REV AND SEE IF ANYTHING ELSE IS | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | AVAILABLE. ADV'D IF INTETESTED IN DOING A SS TO | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | HOLD ON TO THE | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | FIN PKG AND SEND THAT IN COMPLETED W/AN OFFER. | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | ADV'D OF HHF PROGRAM; PROVIDED WEBSITE AND CONTACT | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | NUMBER. ADV'D WILL CONT TO FOLLOW UP. | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | OCCUPANCY_OBTAINED | MIRELA ALIC |
| 6646 | | 03/05/2012 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO OAAI | MIRELA ALIC |
| 6646 | | 03/05/2012 | LMT | FILE CLOSED (7) COMPLETED 03/05/12 | RICHARD SCHWINER |
| 6646 | | 03/05/2012 | LMT | 0000000000 TASK:0000-LMT-REJECTED OPTION 03/05/12 | RICHARD SCHWINER |
| 6646 | | 03/05/2012 | LMT | REJECTED BY:BORROWER | RICHARD SCHWINER |
| 6646 | | 03/05/2012 | LMT | REJECT REASON: OTHER | RICHARD SCHWINER |
| 6646 | | 03/05/2012 | LMT | NO REPLY TO HAFAS | RICHARD SCHWINER |
| 6646 | | 03/02/2012 | DM | EARLY IND: SCORE 116 MODEL EI90S | SYSTEM ID |
| 6646 | SUFPK | 02/28/2012 | NT | Fax rcvd: Gmac cover sheet best time to | RAMYA SHALINI |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|-----------------|
| 6646 | SUFPK | 02/28/2012 | NT | 260.997.6976 imaged as wout Ksteimel4673 | RAMYA SHALINI |
| 6646 | SUFPK | 02/28/2012 | NT | Rcvd wout package see prev notes. Missing: food | RAMYA SHALINI |
| 6646 | SUFPK | 02/28/2012 | NT | stamp award letter Imaged as wout Ksteimel4673 | RAMYA SHALINI |
| 6646 | | 02/28/2012 | HMP | FINANCIAL INFORMATION COLLECTED FOR HMP | RAMYA SHALINI |
| 6646 | | 02/28/2012 | HMP | LMT BORR FIN REC ADDED | RAMYA SHALINI |
| 6646 | SUFPK | 02/28/2012 | NT | Fax Received -Dodd-Frank form,Hardship | RAMYA SHALINI |
| 6646 | SUFPK | 02/28/2012 | NT | letter,Hardship affidavit,4506 T,Borrower | RAMYA SHALINI |
| 6646 | SUFPK | 02/28/2012 | NT | Financial Stmt,Utility Bill,2 recent pay stubs | RAMYA SHALINI |
| 6646 | SUFPK | 02/28/2012 | NT | Borr,Other tegrant doc, disability stmt, | RAMYA SHALINI |
| 6646 | SUFPK | 02/28/2012 | NT | -Ksteimel4673 | RAMYA SHALINI |
| 6646 | | 02/28/2012 | DM | DFLT REASON 2 CHANGED TO: CURTAILMENT OF INCOME | RAMYA SHALINI |
| 6646 | | 02/28/2012 | DM | DFLT REASON 3 CHANGED TO: PROPERTY PROBLEM | RAMYA SHALINI |
| 6646 | | 02/28/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO NOTE | RAMYA SHALINI |
| 6646 | DODDP | 02/28/2012 | NT | Dodd-Frank form received | RAMYA SHALINI |
| 6646 | DODDP | 02/28/2012 | NT | imaged as wout Pg#16 Ksteimel4673 | RAMYA SHALINI |
| 6646 | | 02/24/2012 | DM | INB SPOC, TT A3P ALICIA FUTRELL, RETURNING RM | KARILEE ALLISON |
| 6646 | | 02/24/2012 | DM | CALL. ADV RM CHECKING TO SEE IF THEY HAVE FILLED | KARILEE ALLISON |
| 6646 | | 02/24/2012 | DM | OUT FIN PACKAGE. A3P STATED RM TOLD THEM NOT TO | KARILEE ALLISON |
| 6646 | | 02/24/2012 | DM | RETURN PACKAGE UNTIL THEY HAVE AN OFFER ON | KARILEE ALLISON |
| 6646 | | 02/24/2012 | DM | PROPERTY. INQ IF PROP IS LISTED, A3P STATED NO. | KARILEE ALLISON |
| 6646 | | 02/24/2012 | DM | SHE STATED THEY WOULD LIKE TO KEEP | KARILEE ALLISON |
| 6646 | | 02/24/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | KARILEE ALLISON |
| 6646 | | 02/24/2012 | DM | PROP IF ABLE. ADV COULD FILL OUT AND RETURN | KARILEE ALLISON |
| 6646 | | 02/24/2012 | DM | PACKAGE TO BE REVIEWED FOR MOD FIRST, BUT CAN NOT | KARILEE ALLISON |
| 6646 | | 02/24/2012 | DM | HAVE PROPERTY LISTED FOR SALE AT SAME TIME. A3P | KARILEE ALLISON |
| 6646 | | 02/24/2012 | DM | STATED WOULD GET PACKAGE FAXED IN TODAY. ADV RM | KARILEE ALLISON |
| 6646 | | 02/24/2012 | DM | WOULD CONTINUE TO FOLLOW UP. | KARILEE ALLISON |
| 6646 | | 02/24/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | KARILEE ALLISON |
| 6646 | | 02/24/2012 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | KARILEE ALLISON |
| 6646 | | 02/24/2012 | DM | ACTION/RESULT CD CHANGED FROM BRLM TO OAAI | KARILEE ALLISON |
| 6646 | | 02/23/2012 | FSV | INSP TP D RESULTS RCVD; ORD DT=02/15/12 | SYSTEM ID |
| 6646 | | 02/22/2012 | DM | OBC, LEFT MSG AT THE HOME PHONE NUMBER; WAITING | MIRELA ALIC |
| 6646 | | 02/22/2012 | DM | FOR FIN PKG | MIRELA ALIC |
| 6646 | | 02/22/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRLM | MIRELA ALIC |
| 6646 | | 02/21/2012 | D28 | FORCED BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|----------------------|
| 6646 | | 02/17/2012 | CBR | DELINQUENT: 180+ DAYS | SYSTEM ID |
| 6646 | HMPSC | 02/17/2012 | NT | "2nd notice solicitation sent to borrower via | API CSRV |
| 6646 | HMPSC | 02/17/2012 | NT | certified mail # ""71925948001042685939 "" | API CSRV |
| 6646 | FSV | 02/16/2012 | NT | Loan on 2501 Report. Ran script to order | JEANNIE HOLSCHLAG-SC |
| 6646 | FSV | 02/16/2012 | NT | inspection if needed. | JEANNIE HOLSCHLAG-SC |
| 6646 | | 02/15/2012 | FSV | INSP TYPE D ORDERED; REQ CD =SCRIPT | SYSTEM ID |
| 6646 | | 02/15/2012 | DM | A3P ALICIA FUTRELL CALLED IN. SD SHE WAS JUST | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | RETURNING MY CALL. ASK'D IF THEY'VE RCVD THE FIN | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | PKG. A3P SD SHE RCVD THE FIN PKG LAST WEEK BUT SHE | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | HASN'T HAD THE TIME TO COMPLETE IT YET. ADV'D TO | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | COMPLETE AND SUBMIT THE FIN PKG ALONG W/AN OFFER. | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | VERIFIED THAT THE PROP | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | HAS NOT YET BEEN LISTED FOR SS BUT HER REALTOR | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | WILL BE DOING THAT SOON. ADV'D TO COMPLETE THE | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | AUTH FORM AND SEND IN FOR REALTOR AND ONCE THE | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | PROP IS LISTED REALTOR CAN SEND IN THE LISTING | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | AGREEMENT. ADV'D OF BRCH LTR AND POSS FCL. ADV'D | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | WILL CONT TO | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | FOLLOW UP TO SEE IF THERES AN OFFER; ADV'D IF NOT | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | ABLE TO SELL THE PROP LAST OPTIONS AVAILABLE TO | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | PREVENT FCL WOULD BE A DIL. A3P UNDERSTOOD. | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | OCCUPANCY_OBTAINED | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | ACTION/RESULT CD CHANGED FROM BRLM TO OAAI | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | OBC, LEFT MSG AT HOME PHONE NUMBER; FOLLOW UP | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | CALL. FIN PKG SENT OUT AS B1 IS INTERESTED IN | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | DOING A SS | MIRELA ALIC |
| 6646 | | 02/15/2012 | DM | ACTION/RESULT CD CHANGED FROM BRNA TO BRLM | MIRELA ALIC |
| 6646 | COL17 | 02/13/2012 | CIT | 067 DONE 02/13/12 BY TLR 29224 | SANDRA BRADFORD |
| 6646 | COL17 | 02/13/2012 | CIT | TSK TYP 674-HAFA SOLICITATI | SANDRA BRADFORD |
| 6646 | COL17 | 02/13/2012 | CIT | 067 Closing CIT; opened >20 days ago with no | SANDRA BRADFORD |
| 6646 | COL17 | 02/13/2012 | CIT | action. | SANDRA BRADFORD |
| 6646 | | 02/08/2012 | DM | OBC, NO ANSWER AT HOME PHONE NUMBER; FOLLOW UP | MIRELA ALIC |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|-----------------|
| 6646 | | 02/08/2012 | DM | CALL. FIN PKG SENT OUT AS B1 IS INTERESTED IN | MIRELA ALIC |
| 6646 | | 02/08/2012 | DM | DOING A SS | MIRELA ALIC |
| 6646 | | 02/08/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRNA | MIRELA ALIC |
| 6646 | EOY50 | 02/03/2012 | CIT | 068 DONE 02/03/12 BY TLR 01504 | RACHEL KRUGER |
| 6646 | EOY50 | 02/03/2012 | CIT | TSK TYP 155-CC TRACK - LM F | RACHEL KRUGER |
| 6646 | EOY50 | 02/03/2012 | CIT | 068 Closing CIT 155 | RACHEL KRUGER |
| 6646 | CIT | 02/03/2012 | NT | CIT 155 - LM Package Sent | API CSRV |
| 6646 | | 02/02/2012 | DM | EARLY IND: SCORE 124 MODEL EI90S | SYSTEM ID |
| 6646 | | 02/02/2012 | LMT | LMT BPO/APPRaisal REC ADDED | DONNA ARGEROS |
| 6646 | | 02/01/2012 | DM | A3P, ALLICIA J. FUTRELL, CI. ADV OF MOD DENIAL, | JUSTIN YOUNG |
| 6646 | | 02/01/2012 | DM | SETTLEMENT EXPIRED, AND ASKED IF APPLIED FOR HHF, | JUSTIN YOUNG |
| 6646 | | 02/01/2012 | DM | A3P STATED YES NOT PURSUING, ADV OF SHORT SALE. | JUSTIN YOUNG |
| 6646 | | 02/01/2012 | DM | A3P STATED INTERESTED IN THAT PATH, ASKED WHAT IF | JUSTIN YOUNG |
| 6646 | | 02/01/2012 | DM | NOT ABLE TO SELL, ADV OF DIL AND BENIFITS. ADV OF | JUSTIN YOUNG |
| 6646 | | 02/01/2012 | DM | EXPIRED | JUSTIN YOUNG |
| 6646 | | 02/01/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | JUSTIN YOUNG |
| 6646 | | 02/01/2012 | DM | BREACH/FCL SENT OUT PACKAGE FOR LIQUIDATION | JUSTIN YOUNG |
| 6646 | | 02/01/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | JUSTIN YOUNG |
| 6646 | | 02/01/2012 | DM | OCCUPANCY_OBTAINED | JUSTIN YOUNG |
| 6646 | | 02/01/2012 | DM | ACTION/RESULT CD CHANGED FROM BRLM TO OAAI | JUSTIN YOUNG |
| 6646 | COL73 | 02/01/2012 | CIT | 068 A3P cld, advised will mail financial package | JUSTIN YOUNG |
| 6646 | COL73 | 02/01/2012 | CIT | information. Provided expectations. | JUSTIN YOUNG |
| 6646 | SPCHF | 02/01/2012 | NT | apply for hhf | JUSTIN YOUNG |
| 6646 | | 02/01/2012 | DM | OBC, LEFT MSG AT HOME PHONE NUMBER; ACCT DENIED | MIRELA ALIC |
| 6646 | | 02/01/2012 | DM | FOR LOAN MOD OPTIONS, SETTLEMENT OFFER EXPIRED, | MIRELA ALIC |
| 6646 | | 02/01/2012 | DM | BRWR SOLICITED FOR HAFA; CALLED TO DISCUSS SS | MIRELA ALIC |
| 6646 | | 02/01/2012 | DM | OPTIONS W/THE BRWR | MIRELA ALIC |
| 6646 | | 02/01/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRLM | MIRELA ALIC |
| 6646 | | 01/30/2012 | FSV | INSP TP R RESULTS RCVD; ORD DT=01/18/12 | DONNA ARGEROS |
| 6646 | | 01/24/2012 | FSV | INSP TP D RESULTS RCVD; ORD DT=01/13/12 | SYSTEM ID |
| 6646 | | 01/24/2012 | DM | A3P MALLA LAMPKINS CI TO CHECK ON THE STATUS OF | VICKI MCDOWELL |
| 6646 | | 01/24/2012 | DM | THE ACCT. ADVD THAT IT IS DUE BACK TO JULY, AND | VICKI MCDOWELL |
| 6646 | | 01/24/2012 | DM | THAT IN JAN WE COULD ONLY ACCEPT 3 AND A HALF | VICKI MCDOWELL |
| 6646 | | 01/24/2012 | DM | PYMTS, AND IN FEB 4. ADV OF THE SETTLEMENT OFFER | VICKI MCDOWELL |
| 6646 | | 01/24/2012 | DM | AND THAT IT DID EXP ON 1/20/12. IN'S HHFS CANNOT | VICKI MCDOWELL |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|-----------------|
| 6646 | | 01/24/2012 | DM | HELP AS THEY WOULD | VICKI MCDOWELL |
| 6646 | | 01/24/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | VICKI MCDOWELL |
| 6646 | | 01/24/2012 | DM | NEED TO BE UNEMPLOYED TO QUALIFY. ADV THAT NOW | VICKI MCDOWELL |
| 6646 | | 01/24/2012 | DM | THAT B1 IS ON SHORT TERM DISABILITY THAT THAT | VICKI MCDOWELL |
| 6646 | | 01/24/2012 | DM | WOULD NOT BE COUNTED AS INCOME AS IT IS | VICKI MCDOWELL |
| 6646 | | 01/24/2012 | DM | UNSUSTAINABLE INCOME. TO REAPPLY NOW WHEN | VICKI MCDOWELL |
| 6646 | | 01/24/2012 | DM | CIRCUMSTANCES ARE WORSE, NO MORE SICK PAY, ONLY | VICKI MCDOWELL |
| 6646 | | 01/24/2012 | DM | DISABILITY, I ADV'D THAT THEY SHOULD NOT | VICKI MCDOWELL |
| 6646 | | 01/24/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | VICKI MCDOWELL |
| 6646 | | 01/24/2012 | DM | REAPPLY YET UNLESS THEIR FINS GET BETTER, AS THEY | VICKI MCDOWELL |
| 6646 | | 01/24/2012 | DM | WERE DENIED FOR INSUFFICIENT INCOME. | VICKI MCDOWELL |
| 6646 | | 01/24/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | VICKI MCDOWELL |
| 6646 | | 01/24/2012 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | VICKI MCDOWELL |
| 6646 | | 01/24/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | VICKI MCDOWELL |
| 6646 | | 01/20/2012 | ARC | AUTO RESET STOP CODE 2 = 1 | SYSTEM ID |
| 6646 | FEDEX | 01/20/2012 | NT | "FedEx tracking information sent 01/19/2012, | API CSRV |
| 6646 | FEDEX | 01/20/2012 | NT | Tracking # 517922068494" | API CSRV |
| 6646 | RFDNT | 01/19/2012 | NT | A3p Alicia Futrell sd b1 has med issues and just | MIRELA ALIC |
| 6646 | RFDNT | 01/19/2012 | NT | has a surgery 1/4/12 and is due for another | MIRELA ALIC |
| 6646 | RFDNT | 01/19/2012 | NT | surgery soon again. h/s ongoing brws will be | MIRELA ALIC |
| 6646 | RFDNT | 01/19/2012 | NT | reapplying for a mod. | MIRELA ALIC |
| 6646 | | 01/19/2012 | DM | TT A3P ALICIA FUTRELL; ADV'D CALLING TO SEE IF | MIRELA ALIC |
| 6646 | | 01/19/2012 | DM | THEY WOULD BE ABLE TO ACCET THE SETTLEMENT OFFER | MIRELA ALIC |
| 6646 | | 01/19/2012 | DM | FOR 27K DUE BY 1/20/12. A3P SD NO, SD HER HUSBAND | MIRELA ALIC |
| 6646 | | 01/19/2012 | DM | HAD A SURGERY ON 1/4 AND HE IS DUE FOR ANOTHER | MIRELA ALIC |
| 6646 | | 01/19/2012 | DM | SURGERY SOON. A3P ?'D ABOUT REAPPLYING FOR A MOD. | MIRELA ALIC |
| 6646 | | 01/19/2012 | DM | ADV'D SHE MAY REAPPLY | MIRELA ALIC |
| 6646 | | 01/19/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | | 01/19/2012 | DM | FOR A MOD IF THEIR FINS HAVE CHANGED. REFERED A3P | MIRELA ALIC |
| 6646 | | 01/19/2012 | DM | TO THE INTERNET TO GET A FIN PKG. ADV'D ACCT DUE | MIRELA ALIC |
| 6646 | | 01/19/2012 | DM | FOR JULY-JAN PMTS, TAD, BRCH LTR, PAR, AND RISK OF | MIRELA ALIC |
| 6646 | | 01/19/2012 | DM | FCL. A3P SD THEY ARE NOT ABLE TO MAKE PMTS AND | MIRELA ALIC |
| 6646 | | 01/19/2012 | DM | WILL JUST REAPPLY FOR A MOD. ADV'D WILL FOLLOW | MIRELA ALIC |
| 6646 | | 01/19/2012 | DM | UPTHROUGHOUT REV. | MIRELA ALIC |
| 6646 | | 01/19/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|----------------------|
| 6646 | | 01/19/2012 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | MIRELA ALIC |
| 6646 | | 01/19/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 01/19/2012 | DM | OCCUPANCY_OBTAINED | MIRELA ALIC |
| 6646 | | 01/19/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | MIRELA ALIC |
| 6646 | | 01/19/2012 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 01/18/2012 | FSV | INSP TYPE R ORDERED; REQ CD =1150 | SYSTEM ID |
| 6646 | HAFAS | 01/18/2012 | NT | HAFA solicitation sent due to HMP/Mod fallout; | API CSRV |
| 6646 | HAFAS | 01/18/2012 | NT | updated financials may be needed | API CSRV |
| 6646 | COL27 | 01/18/2012 | CIT | 067 New cit 674- Hafa Solicitation sent | EVA CARSON-SCRIPT ID |
| 6646 | | 01/13/2012 | CBR | DELINQUENT: 180+ DAYS | SYSTEM ID |
| 6646 | | 01/13/2012 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 01/10/2012 | DM | CLD BR1,A3P ALLICIA FUTRELL ANSWERED ADV CALLING | HOPE BELDEN |
| 6646 | | 01/10/2012 | DM | ON BEHALF OF RM.ADV DO SHOW FROM LAST CONVO THEY | HOPE BELDEN |
| 6646 | | 01/10/2012 | DM | ARE WORKING ON SETTLEMENT.A3P ADV CORR,A3P ADV | HOPE BELDEN |
| 6646 | | 01/10/2012 | DM | THEY ARE STILL TRYING TO GET THAT WORKED OUT.ADV | HOPE BELDEN |
| 6646 | | 01/10/2012 | DM | A3P RM WILL CONT TO FOLLOW UP.ADV TAD JULY-JAN,ADV | HOPE BELDEN |
| 6646 | | 01/10/2012 | DM | BREACH EXP AND | HOPE BELDEN |
| 6646 | | 01/10/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | HOPE BELDEN |
| 6646 | | 01/10/2012 | DM | ELEGIBLE FOR FCL. | HOPE BELDEN |
| 6646 | | 01/10/2012 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | HOPE BELDEN |
| 6646 | | 01/10/2012 | DM | OCCUPANCY_OBTAINED | HOPE BELDEN |
| 6646 | | 01/10/2012 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | HOPE BELDEN |
| 6646 | | 01/03/2012 | DM | EARLY IND: SCORE 124 MODEL EI90S | SYSTEM ID |
| 6646 | | 12/30/2011 | DM | TT A3P ALLICIA FUTRELL; FOLLOW UP CALL TO SEE IF | MIRELA ALIC |
| 6646 | | 12/30/2011 | DM | THEY WOULD BE ABLE TO ACCEPT THE SETTLEMENT OFFER. | MIRELA ALIC |
| 6646 | | 12/30/2011 | DM | A3P SD SHE TALKED TO SOME OF HER FAMILY MEMBERS | MIRELA ALIC |
| 6646 | | 12/30/2011 | DM | WHO ARE WILLING TO HELP SO THEY JUST HAVE TO WAIT | MIRELA ALIC |
| 6646 | | 12/30/2011 | DM | TO SEE IF THEY WILL BE ABLE TO GET THE FUNDS TOG | MIRELA ALIC |
| 6646 | | 12/30/2011 | DM | BEFORE EXP DATE. | MIRELA ALIC |
| 6646 | | 12/30/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | | 12/30/2011 | DM | ADV WILL FOLLOW UP | MIRELA ALIC |
| 6646 | | 12/30/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 12/30/2011 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | MIRELA ALIC |
| 6646 | | 12/30/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 12/30/2011 | DM | OCCUPANCY_OBTAINED | MIRELA ALIC |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|-----------------|
| 6646 | | 12/30/2011 | DM | ACTION/RESULT CD CHANGED FROM BRNA TO OAAI | MIRELA ALIC |
| 6646 | | 12/21/2011 | FSV | INSP TP D RESULTS RCVD; ORD DT=12/14/11 | SYSTEM ID |
| 6646 | | 12/20/2011 | DM | OBC, CALLED HOME PHONE NUMBER: NO ANSWER | MIRELA ALIC |
| 6646 | | 12/20/2011 | DM | (BUSY) FOLLOW UP CALL IN REGARDS TO THE SETTLEMENT | MIRELA ALIC |
| 6646 | | 12/20/2011 | DM | OFFER. | MIRELA ALIC |
| 6646 | | 12/20/2011 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRNA | MIRELA ALIC |
| 6646 | | 12/20/2011 | D28 | FORCED BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 12/14/2011 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 12/13/2011 | DM | OB SPOC FOLLOW UP CALL, TT A3P ALICIA FUTRELL AND | LISA FORCIER |
| 6646 | | 12/13/2011 | DM | INQUIRED ABOUT PROGRESS WITH SETTLEMENT. A3P ADV | LISA FORCIER |
| 6646 | | 12/13/2011 | DM | THEY ARE STILL IN THE PROCESS OF TRYING TO GET | LISA FORCIER |
| 6646 | | 12/13/2011 | DM | FINANCING. ADV OF BREACH AND RISK OF FCL. ADV TO | LISA FORCIER |
| 6646 | | 12/13/2011 | DM | CALL WITH ANY UPDATES OR QUESTIONS. RM WILL | LISA FORCIER |
| 6646 | | 12/13/2011 | DM | CONTINUE TO FOLLOW UP. | LISA FORCIER |
| 6646 | | 12/13/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | LISA FORCIER |
| 6646 | | 12/13/2011 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | LISA FORCIER |
| 6646 | | 12/13/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | LISA FORCIER |
| 6646 | | 12/13/2011 | DM | OCCUPANCY_OBTAINED | LISA FORCIER |
| 6646 | | 12/13/2011 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | LISA FORCIER |
| 6646 | | 12/09/2011 | CBR | DELINQUENT: 150 DAYS | SYSTEM ID |
| 6646 | SLREG | 12/08/2011 | NT | SPOC new ext notice letter mailed via regular | API CSRV |
| 6646 | SLREG | 12/08/2011 | NT | mail. | API CSRV |
| 6646 | OWNER | 12/06/2011 | NT | Single Point of Contact ownership. Mirela Alic - | KARMIN SCASSERA |
| 6646 | OWNER | 12/06/2011 | NT | 03270. 1-877-928-4622 opt 5 Ext 236-8438. | KARMIN SCASSERA |
| 6646 | | 12/05/2011 | DM | TT A3P ALLICIA FUTRELL; FOLLOW UP CALL. A3P SD SHE | MIRELA ALIC |
| 6646 | | 12/05/2011 | DM | IS WORKING ON GETTING THE FUNDS TOGETHER FOR THE | MIRELA ALIC |
| 6646 | | 12/05/2011 | DM | SETTLEMENT OFFER OF 27,000.00K. ADV OFFER EXP ON | MIRELA ALIC |
| 6646 | | 12/05/2011 | DM | 1/20/12. ADV IF THE FUNDS ARE AVAILABLE TO CALL IN | MIRELA ALIC |
| 6646 | | 12/05/2011 | DM | AND LET US KNOW. A3P SD IF THE SETTLEMENT DOES NOT | MIRELA ALIC |
| 6646 | | 12/05/2011 | DM | GO | MIRELA ALIC |
| 6646 | | 12/05/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | | 12/05/2011 | DM | THROUGH SHE WILL LOOK TO SS THE PROP. ADV OF BRCH | MIRELA ALIC |
| 6646 | | 12/05/2011 | DM | LTR N RISK OF FCL. ADV OF NEW CONTACT NUMBER. | MIRELA ALIC |
| 6646 | | 12/05/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 12/05/2011 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | MIRELA ALIC |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | | 12/05/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 12/05/2011 | DM | OCCUPANCY_OBTAINED | MIRELA ALIC |
| 6646 | | 12/05/2011 | DM | ACTION/RESULT CD CHANGED FROM BRNA TO OAAI | MIRELA ALIC |
| 6646 | | 12/02/2011 | DM | EARLY IND: SCORE 133 MODEL EI90S | SYSTEM ID |
| 6646 | | 11/28/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/28/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/28/2011 | DMD | 11/28/11 15:22:00 NO ANSWER | DAVOX INCOMING FILE |
| 6646 | | 11/28/2011 | DM | OBC, NO ANSWER | MIRELA ALIC |
| 6646 | | 11/28/2011 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRNA | MIRELA ALIC |
| 6646 | | 11/25/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/25/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/25/2011 | DMD | 11/25/11 11:47:46 MANAGED CANCEL CALL | DAVOX INCOMING FILE |
| 6646 | FEDEX | 11/22/2011 | NT | "FedEx information sent 11/18/2011, Tracking # | API CSRV |
| 6646 | FEDEX | 11/22/2011 | NT | 440278416924" | API CSRV |
| 6646 | | 11/21/2011 | FSV | INSP TP D RESULTS RCVD; ORD DT=11/14/11 | SYSTEM ID |
| 6646 | FEDEX | 11/21/2011 | NT | "FedEx information sent 11/18/2011, Tracking # | API CSRV |
| 6646 | FEDEX | 11/21/2011 | NT | 440278416924" | API CSRV |
| 6646 | | 11/21/2011 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 11/17/2011 | DM | TT A3P ALICIA FUTRELL SHE ADV WAS DISCUSSING | APRIL TURNER |
| 6646 | | 11/17/2011 | DM | SETTLEMENT W/ LHEFFLER AND GOT OFF PHONE WITH HER | APRIL TURNER |
| 6646 | | 11/17/2011 | DM | THEN MISSED A CALL FROM GMAC (214-874-2500) ADV | APRIL TURNER |
| 6646 | | 11/17/2011 | DM | NOT SHOWING ANYTHING IN THE NOTES FOR ANY REASON | APRIL TURNER |
| 6646 | | 11/17/2011 | DM | FOR THE CALL, APOLOGIZED, ADV IF ANYTHING IS | APRIL TURNER |
| 6646 | | 11/17/2011 | DM | NEEDED SOMEONE | APRIL TURNER |
| 6646 | | 11/17/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | APRIL TURNER |
| 6646 | | 11/17/2011 | DM | WILL C/B | APRIL TURNER |
| 6646 | | 11/17/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | APRIL TURNER |
| 6646 | | 11/17/2011 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | APRIL TURNER |
| 6646 | | 11/17/2011 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO OAAI | APRIL TURNER |
| 6646 | STOP | 11/17/2011 | NT | Cash Settlement offer for \$27,000.00_due in | LYNN HEFFLER |
| 6646 | STOP | 11/17/2011 | NT | certified funds expected by 01/20/12. Apply | LYNN HEFFLER |
| 6646 | STOP | 11/17/2011 | NT | monies to 5X, send CIT 840 to closer, teller | LYNN HEFFLER |
| 6646 | STOP | 11/17/2011 | NT | #31277. No HUD expected L. Heffler X8746617 | LYNN HEFFLER |
| 6646 | | 11/17/2011 | LMT | NEGOTITATE/ACCEPT (2502) COMPLETED 11/17/11 | LYNN HEFFLER |
| 6646 | | 11/17/2011 | LMT | REVIEW OFFER/LISTING (2501) COMPLETED 11/17/11 | LYNN HEFFLER |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 11/17/2011 | LMT | bulk settlement offer. | LYNN HEFFLER |
| 6646 | | 11/17/2011 | LMT | TASK:2503-LMT-CHANGD FUPDT 01/20/12 | LYNN HEFFLER |
| 6646 | | 11/17/2011 | LMT | PRESALE OFFER RECVD (2500) COMPLETED 11/17/11 | LYNN HEFFLER |
| 6646 | | 11/17/2011 | LMT | LMT SOLUTN PURSUED (6) COMPLETED 11/17/11 | LYNN HEFFLER |
| 6646 | | 11/17/2011 | LMT | COMPLETE FIN PKG REC (3) COMPLETED 11/17/11 | LYNN HEFFLER |
| 6646 | | 11/17/2011 | LMT | ASSESS FINANCL PKG (2) COMPLETED 11/17/11 | LYNN HEFFLER |
| 6646 | | 11/17/2011 | LMT | REFERRD TO LOSS MIT (1) COMPLETED 11/17/11 | LYNN HEFFLER |
| 6646 | | 11/17/2011 | LMT | APPROVED FOR LMT 11/17/11 | LYNN HEFFLER |
| 6646 | | 11/17/2011 | DM | RECEIVED TRANSFER CL TO DISCUSS SETTLEMENT OFFER | LYNN HEFFLER |
| 6646 | | 11/17/2011 | DM | W/A3P. A3P REQUESTED XTENSION BE SENT TO HM. | LYNN HEFFLER |
| 6646 | | 11/17/2011 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO LMDC | LYNN HEFFLER |
| 6646 | | 11/17/2011 | DM | A3P ALLICIA J. FUTRELL, SHE SD SHE RCVD A CALL | KAMESHA THOMAS-CARE |
| 6646 | | 11/17/2011 | DM | FROM RM, ADV RM HAS BEEN CALLING, ADV SETTLEMENT | KAMESHA THOMAS-CARE |
| 6646 | | 11/17/2011 | DM | IS SHOWING UPDATED ON THE ACCT TODAY, ADV BEING | KAMESHA THOMAS-CARE |
| 6646 | | 11/17/2011 | DM | OFFERED SINCE LOAN MOD DENIED, A3P HAD QUESTIONS | KAMESHA THOMAS-CARE |
| 6646 | | 11/17/2011 | DM | ABOUT IT, ADV NAME OF REP HANDLING AND DID WARM | KAMESHA THOMAS-CARE |
| 6646 | | 11/17/2011 | DM | XFR TO REP. | KAMESHA THOMAS-CARE |
| 6646 | | 11/17/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | KAMESHA THOMAS-CARE |
| 6646 | | 11/17/2011 | DM | OCCUPANCY_OBTAINED | KAMESHA THOMAS-CARE |
| 6646 | | 11/17/2011 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | KAMESHA THOMAS-CARE |
| 6646 | STLMT | 11/17/2011 | NT | Settlement offer mailed to customer. Payment of | ANN MCCAHEN |
| 6646 | STLMT | 11/17/2011 | NT | \$27000 due in certified funds by 12/15/2011 | ANN MCCAHEN |
| 6646 | STLMT | 11/17/2011 | NT | Pleasetransfer the call to Dallas1st Lien Loss Mit | ANN MCCAHEN |
| 6646 | STLMT | 11/17/2011 | NT | Representative Lynn Heffler at 214-874-6617 if | ANN MCCAHEN |
| 6646 | STLMT | 11/17/2011 | NT | brwr hasquestions. Letter imaged in Looking Glass. | ANN MCCAHEN |
| 6646 | | 11/14/2011 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 11/14/2011 | DM | A3P, MALLA LAMPKINS, CI TO INQUIRE ABOUT STATUS OF | LISA FORCIER |
| 6646 | | 11/14/2011 | DM | MOD. ADV TT A3P ON 11/1 AND ADV OF DENIAL AND | LISA FORCIER |
| 6646 | | 11/14/2011 | DM | REASONS. ADV INSUFFICIENT INCOME TO SUPPORT MOD | LISA FORCIER |
| 6646 | | 11/14/2011 | DM | PYMT. ADV BREACH LETTER AND EXPIRED ON 10/1, RISK | LISA FORCIER |
| 6646 | | 11/14/2011 | DM | OF FCL AT ANY TIME. INQUIRED ABOUT ABILITY TO MAKE | LISA FORCIER |
| 6646 | | 11/14/2011 | DM | PYMT, A3P | LISA FORCIER |
| 6646 | | 11/14/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | LISA FORCIER |
| 6646 | | 11/14/2011 | DM | UNSURE. ADV CAN ACCEPT PAR PYMT UNTIL REFERRED TO | LISA FORCIER |
| 6646 | | 11/14/2011 | DM | FCL, ADV RM AND CONTACT INFO IF WANTING TO CALL IN | LISA FORCIER |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 11/14/2011 | DM | PYMT. | LISA FORCIER |
| 6646 | | 11/14/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | LISA FORCIER |
| 6646 | | 11/14/2011 | DM | LOSS_MIT_OPTIONS/HAMP_DISCUSSED | LISA FORCIER |
| 6646 | | 11/14/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | LISA FORCIER |
| 6646 | | 11/14/2011 | DM | PAYMENT_ARRANGEMENTS_DISCUSSED | LISA FORCIER |
| 6646 | | 11/14/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | LISA FORCIER |
| 6646 | | 11/14/2011 | DM | OCCUPANCY_OBTAINED | LISA FORCIER |
| 6646 | | 11/14/2011 | DM | ACTION/RESULT CD CHANGED FROM BRLM TO OAAI | LISA FORCIER |
| 6646 | | 11/11/2011 | CBR | DELINQUENT: 120 DAYS | SYSTEM ID |
| 6646 | | 11/08/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/08/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/08/2011 | DMD | 11/08/11 12:11:07 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 11/08/2011 | DM | OBC, LEFT A MSG FOR B1 TO CALL BACK 877-928-4622, | MIRELA ALIC |
| 6646 | | 11/08/2011 | DM | OPT 5, EXT 236-1315. THANK YOU! - DENIED MOD, | MIRELA ALIC |
| 6646 | | 11/08/2011 | DM | APPLYING FOR HHF | MIRELA ALIC |
| 6646 | | 11/08/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRLM | MIRELA ALIC |
| 6646 | ADD25 | 11/04/2011 | NT | Adding stop 2-5; restricting account to 1/2 | API CSRV |
| 6646 | ADD25 | 11/04/2011 | NT | delinquency | API CSRV |
| 6646 | | 11/02/2011 | DM | EARLY IND: SCORE 150 MODEL EI90S | SYSTEM ID |
| 6646 | | 11/01/2011 | DM | UPDATED OCC STATUS | APRIL TURNER |
| 6646 | | 11/01/2011 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | APRIL TURNER |
| 6646 | | 11/01/2011 | DM | A3P ALLICIA FUTRELL CI SHE ADV WAS TOLD TO CALL IN | APRIL TURNER |
| 6646 | | 11/01/2011 | DM | AFTER TALKS TO HHF, ADV HHF IS AUTH ON ACCT. ADV | APRIL TURNER |
| 6646 | | 11/01/2011 | DM | DENIALS. SHE ADV NOT SURE IF WILL BE APPROVED FOR | APRIL TURNER |
| 6646 | | 11/01/2011 | DM | HHF. ADV TO KEEP GOING WITH THAT, WE SPOKE WITH | APRIL TURNER |
| 6646 | | 11/01/2011 | DM | SOMEONE TODAY, HOWEVER NOT SHOWING WHETHER OR NO | APRIL TURNER |
| 6646 | | 11/01/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | APRIL TURNER |
| 6646 | | 11/01/2011 | DM | APPROVED/DENIED. ADV TO KEEP GOING WITH THAT, IF | APRIL TURNER |
| 6646 | | 11/01/2011 | DM | HAS CHANGE IN INCOME/EXPENSES TO REAPPLY. SHE ADV | APRIL TURNER |
| 6646 | | 11/01/2011 | DM | IS GOING TO HAVE CHANCE IN MED PREM IN JAN, ADV TO | APRIL TURNER |
| 6646 | | 11/01/2011 | DM | WAIT UNTIL IS PAYING THE NEW AMT THEN, ADV TO | APRIL TURNER |
| 6646 | | 11/01/2011 | DM | REAPPLY AT THAT POINT ADV OF S/S, DIL, ADV OF | APRIL TURNER |
| 6646 | | 11/01/2011 | DM | BREACH, ADV OF PAR OF 2 1/2 | APRIL TURNER |
| 6646 | | 11/01/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | APRIL TURNER |
| 6646 | | 11/01/2011 | DM | PMTS : \$1773.88 IN ORDER TO VOID OUT BREACH, ADV | APRIL TURNER |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 11/01/2011 | DM | NO GUARANTEE, ADV DOES HAVE 30 DAYS BEFORE REF TO | APRIL TURNER |
| 6646 | | 11/01/2011 | DM | FORECLOSURE DUE TO HAMP DENIAL | APRIL TURNER |
| 6646 | | 11/01/2011 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | APRIL TURNER |
| 6646 | | 11/01/2011 | DM | MARLA FROM AFFORDABLE HOUSING AUTH CI- VER INFO- | VALERIE AGUILERA |
| 6646 | | 11/01/2011 | DM | ASKING FOR MOD STATUS- ADVSD DENIAL- WENT OVER | VALERIE AGUILERA |
| 6646 | | 11/01/2011 | DM | FINS- NOT ELGIBLE FOR HMP- | VALERIE AGUILERA |
| 6646 | | 11/01/2011 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRSS | VALERIE AGUILERA |
| 6646 | | 10/31/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/31/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/31/2011 | DMD | 10/31/11 12:35:20 RPC NO RESOLUTION | DAVOX INCOMING FILE |
| 6646 | | 10/31/2011 | DM | TT A3P ALLICIA FUTRELL, ADV THE ACCT HAS BEEN | MIRELA ALIC |
| 6646 | | 10/31/2011 | DM | DENIED FOR THE TRAD MOD DUE TO INSUFFICIENT FUNDS. | MIRELA ALIC |
| 6646 | | 10/31/2011 | DM | ADV IF FINS CHANGE SHE MAY REAPPLY FOR A MOD. ADV | MIRELA ALIC |
| 6646 | | 10/31/2011 | DM | OF HHF PROGRAM; A3P SD SHE WAS WORKING W/A LADY | MIRELA ALIC |
| 6646 | | 10/31/2011 | DM | FROM W/THE HHF AND WAS ADV THAT SHE TRIED TO | MIRELA ALIC |
| 6646 | | 10/31/2011 | DM | CONTACT GMAC FOR THE | MIRELA ALIC |
| 6646 | | 10/31/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | | 10/31/2011 | DM | PROGRAMS AVAILABLE. ADV A3P TO CONTACT HER STATE | MIRELA ALIC |
| 6646 | | 10/31/2011 | DM | CHECK ON THE STATUS IF SHE NEEDS ANYTHING SHE CAN | MIRELA ALIC |
| 6646 | | 10/31/2011 | DM | CALL BACK. IF NO PROGRAMS ARE AVAILABLE SHE CAN | MIRELA ALIC |
| 6646 | | 10/31/2011 | DM | LOOK INTO SS THE PROP IF UNABLE TO BRING THE ACCT | MIRELA ALIC |
| 6646 | | 10/31/2011 | DM | CURRENT. DISCUSSED DIL OPTIONS, AND RISK OF FCL. | MIRELA ALIC |
| 6646 | | 10/31/2011 | DM | ADV | MIRELA ALIC |
| 6646 | | 10/31/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 10/31/2011 | DM | OF LTRS,CSL. | MIRELA ALIC |
| 6646 | | 10/31/2011 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | MIRELA ALIC |
| 6646 | COL09 | 10/28/2011 | CIT | 066 DONE 10/28/11 BY TLR 02571 | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 10/28/2011 | CIT | TSK TYP 822-LSMIT DENIAL PR | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 10/28/2011 | CIT | 066 Close CIT#822. Traditional Mod Denial. | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 10/28/2011 | CIT | Insufficient income to support loan | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 10/28/2011 | CIT | modification request. | TIM WOODRUFF-SCRIPT |
| 6646 | FCDSP | 10/28/2011 | NT | FC Sale dispute good through 11/28/11 | TIM WOODRUFF-SCRIPT |
| 6646 | LMLTR | 10/28/2011 | NT | M020 Modification denial letter requested from | TIM WOODRUFF-SCRIPT |
| 6646 | LMLTR | 10/28/2011 | NT | Vendor. | TIM WOODRUFF-SCRIPT |
| 6646 | | 10/27/2011 | LMT | FILE CLOSED (7) COMPLETED 10/27/11 | BILLIE MOOREHEAD |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 10/27/2011 | LMT | LOSS MIT DENIED OTHER | BILLIE MOOREHEAD |
| 6646 | TIINC | 10/27/2011 | NT | Supervisor denied request to modify the loan. | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/27/2011 | CIT | 066 Retarget CIT#822 to 31283 for denial process. | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/27/2011 | CIT | 066 NEW CIT#822; Supervisor denied MOD. | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/27/2011 | CIT | 065 DONE 10/27/11 BY TLR 22061 | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/27/2011 | CIT | TSK TYP 042-TRAD TRIAL MANU | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/27/2011 | CIT | 065 Close CIT#42; Supervisor denied Traditional | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/27/2011 | CIT | MOD. | BILLIE MOOREHEAD |
| 6646 | | 10/26/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/26/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/26/2011 | DMD | 10/25/11 12:37:56 RPC NO RESOLUTION | DAVOX INCOMING FILE |
| 6646 | DNBLK | 10/26/2011 | NT | RETARGETING TO 31283 FOR BULK DENIAL | JULIAN KEYS |
| 6646 | SUBMT | 10/26/2011 | NT | Submitted to Supervisor for approval | JULIAN KEYS |
| 6646 | | 10/25/2011 | FSV | INSP TP D RESULTS RCVD; ORD DT=10/14/11 | SYSTEM ID |
| 6646 | RFDNT | 10/25/2011 | NT | A3p Alicia Futrell sd due to med issues that B1 | MIRELA ALIC |
| 6646 | RFDNT | 10/25/2011 | NT | had in May caused a lot of med expenses and having | MIRELA ALIC |
| 6646 | RFDNT | 10/25/2011 | NT | a hard time making pmts... still an ongoing issue. | MIRELA ALIC |
| 6646 | | 10/25/2011 | DM | TT A3P ALLICIA FUTRELL, ADV COMPLETE FIN PKG ON | MIRELA ALIC |
| 6646 | | 10/25/2011 | DM | FILE AND THE ACCT IS STILL IN REV FOR A MOD. ADV | MIRELA ALIC |
| 6646 | | 10/25/2011 | DM | DECISION HAS NOT YET BEEN CONFIRMED BUT WILL | MIRELA ALIC |
| 6646 | | 10/25/2011 | DM | CONTACT HER W/ANY UPDATES. ADV ACCT DUE FOR | MIRELA ALIC |
| 6646 | | 10/25/2011 | DM | JULY-OCT PMTS, BRCH LTR, A3P SD UNABLE TO MAKE 50% | MIRELA ALIC |
| 6646 | | 10/25/2011 | DM | OF DELINQUENCY DUE TO MED | MIRELA ALIC |
| 6646 | | 10/25/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | | 10/25/2011 | DM | EXPENSES THAT ACCRUED IN MAY. ADV OF LTRS,CLS. | MIRELA ALIC |
| 6646 | | 10/25/2011 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | MIRELA ALIC |
| 6646 | COL11 | 10/24/2011 | CIT | 064 DONE 10/24/11 BY TLR 22061 | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/24/2011 | CIT | TSK TYP 711-NON HMP MOD REV | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/24/2011 | CIT | 064 Closing 711 - Supervisor Approval Required. | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/24/2011 | CIT | Forwarded for manual review | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/24/2011 | CIT | 065 New CIT#042 - Supervisor Approval Required | BILLIE MOOREHEAD |
| 6646 | COL19 | 10/21/2011 | CIT | 064 Open CIT 711 | JOSHUA YAKLIN |
| 6646 | COL19 | 10/21/2011 | CIT | 062 DONE 10/21/11 BY TLR 20312 | JOSHUA YAKLIN |
| 6646 | COL19 | 10/21/2011 | CIT | TSK TYP 037-DTI <31 MOD REF | JOSHUA YAKLIN |
| 6646 | COL19 | 10/21/2011 | CIT | 062 Closing CIT: POI Approved | JOSHUA YAKLIN |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | COL19 | 10/20/2011 | CIT | 062 QA CHECK COMPLETE | JOSHUA YAKLIN |
| 6646 | LMT | 10/20/2011 | NT | QA Check Complete | MARK LAYTON |
| 6646 | APRVD | 10/20/2011 | NT | appvd perm qual hardship as bwr mentions medical | LOGAN GILL |
| 6646 | APRVD | 10/20/2011 | NT | expenses and lists | LOGAN GILL |
| 6646 | APRVD | 10/20/2011 | NT | on fin form a monthly amt | LOGAN GILL |
| 6646 | SUBMT | 10/20/2011 | NT | submitted to supervisor for approval | JULIAN KEYS |
| 6646 | COL19 | 10/19/2011 | CIT | 062 QA Check Complete. Sent to Supervisor | JOSHUA YAKLIN |
| 6646 | LMT | 10/19/2011 | NT | QA Check Complete, sent to supervisor | MARK LAYTON |
| 6646 | | 10/19/2011 | NT | prev rfd curtailment income. current rfd medical | JULIAN KEYS |
| 6646 | | 10/19/2011 | NT | expenses/illness of borrower. see hdshp note | JULIAN KEYS |
| 6646 | AFPMT | 10/19/2011 | NT | Traditional < 31% DTI Affordable Payment Review. | JULIAN KEYS |
| 6646 | AFPMT | 10/19/2011 | NT | Target PITIA Payment: \$312.56. Total Gross Income: | JULIAN KEYS |
| 6646 | AFPMT | 10/19/2011 | NT | \$2927.60. Hardship Type: Permanent Qualifying. | JULIAN KEYS |
| 6646 | AFPMT | 10/19/2011 | NT | Qualifying Hardship Expense: \$595. Post-Mod DTI: | JULIAN KEYS |
| 6646 | AFPMT | 10/19/2011 | NT | 10.68%. Username: jkeys. | JULIAN KEYS |
| 6646 | COL19 | 10/19/2011 | CIT | 063 DONE 10/19/11 BY TLR 30010 | JULIAN KEYS |
| 6646 | COL19 | 10/19/2011 | CIT | TSK TYP 326-TRIAL ESC LN MO | JULIAN KEYS |
| 6646 | | 10/19/2011 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 10/18/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/18/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/18/2011 | DMD | 10/18/11 12:17:05 RPC NO RESOLUTION | DAVOX INCOMING FILE |
| 6646 | | 10/18/2011 | DM | TT ALLICIA FUTRELL ADV THE ACCT IS STILL IN REV | MIRELA ALIC |
| 6646 | | 10/18/2011 | DM | FOR A LOAN MOD, NO SPECIFIC TERMS AVAILABLE AT | MIRELA ALIC |
| 6646 | | 10/18/2011 | DM | THIS TIME. ADV WILL KEEP UPDATED W/THE PROCESS. | MIRELA ALIC |
| 6646 | | 10/18/2011 | DM | ADV OF BRCH LTR N POSS FCL, TAD, A3P UNABLE TO | MIRELA ALIC |
| 6646 | | 10/18/2011 | DM | REINSTATE AT THIS TIME. ADV OF LTRS,CLS. | MIRELA ALIC |
| 6646 | | 10/18/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | ESC05 | 10/17/2011 | CIT | 063 cap amt: 424.50 | MARIA FRIAS |
| 6646 | ESC05 | 10/17/2011 | CIT | shtg amt: 312.41 | MARIA FRIAS |
| 6646 | ESC05 | 10/17/2011 | CIT | esc pmt (1/12th): 52.05 | MARIA FRIAS |
| 6646 | ESC05 | 10/17/2011 | CIT | 1/60th amt of shtg: 5.20 | MARIA FRIAS |
| 6646 | ESC05 | 10/17/2011 | CIT | Monthly Hazard Insurance Amt 29.36 | MARIA FRIAS |
| 6646 | ESC05 | 10/17/2011 | CIT | Monthly Real Estate Tax Amt 22.70 | MARIA FRIAS |
| 6646 | ESC05 | 10/17/2011 | CIT | Monthly Mortgage Insurance Amt 0.00 | MARIA FRIAS |
| 6646 | | 10/14/2011 | CBR | DELINQUENT: 90 DAYS | SYSTEM ID |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | | 10/14/2011 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | COL19 | 10/14/2011 | CIT | 063 New CIT 326 | JULIAN KEYS |
| 6646 | COL19 | 10/14/2011 | CIT | Special Servicing Traditional Escrow Loan | JULIAN KEYS |
| 6646 | COL19 | 10/14/2011 | CIT | Modification Analysis Effective date Permanent | JULIAN KEYS |
| 6646 | COL19 | 10/14/2011 | CIT | Modification = (04/2012) Assume Recpt of (2) | JULIAN KEYS |
| 6646 | COL19 | 10/14/2011 | CIT | pmts. | JULIAN KEYS |
| 6646 | COL19 | 10/14/2011 | CIT | Please include 1/60th shortage | JULIAN KEYS |
| 6646 | AFPMT | 10/14/2011 | NT | Traditional < 31% DTI Affordable Payment Review. | JULIAN KEYS |
| 6646 | AFPMT | 10/14/2011 | NT | Target PITIA Payment: \$312.56. Total Gross Income: | JULIAN KEYS |
| 6646 | AFPMT | 10/14/2011 | NT | \$2927.6. Hardship Type: Permanent Qualifying. | JULIAN KEYS |
| 6646 | AFPMT | 10/14/2011 | NT | Qualifying Hardship Expense: \$595. Post-Mod DTI: | JULIAN KEYS |
| 6646 | AFPMT | 10/14/2011 | NT | 10.68%. Username: jkeys. | JULIAN KEYS |
| 6646 | | 10/14/2011 | LMT | LMT SOLUTN PURSUED (6) COMPLETED 10/14/11 | JULIAN KEYS |
| 6646 | | 10/14/2011 | LMT | BPO OBTAINED (5) COMPLETED 10/14/11 | JULIAN KEYS |
| 6646 | | 10/14/2011 | LMT | BPO ORDERED (4) COMPLETED 10/14/11 | JULIAN KEYS |
| 6646 | | 10/14/2011 | LMT | PURSUE LN MODIFCATN (1000) COMPLETED 10/14/11 | JULIAN KEYS |
| 6646 | | 10/14/2011 | LMT | REFERRD TO LOSS MIT (1) COMPLETED 10/14/11 | JULIAN KEYS |
| 6646 | | 10/14/2011 | LMT | APPROVED FOR LMT 10/14/11 | JULIAN KEYS |
| 6646 | | 10/14/2011 | LMT | FILE CLOSED (7) COMPLETED 10/14/11 | JULIAN KEYS |
| 6646 | | 10/14/2011 | LMT | LOSS MIT DENIED OTHER | JULIAN KEYS |
| 6646 | | 10/14/2011 | DM | RFD NOTATION FOR MODIFICATION | JULIAN KEYS |
| 6646 | | 10/14/2011 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | JULIAN KEYS |
| 6646 | HDSHP | 10/14/2011 | NT | Permanent Qualifying Hardship due to medical | JULIAN KEYS |
| 6646 | HDSHP | 10/14/2011 | NT | issues in addition to curtailment of income. | JULIAN KEYS |
| 6646 | HDSHP | 10/14/2011 | NT | Borrower has had extensive medical costs | JULIAN KEYS |
| 6646 | HDSHP | 10/14/2011 | NT | including \$595 monthly reported on Financial | JULIAN KEYS |
| 6646 | HDSHP | 10/14/2011 | NT | Analysis Form | JULIAN KEYS |
| 6646 | APRVD | 10/14/2011 | NT | appvd perm qual hardship as bwr mentions medical | LOGAN GILL |
| 6646 | APRVD | 10/14/2011 | NT | expenses and lists on fin form a monthly amt | LOGAN GILL |
| 6646 | | 10/11/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/11/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/11/2011 | DMD | 10/11/11 13:08:17 RPC NO RESOLUTION | DAVOX INCOMING FILE |
| 6646 | | 10/11/2011 | DM | TT A3P ALLICIA FUTRELL, ADV A COMPLETE FIN PKG HAS | MIRELA ALIC |
| 6646 | | 10/11/2011 | DM | BEEN RCVD AND WE ARE IN PROCESS OF REVIEWING THE | MIRELA ALIC |
| 6646 | | 10/11/2011 | DM | ACCT FOR A POSS MOD. ADV WILL STAY IN CONTACT | MIRELA ALIC |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|------------------|
| 6646 | | 10/11/2011 | DM | W/HER EVERY 3-5 DAYS TO LET HER KNOW OF ANY | MIRELA ALIC |
| 6646 | | 10/11/2011 | DM | UPDATES. ADV ACCT DUE JULY-OCT AND MIN AMT REQ 50% | MIRELA ALIC |
| 6646 | | 10/11/2011 | DM | OF DELINQUENCY | MIRELA ALIC |
| 6646 | | 10/11/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | | 10/11/2011 | DM | AS BRCH LTR HAS EXPIRED ON 10/1; AT RISK OF FCL. | MIRELA ALIC |
| 6646 | | 10/11/2011 | DM | A3P SD THEY ARE UNABLE TO MAKE THAT % AT THIS | MIRELA ALIC |
| 6646 | | 10/11/2011 | DM | TIME, WILL WAIT FOR STATUS OF THE LOAN MOD. A3P | MIRELA ALIC |
| 6646 | | 10/11/2011 | DM | ALSO SD THEY HAVE APPLIED FOR THE HHF PROGRAM AND | MIRELA ALIC |
| 6646 | | 10/11/2011 | DM | WANTED TO KNOW IF THERE ARE ANY INDICATORS THAT | MIRELA ALIC |
| 6646 | | 10/11/2011 | DM | THEY HAVE BEEN APPROVED | MIRELA ALIC |
| 6646 | | 10/11/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | MIRELA ALIC |
| 6646 | | 10/11/2011 | DM | FOR THAT PROGRAM. ADV A3P TO CHECK W/THE STATE FOR | MIRELA ALIC |
| 6646 | | 10/11/2011 | DM | UPDATES. ADV OF LTRS,CLS. | MIRELA ALIC |
| 6646 | | 10/11/2011 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | MIRELA ALIC |
| 6646 | COL11 | 10/11/2011 | CIT | 061 DONE 10/11/11 BY TLR 22061 | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/11/2011 | CIT | TSK TYP 326-TRIAL ESC LN MO | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/11/2011 | CIT | 061 Closing CIT#326 | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/11/2011 | CIT | 060 DONE 10/11/11 BY TLR 22061 | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/11/2011 | CIT | TSK TYP 607-TRAD TRIAGE REV | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/11/2011 | CIT | 060 Closing 607 - Loan below 31%DTI Calculator. | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/11/2011 | CIT | Forwarded for manual review | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/11/2011 | CIT | 062 New CIT#037 - Loan below 31%DTI Calculator | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/11/2011 | CIT | Result = PASS - 37 | BILLIE MOOREHEAD |
| 6646 | | 10/10/2011 | LMT | INCOME 2ND LOOK CMPL (40) COMPLETED 10/10/11 | MANDY KIMPSTON |
| 6646 | | 10/10/2011 | LMT | INCOME 2ND LOOK CMPL (40) UNCOMPLETED | MANDY KIMPSTON |
| 6646 | COL11 | 10/10/2011 | CIT | 060 Retargeting CIT 607 to teller 5995, 2nd Look | MANDY KIMPSTON |
| 6646 | COL11 | 10/10/2011 | CIT | complete | MANDY KIMPSTON |
| 6646 | | 10/10/2011 | LMT | INCOME 2ND LOOK CMPL (40) COMPLETED 10/09/11 | MANDY KIMPSTON |
| 6646 | INCOM | 10/10/2011 | NT | 2nd Look new Total Gross:2927.60 Net:1879.61; b1 | MANDY KIMPSTON |
| 6646 | INCOM | 10/10/2011 | NT | paystub Gross:2927.60 Net:1879.61, used 9/2 and | MANDY KIMPSTON |
| 6646 | INCOM | 10/10/2011 | NT | 9/9 stubs b1 paid weekly, did not include OT in | MANDY KIMPSTON |
| 6646 | INCOM | 10/10/2011 | NT | gross | MANDY KIMPSTON |
| 6646 | CHNGE | 10/10/2011 | NT | 2nd Look variance is 8.59% - Agent did not use | MANDY KIMPSTON |
| 6646 | CHNGE | 10/10/2011 | NT | most recent paystub provided | MANDY KIMPSTON |
| 6646 | ESC05 | 10/07/2011 | CIT | 061 cap amt: 376.53 | TABASUM BEGUM |

Loan History

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | ESC05 | 10/07/2011 | CIT | shtg amt: 193.62 | TABASUM BEGUM |
| 6646 | ESC05 | 10/07/2011 | CIT | esc pmt (1/12th): 48.39 | TABASUM BEGUM |
| 6646 | ESC05 | 10/07/2011 | CIT | 1/60th amt of shtg: 3.22 | TABASUM BEGUM |
| 6646 | ESC05 | 10/07/2011 | CIT | Monthly Hazard Insurance Amt 29.36 | TABASUM BEGUM |
| 6646 | ESC05 | 10/07/2011 | CIT | Monthly Real Estate Tax Amt 19.03 | TABASUM BEGUM |
| 6646 | ESC05 | 10/07/2011 | CIT | Monthly Mortgage Insurance Amt 0 | TABASUM BEGUM |
| 6646 | COL11 | 10/07/2011 | CIT | 061 New CIT#326 Please run What If Escrow | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/07/2011 | CIT | Analysis; Roll 2 Months Effective 02/01/12 | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/07/2011 | CIT | and retarget to Teller 5995 When Complete | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/07/2011 | CIT | 060 Retarget CIT#607; Second Look reviewing - | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/07/2011 | CIT | Please retarget to 5995 when complete | BILLIE MOOREHEAD |
| 6646 | COL11 | 10/06/2011 | CIT | 060 Retarget CIT 607 to 24277- acct is ready for | ALEXIS VOLKER |
| 6646 | COL11 | 10/06/2011 | CIT | Trad Mod Calculator | ALEXIS VOLKER |
| 6646 | DOCEX | 10/06/2011 | NT | Trad/RSD=09/23/11- complete Trad pkg rcvd | ALEXIS VOLKER |
| 6646 | | 10/06/2011 | LMT | COMPLETE PKG RECD (50) COMPLETED 10/06/11 | ALEXIS VOLKER |
| 6646 | | 10/06/2011 | LMT | HARDSHIP AFFDVT RECD (35) COMPLETED 10/06/11 | ALEXIS VOLKER |
| 6646 | | 10/06/2011 | LMT | IRS FORM 4506-T RECD (34) COMPLETED 10/06/11 | ALEXIS VOLKER |
| 6646 | | 10/06/2011 | LMT | FED TAX RETURN RECD (33) COMPLETED 10/06/11 | ALEXIS VOLKER |
| 6646 | | 10/06/2011 | LMT | PROOF OF INCOME RECD (32) COMPLETED 10/06/11 | ALEXIS VOLKER |
| 6646 | | 10/06/2011 | LMT | FINANCIAL STMT RECD (31) COMPLETED 10/06/11 | ALEXIS VOLKER |
| 6646 | INCOM | 10/06/2011 | NT | Trad total gross: 3202.55, net: 1986.63, used b1s | ALEXIS VOLKER |
| 6646 | INCOM | 10/06/2011 | NT | wkly paystub! | ALEXIS VOLKER |
| 6646 | LMT | 10/06/2011 | NT | Pkg indicates property is owner occupied. | ALEXIS VOLKER |
| 6646 | RFDNT | 10/06/2011 | NT | Pkg indicates RFD is illness of borrower. | ALEXIS VOLKER |
| 6646 | | 10/06/2011 | LMT | LMT SOLUTN PURSUED (6) COMPLETED 10/06/11 | ALEXIS VOLKER |
| 6646 | | 10/06/2011 | LMT | BPO ORDERED (4) COMPLETED 10/06/11 | ALEXIS VOLKER |
| 6646 | | 10/06/2011 | LMT | ASSESS FINANCL PKG (2) COMPLETED 10/06/11 | ALEXIS VOLKER |
| 6646 | | 10/06/2011 | LMT | REFERRD TO LOSS MIT (1) COMPLETED 10/06/11 | ALEXIS VOLKER |
| 6646 | | 10/06/2011 | LMT | PURSUE LN MODIFCATN (1000) COMPLETED 10/06/11 | ALEXIS VOLKER |
| 6646 | | 10/06/2011 | LMT | APPROVED FOR LMT 10/06/11 | ALEXIS VOLKER |
| 6646 | DODV | 10/05/2011 | NT | Per DOD website review 10-3-11 borrower(s) are not | API CSRV |
| 6646 | DODV | 10/05/2011 | NT | active duty. | API CSRV |
| 6646 | | 10/04/2011 | DM | EARLY IND: SCORE 173 MODEL EI90S | SYSTEM ID |
| 6646 | | 10/04/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/04/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 10/04/2011 | DMD | 10/04/11 12:24:50 RPC NO RESOLUTION | DAVOX INCOMING FILE |
| 6646 | | 10/04/2011 | DM | TT ALLICIA FUTRELL ADV LOAN MOD IN REV, ADV OF | MIRELA ALIC |
| 6646 | | 10/04/2011 | DM | TAT. BRCH LTR N POSS RISK OF FCL. A3P SD HUSBAND | MIRELA ALIC |
| 6646 | | 10/04/2011 | DM | HAS BEEN REAL ILL SINCE 2008, WHICH CAUSED THEM TO | MIRELA ALIC |
| 6646 | | 10/04/2011 | DM | FALL BEHIND. SD HAD A LOT OF MED BILLS, GAS PRICES | MIRELA ALIC |
| 6646 | | 10/04/2011 | DM | GONE UP, B1 MISSED OUT ON WORK A LOT AND PMTS HAVE | MIRELA ALIC |
| 6646 | | 10/04/2011 | DM | BECOME | MIRELA ALIC |
| 6646 | | 10/04/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | MIRELA ALIC |
| 6646 | | 10/04/2011 | DM | UNAFFORDABLE AT THIS TIME. | MIRELA ALIC |
| 6646 | | 10/04/2011 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO OAAI | MIRELA ALIC |
| 6646 | HPORT | 09/28/2011 | NT | Tracking Mod request through Hopenow | ANN MCCAHEN |
| 6646 | HPORT | 09/28/2011 | NT | Portal | ANN MCCAHEN |
| 6646 | COL09 | 09/28/2011 | CIT | 060 Retarget CIT#607 to 24275 for Traditional | TIM WOODRUFF |
| 6646 | COL09 | 09/28/2011 | CIT | Workout | TIM WOODRUFF |
| 6646 | | 09/27/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/27/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/27/2011 | DMD | 09/27/11 12:28:47 RPC NO RESOLUTION | DAVOX INCOMING FILE |
| 6646 | RFDNT | 09/27/2011 | NT | A3p Allicia Futrell sd b1 had some medical issues | MIRELA ALIC |
| 6646 | RFDNT | 09/27/2011 | NT | back in May that caused the acct to fall behind, | MIRELA ALIC |
| 6646 | RFDNT | 09/27/2011 | NT | sd h/s still ongoing. | MIRELA ALIC |
| 6646 | | 09/27/2011 | DM | TT A3P ALLICIA FUTRELL ADV ACCT IN REV FOR A | MIRELA ALIC |
| 6646 | | 09/27/2011 | DM | TRADITIONAL LOAN MOD, TAT. ADV OWING JULY-SEPT | MIRELA ALIC |
| 6646 | | 09/27/2011 | DM | PMTS, TAD, BRCH LTR. A3P NOT ABLE TO MAKE ANY PMTS | MIRELA ALIC |
| 6646 | | 09/27/2011 | DM | SD THEY WILL WAIT FOR THE LOAN MOD. ADV OF | MIRELA ALIC |
| 6646 | | 09/27/2011 | DM | LTRS,CLS AND PROVIDED SPOC CONTACT INFO. | MIRELA ALIC |
| 6646 | | 09/27/2011 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO LMDC | MIRELA ALIC |
| 6646 | COL09 | 09/27/2011 | CIT | 060 New CIT#607. Reviewing for traditional | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 09/27/2011 | CIT | workout. | TIM WOODRUFF-SCRIPT |
| 6646 | LMLTR | 09/27/2011 | NT | M020 Modification denial letter requested from | TIM WOODRUFF-SCRIPT |
| 6646 | LMLTR | 09/27/2011 | NT | Vendor. | TIM WOODRUFF-SCRIPT |
| 6646 | FCDSP | 09/27/2011 | NT | FC Sale dispute good through 10/28/11 | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 09/27/2011 | CIT | 059 DONE 09/27/11 BY TLR 02571 | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 09/27/2011 | CIT | TSK TYP 854-CORE CASH FLW P | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 09/27/2011 | CIT | 059 Close CIT#854. Account does not qualify for | TIM WOODRUFF-SCRIPT |
| 6646 | COL09 | 09/27/2011 | CIT | HMP Program due to prior failed HAMP Trial | TIM WOODRUFF-SCRIPT |

Loan History

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|----------------------|
| 6646 | COL09 | 09/27/2011 | CIT | Plan. | TIM WOODRUFF-SCRIPT |
| 6646 | | 09/26/2011 | OL | WDOYLM Acknowledgement Ltr | LORI LITTERER-SCRIPT |
| 6646 | CREDIT | 09/26/2011 | NT | Ordered Credit Report | TIM WOODRUFF |
| 6646 | SLREG | 09/26/2011 | NT | ""Spoc letter mailed via regular mail. (ts)"" | API CSR |
| 6646 | OWNER | 09/26/2011 | NT | High Touch Single Point of Contact. Loan is owned | API CSR |
| 6646 | OWNER | 09/26/2011 | NT | by Mirela Alic. Please transfer to ext. 236-1315. | API CSR |
| 6646 | CMPPK | 09/26/2011 | NT | ****REVISED**Rcvd complet wout packg. see prev | PRASHANTH SOMAPPA |
| 6646 | CMPPK | 09/26/2011 | NT | notes. Imaged as WOUT.Mhoppe5829 | PRASHANTH SOMAPPA |
| 6646 | CMPPK | 09/26/2011 | NT | Rcvd complet wout packg. see prev notes. Imaged as | PRASHANTH SOMAPPA |
| 6646 | CMPPK | 09/26/2011 | NT | Rcvd complet wout packg. see prev notes. Imaged as | PRASHANTH SOMAPPA |
| 6646 | | 09/26/2011 | HMP | FINANCIAL INFORMATION COLLECTED FOR HMP | PRASHANTH SOMAPPA |
| 6646 | | 09/26/2011 | HMP | LMT BORR FIN REC ADDED | PRASHANTH SOMAPPA |
| 6646 | CMPPK | 09/26/2011 | NT | Fax Received -Dodd-Frank form,Hardship | PRASHANTH SOMAPPA |
| 6646 | CMPPK | 09/26/2011 | NT | letter,Hardship affidavit,Borrower Financial | PRASHANTH SOMAPPA |
| 6646 | CMPPK | 09/26/2011 | NT | Stmt,4506 T,2 recent pay stubs Borr,Utility | PRASHANTH SOMAPPA |
| 6646 | CMPPK | 09/26/2011 | NT | Bill,Recent Bank Stmts Borr ,Other form4506t of | PRASHANTH SOMAPPA |
| 6646 | CMPPK | 09/26/2011 | NT | non-borr, budget details, artp, Hope Loan Port | PRASHANTH SOMAPPA |
| 6646 | CMPPK | 09/26/2011 | NT | loan information -Mhoppe5829 | PRASHANTH SOMAPPA |
| 6646 | | 09/26/2011 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO NOTE | PRASHANTH SOMAPPA |
| 6646 | DODDP | 09/26/2011 | NT | Dodd-Frank form received, Imaged within wout. | PRASHANTH SOMAPPA |
| 6646 | DODDP | 09/26/2011 | NT | Mhoppe5829 | PRASHANTH SOMAPPA |
| 6646 | COL09 | 09/26/2011 | CIT | 059 Retarget CIT 854 to 31283 for letter to | LORI LITTERER-SCRIPT |
| 6646 | COL09 | 09/26/2011 | CIT | customer. | LORI LITTERER-SCRIPT |
| 6646 | NQHMP | 09/26/2011 | NT | HAMP denied due to previously denied for HAMP | LORI LITTERER-SCRIPT |
| 6646 | NQHMP | 09/26/2011 | NT | program. | LORI LITTERER-SCRIPT |
| 6646 | | 09/23/2011 | HMP | FINANCIAL INFORMATION COLLECTED FOR HMP | ANDRENE DENNIS |
| 6646 | | 09/23/2011 | HMP | LMT BORR FIN REC ADDED | ANDRENE DENNIS |
| 6646 | COL13 | 09/23/2011 | CIT | 059 New CIT#854. Rcvd complete wout package. | ANDRENE DENNIS |
| 6646 | COL13 | 09/23/2011 | CIT | See prev notes. Imaged as WOUT. Mhoppe5829 | ANDRENE DENNIS |
| 6646 | CMPPK | 09/23/2011 | NT | Fax Received -Borrower Financial Stmt,Hardship | ANDRENE DENNIS |
| 6646 | CMPPK | 09/23/2011 | NT | affidavit,Hardship letter,Dodd-Frank form,2 recent | ANDRENE DENNIS |
| 6646 | CMPPK | 09/23/2011 | NT | pay stubs Borr,4506 T,Utility Bill,Recent Bank | ANDRENE DENNIS |
| 6646 | CMPPK | 09/23/2011 | NT | Stmts Borr ,Other artp,budget detail stmt,4506t of | ANDRENE DENNIS |
| 6646 | CMPPK | 09/23/2011 | NT | non-br -mhoppe5829 | ANDRENE DENNIS |
| 6646 | | 09/23/2011 | DM | DFLT REASON 2 CHANGED TO: ILLNESS OF FAMILY MEM | ANDRENE DENNIS |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|----------------------|
| 6646 | | 09/23/2011 | DM | DFLT REASON 3 CHANGED TO: EXCESSIVE OBLIGATIONS | ANDRENE DENNIS |
| 6646 | | 09/23/2011 | DM | DFLT REASON 4 CHANGED TO: PROPERTY PROBLEM | ANDRENE DENNIS |
| 6646 | | 09/23/2011 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO NOTE | ANDRENE DENNIS |
| 6646 | DODDP | 09/23/2011 | NT | Dodd-Frank form received,imaged within WOUT, | ANDRENE DENNIS |
| 6646 | DODDP | 09/23/2011 | NT | pg#8, Mhoppe5829 | ANDRENE DENNIS |
| 6646 | | 09/23/2011 | DM | A3P,MALA LAMPKINS OF AFFFORDABLE HOUSING | PERLA SANGLAY |
| 6646 | | 09/23/2011 | DM | COMMUNITY, CI.SD SHE FAX IN DOCS FOR THE MOD RVW | PERLA SANGLAY |
| 6646 | | 09/23/2011 | DM | BT IT WS SENT OUT FOR THE PURPOSE OF GETTING MOD | PERLA SANGLAY |
| 6646 | | 09/23/2011 | DM | THRU HOPE.ADV DOCS ARE NT YET IN AND IT'LL TAKE | PERLA SANGLAY |
| 6646 | | 09/23/2011 | DM | 24-48 HRS TO BE INPUTED ON THE SYSTEM.SD IT SHLD | PERLA SANGLAY |
| 6646 | | 09/23/2011 | DM | BE RCVD TDY AS PER DOCS.SD | PERLA SANGLAY |
| 6646 | | 09/23/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRUN | PERLA SANGLAY |
| 6646 | | 09/23/2011 | DM | ACCT IS TO BE RVWD FOR HOPE NT THRU HHF (UNLIKE | PERLA SANGLAY |
| 6646 | | 09/23/2011 | DM | WHT THE NOTE SAYS)ADV TO CB TOM TO CK IF HER FAX | PERLA SANGLAY |
| 6646 | | 09/23/2011 | DM | DOCS ARE RCVD.ADV BREACH. PEARL S. 8970857 | PERLA SANGLAY |
| 6646 | | 09/23/2011 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO OAAI | PERLA SANGLAY |
| 6646 | | 09/22/2011 | FSV | INSP TP D RESULTS RCVD; ORD DT=09/14/11 | SYSTEM ID |
| 6646 | | 09/21/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/21/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/21/2011 | DMD | 09/21/11 16:16:05 NONSUCCESS | DAVOX INCOMING FILE |
| 6646 | | 09/21/2011 | DM | OBC TT A3P ALLICIA J. FUTRELL, SAID CANNOT MAKE A | MARIANNE GONZALEZ |
| 6646 | | 09/21/2011 | DM | PYMNT DUE TO SHE ALREADY SEND IN THE DOCS FOR THE | MARIANNE GONZALEZ |
| 6646 | | 09/21/2011 | DM | FCL PREVENTION THRU FAX AND SOMEON CALLED HER TO | MARIANNE GONZALEZ |
| 6646 | | 09/21/2011 | DM | ADV HER THAT THEY ALREADY RECEIVED THE DOCS, ASKED | MARIANNE GONZALEZ |
| 6646 | | 09/21/2011 | DM | WHEN CAN MAKE A PYMNT, SAID NO IDEA. | MARIANNE GONZALEZ |
| 6646 | | 09/21/2011 | DM | MARIANNEG.8930365 | MARIANNE GONZALEZ |
| 6646 | | 09/21/2011 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO BRUN | MARIANNE GONZALEZ |
| 6646 | | 09/20/2011 | D28 | FORCED BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 09/16/2011 | CBR | CR BUR RPT STATUS=N;EXPIRE DT = 11/02/11 | SYSTEM ID |
| 6646 | | 09/16/2011 | FSV | INSP TP R RESULTS RCVD; ORD DT=09/09/11 | DONNA ARGEROS |
| 6646 | | 09/14/2011 | FSV | INSP TYPE D ORDERED; REQ CD =SCRIPT | SYSTEM ID |
| 6646 | | 09/14/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/14/2011 | DMD | 09/14/11 15:39:03 BUSY | DAVOX INCOMING FILE |
| 6646 | | 09/14/2011 | DMD | 09/14/11 19:42:06 NONSUCCESS | DAVOX INCOMING FILE |
| 6646 | | 09/14/2011 | DM | OBC TT A3P ALLICIA J. FUTRELL ADV TAD,SD THEY ARE | QUEENIE GRACE ELIGAN |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|----------------------|
| 6646 | | 09/14/2011 | DM | WORKING W/ THEIR STATE ADV NO NOTIF RECEIVE YET | QUEENIE GRACE ELIGAN |
| 6646 | | 09/14/2011 | DM | FRM STATE.ADV TO CALL THERE STATE.ADV | QUEENIE GRACE ELIGAN |
| 6646 | | 09/14/2011 | DM | BMC.QUEENIE.E8930310 | QUEENIE GRACE ELIGAN |
| 6646 | | 09/14/2011 | DM | DFLT REASON 1 CHANGED TO: ILLNESS OF MORTGAGOR | QUEENIE GRACE ELIGAN |
| 6646 | | 09/14/2011 | DM | DFLT REASON 2 CHANGED TO: BLANK | QUEENIE GRACE ELIGAN |
| 6646 | | 09/14/2011 | DM | DFLT REASON 3 CHANGED TO: BLANK | QUEENIE GRACE ELIGAN |
| 6646 | | 09/14/2011 | DM | DFLT REASON 4 CHANGED TO: BLANK | QUEENIE GRACE ELIGAN |
| 6646 | | 09/14/2011 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO BRUN | QUEENIE GRACE ELIGAN |
| 6646 | RFDNT | 09/14/2011 | NT | sd b1 go through medical condition last may 2011 | QUEENIE GRACE ELIGAN |
| 6646 | RFDNT | 09/14/2011 | NT | and sd he is startng to work again | QUEENIE GRACE ELIGAN |
| 6646 | FSV | 09/14/2011 | NT | Loan on HFN 2501 Report. Ran script to order | ABBAY AKIN |
| 6646 | FSV | 09/14/2011 | NT | inspection if needed. | ABBAY AKIN |
| 6646 | | 09/14/2011 | LMT | LMT BPO/APPRaisal REC ADDED | DONNA ARGEROS |
| 6646 | | 09/13/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/13/2011 | DMD | 09/13/11 18:56:00 MSG ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 09/13/2011 | DMD | 09/13/11 10:52:59 ANSWERING MACHINE | DAVOX INCOMING FILE |
| 6646 | | 09/12/2011 | DM | IB/3RD PARTY CLLD:ALLICIA J. FUTRELL (WIFE), SAID | HENRY WILLIAMS |
| 6646 | | 09/12/2011 | DM | WAS TOLD BY REP. THAT GMAC WOULD SHORT SALE | HENRY WILLIAMS |
| 6646 | | 09/12/2011 | DM | PROPERTY BACK TO THEM. ADVISE 3RD PARTY DON'T | HENRY WILLIAMS |
| 6646 | | 09/12/2011 | DM | SHORT SALE PROPERTY BACK TO B1, CAN ASSIST IN | HENRY WILLIAMS |
| 6646 | | 09/12/2011 | DM | SHORT SELLING PROPERTY, BUT NOT TO B1. .3RD PARTY | HENRY WILLIAMS |
| 6646 | | 09/12/2011 | DM | REFUSE TO DO SHORT SALE UNLESS IT IS TO THEM..HW | HENRY WILLIAMS |
| 6646 | | 09/12/2011 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO LMDC | HENRY WILLIAMS |
| 6646 | | 09/09/2011 | FSV | INSP TYPE R ORDERED; REQ CD =1150 | SYSTEM ID |
| 6646 | HMPSC | 09/09/2011 | NT | 2nd notice solicitation sent to borrower via | API CSRV |
| 6646 | HMPSC | 09/09/2011 | NT | certified mail # '9171923172001452620493 | API CSRV |
| 6646 | COL17 | 09/09/2011 | CIT | 056 DONE 09/09/11 BY TLR 18956 | JOHN CHARLESWORTH |
| 6646 | COL17 | 09/09/2011 | CIT | TSK TYP 546-LAU COUNSEL TO | JOHN CHARLESWORTH |
| 6646 | COL17 | 09/09/2011 | CIT | 056 Closing CIT 546: CIT Timeframe has expired or | JOHN CHARLESWORTH |
| 6646 | COL17 | 09/09/2011 | CIT | Referral has been received | JOHN CHARLESWORTH |
| 6646 | | 09/07/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/07/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/07/2011 | DMD | 09/07/11 17:20:40 RPC NO RESOLUTION | DAVOX INCOMING FILE |
| 6646 | | 09/07/2011 | DM | TT AUTH 3P ADV SHE TALKED TO SOMEONE TODAY SHE IS | ANNE WHITE |
| 6646 | | 09/07/2011 | DM | WAITING TO HEAR ON HHF. SHE HAD ALREADY BEEN ADV | ANNE WHITE |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 09/07/2011 | DM | OF EVERYTHING ELSE EARLIER TODAY. | ANNE WHITE |
| 6646 | | 09/07/2011 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO BRUN | ANNE WHITE |
| 6646 | | 09/07/2011 | DM | TT A3P ALLICIA J. FUTRELL, STD SHE RCVD BREACH | YOLANDA GONZALEZ |
| 6646 | | 09/07/2011 | DM | LTTR BUT IS APPLYING FOR HHF PROG STD MALA WITH | YOLANDA GONZALEZ |
| 6646 | | 09/07/2011 | DM | HHF CONTACTED US LAST WEEK ADV BREACH EXP ADV WE | YOLANDA GONZALEZ |
| 6646 | | 09/07/2011 | DM | HAVE A CALL FM MALLA REQ GEN INFO BUT WE HAVE NO | YOLANDA GONZALEZ |
| 6646 | | 09/07/2011 | DM | FURTHER INFO ABOUT HER APLIC WITH THE HHF ADV TO | YOLANDA GONZALEZ |
| 6646 | | 09/07/2011 | DM | CONTACT HHF FOR | YOLANDA GONZALEZ |
| 6646 | | 09/07/2011 | DM | DFLT REASON 1 CHANGED TO: CURTAILMENT OF INCOME | YOLANDA GONZALEZ |
| 6646 | | 09/07/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRUN | YOLANDA GONZALEZ |
| 6646 | | 09/07/2011 | DM | STAT OR ALLOW MORE TIME FOR INFO TO POST IN THE | YOLANDA GONZALEZ |
| 6646 | | 09/07/2011 | DM | SYSTEM. YOLANDA G8931980. | YOLANDA GONZALEZ |
| 6646 | | 09/07/2011 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO OAAI | YOLANDA GONZALEZ |
| 6646 | | 09/02/2011 | DM | EARLY IND: SCORE 241 MODEL EI30S | SYSTEM ID |
| 6646 | INPFN | 09/02/2011 | NT | sent IN pre suite notice per state req | SHANNON FLEMING |
| 6646 | INPFN | 09/02/2011 | NT | cert tracking imaged in ISS | SHANNON FLEMING |
| 6646 | | 09/02/2011 | OL | WDOYIN Pre Suit Notice | SHANNON FLEMING |
| 6646 | NONON | 09/02/2011 | NT | Reviewed mortg docs; no addl bwrs | SHANNON FLEMING |
| 6646 | NONON | 09/02/2011 | NT | shannon fleming#20346 | SHANNON FLEMING |
| 6646 | | 09/02/2011 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | | 08/31/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/31/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/31/2011 | DMD | 08/31/11 15:19:17 NONSUCCESS | DAVOX INCOMING FILE |
| 6646 | | 08/31/2011 | DM | TTA3P,ALLICIA FUTRELL, CALLED SAYONG THAT SHE WAS | AMALIA AIDAROUS |
| 6646 | | 08/31/2011 | DM | DENIED FOR HMP BUT THEY NEVER HAD AN HMP, ADV THAT | AMALIA AIDAROUS |
| 6646 | | 08/31/2011 | DM | LAST YEAR IN MAY THEY WERE APPROVED FOR HMP BUT | AMALIA AIDAROUS |
| 6646 | | 08/31/2011 | DM | THEY DDIN'T RETURNED DOCS. SHE SD IT WAS BC ESCROW | AMALIA AIDAROUS |
| 6646 | | 08/31/2011 | DM | WAS NOT RIGHT. ADV HMP WAS DONE ON PI. ADV SHE | AMALIA AIDAROUS |
| 6646 | | 08/31/2011 | DM | APPLIED FOR HHF AND ARE | AMALIA AIDAROUS |
| 6646 | | 08/31/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRUN | AMALIA AIDAROUS |
| 6646 | | 08/31/2011 | DM | WAITING FOR OPTIONS. | AMALIA AIDAROUS |
| 6646 | | 08/31/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | AMALIA AIDAROUS |
| 6646 | | 08/31/2011 | DM | POSSIBLE OPTIONS WHILE WAITNG FOR THE HHF, | ROSE VILL SKAJ |
| 6646 | | 08/31/2011 | DM | ROSES/8930616 | ROSE VILL SKAJ |
| 6646 | | 08/31/2011 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO OAAI | ROSE VILL SKAJ |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 08/31/2011 | DM | OBC:TT A3P ALICIA FUTRELL,SD THAT THEY ALREADY | ROSE VILL SKAJ |
| 6646 | | 08/31/2011 | DM | CONTACTED THE STATE OF IN FOR SOME WOUT OPTIONS,SD | ROSE VILL SKAJ |
| 6646 | | 08/31/2011 | DM | THAT SHE CANT BE ABLE TO MAKE ANY PMT,SD THAT SHE | ROSE VILL SKAJ |
| 6646 | | 08/31/2011 | DM | RCVD A MOD DOCS BUT SD THAT SHE JUST APPLIED FOR | ROSE VILL SKAJ |
| 6646 | | 08/31/2011 | DM | LOAN MOD A MONTH AGO AND WAS DENIED,AND FIN IS | ROSE VILL SKAJ |
| 6646 | | 08/31/2011 | DM | TSILL THE SAME,ADV TO XFR TO LAU,TO DISCUSS MORE | ROSE VILL SKAJ |
| 6646 | | 08/31/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRUN | ROSE VILL SKAJ |
| 6646 | | 08/31/2011 | DM | ADD'L ADV NOT IN FCL/ROBERTS8970891 | ROBERTO SICCIO |
| 6646 | | 08/31/2011 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO OAAI | ROBERTO SICCIO |
| 6646 | | 08/31/2011 | DM | TT A3P MALLA LAMPKINS WITH AFFORDABLE HOUSING | ROBERTO SICCIO |
| 6646 | | 08/31/2011 | DM | COMMUNITY DEVELOPMENT CORPORATION/ASK INT ADV | ROBERTO SICCIO |
| 6646 | | 08/31/2011 | DM | 8.50000//ADV THT WE MAIL T WOP/ ASK IF SHE HAS THE | ROBERTO SICCIO |
| 6646 | | 08/31/2011 | DM | POWER TO MK THE PMT/ SD WILL GOING TO KNOW FROM | ROBERTO SICCIO |
| 6646 | | 08/31/2011 | DM | TEH BORR IGF WOULD LIE TO KEEP THE PORP/ADV | ROBERTO SICCIO |
| 6646 | | 08/31/2011 | DM | ESCROW/ ADV TAD UNCOLLLFEES/ASK IF IT IS IN FCL.. | ROBERTO SICCIO |
| 6646 | | 08/31/2011 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO BRUN | ROBERTO SICCIO |
| 6646 | | 08/30/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/30/2011 | DMD | 08/30/11 15:15:35 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | | 08/30/2011 | DMD | 08/30/11 19:34:37 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | | 08/29/2011 | DM | AUTOMATED INTEREST ACCRUAL HOLD ACTIVE | SYSTEM ID |
| 6646 | AUTH | 08/27/2011 | NT | auth rcvd added Sicilia Jones,Affordable Housing | GIOVANNI HONRUBIA |
| 6646 | AUTH | 08/27/2011 | NT | Community Development Corporation. image in ISS | GIOVANNI HONRUBIA |
| 6646 | AUTH | 08/27/2011 | NT | kana case ID: 4674256 giovanni h8976893 | GIOVANNI HONRUBIA |
| 6646 | AUTH | 08/27/2011 | NT | auth rcvd added Lorri Cox,Lucinda Sehy,Malla | GIOVANNI HONRUBIA |
| 6646 | AUTH | 08/27/2011 | NT | Lampkins,Annette Lanning,Tequila Page,Allison | GIOVANNI HONRUBIA |
| 6646 | AUTH | 08/27/2011 | NT | Reynolds,Deborah Taylor,Affordable Housing | GIOVANNI HONRUBIA |
| 6646 | AUTH | 08/27/2011 | NT | Community Development Corporation. image in ISS | GIOVANNI HONRUBIA |
| 6646 | AUTH | 08/27/2011 | NT | kana case ID: 4674256 giovanni h8976893 | GIOVANNI HONRUBIA |
| 6646 | | 08/27/2011 | OL | WDOYWDOYCUS - AUTHORIZATION CONFIRMATION | GIOVANNI HONRUBIA |
| 6646 | EOY50 | 08/26/2011 | CIT | 058 DONE 08/26/11 BY TLR 01504 | RACHEL KRUGER |
| 6646 | EOY50 | 08/26/2011 | CIT | TSK TYP 155-CC TRACK - LM F | RACHEL KRUGER |
| 6646 | EOY50 | 08/26/2011 | CIT | 058 Closing CIT 155 | RACHEL KRUGER |
| 6646 | | 08/25/2011 | FSV | INSP TP D RESULTS RCVD; ORD DT=08/17/11 | SYSTEM ID |
| 6646 | CIT | 08/25/2011 | NT | CIT 155 - LM Package Sent | API CSRV |
| 6646 | | 08/24/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 08/24/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/24/2011 | DMD | 08/24/11 15:28:03 NONSUCCESS | DAVOX INCOMING FILE |
| 6646 | | 08/24/2011 | DM | OB:TT A3P ALLICIA J. FUTRELL ON SET OF THE CALL SD | ERNESTO BASE |
| 6646 | | 08/24/2011 | DM | THAT THEY ARE TT THE INDIANA FCL PREVENTION | ERNESTO BASE |
| 6646 | | 08/24/2011 | DM | NETWORK AND THEY ARE JUST WAITING FOR SOMEONE TO | ERNESTO BASE |
| 6646 | | 08/24/2011 | DM | BE ASSIGNED ON THEIR ACCNT -SD SHE WILL TRY TO SND | ERNESTO BASE |
| 6646 | | 08/24/2011 | DM | AT LEAST A MO. PMT BEFORE THE EOM. BUT CANNOT | ERNESTO BASE |
| 6646 | | 08/24/2011 | DM | GUARANTEE -SD THEY WOULD | ERNESTO BASE |
| 6646 | | 08/24/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRUN | ERNESTO BASE |
| 6646 | | 08/24/2011 | DM | LIKE TO APPLY FOR HAMP -ADV THAT ACCNT DOES NOT | ERNESTO BASE |
| 6646 | | 08/24/2011 | DM | QUALIFY BEC. THEY DIDNT SND BACK THE PERM MOD. | ERNESTO BASE |
| 6646 | | 08/24/2011 | DM | DOC. WHEN THEY GOT APPROVED LAST 08/01/09 -SD THAT | ERNESTO BASE |
| 6646 | | 08/24/2011 | DM | SOMEONE ADV THEM THE THERE WAS A MISTAKE ON THE | ERNESTO BASE |
| 6646 | | 08/24/2011 | DM | DOC FOR THE HOMEOWNER INS. THAT SOMEONE PUT A 1 | ERNESTO BASE |
| 6646 | | 08/24/2011 | DM | BEFORE THE 3 THATS | ERNESTO BASE |
| 6646 | | 08/24/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | ERNESTO BASE |
| 6646 | | 08/24/2011 | DM | WHY THEIR PMT WENT UP AND THATS THE REASON WHY | ERNESTO BASE |
| 6646 | | 08/24/2011 | DM | THEY DIDNT SND BACK THE DOCS. -ADV TO TRY TO APPLY | ERNESTO BASE |
| 6646 | | 08/24/2011 | DM | FOR MOD. AGAIN BUT WE WILL JUST BE ABLE TO REVIEW | ERNESTO BASE |
| 6646 | | 08/24/2011 | DM | THEIR ACCNT FOR TRAD. MOD. NOT HAMP -SD TO SND THE | ERNESTO BASE |
| 6646 | | 08/24/2011 | DM | PCKGE TO THEM -ADV MM QAD TAD ULC FEE CR -ERNESTO | ERNESTO BASE |
| 6646 | | 08/24/2011 | DM | B.8970909 | ERNESTO BASE |
| 6646 | | 08/24/2011 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO OAAI | ERNESTO BASE |
| 6646 | RFDNT | 08/24/2011 | NT | rfd a3p ALLICIA J. FUTRELL sd that her husband | ERNESTO BASE |
| 6646 | RFDNT | 08/24/2011 | NT | go through medical condition last may 2011 and | ERNESTO BASE |
| 6646 | RFDNT | 08/24/2011 | NT | still on going right now | ERNESTO BASE |
| 6646 | COL02 | 08/24/2011 | CIT | 058 A3P cld, advised will mail financial package | ERNESTO BASE |
| 6646 | COL02 | 08/24/2011 | CIT | information. Provided expectations. | ERNESTO BASE |
| 6646 | | 08/23/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/23/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/23/2011 | DMD | 08/23/11 15:16:26 RINGING | DAVOX INCOMING FILE |
| 6646 | | 08/19/2011 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 08/18/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/18/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/18/2011 | DMD | 08/18/11 16:24:54 AUTOVOICE | DAVOX INCOMING FILE |

