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MORRISON & FOERSTER LLP
250 West 55th Street
New York, New York 10019
Telephone: (212) 468-8000
Facsimile: (212) 468-7900
Norman S. Rosenbaum
Jordan A. Wishnew
Benjamin W. Butterfield

*Counsel for the ResCap Borrower
Claims Trust*

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

-----)	
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. 3695 FILED ON BEHALF OF ROSALIND ALEXANDER-KASPARIK**



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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 (the “**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 3695 (the “**Claim**”) asserting claims of Rosalind Alexander-Kasparik (the “**Claimant**”) ² against Debtor GMAC Mortgage, LLC (“**GMAC Mortgage**”) 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 GMAC Mortgage. A copy of the Claim is attached to the Lathrop Declaration (defined below) as **Exhibit A**. 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 Sara Lathrop (the “**Lathrop Declaration**”), attached hereto as **Exhibit 2**, and respectfully states as follows:

PRELIMINARY STATEMENT

1. The Claim is predicated on a complaint (the “**Complaint**”) filed by the Claimant on July 31, 2012 in the Superior Court of California, County of San Diego, Central District (the

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

² Although the Claim lists “Law Office of Allan O Cate” as the creditor to whom GMAC Mortgage owes money, the Claim appears to have been filed on behalf of Rosalind Alexander-Kasparik. The Borrower Trust submits that the Claim could be disallowed on this basis alone. See 11 U.S.C. § 502(b)(1) (“the court . . . shall allow such claim in such amount, except to the extent that . . . such claim is unenforceable against the debtor . . .”). Nevertheless, the Borrower Trust will assume, for the purposes of this Objection, that the Claim was properly filed by Claimant.

“California Superior Court”), Case No. 37-2012-00101531-CU-BC-CTL (the **“California Action”**), which asserts claims against GMAC Mortgage for intentional and negligent misrepresentation, breach of fiduciary duty, unjust enrichment, breach of contract, and quiet title to real property, as well as violations of California Civil Code section 2923.6 and California Business & Professional Code section 17200.

2. On December 22, 2014, Claimant filed a second amended complaint (the **“Second Amended Complaint”**) in the California Action, which restated the same causes of action asserted in the original Complaint, as well as certain other factual allegations and claims. On April 3, 2015, the California Superior Court sustained a demurrer to the Second Amended Complaint (the **“February 13 Demurrer”**) filed by GMAC Mortgage and Federal Home Loan Mortgage Corporation (**“Freddie Mac,”** and, together with GMAC Mortgage, the **“Defendants”**), which, *inter alia*, dismissed with prejudice each cause of action asserted in the original Complaint (the **“Superior Court Order”**).³

3. As the Claim is predicated on the allegations in the Second Amended Complaint, the doctrine of collateral estoppel bars the Claimant from relitigating before this Court the same issues of fact or law that the California Superior Court decided in the California Action as part of its dismissal with prejudice of the underlying matter.

4. Furthermore, each of the aforementioned causes of action relates to a purported conversation on July 2, 2012 between Claimant and a representative of Freddie Mac in which the Freddie Mac representative allegedly advised Claimant that GMAC Mortgage would postpone a trustee’s sale of Claimant’s home—scheduled for the next day—pending review of Claimant’s application, through a third-party organization, seeking a loan modification from GMAC

³ The Superior Court Order granted Claimant leave to amend its promissory estoppel cause of action and to plead a separate negligence cause of action. These causes of action were not asserted in the original Complaint and have not otherwise been asserted in the Claim against GMAC Mortgage.

Mortgage. GMAC Mortgage did not participate in the July 2, 2012 conversation between Claimant and Freddie Mac. Furthermore, the Complaint contains no representations allegedly made by GMAC Mortgage to the Claimant that GMAC Mortgage would delay the trustee's sale of Claimant's home scheduled for July 3, 2012. Nevertheless, Claimant alleges that GMAC Mortgage is liable to Claimant for Freddie Mac's purported broken promise to postpone the trustee's sale until Claimant's request for a loan modification could be evaluated. Because the Complaint fails to state a plausible basis for GMAC Mortgage's liability, the Claim fails as a matter of law.

5. In addition to the aforementioned grounds for dismissal of the Claim in its entirety, the Claim also fails because:

- (a) GMAC Mortgage owed Claimant no fiduciary duties;
- (b) Claimant fails to state any independently viable claim that could give rise to a derivative claim for unjust enrichment;
- (c) Under California's statute of frauds, an alleged oral contract relating to real property (such as the alleged agreement by Freddie Mac to postpone the trustee's sale) is unenforceable;
- (d) Claimant fails to demonstrate her ability to repay the Loan in full, defeating any right to quiet title under California law;
- (e) California Civil Code section 2923.6, which sets forth certain of the California state legislature's aspirational goals for the mortgage lending industry, contains no defense to foreclosure or private right of action; and
- (f) California Business & Professional Code section 17200, an unfair competition statute, provides only for equitable remedies such as restitution or an injunction, neither of which are available to Claimant in these Chapter 11 Cases.

6. For all of these reasons, the Claim, on its face, fails to assert valid prepetition⁴ causes of action against GMAC Mortgage and should be disallowed and expunged with prejudice.

JURISDICTION, VENUE, AND STATUTORY PREDICATE

7. 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.

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

BACKGROUND

I. Overview

9. On May 14, 2012, the Debtors filed these Chapter 11 Cases, which are being jointly administered pursuant to Bankruptcy Rule 1015(b).

10. On May 16, 2012, this 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, 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**”).

11. On November 8, 2012, Claimant’s counsel filed the Claim, asserting a secured claim against GMAC Mortgage in the amount of \$1,500,000. See Claim at Ex. A to the Lathrop Declaration, at 1. A copy of the Complaint was appended to the Claim. See Claim at pp. 2-15.

⁴ The Complaint does not make any allegations of any post-petition wrongdoing by GMAC Mortgage. Unless and until any such facts are properly alleged, the Claim should be treated as a prepetition claim.

12. 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 (the “**Procedures Order**”) [Docket No. 3294]. 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.

13. On December 11, 2013, this 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] approving the terms of the Plan filed in these Chapter 11 Cases. The Effective Date (as defined in the Plan) of the Plan occurred on December 17, 2013. See Docket No. 6137.

14. 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. Background of the Claim

A. The Loan and the Property

15. On or about May 16, 2006, Claimant executed and delivered a promissory note (the “**Note**”) in favor of Unitrust Mortgage, Inc. (“**Unitrust**”). See Lathrop Declaration ¶ 5; see also Note at Ex. B to the Lathrop Declaration. Claimant’s obligations under the Note were secured by a deed of trust (the “**Deed of Trust**” and, together with the Note, the “**Loan**”) dated

May 16, 2006 encumbering certain real property located at 1021 Scott Street #149, San Diego, CA 92106 (the “**Property**”).⁵ See Lathrop Declaration ¶ 5; see also Deed of Trust at Ex. C to the Lathrop Declaration. The Deed of Trust named as its beneficiary Mortgage Electronic Registration Systems, Inc. (“**MERS**”), as nominee for Unitrust and its successors and assigns. See id.

16. The Note provides that, upon an event of default and duly noticed acceleration, the holder of the Note has “the right to be paid back by [Claimant] for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law.” See Note § 6(E). “Those expenses include, for example, reasonable attorneys’ fees.” See id. The Note also provides that if the holder of the Note “has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, [the Claimant] will pay a late charge” to the holder of the Note. See id. § 6(A). “The amount of the charge will be 5.000 % of [Claimant’s] overdue payments of principal and interest.” See id.

17. GMAC Mortgage began servicing the Loan on June 16, 2006. See Lathrop Declaration ¶ 5; see also Excerpts of Servicing Notes (the “**Servicing Notes**”) at Ex. D to the Lathrop Declaration, at 246.

18. On July 18, 2011, MERS executed an assignment of its beneficial interest in the Deed of Trust (the “**Assignment of Deed of Trust**”) to debtor GMAC Mortgage, LLC (“**GMAC Mortgage**”). See Lathrop Declaration ¶ 6; see also Assignment of Deed of Trust at Ex. E to the Lathrop Declaration.

⁵ On August 17, 2011, Claimant transferred her interest in the Property to Marcellus Alexander, Jr., Trustee of the Scott Street Land Trust through a grant deed (the “**Grant Deed**”). See Lathrop Declaration ¶ 7; see also Grant Deed at Ex. F to the Lathrop Declaration. Although it currently lacks sufficient facts to determine whether Claimant had standing to assert the causes of action set forth in the Complaint, the Borrower Trust reserves the right to object to Claimant’s standing in accordance with facts uncovered through any discovery that occurs in connection with this contested matter.

B. The First Loan Modification

19. The Loan first became delinquent when Claimant failed to make the monthly payment due on December 1, 2008. See Lathrop Declaration ¶ 8; see also Servicing Notes at 7. GMAC Mortgage delayed foreclosure on several occasions to provide Claimant with time to submit an application for a loan modification. See Lathrop Declaration ¶ 8; see also Servicing Notes at 207, 215, 225. This delinquency was resolved when GMAC Mortgage and Claimant agreed to a loan modification on March 26, 2010. See Lathrop Declaration ¶ 8; see also Servicing Notes at 204.

20. On May 17, 2010, Claimant made her first payment on the modified Loan. See Lathrop Declaration ¶ 9; see also Servicing Notes at 5. Claimant again became delinquent on the modified Loan when the June 2010 payment was not made until August 20, 2010, and no other payments on the modified Loan were made after that date. See id.

C. Default on the Modified Loan

21. On August 31, 2010, GMAC Mortgage mailed a breach letter to Claimant because she had made no payments on the modified Loan for July 2010 and August 2010. See Lathrop Declaration ¶ 10; see also Servicing Notes at 192. On October 4, 2010, GMAC Mortgage referred the modified Loan to active foreclosure because payments for July 2010 through October 2010 remained due and owing. See Lathrop Declaration ¶ 10; see also Servicing Notes at 191. On December 30, 2010, a trustee's sale was scheduled for February 10, 2011. See Lathrop Declaration ¶ 10; see also Servicing Notes at 187.

22. Between February 2011 and March 2012, GMAC Mortgage postponed the trustee's sale on multiple occasions after receiving information that led GMAC Mortgage to believe that the Property may be subject to the automatic stay in connection with multiple bankruptcy cases filed by parties other than the Claimant under chapters 11 and 13 of the

Bankruptcy Code (the “**California Bankruptcies**”). See Lathrop Declaration ¶ 11; see also Servicing Notes at 121, 126, 146, 175, 181.

23. During this period, GMAC Mortgage considered and ultimately denied an additional loan modification request by Claimant, because GMAC Mortgage could not further reduce the interest rate on the Loan or further extend the remaining term of the Loan under Home Affordable Modification Program (“**HAMP**”)⁶ and investor guidelines. See Lathrop Declaration ¶ 12; see also Servicing Notes at 145.

24. After the conclusion of the California Bankruptcies, and after confirming that the debtors in the California Bankruptcies had no interest in the Property, GMAC Mortgage re-scheduled the trustee’s sale—this time for June 19, 2012. See Lathrop Declaration ¶ 13; see also Servicing Notes at 47.

D. Claimant’s KYHC Application

25. On May 25, 2012, Claimant contacted GMAC Mortgage to discuss her application with Keep Your Home, California (“**KYHC**”),⁷ and GMAC Mortgage directed Claimant to its website for further information about loan modification requirements. See Lathrop Declaration ¶ 14; see also Servicing Notes at 46.

26. On June 11, 2012, Claimant requested a postponement of the June 19 trustee’s sale. See Lathrop Declaration ¶ 15; see also Servicing Notes at 43-44. GMAC Mortgage advised Claimant that it would need proof of KYHC approval before it could consider her postponement. See id.

⁶ HAMP is a federal program designed to help financially struggling homeowners avoid foreclosure by modifying their loans to levels that are sustainable over the long term. See Lathrop Declaration ¶ 12.

⁷ KYHC is a federally-funded program operated by the state of California to help homeowners who have suffered a financial hardship stay in their homes, maintain an affordable mortgage payment, and avoid foreclosure. See Lathrop Declaration ¶ 14.

27. On June 12, 2012, Claimant contacted GMAC Mortgage about the June 19 trustee's sale and requested additional time to obtain approval from KYHC. See Lathrop Declaration ¶ 16; see also Servicing Notes at 42-43. Claimant inquired about another loan modification. See id. GMAC Mortgage advised Claimant that she was welcome to apply, but advised Claimant that her complete loan modification package had to be received seven (7) business days prior to the date of the trustee's sale in order to request postponement. See id. Nevertheless, GMAC Mortgage postponed the trustee's sale to July 3, 2012 to provide Claimant with additional time for KYHC approval. See Lathrop Declaration ¶ 16; see also Servicing Notes at 42.

28. On June 19, 2012, GMAC Mortgage received an email from KYHC requesting an extension of the July 3 trustee's sale to allow time for KYHC to underwrite Claimant's account. See Lathrop Declaration ¶ 17; see also Servicing Notes at 41. GMAC Mortgage advised KYHC that GMAC Mortgage would be unable to do so, based on the delinquency of Claimant's account (at the time, Claimant owed payments for July 2010 through June 2012). See id. KYHC advised GMAC Mortgage that KYHC needed 21 days to underwrite Claimant's account and there was no guarantee that Claimant's application would be approved, both because Claimant's delinquency exceeded the KYHC cap and because the prior loan modification approved by GMAC Mortgage had already lowered Claimant's interest rate and extended the term of the Loan to the maximum amounts allowable under HAMP and investor guidelines. See id.

29. On July 2, 2012, GMAC Mortgage received formal paperwork from KYHC showing Claimant had been approved for loan assistance. See Lathrop Declaration ¶ 18; see also Servicing Notes at 39-40.

30. On July 3, 2012, Freddie Mac contacted GMAC Mortgage and inquired about the KYHC approval. See Lathrop Declaration ¶ 19; see also Servicing Notes at 39. GMAC Mortgage informed Freddie Mac that the notice of KYHC approval was received on July 2, 2012, which did not allow enough time for GMAC Mortgage to review the KYHC approval. See id. Freddie Mac informed GMAC Mortgage that Freddie Mac would not agree to postpone the July 3 trustee's sale. See id.

31. On July 3, 2012, Claimant spoke with GMAC Mortgage about the KYHC approval. See Lathrop Declaration ¶ 20; see also Servicing Notes at 38-39. GMAC Mortgage informed Claimant that, because the approval was received less than 7 days prior to the trustee's sale, KYHC assistance had been denied for Claimant's account under GMAC Mortgage's internal policies. See Lathrop Declaration ¶ 20; see also Servicing Notes at 39. Claimant advised GMAC Mortgage that she had spoken with Freddie Mac and was told that a postponement request would be submitted. See Lathrop Declaration ¶ 20; see also Servicing Notes at 38. GMAC Mortgage advised Claimant that her request to postpone the trustee's sale had been denied by Freddie Mac and the trustee's sale would be held as planned. See Lathrop Declaration ¶ 20; see also Servicing Notes at 36.

32. On July 3, 2012, the trustee's sale (the "**Trustee's Sale**") was conducted and ownership of the Property transferred to GMAC Mortgage. See Lathrop Declaration ¶ 21; see also Servicing Notes at 36. At that time, the account remained due and owing for July 2010 through July 2012 payments. See Lathrop Declaration ¶ 21; see also Servicing Notes at 4.

E. The California Action and the Superior Court Order

33. On July 31, 2012, Claimant filed the Complaint against the Defendants, among others, in the California Action. See Lathrop Declaration ¶ 22; see also Complaint at Ex. G to the Lathrop Declaration. On September 17, 2012, the Defendants jointly filed a demurrer to the

Complaint. See Lathrop Declaration ¶ 22; see also California Action Docket at Ex. H to the Lathrop Declaration, D.E. 8.

34. On October 10, 2012, GMAC Mortgage filed a Notice of Bankruptcy and Suggestion of Automatic Stay (the “**NOB**”) with the California Superior Court. See Lathrop Declaration ¶ 23; see also California Action Docket, D.E. 11. The California Action remained stayed pursuant to the NOB until April 7, 2014, when this Court entered a consent order [D.E. 6753] (the “**Consent Order**”), pursuant to which the automatic stay in the Chapter 11 Cases was modified to permit the Claimant to prosecute equitable claims against GMAC Mortgage in the California Action “solely to the extent they are asserted for the purpose of defending and unwinding the foreclosure” of the Loan secured by the Deed of Trust against the Property.

35. On July 31, 2014, the Claimant filed an amended complaint (the “**First Amended Complaint**”) restating all of the causes of action asserted in the original Complaint, and asserting certain other factual allegations and a claim for promissory estoppel. See Lathrop Declaration ¶ 24; see also First Amended Complaint at Ex. I to the Lathrop Declaration; California Action Docket, D.E. 78.

36. On September 18, 2014, the Defendants jointly filed another demurrer (the “**September 18 Demurrer**”) to the First Amended Complaint.⁸ See Lathrop Declaration ¶ 24; see also September 18 Demurrer at Ex. J to the Lathrop Declaration; California Action Docket, D.E. 79. In the September 18 Demurrer, the Defendants noted that, pursuant to the Consent Order, “any claims for damages are stayed” against GMAC Mortgage and “only the equitable claim of quiet title may proceed.” See September 18 Demurrer at pg. 1. The Claimant filed an opposition to the September 18 Demurrer on November 25, 2014 and the Defendants jointly

⁸ Concurrent with the filing of the September 18 Demurrer, the Defendants jointly filed a request for judicial notice, requesting that the California Superior Court take judicial notice of, among other things, the Consent Order and the NOB entered in the Chapter 11 Cases. See Lathrop Declaration ¶ 24; see also California Action Docket, D.E. 80.

filed a reply to that opposition on November 26, 2014. See Lathrop Declaration ¶ 25; see also California Action Docket, D.E. 82, 83.

37. On December 5, 2014, the California Superior Court entered an order dismissing each cause of action asserted in the First Amended Complaint with leave to amend. See Lathrop Declaration ¶ 25; see also California Action Docket, D.E. 91.

38. On December 22, 2014, the Claimant filed the Second Amended Complaint, which restated all of the causes of action contained in the First Amended Complaint, and asserted certain other factual allegations. See Lathrop Declaration ¶ 26; see also Second Amended Complaint at Ex. K to the Lathrop Declaration; California Action Docket, D.E. 92.

39. On February 13, 2015, Defendants jointly filed the February 13 Demurrer to the Second Amended Complaint.⁹ See Lathrop Declaration ¶ 26; see also February 13 Demurrer at Ex. L to the Lathrop Declaration; California Action Docket, D.E. 96. Claimant filed an opposition to the February 13 Demurrer on March 23, 2015 and the Defendants jointly filed a reply to that opposition on March 25, 2015. See Lathrop Declaration ¶ 27; see also California Action Docket, D.E. 98, 99.

40. After conducting a hearing, on April 3, 2015, the California Superior Court entered the Superior Court Order, which sustained the February 13 Demurrer to the Second Amended Complaint “without leave to amend as to all causes of action, with the exception that [Claimant] may file a Third Amended Complaint to state causes of action for promissory estoppel and negligence, only.” See Lathrop Declaration ¶ 28; see also Superior Court Order at Ex. M to the Lathrop Declaration; California Action Docket, D.E. 104. On April 3, 2015, the

⁹ Concurrent with the filing of the February 13 Demurrer, the Defendants again jointly filed a request for judicial notice, requesting that the California Superior Court take judicial notice of, among other things, the Consent Order and the NOB entered in the Chapter 11 Cases. See Lathrop Declaration ¶ 26; see also California Action Docket, D.E. 97.

Defendants had a notice of entry of the Superior Court Order served upon Claimant's counsel via U.S. Mail.¹⁰ See Lathrop Declaration ¶ 28; see also California Action Docket, D.E. 111.

41. On November 3, 2015, after resolving the claims asserted in the Third Amended Complaint, the California Superior Court entered a judgment of dismissal (the “**Superior Court Dismissal**”) stating that Claimant “shall take nothing by way of her Third Amended Complaint from Freddie Mac and/or GMAC Mortgage, LLC.” See Lathrop Declaration ¶ 30; see also Superior Court Dismissal at Ex. O to the Lathrop Declaration; California Action Docket, D.E. 136. On November 5, 2015, Freddie Mac had a notice of entry of the Superior Court Dismissal served upon Claimant's counsel via U.S. Mail. See Lathrop Declaration ¶ 30; see also California Action Docket, D.E. 137.

42. Claimant did not timely file an appeal of the Superior Court Order. See Lathrop Declaration ¶ 31.

RELIEF REQUESTED

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

OBJECTION

44. A filed proof of claim is “deemed allowed, unless a party in interest ... objects.” 11 U.S.C. § 502(a). Section 502(b)(1) of the Bankruptcy Code provides, in relevant part, that a claim may not be allowed to the extent that “such claim is unenforceable against the debtor and property of the debtor, under any agreement or applicable law” 11 U.S.C. § 502(b)(1).

¹⁰ On April 14, 2015, the Claimant filed a third amended complaint (the “**Third Amended Complaint**”) consistent with the Superior Court Order. See Lathrop Declaration ¶ 29; see also Third Amended Complaint at Ex. N to the Lathrop Declaration; California Action Docket, D.E. 109. On June 17, 2015, Freddie Mac filed a demurrer to the Third Amended Complaint, which was sustained with prejudice. See Lathrop Declaration ¶ 29; see also California Action Docket, D.E. 115, 131.

Furthermore, once a debtor refutes an essential element of the claim, the burden of persuasion is on the holder of a proof of claim to establish a valid claim by a preponderance of the evidence. Feinberg v. Bank of N.Y. (In re Feinberg), 442 B.R. 215, 220-22 (Bankr. S.D.N.Y. 2010).

I. The Claim Is Barred by Collateral Estoppel

45. The doctrine of collateral estoppel provides that, “once a court has decided an issue of fact or law necessary to its judgment, that decision may preclude relitigation of the issue in a suit on a different cause of action involving a party to the first case.” Allen v. McCurry, 449 U.S. 90, 94 (1980). “The law is well settled that a state court judgment must be given preclusive effect, at least for collateral estoppel purposes, in a subsequent federal court proceeding if the state in which the judgment was rendered would do so.” Wharton v. Shiver (In re Shiver), 396 B.R. 110, 117 (Bankr. S.D.N.Y. 2008).

46. Under California law, a court may apply the doctrine of collateral estoppel only if five threshold requirements have been met: (1) “the issue sought to be precluded from relitigation must be identical to that decided in a former proceeding,” (2) the “issue must have been actually litigated in the former proceeding,” (3) “[the issue] must have been necessarily decided in the former proceeding,” (4) “the decision in the former proceeding must be final and on the merits,” and (5) “the party against whom preclusion is sought must be the same as, or in privity with, the party to the former proceeding.” Lucido v. Superior Court, 795 P.2d 1223, 1225 (Cal. 1990).

47. Additionally, California courts will consider whether public policies will be advanced by the application of the doctrine of collateral estoppel in a particular setting. Id. at 1226. These policies include “preservation of the integrity of the judicial system, promotion of judicial economy, and protection of litigants from harassment by vexatious litigation” Id. at 1227.

48. For the reasons set forth below, the Superior Court Order satisfies the requirements for the application of collateral estoppel under California law. Accordingly, all causes of action asserted in the Claim are barred by the doctrine of collateral estoppel and should be disallowed.

A. The California Superior Court Decided Identical Issues in the California Action

49. Under California law, the doctrine of collateral estoppel is only applicable if “identical factual allegations” were at stake in the prior proceeding. *Id.* at 1225. To determine whether two proceedings involved “identical issues,” California courts consider, among other things: (i) whether there is a “substantial overlap between the evidence or argument[s]” advanced in the two proceedings; (ii) whether the evidence or arguments “involve application of the same rule of law”; and (iii) whether the claims involved in the two proceedings are “closely related.” *Burdette v. Carrier Corp.*, 71 Cal. Rptr. 3d 185, 201 (Cal. Ct. App. 2008), as modified on denial of reh’g, No. C050299, 158 Cal. App. 4th 1668 (Feb. 14, 2008).

50. Each of the allegations asserted by Claimant in the original Complaint was asserted either directly against Freddie Mac or against the Defendants collectively. The California Superior Court dismissed with prejudice each of these claims when it sustained the February 13 Demurrer to the Second Amended Complaint. Claimant’s allegations against GMAC Mortgage in the Claim are a subset of the allegations asserted in the Second Amended Complaint. Because each of the issues raised against Freddie Mac was ultimately dismissed by the California Superior Court and Claimant’s allegations against GMAC Mortgage are predicated on the exact same allegations, each of the issues raised with respect to GMAC Mortgage were necessarily decided in the California Action. Therefore, the “identical issue” requirement for the application of collateral estoppel is satisfied.

B. Each of the Causes of Action Asserted in the Claim Was Actually Litigated in the California Action

51. Under California law, the doctrine of collateral estoppel requires that the issues were actually litigated in the prior proceeding. “An issue is actually litigated only when it is raised by the pleadings and factually resolved either by proof or failure of proof.” Betyar v. Pierce, 252 Cal. Rpt. 907, 909 (Cal. Ct. App. 1988) (citations omitted). Each of the factual allegations and causes of action asserted in the Claim was previously raised by Claimant and resolved by the California Superior Court in connection with the demurrers filed in the California Action. Accordingly, the “actually litigated” requirement for the application of collateral estoppel is satisfied.

C. Each of the Causes of Action Asserted in the Claim Was Necessarily Decided in the California Action

52. Under California law, the doctrine of collateral estoppel applies only to issues that were “necessarily decided” in the prior proceeding. An issue is “necessarily decided” in a proceeding so long as the issue is not “entirely unnecessary to the judgment in the . . . proceeding.” Lucido, 795 P.2d at 1226. The Superior Court Order expressly dismissed each cause of action now asserted by Claimant in the Claim. Accordingly, the “necessarily decided” requirement for the application of collateral estoppel is satisfied.

D. The California Action Terminated with a Final Judgment on the Merits

53. The Superior Court Order was a judgment issued on the merits by the California Superior Court. Notice of entry of the Superior Court Order was served on Claimant on April 3, 2015. The Superior Court Order was final and non-appealable as of June 8, 2015. See CAL. SUPER. CT. L.R. 8.104(a) (requiring that a notice of appeal be filed within 60 days from date of service of notice of entry); CAL. CIV. CODE § 1013(a) (Deering 2015) (adding five days to

appeal period if service is made by mail within California). Therefore, the “final judgment on the merits” requirement for the application of collateral estoppel is satisfied.

E. The Claimant Was Party to the California Action

54. The Claimant was the plaintiff in the California Action. She filed the Complaint, three amended complaints, and numerous oppositions in the California Action. Therefore, the “privity” requirement for the application of collateral estoppel is satisfied.

F. Public Policy Supports the Application of Collateral Estoppel to Bar the Claim Against GMAC Mortgage

55. Finally, public policy supports the application of collateral estoppel in these proceedings. The Claimant had a full and fair opportunity to litigate on numerous occasions the causes of action raised in the Claim in the California Action. Appellate review of an adverse ruling in the California Action was available. Application of collateral estoppel in these proceedings preserves the integrity of the California judicial system by giving credit to the factual and legal findings made by the California Superior Court, and estopping the Claimant from re-litigating those causes of action before this Court promotes judicial economy.

II. The Claim Fails on the Merits

A. Applicability of Federal Pleading Standards

56. “Federal pleading standards apply when assessing the validity of a proof of claim.” In re Residential Capital, LLC, No. 12-12020 (MG), 2015 WL 2375979, at *6 (Bankr. S.D.N.Y. May 15, 2015).

57. While factual allegations are not required to be detailed under Rule 8 of the Federal Rules of Civil Procedure, they nonetheless must contain more than “labels and conclusions[] and a formulaic recitation of the elements of a cause of action” Bell Atl. Corp. v. Twombly, 550 U.S. 544, 555 (2007). Rule 8 “demands more than an unadorned, the-

defendant-unlawfully-harmed-me accusation.” Ashcroft v. Iqbal, 556 U.S. 662, 678 (2009) (citation omitted). Instead, “[f]actual allegations must be enough to raise a right to relief above the speculative level.” Twombly, 550 U.S. at 555 (citations omitted). “Facts that are merely consistent with the plaintiff’s legal theory will not suffice when, without some further factual enhancement [they] stop short of the line between possibility and plausibility of entitle[ment] to relief.” Weissman v. Nat’l Ass’n of Secs. Dealers, Inc., 500 F.3d 1293, 1310 (11th Cir. 2007) (citation and internal quotations omitted). Should the plaintiff fail to “nudge [his] claims across the line from conceivable to plausible, [his] complaint must be dismissed.” Twombly, 550 U.S. at 570.

58. Furthermore, in cases like this one involving allegations of fraud, Rule 9(b) of the Federal Rules of Civil Procedure requires a plaintiff to plead “circumstances constituting fraud . . . with particularity.” “To satisfy the particularity requirement of Rule 9(b)” in the Second Circuit, “a complaint must adequately specify the statements it claims were false or misleading, give particulars as to the respect in which plaintiff contends the statements were fraudulent, state when and where the statements were made, and identify those responsible for the statements.” Cosmas v. Hassett, 886 F.2d 8, 11 (2d Cir. 1989).

B. The Claim Fails as a Matter of Law Because Claimant Fails to Identify Any Representation Made by GMAC Mortgage

59. Each cause of action asserted by Claimant against GMAC Mortgage relies on an allegation that GMAC Mortgage made a representation to Claimant regarding a postponement of the Trustee’s Sale. Remarkably, the Complaint identifies no such statement. The Complaint plainly shows that all of alleged false representations made to the Claimant were made by a representative of Freddie Mac.

60. Claimant alleges that she contacted non-debtor Freddie Mac on or about July 2, 2012 and spoke with Emily, a representative of Freddie Mac, who allegedly told Claimant that “a request was being submitted to defendant [GMAC Mortgage] to postpone the July 3, 2012 foreclosure sale (by [Freddie Mac]) pending review of [Claimant’s] application for [a] loan modification.” See Complaint ¶ 14. Claimant further alleges that Emily, the Freddie Mac representative, advised Claimant that “the sale was being postponed, and that [Claimant] should check the electronic system to make sure that the sale was actually postponed.” See id. Claimant also alleges that, “[Claimant] was advised on July 2, 2012 by the mortgage lender/investor, defendant [Freddie Mac] that the sale would be postponed” See id. Nowhere does the Complaint allege any representations by GMAC Mortgage.¹¹

61. Thus, Claimant’s causes of action for fraudulent misrepresentation, negligent misrepresentation, breach of fiduciary duty, unjust enrichment, breach of contract, quiet title to real property, and violations of California Civil Code section 2923.6 and California Business & Professional Code section 17200 should be disallowed and expunged because they all arise out of Claimant’s unsupported allegations regarding purported misrepresentations by GMAC Mortgage.

62. Moreover, Claimant has not satisfied Rule 9(b)’s heightened pleading standards with respect to the cause of action for fraudulent misrepresentation because the Complaint fails to state the claim against GMAC Mortgage with “particularity.” The Complaint does not allege facts sufficient to establish that GMAC Mortgage made any misrepresentation to Claimant or

¹¹ Claimant further alleges that the Defendants: (i) “were charging her on an unauthorized and improper impound account,” (ii) were engaged in “mis-accounting . . . in at least the amount of \$10,000 to \$20,000,” (iii) “refused to credit plaintiff’s account with overcharges on tax and insurance payments,” and (iv) were “unjustly enriched by late fees and/or foreclosure fees.” See Complaint ¶ 11. However, it is unclear how these facts support the causes of action alleged in the Complaint.

identify any GMAC Mortgage representative responsible for the statements. See Cosmas, 886 F.2d at 11.

III. Other Grounds For Disallowance

A. GMAC Mortgage Owes No Fiduciary Duties to Claimant

63. The Third Cause of Action in the Complaint alleges that GMAC Mortgage is liable for purportedly breaching its fiduciary duties to Claimant. However, GMAC Mortgage owes no fiduciary duties to Claimant under California law. For this additional reason, Claimant's cause of action for breach of fiduciary duty fails.

64. Under California law, to establish a claim for breach of fiduciary duty, a plaintiff must prove "(1) the existence of a fiduciary duty; (2) a breach of the fiduciary duty; and (3) resulting damage." Pellegrini v. Weiss, 81 Cal. Rptr. 3d 387, 397 (Cal. Ct. App. 2008) (citation omitted). "A fiduciary or confidential relationship may arise whenever confidence is reposed by persons in the integrity and good faith of another. If the latter voluntarily accepts or assumes that confidence, he or she may not act so as to take advantage of the others' interest without their knowledge or consent." City of Atascadero v. Merrill Lynch, Pierce, Fenner & Smith, Inc., 80 Cal. Rptr. 2d 329, 355 (Cal. Ct. App. 1998), as modified on denial of reh'g, 69 Cal. App. 4th 909D (Cal Ct. App. 1999) (citation omitted).

65. California courts have consistently held that a lender does not owe a fiduciary duty to a borrower. See, e.g., Cleveland v. Johnson, 147 Cal. Rptr. 3d 722, 794 (Cal. Ct. App. 2012) ("a debtor/creditor relationship . . . does not create a fiduciary duty"); Kouzine v. Countrywide Home Loans, Inc., No. B249022, 2014 WL 1696289, at *6 (Cal. Ct. App. Apr. 30, 2014) ("A debt is not a trust and there is not a fiduciary relation between debtor and creditor as such." (citation omitted)); see also In re Residential Capital, LLC, 531 B.R. 1, 22 (Bankr. S.D.N.Y.), on reconsideration in part, 537 B.R. 161 (Bankr. S.D.N.Y. 2015) (holding that under

Washington State law “a lender is not a fiduciary of its borrower; a special relationship must develop between a lender and a borrower before a fiduciary duty exists.” (citation omitted)).

66. Here, none of Claimant’s factual allegations demonstrate an understanding by either Claimant or GMAC Mortgage that a special trust and confidence was reposed in GMAC Mortgage. The relationship between Claimant and GMAC Mortgage was that of a typical lender and borrower. Thus, Claimant’s cause of action for breach of fiduciary duty fails as a matter of law.

B. GMAC Mortgage Did Not Receive an Unjust Benefit from Claimant

67. The Fourth Cause of Action in the Complaint asserts a claim for unjust enrichment on the basis that GMAC Mortgage, through its allegedly wrongful acts, was unjustly enriched at Claimant’s expense.

68. Under California law, a claim for unjust enrichment is not a separate cause of action; rather, it is synonymous with restitution. McBride v. Boughton, 20 Cal. Rptr. 3d 115, 121 (Cal. Ct. App. 2004). A claim for restitution is only viable if one unjustly receives a benefit from another. First Nationwide Savs. v. Perry, 15 Cal. Rptr. 2d 173, 176 (Cal. Ct. App. 1992) (“The person receiving the benefit is required to make restitution only if the circumstances are such that, as between the two individuals, it is unjust for the person to retain it.”).

69. Claimant has not alleged any unjust act by GMAC Mortgage. Accordingly, Claimant has failed to state any independently viable claim that could give rise to a claim for unjust enrichment.¹²

¹² Additionally, any late fees and/or foreclosure fees paid by Claimant were expressly authorized under the terms of the Note and Claimant has suggested no reason why these fees were improper. See Note § 6.

C. Oral Contracts Relating to Real Property Are Unenforceable Under California's Statute of Frauds

70. The Fifth Cause of Action in the Complaint asserts a claim for breach of contract on the basis of a purported oral promise to postpone the Trustee's Sale. However, an oral contract to forebear from foreclosure is unenforceable under the California statute of frauds. For this reason, Claimant's cause of action for breach of contract cannot be sustained.

71. Under California law, in accordance with the statute of frauds, an agreement for the sale of real property or an interest in real property must be in writing and signed by the party to be charged or by the party's agent. See CAL. CIV. CODE § 1624(a)(3) (Deering 2015) (stating the statute of frauds); see also CAL. CIV. CODE § 2922 (Deering 2015) (a "mortgage can be created, renewed, or extended, only by writing, executed with the formalities required in the case of a grant of real property."). Furthermore, an "agreement to modify a contract that is subject to the statute of frauds is also subject to the statute of frauds." Secrest v. Sec. Nat'l Mortg. Loan Trust 2002-2, 84 Cal. Rptr. 3d 275, 282 (Cal. Ct. App. 2008). Thus, "an agreement by which a lender agreed to forbear from exercising the right of foreclosure under a deed of trust securing an interest in real property comes within the statute of frauds." Id. at 277.

72. Claimant does not allege that the purported promise to postpone the Trustee's Sale was ever memorialized in writing. Even assuming the allegations regarding the alleged oral promise were true and alleged an agreement with GMAC Mortgage (which they do not), the law in California is clear that a breach of contract cause of action cannot be premised on an oral promise regarding an interest in real property, because such a promise would be unenforceable under the statute of frauds. See CAL. CIV. CODE § 1624(a)(3). As a result, the Claimant's breach of contract cause of action must fail.

D. Claimant Cannot Maintain an Action to Quiet Title Where She Has Failed to Demonstrate an Ability to Tender All Amounts Borrowed

73. “It is settled in California that a mortgagor cannot quiet his title against the mortgagee without paying the debt secured.” In re Residential Capital, LLC, No. 12-12020 (MG), 2015 WL 176217, at *7 (Bankr. S.D.N.Y. Jan. 13, 2015) (quoting Hamilton v. Bank of Blue Valley, 746 F. Supp. 2d 1160, 1170 (E.D. Cal. 2010)). Since Claimant has not alleged that she has the wherewithal to tender the amount due on her Loan, which is required to state a quiet title claim in California, she cannot maintain a cause of action for quiet title.¹³

E. California Civil Code Section 2923.6 Does Not Grant Claimant a Right to a Loan Modification

74. The Seventh Cause of Action in the Complaint asserts a claim for a violation of California Civil Code section 2923.6, which sets forth certain of the California state legislature’s aspirational goals for the mortgage lending industry. Section 2923.6 neither grants a borrower a right to a loan modification, nor gives a borrower a defense to foreclosure or a private right of action to compel a loan modification. See Pfeifer v. Countrywide Home Loans, Inc., 150 Cal. Rptr. 3d 673, 699 n.17 (Cal. Ct. App. 2012) (“The Pfeifers have no private right of action under Civil Code section 2923.6, and this statute does not require loan servicers to modify loans.”). For this reason, Claimant’s purported cause of action under California Civil Code section 2923.6 fails.