Loan History

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | COL11 | 08/18/2011 | CIT | 057 DONE 08/18/11 BY TLR 11192 | MATT MCFEE |
| 6646 | COL11 | 08/18/2011 | CIT | TSK TYP 942-LOAN MODIFICATI | MATT MCFEE |
| 6646 | COL11 | 08/18/2011 | CIT | 057 closing cit 942-The borrower was approved for | MATT MCFEE |
| 6646 | COL11 | 08/18/2011 | CIT | the hamp trial 8/1/09-10/1/09. Borrower made | MATT MCFEE |
| 6646 | COL11 | 08/18/2011 | CIT | the payments then didnt send in perm mod docs. | MATT MCFEE |
| 6646 | COL11 | 08/18/2011 | CIT | This is why it has the hmp does not qualify. | MATT MCFEE |
| 6646 | COL11 | 08/18/2011 | CIT | The borrower did have a traditional mod | MATT MCFEE |
| 6646 | COL11 | 08/18/2011 | CIT | 5/19/10 which brought the acct current. | MATT MCFEE |
| 6646 | | 08/18/2011 | DM | IB TT AUTH3P ALICIA FUTRELL. TAD. UNABLE TO TAKE | LATOYA THOMPSON |
| 6646 | | 08/18/2011 | DM | CARE OF TAD TODAY. STD DOESN KNOW WHEN SHE CAN | LATOYA THOMPSON |
| 6646 | | 08/18/2011 | DM | MKE PYMNT. DISCUSSED MOD. B1 WAS APPROVED FOR MOD | LATOYA THOMPSON |
| 6646 | | 08/18/2011 | DM | IN JUNE 2010 (NON HAMP). BUT WAS DENIED FOR HAMP | LATOYA THOMPSON |
| 6646 | | 08/18/2011 | DM | DUE TO PREVIOUSLY BEING ON HAMP OPENED CIT 942 | LATOYA THOMPSON |
| 6646 | | 08/18/2011 | DM | FOR CLARIFICATION. | LATOYA THOMPSON |
| 6646 | | 08/18/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRUN | LATOYA THOMPSON |
| 6646 | | 08/18/2011 | DM | ADV OF HHF. ADV CALLS WILL CONTINUE. ADV OF L/C & | LATOYA THOMPSON |
| 6646 | | 08/18/2011 | DM | N/C. LCTHOMPSON 8742615 | LATOYA THOMPSON |
| 6646 | | 08/18/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | LATOYA THOMPSON |
| 6646 | COL05 | 08/18/2011 | CIT | 057 new cit # 942. Homeowner was denied for HAMP | LATOYA THOMPSON |
| 6646 | COL05 | 08/18/2011 | CIT | mod in July 2011 due to previously being on | LATOYA THOMPSON |
| 6646 | COL05 | 08/18/2011 | CIT | HAMP. They are disputing being on HAMP | LATOYA THOMPSON |
| 6646 | COL05 | 08/18/2011 | CIT | mod last year.. looking back at notes in 2010 | LATOYA THOMPSON |
| 6646 | COL05 | 08/18/2011 | CIT | in regards to Modifications are confusing. it | LATOYA THOMPSON |
| 6646 | COL05 | 08/18/2011 | CIT | says that b1 was on a trad trial mod, | LATOYA THOMPSON |
| 6646 | COL05 | 08/18/2011 | CIT | then some notes indicated mod was approved for | LATOYA THOMPSON |
| 6646 | COL05 | 08/18/2011 | CIT | HAMP, other state non hamp. please clarify | LATOYA THOMPSON |
| 6646 | RFDNT | 08/18/2011 | NT | rfd: husband had a heart attack in may 2011. | LATOYA THOMPSON |
| 6646 | RFDNT | 08/18/2011 | NT | ongoing hardship. | LATOYA THOMPSON |
| 6646 | | 08/17/2011 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 08/17/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/17/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/17/2011 | DMD | 08/17/11 16:27:47 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | | 08/16/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/16/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/16/2011 | DMD | 08/16/11 15:38:31 AUTOVOICE | DAVOX INCOMING FILE |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 08/12/2011 | CBR | DELINQUENT: 30 DAYS | SYSTEM ID |
| 6646 | | 08/12/2011 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |
| 6646 | | 08/11/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/11/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/11/2011 | DMD | 08/11/11 15:40:02 NOCALL | DAVOX INCOMING FILE |
| 6646 | | 08/11/2011 | DM | OBC TT A3P WIFE ALLICIA J. FUTRELL,SD THT SHE JUST | COLLEEN DEL MUNDO |
| 6646 | | 08/11/2011 | DM | SPOKE W/ SOMEONE EARLIER TDAY.NO CALL | COLLEEN DEL MUNDO |
| 6646 | | 08/11/2011 | DM | NEEDED.COLLEEND.8970824 | COLLEEN DEL MUNDO |
| 6646 | | 08/11/2011 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO OAAI | COLLEEN DEL MUNDO |
| 6646 | | 08/11/2011 | DM | IB TTA3P ALLICIA J. FUTRELL CI, I ADV OF SS | DAVID MCCLANAHAN |
| 6646 | | 08/11/2011 | DM | PROCESS AND LAU REP WORKING ACCT, XFER | DAVID MCCLANAHAN |
| 6646 | | 08/11/2011 | DM | TO REP....DMC6693 | DAVID MCCLANAHAN |
| 6646 | | 08/11/2011 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO LMDC | DAVID MCCLANAHAN |
| 6646 | | 08/10/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/10/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/10/2011 | DMD | 08/10/11 15:39:21 LEFT_MSG | DAVOX INCOMING FILE |
| 6646 | | 08/10/2011 | DM | OBC, TT U3P, B1'S WIFE, LM, KRISTINER8930322 | KRISTINE ROSARIO |
| 6646 | | 08/10/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO NOTE | KRISTINE ROSARIO |
| 6646 | | 08/09/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/09/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/09/2011 | DMD | 08/09/11 15:03:20 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | | 08/03/2011 | D19 | 32 DAY REMINDER GMAC | SYSTEM ID |
| 6646 | | 08/02/2011 | DM | EARLY IND: SCORE 288 MODEL EI30S | SYSTEM ID |
| 6646 | | 08/02/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/02/2011 | DMD | 08/02/11 14:51:24 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | | 08/02/2011 | DMD | 08/02/11 20:39:23 NONSUCCESS | DAVOX INCOMING FILE |
| 6646 | | 08/02/2011 | DM | CONT..NO ADD'L HOUSEHOLD INCOME/ SD THAT B1 IS NOT | CORLYN GIOJO RIVERA |
| 6646 | | 08/02/2011 | DM | WORKING OVERTIME BEC OF MEDICAL CONDITION/ GETTING | CORLYN GIOJO RIVERA |
| 6646 | | 08/02/2011 | DM | BETTER NOW/ NO FINS HELP/ NO SAVINGS, IRA, AND | CORLYN GIOJO RIVERA |
| 6646 | | 08/02/2011 | DM | ALREADY USED 401K. ADV ESC. CORLYNR8975420 | CORLYN GIOJO RIVERA |
| 6646 | | 08/02/2011 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO OAAI | CORLYN GIOJO RIVERA |
| 6646 | | 08/02/2011 | DM | OBC TTA3P ALLICIA J. FUTRELL. ASK FOR TAD PBP | CORLYN GIOJO RIVERA |
| 6646 | | 08/02/2011 | DM | TODAY. SD NO. SD THAT HOPING WITHIN THE NEXT WEEK | CORLYN GIOJO RIVERA |
| 6646 | | 08/02/2011 | DM | OR 2. NO EXACT DATE FOR 1 MO PMT..SD THAT THEY | CORLYN GIOJO RIVERA |
| 6646 | | 08/02/2011 | DM | APPLIED FOR MOD BUT GOT DENIED AND NO CHANGED FROM | CORLYN GIOJO RIVERA |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|----------------------|
| 6646 | | 08/02/2011 | DM | FINS INFO.SD THAT SHE SPOKE WITH LIQUIDATION BUT | CORLYN GIOJO RIVERA |
| 6646 | | 08/02/2011 | DM | THEY WANT TO KEEP THE PROPERTY. ADV HHF. | CORLYN GIOJO RIVERA |
| 6646 | | 08/02/2011 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO BRUN | CORLYN GIOJO RIVERA |
| 6646 | | 08/01/2011 | DM | EARLY IND: SCORE 006 MODEL EI16T | SYSTEM ID |
| 6646 | | 08/01/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/01/2011 | DMD | 08/01/11 15:18:03 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | | 08/01/2011 | DMD | 08/01/11 20:32:40 LEFT_MSG | DAVOX INCOMING FILE |
| 6646 | | 08/01/2011 | DM | 3PLM_MELIENEIVYP8975461 | MELIENE PALMA |
| 6646 | | 08/01/2011 | DM | WHAT DTE CAN MKE PYMNT ON 08/2011 ADV OWING FOR 06 | MELIENE PALMA |
| 6646 | | 08/01/2011 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO NOTE | MELIENE PALMA |
| 6646 | | 07/29/2011 | NT | PBP VRU12 CONF # 20110730120211490 AMT \$705.53 | API VRU |
| 6646 | COL27 | 07/26/2011 | CIT | 055 DONE 07/26/11 BY TLR 01002 | ANN MCCAHEN |
| 6646 | COL27 | 07/26/2011 | CIT | TSK TYP 150-SHORT SALE PACK | ANN MCCAHEN |
| 6646 | COL27 | 07/26/2011 | CIT | 055 SPO Package sent | ANN MCCAHEN |
| 6646 | | 07/25/2011 | FSV | INSP TP D RESULTS RCVD; ORD DT=07/18/11 | SYSTEM ID |
| 6646 | | 07/25/2011 | DM | A3P CI ALICIA FUTRELL THE WIFE ASKING TOMFINE OUT | MARY KATHERINE MARQL |
| 6646 | | 07/25/2011 | DM | WHAT DTE CAN MKE PYMNT ON 08/2011 ADV OWING FOR 06 | MARY KATHERINE MARQL |
| 6646 | | 07/25/2011 | DM | & 07MP TAD W/ F ASSESS ADV BRCH LTR WAS XPIRED | MARY KATHERINE MARQL |
| 6646 | | 07/25/2011 | DM | 06/13/10 SHUD MKE PYMNT BEC PROP WILL RFR TO | MARY KATHERINE MARQL |
| 6646 | | 07/25/2011 | DM | FORECLOSURE SD WILL PAY BY 08/05/2011 FOR \$712.00 | MARY KATHERINE MARQL |
| 6646 | | 07/25/2011 | DM | ADV NEED TO PAY 1 1/2 | MARY KATHERINE MARQL |
| 6646 | | 07/25/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRUN | MARY KATHERINE MARQL |
| 6646 | | 07/25/2011 | DM | MONTHS \$1058.30,NO CHECKING,401K,IRA ,CNT ASK HELP | MARY KATHERINE MARQL |
| 6646 | | 07/25/2011 | DM | FRM A FAMILY FRIEND OR REL TO SUPPORT.KATHY | MARY KATHERINE MARQL |
| 6646 | | 07/25/2011 | DM | M.8975617 | MARY KATHERINE MARQL |
| 6646 | | 07/25/2011 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO OAAI | MARY KATHERINE MARQL |
| 6646 | COL | 07/25/2011 | NT | a3p ALLICIA J. FUTRELL, wife ci re pmts. xfer to | NELIAN FACIOL |
| 6646 | COL | 07/25/2011 | NT | col. nelian f 8978211 | NELIAN FACIOL |
| 6646 | | 07/25/2011 | DM | 3P ALLICIA J. FUTRELL CLLD IN ADVISED NO LIENS | JEREMIAH HOBBS |
| 6646 | | 07/25/2011 | DM | ADVISED WANTING SHORT REFI ADVISED TO FAX IN GFE | JEREMIAH HOBBS |
| 6646 | | 07/25/2011 | DM | AND PRE APPROVAL ADVISED NO GUANTEE | JEREMIAH HOBBS |
| 6646 | | 07/25/2011 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO LMDC | JEREMIAH HOBBS |
| 6646 | | 07/25/2011 | DM | CONT.HAVE CHANGE IN FIN TO SEE IF CAN BE REV FOR | IVORY DIVINA |
| 6646 | | 07/25/2011 | DM | MOD.A3P SD DOING REFI W/ OTHER COMPANY ADV CAN | IVORY DIVINA |
| 6646 | | 07/25/2011 | DM | XFER TO LAU.OFRD PBP TODAY FOR THE 30TH SD SHE | IVORY DIVINA |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|-----------------|
| 6646 | | 07/25/2011 | DM | WILL CB FOR 1 PMT.IVORYD8970897 | IVORY DIVINA |
| 6646 | | 07/25/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | IVORY DIVINA |
| 6646 | COL17 | 07/25/2011 | CIT | 056 cit 546:Severity Referral, Jeremiah Hobbs | JEREMIAH HOBBS |
| 6646 | COL17 | 07/25/2011 | CIT | ext:874-6715 | JEREMIAH HOBBS |
| 6646 | COL17 | 07/25/2011 | CIT | 055 please mail spo | JEREMIAH HOBBS |
| 6646 | | 07/25/2011 | DM | CONT.BEC NO SURPLUS, ADV DENIED FOR HMP AND TRAD | IVORY DIVINA |
| 6646 | | 07/25/2011 | DM | MOD.A3P ?ED WHY DENIED FOR TRAD BEC HARDSHIP IS | IVORY DIVINA |
| 6646 | | 07/25/2011 | DM | TEMPORARY. ?ED IF HAVE OTHER SOURCES OF INCOME, | IVORY DIVINA |
| 6646 | | 07/25/2011 | DM | SAVINGS,IRA,401K. A3P SD NO BEC NEED TO BORROW | IVORY DIVINA |
| 6646 | | 07/25/2011 | DM | FUNDS FOR MEDICATION. ADV TO CONT MAKING THE PMT | IVORY DIVINA |
| 6646 | | 07/25/2011 | DM | TO AVOID FCL ADV TO CB ONCE | IVORY DIVINA |
| 6646 | | 07/25/2011 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO OAAI | IVORY DIVINA |
| 6646 | | 07/25/2011 | DM | TT A3P WLD LIKE TO KNOW WHAT SHE CAN DO TO KEEP | IVORY DIVINA |
| 6646 | | 07/25/2011 | DM | THE PROP.ADV TAD INC LC. A3P SD CANT MAKE TAD ?ED | IVORY DIVINA |
| 6646 | | 07/25/2011 | DM | IF CAN MAKE 1 PMT BY THE 30TH TO SET UP RPP. A3P | IVORY DIVINA |
| 6646 | | 07/25/2011 | DM | SD YES. ?ED IF CAN MAKE 2 PMTS IN AUG. A3P SD | IVORY DIVINA |
| 6646 | | 07/25/2011 | DM | DEPENDS IF HUSBAND CAN GET OT. ?ED IF FIN INFO IS | IVORY DIVINA |
| 6646 | | 07/25/2011 | DM | STILL VALID.A3P SD YES.ADV CANNOT SET UP RPP | IVORY DIVINA |
| 6646 | | 07/25/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRUN | IVORY DIVINA |
| 6646 | COL | 07/25/2011 | NT | A3P Alicia Futrell/wife ci re: asking for pmt | BAMBI NUNEZ |
| 6646 | COL | 07/25/2011 | NT | arrangement options xfrd to Coll Dept # | BAMBI NUNEZ |
| 6646 | COL | 07/25/2011 | NT | 1800-850-4622 -bambin 8978280 | BAMBI NUNEZ |
| 6646 | RFDNT | 07/25/2011 | NT | b1 & a3p they had been aving medical iossue since | VANYA MENDOZA |
| 6646 | RFDNT | 07/25/2011 | NT | 2008 they have alot of med expenses & less money | VANYA MENDOZA |
| 6646 | RFDNT | 07/25/2011 | NT | due this situation hardship ongoing vanyam | VANYA MENDOZA |
| 6646 | RFDNT | 07/25/2011 | NT | 8977122* | VANYA MENDOZA |
| 6646 | | 07/25/2011 | DM | TT A3P ALLICIA J. FUTRELL CI RG THE ASTATUS OF THE | VANYA MENDOZA |
| 6646 | | 07/25/2011 | DM | MOD AVD DENIED FOR HAMP DUE THEY DIDNT RET THE PM | VANYA MENDOZA |
| 6646 | | 07/25/2011 | DM | DOC BACK ON 05/2010 & FOR TRAD WAS DENIED DUE THE | VANYA MENDOZA |
| 6646 | | 07/25/2011 | DM | THE HARDSHIP IS TEMP A3P ADV SSHE MAY BE ABLE DO | VANYA MENDOZA |
| 6646 | | 07/25/2011 | DM | SOMETHIGN REG THE MED EXPENSES & INS UNTIL 01/2012 | VANYA MENDOZA |
| 6646 | | 07/25/2011 | DM | NOT NOW ADV WE | VANYA MENDOZA |
| 6646 | | 07/25/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | VANYA MENDOZA |
| 6646 | | 07/25/2011 | DM | UNDERSTAMN WE WILL HAVE ANPTEHR OPT BY NXT YR WE | VANYA MENDOZA |
| 6646 | | 07/25/2011 | DM | ARE CONF IS TEMP THE SIT ITS HARD AT THI MOMMENT | VANYA MENDOZA |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | | 07/25/2011 | DM | BUT IN THE FUTURE WE MAY BE ABKLE TO HAVE SOME | VANYA MENDOZA |
| 6646 | | 07/25/2011 | DM | OTJHER OPT OR STAR MAKING OT (READ HARDSHIP LTR | VANYA MENDOZA |
| 6646 | | 07/25/2011 | DM | ABLE ON ISS) A3P ADV SHE WAS TRYIGN TO REFI AND | VANYA MENDOZA |
| 6646 | | 07/25/2011 | DM | SHE CNA DUE THE CREDIT | VANYA MENDOZA |
| 6646 | | 07/25/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | VANYA MENDOZA |
| 6646 | | 07/25/2011 | DM | REPORT THT WAS AFFECTED WITH LAST MOD I RECOMMEND | VANYA MENDOZA |
| 6646 | | 07/25/2011 | DM | THE OCNSUMER STAMNT A3P ALSREADY DID & END THE | VANYA MENDOZA |
| 6646 | | 07/25/2011 | DM | CALL VANYAM 8977122* | VANYA MENDOZA |
| 6646 | | 07/25/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | VANYA MENDOZA |
| 6646 | | 07/21/2011 | OL | WDOYLM - Denial Letter | TIM WOODRUFF |
| 6646 | COL09 | 07/21/2011 | CIT | 054 DONE 07/21/11 BY TLR 18896 | TIM WOODRUFF |
| 6646 | COL09 | 07/21/2011 | CIT | TSK TYP 607-TRAD TRIAGE REV | TIM WOODRUFF |
| 6646 | COL09 | 07/21/2011 | CIT | 054 CIT#607 Reason for hardship does not meet | TIM WOODRUFF |
| 6646 | COL09 | 07/21/2011 | CIT | program requirements. | TIM WOODRUFF |
| 6646 | | 07/20/2011 | LMT | LMT BPO/APPRAISAL REC ADDED | TIM WOODRUFF |
| 6646 | TNVHR | 07/20/2011 | NT | Reason for hardship does not meet program | TIM WOODRUFF |
| 6646 | TNVHR | 07/20/2011 | NT | requirements. | TIM WOODRUFF |
| 6646 | COL09 | 07/20/2011 | CIT | 054 Redirect CIT#607 to 31283 for denial process. | TIM WOODRUFF |
| 6646 | COL09 | 07/20/2011 | CIT | Invalid Hardship. | TIM WOODRUFF |
| 6646 | | 07/19/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/19/2011 | DMD | 07/19/11 14:03:51 RPC NO RESOLUTION | DAVOX INCOMING FILE |
| 6646 | | 07/19/2011 | DMD | 07/19/11 10:14:13 ANSWERING MACHINE | DAVOX INCOMING FILE |
| 6646 | CREDIT | 07/19/2011 | NT | Ordered Credit Report | TIM WOODRUFF |
| 6646 | | 07/19/2011 | LMT | LMT BPO/APPRAISAL REC ADDED | TIM WOODRUFF |
| 6646 | | 07/19/2011 | DM | A3P ALLICIA J. FUTRELL CI-ADV OWNG, A3P WNTD TO | BRITTANY STEEN |
| 6646 | | 07/19/2011 | DM | CHK STAT OF MOD, ADV RVWNG FOR TRAD MOD, ADV | BRITTANY STEEN |
| 6646 | | 07/19/2011 | DM | DENIED FOR HMP BC IT WAS PREV OFFRD, ADV TO | BRITTANY STEEN |
| 6646 | | 07/19/2011 | DM | MONITOR ACCNT FOR ADDTNL INFO NEEDED-NO UPDATES | BRITTANY STEEN |
| 6646 | | 07/19/2011 | DM | NOW. | BRITTANY STEEN |
| 6646 | | 07/19/2011 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO OAAI | BRITTANY STEEN |
| 6646 | CTSX | 07/19/2011 | NT | OB CALL TT B1 ADV OF MOD DENIAL AND SPO OPTION B1 | JAMES STEPANIUK |
| 6646 | CTSX | 07/19/2011 | NT | ADV NOT INTERESTED IN SPO JS 2108 | JAMES STEPANIUK |
| 6646 | | 07/19/2011 | DM | OB CALL TT B1 ADV OF MOD DENIAL AND SPO OPTION B1 | JAMES STEPANIUK |
| 6646 | | 07/19/2011 | DM | ADV NOT INTERESTED IN SPO JS 2108 | JAMES STEPANIUK |
| 6646 | | 07/19/2011 | DM | ACTION/RESULT CD CHANGED FROM BRNA TO LMDC | JAMES STEPANIUK |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|----------------------|
| 6646 | | 07/19/2011 | OL | WDOYLM - Package Acknowledgement | LORI LITTERER-SCRIPT |
| 6646 | COL09 | 07/19/2011 | CIT | 053 DONE 07/19/11 BY TLR 12301 | LORI LITTERER-SCRIPT |
| 6646 | COL09 | 07/19/2011 | CIT | TSK TYP 854-CORE CASH FLW P | LORI LITTERER-SCRIPT |
| 6646 | COL09 | 07/19/2011 | CIT | 053 Closing CIT854. HAMP Modification denied. | LORI LITTERER-SCRIPT |
| 6646 | COL09 | 07/19/2011 | CIT | 054 New CIT607. Financial package received from | LORI LITTERER-SCRIPT |
| 6646 | COL09 | 07/19/2011 | CIT | customer. Customer not eligible for HAMP NQHMP | LORI LITTERER-SCRIPT |
| 6646 | COL09 | 07/19/2011 | CIT | referring for traditional modification review. | LORI LITTERER-SCRIPT |
| 6646 | | 07/19/2011 | OL | WDOYLM - Denial Letter | LORI LITTERER-SCRIPT |
| 6646 | NQHMP | 07/19/2011 | NT | HAMP denied due to previously denied for HAMP | LORI LITTERER-SCRIPT |
| 6646 | NQHMP | 07/19/2011 | NT | program. | LORI LITTERER-SCRIPT |
| 6646 | | 07/19/2011 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 07/18/2011 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 07/18/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/18/2011 | DMD | 07/18/11 14:34:12 NO MESSAGE LEFT | DAVOX INCOMING FILE |
| 6646 | | 07/18/2011 | DMD | 07/18/11 10:32:41 ANSWERING MACHINE | DAVOX INCOMING FILE |
| 6646 | | 07/18/2011 | DM | N/A | KYLE LUCAS |
| 6646 | | 07/18/2011 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO BRNA | KYLE LUCAS |
| 6646 | DODDP | 07/18/2011 | NT | Fax Rcvd: Frank Dodd letter imaged as wout Pg#3 | RAMYA SHALINI |
| 6646 | DODDP | 07/18/2011 | NT | Mhoppe5829 | RAMYA SHALINI |
| 6646 | | 07/18/2011 | HMP | FINANCIAL INFORMATION COLLECTED FOR HMP | RAMYA SHALINI |
| 6646 | | 07/18/2011 | HMP | LMT BORR FIN REC ADDED | RAMYA SHALINI |
| 6646 | COL13 | 07/18/2011 | CIT | 053 New CIT#854. Rcvd complete wout package see | RAMYA SHALINI |
| 6646 | COL13 | 07/18/2011 | CIT | prev notes. Imaged as WOUT. Mhoppe5829 | RAMYA SHALINI |
| 6646 | CMPPK | 07/18/2011 | NT | Fax Received -Borrower Financial Stmt,Hardship | RAMYA SHALINI |
| 6646 | CMPPK | 07/18/2011 | NT | letter,Hardship affidavit,2 recent pay stubs | RAMYA SHALINI |
| 6646 | CMPPK | 07/18/2011 | NT | Borr,Utility Bill,4506 T,Other frank dodd letter, | RAMYA SHALINI |
| 6646 | CMPPK | 07/18/2011 | NT | -Mhoppe5829 | RAMYA SHALINI |
| 6646 | | 07/18/2011 | DM | DFLT REASON 2 CHANGED TO: ILLNESS OF FAMILY MEM | RAMYA SHALINI |
| 6646 | | 07/18/2011 | DM | DFLT REASON 3 CHANGED TO: EXCESSIVE OBLIGATIONS | RAMYA SHALINI |
| 6646 | | 07/18/2011 | DM | DFLT REASON 4 CHANGED TO: PROPERTY PROBLEM | RAMYA SHALINI |
| 6646 | | 07/18/2011 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO NOTE | RAMYA SHALINI |
| 6646 | | 07/15/2011 | CBR | CR BUR RPT STATUS=N;EXPIRE DT = 09/01/11 | SYSTEM ID |
| 6646 | | 07/15/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/15/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/15/2011 | DMD | 07/15/11 12:31:11 ANSWERING MACHINE | DAVOX INCOMING FILE |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 07/14/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/14/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/14/2011 | DMD | 07/14/11 11:14:03 NO MESSAGE LEFT | DAVOX INCOMING FILE |
| 6646 | | 07/14/2011 | DM | OB U3P CLAIMED TO BE B1'S WIFE AND STATED THEY | JONATHAN REED |
| 6646 | | 07/14/2011 | DM | WILL SUBMIT MOD DOCS ON 7/15. JREED | JONATHAN REED |
| 6646 | | 07/14/2011 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO NOTE | JONATHAN REED |
| 6646 | | 07/13/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/13/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/13/2011 | DMD | 07/13/11 10:55:51 INVALID NUMBER | DAVOX INCOMING FILE |
| 6646 | | 07/13/2011 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |
| 6646 | | 07/12/2011 | DMD | 07/12/11 18:07:54 NO MESSAGE LEFT | DAVOX INCOMING FILE |
| 6646 | | 07/12/2011 | DMD | 07/12/11 16:17:00 NO MESSAGE LEFT | DAVOX INCOMING FILE |
| 6646 | | 07/12/2011 | DMD | 07/12/11 11:32:56 NO MESSAGE LEFT | DAVOX INCOMING FILE |
| 6646 | | 07/12/2011 | DM | 3P ADV B1 NOT THERE JS 2108 | JAMES STEPANIUK |
| 6646 | | 07/12/2011 | DM | ACTION/RESULT CD CHANGED FROM BRNA TO NOTE | JAMES STEPANIUK |
| 6646 | | 07/12/2011 | DM | NA | JOHN ROOS |
| 6646 | | 07/12/2011 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO BRNA | JOHN ROOS |
| 6646 | HMPSC | 07/11/2011 | NT | 2nd notice solicitation sent to borrower via | API CSRV |
| 6646 | HMPSC | 07/11/2011 | NT | certified mail # '9171923172001452328931 | API CSRV |
| 6646 | | 07/08/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/08/2011 | DMD | 07/08/11 16:40:24 NO ANSWER | DAVOX INCOMING FILE |
| 6646 | | 07/08/2011 | DMD | 07/08/11 10:55:56 ANSWERING MACHINE | DAVOX INCOMING FILE |
| 6646 | | 07/07/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/07/2011 | DMD | 07/07/11 16:43:46 MSG ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 07/07/2011 | DMD | 07/07/11 12:09:09 ANSWERING MACHINE | DAVOX INCOMING FILE |
| 6646 | | 07/06/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/06/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/06/2011 | DMD | 07/06/11 12:42:16 INVALID NUMBER | DAVOX INCOMING FILE |
| 6646 | | 07/05/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/05/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/05/2011 | DMD | 07/05/11 16:32:03 NO ANSWER | DAVOX INCOMING FILE |
| 6646 | | 07/04/2011 | DM | EARLY IND: SCORE 268 MODEL EI30S | SYSTEM ID |
| 6646 | | 06/30/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/30/2011 | DMD | 06/30/11 14:24:49 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 06/30/2011 | DMD | 06/30/11 16:01:45 NONSUCCESS | DAVOX INCOMING FILE |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|----------------------|
| 6646 | | 06/30/2011 | DM | OB: TT A3P ALLICIA J. FUTRELL, ADV CR, SD GOT MOD | MARIAN LOREN BRIGADO |
| 6646 | | 06/30/2011 | DM | TODAY, SD NO SAVINGS, NO 401K/IRA, NO ADDITIONAL | MARIAN LOREN BRIGADO |
| 6646 | | 06/30/2011 | DM | HOUSEHOLD INCOME, NO HELP, ADV HHF, SD ALREADY | MARIAN LOREN BRIGADO |
| 6646 | | 06/30/2011 | DM | CALLED THEM BUT THEY'RE NOT QUALIFIED, ADV ESCROW | MARIAN LOREN BRIGADO |
| 6646 | | 06/30/2011 | DM | CHANGE, MARIANB8930330 | MARIAN LOREN BRIGADO |
| 6646 | | 06/30/2011 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO BRUN | MARIAN LOREN BRIGADO |
| 6646 | | 06/30/2011 | DM | NML | CHARLIE ALAVA |
| 6646 | | 06/30/2011 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO NOTE | CHARLIE ALAVA |
| 6646 | | 06/29/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/29/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/29/2011 | DMD | 06/29/11 14:35:52 LEFT_MSG | DAVOX INCOMING FILE |
| 6646 | | 06/29/2011 | DM | OBC3PLMIVYP8975461 | MELIENE PALMA |
| 6646 | | 06/29/2011 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO NOTE | MELIENE PALMA |
| 6646 | | 06/28/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/28/2011 | DMD | 06/28/11 14:52:03 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | | 06/28/2011 | DMD | 06/28/11 20:21:00 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | EOY50 | 06/27/2011 | CIT | 052 DONE 06/27/11 BY TLR 01504 | RACHEL KRUGER |
| 6646 | EOY50 | 06/27/2011 | CIT | TSK TYP 155-CC TRACK - LM F | RACHEL KRUGER |
| 6646 | EOY50 | 06/27/2011 | CIT | 052 Closing CIT 155 | RACHEL KRUGER |
| 6646 | CIT | 06/24/2011 | NT | CIT 155 - LM Package Sent | API CSRV |
| 6646 | | 06/23/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/23/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/23/2011 | DMD | 06/23/11 14:17:15 NONSUCCESS | DAVOX INCOMING FILE |
| 6646 | RFDNT | 06/23/2011 | NT | rfd: b1 had med issue. | ALEXA JOYAG |
| 6646 | | 06/23/2011 | DM | OBC TT A3P ALLICIA FUTRELL, PMT WONT BE MADE THIS | ALEXA JOYAG |
| 6646 | | 06/23/2011 | DM | MONTH, SHE CALLED EARLIER,PACKAGE WAS SENT TO HER | ALEXA JOYAG |
| 6646 | | 06/23/2011 | DM | ADV -CDT.ADV TO CONT MKAING THE MORT PMT TO AVOID | ALEXA JOYAG |
| 6646 | | 06/23/2011 | DM | FURTHER DEF. ADV ESC AND HHF.-ALEXAJ8970921 | ALEXA JOYAG |
| 6646 | | 06/23/2011 | DM | DFLT REASON 1 CHANGED TO: ILLNESS OF MORTGAGOR | ALEXA JOYAG |
| 6646 | | 06/23/2011 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO BRUN | ALEXA JOYAG |
| 6646 | LMT | 06/23/2011 | NT | 3p allicia futrell cld to inq on opt to get | JULIO GARCIA |
| 6646 | LMT | 06/23/2011 | NT | help,adz cust of loan mod process,adz after going | JULIO GARCIA |
| 6646 | LMT | 06/23/2011 | NT | tru pre 30 adz cust will be sending package and | JULIO GARCIA |
| 6646 | LMT | 06/23/2011 | NT | provide expectation,adz please allow time to be | JULIO GARCIA |
| 6646 | LMT | 06/23/2011 | NT | recive due to turn around time.juliog/8978836 | JULIO GARCIA |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | OPT | 06/23/2011 | NT | 3p allicia futrell cld to inq on opt to get | JULIO GARCIA |
| 6646 | OPT | 06/23/2011 | NT | help,adz cust of loan mod process,adz after going | JULIO GARCIA |
| 6646 | OPT | 06/23/2011 | NT | tru pre 30 adz cust will be sending package and | JULIO GARCIA |
| 6646 | OPT | 06/23/2011 | NT | provide expectation,adz please allow time to be | JULIO GARCIA |
| 6646 | OPT | 06/23/2011 | NT | recive due to turn around time.juliog/8978836 | JULIO GARCIA |
| 6646 | INQ85 | 06/23/2011 | CIT | 052 B1 cld, advised will mail financial package | JULIO GARCIA |
| 6646 | INQ85 | 06/23/2011 | CIT | information. Provided expectations. | JULIO GARCIA |
| 6646 | | 06/22/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/22/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/22/2011 | DMD | 06/22/11 14:27:43 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | | 06/21/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/21/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/21/2011 | DMD | 06/21/11 14:48:32 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | | 06/21/2011 | D28 | FORCED BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 06/14/2011 | DMD | 06/14/11 15:02:29 ANSWERING MACHINE | DAVOX INCOMING FILE |
| 6646 | | 06/14/2011 | DMD | 06/14/11 11:29:57 NO ANSWER | DAVOX INCOMING FILE |
| 6646 | | 06/14/2011 | DMD | 06/14/11 11:19:14 BUSY | DAVOX INCOMING FILE |
| 6646 | | 06/14/2011 | DM | TT B1, ADV OF TAD/MINI, B1 ST UNABLE TO BRING | GILBERTO MENDOZA |
| 6646 | | 06/14/2011 | DM | ACCNT CURRENT, NOT SURE WHEN FUNDS AVAIL, PLANS TO | GILBERTO MENDOZA |
| 6646 | | 06/14/2011 | DM | PAY BY EOM BUT UNSURE, NO ARRANGEMENT MADE | GILBERTO MENDOZA |
| 6646 | | 06/14/2011 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO BRUN | GILBERTO MENDOZA |
| 6646 | RFDNT | 06/14/2011 | NT | rfd- b1 st had medical issue in may, less income | GILBERTO MENDOZA |
| 6646 | RFDNT | 06/14/2011 | NT | since missed work b/c of it, temp setback | GILBERTO MENDOZA |
| 6646 | | 06/13/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/13/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/13/2011 | DMD | 06/13/11 15:06:00 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | | 06/10/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/10/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/10/2011 | DMD | 06/10/11 12:57:48 LEFT_MSG | DAVOX INCOMING FILE |
| 6646 | | 06/10/2011 | DM | LM | JANET MOLINA |
| 6646 | | 06/10/2011 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO NOTE | JANET MOLINA |
| 6646 | | 06/09/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/09/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/09/2011 | DMD | 06/09/11 15:21:04 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | | 06/08/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 06/08/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/08/2011 | DMD | 06/08/11 15:31:33 LEFT_MSG | DAVOX INCOMING FILE |
| 6646 | | 06/08/2011 | DM | OBC LM.JADEL8930626 | JADE LUBANDINA |
| 6646 | | 06/08/2011 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO NOTE | JADE LUBANDINA |
| 6646 | | 06/07/2011 | DM | EARLY IND: SCORE 026 MODEL EI16T | SYSTEM ID |
| 6646 | | 06/07/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/07/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/07/2011 | DMD | 06/07/11 11:25:57 INVALID NUMBER | DAVOX INCOMING FILE |
| 6646 | | 06/06/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/06/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/06/2011 | DMD | 06/03/11 17:42:47 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 06/03/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/03/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/03/2011 | DMD | 06/03/11 17:42:47 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | ESC | 05/31/2011 | NT | Shortage spread 48 months effective 08/11. | TYLER DOMINO |
| 6646 | | 05/31/2011 | VEA | ONLINE ESCROW ANALYSIS SENT TO PRINT VENDO | TYLER DOMINO |
| 6646 | | 05/17/2011 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 05/16/2011 | DM | PROMISE KEPT 05/14/11 PROMISE DT 05/18/11 | SYSTEM ID |
| 6646 | CSH | 05/14/2011 | NT | B1 called to make a PBP. Confirm#20110514115652174 | EDUARDO MARQUEZ |
| 6646 | CSH | 05/14/2011 | NT | \$713.03 . EduardoM/8977813 | EDUARDO MARQUEZ |
| 6646 | | 05/10/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/10/2011 | DMD | 05/10/11 16:14:15 RPC RESOLUTION | DAVOX INCOMING FILE |
| 6646 | | 05/10/2011 | DMD | 05/10/11 11:48:40 ANSWERING MACHINE | DAVOX INCOMING FILE |
| 6646 | | 05/10/2011 | DM | CLD B1, ADV TAD. MR SD WILL BE MAKING PMT ON | KARALEE PAVELEC |
| 6646 | | 05/10/2011 | DM | FRIDAY VIA PBP, OFFERED PST DTD BUT MR SD WILL | KARALEE PAVELEC |
| 6646 | | 05/10/2011 | DM | JUST CB | KARALEE PAVELEC |
| 6646 | | 05/10/2011 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO BRSS | KARALEE PAVELEC |
| 6646 | | 05/09/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/09/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/09/2011 | DMD | 05/09/11 14:49:24 VACANT | DAVOX INCOMING FILE |
| 6646 | | 05/06/2011 | DM | EARLY IND: SCORE 026 MODEL EI16T | SYSTEM ID |
| 6646 | COL22 | 04/08/2011 | CIT | 051 DONE 04/08/11 BY TLR 20815 | LAKECIA WILLIAMS |
| 6646 | COL22 | 04/08/2011 | CIT | TSK TYP 150-SHORT SALE PACK | LAKECIA WILLIAMS |
| 6646 | COL22 | 04/08/2011 | CIT | 051 SPO Package sent | LAKECIA WILLIAMS |
| 6646 | | 04/07/2011 | DM | TT A3P ALLICIA J. FUTRELL ON LAU HOTLINE; I ADV | BENJAMIN DOBSON |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | | 04/07/2011 | DM | CURRENT ON LOAN; A3P ADV HOUSE IS DISREPAIR, | BENJAMIN DOBSON |
| 6646 | | 04/07/2011 | DM | CONSIDERIGN SHORT SALE; NO OTHER LIENS, OWNER | BENJAMIN DOBSON |
| 6646 | | 04/07/2011 | DM | OCCUPIED; I ADV MAILING SPO PACKET, WOULD NEED TO | BENJAMIN DOBSON |
| 6646 | | 04/07/2011 | DM | LIST HOME WITH REALTOR, SEND IN LISTING AND A3P | BENJAMIN DOBSON |
| 6646 | | 04/07/2011 | DM | FORM, A3P ACK. | BENJAMIN DOBSON |
| 6646 | | 04/07/2011 | DM | ACTION/RESULT CD CHANGED FROM BRTR TO LMDC | BENJAMIN DOBSON |
| 6646 | COL17 | 04/07/2011 | CIT | 051 new cit 150 | BENJAMIN DOBSON |
| 6646 | CTSPO | 04/07/2011 | NT | no other liens | BENJAMIN DOBSON |
| 6646 | CTSPO | 04/07/2011 | NT | primary res | BENJAMIN DOBSON |
| 6646 | CTSPO | 04/07/2011 | NT | might be spo situation. | BENJAMIN DOBSON |
| 6646 | | 04/07/2011 | DM | TT A3P ALLICIA J. FUTRELL ADV ACC CURRENT ADV ME | MARCOS VILLAGRAN |
| 6646 | | 04/07/2011 | DM | WHAT OPTION DOES HAS FOR THE PROPERTY ADV THE MOD | MARCOS VILLAGRAN |
| 6646 | | 04/07/2011 | DM | IS NOT A OPTION DO TO WAS APPROVED FOR THE MOD | MARCOS VILLAGRAN |
| 6646 | | 04/07/2011 | DM | 05/19/10 ADV WILL TRANSFER CALL TO LAU FOR MORE | MARCOS VILLAGRAN |
| 6646 | | 04/07/2011 | DM | OPTIONS AND ASSIT AGREE ADV OF LC CC CRP | MARCOS VILLAGRAN |
| 6646 | | 04/07/2011 | DM | MARCOS8978871 | MARCOS VILLAGRAN |
| 6646 | | 04/07/2011 | DM | ACTION/RESULT CD CHANGED FROM OAPC TO BRTR | MARCOS VILLAGRAN |
| 6646 | COL | 04/07/2011 | NT | a3p allicia futrell ci to abt short sale | MARIA CARLOTA REMO |
| 6646 | COL | 04/07/2011 | NT | details;xfer to Collections;provided toll free | MARIA CARLOTA REMO |
| 6646 | COL | 04/07/2011 | NT | #,charla r 8932959 | MARIA CARLOTA REMO |
| 6646 | | 04/04/2011 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 03/02/2011 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 02/10/2011 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 02/09/2011 | DM | PROMISE KEPT 02/09/11 PROMISE DT 02/19/11 | SYSTEM ID |
| 6646 | | 02/07/2011 | DM | EARLY IND: SCORE 016 MODEL EI16T | SYSTEM ID |
| 6646 | | 02/04/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/04/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/04/2011 | DMD | 02/04/11 12:35:42 SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | | 02/04/2011 | DM | TT ALLICIA J. FUTRELL QTMM,QAD AND TAD.OFFERED | CLEOZITO CAPUCHINO |
| 6646 | | 02/04/2011 | DM | PBP.A3P SD THAT SHE BELIEVE B1 ALREADY SENT PMT | CLEOZITO CAPUCHINO |
| 6646 | | 02/04/2011 | DM | THRU REG MAIL AND WE CAN EXPECT PMT W/N GP 02/16 | CLEOZITO CAPUCHINO |
| 6646 | | 02/04/2011 | DM | FOR IAO \$705.53.ADV LC,-CR,COL C&L. | CLEOZITO CAPUCHINO |
| 6646 | | 02/04/2011 | DM | ACTION/RESULT CD CHANGED FROM BRLM TO BRSS | CLEOZITO CAPUCHINO |
| 6646 | | 02/04/2011 | DM | LM | CLEOZITO CAPUCHINO |
| 6646 | | 02/04/2011 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRLM | CLEOZITO CAPUCHINO |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|----------------------|
| 6646 | TAX | 02/02/2011 | NT | Agency 130380000 was reported with Edit mask | VENKATESH KAVITHA |
| 6646 | TAX | 02/02/2011 | NT | difference. Changing parcel on FiServ to mirror | VENKATESH KAVITHA |
| 6646 | TAX | 02/02/2011 | NT | Talon. | VENKATESH KAVITHA |
| 6646 | PRCAP | 01/28/2011 | NT | Loan Previously Capitalized | JOSHUA YAKLIN-SCRIPT |
| 6646 | | 01/14/2011 | CBR | PREVIOUSLY REPORTED DELINQUENT:NOW CURRENT | SYSTEM ID |
| 6646 | | 01/11/2011 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 01/10/2011 | DM | PROMISE KEPT 01/08/11 PROMISE DT 01/16/11 | SYSTEM ID |
| 6646 | | 01/05/2011 | DM | EARLY IND: SCORE 011 MODEL EI16T | SYSTEM ID |
| 6646 | | 01/05/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/05/2011 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/05/2011 | DMD | 01/05/11 19:26:39 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 01/05/2011 | DM | TT A3P(ALLICIA J. FUTRELL), VI, ADV OF LC,-CR, AND | JOSHUA TUCKER |
| 6646 | | 01/05/2011 | DM | JAN OWING. MRS. ADV JAN PMT WLD BE MAIL TOMORROW. | JOSHUA TUCKER |
| 6646 | | 01/05/2011 | DM | DFLT REASON 1 CHANGED TO: EXCESSIVE OBLIGATIONS | JOSHUA TUCKER |
| 6646 | | 01/05/2011 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRSS | JOSHUA TUCKER |
| 6646 | | 12/31/2010 | DM | PROMISE KEPT 12/30/10 PROMISE DT 12/31/10 | SYSTEM ID |
| 6646 | | 12/31/2010 | DM | PROMISE KEPT 12/30/10 PROMISE DT 12/31/10 | SYSTEM ID |
| 6646 | | 12/31/2010 | DM | PROMISE BROKEN 12/31/10 PROMISE DT 12/31/10 | SYSTEM ID |
| 6646 | | 12/31/2010 | DM | AUTOMATED INTEREST ACCRUAL HOLD INACTIVE | SYSTEM ID |
| 6646 | | 12/30/2010 | DM | AUTOMATED INTEREST ACCRUAL HOLD ACTIVE | SYSTEM ID |
| 6646 | | 12/30/2010 | NT | PBP VRU04 CONF # 20101230106283549 AMT \$1581.71 | API VRU |
| 6646 | | 12/23/2010 | DM | DFLT REASON 2 CHANGED TO: BLANK | APRIL SAN ANTONIO |
| 6646 | | 12/23/2010 | DM | DFLT REASON 3 CHANGED TO: BLANK | APRIL SAN ANTONIO |
| 6646 | | 12/23/2010 | DM | DFLT REASON 4 CHANGED TO: BLANK | APRIL SAN ANTONIO |
| 6646 | | 12/23/2010 | DM | DFLT REASON 5 CHANGED TO: BLANK | APRIL SAN ANTONIO |
| 6646 | | 12/23/2010 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO OAAI | APRIL SAN ANTONIO |
| 6646 | | 12/23/2010 | DM | A3P ALLICIA FUTRELL CI VI,ADV TAD,LC,UCL,? FOR | APRIL SAN ANTONIO |
| 6646 | | 12/23/2010 | DM | PBP FOR TAD TODAY,SD NEED TO UPDATE US THAT WAS | APRIL SAN ANTONIO |
| 6646 | | 12/23/2010 | DM | APPRVD TO GET 401K,SD WILL MAKE PMT BY JANUARY | APRIL SAN ANTONIO |
| 6646 | | 12/23/2010 | DM | ONCE GET THE 401K,SD WILL STILL TAKE SOME TIME,SD | APRIL SAN ANTONIO |
| 6646 | | 12/23/2010 | DM | IF GOING TO MAKE PMT FOR THE ESC UPFRONT,SD HOW | APRIL SAN ANTONIO |
| 6646 | | 12/23/2010 | DM | MUCH IT WILL BE,ADV WILL XFER OVER TO ESC FOR | APRIL SAN ANTONIO |
| 6646 | | 12/23/2010 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRUN | APRIL SAN ANTONIO |
| 6646 | | 12/23/2010 | DM | BETTER ASSISTANCE,ADV PHONE# & HOURS OF | APRIL SAN ANTONIO |
| 6646 | | 12/23/2010 | DM | OPERATION,XFRD TO ESC,ADV CC,LTR,LC,-CR | APRIL SAN ANTONIO |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 12/23/2010 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | APRIL SAN ANTONIO |
| 6646 | | 12/22/2010 | FSV | INSP TP D RESULTS RCVD; ORD DT=12/16/10 | SYSTEM ID |
| 6646 | | 12/21/2010 | D28 | FORCED BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 12/16/2010 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 12/16/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/16/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/16/2010 | DMD | 12/16/10 15:17:04 SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | | 12/16/2010 | DM | OBC,TT A3P ALLICIA J. FUTRELL,VRFYD PROP ADRS,ADV | KHAREN DECANO |
| 6646 | | 12/16/2010 | DM | MM&QAD,ADV TAD AND OFFR PBP,WILL BE ABLE TO MKE A | KHAREN DECANO |
| 6646 | | 12/16/2010 | DM | PYMNT ON/BEFORE 12/26/10 IAO\$1537.62 ADV BY PD | KHAREN DECANO |
| 6646 | | 12/16/2010 | DM | PBP,DSAGREED,WILL JUST CB FOR THAT,VI,ADV CC CL LC | KHAREN DECANO |
| 6646 | | 12/16/2010 | DM | -CRDT | KHAREN DECANO |
| 6646 | | 12/16/2010 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO BRSS | KHAREN DECANO |
| 6646 | RFDNT | 12/16/2010 | NT | rfd:b1 had a surgery started jan2010,gettng | KHAREN DECANO |
| 6646 | RFDNT | 12/16/2010 | NT | disabltly bnfts,hardship is still on going but b1 | KHAREN DECANO |
| 6646 | RFDNT | 12/16/2010 | NT | is now back to work | KHAREN DECANO |
| 6646 | | 12/15/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/15/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/15/2010 | DMD | 12/15/10 15:11:03 REORDER | DAVOX INCOMING FILE |
| 6646 | | 12/14/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/14/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/14/2010 | DMD | 12/14/10 15:27:57 VACANT | DAVOX INCOMING FILE |
| 6646 | | 12/14/2010 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |
| 6646 | | 12/10/2010 | CBR | DELINQUENT: 30 DAYS | SYSTEM ID |
| 6646 | | 12/09/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/09/2010 | DMD | 12/09/10 14:26:21 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 12/09/2010 | DMD | 12/09/10 09:48:24 No Answer | DAVOX INCOMING FILE |
| 6646 | RFDNT | 12/09/2010 | NT | a3p sd husband was hospitalized 6 mos ago | MERJORIE RAMIREZ |
| 6646 | | 12/09/2010 | DM | TT A3P ALLICIA J. FUTRELL V/I..ADV TAD LC AND | MERJORIE RAMIREZ |
| 6646 | | 12/09/2010 | DM | U/C.OFFRD PBP FOR TAD TODAY..SD NO..SD CAN SEND | MERJORIE RAMIREZ |
| 6646 | | 12/09/2010 | DM | PMT WITHIN 2 WKS.NOT SURE ABT THE DATE..SD SHE RCV | MERJORIE RAMIREZ |
| 6646 | | 12/09/2010 | DM | A LTTR ABT DIFF OPTIONS TO HELP THEM OUT IN | MERJORIE RAMIREZ |
| 6646 | | 12/09/2010 | DM | DEL..PROVIDE OPTIONS (RPP,LOAN MOD AND S/S) SD | MERJORIE RAMIREZ |
| 6646 | | 12/09/2010 | DM | THESE 3 OPTIONS WILL NOT HELP THEM AT ALL..ASK | MERJORIE RAMIREZ |
| 6646 | | 12/09/2010 | DM | DFLT REASON 1 CHANGED TO: ILLNESS OF MORTGAGOR | MERJORIE RAMIREZ |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|----------------------|
| 6646 | | 12/09/2010 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRUN | MERJORIE RAMIREZ |
| 6646 | | 12/09/2010 | DM | INFO ABOUT SHORT REFI..XFER TO DIRECT LENDING FOR | MERJORIE RAMIREZ |
| 6646 | | 12/09/2010 | DM | MORE INFO | MERJORIE RAMIREZ |
| 6646 | | 12/09/2010 | DM | ACTION/RESULT CD CHANGED FROM BRLM TO OAAI | MERJORIE RAMIREZ |
| 6646 | | 12/07/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/07/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/07/2010 | DMD | 12/07/10 14:50:15 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | | 12/06/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/06/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/06/2010 | DMD | 12/06/10 17:39:50 LEFT_MSG | DAVOX INCOMING FILE |
| 6646 | | 12/06/2010 | DM | LM | JAKE NICHOLAS RAMIRE |
| 6646 | | 12/06/2010 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRLM | JAKE NICHOLAS RAMIRE |
| 6646 | | 12/03/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/03/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/03/2010 | DMD | 12/03/10 14:51:03 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | | 12/02/2010 | DM | EARLY IND: SCORE 326 MODEL EI30S | SYSTEM ID |
| 6646 | | 12/02/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/02/2010 | DMD | 12/02/10 14:32:14 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | | 12/02/2010 | DMD | 12/02/10 20:04:26 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | 32DY | 12/02/2010 | NT | 32 DY COLLECTION PMT REMINDER NOTICE | MELISSA MATTHIAS |
| 6646 | 32DY | 12/02/2010 | NT | SENT 12/02/10 COPY AVAILABLE IN ISS | MELISSA MATTHIAS |
| 6646 | | 12/01/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/01/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/01/2010 | DMD | 12/01/10 14:57:20 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | | 11/30/2010 | DM | PROMISE BROKEN 11/30/10 PROMISE DT 11/30/10 | SYSTEM ID |
| 6646 | | 11/19/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/19/2010 | DMD | 11/19/10 12:24:53 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | | 11/19/2010 | DMD | 11/19/10 18:26:06 SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | | 11/19/2010 | DM | OBC TT A3P ALLICIA J. FUTRELL QTD MNM & QD, ADV | MICHAEL ROSANA |
| 6646 | | 11/19/2010 | DM | TAD, ADV -CRE LCH CC CL GP. A3P CONFIRMED WE | MICHAEL ROSANA |
| 6646 | | 11/19/2010 | DM | WILL RECEIVE NOV PYT W/N THIS MONTH THRU PBP, A3P | MICHAEL ROSANA |
| 6646 | | 11/19/2010 | DM | SD THEY HAD TO DO A REPAIR ON THE HOUSE, B2 ASKING | MICHAEL ROSANA |
| 6646 | | 11/19/2010 | DM | FR SHORT REFI, ADV HER TT REFI DEPT . | MICHAEL ROSANA |
| 6646 | | 11/19/2010 | DM | DFLT REASON 1 CHANGED TO: PROPERTY PROBLEM | MICHAEL ROSANA |
| 6646 | | 11/19/2010 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRSS | MICHAEL ROSANA |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | | 11/19/2010 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 11/18/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/18/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/18/2010 | DMD | 11/18/10 14:51:21 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | | 11/17/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/17/2010 | DMD | 11/17/10 14:32:43 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | | 11/17/2010 | DMD | 11/17/10 20:20:14 VACANT | DAVOX INCOMING FILE |
| 6646 | | 11/16/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/16/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/16/2010 | DMD | 11/16/10 17:45:18 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 11/15/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/15/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/15/2010 | DMD | 11/15/10 17:07:02 ANSWERING MACHINE | DAVOX INCOMING FILE |
| 6646 | | 11/12/2010 | DMD | 11/12/10 12:27:24 REORDER | DAVOX INCOMING FILE |
| 6646 | | 11/12/2010 | DMD | 11/12/10 17:52:24 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | | 11/12/2010 | DMD | 11/12/10 20:11:25 VACANT | DAVOX INCOMING FILE |
| 6646 | | 11/11/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/11/2010 | DMD | 11/11/10 14:49:39 RINGING | DAVOX INCOMING FILE |
| 6646 | | 11/11/2010 | DMD | 11/11/10 20:25:20 AUTOVOICE | DAVOX INCOMING FILE |
| 6646 | | 11/10/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/10/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/10/2010 | DMD | 11/10/10 15:23:14 MSG ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 11/09/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/09/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/09/2010 | DMD | 11/09/10 08:56:09 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 11/05/2010 | DM | EARLY IND: SCORE 010 MODEL EI16T | SYSTEM ID |
| 6646 | | 11/04/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/04/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/04/2010 | DMD | 11/04/10 08:37:12 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 10/19/2010 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 10/18/2010 | DM | PROMISE KEPT 10/15/10 PROMISE DT 10/19/10 | SYSTEM ID |
| 6646 | INQ | 10/18/2010 | NT | b1 ci to ask refinance dep gupea/8977803 | GUADALUPE ARVILLA |
| 6646 | | 10/15/2010 | NT | PBP VRU03 CONF # 20101015100939759 AMT \$705.53 | API VRU |
| 6646 | | 10/08/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/08/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |

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Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | | 10/08/2010 | DMD | 10/08/10 12:57:31 SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | | 10/08/2010 | DM | CLLD B1 REACHED A3P ALICIA STTD MM AND QAD ADV OF | CHERRY ANNE VALERIO |
| 6646 | | 10/08/2010 | DM | TAD UFEE SD B1 WILL DO PBP TODAY (10/08/10) IOA | CHERRY ANNE VALERIO |
| 6646 | | 10/08/2010 | DM | 705.53 ADV WILL NOTE THE ACCT RETHE PYMNT REFUSE | CHERRY ANNE VALERIO |
| 6646 | | 10/08/2010 | DM | TO PDATE AND HUNG UP. | CHERRY ANNE VALERIO |
| 6646 | | 10/08/2010 | DM | DFLT REASON 1 CHANGED TO: EXCESSIVE OBLIGATIONS | CHERRY ANNE VALERIO |
| 6646 | | 10/08/2010 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRSS | CHERRY ANNE VALERIO |
| 6646 | | 10/06/2010 | DM | EARLY IND: SCORE 010 MODEL EI16T | SYSTEM ID |
| 6646 | | 10/05/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/05/2010 | DMD | 10/05/10 14:42:06 Promise to Pay | DAVOX INCOMING FILE |
| 6646 | | 10/05/2010 | DMD | 10/05/10 08:37:15 No Answer | DAVOX INCOMING FILE |
| 6646 | | 09/16/2010 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 09/15/2010 | DM | PROMISE KEPT 09/15/10 PROMISE DT 09/15/10 | SYSTEM ID |
| 6646 | | 09/15/2010 | NT | PBP VRU14 CONF # 2010091598727159 AMT \$705.53 | API VRU |
| 6646 | | 09/09/2010 | DM | B1 CI VER CALL RCVD ADV COURTESY CALL RE SEPT | ROWENA ALMAZAN |
| 6646 | | 09/09/2010 | DM | PMT,PTP ON 15TH EITHER PBP OR ONLINE,HAVING | ROWENA ALMAZAN |
| 6646 | | 09/09/2010 | DM | FINANCIAL DIFFICULTY ONCE HE HAVE THE MONEY HE | ROWENA ALMAZAN |
| 6646 | | 09/09/2010 | DM | WILL MAKE THE PMT ASAP ADV G/P TO AVOID LC FEE | ROWENA ALMAZAN |
| 6646 | | 09/09/2010 | DM | ROWENA A8978200 | ROWENA ALMAZAN |
| 6646 | | 09/09/2010 | DM | ACTION/RESULT CD CHANGED FROM OAPC TO BRSS | ROWENA ALMAZAN |
| 6646 | | 09/08/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/08/2010 | DMD | 09/08/10 19:29:21 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 09/08/2010 | DMD | 09/08/10 09:51:16 No Answer | DAVOX INCOMING FILE |
| 6646 | | 09/07/2010 | DM | EARLY IND: SCORE 008 MODEL EI16T | SYSTEM ID |
| 6646 | | 09/07/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/07/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/07/2010 | DMD | 09/07/10 09:43:44 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 09/07/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/07/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/07/2010 | DMD | 09/06/10 21:02:30 Par3 Exp Msg | DAVOX INCOMING FILE |
| 6646 | RPTMD | 08/12/2010 | NT | mod reported to master servicing on 06-08-2010 | API CSRV |
| 6646 | | 08/03/2010 | HMP | HMP NOT QUALIFIED DT CHGD 00/00/00 TO 02/17/10 | CRYSTA BERRY |
| 6646 | | 08/03/2010 | HMP | DOES NOT QUALIFY FOR HMP 02/17/10 | CRYSTA BERRY |
| 6646 | | 08/03/2010 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | ARMDN | 07/16/2010 | NT | cit 431 cmpltd for arm updates for mod | KIRAN TUNIKI |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|----------------------|
| 6646 | ARMDN | 07/16/2010 | NT | adding area ID note of ARMDN | KIRAN TUNIKI |
| 6646 | | 07/02/2010 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | CBR | 06/29/2010 | NT | acdv rcvd frm b1 claiming inaccurate info, verfd | JOYCE AIMEE AMASCUAL |
| 6646 | CBR | 06/29/2010 | NT | name/ssn on iss (note, appl was not available) all | JOYCE AIMEE AMASCUAL |
| 6646 | CBR | 06/29/2010 | NT | info matched except mid name diff. reported acct | JOYCE AIMEE AMASCUAL |
| 6646 | CBR | 06/29/2010 | NT | (11) current. no hist reported. joycea 8976895 | JOYCE AIMEE AMASCUAL |
| 6646 | OOT | 06/22/2010 | NT | a3p/ALLICIA J. FUTRELL/wife ci reg for fin adv the | SHERYL BUENCONSEJO |
| 6646 | OOT | 06/22/2010 | NT | # of the vendor/sherylb8978022 | SHERYL BUENCONSEJO |
| 6646 | | 06/18/2010 | CBR | PREVIOUSLY REPORTED DELINQUENT:NOW CURRENT | SYSTEM ID |
| 6646 | COL27 | 06/16/2010 | CIT | 050 DONE 06/16/10 BY TLR 12207 | EVA CARSON-SCRIPT ID |
| 6646 | COL27 | 06/16/2010 | CIT | TSK TYP 431-ARM LOSS MIT | EVA CARSON-SCRIPT ID |
| 6646 | COL27 | 06/16/2010 | CIT | 050 Closing cit 431; account has been updated | EVA CARSON-SCRIPT ID |
| 6646 | COL27 | 06/16/2010 | CIT | 050 New Cit 431- no updates needed through mod | EVA CARSON-SCRIPT ID |
| 6646 | CSH | 06/16/2010 | NT | A3p Allicia F call in to check on the fees adv | ISAHIAH PENAGRAPH |
| 6646 | CSH | 06/16/2010 | NT | coll fees Christian N *8977058* | ISAHIAH PENAGRAPH |
| 6646 | | 06/09/2010 | D28 | MANUAL BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 06/08/2010 | LMT | FILE CLOSED (7) COMPLETED 06/08/10 | CUSTOM PERM MOD REV |
| 6646 | INV | 06/07/2010 | CIT | 048 DONE 06/07/10 BY TLR 19669 | CHRISSIE BAST |
| 6646 | INV | 06/07/2010 | CIT | TSK TYP 917-PRIV INV LOSS M | CHRISSIE BAST |
| 6646 | ESC | 06/07/2010 | NT | spread shortage 60 months eff 08/10 | PHILOMENA RODRIGUES |
| 6646 | ESC05 | 06/07/2010 | CIT | 049 DONE 06/07/10 BY TLR 13410 | PHILOMENA RODRIGUES |
| 6646 | ESC05 | 06/07/2010 | CIT | TSK TYP 318-FINAL LN MOD ES | PHILOMENA RODRIGUES |
| 6646 | ESC05 | 06/07/2010 | CIT | 049 closing cit 318- new pymt eff 08/10 705.53 | PHILOMENA RODRIGUES |
| 6646 | | 06/07/2010 | VEA | ONLINE ESCROW ANALYSIS SENT TO PRINT VENDO | PHILOMENA RODRIGUES |
| 6646 | COL07 | 06/07/2010 | CIT | 049 New cit 318, payment effective date is | CUSTOM PERM MOD REV |
| 6646 | COL07 | 06/07/2010 | CIT | 8/1/2010 and if any esc shrt, please spread | CUSTOM PERM MOD REV |
| 6646 | COL07 | 06/07/2010 | CIT | it over 60 months | CUSTOM PERM MOD REV |
| 6646 | LMT | 06/07/2010 | NT | Moved funds from 4n, \$247.08 to corp adv, \$457.15 | CUSTOM PERM MOD REV |
| 6646 | LMT | 06/07/2010 | NT | to esc. | CUSTOM PERM MOD REV |
| 6646 | | 06/07/2010 | FSV | DELINQ INSP HOLD RELEASED | CUSTOM PERM MOD REV |
| 6646 | COL07 | 06/07/2010 | CIT | 048 New cit 917, system changes due to loan mod- | CUSTOM PERM MOD REV |
| 6646 | COL07 | 06/07/2010 | CIT | old upb:\$70,853.94 new upb:\$76,626.45 new | CUSTOM PERM MOD REV |
| 6646 | COL07 | 06/07/2010 | CIT | p&i:\$656.86 new term:248 new rate:8.50000% | CUSTOM PERM MOD REV |
| 6646 | COL07 | 06/07/2010 | CIT | Rate effective date:7/1/2010 Capped | CUSTOM PERM MOD REV |
| 6646 | COL07 | 06/07/2010 | CIT | items:\$5,726.41 to int, \$46.10 to esc | CUSTOM PERM MOD REV |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|----------------------|
| 6646 | | 06/04/2010 | DM | AUTOMATED INTEREST ACCRUAL HOLD INACTIVE | SYSTEM ID |
| 6646 | | 06/04/2010 | NT | Corrected contract to match mod | JULIE NELSON |
| 6646 | ARMDN | 06/04/2010 | NT | No cit 431 open - loaded HMP mod | JULIE NELSON |
| 6646 | ARMDN | 06/04/2010 | NT | info by script | JULIE NELSON |
| 6646 | CSTDN | 06/03/2010 | NT | Original executed mod sent to WELLS FARGO in box# | SARAH JUNK |
| 6646 | CSTDN | 06/03/2010 | NT | 17020142924-5 | SARAH JUNK |
| 6646 | COL27 | 06/03/2010 | CIT | 047 DONE 06/03/10 BY TLR 30832 | PETER ELTHAM |
| 6646 | COL27 | 06/03/2010 | CIT | TSK TYP 431-ARM LOSS MIT | PETER ELTHAM |
| 6646 | COL27 | 06/03/2010 | CIT | 047 New CIT 431 No ARM update required | PETER ELTHAM |
| 6646 | | 06/03/2010 | DM | BREACH HOLD REMOVED MANUALLY | PETER ELTHAM |
| 6646 | | 06/03/2010 | LMT | LN MODIFICATION CMP (1002) COMPLETED 06/03/10 | PETER ELTHAM |
| 6646 | | 06/03/2010 | LMT | RECV EXEC DOCS (1031) COMPLETED 06/03/10 | PETER ELTHAM |
| 6646 | LMT | 06/03/2010 | NT | Received docs & funds for loan mod | PETER ELTHAM |
| 6646 | COL27 | 06/03/2010 | CIT | 046 DONE 06/03/10 BY TLR 30832 | PETER ELTHAM |
| 6646 | COL27 | 06/03/2010 | CIT | TSK TYP 840-FUNDS RECEIVED | PETER ELTHAM |
| 6646 | COL27 | 06/03/2010 | CIT | 045 DONE 06/03/10 BY TLR 30832 | PETER ELTHAM |
| 6646 | COL27 | 06/03/2010 | CIT | TSK TYP 840-FUNDS RECEIVED | PETER ELTHAM |
| 6646 | COL27 | 06/03/2010 | CIT | 044 DONE 06/03/10 BY TLR 30832 | PETER ELTHAM |
| 6646 | COL27 | 06/03/2010 | CIT | TSK TYP 006-LOSS MIT MAIL M | PETER ELTHAM |
| 6646 | | 06/02/2010 | DM | EARLY IND: SCORE 116 MODEL EI90S | SYSTEM ID |
| 6646 | CSH10 | 06/02/2010 | CIT | 046 posted funds to 4n | LISA SCOTT |
| 6646 | CSH10 | 06/02/2010 | CIT | 045 posted funds to 4n | LISA SCOTT |
| 6646 | COL27 | 06/02/2010 | CIT | 044 New CIT 006 signed mod docs recd, notified | EVA CARSON-SCRIPT ID |
| 6646 | COL27 | 06/02/2010 | CIT | closers to work | EVA CARSON-SCRIPT ID |
| 6646 | | 05/28/2010 | FSV | INSP TP D RESULTS RCVD; ORD DT=05/17/10 | SYSTEM ID |
| 6646 | | 05/25/2010 | DM | TT A3P ALLICIA J. FUTRELL. VAI INCL SS# AND OCC. | RESTORED 081210 |
| 6646 | | 05/25/2010 | DM | SHE MENTIONED A NOTE ON HER DOOR FROM GMAC. ADV | RESTORED 081210 |
| 6646 | | 05/25/2010 | DM | LIKELY SOMEONE COMING TO EITHER DETERMINE OCC OR | RESTORED 081210 |
| 6646 | | 05/25/2010 | DM | CONDITION, OR BECAUSE THEIR MOD DOCS AND CONTRIB | RESTORED 081210 |
| 6646 | | 05/25/2010 | DM | PYMT DUE 6/1. A3P SAID THEYD HAVE BOTH HERE BY | RESTORED 081210 |
| 6646 | | 05/25/2010 | DM | 6/1. CONFIMR 1ST PYMT DATE. B. MUHAMMAD | RESTORED 081210 |
| 6646 | | 05/25/2010 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRUN | RESTORED 081210 |
| 6646 | | 05/24/2010 | DM | TTA3P A FUTRELL,VAI,EDU, A3P WNTD TO KNOW IF | KIZZY SMITH |
| 6646 | | 05/24/2010 | DM | SUBSEQUENT PYMTS AFTER THE CONTRIBN PYMT FOR LMOD | KIZZY SMITH |
| 6646 | | 05/24/2010 | DM | HAVE TO BE CERTIFIED. ADV A3P THT NO FLAG WAS ON | KIZZY SMITH |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 05/24/2010 | DM | BWR'S ACCT SO THOSE PYMTS DON'T HAVE TO BE | KIZZY SMITH |
| 6646 | | 05/24/2010 | DM | CERTIFIED. | KIZZY SMITH |
| 6646 | | 05/24/2010 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO OAAI | KIZZY SMITH |
| 6646 | | 05/21/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/21/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/21/2010 | DMD | 05/21/10 10:09:53 RPC RESOLUTION | DAVOX INCOMING FILE |
| 6646 | | 05/21/2010 | DM | TT A3P ALICIA FUTRELL. ADVISED PM IS APPROVED AND | MICHAEL PORTER |
| 6646 | | 05/21/2010 | DM | DOCS SHOULD ARRIVE SHORTLY. ADVISED OF DP AMOUNT | MICHAEL PORTER |
| 6646 | | 05/21/2010 | DM | AND DUE DATE. A3P ACK. MPORTER | MICHAEL PORTER |
| 6646 | | 05/21/2010 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO LMDC | MICHAEL PORTER |
| 6646 | MERGE | 05/20/2010 | NT | mail merge docs located in 05-20-10 file | YOGESH GAUR |
| 6646 | INQ60 | 05/20/2010 | CIT | 043 DONE 05/20/10 BY TLR 13944 | JENA JACKSON |
| 6646 | INQ60 | 05/20/2010 | CIT | TSK TYP 246-ADVOCACY RESOLU | JENA JACKSON |
| 6646 | INQ60 | 05/20/2010 | CIT | 043 closing cit- mod docs issued. jenaw/2365257 | JENA JACKSON |
| 6646 | | 05/19/2010 | LMT | TASK:1031-LMT-CHANGD FUPDT 06/01/10 | RHODA MURPHY |
| 6646 | | 05/19/2010 | LMT | SEND EXEC DOCS (1040) COMPLETED 05/19/10 | RHODA MURPHY |
| 6646 | STOP | 05/19/2010 | NT | "Mod docs due by 06/01/10 with a down payment oF | RHODA MURPHY |
| 6646 | STOP | 05/19/2010 | NT | \$704.23 & \$0.00 in unapplied bucket 4N | RHODA MURPHY |
| 6646 | | 05/19/2010 | FSV | DELINQ INSP HOLD PLACED; REL DT =07/19/10 | RHODA MURPHY |
| 6646 | INQ60 | 05/19/2010 | CIT | 043 fyi---perm mod approved, snt follow up to conf | JENA JACKSON |
| 6646 | INQ60 | 05/19/2010 | CIT | when perm mod docs will be issued. | JENA JACKSON |
| 6646 | INQ60 | 05/19/2010 | CIT | jenaw/2365257 | JENA JACKSON |
| 6646 | LMT | 05/18/2010 | NT | MOD APPRVD: PM CNTRBTN OF \$704.23 DUE 6/1/2010; | API LOSS MITIGATION |
| 6646 | LMT | 05/18/2010 | NT | NEW UPB \$76,626.45, TTL CPPD \$5,772.51 (INT | API LOSS MITIGATION |
| 6646 | LMT | 05/18/2010 | NT | \$5,726.41 / ESC \$0.00), OLD PPTD 10/09, NEW 07/10, | API LOSS MITIGATION |
| 6646 | LMT | 05/18/2010 | NT | OLD RATE 9.7500%, NEW RATE 8.5000%, ORGNL TERM | API LOSS MITIGATION |
| 6646 | LMT | 05/18/2010 | NT | 360, CRRNT TERM 258, MOD TERM 248, MAT DATE | API LOSS MITIGATION |
| 6646 | LMT | 05/18/2010 | NT | 3/1/2031 , OLD PI \$657.25, NEW PI \$656.86, OLD | API LOSS MITIGATION |
| 6646 | LMT | 05/18/2010 | NT | PITI \$708.08, NEW PITI \$705.53 INC RATIO 0.00% | API LOSS MITIGATION |
| 6646 | LMT | 05/18/2010 | NT | WITH SRPLS OF \$0.00; RFD: Curtailment of Income- | API LOSS MITIGATION |
| 6646 | LMT | 05/18/2010 | NT | SUBMITTED BY: Brian Fulgence APPROVED BY: Brian | API LOSS MITIGATION |
| 6646 | LMT | 05/18/2010 | NT | Fulgence | API LOSS MITIGATION |
| 6646 | STOP | 05/18/2010 | NT | "Non HMP:Mod Approved Stop Note: Due Date: | BRIAN FULGENCE |
| 6646 | STOP | 05/18/2010 | NT | 6/1/2010; Late charges waived: \$887.22: Down pmt | BRIAN FULGENCE |
| 6646 | STOP | 05/18/2010 | NT | \$704.23: Apply funds to 4N - send Cit 840 when | BRIAN FULGENCE |

Loan History

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|-----------------|
| 6646 | STOP | 05/18/2010 | NT | deposit is received. Forward signed documents to | BRIAN FULGENCE |
| 6646 | STOP | 05/18/2010 | NT | Waterloo Loss Mit. Spread escrow shortage over 60 | BRIAN FULGENCE |
| 6646 | STOP | 05/18/2010 | NT | months if applicable. Closers: .Amort Date: | BRIAN FULGENCE |
| 6646 | STOP | 05/18/2010 | NT | 3/1/2031: , Doc Code:FARR Required: | BRIAN FULGENCE |
| 6646 | STOP | 05/18/2010 | NT | Recording" | BRIAN FULGENCE |
| 6646 | FARR | 05/18/2010 | NT | FARR Non - HMP FA Fixed Rate Reduction | BRIAN FULGENCE |
| 6646 | | 05/18/2010 | DM | BREACH HOLD PLACED-EXPIRATION DATE 07/02/10 | BRIAN FULGENCE |
| 6646 | LMT | 05/18/2010 | NT | Non HMP Permanent Modification Justification | BRIAN FULGENCE |
| 6646 | LMT | 05/18/2010 | NT | Trial Modification completed. The permanent | BRIAN FULGENCE |
| 6646 | LMT | 05/18/2010 | NT | modification terms are as follows: ARM converting | BRIAN FULGENCE |
| 6646 | LMT | 05/18/2010 | NT | to FIXED Loan Amortization: Fully amortized | BRIAN FULGENCE |
| 6646 | LMT | 05/18/2010 | NT | Capitalize arrearage: Yes Extend Maturity Term: | BRIAN FULGENCE |
| 6646 | LMT | 05/18/2010 | NT | No Extend Amortization Term: No Reduce Interest | BRIAN FULGENCE |
| 6646 | LMT | 05/18/2010 | NT | Rate: Yes, from 9.75% to 8.50% Step Rate Used: | BRIAN FULGENCE |
| 6646 | LMT | 05/18/2010 | NT | No: Principal Forbearance: No RFD: Curtailment | BRIAN FULGENCE |
| 6646 | LMT | 05/18/2010 | NT | of Income The Servicer attests that these are | BRIAN FULGENCE |
| 6646 | LMT | 05/18/2010 | NT | true and accurate figures and the modification | BRIAN FULGENCE |
| 6646 | LMT | 05/18/2010 | NT | will fully amortize per PSA requirements. | BRIAN FULGENCE |
| 6646 | | 05/18/2010 | LMT | MODIFCATN APPRVD INV (1232) COMPLETED 05/18/10 | BRIAN FULGENCE |
| 6646 | | 05/18/2010 | LMT | MODIFCATN RECMMD INV (1231) COMPLETED 05/18/10 | BRIAN FULGENCE |
| 6646 | | 05/18/2010 | LMT | LOAN MOD STARTED (1001) COMPLETED 05/18/10 | BRIAN FULGENCE |
| 6646 | STOP | 05/18/2010 | NT | Please Place funds in 4n> Reviewing for mod | BRIAN FULGENCE |
| 6646 | | 05/18/2010 | LMT | TRIAL MOD COMPLETED (1054) COMPLETED 05/18/10 | BRIAN FULGENCE |
| 6646 | | 05/18/2010 | LMT | PURSUE LN MODIFCATN (1000) COMPLETED 05/18/10 | BRIAN FULGENCE |
| 6646 | | 05/18/2010 | LMT | BPO OBTAINED (5) COMPLETED 05/18/10 | BRIAN FULGENCE |
| 6646 | | 05/18/2010 | LMT | BPO ORDERED (4) COMPLETED 05/18/10 | BRIAN FULGENCE |
| 6646 | | 05/18/2010 | LMT | LMT SOLUTN PURSUED (6) COMPLETED 05/18/10 | BRIAN FULGENCE |
| 6646 | | 05/18/2010 | LMT | COMPLETE FIN PKG REC (3) COMPLETED 05/18/10 | BRIAN FULGENCE |
| 6646 | | 05/18/2010 | LMT | ASSESS FINANCL PKG (2) COMPLETED 05/18/10 | BRIAN FULGENCE |
| 6646 | | 05/18/2010 | LMT | REFERRD TO LOSS MIT (1) COMPLETED 05/18/10 | BRIAN FULGENCE |
| 6646 | | 05/18/2010 | LMT | APPROVED FOR LMT 05/18/10 | BRIAN FULGENCE |
| 6646 | LMT | 05/18/2010 | NT | LSMIT 6646.doc Uploaded | BRIAN FULGENCE |
| 6646 | LMT | 05/18/2010 | NT | Escrow Analysis Completed | BRIAN FULGENCE |
| 6646 | LMT | 05/18/2010 | NT | Assuming Rolling 2 Payments | BRIAN FULGENCE |
| 6646 | LMT | 05/18/2010 | NT | Escrow Shortage=\$330.22 | BRIAN FULGENCE |

Loan History

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | LMT | 05/18/2010 | NT | Escrow Capped=\$503.25 | BRIAN FULGENCE |
| 6646 | LMT | 05/18/2010 | NT | Escrow Pmt=\$43.17 | BRIAN FULGENCE |
| 6646 | LMT | 05/18/2010 | NT | Escrow Pmt w/ 1/60=\$48.67 | BRIAN FULGENCE |
| 6646 | INQ60 | 05/18/2010 | CIT | 043 fyi---rec'd emial from kharris, lm is going to | JENA JACKSON |
| 6646 | INQ60 | 05/18/2010 | CIT | mv fwd w/ perm mod on this file, cld a3p, adv | JENA JACKSON |
| 6646 | INQ60 | 05/18/2010 | CIT | that we are moving fwd w/ per mod at this | JENA JACKSON |
| 6646 | INQ60 | 05/18/2010 | CIT | point, adv 3p to still anticipate to make | JENA JACKSON |
| 6646 | INQ60 | 05/18/2010 | CIT | pymnt in June, but instead of those funds | JENA JACKSON |
| 6646 | INQ60 | 05/18/2010 | CIT | being a trial installment those funds will go | JENA JACKSON |
| 6646 | INQ60 | 05/18/2010 | CIT | towards a perm mod. jenaw/2365257 | JENA JACKSON |
| 6646 | | 05/17/2010 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 05/17/2010 | DM | EARLY IND: SCORE 153 MODEL EI90S | SYSTEM ID |
| 6646 | INQ60 | 05/17/2010 | CIT | 043 new cit 246---snt email to kharris as was | JENA JACKSON |
| 6646 | INQ60 | 05/17/2010 | CIT | advised repay plan would not be cancelled and | JENA JACKSON |
| 6646 | INQ60 | 05/17/2010 | CIT | cust could still make pymnt on 05/14, per | JENA JACKSON |
| 6646 | INQ60 | 05/17/2010 | CIT | notes on system, repay was still termed, req'd | JENA JACKSON |
| 6646 | INQ60 | 05/17/2010 | CIT | kharris set trial plan back up, as last | JENA JACKSON |
| 6646 | INQ60 | 05/17/2010 | CIT | installment is due 06/01/10 - adv this is an | JENA JACKSON |
| 6646 | INQ60 | 05/17/2010 | CIT | urgent matter as the trial should not have | JENA JACKSON |
| 6646 | INQ60 | 05/17/2010 | CIT | been termed. | JENA JACKSON |
| 6646 | INPFN | 05/17/2010 | NT | Sent IN tracking per state req. Cert | DANA NIEMAN |
| 6646 | INPFN | 05/17/2010 | NT | tracking can be obtained from | DANA NIEMAN |
| 6646 | INPFN | 05/17/2010 | NT | imaged docs. dn2502 | DANA NIEMAN |
| 6646 | | 05/17/2010 | OL | WDOYIN Pre Suit Notice | DANA NIEMAN |
| 6646 | | 05/17/2010 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 05/17/2010 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | LMT | 05/16/2010 | NT | Brkn repay - no pmt, sent denial ltr. | SHONNTAE MCGLOTHIN |
| 6646 | | 05/16/2010 | OL | WDOYLM - REPAY PLAN CANCEL | SHONNTAE MCGLOTHIN |
| 6646 | | 05/14/2010 | CBR | DELINQUENT: 180+ DAYS | SYSTEM ID |
| 6646 | | 05/14/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/14/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/14/2010 | DMD | 05/14/10 14:19:48 ANSWERING MACHINE | DAVOX INCOMING FILE |
| 6646 | | 05/14/2010 | DM | TT B1 ADV.TT THE ACCT.IS DLQ AND TT NG CB RPT AND | RUFFIN FELICIA |
| 6646 | | 05/14/2010 | DM | LATE FEES WILL CONTINUE TO BE ASST UNTIL PERM | RUFFIN FELICIA |
| 6646 | | 05/14/2010 | DM | REZ...ADV.OF BR LTR OF EXP ADV.TT IF NO REZ ACCT | RUFFIN FELICIA |

Loan History

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 05/14/2010 | DM | CL BE REF TO FC..B1 BECAME ANGRY STAT'N JENA | RUFFIN FELICIA |
| 6646 | | 05/14/2010 | DM | WILLIAMS TOLD HIM THAT HE CLD STILL MAKE THE | RUFFIN FELICIA |
| 6646 | | 05/14/2010 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO OAAI | RUFFIN FELICIA |
| 6646 | | 05/14/2010 | DM | PYMT...AFTER READING THE ACCOUNT JENA DID NOTATE | RUFFIN FELICIA |
| 6646 | | 05/14/2010 | DM | THE ACCT..INDICATING THIS..BC OF THIS I ACCEPTED | RUFFIN FELICIA |
| 6646 | | 05/14/2010 | DM | HIS PYMT AND ADV.B1 THAT AN EMAIL HAS BEEN SENT TO | RUFFIN FELICIA |
| 6646 | | 05/14/2010 | DM | JENA ADV'N OF THIS..ADV.B1 TT I ALSO ASKED JENA TO | RUFFIN FELICIA |
| 6646 | | 05/14/2010 | DM | CALL HIM ONCE CORRECTION WAS | RUFFIN FELICIA |
| 6646 | | 05/14/2010 | DM | MADE..RECAP..FELICIAL.. | RUFFIN FELICIA |
| 6646 | | 05/14/2010 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRUN | RUFFIN FELICIA |
| 6646 | | 05/13/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/13/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/13/2010 | DMD | 05/13/10 10:42:26 ANSWERING MACHINE | DAVOX INCOMING FILE |
| 6646 | | 05/13/2010 | LMT | FILE CLOSED (7) COMPLETED 05/13/10 | ARUL KUMAR |
| 6646 | | 05/13/2010 | LMT | LOSS MIT DENIED BORROWER REFUSES TO CONTRIBUTE | ARUL KUMAR |
| 6646 | | 05/13/2010 | LMT | TRIAL MOD FAILED (1053) COMPLETED 05/13/10 | ARUL KUMAR |
| 6646 | | 05/13/2010 | LMT | PURSUE LN MODIFCATN (1000) COMPLETED 05/13/10 | ARUL KUMAR |
| 6646 | | 05/13/2010 | OL | WDOYLM - REPAY PLAN CANCEL | ARUL KUMAR |
| 6646 | | 05/11/2010 | DM | REPAY PLAN CANCELED AUTOMATIC | BRIAN FULGENCE |
| 6646 | | 05/10/2010 | NT | fyi---also adv a3p Alicia must have funds by | JENA JACKSON |
| 6646 | | 05/10/2010 | NT | 05/14/10 for trial to stay active. jenaw/2365257 | JENA JACKSON |
| 6646 | INQ60 | 05/10/2010 | CIT | 042 DONE 05/10/10 BY TLR 13944 | JENA JACKSON |
| 6646 | INQ60 | 05/10/2010 | CIT | TSK TYP 246-ADVOCACY RESOLU | JENA JACKSON |
| 6646 | INQ60 | 05/10/2010 | CIT | 042 fyi----rec'd conf trial will stay intact, even | JENA JACKSON |
| 6646 | INQ60 | 05/10/2010 | CIT | if funds rec'd on 05/14/10--will check back on | JENA JACKSON |
| 6646 | INQ60 | 05/10/2010 | CIT | acct to confirm funds rec'd. jenaw/2365257 | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | 042 fyi--snt req to kharris to conf if trial can | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | stay active until the 14th to give cust time | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | to come up with rest of may trial payment. | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | jenaw/2365257 | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | 042 new cit 246---rec'd call from a3p, adv they | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | will have the 704.xx needed for the may | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | install on 05/14 - inq if they could make | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | pymnt then and stay on the trial, adv will | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | check but no guarantees, adv 3p will contact | JENA JACKSON |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|------------------|
| 6646 | INQ60 | 05/07/2010 | CIT | her back once i receive answer. jenaw/2365257 | JENA JACKSON |
| 6646 | NPDOC | 05/07/2010 | NT | HMP denied as Perm Mod docs not returned by | RACHAEL ROBINETT |
| 6646 | NPDOC | 05/07/2010 | NT | customer | RACHAEL ROBINETT |
| 6646 | LMT | 05/07/2010 | NT | dearchived to complete task 535 in the correct | RACHAEL ROBINETT |
| 6646 | LMT | 05/07/2010 | NT | order. HMP denied as Perm Mod docs not returned | RACHAEL ROBINETT |
| 6646 | LMT | 05/07/2010 | NT | by customer | RACHAEL ROBINETT |
| 6646 | | 05/07/2010 | LMT | SEASONED REPAY (4032) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | REPAY PLAN COMPLETED (4002) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | TEMP REPAY COMPLETED (4254) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | TEMP REPAY FAILED (4253) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | BLIND REPAY FAILED (4035) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | TEMP REPAY STARTED (4252) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | BLIND REPAY EXECUTED (4034) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | TRIAL MOD APPROVED (1052) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | HARDSHIP AFFDVT RECD (35) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | IRS FORM 4506-T RECD (34) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | FED TAX RETURN RECD (33) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | PROOF OF INCOME RECD (32) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | FINANCIAL STMT RECD (31) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | BPO OBTAINED (5) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | BPO ORDERED (4) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | FILE CLOSED (7) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | LMT SOLUTN PURSUED (6) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | COMPLETE FIN PKG REC (3) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | REC'D EXECUTED DOCS (4100) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | REPAY PLAN STARTED (4001) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | REPAY APPRV BY INV (4232) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | REPAY RECOMD TO INV (4231) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | ASSESS FINANCL PKG (2) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | PURSUE REPAY PLAN (4000) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | PURSUE LN MODIFCATN (1000) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | REFERRD TO LOSS MIT (1) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | FILE CLOSED (7) COMPLETED 02/17/10 | RACHAEL ROBINETT |
| 6646 | | 05/07/2010 | LMT | HMP TRIAL FAILED (535) COMPLETED 02/17/10 | RACHAEL ROBINETT |
| 6646 | | 05/07/2010 | LMT | DT CUS SIGND HMP TRL (1099) DE-ARCHIVED | SYSTEM ID |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|------------------|
| 6646 | | 05/07/2010 | LMT | HMP MOD APPROVED (1060) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | HMP TRIAL COMPLETED (537) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | HMP TRIAL STARTED (534) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | HARDSHIP AFFDVT RECD (35) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | IRS FORM 4506-T RECD (34) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | FED TAX RETURN RECD (33) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | PROOF OF INCOME RECD (32) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | FINANCIAL STMT RECD (31) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | BPO OBTAINED (5) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | BPO ORDERED (4) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | FILE CLOSED (7) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | MONITOR TERMS (532) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | RECV EXECUTED DOC (531) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | FORBEARNC APPRVD INV (732) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | LMT SOLUTN PURSUED (6) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | COMPLETE FIN PKG REC (3) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | SEND FOR EXECUTION (501) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | SEND EXEC DOCS (1040) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | FORBEARNC RECMMD INV (731) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | ASSESS FINANCL PKG (2) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | LOAN MOD STARTED (1001) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | PURSUE LN MODIFCATN (1000) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | PURSUE FORBEARANCE (500) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | REFERRD TO LOSS MIT (1) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 05/07/2010 | LMT | FILE CLOSED (7) COMPLETED 05/07/10 | RACHAEL ROBINETT |
| 6646 | | 05/07/2010 | LMT | 0000000000 TASK:0000-LMT-REJECTED OPTION 05/07/10 | RACHAEL ROBINETT |
| 6646 | | 05/07/2010 | LMT | REJECTED BY:SERVICER | RACHAEL ROBINETT |
| 6646 | | 05/07/2010 | LMT | REJECT REASON: OTHER | RACHAEL ROBINETT |
| 6646 | INQ60 | 05/07/2010 | CIT | 041 DONE 05/07/10 BY TLR 13944 | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | TSK TYP 246-ADVOCACY RESOLU | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | 041 cont- be approved for mod and no gurantee | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | pymnt amount will be same as it is now. | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | jenaw/2365257 | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | 041 cont- going, 3p adv cust do not have funds and | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | wont be able to make the may trial | JENA JACKSON |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|-----------------|
| 6646 | INQ60 | 05/07/2010 | CIT | installment, adv if they cannot make the trial | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | installment, this trial agreement will be | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | canceled, adv we wont be able to extend | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | another stop gap, adv if the customers still | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | want a mod, adv they can reapply w/ updated | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | workout/fins, adv no guarantee they will | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | 041 closing cit- spoke to 3p Joe Scott of the hamp | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | office, adv cust not under hamp trial - adv | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | their contractual pymnt is already below 31% | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | of their gross income, adv amount recd less | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | than trial amount due and less than | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | contractual amount due so funds returned, adv | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | if cust are able to make the trial today or | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | monday, we might be able to keep trial mod | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | 041 cont- them over \$6 in mortgage payments and | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | late charges, if they continue with the trial | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | mod, it could bring loan current thru a perm | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | mod, adv a3p decsion is there's - adv 3p we | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | need to have the installment by end of day | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | today or the trial will be cancelled - 3p will | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | think about it and maybe get back to me later. | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | jenaw/2365257 | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | 041 cont- save home, late charge waviers or she | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | can decline the trial/stop payments and acct | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | will revert back to fcl, adv they can reapply | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | for mod, but no gurantee they will qualify for | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | another trial modification, adv no longer | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | eligible for stop gap plan, adv acct is | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | contractually due for the 09/01/09 pymnt, adv a | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | mod will bring loan current - it will save | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | 041 new cit 246----spoke to a3p, adv pymnt rec'd | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | of \$355 is short the trial mod amount of | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | \$703.xx. adv we must have the \$703.xx today - | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | trying to make exception to keep trial mod | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | going - 3p didn't like the trial or the | JENA JACKSON |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | INQ60 | 05/07/2010 | CIT | payment amount - adv 3p she has two options - | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | completing the trial and hopefully getting | JENA JACKSON |
| 6646 | INQ60 | 05/07/2010 | CIT | perm mod, which will bring loan current, | JENA JACKSON |
| 6646 | | 05/07/2010 | DM | CANCEL ON ACCT, SHE STS SHE WILL LET HER STATES | SHANETRA CULPEPPER |
| 6646 | | 05/07/2010 | DM | ATTY OFFICE HANDLE, B.C SHE HAS A SIGNED | SHANETRA CULPEPPER |
| 6646 | | 05/07/2010 | DM | AGREEMENT, ADVS THE PREVIOUS PLAN WAS NOT SETUP | SHANETRA CULPEPPER |
| 6646 | | 05/07/2010 | DM | BASED ON THE MODIFICATON GUDIELINES,..SCULPEP/6992 | SHANETRA CULPEPPER |
| 6646 | | 05/07/2010 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | SHANETRA CULPEPPER |
| 6646 | | 05/07/2010 | DM | TT ARTP ALLICIA J. FUTRELL, ADVS REPAY PLAN AND | SHANETRA CULPEPPER |
| 6646 | | 05/07/2010 | DM | NEXT DUE 5/1 IAO 704.23, SHE STTS SHE HAS BEEN | SHANETRA CULPEPPER |
| 6646 | | 05/07/2010 | DM | DEALING WITH JENNA WILLIAMS, AND SHE SETUP PLAN AS | SHANETRA CULPEPPER |
| 6646 | | 05/07/2010 | DM | 355.00, ADVS THAT PLAN WAS CANCELLED AND THE | SHANETRA CULPEPPER |
| 6646 | | 05/07/2010 | DM | 704.23 IS HER TARGET PYMT FOR THE LOAN MOD, ADVS | SHANETRA CULPEPPER |
| 6646 | | 05/07/2010 | DM | THE PYMT WAS DUE ON 5/1 AND AFTER 5/1 PLAN WILL | SHANETRA CULPEPPER |
| 6646 | | 05/07/2010 | DM | ACTION/RESULT CD CHANGED FROM OAPC TO OAAI | SHANETRA CULPEPPER |
| 6646 | | 05/05/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/05/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/05/2010 | DMD | 04/14/10 14:27:10 No answer | DAVOX INCOMING FILE |
| 6646 | | 05/04/2010 | DM | EARLY IND: SCORE 116 MODEL EI90S | SYSTEM ID |
| 6646 | | 05/03/2010 | DM | PROMISE BROKEN 05/03/10 PROMISE DT 05/01/10 | SYSTEM ID |
| 6646 | | 05/03/2010 | OL | WDOYCUS-PMT PROCESSING PART OF TOTAL DUE | EVELYN GONZALEZ |
| 6646 | STOP | 05/03/2010 | NT | Sent check for \$355.00 to cus as 0 of 8 pymts | EVELYN GONZALEZ |
| 6646 | STOP | 05/03/2010 | NT | due | EVELYN GONZALEZ |
| 6646 | INQ60 | 04/29/2010 | CIT | 040 DONE 04/29/10 BY TLR 13944 | JENA JACKSON |
| 6646 | INQ60 | 04/29/2010 | CIT | TSK TYP 246-ADVOCACY RESOLU | JENA JACKSON |
| 6646 | INQ60 | 04/29/2010 | CIT | 040 new cit 246----hamp inq----conf acct on active | JENA JACKSON |
| 6646 | INQ60 | 04/29/2010 | CIT | trial mod, nxt install due 05/01/10, last | JENA JACKSON |
| 6646 | INQ60 | 04/29/2010 | CIT | install due 06/01/10, conf once completed, | JENA JACKSON |
| 6646 | INQ60 | 04/29/2010 | CIT | will review for pm - adv default/breach | JENA JACKSON |
| 6646 | INQ60 | 04/29/2010 | CIT | letters will cont as the account is | JENA JACKSON |
| 6646 | INQ60 | 04/29/2010 | CIT | contractually due for the 09/01/09 pymnt, if | JENA JACKSON |
| 6646 | INQ60 | 04/29/2010 | CIT | pm approved or loan reinstated, def/breach | JENA JACKSON |
| 6646 | INQ60 | 04/29/2010 | CIT | letters will cease. jenaw/2365257 | JENA JACKSON |
| 6646 | | 04/27/2010 | FSV | INSP TP R RESULTS RCVD; ORD DT=04/15/10 | CORY STARR |
| 6646 | | 04/27/2010 | LMT | LMT BPO/APPRAISAL REC ADDED | CHRISTINE PRESTON |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|------------------|
| 6646 | | 04/23/2010 | FSV | INSP TP D RESULTS RCVD; ORD DT=04/09/10 | SYSTEM ID |
| 6646 | RTLS | 04/21/2010 | NT | snt non hmp trial agrmnt to customer | RENEE CARPENTER |
| 6646 | | 04/20/2010 | FSV | INSP TYPE D CANCELLED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | FSV | 04/20/2010 | NT | Loan on Pres New Repay Report. Ran | DIETRICH HAMPTON |
| 6646 | FSV | 04/20/2010 | NT | Cins Script to XL any Inspection on MTGS | DIETRICH HAMPTON |
| 6646 | FSV | 04/20/2010 | NT | lpannell tx 3911 | DIETRICH HAMPTON |
| 6646 | | 04/20/2010 | D28 | FORCED BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | INQ60 | 04/19/2010 | CIT | 038 DONE 04/19/10 BY TLR 13944 | JENA JACKSON |
| 6646 | INQ60 | 04/19/2010 | CIT | TSK TYP 246-ADVOCACY RESOLU | JENA JACKSON |
| 6646 | INQ60 | 04/19/2010 | CIT | 038 closing cit- spoke to a3p, conf trial mod set | JENA JACKSON |
| 6646 | INQ60 | 04/19/2010 | CIT | back up, adv can continue to remit the trial | JENA JACKSON |
| 6646 | INQ60 | 04/19/2010 | CIT | amount for may 1 and june 1. jenaw/2365257 | JENA JACKSON |
| 6646 | LMT | 04/19/2010 | NT | set up on new trial the previous trial was canceled | BRIAN FULGENCE |
| 6646 | LMT | 04/19/2010 | NT | by mistake. New trial set up on 2 mo plan since | BRIAN FULGENCE |
| 6646 | LMT | 04/19/2010 | NT | one payment for plan has already been made | BRIAN FULGENCE |
| 6646 | LMT | 04/19/2010 | NT | bfulgenc6527 | BRIAN FULGENCE |
| 6646 | LMT | 04/19/2010 | NT | Non-HMP Trial Modification Approved 3 month Trial | BRIAN FULGENCE |
| 6646 | LMT | 04/19/2010 | NT | Modification | BRIAN FULGENCE |
| 6646 | LMT | 04/19/2010 | NT | consisting of a installments of | BRIAN FULGENCE |
| 6646 | LMT | 04/19/2010 | NT | \$704.23 due on 5/1/2010,6/1/2010 | BRIAN FULGENCE |
| 6646 | LMT | 04/19/2010 | NT | The first payment due | BRIAN FULGENCE |
| 6646 | LMT | 04/19/2010 | NT | after the PM executes will | BRIAN FULGENCE |
| 6646 | LMT | 04/19/2010 | NT | be 7/1/2010 Value: \$65,161 . Gross | BRIAN FULGENCE |
| 6646 | LMT | 04/19/2010 | NT | Income: \$2352.96. | BRIAN FULGENCE |
| 6646 | LMT | 04/19/2010 | NT | Pre-Mod Front End DTI: 29.9%. Post-Mod | BRIAN FULGENCE |
| 6646 | | 04/19/2010 | LMT | REPAY PLAN STARTED (4001) COMPLETED 04/19/10 | BRIAN FULGENCE |
| 6646 | 00 | 04/19/2010 | RPA | REPAY PLAN SET UP | BRIAN FULGENCE |
| 6646 | | 04/19/2010 | LMT | REPAY APPRV BY INV (4232) COMPLETED 04/19/10 | BRIAN FULGENCE |
| 6646 | | 04/19/2010 | LMT | TRIAL MOD APPROVED (1052) COMPLETED 04/19/10 | BRIAN FULGENCE |
| 6646 | COL19 | 04/19/2010 | CIT | 039 DONE 04/19/10 BY TLR 26943 | BRIAN FULGENCE |
| 6646 | COL19 | 04/19/2010 | CIT | TSK TYP 711-NON HMP MOD REV | BRIAN FULGENCE |
| 6646 | COL19 | 04/19/2010 | CIT | 039 711 | BRIAN FULGENCE |
| 6646 | COL19 | 04/19/2010 | CIT | 039 711 | BRIAN FULGENCE |
| 6646 | | 04/19/2010 | LMT | REPAY RECOMD TO INV (4231) COMPLETED 04/19/10 | BRIAN FULGENCE |
| 6646 | | 04/19/2010 | LMT | PURSUE REPAY PLAN (4000) COMPLETED 04/19/10 | BRIAN FULGENCE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|------------------|
| 6646 | | 04/19/2010 | LMT | PURSUE LN MODIFCATN (1000) COMPLETED 04/19/10 | BRIAN FULGENCE |
| 6646 | | 04/19/2010 | LMT | BPO OBTAINED (5) COMPLETED 04/19/10 | BRIAN FULGENCE |
| 6646 | | 04/19/2010 | LMT | BPO ORDERED (4) COMPLETED 04/19/10 | BRIAN FULGENCE |
| 6646 | | 04/19/2010 | LMT | LMT SOLUTN PURSUED (6) COMPLETED 04/19/10 | BRIAN FULGENCE |
| 6646 | | 04/19/2010 | LMT | COMPLETE FIN PKG REC (3) COMPLETED 04/19/10 | BRIAN FULGENCE |
| 6646 | | 04/19/2010 | LMT | ASSESS FINANCL PKG (2) COMPLETED 04/19/10 | BRIAN FULGENCE |
| 6646 | | 04/19/2010 | LMT | REFERRD TO LOSS MIT (1) COMPLETED 04/19/10 | BRIAN FULGENCE |
| 6646 | | 04/19/2010 | LMT | APPROVED FOR LMT 04/19/10 | BRIAN FULGENCE |
| 6646 | INQ60 | 04/19/2010 | CIT | 038 fyi---snt follow up as docs rec'd on 02/26 and | JENA JACKSON |
| 6646 | INQ60 | 04/19/2010 | CIT | funds rec'd on 03/29. | JENA JACKSON |
| 6646 | | 04/16/2010 | OL | WDOYLM - REPAY PLAN CANCEL | DEBARSREE BHUYAN |
| 6646 | | 04/16/2010 | LMT | FILE CLOSED (7) COMPLETED 04/16/10 | DEBARSREE BHUYAN |
| 6646 | | 04/16/2010 | LMT | LOSS MIT DENIED BORROWER REFUSES TO CONTRIBUTE | DEBARSREE BHUYAN |
| 6646 | | 04/16/2010 | LMT | TRIAL MOD FAILED (1053) COMPLETED 04/16/10 | DEBARSREE BHUYAN |
| 6646 | | 04/16/2010 | LMT | PURSUE LN MODIFCATN (1000) COMPLETED 04/16/10 | DEBARSREE BHUYAN |
| 6646 | | 04/16/2010 | LMT | TRIAL MOD EXECUTED (1055) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 04/16/2010 | LMT | TRIAL MOD APPROVED (1052) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 04/16/2010 | LMT | HARDSHIP AFFDVT RECD (35) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 04/16/2010 | LMT | IRS FORM 4506-T RECD (34) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 04/16/2010 | LMT | FED TAX RETURN RECD (33) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 04/16/2010 | LMT | PROOF OF INCOME RECD (32) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 04/16/2010 | LMT | FINANCIAL STMT RECD (31) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 04/16/2010 | LMT | BPO OBTAINED (5) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 04/16/2010 | LMT | BPO ORDERED (4) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 04/16/2010 | LMT | FILE CLOSED (7) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 04/16/2010 | LMT | LMT SOLUTN PURSUED (6) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 04/16/2010 | LMT | COMPLETE FIN PKG REC (3) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 04/16/2010 | LMT | REC'D EXECUTED DOCS (4100) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 04/16/2010 | LMT | REPAY PLAN STARTED (4001) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 04/16/2010 | LMT | REPAY APPRV BY INV (4232) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 04/16/2010 | LMT | REPAY RECOMD TO INV (4231) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 04/16/2010 | LMT | ASSESS FINANCL PKG (2) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 04/16/2010 | LMT | PURSUE REPAY PLAN (4000) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 04/16/2010 | LMT | PURSUE LN MODIFCATN (1000) DE-ARCHIVED | SYSTEM ID |
| 6646 | | 04/16/2010 | LMT | REFERRD TO LOSS MIT (1) DE-ARCHIVED | SYSTEM ID |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|----------------------|
| 6646 | | 04/15/2010 | FSV | INSP TYPE R ORDERED; REQ CD =1150 | SYSTEM ID |
| 6646 | COL09 | 04/14/2010 | CIT | 037 DONE 04/14/10 BY TLR 01040 | LORI LITTERER |
| 6646 | COL09 | 04/14/2010 | CIT | TSK TYP 822-INITIATE LSMIT | LORI LITTERER |
| 6646 | COL09 | 04/14/2010 | CIT | 037 Close CIT#822 Permanent Mod Doc Not Returned. | LORI LITTERER |
| 6646 | | 04/14/2010 | OL | WDOYLM - DENIAL LETTER | TOSHA DIEHL MOWATT |
| 6646 | INQ60 | 04/14/2010 | CIT | 038 new cit 246----rec'd call form a3p reg mod | JENA JACKSON |
| 6646 | INQ60 | 04/14/2010 | CIT | denial and breach letter - cust stated was | JENA JACKSON |
| 6646 | INQ60 | 04/14/2010 | CIT | told docs not rec'd so trial termed, docs were | JENA JACKSON |
| 6646 | INQ60 | 04/14/2010 | CIT | rec'd on time, as was the first trial | JENA JACKSON |
| 6646 | INQ60 | 04/14/2010 | CIT | installment, escalated to dallas lm to rush | JENA JACKSON |
| 6646 | INQ60 | 04/14/2010 | CIT | review and req'd trial be reinstated as we did | JENA JACKSON |
| 6646 | INQ60 | 04/14/2010 | CIT | rec docs ontime. jenaw/2365257 | JENA JACKSON |
| 6646 | COL09 | 04/13/2010 | CIT | 037 retarget CIT 822 to teller 31283 | TOSHA DIEHL MOWATT |
| 6646 | COL09 | 04/13/2010 | CIT | 037 new cit# 822, closed in error | TOSHA DIEHL MOWATT |
| 6646 | COL09 | 04/13/2010 | CIT | 036 DONE 04/13/10 BY TLR 07038 | TOSHA DIEHL MOWATT |
| 6646 | COL09 | 04/13/2010 | CIT | TSK TYP 822-INITIATE LSMIT | TOSHA DIEHL MOWATT |
| 6646 | COL09 | 04/13/2010 | CIT | 036 Close CIT#822 Permanent Mod Doc Not Returned. | TOSHA DIEHL MOWATT |
| 6646 | INPFN | 04/12/2010 | NT | Sent IN notice per state req. Cert | DANA NIEMAN |
| 6646 | INPFN | 04/12/2010 | NT | tracking can be obtained from | DANA NIEMAN |
| 6646 | INPFN | 04/12/2010 | NT | imaged docs. dn2502 | DANA NIEMAN |
| 6646 | | 04/12/2010 | OL | WDOYIN Pre Suit Notice | DANA NIEMAN |
| 6646 | | 04/12/2010 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | | 04/09/2010 | CBR | DELINQUENT: 180+ DAYS | SYSTEM ID |
| 6646 | | 04/09/2010 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | COL11 | 04/09/2010 | CIT | 036 Redirect CIT 822 to 31283 as the Denial | R MANGALAGOWRI |
| 6646 | COL11 | 04/09/2010 | CIT | Process is Complete | R MANGALAGOWRI |
| 6646 | | 04/09/2010 | LMT | FILE CLOSED (7) COMPLETED 04/09/10 | R MANGALAGOWRI |
| 6646 | | 04/09/2010 | LMT | LOSS MIT DENIED BORROWER REFUSES TO CONTRIBUTE | R MANGALAGOWRI |
| 6646 | | 04/09/2010 | DM | REPAY PLAN CANCELED MANUALLY | R MANGALAGOWRI |
| 6646 | | 04/09/2010 | FSV | DELINQ INSP HOLD RELEASED | R MANGALAGOWRI |
| 6646 | DENYM | 04/09/2010 | NT | HMP denied as Perm Mod docs not returned by | R MANGALAGOWRI |
| 6646 | DENYM | 04/09/2010 | NT | customer | R MANGALAGOWRI |
| 6646 | NPDOC | 04/08/2010 | NT | HMP denied as Perm Mod docs not | PAM STACEY-SCRIPT ID |
| 6646 | NPDOC | 04/08/2010 | NT | returned by customer | PAM STACEY-SCRIPT ID |
| 6646 | COL09 | 04/08/2010 | CIT | 036 HMP denied as Perm Mod docs not returned by | PAM STACEY-SCRIPT ID |

Loan History

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|----------------------|
| 6646 | COL09 | 04/08/2010 | CIT | customer | PAM STACEY-SCRIPT ID |
| 6646 | | 04/02/2010 | DM | EARLY IND: SCORE 150 MODEL EI90S | SYSTEM ID |
| 6646 | | 03/30/2010 | DM | EARLY IND: SCORE 180 MODEL EI90S | SYSTEM ID |
| 6646 | LMT | 03/30/2010 | NT | A Loss Mitigation deposit has been received from | RACHAEL ROBINETT |
| 6646 | LMT | 03/30/2010 | NT | the borrower | RACHAEL ROBINETT |
| 6646 | | 03/30/2010 | LMT | TRIAL MOD EXECUTED (1055) COMPLETED 03/30/10 | RACHAEL ROBINETT |
| 6646 | | 03/30/2010 | LMT | REC'D EXECUTED DOCS (4100) COMPLETED 03/30/10 | RACHAEL ROBINETT |
| 6646 | | 03/19/2010 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 03/12/2010 | CBR | DELINQUENT: 180+ DAYS | SYSTEM ID |
| 6646 | | 03/02/2010 | DM | EARLY IND: SCORE 150 MODEL EI90S | SYSTEM ID |
| 6646 | | 03/01/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/01/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/01/2010 | DMD | 03/01/10 12:35:41 ANS MACH | DAVOX INCOMING FILE |
| 6646 | LMT | 02/26/2010 | NT | RCVD SIGNED REPAY AGRMNT. SENT TO | JENNIFER VILLANE |
| 6646 | LMT | 02/26/2010 | NT | IMAGING. | JENNIFER VILLANE |
| 6646 | | 02/24/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/24/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/24/2010 | DMD | 02/24/10 12:55:15 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 02/23/2010 | CBR | DELINQUENT: 180+ DAYS | SYSTEM ID |
| 6646 | | 02/22/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/22/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/22/2010 | DMD | 02/22/10 16:07:08 SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | FSV | 02/22/2010 | NT | Loan on pres new repay report, run Cins | DIETRICH HAMPTON |
| 6646 | FSV | 02/22/2010 | NT | script to cancel any insp's on MTGS. | DIETRICH HAMPTON |
| 6646 | FSV | 02/22/2010 | NT | lpannell tx 3911 | DIETRICH HAMPTON |
| 6646 | RTLS | 02/22/2010 | NT | Snt non hmp trial agreement to customer | RENEE CARPENTER |
| 6646 | NHDC | 02/19/2010 | NT | Non-HMP Delegated Investor/Calculator Output Used | JYOTSNA AMATYA |
| 6646 | LMT | 02/19/2010 | NT | "Non-HMP Trial Modification Approved 3 month Trial | JYOTSNA AMATYA |
| 6646 | LMT | 02/19/2010 | NT | Modification consisting of a installments of | JYOTSNA AMATYA |
| 6646 | LMT | 02/19/2010 | NT | \$704.23 due on 4/1/2010,5/1/2010, and 6/1/2010. | JYOTSNA AMATYA |
| 6646 | LMT | 02/19/2010 | NT | The first payment due after the PM executes will | JYOTSNA AMATYA |
| 6646 | LMT | 02/19/2010 | NT | be 7/1/2010 Value: \$65,161 . Gross Income: | JYOTSNA AMATYA |
| 6646 | LMT | 02/19/2010 | NT | \$2352.96. Pre-Mod Front End DTI: 29.9%. Post-Mod | JYOTSNA AMATYA |
| 6646 | LMT | 02/19/2010 | NT | Front End DTI: 29.9%. Post-Mod Back-end DTI: | JYOTSNA AMATYA |
| 6646 | LMT | 02/19/2010 | NT | 32.0%. Amort: Full Amort. I/O End Date: N/A. NPV: | JYOTSNA AMATYA |

Loan History

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|-----------------|
| 6646 | LMT | 02/19/2010 | NT | Positive RFD:Curtailment of Income. Occ Code: 1. | JYOTSNA AMATYA |
| 6646 | LMT | 02/19/2010 | NT | Post-Mod UPB: \$77,806.08. Investor Approval | JYOTSNA AMATYA |
| 6646 | LMT | 02/19/2010 | NT | Required: No. Escrow Pmt: \$46.49. Esc to Cap: | JYOTSNA AMATYA |
| 6646 | LMT | 02/19/2010 | NT | \$480.76. Rate Cap: 8.650% Calculator Date: 02/19/1 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | REPAY PLAN STARTED (4001) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | 00 | 02/19/2010 | RPA | REPAY PLAN SET UP | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | TRIAL MOD APPROVED (1052) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | REPAY APPRV BY INV (4232) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | REPAY RECOMD TO INV (4231) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | BPO OBTAINED (5) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | BPO ORDERED (4) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | LMT SOLUTN PURSUED (6) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | COMPLETE FIN PKG REC (3) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | ASSESS FINANCL PKG (2) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | PURSUE REPAY PLAN (4000) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | PURSUE LN MODIFCATN (1000) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | REFERRD TO LOSS MIT (1) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | APPROVED FOR LMT 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | FILE CLOSED (7) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | LOSS MIT DENIED OTHER | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | FOR | 0000000000 TASK:0000-LMT-REJECTED OPTION 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | FOR | REJECTED BY:SERVICER | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | FOR | REJECT REASON: OTHER | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | FOR | NON HMP TRIAL MOD | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | DM | REPAY PLAN CANCELED MANUALLY | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | TRIAL MOD APPROVED (1052) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | REPAY APPRV BY INV (4232) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | REPAY RECOMD TO INV (4231) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | BPO OBTAINED (5) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | BPO ORDERED (4) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | LMT SOLUTN PURSUED (6) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | COMPLETE FIN PKG REC (3) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | ASSESS FINANCL PKG (2) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | PURSUE REPAY PLAN (4000) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | PURSUE LN MODIFCATN (1000) COMPLETED 02/19/10 | JYOTSNA AMATYA |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | | 02/19/2010 | LMT | REFERRD TO LOSS MIT (1) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | APPROVED FOR LMT 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | FILE CLOSED (7) COMPLETED 02/19/10 | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | LMT | LOSS MIT DENIED OTHER | JYOTSNA AMATYA |
| 6646 | COL19 | 02/19/2010 | CIT | 035 DONE 02/19/10 BY TLR 24498 | JYOTSNA AMATYA |
| 6646 | COL19 | 02/19/2010 | CIT | TSK TYP 828-LM DO NOT REFER | JYOTSNA AMATYA |
| 6646 | COL19 | 02/19/2010 | CIT | 034 DONE 02/19/10 BY TLR 24498 | JYOTSNA AMATYA |
| 6646 | COL19 | 02/19/2010 | CIT | TSK TYP 711-NON HMP MOD REV | JYOTSNA AMATYA |
| 6646 | | 02/19/2010 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 02/18/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/18/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/18/2010 | DMD | 02/18/10 14:56:16 UN-SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | LMT | 02/18/2010 | NT | OUTBOUND CAMPAIGN--Supp to be calling on accts | SUSAN BEHNEY |
| 6646 | LMT | 02/18/2010 | NT | where pmod docs have not been returned. This acct | SUSAN BEHNEY |
| 6646 | LMT | 02/18/2010 | NT | is still in the decis-making process. apol for | SUSAN BEHNEY |
| 6646 | LMT | 02/18/2010 | NT | call and adv it is def in progress and being | SUSAN BEHNEY |
| 6646 | LMT | 02/18/2010 | NT | considered for non-hmp mod. sbhney | SUSAN BEHNEY |
| 6646 | COL19 | 02/18/2010 | CIT | 035 New CIT# 828. Loan not in F/C | RICHARD ROVEGNO |
| 6646 | COL19 | 02/18/2010 | CIT | 034 New CIT# 711 | RICHARD ROVEGNO |
| 6646 | MOD | 02/18/2010 | NT | Escrow Analysis Completed | RICHARD ROVEGNO |
| 6646 | MOD | 02/18/2010 | NT | Assuming Rolling 2 Payments | RICHARD ROVEGNO |
| 6646 | MOD | 02/18/2010 | NT | Escrow Shortage=\$291.7 | RICHARD ROVEGNO |
| 6646 | MOD | 02/18/2010 | NT | Escrow Capped=\$480.76 | RICHARD ROVEGNO |
| 6646 | MOD | 02/18/2010 | NT | Escrow Pmt w/ 1/60=\$46.48 | RICHARD ROVEGNO |
| 6646 | | 02/18/2010 | LMT | PURSUE LN MODIFCATN (1000) COMPLETED 02/18/10 | RICHARD ROVEGNO |
| 6646 | | 02/18/2010 | LMT | BPO OBTAINED (5) COMPLETED 02/18/10 | RICHARD ROVEGNO |
| 6646 | | 02/18/2010 | LMT | BPO ORDERED (4) COMPLETED 02/18/10 | RICHARD ROVEGNO |
| 6646 | | 02/18/2010 | LMT | LMT SOLUTN PURSUED (6) COMPLETED 02/18/10 | RICHARD ROVEGNO |
| 6646 | | 02/18/2010 | LMT | REFERRD TO LOSS MIT (1) COMPLETED 02/18/10 | RICHARD ROVEGNO |
| 6646 | | 02/18/2010 | LMT | APPROVED FOR LMT 02/18/10 | RICHARD ROVEGNO |
| 6646 | | 02/18/2010 | DM | RFD NOTATION FOR MODIFICATION | RICHARD ROVEGNO |
| 6646 | | 02/18/2010 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO OAAI | RICHARD ROVEGNO |
| 6646 | | 02/18/2010 | HMP | LMT BORR FIN REC ADDED | RICHARD ROVEGNO |
| 6646 | MOD | 02/18/2010 | NT | HMP POI Calculator: Total Calculated Gross Income | RICHARD ROVEGNO |
| 6646 | MOD | 02/18/2010 | NT | of \$2352.96 using amounts obtained from verified | RICHARD ROVEGNO |

Loan History

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|------------------|
| 6646 | MOD | 02/18/2010 | NT | income documentation.Borrower 1's Monthly Gross is | RICHARD ROVEGNO |
| 6646 | MOD | 02/18/2010 | NT | \$2352.96 using the Paystubs provided by the | RICHARD ROVEGNO |
| 6646 | MOD | 02/18/2010 | NT | borrower. | RICHARD ROVEGNO |
| 6646 | COL19 | 02/18/2010 | CIT | 033 DONE 02/18/10 BY TLR 02566 | RICHARD ROVEGNO |
| 6646 | COL19 | 02/18/2010 | CIT | TSK TYP 835-PRE-LOSS MIT MO | RICHARD ROVEGNO |
| 6646 | | 02/18/2010 | LMT | LMT BPO/APPRaisal REC ADDED | ANIL PATEL |
| 6646 | FSV | 02/18/2010 | NT | Loan on pres new repay report, Ran Cins | DIETRICH HAMPTON |
| 6646 | FSV | 02/18/2010 | NT | script to XL any insp's on mtgs. | DIETRICH HAMPTON |
| 6646 | FSV | 02/18/2010 | NT | lpannell tx 3911 | DIETRICH HAMPTON |
| 6646 | | 02/18/2010 | OL | WDOYDEF - REPAY ARRANGEMENTS | DANA NIEMAN |
| 6646 | | 02/18/2010 | RES | ON-LINE REPAYMENT SCHEDULE | DANA NIEMAN |
| 6646 | | 02/17/2010 | OL | WDOYLM - DENIAL LETTER | KENT HURLBURT |
| 6646 | | 02/17/2010 | LMT | FILE CLOSED (7) COMPLETED 02/17/10 | KENT HURLBURT |
| 6646 | COL09 | 02/17/2010 | CIT | 033 New CIT#835. Denied HMP Due To: No Income/No | KENT HURLBURT |
| 6646 | COL09 | 02/17/2010 | CIT | Verifiable Income. Call customer to advise of | KENT HURLBURT |
| 6646 | COL09 | 02/17/2010 | CIT | denial. | KENT HURLBURT |
| 6646 | COL09 | 02/17/2010 | CIT | 032 DONE 02/17/10 BY TLR 26997 | KENT HURLBURT |
| 6646 | COL09 | 02/17/2010 | CIT | TSK TYP 854-CORE CASH FLOW | KENT HURLBURT |
| 6646 | COL09 | 02/17/2010 | CIT | 032 Close CIT#854. Denied HMP Due To: No | KENT HURLBURT |
| 6646 | COL09 | 02/17/2010 | CIT | Income/No Verifiable Income. | KENT HURLBURT |
| 6646 | MOD | 02/17/2010 | NT | received request from customer advocacy group to | MARK LAYTON |
| 6646 | MOD | 02/17/2010 | NT | setup 3 month special forb; setup special forb at | MARK LAYTON |
| 6646 | MOD | 02/17/2010 | NT | \$355.00 for 03/01, 04/01, 05/01 to allow h/o to | MARK LAYTON |
| 6646 | MOD | 02/17/2010 | NT | start new job and then we will review for a perm | MARK LAYTON |
| 6646 | MOD | 02/17/2010 | NT | solution; b layton 6909 | MARK LAYTON |
| 6646 | 00 | 02/17/2010 | RPA | REPAY PLAN SET UP | MARK LAYTON |
| 6646 | | 02/17/2010 | LMT | LMT SOLUTN PURSUED (6) COMPLETED 02/17/10 | MARK LAYTON |
| 6646 | | 02/17/2010 | LMT | COMPLETE FIN PKG REC (3) COMPLETED 02/17/10 | MARK LAYTON |
| 6646 | | 02/17/2010 | LMT | REPAY PLAN STARTED (4001) COMPLETED 02/17/10 | MARK LAYTON |
| 6646 | | 02/17/2010 | LMT | REPAY APPRV BY INV (4232) COMPLETED 02/17/10 | MARK LAYTON |
| 6646 | | 02/17/2010 | LMT | REPAY RECOMD TO INV (4231) COMPLETED 02/17/10 | MARK LAYTON |
| 6646 | | 02/17/2010 | LMT | ASSESS FINANCL PKG (2) COMPLETED 02/17/10 | MARK LAYTON |
| 6646 | | 02/17/2010 | LMT | REFERRD TO LOSS MIT (1) COMPLETED 02/17/10 | MARK LAYTON |
| 6646 | | 02/17/2010 | LMT | PURSUE REPAY PLAN (4000) COMPLETED 02/17/10 | MARK LAYTON |
| 6646 | | 02/17/2010 | LMT | APPROVED FOR LMT 02/17/10 | MARK LAYTON |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 02/17/2010 | LMT | FILE CLOSED (7) COMPLETED 02/17/10 | MARK LAYTON |
| 6646 | INQ60 | 02/17/2010 | CIT | 030 DONE 02/17/10 BY TLR 13944 | JENA JACKSON |
| 6646 | INQ60 | 02/17/2010 | CIT | TSK TYP 246-ADVOCACY RESOLU | JENA JACKSON |
| 6646 | INQ60 | 02/17/2010 | CIT | 030 fyi----spoke to a3p, adv stop gp plan has been | JENA JACKSON |
| 6646 | INQ60 | 02/17/2010 | CIT | approved, 3p upset reg ph she rec'd from coll | JENA JACKSON |
| 6646 | INQ60 | 02/17/2010 | CIT | agent, adv to disregard, adv stop gap plan | JENA JACKSON |
| 6646 | INQ60 | 02/17/2010 | CIT | will be set up shortly, starts March 1, will | JENA JACKSON |
| 6646 | INQ60 | 02/17/2010 | CIT | last for 3 months, will allow time for b1 to | JENA JACKSON |
| 6646 | INQ60 | 02/17/2010 | CIT | go back to work and provide us w/ | JENA JACKSON |
| 6646 | INQ60 | 02/17/2010 | CIT | updated/viable income info, adv pymnt will be | JENA JACKSON |
| 6646 | INQ60 | 02/17/2010 | CIT | approx \$355/month for 3 months. jenaw/2365257 | JENA JACKSON |
| 6646 | | 02/16/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/16/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/16/2010 | DMD | 02/16/10 16:47:42 UN-SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | | 02/16/2010 | DM | CONT... BK. RFD: SURGERY FOR B1. WIFE HAD SURGERY | KENNETH HORNE |
| 6646 | | 02/16/2010 | DM | OCT 08. B1 HAD A SURGEY IN 09. ADV OF ESCROW | KENNETH HORNE |
| 6646 | | 02/16/2010 | DM | CHANGE. B1 IS WAITING FOR A STOP GAP. ADV OF | KENNETH HORNE |
| 6646 | | 02/16/2010 | DM | FUTURE LF,CR. KHORNE6181 | KENNETH HORNE |
| 6646 | | 02/16/2010 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO NOTE | KENNETH HORNE |
| 6646 | | 02/16/2010 | DM | TT B1 VAI OB ADV OF TAD,LF,CR, AND BRCH. ADV OF | KENNETH HORNE |
| 6646 | | 02/16/2010 | DM | POSSIBLE FC. B1 STATED HE HAS BEEN WORKING ON A | KENNETH HORNE |
| 6646 | | 02/16/2010 | DM | LOAN MOD DID NOT AGREE WITH WHAT WAS OFFERED. RFD: | KENNETH HORNE |
| 6646 | | 02/16/2010 | DM | HAS A MEDICAL ISSUE. B1 HAS REAPPLIED FOR A LOAN | KENNETH HORNE |
| 6646 | | 02/16/2010 | DM | MOD. FAXED IN INFO LAST FRI. 3P STATED THEY ARE | KENNETH HORNE |
| 6646 | | 02/16/2010 | DM | WAITING FOR A STOP GAP. 3P STATED THEY WILL FILE B | KENNETH HORNE |
| 6646 | | 02/16/2010 | DM | DFLT REASON 5 CHANGED TO: UNEMPLOYMENT | KENNETH HORNE |
| 6646 | | 02/16/2010 | DM | ACTION/RESULT CD CHANGED FROM LMPP TO BRUN | KENNETH HORNE |
| 6646 | INQ60 | 02/16/2010 | CIT | 030 cont --- acct form moving into fcl, adv cust | JENA JACKSON |
| 6646 | INQ60 | 02/16/2010 | CIT | will get back to her w/ the details of the | JENA JACKSON |
| 6646 | INQ60 | 02/16/2010 | CIT | plan once set up on the account, adv they will | JENA JACKSON |
| 6646 | INQ60 | 02/16/2010 | CIT | be required to go thru a trial mod again | JENA JACKSON |
| 6646 | INQ60 | 02/16/2010 | CIT | before being eligible for a new hmp/non-hmp | JENA JACKSON |
| 6646 | INQ60 | 02/16/2010 | CIT | mood. jenaw/2365257 | JENA JACKSON |
| 6646 | INQ60 | 02/16/2010 | CIT | 030 fyi----spoke to b1, adv not able to qualify | JENA JACKSON |
| 6646 | INQ60 | 02/16/2010 | CIT | for mod at this time as short term disability | JENA JACKSON |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|-----------------|
| 6646 | INQ60 | 02/16/2010 | CIT | income is not a vialbe source of | JENA JACKSON |
| 6646 | INQ60 | 02/16/2010 | CIT | income/program requirements will not accept | JENA JACKSON |
| 6646 | INQ60 | 02/16/2010 | CIT | this as the sole income, adv we can offer stop | JENA JACKSON |
| 6646 | INQ60 | 02/16/2010 | CIT | gap for 3 months, as b1 anticipated to go back | JENA JACKSON |
| 6646 | INQ60 | 02/16/2010 | CIT | to work by 04/01/10 - the stop gap would allow | JENA JACKSON |
| 6646 | INQ60 | 02/16/2010 | CIT | time for csut to go back to work and prevent | JENA JACKSON |
| 6646 | NVINC | 02/16/2010 | NT | CUSTOMER DENIED FOR HMP DUE TO NO VERIFIABLE | AMBER SHIMP |
| 6646 | NVINC | 02/16/2010 | NT | INCOME; BORROWER IS ON SHORT TERM DISABILITY AND | AMBER SHIMP |
| 6646 | NVINC | 02/16/2010 | NT | PER HMP GUIDELINES WE ARE UNABLE TO USE SHORT TERM | AMBER SHIMP |
| 6646 | NVINC | 02/16/2010 | NT | DISABILTIY | AMBER SHIMP |
| 6646 | COL11 | 02/16/2010 | CIT | 032 RETARGET CIT 854 TO TELLER 31283. CUSTOMER | AMBER SHIMP |
| 6646 | COL11 | 02/16/2010 | CIT | DENIED FOR HMP DUE TO NO VERIFIABLE INCOME; | AMBER SHIMP |
| 6646 | COL11 | 02/16/2010 | CIT | BORROWER IS ON SHORT TERM DISABILITY AND PER | AMBER SHIMP |
| 6646 | COL11 | 02/16/2010 | CIT | HMP GUIDELINES WE ARE UNABLE TO USE SHORT TERM | AMBER SHIMP |
| 6646 | COL11 | 02/16/2010 | CIT | DISABILTIY | AMBER SHIMP |
| 6646 | LMT | 02/16/2010 | NT | Credit report is already updated in the looking | AMRITA MUNJNI |
| 6646 | HMPAU | 02/16/2010 | NT | HMP DOC AUDIT: Audit process completed as we | AMRITA MUNJNI |
| 6646 | HMPAU | 02/16/2010 | NT | received trial modification document and | AMRITA MUNJNI |
| 6646 | HMPAU | 02/16/2010 | NT | payment. | AMRITA MUNJNI |
| 6646 | HMPAU | 02/16/2010 | NT | Bowr signed 4506T on 06/08/09 | AMRITA MUNJNI |
| 6646 | | 02/16/2010 | LMT | COMPLETE FIN PKG REC (3) COMPLETED 02/16/10 | AMRITA MUNJNI |
| 6646 | | 02/16/2010 | LMT | PROOF OF INCOME RECD (32) COMPLETED 02/15/10 | AMRITA MUNJNI |
| 6646 | INQ60 | 02/16/2010 | CIT | 030 fyi----spoke to a3p, she adv she we get me the | JENA JACKSON |
| 6646 | INQ60 | 02/16/2010 | CIT | needed info by tomorrow, adv need award letter | JENA JACKSON |
| 6646 | INQ60 | 02/16/2010 | CIT | showing start date, end date, amount and bank | JENA JACKSON |
| 6646 | INQ60 | 02/16/2010 | CIT | stmnts showing deposits, 3p conf no offical | JENA JACKSON |
| 6646 | INQ60 | 02/16/2010 | CIT | end date, just an anticipated date, up to | JENA JACKSON |
| 6646 | INQ60 | 02/16/2010 | CIT | doctors when b1 can be released bck to work. | JENA JACKSON |
| 6646 | INQ60 | 02/16/2010 | CIT | jenaw/2365257 | JENA JACKSON |
| 6646 | INQ60 | 02/15/2010 | CIT | 030 fyi----rec'd conf from core lm that disability | JENA JACKSON |
| 6646 | INQ60 | 02/15/2010 | CIT | income proof is missing, need info reg start | JENA JACKSON |
| 6646 | INQ60 | 02/15/2010 | CIT | date, end date and amount along w/ bnk stmnt | JENA JACKSON |
| 6646 | INQ60 | 02/15/2010 | CIT | showing deposits, cld home# at 11:26 am cst, | JENA JACKSON |
| 6646 | INQ60 | 02/15/2010 | CIT | no ans, no voicemail to leave msg, will try | JENA JACKSON |
| 6646 | INQ60 | 02/15/2010 | CIT | reaching cust again to adv what is needed. | JENA JACKSON |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|-----------------|
| 6646 | INQ60 | 02/15/2010 | CIT | jenaw/2365257 | JENA JACKSON |
| 6646 | COL11 | 02/15/2010 | CIT | 032 RETARGET CIT 854 TO TELLER 1030. THE FOLLOWING | AMBER SHIMP |
| 6646 | COL11 | 02/15/2010 | CIT | ITEMS ARE NEEDED FOR REVIEW: AWARD LETTER FOR | AMBER SHIMP |
| 6646 | COL11 | 02/15/2010 | CIT | DISABILITY INCOME AND 2 CURRENT BANK STATMENTS | AMBER SHIMP |
| 6646 | COL11 | 02/15/2010 | CIT | SHOWING DISABILITY INCOME | AMBER SHIMP |
| 6646 | COL11 | 02/15/2010 | CIT | 032 NEW CIT 854: PLEASE REVIEW FOR HMP... | AMBER SHIMP |
| 6646 | | 02/15/2010 | LMT | PROOF OF INCOME RECD (32) UNCOMPLETED | AMBER SHIMP |
| 6646 | | 02/15/2010 | LMT | REFERRD TO LOSS MIT (1) COMPLETED 02/15/10 | AMBER SHIMP |
| 6646 | | 02/15/2010 | LMT | COMPLETE FIN PKG REC (3) UNCOMPLETED | AMBER SHIMP |
| 6646 | | 02/15/2010 | LMT | REFERRD TO LOSS MIT (1) UNCOMPLETED | AMBER SHIMP |
| 6646 | COL11 | 02/12/2010 | CIT | 031 DONE 02/12/10 BY TLR 01087 | DAWN WELLS |
| 6646 | COL11 | 02/12/2010 | CIT | TSK TYP 942-HMP TEAM LEAD E | DAWN WELLS |
| 6646 | COL11 | 02/12/2010 | CIT | 031 closing 942-forward hmp to a.shimp to review. | DAWN WELLS |
| 6646 | COL11 | 02/12/2010 | CIT | 031 new cit942-rec'd hmp pkg frm voc | DAWN WELLS |
| 6646 | INQ60 | 02/12/2010 | CIT | 030 new cit 246---rec'd fax from b1, appears some | JENA JACKSON |
| 6646 | INQ60 | 02/12/2010 | CIT | info may be missing, fwd onto core to rush HMP | JENA JACKSON |
| 6646 | INQ60 | 02/12/2010 | CIT | review, awaiting to see if any add'l info is | JENA JACKSON |
| 6646 | INQ60 | 02/12/2010 | CIT | needed to move fwd w/ the review. | JENA JACKSON |
| 6646 | INQ60 | 02/12/2010 | CIT | jenaw/2365257 | JENA JACKSON |
| 6646 | INQ60 | 02/08/2010 | CIT | 029 DONE 02/08/10 BY TLR 13944 | JENA JACKSON |
| 6646 | INQ60 | 02/08/2010 | CIT | TSK TYP 246-ADVOCACY RESOLU | JENA JACKSON |
| 6646 | INQ60 | 02/08/2010 | CIT | 029 closing cit- spoke to a3p, she adv they are | JENA JACKSON |
| 6646 | INQ60 | 02/08/2010 | CIT | under winter storm advisory, she does not have | JENA JACKSON |
| 6646 | INQ60 | 02/08/2010 | CIT | access to a fax and does not have internet | JENA JACKSON |
| 6646 | INQ60 | 02/08/2010 | CIT | access, she adv she will get the updatd fins, | JENA JACKSON |
| 6646 | INQ60 | 02/08/2010 | CIT | poi, hardship affidavit to me by end of next | JENA JACKSON |
| 6646 | INQ60 | 02/08/2010 | CIT | week, adv ap3 will follow up w/ her if not | JENA JACKSON |
| 6646 | INQ60 | 02/08/2010 | CIT | rec;d. jenaw/2365257 | JENA JACKSON |
| 6646 | INQ60 | 02/08/2010 | CIT | 029 fyi---lm at home# at 1:00 pm cst adv have not | JENA JACKSON |
| 6646 | INQ60 | 02/08/2010 | CIT | rec'd fax, provided my fax #, reiterated what | JENA JACKSON |
| 6646 | INQ60 | 02/08/2010 | CIT | was needed. | JENA JACKSON |
| 6646 | INQ60 | 02/04/2010 | CIT | 029 fyi---spoke to b1/b2, adv we did make a | JENA JACKSON |
| 6646 | INQ60 | 02/04/2010 | CIT | temperary adj to escrow, b1/b2 will reapply | JENA JACKSON |
| 6646 | INQ60 | 02/04/2010 | CIT | for mod, b1 is on short term disability until | JENA JACKSON |
| 6646 | INQ60 | 02/04/2010 | CIT | March, will provide updated POI, cust adv l | JENA JACKSON |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|-----------------|
| 6646 | INQ60 | 02/04/2010 | CIT | should have the updated fin form and updated | JENA JACKSON |
| 6646 | INQ60 | 02/04/2010 | CIT | POI by tomorrow. jenaw/2365257 | JENA JACKSON |
| 6646 | | 02/03/2010 | FSV | INSP TP D RESULTS RCVD; ORD DT=01/22/10 | SYSTEM ID |
| 6646 | | 02/03/2010 | VEA | ONLINE ESCROW ANALYSIS SENT TO PRINT VENDO | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | 029 cont- she had more info to discuss and could | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | not discuss that this time, conf call set up | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | for 10 am cst tomorrow. jenaw/2365257 | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | 029 cont- \$1300 for the haz ins prem, but actually | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | pd \$352, adv we were not able to complete a | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | manual escan amidst the trial mod or before the | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | perm mod executes, adv once we rec | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | signed/notarized mod docs back, a final escan | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | is done and would have reflected an adj escrow | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | amount based on the updated haz ins info, adv | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | will make needed adj to escrow now. cust adv | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | 029 fyi---spoke to a3p and Lynn of Fannie Mae, adv | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | cust were approved for perm hmp, could not | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | execute/offer no longer valid as we never | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | rec'd pymnt or mod docs back, adv esc is | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | required per terms of mod, adv what if escn | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | completed in june, assured cust no forceplaced | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | or lender placed insurances on the loan, per | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | the escan from June, we anticipated to pay | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | 029 new cit 246----spoke to ljones, conf call w/ | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | her and cust at 4 pm cst today reg acct and | JENA JACKSON |
| 6646 | INQ60 | 02/03/2010 | CIT | escrow transactions. jenaw/2365257 | JENA JACKSON |
| 6646 | LMT | 02/03/2010 | NT | rec call from 3P< Lynn Jones from HAMP - conf call | JESSICA DAMAN |
| 6646 | LMT | 02/03/2010 | NT | was scheduled today with J.williams. adv | JESSICA DAMAN |
| 6646 | LMT | 02/03/2010 | NT | J.willaims is currently out of office but i wld | JESSICA DAMAN |
| 6646 | LMT | 02/03/2010 | NT | have her contact 3P to reschedule. thanks jessica | JESSICA DAMAN |
| 6646 | LMT | 02/03/2010 | NT | k 2365448 | JESSICA DAMAN |
| 6646 | | 02/03/2010 | OL | WDOYLM - DENIAL LETTER | LORI LITTERER |
| 6646 | | 02/02/2010 | DM | EARLY IND: SCORE 131 MODEL EI90S | SYSTEM ID |
| 6646 | COL09 | 02/02/2010 | CIT | 028 DONE 02/02/10 BY TLR 01040 | LORI LITTERER |
| 6646 | COL09 | 02/02/2010 | CIT | TSK TYP 822-INITIATE LSMIT | LORI LITTERER |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | COL09 | 02/02/2010 | CIT | 028 Close CIT#822 Permanent Mod Doc Not Returned. | LORI LITTERER |
| 6646 | COL27 | 02/01/2010 | CIT | 028 Retargeting CIT 822, Denial process completed. | SRI KANTH |
| 6646 | | 02/01/2010 | LMT | LOSS MIT DENIED BORROWER REFUSES TO CONTRIBUTE | SRI KANTH |
| 6646 | | 02/01/2010 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO LMPP | SRI KANTH |
| 6646 | | 01/29/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/29/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/29/2010 | DMD | 01/29/10 10:20:21 SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | | 01/29/2010 | OL | WDOYLM - DENIAL LETTER | CRYSTA BERRY |
| 6646 | NPDOC | 01/29/2010 | NT | hmp denial process initiated due to | CRYSTA BERRY |
| 6646 | NPDOC | 01/29/2010 | NT | permanent mod doc not returned by | CRYSTA BERRY |
| 6646 | NPDOC | 01/29/2010 | NT | customer | CRYSTA BERRY |
| 6646 | COL09 | 01/29/2010 | CIT | 028 New cit 822, Please initiate denial process as | CRYSTA BERRY |
| 6646 | COL09 | 01/29/2010 | CIT | permanent mod doc not returned by customer. | CRYSTA BERRY |
| 6646 | COL09 | 01/29/2010 | CIT | You do not need to complete any tasks or add | CRYSTA BERRY |
| 6646 | COL09 | 01/29/2010 | CIT | any Global Notes as this has already been | CRYSTA BERRY |
| 6646 | COL09 | 01/29/2010 | CIT | completed. | CRYSTA BERRY |
| 6646 | | 01/29/2010 | DM | TTB2, THEY HAVE NEVER SPOKEN WITH ANYONE NAMED | SAMUEL MCCAUSE |
| 6646 | | 01/29/2010 | DM | JENA WHO WAS THE LAST PERSON TO NOTE THE ACCOUNT | SAMUEL MCCAUSE |
| 6646 | | 01/29/2010 | DM | ABOUT THE PROBLEM. SMCCAUSE 6598 | SAMUEL MCCAUSE |
| 6646 | | 01/29/2010 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO LMDC | SAMUEL MCCAUSE |
| 6646 | | 01/29/2010 | DM | TTB2, THEY ARE HAVING AN ISSUE WITH THEIR ESCROW | SAMUEL MCCAUSE |
| 6646 | | 01/29/2010 | DM | ACCOUT BECAUSE THEIR ESCROW SHORTAGE IS DUE TO | SAMUEL MCCAUSE |
| 6646 | | 01/29/2010 | DM | FORCE PLACED INSURANCE THAT WAS NOT WARRANTED. | SAMUEL MCCAUSE |
| 6646 | | 01/29/2010 | DM | THEY ARE OK HAVING AN ESCROW ACCOUNT, THEY JUST | SAMUEL MCCAUSE |
| 6646 | | 01/29/2010 | DM | DON'T WANT THE ESCROW SHORTAGE FROM BALBOA | SAMUEL MCCAUSE |
| 6646 | | 01/29/2010 | DM | INCLUDED IN THEIR PAYMENT. SMCCAUSE 6598 | SAMUEL MCCAUSE |
| 6646 | | 01/29/2010 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO LMDC | SAMUEL MCCAUSE |
| 6646 | | 01/28/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/28/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/28/2010 | DMD | 01/28/10 10:11:24 ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 01/27/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/27/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/27/2010 | DMD | 01/27/10 10:11:24 80 | DAVOX INCOMING FILE |
| 6646 | INQ60 | 01/26/2010 | CIT | 027 DONE 01/26/10 BY TLR 13944 | JENA JACKSON |
| 6646 | INQ60 | 01/26/2010 | CIT | TSK TYP 246-ADVOCACY RESOLU | JENA JACKSON |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | INQ60 | 01/26/2010 | CIT | 027 cont- the mod extended to them will no longer | JENA JACKSON |
| 6646 | INQ60 | 01/26/2010 | CIT | be valid, adv this has been addressed/advised | JENA JACKSON |
| 6646 | INQ60 | 01/26/2010 | CIT | to hamp and the customer on several | JENA JACKSON |
| 6646 | INQ60 | 01/26/2010 | CIT | occassions. adv again escrow isrequired, if | JENA JACKSON |
| 6646 | INQ60 | 01/26/2010 | CIT | the customers do not want acct escrowed they | JENA JACKSON |
| 6646 | INQ60 | 01/26/2010 | CIT | will not be eligible for a mod. jenaw/2365257 | JENA JACKSON |
| 6646 | INQ60 | 01/26/2010 | CIT | 027 new cit 246---hamp agent---avd cust were | JENA JACKSON |
| 6646 | INQ60 | 01/26/2010 | CIT | approved for perm mod in dec, docs/pymnt were | JENA JACKSON |
| 6646 | INQ60 | 01/26/2010 | CIT | due back 01/01/10, adv no LPI, adv analysis | JENA JACKSON |
| 6646 | INQ60 | 01/26/2010 | CIT | cust referring to is from 06/2009, which | JENA JACKSON |
| 6646 | INQ60 | 01/26/2010 | CIT | anticipated an ins pymnt of approx \$1350, adv | JENA JACKSON |
| 6646 | INQ60 | 01/26/2010 | CIT | we actually pd \$352, adv a final escan will be | JENA JACKSON |
| 6646 | INQ60 | 01/26/2010 | CIT | completed upon receipt of the prem mod docs, | JENA JACKSON |
| 6646 | INQ60 | 01/26/2010 | CIT | adv if cust to not return the docs back to us | JENA JACKSON |
| 6646 | | 01/22/2010 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 01/21/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/21/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/21/2010 | DMD | 01/21/10 10:36:30 SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | | 01/21/2010 | DM | TT B2 VI- CUST WAS CHARGED FOR INS THRU BALBOA BUT | NATHAN BORCHARDT |
| 6646 | | 01/21/2010 | DM | HAS DOCUMENTATION THAT INS NEVER EXPIRED OR LAPSED | NATHAN BORCHARDT |
| 6646 | | 01/21/2010 | DM | ON HOME. WANTS 1249 CHARGE FOR BALBOA REMOVED AND | NATHAN BORCHARDT |
| 6646 | | 01/21/2010 | DM | NEW MOD DOCS SENT WITH CORRECT INFO. NBORCHARDT | NATHAN BORCHARDT |
| 6646 | | 01/21/2010 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO LMDC | NATHAN BORCHARDT |
| 6646 | | 01/20/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/20/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/20/2010 | DMD | 01/20/10 10:17:31 NO ANS | DAVOX INCOMING FILE |
| 6646 | INQ60 | 01/20/2010 | CIT | 026 DONE 01/20/10 BY TLR 13944 | JENA JACKSON |
| 6646 | INQ60 | 01/20/2010 | CIT | TSK TYP 246-ADVOCACY RESOLU | JENA JACKSON |
| 6646 | INQ60 | 01/20/2010 | CIT | 026 cont- policy and we will anticipate payment of | JENA JACKSON |
| 6646 | INQ60 | 01/20/2010 | CIT | the policy from escrow, adv this is reflective | JENA JACKSON |
| 6646 | INQ60 | 01/20/2010 | CIT | on the last escan completed on the account, | JENA JACKSON |
| 6646 | INQ60 | 01/20/2010 | CIT | adv if we rec the signed perm mod agreement | JENA JACKSON |
| 6646 | INQ60 | 01/20/2010 | CIT | from the cust, a final escan will be completed | JENA JACKSON |
| 6646 | INQ60 | 01/20/2010 | CIT | at that time and the escrows will be adj | JENA JACKSON |
| 6646 | INQ60 | 01/20/2010 | CIT | accordingly. jenaw/2365257 | JENA JACKSON |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | INQ60 | 01/20/2010 | CIT | 026 new cit 246-----hamp center---adv the loan was | JENA JACKSON |
| 6646 | INQ60 | 01/20/2010 | CIT | prev non-esc, adv per the perm mod req, haz | JENA JACKSON |
| 6646 | INQ60 | 01/20/2010 | CIT | ins must be escrowed, if the customer does not | JENA JACKSON |
| 6646 | INQ60 | 01/20/2010 | CIT | want to have esc included in the payment they | JENA JACKSON |
| 6646 | INQ60 | 01/20/2010 | CIT | will not be eligible for a modification, adv | JENA JACKSON |
| 6646 | INQ60 | 01/20/2010 | CIT | the acct does not have a lender placed policy, | JENA JACKSON |
| 6646 | INQ60 | 01/20/2010 | CIT | adv the ins policy on the acct is the cust haz | JENA JACKSON |
| 6646 | INQ60 | 01/20/2010 | CIT | ins policy adv we will escrow for pymnt of the | JENA JACKSON |
| 6646 | INQ30 | 01/19/2010 | CIT | 025 DONE 01/19/10 BY TLR 21723 | JACOB HUTCHISON |
| 6646 | INQ30 | 01/19/2010 | CIT | TSK TYP 109-CC COR TRACKING | JACOB HUTCHISON |
| 6646 | INQ30 | 01/19/2010 | CIT | 025 new cit 109-corr rec/fwd to Balboa | JACOB HUTCHISON |
| 6646 | | 01/19/2010 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 01/15/2010 | CBR | DELINQUENT: 150 DAYS | SYSTEM ID |
| 6646 | | 01/13/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/13/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/13/2010 | DMD | 01/13/10 10:53:31 SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | | 01/13/2010 | DM | TALKED TO BWR2 WHO ADV THE MOD DOC IS WRONG BASED | OLUKEMI AKINOLA |
| 6646 | | 01/13/2010 | DM | ON THE ESC FIGURES, BWR ADV THERE WAS NEVERA LAPSE | OLUKEMI AKINOLA |
| 6646 | | 01/13/2010 | DM | IN HER INS ADV TO SEND IN DECLARATION PAGES TO ESC | OLUKEMI AKINOLA |
| 6646 | | 01/13/2010 | DM | AND BALBOA FOR ACCT TO BE REVIEWED AND ESC | OLUKEMI AKINOLA |
| 6646 | | 01/13/2010 | DM | RE-ANALYSED. | OLUKEMI AKINOLA |
| 6646 | | 01/13/2010 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO LMDC | OLUKEMI AKINOLA |
| 6646 | INQ30 | 01/12/2010 | CIT | 022 DONE 01/12/10 BY TLR 22873 | LUKE REINGARDT |
| 6646 | INQ30 | 01/12/2010 | CIT | TSK TYP 128-CC COR TRACKING | LUKE REINGARDT |
| 6646 | INQ30 | 01/12/2010 | CIT | 022 closing cit 128- mailed letter to a3- attorney | LUKE REINGARDT |
| 6646 | INQ30 | 01/12/2010 | CIT | thomas Margolis, adv no escrow analysis can be | LUKE REINGARDT |
| 6646 | INQ30 | 01/12/2010 | CIT | done because a loan mod is pending, adv if | LUKE REINGARDT |
| 6646 | INQ30 | 01/12/2010 | CIT | they do not agree with the option then they | LUKE REINGARDT |
| 6646 | INQ30 | 01/12/2010 | CIT | can refuse it and reapply, adv to call lm for | LUKE REINGARDT |
| 6646 | INQ30 | 01/12/2010 | CIT | options, adv there may be no further option | LUKE REINGARDT |
| 6646 | INQ30 | 01/12/2010 | CIT | avail if mod ref. Ir5159 | LUKE REINGARDT |
| 6646 | COL04 | 01/08/2010 | CIT | 024 DONE 01/08/10 BY TLR 31335 | CANDICE BUCHANAN |
| 6646 | COL04 | 01/08/2010 | CIT | TSK TYP 940-TEAM LEAD ELEVA | CANDICE BUCHANAN |
| 6646 | COL04 | 01/08/2010 | CIT | 024 closing cit 940-spoke with a3pt b1 wife adv | CANDICE BUCHANAN |
| 6646 | COL04 | 01/08/2010 | CIT | that a final esc ana can not be done on | CANDICE BUCHANAN |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | COL04 | 01/08/2010 | CIT | accoutn until the perm mod is being app and | CANDICE BUCHANAN |
| 6646 | COL04 | 01/08/2010 | CIT | updated which would req the docs being signed | CANDICE BUCHANAN |
| 6646 | COL04 | 01/08/2010 | CIT | and sent back, brw refuses to sign docs thinks | CANDICE BUCHANAN |
| 6646 | COL04 | 01/08/2010 | CIT | we forced placed ins on her account she is not | CANDICE BUCHANAN |
| 6646 | COL04 | 01/08/2010 | CIT | going to pay, adv final esc can not be done | CANDICE BUCHANAN |
| 6646 | COL04 | 01/08/2010 | CIT | until docs back | CANDICE BUCHANAN |
| 6646 | | 01/07/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/07/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/07/2010 | DMD | 01/07/10 19:41:21 UN-SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | | 01/07/2010 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | WENDY HOSS |
| 6646 | COL04 | 01/07/2010 | CIT | 024 open cit 940 pls eleveate to tl/cb b1 @ prim | WENDY HOSS |
| 6646 | COL04 | 01/07/2010 | CIT | home # DUKE I KNW THIS IS A DALLAS LOAN/I'm | WENDY HOSS |
| 6646 | COL04 | 01/07/2010 | CIT | hoping you can forwrd this to a dallas tl...b1 | WENDY HOSS |
| 6646 | COL04 | 01/07/2010 | CIT | disputing escrw amt/being way overchrgd for | WENDY HOSS |
| 6646 | COL04 | 01/07/2010 | CIT | force placed fire ins they dont even need/not | WENDY HOSS |
| 6646 | COL04 | 01/07/2010 | CIT | going to agree to figures the way they are | WENDY HOSS |
| 6646 | COL04 | 01/07/2010 | CIT | even tho amts may come down aft mod goes into | WENDY HOSS |
| 6646 | COL04 | 01/07/2010 | CIT | effect | WENDY HOSS |
| 6646 | | 01/07/2010 | DM | CONT... ADVANCE/INITIAL QT BASED ON TRIAL RUN OF | WENDY HOSS |
| 6646 | | 01/07/2010 | DM | ESCRW/CLD LEVEL OUT AFT GOES INTO EFFECT 3P LIZ | WENDY HOSS |
| 6646 | | 01/07/2010 | DM | ADV ANALYSIS BASED ON FORC PLACED INS BUT HAS OWN | WENDY HOSS |
| 6646 | | 01/07/2010 | DM | INS AND ALWAYS PAYS IT/ONE DEPT TELLS THEM NO | WENDY HOSS |
| 6646 | | 01/07/2010 | DM | FORCE PLACE INS ANOTHER TELL THEM ITS THERE I ADV | WENDY HOSS |
| 6646 | | 01/07/2010 | DM | CLD HAVE TL GET BACK TO THEM W/I 24-48 HRS WHOSS | WENDY HOSS |
| 6646 | | 01/07/2010 | DM | ACTION/RESULT CD CHANGED FROM BRRS TO OAAI | WENDY HOSS |
| 6646 | | 01/07/2010 | DM | HMP OUTBOUND CLL MD ABT MISSING PERM MOD DOCS HE | WENDY HOSS |
| 6646 | | 01/07/2010 | DM | ADV DISPUTING ESCRW AMT/THIS HAS BEEN | WENDY HOSS |
| 6646 | | 01/07/2010 | DM | ONGOING/PROVED IT ONLY COSTS THAT | WENDY HOSS |
| 6646 | | 01/07/2010 | DM | MUCH/INS+TAXES=\$400 A YR/WE CHRG \$150 A MO/ALRDY | WENDY HOSS |
| 6646 | | 01/07/2010 | DM | SNT IN PROOF OF HOW MUCH/NOT SGNGG DOCS BC ESCRW | WENDY HOSS |
| 6646 | | 01/07/2010 | DM | JUST NOT A REASONABLE AMT I ADV ESCRW BILLED IN | WENDY HOSS |
| 6646 | | 01/07/2010 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO BRRS | WENDY HOSS |
| 6646 | | 01/06/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/06/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/06/2010 | DMD | 01/06/10 10:40:21 SUCCESSFUL | DAVOX INCOMING FILE |

Loan History

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|----------------------|
| 6646 | ESC05 | 01/06/2010 | CIT | 023 DONE 01/06/10 BY TLR 01752 | CONNIE TRASK |
| 6646 | ESC05 | 01/06/2010 | CIT | TSK TYP 301-MISC ESCROW ANA | CONNIE TRASK |
| 6646 | ESC05 | 01/06/2010 | CIT | 023 Closing cit 301-unable to analyze as no info | CONNIE TRASK |
| 6646 | ESC05 | 01/06/2010 | CIT | provided and the acct has an esc code 88 on | CONNIE TRASK |
| 6646 | ESC05 | 01/06/2010 | CIT | it. | CONNIE TRASK |
| 6646 | | 01/06/2010 | DM | CALLED BRW ABOUT PERM MOD. BRW HAD A DISPUTE WITH | ANDREA LYNCH |
| 6646 | | 01/06/2010 | DM | HIS ESCROW AND TAXES PAYMENT BECAUSE THEY ARE MUCI | ANDREA LYNCH |
| 6646 | | 01/06/2010 | DM | HIGHER THAN THE PAST. SENT A CIT REQUEST TO GET | ANDREA LYNCH |
| 6646 | | 01/06/2010 | DM | THE ESCROW ANALYZED | ANDREA LYNCH |
| 6646 | | 01/06/2010 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO LMDC | ANDREA LYNCH |
| 6646 | COL19 | 01/06/2010 | CIT | 023 301 | ANDREA LYNCH |
| 6646 | | 01/05/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/05/2010 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/05/2010 | DMD | 01/05/10 10:32:44 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | INQ30 | 01/05/2010 | CIT | 022 new cit 128-corr rec | JACOB HUTCHISON |
| 6646 | | 01/04/2010 | DM | EARLY IND: SCORE 158 MODEL EI90S | SYSTEM ID |
| 6646 | | 01/01/2010 | FSV | INSP TP D RESULTS RCVD; ORD DT=12/23/09 | SYSTEM ID |
| 6646 | LMT | 12/31/2009 | NT | Received Loan Modification letter, imaged as corr, | STEPHANIE PARKER |
| 6646 | LMT | 12/31/2009 | NT | lct-glee1@2863 | STEPHANIE PARKER |
| 6646 | | 12/24/2009 | DM | A3P ALLICIA J. FUTRELL CI, REGARDING MOD | SHILPAKALA SWAMY |
| 6646 | | 12/24/2009 | DM | APRVD,ADVSD TO SND THE DOCS & PMTS BY 1ST WEEK OF | SHILPAKALA SWAMY |
| 6646 | | 12/24/2009 | DM | JAN-10, ADVSD TO MAKE THE PMT IAO \$741.41, ADVSD | SHILPAKALA SWAMY |
| 6646 | | 12/24/2009 | DM | TO DISREGARD THE DEFAULT LETTERS SHOWING PD & | SHILPAKALA SWAMY |
| 6646 | | 12/24/2009 | DM | DELINQUENT, HAD Q'S ABT ESC, XFRD THE CALL TO ESC | SHILPAKALA SWAMY |
| 6646 | | 12/24/2009 | DM | DEPT.. [SHILPA] | SHILPAKALA SWAMY |
| 6646 | | 12/24/2009 | DM | ACTION/RESULT CD CHANGED FROM BRTR TO LMDC | SHILPAKALA SWAMY |
| 6646 | | 12/23/2009 | FSV | INSP TYPE D ORDERED; REQ CD =SCRIPT | SYSTEM ID |
| 6646 | FSV | 12/23/2009 | NT | Loan on HFN 2501 report. Ran script to order | TOSHA DIEHL MOWATT |
| 6646 | FSV | 12/23/2009 | NT | inspection if needed. | TOSHA DIEHL MOWATT |
| 6646 | | 12/23/2009 | LMT | SEND EXEC DOCS (1040) COMPLETED 12/23/09 | PETE HOECKER-SCRIPT |
| 6646 | LMT | 12/21/2009 | NT | HMP wksht sent to image and destroy. | SCOTT LEONARD |
| 6646 | | 12/21/2009 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | 8DLTR | 12/18/2009 | NT | 8 day letter sent 12/18/09 | API CSRV |
| 6646 | | 12/11/2009 | CBR | DELINQUENT: 120 DAYS | SYSTEM ID |
| 6646 | HMPPM | 12/11/2009 | NT | HMP Permanent Modification Approved. | JOSHUA YAKLIN-SCRIPT |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|----------------------|
| 6646 | HMPPM | 12/11/2009 | NT | ModificationEffective Date: 01/01/2010. Rate | JOSHUA YAKLIN-SCRIPT |
| 6646 | HMPPM | 12/11/2009 | NT | Effective Date:12/01/2009. Modified P&I Payment: | JOSHUA YAKLIN-SCRIPT |
| 6646 | HMPPM | 12/11/2009 | NT | \$590.75. Modified PITI Payment: \$741.41. | JOSHUA YAKLIN-SCRIPT |
| 6646 | HMPPM | 12/11/2009 | NT | Modified Rate: 7.750%. Modified Maturity Term: | JOSHUA YAKLIN-SCRIPT |
| 6646 | HMPPM | 12/11/2009 | NT | 255. Modified Amortization Term: 255. | JOSHUA YAKLIN-SCRIPT |
| 6646 | HMPPM | 12/11/2009 | NT | Capitalized Amount: \$2740.83. Forbearance Amount: | JOSHUA YAKLIN-SCRIPT |
| 6646 | HMPPM | 12/11/2009 | NT | \$0.00. Forgiveness Amount: \$0.00. NPV of | JOSHUA YAKLIN-SCRIPT |
| 6646 | HMPPM | 12/11/2009 | NT | Modification: Positive. Post Mod FrontEnd DTI: | JOSHUA YAKLIN-SCRIPT |
| 6646 | HMPPM | 12/11/2009 | NT | 31.51%. Post-Mod LTV: 245.85%. | JOSHUA YAKLIN-SCRIPT |
| 6646 | | 12/11/2009 | LMT | HMP TRIAL COMPLETED (537) COMPLETED 12/11/09 | JOSHUA YAKLIN |
| 6646 | | 12/11/2009 | LMT | HMP TRIAL COMPLETED (537) UNCOMPLETED | JOSHUA YAKLIN |
| 6646 | | 12/11/2009 | LMT | HMP MOD APPROVED (1060) COMPLETED 12/11/09 | JOSHUA YAKLIN-SCRIPT |
| 6646 | COL05 | 12/11/2009 | CIT | 020 DONE 12/11/09 BY TLR 17086 | JOSHUA YAKLIN-SCRIPT |
| 6646 | COL05 | 12/11/2009 | CIT | TSK TYP 698-PERM MOD IN PRO | JOSHUA YAKLIN-SCRIPT |
| 6646 | COL05 | 12/11/2009 | CIT | 020 Closing CIT 698: Perm Mod Approved | JOSHUA YAKLIN-SCRIPT |
| 6646 | INQ60 | 12/10/2009 | CIT | 021 DONE 12/10/09 BY TLR 13944 | JENA JACKSON |
| 6646 | INQ60 | 12/10/2009 | CIT | TSK TYP 246-ADVOCACY RESOLU | JENA JACKSON |
| 6646 | INQ60 | 12/10/2009 | CIT | 021 new cit 246----vocg---email from hamp, adv | JENA JACKSON |
| 6646 | INQ60 | 12/10/2009 | CIT | cust completed trial and approved for perm | JENA JACKSON |
| 6646 | INQ60 | 12/10/2009 | CIT | mod, but refused to sign mod docs due to | JENA JACKSON |
| 6646 | INQ60 | 12/10/2009 | CIT | escrow dispute, adv prior perm mod docs | JENA JACKSON |
| 6646 | INQ60 | 12/10/2009 | CIT | expired, adv final escan will be completed | JENA JACKSON |
| 6646 | INQ60 | 12/10/2009 | CIT | once modificaiton executed. jenaw/2365257 | JENA JACKSON |
| 6646 | FILEA | 12/10/2009 | NT | BEING LOADED FOR THE 1ST TIME | NICHOLAS LIVERMORE |
| 6646 | ESC | 12/09/2009 | NT | a3p ALLICIA J. FUTRELL ci to reqst esan adv cannot | MA. ELIZABETH MILARE |
| 6646 | ESC | 12/09/2009 | NT | be processed bec acct is under lmt dept, the sys | MA. ELIZABETH MILARE |
| 6646 | ESC | 12/09/2009 | NT | already show the ins pmt of \$352.37, but cannot | MA. ELIZABETH MILARE |
| 6646 | ESC | 12/09/2009 | NT | processed esan due to stat of the loan and acct is | MA. ELIZABETH MILARE |
| 6646 | ESC | 12/09/2009 | NT | being review for loan mod, cannot xfer to lmt dept | MA. ELIZABETH MILARE |
| 6646 | ESC | 12/09/2009 | NT | center is close, adv to cb elizabeth m 8978256 | MA. ELIZABETH MILARE |
| 6646 | | 12/09/2009 | DM | TT A3P ALLICIA FUTRELL.XFER TO CC FOR ESC ANALYSIS | DONALD BRIGHT |
| 6646 | | 12/09/2009 | DM | DEPT. | DONALD BRIGHT |
| 6646 | | 12/09/2009 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO BRTR | DONALD BRIGHT |
| 6646 | | 12/09/2009 | DM | ALLICIA J. FUTRELL CALLED TO GET INFO ON THE ESC | RAPHAEL DOUGHERTY |
| 6646 | | 12/09/2009 | DM | TRNS THE CALL TO THE ESC DEPT .. RD | RAPHAEL DOUGHERTY |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|----------------------|
| 6646 | | 12/09/2009 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO LMDC | RAPHAEL DOUGHERTY |
| 6646 | STOP | 12/07/2009 | NT | HMP Perm Mod in Process, all monies to 4N | JOSHUA YAKLIN-SCRIPT |
| 6646 | COL10 | 12/07/2009 | CIT | 020 Retarget CIT 698: Loan sent to Fulfillment for | JOSHUA YAKLIN |
| 6646 | COL10 | 12/07/2009 | CIT | preliminary HMP Processing | JOSHUA YAKLIN |
| 6646 | | 12/07/2009 | DM | TT A3P ALLICIA J. FUTRELL, CLD INFRM THE ESCROW | REO VENDOR-CORELOGI |
| 6646 | | 12/07/2009 | DM | PMT INCL IN PM IS INCORRECT THUS HV NT SIGN & SND | REO VENDOR-CORELOGI |
| 6646 | | 12/07/2009 | DM | THE DOX ADV THE ESCROW & INSU DEPT PH & XFERD TO | REO VENDOR-CORELOGI |
| 6646 | | 12/07/2009 | DM | DEP FR THE BETTER ASSIT & ADV THE FAX NO TO SND | REO VENDOR-CORELOGI |
| 6646 | | 12/07/2009 | DM | THE UPDATED POI AS FILE UNDER REVIEW FR PM & HV | REO VENDOR-CORELOGI |
| 6646 | | 12/07/2009 | DM | COMPLETED FBRAJ | REO VENDOR-CORELOGI |
| 6646 | | 12/07/2009 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO LMDC | REO VENDOR-CORELOGI |
| 6646 | | 12/07/2009 | DM | A3P CLD IN REG THE MOD..INFORMED THE MOD IS | PRAJEEN PAUL |
| 6646 | | 12/07/2009 | DM | CANCELED BECAUSE OF NOT SENDING THE DOCS | PRAJEEN PAUL |
| 6646 | | 12/07/2009 | DM | BACK..ASKED TO RESEND ALL THE REQ DOCS TO REV THE | PRAJEEN PAUL |
| 6646 | | 12/07/2009 | DM | FILE FOR MOD..A3P INFORMED SHE GOT THE ISSUE WITH | PRAJEEN PAUL |
| 6646 | | 12/07/2009 | DM | THE ESC ..REQ TO CONT ACT THE ESC DEP..NOT ABLE TO | PRAJEEN PAUL |
| 6646 | | 12/07/2009 | DM | UNDERSTAND ..TRANSFERED BACK TO GUE..PRAJEEN | PRAJEEN PAUL |
| 6646 | | 12/07/2009 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO LMDC | PRAJEEN PAUL |
| 6646 | | 12/04/2009 | FSV | INSP TP D RESULTS RCVD; ORD DT=11/23/09 | SYSTEM ID |
| 6646 | ESC | 12/03/2009 | NT | ## correction 2:02 ltr not sent today orig | WENDY CHAPMAN |
| 6646 | ESC | 12/03/2009 | NT | ltr send instead. cb | WENDY CHAPMAN |
| 6646 | INQ25 | 12/03/2009 | CIT | 018 DONE 12/03/09 BY TLR 01219 | WENDY CHAPMAN |
| 6646 | INQ25 | 12/03/2009 | CIT | TSK TYP 130-MANUAL ESCROW A | WENDY CHAPMAN |
| 6646 | INQ25 | 12/03/2009 | CIT | 018 closing cit 130. unable to process analy as | WENDY CHAPMAN |
| 6646 | INQ25 | 12/03/2009 | CIT | loan is in loss mit w/loan mod pending. sent | WENDY CHAPMAN |
| 6646 | INQ25 | 12/03/2009 | CIT | 2:02 ltr. cb | WENDY CHAPMAN |
| 6646 | | 12/02/2009 | DM | EARLY IND: SCORE 168 MODEL EI90S | SYSTEM ID |
| 6646 | | 12/02/2009 | DM | CHANGED NEEDS TO BE MADE ON LOAN MOD WITH REF TO | TENZIN CHOREB |
| 6646 | | 12/02/2009 | DM | ESC,ADVSD PREV AGENT ON 11/30 HAVE ALREADY REQ FOR | TENZIN CHOREB |
| 6646 | | 12/02/2009 | DM | THE SAME AND CURRENTLY WAITING FOR THE MOST RECENT | TENZIN CHOREB |
| 6646 | | 12/02/2009 | DM | PAYSTUBS TO REVW THE MOD AGN AND TO CAL BACK ON | TENZIN CHOREB |
| 6646 | | 12/02/2009 | DM | TUESDAY FIOR THE SAME.SHE ACKL AND CALW AS | TENZIN CHOREB |
| 6646 | | 12/02/2009 | DM | ENDED.TENZIN | TENZIN CHOREB |
| 6646 | | 12/02/2009 | DM | ACTION/RESULT CD CHANGED FROM BRTR TO LMDC | TENZIN CHOREB |
| 6646 | | 12/02/2009 | DM | TT A3P(ALICIA FUTRELL), CALLED REGARDING ESC | JAVIER GRAVES |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 12/02/2009 | DM | ISSUE, TRFR CALL, JGRAVES6807 | JAVIER GRAVES |
| 6646 | | 12/02/2009 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO BRTR | JAVIER GRAVES |
| 6646 | NR10D | 12/02/2009 | NT | request incomplete | RICHARD ROVEGNO |
| 6646 | | 12/02/2009 | OL | WDOYLM - 10 DAY DOC | RICHARD ROVEGNO |
| 6646 | COL19 | 12/02/2009 | CIT | 019 Deleting CIT# 835.Insufficient proof of | RICHARD ROVEGNO |
| 6646 | COL19 | 12/02/2009 | CIT | income. need current paystub for rereview. | RICHARD ROVEGNO |
| 6646 | COL19 | 12/02/2009 | CIT | (within last 60 days) | RICHARD ROVEGNO |
| 6646 | | 12/01/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/01/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/01/2009 | DMD | 12/01/09 10:24:19 UN-SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | COL19 | 12/01/2009 | CIT | 020 New CIT 698 | ABHISHEK LAVANIA |
| 6646 | | 12/01/2009 | LMT | HMP MOD APPROVED (1060) UNCOMPLETED | ABHISHEK LAVANIA |
| 6646 | | 12/01/2009 | LMT | SEND EXEC DOCS (1040) UNCOMPLETED | ABHISHEK LAVANIA |
| 6646 | | 12/01/2009 | DM | CALLED B1 WIFE ABOUT MISSING PERM MOD DOCS. TP | MARK VARLEY |
| 6646 | | 12/01/2009 | DM | SAID WILL NOT SIGN DOCS B/C ESCROW IS OFF AND | MARK VARLEY |
| 6646 | | 12/01/2009 | DM | NEEDS TO BE CORRECTED. TP CLAIMS WE ARE ASKING TO | MARK VARLEY |
| 6646 | | 12/01/2009 | DM | MUCH FOR THE HAZ INS. EMAILED MY PS TO ESCALATE TO | MARK VARLEY |
| 6646 | | 12/01/2009 | DM | THE CORRECT GROUP TO RE-REVIEW ESCROW ANALYSIS ANI | MARK VARLEY |
| 6646 | | 12/01/2009 | DM | PERM MOD. | MARK VARLEY |
| 6646 | | 12/01/2009 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO LMDC | MARK VARLEY |
| 6646 | COL07 | 11/30/2009 | CIT | 019 New CIT# 835: Fax Rcvd: Letter from A3P | JOHN PAUL RAJ |
| 6646 | COL07 | 11/30/2009 | CIT | regarding Borrower's Loan Modification. Imaged | JOHN PAUL RAJ |
| 6646 | COL07 | 11/30/2009 | CIT | as WOUT. Glee1@2863 . | JOHN PAUL RAJ |
| 6646 | ESC | 11/30/2009 | NT | a3p allicia j futrell/ wife of b1 to despute esc | RAPHAEL ZANTUA |
| 6646 | ESC | 11/30/2009 | NT | analysis. adv will update and adv of tat. also 3p | RAPHAEL ZANTUA |
| 6646 | ESC | 11/30/2009 | NT | wants to know what will happen to loan mod if esc | RAPHAEL ZANTUA |
| 6646 | ESC | 11/30/2009 | NT | will change. adv will have to refer to lm for | RAPHAEL ZANTUA |
| 6646 | ESC | 11/30/2009 | NT | correct info. raphael z 8978672 | RAPHAEL ZANTUA |
| 6646 | INQ75 | 11/30/2009 | CIT | 018 new cit 130... fyi. already chk ins and is | RAPHAEL ZANTUA |
| 6646 | INQ75 | 11/30/2009 | CIT | updated aio 352.37. and analysis is showing | RAPHAEL ZANTUA |
| 6646 | INQ75 | 11/30/2009 | CIT | for fire ins iao 1352.53. pls correct | RAPHAEL ZANTUA |
| 6646 | INQ75 | 11/30/2009 | CIT | analysis. thanks! raphael z 8978672 | RAPHAEL ZANTUA |
| 6646 | INQ | 11/30/2009 | NT | 3p carmen/insurance ci wants to verify if ALLICIA | KIM ALBERT ARAJA |
| 6646 | INQ | 11/30/2009 | NT | J. FUTRELL/wife of b1 is authorized on acct.adv | KIM ALBERT ARAJA |
| 6646 | INQ | 11/30/2009 | NT | yes.xfer a3p to insurance since rep she spoke | KIM ALBERT ARAJA |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | INQ | 11/30/2009 | NT | w/already hung up.kim a 8978236 | KIM ALBERT ARAJA |
| 6646 | | 11/25/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/25/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/25/2009 | DMD | 11/25/09 10:20:45 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 11/25/2009 | DM | NO ONE WAS ON PHONE. | JOHN SINK |
| 6646 | | 11/25/2009 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO LMDC | JOHN SINK |
| 6646 | | 11/24/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/24/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/24/2009 | DMD | 11/24/09 10:26:13 UN-SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | | 11/24/2009 | DM | NO RESOLUTION - REFER DIS NOTES FOR RESULTS OF | JOSHUA KNEALE |
| 6646 | | 11/24/2009 | DM | PHONE CALL - SPOKE WITH WILLIAM'S WIFE | JOSHUA KNEALE |
| 6646 | | 11/24/2009 | DM | (AUTHORIZED) | JOSHUA KNEALE |
| 6646 | | 11/24/2009 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO LMDC | JOSHUA KNEALE |
| 6646 | LMT | 11/24/2009 | NT | BR does not agree with escrow on the PM Mod Docs | JOSHUA KNEALE |
| 6646 | LMT | 11/24/2009 | NT | and will not sign until the situation is | JOSHUA KNEALE |
| 6646 | LMT | 11/24/2009 | NT | addressed. They have informed their attorney. I | JOSHUA KNEALE |
| 6646 | LMT | 11/24/2009 | NT | have sent email to responsible rep and asked rep | JOSHUA KNEALE |
| 6646 | LMT | 11/24/2009 | NT | to address issue. | JOSHUA KNEALE |
| 6646 | | 11/23/2009 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | HAZ05 | 11/19/2009 | CIT | 018 Open new CIT 130 - Balboa - borrower is | SHEILA CHECKETTS |
| 6646 | HAZ05 | 11/19/2009 | CIT | requesting a new analysis. The new ins premium | SHEILA CHECKETTS |
| 6646 | HAZ05 | 11/19/2009 | CIT | is \$352.37 Thank you Sheila 1380. | SHEILA CHECKETTS |
| 6646 | | 11/19/2009 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | COL19 | 11/17/2009 | CIT | 017 Deleting CIT 734. Breakdown of escrow is in | CHRIS SCOTT |
| 6646 | COL19 | 11/17/2009 | CIT | notes from June. | CHRIS SCOTT |
| 6646 | | 11/17/2009 | DM | TTBR1,VAI,ADV BREACH,TAD,LC,CRD,UNAP FUNDS, LOAN | FELICIA JOHNSON |
| 6646 | | 11/17/2009 | DM | MOD PENDING, TTA3P ALISHA (WIFE) ASKED WHEN FORCED | FELICIA JOHNSON |
| 6646 | | 11/17/2009 | DM | PLACED INSUR MADE ON ACCT, ADV MRS NEED TO CL TR | FELICIA JOHNSON |
| 6646 | | 11/17/2009 | DM | TO ESCROW, PARTY H/U WHILE CL TR...FJOHNSON 2532 | FELICIA JOHNSON |
| 6646 | | 11/17/2009 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO BRUN | FELICIA JOHNSON |
| 6646 | | 11/17/2009 | DM | B/R CALLED AND GAVE AUTH FOR SPOUSE ALISHA | SARMISTHA CHOUDHURY |
| 6646 | | 11/17/2009 | DM | FUTRELL ASKED ABT THE INS DETIALS, ADV TO CONTACT | SARMISTHA CHOUDHURY |
| 6646 | | 11/17/2009 | DM | INS DEPT, SPOUSE WANTED TO BE TRANSFERRED TO LOAN | SARMISTHA CHOUDHURY |
| 6646 | | 11/17/2009 | DM | RES, XREF THE CALL,SARMI | SARMISTHA CHOUDHURY |
| 6646 | | 11/17/2009 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO LMDC | SARMISTHA CHOUDHURY |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|----------------------|
| 6646 | | 11/17/2009 | DM | B1 CALLEDIN TO KNOW THE FAX #, ADVD WITH THE | THARUN KUMAR |
| 6646 | | 11/17/2009 | DM | SAME... TKUMAR | THARUN KUMAR |
| 6646 | | 11/17/2009 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO LMDC | THARUN KUMAR |
| 6646 | AUTH | 11/16/2009 | NT | Auth recvd-added Mike Davis of Community | MARY GRACE CUENTA |
| 6646 | AUTH | 11/16/2009 | NT | Collections and Alicia J. Futrell (wife). | MARY GRACE CUENTA |
| 6646 | AUTH | 11/16/2009 | NT | mgueta8976890 Imaged on ISS Case Id:4135481 | MARY GRACE CUENTA |
| 6646 | | 11/16/2009 | OL | WDOYWDOYCUS - AUTHORIZATION CONFIRMATION | MARY GRACE CUENTA |
| 6646 | | 11/16/2009 | DM | STD WILL ESC MATTR AS B1 HS BEEN CLLNG SNCE 6/09 | JILL HESLIN |
| 6646 | | 11/16/2009 | DM | ABT SME MTTR W/OUT RSLTN. A3P STD NO GP IN INS COV | JILL HESLIN |
| 6646 | | 11/16/2009 | DM | SO SHLD NT HAVE 1800.0 LSTD ON DOCS. ADVSD MTTR | JILL HESLIN |
| 6646 | | 11/16/2009 | DM | ESC AND SHLD HVE RESLTN W/IN 5-7 DYS. A3P DID NT | JILL HESLIN |
| 6646 | | 11/16/2009 | DM | WISH TO MKE PYMNT AT CALC FORB AMT. STD WLL NT MKE | JILL HESLIN |
| 6646 | | 11/16/2009 | DM | PYMNT TIL RESOLVED. | JILL HESLIN |
| 6646 | | 11/16/2009 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO OAAI | JILL HESLIN |
| 6646 | | 11/16/2009 | DM | TT B1 VI VERBAL AUTH GVN FOR ALICIA FUTRELL , | JILL HESLIN |
| 6646 | | 11/16/2009 | DM | ADVSD A3P OF TAD/CR/LC/BRCH EXP/PROP OOC/A3P CLLD | JILL HESLIN |
| 6646 | | 11/16/2009 | DM | AS CLD NT MKE MOD PYMNT OF 579.76. ADVSD A3P TIL | JILL HESLIN |
| 6646 | | 11/16/2009 | DM | MOD COMPLTD SYS WLL NT TKE PYMNT. ASKD A3P WHETHER | JILL HESLIN |
| 6646 | | 11/16/2009 | DM | MOD DOCS SNT BCK. SAW NOTES ON ACCT THT B1 ? ESCRW | JILL HESLIN |
| 6646 | | 11/16/2009 | DM | AMT. CNTCTD ESC. | JILL HESLIN |
| 6646 | | 11/16/2009 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO BRUN | JILL HESLIN |
| 6646 | COL05 | 11/16/2009 | CIT | 017 NEW CIT# 734 | KIM BRANCH |
| 6646 | COL05 | 11/16/2009 | CIT | WILLIAM FUTRELL | KIM BRANCH |
| 6646 | COL05 | 11/16/2009 | CIT | 260.997.6976 | KIM BRANCH |
| 6646 | COL05 | 11/16/2009 | CIT | QUESTION: CUSTOMER STATES WE USED WRONG | KIM BRANCH |
| 6646 | COL05 | 11/16/2009 | CIT | CALCULATION FOR THE ESCROW; CAN WE GET A | KIM BRANCH |
| 6646 | COL05 | 11/16/2009 | CIT | BREAKDOWN OF THE ESCROW FOR THE LOAN MOD? | KIM BRANCH |
| 6646 | | 11/16/2009 | DM | TT B1 AND VERBALLY AUTHZD ALLICIA FUTRELL | REO VENDOR - CYPREXX |
| 6646 | | 11/16/2009 | DM | ..ADVSIED PM IS WORKED ON AND THEY WANT TO MAKE A | REO VENDOR - CYPREXX |
| 6646 | | 11/16/2009 | DM | PAYMNT..ADVISED THEY SHLD MAKE \$730.76...A3P | REO VENDOR - CYPREXX |
| 6646 | | 11/16/2009 | DM | STATED THEY WILL MAKE A PAYNT WITHOUT CONRTBTN TO | REO VENDOR - CYPREXX |
| 6646 | | 11/16/2009 | DM | ESCROW...AS THE ESCROW CHARGE IS THRICE WHAT THEY | REO VENDOR - CYPREXX |
| 6646 | | 11/16/2009 | DM | NORMALLY PAY...SID/SABU | REO VENDOR - CYPREXX |
| 6646 | | 11/16/2009 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO LMDC | REO VENDOR - CYPREXX |
| 6646 | HAZ | 11/16/2009 | NT | alicia futrell 3p wife with verbal auth ci asking | TOMAS RAGOT |