F. Relief Provided by the UCL Is Limited to Injunctive Relief and Restitution, Neither of Which Are Available to Claimant

75. The Eighth Cause of Action in the Complaint asserts a claim for violations of section 17200 of the California Business & Professional Code, referred to as the “unfair competition law” (the “UCL”) and broadly requests “the remedies allowed pursuant to” the

¹³ Furthermore, a quiet title action seeks declaratory and injunctive relief, neither of which is available under Bankruptcy Code section 502(b).

UCL. See Complaint ¶ 55. The UCL prohibits any person from engaging in unfair competition, which is defined to include “any unlawful, unfair or fraudulent business act or practice” CAL. BUS. & PROF. CODE § 17200 (Deering 2015). The UCL covers a wide range of conduct, embracing “anything that can properly be called a business practice and that at the same time is forbidden by law.” Korea Supply Co. v. Lockheed Martin Corp., 63 P.3d 937, 943 (Cal. 2003). While the scope of conduct covered by the UCL is broad, its remedies are limited. “A UCL action is equitable in nature; damages cannot be recovered.” Id. (citing Bank of the West v. Superior Court, 833 P.2d 545 (Cal. 1992)). Under the UCL, “[p]revailing plaintiffs are generally limited to injunctive relief and restitution.” Korea Supply Co., 63 P.3d at 943 (citing Cel-Tech Commc’ns, Inc. v. Los Angeles Cellular Tel. Co., 973 P.2d 527 (Cal. 1999)).

76. Bankruptcy Code section 502(b) provides that in connection with allowing or disallowing proofs of claim, the Court “shall determine the amount of such claim in lawful currency of the United States as of the date of the filing of the petition, and shall allow such claim in such amount” 11 U.S.C. § 502(b). Bankruptcy Code section 502(b) makes no provision for granting of equitable relief. Instead, the Bankruptcy Code and Bankruptcy Rules require that requests for an injunction be sought through an adversary proceeding. See Fed. R. Civ. P. 7001(7). Consequently, even if Claimant had provided a basis for injunctive relief under the UCL, such relief is inappropriately sought through the claims allowance process.

77. Furthermore, Claimant cannot obtain restitution because GMAC Mortgage has not acquired any property from Claimant that Claimant was entitled to keep. For restitution to be available, the “offending party must have obtained something to which it was not entitled *and* the victim must have given up something which he or she was entitled to keep.” Day v. AT&T Corp., 74 Cal. Rptr. 2d 55, 64 (Cal. Ct. App. 1998) (emphasis in original). Claimant was not

entitled to keep the Property. Claimant stopped making payments on the Loan. See Lathrop Declaration ¶ 9. She admits that she acquired the Property subject to the Deed of Trust. See First Amended Complaint ¶ 9. The default on the Loan was not cured prior to the Trustee's Sale. See Lathrop Declaration ¶ 9. Consequently, the owner of the Loan had a right to foreclose and, in doing so, Claimant was not deprived of any property that she was legally entitled to keep.

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 an Order, substantially in the form attached here to as **Exhibit 1**, granting the relief requested herein and such other and further relief as the Court may deem proper.

Dated: December 14, 2015

/s/ Norman S. Rosenbaum

Norman S. Rosenbaum
Jordan A. Wishnew
Benjamin W. Butterfield
MORRISON & FOERSTER LLP
250 West 55th Street
New York, New York 10019
Telephone: (212) 468-8000
Facsimile: (212) 468-7900

*Counsel for the ResCap Borrower
Claims Trust*

Hearing Date: January 21, 2016 at 10:00 a.m. (Prevailing Eastern Time)
Response Deadline: January 4, 2016 at 4:00 p.m. (Prevailing Eastern Time)

MORRISON & FOERSTER LLP
250 West 55th Street
New York, New York 10019
Telephone: (212) 468-8000
Facsimile: (212) 468-7900
Norman S. Rosenbaum
Jordan A. Wishnew
Benjamin W. Butterfield

*Counsel for the ResCap Borrower
Claims Trust*

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

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

**NOTICE OF RESCAP BORROWER CLAIMS TRUST'S
OBJECTION TO PROOF OF CLAIM NO. 3695 FILED ON
BEHALF OF ROSALIND ALEXANDER-KASPARIK**

PLEASE TAKE NOTICE that the undersigned has filed the attached *ResCap Borrower Claims Trust's Objection to Proof of Claim No. 3695 Filed on Behalf of Rosalind Alexander-Kasparik* (the "**Objection**").

PLEASE TAKE FURTHER NOTICE that a hearing on the Objection will take place on **January 21, 2016 at 10:00 a.m. (Prevailing 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 **January 4, 2016 at 4:00 p.m. (Prevailing 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 Benjamin W. Butterfield); (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); and (f) counsel to Rosalind Alexander-Kasparik, Law Office of Allan O. Cate, 7710 Balboa Avenue, Suite 301, San Diego, CA 92111 (Attention: Allan O. Cate).

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: December 14, 2015
New York, New York

/s/ Norman S. Rosenbaum

Norman S. Rosenbaum
Jordan A. Wishnew
Benjamin W. Butterfield
MORRISON & FOERSTER LLP
250 West 55th Street
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**

_____)	
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. 3695 FILED ON
BEHALF OF ROSALIND ALEXANDER-KASPARIK**

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 3695 (the “**Proof of Claim**”) filed on behalf of Rosalind Alexander-Kasparik, 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 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 Sarah Lathrop in Support of ResCap Borrower Claims Trust's*

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

Objection to Proof of Claim No. 3695 Filed on Behalf of Rosalind Alexander-Kasparik; 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 that the relief requested in the Objection is sustained to the extent provided herein; and it is further

ORDERED that, pursuant to section 502(b) of the Bankruptcy Code, the Proof of Claim is hereby disallowed and expunged in its entirety with prejudice; and it is further

ORDERED that Kurtzman Carson Consultants LLC, the Debtors' claims and noticing agent, is directed to disallow and expunge the Proof of Claim such that it is no longer maintained on the Debtors' Claims Register; and it is further

ORDERED that the Borrower Trust is authorized and empowered to take all actions as may be necessary and appropriate to implement the terms of this Order; and it is further

ORDERED that 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; and it is further

ORDERED that this Order shall be a final order with respect to the Proof of Claim; and it is further

ORDERED that this Court shall retain jurisdiction to hear and determine all matters arising from or related to this Order.

Dated: January __, 2016
New York, New York

THE HONORABLE MARTIN GLENN
UNITED STATES BANKRUPTCY JUDGE

Exhibit 2

Lathrop Declaration

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

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

**DECLARATION OF SARA LATHROP IN SUPPORT OF RESCAP BORROWER
CLAIMS TRUST’S OBJECTION TO PROOF OF CLAIM NO. 3695
FILED ON BEHALF OF ROSALIND ALEXANDER-KASPARIK**

I, Sara Lathrop, hereby declare as follows:

1. I serve as Senior Claims Analyst for the ResCap Borrower Claims Trust (the “**Borrower 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 bankruptcy cases (the “**Chapter 11 Cases**”) of Residential Capital, LLC (“**ResCap**”), a limited liability company organized under the laws of the state of Delaware, and certain of its subsidiaries (collectively, the “**Debtors**”). In such capacity, I am familiar with the Debtors’ claims reconciliation process and the loan servicing operation of GMAC Mortgage, LLC (“**GMAC Mortgage**”). I am over the age of 18 and authorized to submit this declaration (this “**Declaration**”) in support of the Borrower Trust’s objection (the “**Objection**”) to Proof of Claim No. 3695 (the “**Claim**”)¹ filed on behalf of Rosalind Alexander-Kasparik (the “**Claimant**”).

2. I began my association with ResCap in June 2006 as an associate in the Default Division of the loan servicing operation of GMAC Mortgage. In 2008, I became a

¹ A copy of the Claim is attached hereto as **Exhibit A**.

Default Quality Control Specialist at GMAC Mortgage, a position that I held until I became a Supervisor in the Default Division in 2009. In 2011, I became a Supervisor in the Loss Mitigation Division of GMAC Mortgage's loan servicing operation, and in February 2012, I became a Manager in that division. In this role, I supervised GMAC Mortgage associates in their efforts to provide Borrowers² with loss mitigation options and assisted in the development of GMAC Mortgage's loss mitigation policies. In January of 2013, I became the Regulatory Compliance Manager for ResCap. I became Senior Claims Analyst for ResCap in July 2013 and continued in this role when the ResCap Liquidating Trust (the "**Liquidating Trust**") was established in December 2013.³ As noted above, my current position is Senior Claims Analyst for the Borrower Trust.

3. Except as otherwise indicated, all facts set forth in this Declaration are based upon my familiarity with the Debtors' operations, the Debtors' books and records kept in the course of their regularly conducted business activities (the "**Books and Records**"), 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, 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 and 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.

² As used herein, the term "**Borrower**" has the meaning ascribed to it in the Plan.

³ The ResCap Liquidating Trust and the ResCap Borrower Claims Trust are parties to an Access and Cooperation Agreement, dated as December 17, 2013, which, among other 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.

4. I or Liquidating Trust personnel have reviewed and analyzed the proof of claim forms and supporting documentation filed by the Claimant. Since the Plan went effective and the Borrower Trust was established, I, along with 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 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 (vi) the official claims register maintained in the Chapter 11 Cases.

The Loan and the Property

5. On or about May 16, 2006, Claimant executed and delivered a promissory note (the "**Note**") in favor of Unitrust Mortgage, Inc. ("**Unitrust**"). See Note, attached hereto as **Exhibit B**. Claimant's obligations under the Note were secured by a deed of trust (the "**Deed of Trust**") and, together with the Note, the "**Loan**") dated May 16, 2006 encumbering certain real property located at 1021 Scott Street #149, San Diego, CA 92106 (the "**Property**"). See Deed of Trust, attached hereto as **Exhibit C**. The Deed of Trust named as its beneficiary Mortgage Electronic Registration Systems, Inc. ("**MERS**"), as nominee for Unitrust and its successors and assigns. See id. GMAC Mortgage began servicing the Loan on June 16, 2006. See Excerpts of Servicing Notes (the "**Servicing Notes**") at 246, attached hereto as **Exhibit D**.

6. On July 18, 2011, MERS executed an assignment of its beneficial interest in the Deed of Trust (the "**Assignment of Deed of Trust**") to debtor GMAC Mortgage. See Assignment of Deed of Trust, attached hereto as **Exhibit E**.

7. On August 17, 2011, Claimant transferred her interest in the Property to Marcellus Alexander, Jr., Trustee of the Scott Street Land Trust through a grant deed (the “Grant Deed”). See Grant Deed, attached hereto as **Exhibit F**.

The First Loan Modification

8. The Loan first became delinquent when Claimant failed to make the monthly payment due on December 1, 2008. See Servicing Notes at 7. GMAC Mortgage delayed foreclosure on several occasions to provide Claimant with time to submit an application for a loan modification. See id. at 207, 215, 225. This delinquency was resolved when GMAC Mortgage and Claimant agreed to a loan modification on March 26, 2010. See id. at 204.

9. On May 17, 2010, Claimant made her first payment on the modified Loan. See id. at 5. Claimant again became delinquent on the modified Loan when the June 2010 payment was not made until August 20, 2010, and no other payments on the modified Loan were made after that date. See id.

Default on the Modified Loan

10. On August 31, 2010, GMAC Mortgage mailed a breach letter to Claimant because she had made no payments on the modified Loan for July 2010 and August 2010. See id. at 192. On October 4, 2010, GMAC Mortgage referred the modified Loan to active foreclosure because payments for July 2010 through October 2010 remained due and owing. See id. at 191. On December 30, 2010, a trustee’s sale was scheduled for February 10, 2011. See id. at 187.

11. Between February 2011 and March 2012, GMAC Mortgage postponed the trustee’s sale on multiple occasions after receiving information that led GMAC Mortgage to believe that the Property may be subject to the automatic stay in connection with multiple

bankruptcy cases filed by parties other than the Claimant under chapters 11 and 13 of the Bankruptcy Code (the “**California Bankruptcies**”). See id. at 121, 126, 146, 175, 181.

12. During this period, GMAC Mortgage considered and ultimately denied an additional loan modification request by Claimant, because GMAC Mortgage could not further reduce the interest rate on the Loan or further extend the remaining term of the Loan under Home Affordable Modification Program (“**HAMP**”) and investor guidelines. See id. at 145. HAMP is a federal program designed to help financially struggling homeowners avoid foreclosure by modifying their loans to levels that are sustainable over the long term.

13. After the conclusion of the California Bankruptcies, and after confirming that the debtors in the California Bankruptcies had no interest in the Property, GMAC Mortgage re-scheduled the trustee’s sale—this time for June 19, 2012. See id. at 47.

Claimant’s KYHC Application

14. On May 25, 2012, Claimant contacted GMAC Mortgage to discuss her application with Keep Your Home, California (“**KYHC**”), and GMAC Mortgage directed Claimant to its website for further information about loan modification requirements. See id. at 46. KYHC is a federally-funded program operated by the state of California to help homeowners who have suffered a financial hardship stay in their homes, maintain an affordable mortgage payment and avoid foreclosure.

15. On June 11, 2012, Claimant requested a postponement of the June 19 trustee’s sale. See id. at 43-44. GMAC Mortgage advised Claimant that it would need proof of KYHC approval before it could consider her postponement. See id.

16. On June 12, 2012, Claimant contacted GMAC Mortgage about the June 19 trustee’s sale and requested additional time to obtain approval from KYHC. See id. at 42-43.

Claimant inquired about another loan modification. See id. GMAC Mortgage advised Claimant that she was welcome to apply, but advised Claimant that her complete loan modification package had to be received seven (7) business days prior to the date of the trustee's sale in order to request postponement. See id. Nevertheless, GMAC Mortgage postponed the trustee's sale to July 3, 2012 to provide Claimant with additional time for KYHC approval. See id. at 42.

17. On June 19, 2012, GMAC Mortgage received an email from KYHC requesting an extension of the July 3 trustee's sale to allow time for KYHC to underwrite Claimant's account. See id. at 41. GMAC Mortgage advised KYHC that GMAC Mortgage would be unable to do so, based on the delinquency of Claimant's account (at the time, Claimant owed payments for July 2010 through June 2012). See id. KYHC advised GMAC Mortgage that KYHC needed 21 days to underwrite Claimant's account and there was no guarantee that Claimant's application would be approved, both because Claimant's delinquency exceeded the KYHC cap and because the prior loan modification approved by GMAC Mortgage had already lowered Claimant's interest rate and extended the term of the Loan to the maximum amounts allowable under HAMP and investor guidelines. See id.

18. On July 2, 2012, GMAC Mortgage received formal paperwork from KYHC showing Claimant had been approved for loan assistance. See id. at 39-40.

19. On July 3, 2012, Freddie Mac contacted GMAC Mortgage and inquired about the KYHC approval. See id. at 39. GMAC Mortgage informed Freddie Mac that the notice of KYHC approval was received on July 2, 2012, which did not allow enough time for GMAC Mortgage to review the KYHC approval. See id. Freddie Mac informed GMAC Mortgage that Freddie Mac would not agree to postpone the July 3 trustee's sale. See id.

20. On July 3, 2012, Claimant spoke with GMAC Mortgage about the KYHC approval. See id. at 38-39. GMAC Mortgage informed Claimant that, because the approval was received less than 7 days prior to the trustee's sale, KYHC assistance had been denied for Claimant's account under GMAC Mortgage's internal policies. See id. at 39. Claimant advised GMAC Mortgage that she had spoken with Freddie Mac and was told that a postponement request would be submitted. See id. at 38. GMAC Mortgage advised Claimant that her request to postpone the trustee's sale had been denied by Freddie Mac and the trustee's sale would be held as planned. See id. at 36.

21. On July 3, 2012, the trustee's sale (the "**Trustee's Sale**") was conducted and ownership of the Property transferred to GMAC Mortgage. See id. at 36. At that time, the account remained due and owing for July 2010 through July 2012 payments. See id. at 4.

The California Action and the Superior Court Order

22. On July 31, 2012, Claimant filed a complaint (the "**Complaint**") against GMAC Mortgage and Freddie Mac (together, the "**Defendants**"), among others, in the California Action. See Complaint, attached hereto as **Exhibit G**. On September 17, 2012, the Defendants jointly filed a demurrer to the Complaint. See California Action Docket, attached hereto as **Exhibit H**, D.E. 8.

23. On October 10, 2012, GMAC Mortgage filed a Notice of Bankruptcy and Suggestion of Automatic Stay (the "**NOB**") with the California Superior Court. See California Action Docket, D.E. 11.

24. On July 31, 2014, the Claimant filed an amended complaint (the "**First Amended Complaint**"). See First Amended Complaint, attached hereto as **Exhibit I**; see also California Action Docket, D.E. 78. On September 18, 2014, the Defendants jointly filed another

demurrer (the “**September 18 Demurrer**”) to the First Amended Complaint. See September 18 Demurrer, attached hereto as **Exhibit J**; see also California Action Docket, D.E. 79. Concurrent with the filing of the September 18 Demurrer, the Defendants jointly filed a request for judicial notice. See California Action Docket, D.E. 80.

25. The Claimant filed an opposition to the September 18 Demurrer on November 25, 2014 and the Defendants jointly filed a reply to that opposition on November 26, 2014. See California Action Docket, D.E. 82, 83. On December 5, 2014, the California Superior Court entered an order dismissing each cause of action asserted in the First Amended Complaint with leave to amend. See California Action Docket, D.E. 91.

26. On December 22, 2014, the Claimant filed a second amended complaint (the “**Second Amended Complaint**”). See Second Amended Complaint, attached hereto as **Exhibit K**; see also California Action Docket, D.E. 92. On February 13, 2015, Defendants jointly filed a demurrer (the “**February 13 Demurrer**”) to the Second Amended Complaint. See February 13 Demurrer, attached hereto as **Exhibit L**; see also California Action Docket, D.E. 96. Concurrent with the filing of the February 13 Demurrer, the Defendants jointly filed a request for judicial notice. See California Action Docket, D.E. 97.

27. Claimant filed an opposition to the February 13 Demurrer on March 23, 2015 and the Defendants jointly filed a reply to that opposition on March 25, 2015. See California Action Docket, D.E. 98, 99.

28. After conducting a hearing, on April 3, 2015, the California Superior Court entered an order (the “**Superior Court Order**”). See Superior Court Order, attached hereto as **Exhibit M**; California Action Docket, D.E. 104. On April 3, 2015, the Defendants had

a notice of entry of the Superior Court Order served upon Claimant's counsel via U.S. Mail. See California Action Docket, D.E. 111.

29. On April 14, 2015, the Claimant filed a third amended complaint (the "**Third Amended Complaint**"). See Third Amended Complaint, attached hereto as **Exhibit N**; see also California Action Docket, D.E. 109. On June 17, 2015, Freddie Mac filed a demurrer to the Third Amended Complaint, which was sustained with prejudice. See California Action Docket, D.E. 115, 131.

30. On November 3, 2015, the California Superior Court entered a judgment of dismissal (the "**Superior Court Dismissal**"). See Superior Court Dismissal, attached hereto as **Exhibit O**; see also California Action Docket, D.E. 136.

31. Claimant did not timely file an appeal of the Superior Court Order.

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

Dated: December 14, 2015

/s/ Sara Lathrop
Sara Lathrop
Senior Claims Analyst for ResCap Borrower
Claims Trust

Exhibit A

B 10 Modified (Official Form 10) (12/11)

UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF NEW YORK		PROOF OF CLAIM
Name of Debtor: <u>GMAC Mortgage, LLC</u>		Case Number: <u>12-12020 (MG)</u>
NOTE: This form should not be used to make a claim for an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) arising after the commencement of the case. A "request" for payment of an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property): LAW OFFICE OF ALLAN O CATE Name and address where notices should be sent: LAW OFFICE OF ALLAN O CATE 7710 BALBOA AVE STE 301 SAN DIEGO, CA 92111 NameID: 10768748 Telephone number: <u>858/224-5865</u> email: <u>allan@acatelaw.com</u> Name and address where payment should be sent (if different from above): Telephone number: email:		<input type="checkbox"/> Check this box if this claim amends a previously filed claim. Court Claim Number: _____ (If known) Filed on: _____ <input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars. 5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507 (a)(). Amount entitled to priority: \$ _____ * Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.
1. Amount of Claim as of Date Case Filed: <u>\$ 1,500,000.00</u> If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.		
2. Basis for Claim: <u>Lawsuit - Wrongful Foreclosure (37-2012)(101531)</u> (See instruction #2)		
3. Last four digits of any number by which creditor identifies debtor: <u>1015</u>	3a. Debtor may have scheduled account as: <u>Alexander - Kasparik</u> (See instruction #3a)	3b. Uniform Claim Identifier (optional): _____ (See instruction #3b)
4. Secured Claim (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information. Nature of property or right of setoff: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: <u>\$ 1,000,000.00</u> Annual Interest Rate _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable (when case was filed) Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: <u>\$ 1,500,000.00</u> Amount Unsecured: \$ _____		
6. Claim Pursuant to 11 U.S.C. § 503(b)(9): Indicate the amount of your claim arising from the value of any goods received by the Debtor within 20 days before May 14, 2012, the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of such Debtor's business. Attach documentation supporting such claim. \$ _____ (See instruction #6)		
7. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #7)		
8. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #8, and the definition of "redacted".) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:		
9. Signature: (See instruction #9) Check the appropriate box. <input type="checkbox"/> I am the creditor. <input checked="" type="checkbox"/> I am the creditor's authorized agent. <input type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. <input type="checkbox"/> I am a guarantor, surety, indorser, or other codebtor. (Attach copy of power of attorney, if any.) (See Bankruptcy Rule 3004.) (See Bankruptcy Rule 3005.) I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief. Print Name: <u>Allan Cate, Esq.</u> Title: <u>Attorney</u> Company: <u>Law Office Allan Cate</u> Address and telephone number (if different from notice address above): _____ Telephone number: Email:		(Signature) <u>[Signature]</u> (Date) <u>11/7/12</u>

KURTZMAN CARSON CONSULTANTS

COURT USE ONLY

SUMMONS
(CITACION JUDICIAL)

NOTICE TO DEFENDANT:
(AVISO AL DEMANDADO):

"Additional Parties Attachment form is attached."

YOU ARE BEING SUED BY PLAINTIFF:
(LO ESTÁ DEMANDANDO EL DEMANDANTE):

ROSALIND ALEXANDER-KASPARIK, an individual;

FILED
FOR COURT USE ONLY
CIVIL BUSINESS DIVISION
CENTRAL DIVISION
12 JUL 31 PM 1:14
SAN DIEGO SUPERIOR COURT
SAN DIEGO COUNTY, CA

NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. **NOTE:** The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. **¡AVISO!** Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación.

Tiene 30 DÍAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia.

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.sucorte.ca.gov) o poniéndose en contacto con la corte o el colegio de abogados locales. **AVISO:** Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de \$10,000 ó más de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso.

The name and address of the court is:
(El nombre y dirección de la corte es): San Diego Superior Court
330 W. Broadway, San Diego, CA 92101

CASE NUMBER:
(Número del Caso):
37-2012-00101531-CU-BC-CTL

The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is:
(El nombre, la dirección y el número de teléfono del abogado del demandante, o del demandante que no tiene abogado, es):
Allan Cate, Esq., 7710 Balboa Ave., Suite 301, San Diego, CA 92111, (858) 224-5865

DATE: **JUL 31 2012** Clerk, by **M. Scott** Deputy
(Fecha) (Secretario) (Adjunto)

(For proof of service of this summons, use Proof of Service of Summons (form POS-010).)
(Para prueba de entrega de esta citación use el formulario Proof of Service of Summons, (POS-010)).

[SEAL]

NOTICE TO THE PERSON SERVED: You are served

1. ☐ as an individual defendant.
2. ☐ as the person sued under the fictitious name of (specify):
3. ☐ on behalf of (specify):
under: ☐ CCP 416.10 (corporation) ☐ CCP 416.60 (minor)
☐ CCP 416.20 (defunct corporation) ☐ CCP 416.70 (conservatee)
☐ CCP 416.40 (association or partnership) ☐ CCP 416.90 (authorized person)
☐ other (specify):
4. ☐ by personal delivery on (date):

SUM-200(A)

SHORT TITLE:

ALEXANDER-KASPARIK v. ALLY BANK

CASE NUMBER:

INSTRUCTIONS FOR USE

- This form may be used as an attachment to any summons if space does not permit the listing of all parties on the summons.
- If this attachment is used, insert the following statement in the plaintiff or defendant box on the summons: "Additional Parties Attachment form is attached."

List additional parties (Check only one box. Use a separate page for each type of party.):

☐ Plaintiff ☒ Defendant ☐ Cross-Complainant ☐ Cross-Defendant

ALLY BANK, fka GMAC MORTGAGE; FEDERAL HOME LOAN MORTGAGE CORPORATION; ALL PERSONS UNKNOWN CLAIMING ANY LEGAL OR EQUITABLE RIGHT, TITLE, ESTATE, LIEN OR INTEREST IN THE PROPERTY DESCRIBED IN THE COMPLAINT ADVERSE TO PLAINTIFF'S TITLE OR ANY CLOUD ON PLAINTIFF'S TITLE HEREIN; and DOES 1 through 99, inclusive;

Page 2 of 2

Page 1 of 1

FILED
CIVIL BUSINESS OFFICE 17
CENTRAL DIVISION

12 JUL 31 PM 1:14

CLERK - SUPERIOR COURT
SAN DIEGO COUNTY, CA

1 Allan Cate, Esq. (SBN: 248526)
2 **LAW OFFICE OF ALLAN O. CATE**
3 7710 Balboa Avenue, Suite 301
4 San Diego, California 92111
5 Tel: (858) 224-5865
6 Fax: (858) 228-9885

7 Attorney for plaintiff,
8 Rosalind Alexander-Kasparik

9 **SUPERIOR COURT OF THE STATE OF CALIFORNIA**
10 **COUNTY OF SAN DIEGO, CENTRAL DISTRICT**

11 ROSALIND ALEXANDER-KASPARIK, an
12 individual;

13 Plaintiff,

14 v.

15 ALLY BANK, fka GMAC MORTGAGE;
16 FEDERAL HOME LOAN MORTGAGE
17 CORPORATION; ALL PERSONS
18 UNKNOWN CLAIMING ANY LEGAL OR
19 EQUITABLE RIGHT, TITLE, ESTATE, LIEN
20 OR INTEREST IN THE PROPERTY
21 DESCRIBED IN THE COMPLAINT
22 ADVERSE TO PLAINTIFF'S TITLE OR ANY
23 CLOUD ON PLAINTIFF'S TITLE HEREIN;
24 and DOES 1 through 99, inclusive;

25 Defendants.

Case No.: 37-2012-00101531-CU-BC-CTL

[Unlimited Civil Case]

**COMPLAINT FOR DAMAGES AND
INJUNCTIVE RELIEF:**

1. INTENTIONAL MISREPRESENTATION;
2. NEGLIGENT MISREPRESENTATION;
3. BREACH OF FIDUCIARY DUTY;
4. UNJUST ENRICHMENT;
5. BREACH OF CONTRACT;
6. QUIET TITLE;
7. VIOLATION OF CIVIL CODE SECTION 2923.6; AND
8. VIOLATION OF BUSINESS & PROFESSIONS CODE SECTION 17200 ET SEQ.

[JURY TRIAL DEMANDED]

26 COMES NOW, plaintiff Rosalind Alexander-Kasparik ("Plaintiff" or "Alexander"),
27 demanding a jury trial, and based on personal knowledge and on information and belief allege as
28 follows:

1 **THE SUBJECT PROPERTY**

2 1. At all times relevant herein, Plaintiff owned a single family residence, an attached
3 property, located at 1021 Scott Street #149, San Diego, CA 92106 ("Subject Property" or
4 "Property").

5 **PARTIES AND VENUE**

6 2. Defendant ALLY BANK, fka GMAC BANK ("Ally"), is a federal bank
7 headquartered in Midvale, Utah. Ally is doing business in the State of California, County of San
8 Diego.

9 3. Defendant FEDERAL HOME LOAN MORTGAGE CORPORATION
10 ("FHLMC"), is a business entity of unknown charter headquartered in Washington, D.C.
11 FHLMC is doing business in the State of California, County of San Diego.

12 4. The defendants named herein as "all persons unknown claiming any legal or
13 equitable right, title, estate, lien, or interest in the property described in the complaint adverse to
14 Plaintiff's title or any cloud on Plaintiff's title herein," named as Does 1 through 99, inclusive,
15 are unknown to Plaintiff at the present time. These defendants, and each of them, claim some
16 right, title, estate, lien, or interest in the below-described Property adverse to Plaintiff's title, and
17 such claim may constitute a cloud on Plaintiff's title thereto. Such claim or claims are without
18 any right whatever and these defendants have no right, title, estate, lien, or interest whatever in
19 the below-described Property or any part thereof. Plaintiff therefore sues said defendants by
20 such fictitious names and will seek leave of court to amend this Complaint to set forth their true
21 names and capacities thereof, when the same has been ascertained.

22 5. Defendants, and each of them, were and are agents, servants, representatives,
23 and/or employees of each of the other defendants herein, and were at all times acting within the
24 course and scope of such agency, representation and employment and with the permission and
25 consent of each of said defendants.

26 6. Wherever appearing in this complaint, each and every reference to defendants and
27 to any of them, is intended to be and shall be a reference to all defendants hereto, and to each of
28

1 them, named and unnamed, including all fictitiously named defendants, unless said reference is
2 otherwise specifically qualified ("Defendants").

3 7. Plaintiff reserve the right to assert additional violations of law as documents and
4 information related to the transaction(s) are produced in the course of discovery in this action.

5 8. Venue is proper in the County of San Diego under Code of Civil Procedure
6 Sections 392 and 395 because this action results from foreclosure on a mortgage on real property
7 located in San Diego County, this action arises out of an offer or provision of a loan intended
8 primarily for personal family or household use in San Diego County, and the alleged acts herein
9 occurred in San Diego County. Further, a substantial portion of the transactions and wrongs
10 complained of herein, including the defendants' participation in the wrongful acts occurred in
11 this County, and defendants have received substantial compensation in this County by doing
12 business here and engaging in numerous activities that had an effect in this County.

13 **FACTUAL ALLEGATIONS**

14 9. In or about 2005, Plaintiff purchased the Subject Property. As a part of that
15 transaction, a loan and deed of trust were executed in favor of lender, defendant FHLMC with
16 defendant Ally Bank as the servicing agent.

17 10. In 2010, Plaintiff began to fall behind on her mortgage payments to defendants
18 due to a temporary increase in her personal expenses, which was beyond her control. While
19 plaintiff has the intermediate- and long-term capacity to generate income, her finances declined
20 dramatically during this period of time.

21 11. Due to these temporary financial difficulties, plaintiff attempted to obtain a loan
22 modification from defendants. Also, at this same time, Plaintiff attempted to resolve a long-
23 running dispute with defendants relating to the fact that defendants were charging her on an
24 unauthorized and improper impound account, where she was already paying (had paid) the
25 associated tax and insurance payments. Plaintiff believes that this mis-accounting on the part of
26 defendants was in at least the amount of \$10,000 to \$20,000. However, despite her best efforts,
27 defendants improperly denied plaintiff a loan modification—mainly due to the fact that
28 defendants refused to credit plaintiff's account with overcharges on tax and insurance payments.

1 12. Again, in 2011, plaintiff applied for loan modification with defendants. While
2 she was entered into a modification program, defendant again fell behind on her mortgage
3 payments.

4 13. In or about mid-2012, plaintiff applied for loan modification with the organization
5 Keep Your Home California ("KYHCA"). KYHCA is a California State-sponsored organization
6 operated by CalHFA Mortgage Assistance Corporation that offers monetary assistance to help
7 mortgage borrowers obtain modifications of their loans. Defendant was told by KYHCA
8 representatives that because there was less than 21 days before her scheduled trustees sale date,
9 that they could not qualify her for their Mortgage Reinstatement Program (which defendant
10 FHLMC is a participant in). When plaintiff contacted defendant GMAC to obtain a short
11 continuance of the trustee sale, they would only give her a continuance such that there were 20
12 days before the sale, such that she would not be able to participate in the KYHCA loan
13 modification program. Nonetheless, plaintiff worked with KYHCA, and after numerous calls to
14 various people within the organization, she was able to secure entry into the Mortgage
15 Reinstatement Program. In late-June 2012, plaintiff received correspondence from KYHCA
16 indicating that she had been deemed eligible for the program, that documentation was
17 forthcoming from defendants/lenders, and that the foreclosure proceedings should be put on hold
18 at this point. Plaintiff and KYHCA completed plaintiff's application process and submitted the
19 same with a request for a completed Servicer Worksheet on June 28, 2012 to defendant GMAC
20 for processing. At this point, plaintiff had already been approved for California State-sponsored
21 Mortgage Reinstatement Program which would be providing a substantial portion of the funding
22 for the loan modification.

23 14. On July 2, 2012, plaintiff received correspondence from KYHCA indicating that
24 defendant Ally Bank (loan servicer) would now not go through with the proposed loan
25 modification under the KYHCA program because the request was made within seven days of the
26 scheduled trustee's sale date. When plaintiff contacted defendant FHLMC (investor) directly
27 and spoke with their representative Emily, plaintiff was told that a request was being submitted
28 to defendant Ally Bank (loan servicer) to postpone the July 3, 2012 foreclosure sale (by

1 FHLMC) pending review of plaintiff's application for loan modification. Plaintiff was advised
2 by Emily (at FHLMC) that the sale was being postponed, and that she should check the
3 electronic system to make sure that the sale was actually postponed. Even though plaintiff was
4 advised on July 2, 2012 by the mortgage lender/investor, defendant FHLMC that the sale would
5 be postponed, the trustee sale still took place on July 3, 2012.

6 15. Plaintiff has been damaged by defendants moving forward with the subject trustee
7 sale, where they had no right to do so under contractual agreements and the law, and where
8 defendants had agreed to postpone the subject trustee's sale pending review of plaintiff's loan
9 modification. Plaintiff relied on defendants' representations to her detriment in that she could
10 have filed an emergency bankruptcy or employed other drastic measures in order to stop the
11 subject foreclosure sale, had plaintiff known that defendant had no true intention of stopping the
12 sale.

13 16. Plaintiff brings the within lawsuit alleging claims for damages and for rescission
14 of the subject trustee sale based on substantive illegalities and the violation of plaintiff's
15 contractual rights.

16 **FIRST CAUSE OF ACTION**

17 **Intentional Misrepresentation**

18 **(Against All Defendants)**

19 17. Plaintiff incorporates by reference and re-alleges each and every allegation
20 contained above, as though fully set forth herein.

21 18. Plaintiff is informed and believes and thereon alleges that Defendants, and each of
22 them, in the manner pled above, represented that they would stop the subject trustee sale to
23 review Plaintiff's application for loan modification. At the time of making said representations
24 defendants intended that Plaintiff rely on their representations. Plaintiff, in reliance on such
25 representations, and without knowledge of their falsity acted to not take further steps to stop the
26 subject foreclosure sale herein, such as filing an emergency bankruptcy petition.
27
28

1 19. Plaintiff is further informed and believe and thereon allege that Defendants'
2 representations were in fact false and that the true facts were that Defendants, and each of them,
3 had not, and did not intend to, provide Plaintiff with a delay of the trustee's sale as they had
4 agreed to orally. That Plaintiff relied upon the representations of said Defendants and each of
5 them as set forth hereinabove and would not have relied on Defendants in this regard, had
6 Plaintiff known the true facts. Specifically, by reasonably relying on Defendants' oral
7 statements, Plaintiff was prevented from taking other steps to avoid foreclosure.
8

9 20. As a direct and proximate result of defendants' conspiracy and fraudulent
10 conduct, Plaintiff has been damaged in the amount to be proven at trial.

11 21. Defendants' acts were malicious, intentional and illegal.

12 22. As a result of the malicious, intentional and illegal actions of defendants, Plaintiff
13 is entitled to recover exemplary and punitive damages in a sum to be determined at the time of
14 trial.
15

16 **SECOND CAUSE OF ACTION**

17 **Negligent Misrepresentation**

18 **(Against All Defendants)**

19 23. Plaintiff incorporates by reference and realleges each and every allegation
20 contained above, as though fully set forth herein.

21 24. That the actions and representations of defendants and each of them as set forth
22 herein above were negligent and without due regard. More specifically, defendants made the
23 following representations: that defendants would continue to postpone scheduled trustee sale
24 pending review of her application for loan modification.

25 25. That the representations made by defendants were false and at all times intended
26 to be false and to mislead Plaintiff or grossly wanton and negligent in that defendants should
27 have known that they would not have been able to comply with their representations.

28 26. The true facts were that defendants did not intend to or actually postpone the

1 subject trustee sale herein.

2 27. That Plaintiff relied upon the representations of said defendants and each of them
3 as set forth hereinabove and would not have relied on defendants in this regard, had Plaintiff
4 known the true facts.

5 28. That Plaintiff's reliance upon said defendants and each of them and the statements
6 made by defendants was reasonable under the circumstances.

7 29. That as a result of the actions of defendants and each of them, Plaintiff has been
8 damaged in a sum not yet readily ascertainable and Plaintiff will ask leave of court to amend her
9 complaint when the true nature and extent of her damages has been ascertained.

10 **THIRD CAUSE OF ACTION**

11 **Breach of Fiduciary Duty**

12 **(Against All Defendants)**

13 30. Plaintiff incorporates by reference and realleges each and every allegation
14 contained above, as though fully set forth herein.

15 31. At all times relevant, defendants and each of them created, accepted and acted in a
16 fiduciary relationship of great trust and acted for the benefit of Plaintiff.

17 32. On information and belief Plaintiff alleges that defendants owed and owe Plaintiff
18 fiduciary duties. By reason of their fiduciary relationship, defendants owed and owe Plaintiff the
19 highest obligations of good faith, fair dealing, loyalty and due care in all their dealings with
20 Plaintiff as well as a duty to keep Plaintiff adequately and accurately informed on all issues
21 regarding the her loan, her loan modification application and the trustee sale date of the Subject
22 Property. Defendants and each of them breached the fiduciary duty owed to Plaintiff as they
23 have acted and continue to act for their own benefit and to the detriment of Plaintiff.