Loan History

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|-----------------|
| 6646 | HAZ | 11/16/2009 | NT | abt the force placed on the ins xferd to ins dept | TOMAS RAGOT |
| 6646 | HAZ | 11/16/2009 | NT | tomas r 8978030 | TOMAS RAGOT |
| 6646 | | 11/13/2009 | CBR | DELINQUENT: 90 DAYS | SYSTEM ID |
| 6646 | INQ30 | 11/13/2009 | CIT | 015 DONE 11/13/09 BY TLR 01437 | ALEJANDRA DIAZ |
| 6646 | INQ30 | 11/13/2009 | CIT | TSK TYP 241-QWR REQUEST | ALEJANDRA DIAZ |
| 6646 | INQ30 | 11/13/2009 | CIT | 015 default letters. advs late charges are not | ALEJANDRA DIAZ |
| 6646 | INQ30 | 11/13/2009 | CIT | waived after the trial period, they are waived | ALEJANDRA DIAZ |
| 6646 | INQ30 | 11/13/2009 | CIT | when the pm is executed. advs per MOD | ALEJANDRA DIAZ |
| 6646 | INQ30 | 11/13/2009 | CIT | requiremnts escrw acctn needs to be added and | ALEJANDRA DIAZ |
| 6646 | INQ30 | 11/13/2009 | CIT | we will pay any tax and ins due.advs MOD docs | ALEJANDRA DIAZ |
| 6646 | INQ30 | 11/13/2009 | CIT | not rcvd, will need to contact us to re-review | ALEJANDRA DIAZ |
| 6646 | INQ30 | 11/13/2009 | CIT | for a MOD or possible reset his mod for next | ALEJANDRA DIAZ |
| 6646 | INQ30 | 11/13/2009 | CIT | month (NO guarantee that we can do this) ad766 | ALEJANDRA DIAZ |
| 6646 | INQ30 | 11/13/2009 | CIT | 015 closing cit 241-rcvd ltr from thomas d | ALEJANDRA DIAZ |
| 6646 | INQ30 | 11/13/2009 | CIT | margolis but didnt say QWR only cover sheet | ALEJANDRA DIAZ |
| 6646 | INQ30 | 11/13/2009 | CIT | said QWR. mld org ltr to mr margolis advsing | ALEJANDRA DIAZ |
| 6646 | INQ30 | 11/13/2009 | CIT | this is respsn to QWR dated 10/23/09, enclosed | ALEJANDRA DIAZ |
| 6646 | INQ30 | 11/13/2009 | CIT | copy of note, hud, mortgage and hist. advs | ALEJANDRA DIAZ |
| 6646 | INQ30 | 11/13/2009 | CIT | during process of MOD, acctn will always | ALEJANDRA DIAZ |
| 6646 | INQ30 | 11/13/2009 | CIT | reflect contractual pmts and cust will rcvd | ALEJANDRA DIAZ |
| 6646 | INQ30 | 11/13/2009 | CIT | MAS reflecting as delinquent and will rcvd.... | ALEJANDRA DIAZ |
| 6646 | | 11/13/2009 | OL | WDOYCUS - FILE DELAY | ALEJANDRA DIAZ |
| 6646 | INQ30 | 11/11/2009 | CIT | 016 DONE 11/11/09 BY TLR 01497 | DENISE WALGREN |
| 6646 | INQ30 | 11/11/2009 | CIT | TSK TYP 241-QWR REQUEST | DENISE WALGREN |
| 6646 | INQ30 | 11/11/2009 | CIT | 016 closing cit 241, duplicate request, gave | DENISE WALGREN |
| 6646 | INQ30 | 11/11/2009 | CIT | correp to a. diaz, she will respond once hears | DENISE WALGREN |
| 6646 | INQ30 | 11/11/2009 | CIT | back from loss mit denisew 7527 | DENISE WALGREN |
| 6646 | INQ30 | 11/11/2009 | CIT | 015 emaild loss mit for assitance. waiting on | ALEJANDRA DIAZ |
| 6646 | INQ30 | 11/11/2009 | CIT | response to finish letter | ALEJANDRA DIAZ |
| 6646 | INQ30 | 11/06/2009 | CIT | 014 DONE 11/06/09 BY TLR 08283 | LEIGH FRAME |
| 6646 | INQ30 | 11/06/2009 | CIT | TSK TYP 255-CC COR TRACKING | LEIGH FRAME |
| 6646 | INQ30 | 11/06/2009 | CIT | 014 closing cit 255 - auth aadded see gn 11/6/09 | LEIGH FRAME |
| 6646 | INQ30 | 11/06/2009 | CIT | leigh f 5378 | LEIGH FRAME |
| 6646 | AUTH | 11/06/2009 | NT | added auth for Attny Thomas Marglis, sent 2.18 | LEIGH FRAME |
| 6646 | AUTH | 11/06/2009 | NT | letter leigh f 5378 | LEIGH FRAME |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|-----------------|
| 6646 | | 11/06/2009 | OL | WDOYWDOYCUS - AUTHORIZATION CONFIRMATION | LEIGH FRAME |
| 6646 | INQ30 | 11/05/2009 | CIT | 016 new cit 241 corr rcvd | SUSAN PARKER |
| 6646 | | 11/03/2009 | DM | EARLY IND: SCORE 196 MODEL EI90S | SYSTEM ID |
| 6646 | INQ30 | 11/03/2009 | CIT | 015 new cit 241 corr rcvd | SUSAN PARKER |
| 6646 | INQ30 | 11/03/2009 | CIT | 014 new cit 255-corr rec | JACOB HUTCHISON |
| 6646 | LMT | 11/02/2009 | NT | Fax Recvd- Qualified Written Request, Initial | NOBIL JOSEPH |
| 6646 | LMT | 11/02/2009 | NT | Escrow Account Disclosure Statement. Forwarded to | NOBIL JOSEPH |
| 6646 | LMT | 11/02/2009 | NT | Loss Mit Correspondence. Imaged as CORR.Glee1@2863 | NOBIL JOSEPH |
| 6646 | LMT | 11/02/2009 | NT | Please ignore the previous LMT note. | NOBIL JOSEPH |
| 6646 | LMT | 11/02/2009 | NT | Fax Recvd- Qualified Written request, Initial | NOBIL JOSEPH |
| 6646 | LMT | 11/02/2009 | NT | Escrow Account Disclosure Statement. Forwarded to | NOBIL JOSEPH |
| 6646 | LMT | 11/02/2009 | NT | Loss Mit Correspondence. Imaged as WOUT.Glee1@2863 | NOBIL JOSEPH |
| 6646 | | 10/30/2009 | FSV | INSP TP D RESULTS RCVD; ORD DT=10/22/09 | SYSTEM ID |
| 6646 | | 10/30/2009 | DM | TT B1 GVE VERBL AUTHR FOR ALLICIA FUTRELL ADVSD TO | JOHNSY JAYAPAL |
| 6646 | | 10/30/2009 | DM | DISRGRD THE DFLT LTTR SINCE PM APPRVD ADVSD TO | JOHNSY JAYAPAL |
| 6646 | | 10/30/2009 | DM | CONTIN WITH PM MOD \$730.42. MOD PYMNT INCLUDES | JOHNSY JAYAPAL |
| 6646 | | 10/30/2009 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO LMDC | JOHNSY JAYAPAL |
| 6646 | | 10/30/2009 | DM | ESCRW. A3P DISPUTES SINCE RCVD A STATMNT TAT | JOHNSY JAYAPAL |
| 6646 | | 10/30/2009 | DM | UNCLLCTN FEES, LATE CHRGE WILL BE FORGVN & CHK | JOHNSY JAYAPAL |
| 6646 | | 10/30/2009 | DM | WITH ESCRW DEPT, ESCRW IS STIL DUE NOT PAID . | JOHNSY JAYAPAL |
| 6646 | | 10/30/2009 | DM | XPLND A3P UNGVNSS DBT WUD BE FORGVN AFTR MOD GETS | JOHNSY JAYAPAL |
| 6646 | | 10/30/2009 | DM | EXCUTD & DEPENDS ON INVSTRL APPRVL. | JOHNSY JAYAPAL |
| 6646 | | 10/30/2009 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO LMDC | JOHNSY JAYAPAL |
| 6646 | | 10/30/2009 | DM | ALSO ADVSD ESCRW IS TAKECRE & DUE WILL BE SPREAD. | JOHNSY JAYAPAL |
| 6646 | | 10/30/2009 | DM | ADVSD TO MKE FIRST PYMNT DUE FOR 11/01. A3P UNABLE | JOHNSY JAYAPAL |
| 6646 | | 10/30/2009 | DM | TO SEND IN THE DOCS& FUNDS ON 11/01 ADVSD TO SEND | JOHNSY JAYAPAL |
| 6646 | | 10/30/2009 | DM | IN BFR 11/15. ADVSD TO SEND IN THE AN AUTHR FOR | JOHNSY JAYAPAL |
| 6646 | | 10/30/2009 | DM | ATTRNEY HWVER LTTR IS SENT OUT ON 10/30 REGRDING | JOHNSY JAYAPAL |
| 6646 | | 10/30/2009 | DM | QULFY WRTTN REQST.....JOHNSY | JOHNSY JAYAPAL |
| 6646 | | 10/30/2009 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO LMDC | JOHNSY JAYAPAL |
| 6646 | | 10/30/2009 | DM | FOR BREAKDOWN OF ESCROW,\$1550 ADDED TO END OF | ROBERT TEAL |
| 6646 | | 10/30/2009 | DM | LOAN,DNT FAX DOCS BCK, STD THE TAXES ARE \$500 AND | ROBERT TEAL |
| 6646 | | 10/30/2009 | DM | \$1800 , HAS NT SENT DOCS BCK. XFER TO LMT. | ROBERT TEAL |
| 6646 | | 10/30/2009 | DM | ACTION/RESULT CD CHANGED FROM BRTR TO OAAI | ROBERT TEAL |
| 6646 | | 10/30/2009 | DM | TT B1 VAI/ TAD/LC FEE/ NOR/ADV OF POSS F/C GAVE | ROBERT TEAL |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|--------------------|
| 6646 | | 10/30/2009 | DM | 1X AUTH TO SPK W/ WIFE ABT ACCT, SENT OUT AUTH | ROBERT TEAL |
| 6646 | | 10/30/2009 | DM | LTR, GV VERBAL AUTH FOR B1 TO SPK ON SD HE WANTS A | ROBERT TEAL |
| 6646 | | 10/30/2009 | DM | QUALIFIED WRITTEN REQUEST | ROBERT TEAL |
| 6646 | | 10/30/2009 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO BRTR | ROBERT TEAL |
| 6646 | INQ | 10/30/2009 | NT | B1 cld re: Letter mailed to customer. | ROBERT TEAL |
| 6646 | INQ | 10/30/2009 | NT | Letter: 2:68 | ROBERT TEAL |
| 6646 | | 10/30/2009 | OL | WDOYCUS - RELEASE OF INFO COVER LTR & AU | ROBERT TEAL |
| 6646 | | 10/30/2009 | DM | TTB1 VFD INFO,B1 GV VERBAL AUTH FOR B1 TO SPK ON | BARBARA JONES |
| 6646 | | 10/30/2009 | DM | THE ACCT, SNT 3P AUTH FORM, SD HE WANTS A | BARBARA JONES |
| 6646 | | 10/30/2009 | DM | QUALIFIED WRITTEN REQUEST FOR BREAKDOWN OF | BARBARA JONES |
| 6646 | | 10/30/2009 | DM | ESCROW.-BORR SD SNT IN QUAL WRITTEN REQUEST,WANT | BARBARA JONES |
| 6646 | | 10/30/2009 | DM | DETAILED INFO ON ESCROW. XFR TO C/CARE FOR ESC | BARBARA JONES |
| 6646 | | 10/30/2009 | DM | PMTS. | BARBARA JONES |
| 6646 | | 10/30/2009 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRUN | BARBARA JONES |
| 6646 | INQ | 10/30/2009 | NT | B1 cld re: Letter mailed to customer. | BARBARA JONES |
| 6646 | INQ | 10/30/2009 | NT | Letter: 2:68 | BARBARA JONES |
| 6646 | | 10/30/2009 | OL | WDOYCUS - RELEASE OF INFO COVER LTR & AU | BARBARA JONES |
| 6646 | | 10/30/2009 | DM | TT B1 VAI ADV LOAN MOD OENDING.. B1 REQ WHAT HIS | JON VANDAGRIFF |
| 6646 | | 10/30/2009 | DM | NEW PMT WILL BE ADV PITI PMT PRE APPROVAL NOPTES.. | JON VANDAGRIFF |
| 6646 | | 10/30/2009 | DM | ADV BORROWER ESCROW FOR TAXES AND INS HAS BEEN SE | JON VANDAGRIFF |
| 6646 | | 10/30/2009 | DM | UP.. ADV DUE DATEFOR DOCS IS TOMORROW AND IF WE DO | JON VANDAGRIFF |
| 6646 | | 10/30/2009 | DM | NOT RCVD THEM THE PROCESS WILL CANCEL AND HE WILL | JON VANDAGRIFF |
| 6646 | | 10/30/2009 | DM | HAVE TO START ALL OVER AGAIN. | JON VANDAGRIFF |
| 6646 | | 10/30/2009 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | JON VANDAGRIFF |
| 6646 | | 10/22/2009 | FSV | INSP TYPE D ORDERED; REQ CD =SCRIPT | SYSTEM ID |
| 6646 | FSV | 10/22/2009 | NT | Loan on HFN 2501 report. Ran script to order | SCRIPT-DEB MCCREA |
| 6646 | FSV | 10/22/2009 | NT | inspection if needed. | SCRIPT-DEB MCCREA |
| 6646 | | 10/21/2009 | DM | VAI ADVS OF ACCT STAT SPOKE WITH BR GAVE AUTH TO | SHANETRA CULPEPPER |
| 6646 | | 10/21/2009 | DM | SPEAK WITH WIFE ALISHA WIFE HAD QUESTIONS IN REGDS | SHANETRA CULPEPPER |
| 6646 | | 10/21/2009 | DM | TO MOD ADSV WILL TRANS TO MOD TEAM ADSV DID NOT | SHANETRA CULPEPPER |
| 6646 | | 10/21/2009 | DM | WANT TO BE TRANS ADSV WILL SIGN MOD DOCS AND SEND | SHANETRA CULPEPPER |
| 6646 | | 10/21/2009 | DM | BACK NO LTR 10/27 LJENKINS | SHANETRA CULPEPPER |
| 6646 | | 10/21/2009 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | SHANETRA CULPEPPER |
| 6646 | | 10/21/2009 | DM | TT U3P ALISHA FUTRELL, XFERED TO LM. | MOSES MUNGAI |
| 6646 | | 10/21/2009 | DM | ACTION/RESULT CD CHANGED FROM BRTR TO OAAI | MOSES MUNGAI |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|----------------------|
| 6646 | | 10/21/2009 | DM | TTB1 XFER TO MOD | MICHAEL WALLACE |
| 6646 | | 10/21/2009 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO BRTR | MICHAEL WALLACE |
| 6646 | | 10/21/2009 | DM | TT B1 ADV TAD VAI B1 GAVE AUT FOR HIS WIFE...HAD | BRANDON LEWIS |
| 6646 | | 10/21/2009 | DM | QUESTIONS ABOUT ESCROW, DEBT FORGIVENESS, OPTING | BRANDON LEWIS |
| 6646 | | 10/21/2009 | DM | OUT OF ESCROW, PRICIPAL REDUCTION IF PYMTS ARE | BRANDON LEWIS |
| 6646 | | 10/21/2009 | DM | MADE...ADV CUST OF ESCROW ACCT, AND ALSO THAT THEY | BRANDON LEWIS |
| 6646 | | 10/21/2009 | DM | WILL BE MAILING OUT THE MOD DOCS BEFORE THE MOD | BRANDON LEWIS |
| 6646 | | 10/21/2009 | DM | EFF DATE...XFER TO LOS MIT | BRANDON LEWIS |
| 6646 | | 10/21/2009 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO BRUN | BRANDON LEWIS |
| 6646 | | 10/20/2009 | DM | U3P ALISHA FUTRELL CI TO INFORM THAT RECVD THE MOD | KRITIKA RAMACHANDRAN |
| 6646 | | 10/20/2009 | DM | DOCS ON 10/19 & THE DUE DATE TO SENT IT BACK I | KRITIKA RAMACHANDRAN |
| 6646 | | 10/20/2009 | DM | 10/22 & SO THEY CANT SIGN, NOTRZ IT & SEND | KRITIKA RAMACHANDRAN |
| 6646 | | 10/20/2009 | DM | BY 10/22 , ADVSD AS NOT AUTH CANT DISCLOSE | KRITIKA RAMACHANDRAN |
| 6646 | | 10/20/2009 | DM | ANYTHING & ADVSD TO HAVE THE BRW CI ..KRITIKA | KRITIKA RAMACHANDRAN |
| 6646 | | 10/20/2009 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO LMDC | KRITIKA RAMACHANDRAN |
| 6646 | | 10/20/2009 | D28 | FORCED BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 10/16/2009 | CBR | DELINQUENT: 60 DAYS | SYSTEM ID |
| 6646 | | 10/16/2009 | LMT | SEND EXEC DOCS (1040) COMPLETED 10/15/09 | PETE HOECKER-SCRIPT |
| 6646 | | 10/16/2009 | LMT | MONITOR TERMS (532) COMPLETED 06/19/09 | PETE HOECKER-SCRIPT |
| 6646 | | 10/16/2009 | LMT | MONITOR TERMS (532) UNCOMPLETED | PETE HOECKER-SCRIPT |
| 6646 | | 10/15/2009 | LMT | MONITOR TERMS (532) COMPLETED 10/15/09 | PETE HOECKER-SCRIPT |
| 6646 | | 10/15/2009 | LMT | MONITOR TERMS (532) UNCOMPLETED | PETE HOECKER-SCRIPT |
| 6646 | | 10/13/2009 | LMT | LMT BPO/APPRaisal REC ADDED | CHRISTINE PRESTON |
| 6646 | | 10/13/2009 | FSV | INSP TP R RESULTS RCVD; ORD DT=10/08/09 | CORY STARR |
| 6646 | LMT | 10/09/2009 | NT | HMP worksheet put in image-destroy tray | KIM MURPHY |
| 6646 | LMT | 10/09/2009 | NT | 10-08-09 | KIM MURPHY |
| 6646 | | 10/08/2009 | FSV | INSP TYPE R ORDERED; REQ CD =1150 | SYSTEM ID |
| 6646 | | 10/08/2009 | LMT | 0000000000 TASK:0000-LMT-REJECTED OPTION 10/08/09 | JOSHUA YAKLIN-SCRIPT |
| 6646 | | 10/08/2009 | LMT | REJECTED BY:SERVICER | JOSHUA YAKLIN-SCRIPT |
| 6646 | | 10/08/2009 | LMT | REJECT REASON: OTHER | JOSHUA YAKLIN-SCRIPT |
| 6646 | | 10/08/2009 | LMT | REJECTED WORKOUT | JOSHUA YAKLIN-SCRIPT |
| 6646 | | 10/08/2009 | LMT | HMP TRIAL COMPLETED (537) COMPLETED 10/08/09 | JOSHUA YAKLIN-SCRIPT |
| 6646 | | 10/08/2009 | LMT | HMP MOD APPROVED (1060) COMPLETED 10/08/09 | JOSHUA YAKLIN-SCRIPT |
| 6646 | HMPPM | 10/08/2009 | NT | HMP Permanent Modification Approved. | JOSHUA YAKLIN-SCRIPT |
| 6646 | HMPPM | 10/08/2009 | NT | ModificationEffective Date: 11/01/2009. Rate | JOSHUA YAKLIN-SCRIPT |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|----------------------|
| 6646 | HMPPM | 10/08/2009 | NT | Effective Date:10/01/2009. Modified P&I Payment: | JOSHUA YAKLIN-SCRIPT |
| 6646 | HMPPM | 10/08/2009 | NT | \$579.76. Modified PITI Payment: \$730.42. | JOSHUA YAKLIN-SCRIPT |
| 6646 | HMPPM | 10/08/2009 | NT | Modified Rate: 7.750%. Modified Maturity Term: | JOSHUA YAKLIN-SCRIPT |
| 6646 | HMPPM | 10/08/2009 | NT | 257. Modified Amortization Term: 257. | JOSHUA YAKLIN-SCRIPT |
| 6646 | HMPPM | 10/08/2009 | NT | Capitalized Amount: \$1591.44. Forbearance Amount: | JOSHUA YAKLIN-SCRIPT |
| 6646 | HMPPM | 10/08/2009 | NT | \$0.00. Forgiveness Amount: \$0.00. New UPB: | JOSHUA YAKLIN-SCRIPT |
| 6646 | HMPPM | 10/08/2009 | NT | \$72606.53. NPV of Modification: Positive. Post | JOSHUA YAKLIN-SCRIPT |
| 6646 | HMPPM | 10/08/2009 | NT | Mod Front End DTI: 31.04%. Post-Mod LTV: 242.02%. | JOSHUA YAKLIN-SCRIPT |
| 6646 | COL10 | 10/08/2009 | CIT | 013 DONE 10/08/09 BY TLR 17086 | JOSHUA YAKLIN-SCRIPT |
| 6646 | COL10 | 10/08/2009 | CIT | TSK TYP 698-PERM MOD IN PRO | JOSHUA YAKLIN-SCRIPT |
| 6646 | COL10 | 10/08/2009 | CIT | 013 Closing CIT 698: Perm Mod Approved | JOSHUA YAKLIN-SCRIPT |
| 6646 | | 10/07/2009 | FSV | INSP TP D RESULTS RCVD; ORD DT=09/25/09 | SYSTEM ID |
| 6646 | FILEA | 10/07/2009 | NT | LOADED LOS PRO MOD FILE A | AMITY BUCK |
| 6646 | | 10/07/2009 | LMT | LOAN MOD STARTED (1001) COMPLETED 10/07/09 | AMITY BUCK |
| 6646 | STOP | 10/06/2009 | NT | HMP Perm Mod in Process, all monies to 4N | JOSHUA YAKLIN-SCRIPT |
| 6646 | COL10 | 10/06/2009 | CIT | 013 Retarget CIT 698: Loan sent to Fulfillment for | JOSHUA YAKLIN-SCRIPT |
| 6646 | COL10 | 10/06/2009 | CIT | preliminary HMP Processing | JOSHUA YAKLIN-SCRIPT |
| 6646 | COL19 | 10/05/2009 | CIT | 013 New CIT#698 - Account Ready for HMP Perm Mod | JOSHUA YAKLIN |
| 6646 | | 10/02/2009 | DM | EARLY IND: SCORE 181 MODEL EI30S | SYSTEM ID |
| 6646 | | 10/02/2009 | LMT | COMPLETE FIN PKG REC (3) COMPLETED 10/02/09 | YASEEN PASHA |
| 6646 | COL19 | 10/02/2009 | CIT | 012 DONE 10/02/09 BY TLR 31566 | YASEEN PASHA |
| 6646 | COL19 | 10/02/2009 | CIT | TSK TYP 699-PERM MOD HOLD S | YASEEN PASHA |
| 6646 | COL10 | 10/02/2009 | CIT | 012 New CIT 699: Account on Hold for HMP Perm Mod: | JOSHUA YAKLIN-SCRIPT |
| 6646 | COL10 | 10/02/2009 | CIT | Missing Docs | JOSHUA YAKLIN-SCRIPT |
| 6646 | LMT | 10/01/2009 | NT | Signed HMP Trial doc sent to image. | SHERI HEIDEMAN |
| 6646 | | 10/01/2009 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | | 09/30/2009 | NT | PBP VRU04 CONF # 2009093075877791 AMT \$730.76 | API VRU |
| 6646 | | 09/28/2009 | LMT | RECV EXECUTED DOC (531) COMPLETED 09/25/09 | KELLEY NEUENDORF |
| 6646 | | 09/25/2009 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 09/25/2009 | LMT | DT CUS SIGND HMP TRL (1099) COMPLETED 09/22/09 | CINDY RUSCH |
| 6646 | AGRMT | 09/25/2009 | NT | Received signature page of HMP trial | CINDY RUSCH |
| 6646 | AGRMT | 09/25/2009 | NT | document. Opened 986. | CINDY RUSCH |
| 6646 | COL21 | 09/25/2009 | CIT | 011 DONE 09/25/09 BY TLR 30022 | CRYSTAL WILMOT |
| 6646 | COL21 | 09/25/2009 | CIT | TSK TYP 986-LOSS MIT DOC RE | CRYSTAL WILMOT |
| 6646 | COL21 | 09/25/2009 | CIT | 011 missing pages of hmp trial reprinted - sent | CRYSTAL WILMOT |

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| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | COL21 | 09/25/2009 | CIT | for processing | CRYSTAL WILMOT |
| 6646 | COL21 | 09/25/2009 | CIT | 011 986 REPRINT - Rec'd HMP signature page. Need | ZENAIDA VERTUDES |
| 6646 | COL21 | 09/25/2009 | CIT | rest of doc reprinted to image and process | ZENAIDA VERTUDES |
| 6646 | COL21 | 09/25/2009 | CIT | mod. | ZENAIDA VERTUDES |
| 6646 | | 09/21/2009 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | LMT | 09/18/2009 | NT | SENT DOCS FEDEX# 7979 4647 5512 | KERRIE KUNKLE |
| 6646 | COL21 | 09/18/2009 | CIT | 010 DONE 09/18/09 BY TLR 30022 | CRYSTAL WILMOT |
| 6646 | COL21 | 09/18/2009 | CIT | TSK TYP 986-LOSS MIT DOC RE | CRYSTAL WILMOT |
| 6646 | COL21 | 09/18/2009 | CIT | 010 RESENDING THE HMP TRIAL DOCS TO BRRW | CRYSTAL WILMOT |
| 6646 | | 09/16/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/16/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/16/2009 | DMD | 09/16/09 10:58:28 SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | COL19 | 09/16/2009 | CIT | 010 cit 986 | LAURA SUMMERS |
| 6646 | | 09/16/2009 | DM | OUTBOUND CALL, I ADVSD B1 WE NEED TO HAVE A COPY | LAURA SUMMERS |
| 6646 | | 09/16/2009 | DM | OF THE TRIAL MOD SIGNED, HE SAID HE THINKS HE | LAURA SUMMERS |
| 6646 | | 09/16/2009 | DM | NEVER GOT IT, I REQUEST TO SEND HIM ANOTHER TRIAL | LAURA SUMMERS |
| 6646 | | 09/16/2009 | DM | MOD DOCS | LAURA SUMMERS |
| 6646 | | 09/16/2009 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO LMDC | LAURA SUMMERS |
| 6646 | | 09/11/2009 | CBR | DELINQUENT: 60 DAYS | SYSTEM ID |
| 6646 | | 09/10/2009 | PPT | FILE CLOSED (2) COMPLETED 09/10/09 | ALEXANDRA BALINT |
| 6646 | | 09/04/2009 | FSV | INSP TP D RESULTS RCVD; ORD DT=08/26/09 | SYSTEM ID |
| 6646 | | 09/04/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/04/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/04/2009 | DMD | 09/04/09 10:36:06 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 09/04/2009 | DM | OUTBOUND CALL, B1 NOT AVAILABLE TO SPEAK. | DANILE TOREZ |
| 6646 | | 09/04/2009 | DM | ACTION/RESULT CD CHANGED FROM OAPC TO LMDC | DANILE TOREZ |
| 6646 | | 09/03/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/03/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/03/2009 | DMD | 09/03/09 10:45:30 ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 09/02/2009 | DM | EARLY IND: SCORE 181 MODEL EI30S | SYSTEM ID |
| 6646 | | 09/01/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/01/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/01/2009 | DMD | 09/01/09 10:56:08 ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 08/28/2009 | DM | AUTOMATED INTEREST ACCRUAL HOLD ACTIVE | SYSTEM ID |
| 6646 | | 08/26/2009 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|-------------------|
| 6646 | | 08/26/2009 | DM | AUTOMATED INTEREST ACCRUAL HOLD INACTIVE | SYSTEM ID |
| 6646 | | 08/19/2009 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 08/14/2009 | CBR | DELINQUENT: 60 DAYS | SYSTEM ID |
| 6646 | | 08/04/2009 | DM | EARLY IND: SCORE 181 MODEL EI30S | SYSTEM ID |
| 6646 | | 08/03/2009 | FSV | INSP TP D RESULTS RCVD; ORD DT=07/27/09 | SYSTEM ID |
| 6646 | | 07/30/2009 | DM | AUTOMATED INTEREST ACCRUAL HOLD ACTIVE | SYSTEM ID |
| 6646 | ATTCT | 07/30/2009 | NT | TRIAL MOD FOLLOWUP CALL | MICHAEL HIPOLITO |
| 6646 | | 07/30/2009 | DM | TRIAL MOD FOLLOW UP B1 NOT AVAILABLE | MICHAEL HIPOLITO |
| 6646 | | 07/30/2009 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO NOTE | MICHAEL HIPOLITO |
| 6646 | | 07/27/2009 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | INQ | 07/21/2009 | NT | b1 ci in reg to spk to lmt due about the the loan | ANGEL GOMEZ |
| 6646 | INQ | 07/21/2009 | NT | mod i adv transf . angel g/8977810 | ANGEL GOMEZ |
| 6646 | HMPAU | 07/16/2009 | NT | HMP DOC AUDIT: MissingTrial Modification Document. | VIJIMON NARAYANAN |
| 6646 | | 07/16/2009 | LMT | HARDSHIP AFFDVT RECD (35) COMPLETED 07/16/09 | VIJIMON NARAYANAN |
| 6646 | | 07/16/2009 | LMT | IRS FORM 4506-T RECD (34) COMPLETED 07/16/09 | VIJIMON NARAYANAN |
| 6646 | | 07/16/2009 | LMT | FED TAX RETURN RECD (33) COMPLETED 07/16/09 | VIJIMON NARAYANAN |
| 6646 | | 07/16/2009 | LMT | PROOF OF INCOME RECD (32) COMPLETED 07/16/09 | VIJIMON NARAYANAN |
| 6646 | | 07/16/2009 | LMT | FINANCIAL STMT RECD (31) COMPLETED 07/16/09 | VIJIMON NARAYANAN |
| 6646 | | 07/10/2009 | CBR | DELINQUENT: 60 DAYS | SYSTEM ID |
| 6646 | | 07/08/2009 | LMT | Deposit received | PAMELA DEMPSEY |
| 6646 | | 07/08/2009 | LMT | TASK:0531-LMT-CHANGD FUPDT 10/08/09 | PAMELA DEMPSEY |
| 6646 | ACQ | 07/07/2009 | NT | HFN-GMAC DVN sent week of 06/08/09 - see 24Carat | API CSRV |
| 6646 | | 07/06/2009 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 07/03/2009 | DM | AUTOMATED INTEREST ACCRUAL HOLD INACTIVE | SYSTEM ID |
| 6646 | | 07/03/2009 | NT | PBP VRU02 CONF # 2009070370913413 AMT \$730.76 | API VRU |
| 6646 | | 07/02/2009 | FSV | INSP TP D RESULTS RCVD; ORD DT=06/25/09 | SYSTEM ID |
| 6646 | | 07/02/2009 | DM | EARLY IND: SCORE 241 MODEL EI30S | SYSTEM ID |
| 6646 | | 07/02/2009 | DM | BWR AUTH WIFE ALICIA ON THE ACCOUNT....SHE WANTED | SANDWIP MUKHERJEE |
| 6646 | | 07/02/2009 | DM | TO KNOW WHY SHE GOT ESCROWED AND WHY SHE WOULD | SANDWIP MUKHERJEE |
| 6646 | | 07/02/2009 | DM | HAVE TO PAY FOR IT...ADVISED SHE WOULD NOT BE | SANDWIP MUKHERJEE |
| 6646 | | 07/02/2009 | DM | PAYING THAT...THEY WERE ESCROW ED AS PER THE | SANDWIP MUKHERJEE |
| 6646 | | 07/02/2009 | DM | GUIDELINES...THEY CAN CANCEL ESCROW AFTER MOD | SANDWIP MUKHERJEE |
| 6646 | | 07/02/2009 | DM | COMPLETES...BWR ACK....ROMOEO | SANDWIP MUKHERJEE |
| 6646 | | 07/02/2009 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO LMDC | SANDWIP MUKHERJEE |
| 6646 | | 07/02/2009 | DM | TT BR,GAVE VERBAK AUTHO TO WIFE.ASKING WHY ESCROW | SHEM MOMANYI |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|-----------------|
| 6646 | | 07/02/2009 | DM | SO HIGH YET BEEN MAKING PMT.XRFD TO MOD.6445 | SHEM MOMANYI |
| 6646 | | 07/02/2009 | DM | ACTION/RESULT CD CHANGED FROM LMPP TO LMDC | SHEM MOMANYI |
| 6646 | LMT | 07/02/2009 | NT | tt ins dept liana \ins dept and alicia\wife with | JOSHUA ALCARAZ |
| 6646 | LMT | 07/02/2009 | NT | b1 on the line re the ins adv no ins yet the | JOSHUA ALCARAZ |
| 6646 | LMT | 07/02/2009 | NT | shrtge bec of the pre aproval for lmt adv xfr to | JOSHUA ALCARAZ |
| 6646 | LMT | 07/02/2009 | NT | lmt re the terms and agreement for modification | JOSHUA ALCARAZ |
| 6646 | LMT | 07/02/2009 | NT | joshua a8978123 | JOSHUA ALCARAZ |
| 6646 | HAZ | 07/02/2009 | NT | b1 ci w/wife ? escrow so high since bill aren't, | COLETTE MULDER |
| 6646 | HAZ | 07/02/2009 | NT | trans to ins colettem4203 | COLETTE MULDER |
| 6646 | | 06/30/2009 | LMT | MONITOR TERMS (532) COMPLETED 06/30/09 | CARLOS OLIVAS |
| 6646 | | 06/29/2009 | DM | AUTOMATED INTEREST ACCRUAL HOLD ACTIVE | SYSTEM ID |
| 6646 | | 06/25/2009 | FSV | INSP TYPE D ORDERED; REQ CD =SCRIPT | SYSTEM ID |
| 6646 | FSV | 06/25/2009 | NT | Loan on HFN 2501 report. Ran script to order | API CSRV |
| 6646 | FSV | 06/25/2009 | NT | inspection if needed. | API CSRV |
| 6646 | RTLS | 06/22/2009 | NT | HMP trial mod agreement | ROSEMARY LOVE |
| 6646 | LMT | 06/19/2009 | NT | "HMP Trial Modification Approved 3 month Trial | YASEEN PASHA |
| 6646 | LMT | 06/19/2009 | NT | Modification consisting of a installments of \$731 | YASEEN PASHA |
| 6646 | LMT | 06/19/2009 | NT | due on 8/1/2009,9/1/2009, and 10/1/2009. The | YASEEN PASHA |
| 6646 | LMT | 06/19/2009 | NT | first payment due after the PM executes will be | YASEEN PASHA |
| 6646 | LMT | 06/19/2009 | NT | 11/1/2009 Value is \$30000 . Gross Income is | YASEEN PASHA |
| 6646 | LMT | 06/19/2009 | NT | \$2353. Pre-Mod Front End DTI is 34%. Post-Mod | YASEEN PASHA |
| 6646 | LMT | 06/19/2009 | NT | Front End DTI is 31%. Post-Mod Back-end DTI is | YASEEN PASHA |
| 6646 | LMT | 06/19/2009 | NT | 34%. Amort: Full Amort.Upon successful execution | YASEEN PASHA |
| 6646 | LMT | 06/19/2009 | NT | of the Trial Modification, an assessment of the | YASEEN PASHA |
| 6646 | LMT | 06/19/2009 | NT | documented financial information will be completed | YASEEN PASHA |
| 6646 | LMT | 06/19/2009 | NT | to determine if a permanent mod can be completed. | YASEEN PASHA |
| 6646 | LMT | 06/19/2009 | NT | RPP and/or RI are not possible.RFD:Curtailment of | YASEEN PASHA |
| 6646 | | 06/19/2009 | DM | PROMISE PLAN 02 ACTIVE | YASEEN PASHA |
| 6646 | | 06/19/2009 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO LMPP | YASEEN PASHA |
| 6646 | | 06/19/2009 | LMT | FORBEARNC APPRVD INV (732) COMPLETED 06/19/09 | YASEEN PASHA |
| 6646 | | 06/19/2009 | LMT | FORBEARNC RECMMD INV (731) COMPLETED 06/19/09 | YASEEN PASHA |
| 6646 | | 06/19/2009 | LMT | HMP TRIAL STARTED (534) COMPLETED 06/19/09 | YASEEN PASHA |
| 6646 | | 06/19/2009 | LMT | SEND FOR EXECUTION (501) COMPLETED 06/19/09 | YASEEN PASHA |
| 6646 | COL19 | 06/19/2009 | CIT | 007 DONE 06/19/09 BY TLR 31566 | YASEEN PASHA |
| 6646 | COL19 | 06/19/2009 | CIT | TSK TYP 835-PRE-LOSS MIT MO | YASEEN PASHA |