24 33. Among other things, defendants and each of them have failed to adhere to their
25 obligations to Plaintiff, and stop the alleged trustee sale as they stated that they would. These
26 actions were done without due care for the protection of Plaintiff's rights.

27 34. As a direct and legal result of said breach of fiduciary duty, Plaintiff has suffered
28 economic damage and potential loss of the Subject Property resulting in damages according to

1 proof at trial. On information and belief, defendants' never intended to comply with their
2 fiduciary commitments and oral promises to Plaintiff and instead engaged in a course of conduct
3 to frustrate Plaintiff's ability to apply for and obtain a loan modification, or, filing bankruptcy or
4 finding other means to avoid foreclosure. As a result of defendants' conduct, defendants have
5 been unjustly enriched by late fees and/or foreclosure fees and/or other damages to be proven at
6 trial.

7 35. Defendants and each of them acted willfully, maliciously, oppressively, and in
8 conscious disregard of the rights of Plaintiff and their fiduciary duties. As such Plaintiff is
9 entitled to punitive damages.

10 **FOURTH CAUSE OF ACTION**

11 **Unjust Enrichment**

12 **(Against All Defendants)**

13 36. Plaintiff incorporates by reference and re-alleges each and every allegation
14 contained above, as though fully set forth herein.

15 37. In taking the aforementioned actions, defendants and each of them, directly or
16 indirectly, were paid monies or took property that was unjustified.

17 38. Defendants are therefore in possession of money and property that belongs to the
18 Plaintiff and they have deprived Plaintiff of its possession, use and enjoyment. On information
19 and belief, defendants' never intended to comply with their commitments and numerous
20 promises and instead engaged in a course of conduct to frustrate Plaintiff's ability to take other
21 steps to stop the subject trustee's sale such as short selling, bankruptcy options or finding other
22 means to avoid foreclosure. As a result of defendants' conduct, defendants have been unjustly
23 enriched by late fees and/or foreclosure fees.

24 39. As a direct and legal result of the defendants' misconduct, Plaintiff sustained
25 actual, special and consequential damages in an amount to be proven at trial.

26 **FIFTH CAUSE OF ACTION**

27 **Breach of Contract**

28 **(Against All Defendants)**

1 40. Plaintiff incorporates by reference and re-alleges each and every allegation
2 contained above, as though fully set forth herein.

3 41. Defendants have certain duties under written agreements with the California and
4 other states' Attorneys General, entered into by defendants and public authority, expressly on
5 behalf of aggrieved third-party loan modification prospects.

6 42. Plaintiff has performed, or has been excused from performing under said
7 agreement.

8 42. Defendant has breached the agreement and caused plaintiff harm in that plaintiff
9 was not able to obtain a loan modification, despite her good faith and best efforts, due to the bad-
10 faith conduct and breaches of agreement by defendants.

11 43. Plaintiff has been resultantly damaged by having had the Subject Property being
12 recently sold at foreclosure sale.

13 **SIXTH CAUSE OF ACTION**

14 **Quiet Title to Real Property**

15 **(Against All Defendants)**

16 44. Plaintiff incorporates by reference and re-alleges each and every allegation
17 contained above, as though fully set forth herein.

18 45. That Plaintiff is seeking a quiet title action against the claims of defendants and
19 each of them in the Subject Property more specifically described hereinabove.

20 46. That the claims of defendants, and each of them, are without any right, title,
21 ownership or interest whatsoever and that defendants, and each of them, have no right, title or
22 interest in the Property, and that any alleged title obtained by the within defendants and each of
23 them, was obtained through misrepresentation, by wrongful acts, unconscionable and inequitable
24 practices and breach of fiduciary duties.

25 47. The foreclosure and sale of the Subject Property was wrongful and should be
26 voided by virtue of defendants' fraudulent conduct alleged in this complaint, and by reason of
27 the defective Trustee's Sale. Based on the facts alleged in this complaint and incorporated
28 herein, said Trustee's Deed Upon Sale should be cancelled and be of no force or effect.

1 48. Plaintiffs seek to quiet title in the Subject Property as to each defendant, and that
2 each such defendant has no such right, title, estate, lien, or interest in the Subject Property or any
3 part of it, adverse to plaintiffs, or at all. That the claims of all defendants herein are without any
4 right, title, ownership or interest whatsoever.

5 49. That Plaintiff seeks quiet title as of the date of this lawsuit is filed on any and all
6 interests of the within defendants in said Subject Property.

7 **SEVENTH CAUSE OF ACTION**

8 **Violation of Civil Code Section 2923.6**

9 **(Against All Defendants)**

10 50. Plaintiff incorporates by reference and re-alleges each and every allegation
11 contained above, as though fully set forth herein.

12 51. That defendants have failed to adhere to the provisions of Civil Code section
13 2923.6 requiring a good faith attempt at modification of the subject loan by committing the acts
14 described herein. Specifically, defendants and each of them have failed to adhere to their
15 obligations to provide a good faith review of Plaintiff's request for loan modification and failed
16 to postpone the trustee sale of the Subject Property as they promised to do.

17 52. That Plaintiff has been damaged, in an amount to be proven at trial, by
18 defendants' failure to adhere to the provisions of Civil Code 2923.6.

19 **EIGHTH CAUSE OF ACTION**

20 **Violation of California Unfair Business Practices Act**

21 **(Against All Defendants)**

22 53. Plaintiff incorporates by reference and realleges each and every allegation
23 contained above, as though fully set forth herein.

24 54. Given the various alleged misrepresentation, wrongful acts, unconscionable and
25 inequitable practices, breach of fiduciary duties, and failure to adhere to relevant statutory law
26 alleged, defendants have also violated California Business and Professions Code § 17200 et seq.
27 by engaging in unfair business practices that was intended to and did frustrate Plaintiff's ability
28 to take other steps to stop the subject trustee sale, such as short selling, bankruptcy options or

1 finding other means to avoid foreclosure. As a result of defendants' conduct, defendants have
2 been unjustly enriched by late fees and/or foreclosure fees and from the resulting purported
3 ownership interest in the subject property.

4 55. Plaintiff are therefore entitled to the remedies allowed pursuant to Business and
5 Professions Code § 17200 et seq.

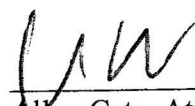
6
7 **PRAYER FOR RELIEF**

8 WHEREFORE, Plaintiff prays for judgment as follows:

- 9
10 1. For general, special, statutory, punitive and actual damages according to proof at trial;
11 2. For consequential and incidental damages;
12 3. For court judgment and order that foreclosure and sale of the Subject Property is void,
13 and that the Trustee's Deed Upon Sale should be cancelled and be of no force or effect;
14 4. For a court judgment and order declaring the equitable rights of the parties herein;
15 5. For a court judgment and order declaring that plaintiff have quiet title in the Subject
16 Property as to each defendant, and that each such defendant has no right, title, estate, lien,
17 or interest in the Subject Property or any part of it, adverse to Plaintiff, or at all;
18 6. For the equitable, injunctive and monetary relief permitted under Business & Professions
19 Code Section 17203;
20 7. For costs of suit incurred herein; and
21 8. For such other and further relief as the court may deem just and proper.

22
23 Dated: July 26, 2012

Respectfully submitted,
LAW OFFICE OF ALLAN O. CATE

24
25
26 
27 Allan Cate, Attorney for Plaintiff
28 Rosalind Alexander-Kasparik

1
2 **JURY DEMAND**

3 Plaintiff request that the trial in this case be by jury.
4
5

6
7 Dated: July 26, 2012

LAW OFFICE OF ALLAN O. CATE

8 
9

10 Allan Cate, Attorney for Plaintiff
11 Rosalind Alexander-Kasparik
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Exhibit B

MIN: [REDACTED] **NOTE** Loan Number: [REDACTED]

MAY 16, 2006
[Date]

SAN DIEGO
[City]

CALIFORNIA
[State]

1021 SCOTT STREET #149, SAN DIEGO, CALIFORNIA 92106
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 314,240.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is UNITRUST MORTGAGE, INC., A CALIFORNIA CORPORATION (CFL # 01230107). 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 6.625 %.

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 1st day of each month beginning on JULY 1, 2006. 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 JUNE 1, 2036, 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 11230 SORRENTO VALLEY ROAD #215, SAN DIEGO, CALIFORNIA 92121

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 2,012.11

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.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. 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.

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 5.000 % 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) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(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.

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 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

Identifier: [REDACTED]

Doc Type: NOTE

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.

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 given in accordance with Section 15 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 this Security Instrument without further notice or demand on Borrower.

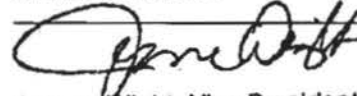
WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

 (Seal)
ROSALIND
ALEXANDER - KASPARIK -Borrower

SEE ATTACHED ALLONGE

Pay to the Order of
GMAC Mortgage Corporation
Without Recourse

____ (Seal)
-Borrower

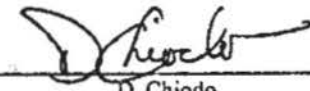
 (Seal)
Joanne Wight, Vice President
Acting Agent for GMAC Bank

____ (Seal)
-Borrower

____ (Seal)
-Borrower

PAY TO THE ORDER OF

WITHOUT RECOURSE


D. Chiodo
Limited Signing Officer
Acting Agent for
GMAC MORTGAGE CORPORATION

(Original Only)

Identifier: [REDACTED]

Doc Type: NOTEN

UNITRUST MORTGAGE, INC.

Loan # [REDACTED]

ALLONGE TO NOTE

Note Date: May 16, 2006
Note Amount: \$314,240.00
Borrower(s): Rosalind Alexander-Kasparik
Property Address: 1021 Scott Street #149
San Diego Ca. 92106

PAY TO THE ORDER OF

GMAC BANK

WITHOUT RECOURSE

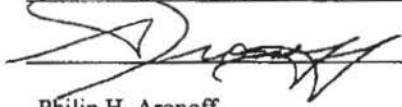
Company Name: UniTrust Mortgage, Inc., a California Corporation
By: 
Printed Name: Philip H. Aronoff
Title: President

Exhibit C

RECORDED AT THE REQUEST OF
CHICAGO TITLE COMPANY
SUBDIVISION DEPT.

DOC # 2006-0393460

Recording Requested By:
UNITRUST MORTGAGE, INC.

JUN 02, 2006 4:59 PM

OFFICIAL RECORDS
SAN DIEGO COUNTY RECORDER'S OFFICE
GREGORY J. SMITH, COUNTY RECORDER

FEES: 63.00
PAGES: 19 DA: 1

11039

And After Recording Return To:

UNITRUST MORTGAGE, INC.
11230 SORRENTO VALLEY ROAD #215
SAN DIEGO, CALIFORNIA 92121
Loan Number: [REDACTED]

2006-0393460

[REDACTED] (Space Above This Line For Recording Data)

DEED OF TRUST

MIN: [REDACTED]

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 MAY 16, 2006, together with all Riders to this document.
- (B) "Borrower" is ROSALIND ALEXANDER-KASPARIK, AN UNMARRIED WOMAN

Borrower is the trustor under this Security Instrument.

- (C) "Lender" is UNITRUST MORTGAGE, INC.

Lender is a CALIFORNIA CORPORATION organized
and existing under the laws of CALIFORNIA
Lender's address is 11230 SORRENTO VALLEY ROAD #215, SAN DIEGO,
CALIFORNIA 92121

- (D) "Trustee" is CHICAGO TITLE COMPANY
2365 NORTHSIDE DRIVE #500, SAN DIEGO, CALIFORNIA 92108

(E) "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 beneficiary 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.

- (F) "Note" means the promissory note signed by Borrower and dated MAY 16, 2006.
The Note states that Borrower owes Lender THREE HUNDRED FOURTEEN THOUSAND TWO
HUNDRED FORTY AND 00/100 Dollars (U.S. \$ 314,240.00) plus interest.

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Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than JUNE 1, 2036

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

(H) "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.

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

(J) "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.

(K) "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.

(L) "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.

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

(N) "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.

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

(P) "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.

(Q) "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.

(R) "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

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. 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

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covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the
COUNTY of SAN DIEGO

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".
A.P.N.: 531-692-03

which currently has the address of 1021 SCOTT STREET #149
[Street]

SAN DIEGO, California 92106 ("Property Address"):
[City] [Zip Code]

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 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

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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.

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

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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.

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.

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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 and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. 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 and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

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.

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.

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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.

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

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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

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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.

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.

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 given in accordance with Section 15 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 this Security Instrument without further notice or demand on Borrower.

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 any power of sale contained in 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

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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.

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. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

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. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The

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notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. 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.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

24. Substitute Trustee. Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

25. Statement of Obligation Fee. Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

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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.



ROSALIND ALEXANDER-KASPARIK (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

Witness:

Witness:

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State of California)

) ss.

County of SAN DIEGO)

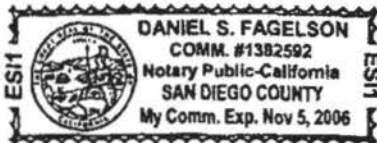
On May 26, 2006

before me, DANIEL S. Fagelson, Notary Public

personally appeared ROSALIND ALEXANDER-KASPARIK

~~personally known to me~~ (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



Daniel S. Fagelson
NOTARY SIGNATURE

DANIEL S. Fagelson
(Typed Name of Notary)

NOTARY SEAL

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CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of

SAN DIEGO

} ss.

On SEPT. 8, 2006
Date

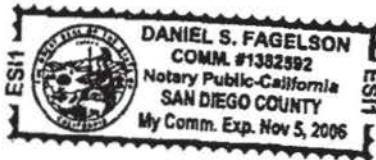
before me, DANIEL S. FAGELSON, Notary Public
Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared

ROSALIND ALEXANDER-KASPARIK
Name(s) of Signer(s)

☐ personally known to me

☒ proved to me on the basis of satisfactory evidence



to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Daniel S. Fagelson
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer

Signer's Name: _____

- ☐ Individual
☐ Corporate Officer — Title(s): _____
☐ Partner — ☐ Limited ☐ General
☐ Attorney in Fact
☐ Trustee
☐ Guardian or Conservator
☐ Other: _____

Signer Is Representing: _____

RIGHT THUMBPRINT
OF SIGNER
Top of thumb here

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EXHIBIT "A"

A CONDOMINIUM COMPOSED OF:

PARCEL 1:

AN UNDIVIDED ONE-ONE HUNDRED TWENTY THIRD (1/123) INTEREST AS TENANT-IN-COMMON IN AND TO THE FOLLOWING DESCRIBED REAL PROPERTY:

LOT 1 OF YACHT CLUB CONDOMINIUMS, IN THE CITY OF SAN DIEGO, COUNTY OF SAN DIEGO, STATE OF CALIFORNIA ACCORDING TO MAP THEREOF NO. 15199 FILED IN THE OFFICE OF THE COUNTY RECORDER OF SAN DIEGO COUNTY, DECEMBER 12, 2005.

EXCEPTING THEREFROM THE FOLLOWING:

(A) ALL LIVING UNITS SHOWN UPON YACHT CLUB CONDOMINIUM PLAN RECORDED DECEMBER 23, 2005 AS FILE NO. 2005-1101209, IN THE OFFICIAL RECORDS, SAN DIEGO COUNTY, CALIFORNIA ("CONDOMINIUM PLAN")

(B) THE EXCLUSIVE RIGHT TO POSSESSION OF THOSE DESIGNATED AREAS AS EXCLUSIVE USE COMMON AREA BALCONY, GARAGE AND PARKING SPACE AS SHOWN UPON THE CONDOMINIUM PLAN REFERRED TO HEREINABOVE AND WHICH ARE CONVEYED BY GRANTOR TO THE PURCHASER OF ANY LIVING UNIT.

PARCEL 2:

LIVING UNIT LU-149 AS SHOWN ON THE CONDOMINIUM PLAN REFERRED TO HEREINABOVE.

PARCEL 3:

THE EXCLUSIVE RIGHT TO THE USE, POSSESSION AND OCCUPANCY OF THOSE PORTIONS OF THE REAL PROPERTY REFERRED TO IN PARCEL 1 ABOVE, DESIGNATED AS EXCLUSIVE USE COMMON AREA BALCONY, IF APPLICABLE, AS APPURTENANT TO PARCELS 1 AND 2 ABOVE DESCRIBED AND BEARING THE SAME NUMBER DESIGNATION AS THE LIVING UNIT REFERRED TO IN PARCEL 2 ABOVE.

PARCEL 4:

THE EXCLUSIVE RIGHT TO THE USE, POSSESSION AND OCCUPANCY OF THOSE PORTIONS OF THE REAL PROPERTY REFERRED TO IN PARCEL 1 ABOVE, DESIGNATED AS EXCLUSIVE USE COMMON AREA **PARKING SPACE N/A**, AS APPURTENANT TO PARCELS 1 AND 2 ABOVE DESCRIBED.

PARCEL 5:

THE EXCLUSIVE RIGHT TO THE USE, POSSESSION AND OCCUPANCY OF THOSE PORTIONS OF THE REAL PROPERTY REFERRED TO IN PARCEL 1 ABOVE, DESIGNATED AS EXCLUSIVE USE COMMON AREA **GARAGE N/A**, AS APPURTENANT TO PARCELS 1 AND 2 ABOVE DESCRIBED.

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Exhibit D

Loan History

Date Data as-of: March 5, 2014

Account Number	Name Primary Borrower	Name Secondary Borrower	Property Address	Mailing Address
4562	ROSALIND ALEXANDER-KASPARIK		1021 SCOTT STREET #149	1021 SCOTT STREET #149
			SAN DIEGO	SAN DIEGO
			CA	CA
			92106	92106
Investor Info				
Investor Acct No - Prim	9336		Previous Servicer Info	
Investor Number	40407		Previous Account Number 4562	
Investor Name Full	FREDDIE MAC		Seller Company Name UNITRUST MORTGAGE INC.	
Investor Id				

Loan Info	Dates	Current Balances	Uncollected	Year-To-Date
Arm Flag Y	Int Collected To 06/01/2010	Principal \$0.00	Late Charges \$0.00	Interest \$0.00
Loan Type Conventional	Next Due 07/01/2010	Escrow \$0.00	Interest \$0.00	Taxes \$0.00
Lien Position 01	Last Payment 08/30/2010	Unapplied \$0.00	Fees \$0.00	
Interest Rate 2.000%	Last Activity 01/03/2014	Buydown \$0.00	Opt \$0.00	
Collection Status PO	Setup Date 06/16/2006			
	Maturity Date 03/01/2050			

Financial

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
4562	01/03/2014	06/01/2010	\$0.00	FEE	096	FP	25101	\$781.23	\$0.00	\$0.00	\$0.00	\$781.23	\$0.00	\$0.00	\$0.00
4562	12/16/2013	06/01/2010	\$0.00	FEE	011	FWV	32580	(\$149.25)	\$0.00	\$0.00	\$0.00	(\$149.25)	\$0.00	\$0.00	\$0.00
4562	12/16/2013	06/01/2010	\$0.00	FEE	040	FWV	32580	(\$790.23)	\$0.00	\$0.00	\$0.00	(\$790.23)	\$0.00	\$0.00	\$0.00
4562	12/16/2013	06/01/2010	\$0.00	FEE	164	FWV	32580	(\$4,728.70)	\$0.00	\$0.00	\$0.00	(\$4,728.70)	\$0.00	\$0.00	\$0.00
4562	12/16/2013	06/01/2010	\$0.00	Service Release		SV	32580	\$0.00	\$267,884.37	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$447.92
4562	12/16/2013	06/01/2010	\$267,884.37	Service Release		SVT	32580	\$5,711.23	\$0.00	\$0.00	\$5,711.23	\$0.00	\$0.00	\$0.00	\$0.00
4562	12/16/2013	06/01/2010	\$0.00	Unapplied		UI	32580	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$447.92
4562	11/29/2013	06/01/2010	\$0.00	FEE	164	FB	12003	\$245.00	\$0.00	\$0.00	\$0.00	\$245.00	\$0.00	\$0.00	\$0.00
4562	11/11/2013	06/01/2010	\$267,884.37	Escrow Disb-Tax Count		E90	32687	(\$1,197.07)	\$0.00	\$0.00	(\$1,197.07)	\$0.00	\$0.00	\$0.00	\$0.00
4562	11/04/2013	06/01/2010	\$0.00	FEE	164	FB	12003	\$245.00	\$0.00	\$0.00	\$0.00	\$245.00	\$0.00	\$0.00	\$0.00
4562	10/15/2013	06/01/2010	\$0.00	FEE	164	FB	14689	\$1,567.50	\$0.00	\$0.00	\$0.00	\$1,567.50	\$0.00	\$0.00	\$0.00
4562	07/30/2013	06/01/2010	\$267,884.37	Escrow Refund-REO Fir		R23	13550	\$156.48	\$0.00	\$0.00	\$156.48	\$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
4562	07/04/2013	06/01/2010	\$267,884.37	Escrow Disb-REO Fire		E23	32022	(\$485.12)	\$0.00	\$0.00	(\$485.12)	\$0.00	\$0.00	\$0.00	\$0.00
4562	06/04/2013	06/01/2010	\$267,884.37	Escrow Disb-REO Fire		E23	32022	(\$469.65)	\$0.00	\$0.00	(\$469.65)	\$0.00	\$0.00	\$0.00	\$0.00
4562	05/31/2013	06/01/2010	\$0.00	FEE	011	FE	28724	\$14.75	\$0.00	\$0.00	\$0.00	\$14.75	\$0.00	\$0.00	\$0.00
4562	05/31/2013	06/01/2010	\$0.00	FEE	096	FP	28724	(\$14.75)	\$0.00	\$0.00	\$0.00	(\$14.75)	\$0.00	\$0.00	\$0.00
4562	05/30/2013	06/01/2010	\$0.00	FEE	011	FB	32506	\$14.75	\$0.00	\$0.00	\$0.00	\$14.75	\$0.00	\$0.00	\$0.00
4562	05/06/2013	06/01/2010	\$267,884.37	Escrow Disb-REO Fire		E23	32022	(\$485.12)	\$0.00	\$0.00	(\$485.12)	\$0.00	\$0.00	\$0.00	\$0.00
4562	04/29/2013	06/01/2010	\$0.00	FEE	164	FB	26048	\$245.00	\$0.00	\$0.00	\$0.00	\$245.00	\$0.00	\$0.00	\$0.00
4562	04/25/2013	06/01/2010	\$0.00	FEE	011	FE	28724	\$14.75	\$0.00	\$0.00	\$0.00	\$14.75	\$0.00	\$0.00	\$0.00
4562	04/25/2013	06/01/2010	\$0.00	FEE	096	FP	28724	(\$14.75)	\$0.00	\$0.00	\$0.00	(\$14.75)	\$0.00	\$0.00	\$0.00
4562	04/24/2013	06/01/2010	\$0.00	FEE	011	FB	32506	\$14.75	\$0.00	\$0.00	\$0.00	\$14.75	\$0.00	\$0.00	\$0.00
4562	04/04/2013	06/01/2010	\$267,884.37	Escrow Disb-REO Fire		E23	32022	(\$437.00)	\$0.00	\$0.00	(\$437.00)	\$0.00	\$0.00	\$0.00	\$0.00
4562	04/02/2013	06/01/2010	\$0.00	FEE	011	FE	28724	\$13.00	\$0.00	\$0.00	\$0.00	\$13.00	\$0.00	\$0.00	\$0.00
4562	04/02/2013	06/01/2010	\$0.00	FEE	096	FP	28724	(\$13.00)	\$0.00	\$0.00	\$0.00	(\$13.00)	\$0.00	\$0.00	\$0.00
4562	04/01/2013	06/01/2010	\$0.00	FEE	011	FB	32506	\$13.00	\$0.00	\$0.00	\$0.00	\$13.00	\$0.00	\$0.00	\$0.00
4562	03/27/2013	06/01/2010	\$0.00	FEE	164	FB	30008	\$245.00	\$0.00	\$0.00	\$0.00	\$245.00	\$0.00	\$0.00	\$0.00
4562	03/14/2013	06/01/2010	\$267,884.37	Escrow Disb-Tax Count		E90	32687	(\$1,125.83)	\$0.00	\$0.00	(\$1,125.83)	\$0.00	\$0.00	\$0.00	\$0.00
4562	03/05/2013	06/01/2010	\$0.00	FEE	011	FE	28724	\$18.25	\$0.00	\$0.00	\$0.00	\$18.25	\$0.00	\$0.00	\$0.00
4562	03/05/2013	06/01/2010	\$0.00	FEE	096	FP	28724	(\$18.25)	\$0.00	\$0.00	\$0.00	(\$18.25)	\$0.00	\$0.00	\$0.00
4562	03/04/2013	06/01/2010	\$267,884.37	Escrow Disb-REO Fire		E23	32022	(\$437.00)	\$0.00	\$0.00	(\$437.00)	\$0.00	\$0.00	\$0.00	\$0.00
4562	03/04/2013	06/01/2010	\$0.00	FEE	011	FB	32506	\$18.25	\$0.00	\$0.00	\$0.00	\$18.25	\$0.00	\$0.00	\$0.00
4562	02/28/2013	06/01/2010	\$0.00	FEE	164	FB	13359	\$245.00	\$0.00	\$0.00	\$0.00	\$245.00	\$0.00	\$0.00	\$0.00
4562	02/04/2013	06/01/2010	\$267,884.37	Escrow Disb-REO Fire		E23	32022	(\$437.00)	\$0.00	\$0.00	(\$437.00)	\$0.00	\$0.00	\$0.00	\$0.00
4562	01/30/2013	06/01/2010	\$0.00	FEE	164	FB	03610	\$245.00	\$0.00	\$0.00	\$0.00	\$245.00	\$0.00	\$0.00	\$0.00
4562	01/25/2013	06/01/2010	\$0.00	FEE	011	FE	28724	\$16.50	\$0.00	\$0.00	\$0.00	\$16.50	\$0.00	\$0.00	\$0.00
4562	01/25/2013	06/01/2010	\$0.00	FEE	096	FP	28724	(\$16.50)	\$0.00	\$0.00	\$0.00	(\$16.50)	\$0.00	\$0.00	\$0.00
4562	01/24/2013	06/01/2010	\$0.00	FEE	011	FB	32506	\$16.50	\$0.00	\$0.00	\$0.00	\$16.50	\$0.00	\$0.00	\$0.00
4562	01/04/2013	06/01/2010	\$267,884.37	Escrow Disb-REO Fire		E23	32022	(\$437.00)	\$0.00	\$0.00	(\$437.00)	\$0.00	\$0.00	\$0.00	\$0.00
4562	01/03/2013	06/01/2010	\$0.00	FEE	164	FB	14689	\$245.00	\$0.00	\$0.00	\$0.00	\$245.00	\$0.00	\$0.00	\$0.00
4562	12/21/2012	06/01/2010	\$0.00	FEE	011	FE	01629	\$14.75	\$0.00	\$0.00	\$0.00	\$14.75	\$0.00	\$0.00	\$0.00
4562	12/21/2012	06/01/2010	\$0.00	FEE	096	FP	01629	(\$14.75)	\$0.00	\$0.00	\$0.00	(\$14.75)	\$0.00	\$0.00	\$0.00
4562	12/20/2012	06/01/2010	\$0.00	FEE	011	FB	32506	\$14.75	\$0.00	\$0.00	\$0.00	\$14.75	\$0.00	\$0.00	\$0.00
4562	12/18/2012	06/01/2010	\$0.00	FEE	040	FB	32551	\$18.00	\$0.00	\$0.00	\$0.00	\$18.00	\$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
████ 4562	12/04/2012	06/01/2010	\$267,884.37	Escrow Disb-REO Fire		E23	32022	(\$437.00)	\$0.00	\$0.00	(\$437.00)	\$0.00	\$0.00	\$0.00	\$0.00
████ 4562	12/04/2012	06/01/2010	\$0.00	FEE	164	FB	26048	\$245.00	\$0.00	\$0.00	\$0.00	\$245.00	\$0.00	\$0.00	\$0.00
████ 4562	11/26/2012	06/01/2010	\$0.00	FEE	011	FE	28724	\$14.75	\$0.00	\$0.00	\$0.00	\$14.75	\$0.00	\$0.00	\$0.00
████ 4562	11/26/2012	06/01/2010	\$0.00	FEE	096	FP	28724	(\$14.75)	\$0.00	\$0.00	\$0.00	(\$14.75)	\$0.00	\$0.00	\$0.00
████ 4562	11/23/2012	06/01/2010	\$0.00	FEE	011	FB	32506	\$14.75	\$0.00	\$0.00	\$0.00	\$14.75	\$0.00	\$0.00	\$0.00
████ 4562	11/06/2012	06/01/2010	\$0.00	FEE	011	FE	28725	\$14.75	\$0.00	\$0.00	\$0.00	\$14.75	\$0.00	\$0.00	\$0.00
████ 4562	11/06/2012	06/01/2010	\$0.00	FEE	096	FP	28725	(\$14.75)	\$0.00	\$0.00	\$0.00	(\$14.75)	\$0.00	\$0.00	\$0.00
████ 4562	11/05/2012	06/01/2010	\$267,884.37	Escrow Disb-REO Fire		E23	32022	(\$437.00)	\$0.00	\$0.00	(\$437.00)	\$0.00	\$0.00	\$0.00	\$0.00
████ 4562	11/02/2012	06/01/2010	\$0.00	FEE	164	FB	14688	\$245.00	\$0.00	\$0.00	\$0.00	\$245.00	\$0.00	\$0.00	\$0.00
████ 4562	10/23/2012	06/01/2010	\$0.00	FEE	011	FB	32506	\$14.75	\$0.00	\$0.00	\$0.00	\$14.75	\$0.00	\$0.00	\$0.00
████ 4562	10/19/2012	06/01/2010	\$267,884.37	Escrow Disb-Tax Count		M90	04777	(\$1,125.83)	\$0.00	\$0.00	(\$1,125.83)	\$0.00	\$0.00	\$0.00	\$0.00
████ 4562	10/04/2012	06/01/2010	\$267,884.37	Escrow Disb-REO Fire		E23	32022	(\$437.00)	\$0.00	\$0.00	(\$437.00)	\$0.00	\$0.00	\$0.00	\$0.00
████ 4562	10/02/2012	06/01/2010	\$0.00	FEE	164	FB	23400	\$245.00	\$0.00	\$0.00	\$0.00	\$245.00	\$0.00	\$0.00	\$0.00
████ 4562	09/24/2012	06/01/2010	\$0.00	FEE	011	FE	28724	\$13.00	\$0.00	\$0.00	\$0.00	\$13.00	\$0.00	\$0.00	\$0.00
████ 4562	09/24/2012	06/01/2010	\$0.00	FEE	096	FP	28724	(\$13.00)	\$0.00	\$0.00	\$0.00	(\$13.00)	\$0.00	\$0.00	\$0.00
████ 4562	09/21/2012	06/01/2010	\$0.00	FEE	011	FB	32506	\$13.00	\$0.00	\$0.00	\$0.00	\$13.00	\$0.00	\$0.00	\$0.00
████ 4562	09/11/2012	06/01/2010	\$0.00	FEE	164	FB	23400	\$245.00	\$0.00	\$0.00	\$0.00	\$245.00	\$0.00	\$0.00	\$0.00
████ 4562	09/04/2012	06/01/2010	\$267,884.37	Escrow Disb-REO Fire		E23	32022	(\$437.00)	\$0.00	\$0.00	(\$437.00)	\$0.00	\$0.00	\$0.00	\$0.00
████ 4562	08/31/2012	06/01/2010	\$0.00	FEE	096	FP	04152	(\$617.23)	\$0.00	\$0.00	\$0.00	(\$617.23)	\$0.00	\$0.00	\$0.00
████ 4562	08/30/2012	06/01/2010	\$0.00	FEE	011	FE	04152	\$14.75	\$0.00	\$0.00	\$0.00	\$14.75	\$0.00	\$0.00	\$0.00
████ 4562	08/30/2012	06/01/2010	\$0.00	FEE	040	FE	04152	\$617.23	\$0.00	\$0.00	\$0.00	\$617.23	\$0.00	\$0.00	\$0.00
████ 4562	08/30/2012	06/01/2010	\$0.00	FEE	096	FP	04152	(\$14.75)	\$0.00	\$0.00	\$0.00	(\$14.75)	\$0.00	\$0.00	\$0.00
████ 4562	08/29/2012	06/01/2010	\$0.00	FEE	011	FB	32506	\$14.75	\$0.00	\$0.00	\$0.00	\$14.75	\$0.00	\$0.00	\$0.00
████ 4562	08/29/2012	06/01/2010	\$267,884.37	PAYMENT		SR	13550	\$437.00	\$0.00	\$0.00	\$437.00	\$0.00	\$0.00	\$0.00	\$0.00
████ 4562	08/22/2012	06/01/2010	\$0.00	FEE	164	FB	03937	\$466.20	\$0.00	\$0.00	\$0.00	\$466.20	\$0.00	\$0.00	\$0.00
████ 4562	08/06/2012	06/01/2010	\$267,884.37	Escrow Disb-REO Fire		E23	32022	(\$437.00)	\$0.00	\$0.00	(\$437.00)	\$0.00	\$0.00	\$0.00	\$0.00
████ 4562	08/06/2012	06/01/2010	\$0.00	FEE	011	FE	07955	\$80.00	\$0.00	\$0.00	\$0.00	\$80.00	\$0.00	\$0.00	\$0.00
████ 4562	08/06/2012	06/01/2010	\$0.00	FEE	040	FE	07955	\$2,077.53	\$0.00	\$0.00	\$0.00	\$2,077.53	\$0.00	\$0.00	\$0.00
████ 4562	08/06/2012	06/01/2010	\$267,884.37	PAYMENT		SR	07955	\$9,401.56	\$0.00	\$0.00	\$9,401.56	\$0.00	\$0.00	\$0.00	\$0.00
████ 4562	07/25/2012	06/01/2010	\$0.00	FEE	011	FE	04152	\$14.75	\$0.00	\$0.00	\$0.00	\$14.75	\$0.00	\$0.00	\$0.00
████ 4562	07/25/2012	06/01/2010	\$0.00	FEE	096	FP	04152	(\$14.75)	\$0.00	\$0.00	\$0.00	(\$14.75)	\$0.00	\$0.00	\$0.00
████ 4562	07/24/2012	06/01/2010	\$0.00	FEE	011	FB	32506	\$14.75	\$0.00	\$0.00	\$0.00	\$14.75	\$0.00	\$0.00	\$0.00

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4562	07/12/2012	06/01/2010	\$0.00	FEE	040	FB	32551	\$617.23	\$0.00	\$0.00	\$0.00	\$617.23	\$0.00	\$0.00	\$0.00
4562	07/12/2012	06/01/2010	\$0.00	FEE	040	FR	13444	(\$30.00)	\$0.00	\$0.00	\$0.00	(\$30.00)	\$0.00	\$0.00	\$0.00
4562	07/12/2012	06/01/2010	\$0.00	FEE	096	FP	13444	\$30.00	\$0.00	\$0.00	\$0.00	\$30.00	\$0.00	\$0.00	\$0.00
4562	07/10/2012	06/01/2010	\$267,884.37	Escrow Disb-REO Fire		E23	32022	(\$437.00)	\$0.00	\$0.00	(\$437.00)	\$0.00	\$0.00	\$0.00	\$0.00
4562	07/05/2012	06/01/2010	\$267,884.37	PAYMENT		PT	04593	(\$6,447.65)	\$0.00	\$0.00	(\$6,447.65)	\$0.00	\$0.00	\$0.00	\$0.00
4562	07/05/2012	06/01/2010	\$267,884.37	PAYMENT		RT	04593	\$6,447.65	\$0.00	\$0.00	\$6,447.65	\$0.00	\$0.00	\$0.00	\$0.00
4562	04/23/2012	06/01/2010	\$0.00	FEE	040	FB	32551	\$125.00	\$0.00	\$0.00	\$0.00	\$125.00	\$0.00	\$0.00	\$0.00
4562	03/07/2012	06/01/2010	\$267,884.37	Escrow Disb-Tax Count		E90	32687	(\$1,199.43)	\$0.00	\$0.00	(\$1,199.43)	\$0.00	\$0.00	\$0.00	\$0.00
4562	02/28/2012	06/01/2010	\$0.00	FEE	096	FP	01796	(\$5.00)	\$0.00	\$0.00	\$0.00	(\$5.00)	\$0.00	\$0.00	\$0.00
4562	01/06/2012	06/01/2010	\$0.00	FEE	040	FB	32551	\$275.00	\$0.00	\$0.00	\$0.00	\$275.00	\$0.00	\$0.00	\$0.00
4562	11/09/2011	06/01/2010	\$267,884.37	Escrow Disb-Tax Count		E90	32687	(\$1,199.43)	\$0.00	\$0.00	(\$1,199.43)	\$0.00	\$0.00	\$0.00	\$0.00
4562	10/03/2011	06/01/2010	\$0.00	FEE	096	FP	01796	(\$25.00)	\$0.00	\$0.00	\$0.00	(\$25.00)	\$0.00	\$0.00	\$0.00
4562	06/23/2011	06/01/2010	\$267,884.37	Non-Cash		AA	15878	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$325.76)
4562	06/23/2011	06/01/2010	\$0.00	Unapplied		UI	15878	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$325.76)
4562	06/17/2011	06/01/2010	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	06/15/2011	06/01/2010	\$0.00	FEE	011	FB	32506	\$11.25	\$0.00	\$0.00	\$0.00	\$11.25	\$0.00	\$0.00	\$0.00
4562	05/18/2011	06/01/2010	\$0.00	FEE	040	FB	32551	\$50.00	\$0.00	\$0.00	\$0.00	\$50.00	\$0.00	\$0.00	\$0.00
4562	05/17/2011	06/01/2010	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	05/17/2011	06/01/2010	\$0.00	FEE	011	FB	32506	\$11.25	\$0.00	\$0.00	\$0.00	\$11.25	\$0.00	\$0.00	\$0.00
4562	04/19/2011	06/01/2010	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	04/08/2011	06/01/2010	\$0.00	FEE	011	FB	32506	\$11.25	\$0.00	\$0.00	\$0.00	\$11.25	\$0.00	\$0.00	\$0.00
4562	03/30/2011	06/01/2010	\$267,884.37	Non-Cash		AA	01878	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$203.60
4562	03/30/2011	06/01/2010	\$0.00	Unapplied		UI	01878	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$203.60
4562	03/09/2011	06/01/2010	\$267,884.37	Escrow Disb-Tax Count		E90	32687	(\$1,187.51)	\$0.00	\$0.00	(\$1,187.51)	\$0.00	\$0.00	\$0.00	\$0.00
4562	03/09/2011	06/01/2010	\$267,884.37	Non-Cash		AA	18756	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$203.60)
4562	03/09/2011	06/01/2010	\$0.00	Unapplied		UI	18756	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$203.60)
4562	02/23/2011	06/01/2010	\$0.00	FEE	040	FB	32551	\$1,218.07	\$0.00	\$0.00	\$0.00	\$1,218.07	\$0.00	\$0.00	\$0.00
4562	02/18/2011	06/01/2010	\$0.00	FEE	011	FB	32506	\$11.25	\$0.00	\$0.00	\$0.00	\$11.25	\$0.00	\$0.00	\$0.00
4562	02/17/2011	06/01/2010	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	01/20/2011	06/01/2010	\$0.00	FEE	011	FB	32506	\$11.25	\$0.00	\$0.00	\$0.00	\$11.25	\$0.00	\$0.00	\$0.00
4562	01/19/2011	06/01/2010	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	01/18/2011	06/01/2010	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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4562	12/21/2010	06/01/2010	\$0.00	FEE	011	FB	32506	\$11.25	\$0.00	\$0.00	\$0.00	\$11.25	\$0.00	\$0.00	\$0.00
4562	12/17/2010	06/01/2010	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	11/26/2010	06/01/2010	\$0.00	FEE	011	FB	32506	\$11.25	\$0.00	\$0.00	\$0.00	\$11.25	\$0.00	\$0.00	\$0.00
4562	11/17/2010	06/01/2010	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	11/10/2010	06/01/2010	\$267,884.37	Escrow Disb-Tax Count		E90	32687	(\$1,187.51)	\$0.00	\$0.00	(\$1,187.51)	\$0.00	\$0.00	\$0.00	\$0.00
4562	10/25/2010	06/01/2010	\$267,884.37	Non-Cash		AA	01720	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	10/19/2010	06/01/2010	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	10/19/2010	06/01/2010	\$0.00	FEE	011	FB	32506	\$11.25	\$0.00	\$0.00	\$0.00	\$11.25	\$0.00	\$0.00	\$0.00
4562	09/21/2010	06/01/2010	\$0.00	FEE	011	FB	32506	\$11.25	\$0.00	\$0.00	\$0.00	\$11.25	\$0.00	\$0.00	\$0.00
4562	09/17/2010	06/01/2010	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	08/30/2010	06/01/2010	\$267,884.37	PAYMENT		AP	00401	\$1,085.27	\$367.46	\$447.09	\$270.72	\$0.00	\$0.00	\$0.00	\$0.00
4562	08/30/2010	06/01/2010	\$0.00	Unapplied		UI	00401	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$122.16)
4562	08/20/2010	05/01/2010	\$0.00	FEE	011	FB	32506	\$11.25	\$0.00	\$0.00	\$0.00	\$11.25	\$0.00	\$0.00	\$0.00
4562	08/17/2010	05/01/2010	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	08/03/2010	05/01/2010	\$0.00	FEE	011	FB	32506	\$14.75	\$0.00	\$0.00	\$0.00	\$14.75	\$0.00	\$0.00	\$0.00
4562	07/17/2010	05/01/2010	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	06/17/2010	05/01/2010	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	05/17/2010	05/01/2010	\$0.00	FEE	040	FWA	00413	\$10.00	\$0.00	\$0.00	\$0.00	\$10.00	\$0.00	\$0.00	\$0.00
4562	05/17/2010	05/01/2010	\$268,251.83	PAYMENT		AP	00413	\$1,085.27	\$366.85	\$447.70	\$270.72	\$0.00	\$0.00	\$0.00	\$0.00
4562	04/13/2010	04/01/2010	\$0.00	FEE	040	FE	25101	\$66.17	\$0.00	\$0.00	\$0.00	\$66.17	\$0.00	\$0.00	\$0.00
4562	04/13/2010	04/01/2010	\$268,618.68	PAYMENT		SR	25101	(\$66.17)	\$0.00	\$0.00	\$0.00	\$0.00	(\$66.17)	\$0.00	\$0.00
4562	04/13/2010	04/01/2010	\$0.00	Unapplied		UFU	25101	(\$66.17)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	04/06/2010	04/01/2010	\$268,618.68	PAYMENT		PA	30905	\$0.00	\$366.24	\$448.31	\$270.72	\$0.00	(\$1,085.27)	\$0.00	\$0.00
4562	04/06/2010	04/01/2010	\$268,618.68	PAYMENT		SR	30905	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	04/06/2010	04/01/2010	\$0.00	Unapplied		UFN	00000	(\$66.17)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	04/06/2010	04/01/2010	\$0.00	Unapplied		UFN	30905	(\$1,085.27)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	04/06/2010	04/01/2010	\$0.00	Unapplied		UFU	30905	\$66.17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	03/31/2010	03/01/2010	\$268,984.92	Non-Cash		AA	15963	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,408.40
4562	03/31/2010	03/01/2010	\$268,984.92	PAYMENT		SR	15963	\$0.00	\$0.00	\$0.00	\$1,184.74	\$0.00	(\$1,184.74)	\$0.00	\$0.00
4562	03/31/2010	03/01/2010	\$0.00	Unapplied		UFU	15963	(\$1,184.74)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	03/31/2010	03/01/2010	\$0.00	Unapplied		UI	15963	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,408.40
4562	03/26/2010	03/01/2009	\$240,035.82	Non-Cash		AA	30905	\$0.00	\$64,198.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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4562	03/26/2010	03/01/2009	\$268,984.92	Non-Cash		AA	32292	\$0.00	(\$28,949.10)	(\$20,032.15)	\$8,916.95	\$0.00	\$0.00	\$0.00	\$0.00
4562	03/26/2010	03/01/2009	\$240,035.82	PAYMENT		SR	01657	\$1,151.44	\$0.00	\$0.00	\$0.00	\$0.00	\$1,151.44	\$0.00	\$0.00
4562	03/26/2010	03/01/2009	\$0.00	Unapplied		UFN	01657	\$1,151.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	03/17/2010	03/01/2009	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	03/10/2010	03/01/2009	\$304,234.73	Escrow Disb-Tax Count		E90	32687	(\$1,353.18)	\$0.00	\$0.00	(\$1,353.18)	\$0.00	\$0.00	\$0.00	\$0.00
4562	03/10/2010	03/01/2009	\$304,234.73	PAYMENT		SR	17947	\$1,150.08	\$0.00	\$0.00	\$0.00	\$0.00	\$1,150.08	\$0.00	\$0.00
4562	03/10/2010	03/01/2009	\$0.00	Unapplied		UFF	00000	(\$1,184.74)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	03/10/2010	03/01/2009	\$0.00	Unapplied		UFF	17947	\$1,150.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	03/10/2010	03/01/2009	\$0.00	Unapplied		UFU	17947	\$1,184.74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	03/10/2010	03/01/2010	\$0.00	Comment		RPP	17947	\$1,150.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	02/17/2010	03/01/2009	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	02/03/2010	03/01/2009	\$304,234.73	PAYMENT		RP	31143	\$3,144.86	\$330.66	\$1,681.45	\$1,132.75	\$0.00	\$0.00	\$0.00	\$0.00
4562	02/03/2010	03/01/2009	\$304,234.73	PAYMENT		SR0	31143	(\$1,994.78)	\$0.00	\$0.00	\$0.00	\$0.00	(\$1,994.78)	\$0.00	\$0.00
4562	02/03/2010	03/01/2009	\$0.00	Unapplied		UFF	31143	(\$1,994.78)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	02/03/2010	03/01/2009	\$0.00	Unapplied		UI	31143	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1,006.00)
4562	02/03/2010	02/01/2010	\$0.00	Comment		RPP	31143	\$1,150.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	01/19/2010	02/01/2009	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	12/28/2009	02/01/2009	\$304,565.39	PAYMENT		SR	19344	\$1,150.08	\$0.00	\$0.00	\$0.00	\$0.00	\$1,150.08	\$0.00	\$0.00
4562	12/28/2009	02/01/2009	\$0.00	Unapplied		UFF	19344	\$1,150.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	12/28/2009	01/01/2010	\$0.00	Comment		RPP	19344	\$1,150.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	12/17/2009	02/01/2009	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	12/08/2009	02/01/2009	\$304,565.39	PAYMENT		SR	30851	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	12/08/2009	02/01/2009	\$0.00	Unapplied		UFF	00000	\$879.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	12/08/2009	02/01/2009	\$0.00	Unapplied		UFU	30851	(\$879.36)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	11/20/2009	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
4562	11/17/2009	02/01/2009	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	11/11/2009	02/01/2009	\$304,565.39	Escrow Disb-Tax Count		E90	32687	(\$1,353.18)	\$0.00	\$0.00	(\$1,353.18)	\$0.00	\$0.00	\$0.00	\$0.00
4562	10/29/2009	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
4562	10/22/2009	02/01/2009	\$0.00	FEE	040	FB	32551	\$1,202.23	\$0.00	\$0.00	\$0.00	\$1,202.23	\$0.00	\$0.00	\$0.00
4562	10/19/2009	02/01/2009	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	09/25/2009	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
4562	09/17/2009	02/01/2009	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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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
4562	08/25/2009	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
4562	08/18/2009	02/01/2009	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	07/22/2009	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
4562	07/17/2009	02/01/2009	\$0.00	Comment		SLC	00000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	06/23/2009	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
4562	05/26/2009	02/01/2009	\$0.00	FEE	011	FB	32506	\$13.00	\$0.00	\$0.00	\$0.00	\$13.00	\$0.00	\$0.00	\$0.00
4562	04/28/2009	02/01/2009	\$0.00	FEE	011	FB	32506	\$13.00	\$0.00	\$0.00	\$0.00	\$13.00	\$0.00	\$0.00	\$0.00
4562	03/16/2009	02/01/2009	\$304,565.39	PAYMENT		AP	00430	\$1,132.75	\$328.84	\$1,683.27	\$1,132.75	\$0.00	(\$2,012.11)	\$0.00	\$0.00
4562	03/16/2009	02/01/2009	\$304,565.39	PAYMENT		SWA	00430	\$879.36	\$0.00	\$0.00	\$0.00	\$0.00	\$879.36	\$0.00	\$0.00
4562	03/16/2009	02/01/2009	\$0.00	Unapplied		UFU	00430	(\$1,132.75)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	03/16/2009	02/01/2009	\$0.00	Unapplied		UI	00430	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$100.60)
4562	03/11/2009	01/01/2009	\$304,894.23	Escrow Disb-Tax Count		E90	32687	(\$2,192.04)	\$0.00	\$0.00	(\$2,192.04)	\$0.00	\$0.00	\$0.00	\$0.00
4562	02/25/2009	01/01/2009	\$304,894.23	PAYMENT		SRA	00321	\$2,012.11	\$0.00	\$0.00	\$0.00	\$0.00	\$2,012.11	\$0.00	\$0.00
4562	02/25/2009	01/01/2009	\$0.00	Unapplied		UFU	00321	\$2,012.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	01/21/2009	12/01/2008	\$305,221.26	PAYMENT		RP	14688	(\$2,012.11)	\$325.24	\$1,686.87	\$0.00	\$0.00	(\$4,024.22)	\$0.00	\$0.00
4562	01/21/2009	12/01/2008	\$0.00	Unapplied		UFU	14688	(\$4,024.22)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	01/21/2009	12/01/2008	\$0.00	Unapplied		UI	14688	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$100.60)
4562	01/21/2009	01/01/2009	\$304,894.23	PAYMENT		RP	14688	\$2,012.11	\$327.03	\$1,685.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	01/16/2009	11/01/2008	\$305,546.50	PAYMENT		PR0	14688	(\$3,298.35)	(\$325.24)	(\$1,686.87)	(\$1,286.24)	\$0.00	\$0.00	\$0.00	\$0.00
4562	01/16/2009	11/01/2008	\$305,546.50	PAYMENT		SR	14688	\$4,024.22	\$0.00	\$0.00	\$0.00	\$0.00	\$4,024.22	\$0.00	\$0.00
4562	01/16/2009	11/01/2008	\$0.00	Unapplied		UFU	14688	\$4,024.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	01/16/2009	11/01/2008	\$0.00	Unapplied		UI	14688	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100.60
4562	01/16/2009	12/01/2008	\$305,221.26	PAYMENT		SR0	14688	(\$725.87)	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.87)	\$0.00	\$0.00
4562	01/16/2009	12/01/2008	\$0.00	Unapplied		UFU	14688	(\$725.87)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	01/15/2009	12/01/2008	\$0.00	FEE	171	FB	00606	\$12.50	\$0.00	\$0.00	\$0.00	\$12.50	\$0.00	\$0.00	\$0.00
4562	01/15/2009	12/01/2008	\$0.00	FEE	171	FEA	00606	\$12.50	\$0.00	\$0.00	\$0.00	\$12.50	\$0.00	\$0.00	\$0.00
4562	01/15/2009	12/01/2008	\$305,221.26	PAYMENT		AP	00606	\$3,298.35	\$325.24	\$1,686.87	\$1,286.24	\$0.00	\$0.00	\$0.00	\$0.00
4562	01/15/2009	12/01/2008	\$305,221.26	PAYMENT		SWA	00606	\$725.87	\$0.00	\$0.00	\$0.00	\$0.00	\$725.87	\$0.00	\$0.00
4562	01/15/2009	12/01/2008	\$0.00	Unapplied		UFU	00606	\$725.87	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	01/15/2009	12/01/2008	\$0.00	Unapplied		UI	00606	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$100.60)
4562	12/15/2008	11/01/2008	\$305,546.50	Escrow Refund-Tax Col		R90	28727	\$0.08	\$0.00	\$0.00	\$0.08	\$0.00	\$0.00	\$0.00	\$0.00
4562	11/17/2008	11/01/2008	\$305,546.50	PAYMENT		AP	00430	\$2,012.11	\$323.45	\$1,688.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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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
4562	11/11/2008	10/01/2008	\$305,869.95	Escrow Disb-Tax Count		E90	32687	(\$2,192.04)	\$0.00	\$0.00	(\$2,192.04)	\$0.00	\$0.00	\$0.00	\$0.00
4562	10/17/2008	10/01/2008	\$305,869.95	PAYMENT		AP	00430	\$2,012.11	\$321.68	\$1,690.43	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	10/17/2008	10/01/2008	\$0.00	Unapplied		UI	00430	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$100.60)
4562	10/15/2008	09/01/2008	\$306,191.63	Escrow Disb-Tax Count		M90	30485	(\$7,762.76)	\$0.00	\$0.00	(\$7,762.76)	\$0.00	\$0.00	\$0.00	\$0.00
4562	09/19/2008	09/01/2008	\$306,191.63	PAYMENT		AP	00403	\$2,012.11	\$319.91	\$1,692.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	09/19/2008	09/01/2008	\$0.00	Unapplied		UI	00403	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$100.60)
4562	08/18/2008	08/01/2008	\$306,511.54	PAYMENT		AP	00402	\$2,112.71	\$318.15	\$1,693.96	\$0.00	\$0.00	\$0.00	\$0.00	\$100.60
4562	08/18/2008	08/01/2008	\$0.00	Unapplied		UI	00402	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100.60
4562	07/17/2008	07/01/2008	\$306,829.69	PAYMENT		AP	00430	\$2,012.71	\$316.41	\$1,695.70	\$0.00	\$0.00	\$0.00	\$0.00	\$0.60
4562	07/17/2008	07/01/2008	\$0.00	Unapplied		UI	00430	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$100.00)
4562	06/16/2008	06/01/2008	\$307,146.10	PAYMENT		AP	00430	\$2,012.11	\$314.67	\$1,697.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	05/12/2008	05/01/2008	\$307,460.77	PAYMENT		AP	00430	\$2,112.71	\$312.94	\$1,699.17	\$0.00	\$0.00	\$0.00	\$0.00	\$100.60
4562	05/12/2008	05/01/2008	\$0.00	Unapplied		UI	00430	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100.60
4562	04/17/2008	04/01/2008	\$307,773.71	PAYMENT		AP	00430	\$2,112.11	\$311.22	\$1,700.89	\$0.00	\$0.00	\$0.00	\$0.00	\$100.00
4562	04/17/2008	04/01/2008	\$0.00	Unapplied		UI	00430	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.60)
4562	03/19/2008	03/01/2008	\$308,084.93	PAYMENT		AP	00430	\$2,012.11	\$309.52	\$1,702.59	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	03/19/2008	03/01/2008	\$0.00	Unapplied		UI	00430	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$100.60)
4562	02/18/2008	02/01/2008	\$308,394.45	PAYMENT		AP	00430	\$2,012.11	\$307.82	\$1,704.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	01/16/2008	01/01/2008	\$308,702.27	PAYMENT		AP	00430	\$2,112.71	\$306.13	\$1,705.98	\$0.00	\$0.00	\$0.00	\$0.00	\$100.60
4562	01/16/2008	01/01/2008	\$0.00	Unapplied		UI	00430	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100.60
4562	12/18/2007	12/01/2007	\$309,008.40	PAYMENT		AP	00430	\$2,012.11	\$304.45	\$1,707.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	12/18/2007	12/01/2007	\$0.00	Unapplied		UI	00430	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$100.60)
4562	11/16/2007	11/01/2007	\$309,312.85	PAYMENT		AP	00430	\$2,012.11	\$302.77	\$1,709.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	10/11/2007	10/01/2007	\$309,615.62	PAYMENT		AP	00403	\$2,112.71	\$301.11	\$1,711.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100.60
4562	10/11/2007	10/01/2007	\$0.00	Unapplied		UI	00403	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100.60
4562	09/21/2007	09/01/2007	\$309,916.73	PAYMENT		AP	00403	\$2,012.11	\$299.46	\$1,712.65	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	09/21/2007	09/01/2007	\$0.00	Unapplied		UI	00403	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$100.60)
4562	08/14/2007	07/01/2007	\$310,514.00	Non-Cash		AA	21688	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100.60
4562	08/14/2007	07/01/2007	\$0.00	Unapplied		UI	21688	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100.60
4562	08/14/2007	07/01/2007	\$0.00	Waiver	01	LCW	21688	\$100.60	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	08/14/2007	08/01/2007	\$310,216.19	PAYMENT		AP	00606	\$2,012.11	\$297.81	\$1,714.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	07/17/2007	07/01/2007	\$310,514.00	PAYMENT		AP	00606	\$2,012.11	\$296.18	\$1,715.93	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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4562	07/17/2007	07/01/2007	\$0.00	Unapplied		UI	00606	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$100.60)
4562	06/13/2007	06/01/2007	\$310,810.18	PAYMENT		AP	00602	\$2,012.11	\$294.55	\$1,717.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	05/14/2007	05/01/2007	\$311,104.73	PAYMENT		AP	00602	\$2,012.11	\$292.94	\$1,719.17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	04/13/2007	04/01/2007	\$311,397.67	PAYMENT		AP	00602	\$2,012.11	\$291.33	\$1,720.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	03/14/2007	03/01/2007	\$311,689.00	PAYMENT		AP	00602	\$2,012.11	\$289.73	\$1,722.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	02/14/2007	02/01/2007	\$311,978.73	PAYMENT		AP	00430	\$2,012.11	\$288.14	\$1,723.97	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	01/15/2007	01/01/2007	\$312,266.87	PAYMENT		AP	00430	\$2,012.11	\$286.55	\$1,725.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	12/11/2006	12/01/2006	\$312,553.42	PAYMENT		AP	00609	\$2,012.11	\$284.98	\$1,727.13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	11/16/2006	11/01/2006	\$312,838.40	PAYMENT		AP	00430	\$2,012.11	\$283.42	\$1,728.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	10/16/2006	10/01/2006	\$313,121.82	PAYMENT		AP	00430	\$2,012.11	\$281.86	\$1,730.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	09/13/2006	09/01/2006	\$313,403.68	PAYMENT		AP	00430	\$2,012.11	\$280.31	\$1,731.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4562	08/14/2006	08/01/2006	\$313,683.99	PAYMENT		AP	00430	\$2,012.11	\$278.77	\$1,733.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Comments:

Transaction Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		01/13/2014	CLM	FILE CLOSED (1300) COMPLETED 01/13/14	MARY MAGUIRE
4562	HOA	11/29/2013	NT	**Recurring**Issd chk # 36334691 iao \$245.00 to	JOYCE WILSON
4562	HOA	11/29/2013	NT	Yacht Club Condominiums/NN Jaeschke Inc/ 9610	JOYCE WILSON
4562	HOA	11/29/2013	NT	WAPLES ST/SAN DIEGO CA 92121/UPS Trk #1Z1X9498029	JOYCE WILSON
4562	HOA	11/29/2013	NT	4364552/for December 2013 Monthly Assmt/per FHLMC	JOYCE WILSON
4562	HOA	11/29/2013	NT	rpt #145842 dtd 11/27/13/pre-listing/ok to pay/img	JOYCE WILSON
4562	HOA	11/29/2013	NT	under hoad/jw x1220/hoa	JOYCE WILSON
4562		11/19/2013	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		11/04/2013	DM	EARLY IND: SCORE 116 MODEL EIFRC	SYSTEM ID
4562	HOA	11/04/2013	NT	**Recurring**Issd chk #36315903 iao \$245.00 to	JOYCE WILSON
4562	HOA	11/04/2013	NT	Yacht Club Condominiums/ NN Jaeschke Inc/ 9610	JOYCE WILSON
4562	HOA	11/04/2013	NT	WAPLES ST/San Diego CA 92121/UPS Trk #1Z1X949802	JOYCE WILSON
4562	HOA	11/04/2013	NT	93634119/for November 2013 Monthly Assmt/per FHLMC	JOYCE WILSON
4562	HOA	11/04/2013	NT	rpt #145842 dtd 10/31/13/pre-Listed/ok to pay/img	JOYCE WILSON
4562	HOA	11/04/2013	NT	under hoad/jw x1220/hoa	JOYCE WILSON
4562		10/21/2013	D28	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
4562	HOA	10/14/2013	NT	reflects that amount/ waiting on reply/ thanks dh	DANIELLE HAZLETT
4562	HOA	10/14/2013	NT	x1858 hoa	DANIELLE HAZLETT
4562		10/02/2013	DM	EARLY IND: SCORE 102 MODEL EIFRC	SYSTEM ID
4562		10/02/2013	BKR	10/01/13 - 17:41 - 27137	NEW TRAK SYSTEM ID
4562		10/02/2013	BKR	Intercom Message: / Read: 10/1/2013	NEW TRAK SYSTEM ID
4562		10/02/2013	BKR	5:40:40 PM / From: Todd, Vanessa /	NEW TRAK SYSTEM ID
4562		10/02/2013	BKR	To: Todd, Vanessa; / CC: /	NEW TRAK SYSTEM ID
4562		10/02/2013	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562		10/02/2013	BKR	10/01/13 - 17:41 - 27137	NEW TRAK SYSTEM ID
4562		10/02/2013	BKR	ect: Issue Request /	NEW TRAK SYSTEM ID
4562		10/02/2013	BKR	10/02/13 - 13:29 - 27137	NEW TRAK SYSTEM ID
4562		10/02/2013	BKR	bject: Issue Request /	NEW TRAK SYSTEM ID
4562		10/02/2013	BKR	10/02/13 - 13:29 - 27137	NEW TRAK SYSTEM ID
4562		10/02/2013	BKR	Intercom Message: / Read: 10/2/2013	NEW TRAK SYSTEM ID
4562		10/02/2013	BKR	1:28:56 PM / From: Dessereau,	NEW TRAK SYSTEM ID
4562		10/02/2013	BKR	Joseph / To: Todd, Vanessa; / CC:	NEW TRAK SYSTEM ID
4562		10/02/2013	BKR	/ Intercom Type: General Update / Su	NEW TRAK SYSTEM ID
4562	COL40	10/02/2013	CIT	088 DONE 10/02/13 BY TLR 13760	BARNIE RAYFORD
4562	COL40	10/02/2013	CIT	TSK TYP 700-CODE VIOLATION	BARNIE RAYFORD
4562	COL40	10/02/2013	CIT	088 closing CIT 700..forward notice to Home	BARNIE RAYFORD
4562	COL40	10/02/2013	CIT	Stemp..FCL sale 7.3.12..PCC dagte 7.24.13	BARNIE RAYFORD
4562	COL40	10/02/2013	CIT	br tx3844	BARNIE RAYFORD
4562		10/01/2013	BKR	10/01/13 - 07:40 - 22069	NEW TRAK SYSTEM ID
4562		10/01/2013	BKR	ect: Bk in litigation closed /	NEW TRAK SYSTEM ID
4562		10/01/2013	BKR	10/01/13 - 07:40 - 22069	NEW TRAK SYSTEM ID
4562		10/01/2013	BKR	Intercom Message: / Read: 10/1/2013	NEW TRAK SYSTEM ID
4562		10/01/2013	BKR	7:40:00 AM / From: Todd, Vanessa /	NEW TRAK SYSTEM ID
4562		10/01/2013	BKR	To: Leese, Kathy; / CC: /	NEW TRAK SYSTEM ID
4562		10/01/2013	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562	COL40	10/01/2013	CIT	088 NEW CIT700-CODE VIOLATION COSMETIC NON-SEVERE	PATRICIA SKEEN
4562	COL40	10/01/2013	CIT	Opening CIT 700. Fwd to BR/tx.	PATRICIA SKEEN
4562	FSV	10/01/2013	NT	Loan on DNR report. Refreshed. Per loan audit	SRINIVASULU MADAMANE
4562	FSV	10/01/2013	NT	inspections need to be done with no contact. Coded	SRINIVASULU MADAMANE
4562	FSV	10/01/2013	NT	as inspection type A - No Contact.Ran script-	SRINIVASULU MADAMANE
4562	FSV	10/01/2013	NT	insp1132, globe770 for comments. Srinu 26709.	SRINIVASULU MADAMANE

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4562	BKDAT	10/01/2013	NT	BKR Historical Legal Case Number 1130832-1 --	API CSRV
4562	BKDAT	10/01/2013	NT	Borrower Attorney Info -- Vendor ID: 9030018 --	API CSRV
4562	BKDAT	10/01/2013	NT	Vendor Name: LAW OFFICE OF ALLAN O CATE -- Vendor	API CSRV
4562	BKDAT	10/01/2013	NT	Address: 7710 BALBOA AVE STE 301 SAN DIEGO CA	API CSRV
4562	BKDAT	10/01/2013	NT	92111 -- Vendor Phone: 858-224-5865 -- Date Relief	API CSRV
4562	BKDAT	10/01/2013	NT	Granted: N/A -- Date Dismissed: 07/19/2011 -- Date	API CSRV
4562	BKDAT	10/01/2013	NT	Discharged: N/A.	API CSRV
4562	BKDAT	10/01/2013	NT	BKR Historical Legal Case Number 1140784-2 --	API CSRV
4562	BKDAT	10/01/2013	NT	Borrower Attorney Info -- Vendor ID: 9030018 --	API CSRV
4562	BKDAT	10/01/2013	NT	Vendor Name: LAW OFFICE OF ALLAN O CATE -- Vendor	API CSRV
4562	BKDAT	10/01/2013	NT	Address: 7710 BALBOA AVE STE 301 SAN DIEGO CA	API CSRV
4562	BKDAT	10/01/2013	NT	92111 -- Vendor Phone: 858-224-5865 -- Date Relief	API CSRV
4562	BKDAT	10/01/2013	NT	Granted: N/A -- Date Dismissed: 03/23/2012 -- Date	API CSRV
4562	BKDAT	10/01/2013	NT	Discharged: N/A.	API CSRV
4562	BKDAT	10/01/2013	NT	BKR Historical Legal Case Number 1305311 --	API CSRV
4562	BKDAT	10/01/2013	NT	Borrower Attorney Info -- Vendor ID: 9030018 --	API CSRV
4562	BKDAT	10/01/2013	NT	Vendor Name: LAW OFFICE OF ALLAN O CATE -- Vendor	API CSRV
4562	BKDAT	10/01/2013	NT	Address: 7710 BALBOA AVE STE 301 SAN DIEGO CA	API CSRV
4562	BKDAT	10/01/2013	NT	92111 -- Vendor Phone: 858-224-5865 -- Date Relief	API CSRV
4562	BKDAT	10/01/2013	NT	Granted: N/A -- Date Dismissed: N/A -- Date	API CSRV
4562	BKDAT	10/01/2013	NT	Discharged: 08/20/2013.	API CSRV
4562		09/30/2013	BKR	09/30/13 - 16:17 - 27137	NEW TRAK SYSTEM ID
4562		09/30/2013	BKR	Intercom From: Vanessa Todd - To:	NEW TRAK SYSTEM ID
4562		09/30/2013	BKR	Leese,Kathy; / Message: Hi Katty,	NEW TRAK SYSTEM ID
4562		09/30/2013	BKR	Account in litigation review and	NEW TRAK SYSTEM ID
4562		09/30/2013	BKR	closed Thanks	NEW TRAK SYSTEM ID
4562		09/30/2013	BKR	09/30/13 - 16:18 - 27137	NEW TRAK SYSTEM ID
4562		09/30/2013	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		09/30/2013	BKR	event: User has ended the Issue	NEW TRAK SYSTEM ID
4562		09/30/2013	BKR	associated with this loan. Issue	NEW TRAK SYSTEM ID
4562		09/30/2013	BKR	Type: BK Close. Comments: Bk closed.	NEW TRAK SYSTEM ID
4562		09/30/2013	BKR	09/30/13 - 14:33 - 27137	NEW TRAK SYSTEM ID
4562		09/30/2013	BKR	ing. Comments: Fees claimed at	NEW TRAK SYSTEM ID
4562		09/30/2013	BKR	liquidation. .	NEW TRAK SYSTEM ID
4562		09/30/2013	BKR	09/30/13 - 14:33 - 27137	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		09/30/2013	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		09/30/2013	BKR	event: User has ended the Issue	NEW TRAK SYSTEM ID
4562		09/30/2013	BKR	associated with this loan. Issue	NEW TRAK SYSTEM ID
4562		09/30/2013	BKR	Type: BK Non Recoverable Fees - Clos	NEW TRAK SYSTEM ID
4562		09/30/2013	BKR	REVIEW & CLOSE FILE (30) COMPLETED 09/30/13	VANESSA TODD
4562	BKCLS	09/30/2013	NT	Review and closed bk	VANESSA TODD
4562	BKCLS	09/30/2013	NT	Case # 1305311	VANESSA TODD
4562	BKCLS	09/30/2013	NT	Chapter 7	VANESSA TODD
4562	BKCLS	09/30/2013	NT	Date filed: 05/22/2013	VANESSA TODD
4562	BKCLS	09/30/2013	NT	Date terminated: 08/26/2013	VANESSA TODD
4562	BKCLS	09/30/2013	NT	Debtor discharged: 08/20/2013	VANESSA TODD
4562		09/30/2013	BKR	ACCT RECON DISCH DT (5) COMPLETED 08/20/13	VANESSA TODD
4562		09/30/2013	BKR	CLOSING ORDER FILED (101) COMPLETED 08/26/13	VANESSA TODD
4562		09/27/2013	BKR	09/27/13 - 10:09 - 27148	NEW TRAK SYSTEM ID
4562		09/27/2013	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		09/27/2013	BKR	event: User has approved the issue.	NEW TRAK SYSTEM ID
4562		09/27/2013	BKR	issue type: BK Close. Status:	NEW TRAK SYSTEM ID
4562		09/27/2013	BKR	Active, Approved.	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	09/26/13 - 14:10 - 27137	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	atus: Active	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	09/26/13 - 14:10 - 27137	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	ments: Date filed: 05/22/2013	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	Date terminated: 08/26/2013	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	Debtor discharged: 08/20/2013	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	Case # 1305311 Chapter 7 Thanks St	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	09/26/13 - 14:10 - 27137	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	event: User has created a	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	Process-Level issue for this	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	loan.Issue Type: BK Close. Issue Com	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	09/26/13 - 14:10 - 27137	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	or discharged: 08/20/2013 Case	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	# 1305311 Chapter 7 Thanks	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	Status: Active	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	09/26/13 - 14:10 - 27137	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	MFRR	09/26/2013	BKR	Fees - Closing. Issue Comments:	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	Please reconcile cus user line 31 \$	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	78123 Date filed: 05/22/2013	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	Date terminated: 08/26/2013 Debt	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	09/26/13 - 14:10 - 27137	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	event: User has created a	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	Process-Level issue for this	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	loan.Issue Type: BK Non Recoverable	NEW TRAK SYSTEM ID
4562		09/26/2013	BKR	Bk in the process of closing	VANESSA TODD
4562		09/26/2013	BKR	TASK:0031-BKR-CHANGD FUPDT 10/12/13	VANESSA TODD
4562		09/26/2013	BKR	Bk in the process of closing	VANESSA TODD
4562		09/26/2013	BKR	TASK:0034-BKR-CHANGD FUPDT 10/12/13	VANESSA TODD
4562		09/26/2013	BKR	Bk in the process of closing	VANESSA TODD
4562		09/26/2013	BKR	TASK:0033-BKR-CHANGD FUPDT 10/12/13	VANESSA TODD
4562		09/26/2013	NT	Account in Litigation. No MFR referred.	NICOLETTE WILSON
4562		09/19/2013	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		09/13/2013	BKR	09/13/13 - 11:28 - 31307	NEW TRAK SYSTEM ID
4562		09/13/2013	BKR	ect: HOA /	NEW TRAK SYSTEM ID
4562		09/13/2013	BKR	09/13/13 - 11:28 - 31307	NEW TRAK SYSTEM ID
4562	HOA	09/13/2013	BKR	Intercom Message: / Read: 9/13/2013	NEW TRAK SYSTEM ID
4562		09/13/2013	BKR	11:27:43 AM / From: Dresnin, Linda	NEW TRAK SYSTEM ID
4562		09/13/2013	BKR	/ To: Arches, Doy; / CC: /	NEW TRAK SYSTEM ID
4562		09/13/2013	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562		09/12/2013	BKR	09/12/13 - 16:01 - 29452	NEW TRAK SYSTEM ID
4562		09/12/2013	BKR	anks Linda Dresnin	NEW TRAK SYSTEM ID
4562		09/12/2013	BKR	09/12/13 - 16:01 - 29452	NEW TRAK SYSTEM ID
4562		09/12/2013	BKR	Intercom From: Linda Dresnin - To:	NEW TRAK SYSTEM ID
4562		09/12/2013	BKR	Arches,Doy; / Message: Please find	NEW TRAK SYSTEM ID
4562		09/12/2013	BKR	the HOA statment uploaded in LPS	NEW TRAK SYSTEM ID
4562		09/12/2013	BKR	for your reivew under Tt Ledger. Th	NEW TRAK SYSTEM ID
4562		09/06/2013	NT	**9/6/13**Mail rcvd for BANKRUPT property /	JULIE BELL
4562		09/06/2013	NT	forwarded to correct dept. via interoffice /	JULIE BELL
4562		09/06/2013	NT	thanks jb x1677 hoa	JULIE BELL
4562		09/04/2013	NT	recvd email as frwd from lender vendor contact	JENNIFER SMITH

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4562	HOA	09/04/2013	NT	from Martin Viva with stewart title services /	JENNIFER SMITH
4562	HOA	09/04/2013	NT	payment request for dues/ frwd email to lender bk	JENNIFER SMITH
4562	HOA	09/04/2013	NT	contact cc'd fcl lender contact adv acct has	JENNIFER SMITH
4562	HOA	09/04/2013	NT	active bk loan alert present please open a cit 503	JENNIFER SMITH
4562	HOA	09/04/2013	NT	if payment is needed/ out of scope of items our	JENNIFER SMITH
4562	HOA	09/04/2013	NT	group processes.sent reply to lender vendor	JENNIFER SMITH
4562	HOA	09/04/2013	NT	contact acknowledging receipt/ & frwd of payment	JENNIFER SMITH
4562	HOA	09/04/2013	NT	req to appropriate dept / sent reply to	JENNIFER SMITH
4562	HOA	09/04/2013	NT	originator'martin.viva@stewart.com ' adv req recvd	JENNIFER SMITH
4562	HOA	09/04/2013	NT	and frwd to appropriate dept to address/ thanks	JENNIFER SMITH
4562	HOA	09/04/2013	NT	jsmithx1612	JENNIFER SMITH
4562		08/27/2013	BKR	08/27/13 - 14:07 - 63766	NEW TRAK SYSTEM ID
4562		08/27/2013	BKR	ect: Fw: HOA /	NEW TRAK SYSTEM ID
4562		08/27/2013	BKR	08/27/13 - 14:07 - 63766	NEW TRAK SYSTEM ID
4562		08/27/2013	BKR	Intercom Message: / Read: 8/27/2013	NEW TRAK SYSTEM ID
4562		08/27/2013	BKR	2:06:34 PM / From: OHara, Keri /	NEW TRAK SYSTEM ID
4562		08/27/2013	BKR	To: Flores, Stephanie; / CC: /	NEW TRAK SYSTEM ID
4562		08/27/2013	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	08/26/13 - 15:34 - 69661	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	/	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	08/26/13 - 15:34 - 69661	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	Intercom Message: / Read: 8/26/2013	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	3:34:14 PM / From: Dresnin, Linda /	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	To: OHara, Keri; / CC: / Intercom	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	Type: General Update / Subject: HOA	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	08/26/13 - 15:29 - 29452	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	nda Dresnin	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	08/26/13 - 15:29 - 29452	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	Intercom From: Linda Dresnin - To:	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	OHara,Keri; / Message: Hell HOA	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	info has been uploaded under	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	Trustee Ledger for your review. Li	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	08/26/13 - 15:35 - 69661	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	er for your review. Linda Dresnin	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	08/26/13 - 15:35 - 69661	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		08/26/2013	BKR	esnin To: Keri OHara CC:	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	Message Type: General Subject:	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	HOA Message: Hell HOA info	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	has been uploaded under Trustee Ledge	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	08/26/13 - 15:35 - 69661	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	Intercom From: Keri OHara - To:	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	Flores,Stephanie; / Message:	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	--- Forwarded Message --- Sent:	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	8/26/2013 3:29:00 PM From: Linda Dr	NEW TRAK SYSTEM ID
4562		08/26/2013	BKR	DISCHARGE DATE (4) COMPLETED 08/20/13	BARBARA BUCKLEY
4562	BA7	08/26/2013	NT	Reviewed Banko 7 report	BARBARA BUCKLEY
4562	BA7	08/26/2013	NT	Case #13-05311 chapter 7	BARBARA BUCKLEY
4562	BA7	08/26/2013	NT	Date filed: 05/22/2013	BARBARA BUCKLEY
4562	BA7	08/26/2013	NT	Debtor discharged: 08/20/2013	BARBARA BUCKLEY
4562	BA7	08/26/2013	NT	Awaiting cco/ta	BARBARA BUCKLEY
4562		08/20/2013	BKR	08/20/13 - 14:04 - 69661	NEW TRAK SYSTEM ID
4562		08/20/2013	BKR	/	NEW TRAK SYSTEM ID
4562		08/20/2013	BKR	08/20/13 - 14:04 - 69661	NEW TRAK SYSTEM ID
4562		08/20/2013	BKR	Intercom Message: / Read: 8/20/2013	NEW TRAK SYSTEM ID
4562		08/20/2013	BKR	2:04:25 PM / From: Dresnin, Linda /	NEW TRAK SYSTEM ID
4562		08/20/2013	BKR	To: OHara, Keri; / CC: / Intercom	NEW TRAK SYSTEM ID
4562		08/20/2013	BKR	Type: General Update / Subject: HOA	NEW TRAK SYSTEM ID
4562		08/20/2013	BKR	08/20/13 - 12:50 - 29452	NEW TRAK SYSTEM ID
4562		08/20/2013	BKR	. Thanks Linda Dresnin	NEW TRAK SYSTEM ID
4562		08/20/2013	BKR	08/20/13 - 12:50 - 29452	NEW TRAK SYSTEM ID
4562		08/20/2013	BKR	Intercom From: Linda Dresnin - To:	NEW TRAK SYSTEM ID
4562		08/20/2013	BKR	OHara,Keri; / Message: Hi Keri	NEW TRAK SYSTEM ID
4562		08/20/2013	BKR	Additional info on HOA is uploaded	NEW TRAK SYSTEM ID
4562		08/20/2013	BKR	for your review under Trustee Ledger	NEW TRAK SYSTEM ID
4562	HOA	08/20/2013	NT	***recvd email from Ocwen contact dated 08/19/13	DANIELLE PAYNE
4562	HOA	08/20/2013	NT	with payment request..there is an active	DANIELLE PAYNE
4562	HOA	08/20/2013	NT	Bankruptcy alert on the account..fwd to unit for	DANIELLE PAYNE
4562	HOA	08/20/2013	NT	review and adv to open CIT 503...dp x1676 hoa	DANIELLE PAYNE
4562		08/20/2013	D28	FORCED BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		08/19/2013	NT	Litigation Alert. No MFR referred.	NICOLETTE WILSON