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Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 06/18/2009 | DM | BREACH HOLD PLACED-EXPIRATION DATE 07/16/09 | TEMP XA1 |
| 6646 | COL19 | 06/18/2009 | CIT | 008 DONE 06/18/09 BY TLR 21136 | LANDON HUCK |
| 6646 | COL19 | 06/18/2009 | CIT | TSK TYP 316-TRIAL HMP NON-E | LANDON HUCK |
| 6646 | | 06/18/2009 | LMT | BPO OBTAINED (5) COMPLETED 06/18/09 | LANDON HUCK |
| 6646 | ESC05 | 06/17/2009 | CIT | 008 retarget cit 316 to teller 21136 | CAMILLE WEILAND |
| 6646 | ESC05 | 06/17/2009 | CIT | perm mod efft date: 11/09 | CAMILLE WEILAND |
| 6646 | ESC05 | 06/17/2009 | CIT | cap amt: 82.93 | CAMILLE WEILAND |
| 6646 | ESC05 | 06/17/2009 | CIT | shtg amt: 1541.69 | CAMILLE WEILAND |
| 6646 | ESC05 | 06/17/2009 | CIT | esc pmt (1/12th): 124.97 | CAMILLE WEILAND |
| 6646 | ESC05 | 06/17/2009 | CIT | 1/60th amt of shtg: 25.69 | CAMILLE WEILAND |
| 6646 | | 06/17/2009 | VEA | ONLINE ESCROW ANALYSIS SENT TO PRINT VENDO | CAMILLE WEILAND |
| 6646 | COL19 | 06/17/2009 | CIT | 009 DONE 06/17/09 BY TLR 02431 | YOGESHWARI VENKATES |
| 6646 | COL19 | 06/17/2009 | CIT | TSK TYP 602-CASH FLOW ADDIT | YOGESHWARI VENKATES |
| 6646 | | 06/16/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/16/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/16/2009 | DMD | 06/16/09 15:10:20 MSG ANS MACH | DAVOX INCOMING FILE |
| 6646 | HAZ60 | 06/16/2009 | CIT | 008 retarget cit 316- balboa- loan changed from | KRISTINE KOWAL |
| 6646 | HAZ60 | 06/16/2009 | CIT | non escrow to escrow thank you | KRISTINE KOWAL |
| 6646 | HAZ60 | 06/16/2009 | CIT | Roxanne x 1342 | KRISTINE KOWAL |
| 6646 | CPCAL | 06/16/2009 | NT | outbound call made to advise borrower that | API CSRV |
| 6646 | CPCAL | 06/16/2009 | NT | complete workout package received and that we will | API CSRV |
| 6646 | CPCAL | 06/16/2009 | NT | contact them. | API CSRV |
| 6646 | | 06/16/2009 | DM | B1 GAVE AUTH FOR ALECIA-VRY ALL*LIP RFD-NONE LM | KATHY STRUBEL |
| 6646 | | 06/16/2009 | DM | ALERT-HOMECOMINGS LOANS-ADV STILL IN PROCESS OF | KATHY STRUBEL |
| 6646 | | 06/16/2009 | DM | REVIEW-GAVE CORRECT NUMBER FOR HER TO CALL FOR | KATHY STRUBEL |
| 6646 | | 06/16/2009 | DM | UPDATES-ADV DID RECVD 08 TAX RETRN PER LG --60 TAT | KATHY STRUBEL |
| 6646 | | 06/16/2009 | DM | AND TO CONT TO MAKE PMT IF POSS--LC CALL LTS CREDI | KATHY STRUBEL |
| 6646 | | 06/16/2009 | DM | ACTION/RESULT CD CHANGED FROM BRTR TO LMDC | KATHY STRUBEL |
| 6646 | | 06/16/2009 | DM | TT B1 V XREF TO LM | DEBORAH RIGEL |
| 6646 | | 06/16/2009 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRTR | DEBORAH RIGEL |
| 6646 | CMPPK | 06/15/2009 | NT | See Previous Notes, glee1@2863 | OSMIN HERRERA |
| 6646 | COL08 | 06/15/2009 | CIT | 009 new cit #602- fax received: Income Tax Return, | OSMIN HERRERA |
| 6646 | COL08 | 06/15/2009 | CIT | Imaged as WOUT, glee1@2863 | OSMIN HERRERA |
| 6646 | COL08 | 06/15/2009 | CIT | 009 new cit #602- fax received: Income Tax Return, | OSMIN HERRERA |
| 6646 | COL08 | 06/15/2009 | CIT | Imaged as WOUT, glee1@2863 | OSMIN HERRERA |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | | 06/15/2009 | LMT | LMT BPO/APPRAISAL REC ADDED | ADAM BJORKLUND |
| 6646 | TAX20 | 06/15/2009 | CIT | 008 cit#316-per county t/o-due 6/30/09-base \$64.19 | CAROL MCDERMOTT |
| 6646 | TAX20 | 06/15/2009 | CIT | plus \$18.74 fr the ditch fee.ttl \$82.93. nxt | CAROL MCDERMOTT |
| 6646 | TAX20 | 06/15/2009 | CIT | due 11/10 \$64.19. no prior delinqs. began esc | CAROL MCDERMOTT |
| 6646 | TAX20 | 06/15/2009 | CIT | and pd tax | CAROL MCDERMOTT |
| 6646 | LMT | 06/15/2009 | NT | u3p ci re: | JUSTIN KALEAS |
| 6646 | LMT | 06/15/2009 | NT | gen info on submitting itr for lo mod. advisd. | JUSTIN KALEAS |
| 6646 | LMT | 06/15/2009 | NT | justink4009 | JUSTIN KALEAS |
| 6646 | | 06/12/2009 | CBR | DELINQUENT: 60 DAYS | SYSTEM ID |
| 6646 | | 06/12/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/12/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/12/2009 | DMD | 06/12/09 13:08:41 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 06/12/2009 | LMT | LMT BPO/APPRAISAL REC ADDED | CARLOS OLIVAS |
| 6646 | COL19 | 06/12/2009 | CIT | 008 New cit 316. Special Servicing HMP Mod Set up | LANDON HUCK |
| 6646 | COL19 | 06/12/2009 | CIT | all escrow lines. Assume receipt of 2 | LANDON HUCK |
| 6646 | COL19 | 06/12/2009 | CIT | payments to roll during trial. Thank you. | LANDON HUCK |
| 6646 | COL19 | 06/12/2009 | CIT | lhuck 6154 | LANDON HUCK |
| 6646 | | 06/12/2009 | DM | RFD NOTE FOR MODIFICATION. LHUCK 6154 | LANDON HUCK |
| 6646 | | 06/12/2009 | DM | DFLT REASON 3 CHANGED TO: ILLNESS OF FAMILY MEM | LANDON HUCK |
| 6646 | | 06/12/2009 | DM | DFLT REASON 4 CHANGED TO: EXCESSIVE OBLIGATIONS | LANDON HUCK |
| 6646 | | 06/12/2009 | DM | DFLT REASON 5 CHANGED TO: BLANK | LANDON HUCK |
| 6646 | | 06/12/2009 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO OAAI | LANDON HUCK |
| 6646 | | 06/12/2009 | LMT | PURSUE FORBEARANCE (500) COMPLETED 06/12/09 | LANDON HUCK |
| 6646 | | 06/12/2009 | LMT | BPO ORDERED (4) COMPLETED 06/12/09 | LANDON HUCK |
| 6646 | | 06/12/2009 | LMT | LMT SOLUTN PURSUED (6) COMPLETED 06/12/09 | LANDON HUCK |
| 6646 | | 06/12/2009 | LMT | ASSESS FINANCL PKG (2) COMPLETED 06/12/09 | LANDON HUCK |
| 6646 | | 06/12/2009 | LMT | PURSUE LN MODIFCATN (1000) COMPLETED 06/12/09 | LANDON HUCK |
| 6646 | | 06/12/2009 | LMT | REFERRD TO LOSS MIT (1) COMPLETED 06/12/09 | LANDON HUCK |
| 6646 | | 06/12/2009 | LMT | APPROVED FOR LMT 06/12/09 | LANDON HUCK |
| 6646 | | 06/12/2009 | FOR | LMT BORR FIN REC ADDED | LANDON HUCK |
| 6646 | | 06/12/2009 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |
| 6646 | | 06/11/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/11/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/11/2009 | DMD | 06/11/09 14:22:59 HANGUP IN Q | DAVOX INCOMING FILE |
| 6646 | | 06/11/2009 | LMT | LMT BPO/APPRAISAL REC ADDED | CARLOS OLIVAS |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | | 06/10/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/10/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/10/2009 | DMD | 06/10/09 12:35:59 MSG ANS MACH | DAVOX INCOMING FILE |
| 6646 | LMT | 06/10/2009 | NT | B1 CI RE STATUS OF LOAN MOD- ADV MISSING INFO PER | JAYMI LUCK |
| 6646 | LMT | 06/10/2009 | NT | NOTES.JAYMIL/4024 | JAYMI LUCK |
| 6646 | SUFPK | 06/10/2009 | NT | See previous notes. | GURU NARAYAN |
| 6646 | | 06/10/2009 | FOR | LMT BORR FIN REC ADDED | GURU NARAYAN |
| 6646 | | 06/10/2009 | DM | GLEE1@2863. | GURU NARAYAN |
| 6646 | | 06/10/2009 | DM | DFLT REASON 4 CHANGED TO: ILLNESS OF FAMILY MEM | GURU NARAYAN |
| 6646 | | 06/10/2009 | DM | DFLT REASON 5 CHANGED TO: EXCESSIVE OBLIGATIONS | GURU NARAYAN |
| 6646 | | 06/10/2009 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO NOTE | GURU NARAYAN |
| 6646 | COL08 | 06/10/2009 | CIT | 007 New CIT#835. Fax rcvd: hardship affidavit, | GURU NARAYAN |
| 6646 | COL08 | 06/10/2009 | CIT | financials, hardship letter, form 4506-T, 2 | GURU NARAYAN |
| 6646 | COL08 | 06/10/2009 | CIT | pay stub. Missing: income tax return. Imaged | GURU NARAYAN |
| 6646 | COL08 | 06/10/2009 | CIT | as WOUT. glee1@2863. | GURU NARAYAN |
| 6646 | | 06/09/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/09/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/09/2009 | DMD | 06/09/09 14:35:38 MSG ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 06/08/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/08/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/08/2009 | DMD | 06/08/09 12:21:00 MSG ANS MACH | DAVOX INCOMING FILE |
| 6646 | COL01 | 06/08/2009 | CIT | 006 DONE 06/08/09 BY TLR 01059 | SHELLY DEVRIES |
| 6646 | COL01 | 06/08/2009 | CIT | TSK TYP 808-DO NOT REFER TO | SHELLY DEVRIES |
| 6646 | COL01 | 06/08/2009 | CIT | 006 removal by scrip | SHELLY DEVRIES |
| 6646 | | 06/08/2009 | FSV | INSP TP R RESULTS RCVD; ORD DT=06/05/09 | ADAM BJORKLUND |
| 6646 | | 06/05/2009 | FSV | INSP TP D RESULTS RCVD; ORD DT=05/22/09 | SYSTEM ID |
| 6646 | | 06/05/2009 | FSV | INSP TYPE R ORDERED; REQ CD =1150 | CHRISTINE PRESTON |
| 6646 | | 06/04/2009 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 06/04/2009 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | | 06/03/2009 | DM | AUTOMATED INTEREST ACCRUAL HOLD INACTIVE | SYSTEM ID |
| 6646 | INQ70 | 06/03/2009 | CIT | 004 DONE 06/03/09 BY TLR 01253 | RICK CZERWIN |
| 6646 | INQ70 | 06/03/2009 | CIT | TSK TYP 157-CC TRACK - PRE3 | RICK CZERWIN |
| 6646 | INQ70 | 06/03/2009 | CIT | 004 Close CIT157-Closure Letter Sent | RICK CZERWIN |
| 6646 | | 06/02/2009 | DM | PROMISE BROKEN 06/02/09 PROMISE DT 06/02/09 | SYSTEM ID |
| 6646 | | 06/02/2009 | DM | EARLY IND: SCORE 248 MODEL EI30S | SYSTEM ID |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 06/02/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/02/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/02/2009 | DMD | 06/02/09 13:19:08 MSG TO VOICE | DAVOX INCOMING FILE |
| 6646 | HMP | 06/02/2009 | NT | Ran cal customer appr for special forbearance plan | LOLYTA PEREZ |
| 6646 | HMP | 06/02/2009 | NT | for targe pymt wl fax in info | LOLYTA PEREZ |
| 6646 | COL05 | 06/02/2009 | CIT | 006 NEW CIT 808 please hold br customer mde pymt | LOLYTA PEREZ |
| 6646 | COL05 | 06/02/2009 | CIT | 657.25 appr for special forbearance plan | LOLYTA PEREZ |
| 6646 | | 06/02/2009 | DM | TT B1 VAI RFD ERROR IN PYMT ADV OF | LOLYTA PEREZ |
| 6646 | | 06/02/2009 | DM | TAD,BR,FCL,CRD,LC, WL MKE PYMT VIA 657.25+12.50FEE | LOLYTA PEREZ |
| 6646 | | 06/02/2009 | DM | 2009060269148678 APPR FOR 5 MONTH SPECIAL | LOLYTA PEREZ |
| 6646 | | 06/02/2009 | DM | FORBEARANCE PLAN ADV WL FAX IN W/O PACKET MONIQUE | LOLYTA PEREZ |
| 6646 | | 06/02/2009 | DM | D. | LOLYTA PEREZ |
| 6646 | | 06/02/2009 | DM | DFLT REASON 1 CHANGED TO: CURTAILMENT OF INCOME | LOLYTA PEREZ |
| 6646 | | 06/02/2009 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO BRSS | LOLYTA PEREZ |
| 6646 | | 06/01/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/01/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/01/2009 | DMD | 06/01/09 15:31:03 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 05/29/2009 | DM | AUTOMATED INTEREST ACCRUAL HOLD ACTIVE | SYSTEM ID |
| 6646 | | 05/29/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/29/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/29/2009 | DMD | 05/29/09 11:43:36 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 05/26/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/26/2009 | DMD | 05/26/09 19:05:23 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 05/26/2009 | DMD | 05/26/09 11:14:54 " | DAVOX INCOMING FILE |
| 6646 | | 05/26/2009 | DM | U3P MRS FUTRELL CI , ASKED ?S REGARDING THE FIN | KATHLEEN BERNARDINO |
| 6646 | | 05/26/2009 | DM | ANALYSIS FORM | KATHLEEN BERNARDINO |
| 6646 | | 05/26/2009 | DM | ACTION/RESULT CD CHANGED FROM BRLM TO NOTE | KATHLEEN BERNARDINO |
| 6646 | | 05/22/2009 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 05/21/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/21/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/21/2009 | DMD | 05/21/09 08:16:15 UN-SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | | 05/20/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/20/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/20/2009 | DMD | 05/20/09 08:48:04 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 05/19/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 05/19/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/19/2009 | DMD | 05/19/09 14:09:50 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 05/19/2009 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 05/18/2009 | DMD | 05/16/09 17:14:10 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 05/18/2009 | DMD | 05/16/09 10:56:43 " | DAVOX INCOMING FILE |
| 6646 | | 05/18/2009 | DMD | 05/16/09 10:26:36 BUSY | DAVOX INCOMING FILE |
| 6646 | | 05/18/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/18/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/18/2009 | DMD | 05/18/09 17:53:07 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 05/18/2009 | DM | LEFT MESSAGE | LASHUNDA MCCUIN |
| 6646 | | 05/18/2009 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRLM | LASHUNDA MCCUIN |
| 6646 | | 05/15/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/15/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/15/2009 | DMD | 05/15/09 09:59:25 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 05/14/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/14/2009 | DMD | 05/14/09 18:56:51 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 05/14/2009 | DMD | 05/14/09 11:00:47 " | DAVOX INCOMING FILE |
| 6646 | | 05/14/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/14/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/14/2009 | DMD | 05/14/09 14:04:43 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 05/13/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/13/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/13/2009 | DMD | 05/13/09 12:00:02 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 05/13/2009 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |
| 6646 | | 05/12/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/12/2009 | DMD | 05/12/09 17:16:24 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 05/12/2009 | DMD | 05/12/09 11:08:17 " | DAVOX INCOMING FILE |
| 6646 | | 05/12/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/12/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/12/2009 | DMD | 05/12/09 16:52:47 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 05/11/2009 | DMD | 05/09/09 17:51:40 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 05/11/2009 | DMD | 05/09/09 15:07:30 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 05/11/2009 | DMD | 05/09/09 10:34:27 Left Message | DAVOX INCOMING FILE |
| 6646 | | 05/11/2009 | DMD | 05/09/09 17:51:40 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 05/11/2009 | DMD | 05/09/09 15:07:30 LEFT MESSAGE | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|--------------|---------------------|
| 6646 | | 05/11/2009 | DMD | 05/09/09 10:34:27 | Left Message | DAVOX INCOMING FILE |
| 6646 | | 05/08/2009 | CBR | CR BUR RPT STATUS=N;EXPIRE DT = 05/26/09 | | SYSTEM ID |
| 6646 | | 05/08/2009 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 05/08/2009 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 05/08/2009 | DMD | 05/08/09 09:00:35 NO ANS | | DAVOX INCOMING FILE |
| 6646 | | 05/05/2009 | D19 | BREACH WILLIAM J FUTRE | | SYSTEM ID |
| 6646 | | 05/04/2009 | DM | EARLY IND: SCORE 308 MODEL EI30S | | SYSTEM ID |
| 6646 | | 05/04/2009 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 05/04/2009 | DMD | 05/02/09 14:09:19 | PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 05/04/2009 | DMD | 05/02/09 10:10:44 | " | DAVOX INCOMING FILE |
| 6646 | | 05/01/2009 | DM | EARLY IND: SCORE 006 MODEL EI16T | | SYSTEM ID |
| 6646 | | 04/30/2009 | DM | PROMISE BROKEN 04/30/09 PROMISE DT 04/30/09 | | SYSTEM ID |
| 6646 | | 04/30/2009 | DM | AUTOMATED INTEREST ACCRUAL HOLD INACTIVE | | SYSTEM ID |
| 6646 | | 04/29/2009 | DM | AUTOMATED INTEREST ACCRUAL HOLD ACTIVE | | SYSTEM ID |
| 6646 | | 04/29/2009 | FSV | INSP TP D RESULTS RCVD; ORD DT=04/22/09 | | SYSTEM ID |
| 6646 | COL01 | 04/23/2009 | CIT | 005 DONE 04/23/09 BY TLR 01059 | | SHELLY DEVRIES |
| 6646 | COL01 | 04/23/2009 | CIT | TSK TYP 808-DO NOT REFER TO | | SHELLY DEVRIES |
| 6646 | COL01 | 04/23/2009 | CIT | 005 removal by script | | SHELLY DEVRIES |
| 6646 | | 04/22/2009 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | | SYSTEM ID |
| 6646 | | 04/21/2009 | D28 | FORCED BILLING STATEMENT FROM REPORT R628 | | SYSTEM ID |
| 6646 | CBR | 04/17/2009 | NT | Suppressed Credit due to (Loan Modification). | | API CSRV |
| 6646 | CBR | 04/17/2009 | NT | Suppression will expire (05/26/09). | | API CSRV |
| 6646 | | 04/16/2009 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 04/16/2009 | DMD | 04/16/09 15:12:25 | PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 04/16/2009 | DMD | 04/16/09 10:13:27 | " | DAVOX INCOMING FILE |
| 6646 | | 04/16/2009 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 04/16/2009 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 04/16/2009 | DMD | 04/16/09 08:56:49 BUSY | | DAVOX INCOMING FILE |
| 6646 | HMP | 04/16/2009 | NT | glo notes tt B1 ADV TAD LC CR BRCH EXP..RFD B1 ACH | | CHARLES MORENO |
| 6646 | HMP | 04/16/2009 | NT | ISSUES STARTED NOV 08 & HE INCURRED A LOT OF BANK | | CHARLES MORENO |
| 6646 | HMP | 04/16/2009 | NT | O/D FEES ETC. &bn dlnqt since. HE HOPES 2 CALL EOM | | CHARLES MORENO |
| 6646 | HMP | 04/16/2009 | NT | & SPD 1PMT.. PPLNS NT CONDUCTIVE 4 HIM.HE RQSTD 2 | | CHARLES MORENO |
| 6646 | HMP | 04/16/2009 | NT | SPD 1PMT EOM. adv 2 use website 2 download forms & | | CHARLES MORENO |
| 6646 | HMP | 04/16/2009 | NT | snd 2 us asap & then lm wl contact nx mtnh | | CHARLES MORENO |
| 6646 | COL03 | 04/16/2009 | CIT | 005 new cit 808 dnt snd 2 fcl bc b1 spd 1pmt | | CHARLES MORENO |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | COL03 | 04/16/2009 | CIT | 043009 & bch in effect 050209. | CHARLES MORENO |
| 6646 | | 04/16/2009 | DM | TT B1 ADV TAD LC CR BRCH EXP..RFD B1 ACH ISSUES | CHARLES MORENO |
| 6646 | | 04/16/2009 | DM | STARTED NOV 08 & HE INCURRED A LOT OF BANK O/D | CHARLES MORENO |
| 6646 | | 04/16/2009 | DM | FEES ETC. HE HOPES 2 CALL EOM & SPD 1PMT.. PPLNS | CHARLES MORENO |
| 6646 | | 04/16/2009 | DM | NT CONDUCTIVE 4 HIM.HE RQSTD 2 SPD 1PMT EOM. | CHARLES MORENO |
| 6646 | | 04/16/2009 | DM | DFLT REASON 3 CHANGED TO: OTHER | CHARLES MORENO |
| 6646 | | 04/16/2009 | DM | ACTION/RESULT CD CHANGED FROM BRLM TO BRSS | CHARLES MORENO |
| 6646 | COL03 | 04/16/2009 | CIT | 004 new cit 157 b1 cld 4 a mod bc he cant afford | CHARLES MORENO |
| 6646 | COL03 | 04/16/2009 | CIT | pplns frm us. he hopes 2 cll eom & spd 1pmt.. | CHARLES MORENO |
| 6646 | COL03 | 04/16/2009 | CIT | action taken sent 2 website 4 download w/out. | CHARLES MORENO |
| 6646 | | 04/15/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/15/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/15/2009 | DMD | 04/15/09 09:45:33 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 04/13/2009 | DMD | 04/11/09 13:44:30 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 04/13/2009 | DMD | 04/11/09 11:09:32 " | DAVOX INCOMING FILE |
| 6646 | | 04/13/2009 | DMD | 04/11/09 10:38:38 BUSY | DAVOX INCOMING FILE |
| 6646 | | 04/13/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/13/2009 | DMD | 04/09/09 13:57:45 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 04/13/2009 | DMD | 04/09/09 11:29:41 Left Message | DAVOX INCOMING FILE |
| 6646 | | 04/13/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/13/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/13/2009 | DMD | 03/26/09 11:06:30 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 04/13/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/13/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/13/2009 | DMD | 03/24/09 10:46:16 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 04/13/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/13/2009 | DMD | 04/13/09 15:25:22 4 | DAVOX INCOMING FILE |
| 6646 | | 04/13/2009 | DMD | 04/11/09 09:43:54 MSG ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 04/13/2009 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |
| 6646 | | 04/10/2009 | CBR | DELINQUENT: 30 DAYS | SYSTEM ID |
| 6646 | | 04/10/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/10/2009 | DMD | 04/10/09 16:02:56 4 | DAVOX INCOMING FILE |
| 6646 | | 04/10/2009 | DMD | 04/10/09 09:06:22 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 04/08/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/08/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 04/08/2009 | DMD | 04/08/09 17:45:54 MSG TO VOICE | DAVOX INCOMING FILE |
| 6646 | | 04/07/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/07/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/07/2009 | DMD | 04/07/09 10:57:15 89 | DAVOX INCOMING FILE |
| 6646 | | 04/06/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/06/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/06/2009 | DMD | 04/06/09 11:09:01 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 04/03/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/03/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/03/2009 | DMD | 04/03/09 09:51:31 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 04/03/2009 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | | 04/02/2009 | DM | EARLY IND: SCORE 308 MODEL EI30S | SYSTEM ID |
| 6646 | | 03/31/2009 | FSV | INSP TP D RESULTS RCVD; ORD DT=03/23/09 | SYSTEM ID |
| 6646 | | 03/31/2009 | DM | EARLY IND: SCORE 006 MODEL EI16T | SYSTEM ID |
| 6646 | | 03/31/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/31/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/31/2009 | DMD | 03/31/09 08:22:41 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 03/31/2009 | DM | LM FEMALE | ELVIR BEGIC |
| 6646 | | 03/31/2009 | DM | ACTION/RESULT CD CHANGED FROM BRIN TO BRLM | ELVIR BEGIC |
| 6646 | | 03/29/2009 | NT | PBP VRU11 CONF # 2009032965406897 AMT \$657.25 | API VRU |
| 6646 | | 03/26/2009 | DM | CUST CI, VAROLLI CALL GOT DISC | ARLENE CASANOS |
| 6646 | | 03/26/2009 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRIN | ARLENE CASANOS |
| 6646 | | 03/24/2009 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | | 03/23/2009 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 03/19/2009 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 03/18/2009 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |
| 6646 | | 03/16/2009 | DM | PROMISE BROKEN 03/16/09 PROMISE DT 03/15/09 | SYSTEM ID |
| 6646 | | 03/13/2009 | CBR | DELINQUENT: 30 DAYS | SYSTEM ID |
| 6646 | | 03/03/2009 | DM | EARLY IND: SCORE 281 MODEL EI30S | SYSTEM ID |
| 6646 | | 03/02/2009 | FSV | INSP TP D RESULTS RCVD; ORD DT=02/13/09 | SYSTEM ID |
| 6646 | | 03/02/2009 | DM | EARLY IND: SCORE 006 MODEL EI16T | SYSTEM ID |
| 6646 | | 02/27/2009 | NT | PBP VRU03 CONF # 2009022763701885 AMT \$657.25 | API VRU |
| 6646 | | 02/24/2009 | DMD | 02/24/09 19:41:28 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 02/24/2009 | DMD | 02/24/09 15:40:34 " | DAVOX INCOMING FILE |
| 6646 | | 02/24/2009 | DMD | 02/24/09 11:45:54 " | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | 00 | 02/24/2009 | OL | WDOYDEF - REPAY ARRANGEMENTS | MARK ALBINO |
| 6646 | | 02/24/2009 | RES | ON-LINE REPAYMENT SCHEDULE | MARK ALBINO |
| 6646 | | 02/24/2009 | DM | CONT ALSO ADV BREACH | MARK ALBINO |
| 6646 | | 02/24/2009 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | MARK ALBINO |
| 6646 | | 02/24/2009 | DM | TT B1 VI ADV TAD LC NO SVNG 401K CNT BRRW FUND SET | MARK ALBINO |
| 6646 | | 02/24/2009 | DM | RPP ADV CMMT ON DATE AMT TO CONT RPP SED WILL CB | MARK ALBINO |
| 6646 | | 02/24/2009 | DM | BY 27TH TO MKE PMT OFFRD PBP REFUSE AND SED WILL | MARK ALBINO |
| 6646 | | 02/24/2009 | DM | CB AND SED WILL GET INTOUCH BY MARCH AND TRY TO | MARK ALBINO |
| 6646 | | 02/24/2009 | DM | MKE FEB PMT RFD REVERI APN 112508 | MARK ALBINO |
| 6646 | | 02/24/2009 | DM | DFLT REASON 1 CHANGED TO: ILLNESS OF MORTGAGOR | MARK ALBINO |
| 6646 | | 02/24/2009 | DM | ACTION/RESULT CD CHANGED FROM BRNA TO BRSS | MARK ALBINO |
| 6646 | | 02/24/2009 | RPA | REPAY PLAN SET UP | MARK ALBINO |
| 6646 | | 02/23/2009 | DMD | 02/21/09 17:05:55 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 02/23/2009 | DMD | 02/21/09 13:04:47 " | DAVOX INCOMING FILE |
| 6646 | | 02/23/2009 | DMD | 02/21/09 08:57:31 " | DAVOX INCOMING FILE |
| 6646 | | 02/20/2009 | DMD | 02/19/09 20:19:08 BUSY | DAVOX INCOMING FILE |
| 6646 | | 02/20/2009 | DMD | 02/19/09 15:23:47 Left Message | DAVOX INCOMING FILE |
| 6646 | | 02/20/2009 | DMD | 02/19/09 11:57:38 Left Message | DAVOX INCOMING FILE |
| 6646 | | 02/20/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/20/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/20/2009 | DMD | 02/20/09 09:05:40 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 02/19/2009 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 02/18/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/18/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/18/2009 | DMD | 02/18/09 08:50:32 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 02/16/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/16/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/16/2009 | DMD | 02/16/09 08:18:56 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 02/13/2009 | CBR | DELINQUENT: 30 DAYS | SYSTEM ID |
| 6646 | | 02/13/2009 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 02/13/2009 | DMD | 02/12/09 19:49:40 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 02/13/2009 | DMD | 02/12/09 15:33:44 " | DAVOX INCOMING FILE |
| 6646 | | 02/13/2009 | DMD | 02/12/09 09:57:38 " | DAVOX INCOMING FILE |
| 6646 | | 02/13/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/13/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 02/13/2009 | DMD | 02/13/09 09:38:46 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 02/12/2009 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |
| 6646 | | 02/11/2009 | DMD | 02/10/09 20:19:36 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 02/11/2009 | DMD | 02/10/09 15:55:15 " | DAVOX INCOMING FILE |
| 6646 | | 02/11/2009 | DMD | 02/10/09 10:07:21 " | DAVOX INCOMING FILE |
| 6646 | | 02/09/2009 | DMD | 02/07/09 17:41:39 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 02/09/2009 | DMD | 02/07/09 14:06:59 " | DAVOX INCOMING FILE |
| 6646 | | 02/09/2009 | DMD | 02/07/09 09:28:21 Left Message | DAVOX INCOMING FILE |
| 6646 | | 02/03/2009 | DM | EARLY IND: SCORE 281 MODEL EI30S | SYSTEM ID |
| 6646 | | 02/03/2009 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | | 02/02/2009 | DM | EARLY IND: SCORE 006 MODEL EI16T | SYSTEM ID |
| 6646 | | 02/02/2009 | DM | W/O PACKET RECEIVED CALLED NUMBER:2609976976 | MATT NATOLI |
| 6646 | | 02/02/2009 | DM | UNABLE TO LEAVE MESSAGE NO ANSWER NO VOICE MAIL | MATT NATOLI |
| 6646 | | 02/02/2009 | DM | CALLED TO ADV W/O PACKET HAS BEEN RECEIVED.FIN | MATT NATOLI |
| 6646 | | 02/02/2009 | DM | UPDATED NEG 198.00 RFD: ILLNESS | MATT NATOLI |
| 6646 | | 02/02/2009 | DM | DFLT REASON 2 CHANGED TO: ILLNESS OF MORTGAGOR | MATT NATOLI |
| 6646 | | 02/02/2009 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRNA | MATT NATOLI |
| 6646 | | 02/02/2009 | FOR | LMT BORR FIN REC ADDED | MATT NATOLI |
| 6646 | | 01/30/2009 | DM | AUTOMATED INTEREST ACCRUAL HOLD INACTIVE | SYSTEM ID |
| 6646 | | 01/30/2009 | FSV | INSP TP D RESULTS RCVD; ORD DT=01/14/09 | SYSTEM ID |
| 6646 | | 01/30/2009 | NT | PBP VRU02 CONF # 2009013062182085 AMT \$657.25 | API VRU |
| 6646 | | 01/29/2009 | DM | AUTOMATED INTEREST ACCRUAL HOLD ACTIVE | SYSTEM ID |
| 6646 | HPF | 01/23/2009 | NT | Workout Package received through Hope Counselor | EBONY WHITE |
| 6646 | HPF | 01/23/2009 | NT | Hotline. Forwarded to Collections Dept. imaged as | EBONY WHITE |
| 6646 | HPF | 01/23/2009 | NT | wout. ewhite 8746588 | EBONY WHITE |
| 6646 | | 01/20/2009 | DM | CONT....FROM 401K AND HAD DISABILITY NO HELP. | CORNELIO VILLALVA |
| 6646 | | 01/20/2009 | DM | LOAST ABT \$1800 WHEN WAS OOW | CORNELIO VILLALVA |
| 6646 | | 01/20/2009 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO OAAI | CORNELIO VILLALVA |
| 6646 | | 01/20/2009 | DM | B1 CI VFI ADV TAD LC -CR BR BEEN WORKING WITH HOPE | CORNELIO VILLALVA |
| 6646 | | 01/20/2009 | DM | TO PREV FCL WANTS TO KEEP PROP ASKED FISN FOR OPTS | CORNELIO VILLALVA |
| 6646 | | 01/20/2009 | DM | (+) ADV NO OPTS AVAIL ADV CB WHEN FINS CHANGE OR | CORNELIO VILLALVA |
| 6646 | | 01/20/2009 | DM | SELL PROP ADV CC CL LC -CR RFD: HAD A SAVINGS | CORNELIO VILLALVA |
| 6646 | | 01/20/2009 | DM | ACCNT HAD LOAN ON IT HE HAD TO PAY SD BACK IN JULY | CORNELIO VILLALVA |
| 6646 | | 01/20/2009 | DM | HAD SURGERY ANS WAS OFF FOR 2 MNTHS HAD BORROWD... | CORNELIO VILLALVA |
| 6646 | | 01/20/2009 | DM | ACTION/RESULT CD CHANGED FROM LMDC TO BRUN | CORNELIO VILLALVA |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 01/20/2009 | FOR | LMT BORR FIN REC ADDED | CORNELIO VILLALVA |
| 6646 | | 01/20/2009 | DM | TTTP WITH HOPE ALONG WITH B1 VI. ADV DID NOT | DARREN PEARSON |
| 6646 | | 01/20/2009 | DM | RECEIVE FIN INFO SENT OVER. ADV WOULD HAVE TO | DARREN PEARSON |
| 6646 | | 01/20/2009 | DM | SPEAK WITH COLL REP. XFER TO COLL. JRONEY 6543 | DARREN PEARSON |
| 6646 | | 01/20/2009 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO LMDC | DARREN PEARSON |
| 6646 | | 01/20/2009 | D28 | FORCED BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 01/19/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/19/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/19/2009 | DMD | 01/19/09 09:05:41 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 01/19/2009 | DMD | 01/18/09 19:28:53 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 01/19/2009 | DMD | 01/17/09 14:08:33 " | DAVOX INCOMING FILE |
| 6646 | | 01/19/2009 | DMD | 01/17/09 09:46:27 " | DAVOX INCOMING FILE |
| 6646 | | 01/16/2009 | CBR | DELINQUENT: 30 DAYS | SYSTEM ID |
| 6646 | | 01/14/2009 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 01/14/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/14/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/14/2009 | DMD | 01/14/09 19:33:31 UN-SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | | 01/14/2009 | DM | TT B1 VI ADV TAD INC LC, CR BRU, BRCH LETTER. B1 | TAMMIE JOHNSON |
| 6646 | | 01/14/2009 | DM | STD THAT HE IS WRKING WITH HOPE FOR HOME OWN, | TAMMIE JOHNSON |
| 6646 | | 01/14/2009 | DM | REFUSED FIN, STD THAT HE WILL MK PMT AT EOM. AND | TAMMIE JOHNSON |
| 6646 | | 01/14/2009 | DM | GET BCK TO US ABOUT LOAN MOD FROM HOPE. | TAMMIE JOHNSON |
| 6646 | | 01/14/2009 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO BRUN | TAMMIE JOHNSON |
| 6646 | | 01/12/2009 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |
| 6646 | | 01/09/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/09/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/09/2009 | DMD | 01/09/09 09:52:45 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 01/05/2009 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | | 01/02/2009 | DM | EARLY IND: SCORE 268 MODEL EI30S | SYSTEM ID |
| 6646 | | 01/02/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/02/2009 | DMD | 01/01/09 21:01:53 Par3 Exp Msg | DAVOX INCOMING FILE |
| 6646 | | 01/02/2009 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/31/2008 | DMD | 12/31/08 13:00:39 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 12/31/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/31/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/30/2008 | DM | EARLY IND: SCORE 006 MODEL EI16T | SYSTEM ID |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 12/30/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/30/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/30/2008 | DMD | 12/30/08 10:20:39 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 12/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/29/2008 | DMD | 12/27/08 13:26:57 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 12/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/29/2008 | NT | PBP VRU14 CONF # 2008122960353663 AMT \$657.25 | API VRU |
| 6646 | | 12/26/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/26/2008 | DMD | 12/25/08 21:09:18 Par3 Exp Msg | DAVOX INCOMING FILE |
| 6646 | | 12/26/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/24/2008 | FSV | INSP TP D RESULTS RCVD; ORD DT=12/15/08 | SYSTEM ID |
| 6646 | | 12/23/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/23/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/23/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/23/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/23/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/23/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/23/2008 | DMD | 12/20/08 10:31:00 BUSY | DAVOX INCOMING FILE |
| 6646 | | 12/23/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/23/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/23/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/23/2008 | DMD | 12/20/08 09:57:44 BUSY | DAVOX INCOMING FILE |
| 6646 | | 12/23/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/22/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/22/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/22/2008 | DMD | 11/25/08 11:38:46 ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 12/19/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/19/2008 | DMD | 12/18/08 10:44:17 No Answer | DAVOX INCOMING FILE |
| 6646 | | 12/19/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/19/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/19/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/19/2008 | DMD | 12/19/08 09:01:27 4 | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 12/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/17/2008 | DMD | 12/17/08 09:04:40 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 12/16/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/16/2008 | DMD | 12/16/08 10:44:39 BUSY | DAVOX INCOMING FILE |
| 6646 | | 12/16/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/15/2008 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 12/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/15/2008 | DMD | 12/15/08 10:11:45 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 12/15/2008 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |
| 6646 | | 12/12/2008 | CBR | DELINQUENT: 30 DAYS | SYSTEM ID |
| 6646 | | 12/12/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/12/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/12/2008 | DMD | 12/12/08 09:07:46 MSG ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 12/11/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/11/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/11/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/11/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/11/2008 | DMD | 12/11/08 10:26:20 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 12/11/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/10/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/10/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/10/2008 | DMD | 12/10/08 13:39:35 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 12/09/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/09/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/09/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/09/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/09/2008 | DMD | 12/09/08 10:19:38 No Answer | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 12/09/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/09/2008 | DM | B1 CI VI ADV TAD: ADV BRCH B1 SD WL CB ON 12/31 TO | CYRUS TANGLAY |
| 6646 | | 12/09/2008 | DM | PAY NOV'S DUE. VERBALLY AUTH WIFE ASK FOR OTHER | CYRUS TANGLAY |
| 6646 | | 12/09/2008 | DM | OPTION LIKE LOAN MOD. ADV TO CB. RFD: AS | CYRUS TANGLAY |
| 6646 | | 12/09/2008 | DM | VERIFIED ON NOTES ON 11/25: ADV CCC, LTRS, LC, -CR | CYRUS TANGLAY |
| 6646 | | 12/09/2008 | DM | DFLT REASON 2 CHANGED TO: BLANK | CYRUS TANGLAY |
| 6646 | | 12/09/2008 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO BRUN | CYRUS TANGLAY |
| 6646 | | 12/04/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/04/2008 | DMD | 12/04/08 10:12:50 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 12/04/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/04/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/04/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/04/2008 | DMD | 12/04/08 11:33:01 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | INQ | 12/04/2008 | NT | Letter mailed to customer. | NAKAYLA MADDOX |
| 6646 | INQ | 12/04/2008 | NT | Letter: 2:68 | NAKAYLA MADDOX |
| 6646 | | 12/04/2008 | OL | WDOYCUS - RELEASE OF INFO COVER LTR & AU | NAKAYLA MADDOX |
| 6646 | | 12/04/2008 | DM | SPKE WITH U3P STATED THT SHE IS HIS WIFE ADV HER | NAKAYLA MADDOX |
| 6646 | | 12/04/2008 | DM | THT I CLD NOT DISCUSS ANYTHING TO HER ABT THIS | NAKAYLA MADDOX |
| 6646 | | 12/04/2008 | DM | ACCT | NAKAYLA MADDOX |
| 6646 | | 12/04/2008 | DM | DFLT REASON 2 CHANGED TO: OTHER | NAKAYLA MADDOX |
| 6646 | | 12/04/2008 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRUN | NAKAYLA MADDOX |
| 6646 | | 12/04/2008 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | | 12/03/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/03/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/03/2008 | DMD | 12/03/08 11:56:50 ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 12/02/2008 | DM | EARLY IND: SCORE 268 MODEL EI30S | SYSTEM ID |
| 6646 | | 12/02/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/02/2008 | DMD | 12/02/08 09:24:15 No Answer | DAVOX INCOMING FILE |
| 6646 | | 12/02/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 12/02/2008 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 12/01/2008 | DM | AUTOMATED INTEREST ACCRUAL HOLD INACTIVE | SYSTEM ID |
| 6646 | | 12/01/2008 | FSV | INSP TP D RESULTS RCVD; ORD DT=11/14/08 | SYSTEM ID |
| 6646 | | 12/01/2008 | NT | PBP VRU03 CONF # 2008113058933483 AMT \$657.25 | API VRU |
| 6646 | | 11/28/2008 | DM | PROMISE BROKEN 11/28/08 PROMISE DT 11/28/08 | SYSTEM ID |
| 6646 | | 11/28/2008 | DM | AUTOMATED INTEREST ACCRUAL HOLD ACTIVE | SYSTEM ID |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|--------------|---------------------|
| 6646 | | 11/25/2008 | DMD | 11/25/08 19:25:41 | PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 11/25/2008 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/25/2008 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/25/2008 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/25/2008 | DMD | 11/25/08 14:07:03 | No Answer | DAVOX INCOMING FILE |
| 6646 | | 11/25/2008 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/25/2008 | DM | CONT..THE PHONE; ADV CC, LC, -CR,BREACH, LETTERS. | | MHERA PANALIGAN |
| 6646 | | 11/25/2008 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | | MHERA PANALIGAN |
| 6646 | | 11/25/2008 | DM | CONT..SAID THAT 401K HAS BEEN CASHED OUT AND TRIED | | MHERA PANALIGAN |
| 6646 | | 11/25/2008 | DM | TO KEEP UP; CUST IS ASKING FOR H4H;ADV WER STILL | | MHERA PANALIGAN |
| 6646 | | 11/25/2008 | DM | ESTABLISHING SOME PARAMETERS ON HOW TO IMPLEMENT | | MHERA PANALIGAN |
| 6646 | | 11/25/2008 | DM | THAT PROGRAM; CUST SAID THAT HE WILL SEND HIS PMT | | MHERA PANALIGAN |
| 6646 | | 11/25/2008 | DM | FOR THE MO OF OCT ON NOV 28. OFFERED PBP BUT | | MHERA PANALIGAN |
| 6646 | | 11/25/2008 | DM | REFUSED; SAID THAT HE WILL CB AND MAKE A PMT OVER | | MHERA PANALIGAN |
| 6646 | | 11/25/2008 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | | MHERA PANALIGAN |
| 6646 | | 11/25/2008 | DM | B1 CI VI ADV TAD, LC, -CR, BREACH, LETTERS. RFD: | | MHERA PANALIGAN |
| 6646 | | 11/25/2008 | DM | SAID THAT HE AND HIS WIFE HAD SURGERY BACK IN | | MHERA PANALIGAN |
| 6646 | | 11/25/2008 | DM | JULY; AND CUST SAID THAT THEY HAVE BEEN OUT OF | | MHERA PANALIGAN |
| 6646 | | 11/25/2008 | DM | WORK FOR THOSE MOS AND SAID THAT THEY ARE | | MHERA PANALIGAN |
| 6646 | | 11/25/2008 | DM | RECEIVING DISABILITY CHECKS AND SAID THAT THEIR | | MHERA PANALIGAN |
| 6646 | | 11/25/2008 | DM | CHECKS ARE JUST GOING TOWARDS THE MORTGAGE PMT AN | | MHERA PANALIGAN |
| 6646 | | 11/25/2008 | DM | DFLT REASON 1 CHANGED TO: CURTAILMENT OF INCOME | | MHERA PANALIGAN |
| 6646 | | 11/25/2008 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO BRSS | | MHERA PANALIGAN |
| 6646 | | 11/24/2008 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/24/2008 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/24/2008 | DMD | 11/24/08 10:23:49 MSG TO VOICE | | DAVOX INCOMING FILE |
| 6646 | | 11/24/2008 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/24/2008 | DMD | 11/22/08 18:38:46 | BUSY | DAVOX INCOMING FILE |
| 6646 | | 11/24/2008 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/21/2008 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/21/2008 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/21/2008 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/19/2008 | D28 | BILLING STATEMENT FROM REPORT R628 | | SYSTEM ID |
| 6646 | | 11/18/2008 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/18/2008 | DMD | 11/18/08 08:10:40 | PAR3 CONNECT | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 11/18/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/17/2008 | DMD | 11/17/08 09:56:30 BUSY | DAVOX INCOMING FILE |
| 6646 | | 11/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/17/2008 | DMD | 11/15/08 09:55:43 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 11/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/14/2008 | CBR | DELINQUENT: 30 DAYS | SYSTEM ID |
| 6646 | | 11/14/2008 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 11/12/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/12/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/12/2008 | DMD | 11/12/08 10:40:27 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 11/12/2008 | DM | TT B1 V/I. ADV TAD. ASKIGN FOR HOPE FOR H/O. | GIAN CLARIN |
| 6646 | | 11/12/2008 | DM | ADV KIP POSTED AS OPF THE MPONET WE DONT HAVE YET | GIAN CLARIN |
| 6646 | | 11/12/2008 | DM | THE SPCIFICS OF THE PLAN. B1 IS ALREADY WORKIN OUT | GIAN CLARIN |
| 6646 | | 11/12/2008 | DM | BOUT THE HOPE PROGRAM. SD WIL MKE PMT ON NOV 25 | GIAN CLARIN |
| 6646 | | 11/12/2008 | DM | IAO 657.25 VIA VRU. RFD: B1 NA DWIFE HAD SURGERY. | GIAN CLARIN |
| 6646 | | 11/12/2008 | DM | ADV OF REPAY PLAN. SD HAVE TO CB. CUST HU. | GIAN CLARIN |
| 6646 | | 11/12/2008 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRUN | GIAN CLARIN |
| 6646 | | 11/12/2008 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |
| 6646 | | 11/11/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/11/2008 | DMD | 11/11/08 09:23:28 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 11/11/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/11/2008 | DM | ..SENT OUT LAST HALLOWEEN. | ERIC CRUZ |
| 6646 | | 11/11/2008 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO OAAI | ERIC CRUZ |
| 6646 | | 11/11/2008 | DM | U3P WIFE ALREADY TT HOPE FOR HOMEOWNERS ADV THAT | ERIC CRUZ |
| 6646 | | 11/11/2008 | DM | UNTIL; NOW WE ARE WAITING FOR SOME INSTRUCTIONS | ERIC CRUZ |
| 6646 | | 11/11/2008 | DM | REGARDING W/ THAT PROGRAM. DV THE AUTH. LTR ADV | ERIC CRUZ |
| 6646 | | 11/11/2008 | DM | THAT THEY CAN RCV IT THROUGH B1 SHLD SIGN IT HAVE | ERIC CRUZ |
| 6646 | | 11/11/2008 | DM | IT NOTARIZED AND SENT IT BACK TO US BY MAIL. U3P | ERIC CRUZ |
| 6646 | | 11/11/2008 | DM | IS ASKING IF WE ALREADY RCVD THE DOCS. THAT H4H SE | ERIC CRUZ |
| 6646 | | 11/11/2008 | DM | ACTION/RESULT CD CHANGED FROM BRLM TO NOTE | ERIC CRUZ |
| 6646 | | 11/10/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/10/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/10/2008 | DMD | 11/10/08 13:02:29 MSG TO VOICE | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | | 11/10/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/10/2008 | DMD | 11/08/08 09:46:24 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 11/10/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/07/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/07/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/07/2008 | DMD | 11/07/08 15:26:15 BUSY | DAVOX INCOMING FILE |
| 6646 | | 11/06/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/06/2008 | DMD | 11/06/08 10:01:25 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 11/06/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/04/2008 | DM | EARLY IND: SCORE 268 MODEL EI30S | SYSTEM ID |
| 6646 | | 11/04/2008 | DMD | 11/04/08 14:36:07 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 11/04/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/04/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/04/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/04/2008 | DMD | 11/04/08 08:31:34 No Answer | DAVOX INCOMING FILE |
| 6646 | | 11/04/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/04/2008 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | | 11/03/2008 | DM | EARLY IND: SCORE 006 MODEL EI16T | SYSTEM ID |
| 6646 | | 11/03/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/03/2008 | DMD | 11/01/08 08:43:46 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 11/03/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/03/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 11/03/2008 | DMD | 10/14/08 19:18:25 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 11/03/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/31/2008 | DM | AUTOMATED INTEREST ACCRUAL HOLD INACTIVE | SYSTEM ID |
| 6646 | | 10/31/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/31/2008 | DMD | 10/14/08 19:18:25 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 10/31/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/31/2008 | NT | PBP VRU02 CONF # 2008103157522028 AMT \$657.25 | API VRU |
| 6646 | | 10/30/2008 | DM | AUTOMATED INTEREST ACCRUAL HOLD ACTIVE | SYSTEM ID |
| 6646 | | 10/29/2008 | DMD | 10/28/08 13:59:39 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 10/28/08 09:31:06 No Answer | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 10/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 10/16/08 09:15:13 No Answer | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 10/18/08 17:32:09 BUSY | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 10/23/08 10:35:29 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 10/25/08 09:38:33 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 10/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/28/2008 | DM | VAROLI--ALISHA FUTRELL(U3P-WIFE) SAID THEY WHANT | DONALD ROPER |
| 6646 | | 10/28/2008 | DM | TO CONTACT HOPE NOW. ADV ON THE HOPE NOW PHONE | DONALD ROPER |
| 6646 | | 10/28/2008 | DM | NUMBER AND HAVE B1 CB.. | DONALD ROPER |
| 6646 | | 10/28/2008 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO BRLM | DONALD ROPER |
| 6646 | | 10/22/2008 | FSV | INSP TP D RESULTS RCVD; ORD DT=10/15/08 | SYSTEM ID |
| 6646 | | 10/21/2008 | D28 | FORCED BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 10/15/2008 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 10/14/2008 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |
| 6646 | | 10/13/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/13/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/13/2008 | DMD | 10/13/08 10:22:37 4 | DAVOX INCOMING FILE |
| 6646 | | 10/13/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/13/2008 | DMD | 10/11/08 09:01:17 BUSY | DAVOX INCOMING FILE |
| 6646 | | 10/13/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/10/2008 | CBR | DELINQUENT: 30 DAYS | SYSTEM ID |
| 6646 | | 10/08/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 10/08/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/08/2008 | DMD | 10/08/08 11:04:17 4 | DAVOX INCOMING FILE |
| 6646 | | 10/06/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/06/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/06/2008 | DMD | 10/06/08 12:09:15 4 | DAVOX INCOMING FILE |
| 6646 | | 10/06/2008 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | | 10/02/2008 | DM | EARLY IND: SCORE 268 MODEL EI30S | SYSTEM ID |
| 6646 | | 10/02/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/02/2008 | DMD | 10/02/08 09:49:17 No Answer | DAVOX INCOMING FILE |
| 6646 | | 10/02/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/02/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/02/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/02/2008 | DMD | 10/02/08 13:42:00 MSG ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 10/01/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/01/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/01/2008 | DMD | 10/01/08 16:31:18 MSG ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 10/01/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/01/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/01/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/30/2008 | DM | AUTOMATED INTEREST ACCRUAL HOLD INACTIVE | SYSTEM ID |
| 6646 | | 09/30/2008 | DMD | 09/30/08 12:51:23 No Answer | DAVOX INCOMING FILE |
| 6646 | | 09/30/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/30/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/30/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/30/2008 | DMD | 09/30/08 09:26:10 No Answer | DAVOX INCOMING FILE |
| 6646 | | 09/30/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/30/2008 | NT | PBP VRU12 CONF # 2008093055976511 AMT \$657.25 | API VRU |
| 6646 | | 09/29/2008 | DM | AUTOMATED INTEREST ACCRUAL HOLD ACTIVE | SYSTEM ID |
| 6646 | | 09/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/29/2008 | DMD | 09/29/08 11:38:04 MSG TO VOICE | DAVOX INCOMING FILE |
| 6646 | | 09/25/2008 | FSV | INSP TP D RESULTS RCVD; ORD DT=09/15/08 | SYSTEM ID |
| 6646 | | 09/22/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/22/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/22/2008 | DMD | 09/22/08 14:25:06 HANGUP IN Q | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 09/22/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/22/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/22/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/22/2008 | DM | PAR 3 CALL CAME IN NO ONE ON LINE. | BARBARA JONES |
| 6646 | | 09/22/2008 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO BRUN | BARBARA JONES |
| 6646 | | 09/19/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/19/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/19/2008 | DMD | 09/19/08 08:21:14 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 09/19/2008 | DM | TT U3P LEFT NUMBER FOR LM. | MATT MCFEE |
| 6646 | | 09/19/2008 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO NOTE | MATT MCFEE |
| 6646 | | 09/19/2008 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 09/18/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/18/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/18/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/18/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/18/2008 | DMD | 09/18/08 09:15:21 BUSY | DAVOX INCOMING FILE |
| 6646 | | 09/18/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/17/2008 | DMD | 09/17/08 10:02:25 BUSY | DAVOX INCOMING FILE |
| 6646 | | 09/15/2008 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 09/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/15/2008 | DMD | 09/15/08 09:39:15 BUSY | DAVOX INCOMING FILE |
| 6646 | | 09/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/15/2008 | DMD | 09/15/08 09:09:06 BUSY | DAVOX INCOMING FILE |
| 6646 | | 09/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/15/2008 | DMD | 09/15/08 13:30:46 BUSY | DAVOX INCOMING FILE |
| 6646 | | 09/12/2008 | CBR | DELINQUENT: 30 DAYS | SYSTEM ID |
| 6646 | | 09/12/2008 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | | 09/09/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/09/2008 | DMD | 09/09/08 09:58:33 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 09/09/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/09/2008 | DM | CONT ADV FOR BREACH EXP ON 10/02 | APRIL JUAN |
| 6646 | | 09/09/2008 | DM | RFD:ADV THAT HE HAD A ILLNESS WAS OUT OF WORK | APRIL JUAN |
| 6646 | | 09/09/2008 | DM | 07-23 NO OTHER FUNDS BEING RECEIVED, NO 401K ,NO | APRIL JUAN |
| 6646 | | 09/09/2008 | DM | SAVINGS, NO OTHER BENEFITS BEING RECEIVED VERIFY | APRIL JUAN |
| 6646 | | 09/09/2008 | DM | 09/09/08 | APRIL JUAN |
| 6646 | | 09/09/2008 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO OAAI | APRIL JUAN |
| 6646 | | 09/09/2008 | DM | B1 CI VI ASKING FOR A PMT OPTIONS ADV TO TAKE | APRIL JUAN |
| 6646 | | 09/09/2008 | DM | FINANCIALS FOR A PMT ARRANGEMENT ADV THAT HE WILL | APRIL JUAN |
| 6646 | | 09/09/2008 | DM | CB FOR THAT INFO ADV THAT HE WILL MAKE A PMT FOR | APRIL JUAN |
| 6646 | | 09/09/2008 | DM | AUGUST BEFORE EOM FOR THE SEPT HE WILL WORK ON | APRIL JUAN |
| 6646 | | 09/09/2008 | DM | THAT CAN'T GIVE SPECIFIC DATE FOR THE PMT FOR | APRIL JUAN |
| 6646 | | 09/09/2008 | DM | AUGUST PMT ADV CC CL LC AUGUST -CRED, ADV FOR TAD, | APRIL JUAN |
| 6646 | | 09/09/2008 | DM | DFLT REASON 1 CHANGED TO: EXCESSIVE OBLIGATIONS | APRIL JUAN |
| 6646 | | 09/09/2008 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO BRUN | APRIL JUAN |
| 6646 | | 09/08/2008 | DMD | 09/08/08 17:36:36 BUSY | DAVOX INCOMING FILE |
| 6646 | | 09/08/2008 | DMD | 09/08/08 17:26:23 BUSY | DAVOX INCOMING FILE |
| 6646 | | 09/08/2008 | DMD | 09/08/08 17:16:10 BUSY | DAVOX INCOMING FILE |
| 6646 | | 09/05/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/05/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/05/2008 | DMD | 09/05/08 10:26:20 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 09/04/2008 | DMD | 09/04/08 13:14:15 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 09/04/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/04/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/03/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/03/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/03/2008 | DMD | 09/03/08 14:53:08 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 09/03/2008 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | | 09/02/2008 | DM | EARLY IND: SCORE 268 MODEL EI30S | SYSTEM ID |
| 6646 | | 09/02/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/02/2008 | DMD | 09/02/08 09:17:32 No Answer | DAVOX INCOMING FILE |
| 6646 | | 09/02/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/01/2008 | DM | EARLY IND: SCORE 006 MODEL EI16T | SYSTEM ID |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 08/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/29/2008 | NT | PBP VRU02 CONF # 2008083054463448 AMT \$657.25 | API VRU |
| 6646 | | 08/28/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/28/2008 | DMD | 08/28/08 09:22:37 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 08/28/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/26/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/26/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/26/2008 | DMD | 08/26/08 16:19:47 MSG TO VOICE | DAVOX INCOMING FILE |
| 6646 | | 08/25/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/25/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/25/2008 | DMD | 08/25/08 15:27:59 MSG TO VOICE | DAVOX INCOMING FILE |
| 6646 | | 08/22/2008 | FSV | INSP TP D RESULTS RCVD; ORD DT=08/15/08 | SYSTEM ID |
| 6646 | | 08/21/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/21/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/21/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/21/2008 | DMD | 08/21/08 12:49:31 No Answer | DAVOX INCOMING FILE |
| 6646 | | 08/21/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/21/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/21/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/21/2008 | DMD | 08/21/08 09:47:14 No Answer | DAVOX INCOMING FILE |
| 6646 | | 08/21/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/19/2008 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 08/15/2008 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 08/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/15/2008 | DMD | 08/15/08 11:29:43 UN-SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | | 08/15/2008 | DM | CLD SW BR1 MR SD THT HE JUST HAD SURG WS OFF WRK | SHEENA LA PLANTE |
| 6646 | | 08/15/2008 | DM | 07-23 SD WL SEE DOC 08-27 TO SEE WHN CN GO BK TO | SHEENA LA PLANTE |
| 6646 | | 08/15/2008 | DM | WRK MRS DS NT WRK RIGHT NW AND HS BN ILL GV TAD CR | SHEENA LA PLANTE |
| 6646 | | 08/15/2008 | DM | LC CLS LTRS SD NO ONE TO HLP DSNT WNT TO BRW FRM | SHEENA LA PLANTE |
| 6646 | | 08/15/2008 | DM | 401K RIGHT NW ADV OF CR LC CLS LTRS BRCH | SHEENA LA PLANTE |
| 6646 | | 08/15/2008 | DM | DFLT REASON 1 CHANGED TO: ILLNESS OF MORTGAGOR | SHEENA LA PLANTE |
| 6646 | | 08/15/2008 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRUN | SHEENA LA PLANTE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|----------------------|
| 6646 | | 08/14/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/14/2008 | DMD | 08/14/08 09:53:30 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 08/14/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/13/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/13/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/13/2008 | DMD | 08/13/08 12:23:07 BUSY | DAVOX INCOMING FILE |
| 6646 | | 08/12/2008 | DMD | 08/12/08 12:39:32 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 08/12/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/12/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/12/2008 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |
| 6646 | | 08/08/2008 | CBR | DELINQUENT: 30 DAYS | SYSTEM ID |
| 6646 | | 08/07/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/07/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/07/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/07/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/07/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/07/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/07/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/07/2008 | DMD | 08/07/08 10:03:12 BUSY | DAVOX INCOMING FILE |
| 6646 | | 08/07/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | COL01 | 08/05/2008 | CIT | 003 DONE 08/05/08 BY TLR 01059 | SHELLY DEVRIES |
| 6646 | COL01 | 08/05/2008 | CIT | TSK TYP 808-DO NOT REFER TO | SHELLY DEVRIES |
| 6646 | COL01 | 08/05/2008 | CIT | 003 removal by script | SHELLY DEVRIES |
| 6646 | | 08/05/2008 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | | 08/04/2008 | DM | EARLY IND: SCORE 313 MODEL EI30S | SYSTEM ID |
| 6646 | | 08/01/2008 | DM | EARLY IND: SCORE 006 MODEL EI16T | SYSTEM ID |
| 6646 | | 08/01/2008 | OL | WDOYCSH - PAY-BY-PHONE LETTER | API CSRV |
| 6646 | | 07/31/2008 | DM | AUTOMATED INTEREST ACCRUAL HOLD INACTIVE | SYSTEM ID |
| 6646 | | 07/31/2008 | DM | WILLIAM CI VRFD. ASKED FOR TAD.UNFORTUNATELY HAVE | CHRISTIAN ERIC MA UG |
| 6646 | | 07/31/2008 | DM | HAD FINANCIAL INSTITUTION PROBLEMS AND HAS A LOT | CHRISTIAN ERIC MA UG |
| 6646 | | 07/31/2008 | DM | OF BILLS. CHECKED CSI AND PROCESSED A | CHRISTIAN ERIC MA UG |
| 6646 | | 07/31/2008 | DM | PAYMENT.FINANCIALS HAVE BEEN TAKEN PREV. BUT | CHRISTIAN ERIC MA UG |
| 6646 | | 07/31/2008 | DM | CANNOT SUPPORT ANY OPTION. ADV OF LC,NC AND COLL. | CHRISTIAN ERIC MA UG |
| 6646 | | 07/31/2008 | DM | CALLS.JULYS PAYMENT IS STILL UNSURE. | CHRISTIAN ERIC MA UG |
| 6646 | | 07/31/2008 | DM | DFLT REASON 1 CHANGED TO: EXCESSIVE OBLIGATIONS | CHRISTIAN ERIC MA UG |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|----------------------|
| 6646 | | 07/31/2008 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | CHRISTIAN ERIC MA UG |
| 6646 | | 07/30/2008 | DM | AUTOMATED INTEREST ACCRUAL HOLD ACTIVE | SYSTEM ID |
| 6646 | | 07/30/2008 | FSV | INSP TP D RESULTS RCVD; ORD DT=07/16/08 | SYSTEM ID |
| 6646 | | 07/30/2008 | DM | B1 CI VI ADV | SANDRA BALGOA |
| 6646 | | 07/30/2008 | DM | ATDRFD WAS HAD | SANDRA BALGOA |
| 6646 | | 07/30/2008 | DM | SURGERY AND WILL BE PUT OF WORK FOR 2 MONTHS,JUST | SANDRA BALGOA |
| 6646 | | 07/30/2008 | DM | HIS DISABILITY CHECK, SUDENLY DC | SANDRA BALGOA |
| 6646 | | 07/30/2008 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | SANDRA BALGOA |
| 6646 | | 07/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/29/2008 | DMD | 07/29/08 12:36:37 Left Message | DAVOX INCOMING FILE |
| 6646 | | 07/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/29/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/29/2008 | DM | ONLY ONE PAYING THE MORT, WIFE WASNT WORKING NOW | JOAN SARENO |
| 6646 | | 07/29/2008 | DM | SD WIL BE BACK TO WORK IN SEPT,TOOK FINS SHOWED | JOAN SARENO |
| 6646 | | 07/29/2008 | DM | (-) & SEVERITY,ADV TO CALL BACK WHEN THERE'S | JOAN SARENO |
| 6646 | | 07/29/2008 | DM | CHANGE IN THE FINS TO CHECK IF ARRANGEMNT IS | JOAN SARENO |
| 6646 | | 07/29/2008 | DM | ALREADY POS, CN MAKE 430.75 TODAY THRU HIS | JOAN SARENO |
| 6646 | | 07/29/2008 | DM | BANK,CREATED CIT 808 | JOAN SARENO |
| 6646 | | 07/29/2008 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | JOAN SARENO |
| 6646 | | 07/29/2008 | DM | TT B1 V/I ADV OF THE MOS OWING,JUNE-JULY, TAD, LC, | JOAN SARENO |
| 6646 | | 07/29/2008 | DM | UNCOL FEES, ADV OF THE BREACH & ITS EXPIRATION ON | JOAN SARENO |
| 6646 | | 07/29/2008 | DM | 08/02,ADV OF -CRED ON JUNE,ASKED FOR THE TAD | JOAN SARENO |
| 6646 | | 07/29/2008 | DM | TODAY, SD CNT MAKE THAT TODAY.RFD: JUST HAD | JOAN SARENO |
| 6646 | | 07/29/2008 | DM | SURGERY,HAD OTHER ISSUES BACK IN DEC, NOT ALL THE | JOAN SARENO |
| 6646 | | 07/29/2008 | DM | MED EXPENSES ARE COVERED BY THE INS, SD WAS THE ON | JOAN SARENO |
| 6646 | | 07/29/2008 | DM | DFLT REASON 1 CHANGED TO: ILLNESS OF MORTGAGOR | JOAN SARENO |
| 6646 | | 07/29/2008 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO BRSS | JOAN SARENO |
| 6646 | COL02 | 07/29/2008 | CIT | 003 Open cit 808: pls stop fcl cus wil be making | JOAN SARENO |
| 6646 | COL02 | 07/29/2008 | CIT | pmt today thru his bank iao 430.75 | JOAN SARENO |
| 6646 | COL02 | 07/29/2008 | CIT | thanks! joans 30161 | JOAN SARENO |
| 6646 | | 07/29/2008 | FOR | LMT BORR FIN REC ADDED | JOAN SARENO |
| 6646 | | 07/28/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/28/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 07/28/2008 | DMD | 07/28/08 08:14:44 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 07/25/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/25/2008 | DMD | 07/25/08 09:17:17 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 07/25/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/23/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/23/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/23/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/23/2008 | DMD | 07/23/08 12:33:40 No Answer | DAVOX INCOMING FILE |
| 6646 | | 07/23/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/23/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/23/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/23/2008 | DMD | 07/23/08 09:08:15 No Answer | DAVOX INCOMING FILE |
| 6646 | | 07/23/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/21/2008 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 07/18/2008 | CBR | DELINQUENT: 30 DAYS | SYSTEM ID |
| 6646 | | 07/18/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/18/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/18/2008 | DMD | 07/18/08 08:31:20 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 07/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/17/2008 | DMD | 07/17/08 09:08:20 BUSY | DAVOX INCOMING FILE |
| 6646 | | 07/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/16/2008 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 07/16/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/16/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/16/2008 | DMD | 07/16/08 08:59:01 ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 07/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/15/2008 | DMD | 07/15/08 13:53:20 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 07/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/14/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 07/14/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/14/2008 | DMD | 07/14/08 15:33:58 HANGUP IN Q | DAVOX INCOMING FILE |
| 6646 | | 07/14/2008 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |
| 6646 | | 07/11/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/11/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/11/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/09/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/09/2008 | DMD | 07/09/08 10:25:18 No Answer | DAVOX INCOMING FILE |
| 6646 | | 07/09/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/08/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/08/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/08/2008 | DMD | 07/08/08 13:21:19 NO ANS | DAVOX INCOMING FILE |
| 6646 | COL01 | 07/08/2008 | CIT | 002 DONE 07/08/08 BY TLR 01059 | SHELLY DEVRIES |
| 6646 | COL01 | 07/08/2008 | CIT | TSK TYP 808-DO NOT REFER TO | SHELLY DEVRIES |
| 6646 | COL01 | 07/08/2008 | CIT | 002 removal by script | SHELLY DEVRIES |
| 6646 | | 07/07/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/07/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/07/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/04/2008 | DM | REMOVAL OF STALE PROMISE DATE | CHAKRADHAR GOJE |
| 6646 | | 07/04/2008 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO NOTE | CHAKRADHAR GOJE |
| 6646 | | 07/04/2008 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | | 07/02/2008 | DM | EARLY IND: SCORE 313 MODEL EI30S | SYSTEM ID |
| 6646 | | 07/02/2008 | OL | WDOYCSH - PAY-BY-PHONE LETTER | API CSRV |
| 6646 | | 07/01/2008 | DM | EARLY IND: SCORE 006 MODEL EI16T | SYSTEM ID |
| 6646 | | 06/30/2008 | DM | AUTOMATED INTEREST ACCRUAL HOLD INACTIVE | SYSTEM ID |
| 6646 | COL02 | 06/30/2008 | CIT | 002 new cit 808 do not referr to foreclosure b1 | FHAD MACKNO |
| 6646 | COL02 | 06/30/2008 | CIT | mde a pmnt pbp for 05/01/08 iao 690.11. | FHAD MACKNO |
| 6646 | | 06/30/2008 | DM | ..ADVC CC,CL,LF,NEG CRED FOR 05/08 N 06/08 | FHAD MACKNO |
| 6646 | | 06/30/2008 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO OAAI | FHAD MACKNO |
| 6646 | | 06/30/2008 | DM | ..ANY ARRNGMNT COZ FIN. IS NEG.ADVC TO CAL BACK IF | FHAD MACKNO |
| 6646 | | 06/30/2008 | DM | THERE IS A CHANGE IN FINANCIALS. | FHAD MACKNO |
| 6646 | | 06/30/2008 | DM | RFD - ECONOMY. DONE REPAIRS ON PROP. DUE TO PRICE | FHAD MACKNO |
| 6646 | | 06/30/2008 | DM | INCREASE.SD HE IS WORKING OVERTIME JUST TO GET | FHAD MACKNO |
| 6646 | | 06/30/2008 | DM | MORE MONEY N SD PROBABLY WIL CAUGHT UP ON | FHAD MACKNO |
| 6646 | | 06/30/2008 | DM | 08/01/08. | FHAD MACKNO |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | COL | 06/30/2008 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | FHAD MACKNO |
| 6646 | | 06/30/2008 | DM | B1 CI VI ADVC 2 MOS OWING,TAD,BREACH LETTER, UNAPP | FHAD MACKNO |
| 6646 | | 06/30/2008 | DM | BAL.CANT MKE TAD.B1 MDE A PMNT PBP FOR 05/01/08 | FHAD MACKNO |
| 6646 | | 06/30/2008 | DM | IAO 690.11SD 06/01/08 WIL BE BY THE EOM 07/08.ADVC | FHAD MACKNO |
| 6646 | | 06/30/2008 | DM | IF THERES A CHANGE IN HIS FINANCIALS THT WAS TAKEN | FHAD MACKNO |
| 6646 | | 06/30/2008 | DM | LAST 04/08,SD THERE IS NOT CHANGES STIL MKING THE | FHAD MACKNO |
| 6646 | | 06/30/2008 | DM | SAME INCOME N MORE ESPENSES.CNT SET HIM UP ON | FHAD MACKNO |
| 6646 | | 06/30/2008 | DM | DFLT REASON 2 CHANGED TO: BLANK | FHAD MACKNO |
| 6646 | | 06/30/2008 | DM | DFLT REASON 3 CHANGED TO: BLANK | FHAD MACKNO |
| 6646 | | 06/30/2008 | DM | DFLT REASON 4 CHANGED TO: BLANK | FHAD MACKNO |
| 6646 | | 06/30/2008 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO BRSS | FHAD MACKNO |
| 6646 | | 06/30/2008 | NT | b1 ci re pbp transfer col don e 73844 | DON ANTHONY EUSEBIO |
| 6646 | | 06/27/2008 | DM | AUTOMATED INTEREST ACCRUAL HOLD ACTIVE | SYSTEM ID |
| 6646 | | 06/27/2008 | DMD | 06/27/08 12:01:40 No Answer | DAVOX INCOMING FILE |
| 6646 | | 06/27/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/27/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/27/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/27/2008 | DMD | 06/27/08 09:10:01 No Answer | DAVOX INCOMING FILE |
| 6646 | | 06/27/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/26/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/26/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/26/2008 | DMD | 06/26/08 15:14:10 HANGUP IN Q | DAVOX INCOMING FILE |
| 6646 | | 06/25/2008 | FSV | INSP TP D RESULTS RCVD; ORD DT=06/16/08 | SYSTEM ID |
| 6646 | | 06/24/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/24/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/24/2008 | DMD | 06/24/08 14:28:05 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 06/19/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/19/2008 | DMD | 06/19/08 09:09:48 No Answer | DAVOX INCOMING FILE |
| 6646 | | 06/19/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/19/2008 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 06/18/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/18/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/18/2008 | DMD | 06/18/08 07:55:20 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 06/17/2008 | DMD | 06/17/08 13:13:06 No Answer | DAVOX INCOMING FILE |
| 6646 | | 06/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 06/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/17/2008 | DMD | 06/17/08 09:03:21 No Answer | DAVOX INCOMING FILE |
| 6646 | | 06/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/16/2008 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 06/16/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/16/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/16/2008 | DMD | 06/16/08 11:01:00 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 06/13/2008 | DMD | 06/13/08 11:53:23 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 06/13/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/13/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/13/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/13/2008 | DMD | 06/13/08 09:15:19 No Answer | DAVOX INCOMING FILE |
| 6646 | | 06/13/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/12/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/12/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/12/2008 | DMD | 06/12/08 10:38:05 MSG ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 06/12/2008 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |
| 6646 | | 06/11/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/11/2008 | DMD | 06/11/08 09:58:28 PAR3 ALERT RETRIVAL | DAVOX INCOMING FILE |
| 6646 | | 06/11/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/11/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/11/2008 | DMD | 06/11/08 09:56:05 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 06/11/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/11/2008 | DM | U3P ALICIA WIFE CI, ADV CANNOT GIVE INFO ON THE | MICHAEL ROSANA |
| 6646 | | 06/11/2008 | DM | ACCNT, WANTS TO MODIFY LOAN, ADV TELL B1 TO GIVE | MICHAEL ROSANA |
| 6646 | | 06/11/2008 | DM | US A CALL BK TODAY | MICHAEL ROSANA |
| 6646 | | 06/11/2008 | DM | ACTION/RESULT CD CHANGED FROM BRLM TO NOTE | MICHAEL ROSANA |
| 6646 | | 06/10/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/10/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/10/2008 | DMD | 06/10/08 12:27:51 MSG TO VOICE | DAVOX INCOMING FILE |
| 6646 | | 06/09/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/09/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/09/2008 | DMD | 06/09/08 09:56:24 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 06/06/2008 | CBR | DELINQUENT: 30 DAYS | SYSTEM ID |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 06/06/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/06/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/06/2008 | DMD | 06/06/08 09:11:17 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 06/04/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/04/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/04/2008 | DMD | 06/04/08 10:42:15 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 06/03/2008 | DM | EARLY IND: SCORE 312 MODEL EI30S | SYSTEM ID |
| 6646 | | 06/03/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/03/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/03/2008 | DMD | 06/03/08 13:04:07 MSG ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 06/03/2008 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | | 06/02/2008 | DM | EARLY IND: SCORE 006 MODEL EI16T | SYSTEM ID |
| 6646 | SKIP | 05/30/2008 | NT | No phone number returned from Innovis skip file | CHAKRADHAR GOJE |
| 6646 | | 05/30/2008 | NT | PBP VRU02 CONF # 2008053050074807 AMT \$692.50 | API VRU |
| 6646 | | 05/28/2008 | FSV | INSP TP D RESULTS RCVD; ORD DT=05/16/08 | SYSTEM ID |
| 6646 | | 05/21/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/21/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/21/2008 | DMD | 05/21/08 11:54:38 HANGUP IN Q | DAVOX INCOMING FILE |
| 6646 | | 05/20/2008 | D28 | FORCED BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 05/19/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/19/2008 | DMD | 05/19/08 08:24:28 BUSY | DAVOX INCOMING FILE |
| 6646 | | 05/19/2008 | DMD | 05/18/08 19:06:21 BUSY | DAVOX INCOMING FILE |
| 6646 | | 05/16/2008 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 05/16/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/16/2008 | DMD | 05/16/08 15:08:21 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 05/16/2008 | DMD | 05/16/08 07:39:47 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 05/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/15/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/15/2008 | DMD | 05/15/08 12:49:49 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 05/15/2008 | DM | LEFT MSG WITH THIRD PARTY.TRAY6966 | TOMEIKA RAY |
| 6646 | | 05/15/2008 | DM | DFLT REASON 4 CHANGED TO: UNABLE TO CONTACT BORR | TOMEIKA RAY |
| 6646 | | 05/15/2008 | DM | ACTION/RESULT CD CHANGED FROM OAAI TO BRLM | TOMEIKA RAY |
| 6646 | | 05/14/2008 | DMD | 05/14/08 18:18:50 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 05/14/2008 | DMD | 05/14/08 16:01:49 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 05/14/2008 | DMD | 05/14/08 08:09:13 NO ANS | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | | 05/13/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/13/2008 | DMD | 05/13/08 15:40:34 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 05/13/2008 | DMD | 05/13/08 08:07:25 BUSY | DAVOX INCOMING FILE |
| 6646 | | 05/13/2008 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |
| 6646 | | 05/12/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/12/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/12/2008 | DMD | 05/12/08 08:54:16 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 05/09/2008 | CBR | DELINQUENT: 30 DAYS | SYSTEM ID |
| 6646 | | 05/09/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/09/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/09/2008 | DMD | 05/09/08 09:08:40 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 05/08/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/08/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/08/2008 | DMD | 05/08/08 11:02:44 MSG ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 05/07/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/07/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/07/2008 | DMD | 05/07/08 13:49:33 HANGUP IN Q | DAVOX INCOMING FILE |
| 6646 | | 05/06/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/06/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/06/2008 | DMD | 05/06/08 10:36:29 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 05/06/2008 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | | 05/05/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/05/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/05/2008 | DMD | 05/05/08 16:31:37 MSG ANS MACH | DAVOX INCOMING FILE |
| 6646 | COL01 | 05/05/2008 | CIT | 001 DONE 05/05/08 BY TLR 01059 | SHELLY DEVRIES |
| 6646 | COL01 | 05/05/2008 | CIT | TSK TYP 808-DO NOT REFER TO | SHELLY DEVRIES |
| 6646 | COL01 | 05/05/2008 | CIT | 001 removal by script | SHELLY DEVRIES |
| 6646 | | 05/02/2008 | DM | EARLY IND: SCORE 335 MODEL EI30S | SYSTEM ID |
| 6646 | | 05/01/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 05/01/2008 | DMD | 05/01/08 09:15:24 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 05/01/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/29/2008 | DM | EARLY IND: SCORE 006 MODEL EI16T | SYSTEM ID |
| 6646 | SKIP | 04/29/2008 | NT | No phone number returned from Innovis skip file | CHAKRADHAR GOJE |
| 6646 | | 04/29/2008 | OL | WDOYCSH - PAY-BY-PHONE LETTER | API CSRV |
| 6646 | | 04/28/2008 | DM | CONT..FUNDS READY, ADV LC,-CRDT RPORT,C/C | ARIEL OMANA |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | | 04/28/2008 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO OAAI | ARIEL OMANA |
| 6646 | | 04/28/2008 | DM | B1 CI VRFD INFO, OWING FOR 2MOS, ADV RPP CAN BRING | ARIEL OMANA |
| 6646 | | 04/28/2008 | DM | THE ACCT CURRENT, MADE PBP TODAY \$700.00 AND | ARIEL OMANA |
| 6646 | | 04/28/2008 | DM | \$12.50 TO COMPLETE MARCH DUE, APRIL DUE WILL BE ON | ARIEL OMANA |
| 6646 | | 04/28/2008 | DM | 05/30 AND WILL TRY MAY PMT AS WELL. TOOK FIN AND | ARIEL OMANA |
| 6646 | | 04/28/2008 | DM | NEGATIVE, RFD: LOT OF BILLS TO PAY, MEDICAL BILLS | ARIEL OMANA |
| 6646 | | 04/28/2008 | DM | TO PAY, BUSINESS WENT SLOW, ADV TO CB WHEN THE | ARIEL OMANA |
| 6646 | | 04/28/2008 | DM | DFLT REASON 1 CHANGED TO: EXCESSIVE OBLIGATIONS | ARIEL OMANA |
| 6646 | | 04/28/2008 | DM | ACTION/RESULT CD CHANGED FROM OASK TO BRSS | ARIEL OMANA |
| 6646 | COL02 | 04/28/2008 | CIT | 001 new cit 808 pls hold fcl since b1 made pbp | ARIEL OMANA |
| 6646 | COL02 | 04/28/2008 | CIT | today \$700.00 and \$12.50 to complete march | ARIEL OMANA |
| 6646 | COL02 | 04/28/2008 | CIT | due, april due will be on 05/30, thanks | ARIEL OMANA |
| 6646 | COL02 | 04/28/2008 | CIT | aomana8970815 | ARIEL OMANA |
| 6646 | | 04/28/2008 | FOR | LMT BORR FIN REC ADDED | ARIEL OMANA |
| 6646 | COL | 04/28/2008 | NT | b1 ci to make a partial payment; trans to | ROBERT CAUGHRON |
| 6646 | COL | 04/28/2008 | NT | collections -rob4148 | ROBERT CAUGHRON |
| 6646 | | 04/25/2008 | CBR | DELINQUENT: 30 DAYS | SYSTEM ID |
| 6646 | | 04/25/2008 | FSV | INSP TP D RESULTS RCVD; ORD DT=04/16/08 | SYSTEM ID |
| 6646 | | 04/23/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/23/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/23/2008 | DMD | 04/23/08 19:51:34 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 04/23/2008 | DM | LM | FRANCESCA WAGNER |
| 6646 | | 04/23/2008 | DM | ACTION/RESULT CD CHANGED FROM OASK TO BRLM | FRANCESCA WAGNER |
| 6646 | | 04/22/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/22/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/22/2008 | DMD | 04/22/08 17:47:07 MSG ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 04/21/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/21/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/21/2008 | DMD | 04/21/08 18:45:29 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 04/21/2008 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 04/16/2008 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 04/14/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/14/2008 | DMD | 04/14/08 15:49:51 UN-SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | | 04/14/2008 | DMD | 04/14/08 08:25:23 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 04/14/2008 | DM | TTB1 PR,VRPH,ADV TAD,LTCG,CR,BRCH,RFD SELF EMP BUS | STEVEN HOLMES |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | | 04/14/2008 | DM | SLOW, PPMT 1 BY EOM TO AVOID FCL REVERAL. HPOESTO | STEVEN HOLMES |
| 6646 | | 04/14/2008 | DM | CATCH UP IN MAY BUS PICKING UP. | STEVEN HOLMES |
| 6646 | | 04/14/2008 | DM | ACTION/RESULT CD CHANGED FROM OASK TO BRUN | STEVEN HOLMES |
| 6646 | | 04/14/2008 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |
| 6646 | | 04/11/2008 | DMD | 04/11/08 15:50:38 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 04/11/2008 | DMD | 04/11/08 14:15:30 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 04/11/2008 | DMD | 04/11/08 09:08:12 2 | DAVOX INCOMING FILE |
| 6646 | | 04/10/2008 | DMD | 04/10/08 17:25:51 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 04/10/2008 | DMD | 04/10/08 14:33:21 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 04/10/2008 | DMD | 04/10/08 08:20:56 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 04/09/2008 | DMD | 04/09/08 17:56:43 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 04/09/2008 | DMD | 04/09/08 14:45:28 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 04/09/2008 | DMD | 04/09/08 08:21:18 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 04/08/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/08/2008 | DMD | 04/08/08 15:13:53 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 04/08/2008 | DMD | 04/08/08 09:49:11 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 04/03/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/03/2008 | DMD | 04/03/08 16:07:28 UN-SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | | 04/03/2008 | DMD | 04/03/08 10:37:16 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 04/03/2008 | DM | TT B1 VAI,ADV THT PYMTN DUE FOR MARCH AND APRIL | TOMEIKA RAY |
| 6646 | | 04/03/2008 | DM | ADV OF BREACH AND CR. B1 ADV THT BNK ACCT GOT HIM | TOMEIKA RAY |
| 6646 | | 04/03/2008 | DM | BEHIND WITH OTHER LN THT HE HAD SAID THT HE CANT | TOMEIKA RAY |
| 6646 | | 04/03/2008 | DM | AFFORD RPP AND CAN ONLY DO AS HE IS NOW SNDING 1 | TOMEIKA RAY |
| 6646 | | 04/03/2008 | DM | PYMNT AT THE EOM. PROP OCC AND NUM OK. ADV CALLS | TOMEIKA RAY |
| 6646 | | 04/03/2008 | DM | CON DECLINED CSI.TRAY6966 | TOMEIKA RAY |
| 6646 | | 04/03/2008 | DM | DFLT REASON 3 CHANGED TO: EXCESSIVE OBLIGATIONS | TOMEIKA RAY |
| 6646 | | 04/03/2008 | DM | ACTION/RESULT CD CHANGED FROM OASK TO BRUN | TOMEIKA RAY |
| 6646 | | 04/03/2008 | FOR | LMT BORR FIN REC ADDED | TOMEIKA RAY |
| 6646 | | 04/03/2008 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | | 04/02/2008 | DM | EARLY IND: SCORE 312 MODEL EI30S | SYSTEM ID |
| 6646 | | 04/02/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/02/2008 | DMD | 04/02/08 19:08:27 NO AGENT AVAIL | DAVOX INCOMING FILE |
| 6646 | | 04/02/2008 | DMD | 04/02/08 10:49:33 BUSY | DAVOX INCOMING FILE |
| 6646 | | 04/01/2008 | DM | EARLY IND: SCORE 006 MODEL EI16T | SYSTEM ID |
| 6646 | | 04/01/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | | 04/01/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 04/01/2008 | DMD | 04/01/08 12:08:52 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 03/31/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/31/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/31/2008 | DMD | 03/31/08 10:11:46 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 03/30/2008 | NT | PBP VRU13 CONF # 2008033047513464 AMT \$692.50 | API VRU |
| 6646 | | 03/28/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/28/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/28/2008 | DMD | 03/28/08 09:50:14 2 | DAVOX INCOMING FILE |
| 6646 | | 03/27/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/27/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/27/2008 | DMD | 03/27/08 13:42:45 ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 03/25/2008 | FSV | INSP TP D RESULTS RCVD; ORD DT=03/17/08 | SYSTEM ID |
| 6646 | | 03/25/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/25/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/25/2008 | DMD | 03/25/08 12:48:57 FAX MODEM | DAVOX INCOMING FILE |
| 6646 | | 03/21/2008 | CBR | DELINQUENT: 30 DAYS | SYSTEM ID |
| 6646 | | 03/19/2008 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 03/17/2008 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 03/17/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/17/2008 | DMD | 03/17/08 15:00:57 UN-SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | | 03/17/2008 | DMD | 03/17/08 08:44:31 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 03/17/2008 | DM | TT B1 VAI MM STATES HE WILL MKE ONE PYMNT BY | MATT NATOLI |
| 6646 | | 03/17/2008 | DM | 03.21.08 STATES HE DOES NOT WANT TO SET CBP UNTIL | MATT NATOLI |
| 6646 | | 03/17/2008 | DM | FUNDS CLEAR. ADV OF OPTIONS STATES HE WILL CLAL | MATT NATOLI |
| 6646 | | 03/17/2008 | DM | WHEN HE HAS FIN. ADV LC CREDIT TAD BREACH LTR .. | MATT NATOLI |
| 6646 | | 03/17/2008 | DM | DFLT REASON 2 CHANGED TO: OTHER | MATT NATOLI |
| 6646 | | 03/17/2008 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO BRUN | MATT NATOLI |
| 6646 | | 03/17/2008 | DM | REMOVAL OF STALE PROMISE DATE | CHAKRADHAR GOJE |
| 6646 | | 03/17/2008 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO NOTE | CHAKRADHAR GOJE |
| 6646 | | 03/14/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/14/2008 | DMD | 03/14/08 17:05:51 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 03/14/2008 | DMD | 03/14/08 08:04:05 2 | DAVOX INCOMING FILE |
| 6646 | | 03/14/2008 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |
| 6646 | | 03/13/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 03/13/2008 | DMD | 03/13/08 17:13:34 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 03/13/2008 | DMD | 03/13/08 08:41:25 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 03/12/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/12/2008 | DMD | 03/12/08 16:51:33 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 03/12/2008 | DMD | 03/12/08 08:35:38 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 03/11/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/11/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/11/2008 | DMD | 03/11/08 08:27:02 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 03/10/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/10/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/10/2008 | DMD | 03/10/08 09:58:24 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 03/07/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/07/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/07/2008 | DMD | 03/07/08 13:07:33 2 | DAVOX INCOMING FILE |
| 6646 | | 03/06/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/06/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 03/06/2008 | DMD | 03/06/08 09:30:17 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 03/05/2008 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | | 03/04/2008 | DM | EARLY IND: SCORE 312 MODEL EI30S | SYSTEM ID |
| 6646 | | 02/29/2008 | DM | PROMISE BROKEN 02/29/08 PROMISE DT 02/29/08 | SYSTEM ID |
| 6646 | | 02/26/2008 | DM | EARLY IND: SCORE 006 MODEL EI16T | SYSTEM ID |
| 6646 | | 02/25/2008 | NT | PBP VRU13 CONF # 2008022546134307 AMT \$692.50 | API VRU |
| 6646 | | 02/22/2008 | CBR | DELINQUENT: 30 DAYS | SYSTEM ID |
| 6646 | | 02/22/2008 | CBR | CHANGE IN PRIMARY BORROWERS ADDR | SYSTEM ID |
| 6646 | | 02/21/2008 | FSV | INSP TP D RESULTS RCVD; ORD DT=02/14/08 | SYSTEM ID |
| 6646 | | 02/19/2008 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 02/18/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/18/2008 | DMD | 02/18/08 18:33:27 SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | | 02/18/2008 | DMD | 02/18/08 11:48:32 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 02/18/2008 | DM | TAXES TO HELP TO RI ACCT. WILL MAKE A PYMT ON | SHANNON LORI MCCRAY |
| 6646 | | 02/18/2008 | DM | 2/29/08 OF 657.25 TO KEEP ACCT FROM ESCAPE. | SHANNON LORI MCCRAY |
| 6646 | | 02/18/2008 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRSS | SHANNON LORI MCCRAY |
| 6646 | | 02/18/2008 | DM | OUTBOUND- TT B1 C/O VERIFIED INFO.ADV NEXT DUE, | SHANNON LORI MCCRAY |
| 6646 | | 02/18/2008 | DM | TAD, L/C,NEG CBR, GRACE, LIVING ON PROP. RFD- 3P | SHANNON LORI MCCRAY |
| 6646 | | 02/18/2008 | DM | FINANCIAL INSTITUTION IS PULLING FUNDS FROM BANK | SHANNON LORI MCCRAY |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 02/18/2008 | DM | ACCT BEFORE PAY CHK CAME IN. CAUSED NSF FEES AND | SHANNON LORI MCCRAY |
| 6646 | | 02/18/2008 | DM | CAUSING 500.00 FEES ON THE ACCT. AND RECENTLY HAD | SHANNON LORI MCCRAY |
| 6646 | | 02/18/2008 | DM | AN AUTO INCIDENT CAUSING MORE EXP. WILL BE USING | SHANNON LORI MCCRAY |
| 6646 | | 02/18/2008 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO BRSS | SHANNON LORI MCCRAY |
| 6646 | | 02/14/2008 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 02/12/2008 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |
| 6646 | | 02/11/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/11/2008 | DMD | 02/11/08 15:46:47 MSG TO VOICE | DAVOX INCOMING FILE |
| 6646 | | 02/11/2008 | DMD | 02/11/08 11:08:05 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 02/11/2008 | DM | TT B1, VERIFIED THE ACCNT.ADV LC, -NEG. ASKING WHY | DAVE CLADO |
| 6646 | | 02/11/2008 | DM | IS HE RECEIVING CALLS. CANT MAKE PAYMENT. ADV TO | DAVE CLADO |
| 6646 | | 02/11/2008 | DM | CALL US BACK. ADV CC AND LETTERS. | DAVE CLADO |
| 6646 | | 02/11/2008 | DM | DFLT REASON 1 CHANGED TO: CURTAILMENT OF INCOME | DAVE CLADO |
| 6646 | | 02/11/2008 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO BRUN | DAVE CLADO |
| 6646 | | 02/09/2008 | DM | REMOVAL OF STALE PROMISE DATE | CHAKRADHAR GOJE |
| 6646 | | 02/09/2008 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO NOTE | CHAKRADHAR GOJE |
| 6646 | | 02/07/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/07/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 02/07/2008 | DMD | 02/07/08 13:43:58 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 02/05/2008 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | | 02/04/2008 | DM | EARLY IND: SCORE 346 MODEL EI30S | SYSTEM ID |
| 6646 | | 01/31/2008 | DM | PROMISE BROKEN 01/31/08 PROMISE DT 01/31/08 | SYSTEM ID |
| 6646 | | 01/31/2008 | DM | EARLY IND: SCORE 006 MODEL EI16T | SYSTEM ID |
| 6646 | | 01/30/2008 | DM | AUTOMATED INTEREST ACCRUAL HOLD INACTIVE | SYSTEM ID |
| 6646 | | 01/30/2008 | DM | TTB1, VI, ADV OF TAD/LTC/CRDT/BRCH; RFD-CUT IN PAY | JONATHAN WEINPEL |
| 6646 | | 01/30/2008 | DM | AND HOLIDAYS, HAD SOME BANK ISSUES B/C HE HAS | JONATHAN WEINPEL |
| 6646 | | 01/30/2008 | DM | THREE ACCNTS. LOTS OF NSF FEES. WOULD NOT SPEC | JONATHAN WEINPEL |
| 6646 | | 01/30/2008 | DM | MORE. MADE PMNT IN VRU IAO \$657 TODAY, WILL MAKE | JONATHAN WEINPEL |
| 6646 | | 01/30/2008 | DM | ANOTHER IN MID FEB AND WILL CATCH UP WITH INC | JONATHAN WEINPEL |
| 6646 | | 01/30/2008 | DM | TAXES. JW/6657 | JONATHAN WEINPEL |
| 6646 | | 01/30/2008 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO BRSS | JONATHAN WEINPEL |
| 6646 | | 01/30/2008 | NT | PBP VRU11 CONF # 2008013045085401 AMT \$692.50 | API VRU |
| 6646 | | 01/29/2008 | DM | AUTOMATED INTEREST ACCRUAL HOLD ACTIVE | SYSTEM ID |
| 6646 | | 01/29/2008 | FSV | INSP TP D RESULTS RCVD; ORD DT=01/15/08 | SYSTEM ID |
| 6646 | | 01/28/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 01/28/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/28/2008 | DMD | 01/28/08 18:09:41 2 | DAVOX INCOMING FILE |
| 6646 | | 01/21/2008 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 01/18/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/18/2008 | DMD | 01/18/08 13:07:37 BUSY | DAVOX INCOMING FILE |
| 6646 | | 01/18/2008 | DMD | 01/18/08 08:48:08 NO ANS | DAVOX INCOMING FILE |
| 6646 | LMT | 01/18/2008 | NT | b1 ci inq in mod. adv the process and sent | ELANA CARTER |
| 6646 | LMT | 01/18/2008 | NT | wop..adv b/l w/exp 02-01-08 need DEC pmt in | ELANA CARTER |
| 6646 | LMT | 01/18/2008 | NT | full..ecarter21403 | ELANA CARTER |
| 6646 | | 01/18/2008 | DM | B1 CI VFI ADV TAD LC -CR BR CC CL ASKING AB A LOAN | CORNELIO VILLALVA |
| 6646 | | 01/18/2008 | DM | MOD SD GOT A LTR ABT IT WANTS FIND OUT ABT IT ADV | CORNELIO VILLALVA |
| 6646 | | 01/18/2008 | DM | TT LM ASKED PARTIAL IN 5 DAYS CALL TR LM RFD:SD | CORNELIO VILLALVA |
| 6646 | | 01/18/2008 | DM | HAVE A PERSONAL LOAN WITH A ACH FRON HIS BANK | CORNELIO VILLALVA |
| 6646 | | 01/18/2008 | DM | ACCNT AND TOOK THE FNDS FROM THE BANK AND WAS | CORNELIO VILLALVA |
| 6646 | | 01/18/2008 | DM | ASSESED WITH 14 NSF BACK IN NOV B/C OF THE ACH. | CORNELIO VILLALVA |
| 6646 | | 01/18/2008 | DM | DFLT REASON 1 CHANGED TO: EXCESSIVE OBLIGATIONS | CORNELIO VILLALVA |
| 6646 | | 01/18/2008 | DM | ACTION/RESULT CD CHANGED FROM NOTE TO BRUN | CORNELIO VILLALVA |
| 6646 | | 01/17/2008 | DMD | 01/17/08 17:38:28 BUSY | DAVOX INCOMING FILE |
| 6646 | | 01/17/2008 | DMD | 01/17/08 14:17:30 BUSY | DAVOX INCOMING FILE |
| 6646 | | 01/17/2008 | DMD | 01/17/08 10:15:09 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 01/16/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/16/2008 | DMD | 01/16/08 17:23:03 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 01/16/2008 | DMD | 01/16/08 12:32:48 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 01/16/2008 | DM | REMOVAL OF STALE PROMISE DATE | CHAKRADHAR GOJE |
| 6646 | | 01/16/2008 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO NOTE | CHAKRADHAR GOJE |
| 6646 | | 01/15/2008 | FSV | INSP TYPE D ORDERED; REQ CD =AUTO DELQ | SYSTEM ID |
| 6646 | | 01/14/2008 | D19 | DEF - OPTIONS TO AVOID FORECLOSURE | SYSTEM ID |
| 6646 | | 01/11/2008 | CBR | DELINQUENT: 30 DAYS | SYSTEM ID |
| 6646 | | 01/10/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/10/2008 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 01/10/2008 | DMD | 01/10/08 15:56:37 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 01/03/2008 | D19 | BREACH WILLIAM J FUTRE | SYSTEM ID |
| 6646 | | 01/02/2008 | DM | EARLY IND: SCORE 358 MODEL EI30S | SYSTEM ID |
| 6646 | | 12/31/2007 | DM | PROMISE BROKEN 12/31/07 PROMISE DT 12/31/07 | SYSTEM ID |
| 6646 | | 12/21/2007 | DMD | 12/21/07 16:00:15 LEFT MESSAGE | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|----------------------|---------------------|
| 6646 | | 12/21/2007 | DMD | 12/21/07 13:37:17 | NO ANSWER | DAVOX INCOMING FILE |
| 6646 | | 12/21/2007 | DMD | 12/21/07 16:51:02 | PAR3 ALERT RETRIEVAL | DAVOX INCOMING FILE |
| 6646 | | 12/21/2007 | DM | TT B1 PAR 3 IB VAI; H/O STATED THAT HE WILL MAKE | | KEWANNA FREENEY |
| 6646 | | 12/21/2007 | DM | HIS PYMT BY THE EOM. ADV OF TAD, LC AND CR. | | KEWANNA FREENEY |
| 6646 | | 12/21/2007 | DM | KFREENEY 6836 | | KEWANNA FREENEY |
| 6646 | | 12/21/2007 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRSS | | KEWANNA FREENEY |
| 6646 | | 12/19/2007 | DMD | 12/19/07 09:54:49 | NO ANSWER | DAVOX INCOMING FILE |
| 6646 | | 12/19/2007 | DMD | 12/19/07 14:08:13 | NO ANSWER | DAVOX INCOMING FILE |
| 6646 | | 12/19/2007 | DMD | 12/19/07 09:54:49 | NO ANSWER | DAVOX INCOMING FILE |
| 6646 | | 12/19/2007 | D28 | BILLING STATEMENT FROM REPORT R628 | | SYSTEM ID |
| 6646 | | 12/17/2007 | DMD | 12/17/07 09:02:24 | | DAVOX INCOMING FILE |
| 6646 | | 12/17/2007 | DMD | 12/15/07 12:08:19 | LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 12/17/2007 | DMD | 12/15/07 09:02:44 | NO ANSWER | DAVOX INCOMING FILE |
| 6646 | | 12/05/2007 | DM | EARLY IND: SCORE 035 MODEL EI16T | | SYSTEM ID |
| 6646 | | 12/03/2007 | OL | WDOYCSH - PAY-BY-PHONE LETTER | | SCRIPT-JEN ETRINGER |
| 6646 | | 11/30/2007 | DM | PROMISE KEPT 11/30/07 PROMISE DT 11/30/07 | | SYSTEM ID |
| 6646 | CSH | 11/30/2007 | NT | b1 ci made a pbp adv of the trans fee \$12.50 | | POORNACHANDER MADIS |
| 6646 | CSH | 11/30/2007 | NT | Total Debit: \$702.61 | | POORNACHANDER MADIS |
| 6646 | CSH | 11/30/2007 | NT | Transaction Confirmation Number: 2007113042812515 | | POORNACHANDER MADIS |
| 6646 | CSH | 11/30/2007 | NT | rosabelle b. 83246 | | POORNACHANDER MADIS |
| 6646 | | 11/26/2007 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/26/2007 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/26/2007 | DMD | 11/26/07 15:30:19 SUCCESSFUL | | DAVOX INCOMING FILE |
| 6646 | | 11/26/2007 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/26/2007 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/26/2007 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/26/2007 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/26/2007 | DM | TR TT MR SD HE WLL CI A S/P FOR THE NOVS PMT BY | | ALICIA WALKER |
| 6646 | | 11/26/2007 | DM | THE EOM..ADV MR OF TAD AND L/C ALICIAW 6283 | | ALICIA WALKER |
| 6646 | | 11/26/2007 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRSS | | ALICIA WALKER |
| 6646 | | 11/23/2007 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/23/2007 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/23/2007 | DMD | 11/23/07 10:02:34 | LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 11/21/2007 | DMD | 11/21/07 17:31:25 | LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 11/21/2007 | DMD | 11/21/07 14:19:04 | NO ANSWER | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|--------------|---------------------|
| 6646 | | 11/21/2007 | DMD | 11/21/07 10:29:53 | NO ANSWER | DAVOX INCOMING FILE |
| 6646 | | 11/20/2007 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/20/2007 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 11/20/2007 | DMD | 11/20/07 13:07:57 | NO ANS | DAVOX INCOMING FILE |
| 6646 | | 11/20/2007 | D28 | FORCED BILLING STATEMENT FROM REPORT R628 | | SYSTEM ID |
| 6646 | | 11/15/2007 | DMD | 11/15/07 19:50:12 | PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 11/15/2007 | DMD | 11/15/07 16:00:17 | NO ANSWER | DAVOX INCOMING FILE |
| 6646 | | 11/15/2007 | DMD | 11/15/07 09:26:18 | NO ANSWER | DAVOX INCOMING FILE |
| 6646 | | 11/06/2007 | DM | EARLY IND: SCORE 035 MODEL EI16T | | SYSTEM ID |
| 6646 | | 11/01/2007 | OL | WDOYCSH - PAY-BY-PHONE LETTER | | SCRIPT-JEN ETRINGER |
| 6646 | | 10/31/2007 | DM | PROMISE KEPT 10/31/07 PROMISE DT 11/01/07 | | SYSTEM ID |
| 6646 | | 10/31/2007 | DMD | 10/31/07 15:43:16 SUCCESSFUL | | DAVOX INCOMING FILE |
| 6646 | | 10/31/2007 | DMD | 10/31/07 13:45:09 BUSY | | DAVOX INCOMING FILE |
| 6646 | | 10/31/2007 | DMD | 10/31/07 10:41:34 NO ANS | | DAVOX INCOMING FILE |
| 6646 | | 10/31/2007 | P63 | 13.95 PAYEE = 1507.00000 | | |
| 6646 | | 10/31/2007 | DM | TTB1; VER INFO; OUTBOUND CALL; H/O SET UP PBP FOR | | KIM BRANCH |
| 6646 | | 10/31/2007 | DM | THE 10/1 PMT VIA THE VRU; ADV OF LF AND CR; | | KIM BRANCH |
| 6646 | | 10/31/2007 | DM | K.BRANCH/8746962 | | KIM BRANCH |
| 6646 | | 10/31/2007 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRSS | | KIM BRANCH |
| 6646 | CSH | 10/31/2007 | NT | b1 ci pbp \$ 735.47 conf # 2007103141670289. jeff | | JESSICA SORTO |
| 6646 | CSH | 10/31/2007 | NT | j83134 | | JESSICA SORTO |
| 6646 | CSH | 10/31/2007 | NT | b1 ci adv we cnt mke a pbp for a credit card adv | | ROSAURO ELEAZAR |
| 6646 | CSH | 10/31/2007 | NT | western union/ rosauroe73664 | | ROSAURO ELEAZAR |
| 6646 | | 10/30/2007 | DMD | 10/30/07 16:28:25 INCOMPLETE | | DAVOX INCOMING FILE |
| 6646 | | 10/30/2007 | DMD | 10/30/07 13:37:27 BUSY | | DAVOX INCOMING FILE |
| 6646 | | 10/30/2007 | DMD | 10/30/07 08:47:11 INCOMPLETE | | DAVOX INCOMING FILE |
| 6646 | | 10/29/2007 | DMD | 10/29/07 10:36:12 | NO ANSWER | DAVOX INCOMING FILE |
| 6646 | | 10/29/2007 | DMD | 10/29/07 14:33:31 | NO ANSWER | DAVOX INCOMING FILE |
| 6646 | | 10/29/2007 | DMD | 10/29/07 10:36:12 | NO ANSWER | DAVOX INCOMING FILE |
| 6646 | | 10/25/2007 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 10/25/2007 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 10/25/2007 | DMD | 10/25/07 15:22:40 | | DAVOX INCOMING FILE |
| 6646 | | 10/24/2007 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 10/24/2007 | DMD | 00/00/00 00:00:00 | | DAVOX INCOMING FILE |
| 6646 | | 10/24/2007 | DMD | 10/24/07 16:18:30 INCOMPLETE | | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|----------------------|
| 6646 | | 10/23/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/23/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/23/2007 | DMD | 10/23/07 15:56:26 NO ANSWER | DAVOX INCOMING FILE |
| 6646 | | 10/23/2007 | NT | PO Total Amount =74304.65 | API VRU |
| 6646 | | 10/23/2007 | NT | PO Principal =72625.89 | API VRU |
| 6646 | | 10/23/2007 | NT | PO Interest =1568.18 | API VRU |
| 6646 | | 10/23/2007 | NT | PO Latecharge =98.58 | API VRU |
| 6646 | | 10/23/2007 | NT | PO Unpaid Fees =12.00 | API VRU |
| 6646 | | 10/23/2007 | NT | PO Escrow Balance =0.00 | API VRU |
| 6646 | | 10/23/2007 | NT | PO Interest To Date =11/21/07 | API VRU |
| 6646 | | 10/23/2007 | NT | PO PHN =9139050418 | API VRU |
| 6646 | | 10/23/2007 | NT | PO FAX =9133855292 | API VRU |
| 6646 | | 10/23/2007 | NT | PO TYPE =FAX | API VRU |
| 6646 | | 10/23/2007 | PAY | ORIG TO: WILLIAM J FUTRELL | API VRU |
| 6646 | | 10/23/2007 | PAY | INT TO 112107 EXP DT 112207 AMT 0074304.65 | API VRU |
| 6646 | | 10/16/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/16/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/15/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 10/15/2007 | DMD | 10/13/07 12:00:25 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 10/15/2007 | DMD | 10/13/07 09:01:50 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 10/05/2007 | DM | EARLY IND: SCORE 040 MODEL EI16T | SYSTEM ID |
| 6646 | | 10/02/2007 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 10/01/2007 | NT | PBP VRU12 CONF # 2007093040549789 AMT \$671.20 | API VRU |
| 6646 | | 09/21/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/21/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 09/21/2007 | DMD | 09/21/07 10:40:16 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 09/21/2007 | DM | TT B1-STD THAT HE WILL TRY TO MAKE PMT BY EOM-ADV | CAMILLE BAKER |
| 6646 | | 09/21/2007 | DM | OF LT, CANNOT PDC. ANNAJ6978 | CAMILLE BAKER |
| 6646 | | 09/21/2007 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRSS | CAMILLE BAKER |
| 6646 | | 09/19/2007 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 09/05/2007 | DM | EARLY IND: SCORE 035 MODEL EI16T | SYSTEM ID |
| 6646 | | 08/31/2007 | DM | PROMISE KEPT 08/31/07 PROMISE DT 08/31/07 | SYSTEM ID |
| 6646 | CSH | 08/31/2007 | NT | \$702.61 pbp for b1 | MARY ROSE DELROSARIC |
| 6646 | CSH | 08/31/2007 | NT | Transaction Confirmation Number: 2007083139515158 | MARY ROSE DELROSARIC |
| 6646 | CSH | 08/31/2007 | NT | rose dr 73816 | MARY ROSE DELROSARIC |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|--|---------------------|
| 6646 | | 08/28/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/28/2007 | DMD | 08/28/07 15:22:11 SUCCESSFUL | DAVOX INCOMING FILE |
| 6646 | | 08/28/2007 | DMD | 08/28/07 09:24:22 ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 08/28/2007 | DM | TT B1.MM.STTD WILL BE MAKING PAYMENT ON | JANET BURNHAM |
| 6646 | | 08/28/2007 | DM | 8.31.07-WANTS TO WAIT UNTIL MAKES DEPOSIT-DECLINED | JANET BURNHAM |
| 6646 | | 08/28/2007 | DM | PBP.ADV OF CRED/LC-STTD WILL INCL LC.KKAFELE/6324 | JANET BURNHAM |
| 6646 | | 08/28/2007 | DM | ACTION/RESULT CD CHANGED FROM BRSS TO BRSS | JANET BURNHAM |
| 6646 | | 08/24/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/24/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/24/2007 | DMD | 08/23/07 17:20:25 | DAVOX INCOMING FILE |
| 6646 | | 08/24/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/24/2007 | DMD | 08/24/07 11:56:24 NO ANS | DAVOX INCOMING FILE |
| 6646 | | 08/24/2007 | DMD | 08/24/07 08:30:41 ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 08/23/2007 | DMD | 08/23/07 03:48:26 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 08/23/2007 | DMD | 08/23/07 06:33:14 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 08/23/2007 | DMD | 08/23/07 03:48:26 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 08/21/2007 | DMD | 08/21/07 02:45:13 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 08/21/2007 | DMD | 08/21/07 06:36:03 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 08/21/2007 | DMD | 08/21/07 02:45:13 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 08/21/2007 | D28 | FORCED BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 08/20/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/20/2007 | DMD | 08/20/07 15:26:19 INCOMPLETE | DAVOX INCOMING FILE |
| 6646 | | 08/20/2007 | DMD | 08/20/07 11:17:44 ANS MACH | DAVOX INCOMING FILE |
| 6646 | | 08/20/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/20/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/20/2007 | DMD | 08/18/07 03:07:18 | DAVOX INCOMING FILE |
| 6646 | | 08/17/2007 | DMD | 08/17/07 03:07:38 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 08/17/2007 | DMD | 08/17/07 05:20:09 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 08/17/2007 | DMD | 08/17/07 03:07:38 LEFT MESSAGE | DAVOX INCOMING FILE |
| 6646 | | 08/16/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/16/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/16/2007 | DMD | 08/16/07 03:00:26 | DAVOX INCOMING FILE |
| 6646 | | 08/15/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/15/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/15/2007 | DMD | 08/15/07 02:44:27 | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | | 08/14/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/14/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 08/14/2007 | DMD | 08/14/07 03:37:10 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 08/07/2007 | DM | EARLY IND: SCORE 035 MODEL EI16T | SYSTEM ID |
| 6646 | | 07/31/2007 | OL | WDOYCSH - PAY-BY-PHONE LETTER | SCRIPT-JEN ETRINGER |
| 6646 | | 07/30/2007 | DM | PROMISE KEPT 07/30/07 PROMISE DT 07/30/07 | SYSTEM ID |
| 6646 | | 07/30/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
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| 6646 | | 07/30/2007 | DMD | 07/28/07 05:49:12 | DAVOX INCOMING FILE |
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| 6646 | | 07/30/2007 | DM | TT B1 VI VBI MD SD PYMT FOR JULY FOR \$690.11 ADV | CHADWICK KENNEDY |
| 6646 | | 07/30/2007 | DM | OF THE LF AND ASSISTANCE | CHADWICK KENNEDY |
| 6646 | | 07/30/2007 | DM | RFD:HE WAS HAVING PROBLEMS WITH HIS BNK C.KENNEDY | CHADWICK KENNEDY |
| 6646 | | 07/30/2007 | DM | 6986 | CHADWICK KENNEDY |
| 6646 | | 07/30/2007 | DM | ACTION/RESULT CD CHANGED FROM BRUN TO BRSS | CHADWICK KENNEDY |
| 6646 | | 07/27/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/27/2007 | DMD | 07/27/07 06:14:25 | DAVOX INCOMING FILE |
| 6646 | | 07/27/2007 | DMD | 07/27/07 01:55:28 NO ANSWER | DAVOX INCOMING FILE |
| 6646 | | 07/26/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/26/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/26/2007 | DMD | 07/26/07 02:17:26 | DAVOX INCOMING FILE |
| 6646 | | 07/25/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
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| 6646 | | 07/25/2007 | DMD | 07/25/07 04:16:19 NO ANSWER | DAVOX INCOMING FILE |
| 6646 | | 07/19/2007 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
| 6646 | | 07/12/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/12/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 07/12/2007 | DMD | 07/11/07 17:02:41 | DAVOX INCOMING FILE |
| 6646 | | 07/05/2007 | DM | EARLY IND: SCORE 040 MODEL EI16T | SYSTEM ID |
| 6646 | | 07/05/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
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| 6646 | | 07/05/2007 | DMD | 07/05/07 08:59:19 PAR3 CONNECT | DAVOX INCOMING FILE |
| 6646 | | 07/03/2007 | OL | WDOYCSH - PAY-BY-PHONE LETTER | TERRI KELLY |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
|------------------------------------|---------|---------------------|---------------|---|---------------------|
| 6646 | CSH | 06/29/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/29/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/29/2007 | DMD | 06/30/07 08:49:19 BUSY | DAVOX INCOMING FILE |
| 6646 | | 06/29/2007 | NT | b1 made pbp\$690.11 conf#2007062937203959. linalynn | LINALYNN ARANDA |
| 6646 | | 06/29/2007 | NT | a/73977 | LINALYNN ARANDA |
| 6646 | | 06/28/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/28/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/28/2007 | DMD | 06/28/07 07:06:46 LEFT MSG | DAVOX INCOMING FILE |
| 6646 | | 06/26/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
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| 6646 | | 06/26/2007 | DMD | 06/26/07 09:20:32 | DAVOX INCOMING FILE |
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| 6646 | | 06/25/2007 | DMD | 06/24/07 14:37:31 | DAVOX INCOMING FILE |
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| 6646 | | 06/25/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/25/2007 | DMD | 06/23/07 09:14:26 | DAVOX INCOMING FILE |
| 6646 | | 06/22/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/22/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/22/2007 | DMD | 06/22/07 15:20:26 | DAVOX INCOMING FILE |
| 6646 | | 06/21/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/21/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/21/2007 | DMD | 06/21/07 03:03:24 | DAVOX INCOMING FILE |
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| 6646 | | 06/21/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| 6646 | | 06/21/2007 | DMD | 06/19/07 03:05:28 | DAVOX INCOMING FILE |
| 6646 | | 06/19/2007 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |
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| 6646 | | 06/18/2007 | DMD | 06/18/07 16:07:27 | DAVOX INCOMING FILE |
| 6646 | | 06/18/2007 | DMD | 06/18/07 11:51:11 | DAVOX INCOMING FILE |

Loan History

Date Data as-of: March 5, 2014

| Transaction s Account Number | Area ID | Trans Added Date | Trans Type | Transaction Message | Trans User Name |
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| ██████████ | 6646 | 06/18/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| ██████████ | 6646 | 06/18/2007 | DMD | 06/16/07 08:53:25 | DAVOX INCOMING FILE |
| ██████████ | 6646 | 06/12/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
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| ██████████ | 6646 | 06/12/2007 | DM | SOME UNEXPECTED BILLS ALSO BNK CHARGING FOR | TONICA WILLIAMS |
| ██████████ | 6646 | 06/12/2007 | DM | SOMETHING ON ACCT THEY SHOULDN'T BE HE IS TRYING TO | TONICA WILLIAMS |
| ██████████ | 6646 | 06/12/2007 | DM | GET STRAIGHTEN OUT..ADV OF CREDIT,L/C, TAD...ADV | TONICA WILLIAMS |
| ██████████ | 6646 | 06/12/2007 | DM | MAY CONT TO GET PH CALL UNTIL CURRENT..TWILLIAMS | TONICA WILLIAMS |
| ██████████ | 6646 | 06/12/2007 | DM | 6565 | TONICA WILLIAMS |
| ██████████ | 6646 | 06/12/2007 | DM | ACTION/RESULT CD CHANGED FROM TO BRUN | TONICA WILLIAMS |
| ██████████ | 6646 | 06/11/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| ██████████ | 6646 | 06/11/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
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| ██████████ | 6646 | 06/08/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| ██████████ | 6646 | 06/08/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
| ██████████ | 6646 | 06/08/2007 | DMD | 06/08/07 08:17:44 PAR3 CONNECT | DAVOX INCOMING FILE |
| ██████████ | 6646 | 06/07/2007 | DMD | 00/00/00 00:00:00 | DAVOX INCOMING FILE |
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| ██████████ | 6646 | 06/07/2007 | DMD | 06/07/07 10:17:10 | DAVOX INCOMING FILE |
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| ██████████ | 6646 | 06/05/2007 | DM | EARLY IND: SCORE 000 MODEL EI16T | SYSTEM ID |
| ██████████ | 6646 | 05/25/2007 | CBR | PURCHASED LOAN: SERVICING DATE =03/09/01 | SYSTEM ID |
| ██████████ | 6646 | 05/21/2007 | D28 | BILLING STATEMENT FROM REPORT R628 | SYSTEM ID |

Exhibit E

Homecomings Financial

A GMAC Company

PO Box 205

Waterloo, IA 50704-0205

02/24/09

WILLIAM J FUTRELL

8391 N 550 W

BRYANT IN 47326

RE: Repay Agreement
Account Number [REDACTED] 6646
Property Address 8391 N 550 W

BRYANT IN 47326

Dear WILLIAM J FUTRELL

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOUR DEBT HAS BEEN DISCHARGED IN BANKRUPTCY, OUR RIGHTS ARE BEING EXERCISED AGAINST THE COLLATERAL FOR THE ABOVE-REFERENCED ACCOUNT, NOT AS A PERSONAL LIABILITY.

Your request for a repayment program to cure the delinquency on your account has been accepted. Please review the enclosed schedule, sign the original document, and return it to the address listed below. Failure to sign and return this form by the first installment due date as indicated on the schedule will result in immediate termination of the repayment program.

It is very important you fully understand the following provisions of this agreement:

1. Default notices will continue to be sent for the duration of the program.
2. Payments must be received on or before the due date of the repayment program.
3. All payments must be mailed to:

Homecomings Financial, LLC
Attn: Payment Processing Department
P.O. Box 205
Waterloo, IA 50704

02/24/09

Account Number [REDACTED] 6646

Page Two

4. Your credit rating will be affected until your loan is in a current status. Once your loan is in a current status, it will report as current. However, any payment made during the repay will reflect as posted. Any delinquent information will continue to reflect on your account for seven years.
5. If your account is analyzed during the program for taxes and insurance, an adjustment may be required in your repayment amount.
6. It is possible outstanding fees have not yet been charged against your account (i.e.: bankruptcy, preservation, etc.) when this plan was established. An adjustment to the plan may be necessary.
7. If you file bankruptcy during the repayment period, the repay will automatically be voided. Any account activity must be discussed with the Bankruptcy Department once a bankruptcy filing has occurred.
8. **If you are an Auto Draft customer, the Auto Draft will stop during the repayment period and you will be required to issue your payment. Once your loan is current, it will be your responsibility to contact Homecomings Financial, LLC to reactivate the Auto Draft option.**

This repayment program will be honored by Homecomings Financial, LLC, if all the above described conditions and requirements are met. If at any time you fail to comply with any of the above described conditions and requirements, file bankruptcy, or remit a check with non-sufficient funds, this agreement will be considered null and void. The efforts to accelerate the debt will be resumed, and the foreclosure process will proceed without further notice of demand to you.

If this repayment program is canceled, terminated, or rescinded for any reason, funds remitted to us will not be refunded.

It is understood and agreed the default is not cured or waived by the acceptance of any monies paid hereunder.

If you have any questions please call our office at 800-799-9250.

Collection Department
Loan Servicing

In an effort to keep my/our home, I/we agree to make the payments indicated above and I/we fully understand all the provisions of the agreement.

WILLIAM J FUTRELL

Date

6:33

Exhibit F

October 14, 2009

GMAC Mortgage

WILLIAM J FUTRELL
8391 N 550 W
BRYANT IN 47326

RE: Account Number 6646
Property Address 8391 N 550 W
BRYANT IN 47326

Dear WILLIAM J FUTRELL

Congratulations! You are eligible for a Home Affordable Modification. As previously described, if you comply with the terms of the Home Affordable Modification Trial Period Plan, we will modify your mortgage loan and waive all prior late charges that remain unpaid.

The enclosed Home Affordable Modification Agreement ("Modification Agreement") reflects the proposed terms of your modified mortgage. The approval is subject to the receipt of the signed and notarized loan modification agreement and any attachments and receipt of clear title, if applicable.

How to Accept This Offer:

STEP 1 COMPLETE AND RETURN THE ENCLOSED AGREEMENT BY THE DUE DATE

To accept this offer, you must sign and return both copies of the Modification Agreement to us in the enclosed, pre-paid envelope by 10/22/2009. If the Modification Agreement has notary provisions at the end, you must sign both copies before a notary public and return the notarized copies to us. We encourage you to make a copy of all documents for your records. If you do not send both signed copies of the Modification Agreement by the above date, you must contact us if you still wish to be considered for this program and have your loan modified.

STEP 2 CONTINUE TO MAKE YOUR TRIAL PERIOD PAYMENTS ON TIME

Be certain to make any remaining trial period payments on or before the dates they are due. If the trial period payments are made after their due dates or in amounts different from the amount required, your loan may not be modified.

REQUIRED: We are still in need of the following documentation to execute the modification agreement:

- All required documents have been received.

To better understand the proposed terms of your modified mortgage, please read the attached summary of your modified mortgage and the Modification Agreement.

We look forward to hearing from you no later than 10/22/2009.

Sincerely,

Loan Servicing
Enclosures

SUMMARY

Here is a summary of your modified mortgage.

NEW PRINCIPAL BALANCE. Any past due amounts as of the end of the trial period, including unpaid interest, real estate taxes, insurance premiums, and certain assessments paid on your behalf to a third party, will be added to your mortgage loan balance. **If you fulfill the terms of the trial period including, but not limited to, making any remaining trial period payments, we will waive ALL late charges that have accrued and remain unpaid at the end of the trial period.**

INTEREST RATE. The interest rate on your modified loan will be adjusted as noted in the attached Modification Agreement in Section 3.C.

TERM EXTENSION. To reduce your mortgage payment, we will extend the term of your mortgage. This means we will spread your payments over a longer period.

DEFERRAL OF PRINCIPAL. To further reduce your mortgage payment, we will defer collection of and not collect interest on \$0.00 of your outstanding principal. You will not be required to make monthly payments on that portion. This portion of principal will be due when you pay off the modified loan, which will be when you sell or transfer an interest in your house, refinance the loan, or when the last scheduled payment is due.

PRINCIPAL FORGIVENESS. To further reduce your mortgage payment, we will forgive a portion of your outstanding principal equal to \$0.00. You will never be required to repay this amount. However, there could be income tax consequences related to this forgiveness, and you should consult a tax advisor.

ESCROW ACCOUNT. The terms of your Modification Agreement require the servicer to set aside a portion of your new monthly payment in an escrow account for payment of your property taxes, insurance premiums and other required fees. Any prior waiver of escrows by your lender is no longer in effect. *GMAC Mortgage, LLC* will draw on this account to pay your real estate taxes and insurance premiums as they come due. Please note that your escrow payment amount will adjust if your taxes, insurance premiums and/or assessment amounts change, so the amount of your monthly payment that *GMAC Mortgage, LLC* must place in escrow will also adjust as permitted by law. This means that your monthly payment may change. Your initial monthly escrow payment will be \$150.66. This amount is included in the loan payment noted in Section 3.C. of the enclosed Modification Agreement; you do not need to remit this amount separately.

ESCROW SHORTAGE. Due to the timing of your tax and insurance payments, we have determined that there is a shortage of funds in your escrow account in the amount of \$0.00. You may pay this amount over a 5 year (60 months) period. This monthly payment has already been included in the monthly escrow payment stated above. **If you wish to pay the total shortage now, please send the check to GMAC Mortgage, LLC, PO Box 79162, Phoenix AZ 85062-9162. Paying this amount now in a lump sum will reduce your new monthly mortgage payment.**

PAYMENT SCHEDULE. The enclosed Modification Agreement includes a payment schedule in Section 3.C. showing your payment plan for the life of your modified loan after the trial period.

FEES. There are no fees or other charges for this modification.

REPRESENTATIONS. Please read the enclosed Modification Agreement carefully and make sure that you understand it and that the statements set forth in the "My Representations" section are true and accurate. If you have any questions, please contact us at (800) 799-9250.

BORROWER INCENTIVE. As long as your mortgage loan does not become 90 days delinquent, we will apply your accrued monthly benefit to your mortgage loan and reduce your principal balance after each of the first through fifth anniversaries of the month in which the Trial Period Plan is executed. If your modified mortgage loan ever becomes 90 days delinquent, you will lose all accrued but unapplied principal reduction benefits and will no longer be eligible to accrue additional principal reduction benefits even if the mortgage loan is later brought current.

Investor Loan # 2951

After Recording Return To:GMAC Mortgage, LLC
3451 Hammond Avenue
Waterloo, IA 50702This document was prepared by GMAC Mortgage, LLC

[Space Above This Line For Recording Data]

MODIFICATION AGREEMENT

Borrower ("I"): WILLIAM J FUTRELL

Lender ("Lender"): GMAC Mortgage, LLC

Date of first lien Security Instrument ("Mortgage") and Note ("Note"): 2/23/2001

Loan Number: 5646

Property Address *[and Legal Description if recordation is necessary]* ("Property"): 8391 N 550 W
BRYANT IN 47326

If my representations in Section 1 continue to be true in all material respects, then this Modification Agreement ("Agreement") will, as set forth in Section 3, amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Note is secured by a Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated the same date as the Note, and if applicable, recorded on with Instrument Number in Book and/or Page number of the real property records of JAY County, IN. Said Security Instrument covers the real and personal property described in such Security Instrument (the "Property") located at 8391 N 550 W BRYANT IN 47326, which real property is more particularly described as follows. "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's Successors and assigns. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, (888) 679-MERS. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Agreement and not defined have the meaning given to them in Loan Documents.

(Legal Description – Attached as Exhibit if Recording Agreement)

This Agreement will not take effect unless the preconditions set forth in Section 2 have been satisfied.

1. My Representations. I certify, represent to Lender and agree:

- A. I am experiencing a financial hardship, and as a result, (i) I am in default under the Loan Documents, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
- B. I live in the Property as my principal residence, and the Property has not been condemned;
- C. There has been no change in the ownership of the Property since I signed the Loan Documents;

If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I." For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

- D. I have provided documentation for all income that I receive (and I understand that I am

- not required to disclose child support or alimony unless I chose to rely on such income when requesting to qualify for a modification of the Loan Documents);
- E. Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the Program, are true and correct; and,
 - F. If Lender requires me to obtain credit counseling in connection with the Program, I will so; and;
 - G. I have made or will make all payments required under a Trial Period Plan or Loan Workout Plan.

2. **Acknowledgements and Preconditions to Modification.** I understand and acknowledge that:

- A. TIME IS OF THE ESSENCE under this Agreement;
- B. If prior to the Modification Effective Date as set forth in Section 3 the Lender determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Agreement will terminate. In this event, the Lender will have all of the rights and remedies provided by the Loan Documents; and
- C. I understand that the Loan Documents will not be modified unless and until (i) I receive from the Lender a copy of this Agreement signed by the Lender, and (ii) the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement.