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	AUTH	08/14/2013	NT	WILLIAM SERRANO, IAN TORRES, MELISA MAUE OF THE	NATHAN MARTIN
4562	AUTH	08/14/2013	NT	HOUSING RESO	NATHAN MARTIN
4562	HOA	08/07/2013	NT	**8/7/13**Mail rcvd for a Bankrupt property/	JULIE BELL
4562	HOA	08/07/2013	NT	forwarded 1 copy to each to correct dept. via	JULIE BELL
4562	HOA	08/07/2013	NT	interoffice/ thanks jb x1677 hoa	JULIE BELL
4562		08/02/2013	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
4562	CSH	07/30/2013	NT	Funds posted via wire on 07/30/2013 were	ELDA BARILLAS
4562	CSH	07/30/2013	NT	for an insurance refund; please contact	ELDA BARILLAS
4562	CSH	07/30/2013	NT	insurance dept with any questions.	ELDA BARILLAS
4562	HAZ60	07/29/2013	CIT	087 DONE 07/29/13 BY TLR 18851	MICHAEL HAIGHT
4562	HAZ60	07/29/2013	CIT	TSK TYP 504-CANCEL HAZ INS-	MICHAEL HAIGHT
4562	HAZ60	07/29/2013	CIT	087 closing cit 504 canceled reo foc eff 07/24/13	MICHAEL HAIGHT
4562	HAZ60	07/29/2013	CIT	iao 156.48	MICHAEL HAIGHT
4562	MFRR	07/29/2013	NT	Acct in Litigation (Alert) No MFR referred.	NICOLETTE WILSON
4562		07/25/2013	FSV	INSP TYPE E CANCELLED; REQ CD =AUTO DELQ	SYSTEM ID
4562		07/25/2013	FSV	INSP TP E RESULTS RCVD; ORD DT=07/17/13	SYSTEM ID
4562	FSV	07/25/2013	NT	Loan on PCC report Dated 07/24/2013 Shut down	VENNAM NARESH
4562	FSV	07/25/2013	NT	prop pres, stop and cancel insp. Cancel and stop	VENNAM NARESH
4562	FSV	07/25/2013	NT	maintenance and inspection. Naresh 13103	VENNAM NARESH
4562	PCC	07/25/2013	NT	Loan on PCC report Dated 07/24/2013 Shut down	VENNAM NARESH
4562	PCC	07/25/2013	NT	prop pres, stop and cancel insp. Cancel and stop	VENNAM NARESH
4562	PCC	07/25/2013	NT	maintenance and inspection. Naresh 13103	VENNAM NARESH
4562	COL30	07/25/2013	CIT	087 NEW CIT504-CANCEL HAZ INS-REO	YOGI LAKSHMAIAH
4562	COL30	07/25/2013	CIT	NEW CIT 504- CANCEL F/P HAZARD INSURANCE	YOGI LAKSHMAIAH
4562	COL30	07/25/2013	CIT	EFFECTIVE 07/24/13 AND REQUEST REFUND. DO NOT	YOGI LAKSHMAIAH
4562	COL30	07/25/2013	CIT	PLACE ON ANY FUTURE POLICIES	YOGI LAKSHMAIAH
4562		07/25/2013	CLM	VACANCY DATE (493) COMPLETED 07/24/13	YOGI LAKSHMAIAH
4562		07/23/2013	BKR	07/23/13 - 13:46 - 69661	NEW TRAK SYSTEM ID
4562		07/23/2013	BKR	ect: HOA /	NEW TRAK SYSTEM ID
4562		07/23/2013	BKR	07/23/13 - 13:46 - 69661	NEW TRAK SYSTEM ID
4562		07/23/2013	BKR	Intercom Message: / Read: 7/23/2013	NEW TRAK SYSTEM ID
4562		07/23/2013	BKR	1:46:21 PM / From: Dessereau,	NEW TRAK SYSTEM ID
4562		07/23/2013	BKR	Joseph / To: OHara, Keri; / CC: /	NEW TRAK SYSTEM ID
4562		07/23/2013	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562		07/22/2013	BKR	07/22/13 - 16:53 - 18542	NEW TRAK SYSTEM ID

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4562		07/22/2013	BKR	aded under Trustee Ledger. Thank	NEW TRAK SYSTEM ID
4562		07/22/2013	BKR	you.	NEW TRAK SYSTEM ID
4562		07/22/2013	BKR	07/22/13 - 16:53 - 18542	NEW TRAK SYSTEM ID
4562		07/22/2013	BKR	aded under Trustee Ledger. Thank	NEW TRAK SYSTEM ID
4562		07/22/2013	BKR	you.	NEW TRAK SYSTEM ID
4562		07/22/2013	BKR	07/22/13 - 16:53 - 18542	NEW TRAK SYSTEM ID
4562		07/22/2013	BKR	Intercom From: Joseph Dessereau -	NEW TRAK SYSTEM ID
4562		07/22/2013	BKR	To: OHara,Keri; / Message:	NEW TRAK SYSTEM ID
4562		07/22/2013	BKR	Correspondence from debtor's	NEW TRAK SYSTEM ID
4562		07/22/2013	BKR	Homeowners Association has been uplo	NEW TRAK SYSTEM ID
4562		07/22/2013	BKR	07/22/13 - 16:53 - 18542	NEW TRAK SYSTEM ID
4562		07/22/2013	BKR	Intercom From: Joseph Dessereau -	NEW TRAK SYSTEM ID
4562		07/22/2013	BKR	To: OHara,Keri; / Message:	NEW TRAK SYSTEM ID
4562		07/22/2013	BKR	Correspondence from debtor's	NEW TRAK SYSTEM ID
4562		07/22/2013	BKR	Homeowners Association has been uplo	NEW TRAK SYSTEM ID
4562		07/19/2013	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		07/17/2013	FSV	INSP TYPE E ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562	HOA	07/15/2013	NT	**7/15/13**Mail rcvd for Bankrupt property/	JULIE BELL
4562	HOA	07/15/2013	NT	forwarded to each dept. via interoffice/ thanks jb	JULIE BELL
4562	HOA	07/15/2013	NT	x1677 hoa	JULIE BELL
4562		07/09/2013	BKR	07/09/13 - 14:46 - 63766	NEW TRAK SYSTEM ID
4562		07/09/2013	BKR	/ Subject: sale valid /	NEW TRAK SYSTEM ID
4562		07/09/2013	BKR	07/09/13 - 14:46 - 63766	NEW TRAK SYSTEM ID
4562		07/09/2013	BKR	Intercom Message: / Read: 7/9/2013	NEW TRAK SYSTEM ID
4562		07/09/2013	BKR	2:46:20 PM / From: Lawrence,	NEW TRAK SYSTEM ID
4562		07/09/2013	BKR	Jardine / To: Flores, Stephanie; /	NEW TRAK SYSTEM ID
4562		07/09/2013	BKR	CC: / Intercom Type: General Update	NEW TRAK SYSTEM ID
4562	MFRR	07/08/2013	NT	ACCT in litigation. Active Alert. No MFR referred	NICOLETTE WILSON
4562	MFRR	07/08/2013	NT	at this time.	NICOLETTE WILSON
4562		07/02/2013	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
4562	HOA	07/01/2013	NT	***recvd email in the hoa dues unit from Georgia	DANIELLE PAYNE
4562	HOA	07/01/2013	NT	Bogert regarding hoa dues..there is an active	DANIELLE PAYNE
4562	HOA	07/01/2013	NT	Bankruptcy alert on the account..fwd'd email to	DANIELLE PAYNE
4562	HOA	07/01/2013	NT	that unit requesting they adv if will handle and	DANIELLE PAYNE
4562	HOA	07/01/2013	NT	if payment needed to set up Cit 503...dp x1676 hoa	DANIELLE PAYNE

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4562	MFRR	06/27/2013	FSV	INSP TP E RESULTS RCVD; ORD DT=06/17/13	SYSTEM ID
4562		06/19/2013	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		06/18/2013	NT	Acct in Litigation. No MFR Referred.	NICOLETTE WILSON
4562		06/17/2013	FSV	INSP TYPE E ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		06/10/2013	BKR	06/10/13 - 10:04 - 63766	NEW TRAK SYSTEM ID
4562		06/10/2013	BKR	/ Subject: Repeat Filer /	NEW TRAK SYSTEM ID
4562		06/10/2013	BKR	06/10/13 - 10:04 - 63766	NEW TRAK SYSTEM ID
4562		06/10/2013	BKR	Intercom Message: / Read: 6/10/2013	NEW TRAK SYSTEM ID
4562		06/10/2013	BKR	10:03:43 AM / From: Lawrence,	NEW TRAK SYSTEM ID
4562		06/10/2013	BKR	Jardine / To: Flores, Stephanie; /	NEW TRAK SYSTEM ID
4562		06/10/2013	BKR	CC: / Intercom Type: General Update	NEW TRAK SYSTEM ID
4562		06/04/2013	BKR	BANKRUPTCY LA CHANGED FROM 0070592 TO 0123084	TRINA WILBANK
4562	HOA	05/31/2013	NT	sent email to bk lender contact & fcl lender	JENNIFER SMITH
4562	HOA	05/31/2013	NT	contact adv : We have stopped remitting monthly	JENNIFER SMITH
4562	HOA	05/31/2013	NT	HOA dues payments for this account as the	JENNIFER SMITH
4562	HOA	05/31/2013	NT	foreclosure sale held date has been removed and	JENNIFER SMITH
4562	HOA	05/31/2013	NT	the account now shows active Bankruptcy. Please	JENNIFER SMITH
4562	HOA	05/31/2013	NT	let us know if the account status changes so we	JENNIFER SMITH
4562	HOA	05/31/2013	NT	may resume servicing as needed. thanks jsmithx1612	JENNIFER SMITH
4562	HOA	05/31/2013	NT	5/31/13 per LoanServ acctn is now bankruptcy/fcl	GRETCHEN BRINN
4562	HOA	05/31/2013	NT	date recinded/no pmt issued for June	GRETCHEN BRINN
4562	HOA	05/31/2013	NT	2013/completed acctn out of recurring status/img	GRETCHEN BRINN
4562	HOA	05/31/2013	NT	under hoad/gb x1265hoa	GRETCHEN BRINN
4562	F96	05/31/2013	NT	Moved Property Inspection Fee of \$14.75 Billed	API CSRV
4562	F96	05/31/2013	NT	5/30/2013 to investor recoverable as unable to	API CSRV
4562	F96	05/31/2013	NT	collect from customer due to state statute	API CSRV
4562	PSB	05/30/2013	FSV	INSP TP F RESULTS RCVD; ORD DT=05/17/13	SYSTEM ID
4562		05/28/2013	NT	ACS sent intercom, waiting response, Please advise	STEPHANIE REGISTAR
4562		05/28/2013	NT	on bk if bk sale is still valid. chp 7	STEPHANIE REGISTAR
4562		05/28/2013	NT	case#13-05311 date filed 05/22/2013 sale held date	STEPHANIE REGISTAR
4562		05/28/2013	NT	07/03/2012 redemption expired 01/13/11	STEPHANIE REGISTAR
4562		05/28/2013	BKR	BANKRUPTCY LA VENDOR 000070592 ADDED	SANCIA HILL
4562		05/24/2013	BKR	05/24/13 - 03:41 - 00021	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	Process opened 5/24/2013 by user	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	CustomDev DataPump-NewRefs.	NEW TRAK SYSTEM ID
4562					

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4562		05/24/2013	BKR	05/24/13 - 09:27 - 27148	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	Rem MFR is warranted or further	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	review is needed, please reach out	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	to and work directly with t	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	05/24/13 - 09:27 - 27148	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	MAC of any abusive filing and the	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	recommended pleadings that should	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	be filed. PLEASE DO NOT RESPOND	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	DIRECTLY TO THIS INTERCOM. If an In	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	05/24/13 - 09:27 - 27148	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	possible bankruptcy abuse.	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	Please review the prior filing	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	information and determine if this	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	filing is abusive. Please notify G	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	05/24/13 - 09:27 - 27148	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	Intercom From: Jardine Lawrence -	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	To: Flores,Stephanie; / Message:	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	This filing is a repeat filing	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	relating to this mortgage and may be	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	05/24/13 - 09:27 - 27148	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	Jardine Lawrence - (Cont) - he MFR	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	team.	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	05/24/13 - 11:01 - 27148	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	date filed 05/22/2013 sale held	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	date 07/03/2012 redemption expired	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	01/13/11	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	05/24/13 - 11:01 - 27148	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	Intercom From: Jardine Lawrence -	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	To: Flores,Stephanie; / Message:	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	Please advise on bk if bk sale is	NEW TRAK SYSTEM ID
4562		05/24/2013	BKR	still valid. chp 7 case#13-05311	NEW TRAK SYSTEM ID
4562	BKR	05/24/2013	NT	bk work/bk vendor/field order	JARDINE LAWRENCE
4562	BKR	05/24/2013	NT	chp 7	JARDINE LAWRENCE
4562	BKR	05/24/2013	NT	case#13-05311	JARDINE LAWRENCE
4562	BKR	05/24/2013	NT	Date filed: 05/22/2013	JARDINE LAWRENCE

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4562	BKR	05/24/2013	NT	341 meeting: 06/18/2013	JARDINE LAWRENCE
4562	BKR	05/24/2013	NT	Deadline for objecting to discharge: 08/19/2013	JARDINE LAWRENCE
4562	BKR	05/24/2013	NT	Deadline for financial mgmt. course: 08/19/2013	JARDINE LAWRENCE
4562		05/24/2013	BKR	BANKRUPTCY TR VENDOR 009029579 ADDED	JARDINE LAWRENCE
4562		05/24/2013	BKR	FILED NOTICE RECVD (2) COMPLETED 05/23/13	JARDINE LAWRENCE
4562		05/24/2013	BKR	BANKRUPTCY FILED (1) COMPLETED 05/22/13	JARDINE LAWRENCE
4562		05/23/2013	BKR	BANKRUPTCY CT VENDOR 000013417 ADDED	SYSTEM ID
4562		05/23/2013	BKR	BANKRUPTCY BA VENDOR 009030018 ADDED	SYSTEM ID
4562		05/23/2013	BKR	UPDATE BY INTERFACE	
4562		05/21/2013	D28	FORCED BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		05/17/2013	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		05/02/2013	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
4562	HOA	04/29/2013	NT	**recurring**fhlmc 04/23/13	LEAH BURDEES
4562	HOA	04/29/2013	NT	(277105)(prelisting)lok to pay|issd ck# 36078733	LEAH BURDEES
4562	HOA	04/29/2013	NT	iao \$245.00 for the May 2013 mthly assmt|fedex tr#	LEAH BURDEES
4562	HOA	04/29/2013	NT	799632121800 to Yacht Club Condominiums 9610	LEAH BURDEES
4562	HOA	04/29/2013	NT	Waples St. San Diego, CA 92121|img under	LEAH BURDEES
4562	HOA	04/29/2013	NT	hoad|LBx1855|hoa	LEAH BURDEES
4562	F96	04/25/2013	NT	Moved Property Inspection Fee of \$14.75 Billed	API CSRV
4562	F96	04/25/2013	NT	4/24/2013 to investor recoverable as unable to	API CSRV
4562	F96	04/25/2013	NT	collect from customer due to state statute	API CSRV
4562		04/24/2013	FSV	INSP TP F RESULTS RCVD; ORD DT=04/17/13	SYSTEM ID
4562		04/19/2013	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		04/17/2013	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		04/02/2013	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
4562	F96	04/02/2013	NT	Moved Property Inspection Fee of \$13 Billed	API CSRV
4562	F96	04/02/2013	NT	4/1/2013 to investor recoverable as unable to	API CSRV
4562	F96	04/02/2013	NT	collect from customer due to state statute	API CSRV
4562		04/01/2013	FSV	INSP TP F RESULTS RCVD; ORD DT=03/18/13	SYSTEM ID
4562	HOA	03/27/2013	NT	***03/27/2013** Recurring *** Fhlmc web report	GRETCHEN BRINN
4562	HOA	03/27/2013	NT	#277105 3/26/13 status pre listed ok to pay /	GRETCHEN BRINN
4562	HOA	03/27/2013	NT	Issued check #36035605 iao 245.00 to Yacht Club	GRETCHEN BRINN
4562	HOA	03/27/2013	NT	Condominiums sent to 9610 Waples St San Diego CA	GRETCHEN BRINN
4562	HOA	03/27/2013	NT	92121/ fed ex tracking #799382337969 / paid April	GRETCHEN BRINN
4562	HOA	03/27/2013	NT	2013 dues/ imaged under hoad thanks gb x1265hoa	GRETCHEN BRINN

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		03/19/2013	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		03/18/2013	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562	F96	03/05/2013	NT	Moved Property Inspection Fee of \$18.25 Billed	API CSRV
4562	F96	03/05/2013	NT	3/4/2013 to investor recoverable as unable to	API CSRV
4562	F96	03/05/2013	NT	collect from customer due to state statute	API CSRV
4562		03/04/2013	FSV	INSP TP F RESULTS RCVD; ORD DT=02/15/13	SYSTEM ID
4562		03/04/2013	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
4562	HOA	02/28/2013	NT	***02/28/2013** Recurring *** Fhlmc web report	JENNIFER SMITH
4562	HOA	02/28/2013	NT	2/26/13 status pre listed ok to pay / Issued check	JENNIFER SMITH
4562	HOA	02/28/2013	NT	#35999729 iao 245.00 to Yacht Club Condominiums	JENNIFER SMITH
4562	HOA	02/28/2013	NT	sent to 9610 Waples St San Diego CA 92121 fed ex	JENNIFER SMITH
4562	HOA	02/28/2013	NT	tracking #794856780703 paid March 2013 dues docs	JENNIFER SMITH
4562	HOA	02/28/2013	NT	imaged under hoad thanks jsmithx1612 hoa	JENNIFER SMITH
4562		02/19/2013	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		02/15/2013	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		02/04/2013	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
4562	HOA	01/30/2013	NT	***1/30/13***RECURRING*** FHLMC 1/28/13 (PRE	ERICKA GILLIAM
4562	HOA	01/30/2013	NT	LISTING) OK TO PAY*** ISSUED CHECK # 35958743 IAO	ERICKA GILLIAM
4562	HOA	01/30/2013	NT	245.00 TO Yacht Club Condominiums 9610 WAPLES ST.	ERICKA GILLIAM
4562	HOA	01/30/2013	NT	SAN DIEGO CA 92121 FEDEX #794638124654 PAID FEB	ERICKA GILLIAM
4562	HOA	01/30/2013	NT	2013 ASSESSMENTS IMG UNDER HOAD THANKS EG x1860	ERICKA GILLIAM
4562	HOA	01/30/2013	NT	HOA	ERICKA GILLIAM
4562	F96	01/25/2013	NT	Moved Property Inspection Fee of \$16.5 Billed	API CSRV
4562	F96	01/25/2013	NT	1/24/2013 to investor recoverable as unable to	API CSRV
4562	F96	01/25/2013	NT	collect from customer due to state statute	API CSRV
4562		01/24/2013	FSV	INSP TP F RESULTS RCVD; ORD DT=01/16/13	SYSTEM ID
4562		01/21/2013	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		01/16/2013	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562	HOA	01/03/2013	NT	**1/3/13**recurring** mail received from Yacht	DANIELLE HAZLETT
4562	HOA	01/03/2013	NT	Club Condominiums for jan. 2013 monthly assmt/	DANIELLE HAZLETT
4562	HOA	01/03/2013	NT	pre-listing per fhlmc #277105 on 1/3/13-ok to pay/	DANIELLE HAZLETT
4562	HOA	01/03/2013	NT	issued ck #35911091 iao \$245.00 to Yacht Club	DANIELLE HAZLETT
4562	HOA	01/03/2013	NT	Condominiums 9610 Waples St San Diego, CA 92121	DANIELLE HAZLETT
4562	HOA	01/03/2013	NT	via fedex #794435086964/ pd jan 2013 monthly	DANIELLE HAZLETT
4562	HOA	01/03/2013	NT	assmt/ img under hoad/ thanks dh x1858 hoa	DANIELLE HAZLETT

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4562		01/02/2013	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
4562	F96	12/21/2012	NT	Moved Property Inspection Fee of \$14.75 Billed	API CSRV
4562	F96	12/21/2012	NT	12/20/2012 to investor recoverable as unable to	API CSRV
4562	F96	12/21/2012	NT	collect from customer due to state statute	API CSRV
4562		12/20/2012	FSV	INSP TP F RESULTS RCVD; ORD DT=12/17/12	SYSTEM ID
4562	CBR	12/20/2012	NT	in addition to my note below: also rptd special	ALLISON HIGGINS
4562	CBR	12/20/2012	NT	comment CO:loan modified and D in 03/10 due to mod	ALLISON HIGGINS
4562	CBR	12/20/2012	NT	cmpltd 03/14/10. allisonh5377	ALLISON HIGGINS
4562	CBR	12/20/2012	NT	acdv filed by b1 disputing acct info/id, verif	ALLISON HIGGINS
4562	CBR	12/20/2012	NT	name and ssn match (conf thru note and app in ISS)	ALLISON HIGGINS
4562	CBR	12/20/2012	NT	rptd fcl sale held 07/03/12 was 180 days delinq	ALLISON HIGGINS
4562	CBR	12/20/2012	NT	(94-6) 0 bal, in rev of 12/08-07/12 3x30, 3x60,	ALLISON HIGGINS
4562	CBR	12/20/2012	NT	2x90, 2x120, 2x150, 26x180, 1xH (06/12). conf thru	ALLISON HIGGINS
4562	CBR	12/20/2012	NT	banko the bkrs loaded to fiserv for this acct were	ALLISON HIGGINS
4562	CBR	12/20/2012	NT	both filed by 3rd parties. b1 did not file bkr.	ALLISON HIGGINS
4562	CBR	12/20/2012	NT	allisonh5377	ALLISON HIGGINS
4562		12/19/2012	FOR	12/19/12 - 16:52 - 10629	NEW TRAK SYSTEM ID
4562		12/19/2012	FOR	Intercom Message: / Read:	NEW TRAK SYSTEM ID
4562		12/19/2012	FOR	12/19/2012 4:52:14 PM / From:	NEW TRAK SYSTEM ID
4562		12/19/2012	FOR	McLaughlin, Judy / To: Lauer,	NEW TRAK SYSTEM ID
4562		12/19/2012	FOR	Dorothy; / CC: / Intercom Type: Ge	NEW TRAK SYSTEM ID
4562		12/19/2012	FOR	12/19/12 - 16:52 - 10629	NEW TRAK SYSTEM ID
4562		12/19/2012	FOR	neral Update / Subject: Issue	NEW TRAK SYSTEM ID
4562		12/19/2012	FOR	Request /	NEW TRAK SYSTEM ID
4562		12/19/2012	FOR	12/19/12 - 10:09 - 10629	NEW TRAK SYSTEM ID
4562		12/19/2012	FOR	ments: ETS was advised by senior	NEW TRAK SYSTEM ID
4562		12/19/2012	FOR	management that these requests	NEW TRAK SYSTEM ID
4562		12/19/2012	FOR	would not be granted. .	NEW TRAK SYSTEM ID
4562		12/19/2012	FOR	12/19/12 - 10:09 - 10629	NEW TRAK SYSTEM ID
4562		12/19/2012	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		12/19/2012	FOR	event: User has ended the Issue	NEW TRAK SYSTEM ID
4562		12/19/2012	FOR	associated with this loan. Issue	NEW TRAK SYSTEM ID
4562		12/19/2012	FOR	Type: Additional Fee Request-FC. Com	NEW TRAK SYSTEM ID
4562		12/19/2012	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		12/18/2012	FOR	12/18/12 - 10:45 - 10629	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		11/02/2012	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		11/02/2012	FOR	following event: Upload Document,	NEW TRAK SYSTEM ID
4562		11/02/2012	FOR	completed on 11/2/2012AutoClose	NEW TRAK SYSTEM ID
4562		11/02/2012	FOR	from DDF	NEW TRAK SYSTEM ID
4562		11/02/2012	FOR	11/02/12 - 14:35 - 17553	NEW TRAK SYSTEM ID
4562		11/02/2012	FOR	Process opened 11/2/2012 by user	NEW TRAK SYSTEM ID
4562		11/02/2012	FOR	Maria Reyes.	NEW TRAK SYSTEM ID
4562	HOA	11/02/2012	NT	*recurring* issued chk#35809198 iao \$245.00 to	DANIELLE REYNOLDS
4562	HOA	11/02/2012	NT	Yacht Club Condominiums 9610 WAPLES ST. San Diego	DANIELLE REYNOLDS
4562	HOA	11/02/2012	NT	Ca 92121 via fedex#793989532689 for Monthly	DANIELLE REYNOLDS
4562	HOA	11/02/2012	NT	Assessment (11/1/12-11/30/12) \$245.00 | per	DANIELLE REYNOLDS
4562	HOA	11/02/2012	NT	Freddie Mac 11.1.12 - Pre-listed | img under hoad	DANIELLE REYNOLDS
4562	HOA	11/02/2012	NT	| drx1273hoa	DANIELLE REYNOLDS
4562		10/23/2012	FSV	INSP TP F RESULTS RCVD; ORD DT=10/17/12	SYSTEM ID
4562	TAX20	10/19/2012	CIT	086 DONE 10/19/12 BY TLR 04777	SHAISTA FAROOQI
4562	TAX20	10/19/2012	CIT	TSK TYP 551-TAX REQUEST FRO	SHAISTA FAROOQI
4562	TAX20	10/19/2012	CIT	086 CLOSING CIT 551. ACCOUNT IS ALREADY ESCROWED.	SHAISTA FAROOQI
4562	TAX20	10/19/2012	CIT	PAYING THE AMOUNT AS PER COUNTY WEBSITE SAN	SHAISTA FAROOQI
4562	TAX20	10/19/2012	CIT	DIEGO COUNTY PARCEL ID:5316920546	SHAISTA FAROOQI
4562	TAX20	10/19/2012	CIT	2012/13 1st INSTL BASE AMOUNT \$1125.83 NO	SHAISTA FAROOQI
4562	TAX20	10/19/2012	CIT	P&I TOTAL CHECK AMOUNT \$1125.83 GTD	SHAISTA FAROOQI
4562	TAX20	10/19/2012	CIT	10/31/2012.	SHAISTA FAROOQI
4562		10/19/2012	TX	TAX COMMENTS: CIT 551 CHANGE TO YES PAY 10/19/12	SHAISTA FAROOQI
4562	REO90	10/19/2012	CIT	086 CIT 551-please research and pay all	KATHLEEN NAKONIECZNY
4562	REO90	10/19/2012	CIT	outstanding taxes and change to YES pay	KATHLEEN NAKONIECZNY
4562		10/19/2012	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		10/17/2012	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562	COL22	10/09/2012	CIT	085 DONE 10/09/12 BY TLR 02574	CLAIRE LORIMER
4562	COL22	10/09/2012	CIT	TSK TYP 292-COMP FEE DEMAND	CLAIRE LORIMER
4562	COL22	10/09/2012	CIT	085 Rebuttal Submitted	CLAIRE LORIMER
4562		10/02/2012	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
4562	HOA	10/02/2012	NT	***recurring***issued chck# 35754836 iao 245.00	DANIELLE PAYNE
4562	HOA	10/02/2012	NT	payable to Yacht Club Condominiums for the hoa	DANIELLE PAYNE
4562	HOA	10/02/2012	NT	dues for the month of October..per freddie report	DANIELLE PAYNE
4562	HOA	10/02/2012	NT	277105 dated 10/01/12 property is pre listed	DANIELLE PAYNE

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	HOA	10/02/2012	NT	..sent via fedex to assoc @ 9610 WAPLES ST. San	DANIELLE PAYNE
4562	HOA	10/02/2012	NT	diego CA 92121..tracking # 799104351220 ..sent to	DANIELLE PAYNE
4562	HOA	10/02/2012	NT	img under hoad..dp x1676 hoa	DANIELLE PAYNE
4562	CNST1	09/27/2012	NT	Consent 1 Script Complete	YALONDA MCWILLIAMS
4562	FMDEN	09/27/2012	NT	Billing Cycle 7/2012; Invoice Date 8/13/2012;	MARTIN HYNES
4562	CSH	09/24/2012	NT	MOVED PROPERTY PRESERVATION FEE OF \$13 BILLED	MARY SAND-SCRIPT ID
4562	CSH	09/24/2012	NT	9/21/12 TO INVESTOR RECOVERABLE AS UNABLE TO	MARY SAND-SCRIPT ID
4562	CSH	09/24/2012	NT	COLLECT FROM CUSTOMER DUE TO STATE STATUE	MARY SAND-SCRIPT ID
4562		09/21/2012	FSV	INSP TP F RESULTS RCVD; ORD DT=09/17/12	SYSTEM ID
4562		09/19/2012	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		09/17/2012	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562	FMSUB	09/12/2012	NT	Billing Cycle 7/2012; Invoice Date 08/13/2013;	MARTIN HYNES
4562	HOA	09/11/2012	NT	***recurring***issued check # 35718850 iao 245.00	DANIELLE PAYNE
4562	HOA	09/11/2012	NT	payable to YACHT CLUB CONDOMINIUMS for the hoa	DANIELLE PAYNE
4562	HOA	09/11/2012	NT	dues for the month of September..per freddie	DANIELLE PAYNE
4562	HOA	09/11/2012	NT	report 277105 dated 09/09/12 property is pre	DANIELLE PAYNE
4562	HOA	09/11/2012	NT	listed..sent via fedex to assoc @ 9610 WAPLES ST.	DANIELLE PAYNE
4562	HOA	09/11/2012	NT	SAN DIEGO CA 92121..tracking # 798936942071	DANIELLE PAYNE
4562	HOA	09/11/2012	NT	...sent to img under hoad ...dp x1676 hoa	DANIELLE PAYNE
4562	F96	09/06/2012	NT	Pls disregard note dtd 9/4/12 under area field	API CSRV
4562	F96	09/06/2012	NT	F96. Moved Fee 40 in the amount of 617.23 to	API CSRV
4562	F96	09/06/2012	NT	Investor Recoverable due to Fee 40 billed post NOD	API CSRV
4562	F96	09/06/2012	NT	and Borrower Non Recoverable per State statue.	API CSRV
4562	FMREC	09/05/2012	NT	Billing Cycle 07/2012; Invoice Date 08/13/2012	MARTIN HYNES
4562	F96	09/04/2012	NT	Moved Fee 40 in the amount of 617.23 to Investor	API CSRV
4562	F96	09/04/2012	NT	Recoverable due to Borrower Non Recoverable/WV	API CSRV
4562	F96	09/04/2012	NT	State statue.	API CSRV
4562		08/31/2012	LIT	fwd fact pkg	NATHAN MARTIN
4562	F96	08/30/2012	NT	MOVED PROPERTY PRESERVATION FEE OF \$14.75 BILLED	API CSRV
4562	F96	08/30/2012	NT	8/29/12 TO INVESTOR RECOVERABLE AS UNABLE TO	API CSRV
4562	F96	08/30/2012	NT	COLLECT FROM CUSTOMER DUE TO STATE STATUE	API CSRV
4562		08/29/2012	FSV	INSP TP F RESULTS RCVD; ORD DT=08/17/12	SYSTEM ID
4562	CASH	08/29/2012	NT	Fhlmc check #30000743 iao \$189067.93 rcvd on	ELDA BARILLAS
4562	CASH	08/29/2012	NT	08/22/12. Posting \$437 to this account per	ELDA BARILLAS
4562	CASH	08/29/2012	NT	breakdown. Thanks.	ELDA BARILLAS

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4562		08/27/2012	LIT	added lit coding per legal	NATHAN MARTIN
4562		08/27/2012	LIT	rqstd fact pkg	NATHAN MARTIN
4562	CMS	08/23/2012	NT	104 Interim A claim amount paid 100%.	RIYAZ HUSSAIN SYED
4562	HOA	08/22/2012	NT	**8/22/12**Received physical mail from Yacht Club	STEPHEN HOSTETTER
4562	HOA	08/22/2012	NT	Condominiums for Prorated July HOA Dues iao 221.20	STEPHEN HOSTETTER
4562	HOA	08/22/2012	NT	+ August 2012 HOA Dues iao 245.00 for a total iao	STEPHEN HOSTETTER
4562	HOA	08/22/2012	NT	466.20/issued check #35683391 iao 466.20 for all	STEPHEN HOSTETTER
4562	HOA	08/22/2012	NT	charges above/sent Fed Ex 2-day tracking #	STEPHEN HOSTETTER
4562	HOA	08/22/2012	NT	798796290453 to: Yacht Club Condominiums, 9610	STEPHEN HOSTETTER
4562	HOA	08/22/2012	NT	WAPLES ST., SAN DIEGO, California 92121/per	STEPHEN HOSTETTER
4562	HOA	08/22/2012	NT	Freddie Mac Web prelisted report # 277105 dated	STEPHEN HOSTETTER
4562	HOA	08/22/2012	NT	8/21/12 /img under hoad sh x1855 hoa	STEPHEN HOSTETTER
4562		08/21/2012	D28	FORCED BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562	HOA	08/20/2012	NT	***Correction previous note should read****	STEPHEN HOSTETTER
4562	HOA	08/20/2012	NT	8/20/12 ***Received physical mail dated 8/1/12	STEPHEN HOSTETTER
4562	HOA	08/20/2012	NT	iao 466.20/pro-rated HOA dues for 7/3/12 - 7/31/12	STEPHEN HOSTETTER
4562	HOA	08/20/2012	NT	iao 221.20 + 8/1/12 -8/31/12 HOA dues iao 245.00	STEPHEN HOSTETTER
4562	HOA	08/20/2012	NT	for total of 466.20. Spoke w/Ashley at	STEPHEN HOSTETTER
4562	HOA	08/20/2012	NT	858-550-7900/confirmed mailing address: 9610	STEPHEN HOSTETTER
4562	HOA	08/20/2012	NT	WAPLES ST., SAN DIEGO, California 92121 (see	STEPHEN HOSTETTER
4562	HOA	08/20/2012	NT	special note)/sent for review/sh x1855 hoa	STEPHEN HOSTETTER
4562	HOA	08/20/2012	NT	8/20/12 ***Received physical mail dated 8/1/12	STEPHEN HOSTETTER
4562	HOA	08/20/2012	NT	iao 466.20/pro-rated HOA dues for 7/3/12 - 7/31/12	STEPHEN HOSTETTER
4562	HOA	08/20/2012	NT	iao 221.20 + 8/1/12 -8/31/12 HOA dues iao 245.00	STEPHEN HOSTETTER
4562	HOA	08/20/2012	NT	for total of 466.20. Spoke w/Ashley at	STEPHEN HOSTETTER
4562	HOA	08/20/2012	NT	858-550-7900/confirmed mailing address: 9610	STEPHEN HOSTETTER
4562	HOA	08/20/2012	NT	WAPLES ST., SAN DIEGO, California 92121 (see	STEPHEN HOSTETTER
4562	HOA	08/20/2012	NT	special note)/sent for review/imaging under	STEPHEN HOSTETTER
4562	HOA	08/20/2012	NT	hoad/sh 1855 hoa	STEPHEN HOSTETTER

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		08/17/2012	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562	FMREQ	08/15/2012	NT	Billing Cycle 07/2012; Invoice Date 08/13/2012	MARTIN HYNES
4562	COL22	08/14/2012	CIT	085 CFD Due 9/13/2012	CLAIRE LORIMER
4562	FMCFD	08/13/2012	NT	Billing Cycle 7/2012; Invoice Date 08/13/2012	MARTIN HYNES
4562		08/10/2012	CBR	FCL SALE	SYSTEM ID
4562	CNST1	08/07/2012	NT	Consent 1 Script Complete	KATHLEEN CAPOFERRI
4562		08/06/2012	NT	posting fhlmc inv#30000561 iao of \$692,263.02 dd	SHERENE SMITH
4562		08/06/2012	NT	08/03/2012 iao \$400 posted to this loan.Thanks	SHERENE SMITH
4562		08/06/2012	NT	posting fhlmc inv#30000561 iao of \$692,263.02 dd	SHERENE SMITH
4562		08/06/2012	NT	08/03/2012 iao \$11159.09 posted to this	SHERENE SMITH
4562		08/06/2012	NT	loan.Thanks	SHERENE SMITH
4562		08/02/2012	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
4562	LMAUD	08/01/2012	NT	Timeline uploaded to Citrix 05/25/12	STEPHANIE BRUSTKERN
4562	HHDEN	08/01/2012	NT	Received denial from state dated 7/31/12	RUTH BRYAN
4562	CLM	07/26/2012	NT	C: 104I iao \$22143.77 C: 104DC iao \$400.00; dnc	EBONI MOORE
4562	CLM	07/26/2012	NT	county tax penalty iao \$380.12; county tax refund	EBONI MOORE
4562	CLM	07/26/2012	NT	iao \$.08; payment prior to ddipi iao \$2806.94;	EBONI MOORE
4562	CLM	07/26/2012	NT	loan modification iao \$10101.69; prop ins iao	EBONI MOORE
4562	CLM	07/26/2012	NT	\$155.50;reo ins no pcc date iao \$437.00; tech fee	EBONI MOORE
4562	CLM	07/26/2012	NT	iao \$30.00;last invoice 7/12/12 iao \$617.23; cust	EBONI MOORE
4562	CLM	07/26/2012	NT	fe iao \$14.75; CIT 371 not needed for convun loan	EBONI MOORE
4562	F96	07/25/2012	NT	MOVED PROPERTY PRESERVATION FEE OF \$14.75 BILLED	ANDREA FISHER-SCRIPT
4562	F96	07/25/2012	NT	7/24/12 TO INVESTOR RECOVERABLE AS UNABLE TO	ANDREA FISHER-SCRIPT
4562	F96	07/25/2012	NT	COLLECT FROM CUSTOMER DUE TO STATE STATUE	ANDREA FISHER-SCRIPT
4562		07/24/2012	FSV	INSP TP F RESULTS RCVD; ORD DT=07/18/12	SYSTEM ID

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Transaction Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]4562	SBO50	07/12/2012	NT	Moved 30 FROM 40 TO 96, ACQUIRED OR 3PS	ERIC STURGIS
[REDACTED]4562	FCL20	07/11/2012	CIT	081 DONE 07/11/12 BY TLR 01853	TIFFANY PANDOH
[REDACTED]4562	FCL20	07/11/2012	CIT	TSK TYP 908-FHLMC SALE FNL	TIFFANY PANDOH
[REDACTED]4562	EOY50	07/10/2012	CIT	084 DONE 07/10/12 BY TLR 01371	SHEILA JESSEN
[REDACTED]4562	EOY50	07/10/2012	CIT	TSK TYP 197-INTEREST ON ESC	SHEILA JESSEN
[REDACTED]4562	EOY50	07/10/2012	CIT	084 open/close cit 197-due to foreclosed loan,	SHEILA JESSEN
[REDACTED]4562	EOY50	07/10/2012	CIT	does not meet criteria for ioe, removed from	SHEILA JESSEN
[REDACTED]4562	EOY50	07/10/2012	CIT	plan. sheila j 2364154	SHEILA JESSEN
[REDACTED]4562	HAZ60	07/09/2012	CIT	082 DONE 07/09/12 BY TLR 18851	MICHAEL HAIGHT
[REDACTED]4562	HAZ60	07/09/2012	CIT	TSK TYP 507-CANC HAZ COV (P	MICHAEL HAIGHT
[REDACTED]4562	HAZ60	07/09/2012	CIT	082 closing cit 507 no ins cov to cancel, built	MICHAEL HAIGHT
[REDACTED]4562	HAZ60	07/09/2012	CIT	reo foc eff 07/03/12	MICHAEL HAIGHT
[REDACTED]4562	DODV	07/09/2012	NT	Per DOD website check 7/9/2012 borrower ROSALIND	API CSRV
[REDACTED]4562	DODV	07/09/2012	NT	ALEXANDER-KASPARIK is not active duty. Copy of DOD	API CSRV
[REDACTED]4562	DODV	07/09/2012	NT	website is imaged in Looking Glass.	API CSRV
[REDACTED]4562	FCL20	07/09/2012	CIT	083 DONE 07/09/12 BY TLR 01853	TIFFANY PANDOH
[REDACTED]4562	FCL20	07/09/2012	CIT	TSK TYP 224-CONFIRM FHLMC/F	TIFFANY PANDOH
[REDACTED]4562	FCL20	07/09/2012	CIT	083 sale results accepted by fhlmc	TIFFANY PANDOH
[REDACTED]4562		07/05/2012	FOR	07/05/12 - 10:00 - 11846	NEW TRAK SYSTEM ID
[REDACTED]4562		07/05/2012	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
[REDACTED]4562		07/05/2012	FOR	following event: Client System	NEW TRAK SYSTEM ID
[REDACTED]4562		07/05/2012	FOR	Updated, completed on 7/5/2012	NEW TRAK SYSTEM ID

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4562		07/05/2012	FOR	07/05/12 - 10:00 - 11846	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	following event: Aged Process	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	Necessary, completed on 7/5/2012	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	07/05/12 - 09:59 - 11846	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	User has completed the Aged	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	Process data form with the	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	following entries: Is aged process	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	necessary?: : No	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	07/05/12 - 12:20 - 17553	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	Process opened 7/5/2012 by user	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	Maria Reyes.	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	07/05/12 - 12:21 - 17553	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	following event: Upload Document,	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	completed on 7/5/2012AutoClose from	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	DDF	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	07/05/12 - 12:21 - 17553	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	ME***** PLEASE EXECUTE UPLOADED	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	INVESTOR (FNMA/FHLMC,OTHER)	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	WARRANTY DEED AND RETURN VIA FED-EX	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	TO ETS; ATT: Marques Perry	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	07/05/12 - 12:21 - 17553	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	SPECIAL WARRANTY DEED Other	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	Document Type: : Special	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	Instructions: : ***** URGENT	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	DOCUMENT- CRITICAL POST SALE TIMEFRA	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	07/05/12 - 12:21 - 17553	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	User has completed the Upload	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	Document data form with the	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	following entries: Select File: :	NEW TRAK SYSTEM ID
4562		07/05/2012	FOR	223981.doc Select Document Type: :	NEW TRAK SYSTEM ID
4562	INV	07/05/2012	CIT	081 CIT908-TRANSFER COMPELTED	MAUREEN BOLDUC
4562	FCL20	07/05/2012	CIT	083 new cit #224: sale results reported to fhlmc	TIFFANY PANDOH
4562	FCL20	07/05/2012	CIT	CONFIRMED SALE RESULTS HAVE BEEN UPLOADED TO	TIFFANY PANDOH

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	FCL20	07/05/2012	CIT	LPS.	TIFFANY PANDOH
4562	FOR	07/05/2012	NT	Confirmation ID -	TIFFANY PANDOH
4562	FOR	07/05/2012	NT	DWR-3f9174d7-26c9-4da8-9134-cafd659e8d61 User ID -	TIFFANY PANDOH
4562	FOR	07/05/2012	NT	gmac_tpandoh Date Request Received - 07/05/2012	TIFFANY PANDOH
4562	FOR	07/05/2012	NT	Time Request Received - 13:24 SUBMITTED SALE	TIFFANY PANDOH
4562	FOR	07/05/2012	NT	RESULTS VIA SERVICE LOANS. CONFIRMED SALE RESULTS	TIFFANY PANDOH
4562	FOR	07/05/2012	NT	HAVE BEEN UPLOADED TO LPS.	TIFFANY PANDOH
4562	FCL20	07/05/2012	CIT	082 New cit #507: Please cancel hazard insurance,	TIFFANY PANDOH
4562	FCL20	07/05/2012	CIT	request a refund and place on reo coverage	TIFFANY PANDOH
4562	FCL20	07/05/2012	CIT	effective 07/03/12. Thanks!	TIFFANY PANDOH
4562	FCL20	07/05/2012	CIT	081 NEW CIT #908: SALE DATE: 7/3/12; PROPERTY	TIFFANY PANDOH
4562	FCL20	07/05/2012	CIT	ACQUIRED; SALE AMOUNT: 226808.00	TIFFANY PANDOH
4562		07/05/2012	CLM	ACQUIRED (101) COMPLETED 07/03/12	TIFFANY PANDOH
4562		07/05/2012	FOR	ACQUIRED (606) COMPLETED 07/03/12	TIFFANY PANDOH
4562		07/05/2012	FOR	FHLMC MARKETS	TIFFANY PANDOH
4562	NAPT	07/04/2012	NT	"07/03/2012 12:30 PM NEW APPT	DANEITA HARMON
4562	NAPT	07/04/2012	NT	NM: 12117 Kantarevic, Alma	DANEITA HARMON
4562	NAPT	07/04/2012	NT	PH: (760) 815-6271	DANEITA HARMON
4562	NAPT	07/04/2012	NT	APPT ID: 39257	DANEITA HARMON
4562	NAPT	07/04/2012	NT	CMNT: Toadvise the results of PP review - account	DANEITA HARMON
4562	NAPT	07/04/2012	NT	will proceed to sale. FHLM denied request to PP	DANEITA HARMON
4562	NAPT	07/04/2012	NT	for HHF."	DANEITA HARMON
4562		07/03/2012	FOR	07/03/12 - 14:31 - 00007	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	following event: Sale Held,	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	completed on 7/3/2012	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	07/03/12 - 14:31 - 00007	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	en in the name of clients	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	beneficiary?: 3rd Party Street	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	Address: 3rd Party City: 3rd	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	Party State	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	07/03/12 - 14:31 - 00007	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	0 Sale Date: 7/3/2012 10:30:00 AM	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	3rd Party Phone Number: 3rd Party	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	Name: Total Debt: Sheriffs	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		07/03/2012	FOR	Appraisal Value: If REO, title tak	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	07/03/12 - 14:31 - 00007	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	ments: SoldDate=7/3/2012 10:30:00	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	AM,SoldPrice=\$226,808.00	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	Successful Bid Amount: \$226,808.00	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	Servicers Max Bid Amount: \$226,808.0	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	07/03/12 - 14:31 - 00007	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	User has completed the	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	F10_SaleResultsCA data form with	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	the following entries: Property	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	Sold To: Property Acquired Sale Com	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	07/03/12 - 14:31 - 00007	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	Fidelity AutoProc - (Cont) - :	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	3rd Party Zip Code: 3rd Party	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	Business Number:	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	07/03/12 - 14:31 - 00007	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	Process opened 7/3/2012 by user	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	Fidelity AutoProc.	NEW TRAK SYSTEM ID
4562		07/03/2012	CLM	RECEIVED IN CLAIMS (1) COMPLETED 07/03/12	NEW TRAK SYSTEM ID
4562		07/03/2012	FOR	FORECLOSURE SALE (605) COMPLETED 07/03/12	NEW TRAK SYSTEM ID
4562		07/03/2012	DM	INBC: B1 CLD IN RETURNED MY CALL, ADV HER THT WE	ALMA KANTAREVIC
4562		07/03/2012	DM	HAD RCVD A RESPONSE AND THEY HAD ADV THT THEY WILL	ALMA KANTAREVIC
4562		07/03/2012	DM	NOT PP A SALE,ADV THERE NOTHING THT WE CAN DO, ADV	ALMA KANTAREVIC
4562		07/03/2012	DM	ME SHE NEEDS TO GET OF THE PHONE AND THE CALL WAS	ALMA KANTAREVIC
4562		07/03/2012	DM	DISC...	ALMA KANTAREVIC
4562		07/03/2012	DM	ACTION/RESULT CD CHANGED FROM OAAI TO BRSS	ALMA KANTAREVIC
4562		07/03/2012	DM	OCCUPANCY_OBTAINED	ALMA KANTAREVIC
4562		07/03/2012	DM	ACTION/RESULT CD CHANGED FROM BRLM TO OAAI	ALMA KANTAREVIC
4562		07/03/2012	DM	OB SPOC: CLD HAD AN APP SET FOR 12:30 NO ANS, ADV	ALMA KANTAREVIC
4562		07/03/2012	DM	INVESTOR DENIED THE PP.	ALMA KANTAREVIC
4562		07/03/2012	DM	ACTION/RESULT CD CHANGED FROM BRSS TO BRLM	ALMA KANTAREVIC
4562	COL73	07/03/2012	NT	confirmation that investor has denied PP of sale.	TEAYA HAYES
4562	COL73	07/03/2012	NT	brrwr spk with rep from FHLM - elevated for	TEAYA HAYES
4562	COL73	07/03/2012	NT	possible PP. has been denied at this time. Set up	TEAYA HAYES
4562	COL73	07/03/2012	NT	call-back for RM. teayah2365107	TEAYA HAYES

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4562		07/03/2012	DM	B1 CI NEEDING SALE DATE PP, B1 CLLED FREDDI MAC	ANNE WHITE
4562		07/03/2012	DM	AND B1 ADV THEY PUT IN REQ FOR PP ADV SHE HAD BEEN	ANNE WHITE
4562		07/03/2012	DM	SPEAKING W/SUP ABT IT BUT FM WAS STLL WAITING ON	ANNE WHITE
4562		07/03/2012	DM	SOMETHING FROM US, CLLED SUP AND SUP ADV LOOKS	ANNE WHITE
4562		07/03/2012	DM	LIKE WE ARE WAITING ON APPROVAL FROM FM TO PP SALE	ANNE WHITE
4562		07/03/2012	DM	DATE AND SUP IS	ANNE WHITE
4562		07/03/2012	DM	ACTION/RESULT CD CHANGED FROM OAAI TO BRSS	ANNE WHITE
4562		07/03/2012	DM	EMAILING JESUS THE SUP WORKING ON ACCNT TO HAVE	ANNE WHITE
4562		07/03/2012	DM	HIM CONTACT B1 W/RESPONSE.	ANNE WHITE
4562		07/03/2012	DM	ACTION/RESULT CD CHANGED FROM OAAI TO OAAI	ANNE WHITE
4562		07/03/2012	DM	LOSS_MIT_OPTIONS/HAMP_DISCUSSED	ANNE WHITE
4562		07/03/2012	DM	ACTION/RESULT CD CHANGED FROM BRSS TO OAAI	ANNE WHITE
4562		07/03/2012	DM	B1 CI WANTS TO SPEAK W/THE SUP THT SHE SPOKE W/A	REDENTOR CONGZON
4562		07/03/2012	DM	WHILE AGO HOWEVER SHE DONT HAVE THE EXT #..ADV THT	REDENTOR CONGZON
4562		07/03/2012	DM	SINCE THERE'S SPOC THT HANDLES THE ACCT..PROVIDED	REDENTOR CONGZON
4562		07/03/2012	DM	THE EXT #..XFERD CALL..REDENTORC8412214	REDENTOR CONGZON
4562		07/03/2012	DM	ACTION/RESULT CD CHANGED FROM OAAI TO BRSS	REDENTOR CONGZON
4562		07/03/2012	DM	OCCUPANCY_OBTAINED	REDENTOR CONGZON
4562		07/03/2012	DM	ACTION/RESULT CD CHANGED FROM BRSS TO OAAI	REDENTOR CONGZON
4562	DDSG	07/03/2012	NT	soldfield - recvd fax from borrr with an email	SHARON OLDFIELD
4562	DDSG	07/03/2012	NT	chain between her and KYHCA. last email states	SHARON OLDFIELD
4562	DDSG	07/03/2012	NT	that she spoke to a rep at FMAC and they tld her	SHARON OLDFIELD
4562	DDSG	07/03/2012	NT	they made a request to gmac to pp fcl sale.	SHARON OLDFIELD
4562	DDSG	07/03/2012	NT	according to HHF notes of 7/3/12 gmac informed	SHARON OLDFIELD
4562	DDSG	07/03/2012	NT	FMAC that the approval letter from KYHCA was just	SHARON OLDFIELD
4562	DDSG	07/03/2012	NT	recvd on 7/2/12. FMAC declined to allow gmac to pp	SHARON OLDFIELD
4562	DDSG	07/03/2012	NT	fcl sale because approval letter was recvd less	SHARON OLDFIELD
4562	DDSG	07/03/2012	NT	than 7 days prior to the fcl sale and there was	SHARON OLDFIELD
4562	DDSG	07/03/2012	NT	not enough time for review.	SHARON OLDFIELD
4562	COL63	07/03/2012	CIT	080 DONE 07/03/12 BY TLR 22972	JESUS NABLO
4562	COL63	07/03/2012	CIT	TSK TYP 941-TEAM LEAD ELEVA	JESUS NABLO
4562	COL63	07/03/2012	CIT	080 closing cit 941. cit #79 already worked on.	JESUS NABLO
4562	COL63	07/03/2012	CIT	jesusn 8927059	JESUS NABLO
4562	COL80	07/03/2012	CIT	079 DONE 07/03/12 BY TLR 03224	SHARON OLDFIELD
4562	COL80	07/03/2012	CIT	TSK TYP 964-RUSH POSTPONE F	SHARON OLDFIELD

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4562	COL80	07/03/2012	CIT	079 closing cit 964 - per HHF notes as of today,	SHARON OLDFIELD
4562	COL80	07/03/2012	CIT	borr has been denied assistance due to not	SHARON OLDFIELD
4562	COL80	07/03/2012	CIT	enough time for review. request to pp fcl	SHARON OLDFIELD
4562	COL80	07/03/2012	CIT	sale is denied.	SHARON OLDFIELD
4562	COL63	07/03/2012	CIT	080 new cit 941	JESUS NABLO
4562	COL63	07/03/2012	CIT	willmonitor cit #79. jesusr 8927059	JESUS NABLO
4562		07/03/2012	DM	PLS SEE CNTRL#78 JESUSN 8927059	JESUS NABLO
4562		07/03/2012	DM	ACTION/RESULT CD CHANGED FROM OAAI TO BRSS	JESUS NABLO
4562		07/03/2012	DM	PAYMENT_ARRANGEMENTS_DISCUSSED	JESUS NABLO
4562		07/03/2012	DM	ACTION/RESULT CD CHANGED FROM BRSS TO OAAI	JESUS NABLO
4562	COL63	07/03/2012	CIT	078 DONE 07/03/12 BY TLR 22972	JESUS NABLO
4562	COL63	07/03/2012	CIT	TSK TYP 940-TEAM LEAD ELEVA	JESUS NABLO
4562	COL63	07/03/2012	CIT	078 closing cit 940. tt b1. asking to pp fcl sale.	JESUS NABLO
4562	COL63	07/03/2012	CIT	said have been approved by hhf to reinstate	JESUS NABLO
4562	COL63	07/03/2012	CIT	the account. adv based on notes have been	JESUS NABLO
4562	COL63	07/03/2012	CIT	denied. said it was the prev application. b1	JESUS NABLO
4562	COL63	07/03/2012	CIT	said needed 7 days for for pp be considered.	JESUS NABLO
4562	COL63	07/03/2012	CIT	adv to double check as account can be	JESUS NABLO
4562	COL63	07/03/2012	CIT	reinstated. adv to fax proof of reinstatement	JESUS NABLO
4562	COL63	07/03/2012	CIT	to dsg. jesusr 8927059	JESUS NABLO
4562	COL63	07/03/2012	CIT	079 new cit 964	JESUS NABLO
4562	COL63	07/03/2012	CIT	b1 req to pp fcl sale. hhf is going to	JESUS NABLO
4562	COL63	07/03/2012	CIT	reinstate the loan. can contact amy wilson @	JESUS NABLO
4562	COL63	07/03/2012	CIT	1-888-524-3225 ext 6491 from HHF. b1 will fax	JESUS NABLO
4562	COL63	07/03/2012	CIT	letter from state approving her of assistance	JESUS NABLO
4562	COL63	07/03/2012	CIT	to reinstate the loan. jesusr 8927059	JESUS NABLO
4562	COL66	07/03/2012	CIT	078 new cit 940 tt b1 wanted to pp sale date for	FRANCIS MISA
4562	COL66	07/03/2012	CIT	toady to allow time for hhf of CA to ri teh	FRANCIS MISA
4562	COL66	07/03/2012	CIT	account,francism8412481	FRANCIS MISA
4562		07/03/2012	DM	TT B1 CALLING TO PP SALE FOR TODAY TO ALLOW TIME	FRANCIS MISA
4562		07/03/2012	DM	FOR HHF CA TO RI TEH ACCOUNT SHE SAID TAHT SHE WAS	FRANCIS MISA
4562		07/03/2012	DM	ADV BY INVESTOR THAT THEY WILL ALLOW TO EXTEND	FRANCIS MISA
4562		07/03/2012	DM	SALE FOR HHF TO RI,ADV CANNOT EXTEND SALE DATE	FRANCIS MISA
4562		07/03/2012	DM	,XFERED TO SUP,FRANCISM8412481	FRANCIS MISA
4562		07/03/2012	DM	ACTION/RESULT CD CHANGED FROM OAAI TO BRSS	FRANCIS MISA

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4562		07/03/2012	DM	OCCUPANCY_OBTAINED	FRANCIS MISA
4562		07/03/2012	DM	ACTION/RESULT CD CHANGED FROM BRSS TO OAAI	FRANCIS MISA
4562	HHF	07/03/2012	NT	fhlmc inq on when rcd approval notice for funds	BOBBIE MARTIN
4562	HHF	07/03/2012	NT	from keep your home CA. advsd yesterday/ not	BOBBIE MARTIN
4562	HHF	07/03/2012	NT	enough time for review/ denied hhf. fhlmc inquiry	BOBBIE MARTIN
4562	HHF	07/03/2012	NT	on date, did not agree to postpone fcl sale. bjm	BOBBIE MARTIN
4562	HHF	07/03/2012	NT	2365243	BOBBIE MARTIN
4562	DODV	07/03/2012	NT	Per DOD website check 7/2/2012 borrower ROSALIND	API CSRV
4562	DODV	07/03/2012	NT	ALEXANDER-KASPARIK is not active duty. Copy of DOD	API CSRV
4562	DODV	07/03/2012	NT	website is imaged in Looking Glass.	API CSRV
4562	DM	07/02/2012	NT	FHLMC EDR 06/29/12- 71 7/3/2012 43 10/5/2010	ERIC STURGIS
4562		07/02/2012	LMT	FILE CLOSED (7) COMPLETED 07/02/12	CLINT ANDERSON
4562		07/02/2012	LMT	HHF REJECTED BY SERV (60) COMPLETED 07/02/12	CLINT ANDERSON
4562		07/02/2012	LMT	SP STATE IFILE RECD (59) COMPLETED 07/02/12	CLINT ANDERSON
4562		07/02/2012	LMT	APPROVED FOR LMT 07/02/12	CLINT ANDERSON
4562	HHDEN	07/02/2012	NT	objected to hhri as f/c sale within 7 days	CLINT ANDERSON
4562		07/02/2012	HHF	HHF STATUS CHANGED TO DENIED	CLINT ANDERSON
4562		07/02/2012	HHF	HHF DENIED DATE CHANGED TO 07/02/12	CLINT ANDERSON
4562		07/02/2012	HHF	HHF APPLIED DATE CHANGED TO 07/01/12	CLINT ANDERSON
4562	AUTH	07/02/2012	NT	receive third party authorization on	CLINT ANDERSON
4562	AUTH	07/02/2012	NT	this day from teh state for special	CLINT ANDERSON

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4562	AUTH	07/02/2012	NT	program	CLINT ANDERSON
4562		06/28/2012	FOR	06/28/12 - 14:22 - 00007	NEW TRAK SYSTEM ID
4562		06/28/2012	FOR	Foreclosure (NIE Id# 21434320)	NEW TRAK SYSTEM ID
4562		06/28/2012	FOR	picked up by firm Executive Trustee	NEW TRAK SYSTEM ID
4562		06/28/2012	FOR	Services, Inc. at 6/28/2012 2:22:03	NEW TRAK SYSTEM ID
4562		06/28/2012	FOR	PM by Udgeet Sampat	NEW TRAK SYSTEM ID
4562	SLREG	06/27/2012	NT	Spoc release letter mailed via regular mail,,,,,,,,,	API CSRV
4562	HCERT	06/26/2012	NT	proceed	KEVIN WAJERT
4562	FCLRE	06/26/2012	NT	QC complete...no reason found to pp, no active	KEVIN WAJERT
4562	FCLRE	06/26/2012	NT	workout or lmt, proceed to sale. KWajert	KEVIN WAJERT
4562	ENDSP	06/26/2012	NT	End Single Point of Contact segmentation due to 30	API CSRV
4562	ENDSP	06/26/2012	NT	days no pkg rcvd.	API CSRV
4562		06/25/2012	FSV	INSP TP F RESULTS RCVD; ORD DT=06/18/12	SYSTEM ID
4562	DODV	06/25/2012	NT	Per DOD website check 6/25/2012 borrower ROSALIND	API CSRV
4562	DODV	06/25/2012	NT	ALEXANDER-KASPARIK is not active duty. Copy of DOD	API CSRV
4562	DODV	06/25/2012	NT	website is imaged in Looking Glass.	API CSRV
4562		06/22/2012	FOR	06/22/12 - 15:21 - 17424	NEW TRAK SYSTEM ID
4562		06/22/2012	FOR	. Comments: SALE SCHEDULED FOR 7/3.	NEW TRAK SYSTEM ID
4562		06/22/2012	FOR	. Status: Active, approval not	NEW TRAK SYSTEM ID
4562		06/22/2012	FOR	required.	NEW TRAK SYSTEM ID
4562		06/22/2012	FOR	06/22/12 - 15:21 - 17424	NEW TRAK SYSTEM ID
4562		06/22/2012	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		06/22/2012	FOR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		06/22/2012	FOR	step Aged Process Necessary to	NEW TRAK SYSTEM ID
4562		06/22/2012	FOR	7/5/2012. Reason: Sale to Sale Delay	NEW TRAK SYSTEM ID
4562		06/22/2012	FOR	06/22/12 - 15:21 - 17424	NEW TRAK SYSTEM ID
4562		06/22/2012	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		06/22/2012	FOR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		06/22/2012	FOR	step Sale Held to 7/3/2012. Reason:	NEW TRAK SYSTEM ID
4562		06/22/2012	FOR	Sale to Sale Delay. Comments: SALE S	NEW TRAK SYSTEM ID
4562		06/22/2012	FOR	06/22/12 - 15:21 - 17424	NEW TRAK SYSTEM ID
4562		06/22/2012	FOR	CHEDULED FOR 7/3. . Status:	NEW TRAK SYSTEM ID
4562		06/22/2012	FOR	Active, approval not required.	NEW TRAK SYSTEM ID
4562		06/20/2012	FOR	06/20/12 - 12:31 - 17553	NEW TRAK SYSTEM ID
4562		06/20/2012	FOR	7/3. Due date pushed forward from	NEW TRAK SYSTEM ID

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	4562	DODV	06/18/2012	NT Per DOD website check 6/18/2012 borrower ROSALIND	API CSRV
	4562	DODV	06/18/2012	NT ALEXANDER-KASPARIK is not active duty. Copy of DOD	API CSRV
	4562	DODV	06/18/2012	NT website is imaged in Looking Glass.	API CSRV
	4562		06/15/2012	CBR FORECLOSURE STARTED	SYSTEM ID
	4562		06/15/2012	CBR DELINQUENT: 180+ DAYS	SYSTEM ID
	4562		06/15/2012	FOR BIDDING INSTRUCTIONS (609) COMPLETED 06/15/12	EMERLITA MEDRANO
	4562		06/15/2012	FOR BIDDING INSTRUCTIONS (609) UNCOMPLETED	EMERLITA MEDRANO
	4562		06/12/2012	FOR 06/12/12 - 17:01 - 37927	NEW TRAK SYSTEM ID
	4562		06/12/2012	FOR S	NEW TRAK SYSTEM ID
	4562		06/12/2012	FOR 06/12/12 - 17:01 - 37927	NEW TRAK SYSTEM ID
	4562		06/12/2012	FOR User has completed the Sale	NEW TRAK SYSTEM ID
	4562		06/12/2012	FOR Scheduled For data form with the	NEW TRAK SYSTEM ID
	4562		06/12/2012	FOR following entries: Sale	NEW TRAK SYSTEM ID
	4562		06/12/2012	FOR Postponement Reason: : Service of NO	NEW TRAK SYSTEM ID
	4562		06/12/2012	FOR 06/12/12 - 17:01 - 37927	NEW TRAK SYSTEM ID
	4562		06/12/2012	FOR Process opened 6/12/2012 by user	NEW TRAK SYSTEM ID
	4562		06/12/2012	FOR lleanna Petersen.	NEW TRAK SYSTEM ID
	4562		06/12/2012	FOR 06/12/12 - 17:01 - 37927	NEW TRAK SYSTEM ID
	4562		06/12/2012	FOR 012. Reason: SALE PP DUE TO	NEW TRAK SYSTEM ID
	4562		06/12/2012	FOR ADDITIONAL MAILINGS	NEW TRAK SYSTEM ID
	4562		06/12/2012	FOR 06/12/12 - 17:01 - 37927	NEW TRAK SYSTEM ID
	4562		06/12/2012	FOR User has updated the system for the	NEW TRAK SYSTEM ID
	4562		06/12/2012	FOR following event: Sale Scheduled	NEW TRAK SYSTEM ID
	4562		06/12/2012	FOR For. User changed date completed	NEW TRAK SYSTEM ID
	4562		06/12/2012	FOR from 6/19/2012 to completed on 7/3/2	NEW TRAK SYSTEM ID
	4562		06/12/2012	FOR TASK:0605-FCL-CHANGD FUPDT 07/03/12	NEW TRAK SYSTEM ID
	4562		06/12/2012	DM BR CI SAID SHE WAS SUPPOSE TO GET A CALL FROM RM	STACY HANSON
	4562		06/12/2012	DM TODAY AT 5 APOLOGIZED FOR THE NO CALL ADV COULD	STACY HANSON
	4562		06/12/2012	DM SET UP ANOTHER OR I COULD HELP..BR ADV WORKING	STACY HANSON

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4562		06/12/2012	DM	WITH HHF BUT THEY NEED MORE TIME ADV WE NEED PROOF	STACY HANSON
4562		06/12/2012	DM	THAT THEY ARE WORKING WITH HER BR ASKED BOUT MODS	STACY HANSON
4562		06/12/2012	DM	ADV YES CAN APPLY BUT NEED	STACY HANSON
4562		06/12/2012	DM	ACTION/RESULT CD CHANGED FROM OAAI TO BRSS	STACY HANSON
4562		06/12/2012	DM	COMPLETE PKG 7BDS BEFORE DATE TO REQUEST PP...ADV	STACY HANSON
4562		06/12/2012	DM	ONCE INFO COMES IN FROM HHF WE CAN SEE WHAT WE CAN	STACY HANSON
4562		06/12/2012	DM	DO..RM WILL KIT.	STACY HANSON
4562		06/12/2012	DM	ACTION/RESULT CD CHANGED FROM OAAI TO OAAI	STACY HANSON
4562		06/12/2012	DM	LOSS_MIT_OPTIONS/HAMP_DISCUSSED	STACY HANSON
4562		06/12/2012	DM	ACTION/RESULT CD CHANGED FROM OAAI TO OAAI	STACY HANSON
4562		06/12/2012	DM	OCCUPANCY_OBTAINED	STACY HANSON
4562		06/12/2012	DM	ACTION/RESULT CD CHANGED FROM BRSS TO OAAI	STACY HANSON
4562	NAPT	06/12/2012	NT	"06/12/2012 5:00 PM NEW APPT	DANEITA HARMON
4562	NAPT	06/12/2012	NT	NM: 12117 Kantarevic,Alma	DANEITA HARMON
4562	NAPT	06/12/2012	NT	PH: (760) 815-6271	DANEITA HARMON
4562	NAPT	06/12/2012	NT	APPT ID: 35599	DANEITA HARMON
4562	NAPT	06/12/2012	NT	CMNT: I assisted b1, but she requested to have a	DANEITA HARMON
4562	NAPT	06/12/2012	NT	call backfrom you as well. Thanks."	DANEITA HARMON
4562	AFRMD	06/12/2012	NT	To the best of my knowledge, all available Loss	ALMA KANTAREVIC
4562	AFRMD	06/12/2012	NT	Mitigation alternatives have been exhausted and a	ALMA KANTAREVIC
4562	AFRMD	06/12/2012	NT	non-foreclosure outcome could not be reached	ALMA KANTAREVIC
4562	COL73	06/12/2012	CIT	077 DONE 06/12/12 BY TLR 12117	ALMA KANTAREVIC
4562	COL73	06/12/2012	CIT	TSK TYP 234-FCL QC AFFIRM R	ALMA KANTAREVIC
4562	COL73	06/12/2012	CIT	077 close cit 234: i do affirm	ALMA KANTAREVIC
4562	COL22	06/12/2012	CIT	077 new cit 234 Spoc affirmation needed	BONNIE CROWDER
4562	FCLRE	06/12/2012	NT	QC-Completed. proceed to sale fcl not on hold, no	BONNIE CROWDER
4562	FCLRE	06/12/2012	NT	workable solution in place & no reason found to pp	BONNIE CROWDER
4562	FCLRE	06/12/2012	NT	fcl sale. bcrowder	BONNIE CROWDER
4562		06/11/2012	DM	B1 CI; ADV OF WELC CALL FROM RM,MADE SURE THT HAS	AMRA HUSIC
4562		06/11/2012	DM	RM'S EXT,PROVIDED HRS, ADV CALL ROUTES TO ANOTHER	AMRA HUSIC
4562		06/11/2012	DM	RM WHEN RM NOT AVAILABLE. B1 SD SHE IS WORKING	AMRA HUSIC
4562		06/11/2012	DM	W/HHF & THT THEY INFORMD HER THT SHE GOT	AMRA HUSIC
4562		06/11/2012	DM	PRE-APPROVD BUT THEY AREN'T ABLE TO CON'T W/REVIEW	AMRA HUSIC
4562		06/11/2012	DM	DUE TO THE FCL SALE DATE & THT	AMRA HUSIC
4562		06/11/2012	DM	ACTION/RESULT CD CHANGED FROM OAAI TO BRSS	AMRA HUSIC

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		06/11/2012	DM	THEY INFORMD HER TO CONTACT US TO SEE IF WE CAN PP	AMRA HUSIC
4562		06/11/2012	DM	THE FCL SALE DATE SO THT THEY CAN HV SUFFICIENT	AMRA HUSIC
4562		06/11/2012	DM	TIME TO REVIEW FOR OPTIONS.ADV OF FCL SALE DATE,	AMRA HUSIC
4562		06/11/2012	DM	ADV THT IN ORDER TO REQUEST A PP WE NEED TO GET	AMRA HUSIC
4562		06/11/2012	DM	SOMETHING FROM HHF TO KNW THT SHE IS BEING APPROVD	AMRA HUSIC
4562		06/11/2012	DM	FOR THE OPTIONS & WE	AMRA HUSIC
4562		06/11/2012	DM	ACTION/RESULT CD CHANGED FROM OAAI TO OAAI	AMRA HUSIC
4562		06/11/2012	DM	HVN'T RECVD ANYTHING FROM THEM. B1 SD SHE WILL LET	AMRA HUSIC
4562		06/11/2012	DM	THEM KNW & WNTD FAX# WHERE THEY CAN FAX IN	AMRA HUSIC
4562		06/11/2012	DM	INFO.ADV THT HHF SHLD KNW THE PROCEDURE & HOW TO	AMRA HUSIC
4562		06/11/2012	DM	NOTIFY US. B1 SD SHE WLD STILL LIKE A FAX#, SO	AMRA HUSIC
4562		06/11/2012	DM	PROVIDED LOSS MIT FAX#. B1 ASKD IF RM CAN CALL	AMRA HUSIC
4562		06/11/2012	DM	HER,SCHEDULD CB APPT	AMRA HUSIC
4562		06/11/2012	DM	ACTION/RESULT CD CHANGED FROM OAAI TO OAAI	AMRA HUSIC
4562		06/11/2012	DM	FOR 06/12 @ 5PM.	AMRA HUSIC
4562		06/11/2012	DM	ACTION/RESULT CD CHANGED FROM OAAI TO OAAI	AMRA HUSIC
4562		06/11/2012	DM	LOSS_MIT_OPTIONS/HAMP_DISCUSSED	AMRA HUSIC
4562		06/11/2012	DM	ACTION/RESULT CD CHANGED FROM OAAI TO OAAI	AMRA HUSIC
4562		06/11/2012	DM	OCCUPANCY_OBTAINED	AMRA HUSIC
4562		06/11/2012	DM	ACTION/RESULT CD CHANGED FROM OASK TO OAAI	AMRA HUSIC
4562	DODV	06/11/2012	NT	Per DOD website check 6/11/2012 borrower ROSALIND	API CSRV
4562	DODV	06/11/2012	NT	ALEXANDER-KASPARIK is not active duty. Copy of DOD	API CSRV
4562	DODV	06/11/2012	NT	website is imaged in Looking Glass.	API CSRV
4562		06/08/2012	DM	OB SPOC: CLD WELC, LFT MSG, ADV FCL SALE DATE	ALMA KANTAREVIC
4562		06/08/2012	DM	ACTION/RESULT CD CHANGED FROM BRLM TO BRLM	ALMA KANTAREVIC
4562		06/07/2012	FOR	06/07/12 - 16:03 - 17424	NEW TRAK SYSTEM ID
4562		06/07/2012	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		06/07/2012	FOR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		06/07/2012	FOR	step Aged Process Necessary to	NEW TRAK SYSTEM ID
4562		06/07/2012	FOR	6/20/2012. Reason: Sale to Sale Dela	NEW TRAK SYSTEM ID
4562		06/07/2012	FOR	06/07/12 - 16:03 - 17424	NEW TRAK SYSTEM ID
4562		06/07/2012	FOR	y. Comments: 6-19 sale . Status:	NEW TRAK SYSTEM ID
4562		06/07/2012	FOR	Active, approval not required.	NEW TRAK SYSTEM ID
4562		06/06/2012	DM	OB SPOC: CLD WELC, LFT MSG, ADV FCL SALE DATE	ALMA KANTAREVIC
4562		06/06/2012	DM	ACTION/RESULT CD CHANGED FROM BRLM TO BRLM	ALMA KANTAREVIC