3. **The Modification.** If my representations in Section 1 continue to be true in all material respects and all preconditions to the modification set forth in Section 2 have been met, the Loan Documents will automatically become modified on 11/01/2009 (the "Modification Effective Date") and all unpaid late charges that remain unpaid will be waived. The Loan Documents will be modified and the first modified payment will be due on 11/01/2009.

- A. The new Maturity Date will be: 03/01/2031.
- B. The modified Principal balance of my Note will include all amounts and arrearages that will be past due (excluding unpaid late charges) less any amounts paid to the Lender but not previously credited to my Loan. The new Principal balance of my Note will be \$72,606.53 (the "New Principal Balance").
- C. Interest at the rate of 7.750% will begin to accrue on the New Principal Balance as of 10/1/2009 and the first new monthly payment on the New Principal Balance will be due on 11/01/2009. My payment schedule for the modified Loan is as follows:

| Interest Rate | Interest Rate Change Date | Monthly Principal and Interest Payment Amount | Monthly Escrow Payment Amount | Total Monthly Payment | Payment Begins On | Payment Ends on |
|---------------|---------------------------|---|---|---|-------------------|-----------------|
| 7.750% | 10/1/2009 | \$579.76 | \$150.66, adjusts annually after year 1 | \$730.42, adjusts annually after year 1 | 11/01/2009 | 03/01/2031 |

The above terms in this Section 3.C. shall supersede any provisions to the contrary in the Loan Documents, including but not limited to, provisions for an adjustable or step interest rate.

- D. I will be in default if I do not comply with the terms of the Loan Documents, as modified by this Agreement.
- E. If a default rate of interest is permitted under the Loan Documents, then in the event of

default under the Loan Documents, as amended, the interest that will be due will be the rate set forth in Section 3.C.

4. **Additional Agreements.** I agree to the following:

- A. That all persons who signed the Loan Documents or their authorized representative(s) have signed this Agreement, unless a borrower or co-borrower is deceased or the Lender has waived this requirement in writing.
- B. That this Agreement shall supersede the terms of any modification, forbearance, Trial Period Plan or Workout Plan that I previously entered into with Lender.
- C. To comply, except to the extent that they are modified by this Agreement, with all covenants, agreements, and requirements of Loan Documents including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my Loan.
- D. That this agreement constitutes notice that the Lender's waiver as to payment of Escrow Items, if any, has been revoked, and I have been advised of the amount needed to fully fund my Escrow Account.
- E. That the Loan Documents are composed of duly valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed.
- F. That all terms and provisions of the Loan Documents, except as expressly modified by this Agreement, remain in full force and effect; nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents; and that except as otherwise specifically provided in, and as expressly modified by, this Agreement, the Lender and I will be bound by, and will comply with, all of the terms and conditions of the Loan Documents, except that the Note, and the payment obligation created thereunder, are not enforceable against me personally.
- G. That, as of the Modification Effective Date, notwithstanding any other provision of the Loan Documents, I agree as follows: If all or any part of the Property or any interest in it is sold or transferred without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by the Mortgage. However, Lender shall not exercise this option if federal law prohibits the exercise of such option as of the date of such sale or transfer. Lender may invoke any remedies permitted by the Mortgage without further notice or demand on me.
- H. That, as of the Modification Effective Date, a buyer or transferee of the Property will not be permitted, under any circumstance, to assume the Loan. This Agreement may not, under any circumstances, be assigned to, or assumed by, a buyer of the Property.
- I. That, as of the Modification Effective Date, any provision in the Note, as amended for the assessment of a penalty for full or partial prepayment of the Note is null and void.
- J. That MERS holds only legal title to the interests granted by the Borrower in the mortgage, but if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of lender including, but not limited to, releasing and canceling the mortgage Loan.

In Witness Whereof, the Lender and I have executed this Agreement.

(Seal)

WILLIAM J FUTRELL

Witness

Date

Print Name

(Seal)

Witness

Date

Print Name

(Seal)

Witness

Date

Print Name

(Seal)

Witness

Date

Print Name

[Space Below This Line For Acknowledgement]

BORROWER ACKNOWLEDGMENT

State of

County of

On this ____ day of _____, 200_, before me undersigned, a Notary Public in and for said county and state, personally appeared WILLIAM J FUTRELL, personally known to me or identified to my satisfaction to be the person(s) who executed the within instrument, and they duly acknowledged that said instrument is their act and deed, and that they, being authorized to do so, executed and delivered said instrument for the purposes therein contained.

Witness my hand and official seal.

Notary Public

My commission Expires:

GMAC Mortgage, LLC

By: _____

Date _____

LENDER ACKNOWLEDGMENT

State of IOWA
County of BLACKHAWK

On this ___ day of _____, 200___, before me, the undersigned, a Notary Public in and for said county and state, personally appeared _____, personally known to me or identified to my satisfaction to be the person who executed the within instrument as _____ of GMAC Mortgage, LLC, said instrument is the act and deed of said entity, and that they, being authorized to do so, executed and delivered said instrument for the purposes therein contained.

Witness my hand and official seal.

Notary Public
My Commission Expires: _____

Investor Loan # 2951

After Recording Return To:

GMAC Mortgage, LLC
3451 Hammond Avenue
Waterloo, IA 50702

This document was prepared by GMAC Mortgage, LLC

[Space Above This Line For Recording Data]

MODIFICATION AGREEMENT

Borrower ("I"): WILLIAM J FUTRELL

Lender ("Lender"): GMAC Mortgage, LLC

Date of first lien Security Instrument ("Mortgage") and Note ("Note"): 2/23/2001

Loan Number: 6646

Property Address *[and Legal Description if recordation is necessary]* ("Property"): 8391 N 550 W
BRYANT IN 47326

If my representations in Section 1 continue to be true in all material respects, then this Modification Agreement ("Agreement") will, as set forth in Section 3, amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Note is secured by a Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated the same date as the Note, and if applicable, recorded on with Instrument Number in Book and/or Page number of the real property records of JAY County, IN. Said Security Instrument covers the real and personal property described in such Security Instrument (the "Property") located at 8391 N 550 W BRYANT IN 47326, which real property is more particularly described as follows. "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's Successors and assigns. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, (888) 679-MERS. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Agreement and not defined have the meaning given to them in Loan Documents.

(Legal Description – Attached as Exhibit if Recording Agreement)

This Agreement will not take effect unless the preconditions set forth in Section 2 have been satisfied.

1. My Representations. I certify, represent to Lender and agree:

- A. I am experiencing a financial hardship, and as a result, (i) I am in default under the Loan Documents, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
- B. I live in the Property as my principal residence, and the Property has not been condemned;
- C. There has been no change in the ownership of the Property since I signed the Loan Documents;

If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I." For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

- D. I have provided documentation for all income that I receive (and I understand that I am not

required to disclose child support or alimony unless I chose to rely on such income when requesting to qualify for a modification of the Loan Documents);

- E. Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the Program, are true and correct; and,
- F. If Lender requires me to obtain credit counseling in connection with the Program, I will so; and;
- G. I have made or will make all payments required under a Trial Period Plan or Loan Workout Plan.

2. **Acknowledgements and Preconditions to Modification.** I understand and acknowledge that:

- A. TIME IS OF THE ESSENCE under this Agreement;
- B. If prior to the Modification Effective Date as set forth in Section 3 the Lender determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Agreement will terminate. In this event, the Lender will have all of the rights and remedies provided by the Loan Documents; and
- C. I understand that the Loan Documents will not be modified unless and until (i) I receive from the Lender a copy of this Agreement signed by the Lender, and (ii) the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement.

3. **The Modification.** If my representations in Section 1 continue to be true in all material respects and all preconditions to the modification set forth in Section 2 have been met, the Loan Documents will automatically become modified on 11/01/2009 (the "Modification Effective Date") and all unpaid late charges that remain unpaid will be waived. The Loan Documents will be modified and the first modified payment will be due on 11/01/2009.

- A. The new Maturity Date will be: 03/01/2031.
- B. The modified Principal balance of my Note will include all amounts and arrearages that will be past due (excluding unpaid late charges) less any amounts paid to the Lender but not previously credited to my Loan. The new Principal balance of my Note will be \$72,606.53 (the "New Principal Balance").
- D. C. Interest at the rate of 7.750% will begin to accrue on the New Principal Balance as of 10/1/2009 and the first new monthly payment on the New Principal Balance will be due on 11/01/2009. My payment schedule for the modified Loan is as follows:

| Interest Rate | Interest Rate Change Date | Monthly Principal and Interest Payment Amount | Monthly Escrow Payment Amount | Total Monthly Payment | Payment Begins On | Payment Ends on |
|---------------|---------------------------|---|---|---|-------------------|-----------------|
| 7.750% | 10/1/2009 | \$579.76 | \$150.66, adjusts annually after year 1 | \$730.42, adjusts annually after year 1 | 11/01/2009 | 03/01/2031 |

The above terms in this Section 3.C. shall supersede any provisions to the contrary in the Loan Documents, including but not limited to, provisions for an adjustable or step interest rate.

- D. I will be in default if I do not comply with the terms of the Loan Documents, as modified by this Agreement.
- E. If a default rate of interest is permitted under the Loan Documents, then in the event of

default under the Loan Documents, as amended, the interest that will be due will be the rate set forth in Section 3.C.

4. **Additional Agreements.** I agree to the following:

- A. That all persons who signed the Loan Documents or their authorized representative(s) have signed this Agreement, unless a borrower or co-borrower is deceased or the Lender has waived this requirement in writing.
- B. That this Agreement shall supersede the terms of any modification, forbearance, Trial Period Plan or Workout Plan that I previously entered into with Lender.
- C. To comply, except to the extent that they are modified by this Agreement, with all covenants, agreements, and requirements of Loan Documents including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my Loan.
- D. That this agreement constitutes notice that the Lender's waiver as to payment of Escrow Items, if any, has been revoked, and I have been advised of the amount needed to fully fund my Escrow Account.
- E. That the Loan Documents are composed of duly valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed.
- F. That all terms and provisions of the Loan Documents, except as expressly modified by this Agreement, remain in full force and effect; nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents; and that except as otherwise specifically provided in, and as expressly modified by, this Agreement, the Lender and I will be bound by, and will comply with, all of the terms and conditions of the Loan Documents, except that the Note, and the payment obligation created thereunder, are not enforceable against me personally.
- G. That, as of the Modification Effective Date, notwithstanding any other provision of the Loan Documents, I agree as follows: If all or any part of the Property or any interest in it is sold or transferred without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by the Mortgage. However, Lender shall not exercise this option if federal law prohibits the exercise of such option as of the date of such sale or transfer. Lender may invoke any remedies permitted by the Mortgage without further notice or demand on me.
- H. That, as of the Modification Effective Date, a buyer or transferee of the Property will not be permitted, under any circumstance, to assume the Loan. This Agreement may not, under any circumstances, be assigned to, or assumed by, a buyer of the Property.
- I. That, as of the Modification Effective Date, any provision in the Note, as amended for the assessment of a penalty for full or partial prepayment of the Note is null and void.
- J. That MERS holds only legal title to the interests granted by the Borrower in the mortgage, but if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of lender including, but not limited to, releasing and canceling the mortgage Loan.

In Witness Whereof, the Lender and I have executed this Agreement.

(Seal)

WILLIAM J FUTRELL

Witness

Date

Print Name

(Seal)

Witness

Date

Print Name

(Seal)

Witness

Date

Print Name

(Seal)

Witness

Date

Print Name

_____[Space Below This Line For Acknowledgement]_____

BORROWER ACKNOWLEDGMENT

State of _____
County of _____

On this ____ day of _____, 200_, before me undersigned, a Notary Public in and for said county and state, personally appeared WILLIAM J FUTRELL, personally known to me or identified to my satisfaction to be the person(s) who executed the within instrument, and they duly acknowledged that said instrument is their act and deed, and that they, being authorized to do so, executed and delivered said instrument for the purposes therein contained.

Witness my hand and official seal.

Notary Public
My commission Expires: _____

GMAC Mortgage, LLC

By: _____

Date _____

LENDER ACKNOWLEDGMENT

State of IOWA
County of BLACKHAWK

On this ___ day of _____, 200___, before me, the undersigned, a Notary Public in and for said county and state, personally appeared _____, personally known to me or identified to my satisfaction to be the person who executed the within instrument as _____ of GMAC Mortgage, LLC, said instrument is the act and deed of said entity, and that they, being authorized to do so, executed and delivered said instrument for the purposes therein contained.

Witness my hand and official seal.

Notary Public
My Commission Expires: _____

Exhibit G

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

to Declaration Pg 2 of 3

02/03/10

WILLIAM J FUTRELL

8391 N 550 W

BRYANT IN 47326

RE: Account Number [REDACTED] 6646
Property Address 8391 N 550 W

BRYANT IN 47326

Dear WILLIAM J FUTRELL

In connection with your request for a loan modification, we regret to inform you that your request has been denied for the following reason(s):

☐ The financial information provided shows you have insufficient income to support your request. We recommend you consider selling your property. If the value of your property has declined and would not result in a full payoff of the mortgage please contact our office when an offer is received so we can review for a possible short sale.

☐ The financial information provided shows that your income is sufficient to cover your existing mortgage obligation; therefore, we are unable to modify your existing obligation.

☐ While you do not have sufficient income to support all of your monthly expenses; however, some of your expenses could be reduced. We recommend you contact your other creditors to lower their monthly payments before workout solutions can be considered on your mortgage.

☐ We previously requested additional information from you which has not been received; therefore, we are unable to continue our review for workout solutions.

☐ Denied by Investor

Account Number [REDACTED] 6646
Page Two

☐ The payment we received does not represent the correct amount as specified in the agreement.

☐ The required payment was not received by the payment due date as specified in the agreement.

☐ We have not received the signed agreement.

☐ We have not received the required contribution.

☐ We have been unable to clear/resolve outstanding title issues in order to meet recording requirements.

☒ Signed HAMP Modification Agreement was not returned by customer.

☐

At times like these we feel it is important for you to seek financial advice from a trusted source experienced with situations like yours. Therefore, we recommend you call 1.800.CALL.FHA to find a HUD-Certified housing counseling agency or HOPE HOTLINE at 1-888-995-HOPE to discuss your needs.

We will continue to work with you to explore other options that may be available for your circumstances. If you have any questions regarding the above decision, please contact our office at 800-850-4622, between the hours of 7:00 a.m. and 9:00 p.m. Monday through Thursday Central Standard time, 7:00 a.m. to 6:00 p.m. Central Standard time Friday, and 8:00 a.m. to 12:00 p.m. Central Standard time on Saturday.

Loss Mitigation Department
Loan Servicing

Notice: Federal law requires that we advise you that this notice is from a debt collector attempting to collect on a debt and any information obtained will be used for that purpose.

If you are currently involved in a bankruptcy proceeding or have been discharged of your personal liability for the repayment of this debt, this notice is being provided for informational purposes only, it is not an attempt to hold you personally responsible for the debt and any rights we may chose to pursue will be exercised against the property only.

5:90

Exhibit H

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

02/17/10

WILLIAM J FUTRELL

8391 N 550 W

BRYANT IN 47326

RE: Account Number [REDACTED] 6646
Property Address 8391 N 550 W

BRYANT IN 47326

Dear WILLIAM J FUTRELL

In connection with your request for a loan modification, we regret to inform you that your request has been denied for the following reason(s):

☒ The financial information provided shows you have insufficient income to support your request. We recommend you consider selling your property. If the value of your property has declined and would not result in a full payoff of the mortgage please contact our office when an offer is received so we can review for a possible short sale.

☐ The financial information provided shows that your income is sufficient to cover your existing mortgage obligation; therefore, we are unable to modify your existing obligation.

☐ While you do not have sufficient income to support all of your monthly expenses; however, some of your expenses could be reduced. We recommend you contact your other creditors to lower their monthly payments before workout solutions can be considered on your mortgage.

☐ We previously requested additional information from you which has not been received; therefore, we are unable to continue our review for workout solutions.

☐ Denied by Investor

Account Number [REDACTED] 6646
Page Two

☐ The payment we received does not represent the correct amount as specified in the agreement.

☐ The required payment was not received by the payment due date as specified in the agreement.

☐ We have not received the signed agreement.

☐ We have not received the required contribution.

☐ We have been unable to clear/resolve outstanding title issues in order to meet recording requirements.

☐

☐

At times like these we feel it is important for you to seek financial advice from a trusted source experienced with situations like yours. Therefore, we recommend you call 1.800.CALL.FHA to find a HUD-Certified housing counseling agency or HOPE HOTLINE at 1-888-995-HOPE to discuss your needs.

We will continue to work with you to explore other options that may be available for your circumstances. If you have any questions regarding the above decision, please contact our office at 800-850-4622, between the hours of 7:00 a.m. and 9:00 p.m. Monday through Thursday Central Standard time, 7:00 a.m. to 6:00 p.m. Central Standard time Friday, and 8:00 a.m. to 12:00 p.m. Central Standard time on Saturday.

Loss Mitigation Department
Loan Servicing

Notice: Federal law requires that we advise you that this notice is from a debt collector attempting to collect on a debt and any information obtained will be used for that purpose.

If you are currently involved in a bankruptcy proceeding or have been discharged of your personal liability for the repayment of this debt, this notice is being provided for informational purposes only, it is not an attempt to hold you personally responsible for the debt and any rights we may chose to pursue will be exercised against the property only.

5:90

Exhibit I

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

04/14/10

WILLIAM J FUTRELL

8391 N 550 W

BRYANT IN 47326

RE: Account Number [REDACTED] 6646
Property Address 8391 N 550 W

BRYANT IN 47326

Dear WILLIAM J FUTRELL

In connection with your request for a loan modification, we regret to inform you that your request has been denied for the following reason(s):

[] The financial information provided shows you have insufficient income to support your request. We recommend you consider selling your property. If the value of your property has declined and would not result in a full payoff of the mortgage please contact our office when an offer is received so we can review for a possible short sale.

[] The financial information provided shows that your income is sufficient to cover your existing mortgage obligation; therefore, we are unable to modify your existing obligation.

[] While you do not have sufficient income to support all of your monthly expenses, some of your expenses could be reduced. We recommend you contact your other creditors to lower their monthly payments before workout solutions can be considered on your mortgage.

[] We previously requested additional information from you which has not been received; therefore, we are unable to continue our review for workout solutions.

04/14/10

Account Number [REDACTED] 6646

Page Two

☐ We service your loan on behalf of an investor or group of investors that has not given us authority to modify your loan under the program requested.

☐ The payment we received does not represent the correct amount as specified in the agreement.

☐ The required payment was not received by the payment due date as specified in the agreement.

☐ We have not received the properly signed and executed agreement.

☐ We have not received the required contribution.

☐ We have been unable to clear/resolve outstanding title issues in order to meet recording requirements.

☒ Signed HAMP Modification Agreement was not returned by customer.
☐

At times like these we feel it is important for you to seek financial advice from a trusted source experienced with situations like yours. Therefore, we recommend you call 1.800.CALL.FHA to find a HUD-Certified housing counseling agency or HOPE HOTLINE at 1-888-995-HOPE to discuss your needs.

We will continue to work with you to explore other options that may be available for your circumstances. If you have any questions regarding the above decision, please contact our office at 800-850-4622, between the hours of 7:00 a.m. and 9:00 p.m. Monday through Thursday Central Standard time, 7:00 a.m. to 6:00 p.m. Central Standard time Friday, and 8:00 a.m. to 12:00 p.m. Central Standard time on Saturday.

Loss Mitigation Department
Loan Servicing

04/14/10

Account Number [REDACTED] 6646

Page Three

Notice: Federal law requires that we advise you that this notice is from a debt collector attempting to collect on a debt and any information obtained will be used for that purpose.

If you are currently involved in a bankruptcy proceeding or have been discharged of your personal liability for the repayment of this debt, this notice is being provided for informational purposes only, it is not an attempt to hold you personally responsible for the debt and any rights we may chose to pursue will be exercised against the property only.

Disclosure of the Use of Information Obtained From an Outside Source

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Name: Equifax Information Services, LLC

Address: P.O. Box 740241, Atlanta, GA 30374-0241

[Toll-free] Telephone number: 800-685-1111 www.equifax.com

If you have any questions regarding this notice, you should contact:

Creditor's name: GMAC Mortgage, LLC

Creditor's address: PO Box 780, Waterloo IA 50704

Creditor's telephone number: 800-766-4622

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

5:90

Exhibit J

GMAC Mortgage

5/20/2010

WILLIAM J FUTRELL
8391 N 550 W
BRYANT IN 47326Re: Account Number [REDACTED] 5646
8391 N 550 W
BRYANT IN 47326

Dear WILLIAM J FUTRELL

Congratulations! Your request for a loan modification has been approved subject to the following:

- Receipt of your contribution in the form of certified funds
- Receipt of the signed loan modification agreement and any attachments
- Receipt of clear title, if applicable

Highlights of the enclosed Loan Modification Agreement and instructions for completing and returning it are as follows:

- The contribution amount of \$ 704.23 in the form of certified funds, is due in our office by June 1, 2010.
- The interest rate is 8.50000%.
- The first modified payment begins August 1, 2010.

| | |
|------------------------|-----------------|
| Principal and Interest | \$ 656.86 |
| Escrow | \$ 48.67 |
| Total Payment | \$705.53 |

All of the documents must be executed and the signatures must be exactly as the names are typed.

- The signed Loan Modification Agreement should be returned using the enclosed pre-paid overnight envelope.
- If any modification closing costs are more than projected, the difference will be assessed to the account.
- All miscellaneous fees and costs – excluding late charges – may not have been included in the loan modification and will remain outstanding.

| |
|---|
| We are NOT required to record the modification document; therefore, only your signature(s) are required. No notary is required. |
|---|

The contribution and executed loan modification documents are due back by June 1, 2010. Please return to:

GMAC Mortgage, LLC
3700 J Street SW
Suite 222
Cedar Rapids, IA 52404**IMPORTANT!** The loan modification will not be complete until we receive all properly executed documents and the contribution amount. If the modification is not completed we will continue to enforce our lien. If the conditions outlined above are not satisfied the modification will be withdrawn.

If you have any questions regarding this modification offer, please contact a modification specialist directly at 1-800-799-9250 Monday – Thursday 8:00 AM to 7:00 PM, Friday 8:00 AM to 5:00 PM, Central Time.

Loan Modification Specialist
Enclosures

Record & Return To:
GMAC Mortgage, LLC
Attention: Loss Mitigation
3451 Hammond Avenue
Waterloo, IA 50702
Custodian ID:
Investor Number: 2951

[Space Above This Line For Recorder's Use]

FIXED RATE LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement") made this July 1, 2010 ("Effective Date") between WILLIAM J FUTRELL ("Borrower") and GMAC Mortgage, LLC ("Lender"), amends and supplements that certain promissory note ("Note") dated February 23, 2001 in the original principal sum of Seventy Six Thousand Five Hundred Dollars and No Cents (\$ 76,500.00) executed by Borrower. The Note is secured by a Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated the same date as the Note, and if applicable, recorded on with Instrument Number in Book and/or Page Number of the real property records of JAY County, IN. Said Security Instrument covers the real and personal property described in such Security Instrument (the "Property") located at 8391 N 550 W BRYANT IN 47326, which real property is more particularly described as follows:

(Legal Description – Attach as Exhibit if Recording Agreement)

Borrower acknowledges that Lender is the legal holder and the owner of the Note and Security Instrument and further acknowledges that if Lender transfers the Note, as amended by this Agreement, the transferee shall be the "Lender" as defined in this Agreement.

Borrower has requested, and Lender has agreed, to extend or rearrange the time and manner of payment of the Note and to extend and carry forward the lien(s) on the Property whether or not created by the Security Instrument.

Now, therefore, in consideration of the mutual promises and agreements contained herein, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, and intending to be legally bound, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. Borrower acknowledges that as of the Effective Date, the amount payable under the Note and secured by the Security Instrument (the "Principal Balance") is Seventy Six Thousand Six Hundred Twenty Six Dollars and Forty Five Cents (\$ 76,626.45). Borrower hereby renews and extends such indebtedness and promises to pay jointly and severally to the order of Lender the Principal Balance, consisting of the amount(s) loaned to Borrower by Lender and any accrued but unpaid interest capitalized to date.

2. Interest will be charged on the unpaid Principal Balance until the full amount of principal has been paid. Borrower will pay interest at the rate of 8.50000% per year from the Effective Date.

3. Borrower promises to make monthly principal and interest payments of \$ 656.86, beginning on August 1, 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on March 1, 2031 (the "Maturity Date"), Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date. Borrower will make such payments at 3451 Hammond Avenue, Waterloo, IA 50702 or at such other place as Lender may require. The amounts indicated in this paragraph do not include any required escrow payments for items such

as hazard insurance or property taxes; if such escrow payments are required the monthly payments will be higher and may change as the amounts required for escrow items change.

4. If Lender has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, Borrower will pay a late charge to Lender. The amount of the charge will be the late charge percentage provided for in the Note multiplied by the overdue payment of principal and interest required under this Agreement. Borrower will pay this late charge promptly but only once on each late payment. The late charge is not in lieu of any other remedy of Lender, including any default remedy.

5. It is the intention of the parties that all liens and security interests described in the Security Instrument are hereby renewed and extended (if the Maturity Date of the original Note has been changed) until the indebtedness evidenced by the Note and this Agreement has been fully paid. Lender and Borrower acknowledge and agree that such renewal, amendment, modification, rearrangement or extension (if applicable) shall in no manner affect or impair the Note or liens and security interests securing same, the purpose of this Agreement being simply to modify, amend rearrange or extend (if applicable) the time and the manner of payment of the Note and indebtedness evidenced thereby, and to carry forward all liens and security interests securing the Note, which are expressly acknowledged by Borrower to be valid and subsisting, and in full force and effect so as to fully secure the payment of the Note.


6. If all or any part of the Property or any interest in it is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by the Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by applicable law. If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower. For purposes of this paragraph, "interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is transfer of title by Borrower at a future date to a purchaser.

7. As amended hereby, the provisions of the Note and Security Instrument shall continue in full force and effect, and the Borrower acknowledges and reaffirms Borrower's liability to Lender thereunder. In the event of any inconsistency between this Agreement and the terms of the Note and Security Instrument, this Agreement shall govern. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement, including but not limited to, in the case of the Borrower, the obligation to pay items such as taxes, insurance premiums or escrow items, as applicable. Any default by Borrower in the performance of its obligations herein contained shall constitute a default under the Note and Security Instrument, and shall allow Lender to exercise all of its remedies set forth in said Security Instrument.

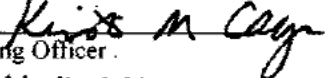
8. Lender does not, by its execution of this Agreement, waive any rights it may have against any person not a party hereto. This Agreement may be executed in multiple counterparts, each of which shall constitute an original instrument, but all of which shall constitute one and the same Agreement. EACH OF THE BORROWER AND THE LENDER ACKNOWLEDGE THAT NO REPRESENTATIONS, AGREEMENTS OR PROMISES WERE MADE BY THE OTHER PARTY OR ANY OF ITS REPRESENTATIVES OTHER THAN THOSE REPRESENTATIONS, AGREEMENTS OR PROMISES SPECIFICALLY CONTAINED HEREIN. THIS AGREEMENT, AND THE NOTE AND SECURITY INSTRUMENT (AS AMENDED HEREBY) SETS FORTH

THE ENTIRE UNDERSTANDING BETWEEN THE PARTIES. THERE ARE NO UNWRITTEN AGREEMENTS BETWEEN THE PARTIES.

Executed effective as of the day and year first above written.


WILLIAM J ESTRELL

GMAC Mortgage, LLC

By: 
Limited Signing Officer
Limited Signing Officer

Date: _____

Exhibit K

GMAC Mortgage

5/20/2010

WILLIAM J FUTRELL
8391 N 550 W
BRYANT IN 47326

Re: Account Number [REDACTED] 6646
8391 N 550 W
BRYANT IN 47326

Dear WILLIAM J FUTRELL

Congratulations! Your request for a loan modification has been approved subject to the following:

- Receipt of your contribution in the form of certified funds
- Receipt of the signed loan modification agreement and any attachments
- Receipt of clear title, if applicable

Highlights of the enclosed Loan Modification Agreement and instructions for completing and returning it are as follows:

- The contribution amount of \$ 704.23 in the form of certified funds, is due in our office by June 1, 2010.
- The interest rate is 8.50000%.
- The first modified payment begins August 1, 2010.

| | |
|------------------------|-----------------|
| Principal and Interest | \$ 656.86 |
| Escrow | \$ 48.67 |
| Total Payment | \$705.53 |

All of the documents must be executed and the signatures must be exactly as the names are typed.

- The signed Loan Modification Agreement should be returned using the enclosed pre-paid overnight envelope.
- If any modification closing costs are more than projected, the difference will be assessed to the account.
- All miscellaneous fees and costs – excluding late charges – may not have been included in the loan modification and will remain outstanding.

We are NOT required to record the modification document; therefore, only your signature(s) are required. No notary is required.

The contribution and executed loan modification documents are due back by June 1, 2010. Please return to:

GMAC Mortgage, LLC
3700 J Street SW
Suite 222
Cedar Rapids, IA 52404

IMPORTANT! The loan modification will not be complete until we receive all properly executed documents and the contribution amount. If the modification is not completed we will continue to enforce our lien. If the conditions outlined above are not satisfied the modification will be withdrawn.

If you have any questions regarding this modification offer, please contact a modification specialist directly at 1-800-799-9250 Monday – Thursday 8:00 AM to 7:00 PM, Friday 8:00 AM to 5:00 PM, Central Time.

Loan Modification Specialist
Enclosures

Record & Return To:
GMAC Mortgage, LLC
Attention: Loss Mitigation
3451 Hammond Avenue
Waterloo, IA 50702
Custodian ID:
Investor Number: 2951

[Space Above This Line For Recorder's Use]

FIXED RATE LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement") made this July 1, 2010 ("Effective Date") between WILLIAM J FUTRELL ("Borrower") and GMAC Mortgage, LLC ("Lender"), amends and supplements that certain promissory note ("Note") dated February 23, 2001 in the original principal sum of Seventy Six Thousand Five Hundred Dollars and No Cents (\$ 76,500.00) executed by Borrower. The Note is secured by a Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated the same date as the Note, and if applicable, recorded on with Instrument Number in Book and/or Page Number of the real property records of JAY County, IN. Said Security Instrument covers the real and personal property described in such Security Instrument (the "Property") located at 8391 N 550 W BRYANT IN 47326, which real property is more particularly described as follows:

(Legal Description – Attach as Exhibit if Recording Agreement)

Borrower acknowledges that Lender is the legal holder and the owner of the Note and Security Instrument and further acknowledges that if Lender transfers the Note, as amended by this Agreement, the transferee shall be the "Lender" as defined in this Agreement.

Borrower has requested, and Lender has agreed, to extend or rearrange the time and manner of payment of the Note and to extend and carry forward the lien(s) on the Property whether or not created by the Security Instrument.

Now, therefore, in consideration of the mutual promises and agreements contained herein, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, and intending to be legally bound, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. Borrower acknowledges that as of the Effective Date, the amount payable under the Note and secured by the Security Instrument (the "Principal Balance") is Seventy Six Thousand Six Hundred Twenty Six Dollars and Forty Five Cents (\$ 76,626.45). Borrower hereby renews and extends such indebtedness and promises to pay jointly and severally to the order of Lender the Principal Balance, consisting of the amount(s) loaned to Borrower by Lender and any accrued but unpaid interest capitalized to date.

2. Interest will be charged on the unpaid Principal Balance until the full amount of principal has been paid. Borrower will pay interest at the rate of 8.50000% per year from the Effective Date.

3. Borrower promises to make monthly principal and interest payments of \$ 656.86, beginning on August 1, 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on March 1, 2031 (the "Maturity Date"), Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date. Borrower will make such payments at 3451 Hammond Avenue, Waterloo, IA 50702 or at such other place as Lender may require. The amounts indicated in this paragraph do not include any required escrow payments for items such

as hazard insurance or property taxes; if such escrow payments are required the monthly payments will be higher and may change as the amounts required for escrow items change.

4. If Lender has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, Borrower will pay a late charge to Lender. The amount of the charge will be the late charge percentage provided for in the Note multiplied by the overdue payment of principal and interest required under this Agreement. Borrower will pay this late charge promptly but only once on each late payment. The late charge is not in lieu of any other remedy of Lender, including any default remedy.

5. It is the intention of the parties that all liens and security interests described in the Security Instrument are hereby renewed and extended (if the Maturity Date of the original Note has been changed) until the indebtedness evidenced by the Note and this Agreement has been fully paid. Lender and Borrower acknowledge and agree that such renewal, amendment, modification, rearrangement or extension (if applicable) shall in no manner affect or impair the Note or liens and security interests securing same, the purpose of this Agreement being simply to modify, amend rearrange or extend (if applicable) the time and the manner of payment of the Note and indebtedness evidenced thereby, and to carry forward all liens and security interests securing the Note, which are expressly acknowledged by Borrower to be valid and subsisting, and in full force and effect so as to fully secure the payment of the Note.

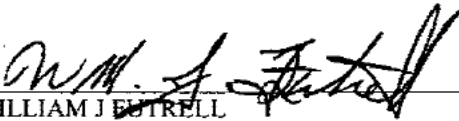
6. If all or any part of the Property or any interest in it is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by the Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by applicable law. If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower. For purposes of this paragraph, "interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is transfer of title by Borrower at a future date to a purchaser.

7. As amended hereby, the provisions of the Note and Security Instrument shall continue in full force and effect, and the Borrower acknowledges and reaffirms Borrower's liability to Lender thereunder. In the event of any inconsistency between this Agreement and the terms of the Note and Security Instrument, this Agreement shall govern. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement, including but not limited to, in the case of the Borrower, the obligation to pay items such as taxes, insurance premiums or escrow items, as applicable. Any default by Borrower in the performance of its obligations herein contained shall constitute a default under the Note and Security Instrument, and shall allow Lender to exercise all of its remedies set forth in said Security Instrument.

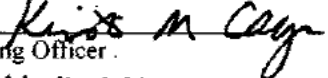
8. Lender does not, by its execution of this Agreement, waive any rights it may have against any person not a party hereto. This Agreement may be executed in multiple counterparts, each of which shall constitute an original instrument, but all of which shall constitute one and the same Agreement. EACH OF THE BORROWER AND THE LENDER ACKNOWLEDGE THAT NO REPRESENTATIONS, AGREEMENTS OR PROMISES WERE MADE BY THE OTHER PARTY OR ANY OF ITS REPRESENTATIVES OTHER THAN THOSE REPRESENTATIONS, AGREEMENTS OR PROMISES SPECIFICALLY CONTAINED HEREIN. THIS AGREEMENT, AND THE NOTE AND SECURITY INSTRUMENT (AS AMENDED HEREBY) SETS FORTH

THE ENTIRE UNDERSTANDING BETWEEN THE PARTIES. THERE ARE NO UNWRITTEN AGREEMENTS BETWEEN THE PARTIES.

Executed effective as of the day and year first above written.


WILLIAM J ESTRELL

GMAC Mortgage, LLC

By: 
Limited Signing Officer
Limited Signing Officer

Date: _____

Exhibit L

12-12029-ENG

**GMAC
Mortgage**3455 Hammond Avenue
Waterloo, IA 50702
1-800-768-4622Filed 03/16/15 Entered 03/16/15 16:35:27
to Declaration Pg 2 of 3

Exhibit L

45755-0000350-001
WILLIAM J FUTRELL
8391 N 550 W
BRYANT IN 47326-9090**INITIAL ESCROW ACCOUNT
DISCLOSURE STATEMENT**

ACCOUNT NUMBER: 6646

PROPERTY ADDRESS:
8391 N 550 W
BRYANT IN 47326

ANALYSIS DATE: FEBRUARY 03, 2010

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

| Section 1: | DESCRIPTION | NEXT DUE DATE | ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT | AMOUNT(S) USED IN PRIOR ANALYSIS |
|------------|-----------------------------|---------------|---|-------------------------------------|
| COUNTY | | MAY 2010 | 82.93 | 0.00 |
| | TOTAL ANNUAL DISBURSEMENTS: | | 82.93 | 0.00 |
| | TOTAL ESCROW PAYMENT: | | 6.91 | 0.00 |

The amounts above are based on either an estimate previously provided or the amount last disbursed.

NOTE: If you pay the escrow shortage amount of \$527.14, your new total payment will automatically be adjusted to \$664.16 effective with your AUGUST 01, 2009 payment. If you do not pay the shortage, your total payment effective AUGUST 01, 2009 will be \$708.08.

| | | |
|----------------------------------|-------|----------------|
| Payment change: | New | Prior Analysis |
| Escrow | 6.91 | 0.00 |
| Surplus/Shortage | 43.92 | 0.00 |
| Escrow Shortage Spread 12 Months | | |

| | | |
|--------------------|--------|--------|
| Total | 50.83 | 0.00 |
| Principal/Interest | 657.25 | 657.25 |
| Total Payment | 708.08 | 657.25 |

Depending on the timing of when your next billing notice is released, you may not see the payment change until the following billing notice.

For details about the difference between the old and new payment amounts, please reference the **ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT** and **AMOUNT(S) USED IN PRIOR ANALYSIS** columns listed above.

**Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.
To reach our insurance department call: 1-800-256-9962.**

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

NOTE — you must use the below address when remitting your escrow shortage payment

THIS COUPON MUST ACCOMPANY YOUR ESCROW SHORTAGE PAYMENT

**GMAC
Mortgage**

WILLIAM J FUTRELL

GMAC MORTGAGE
PO BOX 79162
PHOENIX AZ 85062-9162**THIS IS NOT A CHECK**

NOTE — you must use this address when remitting your escrow shortage payment

| | |
|---------------------------------|------------------------|
| Account Number | Shortage Amount |
| 6646 | 527.14 |
| Total Amount Enclosed \$ | |

If you pay the escrow shortage amount of \$527.14, your new payment will be automatically adjusted to \$664.16 effective with your AUGUST 01, 2009 payment.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

12-12020-mg Doc 8315-15 Filed 03/16/15 Entered 03/16/15 16:35:27 Exhibit L

ANALYSIS TYPE: 1/6 AGGREGATE

to Declaration Pg 3 of 3

ACCOUNT NUMBER: 6646

PROJECTED ESCROW BALANCE AS OF: JULY 31, 2009

-499.49 *

- * Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

| DATE | RECEIPTS | PROJECTED DISBURSEMENTS | CUR. BAL. PROJECTIONS | REQ. BAL. PROJECTIONS |
|-------------------|----------|----------------------------|--------------------------|--------------------------|
| PROJECTED BALANCE | | | 499.49- | 27.65 |
| 08/01/09 | 6.91 | .00 | 492.58- | 34.56 |
| 09/01/09 | 6.91 | .00 | 485.67- | 41.47 |
| 10/01/09 | 6.91 | .00 | 478.76- | 48.38 |
| 11/01/09 | 6.91 | .00 | 471.85- | 55.29 |
| 12/01/09 | 6.91 | .00 | 464.94- | 62.20 |
| 01/01/10 | 6.91 | .00 | 458.03- | 69.11 |
| 02/01/10 | 6.91 | .00 | 451.12- | 76.02 |
| 03/01/10 | 6.91 | .00 | 444.21- | 82.93 |
| 04/01/10 | 6.91 | .00 | 437.30- | 89.84 |
| 05/01/10 | 6.91 | 82.93- | 513.32- | 13.82 L |
| 06/01/10 | 6.91 | .00 | 506.41- | 20.73 |
| 07/01/10 | 6.91 | .00 | 499.50- | 27.64 |

Current Escrow Balance: 82.93-

Esc Rcpts to Eff Dt Esc Disb Prior to Eff Dt

Due Dt Due Amt Disb Date Disb Amt

*Indicates Sum of Remaining Escrow Payments
&/or Escrow Disbursements to Effective Date.

L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD:
-513.32

MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MIP)
13.82

Section 3:



SHORTAGE

527.14

ESCROW ACCOUNT ACTIVITY (AUGUST 01, 2008 - JULY 31, 2009)

| DATE | TXN | PREV PROJ AMOUNT | PREV PROJ BALANCE | TXN | ACTUAL AMOUNT | ACTUAL BALANCE |
|-----------|---------|---------------------|----------------------|-----|------------------|-------------------|
| BEGINNING | BALANCE | | .00 | | | .00 |
| 08/01/08 | | .00 | .00 | | .00 | .00 |
| 09/01/08 | | .00 | .00 | | .00 | .00 |
| 10/01/08 | | .00 | .00 | | .00 | .00 |
| 11/01/08 | | .00 | .00 | | .00 | .00 |
| 12/01/08 | | .00 | .00 | | .00 | .00 |
| 01/01/09 | | .00 | .00 | | .00 | .00 |
| 02/01/09 | | .00 | .00 | | .00 | .00 |
| 03/01/09 | | .00 | .00 | | .00 | .00 |
| 04/01/09 | | .00 | .00 | | .00 | .00 |
| 05/01/09 | | .00 | .00 | | .00 | .00 |
| 06/01/09 | | .00 | .00 | TAX | 82.93- | 82.93- |
| 07/01/09 | | .00 | .00 | | .00 | 82.93- |

Exhibit M

to Declaration

11

6646

(260)997-6976

Visit us at www.gmacmortgage.com for account information or to apply on-line.



For information about refinancing or obtaining a new loan, please call: 1-866-690-8322

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Details of Amount Due/Paid

| | |
|--------------------------|---------------|
| Principal and Interest | \$656.86 |
| Subsidy/Buydown | \$0.00 |
| Escrow | \$55.37 |
| Amount Past Due | \$6,403.37 |
| Outstanding Late Charges | \$328.40 |
| Other | \$270.00 |
| Total Amount Due | \$7,714.00 |
| Account Due Date | July 01, 2011 |

For Customer Care inquiries call: 1-800-766-4622
For Insurance inquiries call: 1-800-256-9962
For Payment Arrangements call: 1-800-850-4622

| Description | Pmt Date | Tran. Date | Tran. Total | Principal | Interest | Escrow | Add'l Products | Late Charge | Other |
|---------------------|----------|------------|-------------|-----------|----------|--------|----------------|-------------|---------|
| PROP INSPECTION FEE | 06/01/11 | 02/23/12 | \$14.75 | | | | | | \$14.75 |

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

Ally Bank offers IRA CDs and an IRA Online Savings Account with rates that are consistently among the most competitive in the country. Call 1-877-247-ALLY (2559) or visit allybank.com. Member FDIC.

See Reverse Side For Important Information And State Specific Disclosures

Mortgage Payment Coupon



02 0711 [REDACTED] 646 00071223 03284 22222 7

To Apply Online
 www.gmacmortgage.com

To Apply by Phone
 1-866-690-8322

Convenient Payment Options

Automatic Payment Plan

By signing the box on the front of the statement, GMAC Mortgage is authorized to withdraw your scheduled payment on your due date from your bank account. Please understand that you must continue to remit monthly payments by check until written confirmation is received.

Online Payment Services — Pay your mortgage bills and view your mortgage account statement online! To get started simply register for Account Access at www.gmacmortgage.com, log-in, and follow the enrollment instructions.

Mail or Express Mail — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post dated checks. If paying more than the amount due, be sure to indicate on the coupon how to apply the excess money. Please write your account number on your check or money order.

If you use a third party bill payer service or if you do not have your mortgage payment coupon send to:

GMAC Mortgage, Attn: Payment Processing
 PO Box 79135, Phoenix, AZ 85062-9135

For Express Mail Only send to:

GMAC Mortgage, 6716 Grade Lane,
 Building 9, Suite 910, Louisville, KY 40213-1407

Pay by Phone — For information and the fee to use this quick and convenient service call 1-800-766-4622. Please have your bank routing number and bank account number available when you call.

Account Information or Questions — 1-800-766-4622 or www.gmacmortgage.com

Our automated telephone service will help you get fast and confidential answers to questions. Be sure to have your account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available from 6:00 a.m.-10:00 p.m. CT Monday-Friday, and 8:00 a.m.-2:00 p.m. CT Saturday.

Special Number for the Hearing Impaired: 1-866-684-8439

Inquiries — General inquiries/correspondence should be mailed separately from your account payments.

Supplemental Tax Bills — If you receive a supplemental or interim bill from the tax collector and would like the bill paid from escrow, promptly forward the bill to the address listed below prior to the delinquency date.

General Inquiries

GMAC Mortgage
 Attn: Customer Care
 P.O. Box 780
 Waterloo, IA 50704-0780

Insurance Policies/Bills

GMAC Mortgage
 P.O. Box 4025
 Coraopolis, PA 15108-6942
 1-800-256-9962

Tax Bills

GMAC Mortgage
 Attn: Tax Dept.
 P.O. Box 961219
 Ft. Worth, TX 76161-0219

Tax Bills in PA or MA

GMAC Mortgage
 Attn: Tax Dept.
 P.O. Box 961241
 Ft. Worth, TX 76161-0241

Qualified Written Request — Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence, other than notice on your payment coupon or other payment medium supplied by us, regarding the servicing of your loan which includes your name, account number, and your reasons for the request. Any qualified written request you wish to submit must be sent to: GMAC Mortgage, Attn: Customer Care, PO Box 1330, Waterloo, IA 50704-1330.

Important Information

Electronic Debit — When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

Important Notice — GMAC Mortgage may assess a return check fee consistent with the laws of your state and your mortgage contract on all checks returned unpaid by your financial institution. Additionally, GMAC Mortgage may be attempting to collect a debt and any information obtained will be used for that purpose. GMAC Mortgage may charge a fee for processing payoff requests.

Important Credit Reporting Notification — We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Partial Payments — Partial payment funds, if not specified, will be posted to outstanding fees, escrow shortages or as a principal reduction in accordance with the terms of your Note.

Optional Product Information — Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default. Please call 1-800-766-4622 if you have any questions or to cancel your Optional Product enrollment.

FDIC — Contact the FDIC at 1-877-ASK.FDIC (1.877.275.3342) or <http://www.fdic.gov/consumers/loans/prevention/index.html> for information about options that may help you avoid foreclosure, brochures to educate you about foreclosure rescue scams, and telephone and internet referrals to legitimate mortgage counselors.

New York Property Owners — As your mortgage servicer, we are registered with the New York Banking Superintendent. You may file complaints about us with the New York State Banking Department. You may also obtain additional information from the New York State Banking Department by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at www.banking.state.ny.us.



02-1558-9800R10/2/12

STATE LICENSING DISCLOSURES

NMLS Unique Identifier # 1045; Alaska Mortgage Broker/Lender Licensee #AK1045; Arizona Mortgage Banker License # BK-0908590; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Colorado Responsible Party: Tom West. To check the license status of your mortgage broker, visit <http://www.dora.state.co.us/real-estate/index.htm>; Georgia Residential Mortgage Licensee # 5845; Illinois Residential Mortgage Licensee # MB.6760182 by the Illinois Department of Financial and Professional Regulation—Division of Banking, 122 South Michigan Avenue, Suite 1900, Chicago, Illinois 60603; (312) 793-3000; Massachusetts Mortgage Lender and Broker License # MC1045; Minnesota: This is not an offer to enter into an agreement. Any such offer may only be made in accordance with the requirements of Minn. Stat. Section 47.206 (3) and (4); Mississippi Licensed Mortgage Company; Montana Mortgage Lender Licensee # 1045; Licensed by the Nevada Division of Mortgage Lending to make loans secured by liens on real property, License # 610; GMAC Mortgage, LLC, 10775 Double R Blvd, Suite 123, Reno, NV 89521, (775) 853-4622; Licensed by the New Hampshire Banking Department; Licensed by the N.J. Department of Banking and Insurance; Licensed Mortgage Banker—NYS Banking Department; Ohio Mortgage Loan Act Certificate of Registration # SM.501453.000; Ohio Mortgage Broker Act Mortgage Banker Exemption # MBMB.850031.000; Oregon Mortgage Lending License # ML-160; Licensed by the Pennsylvania Department of Banking; Rhode Island Licensed Lender and Licensed Loan Broker; Licensed by the Virginia State Corporation Commission License # MC-4473; Washington Consumer Loan Company License # CL-1045. GMAC Mortgage, LLC (licensed in some states as GMAC Mortgage, LLC d/b/a ditech), 1100 Virginia Drive, Fort Washington, PA 19034 (215-734-5000). Equal Housing Lender.

Exhibit N

CUSTOMER INFORMATION

Name: William J Futrell
 Account Number: [REDACTED] 6646
 Home Phone #: (260)997-6976

PROPERTY ADDRESS
 8391 N 550 W
 BRYANT IN 47326

GMAC Mortgage Account Statement
 to Declaration Pg 2 of 4

GMAC Mortgage

Visit us at www.gmacmortgage.com for account information or to apply on-line.

03/16/15 11:00 AM 03/16/15 11:00 AM 03/16/15 11:00 AM 03/16/15 11:00 AM



WILLIAM J FUTRELL
 8391 N 550 W
 BRYANT IN 47326-9090



Customer Care Inquiries: 1-800-766-4622
 Home Financing Needs: 1-866-690-8322

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Account Information

Account Number [REDACTED] 6646
 Statement Date April 18, 2012
 Maturity Date March 01, 2031
 Interest Rate 8.50000
 Interest Paid Year-to-Date \$0.00
 Taxes Paid Year-to-Date \$126.23
 Escrow Balance \$650.77-
 Principal Balance(PB)* \$75,326.06

Details of Amount Due/Paid

Principal and Interest \$656.86
 Subsidy/Buydown \$0.00
 Escrow \$55.37
 Amount Past Due \$7,115.60
 Outstanding Late Charges \$361.24
 Other \$283.00
 Total Amount Due \$8,472.07
 Account Due Date July 01, 2011

For questions on the servicing of your account,
 call 1-800-766-4622.

Account Activity Since Last Statement

| Description | Pmt Date | Tran. Date | Tran. Total | Principal | Interest | Escrow | Add'l Products | Late Charge | Other |
|---------------------|----------|------------|-------------|-----------|----------|----------|----------------|-------------|---------|
| County Tax Paid | 06/01/11 | 04/09/12 | \$126.23 | | | \$126.23 | | | |
| PROP INSPECTION FEE | 06/01/11 | 03/23/12 | \$13.00 | | | | | | \$13.00 |

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

Important News

Your special Repayment Plan request has been honored. Your next installment due is 05/01/12 in the amount of \$529.75.

As a reminder, there are no grace days on repayment plans. Any questions you have regarding this statement or your account may be directed to the number above.

See Reverse Side For Important Information And State Specific Disclosures

Mail This Portion With Your Payment

Mortgage Payment Coupon

| Account Number | Repayment Plan Due Date | Repayment Plan Payment Amount | Late Fee | Amount With Late Fee | Past Due Amount | Total Amount Due |
|--------------------------------------|-------------------------|-------------------------------|----------|----------------------|-----------------|------------------|
| [REDACTED] 6646 WILLIAM J FUTRELL | 05/01/12 | \$529.75 | | | | |

GMAC Mortgage

Please assist GMAC Mortgage in applying your payment

| | | |
|-------------|-----------------------------|--------|
| Extra Funds | Full Payment(s) | \$ |
| | ADDITIONAL Principal | \$ XXX |
| | ADDITIONAL Escrow | \$ XXX |
| | Late Charge | \$ XXX |
| | Other Fees (please specify) | \$ XXX |
| | Total Amount Enclosed | \$ |

Sign here to enroll in monthly ACH.
 (See back for details.)

GMAC MORTGAGE
 PO BOX 9001719
 LOUISVILLE KY 40290-1719



To Apply Online
 www.gmacmortgage.com

To Apply by Phone
 1-866-690-8322

Convenient Payment Options

Automatic Payment Plan

By signing the box on the front of the statement, GMAC Mortgage is authorized to withdraw your scheduled payment on your due date from your bank account. Please understand that you must continue to remit monthly payments by check until written confirmation is received.

Online Payment Services — Pay your mortgage bills and view your mortgage account statement online! To get started simply register for Account Access at www.gmacmortgage.com, log-in, and follow the enrollment instructions.

Mail or Express Mail — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post dated checks. If paying more than the amount due, be sure to indicate on the coupon how to apply the excess money. Please write your account number on your check or money order.

If you use a third party bill payer service or if you do not have your mortgage payment coupon send to:

GMAC Mortgage, Attn: Payment Processing
 PO Box 79135, Phoenix, AZ 85062-9135

For Express Mail Only send to:

GMAC Mortgage, 6716 Grade Lane,
 Building 9, Suite 910, Louisville, KY 40213-1407

Pay by Phone — For information and the fee to use this quick and convenient service call 1-800-766-4622. Please have your bank routing number and bank account number available when you call.

Account Information or Questions — 1-800-766-4622 or www.gmacmortgage.com

Our automated telephone service will help you get fast and confidential answers to questions. Be sure to have your account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available from 6:00 a.m.-10:00 p.m. CT Monday-Friday, and 8:00 a.m.-2:00 p.m. CT Saturday.

Special Number for the Hearing Impaired: 1-866-684-8439

Inquiries — General inquiries/correspondence should be mailed separately from your account payments.

Supplemental Tax Bills — If you receive a supplemental or interim bill from the tax collector and would like the bill paid from escrow, promptly forward the bill to the address listed below prior to the delinquency date.

General Inquiries

GMAC Mortgage
 Attn: Customer Care
 P.O. Box 780
 Waterloo, IA 50704-0780

Insurance Policies/Bills

GMAC Mortgage
 P.O. Box 4025
 Coraopolis, PA 15108-6942
 1-800-256-9962

Tax Bills

GMAC Mortgage
 Attn: Tax Dept.
 P.O. Box 961219
 Ft. Worth, TX 76161-0219

Tax Bills in PA or MA

GMAC Mortgage
 Attn: Tax Dept.
 P.O. Box 961241
 Ft. Worth, TX 76161-0241

Qualified Written Request — Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence, other than notice on your payment coupon or other payment medium supplied by us, regarding the servicing of your loan which includes your name, account number, and your reasons for the request. Any qualified written request you wish to submit must be sent to: GMAC Mortgage, Attn: Customer Care, PO Box 1330, Waterloo, IA 50704-1330.

Important Information

Electronic Debit — When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

Important Notice — GMAC Mortgage may assess a return check fee consistent with the laws of your state and your mortgage contract on all checks returned unpaid by your financial institution. Additionally, GMAC Mortgage may be attempting to collect a debt and any information obtained will be used for that purpose. GMAC Mortgage may charge a fee for processing payoff requests.

Important Credit Reporting Notification — We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Partial Payments — Partial payment funds, if not specified, will be posted to outstanding fees, escrow shortages or as a principal reduction in accordance with the terms of your Note.

Optional Product Information — Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default. Please call 1-800-766-4622 if you have any questions or to cancel your Optional Product enrollment.

FDIC — Contact the FDIC at 1-877-ASK.FDIC (1.877.275.3342) or <http://www.fdic.gov/consumers/loans/prevention/index.html> for information about options that may help you avoid foreclosure, brochures to educate you about foreclosure rescue scams, and telephone and internet referrals to legitimate mortgage counselors.

New York Property Owners — As your mortgage servicer, we are registered with the New York Banking Superintendent. You may file complaints about us with the New York State Banking Department. You may also obtain additional information from the New York State Banking Department by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at www.banking.state.ny.us.



STATE LICENSING DISCLOSURES

NMLS Unique Identifier # 1045; Alaska Mortgage Broker/Lender Licensee #AK1045; Arizona Mortgage Banker License # BK-0908590; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Colorado Responsible Party: Tom West. To check the license status of your mortgage broker, visit <http://www.dora.state.co.us/real-estate/index.htm>; Georgia Residential Mortgage Licensee # 5845; Illinois Residential Mortgage Licensee # MB.6760182 by the Illinois Department of Financial and Professional Regulation—Division of Banking, 122 South Michigan Avenue, Suite 1900, Chicago, Illinois 60603; (312) 793-3000; Massachusetts Mortgage Lender and Broker License # MC1045; Minnesota: This is not an offer to enter into an agreement. Any such offer may only be made in accordance with the requirements of Minn. Stat. Section 47.206 (3) and (4); Mississippi Licensed Mortgage Company; Montana Mortgage Lender Licensee # 1045; Licensed by the Nevada Division of Mortgage Lending to make loans secured by liens on real property, License # 610; GMAC Mortgage, LLC, 10775 Double R Blvd, Suite 123, Reno, NV 89521, (775) 853-4622; Licensed by the New Hampshire Banking Department; Licensed by the N.J. Department of Banking and Insurance; Licensed Mortgage Banker—NYS Banking Department; Ohio Mortgage Loan Act Certificate of Registration # SM.501453.000; Ohio Mortgage Broker Act Mortgage Banker Exemption # MBMB.850031.000; Oregon Mortgage Lending License # ML-160; Licensed by the Pennsylvania Department of Banking; Rhode Island Licensed Lender and Licensed Loan Broker; Licensed by the Virginia State Corporation Commission License # MC-4473; Washington Consumer Loan Company License # CL-1045. GMAC Mortgage, LLC (licensed in some states as GMAC Mortgage, LLC d/b/a ditech), 1100 Virginia Drive, Fort Washington, PA 19034 (215-734-5000). Equal Housing Lender.

02-1558-9800R10/2/12

Exhibit O

CUSTOMER INFORMATION

Name: William J Futrell
 Account Number: [REDACTED] 6646
 Home Phone #: (260)997-6976

PROPERTY ADDRESS
 8391 N 550 W
 BRYANT IN 47326

Pg 2 of 4

GMAC Mortgage

Visit us at www.gmacmortgage.com for
 account information or to apply on-line.

03/16/15 16:35:27 12-12020-mg Doc 8315-18 Filed 03/16/15 Entered 03/16/15 16:35:27



WILLIAM J FUTRELL
 8391 N 550 W
 BRYANT IN 47326-9090



For information about your existing account,
 Please call your Relationship Manager:

Mirela Alic
 at 1-877-928-4622, ext. 2368438

For information about refinancing or obtaining
 a new loan, please call: 1-866-690-8322.

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Account Information

Account Number [REDACTED] 6646
 Statement Date July 18, 2012
 Maturity Date March 01, 2031
 Interest Rate 8.50000
 Interest Paid Year-to-Date \$0.00
 Taxes Paid Year-to-Date \$126.23
 Escrow Balance \$650.77-
 Principal Balance(PB)* \$75,326.06

Details of Amount Due/Paid

Principal and Interest \$656.86
 Subsidy/Buydown \$0.00
 Escrow \$76.77
 Amount Past Due \$9,252.29
 Outstanding Late Charges \$459.76
 Other \$368.85
 Total Amount Due \$10,814.53
 Account Due Date July 01, 2011

For Customer Care inquiries call: 1-800-766-4622
 For Insurance inquiries call: 1-800-256-9962
 For Payment Arrangements call: 1-800-850-4622

Account Activity Since Last Statement

| Description | Pmt Date | Tran. Date | Tran. Total | Principal | Interest | Escrow | Add'l Products | Late Charge | Other |
|---------------------|----------|------------|-------------|-----------|----------|--------|----------------|-------------|---------|
| CORP ADV 3 DRM | 06/01/11 | 07/18/12 | \$83.00 | | | | | | \$83.00 |
| PROP INSPECTION FEE | 06/01/11 | 07/09/12 | \$11.25 | | | | | | \$11.25 |

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

Important News

Now is a great time to buy a home! If you're in the market for your next home, our trained loan agents will help you review all of the financing options available to you - call 877-528-3817 today!

See Reverse Side For Important Information And State Specific Disclosures

Mail This Portion With Your Payment

Mortgage Payment Coupon

| Account Number | Due Date | Mortgage Payment | Total Amount Due | Amount Due With Late Fee if Received 15 Days AFTER Due Date |
|--------------------------------------|----------|------------------|------------------|---|
| [REDACTED] 6646 WILLIAM J FUTRELL | 07/01/11 | \$712.23 | \$10,814.53 | \$745.07 |

GMAC Mortgage

Please assist GMAC Mortgage
 in applying your payment

| | | |
|-------------|-----------------------------|----|
| Extra Funds | Full Payment(s) | \$ |
| | ADDITIONAL Principal | \$ |
| | ADDITIONAL Escrow | \$ |
| | Late Charge | \$ |
| | Other Fees (please specify) | \$ |
| | Total Amount Enclosed | \$ |

Sign here to enroll in monthly ACH.
 (See back for details.)

GMAC MORTGAGE
 PO BOX 9001719
 LOUISVILLE KY 40290-1719



To Apply Online
 www.gmacmortgage.com

To Apply by Phone
 1-866-690-8322

Convenient Payment Options

Automatic Payment Plan

By signing the box on the front of the statement, GMAC Mortgage is authorized to withdraw your scheduled payment on your due date from your bank account. Please understand that you must continue to remit monthly payments by check until written confirmation is received.

Online Payment Services — Pay your mortgage bills and view your mortgage account statement online! To get started simply register for Account Access at www.gmacmortgage.com, log-in, and follow the enrollment instructions.

Mail or Express Mail — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post dated checks. If paying more than the amount due, be sure to indicate on the coupon how to apply the excess money. Please write your account number on your check or money order.

If you use a third party bill payer service or if you do not have your mortgage payment coupon send to:

GMAC Mortgage, Attn: Payment Processing
 PO Box 79135, Phoenix, AZ 85062-9135

For Express Mail Only send to:

GMAC Mortgage, 6716 Grade Lane,
 Building 9, Suite 910, Louisville, KY 40213-1407

Pay by Phone — For information and the fee to use this quick and convenient service call 1-800-766-4622. Please have your bank routing number and bank account number available when you call.

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Our automated telephone service will help you get fast and confidential answers to questions. Be sure to have your account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available from 6:00 a.m.-10:00 p.m. CT Monday-Friday, and 8:00 a.m.-2:00 p.m. CT Saturday.

Special Number for the Hearing Impaired: 1-800-735-2943

Inquiries — General inquiries/correspondence should be mailed separately from your account payments.

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 Attn: Customer Care
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 Waterloo, IA 50704-0780

Insurance Policies/Bills

GMAC Mortgage
 P.O. Box 4025
 Coraopolis, PA 15108-6942
 1-800-256-9962

Tax Bills

GMAC Mortgage
 Attn: Tax Dept.
 P.O. Box 961219
 Ft. Worth, TX 76161-0219

Tax Bills in PA or MA

GMAC Mortgage
 Attn: Tax Dept.
 P.O. Box 961241
 Ft. Worth, TX 76161-0241

Qualified Written Request — Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence, other than notice on your payment coupon or other payment medium supplied by us, regarding the servicing of your loan which includes your name, account number, and your reasons for the request. Any qualified written request you wish to submit must be sent to: GMAC Mortgage, Attn: Customer Care, PO Box 1330, Waterloo, IA 50704-1330.

Important Information

Electronic Debit — When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

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Important Credit Reporting Notification — We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Partial Payments — Partial payment funds, if not specified, will be posted to outstanding fees, escrow shortages or as a principal reduction in accordance with the terms of your Note.

Optional Product Information — Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default. Please call 1-800-766-4622 if you have any questions or to cancel your Optional Product enrollment.

FDIC — Contact the FDIC at 1-877-ASK.FDIC (1.877.275.3342) or <http://www.fdic.gov/consumers/loans/prevention/index.html> for information about options that may help you avoid foreclosure, brochures to educate you about foreclosure rescue scams, and telephone and internet referrals to legitimate mortgage counselors.



02-1558-8000R11(4/12)

STATE LICENSING DISCLOSURES

NMLS Unique Identifier # 1045; Alaska Mortgage Broker/Lender Licensee #AK1045; Arizona Mortgage Banker License # BK-0908590; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Colorado Responsible Party: Tom West. To check the license status of your mortgage broker, visit <http://www.dora.state.co.us/real-estate/index.htm>; Georgia Residential Mortgage Licensee # 5845; Illinois Residential Mortgage Licensee # MB.6760182 by the Illinois Department of Financial and Professional Regulation—Division of Banking, 122 South Michigan Avenue, Suite 1900, Chicago, Illinois 60603, (312) 793-3000; Massachusetts Mortgage Lender and Broker License # MC1045; Minnesota: This is not an offer to enter into an agreement. Any such offer may only be made in accordance with the requirements of Minn. Stat. Section 47.206 (3) and (4); Mississippi Licensed Mortgage Company; Montana Mortgage Lender Licensee # 1045; Licensed by the Nevada Division of Mortgage Lending to make loans secured by liens on real property, License # 610; GMAC Mortgage, LLC, 10775 Double R Blvd, Suite 123, Reno, NV 89521, (775) 853-4622; Licensed by the New Hampshire Banking Department; Licensed by the N.J. Department of Banking and Insurance; Licensed Mortgage Banker—NYS Banking Department; Ohio Mortgage Loan Act Certificate of Registration # SM.501453.000; Ohio Mortgage Broker Act Mortgage Banker Exemption # MBMB.850031.000; Oregon Mortgage Lending License # ML-160; Licensed by the Pennsylvania Department of Banking; Rhode Island Licensed Lender and Licensed Loan Broker; Licensed by the Virginia State Corporation Commission License # MC-4473; Washington Consumer Loan Company License # CL-1045. GMAC Mortgage, LLC (licensed in some states as GMAC Mortgage, LLC d/b/a ditech), 1100 Virginia Drive, Fort Washington, PA 19034 (215-734-5000). Equal Housing Lender.

IMPORTANT INFORMATION

Schedule of Standard Servicing Fees for Indiana

| Fee Name | Fee Description | Estimated Fee Amount |
|--|--|---|
| Subordination | Processing/underwriting fee to review new loan details and our existing second lien loan to consider permitting the new loan to have priority, or first lien position, over our existing second lien loan. | No Charge |
| Payoff Statement | Fee charged when a payoff statement is requested to be mailed or faxed. | No Charge |
| Non Sufficient Funds (NSF) Fee | Fee charged for a check that was applied to the borrower's account but returned unpaid by the borrower's depository institution (bank, savings bank, etc). | No Charge |
| Pay by Phone | One time charge to a borrower to make a payment for using the GMAC Mortgage Pay by Phone service. Use of this service is optional. Other payment options are available that have no additional costs. | \$7.50 via phone \$12.50 via customer service |
| Wire | Fee assessed for wired payments. Use of this service is optional. Other payment options are available that have no additional costs. | \$7.50 |
| Late Charges | Penalty charged to the borrower for exceeding the grace period in which to present the monthly mortgage payment. | Fees assessed according to loan documents |
| Balloon Reset/Cast | Fee required to reset balloon loans or recast a loan when your loan documents allow for this function. | \$170-\$1200 (includes hard dollar costs which range by county) |
| Property Inspection | Fee charged for the inspection of the secured property in the event of default or abandonment. | \$11.25 |
| Recording Fee | Fee charged by the county recorder's office to record the release / satisfaction when the loan is paid-in-full. | \$12.00 - \$14.50 |
| BPO/Appraisal | Brokers Price Opinion or Appraisal to determine property value. Cost would vary depending on loan type or requirements of the investor. | \$83.00 - \$650.00 |
| All fees and amounts are subject to change without prior notice. Additional fees and amounts may apply depending on your specific request and the status of your loan. | | |



Exhibit P

8391 N 550 W

6646

(260)997-6976

BRYANT

IN 47326

GMAC Mortgage

Visit us at www.gmacmortgage.com for account information or to apply on-line.

029186-11 ONI 000004 2017021 -021AC2 3A05C3 1 OF 10M -021AC227 1400:0 0v



WILLIAM J FUTRELL
8391 N 550 W
BRYANT IN 47326-9090



For information about your existing account,
Please call your Relationship Manager:

Mirela Alic

at 1-877-928-4622, ext. 2368438

For information about refinancing or obtaining a new loan, please call: 1-866-690-8322.

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Details of Amount Due/Paid

| | |
|--------------------------|---------------|
| Principal and Interest | \$656.86 |
| Subsidy/Buydown | \$0.00 |
| Escrow | \$76.77 |
| Amount Past Due | \$9,985.92 |
| Outstanding Late Charges | \$492.60 |
| Other | \$405.00 |
| Total Amount Due | \$11,617.15 |
| Account Due Date | July 01, 2011 |

For Customer Care inquiries call: 1-800-766-4622
For Insurance inquiries call: 1-800-256-9962
For Payment Arrangements call: 1-800-850-4622

Account Activity Since Last Statement

| Description | Pmt Date | Tran. Date | Tran. Total | Principal | Interest | Escrow | Add'l Products | Late Charge | Other |
|---------------------|----------|------------|-------------|-----------|----------|--------|----------------|-------------|---------|
| PROP INSPECTION FEE | 06/01/11 | 08/15/12 | \$14.75 | | | | | | \$14.75 |

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

Important News

Now is a great time to buy a home! If you're in the market for your next home, our trained loan agents will help you review all of the financing options available to you – call 877-528-3817 today!

See Reverse Side For Important Information And State Specific Disclosures

Mail This Portion With Your Payment

Mortgage Payment Coupon

| Account Number | Due Date | Mortgage Payment | Total Amount Due | Amount Due With Late Fee if Received 15 Days AFTER Due Date |
|-------------------|----------|------------------|------------------|--|
| ██████████ 3646 | 07/01/11 | \$733.63 | \$11,617.15 | \$766.47 |
| WILLIAM J FUTRELL | | | | |



Please assist GMAC Mortgage
in applying your payment

Extra Funds

| | |
|-----------------------------|----|
| Full Payment(s) | \$ |
| ADDITIONAL Principal | \$ |
| ADDITIONAL Escrow | \$ |
| Late Charge | \$ |
| Other Fees (please specify) | \$ |
| Total Amount Enclosed | \$ |

Sign here to enroll in monthly ACH.
(See back for details.)

GMAC MORTGAGE
PO BOX 9001719
LOUISVILLE KY 40290-1719



To Apply Online
 www.gmacmortgage.com

To Apply by Phone
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Convenient Payment Options

Automatic Payment Plan

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Online Payment Services — Pay your mortgage bills and view your mortgage account statement online! To get started simply register for Account Access at www.gmacmortgage.com, log-in, and follow the enrollment instructions.

Mail or Express Mail — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post dated checks. If paying more than the amount due, be sure to indicate on the coupon how to apply the excess money. Please write your account number on your check or money order.

If you use a third party bill payer service or if you do not have your mortgage payment coupon send to:

GMAC Mortgage, Attn: Payment Processing
 PO Box 79135, Phoenix, AZ 85062-9135

For Express Mail Only send to:

GMAC Mortgage, 6716 Grade Lane,
 Building 9, Suite 910, Louisville, KY 40213-1407

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Our automated telephone service will help you get fast and confidential answers to questions. Be sure to have your account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available from 6:00 a.m.-10:00 p.m. CT Monday-Friday, and 8:00 a.m.-2:00 p.m. CT Saturday.

Special Number for the Hearing Impaired: 1-800-735-2943

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Insurance Policies/Bills

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 Coraopolis, PA 15108-6942
 1-800-256-9962

Tax Bills

GMAC Mortgage
 Attn: Tax Dept.
 P.O. Box 961219
 Ft. Worth, TX 76161-0219

Tax Bills in PA or MA

GMAC Mortgage
 Attn: Tax Dept.
 P.O. Box 961241
 Ft. Worth, TX 76161-0241

Qualified Written Request — Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence, other than notice on your payment coupon or other payment medium supplied by us, regarding the servicing of your loan which includes your name, account number, and your reasons for the request. Any qualified written request you wish to submit must be sent to: GMAC Mortgage, Attn: Customer Care, PO Box 1330, Waterloo, IA 50704-1330.

Important Information

Electronic Debit — When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

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Partial Payments — Partial payment funds, if not specified, will be posted to outstanding fees, escrow shortages or as a principal reduction in accordance with the terms of your Note.

Optional Product Information — Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default. Please call 1-800-766-4622 if you have any questions or to cancel your Optional Product enrollment.

FDIC — Contact the FDIC at 1-877-ASK.FDIC (1.877.275.3342) or <http://www.fdic.gov/consumers/loans/prevention/index.html> for information about options that may help you avoid foreclosure, brochures to educate you about foreclosure rescue scams, and telephone and internet referrals to legitimate mortgage counselors.

02-1558-8000R11(4/12)



STATE LICENSING DISCLOSURES

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| Fee Name | Fee Description | Estimated Fee Amount |
|--|--|---|
| Subordination | Processing/underwriting fee to review new loan details and our existing second lien loan to consider permitting the new loan to have priority, or first lien position, over our existing second lien loan. | No Charge |
| Payoff Statement | Fee charged when a payoff statement is requested to be mailed or faxed. | No Charge |
| Non Sufficient Funds (NSF) Fee | Fee charged for a check that was applied to the borrower's account but returned unpaid by the borrower's depository institution (bank, savings bank, etc). | No Charge |
| Pay by Phone | One time charge to a borrower to make a payment using the Pay by Phone service. Use of this service is optional. Other payment options are available that have no additional costs. | \$7.50 via phone \$12.50 via customer service |
| Wire | Fee assessed for wired payments. Use of this service is optional. Other payment options are available that have no additional costs. | \$7.50 |
| Late Charges | Penalty charged to the borrower for exceeding the grace period in which to present the monthly mortgage payment. | Fees assessed according to loan documents |
| Balloon Reset/Cast | Fee required to reset balloon loans or recast a loan when your loan documents allow for this function. | \$170-\$1200 (includes hard dollar costs which range by county) |
| Property Inspection | Fee charged for the inspection of the secured property in the event of default or abandonment. | \$11.25 |
| Recording Fee | Fee charged by the county recorder's office to record the release / satisfaction when the loan is paid-in-full. | \$12.00 - \$14.50 |
| BPO/Appraisal | Brokers Price Opinion or Appraisal to determine property value. Cost would vary depending on loan type or requirements of the investor. | \$83.00 - \$650.00 |
| All fees and amounts are subject to change without prior notice. Additional fees and amounts may apply depending on your specific request and the status of your loan. | | |



Exhibit Q

02 0711 [REDACTED] 6646 00073363 00000 22222 8

Convenient Payment Options

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Mail or Express Mail — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post dated checks. If paying more than the amount due, be sure to indicate on the coupon how to apply the excess money. Please write your account number on your check or money order.

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PO Box 79135, Phoenix, AZ 85062-9135

For Express Mail Only send to:

Ocwen Loan Servicing, LLC, 6716 Grade Lane,
Building 9, Suite 910, Louisville, KY 40213-1407

Pay by Phone — For information and the fee to use this quick and convenient service call 1-800-766-4622. Please have your bank routing number and bank account number available when you call.

Account Information or Questions — 1-800-766-4622 or ocwen.mortgagebanksite.com

Our automated telephone service will help you get fast and confidential answers to questions. Be sure to have your account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available from 6:00 a.m.-10:00 p.m. CT Monday-Friday, and 8:00 a.m.-2:00 p.m. CT Saturday.

Special Number for the Hearing Impaired: 1-800-735-2943

Inquiries — General inquiries/correspondence should be mailed separately from your account payments.

Supplemental Tax Bills — If you receive a supplemental or interim bill from the tax collector and would like the bill paid from escrow, promptly forward the bill to the address listed below prior to the delinquency date.

General Inquiries

Ocwen Loan Servicing, LLC
Attn: Customer Care
P.O. Box 780
Waterloo, IA 50704-0780

Insurance Policies/Bills

Ocwen Loan Servicing, LLC
P.O. Box 4025
Coraopolis, PA 15108-6942
1-800-256-9962

Tax Bills

Ocwen Loan Servicing, LLC
Attn: Tax Dept.
P.O. Box 961219
FT. Worth, TX 76161-0219
1-877-261-5760

Tax Bills in PA or MA

Ocwen Loan Servicing, LLC
Attn: Tax Dept.
P.O. Box 961241
Ft. Worth, TX 76161-0241
1-877-261-5760

Qualified Written Request — Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence, other than notice on your payment coupon or other payment medium supplied by us, regarding the servicing of your loan which includes your name, account number, and your reasons for the request. Any qualified written request you wish to submit must be sent to: Ocwen Loan Servicing, LLC, Attn: Customer Care, PO Box 1330, Waterloo, IA 50704-1330.

Important Information

Important Notice — Ocwen may be attempting to collect a debt and any information obtained will be used for that purpose. Ocwen may assess a return check fee consistent with the laws of your state and your mortgage contract on all checks returned unpaid by your financial institution. Additionally, Ocwen may charge a fee for processing payoff requests.

Electronic Debit — When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

Important Credit Reporting Notification — We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Partial Payments — Partial payment funds, if not specified, will be posted to outstanding fees, escrow shortages or as a principal reduction in accordance with the terms of your Note.

Optional Product Information — Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default. Please call 1-800-766-4622 if you have any questions or to cancel your Optional Product enrollment.

NMLS#: 1852 NC Permit No. 3946



Schedule of Standard Servicing Fees for Indiana

| Fee Name | Fee Description | Estimated Fee Amount |
|--|--|---|
| Balloon Reset/Cast | Fee required to reset balloon loans or recast a loan when loan documents allow for this function. | \$170-\$1200 (includes hard dollar costs which range by county) |
| Broker Price Opinion (BPO) | Brokers or other qualified individuals provide an estimate of the market value of property. | \$83.00 - \$150.00 |
| Inspection | Inspections are performed to ensure that the property is occupied and appropriately maintained. | \$16.50 - \$42.00 |
| Late Charges | Penalty charged to the borrower if a payment is received past the grace days. | Fees assessed according to loan documents |
| Non Sufficient Funds (NSF) Fee | Fee charged for a check that was applied to the borrower's account but returned unpaid by the borrower's depository institution (bank, savings bank, etc). | No Charge |
| Pay by Phone | One time charge to a borrower to make a payment using the pay by phone service. Use of this service is optional. Other payment options are available that have no additional costs. | \$7.50 via phone \$12.50 via customer service |
| Payoff Statement | Fee charged when a payoff statement is requested to be mailed or faxed. | No Charge |
| Recording Fee | Fee charged by the county recorder's office to record the release / satisfaction when the loan is paid-in-full. | \$12.00 - \$14.50 |
| Subordination | Processing/underwriting fee to review new loan details and our existing second lien loan to consider permitting the new loan to have priority, or first lien position, over our existing second lien loan. | No Charge |
| Wire | Fee assessed for wired payments. Use of this service is optional. Other payment options are available that have no additional costs. | \$7.50 |
| All fees and amounts are subject to change without prior notice. Additional fees and amounts may apply depending on your specific request and the status of your loan. | | |



Exhibit R

September 19, 2012

Thomas D Maragolis Attorney at Law
309 West Washington Street
Muncie IN 47305

RE: Account Number [REDACTED] 6646
Customer Name William J Futrell
Property Address 8391 N 550 W
Bryant IN 47326

Dear Thomas D Maragolis Attorney at Law:

Please be advised that this letter serves as our response to your Qualified Written Request ("QWR") for information regarding the above-referenced GMAC Mortgage account dated August 31, 2012 and received in our office on September 4, 2012.

In response to your inquiry, GMAC Mortgage has enclosed a copy of the account's payment history as required by the Real Estate Settlement Procedures Act ("RESPA").

It is difficult for GMAC Mortgage to identify any specific concern(s) you have regarding the servicing of the account. Nevertheless, in an effort to be responsive to your request, copies of pertinent documentation GMAC Mortgage has in its records are enclosed.

- Note
- Modification
- Mortgage/Deed of Trust
- HUD-1 Settlement Statement
- Escrow Analysis Statements

According to the original terms of the Note, the loan is a fixed rate loan at 9.750%. Enclosed is a copy of the Note for your review. A loan modification was completed in May 1, 2010. This Modification modified the original interest rate to a fixed rate of 8.5%, enclosed is a copy of the completed signed modification for your review.

Per the terms of the Modification, the first modified payment was effective August 1, 2010. When the modification was completed, a new escrow analysis was completed to verify the funds collected for the homeowners insurance and county taxes. Enclosed is a copy of this escrow analysis. The full monthly payment due August 1, 2010 was \$705.53.

Escrow analysis are completed once a year to verify we are collecting the correct amount. If the customer believes the escrow amount is incorrect, they are able to submit a copy of their bills (homeowners insurance policy and county taxes) for review. If the amounts provided by the customer are different then the current amounts GMAC Mortgage completes an updated escrow analysis.

The customer started making the modified payments of \$705.53 on July 26, 2010 for the August 1, 2010 payment. The last payment the customer made was on July 29, 2011 for the June 1, 2011 payment, please review the enclosed history. Our records indicate the customer is applying for a new modification, however, we have not received an up to date completed hardship package to continue our review.

If the customer would like to continue the review for a modification, please have them complete an updated financial form and updated bank statements, all documentation received must be dated within 90 days of receipt. We have issued you a new hardship package under separate cover. The customers account is currently due for the July 1, 2011 through September 1, 2012 payments. Please contact the Loss Mitigation Department at 1-800-850-4622 if you have questions regarding a payment plan, how to complete the hardship package and/or the modification process.

If specific concerns exist related to the servicing of the above-referenced account, those concerns may be sent in writing to:

GMAC Mortgage
PO Box 4622
Waterloo IA 50702

If after reviewing this information, you have any specific questions or concerns regarding the mortgage loan servicing of this account, please contact Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday.

Customer Care
Loan Servicing

Enclosures

BD

Identifier: 5646

Doc Type: NOTE

Loan No: 2135
Borrower: WILLIAM J. F

Data ID: 658



HF NOTE
NOTE

MIN: 5344

February 23, 2001

BRYANT
(City)

INDIANA
(State)

8391 N 550 W
BRYANT, INDIANA 47326
(Property Address)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 76,500.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is AEOIS MORTGAGE CORPORATION d/b/a UC LENDING. I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 9.750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the first day of each month beginning on April 1, 2001. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on March 1, 2031, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 5208 WEST RENO, SUITE 255, OKLAHOMA CITY, OK 73127 or at a different place if required by the Note Holder.

MULTISTATE FIXED RATE NOTE - Single Family - Modified Fannie Mae/Freddie Mac U20FORM INSTRUMENT

Form 3200 1/01
(Page 1 of 4 Pages)



0397053021352165

INITIALS: WJF

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 657.25.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

In any 12-month period, I may prepay an amount not exceeding 20 percent of the original loan amount without incurring a prepayment charge. I shall pay a prepayment charge, as permitted by law, if within 5 years of the execution of this Note, and the Security Instrument securing this Note, I prepay an amount in excess of 20 percent of the original loan amount in any 12-month period. The prepayment charge shall be in an amount equal to 6 months' advance interest on the amount prepaid in excess of 20 percent of the original loan amount of this Note.

If this Note is not in default, the Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

By accepting partial payment of any payment, Note Holder does not waive the right to collect the remainder of such payment. Acceptance of any payment after maturity, or waiver of any breach or default of the terms of this Note shall not constitute a waiver of any later or other breach or default, and failure of Note Holder to exercise any of its rights shall not constitute waiver of such rights.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be .500 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Acceleration

If I am in default, the Note Holder may without notice or demand, unless otherwise required by applicable law, require me to pay immediately the full amount of Principal that has not been paid and all interest that I owe on that amount.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

MULTISTATE FIXED RATE NOTE - Single Family - Modified Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01
(Page 2 of 4 Pages)

INITIALS: WJF

Identifier: [REDACTED] 6646

Doc Type: NOTE

Loan No: [REDACTED] 2135

Data ID: 658

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of notice of acceleration, Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

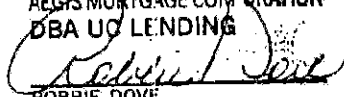
INITIALS: W. J. F.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


.....(Seal)
WILLIAM J. POTRELL - Borrower

[Sign Original Only]

PAY TO THE ORDER OF
WITHOUT RECOURSE
AEGIS MORTGAGE CORPORATION
DBA UO LENDING


ROBBIE DOVE
ASSISTANT SECRETARY

MULTISTATE FIXED RATE NOTE - Single Family - Modified Pennie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01
(Page 4 of 4 Pages)

Identifier: [REDACTED] 6646

Doc Type: LMOU

GMAC Mortgage

5/20/2010

WILLIAM J FUTRELL
8391 N 550 W
BRYANT IN 47326

Re: Account Number [REDACTED] 6646
8391 N 550 W
BRYANT IN 47326

Dear WILLIAM J FUTRELL

Congratulations! Your request for a loan modification has been approved subject to the following:

- Receipt of your contribution in the form of certified funds
- Receipt of the signed loan modification agreement and any attachments
- Receipt of clear title, if applicable

Highlights of the enclosed Loan Modification Agreement and instructions for completing and returning it are as follows:

- The contribution amount of \$ 704.23 in the form of certified funds, is due in our office by June 1, 2010.
- The interest rate is 8.50000%.
- The first modified payment begins August 1, 2010.

| | |
|------------------------|-----------------|
| Principal and Interest | \$ 656.86 |
| Escrow | \$ 48.67 |
| Total Payment | \$705.53 |

All of the documents must be executed and the signatures must be exactly as the names are typed.

- The signed Loan Modification Agreement should be returned using the enclosed pre-paid overnight envelope.
- If any modification closing costs are more than projected, the difference will be assessed to the account.
- All miscellaneous fees and costs – excluding late charges – may not have been included in the loan modification and will remain outstanding.

| |
|---|
| We are NOT required to record the modification document; therefore, only your signature(s) are required. No notary is required. |
|---|

The contribution and executed loan modification documents are due back by June 1, 2010. Please return to:

GMAC Mortgage, LLC
3700 J Street SW
Suite 222
Cedar Rapids, IA 52404

IMPORTANT! The loan modification will not be complete until we receive all properly executed documents and the contribution amount. If the modification is not completed we will continue to enforce our lien. If the conditions outlined above are not satisfied the modification will be withdrawn.

If you have any questions regarding this modification offer, please contact a modification specialist directly at 1-800-799-9250 Monday – Thursday 8:00 AM to 7:00 PM, Friday 8:00 AM to 5:00 PM, Central Time.

Loan Modification Specialist
Enclosures

Record & Return To:
GMAC Mortgage, LLC
Attention: Loss Mitigation
3451 Hammond Avenue
Waterloo, IA 50702
Custodian ID: [REDACTED]
Investor Number: [REDACTED] 2951

(Space Above This Line For Recorder's Use)

FIXED RATE LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement") made this July 1, 2010 ("Effective Date") between WILLIAM J FUTRELL ("Borrower") and GMAC Mortgage, LLC ("Lender"), amends and supplements that certain promissory note ("Note") dated February 23, 2001 in the original principal sum of Seventy Six Thousand Five Hundred Dollars and No Cents (\$ 76,500.00) executed by Borrower. The Note is secured by a Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated the same date as the Note, and if applicable, recorded on with Instrument Number in Book and/or Page Number of the real property records of JAY County, IN. Said Security Instrument covers the real and personal property described in such Security Instrument (the "Property") located at 8391 N 550 W BRYANT IN 47326, which real property is more particularly described as follows:

(Legal Description - Attach as Exhibit if Recording Agreement)

Borrower acknowledges that Lender is the legal holder and the owner of the Note and Security Instrument and further acknowledges that if Lender transfers the Note, as amended by this Agreement, the transferee shall be the "Lender" as defined in this Agreement.

Borrower has requested, and Lender has agreed, to extend or rearrange the time and manner of payment of the Note and to extend and carry forward the lien(s) on the Property whether or not created by the Security Instrument.

Now, therefore, in consideration of the mutual promises and agreements contained herein, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, and intending to be legally bound, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. Borrower acknowledges that as of the Effective Date, the amount payable under the Note and secured by the Security Instrument (the "Principal Balance") is Seventy Six Thousand Six Hundred Twenty Six Dollars and Forty Five Cents (\$ 76,626.45). Borrower hereby renews and extends such indebtedness and promises to pay jointly and severally to the order of Lender the Principal Balance, consisting of the amount(s) loaned to Borrower by Lender and any accrued but unpaid interest capitalized to date.

2. Interest will be charged on the unpaid Principal Balance until the full amount of principal has been paid. Borrower will pay interest at the rate of 8.50000% per year from the Effective Date.

3. Borrower promises to make monthly principal and interest payments of \$ 656.86, beginning on August 1, 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on March 1, 2031 (the "Maturity Date"), Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date. Borrower will make such payments at 3451 Hammond Avenue, Waterloo, IA 50702 or at such other place as Lender may require. The amounts indicated in this paragraph do not include any required escrow payments for items such

as hazard insurance or property taxes; if such escrow payments are required the monthly payments will be higher and may change as the amounts required for escrow items change.