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	DODV	05/30/2012	NT	Per DOD website check 5/29/2012 borrower ROSALIND	API CSRV
4562	DODV	05/30/2012	NT	ALEXANDER-KASPARIK is not active duty. Copy of DOD	API CSRV
4562	DODV	05/30/2012	NT	website is imaged in Looking Glass.	API CSRV
4562		05/29/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/29/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/29/2012	DMD	05/04/12 12:26:55 Left message	DAVOX INCOMING FILE
4562		05/29/2012	DM	OB SPOC: CLD LFT MSG WELC...	ALMA KANTAREVIC
4562		05/29/2012	DM	ACTION/RESULT CD CHANGED FROM OASK TO BRLM	ALMA KANTAREVIC
4562	EOY50	05/29/2012	CIT	076 DONE 05/29/12 BY TLR 26315	ROBERT MEJIA
4562	EOY50	05/29/2012	CIT	TSK TYP 157-CC TRACK - PRE3	ROBERT MEJIA
4562	EOY50	05/29/2012	CIT	076 Closing CIT 157	ROBERT MEJIA
4562	OWNER	05/29/2012	NT	Single Point of Contact ownership. Alma	API CSRV
4562	OWNER	05/29/2012	NT	Kantarevic - 12117. 1-877-928-4622 opt 5 Ext	API CSRV
4562	OWNER	05/29/2012	NT	236-8015.	API CSRV
4562		05/25/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/25/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/25/2012	DMD	05/25/12 11:01:51 LEFT MESSAGE	DAVOX INCOMING FILE
4562	COL87	05/25/2012	CIT	076 B1 cld, has access to internet and was	VICTOR HERNANDEZ
4562	COL87	05/25/2012	CIT	referred to web site for financial package	VICTOR HERNANDEZ
4562	COL87	05/25/2012	CIT	information. Provided expectations.	VICTOR HERNANDEZ
4562		05/25/2012	DM	B1 CI, SAID WORKING WITH HHF AND ALSO STARTED PART	VICTOR HERNANDEZ
4562		05/25/2012	DM	TIME JOB. ADV FCL REF AND SALE DATE. ADV LOAN MOD	VICTOR HERNANDEZ
4562		05/25/2012	DM	GUIDELINES. VICTOR H/8406179	VICTOR HERNANDEZ
4562		05/25/2012	DM	ACTION/RESULT CD CHANGED FROM OAAI TO BRSS	VICTOR HERNANDEZ
4562		05/25/2012	DM	LOSS_MIT_OPTIONS/HAMP_DISCUSSED	VICTOR HERNANDEZ
4562		05/25/2012	DM	ACTION/RESULT CD CHANGED FROM OASK TO OAAI	VICTOR HERNANDEZ
4562		05/24/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/24/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/24/2012	DMD	05/24/12 18:07:25 NO MESSAGE LEFT	DAVOX INCOMING FILE
4562	LMFLB	05/24/2012	NT	Reviewed most recent denials, decision was correct	SHANNON HARRIS
4562	LMFLB	05/24/2012	NT	based on review.	SHANNON HARRIS
4562		05/23/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/23/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/23/2012	DMD	05/23/12 14:21:04 LEFT MESSAGE	DAVOX INCOMING FILE
4562		05/22/2012	FOR	05/22/12 - 13:51 - 58316	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		05/22/2012	FOR	ale Date 6/19/2012 . Status:	NEW TRAK SYSTEM ID
4562		05/22/2012	FOR	Active, approval not required.	NEW TRAK SYSTEM ID
4562		05/22/2012	FOR	05/22/12 - 13:51 - 58316	NEW TRAK SYSTEM ID
4562		05/22/2012	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		05/22/2012	FOR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		05/22/2012	FOR	step Sale Held to 6/19/2012.	NEW TRAK SYSTEM ID
4562		05/22/2012	FOR	Reason: Other. Comments: Scheduled S	NEW TRAK SYSTEM ID
4562		05/21/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/21/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/21/2012	DMD	05/21/12 12:48:40 LEFT MESSAGE	DAVOX INCOMING FILE
4562		05/21/2012	FOR	05/21/12 - 17:14 - 19229	NEW TRAK SYSTEM ID
4562		05/21/2012	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		05/21/2012	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		05/21/2012	FOR	For, completed on 6/19/2012 (DIS)	NEW TRAK SYSTEM ID
4562		05/21/2012	FOR	05/21/12 - 17:14 - 19229	NEW TRAK SYSTEM ID
4562		05/21/2012	FOR	Process opened 5/21/2012 by user	NEW TRAK SYSTEM ID
4562		05/21/2012	FOR	ETS Automation.	NEW TRAK SYSTEM ID
4562		05/21/2012	FOR	TASK:0605-FCL-CHANGD FUPDT 06/19/12	NEW TRAK SYSTEM ID
4562		05/21/2012	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		05/18/2012	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		05/18/2012	DMD	05/18/12 19:15:35 LEFT MESSAGE	DAVOX INCOMING FILE
4562		05/18/2012	DMD	05/18/12 17:17:03 NO ANSWER	DAVOX INCOMING FILE
4562		05/18/2012	DMD	05/18/12 12:30:32 NO ANSWER	DAVOX INCOMING FILE
4562		05/18/2012	DM	NA	SAMANTHA ROHE
4562		05/18/2012	DM	ACTION/RESULT CD CHANGED FROM BRLM TO BRNA	SAMANTHA ROHE
4562		05/17/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/17/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/17/2012	DMD	05/17/12 15:14:20 LEFT MESSAGE	DAVOX INCOMING FILE
4562		05/16/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/16/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/16/2012	DMD	05/16/12 12:35:21 LEFT MESSAGE	DAVOX INCOMING FILE
4562		05/16/2012	DM	LM	ASHLEY HARVEY
4562		05/16/2012	DM	ACTION/RESULT CD CHANGED FROM OASK TO BRLM	ASHLEY HARVEY
4562		05/14/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/14/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE

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4562	FCINV	05/14/2012	DMD	05/14/12 11:08:20 LEFT MESSAGE	DAVOX INCOMING FILE
4562		05/11/2012	CBR	FORECLOSURE STARTED	SYSTEM ID
4562		05/11/2012	CBR	DELINQUENT: 180+ DAYS	SYSTEM ID
4562		05/11/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/11/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/11/2012	DMD	05/11/12 13:04:56 LEFT MESSAGE	DAVOX INCOMING FILE
4562		05/11/2012	NT	rust review	STEPHANIE CHECCHIA
4562		05/10/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/10/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/10/2012	DMD	05/10/12 13:09:50 LEFT MESSAGE	DAVOX INCOMING FILE
4562		05/09/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/09/2012	DMD	05/09/12 18:30:56 NO ANSWER	DAVOX INCOMING FILE
4562		05/09/2012	DMD	05/09/12 13:09:42 NO MESSAGE LEFT	DAVOX INCOMING FILE
4562		05/09/2012	DM	NO ANSWER	LAWRENCE WATSON
4562		05/09/2012	DM	ACTION/RESULT CD CHANGED FROM BRLM TO BRNA	LAWRENCE WATSON
4562		05/08/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/08/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/08/2012	DMD	05/08/12 18:21:27 LEFT MESSAGE	DAVOX INCOMING FILE
4562		05/07/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/07/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/07/2012	DMD	05/07/12 13:18:00 LEFT MESSAGE	DAVOX INCOMING FILE
4562		05/07/2012	DM	LVM	JAMES MOSES
4562		05/07/2012	DM	ACTION/RESULT CD CHANGED FROM OASK TO BRLM	JAMES MOSES
4562		05/04/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/04/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/04/2012	DMD	05/04/12 12:26:55 LEFT MESSAGE	DAVOX INCOMING FILE
4562		05/04/2012	DM	LM W/ VM	SAMANTHA ROHE
4562		05/04/2012	DM	ACTION/RESULT CD CHANGED FROM BRLM TO BRLM	SAMANTHA ROHE
4562		05/03/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/03/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/03/2012	DMD	05/03/12 14:51:43 LEFT MESSAGE	DAVOX INCOMING FILE
4562		05/03/2012	FOR	05/03/12 - 13:53 - 39139	NEW TRAK SYSTEM ID
4562		05/03/2012	FOR	ect: Revision request /	NEW TRAK SYSTEM ID
4562		05/03/2012	FOR	05/03/12 - 13:53 - 39139	NEW TRAK SYSTEM ID
4562		05/03/2012	FOR	Intercom Message: / Read: 5/3/2012	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	DM	05/03/2012	FOR	1:53:25 PM / From: OHara, Keri /	NEW TRAK SYSTEM ID
4562		05/03/2012	FOR	To: Lyons, Joseph; / CC: /	NEW TRAK SYSTEM ID
4562		05/03/2012	FOR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562		05/03/2012	DM	LMTC ON V/M AT 760-815-6271760-815-6271.	ARTHUR SMITH
4562		05/03/2012	DM	ASMITH/6718	ARTHUR SMITH
4562		05/03/2012	DM	ACTION/RESULT CD CHANGED FROM BRLM TO BRLM	ARTHUR SMITH
4562		05/02/2012	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
4562		05/02/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/02/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/02/2012	DMD	05/02/12 15:00:20 LEFT MESSAGE	DAVOX INCOMING FILE
4562		05/02/2012	DM	LM	ASHLEY HARVEY
4562		05/02/2012	DM	ACTION/RESULT CD CHANGED FROM LMDC TO BRLM	ASHLEY HARVEY
4562		05/01/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/01/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/01/2012	DMD	05/01/12 14:53:10 LEFT MESSAGE	DAVOX INCOMING FILE
4562		05/01/2012	NT	FHLMC EDR 04/30/12- 76 3/23/2012	LAILA BEGUM
4562		04/30/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/30/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/30/2012	DMD	04/30/12 12:54:39 RINGING	DAVOX INCOMING FILE
4562		04/30/2012	BKR	04/30/12 - 11:35 - 13384	NEW TRAK SYSTEM ID
4562		04/30/2012	BKR	. Comments: Case Dismissed. pending	NEW TRAK SYSTEM ID
4562		04/30/2012	BKR	to get closed . Status: Active,	NEW TRAK SYSTEM ID
4562		04/30/2012	BKR	approval not required.	NEW TRAK SYSTEM ID
4562		04/30/2012	BKR	04/30/12 - 11:35 - 13384	NEW TRAK SYSTEM ID
4562		04/30/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/30/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		04/30/2012	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		04/30/2012	BKR	Complete to 5/10/2012. Reason: Other	NEW TRAK SYSTEM ID
4562		04/30/2012	BKR	04/30/12 - 11:36 - 13384	NEW TRAK SYSTEM ID
4562		04/30/2012	BKR	s: Case Dismissed.Pending to get	NEW TRAK SYSTEM ID
4562		04/30/2012	BKR	close. . Status: Active, approval	NEW TRAK SYSTEM ID
4562		04/30/2012	BKR	not required.	NEW TRAK SYSTEM ID
4562		04/30/2012	BKR	04/30/12 - 11:36 - 13384	NEW TRAK SYSTEM ID
4562		04/30/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/30/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID

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4562		04/30/2012	BKR	step Plan Confirmation Hearing Date	NEW TRAK SYSTEM ID
4562		04/30/2012	BKR	to 5/11/2012. Reason: Other. Comment	NEW TRAK SYSTEM ID
4562		04/27/2012	DMD	04/27/12 15:30:54 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		04/27/2012	DMD	04/27/12 14:25:04 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		04/27/2012	DMD	04/27/12 10:22:14 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		04/26/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/26/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/26/2012	DMD	04/26/12 14:08:49 INVALID NUMBER	DAVOX INCOMING FILE
4562		04/25/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/25/2012	DMD	04/25/12 16:54:52 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		04/25/2012	DMD	04/25/12 11:29:47 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		04/25/2012	FOR	04/24/12 - 17:50 - 39218	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	User has cleared the following	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	values from the Data Form: -	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	Sale Postponement Reason: Client	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	Request 	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	04/24/12 - 17:50 - 39218	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	: fc	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	04/24/12 - 17:50 - 39218	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	For. User changed date completed	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	from 2/17/2012 to incomplete. Reason	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	04/24/12 - 17:51 - 39218	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	fc . Status: Active, approval not	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	required.	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	04/24/12 - 17:51 - 39218	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	step Aged Process Necessary to	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	5/18/2012. Reason: Other. Comments:	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	04/24/12 - 17:50 - 39218	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	fc . Status: Active, approval not	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	required.	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	04/24/12 - 17:50 - 39218	NEW TRAK SYSTEM ID

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4562		04/25/2012	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	step Sale Scheduled For to	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	5/18/2012. Reason: Other. Comments:	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	04/24/12 - 17:50 - 39218	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	t	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	04/24/12 - 17:50 - 39218	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	User has completed the Sale	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	Scheduled For data form with the	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	following entries: Sale	NEW TRAK SYSTEM ID
4562		04/25/2012	FOR	Postponement Reason: : Client Reques	NEW TRAK SYSTEM ID
4562		04/24/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/24/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/24/2012	DMD	04/24/12 14:31:23 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		04/24/2012	BKR	04/24/12 - 12:50 - 13384	NEW TRAK SYSTEM ID
4562		04/24/2012	BKR	omments: pending dec . Status:	NEW TRAK SYSTEM ID
4562		04/24/2012	BKR	Active, approval not required.	NEW TRAK SYSTEM ID
4562		04/24/2012	BKR	04/24/12 - 12:50 - 13384	NEW TRAK SYSTEM ID
4562		04/24/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/24/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		04/24/2012	BKR	step Motion for Relief Sent for	NEW TRAK SYSTEM ID
4562		04/24/2012	BKR	Filing to 5/7/2012. Reason: Other. C	NEW TRAK SYSTEM ID
4562		04/24/2012	BKR	04/24/12 - 12:15 - 69661	NEW TRAK SYSTEM ID
4562		04/24/2012	BKR	. Comments: Case dismissed .	NEW TRAK SYSTEM ID
4562		04/24/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		04/24/2012	BKR	required.	NEW TRAK SYSTEM ID
4562		04/24/2012	BKR	04/24/12 - 12:15 - 69661	NEW TRAK SYSTEM ID
4562		04/24/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/24/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		04/24/2012	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		04/24/2012	BKR	Complete to 4/30/2012. Reason: Other	NEW TRAK SYSTEM ID
4562		04/24/2012	BKR	04/24/12 - 12:15 - 69661	NEW TRAK SYSTEM ID
4562		04/24/2012	BKR	s: Case dismissed . Status:	NEW TRAK SYSTEM ID
4562		04/24/2012	BKR	Active, approval not required.	NEW TRAK SYSTEM ID
4562		04/24/2012	BKR	04/24/12 - 12:15 - 69661	NEW TRAK SYSTEM ID

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██████4562		04/24/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
██████4562		04/24/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
██████4562		04/24/2012	BKR	step Plan Confirmation Hearing Date	NEW TRAK SYSTEM ID
██████4562		04/24/2012	BKR	to 4/30/2012. Reason: Other. Comment	NEW TRAK SYSTEM ID
██████4562		04/23/2012	FSV	INSP TP F RESULTS RCVD; ORD DT=04/18/12	SYSTEM ID
██████4562		04/23/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		04/23/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		04/23/2012	DMD	04/23/12 11:47:48 ANSWERING MACHINE	DAVOX INCOMING FILE
██████4562		04/23/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		04/23/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		04/23/2012	DMD	04/21/12 11:02:58 INVALID NUMBER	DAVOX INCOMING FILE
██████4562		04/20/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		04/20/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		04/20/2012	DMD	04/20/12 14:17:01 ANSWERING MACHINE	DAVOX INCOMING FILE
██████4562		04/19/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		04/19/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		04/19/2012	DMD	04/19/12 11:12:29 NO ANSWER	DAVOX INCOMING FILE
██████4562		04/19/2012	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
██████4562		04/18/2012	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
██████4562		04/18/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		04/18/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		04/18/2012	DMD	04/18/12 18:21:47 NO ANSWER	DAVOX INCOMING FILE
██████4562		04/18/2012	FOR	04/18/12 - 14:21 - 58316	NEW TRAK SYSTEM ID
██████4562		04/18/2012	FOR	System updated for the following	NEW TRAK SYSTEM ID
██████4562		04/18/2012	FOR	event: User has reprojected the	NEW TRAK SYSTEM ID
██████4562		04/18/2012	FOR	step Sale Held to 4/25/2012.	NEW TRAK SYSTEM ID
██████4562		04/18/2012	FOR	Reason: Other. Comments: reprojectin	NEW TRAK SYSTEM ID
██████4562		04/18/2012	FOR	04/18/12 - 14:21 - 58316	NEW TRAK SYSTEM ID
██████4562		04/18/2012	FOR	g to allow others to complete event	NEW TRAK SYSTEM ID
██████4562		04/18/2012	FOR	. Status: Active, approval not	NEW TRAK SYSTEM ID
██████4562		04/18/2012	FOR	required.	NEW TRAK SYSTEM ID
██████4562		04/17/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		04/17/2012	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		04/17/2012	DMD	04/17/12 10:52:02 INVALID NUMBER	DAVOX INCOMING FILE
██████4562		04/17/2012	FOR	04/17/12 - 11:49 - 46295	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		04/17/2012	FOR	/ Subject: Hold Request /	NEW TRAK SYSTEM ID
4562		04/17/2012	FOR	04/17/12 - 11:49 - 46295	NEW TRAK SYSTEM ID
4562		04/17/2012	FOR	Intercom Message: / Read: 4/17/2012	NEW TRAK SYSTEM ID
4562		04/17/2012	FOR	11:49:21 AM / From: Thomas,	NEW TRAK SYSTEM ID
4562		04/17/2012	FOR	Adoneica / To: Beltran, Sally; /	NEW TRAK SYSTEM ID
4562		04/17/2012	FOR	CC: / Intercom Type: General Update	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	04/16/12 - 16:50 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	nt: User has ended the hold. Hold	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	End Date: 04/16/2012. Hold type:	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	Bankruptcy FiledSystem updated for	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	the following event: User has ended	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	04/16/12 - 16:50 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	Intercom From: Adoneica Thomas,	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	GMAC - To: Sally Beltran (at-exet)	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	/ Subject: Hold Request/Message:	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	System updated for the following eve	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	04/16/12 - 16:50 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	the hold. Hold End Date:	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	04/16/2012. Hold type: Bankruptcy	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	Filed	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	04/16/12 - 16:50 - 00007	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	nts: Hold Ended . Status: Active,	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	approval not required.	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	04/16/12 - 16:50 - 00007	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	step Aged Process Necessary to	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	4/16/2012. Reason: Hold Ended. Comme	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	04/16/12 - 16:50 - 00007	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	nded . Status: Active, approval	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	not required.	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	04/16/12 - 16:50 - 00007	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	step Sale Held to 4/16/2012.	NEW TRAK SYSTEM ID

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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
4562		04/16/2012	FOR	Reason: Hold Ended. Comments: Hold E	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 11:57 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	ing. Comments: info was found in	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	pacer and it matched case	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	#1140784 chapter filed 11 Date	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	filed: 07/19/2011 Debtor dismiss	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 11:57 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	event: User has ended the Issue	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	associated with this loan. Issue	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Type: BK Non Recoverable Fees - Clos	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 11:57 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	ed: 03/23/2012 .	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 11:27 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Fees - Closing. Issue Comments:	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Please address the f96 fees so bkr	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	can close out case #1140784	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	chapter filed 11 Date filed: 07/1	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 11:27 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	event: User has created a	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Process-Level issue for this	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	loan.Issue Type: BK Non Recoverable	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 11:27 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	9/2011 Debtor dismissed:	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	03/23/2012 . Thank you Status:	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Active	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 11:36 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	-13.00	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	05/26/09 -13.00 00/00/00	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	-13.00 06/23/	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 11:36 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	reak down Total Uncollected	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	3337.80 PROP	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	INSPECTION FEE -220.75	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		04/16/2012	BKR	04/28/09 -13.00 00/00/00	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 11:36 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	if non-recoverable please state	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	why case #1140784 chapter filed	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	11 Date filed: 07/19/2011	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Debtor dismissed: 03/23/2012 b	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 11:36 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Intercom From: Adoneica Thomas -	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	To: OHara,Keri; / Message: Please	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	advise me if these fees are	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	recoverable or non -recoverable and	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 11:36 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	08/03/10 -14.75	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	00/00/00 -14.75	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	08/20/10 -11.25 00/00/00	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 11:36 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	10/29/09 -11.25	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	00/00/00 -11.25	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	11/20/09 -11.25	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	00/00/00 -11.25	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 11:36 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	08/25/09 -11.25	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	00/00/00 -11.25	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	09/25/09 -11.25	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	00/00/00 -11.25	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 11:36 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Adoneica Thomas - (Cont) - 09	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	-11.25 00/00/00 -11.25	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	07/22/09 -11.25	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	00/00/00 -11.25	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 11:36 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	10/22/09 -210.00	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	00/00/00 -210.00	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 11:36 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	-11.25	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
██████4562		04/16/2012	BKR	EXPENSE ADVANCES	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	-2669.13 10/22/09	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	-500.00 05/15/10 -440.06	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	04/16/12 - 11:36 - 27147	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	5 00/00/00 -11.25	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	11/26/10 -11.25	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	00/00/00 -11.25	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	12/21/10 -11.25 00/00/00	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	04/16/12 - 11:36 - 27147	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	Adoneica Thomas - (Cont) -	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	-11.25 09/21/10	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	-11.25 00/00/00 -11.25	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	10/19/10 -11.2	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	04/16/12 - 11:36 - 27147	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	-210.00	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	02/23/11 -42.00 00/00/00	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	-42.00	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	02/23/11 -60.00	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	04/16/12 - 11:36 - 27147	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	-56.07	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	02/23/11 -500.00 00/00/00	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	-500.00	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	02/23/11 -210.00 00/00/00	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	04/16/12 - 11:36 - 27147	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	-60.00	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	10/22/09 -350.00 00/00/00	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	-350.00	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	02/23/11 -56.07 00/00/00	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	04/16/12 - 11:36 - 27147	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	Adoneica Thomas - (Cont) -	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	10/22/09 -66.00 00/00/00	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	-66.00	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	10/22/09 -60.00 00/00/00	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	04/16/12 - 11:36 - 27147	NEW TRAK SYSTEM ID
██████4562		04/16/2012	BKR	-50.00 00/00/00	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		04/16/2012	BKR	-50.00 01/06/12	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	-275.00 00/00/00 -275.00	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Thank you	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 11:36 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Adoneica Thomas - (Cont) - 00/00/00	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	-60.00	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	02/23/11 -350.00 00/00/00	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	-350.00 05/18/11	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	04/16/12 - 13:38 - 69661	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	ect: Issue Request /	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	04/16/12 - 13:38 - 69661	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	Intercom Message: / Read: 4/16/2012	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	1:37:49 PM / From: Thomas, Adoneica	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	/ To: OHara, Keri; / CC: /	NEW TRAK SYSTEM ID
4562		04/16/2012	FOR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 16:39 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	ect: Re: Recoverability of fees /	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 16:39 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Intercom Message: / Read: 4/16/2012	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	4:38:31 PM / From: OHara, Keri /	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	To: Thomas, Adoneica; / CC: /	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 16:36 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Intercom Message: / Read: 4/16/2012	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	4:35:49 PM / From: Thomas, Adoneica	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	/ To: Thomas, Adoneica; / CC: /	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 16:36 - 27147	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	ect: Issue Request /	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 16:12 - 69661	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	omments: Case dismissed . Status:	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Active, approval not required.	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 16:12 - 69661	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		04/16/2012	BKR	step Plan Confirmation Hearing Date	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	to 4/23/2012. Reason: Court Delay. C	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 16:12 - 69661	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Delay. Comments: Case dismissed	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	. Status: Active, approval not	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	required.	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 16:12 - 69661	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Complete to 4/23/2012. Reason: Court	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 16:42 - 69661	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Comments: Case dismissed .	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	required.	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 16:42 - 69661	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	step Motion for Relief Sent for	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Filing to 4/23/2012. Reason: Other.	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 13:37 - 69661	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	ect: Recoverability of fees /	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 13:37 - 69661	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Intercom Message: / Read: 4/16/2012	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	1:37:27 PM / From: Thomas, Adoneica	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	/ To: OHara, Keri; / CC: /	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 13:38 - 69661	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	.80 PROP INSPECTION	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	FEE -220.75 04/28/09	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	-13.00 00/00/00 -13	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 13:38 - 69661	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	se #1140784 chapter filed 11 Date	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	filed: 07/19/2011 Debtor	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	dismissed: 03/23/2012 break	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		04/16/2012	BKR	down Total Uncollected 3337	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 13:38 - 69661	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	ility of fees Please advise me	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	if these fees are recoverable or	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	non -recoverable and if	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	non-recoverable please state why ca	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 13:38 - 69661	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Intercom From: Keri OHara - To:	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Thomas,Adoneica; / Message: Fees	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	are recoverable. From:	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Adoneica Thomas Subject: Recoverab	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 13:38 - 69661	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	-11.25	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	11/20/09 -11.25 00/00/00	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	-11.25 08/03/10	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 13:38 - 69661	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	-11.25	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	09/25/09 -11.25 00/00/00	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	-11.25	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	10/29/09 -11.25 00/00/00	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 13:38 - 69661	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	-11.25	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	07/22/09 -11.25 00/00/00	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	-11.25	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	08/25/09 -11.25 00/00/00	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 13:38 - 69661	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	Keri OHara - (Cont) - .00	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	05/26/09 -13.00	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	00/00/00 -13.00	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	06/23/09 -11.25 00/00/00	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	04/16/12 - 13:38 - 69661	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	EXPENSE	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	ADVANCES -2669.13	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	10/22/09 -500.00 05/15/10	NEW TRAK SYSTEM ID
4562		04/16/2012	BKR	-440.0	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
████ 4562		04/16/2012	BKR	04/16/12 - 13:38 - 69661	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	11/26/10 -11.25	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	00/00/00 -11.25	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	12/21/10 -11.25	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	00/00/00 -11.25	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	04/16/12 - 13:38 - 69661	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	09/21/10 -11.25	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	00/00/00 -11.25	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	10/19/10 -11.25	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	00/00/00 -11.25	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	04/16/12 - 13:38 - 69661	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	Keri OHara - (Cont) - -14.75	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	00/00/00 -14.75	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	08/20/10 -11.25	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	00/00/00 -11.25	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	04/16/12 - 13:38 - 69661	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	-500.00	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	02/23/11 -210.00 00/00/00	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	-210.00 02/23/11	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	04/16/12 - 13:38 - 69661	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	-350.00	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	02/23/11 -56.07 00/00/00	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	-56.07	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	02/23/11 -500.00 00/00/00	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	04/16/12 - 13:38 - 69661	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	-66.00	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	10/22/09 -60.00 00/00/00	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	-60.00	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	10/22/09 -350.00 00/00/00	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	04/16/12 - 13:38 - 69661	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	Keri OHara - (Cont) - 6	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	10/22/09 -210.00 00/00/00	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	-210.00	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	10/22/09 -66.00 00/00/00	NEW TRAK SYSTEM ID
████ 4562		04/16/2012	BKR	04/16/12 - 13:38 - 69661	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		04/13/2012	CBR	DELINQUENT: 180+ DAYS	SYSTEM ID
4562		04/13/2012	BKR	04/13/12 - 12:05 - 69661	NEW TRAK SYSTEM ID
4562		04/13/2012	BKR	ive	NEW TRAK SYSTEM ID
4562		04/13/2012	BKR	04/13/12 - 12:05 - 69661	NEW TRAK SYSTEM ID
4562		04/13/2012	BKR	ments: Case dismissed. Dismissal	NEW TRAK SYSTEM ID
4562		04/13/2012	BKR	shows effective date of 3/23/2012,	NEW TRAK SYSTEM ID
4562		04/13/2012	BKR	but the notice of dismissal was not	NEW TRAK SYSTEM ID
4562		04/13/2012	BKR	entered until 4/10/2012. Status: Act	NEW TRAK SYSTEM ID
4562		04/13/2012	BKR	04/13/12 - 12:05 - 69661	NEW TRAK SYSTEM ID
4562		04/13/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/13/2012	BKR	event: User has created a	NEW TRAK SYSTEM ID
4562		04/13/2012	BKR	Process-Level issue for this	NEW TRAK SYSTEM ID
4562		04/13/2012	BKR	loan.Issue Type: BK Close. Issue Com	NEW TRAK SYSTEM ID
4562		04/13/2012	BKR	04/13/12 - 12:16 - 69661	NEW TRAK SYSTEM ID
4562		04/13/2012	BKR	. Comments: Case dismissed .	NEW TRAK SYSTEM ID
4562		04/13/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		04/13/2012	BKR	required.	NEW TRAK SYSTEM ID
4562		04/13/2012	BKR	04/13/12 - 12:16 - 69661	NEW TRAK SYSTEM ID
4562		04/13/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/13/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		04/13/2012	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		04/13/2012	BKR	Complete to 4/20/2012. Reason: Other	NEW TRAK SYSTEM ID
4562		04/09/2012	BKR	04/09/12 - 11:12 - 13700	NEW TRAK SYSTEM ID
4562		04/09/2012	BKR	Comments: pending signed decl .	NEW TRAK SYSTEM ID
4562		04/09/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		04/09/2012	BKR	required.	NEW TRAK SYSTEM ID
4562		04/09/2012	BKR	04/09/12 - 11:12 - 13700	NEW TRAK SYSTEM ID
4562		04/09/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/09/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		04/09/2012	BKR	step Motion for Relief Sent for	NEW TRAK SYSTEM ID
4562		04/09/2012	BKR	Filing to 4/16/2012. Reason: Other.	NEW TRAK SYSTEM ID
4562	BCR	04/09/2012	NT	TR code is not listed in our database	AJAY KUMAR TEJWANI
4562	DODV	04/07/2012	NT	Per DOD website check 4/2/2012 borrower ROSALIND	API CSRV