4. If Lender has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, Borrower will pay a late charge to Lender. The amount of the charge will be the late charge percentage provided for in the Note multiplied by the overdue payment of principal and interest required under this Agreement. Borrower will pay this late charge promptly but only once on each late payment. The late charge is not in lieu of any other remedy of Lender, including any default remedy.

5. It is the intention of the parties that all liens and security interests described in the Security Instrument are hereby renewed and extended (if the Maturity Date of the original Note has been changed) until the indebtedness evidenced by the Note and this Agreement has been fully paid. Lender and Borrower acknowledge and agree that such renewal, amendment, modification, rearrangement or extension (if applicable) shall in no manner affect or impair the Note or liens and security interests securing same, the purpose of this Agreement being simply to modify, amend rearrange or extend (if applicable) the time and the manner of payment of the Note and indebtedness evidenced thereby, and to carry forward all liens and security interests securing the Note, which are expressly acknowledged by Borrower to be valid and subsisting, and in full force and effect so as to fully secure the payment of the Note.

6. If all or any part of the Property or any interest in it is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by the Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by applicable law. If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower. For purposes of this paragraph, "interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is transfer of title by Borrower at a future date to a purchaser.

7. As amended hereby, the provisions of the Note and Security Instrument shall continue in full force and effect, and the Borrower acknowledges and reaffirms Borrower's liability to Lender thereunder. In the event of any inconsistency between this Agreement and the terms of the Note and Security Instrument, this Agreement shall govern. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement, including but not limited to, in the case of the Borrower, the obligation to pay items such as taxes, insurance premiums or escrow items, as applicable. Any default by Borrower in the performance of its obligations herein contained shall constitute a default under the Note and Security Instrument, and shall allow Lender to exercise all of its remedies set forth in said Security Instrument.

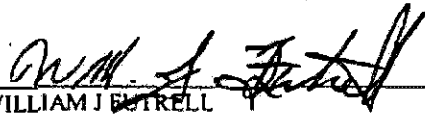
8. Lender does not, by its execution of this Agreement, waive any rights it may have against any person not a party hereto. This Agreement may be executed in multiple counterparts, each of which shall constitute an original instrument, but all of which shall constitute one and the same Agreement. EACH OF THE BORROWER AND THE LENDER ACKNOWLEDGE THAT NO REPRESENTATIONS, AGREEMENTS OR PROMISES WERE MADE BY THE OTHER PARTY OR ANY OF ITS REPRESENTATIVES OTHER THAN THOSE REPRESENTATIONS, AGREEMENTS OR PROMISES SPECIFICALLY CONTAINED HEREIN. THIS AGREEMENT, AND THE NOTE AND SECURITY INSTRUMENT (AS AMENDED HEREBY) SETS FORTH

THE ENTIRE UNDERSTANDING BETWEEN THE PARTIES. THERE ARE NO UNWRITTEN AGREEMENTS BETWEEN THE PARTIES.

Identifier: 5646

Doc Type: LMOD

Executed effective as of the day and year first above written.

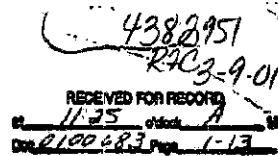

WILLIAM J ESTRELL

GMAC Mortgage, LLC

By: 
Limited Signing Officer
Date: _____
Limited Signing Officer

Identifier: 6646

Doc Type: MTGR



MAR 02 2001

John A. Martin
Notary Public, Maryland

Return to: AEGIS MORTGAGE CORPORATION d/b/a UC LENDING
ATTENTION: LOAN SHIPPING, REG 9
8549 UNITED PLAZA BLVD.
BATON ROUGE, LA 70809

Loan No: 2135 [Space Above This Line For Recording Data] Data ID: 658
Borrower: WILLIAM J. FUTRELL

MORTGAGE

MIN: 5344

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated February 23, 2001, together with all Riders to this document.

(B) "Borrower" is WILLIAM J. FUTRELL, INDIVIDUALLY. Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is AEGIS MORTGAGE CORPORATION d/b/a UC LENDING. Lender is A CORPORATION organized and existing under the laws of the State of OKLAHOMA. Lender's address is 11111 WILCREST GREEN, SUITE 250, HOUSTON TX 77042.

(E) "Note" means the promissory note signed by Borrower and dated February 23, 2001. The Note states that Borrower owes Lender SEVENTY-SIX THOUSAND FIVE HUNDRED and NO/100----Dollars (U.S. \$ 76,500.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than March 1, 2031.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

INDIANA - Single Family - MODIFIED Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3015 1/01

(Page 1 of 12 Pages)



0337053021350130

0100683

PAGE 1

W. J. Futrell

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|---|---|--|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Biweekly Payment Rider | |
| <input type="checkbox"/> Other(s) [specify] | | |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the County of JAY:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

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EXHIBIT "A"
LEGAL DESCRIPTION

A part of the Southwest Quarter of Section 5, Township 24 North, Range 13 East, Second Principal Meridian, Jackson Township, Jay County, Indiana. Commencing at a cornerstone at the northwest corner of the southwest quarter of Section 5, Township 24 North, Range 13 East; thence south along the west line of the southwest quarter, a distance of Four Hundred Eighty-Five and Eighty Hundredths (485.80) feet to an iron pin for the point of beginning; thence north 89 degrees 59' 00" east a distance of Two Hundred and Fifty (250.00) feet to an iron pin; thence south 0 degrees 01' 00" east parallel to the west line of the said southwest quarter, a distance of three hundred and fifty (350.00) feet to an iron pin; thence south 89 degrees 59' 00" west a distance of two hundred and fifty (250.00) feet to an iron pin on the west line of the said southwest quarter; thence north 0 degrees 01' 00" west along the west line of the said southwest quarter, a distance of three hundred and fifty (350.00) feet to the point of beginning.

Subject to any and all easements, agreements, and restrictions of record.

Parcel #005-08051-50

Identifier: 6646

Doc Type: MTR

Loan No: 2135

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which currently has the address of 8391 N 550 W,

BRYANT,

INDIANA

47326
(Zip Code)

(City)
("Property Address")

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. **Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

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3. **Funds for Escrow Items.** Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

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5. **Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. **Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

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7. **Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. **Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. **Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. **Mortgage Insurance.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

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Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance; in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

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Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

IDENTIFIER: [REDACTED]

DOC type: mda

Loan No: [REDACTED] 2135

Data ID: 658

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to Section 22 of this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

OK - J - F.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph.

21. **Hazardous Substances.** As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. **Acceleration; Remedies.** Following Borrower's breach of any covenant or agreement in this Security Instrument, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

23. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. **Waiver of Valuation and Appraisement.** Borrower waives all right of valuation and appraisement.

25. **Agreement to Mediate or Arbitrate.** READ THIS AGREEMENT CAREFULLY. IT LIMITS CERTAIN OF YOUR RIGHTS, INCLUDING YOUR RIGHT TO GO TO COURT. In this agreement to mediate or arbitrate (this "Agreement"), (a) "Transaction" means any: (1) payment of money; (2) transfer or exchange of property or any other thing of value; (3) any one or more past, present, or future extensions of, advertisement, solicitation, applications for, or inquiries about, credit, or forbearance of payment, such as a loan, a credit sale, or otherwise, from Lender to Borrower, including this Transaction; (4) gift; or (5) promise to enter into a Transaction; and (b) "Claim" means any case, controversy, dispute, tort, disagreement, lawsuit, claim, or counterclaim, and other matters in question now or hereafter existing between Lender and Borrower. A Claim includes, without limitation, anything arising out of, in connection with, or relating to: (1) this Agreement; (2) to the advertisement, solicitation, application, processing, closing or servicing of this Transaction or any instruments executed in conjunction with it (collectively the "Loan Agreements" including but not limited to the terms of the Loan, representations, promises, undertakings or covenants made relating to the Loan, or Loan Agreements executed in conjunction with the Note and this Security Instrument, services provided under the Loan Agreements, and the validity and construction of the Loan Agreements); (3) any Transaction; (4) the construction, manufacture, advertisement, sale, installation or servicing of any real or personal property which secures this Transaction; (5) any past, present, or future insurance, service, or product that is offered or sold in connection with a Transaction; (6) any documents or instruments that contain information about or document any Transaction, insurance, service, or product; and (7) any act or omission by Lender regarding any Claim.

W. J. F.

Identifier: [REDACTED] 5646

Doc Type: MTR

Loan No: [REDACTED] 2135

Data ID: 658

Mediation. Except as set forth below, all Claims, shall be **MEDIATED** prior to the filing of any legal proceeding related to any dispute relating to this Transaction. If Borrower and Lender cannot agree on the selection of a mediator for a dispute, the mediator shall be selected as follows: within 5 business days of the notice that either Borrower or Lender has decided to mediate, Borrower and Lender shall each name a mediator and notify that mediator and the other party of the selection. Within 5 business days of their selection the mediators shall jointly select an independent mediator to mediate the dispute. The mediation shall occur not later than 30 days after the final mediator is selected at a time and place mutually convenient to all parties within a fifty-mile radius of Borrower's residence.

Borrower and Lender agree to participate in the mediation in good faith with the intention of resolving the dispute, if possible. Legal counsel may, but is not required to, represent Borrower or Lender at the mediation. All mediation sessions will be private and all information disclosed during the mediation will be confidential. The mediator may prescribe other rules for the mediation. Expenses of the mediation including the mediator's fee shall be shared equally between Lender and Borrower. Attorneys' fees and related expenses are each party's responsibility.

This Agreement to mediate is specifically enforceable.

If for any reason the mediation is not completed within 45 days after the final mediator is selected, or if after the mediation, any Claim is still unresolved, such Claim shall be resolved solely and exclusively by arbitration in accordance with this Agreement.

Arbitration. To the extent allowed by Applicable Law, any Claim, except those set forth below, shall be resolved by binding arbitration in accordance with: (a) the Federal Arbitration Act, 9 U.S.C. §§ 1-16; (b) the Expedited Procedures of the Commercial Arbitration Rules of the American Arbitration Association ("Arbitration Rules") then in effect; and (c) this Agreement. If the terms of this Agreement and the Arbitration Rules are inconsistent, the terms of this Agreement shall control. A copy of the Arbitration Rules, free of charge, may be obtained by calling (800) 778-7879. The laws applicable to the arbitration proceeding shall be the laws of the state in which the property which secures the Transaction is located. The parties agree that the arbitrator shall have all powers provided by law, this Agreement, and the Loan Agreements. However, the arbitrator shall have no power to vary or modify any of the provisions of the Loan Agreements. Any party to this Agreement may bring an action in any court having jurisdiction, including a summary or expedited proceeding, to specifically enforce this Agreement, or to compel arbitration of any Claim. An action to specifically enforce this Agreement, or a motion to compel arbitration may be brought at any time, even after a Claim has been raised in a court of law or a Transaction has been completed, discharged, or paid in full.

Place of Arbitration. The arbitration shall be conducted in the county of Borrower's residence, or at any other place mutually acceptable to Lender and Borrower.

Timing of Hearing. The arbitration hearing shall commence within forty-five (45) days of the demand for arbitration.

NO CLASS ACTIONS; NO JOINDER OF PARTIES; WAIVER OF RIGHT TO JURY TRIAL. THE ARBITRATION WILL TAKE THE PLACE OF ANY COURT PROCEEDING INCLUDING A TRIAL BEFORE A JUDGE OR A JUDGE AND JURY. ANY SUCH ARBITRATION SHALL BE CONDUCTED ON AN INDIVIDUAL BASIS, AND NOT AS PART OF A COMMON OR CLASS ACTION. IT IS EXPRESSLY ACKNOWLEDGED AND AGREED BY BORROWER AND LENDER THAT ANY PURPORTED COMMON ISSUES OF LAW OR FACT SHALL BE RESOLVED ON SUCH AN INDIVIDUAL BASIS. IF THE APPOINTED ARBITRATOR SHOULD AWARD ANY DAMAGES, SUCH DAMAGES SHALL BE LIMITED TO ACTUAL AND DIRECT DAMAGES AND SHALL IN NO EVENT INCLUDE CONSEQUENTIAL, PUNITIVE, EXEMPLARY OR TREBLE DAMAGES AS TO WHICH BORROWER AND LENDER EXPRESSLY WAIVE ANY RIGHT TO CLAIM TO THE FULLEST EXTENT PERMITTED BY LAW.

Judgment. The award rendered by the arbitrator shall be final, non-appealable and judgment may be entered upon it in accordance with Applicable Law in any court having jurisdiction thereof.

Confidentiality. Borrower and Lender agree that the mediation and arbitration proceedings are confidential. The information disclosed in such proceedings cannot be used for any purpose in any other proceeding.

Claims Excluded from Mediation and Arbitration. Notwithstanding the foregoing, neither Borrower nor Lender can require the other to mediate or arbitrate: (a) foreclosure proceedings, whether pursuant to judicial action, power of sale, assent to a decree or otherwise, proceedings pursuant to which Lender seeks a deficiency judgment, or any comparable procedures allowed under Applicable Law pursuant to which a lien holder may acquire title to or possession of any property which is security for this Transaction and any related personal property (including an assignment of rents or appointment of a receiver), upon default by the Borrower on the Transaction; (b) an application by or on behalf of the Borrower for relief under the federal bankruptcy laws or any other similar laws, of general application for the relief of debtors, through the institution of appropriate proceedings; or (c) any Claim where Lender seeks damages or other relief because of Borrower's default under the terms of a Transaction. Enforcement of this section will not waive the right to arbitrate any other Claim, including a Claim asserted as a counterclaim in a lawsuit brought under this section.

Effect of Rescission. If Borrower has the right to rescind this Transaction, rescinding it will not rescind this Agreement.

No Other Arbitration Agreements. This Agreement is the only agreement between Lender and Borrower regarding alternative dispute resolution, and supersedes any prior agreements to mediate or arbitrate Claims. This Agreement may only be modified by a written agreement between Lender and Borrower.

BORROWER AND LENDER AGREE TO WAIVE ANY RIGHTS TO TRIAL BY JURY OF ANY AND ALL CLAIMS.

INDIANA - Single Family - MODIFIED Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3015 1/01 (Page 11 of 12 Pages)

[Handwritten Signature]

PAGE 12

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.


WILLIAM J. FUTRELL —Borrower (Seal)

[Space Below This Line For Acknowledgment]

State of ~~MISSISSIPPI~~ INDIANA
County of WAYNE

Before me, RICK J. RIFFLE, a Notary Public, this 23 day of FEBRUARY, 2001

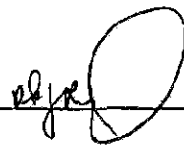
WILLIAM J. FUTRELL

acknowledged the execution of the annexed Mortgage.

[Seal]



RICK J. RIFFLE
Notary Public, State of Indiana
County of Randolph
My Commission Expires Jul 18, 2007



Notary Public

My commission expires: _____

(Printed Name)

Prepared by: Michael L. Riddle
Middleberg, Riddle & Gianna
717 N. Harwood, Suite 2400
Dallas, TX 75201

INDIANA - Single Family - MODIFIED Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3015 1/01 (Page 12 of 12 Pages)

0100683

PAGE 13

Identifier: 646

Doc Type: HUD1

Statement
Optional Form for
Transactions without SellersU.S. Department of Housing
and Urban Development

OMB Approval No. 2502-0491

GF: GUCR0115117

| | | | |
|--|--|---|--|
| Name & Address of Borrower: William J. Futrell 391 North 550 West Bryant, IN 47326 | | Name & Address of Lender: Aegis Mortgage Corp., DBA UC Lending 850 Dillon Drive Richmond, IN 47374 | |
| Property Location: 391 North 550 West, Bryant, IN 47326 391 North 550 West Bryant, IN 47326 | | Settlement Agent: Southeast Equity Title | |
| Loan Number: 0135 | | Place of Settlement: 5430 St. Rt. 571 East, P.O. Box 250 Greenville, OH 45331 | |
| | | Settlement Date: 2/22/01 | |

| I. Settlement Charges | | | M. Disbursements to Others | |
|---|----|---------------------------|--|-------------|
| 00. Items Payable in Connection with Loan | | | 1501. 1st Mortgage Payoff to American General Finance | \$54,661.39 |
| 01. Loan Origination Fee | to | | 1502. 2nd Mortgage Payoff to Old Kent Bank | \$12,818.04 |
| 02. Loan Discount | to | Aegis Mortgage Corp., DBA | 1503. Taxes to Jay County Treasurer | \$378.42 |
| 03. Appraisal Fee | to | Mangas Agencies, Inc. | 1504. Account to Marion School Employees Federal Credit Union | \$2,982.00 |
| 04. Loan Fee | to | Aegis Mortgage Corp., DBA | 1505. | |
| 05. Document Preparation Fee | to | MRG | 1506. | |
| 06. Lifetime Flood Cert | to | Geotrac | 1507. | |
| 07. Flood Cert Fee | to | Geotrac | 1508. | |
| 08. Processing Fee | to | | | |
| 09. Underwriting Fee | to | | | |
| 10. Tax Service Fee | to | Aegis Mortgage Corp., DBA | | |
| 11. Mortgage Broker Fee | to | | | |
| 00. Items Required by Lender to be Paid in Advance | | | | |
| 01. Interest from 2/28/01 to 3/1/01 @ \$20.4300/day | | \$20.43 | | |
| 02. Mortgage Insurance Premium for months to | | | | |
| 03. Hazard Insurance Premium for years to | | | | |



HF HUD1

| Reserves Deposited with Lender | | | |
|---|----------|------------------------|---|
| Hazard Insurance | months @ | per month | |
| Mortgage Insurance | months @ | per month | |
| City property taxes | months @ | per month | |
| County prop taxes | months @ | per month | |
| Annual assessments | months @ | per month | |
| School prop taxes | months @ | per month | |
| MUD taxes | months @ | per month | |
| Aggregate Adj | months @ | per month | |
| Title Charges | | | 1515. |
| Settlement or closing fee | to | Southeast Equity Title | \$280.00 |
| Abstract or title search | to | Southeast Equity Title | |
| Title examination | to | Southeast Equity Title | \$185.00 |
| Title insurance binder | to | Southeast Equity Title | \$25.00 |
| Document preparation | to | Southeast Equity Title | |
| Notary Fee | to | Southeast Equity Title | |
| Recording Fees (above item numbers) | | | |
| Transfer Fees (above item numbers) | | | |
| Coverage \$76,500.00/\$192.50 | | | |
| Coverage \$0.00/\$0.00 | | | |
| Endorsement | to | Southeast Equity Title | \$25.00 |
| Alternative Endorsement | to | Southeast Equity Title | |
| Recording and Transfer Charges | | | N. NET SETTLEMENT |
| Fees: Deed; Mortg \$50.00; Rel | | \$50.00 | |
| Stamps: Deed; Mortg | | | 1600. Loan Amount |
| Stamping Fee | to | | \$76,500.00 |
| Notary Fee | to | | 1601. Plus Cash/Check from Borrower |
| Settlement Charges | to | | \$0.00 |
| | to | | 1602. Minus Total Settlement Charges (Line 1400) |
| | to | | \$5,345.77 |
| | to | | 1603. Minus Total Disbursements to Others (Line 1520) |
| | to | | \$70,789.85 |
| | to | | 1604. Equals Disbursements to Borrower (after expiration of any applicable rescission period required by law) |
| | to | | \$364.38 |
| Settlement Charges (enter on Line 1602) | | \$5,345.77 | |

Identifier: 6646

Doc Type: HUD1

Page 2

| | |
|--|------|
| Additional Charges Not Shown on Page 1 | |
| Field Spread Premium | to |
| Additional Charges (Added in to 1400) | |
| | 0.00 |

SETTLEMENT AGENT CERTIFICATION

HUD-1 Settlement Statement which I have prepared is a true and accurate
statement of this transaction. I have caused the funds to be disbursed in accordance
with this statement.

W. J. Farrell 2-23-01
Settlement Agent Date

Warning: It is a crime to knowingly make false statements to the United States on
or any other similar form. Penalties upon conviction can include a fine and
imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Borrower's Signature

William J. Farrell
William J. Farrell

to Declaration Pg 27 of 70
REPRESENTATION OF PRINTED DOCUMENT

3451 Hammond Avenue
Waterloo, IA 50702
1 800 766 4622/Follow the Prompt

Important Note: In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.

ESCROW ANALYSIS STATEMENT

ACCOUNT NUMBER: 5646

PROPERTY ADDRESS:
8391 N 550 W
BRYANT IN 47326

ANALYSIS DATE: JUNE 07, 2010

46068-0000388-001
WILLIAM J FUTRELL
8391 N 550 W
BRYANT IN 47326-9090

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

| Section 1: | DESCRIPTION | NEXT DUE DATE | ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT | AMOUNT(S) USED IN PRIOR ANALYSIS |
|------------|-----------------------------|---------------|---|-------------------------------------|
| | FIRE | NOVEMBER 2010 | 352.37 | 0.00 |
| | COUNTY | NOVEMBER 2010 | 64.19 | 0.00 |
| | COUNTY | MAY 2011 | 101.57 | 82.93 |
| | TOTAL ANNUAL DISBURSEMENTS: | | 518.13 | 82.93 |
| | TOTAL ESCROW PAYMENT: | | 43.17 | 6.91 |

The amounts above are based on either an estimate previously provided or the amount last disbursed.

NOTE: If you pay the escrow shortage amount of \$330.22, your new total payment will automatically be adjusted to \$700.03 effective with your AUGUST 01, 2010 payment. If you do not pay the shortage, your total payment effective AUGUST 01, 2010 will be \$705.53.

| | | |
|----------------------------------|-------|----------------|
| Payment Change: | New | Prior Analysis |
| Escrow | 43.17 | 6.91 |
| Surplus/Shortage | 5.50 | 43.92 |
| Escrow Shortage Spread 60 Months | | |

| | | |
|--------------------|--------|--------|
| Total | 48.67 | 50.83 |
| Principal/Interest | 656.86 | 657.25 |
| Total Payment | 705.53 | 708.08 |

Depending on the timing of when your next billing notice is released, you may not see the payment change until the following billing notice.

For details about the difference between the old and new payment amounts, please reference the ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT and AMOUNT(S) USED IN PRIOR ANALYSIS columns listed above.

Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.

To reach our insurance department call: 1-800-256-9762.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

NOTE — you must use the below address when remitting your escrow shortage payment

THIS COUPON MUST ACCOMPANY YOUR ESCROW SHORTAGE PAYMENT



WILLIAM J FUTRELL

THIS IS NOT A CHECK

NOTE: you must use this address when remitting your escrow shortage payment

| | |
|--------------------------|-----------------|
| Account Number | Shortage Amount |
| 5646 | 330.22 |
| Total Amount Enclosed \$ | |

GMAC MORTGAGE
PO BOX 79162
PHOENIX AZ 85062 9162

If you pay the escrow shortage amount of \$330.22, your new payment will be automatically adjusted to \$700.03 effective with your AUGUST 01, 2010 payment.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

Section 2:

ANALYSIS TYPE: 1/6 AGGREGATE
PROJECTED ESCROW BALANCE AS OF: JULY 31, 2010ACCOUNT NUMBER: [REDACTED] 646
0.00 *

- * Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

| DATE | RECEIPTS | PROJECTED DISBURSEMENTS | CUR. BAL. PROJECTIONS | REQ. BAL. PROJECTIONS |
|-------------------|----------|-------------------------|-----------------------|-----------------------|
| PROJECTED BALANCE | | | .00 | 330.22 |
| 08/01/10 | 43.17 | .00 | 43.17 | 373.39 |
| 09/01/10 | 43.17 | .00 | 86.34 | 416.56 |
| 10/01/10 | 43.17 | .00 | 129.51 | 459.73 |
| 11/01/10 | 43.17 | 352.37- | 179.69- | 150.53 |
| 11/01/10 | .00 | 64.19- | 243.88- | 86.34 L |
| 12/01/10 | 43.17 | .00 | 200.71- | 129.51 |
| 01/01/11 | 43.17 | .00 | 157.54- | 172.68 |
| 02/01/11 | 43.17 | .00 | 114.37- | 215.85 |
| 03/01/11 | 43.17 | .00 | 71.20- | 259.02 |
| 04/01/11 | 43.17 | .00 | 28.03- | 302.19 |
| 05/01/11 | 43.17 | 101.57- | 86.43- | 243.79 |
| 06/01/11 | 43.17 | .00 | 43.26- | 286.96 |
| 07/01/11 | 43.17 | .00 | .09- | 330.13 |

Current Escrow Balance: .00

| Esc Recs to Eff Dt | | Esc Disb Prior to Eff Dt | |
|--|---------|--------------------------|----------|
| Due Dt | Due Amt | Disb Date | Disb Amt |
| *Indicates Sum of Remaining Escrow Payments &/or Escrow Disbursements to Effective Date. | | | |
| L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD: -243.88 | | | |
| MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MIP) 86.34 | | | |

Section 3:

→ **SHORTAGE** 330.22

ESCROW ACCOUNT ACTIVITY (AUGUST 01, 2009 - JULY 31, 2010)

| DATE | TXN | PREV PROJ AMOUNT | PREV PROJ BALANCE | TXN | ACTUAL AMOUNT | ACTUAL BALANCE |
|-------------------|---------|------------------|-------------------|---------|---------------|----------------|
| 05/01/09 | | .00 | .00 | | .00 | .00 |
| 06/01/09 | | .00 | .00 | TAX | 82.93- | 82.93- |
| 07/01/09 | | .00 | .00 | | .00 | 82.93- |
| BEGINNING BALANCE | | | 27.65 | | | 82.93- |
| 08/01/09 | PAYMENT | 6.91 | 34.56 | | .00 | 82.93- |
| 09/01/09 | PAYMENT | 6.91 | 41.47 | | .00 | 82.93- |
| 10/01/09 | PAYMENT | 6.91 | 48.38 | TAX | 64.19- | 147.12- |
| 11/01/09 | PAYMENT | 6.91 | 55.29 | FIRE | 352.37- | 499.49- |
| 12/01/09 | PAYMENT | 6.91 | 62.20 | | .00 | 499.49- |
| 01/01/10 | PAYMENT | 6.91 | 69.11 | | .00 | 499.49- |
| 02/01/10 | PAYMENT | 6.91 | 76.02 | | .00 | 499.49- |
| 03/01/10 | PAYMENT | 6.91 | 82.93 | PAYMENT | 50.83 | 448.66- |
| 04/01/10 | PAYMENT | 6.91 | 89.84 | TAX | 101.57- | 550.23- |
| 05/01/10 | PAYMENT | 6.91 | 13.82 | PAYMENT | 46.98 | 503.25- |
| 05/01/10 | TAX | 82.93- | 13.82 | | .00 | 503.25- |
| 06/01/10 | PAYMENT | 6.91 | 20.73 | PAYMENT | 503.25 | .00 |
| 07/01/10 | PAYMENT | 6.91 | 27.64 | | .00 | .00 |

to Declaration Pg 29 of 70
REPRESENTATION OF PRINTED DOCUMENT**GMAC**
Mortgage3451 Hammond Avenue
Waterloo, IA 50702
1 800 766 4822/Follow the Prompts**Important Note:** In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.**ESCROW ANALYSIS STATEMENT**

ACCOUNT NUMBER: [REDACTED] 6646

PROPERTY ADDRESS:
8391 N 550 W
BRYANT IN 47326

ANALYSIS DATE: MAY 31, 2011

46994-0000321-001
WILLIAM J FUTRELL
8391 N 550 W
BRYANT IN 47326-9090

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

| Section I: | DESCRIPTION | NEXT DUE DATE | ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT | AMOUNT(S) USED IN PRIOR ANALYSIS |
|------------|-----------------------------|---------------|---|-------------------------------------|
| | FIRE | NOVEMBER 2011 | 352.37 | 352.37 |
| | COUNTY | NOVEMBER 2011 | 82.83 | 84.19 |
| | COUNTY | MAY 2012 | 145.54 | 101.57 |
| | TOTAL ANNUAL DISBURSEMENTS: | | 580.74 | 518.13 |
| | TOTAL ESCROW PAYMENT: | | 48.39 | 43.17 |

The amounts above are based on either an estimate previously provided or the amount last disbursed.

NOTE: If you pay the escrow shortage amount of \$335.12, your new total payment will automatically be adjusted to \$705.25 effective with your AUGUST 01, 2011 payment. If you do not pay the shortage, your total payment effective AUGUST 01, 2011 will be \$712.23.

| | | |
|----------------------------------|-------|----------------|
| Payment change: | New | Prior Analysis |
| Escrow | 48.39 | 43.17 |
| Surplus/Shortage | 6.98 | 5.50 |
| Escrow Shortage Spread 48 Months | | |

| | | |
|--------------------|--------|--------|
| Total | 55.37 | 48.67 |
| Principal/Interest | 656.86 | 656.86 |
| Total Payment | 712.23 | 705.53 |

Depending on the timing of when your next billing notice is released, you may not see the payment change until the following billing notice.

For details about the difference between the old and new payment amounts, please reference the ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT and AMOUNT(S) USED IN PRIOR ANALYSIS columns listed above.

Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.

To reach our insurance department call: 1-800-256-9962.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

NOTE — you must use the below address when remitting your escrow shortage payment

THIS COUPON MUST ACCOMPANY YOUR ESCROW SHORTAGE PAYMENT

GMAC
Mortgage

WILLIAM J FUTRELL

THIS IS NOT A CHECK

NOTE: you must use this address when remitting your escrow shortage payment

| | |
|--------------------------|-----------------|
| Account Number | Shortage Amount |
| [REDACTED] 6646 | 335.12 |
| Total Amount Enclosed \$ | |

GMAC MORTGAGE
PO BOX 79162
PHOENIX AZ 85062 9162

If you pay the escrow shortage amount of \$335.12, your new payment will be automatically adjusted to \$705.25 effective with your AUGUST 01, 2011 payment.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

Section 2:

ANALYSIS TYPE: 1/6 AGGREGATE
PROJECTED ESCROW BALANCE AS OF: JULY 31, 2011ACCOUNT NUMBER: 6646
3.30 *

- * Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

| DATE | RECEIPTS | PROJECTED DISBURSEMENTS | CUR. BAL. PROJECTIONS | REQ. BAL. PROJECTIONS |
|-------------------|----------|----------------------------|--------------------------|--------------------------|
| PROJECTED BALANCE | | | 3.30 | 338.42 |
| 08/01/11 | 48.39 | .00 | 51.69 | 386.81 |
| 08/01/11 | 48.39 | .00 | 100.08 | 435.20 |
| 10/01/11 | 48.39 | .00 | 148.47 | 483.59 |
| 11/01/11 | 48.39 | 352.37- | 155.51- | 179.61 |
| 11/01/11 | .00 | 82.83- | 238.34- | 96.78 L |
| 12/01/11 | 48.39 | .00 | 189.95- | 145.17 |
| 01/01/12 | 48.39 | .00 | 141.56- | 193.56 |
| 02/01/12 | 48.39 | .00 | 93.17- | 241.95 |
| 03/01/12 | 48.39 | .00 | 44.78- | 290.34 |
| 04/01/12 | 48.39 | .00 | 3.61 | 338.73 |
| 05/01/12 | 48.39 | 145.54- | 93.54- | 241.58 |
| 06/01/12 | 48.39 | .00 | 45.15- | 289.87 |
| 07/01/12 | 48.39 | .00 | 3.24 | 338.36 |

| Current Escrow Balance: 94.04- | | | |
|--------------------------------|---------|--------------------------|----------|
| Esc Accts to Eff Dt | | Esc Disb Prior to Eff Dt | |
| Due Dt | Due Amt | Disb Date | Disb Amt |
| 06/11 | 48.67 | | |
| 07/11 | 48.67 | | |

*Indicates Sum of Remaining Escrow Payments
&/or Escrow Disbursements to Effective Date.

L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD:
-238.34MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MIP)
96.78

Section 3:

SHORTAGE

335.12

ESCROW ACCOUNT ACTIVITY (AUGUST 01, 2010 - JULY 31, 2011)

| DATE | TXN | PREV PROJ AMOUNT | PREV PROJ BALANCE | TXN | ACTUAL AMOUNT | ACTUAL BALANCE |
|----------|-------------------|---------------------|----------------------|---------|------------------|-------------------|
| 05/01/10 | PAYMENT | 6.91 | 13.82 | PAYMENT | 46.98 | 503.25- |
| 05/01/10 | TAX | 82.93- | 13.82 | | .00 | 503.25- |
| 06/01/10 | PAYMENT | 6.91 | 20.73 | PAYMENT | 503.25 | 1.00 |
| 07/01/10 | PAYMENT | 6.91 | 27.64 | PAYMENT | 48.67 | 48.67 |
| | BEGINNING BALANCE | | 330.22 | | | 48.67 |
| 08/01/10 | PAYMENT | 43.17 | 373.39 | | .00 | 48.67 |
| 09/01/10 | PAYMENT | 43.17 | 416.56 | PAYMENT | 48.67 | 97.34 |
| 10/01/10 | PAYMENT | 43.17 | 459.73 | PAYMENT | 48.67 | 63.18 |
| 10/01/10 | | .00 | 459.73 | TAX | 82.83- | 63.18 |
| 11/01/10 | PAYMENT | 43.17 | 150.53 | | .00 | 289.19- |
| 11/01/10 | FIRE | 352.37- | 150.53 | FIRE | 352.37- | 289.19- |
| 11/01/10 | TAX | 64.19- | 86.34 | | .00 | 289.19- |
| 12/01/10 | PAYMENT | 43.17 | 129.51 | PAYMENT | 97.34 | 191.85- |
| 01/01/11 | PAYMENT | 43.17 | 172.68 | PAYMENT | 48.67 | 143.18- |
| 02/01/11 | PAYMENT | 43.17 | 215.85 | PAYMENT | 97.34 | 45.84- |
| 03/01/11 | PAYMENT | 43.17 | 259.02 | PAYMENT | 48.67 | 2.83 |
| 04/01/11 | PAYMENT | 43.17 | 302.19 | TAX | 145.54- | 142.71- |
| 05/01/11 | PAYMENT | 43.17 | 243.79 | PAYMENT | 48.67 | 94.04- |
| 05/01/11 | TAX | 101.57- | 243.79 | | .00 | 94.04- |
| 06/01/11 | PAYMENT | 43.17 | 286.96 | | .00 | 94.04- |
| 07/01/11 | PAYMENT | 43.17 | 330.13 | | .00 | 94.04- |

GMAC
Mortgage3451 Hammond Avenue
Waterloo, IA 50702
1 800 766 4622/Follow the Prompts**Important Note** In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.**ESCROW ANALYSIS STATEMENT**

ACCOUNT NUMBER: 6646

PROPERTY ADDRESS:
8391 N 550 W
BRYANT IN 47326

ANALYSIS DATE: JUNE 11, 2012

47986-0015842-007
WILLIAM J FUTRELL
8391 N 550 W
BRYANT IN 47326-9090

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

| Section I: | | ESTIMATED AMOUNT(S) | AMOUNT(S) USED |
|-----------------------------|---------------|----------------------|-------------------|
| DESCRIPTION | NEXT DUE DATE | OF NEXT DISBURSEMENT | IN PRIOR ANALYSIS |
| FIRE | NOVEMBER 2012 | 352.37 | 352.37 |
| COUNTY | NOVEMBER 2012 | 126.80 | 82.83 |
| COUNTY | MAY 2013 | 126.23 | 145.54 |
| TOTAL ANNUAL DISBURSEMENTS: | | 605.40 | 580.74 |
| TOTAL ESCROW PAYMENT: | | 50.45 | 48.39 |

The amounts above are based on either an estimate previously provided or the amount last disbursed.

NOTE: If you pay the escrow shortage amount of \$315.93, your new total payment will automatically be adjusted to \$707.31 effective with your AUGUST 01, 2012 payment. If you do not pay the shortage, your total payment effective AUGUST 01, 2012 will be \$733.63.

| | | |
|----------------------------------|-------|----------------|
| Payment change: | New | Prior Analysis |
| Escrow | 50.45 | 48.39 |
| Surplus/Shortage | 26.32 | 6.98 |
| Escrow Shortage Spread 12 Months | | |

| | | |
|--------------------|--------|--------|
| Total | 76.77 | 55.37 |
| Principal/Interest | 656.86 | 656.86 |
| Total Payment | 733.63 | 712.23 |

Depending on the timing of when your next billing notice is released, you may not see the payment change until the following billing notice.

For details about the difference between the old and new payment amounts, please reference the ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT and AMOUNT(S) USED IN PRIOR ANALYSIS columns listed above.

Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.

To reach our Insurance department call: 1-800-256-9942.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

NOTE — you must use the below address when remitting your escrow shortage payment**THIS COUPON MUST ACCOMPANY YOUR ESCROW SHORTAGE PAYMENT****GMAC**
Mortgage

WILLIAM J FUTRELL

THIS IS NOT A CHECK**NOTE** you must use this address when remitting your escrow shortage payment:

| Account Number | Shortage Amount |
|----------------|-----------------|
| 6646 | 315.93 |

Total Amount Enclosed \$

GMAC MORTGAGE
PO BOX 79162
PHOENIX AZ 85062 9162

If you pay the escrow shortage amount of \$315.93, your new payment will be automatically adjusted to \$707.31 effective with your AUGUST 01, 2012 payment.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

Section 2:

ANALYSIS TYPE: 1/6 AGGREGATE
PROJECTED ESCROW BALANCE AS OF: JULY 31, 2012ACCOUNT NUMBER: 6646
62.34 *

* Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgage payments and disbursements anticipated to be made prior to the effective date of analysis.

| DATE | RECEIPTS | PROJECTED DISBURSEMENTS | CUR. BAL. PROJECTIONS | REQ. BAL. PROJECTIONS |
|-------------------|----------|-------------------------|-----------------------|-----------------------|
| PROJECTED BALANCE | | | 62.34 | 378.27 |
| 08/01/12 | 50.45 | .00 | 112.79 | 428.72 |
| 09/01/12 | 50.45 | .00 | 163.24 | 479.17 |
| 10/01/12 | 50.45 | .00 | 213.69 | 529.62 |
| 11/01/12 | 50.45 | 352.37 | 88.23 | 227.70 |
| 12/01/12 | .00 | 126.80 | 215.03 | 100.90 L |
| 01/01/13 | 50.45 | .00 | 164.58 | 151.35 |
| 02/01/13 | 50.45 | .00 | 114.13 | 201.80 |
| 03/01/13 | 50.45 | .00 | 63.68 | 252.25 |
| 04/01/13 | 50.45 | .00 | 13.23 | 302.70 |
| 05/01/13 | 50.45 | .00 | 37.22 | 353.15 |
| 06/01/13 | 50.45 | 126.23 | 38.56 | 277.37 |
| 07/01/13 | 50.45 | .00 | 11.89 | 327.82 |
| | | | 62.34 | 378.27 |

| Current Escrow Balance: 650.77- | | | |
|---------------------------------|----------|--------------------------|----------|
| Esc Rep's to Eff Dt | | Esc Disb Prior to Eff Dt | |
| Due Dt | Due Amt | Disb Date | Disb Amt |
| 07/11 | 48.67 | | |
| 08/11 | 55.37 | | |
| 09/11 | 609.07 * | | |

*Indicates Sum of Remaining Escrow Payments &or Escrow Disbursements to Effectives Date.

L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD: -215.03

MAXIMUM PERMITTED LOW POINT: (EXCLUDING MP) 100.90

Section 3:

SHORTAGE

315.93

ESCROW ACCOUNT ACTIVITY (AUGUST 01, 2011 - JULY 31, 2012)

| DATE | TXN | PREV PROJ AMOUNT | PREV PROJ BALANCE | TXN | ACTUAL AMOUNT | ACTUAL BALANCE |
|----------|-------------------|------------------|-------------------|---------|---------------|----------------|
| 05/01/11 | PAYMENT | 43.17 | 243.79 | PAYMENT | 48.67 | 94.04 |
| 05/01/11 | TAX | 101.57 | 243.79 | | .00 | 94.04 |
| 06/01/11 | PAYMENT | 43.17 | 286.96 | | .00 | 94.04 |
| 07/01/11 | PAYMENT | 43.17 | 330.13 | PAYMENT | 48.67 | 45.37 |
| | BEGINNING BALANCE | | 338.42 | | | 45.37 |
| 08/01/11 | PAYMENT | 48.39 | 386.81 | | .00 | 45.37 |
| 09/01/11 | PAYMENT | 48.39 | 435.20 | | .00 | 45.37 |
| 10/01/11 | PAYMENT | 48.39 | 483.59 | TAX | 126.80 | 172.17 |
| 11/01/11 | PAYMENT | 48.39 | 179.61 | | .00 | 524.54 |
| 11/01/11 | FIRE | 352.37 | 179.61 | FIRE | 352.37 | 524.54 |
| 11/01/11 | TAX | 82.83 | 96.78 | | .00 | 524.54 |
| 12/01/11 | PAYMENT | 48.39 | 145.17 | | .00 | 524.54 |
| 01/01/12 | PAYMENT | 48.39 | 193.56 | | .00 | 524.54 |
| 02/01/12 | PAYMENT | 48.39 | 241.95 | | .00 | 524.54 |
| 03/01/12 | PAYMENT | 48.39 | 290.34 | | .00 | 524.54 |
| 04/01/12 | PAYMENT | 48.39 | 338.73 | TAX | 126.23 | 650.77 |
| 05/01/12 | PAYMENT | 48.39 | 241.58 | | .00 | 650.77 |
| 05/01/12 | TAX | 145.64 | 241.58 | | .00 | 650.77 |
| 06/01/12 | PAYMENT | 48.39 | 289.97 | | .00 | 650.77 |
| 07/01/12 | PAYMENT | 48.39 | 338.36 | | .00 | 650.77 |

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TRN497CR-02
MPRICE

HOMEcomings FINANCIAL
DETAIL TRANSACTION HISTORY

5/21/07 14:19:39
JOB DT: 5/01/07
PAGE: 1

| |
|---|
| LOAN# 6646 INV# 413 POOL# 0200104 INV LNW 2951 NEXT DUE 6/01/07 INTEREST RATE 9.750 PRIN. BAL 72,889.18 |
| BORR1 William J. Futrell TYPE: 05-00 CONVENTION STATUS R TOT. DELQ .00 SUSP-235B .00 ESC. BAL .00 |
| BORR2 MSGS: 92 #PMT D00000 P&I .00 SUSP-SUBS .00 ESC. ADV .00 |
| PROP: 0391 N 550 W MAIL: 0391 N 550 W SRVFEES .02500 SUSP-HAZ .00 TOT. PMT 657.25 |
| Bryant IN 47326 Bryant IN 47326 YDIFF .00000 SUSP-FOR .00 P&I 657.25 |
| INT PD TO 5/01/07 P&I SHORT .00 SUSP-MIS .00 ESC. PMT .00 |
| CORP AD .00 |

| ---TRANSACTION--- | | NEXT | | AFTER TRANS. BALANCES | | TOTAL | | APPLIED | | MISC. PMTS | |
|-------------------|---------|--------|--------------------------------------|-----------------------|-----------|--------|-----------------|-----------|----------|------------|-------------------------|
| NBR | DATE | CODE | DESCRIPTION | DUE | PRINCIPAL | ESCROW | AMOUNT | PRINCIPAL | INTEREST | ESCROW | SUSPENSE/CD & SRV. FEES |
| 10 | 3/09/01 | 8102 | LOAN TRANSFER | 4/01 | 76500.00 | .00 | 76500.00- | 76500.00- | .00 | .00 | .00 |
| | | S/F | REF# | | | | | | | | |
| 11 | 3/30/01 | 3199 | OLD INV 943/0200104 | 4/01 | .00 | .00 | 76500.00 | 76500.00 | .00 | .00 | .00 |
| | | S/F TR | REF# | | | | | | | | |
| | | | Eff Dt: 03/30/2001 | | | | Batch: DHORN | | | | |
| 12 | 3/30/01 | 8199 | NEW INV 413/0200104 | 4/01 | 76500.00 | .00 | 76500.00- | 76500.00- | .00 | .00 | .00 |
| | | S/F TR | REF# | | | | | | | | |
| 13 | 4/11/01 | 02 | PAYMENT | 5/01 | 76464.31 | .00 | 657.25 | 35.69 | 621.56 | .00 | .00 15.94 11 |
| | | S/F LB | REF# | | | | | | | | |
| | | | Days since last Paymt on: 03/30/2001 | | | | Batch: 0411L304 | | | | |
| | | | Eff Dt: 04/11/2001 | | | | | | | | |
| 14 | 4/11/01 | 11 | PRINCIPAL PAYMENT | 5/01 | 76461.56 | .00 | 2.75 | 2.75 | .00 | .00 | .00 |
| | | S/F LB | REF# | | | | | | | | |
| 15 | 5/17/01 | 0283 | PAYMENT | 6/01 | 76425.56 | .00 | 657.25 | 36.00 | 621.25 | .00 | .00 15.93 11 |
| | | S/F LB | REF# | | | | | | | | |
| | | | Days since last Paymt on: 04/11/2001 | | | | Batch: 0517L302 | | | | |
| | | | Eff Dt: 05/17/2001 | | | | | | | | |
| 16 | 5/17/01 | 1401 | Late Charge | 6/01 | 76425.56 | .00 | 2.75 | .00 | .00 | .00 | .00 2.75 01 |
| | | S/F LB | REF# | | | | | | | | |
| 17 | 6/20/01 | 1325 | PMT-MISC SUSP | 6/01 | 76425.56 | .00 | 550.00 | .00 | .00 | .00 | 550.00 PP |
| | | S/F PD | REF# | | | | | | | | |
| | | | Effective date: 6/19/01 | | | | | | | | |
| 18 | 6/26/01 | 02 | PAYMENT | 7/01 | 76389.27 | .00 | 690.11 | 36.29 | 620.96 | .00 | .00 32.86 01 |
| | | S/F LB | REF# | | | | | | | | |
| | | | Days since last Paymt on: 05/17/2001 | | | | Batch: 0626L304 | | | | |
| | | | Eff Dt: 06/26/2001 | | | | | | | | |
| 19 | 6/26/01 | 1401 | Late Charge | 7/01 | 76389.27 | .00 | 9.89 | .00 | .00 | .00 | .00 9.89 01 |
| | | S/F LB | REF# | | | | | | | | |
| 20 | 6/26/01 | 2025 | MISC ADJ | 7/01 | 76389.27 | .00 | 550.00- | .00 | .00 | .00 | 550.00-PP |
| | | S/F LB | REF# | | | | | | | | |
| 21 | 8/13/01 | 02 | PAYMENT | 8/01 | 76352.68 | .00 | 690.11 | 36.59 | 620.66 | .00 | .00 32.06 01 |
| | | S/F LB | REF# | | | | | | | | |
| | | | Days since last Paymt on: 06/26/2001 | | | | Batch: 0810L352 | | | | |
| | | | Eff Dt: 08/10/2001 | | | | | | | | |
| 22 | 8/13/01 | 1325 | PMT-MISC SUSP | 8/01 | 76352.68 | .00 | 9.89 | .00 | .00 | .00 | 9.89 PP |
| | | S/F LB | REF# | | | | | | | | |
| | | | Effective date: 8/10/01 | | | | | | | | |
| 23 | 8/16/01 | 1499 | Late Charge | 8/01 | 76352.68 | .00 | 32.86 | .00 | .00 | .00 | .00 32.86 01 |
| | | S/F | REF# | | | | | | | | |
| 24 | 9/14/01 | 1499 | Late Charge | 8/01 | 76352.68 | .00 | 32.86 | .00 | .00 | .00 | .00 32.86 01 |
| | | S/F | REF# | | | | | | | | |
| 25 | 9/26/01 | 02 | PAYMENT | 9/01 | 76315.80 | .00 | 698.06 | 36.88 | 620.37 | .00 | .00 32.86 01 |
| | | S/F LB | REF# | | | | | | | | |
| | | | Days since last Paymt on: 08/10/2001 | | | | Batch: 0926L302 | | | | |
| | | | Eff Dt: 09/26/2001 | | | | | | | | |

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TRN497CR-02
MPRICE

HOMEcomings FINANCIAL
DETAIL TRANSACTION HISTORY

5/21/07 14:19:39

JOB DT: 5/01/07

PAGE: 2

| ---TRANSACTION--- | | | | NEXT | -AFTER TRANS. BALANCES- | | TOTAL | APPLIED | | | SUSPENSE/CD | MISC. PMTS \$SRV. FEES |
|-------------------|----------|------|--------------------------------------|-------|-------------------------|--------|-----------------|-----------|------------------|--------|-------------|---------------------------|
| NBR | DATE | CODE | DESCRIPTION | DUE | PRINCIPAL | ESCROW | AMOUNT | PRINCIPAL | INTEREST | ESCROW | | |
| LOAN# | | 6646 | CONTINUED | | | | | | | | | |
| | | | | | | | | | | | | 15.91 11 |
| | | | | | | | | | | | | 7.95 CH |
| | | | S/F LB REF# | | | | | | | | | |
| 26 | 9/26/01 | 1325 | PMT-MISC SUSP | 9/01 | 76315.80 | .00 | 297.72 | .00 | .00 | .00 | 297.72 PP | |
| | | | S/F LB REF# | | | | | | | | | |
| 27 | 9/26/01 | 2625 | MISC ADJ | 9/01 | 76315.80 | .00 | 9.89- | .00 | .00 | .00 | 9.89-PP | |
| | | | S/F LB REF# | | | | | | | | | |
| 28 | 10/16/01 | 1499 | Late Charge | 9/01 | 76315.80 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | | S/F REF# | | | | | | | | | |
| 29 | 10/31/01 | 0283 | PAYMENT | 10/01 | 76278.62 | .00 | 665.20 | 37.18 | 620.07 | .00 | .00 | 15.90 11 |
| | | | Days since last Paymt on: 09/26/2001 | 34 | Eff Dt: 10/30/2001 | | Batch: 1030L302 | | IPT Dt: 9/01/01 | | | 7.95 CH |
| | | | S/F CK REF# | | | | | | | | | |
| 30 | 10/31/01 | 1325 | PMT-MISC SUSP | 10/01 | 76278.62 | .00 | 420.56 | .00 | .00 | .00 | 420.56 PP | |
| | | | Effective date: 10/30/01 | | | | | | | | | |
| | | | S/F CK REF# | | | | | | | | | |
| 31 | 10/31/01 | 2625 | MISC ADJ | 10/01 | 76278.62 | .00 | 718.28- | .00 | .00 | .00 | 718.28-PP | |
| | | | S/F CK REF# | | | | | | | | | |
| 32 | 10/31/01 | 02 | PAYMENT | 11/01 | 76241.13 | .00 | 698.06 | 37.49 | 619.76 | .00 | .00 | 32.86 01 |
| | | | Days since last Paymt on: 10/30/2001 | 0 | Eff Dt: 10/30/2001 | | Batch: 1030L302 | | IPT Dt: 10/01/01 | | | 15.89 11 |
| | | | S/F CK REF# | | | | | | | | | 7.95 CH |
| 33 | 10/31/01 | 1401 | Late Charge | 11/01 | 76241.13 | .00 | 20.22 | .00 | .00 | .00 | .00 | 20.22 01 |
| | | | Effective date: 10/30/01 | | | | | | | | | |
| | | | S/F CK REF# | | | | | | | | | |
| 34 | 11/16/01 | 1499 | Late Charge | 11/01 | 76241.13 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | | S/F REF# | | | | | | | | | |
| 35 | 12/14/01 | 1499 | Late Charge | 11/01 | 76241.13 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | | S/F REF# | | | | | | | | | |
| 36 | 12/18/01 | 02 | PAYMENT | 12/01 | 76203.34 | .00 | 690.11 | 37.79 | 619.46 | .00 | .00 | 32.86 01 |
| | | | Days since last Paymt on: 10/30/2001 | 49 | Eff Dt: 12/18/2001 | | Batch: 1218L302 | | IPT Dt: 11/01/01 | | | 15.88 11 |
| | | | S/F LB REF# | | | | | | | | | |
| 37 | 12/18/01 | 1325 | PMT-MISC SUSP | 12/01 | 76203.34 | .00 | 9.89 | .00 | .00 | .00 | 9.89 PP | |
| | | | S/F LB REF# | | | | | | | | | |
| 38 | 1/16/02 | 02 | PAYMENT | 1/02 | 76165.24 | .00 | 690.11 | 38.10 | 619.15 | .00 | .00 | 32.86 01 |
| | | | Days since last Paymt on: 12/18/2001 | 29 | Eff Dt: 01/16/2002 | | Batch: 0116L302 | | IPT Dt: 12/01/01 | | | 15.88 11 |
| | | | S/F LB REF# | | | | | | | | | |
| 39 | 1/16/02 | 1325 | PMT-MISC SUSP | 1/02 | 76165.24 | .00 | 339.78 | .00 | .00 | .00 | 339.78 PP | |
| | | | S/F LB REF# | | | | | | | | | |
| 40 | 1/16/02 | 2625 | MISC ADJ | 1/02 | 76165.24 | .00 | 9.89- | .00 | .00 | .00 | 9.89-PP | |
| | | | S/F LB REF# | | | | | | | | | |
| 41 | 1/22/02 | 1499 | Late Charge | 1/02 | 76165.24 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | | S/F REF# | | | | | | | | | |
| 42 | 2/15/02 | 1499 | Late Charge | 1/02 | 76165.24 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | | S/F REF# | | | | | | | | | |
| 43 | 2/27/02 | 02 | PAYMENT | 2/02 | 76126.63 | .00 | 690.11 | 38.41 | 618.84 | .00 | .00 | 32.86 01 |

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| TRANSACTION----- | | DESCRIPTION----- | | NEXT -AFTER TRANS. BALANCES- | | TOTAL | | APPLIED----- | | MISC. PMTS | |
|--------------------------------------|---------|---------------------------|-----------|------------------------------|--------------------|--------|-----------------|-----------------|----------|------------|-------------------------|
| NBR | DATE | CODE | CONTINUED | DUE | PRINCIPAL | ESCROW | AMOUNT | PRINCIPAL | INTEREST | ESCROW | SUSPENSE/CD & SRV. FEES |
| LOAN# | 5646 | | | | | | | | | | |
| Days since last Paymt on: 01/16/2002 | | | | 42 | Eff Dt: 02/27/2002 | | Batch: 0227LB70 | IPT Dt: 1/01/02 | | | 15.87 11 |
| | | S/F LB REF# | | | | | | | | | |
| 44 | 2/27/02 | 1325 PMT-MISC SUSP | | 2/02 | 76126.83 | .00 | 465.67 | .00 | .00 | .00 | 465.67 PP |
| | | S/F LB REF# | | | | | | | | | |
| 45 | 2/27/02 | 2625 MISC ADJ | | 2/02 | 76126.83 | .00 | 339.78- | .00 | .00 | .00 | 339.78-PP |
| | | S/F LB REF# | | | | | | | | | |
| 46 | 3/15/02 | 1499 Late Charge | | 2/02 | 76126.83 | .00 | 32.86 | .00 | .00 | .00 | .00 32.86 01 |
| | | S/F REF# | | | | | | | | | |
| 47 | 3/27/02 | 0283 PAYMENT | | 3/02 | 76088.11 | .00 | 657.25 | 38.72 | 618.53 | .00 | .00 15.85 11 |
| Days since last Paymt on: 02/27/2002 | | | | 28 | Eff Dt: 03/27/2002 | | Batch: 0326LB2A | IPT Dt: 2/01/02 | | | |
| | | S/F CK REF# | | | | | | | | | |
| 48 | 3/27/02 | 1325 PMT-MISC SUSP | | 3/02 | 76088.11 | .00 | 292.75 | .00 | .00 | .00 | 292.75 PP |
| | | S/F CK REF# | | | | | | | | | |
| 49 | 3/27/02 | 2625 MISC ADJ | | 3/02 | 76088.11 | .00 | 758.42- | .00 | .00 | .00 | 758.42-PP |
| | | S/F CK REF# | | | | | | | | | |
| 50 | 3/27/02 | 0283 PAYMENT | | 4/02 | 76049.08 | .00 | 657.25 | 39.03 | 618.22 | .00 | .00 15.85 11 |
| Days since last Paymt on: 03/27/2002 | | | | 0 | Eff Dt: 03/27/2002 | | Batch: 0326LB2A | IPT Dt: 3/01/02 | | | |
| | | S/F CK REF# | | | | | | | | | |
| 51 | 3/27/02 | 1401 Late Charge | | 4/02 | 76049.08 | .00 | 98.58 | .00 | .00 | .00 | .00 98.58 01 |
| | | S/F CK REF# | | | | | | | | | |
| 52 | 3/27/02 | 11 PRINCIPAL PAYMENT | | 4/02 | 76046.49 | .00 | 2.59 | 2.59 | .00 | .00 | .00 |
| | | S/F CK REF# | | | | | | | | | |
| 53 | 3/29/02 | 1499 Fee to Exped Statemt | | 4/02 | 76046.49 | .00 | .00 | .00 | .00 | .00 | .00 04 |
| | | S/F REF# | | | | | | | | | |
| 54 | 4/03/02 | 1499 Prop Inspection Fee | | 4/02 | 76046.49 | .00 | 25.00 | .00 | .00 | .00 | .00 25.00 06 |
| | | S/F REF# | | | | | | | | | |
| 55 | 4/16/02 | 1499 Late Charge | | 4/02 | 76046.49 | .00 | 32.86 | .00 | .00 | .00 | .00 32.86 01 |
| | | S/F REF# | | | | | | | | | |
| 56 | 4/17/02 | 0283 PAYMENT | | 5/02 | 76007.12 | .00 | 657.25 | 39.37 | 617.88 | .00 | .00 15.84 11 |
| Days since last Paymt on: 03/27/2002 | | | | 21 | Eff Dt: 04/17/2002 | | Batch: 0417LB02 | IPT Dt: 4/01/02 | | | |
| | | S/F LB REF# | | | | | | | | | |
| 57 | 5/14/02 | 02 PAYMENT | | 6/02 | 75967.43 | .00 | 657.25 | 39.69 | 617.56 | .00 | .00 15.83 11 |
| Days since last Paymt on: 04/17/2002 | | | | 27 | Eff Dt: 05/14/2002 | | Batch: 0514LB02 | IPT Dt: 5/01/02 | | | |
| | | S/F LB REF# | | | | | | | | | |
| 58 | 6/12/02 | 02 PAYMENT | | 7/02 | 75927.42 | .00 | 657.25 | 40.01 | 617.24 | .00 | .00 15.83 11 |
| Days since last Paymt on: 05/14/2002 | | | | 29 | Eff Dt: 06/12/2002 | | Batch: 0612LB02 | IPT Dt: 6/01/02 | | | |
| | | S/F LB REF# | | | | | | | | | |
| 59 | 6/12/02 | 1401 Late Charge | | 7/02 | 75927.42 | .00 | 32.86 | .00 | .00 | .00 | .00 32.86 01 |
| | | S/F D REF# | | | | | | | | | |
| 60 | 6/12/02 | 1406 Prop Inspection Fee | | 7/02 | 75927.42 | .00 | 25.00 | .00 | .00 | .00 | .00 25.00 06 |
| | | S/F C REF# | | | | | | | | | |
| 61 | 7/02/02 | 02 PAYMENT | | 8/02 | 75887.08 | .00 | 657.25 | 40.34 | 616.91 | .00 | .00 15.82 11 |
| Days since last Paymt on: 06/12/2002 | | | | 20 | Eff Dt: 07/02/2002 | | Batch: 0702LB02 | IPT Dt: 7/01/02 | | | |
| | | S/F LB REF# | | | | | | | | | |
| 62 | 7/30/02 | 02 PAYMENT | | 9/02 | 75846.41 | .00 | 657.25 | 40.67 | 616.58 | .00 | .00 15.81 11 |
| Days since last Paymt on: 07/02/2002 | | | | 28 | Eff Dt: 07/30/2002 | | Batch: 0730LB02 | IPT Dt: 8/01/02 | | | |
| | | S/F LB REF# | | | | | | | | | |
| 63 | 9/03/02 | 02 PAYMENT | | 10/02 | 75805.41 | .00 | 657.25 | 41.00 | 616.25 | .00 | .00 15.80 11 |

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| ---TRANSACTION--- | | | NEXT DUE | --AFTER TRANS. BALANCES-- | | TOTAL AMOUNT | -----APPLIED----- | | | MISC. PMTS |
|--------------------------------------|----------|------|-------------|---------------------------|--------|-----------------|-------------------|----------|--------|------------|
| NBR | DATE | CODE | | PRINCIPAL | ESCROW | | PRINCIPAL | INTEREST | ESCROW | |
| LOAN# 5646 CONTINUED | | | | | | | | | | |
| Days since last Paymt on: 07/30/2002 | | | 35 | Eff Dt: 09/03/2002 | | Batch: 0903LB02 | IPT Dt: 9/01/02 | | | |
| 64 | 10/14/02 | 02 | 11/32 | 75764.08 | .00 | 657.25 | 41.33 | 615.92 | .00 | 15.79 11 |
| Days since last Paymt on: 09/03/2002 | | | 39 | Eff Dt: 10/12/2002 | | Batch: 1012LB02 | IPT Dt: 10/01/02 | | | |
| 65 | 11/15/02 | 02 | 12/02 | 75722.41 | .00 | 657.25 | 41.67 | 615.58 | .00 | 15.78 11 |
| Days since last Paymt on: 10/12/2002 | | | 34 | Eff Dt: 11/15/2002 | | Batch: 1115LB02 | IPT Dt: 11/01/02 | | | |
| 66 | 12/16/02 | 02 | 1/03 | 75680.40 | .00 | 657.25 | 42.01 | 615.24 | .00 | 15.78 11 |
| Days since last Paymt on: 11/15/2002 | | | 31 | Eff Dt: 12/16/2002 | | Batch: 1216LB02 | IPT Dt: 12/01/02 | | | |
| 67 | 1/15/03 | 02 | 2/03 | 75638.05 | .00 | 657.25 | 42.35 | 614.90 | .00 | 15.77 11 |
| Days since last Paymt on: 12/16/2002 | | | 30 | Eff Dt: 01/15/2003 | | Batch: 0115LB02 | IPT Dt: 1/01/03 | | | |
| 68 | 2/03/03 | 02 | 3/03 | 75595.36 | .00 | 657.25 | 42.69 | 614.56 | .00 | 15.76 11 |
| Days since last Paymt on: 01/15/2003 | | | 19 | Eff Dt: 02/03/2003 | | Batch: 0203LB02 | IPT Dt: 2/01/03 | | | |
| 69 | 3/06/03 | 02 | 4/03 | 75552.32 | .00 | 657.25 | 43.04 | 614.21 | .00 | 15.75 11 |
| Days since last Paymt on: 02/03/2003 | | | 31 | Eff Dt: 03/06/2003 | | Batch: 0306LB02 | IPT Dt: 3/01/03 | | | |
| 70 | 4/10/03 | 02 | 5/03 | 75508.93 | .00 | 657.25 | 43.39 | 613.86 | .00 | 15.74 11 |
| Days since last Paymt on: 03/06/2003 | | | 35 | Eff Dt: 04/10/2003 | | Batch: 0410LB02 | IPT Dt: 4/01/03 | | | |
| 71 | 5/14/03 | 02 | 6/03 | 75465.19 | .00 | 657.25 | 43.74 | 613.51 | .00 | 15.73 11 |
| Days since last Paymt on: 04/10/2003 | | | 34 | Eff Dt: 05/14/2003 | | Batch: 0514LB02 | IPT Dt: 5/01/03 | | | |
| 72 | 6/16/03 | 1499 | 6/03 | 75465.19 | .00 | 32.86 | .00 | .00 | .00 | 32.86 01 |
| 73 | 7/16/03 | 1499 | 6/03 | 75465.19 | .00 | 32.86 | .00 | .00 | .00 | 32.86 01 |
| 74 | 7/25/03 | 1499 | 6/03 | 75465.19 | .00 | 11.99 | .00 | .00 | .00 | 11.99 07 |
| 75 | 7/25/03 | 02 | 7/03 | 75421.09 | .00 | 690.11 | 44.10 | 613.15 | .00 | 32.86 01 |
| Days since last Paymt on: 05/14/2003 | | | 72 | Eff Dt: 07/25/2003 | | Batch: 0725ACHS | IPT Dt: 6/01/03 | | | 15.72 11 |
| 76 | 7/25/03 | 1407 | 7/03 | 75421.09 | .00 | 11.99 | .00 | .00 | .00 | 11.99 07 |
| 77 | 8/05/03 | 1499 | 7/03 | 75421.09 | .00 | 15.00 | .00 | .00 | .00 | 15.00 06 |
| 78 | 8/18/03 | 1499 | 7/03 | 75421.09 | .00 | 32.86 | .00 | .00 | .00 | 32.86 01 |
| 79 | 9/03/03 | 1499 | 7/03 | 75421.09 | .00 | 15.00 | .00 | .00 | .00 | 15.00 06 |
| 80 | 9/08/03 | 02 | 8/03 | 75376.64 | .00 | 690.11 | 44.45 | 612.80 | .00 | 32.86 01 |
| Days since last Paymt on: 07/25/2003 | | | 43 | Eff Dt: 09/06/2003 | | Batch: 0906LB02 | IPT Dt: 7/01/03 | | | 15.71 11 |
| 81 | 9/16/03 | 1499 | 8/03 | 75376.64 | .00 | 32.86 | .00 | .00 | .00 | 32.86 01 |

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| -TRANSACTION---- | | | NEXT | -AFTER TRANS. BALANCES- | | TOTAL | -----APPLIED----- | | | -----MISC. PMTS | | |
|------------------|-----------|------------|-----------------------|-------------------------|-----------|------------|-------------------|-----------|----------|-----------------|-------------|------------|
| NBR | DATE | CODE | -----DESCRIPTION----- | DUE | PRINCIPAL | ESCROW | AMOUNT | PRINCIPAL | INTEREST | ESCROW | SUSPENSE/CD | &SRV. FEES |
| LOAN# | | | CONTINUED | | | | | | | | | |
| | | 6646 | S/F REF# | | | | | | | | | |
| 82 | 9/24/03 | 2664 | NON CASH FEE ADJ | 8/03 | 75376.64 | .00 | 32.86- | .00 | .00 | .00 | .00 | 32.86-01 |
| | | S/F C | REF# | | | | | | | | | |
| 83 | 9/24/03 | 2664 | NON CASH FEE ADJ | 8/03 | 75376.64 | .00 | 32.86- | .00 | .00 | .00 | .00 | 32.86-01 |
| | | S/F C | REF# | | | | | | | | | |
| 84 | 9/30/03 | 02 | PAYMENT | 9/03 | 75331.83 | .00 | 657.25 | 44.81 | 612.44 | .00 | .00 | 15.70 11 |
| Days since last | Paymt on: | 09/06/2003 | | 24 | Eff Dt: | 09/30/2003 | Batch: | 0930ACHS | IPT Dt: | 8/01/03 | | |
| | | S/F BA | REF# | | | | | | | | | |
| 85 | 10/02/03 | 1499 | Prop Inspection Fee | 9/03 | 75331.83 | .00 | 15.00 | .00 | .00 | .00 | .00 | 15.00 06 |
| | | S/F | REF# | | | | | | | | | |
| 86 | 10/16/03 | 1499 | Late Charge | 9/03 | 75331.83 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | S/F | REF# | | | | | | | | | |
| 87 | 10/20/03 | 02 | PAYMENT | 10/03 | 75286.65 | .00 | 657.25 | 45.18 | 612.07 | .00 | .00 | 15.69 11 |
| Days since last | Paymt on: | 09/30/2003 | | 20 | Eff Dt: | 10/20/2003 | Batch: | 1020LB02 | IPT Dt: | 9/01/03 | | |
| | | S/F LB | REF# | | | | | | | | | |
| 88 | 11/17/03 | 0283 | PAYMENT | 11/03 | 75241.10 | .00 | 657.25 | 45.55 | 611.70 | .00 | .00 | 15.68 11 |
| Days since last | Paymt on: | 10/20/2003 | | 28 | Eff Dt: | 11/17/2003 | Batch: | 1117LB02 | IPT Dt: | 10/01/03 | | |
| | | S/F LB | REF# | | | | | | | | | |
| 89 | 11/17/03 | 1499 | Late Charge | 11/03 | 75241.10 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | S/F | REF# | | | | | | | | | |
| 90 | 12/16/03 | 0283 | PAYMENT | 12/03 | 75195.18 | .00 | 657.25 | 45.92 | 611.33 | .00 | .00 | 15.68 11 |
| Days since last | Paymt on: | 11/17/2003 | | 29 | Eff Dt: | 12/16/2003 | Batch: | 1216LB02 | IPT Dt: | 11/01/03 | | |
| | | S/F LB | REF# | | | | | | | | | |
| 91 | 12/16/03 | 1499 | Late Charge | 12/03 | 75195.18 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | S/F | REF# | | | | | | | | | |
| 92 | 1/15/04 | 0283 | PAYMENT | 1/04 | 75148.89 | .00 | 657.25 | 46.29 | 610.96 | .00 | .00 | 15.67 11 |
| Days since last | Paymt on: | 12/16/2003 | | 30 | Eff Dt: | 01/15/2004 | Batch: | 0115LB02 | IPT Dt: | 12/01/03 | | |
| | | S/F LB | REF# | | | | | | | | | |
| 93 | 1/16/04 | 1499 | Late Charge | 1/04 | 75148.89 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | S/F | REF# | | | | | | | | | |
| 94 | 2/16/04 | 1499 | Late Charge | 1/04 | 75148.89 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | S/F | REF# | | | | | | | | | |
| 95 | 3/12/04 | 1325 | PMT-MISC SUSP | 1/04 | 75148.89 | .00 | 2036.05 | .00 | .00 | .00 | 2036.05 PP | |
| | | S/F LB | REF# | | | | | | | | | |
| 96 | 3/12/04 | 2625 | MISC ADJ | 1/04 | 75148.89 | .00 | 657.25- | .00 | .00 | .00 | 657.25-PP | |
| | | S/F CK | REF# | | | | | | | | | |
| 97 | 3/12/04 | 0283 | PAYMENT | 2/04 | 75102.22 | .00 | 657.25 | 46.67 | 610.58 | .00 | .00 | 15.66 11 |
| Days since last | Paymt on: | 01/15/2004 | | 57 | Eff Dt: | 03/12/2004 | Batch: | 0312SUSP | IPT Dt: | 1/01/04 | | |
| | | S/F CK | REF# | | | | | | | | | |
| 98 | 3/12/04 | 2625 | MISC ADJ | 2/04 | 75102.22 | .00 | 657.25- | .00 | .00 | .00 | 657.25-PP | |
| | | S/F CK | REF# | | | | | | | | | |
| 99 | 3/12/04 | 0283 | PAYMENT | 3/04 | 75055.18 | .00 | 657.25 | 47.04 | 610.21 | .00 | .00 | 15.65 11 |
| Days since last | Paymt on: | 03/12/2004 | | 0 | Eff Dt: | 03/12/2004 | Batch: | 0312SUSP | IPT Dt: | 2/01/04 | | |
| | | S/F CK | REF# | | | | | | | | | |
| 100 | 3/12/04 | 2625 | MISC ADJ | 3/04 | 75055.18 | .00 | 657.25- | .00 | .00 | .00 | 657.25-PP | |
| | | S/F CK | REF# | | | | | | | | | |
| 101 | 3/12/04 | 02 | PAYMENT | 4/04 | 75007.75 | .00 | 657.25 | 47.43 | 609.82 | .00 | .00 | 15.64 11 |
| Days since last | Paymt on: | 03/12/2004 | | 0 | Eff Dt: | 03/12/2004 | Batch: | 0312SUSP | IPT Dt: | 3/01/04 | | |
| | | S/F CK | REF# | | | | | | | | | |

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| ---TRANSACTION--- | | -----DESCRIPTION----- | | NEXT | -AFTER TRANS. BALANCES- | | TOTAL | -----APPLIED----- | | | -----MISC. FMTS | |
|-------------------|---------|---------------------------|---------------------|-------|-------------------------|------------|--------|-------------------|----------|---------|-----------------|------------|
| NBR | DATE | CODE | | DUE | PRINCIPAL | ESCROW | AMOUNT | PRINCIPAL | INTEREST | ESCROW | SUSPENSE/CD | &SRV. FEES |
| LOAN# | 5646 | | CONTINUED | | | | | | | | | |
| 102 | 3/12/04 | 2625 | MISC ADJ | 4/04 | 75007.75 | .00 | 64.30- | .00 | .00 | .00 | 64.30-PF | |
| | | S/F CK | REF# | | | | | | | | | |
| 103 | 3/12/04 | 1401 | Late Charge | 4/04 | 75007.75 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | S/F D | REF# | | | | | | | | | |
| 104 | 3/12/04 | 1401 | Late Charge | 4/04 | 75007.75 | .00 | 31.44 | .00 | .00 | .00 | .00 | 31.44 01 |
| | | S/F D | REF# | | | | | | | | | |
| 105 | 3/18/04 | 1499 | Prop Inspection Fee | 4/04 | 75007.75 | .00 | 9.00 | .00 | .00 | .00 | .00 | 9.00 06 |
| | | S/F | REF# | | | | | | | | | |
| 106 | 4/12/04 | 02 | PAYMENT | 5/04 | 74959.94 | .00 | 657.25 | 47.81 | 609.44 | .00 | .00 | 15.63 11 |
| | | Days since last Paymt on: | 03/12/2004 | 28 | Eff Dt: | 04/09/2004 | Batch: | 0409L302 | IPT Dt: | 4/01/04 | | |
| 107 | 4/12/04 | 1401 | Late Charge | 5/04 | 74959.94 | .00 | 1.42 | .00 | .00 | .00 | .00 | 1.42 01 |
| | | Effective date: | 4/09/04 | | | | | | | | | |
| | | S/F D | REF# | | | | | | | | | |
| 108 | 4/12/04 | 1401 | Late Charge | 5/04 | 74959.94 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | Effective date: | 4/09/04 | | | | | | | | | |
| | | S/F D | REF# | | | | | | | | | |
| 109 | 4/12/04 | 1401 | Late Charge | 5/04 | 74959.94 | .00 | 10.72 | .00 | .00 | .00 | .00 | 10.72 01 |
| | | Effective date: | 4/09/04 | | | | | | | | | |
| | | S/F D | REF# | | | | | | | | | |
| 110 | 5/17/04 | 02 | PAYMENT | 6/04 | 74911.74 | .00 | 657.25 | 48.20 | 609.05 | .00 | .00 | 15.62 11 |
| | | Days since last Paymt on: | 04/09/2004 | 38 | Eff Dt: | 05/17/2004 | Batch: | 0517LB02 | IPT Dt: | 5/01/04 | | |
| | | S/F LB | REF# | | | | | | | | | |
| 111 | 6/07/04 | 02 | PAYMENT | 7/04 | 74863.15 | .00 | 657.25 | 48.59 | 608.66 | .00 | .00 | 15.61 11 |
| | | Days since last Paymt on: | 05/17/2004 | 21 | Eff Dt: | 06/07/2004 | Batch: | 0607LB02 | IPT Dt: | 6/01/04 | | |
| | | S/F LB | REF# | | | | | | | | | |
| 112 | 6/07/04 | 1401 | Late Charge | 7/04 | 74863.15 | .00 | 22.14 | .00 | .00 | .00 | .00 | 22.14 01 |
| | | S/F D | REF# | | | | | | | | | |
| 113 | 6/07/04 | 1401 | Late Charge | 7/04 | 74863.15 | .00 | 20.61 | .00 | .00 | .00 | .00 | 20.61 01 |
| | | S/F D | REF# | | | | | | | | | |
| 114 | 7/14/04 | 02 | PAYMENT | 8/04 | 74814.16 | .00 | 657.25 | 48.99 | 608.26 | .00 | .00 | 15.60 11 |
| | | Days since last Paymt on: | 06/07/2004 | 37 | Eff Dt: | 07/14/2004 | Batch: | 0714LB02 | IPT Dt: | 7/01/04 | | |
| | | S/F LB | REF# | | | | | | | | | |
| 115 | 8/16/04 | 02 | PAYMENT | 9/04 | 74764.78 | .00 | 657.25 | 49.38 | 607.87 | .00 | .00 | 15.59 11 |
| | | Days since last Paymt on: | 07/14/2004 | 33 | Eff Dt: | 08/16/2004 | Batch: | 0816LB02 | IPT Dt: | 8/01/04 | | |
| | | S/F LB | REF# | | | | | | | | | |
| 116 | 8/16/04 | 1401 | Late Charge | 9/04 | 74764.78 | .00 | 12.25 | .00 | .00 | .00 | .00 | 12.25 01 |
| | | S/F D | REF# | | | | | | | | | |
| 117 | 8/16/04 | 1406 | Prop Inspection Fee | 9/04 | 74764.78 | .00 | 15.00 | .00 | .00 | .00 | .00 | 15.00 06 |
| | | S/F C | REF# | | | | | | | | | |
| 118 | 8/16/04 | 1406 | Prop Inspection Fee | 9/04 | 74764.78 | .00 | 15.00 | .00 | .00 | .00 | .00 | 15.00 06 |
| | | S/F C | REF# | | | | | | | | | |
| 119 | 8/16/04 | 1406 | Prop Inspection Fee | 9/04 | 74764.78 | .00 | 15.00 | .00 | .00 | .00 | .00 | 15.00 06 |
| | | S/F C | REF# | | | | | | | | | |
| 120 | 8/16/04 | 1406 | Prop Inspection Fee | 9/04 | 74764.78 | .00 | 9.00 | .00 | .00 | .00 | .00 | 9.00 06 |
| | | S/F C | REF# | | | | | | | | | |
| 121 | 9/16/04 | 1499 | Late Charge | 9/04 | 74764.78 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | S/F | REF# | | | | | | | | | |
| 122 | 9/20/04 | 0283 | PAYMENT | 10/04 | 74714.99 | .00 | 657.25 | 49.79 | 607.46 | .00 | .00 | 15.58 11 |

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| ---TRANSACTION--- | DATE | CODE | DESCRIPTION | NEXT DUE | AFTER TRANS. BALANCES | TOTAL AMOUNT | APPLIED | APPLIED | APPLIED | MISC. PMTS |
|---------------------------|------------|-------------|----------------------|----------|-----------------------|-----------------|------------------|----------|---------|-------------------------|
| NBR | DATE | CODE | DESCRIPTION | DUE | PRINCIPAL | ESCROW | PRINCIPAL | INTEREST | ESCROW | SUSPENSE/CD & SRV. FEES |
| LOAN# | 646 | | CONTINUED | | | | | | | |
| Days since last Paymt on: | 08/16/2004 | | | 33 | Eff Dt: 09/18/2004 | Batch: 0918LB02 | IPT Dt: 9/01/04 | | | |
| 123 | 10/14/04 | 1499 | Fee to Exped Statemt | 10/04 | 74714.99 | .00 | 25.00 | .00 | .00 | .00 25.00 04 |
| | | S/F LB REF# | | | | | | | | |
| 124 | 10/14/04 | 1499 | Recording Fee | 10/04 | 74714.99 | .00 | 10.00 | .00 | .00 | .00 10.00 50 |
| | | S/F LB REF# | | | | | | | | |
| 125 | 10/19/04 | 1499 | Late Charge | 10/04 | 74714.99 | .00 | 32.86 | .00 | .00 | .00 32.86 01 |
| | | S/F LB REF# | | | | | | | | |
| 126 | 11/16/04 | 0283 | PAYMENT | 11/04 | 74664.80 | .00 | 657.25 | 50.19 | 607.06 | .00 15.57 11 |
| Days since last Paymt on: | 09/18/2004 | | | 59 | Eff Dt: 11/16/2004 | Batch: 1116L302 | IPT Dt: 10/01/04 | | | |
| | | S/F LB REF# | | | | | | | | |
| 127 | 11/16/04 | 1499 | Late Charge | 11/04 | 74664.80 | .00 | 32.86 | .00 | .00 | .00 32.86 01 |
| | | S/F LB REF# | | | | | | | | |
| 128 | 12/16/04 | 1499 | Late Charge | 11/04 | 74664.80 | .00 | 32.86 | .00 | .00 | .00 32.86 01 |
| | | S/F LB REF# | | | | | | | | |
| 129 | 12/28/04 | 1499 | Prop Inspection Fee | 11/04 | 74664.80 | .00 | 9.00 | .00 | .00 | .00 9.00 06 |
| | | S/F LB REF# | | | | | | | | |
| 130 | 12/31/04 | 0283 | PAYMENT | 12/04 | 74614.20 | .00 | 657.25 | 50.60 | 606.65 | .00 15.56 11 |
| Days since last Paymt on: | 11/16/2004 | | | 45 | Eff Dt: 12/31/2004 | Batch: 1231L302 | IPT Dt: 11/01/04 | | | |
| | | S/F LB REF# | | | | | | | | |
| 131 | 1/18/05 | 1499 | Late Charge | 12/04 | 74614.20 | .00 | 32.86 | .00 | .00 | .00 32.86 01 |
| | | S/F LB REF# | | | | | | | | |
| 132 | 1/26/05 | 0283 | PAYMENT | 1/05 | 74563.19 | .00 | 657.25 | 51.01 | 606.24 | .00 15.54 11 |
| Days since last Paymt on: | 12/31/2004 | | | 26 | Eff Dt: 01/26/2005 | Batch: 0126L302 | IPT Dt: 12/01/04 | | | |
| | | S/F LB REF# | | | | | | | | |
| 133 | 2/16/05 | 1499 | Late Charge | 1/05 | 74563.19 | .00 | 32.86 | .00 | .00 | .00 32.86 01 |
| | | S/F LB REF# | | | | | | | | |
| 134 | 2/28/05 | 0283 | PAYMENT | 2/05 | 74511.77 | .00 | 657.25 | 51.42 | 605.83 | .00 15.53 11 |
| Days since last Paymt on: | 01/26/2005 | | | 33 | Eff Dt: 02/28/2005 | Batch: 0228L302 | IPT Dt: 1/01/05 | | | |
| | | S/F LB REF# | | | | | | | | |
| 135 | 3/16/05 | 1325 | PMT-MISC SUSP | 2/05 | 74511.77 | .00 | 2177.91 | .00 | .00 | .00 2177.91 PP |
| | | S/F LB REF# | | | | | | | | |
| 136 | 3/16/05 | 2625 | MISC ADJ | 2/05 | 74511.77 | .00 | 657.25- | .00 | .00 | .00 657.25-PP |
| | | S/F CK REF# | | | | | | | | |
| 137 | 3/16/05 | 0283 | PAYMENT | 3/05 | 74459.93 | .00 | 657.25 | 51.84 | 605.41 | .00 15.52 11 |
| Days since last Paymt on: | 02/28/2005 | | | 16 | Eff Dt: 03/16/2005 | Batch: 0316SUSP | IPT Dt: 2/01/05 | | | |
| | | S/F CK REF# | | | | | | | | |
| 138 | 3/16/05 | 2625 | MISC ADJ | 3/05 | 74459.93 | .00 | 657.25- | .00 | .00 | .00 657.25-PP |
| | | S/F CK REF# | | | | | | | | |
| 139 | 3/16/05 | 02 | PAYMENT | 4/05 | 74407.67 | .00 | 657.25 | 52.26 | 604.99 | .00 15.51 11 |
| Days since last Paymt on: | 03/16/2005 | | | 0 | Eff Dt: 03/16/2005 | Batch: 0316SUSP | IPT Dt: 3/01/05 | | | |
| | | S/F CK REF# | | | | | | | | |
| 140 | 3/16/05 | 2625 | MISC ADJ | 4/05 | 74407.67 | .00 | 657.25- | .00 | .00 | .00 657.25-PP |
| | | S/F CK REF# | | | | | | | | |
| 141 | 3/16/05 | 02 | PAYMENT | 5/05 | 74354.98 | .00 | 657.25 | 52.69 | 604.56 | .00 15.50 11 |
| Days since last Paymt on: | 03/16/2005 | | | 0 | Eff Dt: 03/16/2005 | Batch: 0316SUSP | IPT Dt: 4/01/05 | | | |
| | | S/F CK REF# | | | | | | | | |
| 142 | 3/16/05 | 2625 | MISC ADJ | 5/05 | 74354.98 | .00 | 206.16- | .00 | .00 | .00 206.16-PP |
| | | S/F CK REF# | | | | | | | | |

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| TRANSACTION----- | | | NEXT | AFTER TRANS. | BALANCES- | TOTAL | APPLIED----- | | | MISC. PMTS | | |
|--------------------------------------|----------|--------|-----------------------|--------------|--------------------|--------|-----------------|-----------|------------------|------------|-------------|------------|
| NBR | DATE | CODE | -----DESCRIPTION----- | DUE | PRINCIPAL | ESCROW | AMOUNT | PRINCIPAL | INTEREST | ESCROW | SUSPENSE/CD | 55RV. FEES |
| LOAN# | 6646 | | CONTINUED | | | | | | | | | |
| 143 | 3/16/05 | 1401 | Late Charge | 5/05 | 74354.98 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | S/F D | REF# | | | | | | | | | |
| 144 | 3/16/05 | 1401 | Late Charge | 5/05 | 74354.98 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | S/F D | REF# | | | | | | | | | |
| 145 | 3/16/05 | 1401 | Late Charge | 5/05 | 74354.98 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | S/F D | REF# | | | | | | | | | |
| 146 | 3/16/05 | 1401 | Late Charge | 5/05 | 74354.98 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | S/F D | REF# | | | | | | | | | |
| 147 | 3/16/05 | 1401 | Late Charge | 5/05 | 74354.98 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | S/F D | REF# | | | | | | | | | |
| 148 | 3/16/05 | 1401 | Late Charge | 5/05 | 74354.98 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | S/F D | REF# | | | | | | | | | |
| 149 | 3/16/05 | 1406 | Prop Inspection Fee | 5/05 | 74354.98 | .00 | 9.00 | .00 | .00 | .00 | .00 | 9.00 06 |
| | | S/F C | REF# | | | | | | | | | |
| 150 | 4/11/05 | 2664 | NON CASH FEE ADJ | 5/05 | 74354.98 | .00 | 10.00- | .00 | .00 | .00 | .00 | 10.00-50 |
| | | S/F C | REF# | | | | | | | | | |
| 151 | 5/02/05 | 02 | PAYMENT | 6/05 | 74301.86 | .00 | 657.25 | 53.12 | 604.13 | .00 | .00 | 15.49 11 |
| Days since last Paymt on: 03/16/2005 | | | | 47 | Eff Dt: 05/02/2005 | | Batch: 0502LB02 | | IPT Dt: 5/01/05 | | | |
| | | S/F LB | REF# | | | | | | | | | |
| 152 | 5/17/05 | 1499 | Fee to Exped Statemt | 6/05 | 74301.86 | .00 | 25.00 | .00 | .00 | .00 | .00 | 25.00 04 |
| | | S/F | REF# | | | | | | | | | |
| 153 | 5/31/05 | 02 | PAYMENT | 7/05 | 74248.31 | .00 | 657.25 | 53.55 | 603.70 | .00 | .00 | 15.48 11 |
| Days since last Paymt on: 05/02/2005 | | | | 29 | Eff Dt: 05/31/2005 | | Batch: 0531LB02 | | IPT Dt: 6/01/05 | | | |
| | | S/F LB | REF# | | | | | | | | | |
| 154 | 7/15/05 | 02 | PAYMENT | 8/05 | 74194.33 | .00 | 657.25 | 53.98 | 603.27 | .00 | .00 | 15.47 11 |
| Days since last Paymt on: 05/31/2005 | | | | 44 | Eff Dt: 07/14/2005 | | Batch: 0715LB02 | | IPT Dt: 7/01/05 | | | |
| | | S/F LB | REF# | | | | | | | | | |
| 155 | 8/08/05 | 02 | PAYMENT | 9/05 | 74139.91 | .00 | 657.25 | 54.42 | 602.83 | .00 | .00 | 15.46 11 |
| Days since last Paymt on: 07/14/2005 | | | | 25 | Eff Dt: 08/08/2005 | | Batch: 0808LB02 | | IPT Dt: 8/01/05 | | | |
| | | S/F LB | REF# | | | | | | | | | |
| 156 | 9/16/05 | 1499 | Late Charge | 9/05 | 74139.91 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | S/F | REF# | | | | | | | | | |
| 157 | 9/19/05 | 0283 | PAYMENT | 10/05 | 74085.05 | .00 | 657.25 | 54.86 | 602.39 | .00 | .00 | 15.45 11 |
| Days since last Paymt on: 08/08/2005 | | | | 40 | Eff Dt: 09/17/2005 | | Batch: 0917LB02 | | IPT Dt: 9/01/05 | | | |
| | | S/F LB | REF# | | | | | | | | | |
| 158 | 10/17/05 | 1499 | Speed Draft Fee | 10/05 | 74085.05 | .00 | 8.99 | .00 | .00 | .00 | .00 | 8.99 07 |
| | | S/F | REF# | | | | | | | | | |
| 159 | 10/17/05 | 02 | PAYMENT | 11/05 | 74029.74 | .00 | 657.25 | 55.31 | 601.94 | .00 | .00 | 15.43 11 |
| Days since last Paymt on: 09/17/2005 | | | | 28 | Eff Dt: 10/15/2005 | | Batch: 1017ACHS | | IPT Dt: 10/01/05 | | | |
| | | S/F BA | REF# | | | | | | | | | |
| 160 | 10/17/05 | 1407 | Speed Draft Fee | 11/05 | 74029.74 | .00 | 8.99 | .00 | .00 | .00 | .00 | 8.99 07 |
| Effective date: 10/15/05 | | | | | | | | | | | | |
| | | S/F C | REF# | | | | | | | | | |
| 161 | 11/16/05 | 1499 | Late Charge | 11/05 | 74029.74 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | | S/F | REF# | | | | | | | | | |
| 162 | 12/07/05 | 1325 | PMT-MISC SUSP | 11/05 | 74029.74 | .00 | 1380.22 | .00 | .00 | .00 | 1380.22 PP | |
| | | S/F LB | REF# | | | | | | | | | |
| 163 | 12/07/05 | 2625 | MISC ADJ | 11/05 | 74029.74 | .00 | 657.25- | .00 | .00 | .00 | 657.25-PP | |
| | | S/F CK | REF# | | | | | | | | | |

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DETAIL TRANSACTION HISTORY

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| ---TRANSACTION--- | | | | NEXT DUE | -AFTER TRANS. BALANCES- | | TOTAL AMOUNT | APPLIED | | | SUSPENSE/CD | MISC. PMTS &SRV. FEES |
|-------------------|--------------------------------------|------|------------------|-------------|-------------------------|--------|------------------|-----------|------------------|--------|-------------|--------------------------|
| NBR | DATE | CODE | DESCRIPTION | | PRINCIPAL | ESCROW | | PRINCIPAL | INTEREST | ESCROW | | |
| LOAN# | 6646 | | CONTINUED | | | | | | | | | |
| 164 | 12/07/05 | 0283 | PAYMENT | 12/05 | 73973.98 | .00 | 657.25 | 55.76 | 601.49 | .00 | .00 | 15.42 11 |
| | Days since last Paymt on: 10/15/2005 | | | 53 | Eff Dt: 12/07/2005 | | Batch: 1207SUSP | | IPT Dt: 11/01/05 | | | |
| 165 | 12/07/05 | 2625 | MISC ADJ | 12/05 | 73973.98 | .00 | 657.25- | .00 | .00 | .00 | 657.25-PP | |
| | S/F CK REF# | | | | | | | | | | | |
| 166 | 12/07/05 | 02 | PAYMENT | 1/06 | 73917.77 | .00 | 657.25 | 56.21 | 601.04 | .00 | .00 | 15.41 11 |
| | Days since last Paymt on: 12/07/2005 | | | 0 | Eff Dt: 12/07/2005 | | Batch: 1207SUSP | | IPT Dt: 12/01/05 | | | |
| | S/F CK REF# | | | | | | | | | | | |
| 167 | 12/07/05 | 2625 | MISC ADJ | 1/06 | 73917.77 | .00 | 65.72- | .00 | .00 | .00 | 65.72-PP | |
| | S/F CK REF# | | | | | | | | | | | |
| 168 | 12/07/05 | 1401 | Late Charge | 1/06 | 73917.77 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | S/F D REF# | | | | | | | | | | | |
| 169 | 12/07/05 | 1401 | Late Charge | 1/06 | 73917.77 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | S/F D REF# | | | | | | | | | | | |
| 170 | 1/17/06 | 1499 | Late Charge | 1/06 | 73917.77 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | S/F REF# | | | | | | | | | | | |
| 171 | 2/09/06 | 1499 | Speed Draft Fee | 1/06 | 73917.77 | .00 | 8.99 | .00 | .00 | .00 | .00 | 8.99 07 |
| | S/F REF# | | | | | | | | | | | |
| 172 | 2/09/06 | 02 | PAYMENT | 2/06 | 73861.10 | .00 | 690.11 | 56.67 | 600.58 | .00 | .00 | 32.86 01 |
| | Days since last Paymt on: 12/07/2005 | | | 64 | Eff Dt: 02/09/2006 | | Batch: 0209PACHS | | IPT Dt: 1/01/06 | | | 15.40 11 |
| | S/F BA REF# | | | | | | | | | | | |
| 173 | 2/09/06 | 1407 | Speed Draft Fee | 2/06 | 73861.10 | .00 | 8.99 | .00 | .00 | .00 | .00 | 8.99 07 |
| | S/F C REF# | | | | | | | | | | | |
| 174 | 2/16/06 | 1499 | Late Charge | 2/06 | 73861.10 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 01 |
| | S/F REF# | | | | | | | | | | | |
| 175 | 2/16/06 | 2664 | NON CASH FEE ADJ | 2/06 | 73861.10 | .00 | 32.86- | .00 | .00 | .00 | .00 | 32.86-01 |
| | S/F WC REF# | | | | | | | | | | | |
| 176 | 3/08/06 | 1499 | Speed Draft Fee | 2/06 | 73861.10 | .00 | 8.99 | .00 | .00 | .00 | .00 | 8.99 07 |
| | S/F REF# | | | | | | | | | | | |
| 177 | 3/08/06 | 02 | PAYMENT | 3/06 | 73803.97 | .00 | 657.25 | 57.13 | 600.12 | .00 | .00 | 15.39 11 |
| | Days since last Paymt on: 02/09/2006 | | | 27 | Eff Dt: 03/08/2006 | | Batch: 0308PACHS | | IPT Dt: 2/01/06 | | | |
| | S/F BA REF# | | | | | | | | | | | |
| 178 | 3/08/06 | 1407 | Speed Draft Fee | 3/06 | 73803.97 | .00 | 8.99 | .00 | .00 | .00 | .00 | 8.99 07 |
| | S/F C REF# | | | | | | | | | | | |
| 179 | 3/08/06 | 1325 | PMT-MISC SUSP | 3/06 | 73803.97 | .00 | 657.25 | .00 | .00 | .00 | 657.25 PP | |
| | S/F BA REF# | | | | | | | | | | | |
| 180 | 3/08/06 | 2625 | MISC ADJ | 3/06 | 73803.97 | .00 | 657.25- | .00 | .00 | .00 | 657.25-PP | |
| | S/F CK REF# | | | | | | | | | | | |
| 181 | 3/08/06 | 02 | PAYMENT | 4/06 | 73746.38 | .00 | 657.25 | 57.59 | 599.66 | .00 | .00 | 15.38 11 |
| | Days since last Paymt on: 03/08/2006 | | | 0 | Eff Dt: 03/08/2006 | | Batch: 0308SUSP | | IPT Dt: 3/01/06 | | | |
| | S/F CK REF# | | | | | | | | | | | |
| 182 | 3/30/06 | 02 | PAYMENT | 5/06 | 73688.32 | .00 | 657.25 | 58.06 | 599.19 | .00 | .00 | 15.36 11 |
| | Days since last Paymt on: 03/08/2006 | | | 22 | Eff Dt: 03/30/2006 | | Batch: 0330LB02 | | IPT Dt: 4/01/06 | | | |
| | S/F LB REF# | | | | | | | | | | | |
| 183 | 5/15/06 | 02 | PAYMENT | 6/06 | 73629.79 | .00 | 657.25 | 58.53 | 598.72 | .00 | .00 | 15.35 11 |
| | Days since last Paymt on: 03/30/2006 | | | 44 | Eff Dt: 05/13/2006 | | Batch: 0513LB05 | | IPT Dt: 5/01/06 | | | |
| | S/F LB REF# | | | | | | | | | | | |
| 184 | 6/16/06 | 1499 | Speed Draft Fee | 6/06 | 73629.79 | .00 | 8.99 | .00 | .00 | .00 | .00 | 8.99 07 |

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| ---TRANSACTION---- | | | | NEXT | | -AFTER TRANS. BALANCES- | | TOTAL | -----APPLIED----- | | | | -----MISC. PMTS | |
|--------------------|--------------------------------------|--------|-----------------------|-------|-----------|-------------------------|-----------------|------------------|-------------------|--------|-------------|--------|-----------------|--|
| NBR | DATE | CODE | -----DESCRIPTION----- | DUE | PRINCIPAL | ESCROW | AMOUNT | PRINCIPAL | INTEREST | ESCROW | SUSPENSE/CD | | | |
| LOAN# | 6646 | | CONTINUED | | | | | | | | | | | |
| 185 | 6/16/06 | 02 | PAYMENT | 7/06 | 73570.78 | .00 | 657.25 | 59.01 | 598.24 | .00 | .00 | 15.34 | 11 | |
| | Days since last Paymt on: 05/13/2006 | | | 34 | Eff Dt: | 06/16/2006 | Batch: 0616ACHS | IPT Dt: 6/01/06 | | | | | | |
| | | S/F BA | REF# | | | | | | | | | | | |
| 186 | 6/16/06 | 1407 | Speed Draft Fee | 7/06 | 73570.78 | .00 | 8.99 | .00 | .00 | .00 | .00 | 8.99 | 07 | |
| | | S/F C | REF# | | | | | | | | | | | |
| 187 | 7/12/06 | 02 | PAYMENT | 8/06 | 73511.29 | .00 | 657.25 | 59.49 | 597.76 | .00 | .00 | 15.33 | 11 | |
| | Days since last Paymt on: 06/16/2006 | | | 26 | Eff Dt: | 07/12/2006 | Batch: 0712LB02 | IPT Dt: 7/01/06 | | | | | | |
| | | S/F LB | REF# | | | | | | | | | | | |
| 188 | 8/10/06 | 02 | PAYMENT | 9/06 | 73451.32 | .00 | 657.25 | 59.97 | 597.28 | .00 | .00 | 15.31 | 11 | |
| | Days since last Paymt on: 07/12/2006 | | | 28 | Eff Dt: | 08/09/2006 | Batch: 0810LB02 | IPT Dt: 8/01/06 | | | | | | |
| | | S/F LB | REF# | | | | | | | | | | | |
| 189 | 9/14/06 | 1499 | Speed Draft Fee | 9/06 | 73451.32 | .00 | 8.99 | .00 | .00 | .00 | .00 | 8.99 | 07 | |
| | | S/F | REF# | | | | | | | | | | | |
| 190 | 9/14/06 | 02 | PAYMENT | 10/06 | 73390.86 | .00 | 657.25 | 60.46 | 596.79 | .00 | .00 | 15.30 | 11 | |
| | Days since last Paymt on: 08/09/2006 | | | 36 | Eff Dt: | 09/14/2006 | Batch: 0914ACHS | IPT Dt: 9/01/06 | | | | | | |
| | | S/F BA | REF# | | | | | | | | | | | |
| 191 | 9/14/06 | 1407 | Speed Draft Fee | 10/06 | 73390.86 | .00 | 8.99 | .00 | .00 | .00 | .00 | 8.99 | 07 | |
| | | S/F C | REF# | | | | | | | | | | | |
| 192 | 10/02/06 | 02 | PAYMENT | 11/06 | 73329.91 | .00 | 657.25 | 60.95 | 596.30 | .00 | .00 | 15.29 | 11 | |
| | Days since last Paymt on: 09/14/2006 | | | 18 | Eff Dt: | 10/02/2006 | Batch: 1002LB02 | IPT Dt: 10/01/06 | | | | | | |
| | | S/F LB | REF# | | | | | | | | | | | |
| 193 | 10/23/06 | 02 | PAYMENT | 12/06 | 73268.47 | .00 | 657.25 | 61.44 | 595.81 | .00 | .00 | 15.28 | 11 | |
| | Days since last Paymt on: 10/02/2006 | | | 21 | Eff Dt: | 10/23/2006 | Batch: 1023LB02 | IPT Dt: 11/01/06 | | | | | | |
| | | S/F LB | REF# | | | | | | | | | | | |
| 194 | 11/20/06 | 02 | PAYMENT | 1/07 | 73206.53 | .00 | 657.25 | 61.94 | 595.31 | .00 | .00 | 15.26 | 11 | |
| | Days since last Paymt on: 10/23/2006 | | | 25 | Eff Dt: | 11/17/2006 | Batch: 1118LB02 | IPT Dt: 12/01/06 | | | | | | |
| | | S/F LB | REF# | | | | | | | | | | | |
| 195 | 1/12/07 | 02 | PAYMENT | 2/07 | 73144.08 | .00 | 657.25 | 62.45 | 594.80 | .00 | .00 | 15.25 | 11 | |
| | Days since last Paymt on: 11/17/2006 | | | 56 | Eff Dt: | 01/12/2007 | Batch: 0112LB02 | IPT Dt: 1/01/07 | | | | | | |
| | | S/F LB | REF# | | | | | | | | | | | |
| 196 | 2/06/07 | 2664 | NON CASH FEE ADJ | 2/07 | 73144.08 | .00 | 25.00- | .00 | .00 | .00 | .00 | 25.00- | 04 | |
| | | S/F C | REF# | | | | | | | | | | | |
| 197 | 2/06/07 | 2664 | NON CASH FEE ADJ | 2/07 | 73144.08 | .00 | 25.00- | .00 | .00 | .00 | .00 | 25.00- | 04 | |
| | | S/F C | REF# | | | | | | | | | | | |
| 198 | 2/13/07 | 02 | PAYMENT | 3/07 | 73081.13 | .00 | 657.25 | 62.95 | 594.30 | .00 | .00 | 15.24 | 11 | |
| | Days since last Paymt on: 01/12/2007 | | | 31 | Eff Dt: | 02/12/2007 | Batch: 0213LB01 | IPT Dt: 2/01/07 | | | | | | |
| | | S/F LB | REF# | | | | | | | | | | | |
| 199 | 3/16/07 | 1499 | Late Charge | 3/07 | 73081.13 | .00 | 32.86 | .00 | .00 | .00 | .00 | 32.86 | 01 | |
| | | S/F | REF# | | | | | | | | | | | |
| 200 | 3/19/07 | 1499 | Speed Draft Fee | 3/07 | 73081.13 | .00 | 8.99 | .00 | .00 | .00 | .00 | 8.99 | 07 | |
| | | S/F | REF# | | | | | | | | | | | |
| 201 | 3/19/07 | 2664 | NON CASH FEE ADJ | 3/07 | 73081.13 | .00 | 32.86- | .00 | .00 | .00 | .00 | 32.86- | 01 | |
| | Effective date: 3/16/07 | | | | | | | | | | | | | |
| | | S/F BA | REF# | | | | | | | | | | | |
| 202 | 3/19/07 | 02 | PAYMENT | 4/07 | 73017.66 | .00 | 657.25 | 63.47 | 593.78 | .00 | .00 | 15.23 | 11 | |
| | Days since last Paymt on: 02/12/2007 | | | 32 | Eff Dt: | 03/16/2007 | Batch: 0319ACHS | IPT Dt: 3/01/07 | | | | | | |
| | | S/F BA | REF# | | | | | | | | | | | |
| 203 | 3/19/07 | 1407 | Speed Draft Fee | 4/07 | 73017.66 | .00 | 8.99 | .00 | .00 | .00 | .00 | 8.99 | 07 | |

* For Internal USE ONLY, NOT a Transaction History *
* For Internal USE ONLY, NOT a Transaction History *

TRN497CR-02
MPRICE

HOMEcomings FINANCIAL
DETAIL TRANSACTION HISTORY

5/21/07 14:19:39
JOB DT: 5/01/07
PAGE: 11

| ---TRANSACTION--- | | -----DESCRIPTION----- | | NEXT | -AFTER TRANS. BALANCES- | | TOTAL | -----APPLIED----- | | | -----MISC. PMTS----- | |
|--------------------------------------|---------|-----------------------|---------|------|-------------------------|--------|-------------------|-------------------|-----------------|--------|----------------------|------------|
| NBR | DATE | CODE | | DUE | PRINCIPAL | ESCROW | AMOUNT | PRINCIPAL | INTEREST | ESCROW | SUSPENSE/CD | 6SRV. FEES |
| LOAN# 6646 CONTINUED | | | | | | | | | | | | |
| Effective date: 3/16/07 | | | | | | | | | | | | |
| S/F C REF# | | | | | | | | | | | | |
| 204 | 4/12/07 | 02 | PAYMENT | 5/07 | 72953.68 | .00 | 657.25 | 63.98 | 593.27 | .00 | .00 | 15.21 11 |
| Days since last Paymt on: 03/16/2007 | | | | 27 | Eff Dt: 04/12/2007 | | Batch: 04121B01 | | IPT Dt: 4/01/07 | | | |
| S/F LB REF# | | | | | | | | | | | | |
| 205 | 4/30/07 | 02 | PAYMENT | 6/07 | 72889.18 | .00 | 657.25 | 64.50 | 592.75 | .00 | .00 | 15.20 11 |
| Days since last Paymt on: 04/12/2007 | | | | 15 | Eff Dt: 04/27/2007 | | Batch: 04301B51 | | IPT Dt: 5/01/07 | | | |
| S/F LB REF# | | | | | | | | | | | | |
| * * * * TOTALS * * * * | | | | | | | 72889.18-45031.92 | | | | | |

2009 HISTORY STATEMENT OF MORTGAGE ACCOUNT

GMAC MORTGAGE
PO BOX 780
WATERLOO, IA 50704-0780

WILLIAM J FUTRELL
8391 N 550 W
BRYANT IN 47326

LOAN TYPE 1-0 CONVENTIONAL
ACCOUNT NUM ██████████ 6646

2009 DETAIL BY TRANSACTION

| TRANSACTION DESCRIPTION | TRANSACTION AMOUNT | LAST PAID | POST DATE | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID | CR DISAB | LIFE/ CHRG/ FEES | PRINCIPAL BAL AFTER TRAN | ESCROW BAL AFTER TRAN | UNAPP FUNDS AFTER TRAN |
|-------------------------|--------------------|-----------|-----------|----------------|---------------|-------------|----------|------------------|--------------------------|-----------------------|------------------------|
| PAYMENT | 657.25 | 12/08 | 01/30 | 75.22 | 582.03 | | | | 71,559.04 | | |
| SPEEDPAY FEE | 7.50 | 12/08 | 01/30 | | | | | 7.50 | 71,559.04 | | |
| SPEEDPAY FEE | 7.50 | 12/08 | 01/30 | | | | | 7.50 | 71,559.04 | | |
| PROP INSPECT | 11.25 | 12/08 | 01/30 | | | | | 11.25 | 71,559.04 | | |
| PAYMENT | 657.25 | 01/09 | 02/27 | 75.83 | 581.42 | | | | 71,483.21 | | |
| SPEEDPAY FEE | 7.50 | 01/09 | 02/27 | | | | | 7.50 | 71,483.21 | | |
| SPEEDPAY FEE | 7.50 | 01/09 | 02/27 | | | | | 7.50 | 71,483.21 | | |
| PROP INSPECT | 11.25 | 01/09 | 03/02 | | | | | 11.25 | 71,483.21 | | |
| PAYMENT | 657.25 | 02/09 | 03/30 | 76.45 | 580.80 | | | | 71,406.76 | | |
| SPEEDPAY FEE | 7.50 | 02/09 | 03/30 | | | | | 7.50 | 71,406.76 | | |
| SPEEDPAY FEE | 7.50 | 02/09 | 03/30 | | | | | 7.50 | 71,406.76 | | |
| PROP INSPECT | 11.25 | 02/09 | 03/31 | | | | | 11.25 | 71,406.76 | | |
| PROP INSPECT | 11.25 | 02/09 | 04/29 | | | | | 11.25 | 71,406.76 | | |
| PAYMENT | 657.25 | 03/09 | 04/30 | 77.07 | 580.18 | | | | 71,329.69 | | |
| SPEEDPAY FEE | 12.50 | 03/09 | 04/30 | | | | | 12.50 | 71,329.69 | | |
| SPEEDPAY FEE | 12.50 | 03/09 | 04/30 | | | | | 12.50 | 71,329.69 | | |
| PAYMENT | 657.25 | 04/09 | 06/03 | 77.70 | 579.55 | | | | 71,251.99 | | |
| SPEEDPAY FEE | 12.50 | 04/09 | 06/03 | | | | | 12.50 | 71,251.99 | | |
| SPEEDPAY FEE | 12.50 | 04/09 | 06/03 | | | | | 12.50 | 71,251.99 | | |
| PROP INSPECT | 13.00 | 04/09 | 06/05 | | | | | 13.00 | 71,251.99 | | |
| TAX DISB | | 04/09 | 06/15 | | | -82.93 | | | 71,251.99 | -82.93 | |
| CORP ADV 3 D | 83.00 | 04/09 | 06/16 | | | | | 83.00 | 71,251.99 | -82.93 | |
| PROP INSPECT | 11.25 | 04/09 | 07/02 | | | | | 11.25 | 71,251.99 | -82.93 | |
| PAYMENT | 657.25 | 05/09 | 07/03 | 78.33 | 578.92 | | | | 71,173.66 | -82.93 | |
| MISC RECEIPT | 73.51 | 05/09 | 07/03 | | | | | | 71,173.66 | -82.93 | 73.51 |
| SPEEDPAY FEE | 7.50 | 05/09 | 07/03 | | | | | 7.50 | 71,173.66 | -82.93 | 73.51 |
| SPEEDPAY FEE | 7.50 | 05/09 | 07/03 | | | | | 7.50 | 71,173.66 | -82.93 | 73.51 |
| PROP INSPECT | 11.25 | 05/09 | 08/03 | | | | | 11.25 | 71,173.66 | -82.93 | 73.51 |
| PAYMENT | 657.25 | 06/09 | 08/26 | 78.96 | 578.29 | | | | 71,094.70 | -82.93 | 73.51 |
| MISC RECEIPT | 73.51 | 06/09 | 08/26 | | | | | | 71,094.70 | -82.93 | 147.02 |
| PROP INSPECT | 11.25 | 06/09 | 09/04 | | | | | 11.25 | 71,094.70 | -82.93 | 147.02 |
| PAYMENT | 657.25 | 07/09 | 09/30 | 79.61 | 577.64 | | | | 71,015.09 | -82.93 | 147.02 |
| MISC RECEIPT | 73.51 | 07/09 | 09/30 | | | | | | 71,015.09 | -82.93 | 220.53 |
| SPEEDPAY FEE | 7.50 | 07/09 | 09/30 | | | | | 7.50 | 71,015.09 | -82.93 | 220.53 |

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| | | | | | | | |
|--------------|-------|-------|-------|-------|-----------|-------|--------|
| SPEEDPAY FEE | 7.50 | 01/09 | 09/30 | 7.50 | 71,015.09 | 82.93 | 220.53 |
| PROP INSPECT | 11.25 | 07/09 | 10/07 | 11.25 | 71,015.09 | 82.93 | 220.53 |

2009 DETAIL BY TRANSACTION

| TRANSACTION DESCRIPTION | TRANSACTION AMOUNT | LAST PAID | POST DATE | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID | CR LIFE/ DISAB | L/ CHRG/ FEES | PRINCIPAL BAL AFTER TRAN | ESCROW BAL AFTER TRAN | UNAPP FUNDS AFTER TRAN |
|----------------------------|-----------------------|--------------|--------------|-------------------|------------------|----------------|-------------------|------------------|-----------------------------|--------------------------|---------------------------|
| TAX DISB | | 07/09 | 10/13 | | | -64.19 | | | 71,015.09 | -147.12 | 220.53 |
| CORP ADV 3 D | 83.00 | 07/09 | 10/23 | | | | | 03.00 | 71,015.09 | -147.12 | 220.53 |
| PROP INSPECT | 16.50 | 07/09 | 10/30 | | | | | 16.50 | 71,015.09 | -147.12 | 220.53 |
| ESC DISB | | 07/09 | 11/17 | | | -352.37 | | | 71,015.09 | -499.49 | 220.53 |
| PROP INSPECT | 11.25 | 07/09 | 12/04 | | | | | 11.25 | 71,015.09 | -499.49 | 220.53 |

SUMMARY TOTALS

| | | | |
|-----------------------------------|-----------|-----------------|--------|
| PRINCIPAL BALANCE START OF PERIOD | 71,634.26 | P & I PAYMENT | 657.25 |
| PRINCIPAL PAID DURING PERIOD | 619.17 | | |
| PRINCIPAL BALANCE END OF PERIOD | 71,015.09 | | |
| ESCROW BALANCE START OF PERIOD | 0.00 | TOTAL PAYMENT | 657.25 |
| ESCROW PAID DURING PERIOD | 0.00 | ACCUM LATE CHRG | 657.20 |
| ESCROW DISBURSEMENTS | -499.49 | | |
| ESCROW BALANCE END OF PERIOD | -499.49 | | |
| REFUND OF OVERPAID INTEREST | 0.00 | | |
| INTEREST REPORTABLE DURING PERIOD | 4638.83 | | |
| PROPERTY TAXES PAID DURING PERIOD | 147.12 | | |
| POINTS PAID | 0.00 | | |

Entity0620rg00000

2008 HISTORY STATEMENT OF MORTGAGE ACCOUNT

HOMEcomings FINANCIAL, LLC
PO BOX 205
WATERLOO, IA 50704-0205

WILLIAM J FUTRELL
8391 N 550 W
BRYANT IN 47326

LOAN TYPE 1-0 CONVENTIONAL
ACCOUNT NUM [REDACTED] 6646

2008 DETAIL BY TRANSACTION

| TRANSACTION DESCRIPTION | TRANSACTION AMOUNT | LAST PAID | POST DATE | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID | CR LIFE/ DISAB | LT CHRG/ FEES | PRINCIPAL BAL AFTER TRAN | ESCROW BAL AFTER TRAN | UNAPP FUNDS AFTER TRAN |
|----------------------------|-----------------------|--------------|--------------|-------------------|------------------|----------------|-------------------|------------------|-----------------------------|--------------------------|---------------------------|
| PROP INSPECT | 11.25 | 11/07 | 01/29 | | | | | 11.25 | 72,491.02 | | |
| PAYMENT | 657.25 | 12/07 | 01/30 | 68.26 | 588.99 | | | | 72,422.76 | | |
| MISC RECEIPT | 35.25 | 12/07 | 01/30 | | | | | | 72,422.76 | | 35.25 |
| SPEEDPAY FEE | 7.50 | 12/07 | 01/30 | | | | | 7.50 | 72,422.76 | | 35.25 |
| SPEEDPAY FEE | 7.50 | 12/07 | 01/30 | | | | | 7.50 | 72,422.76 | | 35.25 |
| PROP INSPECT | 11.25 | 12/07 | 02/21 | | | | | 11.25 | 72,422.76 | | 35.25 |
| PAYMENT | 622.00 | 01/08 | 02/25 | 68.82 | 588.43 | | | | 72,353.94 | | |
| MISC RECEIPT | 70.50 | 01/08 | 02/25 | | | | | | 72,353.94 | | 70.50 |
| SPEEDPAY FEE | 7.50 | 01/08 | 02/25 | | | | | 7.50 | 72,353.94 | | 70.50 |
| SPEEDPAY FEE | 7.50 | 01/08 | 02/25 | | | | | 7.50 | 72,353.94 | | 70.50 |
| PROP INSPECT | 11.25 | 01/08 | 03/25 | | | | | 11.25 | 72,353.94 | | 70.50 |
| PAYMENT | 586.75 | 02/08 | 03/31 | 69.37 | 587.88 | | | | 72,284.57 | | |
| MISC RECEIPT | 105.75 | 02/08 | 03/31 | | | | | | 72,284.57 | | 105.75 |
| SPEEDPAY FEE | 7.50 | 02/08 | 03/31 | | | | | 7.50 | 72,284.57 | | 105.75 |
| SPEEDPAY FEE | 7.50 | 02/08 | 03/31 | | | | | 7.50 | 72,284.57 | | 105.75 |
| PROP INSPECT | 11.25 | 02/08 | 04/25 | | | | | 11.25 | 72,284.57 | | 105.75 |
| PAYMENT | 551.50 | 03/08 | 04/28 | 69.94 | 587.31 | | | | 72,214.63 | | |
| MISC RECEIPT | 148.50 | 03/08 | 04/28 | | | | | | 72,214.63 | | 148.50 |
| SPEEDPAY FEE | 12.50 | 03/08 | 04/28 | | | | | 12.50 | 72,214.63 | | 148.50 |
| SPEEDPAY FEE | 12.50 | 03/08 | 04/28 | | | | | 12.50 | 72,214.63 | | 148.50 |
| PROP INSPECT | 11.25 | 03/08 | 05/28 | | | | | 11.25 | 72,214.63 | | 148.50 |
| PAYMENT | 508.75 | 04/08 | 05/30 | 70.51 | 586.74 | | | | 72,144.12 | | |
| MISC RECEIPT | 183.75 | 04/08 | 05/30 | | | | | | 72,144.12 | | 183.75 |
| SPEEDPAY FEE | 7.50 | 04/08 | 05/30 | | | | | 7.50 | 72,144.12 | | 183.75 |
| SPEEDPAY FEE | 7.50 | 04/08 | 05/30 | | | | | 7.50 | 72,144.12 | | 183.75 |
| PROP INSPECT | 11.25 | 04/08 | 06/25 | | | | | 11.25 | 72,144.12 | | 183.75 |
| PAYMENT | 473.50 | 05/08 | 06/30 | 71.08 | 586.17 | | | | 72,073.04 | | |
| MISC RECEIPT | 226.50 | 05/08 | 06/30 | | | | | | 72,073.04 | | 226.50 |
| SPEEDPAY FEE | 12.50 | 05/08 | 06/30 | | | | | 12.50 | 72,073.04 | | 226.50 |
| SPEEDPAY FEE | 12.50 | 05/08 | 06/30 | | | | | 12.50 | 72,073.04 | | 226.50 |
| PROP INSPECT | 11.25 | 05/08 | 07/30 | | | | | 11.25 | 72,073.04 | | 226.50 |
| PAYMENT | 430.75 | 06/08 | 07/31 | 71.66 | 585.59 | | | | 72,001.38 | | |
| SPEEDPAY FEE | 12.50 | 06/08 | 07/31 | | | | | 12.50 | 72,001.38 | | |
| SPEEDPAY FEE | 12.50 | 06/08 | 07/31 | | | | | 12.50 | 72,001.38 | | |

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| | | | | | | |
|--------------|--------|-------------|-------|--------|-------|-----------|
| PROP INSPECT | 11.25 | 06/08 08/22 | | | 11.25 | 72,001.38 |
| PAYMENT | 657.25 | 07/08 08/29 | 72.24 | 585.01 | | 71,929.14 |

2008 DETAIL BY TRANSACTION

| TRANSACTION DESCRIPTION | TRANSACTION AMOUNT | LAST PAID | POST DATE | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID | CR LIFE/ DISAB | LT CHRG/ FEES | PRINCIPAL BAL AFTER TRAN | ESCROW BAL AFTER TRAN | UNAPP FUNDS AFTER TRAN |
|-------------------------|--------------------|-----------|-----------|----------------|---------------|-------------|----------------|---------------|--------------------------|-----------------------|------------------------|
| SPEEDPAY FEE | 7.50 | 07/08 | 08/29 | | | | | 7.50 | 71,929.14 | | |
| SPEEDPAY FEE | 7.50 | 07/08 | 08/29 | | | | | 7.50 | 71,929.14 | | |
| PROP INSPECT | 11.25 | 07/08 | 09/25 | | | | | 11.25 | 71,929.14 | | |
| PAYMENT | 657.25 | 08/08 | 09/30 | 72.83 | 584.42 | | | | 71,856.31 | | |
| SPEEDPAY FEE | 7.50 | 08/08 | 09/30 | | | | | 7.50 | 71,856.31 | | |
| SPEEDPAY FEE | 7.50 | 08/08 | 09/30 | | | | | 7.50 | 71,856.31 | | |
| PROP INSPECT | 13.00 | 08/08 | 10/22 | | | | | 13.00 | 71,856.31 | | |
| PAYMENT | 657.25 | 09/08 | 10/31 | 73.42 | 583.83 | | | | 71,782.89 | | |
| SPEEDPAY FEE | 7.50 | 09/08 | 10/31 | | | | | 7.50 | 71,782.89 | | |
| SPEEDPAY FEE | 7.50 | 09/08 | 10/31 | | | | | 7.50 | 71,782.89 | | |
| PAYMENT | 657.25 | 10/08 | 12/01 | 74.01 | 583.24 | | | | 71,708.88 | | |
| SPEEDPAY FEE | 7.50 | 10/08 | 12/01 | | | | | 7.50 | 71,708.88 | | |
| SPEEDPAY FEE | 7.50 | 10/08 | 12/01 | | | | | 7.50 | 71,708.88 | | |
| PROP INSPECT | 11.25 | 10/08 | 12/01 | | | | | 11.25 | 71,708.88 | | |
| PROP INSPECT | 13.00 | 10/08 | 12/24 | | | | | 13.00 | 71,708.88 | | |
| PAYMENT | 657.25 | 11/08 | 12/29 | 74.62 | 582.63 | | | | 71,634.26 | | |
| SPEEDPAY FEE | 7.50 | 11/08 | 12/29 | | | | | 7.50 | 71,634.26 | | |
| SPEEDPAY FEE | 7.50 | 11/08 | 12/29 | | | | | 7.50 | 71,634.26 | | |

SUMMARY TOTALS

| | | | |
|-----------------------------------|-----------|-----------------|--------|
| PRINCIPAL BALANCE START OF PERIOD | 72,491.02 | P & I PAYMENT | 657.25 |
| PRINCIPAL PAID DURING PERIOD | 856.76 | | |
| PRINCIPAL BALANCE END OF PERIOD | 71,634.26 | | |
| ESCROW BALANCE START OF PERIOD | 0.00 | TOTAL PAYMENT | 657.25 |
| ESCROW PAID DURING PERIOD | 0.00 | ACCUM LATE CHRG | 427.18 |
| ESCROW DISBURSEMENTS | 0.00 | | |
| ESCROW BALANCE END OF PERIOD | 0.00 | | |
| REFUND OF OVERPAID INTEREST | 0.00 | | |
| INTEREST REPORTABLE DURING PERIOD | 7030.24 | | |
| PROPERTY TAXES PAID DURING PERIOD | 0.00 | | |
| POINTS PAID | 0.00 | | |

Entity062Org00000

2007 HISTORY STATEMENT OF MORTGAGE ACCOUNT

HOMEcomings FINANCIAL, LLC
PO BOX 205
WATERLOO, IA 50704-0205

WILLIAM J FUTRELL
8391 N 550 W
BRYANT

IN 47326

LOAN TYPE 1-0 CONVENTIONAL
ACCOUNT NUM [REDACTED] 6646

| 2007 DETAIL BY TRANSACTION | | | | | | | | | | | |
|----------------------------|--------------------|-----------|-----------|----------------|---------------|-------------|----------------|---------------|--------------------------|-----------------------|------------------------|
| TRANSACTION DESCRIPTION | TRANSACTION AMOUNT | LAST PAID | POST DATE | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID | CR LIFE/ DISAB | LT CHRG/ FEES | PRINCIPAL BAL AFTER TRAN | ESCROW BAL AFTER TRAN | UNAPP FUNDS AFTER TRAN |
| PAYMENT | 657.25 | 01/07 | 01/12 | 62.45 | 594.80 | | | | 73,144.08 | | |
| PAYMENT | 657.25 | 02/07 | 02/13 | 62.95 | 594.30 | | | | 73,081.13 | | |
| PAYMENT | 657.25 | 03/07 | 03/19 | 63.47 | 593.78 | | | | 73,017.66 | | |
| FEE PAID | 8.99 | 03/07 | 03/19 | | | | | 8.99 | 73,017.66 | | |
| PAYMENT | 657.25 | 04/07 | 04/12 | 63.98 | 593.27 | | | | 72,953.68 | | |
| PAYMENT | 657.25 | 05/07 | 04/30 | 64.50 | 592.75 | | | | 72,889.18 | | |
| PAYMENT | 657.25 | 06/07 | 06/29 | 65.03 | 592.22 | | | | 72,824.15 | | |
| FEE BILLED | 12.50 | 06/07 | 06/29 | | | | | 12.50 | 72,824.15 | | |
| FEE PAID | 12.50 | 06/07 | 06/29 | | | | | 12.50 | 72,824.15 | | |
| MISC RECEIPT | 32.86 | 06/07 | 06/29 | | | | | 12.86 | 72,824.15 | | |
| PAYMENT | 657.25 | 07/07 | 07/30 | 65.55 | 591.70 | | | | 72,758.60 | | |
| FEE BILLED | 12.50 | 07/07 | 07/30 | | | | | 12.50 | 72,758.60 | | |
| FEE PAID | 12.50 | 07/07 | 07/30 | | | | | 12.50 | 72,758.60 | | |
| MISC RECEIPT | 32.86 | 07/07 | 07/30 | | | | | 12.86 | 72,758.60 | | |
| PAYMENT | 657.25 | 08/07 | 08/31 | 66.09 | 591.16 | | | | 72,692.51 | | |
| FEE BILLED | 12.50 | 08/07 | 08/31 | | | | | 12.50 | 72,692.51 | | |
| FEE PAID | 12.50 | 08/07 | 08/31 | | | | | 12.50 | 72,692.51 | | |
| MISC RECEIPT | 32.86 | 08/07 | 08/31 | | | | | 12.86 | 72,692.51 | | |
| PAYMENT | 671.20 | 09/07 | 10/01 | 66.62 | 590.63 | | 13.95 | | 72,625.89 | | |
| FEE BILLED | 7.50 | 09/07 | 10/01 | | | | | 7.50 | 72,625.89 | | |
| FEE PAID | 7.50 | 09/07 | 10/01 | | | | | 7.50 | 72,625.89 | | |
| PAYMENT | 657.25 | 10/07 | 10/31 | 67.16 | 590.09 | | | | 72,558.73 | | |
| FEE BILLED | 12.50 | 10/07 | 10/31 | | | | | 12.50 | 72,558.73 | | |
| FEE PAID | 12.50 | 10/07 | 10/31 | | | | | 12.50 | 72,558.73 | | |
| MISC RECEIPT | 65.72 | 10/07 | 10/31 | | | | | 65.72 | 72,558.73 | | |
| PAYMENT | 657.25 | 11/07 | 11/30 | 67.71 | 589.54 | | | | 72,491.02 | | |
| FEE BILLED | 12.50 | 11/07 | 11/30 | | | | | 12.50 | 72,491.02 | | |
| FEE PAID | 12.50 | 11/07 | 11/30 | | | | | 12.50 | 72,491.02 | | |
| MISC RECEIPT | 32.86 | 11/07 | 11/30 | | | | | 12.86 | 72,491.02 | | |

SUMMARY TOTALS

| | | | |
|-----------------------------------|-----------|---------------|--------|
| PRINCIPAL BALANCE START OF PERIOD | 73,206.53 | P & I PAYMENT | 657.25 |
| PRINCIPAL PAID DURING PERIOD | 715.51 | | |
| PRINCIPAL BALANCE END OF PERIOD | 72,491.02 | | |
| ESCROW BALANCE START OF PERIOD | 0.00 | TOTAL PAYMENT | 657.25 |
| ESCROW PAID DURING PERIOD | 0.00 | | |
| ESCROW DISBURSEMENTS | 0.00 | | |
| ESCROW BALANCE END OF PERIOD | 0.00 | | |
| REFUND OF OVERPAID INTEREST | 0.00 | | |
| INTEREST REPORTABLE DURING PERIOD | 6514.24 | | |
| PROPERTY TAXES PAID DURING PERIOD | 0.00 | | |
| POINTS PAID | 0.00 | | |

Entity0620rg00000

GMAC Mortgage, LLC
PO Box 780
3451 Hammond Avenue
Waterloo

IA 50704-0780

PAGE 1
DATE 09/21/12

HISTORY FOR ACCOUNT [REDACTED] 6646

----- MAIL ----- PROPERTY -----

WILLIAM J FUTRELL

THOMAS D MARAGOLIS, ATTORNEY AT LAW 8391 N 550 W
309 WEST WASHINGTON STREET
MUNCIE IN 47305 BRYANT IN 47326

| ----- DATES ----- | ----- CURRENT BALANCES ----- | ----- UNCOLLECTED ----- |
|------------------------|------------------------------|--------------------------|
| PAID TO 06/01/11 | PRINCIPAL 75326.06 | LATE CHARGES -65.68 |
| NEXT DUE 07/01/11 | ESCROW -650.77 | OPTIONAL INS 0.00 |
| LAST PMT 07/29/11 | UNAPPLIED FUND 0.00 | INTEREST 0.00 |
| AUDIT DT 03/09/01 | UNAPPLIED CODES | FEES -426.75 |
| | BUYDOWN FUND 0.00 | ----- YEAR TO DATE ----- |
| LAST ACTIVITY 09/17/12 | BUYDOWN CODE | INTEREST 0.00 |
| | | TAXES 126.23 |

| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID |
|-----------|------------|----------|--|----------------|---------------|-------------|
| 090409 | FB | 060109 | 11.25 11 PROP INSPECTION FEE | | | |
| T:32506 | | /B:001 | | | | |
| 093009 | RPP | 100109 | PAID 730.76 DUE 730.76 SHORT .00 TELLER 607 | | | |
| | | | BAL AFTER 71094.70 | | | -82.93 |
| | | | OPTIONAL INS BAL 00.00 LATE CHARGE BAL -65.68 | | | |
| 093009 | RPP | 100109 | NO. OF PLAN PMTS=01 | | | |
| | | | BAL AFTER 71094.70 | | | -82.93 |
| | | | OPTIONAL INS BAL 00.00 LATE CHARGE BAL -65.68 | | | |
| 093009 | UI | 070109 | .00 .00 .00 .00 | | | |
| | REF NUMBER | | 000000000000 DESC | | | |
| | | | BAL AFTER 71094.70 | | | -82.93 |
| | | | OPT PREMIUMS .00 LATE CHARGE PYMT -32.86* | | | |
| T:00607 | | E/B:001 | OPTIONAL INS BAL 00.00 LATE CHARGE BAL -657.20 | | | |
| 093009 | GRU | 000000 | 000000 GRACE UNAP AMT: .00 | | | |
| 093009 | AP | 070109 | 657.25 79.61 577.64 .00 | | | |
| | | | BAL AFTER 71015.09 | | | -82.93 |
| T:00607 | | E/B:001 | OPTIONAL INS BAL 00.00 LATE CHARGE BAL -657.20 | | | |
| 093009 | UFF | 070109 | UNAPPLIED FUNDS (2) 73.51 BALANCE 220.53 | | | |
| | REF NUMBER | | 000000000000 DESC | | | |
| | | | BAL AFTER 71015.09 | | | -82.93 |
| T:00607 | | /B:001 | OPTIONAL INS BAL 00.00 LATE CHARGE BAL -657.20 | | | |
| 093009 | SRA | 070109 | 73.51 .00 .00 .00 | | | |
| | | | BAL AFTER 71015.09 | | | -82.93 |
| T:00607 | | E/B:001 | OPTIONAL INS BAL 00.00 LATE CHARGE BAL -657.20 | | | |

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HISTORY FOR ACCOUNT [REDACTED] 6646

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----- MAIL ----- PROPERTY -----

WILLIAM J FUTRELL

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309 WEST WASHINGTON STREET
MUNCIE IN 47305 BRYANT IN 47326

| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | HSCROW PAID |
|--------------|------------|------------------|------------------------------|-------------------|------------------|----------------|
| 093009 | UFU | 070109 | UNAPPLIED FUNDS (1) | | 220.53 | BALANCE 220.53 |
| REF NUMBER | | | 000000000000000000 | DESC | | |
| | | | BAL AFTER | 71015.09 | | -82.93 |
| T:00607 | /B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | | -657.20 |
| 093009 | UFF | 070109 | UNAPPLIED FUNDS (2) | | -220.53 | BALANCE 0.00 |
| | | | BAL AFTER | 71015.09 | | -82.93 |
| T:00000 | /B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | | -657.20 |
| | | | | | | |
| 093009 | SRA | 070109 | .00 | .00 | .00 | .00 |
| | | | BAL AFTER | 71015.09 | | -82.93 |
| T:00607 | E/B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | | -657.20 |
| 093009 | FB | 070109 | 7.50 171 SPEEDPAY FEE | | | |
| REF NUMBER | | | SG0S14OUFMSG | DESC | | |
| T:00607 | /B:000 | | | | | |
| 093009 | FEA | 070109 | 7.50 171 SPEEDPAY FEE | | | |
| | | | 000000000000000000 | | | |
| T:00607 | /B:001 | | | | | |
| 100709 | FB | 070109 | 11.25 11 PROP INSPECTION FEE | | | |
| T:32506 | /B:001 | | | | | |
| 101309 | E90 | 070109 | -64.19 PAYEE = 0038.000000 | .00 | | -64.19 |
| | | | BAL AFTER | 71015.09 | | -147.12 |
| T:32687 | /B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | | -657.20 |
| 102309 | FB | 070109 | 83.00 164 CORP ADV 3 DRM | | | |
| REF NUMBER | | | SG0S6Q9V2IT0 | DESC | | |
| T:02726 | /B:000 | | | | | |
| | | | | | | |
| 103009 | FB | 070109 | 16.50 11 PROP INSPECTION FEE | | | |
| T:32506 | /B:001 | | | | | |
| 111709 | E20 | 070109 | -352.37 PAYEE = 1600.02042 | .00 | | -352.37 |
| | | | BAL AFTER | 71015.09 | | -499.49 |
| T:32022 | /B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | | -657.20 |
| 112409 | UFU | 070109 | UNAPPLIED FUNDS (1) | | -220.53 | BALANCE 0.00 |
| | | | BAL AFTER | 71015.09 | | -499.49 |
| T:15992 | /B:000 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | | -657.20 |

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HISTORY FOR ACCOUNT [REDACTED] 6646

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----- MAIL ----- PROPERTY -----

WILLIAM J FUTRELL

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309 WEST WASHINGTON STREET
MUNCIE IN 47305 BRYANT IN 47326

| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID |
|--------------|------------|-------------|-----------------------------------|-------------------|------------------|----------------|
| 112409 | RT | 070109 | 278.96 | .00 | .00 | 499.49 |
| | LC DATE | 070109 | BAL AFTER | 71015.09 | | 00.00 |
| T:15992 | | /B:000 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -657.20 |
| 112409 | ITR | 070109 | OLD INV 96028 1 P-BAL | 71015.09 | INT | .00 |
| | | | NEW INV 97028 41109 PERCENT OWNED | .0000 | ACTION CD 000 | |
| | | | BAL AFTER | 71015.09 | | 00.00 |
| T:15992 | | /B:000 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -657.20 |
| 112409 | UFU | 070109 | UNAPPLIED FUNDS (1) | 220.53 | BALANCE | 220.53 |
| | | | BAL AFTER | 71015.09 | | 00.00 |
| T:15992 | | /B:000 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -657.20 |
| 112409 | PT | 070109 | -278.96 | .00 | .00 | -499.49 |
| | LC DATE | 070109 | BAL AFTER | 71015.09 | | -499.49 |
| T:15992 | | /B:000 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -657.20 |
| 120409 | FB | 070109 | 11.25 11 PROP INSPECTION FEE | | | |
| T:32506 | | /B:001 | | | | |
| 010110 | FB | 070109 | 11.25 11 PROP INSPECTION FEE | | | |
| T:32506 | | /B:001 | | | | |
| 020110 | SR | 070109 | .00 | .00 | .00 | .00 |
| | REF NUMBER | | SGOT0FRAIQ88 DESC | | | |
| | | | BAL AFTER | 71015.09 | | -499.49 |
| T:31204 | | I/B:002 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -657.20 |
| 020110 | UFU | 070109 | UNAPPLIED FUNDS (1) | -220.53 | BALANCE | 0.00 |
| | | | SGOT0FRAIQ88 | | | |
| | | | BAL AFTER | 71015.09 | | -499.49 |
| T:31204 | | /B:002 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -657.20 |
| 020110 | UFN | 070109 | UNAPPLIED FUNDS (4) | 220.53 | BALANCE | 220.53 |
| | | | BAL AFTER | 71015.09 | | -499.49 |
| T:00000 | | /B:002 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -657.20 |
| 020110 | SR | 070109 | .00 | .00 | .00 | .00 |
| | | | BAL AFTER | 71015.09 | | -499.49 |
| T:31204 | | I/B:002 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -657.20 |
| 020110 | SR | 070109 | .00 | .00 | .00 | .00 |
| | REF NUMBER | | SGOT0FRF4DE0 DESC | | | |
| | | | BAL AFTER | 71015.09 | | -499.49 |
| T:31204 | | I/B:002 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -657.20 |

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HISTORY FOR ACCOUNT [REDACTED] 5646

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----- MAIL ----- PROPERTY -----

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309 WEST WASHINGTON STREET
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| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID |
|--------------|------------|-------------|------------------------------|-------------------|------------------|----------------|
| 020110 | UFN | 070109 | UNAPPLIED FUNDS (4) | | -220.53 | BALANCE 0.00 |
| | REF NUMBER | | SG0T0FRF4DE0 DESC | | | |
| | | | BAL AFTER | 71015.09 | | -499.49 |
| T:31204 | | /B:002 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -657.20 |
| 020110 | SR | 070109 | -220.53 | .00 | .00 | .00 |
| | | | BAL AFTER | 71015.09 | | -499.49 |
| T:31204 | | I/B:002 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -657.20 |
| 020110 | FE | 070109 | 11.25 11 PROP INSPECTION FEE | | | |
| | REF NUMBER | | SG0T0FRF4DE0 DESC | | | |
| T:31204 | | /B:002 | | | | |
| 020110 | FE | 070109 | 11.25 11 PROP INSPECTION FEE | | | |
| | | | SG0T0FRF4DE0 | | | |
| T:31204 | | /B:002 | | | | |
| 020110 | FE | 070109 | 11.25 11 PROP INSPECTION FEE | | | |
| | | | SG0T0FRF4DE0 | | | |
| T:31204 | | /B:002 | | | | |
| 020110 | FE | 070109 | 11.25 11 PROP INSPECTION FEE | | | |
| | REF NUMBER | | SG0T0FRF4DE0 DESC | | | |
| T:31204 | | /B:002 | | | | |
| 020110 | FE | 070109 | 11.25 11 PROP INSPECTION FEE | | | |
| | | | SG0T0FRF4DE0 | | | |
| T:31204 | | /B:002 | | | | |
| 020110 | FE | 070109 | 11.25 11 PROP INSPECTION FEE | | | |
| | | | SG0T0FRF4DE0 | | | |
| T:31204 | | /B:002 | | | | |
| 020110 | FE | 070109 | 11.25 11 PROP INSPECTION FEE | | | |
| | REF NUMBER | | SG0T0FRF4DE0 DESC | | | |
| T:31204 | | /B:002 | | | | |
| 020110 | FE | 070109 | 11.25 11 PROP INSPECTION FEE | | | |
| | | | SG0T0FRF4DE0 | | | |
| T:31204 | | /B:002 | | | | |

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----- MAIL ----- PROPERTY -----

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309 WEST WASHINGTON STREET
MUNCIE IN 47305 BRYANT IN 47326

| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID |
|------------------------------|------------|-------------|-----------------------|-------------------|---------------------|----------------|
| 020110 | FE | 070109 | 13.00 | 11 | PROP INSPECTION FEE | |
| REF NUMBER SG0TOFRF4DE0 DESC | | | | | | |
| T:31204 /B:002 | | | | | | |
| 020110 | FE | 070109 | 11.25 | 11 | PROP INSPECTION FEE | |
| SG0TOFRF4DE0 | | | | | | |
| T:31204 /B:002 | | | | | | |
| 020110 | FE | 070109 | 13.00 | 11 | PROP INSPECTION FEE | |
| SG0TOFRF4DE0 | | | | | | |
| T:31204 /B:002 | | | | | | |
| 020110 | FE | 070109 | 11.25 | 11 | PROP INSPECTION FEE | |
| REF NUMBER SG0TOFRF4DE0 DESC | | | | | | |
| T:31204 /B:002 | | | | | | |
| 020110 | FE | 070109 | 11.25 | 11 | PROP INSPECTION FEE | |
| SG0TOFRF4DE0 | | | | | | |
| T:31204 /B:002 | | | | | | |
| 020110 | FE | 070109 | 11.25 | 11 | PROP INSPECTION FEE | |
| SG0TOFRF4DE0 | | | | | | |
| T:31204 /B:002 | | | | | | |
| 020110 | FE | 070109 | 11.25 | 11 | PROP INSPECTION FEE | |
| REF NUMBER SG0TOFRF4DE0 DESC | | | | | | |
| T:31204 /B:002 | | | | | | |
| 020110 | FE | 070109 | 13.00 | 11 | PROP INSPECTION FEE | |
| SG0TOFRF4DE0 | | | | | | |
| T:31204 /B:002 | | | | | | |
| 020110 | FE | 070109 | 11.25 | 11 | PROP INSPECTION FEE | |
| SG0TOFRF4DE0 | | | | | | |
| T:31204 /B:002 | | | | | | |
| 020110 | FE | 070109 | 11.25 | 11 | PROP INSPECTION FEE | |
| REF NUMBER SG0TOFRF4DE0 DESC | | | | | | |
| T:31204 /B:002 | | | | | | |
| 020110 | FE | 070109 | 1.53 | 11 | PROP INSPECTION FEE | |
| SG0TOFRF4DE0 | | | | | | |
| T:31204 /B:002 | | | | | | |
| 020310 | FB | 070109 | 11.25 | 11 | PROP INSPECTION FEE | |
| T:32506 /B:001 | | | | | | |

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HISTORY FOR ACCOUNT [REDACTED] 5646

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----- MAIL ----- PROPERTY -----

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| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | MSCROW PAID |
|--------------|------------|--------------|------------------------|-------------------|--------------------|----------------|
| 021910 | AA | 070109 | .00 | .00 | .00 | .00 |
| | | | BAL AFTER | 71015.09 | | -499.49 |
| T:24498 | | /B:000 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -657.20 |
| 021910 | AA | 070109 | .00 | .00 | .00 | .00 |
| | | | BAL AFTER | 71015.09 | | -499.49 |
| T:24498 | | /B:000 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -657.20 |
| 022610 | RPL | 040110 | PAID 355.00 DUE | .00 | OVER 355.00 TELLER | 1657 |
| | | | BAL AFTER | 71015.09 | | -499.49 |
| | | | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -657.20 |
| 022610 | RPL | 040110 | NO. OF PLAN PMTS=00 | | | |
| | | | BAL AFTER | 71015.09 | | -499.49 |
| | | | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -657.20 |
| 022610 | UFF | 070109 | UNAPPLIED FUNDS (2) | | 355.00 BALANCE | 355.00 |
| | REF NUMBER | 2998 | DESC | | | |
| | | | BAL AFTER | 71015.09 | | -499.49 |
| T:01657 | | /B:005 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -657.20 |
| 022610 | SR | 070109 | 355.00 | .00 | .00 | .00 |
| | | | BAL AFTER | 71015.09 | | -499.49 |
| T:01657 | | I/B:005 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -657.20 |
| 032910 | RPL | 040110 | PAID 355.00 DUE | 704.23 SHORT | -349.23 TELLER | 330 |
| | | | BAL AFTER | 71015.09 | | -499.49 |
| | | | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -657.20 |
| 032910 | RPL | 040110 | NO. OF PLAN PMTS=01 | | | |
| | | | BAL AFTER | 71015.09 | | -499.49 |
| | | | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -657.20 |
| 032910 | UI | 080109 | .00 | .00 | .00 | .00 |
| | REF NUMBER | SG0TECLQUVQC | DESC | | | |
| | | | BAL AFTER | 71015.09 | | -499.49 |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | -197.16* |
| T:00330 | | K/B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -854.36 |
| 032910 | GRU | 000000 | 000000 GRACE UNAP AMT: | .00 | | |
| 032910 | AP | 080109 | 708.08 | 80.25 | 577.00 | 50.83 |
| | LC DATE | 032710 | BAL AFTER | 70934.84 | | -448.66 |
| T:00330 | | K/B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -854.36 |

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HISTORY FOR ACCOUNT [REDACTED] 6646

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----- MAIL ----- PROPERTY -----

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| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | BSCROW PAID |
|--------------|------------|-------------|------------------------------|-------------------|------------------|----------------|
| 032910 | UFF | 080109 | UNAPPLIED FUNDS (2) | | -353.08 | BALANCE 1.92 |
| | REF NUMBER | | SGOTECLQUVQC DESC | | | |
| | | | BAL AFTER | 70934.84 | | -448.66 |
| T:00330 | /B:001 | | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -854.36 |
| 032910 | SRA | 080109 | -353.08 | .00 | .00 | .00 |
| | LC DATE | 032710 | BAL AFTER | 70934.84 | | -448.66 |
| T:00330 | K/B:001 | | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -854.36 |
| 040710 | E90 | 080109 | -101.57 PAYEE = 0038.00000 | .00 | | -101.57 |
| | | | BAL AFTER | 70934.84 | | -550.23 |
| T:32687 | /B:001 | | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -854.36 |
| 040910 | UFU | 080109 | UNAPPLIED FUNDS (1) | | 1.92 | BALANCE 1.92 |
| | | | BAL AFTER | 70934.84 | | -550.23 |
| T:30851 | /B:000 | | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -854.36 |
| 040910 | UFF | 080109 | UNAPPLIED FUNDS (2) | | -1.92 | BALANCE 0.00 |
| | | | BAL AFTER | 70934.84 | | -550.23 |
| | | | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -854.36 |
| 040910 | AA | 080109 | .00 | .00 | .00 | .00 |
| | | | BAL AFTER | 70934.84 | | -550.23 |
| T:30851 | /B:000 | | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -854.36 |
| 040910 | AA | 080109 | .00 | .00 | .00 | .00 |
| | | | BAL AFTER | 70934.84 | | -550.23 |
| T:30851 | /B:000 | | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -854.36 |
| 040910 | UFU | 080109 | UNAPPLIED FUNDS (1) | | -1.92 | BALANCE 0.00 |
| | REF NUMBER | | SGOHA0BVT50 DESC | | | |
| | | | BAL AFTER | 70934.84 | | -550.23 |
| T:30851 | /B:001 | | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -854.36 |
| 040910 | SR | 080109 | -1.92 | .00 | .00 | .00 |
| | | | BAL AFTER | 70934.84 | | -550.23 |
| T:30851 | I/B:001 | | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -854.36 |
| 040910 | FE | 080109 | 1.92 164 CORP ADV 3 DRM | | | |
| | REF NUMBER | | SGOHA0BVT50 DESC | | | |
| T:30851 | /B:001 | | | | | |
| 042310 | FB | 080109 | 11.25 11 PROP INSPECTION FEE | | | |
| T:32506 | /B:001 | | | | | |

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----- MAIL ----- PROPERTY -----

WILLIAM J FUTRELL

THOMAS D MARAGOLIS, ATTORNEY AT LAW 8391 N 550 W
309 WEST WASHINGTON STREET
MUNCIE IN 47305 BRYANT IN 47326

| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | HSCROW PAID |
|--------------|------------|----------------|--------------------------|-------------------|------------------|----------------|
| 042810 | FB | 080109 | 83.00 164 CORP ADV 3 DRM | | | |
| T:02726 | | /B:000 | | | | |
| 043010 | UFU | 080109 | UNAPPLIED FUNDS (1) | | 355.00 | BALANCE 355.00 |
| | | REF NUMBER | SGOTMI0971MS DESC | | | |
| | | BAL AFTER | | 70934.84 | | -550.23 |
| T:00317 | | /B:001 | | 00.00 | | -854.36 |
| 043010 | SRA | 080109 | 355.00 | .00 | .00 | .00 |
| | | LC DATE 042910 | BAL AFTER | 70934.84 | | -550.23 |
| T:00317 | | K/B:001 | | 00.00 | | -854.36 |
| 050310 | UFU | 080109 | UNAPPLIED FUNDS (1) | | -355.00 | BALANCE 0.00 |
| | | BAL AFTER | | 70934.84 | | -550.23 |
| T:19476 | | /B:002 | | 00.00 | | -854.36 |
| 050310 | M01 | 080109 | -355.00 | .00 | .00 | .00 |
| | | BAL AFTER | | 70934.84 | | -550.23 |
| T:19476 | | /B:002 | | 00.00 | | -854.36 |
| 051110 | AA | 080109 | .00 | .00 | .00 | .00 |
| | | BAL AFTER | | 70934.84 | | -550.23 |
| T:26943 | | /B:000 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -854.36 |
| 051110 | AA | 080109 | .00 | .00 | .00 | .00 |
| | | BAL AFTER | | 70934.84 | | -550.23 |
| T:26943 | | /B:000 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -854.36 |
| 051410 | UI | 090109 | .00 | .00 | .00 | .00 |
| | | REF NUMBER | 000000000000 DESC | | | |
| | | BAL AFTER | | 70934.84 | | -550.23 |
| | | * ESC SHORTAGE | | -3.85 | | |
| T:00606 | | E/B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -854.36 |
| 051410 | UI | 090109 | .00 | .00 | .00 | .00 |
| | | BAL AFTER | | 70934.84 | | -550.23 |
| | | OPT PREMIUMS | | .00 | LATE CHARGE PYMT | -32.86* |
| T:00606 | | E/B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -887.22 |
| 051410 | GRU | 000000 000000 | GRACE UNAP AMT: | .00 | | |
| 051410 | AP | 090109 | 704.23 | 80.90 | 576.35 | 46.98 |
| | | BAL AFTER | | 70853.94 | | -503.25 |
| T:00606 | | E/B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -887.22 |

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----- MAIL ----- PROPERTY -----

WILLIAM J FUTRELL

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309 WEST WASHINGTON STREET
MUNCIE IN 47305 BRYANT IN 47326

| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | BSCROW PAID |
|------------------------------|------------|-------------|-------------------------------|-------------------|------------------|----------------|
| 051410 | FB | 090109 | 7.50 171 SPEEDPAY FEE | | | |
| REF NUMBER SG0TQ84970EO DESC | | | | | | |
| T:00606 | | /B:000 | | | | |
| 051410 | FEA | 090109 | 7.50 171 SPEEDPAY FEE | | | |
| 000000000000 | | | | | | |
| T:00606 | | /B:001 | | | | |
| 052810 | FB | 090109 | 11.25 11 PROP INSPECTION FEE | | | |
| T:32506 | | /B:001 | | | | |
| 060210 | UFN | 090109 | UNAPPLIED FUNDS (4) | 500.00 | BALANCE | 500.00 |
| REF NUMBER 14-092604254 DESC | | | | | | |
| BAL AFTER | | | | 70853.94 | | -503.25 |
| T:01653 | | /B:009 | | 00.00 | | -887.22 |
| 060210 | SR | 090109 | 500.00 | .00 | .00 | .00 |
| BAL AFTER | | | | 70853.94 | | -503.25 |
| T:01653 | | I/B:009 | | 00.00 | | -887.22 |
| 060210 | UFN | 090109 | UNAPPLIED FUNDS (4) | 204.23 | BALANCE | 704.23 |
| REF NUMBER 14-092604255 DESC | | | | | | |
| BAL AFTER | | | | 70853.94 | | -503.25 |
| T:01653 | | /B:009 | | 00.00 | | -887.22 |
| 060210 | SR | 090109 | 204.23 | .00 | .00 | .00 |
| BAL AFTER | | | | 70853.94 | | -503.25 |
| T:01653 | | I/B:009 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -887.22 |
| 060310 | AA | 090109 | LOAN MOD CAPITALIZED FOR ESC | 46.10 | TLR: 32292 | |
| BAL AFTER | | | | 70853.94 | | -503.25 |
| OPTIONAL INS BAL | | | | 00.00 | LATE CHARGE BAL | -887.22 |
| 060310 | AA | 090109 | LOAN MOD CAPITALIZED INTEREST | -5726.41 | TLR: 32292 | |
| BAL AFTER | | | | 70853.94 | | -503.25 |
| OPTIONAL INS BAL | | | | 00.00 | LATE CHARGE BAL | -887.22 |

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----- MAIL ----- PROPERTY -----

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309 WEST WASHINGTON STREET
MUNCIE IN 47305 BRYANT IN 47326

| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID |
|--------------|------------|-------------|------------------------------|-------------------|------------------|----------------|
| 060310 | AA | 090109 | .00 | -5772.51 | -5726.41 | 46.10 |
| | | | BAL AFTER | 76626.45 | | -457.15 |
| T:32292 | | /B:000 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -887.22 |
| 060710 | UI | 070110 | .00 | .00 | .00 | .00 |
| | | | BAL AFTER | 76626.45 | | -457.15 |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | 887.22* |
| T:10589 | | /B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | 00.00 |
| 060710 | AA | 070110 | .00 | .00 | .00 | .00 |
| | | | BAL AFTER | 76626.45 | | -457.15 |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | 887.22* |
| T:10589 | | /B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | 00.00 |
| 060710 | UFN | 070110 | UNAPPLIED FUNDS (4) | -247.08 | BALANCE | 457.15 |
| | | | BAL AFTER | 76626.45 | | -457.15 |
| T:10589 | | /B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | 00.00 |
| 060710 | SR | 070110 | -247.08 | .00 | .00 | .00 |
| | | | BAL AFTER | 76626.45 | | -457.15 |
| T:10589 | | I/B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | 00.00 |
| 060710 | FE | 070110 | 81.08 164 CORP ADV 3 DRM | | | |
| | | | REF NUMBER SG0U05HHQ0FG DESC | | | |
| T:10589 | | /B:001 | | | | |
| 060710 | FE | 070110 | 83.00 164 CORP ADV 3 DRM | | | |
| | | | SG0U05HHQ0FG | | | |
| T:10589 | | /B:001 | | | | |
| 060710 | FE | 070110 | 83.00 164 CORP ADV 3 DRM | | | |
| | | | REF NUMBER SG0U05HHQ0FG DESC | | | |
| T:10589 | | /B:001 | | | | |
| 060710 | UFN | 070110 | UNAPPLIED FUNDS (4) | -457.15 | BALANCE | 0.00 |
| | | | SG0U05HJQUJG | | | |
| | | | BAL AFTER | 76626.45 | | -457.15 |
| T:10589 | | /B:001 | | 00.00 | | 00.00 |

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----- MAIL ----- PROPERTY -----

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309 WEST WASHINGTON STREET
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| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | HSCROW PAID |
|--------------|------------|-------------|------------------------------|-------------------|------------------|----------------|
| 060710 | SR | 070110 | .00 | .00 | .00 | 457.15 |
| | | | BAL AFTER | 76626.45 | | 00.00 |
| T:10589 | | I/B:001 | | 00.00 | | 00.00 |
| 072610 | GRU | 000000 | 000000 GRACE UNAP AMT: | .00 | | |
| | | | REF NUMBER SG0UCGK5LBFG DESC | | | |
| 072610 | AP | 080110 | 705.53 | 114.09 | 542.77 | 48.67 |
| | | | BAL AFTER | 76512.36 | | 48.67 |
| T:00330 | | K/B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | 00.00 |
| 091510 | GRU | 000000 | 000000 GRACE UNAP AMT: | .00 | | |
| | | | REF NUMBER 000000000000 DESC | | | |
| 091510 | AP | 090110 | 705.53 | 114.90 | 541.96 | 48.67 |
| | | | BAL AFTER | 76397.46 | | 97.34 |
| T:00607 | | E/B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | 00.00 |
| 091510 | FB | 090110 | 7.50 171 SPEEDPAY FEE | | | |
| | | | SG0UPDU7V6R0 | | | |
| T:00607 | | /B:000 | | | | |
| 091510 | FEA | 090110 | 7.50 171 SPEEDPAY FEE | | | |
| | | | REF NUMBER 000000000000 DESC | | | |
| T:00607 | | /B:001 | | | | |
| 100710 | E90 | 090110 | -82.83 PAYEE = 0038.00000 | .00 | | -82.83 |
| | | | BAL AFTER | 76397.46 | | 14.51 |
| T:32687 | | /B:001 | | 00.00 | | 00.00 |
| 101610 | GRU | 000000 | 000000 GRACE UNAP AMT: | .00 | | |
| | | | 000000000000 | | | |
| 101610 | AP | 100110 | 705.53 | 115.71 | 541.15 | 48.67 |
| | | | LC DATE 101510 BAL AFTER | 76281.75 | | 63.18 |
| T:00607 | | E/B:001 | | 00.00 | | 00.00 |

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309 WEST WASHINGTON STREET
MUNCIE IN 47305 BRYANT IN 47326

| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID |
|------------------------------|------------|-------------|------------------------------|-------------------|------------------|----------------|
| 101610 | FB | 100110 | 7.50 171 SPEEDPAY FEE | | | |
| REF NUMBER SG0V12GL6B1G DESC | | | | | | |
| LC DATE 101510 | | | | | | |
| T:00607 /B:000 | | | | | | |
| 101610 | FEA | 100110 | 7.50 171 SPEEDPAY FEE | | | |
| 00000000000000 | | | | | | |
| LC DATE 101510 | | | | | | |
| T:00607 /B:001 | | | | | | |
| 111610 | E20 | 100110 | -352.37 PAYEE = 1600.02042 | .00 | | -352.37 |
| | | | BAL AFTER | 76281.75 | | -289.19 |
| T:32022 | /B:001 | | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | 00.00 |
| 122210 | FB | 100110 | 11.25 11 PROP INSPECTION FEE | | | |
| T:32506 /B:001 | | | | | | |
| 123110 | UI | 110110 | .00 | .00 | .00 | .00 |
| REF NUMBER 000000000000 DESC | | | | | | |
| | | | BAL AFTER | 76281.75 | | -289.19 |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | -65.68* |
| T:00607 | E/B:001 | | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -65.68 |
| 123110 | GRU | 000000 | 000000 GRACE UNAP AMT: | .00 | | |
| 123110 | AP | 110110 | 705.53 | 116.53 | 540.33 | 48.67 |
| LC DATE 123010 | | | BAL AFTER | 76165.22 | | -240.52 |
| T:00607 | E/B:001 | | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -65.68 |
| 123110 | UI | 120110 | .00 | .00 | .00 | .00 |
| REF NUMBER 000000000000 DESC | | | | | | |
| | | | BAL AFTER | 76165.22 | | -240.52 |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | 65.68* |
| T:00607 | E/B:001 | | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | 00.00 |
| 123110 | GRU | 000000 | 000000 GRACE UNAP AMT: | .00 | | |
| 123110 | AP | 120110 | 771.21 | 117.36 | 539.50 | 48.67 |
| LC DATE 123010 | | | BAL AFTER | 76047.86 | | -191.85 |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | 65.68 |
| T:00607 | E/B:001 | | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | 00.00 |
| 123110 | FWA | 120110 | 9.72 11 PROP INSPECTION FEE | | | |
| REF NUMBER 000000000000 DESC | | | | | | |
| LC DATE 123010 | | | | | | |
| T:00607 /B:001 | | | | | | |

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----- MAIL ----- PROPERTY -----

WILLIAM J FUTRELL

THOMAS D MARAGOLIS, ATTORNEY AT LAW 8391 N 550 W
309 WEST WASHINGTON STREET
MUNCIE IN 47305 BRYANT IN 47326

| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID |
|------------------------------|------------|-------------|-----------------------|-------------------|---------------------|----------------|
| 123110 | FWA | 120110 | 11.25 | 11 | PROP INSPECTION FEE | |
| REF NUMBER 000000000000 DESC | | | | | | |
| LC DATE 123010 | | | | | | |
| T:00607 /B:001 | | | | | | |
| 123110 | FWA | 120110 | 16.50 | 11 | PROP INSPECTION FEE | |
| 000000000000 | | | | | | |
| LC DATE 123010 | | | | | | |
| T:00607 /B:001 | | | | | | |
| 123110 | FWA | 120110 | 11.25 | 11 | PROP INSPECTION FEE | |
| REF NUMBER 000000000000 DESC | | | | | | |
| LC DATE 123010 | | | | | | |
| T:00607 /B:001 | | | | | | |
| 123110 | FWA | 120110 | 11.25 | 11 | PROP INSPECTION FEE | |
| 000000000000 | | | | | | |
| LC DATE 123010 | | | | | | |
| T:00607 /B:001 | | | | | | |
| 123110 | FWA | 120110 | 11.25 | 11 | PROP INSPECTION FEE | |
| REF NUMBER 000000000000 DESC | | | | | | |
| LC DATE 123010 | | | | | | |
| T:00607 /B:001 | | | | | | |
| 123110 | FWA | 120110 | 11.25 | 11 | PROP INSPECTION FEE | |
| 000000000000 | | | | | | |
| LC DATE 123010 | | | | | | |
| T:00607 /B:001 | | | | | | |
| 123110 | FWA | 120110 | 11.25 | 11 | PROP INSPECTION FEE | |
| REF NUMBER 000000000000 DESC | | | | | | |
| LC DATE 123010 | | | | | | |
| T:00607 /B:001 | | | | | | |
| 123110 | FWA | 120110 | 11.25 | 11 | PROP INSPECTION FEE | |
| 000000000000 | | | | | | |
| LC DATE 123010 | | | | | | |
| T:00607 /B:001 | | | | | | |

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----- MAIL ----- PROPERTY -----

WILLIAM J FUTRELL

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309 WEST WASHINGTON STREET
MUNCIE IN 47305 BRYANT IN 47326

| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID |
|--------------|------------|--------------|----------------------------|-------------------|------------------|----------------|
| 123110 | FB | 120110 | 7.50 171 SPEEDPAY FEE | | | |
| | LC DATE | 123010 | | | | |
| T:00607 | | /B:000 | | | | |
| 123110 | FEA | 120110 | 7.50 171 SPEEDPAY FEE | | | |
| | REF NUMBER | 000000000000 | DESC | | | |
| | LC DATE | 123010 | | | | |
| T:00607 | | /B:001 | | | | |
| 011011 | GRU | 000000 | 000000 GRACE UNAP AMT: | .00 | | |
| | REF NUMBER | SGOVMMHB914E | DESC | | | |
| 011011 | AP | 010111 | 705.53 | 118.19 | 538.67 | 48.67 |
| | LC DATE | 010811 | BAL AFTER | 75929.67 | | -143.18 |
| T:00330 | | K/B:001 | | 00.00 | | 00.00 |
| 020911 | GRU | 000000 | 000000 GRACE UNAP AMT: | .00 | | |
| | REF NUMBER | SGOVUFGE9UT6 | DESC | | | |
| 020911 | AP | 020111 | 705.53 | 119.02 | 537.84 | 48.67 |
| | BAL AFTER | | 75810.65 | | | -94.51 |
| T:00330 | | K/B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL. | 00.00 |
| 022611 | GRU | 000000 | 000000 GRACE UNAP AMT: | .00 | | |
| | REF NUMBER | SG102R5010QQ | DESC | | | |
| 022611 | AP | 030111 | 705.53 | 119.87 | 536.99 | 48.67 |
| | BAL AFTER | | 75690.78 | | | -45.84 |
| T:00330 | | K/B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL. | 00.00 |
| 033011 | GRU | 000000 | 000000 GRACE UNAP AMT: | .00 | | |
| | | | SG10APT34FU3 | | | |
| 033011 | AP | 040111 | 705.53 | 120.72 | 536.14 | 48.67 |
| | BAL AFTER | | 75570.06 | | | 02.83 |
| T:00330 | | K/B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL. | 00.00 |
| 041111 | E90 | 040111 | -145.54 PAYEE = 0038.00000 | .00 | | -145.54 |
| | BAL AFTER | | 75570.06 | | | -142.71 |
| T:32687 | | /B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL. | 00.00 |
| 051611 | GRU | 000000 | 000000 GRACE UNAP AMT: | .00 | | |
| | REF NUMBER | 000000000000 | DESC | | | |
| 051611 | AP | 050111 | 705.53 | 121.57 | 535.29 | 48.67 |
| | LC DATE | 051411 | BAL AFTER | 75448.49 | | -94.04 |
| T:00606 | | E/B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL. | 00.00 |

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----- MAIL ----- PROPERTY -----

WILLIAM J FUTRELL

THOMAS D MARAGOLIS, ATTORNEY AT LAW 8391 N 550 W
309 WEST WASHINGTON STREET
MUNCIE IN 47305 BRYANT IN 47326

| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID |
|------------------------------|------------|------------------|------------------------------|-------------------|------------------|----------------|
| 051611 | FB | 050111 | 7.50 171 SPEEDPAY FEE | | | |
| REF NUMBER SG10MKGIGKHO DESC | | | | | | |
| LC DATE 051411 | | | | | | |
| T:00606 /B:000 | | | | | | |
| 051611 | FEA | 050111 | 7.50 171 SPEEDPAY FEE | | | |
| 000000000000 | | | | | | |
| LC DATE 051411 | | | | | | |
| T:00606 /B:001 | | | | | | |
| 072511 | FB | 050111 | 13.00 11 PROP INSPECTION FEE | | | |
| T:32506 /B:001 | | | | | | |
| 072911 | UI | 060111 | .00 | .00 | .00 | .00 |
| REF NUMBER 000000000000 DESC | | | | | | |
| BAL AFTER | | | | 75448.49 | | -94.04 |
| OPT PREMIUMS | | | | .00 | LATE CHARGE PYMT | -65.68* |
| T:00607 | E/B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | | -65.68 |
| 072911 | GRU | 000000 000000 | GRACE UNAP AMT: | .00 | | |
| 072911 | AP | 060111 | 705.53 | 122.43 | 534.43 | 48.67 |
| BAL AFTER | | | | 75326.06 | | -45.37 |
| T:00607 | E/B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | | -65.68 |
| 072911 | FB | 060111 | 7.50 171 SPEEDPAY FEE | | | |
| REF NUMBER SG119CUGNSL8 DESC | | | | | | |
| T:00607 /B:000 | | | | | | |
| 072911 | FEA | 060111 | 7.50 171 SPEEDPAY FEE | | | |
| REF NUMBER 000000000000 DESC | | | | | | |
| T:00607 /B:001 | | | | | | |
| 082511 | FB | 060111 | 13.00 11 PROP INSPECTION FEE | | | |
| T:32506 /B:001 | | | | | | |
| 091611 | FB | 060111 | 83.00 164 CORP ADV 3 DRM | | | |
| REF NUMBER SG11LLILN6L8 DESC | | | | | | |
| T:02775 /B:000 | | | | | | |

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----- MAIL ----- PROPERTY -----

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| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID |
|--------------|------------|-------------|-----------------------|--------------------|---------------------|----------------|
| 092211 | FB | 060111 | 11.25 | 11 | PROP INSPECTION FEE | |
| T:32506 | | /B:001 | | | | |
| 101111 | E90 | 060111 | -126.80 | PAYEE = 0038.00000 | .00 | -126.80 |
| | | BAL AFTER | | 75326.06 | | -172.17 |
| T:32687 | | /B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -65.68 |
| 102511 | FB | 060111 | 13.00 | 11 | PROP INSPECTION FEE | |
| T:32506 | | /B:001 | | | | |
| 111511 | E20 | 060111 | -352.37 | PAYEE = 1600.02042 | .00 | -352.37 |
| | | BAL AFTER | | 75326.06 | | -524.54 |
| T:32022 | | /B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -65.68 |
| 112111 | FB | 060111 | 11.25 | 11 | PROP INSPECTION FEE | |
| T:32506 | | /B:001 | | | | |
| 122111 | FB | 060111 | 13.00 | 11 | PROP INSPECTION FEE | |
| T:32506 | | /B:001 | | | | |
| 012412 | FB | 060111 | 14.75 | 11 | PROP INSPECTION FEE | |
| T:32506 | | /B:001 | | | | |
| 020612 | FB | 060111 | 83.00 | 164 | CORP ADV 3 DRM | |
| | | REF NUMBER | SG12PSN2J8EO | DESC | | |
| T:02775 | | /B:000 | | | | |
| 022312 | FB | 060111 | 14.75 | 11 | PROP INSPECTION FEE | |
| T:32506 | | /B:001 | | | | |
| 032312 | FB | 060111 | 13.00 | 11 | PROP INSPECTION FEE | |
| T:32506 | | /B:001 | | | | |
| 040912 | E90 | 060111 | -126.23 | PAYEE = 0038.00000 | .00 | -126.23 |
| | | BAL AFTER | | 75326.06 | | -650.77 |
| T:32687 | | /B:001 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -65.68 |
| 060512 | AA | 060111 | .00 | .00 | .00 | .00 |
| | | BAL AFTER | | 75326.06 | | -650.77 |
| T:12303 | | /B:000 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -65.68 |

INQ17474

HISTORY FOR ACCOUNT [REDACTED] 6646

PAGE 17
DATE 09/21/12

----- MAIL ----- PROPERTY -----

WILLIAM J FUTRELL

THOMAS D MARAGOLIS, ATTORNEY AT LAW 8391 N 550 W
309 WEST WASHINGTON STREET
MUNCIE IN 47305 BRYANT

IN 47326

| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID |
|--------------|------------|-------------|-----------------------|-------------------|-----------------------|----------------|
| 060512 | AA | 060111 | .00 | .00 | .00 | .00 |
| | | | BAL AFTER | 75326.06 | | -650.77 |
| T:12303 | | /B:000 | OPTIONAL INS BAL | 00.00 | LATE CHARGE BAL | -65.68 |
| 061412 | FB | 060111 | 13.00 | 11 | PROP INSPECTION FEE | |
| T:32506 | | /B:001 | | | | |
| 070912 | FB | 060111 | 11.25 | 11 | PROP INSPECTION FEE | |
| T:32506 | | /B:001 | | | | |
| 071812 | FB | 060111 | 83.00 | 164 | CORP ADV 3 DRM | |
| | | | REF NUMBER | SG142S2S4QHO | DESC | |
| T:02775 | | /B:000 | | | | |
| 081512 | FB | 060111 | 14.75 | 11 | PROP INSPECTION FEE | |
| T:32506 | | /B:001 | | | | |
| 091112 | FB | 060111 | 21.75 | 11 | PROP INSPECTION FEE | |
| T:32506 | | /B:001 | | | | |
| 091312 | FP | 060111 | -62.00 | 56 | CONVENTIONAL CURT FEE | |
| | | | REF NUMBER | INDECOMMWIRE | DESC | |
| | | | LC DATE | 090912 | | |
| T:01145 | | /B:001 | | | | |
| 091712 | FP | 060111 | -40.00 | 56 | CONVENTIONAL CURT FEE | |
| | | | REF NUMBER | INDECOMMWIRE | DESC | |
| T:01676 | | /B:012 | | | | |

END OF HISTORY

INQ17474

10046

7

THOMAS D MARAGOLIS
Attorney At Law
309 West Washington Street
Muncie IN 47305
Telephone 765-288-0600



August 31 2012

GMAC
3451 Hammond Avenue
PO Box 780
Waterloo IA 50704-0780
Attn: President

Re: William Futrell
8391 N 550 W
Bryant IN 47326
Account # [REDACTED] 2646

Dear

This is a QWR (Qualified Written Request) in the instant matter. It is an additional request, where matters remain outstandings.

This can not be complete, where essential portions shall be highlighted herein. A contact was made with Jenna in the Executive Offices for an agreed payment of \$355.00 per month. It was memorialized in the letter dated 2/8/10, with payments to be made to the Payment Processing Department. The agreed check was sent, dated 2/22/10. *That was followed up with a letter from Loss Mitigation Department/Loan Servicing, where that payment was deemed not in accordance with the agreement heretofore made.*

Two payment were accepted, before the third was returned. I sent her a letter in October, 2011. There was no actual responsive letter from her, rather a department of GMAC.

Another instance is with regard to the *escrow* where the mortgage was going from Homecoming to GMAC, both companies under the Residential Capital umbrella. Homecoming had the number [REDACTED] 6646, and the GMAC had the number [REDACTED] 6646. Homecoming had the value \$71,251.99, and GMAC had the value of \$73,341.47. Both was dated 6/10/09. Their respective addresses are both in Waterloo, IA, with different PO boxes.

There was a notice from Homecoming on the matter of insurance, where it was noted \$1,352.53, which was not corrected for approximately 9 months. An explanation was given, a typo. There was the referral to Balboa Insurance to address to matter, which is also a company under Residential Capital. The initial statement was made 6/17/09.

Page 2, William Futrell

There was a statement of the character of the mortgage was variable, not fixed. This is an incorrect statement, made 6/6/12.

Prior QWR's have been made, where those responsive contents were not in compliance with RESPA. In one instance, no name was given, and the number was given was 1-800-766-4622. That number is the general number got GMAC. That response was dated 11/3/09, and was contrary to RESPA. This was to Futrell.

There was a letter that was addressed to me, dated 11/13/09, had that above number and no contact person provided in that letter.

Repeated efforts were made for a loan modification, and the terms and conditions were being changed by GMAC and Homecoming, as appropriate. A new escrow analysis was requested, and there was none. The sated reason was "... Once the loan modification process is completed, a new analysis may be requested". This was in a GMAC letter dated 12/3/09.

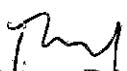
There were loan modifications that were presented, however there were questions raised and no one in any department addressed the concerns, or provided a constructive resolution. Jenna, in the Executive Office, came the closest to a resolution, however there was no significant change in the interest rate and the difference in the existing payments and the offered payments were minimal.

The mortgagee was told by GMAC and/or Homecoming the mortgage was owned by Residential Capital, of which GMAC is a subsidiary; neither reported the value of the mortgage, notably after the stated transition date from Homecoming to GMAC heretofore referred to in this letter; the explanations were not readily understandable, and no one at GMAC was ever available to give a coherent and consistent explanation.

The compliance with RESPA, Regulation Z, Dodd-Frank requirements have been a consistent problem, where I believe that are additional requirements that have been ignored in the matter.

The request is that GMAC comply with all the controlling law, and provide all the responsive information. That would include the review of the account content in the instant matter, with appropriate remedial relief in the matter. RESPA and the other controlling law contain time frames, where GMAC should comply with the same.

Sincerely,


Thomas D Margolis
TDM/kj
Cc: William Futrell

2711 N Haskell Ave
Suite 900
Dallas TX 75204

EXHIBIT 3

Summary of Purported QWRs

Purported QWRs Sent by Claimant and His Counsel

| Letter Date | Exhibit | Address/Fax Number Listed |
|---------------------------------|-------------------------------------|---|
| October 23, 2009 | N/A | Unknown |
| October 30, 2009 | Futrell Response, <u>Exhibit 16</u> | GMAC Mortgage Attn-Customer Care P.O. Box 1330 Waterloo, IA 50704-1330 |
| October 31, 2009 | N/A | Unknown |
| November 13, 2009 | Futrell Response, <u>Exhibit 14</u> | CCCS Facsimile - 404-260-3342 Attn: Barbara Morris |
| December __, 2009 ²⁸ | Futrell Response, <u>Exhibit 15</u> | GMAC 866-709-4744 Loss Mitigation; Barbara Morris 404-260-3342 CCCS; & Lorna Ogala 240-699-3883 Fannie Mae |
| October 23, 2011 | Futrell Response, <u>Exhibit 17</u> | GMAC 3451 Hammond Avenue P.O. Box 780 Waterloo, IA 50704-0760 Attn: Jenna Williams |
| April 14, 2012 | Futrell Response, <u>Exhibit 18</u> | GMAC Mortgage 3451 Hammond Avenue P.O. Box 780 Waterloo, IA 50704 ²⁹ Attn: Mirela |
| August 31, 2012 | Futrell Response, <u>Exhibit 19</u> | GMAC 3451 Hammond Avenue P.O. Box 780 Waterloo, IA 50704-0780 Attn: |
| March 14, 2013 | Futrell Response, <u>Exhibit 20</u> | GMAC 3451 Hammond Avenue P.O. Box 780 Waterloo, IA 50704 |

²⁸ This letter does not contain a date.²⁹ The zip code is hand-written.