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	DODV	04/07/2012	NT	ALEXANDER-KASPARIK is not active duty. Copy of DOD	API CSRV
4562	DODV	04/07/2012	NT	website is imaged in Looking Glass.	API CSRV
4562		04/06/2012	BKR	04/06/12 - 09:56 - 13700	NEW TRAK SYSTEM ID
4562		04/06/2012	BKR	. Comments: hrg not set . Status:	NEW TRAK SYSTEM ID
4562		04/06/2012	BKR	Active, approval not required.	NEW TRAK SYSTEM ID
4562		04/06/2012	BKR	04/06/12 - 09:56 - 13700	NEW TRAK SYSTEM ID
4562		04/06/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/06/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		04/06/2012	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		04/06/2012	BKR	Complete to 4/13/2012. Reason: Other	NEW TRAK SYSTEM ID
4562		04/06/2012	BKR	04/06/12 - 09:57 - 13700	NEW TRAK SYSTEM ID
4562		04/06/2012	BKR	s: hrg not set . Status: Active,	NEW TRAK SYSTEM ID
4562		04/06/2012	BKR	approval not required.	NEW TRAK SYSTEM ID
4562		04/06/2012	BKR	04/06/12 - 09:57 - 13700	NEW TRAK SYSTEM ID
4562		04/06/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/06/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		04/06/2012	BKR	step Plan Confirmation Hearing Date	NEW TRAK SYSTEM ID
4562		04/06/2012	BKR	to 4/16/2012. Reason: Other. Comment	NEW TRAK SYSTEM ID
4562	OTH10	04/06/2012	NT	loan part of Indecomm project, assign	KASEY SENTS
4562	OTH10	04/06/2012	NT	found out of MERS, MIN deactivated and	KASEY SENTS
4562	OTH10	04/06/2012	NT	MERS data removed from loan serv	KASEY SENTS
4562		04/04/2012	BKR	04/04/12 - 09:20 - 13700	NEW TRAK SYSTEM ID
4562		04/04/2012	BKR	. Comments: plan not filed .	NEW TRAK SYSTEM ID
4562		04/04/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		04/04/2012	BKR	required.	NEW TRAK SYSTEM ID
4562		04/04/2012	BKR	04/04/12 - 09:20 - 13700	NEW TRAK SYSTEM ID
4562		04/04/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/04/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		04/04/2012	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		04/04/2012	BKR	Complete to 4/11/2012. Reason: Other	NEW TRAK SYSTEM ID
4562		04/03/2012	FOR	04/03/12 - 13:47 - 69661	NEW TRAK SYSTEM ID
4562		04/03/2012	FOR	Process opened 4/3/2012 by user	NEW TRAK SYSTEM ID
4562		04/03/2012	FOR	Keri OHara.	NEW TRAK SYSTEM ID
4562		04/03/2012	FOR	04/03/12 - 13:48 - 69661	NEW TRAK SYSTEM ID
4562		04/03/2012	FOR	ment Type: : AFFIDAVIT OF AMOUNT	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		04/03/2012	FOR	DUE AND OWING Other Document Type:	NEW TRAK SYSTEM ID
4562		04/03/2012	FOR	: Special Instructions: :	NEW TRAK SYSTEM ID
4562		04/03/2012	FOR	04/03/12 - 13:48 - 69661	NEW TRAK SYSTEM ID
4562		04/03/2012	FOR	User has completed the Upload	NEW TRAK SYSTEM ID
4562		04/03/2012	FOR	Document data form with the	NEW TRAK SYSTEM ID
4562		04/03/2012	FOR	following entries: Select File: :	NEW TRAK SYSTEM ID
4562		04/03/2012	FOR	2.24.12 Declaration.pdf Select Docu	NEW TRAK SYSTEM ID
4562		04/03/2012	FOR	04/03/12 - 13:48 - 69661	NEW TRAK SYSTEM ID
4562		04/03/2012	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		04/03/2012	FOR	following event: Upload Document,	NEW TRAK SYSTEM ID
4562		04/03/2012	FOR	completed on 4/3/2012AutoClose from	NEW TRAK SYSTEM ID
4562		04/03/2012	FOR	DDF	NEW TRAK SYSTEM ID
4562	AOMR	04/03/2012	NT	Assignment Recorded- no longer a MERS	SEAN FLANAGAN
4562	AOMR	04/03/2012	NT	Loan	SEAN FLANAGAN
4562	BKR	04/03/2012	NT	Vendor code not updated	RITUDEB CHAKRABORTY
4562		04/02/2012	FOR	04/02/12 - 13:34 - 69661	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	ect: Re: Re: Re: Revision	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	request /	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	04/02/12 - 13:34 - 69661	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	Intercom Message: / Read: 4/2/2012	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	1:34:20 PM / From: Cartwright, Joe	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	/ To: OHara, Keri; / CC: /	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562		04/02/2012	BKR	04/02/12 - 10:52 - 13700	NEW TRAK SYSTEM ID
4562		04/02/2012	BKR	omments: pending signed decl .	NEW TRAK SYSTEM ID
4562		04/02/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		04/02/2012	BKR	required.	NEW TRAK SYSTEM ID
4562		04/02/2012	BKR	04/02/12 - 10:52 - 13700	NEW TRAK SYSTEM ID
4562		04/02/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/02/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		04/02/2012	BKR	step Motion for Relief Sent for	NEW TRAK SYSTEM ID
4562		04/02/2012	BKR	Filing to 4/9/2012. Reason: Other. C	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	04/02/12 - 09:10 - 39129	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	er, this is a bad faith filing.	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	The debtor acquired interest in the	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	DM	04/02/2012	FOR	property thro	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	04/02/12 - 09:10 - 39129	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	OHara Subject: Revision request	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	RE: Instructions: : the borrowers	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	signed a deed of trust not a grant	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	deed. Debtor is not the borrow	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	04/02/12 - 09:10 - 39129	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	ion process be closed?	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	From: Joe Cartwright Subject: Re:	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	Revision request It looks like	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	the revision was done From: Keri	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	04/02/12 - 09:10 - 39129	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	Intercom From: Joe Cartwright - To:	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	OHara,Keri; / Message: closed	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	From: Keri OHara Subject: Re:	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	Re: Revision request Can the revis	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	04/02/12 - 09:10 - 39129	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	Joe Cartwright - (Cont) - ugh a	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	grant deed.	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	04/02/12 - 09:10 - 39129	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	ect: Re: Re: Revision request /	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	04/02/12 - 09:10 - 39129	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	Intercom Message: / Read: 4/2/2012	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	9:09:34 AM / From: OHara, Keri /	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	To: Cartwright, Joe; / CC: /	NEW TRAK SYSTEM ID
4562		04/02/2012	FOR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562		04/02/2012	NT	FHLMC EDR 03/30/12- 66 7/19/2011	LAILA BEGUM
4562		03/31/2012	FOR	03/30/12 - 15:34 - 69661	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	t in the property through a grant	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	deed.	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	03/30/12 - 15:34 - 69661	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	gned a deed of trust not a grant	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	deed. Debtor is not the	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	borrower, this is a bad faith	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	filing. The debtor acquired interes	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		03/31/2012	FOR	03/30/12 - 15:34 - 69661	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	Revision request It looks like	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	the revision was done From: Keri	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	OHara Subject: Revision request	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	RE: Instructions: : the borrowers si	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	03/30/12 - 15:34 - 69661	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	Intercom From: Keri OHara - To:	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	Cartwright,Joe; / Message: Can the	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	revision process be closed?	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	From: Joe Cartwright Subject: Re:	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	03/30/12 - 15:34 - 69661	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	nts: Revisions not needed .	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	required.	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	03/30/12 - 15:34 - 69661	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	step Revised Document Imaged to	NEW TRAK SYSTEM ID
4562		03/31/2012	FOR	4/6/2012. Reason: other delay. Comme	NEW TRAK SYSTEM ID
4562		03/30/2012	FSV	INSP TP E RESULTS RCVD; ORD DT=03/19/12	SYSTEM ID
4562		03/28/2012	BKR	03/28/12 - 09:08 - 13700	NEW TRAK SYSTEM ID
4562		03/28/2012	BKR	Comments: plan not filed .	NEW TRAK SYSTEM ID
4562		03/28/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		03/28/2012	BKR	required.	NEW TRAK SYSTEM ID
4562		03/28/2012	BKR	03/28/12 - 09:08 - 13700	NEW TRAK SYSTEM ID
4562		03/28/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		03/28/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		03/28/2012	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		03/28/2012	BKR	Complete to 4/4/2012. Reason: Other.	NEW TRAK SYSTEM ID
4562		03/28/2012	BKR	03/28/12 - 09:09 - 13700	NEW TRAK SYSTEM ID
4562		03/28/2012	BKR	: hrg not set . Status: Active,	NEW TRAK SYSTEM ID
4562		03/28/2012	BKR	approval not required.	NEW TRAK SYSTEM ID
4562		03/28/2012	BKR	03/28/12 - 09:09 - 13700	NEW TRAK SYSTEM ID
4562		03/28/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		03/28/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
██████████		03/28/2012	BKR	step Plan Confirmation Hearing Date	NEW TRAK SYSTEM ID
██████████		03/28/2012	BKR	to 4/6/2012. Reason: Other. Comments	NEW TRAK SYSTEM ID
██████████		03/26/2012	BKR	03/26/12 - 11:11 - 13700	NEW TRAK SYSTEM ID
██████████		03/26/2012	BKR	omments: pending signed decl .	NEW TRAK SYSTEM ID
██████████		03/26/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
██████████		03/26/2012	BKR	required.	NEW TRAK SYSTEM ID
██████████		03/26/2012	BKR	03/26/12 - 11:11 - 13700	NEW TRAK SYSTEM ID
██████████		03/26/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
██████████		03/26/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
██████████		03/26/2012	BKR	step Motion for Relief Sent for	NEW TRAK SYSTEM ID
██████████		03/26/2012	BKR	Filing to 4/2/2012. Reason: Other. C	NEW TRAK SYSTEM ID
██████████		03/26/2012	BKR	03/23/12 - 09:28 - 13700	NEW TRAK SYSTEM ID
██████████		03/26/2012	BKR	s: hrg not set . Status: Active,	NEW TRAK SYSTEM ID
██████████		03/26/2012	BKR	approval not required.	NEW TRAK SYSTEM ID
██████████		03/26/2012	BKR	03/23/12 - 09:28 - 13700	NEW TRAK SYSTEM ID
██████████		03/26/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
██████████		03/26/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
██████████		03/26/2012	BKR	step Plan Confirmation Hearing Date	NEW TRAK SYSTEM ID
██████████		03/26/2012	BKR	to 3/30/2012. Reason: Other. Comment	NEW TRAK SYSTEM ID
██████████	BKR	03/26/2012	NT	Tr cod not listed in database	RITUDEB CHAKRABORTY
██████████		03/22/2012	BKR	03/21/12 - 19:43 - 69661	NEW TRAK SYSTEM ID
██████████		03/22/2012	BKR	Delay. Comments: Plan not yet	NEW TRAK SYSTEM ID
██████████		03/22/2012	BKR	filed . Status: Active, approval	NEW TRAK SYSTEM ID
██████████		03/22/2012	BKR	not required.	NEW TRAK SYSTEM ID
██████████		03/22/2012	BKR	03/21/12 - 19:43 - 69661	NEW TRAK SYSTEM ID
██████████		03/22/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
██████████		03/22/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
██████████		03/22/2012	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
██████████		03/22/2012	BKR	Complete to 3/28/2012. Reason: Court	NEW TRAK SYSTEM ID
██████████		03/22/2012	FOR	03/22/12 - 13:37 - 69661	NEW TRAK SYSTEM ID
██████████		03/22/2012	FOR	Intercom Message: / Read: 3/22/2012	NEW TRAK SYSTEM ID
██████████		03/22/2012	FOR	1:36:57 PM / From: Cartwright, Joe	NEW TRAK SYSTEM ID
██████████		03/22/2012	FOR	/ To: OHara, Keri; / CC: /	NEW TRAK SYSTEM ID
██████████		03/22/2012	FOR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
██████████		03/22/2012	FOR	03/22/12 - 13:37 - 69661	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		03/22/2012	FOR	ect: Re: Revision request /	NEW TRAK SYSTEM ID
4562		03/22/2012	FOR	03/22/12 - 09:58 - 39129	NEW TRAK SYSTEM ID
4562		03/22/2012	FOR	h filing. The debtor acquired	NEW TRAK SYSTEM ID
4562		03/22/2012	FOR	interest in the property through a	NEW TRAK SYSTEM ID
4562		03/22/2012	FOR	grant deed.	NEW TRAK SYSTEM ID
4562		03/22/2012	FOR	03/22/12 - 09:58 - 39129	NEW TRAK SYSTEM ID
4562		03/22/2012	FOR	st RE: Instructions: : the	NEW TRAK SYSTEM ID
4562		03/22/2012	FOR	borrowers signed a deed of trust	NEW TRAK SYSTEM ID
4562		03/22/2012	FOR	not a grant deed. Debtor is	NEW TRAK SYSTEM ID
4562		03/22/2012	FOR	not the borrower, this is a bad fait	NEW TRAK SYSTEM ID
4562		03/22/2012	FOR	03/22/12 - 09:58 - 39129	NEW TRAK SYSTEM ID
4562		03/22/2012	FOR	Intercom From: Joe Cartwright - To:	NEW TRAK SYSTEM ID
4562		03/22/2012	FOR	OHara,Keri; / Message: It looks	NEW TRAK SYSTEM ID
4562		03/22/2012	FOR	like the revision was done From:	NEW TRAK SYSTEM ID
4562		03/22/2012	FOR	Keri OHara Subject: Revision reque	NEW TRAK SYSTEM ID
4562		03/20/2012	FOR	03/20/12 - 16:42 - 69661	NEW TRAK SYSTEM ID
4562		03/20/2012	FOR	eed. Debtor is not the	NEW TRAK SYSTEM ID
4562		03/20/2012	FOR	borrower, this is a bad faith	NEW TRAK SYSTEM ID
4562		03/20/2012	FOR	filing. The debtor acquired	NEW TRAK SYSTEM ID
4562		03/20/2012	FOR	interest in the property through a g	NEW TRAK SYSTEM ID
4562		03/20/2012	FOR	03/20/12 - 16:42 - 69661	NEW TRAK SYSTEM ID
4562		03/20/2012	FOR	Intercom From: Keri OHara - To:	NEW TRAK SYSTEM ID
4562		03/20/2012	FOR	Lyons,Joseph; / Message: RE:	NEW TRAK SYSTEM ID
4562		03/20/2012	FOR	Instructions: : the borrowers	NEW TRAK SYSTEM ID
4562		03/20/2012	FOR	signed a deed of trust not a grant d	NEW TRAK SYSTEM ID
4562		03/20/2012	FOR	03/20/12 - 16:41 - 69661	NEW TRAK SYSTEM ID
4562		03/20/2012	FOR	ents: revision not needed, bad	NEW TRAK SYSTEM ID
4562		03/20/2012	FOR	faith filing . Status: Active,	NEW TRAK SYSTEM ID
4562		03/20/2012	FOR	approval not required.	NEW TRAK SYSTEM ID
4562		03/20/2012	FOR	03/20/12 - 16:41 - 69661	NEW TRAK SYSTEM ID
4562		03/20/2012	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		03/20/2012	FOR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		03/20/2012	FOR	step Revised Document Imaged to	NEW TRAK SYSTEM ID
4562		03/20/2012	FOR	3/23/2012. Reason: other delay. Comm	NEW TRAK SYSTEM ID
4562		03/20/2012	FOR	03/20/12 - 16:42 - 69661	NEW TRAK 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
4562	BKR	03/20/2012	FOR	rant deed.	NEW TRAK SYSTEM ID
4562		03/20/2012	NT	TR code not listed in database	RITUDEB CHAKRABORTY
4562		03/20/2012	D28	FORCED BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		03/19/2012	FSV	INSP TYPE E ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		03/19/2012	BKR	03/19/12 - 12:35 - 13700	NEW TRAK SYSTEM ID
4562		03/19/2012	BKR	Comments: pending signed decl .	NEW TRAK SYSTEM ID
4562		03/19/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		03/19/2012	BKR	required.	NEW TRAK SYSTEM ID
4562		03/19/2012	BKR	03/19/12 - 12:35 - 13700	NEW TRAK SYSTEM ID
4562		03/19/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		03/19/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		03/19/2012	BKR	step Motion for Relief Sent for	NEW TRAK SYSTEM ID
4562		03/19/2012	BKR	Filing to 3/26/2012. Reason: Other.	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	03/17/12 - 07:38 - 39139	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	Process opened 3/17/2012 by user	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	Joseph Lyons.	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	03/17/12 - 07:38 - 39139	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	User has completed the Document	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	Execution data form with the	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	following entries: Document	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	Execution: : Revised Document	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	03/17/12 - 07:38 - 39139	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	following event: Document	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	Execution, completed on	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	3/17/2012AutoClose from DDF	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	03/17/12 - 07:55 - 39139	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	not a grant deed. Requested	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	changes to document: : cert.	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	03/17/12 - 07:55 - 39139	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	User has completed the Revised	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	Document data form with the	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	following entries: Instructions: :	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	the borrowers signed a deed of trust	NEW TRAK SYSTEM ID
4562		03/19/2012	FOR	03/17/12 - 07:55 - 39139	NEW TRAK SYSTEM ID

Loan History

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		03/16/2012	CBR	DELINQUENT: 180+ DAYS	SYSTEM ID
4562		03/14/2012	BKR	03/14/12 - 09:45 - 13700	NEW TRAK SYSTEM ID
4562		03/14/2012	BKR	. Comments: plan not filed .	NEW TRAK SYSTEM ID
4562		03/14/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		03/14/2012	BKR	required.	NEW TRAK SYSTEM ID
4562		03/14/2012	BKR	03/14/12 - 09:45 - 13700	NEW TRAK SYSTEM ID
4562		03/14/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		03/14/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		03/14/2012	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		03/14/2012	BKR	Complete to 3/21/2012. Reason: Other	NEW TRAK SYSTEM ID
4562		03/14/2012	BKR	03/14/12 - 09:46 - 13700	NEW TRAK SYSTEM ID
4562		03/14/2012	BKR	s: hrg not set . Status: Active,	NEW TRAK SYSTEM ID
4562		03/14/2012	BKR	approval not required.	NEW TRAK SYSTEM ID
4562		03/14/2012	BKR	03/14/12 - 09:46 - 13700	NEW TRAK SYSTEM ID
4562		03/14/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		03/14/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		03/14/2012	BKR	step Plan Confirmation Hearing Date	NEW TRAK SYSTEM ID
4562		03/14/2012	BKR	to 3/23/2012. Reason: Other. Comment	NEW TRAK SYSTEM ID
4562		03/13/2012	BKR	03/12/12 - 15:09 - 13700	NEW TRAK SYSTEM ID
4562		03/13/2012	BKR	Comments: pending signed decl .	NEW TRAK SYSTEM ID
4562		03/13/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		03/13/2012	BKR	required.	NEW TRAK SYSTEM ID
4562		03/13/2012	BKR	03/12/12 - 15:09 - 13700	NEW TRAK SYSTEM ID
4562		03/13/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		03/13/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		03/13/2012	BKR	step Motion for Relief Sent for	NEW TRAK SYSTEM ID
4562		03/13/2012	BKR	Filing to 3/19/2012. Reason: Other.	NEW TRAK SYSTEM ID
4562	BKR	03/13/2012	NT	BA code not listed in our database	ARUN GOVINDSWAMY
4562	BKR	03/13/2012	NT	Ch 11 case trustee not assigned in pacer-MV.	ARUN GOVINDSWAMY
4562		03/07/2012	BKR	03/07/12 - 10:51 - 13700	NEW TRAK SYSTEM ID
4562		03/07/2012	BKR	. Comments: plan not yet filed .	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
██████████		03/07/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
██████████		03/07/2012	BKR	required.	NEW TRAK SYSTEM ID
██████████		03/07/2012	BKR	03/07/12 - 10:51 - 13700	NEW TRAK SYSTEM ID
██████████		03/07/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
██████████		03/07/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
██████████		03/07/2012	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
██████████		03/07/2012	BKR	Complete to 3/14/2012. Reason: Other	NEW TRAK SYSTEM ID
██████████		03/07/2012	BKR	03/07/12 - 10:51 - 13700	NEW TRAK SYSTEM ID
██████████		03/07/2012	BKR	s: hrg not set . Status: Active,	NEW TRAK SYSTEM ID
██████████		03/07/2012	BKR	approval not required.	NEW TRAK SYSTEM ID
██████████		03/07/2012	BKR	03/07/12 - 10:51 - 13700	NEW TRAK SYSTEM ID
██████████		03/07/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
██████████		03/07/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
██████████		03/07/2012	BKR	step Plan Confirmation Hearing Date	NEW TRAK SYSTEM ID
██████████		03/07/2012	BKR	to 3/19/2012. Reason: Other. Comment	NEW TRAK SYSTEM ID
██████████	BKR	03/06/2012	NT	BA code not listed in our database	ARUN GOVINDSWAMY
██████████	BKR	03/06/2012	NT	Ch 11 case trustee not assigned in pacer-MV.	ARUN GOVINDSWAMY
██████████		03/05/2012	BKR	03/05/12 - 11:55 - 13700	NEW TRAK SYSTEM ID
██████████		03/05/2012	BKR	Comments: pending signed decl .	NEW TRAK SYSTEM ID
██████████		03/05/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
██████████		03/05/2012	BKR	required.	NEW TRAK SYSTEM ID
██████████		03/05/2012	BKR	03/05/12 - 11:55 - 13700	NEW TRAK SYSTEM ID
██████████		03/05/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
██████████		03/05/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
██████████		03/05/2012	BKR	step Motion for Relief Sent for	NEW TRAK SYSTEM ID
██████████		03/05/2012	BKR	Filing to 3/12/2012. Reason: Other.	NEW TRAK SYSTEM ID
██████████		03/02/2012	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
██████████	DM	03/02/2012	NT	FHLMC EDR 02/29/12- 66 7/19/2011	LAILA BEGUM
██████████		03/01/2012	BKR	02/29/12 - 22:04 - 13700	NEW TRAK SYSTEM ID
██████████		03/01/2012	BKR	omments: pending signed decl .	NEW TRAK SYSTEM ID
██████████		03/01/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
██████████		03/01/2012	BKR	required.	NEW TRAK SYSTEM ID
██████████		03/01/2012	BKR	02/29/12 - 22:04 - 13700	NEW TRAK SYSTEM ID
██████████		03/01/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
██████████		03/01/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		03/01/2012	BKR	step Motion for Relief Sent for	NEW TRAK SYSTEM ID
4562		03/01/2012	BKR	Filing to 3/5/2012. Reason: Other. C	NEW TRAK SYSTEM ID
4562		03/01/2012	BKR	03/01/12 - 13:30 - 69661	NEW TRAK SYSTEM ID
4562		03/01/2012	BKR	mmments: Plan not yet filed .	NEW TRAK SYSTEM ID
4562		03/01/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		03/01/2012	BKR	required.	NEW TRAK SYSTEM ID
4562		03/01/2012	BKR	03/01/12 - 13:30 - 69661	NEW TRAK SYSTEM ID
4562		03/01/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		03/01/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		03/01/2012	BKR	step Plan Confirmation Hearing Date	NEW TRAK SYSTEM ID
4562		03/01/2012	BKR	to 3/8/2012. Reason: Court Delay. Co	NEW TRAK SYSTEM ID
4562		03/01/2012	BKR	03/01/12 - 13:30 - 69661	NEW TRAK SYSTEM ID
4562		03/01/2012	BKR	Delay. Comments: Plan not yet filed	NEW TRAK SYSTEM ID
4562		03/01/2012	BKR	. Status: Active, approval not	NEW TRAK SYSTEM ID
4562		03/01/2012	BKR	required.	NEW TRAK SYSTEM ID
4562		03/01/2012	BKR	03/01/12 - 13:30 - 69661	NEW TRAK SYSTEM ID
4562		03/01/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		03/01/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		03/01/2012	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		03/01/2012	BKR	Complete to 3/7/2012. Reason: Court	NEW TRAK SYSTEM ID
4562	F96	02/28/2012	NT	Paid Technology fee for \$5.00 for the January,	KIM CHAMBERS-SCRIPT
4562	F96	02/28/2012	NT	2012 Invoice Management fees. Fees are in fee 96	KIM CHAMBERS-SCRIPT
4562	F96	02/28/2012	NT	and cus/user updated. Please include in your claim	KIM CHAMBERS-SCRIPT
4562	BKR	02/27/2012	NT	BA code not listed in our database	ARUN GOVINDSWAMY
4562	BKR	02/27/2012	NT	Ch 11 case trustee not assigned in pacer-MV.	ARUN GOVINDSWAMY
4562		02/24/2012	FOR	02/24/12 - 15:03 - 69661	NEW TRAK SYSTEM ID
4562		02/24/2012	FOR	ment Type: : AFFIDAVIT OF AMOUNT	NEW TRAK SYSTEM ID
4562		02/24/2012	FOR	DUE AND OWING Other Document Type:	NEW TRAK SYSTEM ID
4562		02/24/2012	FOR	: Special Instructions: :	NEW TRAK SYSTEM ID
4562		02/24/2012	FOR	02/24/12 - 15:03 - 69661	NEW TRAK SYSTEM ID
4562		02/24/2012	FOR	User has completed the Upload	NEW TRAK SYSTEM ID
4562		02/24/2012	FOR	Document data form with the	NEW TRAK SYSTEM ID
4562		02/24/2012	FOR	following entries: Select File: :	NEW TRAK SYSTEM ID
4562		02/24/2012	FOR	2.24.12 Declaration.pdf Select Docu	NEW TRAK SYSTEM ID
4562		02/24/2012	FOR	02/24/12 - 15:03 - 69661	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		02/24/2012	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		02/24/2012	FOR	following event: Upload Document,	NEW TRAK SYSTEM ID
4562		02/24/2012	FOR	completed on 2/24/2012AutoClose	NEW TRAK SYSTEM ID
4562		02/24/2012	FOR	from DDF	NEW TRAK SYSTEM ID
4562		02/24/2012	FOR	02/24/12 - 15:02 - 69661	NEW TRAK SYSTEM ID
4562		02/24/2012	FOR	Process opened 2/24/2012 by user	NEW TRAK SYSTEM ID
4562		02/24/2012	FOR	Keri OHara.	NEW TRAK SYSTEM ID
4562		02/23/2012	BKR	02/23/12 - 09:03 - 23539	NEW TRAK SYSTEM ID
4562		02/23/2012	BKR	enied. Comments: As designated	NEW TRAK SYSTEM ID
4562		02/23/2012	BKR	counsel, your firm should be	NEW TRAK SYSTEM ID
4562		02/23/2012	BKR	ordering FHLMC BPO s through	NEW TRAK SYSTEM ID
4562		02/23/2012	BKR	FHLMC's BPO order system. Thanks	NEW TRAK SYSTEM ID
4562		02/23/2012	BKR	02/23/12 - 09:03 - 23539	NEW TRAK SYSTEM ID
4562		02/23/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		02/23/2012	BKR	event: User has denied the request	NEW TRAK SYSTEM ID
4562		02/23/2012	BKR	for the issue. Issue type:	NEW TRAK SYSTEM ID
4562		02/23/2012	BKR	Appraisal/BPO Needed Status: Issue D	NEW TRAK SYSTEM ID
4562		02/22/2012	FSV	INSP TP E RESULTS RCVD; ORD DT=02/17/12	SYSTEM ID
4562		02/22/2012	BKR	02/22/12 - 10:23 - 16864	NEW TRAK SYSTEM ID
4562		02/22/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		02/22/2012	BKR	event: User has created a	NEW TRAK SYSTEM ID
4562		02/22/2012	BKR	Process-Level issue for this	NEW TRAK SYSTEM ID
4562		02/22/2012	BKR	loan.Issue Type: Appraisal/BPO Neede	NEW TRAK SYSTEM ID
4562		02/22/2012	BKR	02/22/12 - 10:23 - 16864	NEW TRAK SYSTEM ID
4562		02/22/2012	BKR	d. Issue Comments: Please provide.	NEW TRAK SYSTEM ID
4562		02/22/2012	BKR	Status: Active	NEW TRAK SYSTEM ID
4562		02/22/2012	BKR	02/22/12 - 09:27 - 00007	NEW TRAK SYSTEM ID
4562		02/22/2012	BKR	Bankruptcy - MFR (NIE Id# 37937734)	NEW TRAK SYSTEM ID
4562		02/22/2012	BKR	picked up by firm Routh Crabtree	NEW TRAK SYSTEM ID
4562		02/22/2012	BKR	Olsen, P.S. at 2/22/2012 9:26:43 AM	NEW TRAK SYSTEM ID
4562		02/22/2012	BKR	by Chasity Ramos	NEW TRAK SYSTEM ID
4562		02/21/2012	BKR	02/21/12 - 11:07 - 13700	NEW TRAK SYSTEM ID
4562		02/21/2012	BKR	. Comments: plan not filed .	NEW TRAK SYSTEM ID
4562		02/21/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		02/21/2012	BKR	required.	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
████ 4562		02/21/2012	BKR	02/21/12 - 11:07 - 13700	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	Complete to 2/28/2012. Reason: Other	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	02/21/12 - 11:08 - 13700	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	: hrg not set . Status: Active,	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	approval not required.	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	02/21/12 - 11:08 - 13700	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	step Plan Confirmation Hearing Date	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	to 3/1/2012. Reason: Other. Comments	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	02/21/12 - 11:07 - 13700	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	. Comments: hrg not set . Status:	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	Active, approval not required.	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	02/21/12 - 11:07 - 13700	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	Complete to 2/29/2012. Reason: Other	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	02/21/12 - 09:32 - 18914	NEW TRAK SYSTEM ID
████		████	██	████████████████████	████████████████
████		████	██	██████████████████	████████████████
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████		████	██	██████████	████████████████
████		████	██	██████████████	████████████████
████ 4562		02/21/2012	BKR	User has updated the system for the	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	following event: Motion for Relief	NEW TRAK SYSTEM ID
████ 4562		02/21/2012	BKR	Referred to Attorney, completed on	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		02/21/2012	BKR	2/21/2012Automation	NEW TRAK SYSTEM ID
4562		02/21/2012	BKR	02/21/12 - 03:09 - 00007	NEW TRAK SYSTEM ID
4562		02/21/2012	BKR	Process opened 2/21/2012 by user	NEW TRAK SYSTEM ID
4562		02/21/2012	BKR	Fidelity AutoProc.	NEW TRAK SYSTEM ID
4562		02/21/2012	D28	FORCED BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562	DODV	02/20/2012	NT	Per DOD website check 2/20/2012 borrower ROSALIND	API CSRV
4562	DODV	02/20/2012	NT	ALEXANDER-KASPARIK is not active duty. Copy of DOD	API CSRV
4562	DODV	02/20/2012	NT	website is imaged in Looking Glass.	API CSRV
4562		02/17/2012	CBR	DELINQUENT: 180+ DAYS	SYSTEM ID
4562		02/17/2012	FSV	INSP TYPE E ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		02/14/2012	BKR	02/14/12 - 11:05 - 13700	NEW TRAK SYSTEM ID
4562		02/14/2012	BKR	. Comments: plan not filed .	NEW TRAK SYSTEM ID
4562		02/14/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		02/14/2012	BKR	required.	NEW TRAK SYSTEM ID
4562		02/14/2012	BKR	02/14/12 - 11:05 - 13700	NEW TRAK SYSTEM ID
4562		02/14/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		02/14/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		02/14/2012	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		02/14/2012	BKR	Complete to 2/21/2012. Reason: Other	NEW TRAK SYSTEM ID
4562	DODV	02/14/2012	NT	Per DOD website check 2/13/2012 borrower ROSALIND	API CSRV
4562	DODV	02/14/2012	NT	ALEXANDER-KASPARIK is not active duty. Copy of DOD	API CSRV
4562	DODV	02/14/2012	NT	website is imaged in Looking Glass.	API CSRV
4562	BKR	02/13/2012	NT	BA code not listed in our database	RITUDEB CHAKRABORTY
4562		02/13/2012	BKR	DELQ PRE-PETN PMT (2631) COMPLETED 02/13/12	YVETTE RANDOLPH
4562		02/10/2012	FOR	02/10/12 - 12:52 - 69661	NEW TRAK SYSTEM ID
4562		02/10/2012	FOR	ubject: Issue Request /	NEW TRAK SYSTEM ID
4562		02/10/2012	FOR	02/10/12 - 12:52 - 69661	NEW TRAK SYSTEM ID
4562		02/10/2012	FOR	Intercom Message: / Read: 2/10/2012	NEW TRAK SYSTEM ID
4562		02/10/2012	FOR	12:52:16 PM / From: Sidnal,	NEW TRAK SYSTEM ID
4562		02/10/2012	FOR	Shivakant / To: OHara, Keri; / CC:	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		02/10/2012	FOR	/ Intercom Type: General Update / S	NEW TRAK SYSTEM ID
4562		02/10/2012	FOR	02/10/12 - 12:18 - 20059	NEW TRAK SYSTEM ID
4562		02/10/2012	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		02/10/2012	FOR	event: User has ended the Issue	NEW TRAK SYSTEM ID
4562		02/10/2012	FOR	associated with this loan. Issue	NEW TRAK SYSTEM ID
4562		02/10/2012	FOR	Type: BK Close. Comments: Per pacer	NEW TRAK SYSTEM ID
4562		02/10/2012	FOR	02/10/12 - 12:18 - 20059	NEW TRAK SYSTEM ID
4562		02/10/2012	FOR	case is active cbk will be closed	NEW TRAK SYSTEM ID
4562		02/10/2012	FOR	once the case is dismissed.	NEW TRAK SYSTEM ID
4562		02/09/2012	BKR	02/09/12 - 13:35 - 00000	NEW TRAK SYSTEM ID
4562		02/09/2012	BKR	effective 3/23/2012.	NEW TRAK SYSTEM ID
4562		02/09/2012	BKR	02/09/12 - 13:35 - 00000	NEW TRAK SYSTEM ID
4562		02/09/2012	BKR	ose. Issue Comments: Case dismissed	NEW TRAK SYSTEM ID
4562		02/09/2012	BKR	effective 3/23/2012. Status: Active	NEW TRAK SYSTEM ID
4562		02/09/2012	BKR	Issue Comment: Case dismissed	NEW TRAK SYSTEM ID
4562		02/09/2012	BKR	2/7/2012 Changed to: Case dismissed	NEW TRAK SYSTEM ID
4562		02/09/2012	BKR	02/09/12 - 13:35 - 00000	NEW TRAK SYSTEM ID
4562		02/09/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		02/09/2012	BKR	event: User has updated a	NEW TRAK SYSTEM ID
4562		02/09/2012	BKR	Process-Level issue for this loan.	NEW TRAK SYSTEM ID
4562		02/09/2012	BKR	Issue updated to: Issue Type: BK CI	NEW TRAK SYSTEM ID
4562		02/09/2012	BKR	02/09/12 - 13:09 - 69661	NEW TRAK SYSTEM ID
4562		02/09/2012	BKR	ments: Case dismissed 2/7/2012	NEW TRAK SYSTEM ID
4562		02/09/2012	BKR	Status: Active	NEW TRAK SYSTEM ID
4562		02/09/2012	BKR	02/09/12 - 13:09 - 69661	NEW TRAK SYSTEM ID
4562		02/09/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		02/09/2012	BKR	event: User has created a	NEW TRAK SYSTEM ID
4562		02/09/2012	BKR	Process-Level issue for this	NEW TRAK SYSTEM ID
4562		02/09/2012	BKR	loan.Issue Type: BK Close. Issue Com	NEW TRAK SYSTEM ID
4562	DODV	02/06/2012	NT	Per DOD website search 2/6/12 borrower ROSALIND	API CSRV
4562	DODV	02/06/2012	NT	ALEXANDER-KASPARIK is not active duty. Copy of	API CSRV
4562	DODV	02/06/2012	NT	website is imaged in looking glass.	API CSRV
4562	BKR	02/06/2012	NT	BA code not listed in our database	ARUN GOVINDSWAMY
4562	BKR	02/06/2012	NT	Ch 11 case trustee not assigned in pacer-MV.	ARUN GOVINDSWAMY
4562	DM	02/03/2012	NT	FHLMC EDR 01/31/12- 66 7/19/2011 71 2/17/2012	LAILA BEGUM

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		02/02/2012	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
4562		02/01/2012	BKR	02/01/12 - 08:51 - 13700	NEW TRAK SYSTEM ID
4562		02/01/2012	BKR	s: hrg not set . Status: Active,	NEW TRAK SYSTEM ID
4562		02/01/2012	BKR	approval not required.	NEW TRAK SYSTEM ID
4562		02/01/2012	BKR	02/01/12 - 08:51 - 13700	NEW TRAK SYSTEM ID
4562		02/01/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		02/01/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		02/01/2012	BKR	step Plan Confirmation Hearing Date	NEW TRAK SYSTEM ID
4562		02/01/2012	BKR	to 2/21/2012. Reason: Other. Comment	NEW TRAK SYSTEM ID
4562		02/01/2012	BKR	02/01/12 - 08:50 - 13700	NEW TRAK SYSTEM ID
4562		02/01/2012	BKR	. Comments: plan not filed .	NEW TRAK SYSTEM ID
4562		02/01/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		02/01/2012	BKR	required.	NEW TRAK SYSTEM ID
4562		02/01/2012	BKR	02/01/12 - 08:50 - 13700	NEW TRAK SYSTEM ID
4562		02/01/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		02/01/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		02/01/2012	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		02/01/2012	BKR	Complete to 2/14/2012. Reason: Other	NEW TRAK SYSTEM ID
4562		01/31/2012	FSV	INSP TP E RESULTS RCVD; ORD DT=01/18/12	SYSTEM ID
4562	BKR	01/31/2012	NT	Tr not assigned iin pacer, Ba code is not listed	RITUDEB CHAKRABORTY
4562	OTH10	01/31/2012	NT	removed MIN and MERs/MOM flags due	KASEY SENTS
4562	OTH10	01/31/2012	NT	to assignment out of MERS through	KASEY SENTS
4562	OTH10	01/31/2012	NT	Indecomm project.	KASEY SENTS
4562		01/30/2012	BKR	01/30/12 - 09:25 - 13700	NEW TRAK SYSTEM ID
4562		01/30/2012	BKR	Comments: plan not filed .	NEW TRAK SYSTEM ID
4562		01/30/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		01/30/2012	BKR	required.	NEW TRAK SYSTEM ID
4562		01/30/2012	BKR	01/30/12 - 09:25 - 13700	NEW TRAK SYSTEM ID
4562		01/30/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		01/30/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		01/30/2012	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		01/30/2012	BKR	Complete to 2/3/2012. Reason: Other.	NEW TRAK SYSTEM ID
4562	DODV	01/30/2012	NT	Per DOD website review 1/30/12 borrower ROSALIND	API CSRV
4562	DODV	01/30/2012	NT	ALEXANDER-KASPARIK is not active duty. Copy of	API CSRV
4562	DODV	01/30/2012	NT	website is imaged in looking glass.	API CSRV

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	DODV	01/24/2012	NT	Per DOD website review 1/23/12 borrower ROSALIND	API CSRV
4562	DODV	01/24/2012	NT	ALEXANDER-KASPARIK is not active duty. Copy of	API CSRV
4562	DODV	01/24/2012	NT	website is imaged in Looking Glass.	API CSRV
4562		01/23/2012	BKR	01/23/12 - 14:02 - 13700	NEW TRAK SYSTEM ID
4562		01/23/2012	BKR	. Comments: plan not filed .	NEW TRAK SYSTEM ID
4562		01/23/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		01/23/2012	BKR	required.	NEW TRAK SYSTEM ID
4562		01/23/2012	BKR	01/23/12 - 14:02 - 13700	NEW TRAK SYSTEM ID
4562		01/23/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		01/23/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		01/23/2012	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		01/23/2012	BKR	Complete to 1/30/2012. Reason: Other	NEW TRAK SYSTEM ID
4562	BKR	01/23/2012	NT	BA code not listed in our database	ARUN GOVINDSWAMY
4562	BKR	01/23/2012	NT	Ch 11 case trustee not assigned in pacer .	ARUN GOVINDSWAMY
4562	DODV	01/19/2012	NT	Per DOD website review 1/18/12 borrower ROSALIND	API CSRV
4562	DODV	01/19/2012	NT	ALEXANDER-KASPARIK is not active duty. Copy of	API CSRV
4562	DODV	01/19/2012	NT	dod website is imaged in looking glass.	API CSRV
4562		01/19/2012	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		01/18/2012	FSV	INSP TYPE E ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		01/18/2012	BKR	01/18/12 - 11:53 - 13700	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	s: hrg not set . Status: Active,	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	approval not required.	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	01/18/12 - 11:53 - 13700	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	step Plan Confirmation Hearing Date	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	to 1/31/2012. Reason: Other. Comment	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	01/17/12 - 17:49 - 69661	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	Delay. Comments: Plan not filed	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	. Status: Active, approval not	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	required.	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	01/17/12 - 17:49 - 69661	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		01/18/2012	BKR	Complete to 1/23/2012. Reason: Court	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	01/17/12 - 17:49 - 69661	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	ved from 1/28/2012 to 1/30/2012..	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	required.	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	01/17/12 - 17:49 - 69661	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	. Reason: Court Delay. Comments:	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	Plan not filed Due date pushed	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	forward from weekend or holiday to	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	next available business day. Date mo	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	01/17/12 - 17:49 - 69661	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	step Plan Confirmed and Copy of	NEW TRAK SYSTEM ID
4562		01/18/2012	BKR	Confirmed Plan Uploaded to 1/28/2012	NEW TRAK SYSTEM ID
4562		01/18/2012	FOR	TASK:0605-FCL-CHANGD FUPDT 02/17/12	NEW TRAK SYSTEM ID
4562		01/18/2012	FOR	01/18/12 - 10:03 - 11960	NEW TRAK SYSTEM ID
4562		01/18/2012	FOR	/2012. Reason: bk	NEW TRAK SYSTEM ID
4562		01/18/2012	FOR	01/18/12 - 10:03 - 11960	NEW TRAK SYSTEM ID
4562		01/18/2012	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		01/18/2012	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		01/18/2012	FOR	For. User changed date completed	NEW TRAK SYSTEM ID
4562		01/18/2012	FOR	from 11/10/2011 to completed on 2/17	NEW TRAK SYSTEM ID
4562		01/18/2012	FOR	01/18/12 - 10:03 - 11960	NEW TRAK SYSTEM ID
4562		01/18/2012	FOR	Process opened 1/18/2012 by user	NEW TRAK SYSTEM ID
4562		01/18/2012	FOR	Kathleen Gowen.	NEW TRAK SYSTEM ID
4562		01/18/2012	FOR	01/18/12 - 10:03 - 11960	NEW TRAK SYSTEM ID
4562		01/18/2012	FOR	led	NEW TRAK SYSTEM ID
4562		01/18/2012	FOR	01/18/12 - 10:03 - 11960	NEW TRAK SYSTEM ID
4562		01/18/2012	FOR	User has completed the Sale	NEW TRAK SYSTEM ID
4562		01/18/2012	FOR	Scheduled For data form with the	NEW TRAK SYSTEM ID
4562		01/18/2012	FOR	following entries: Sale	NEW TRAK SYSTEM ID
4562		01/18/2012	FOR	Postponement Reason: : Bankruptcy Fi	NEW TRAK SYSTEM ID
4562	BKR	01/17/2012	NT	BA code not listed in our database	GOURAV BHATTACHARYA
4562		01/13/2012	CBR	DELINQUENT: 180+ DAYS	SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		01/12/2012	BKR	01/11/12 - 17:35 - 69661	NEW TRAK SYSTEM ID
4562		01/12/2012	BKR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		01/12/2012	BKR	following event: Invoice Submitted,	NEW TRAK SYSTEM ID
4562		01/12/2012	BKR	completed on 1/4/2012	NEW TRAK SYSTEM ID
4562		01/11/2012	BKR	01/11/12 - 16:59 - 39479	NEW TRAK SYSTEM ID
4562		01/11/2012	BKR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		01/11/2012	BKR	following event: Filed POC	NEW TRAK SYSTEM ID
4562		01/11/2012	BKR	Reconciled, completed on 1/11/2012	NEW TRAK SYSTEM ID
4562		01/11/2012	BKR	POC SYSTEM RECON (533) COMPLETED 01/11/12	YVETTE RANDOLPH
4562	BKR	01/10/2012	NT	BA code not listed in our database -MV	AJAY KUMAR TEJWANI
4562		01/09/2012	BKR	01/09/12 - 09:45 - 13700	NEW TRAK SYSTEM ID
4562		01/09/2012	BKR	. Comments: plan not filed .	NEW TRAK SYSTEM ID
4562		01/09/2012	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		01/09/2012	BKR	required.	NEW TRAK SYSTEM ID
4562		01/09/2012	BKR	01/09/12 - 09:45 - 13700	NEW TRAK SYSTEM ID
4562		01/09/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		01/09/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		01/09/2012	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		01/09/2012	BKR	Complete to 1/17/2012. Reason: Other	NEW TRAK SYSTEM ID
4562	DODV	01/07/2012	NT	Per DOD website search 1/3/12 borrower ROSALIND	API CSRV
4562	DODV	01/07/2012	NT	ALEXANDER-KASPARIK is not active duty. Copy of	API CSRV
4562	DODV	01/07/2012	NT	website is imaged in looking glass.	API CSRV
4562	BKR	01/06/2012	NT	BA code not listed in our database -MV	GOURAV BHATTACHARYA
4562	BKR	01/06/2012	NT	Ch 11 case trustee not assigned in pacer-MV	GOURAV BHATTACHARYA
4562		01/05/2012	FOR	01/05/12 - 09:17 - 00007	NEW TRAK SYSTEM ID
4562		01/05/2012	FOR	Foreclosure (NIE Id# 21434320) sent	NEW TRAK SYSTEM ID
4562		01/05/2012	FOR	to Executive Trustee Services, Inc.	NEW TRAK SYSTEM ID
4562		01/05/2012	FOR	at 1/5/2012 9:17:14 AM by Automated	NEW TRAK SYSTEM ID
4562		01/05/2012	FOR	Tasks	NEW TRAK SYSTEM ID
4562		01/05/2012	BKR	01/05/12 - 09:19 - 00007	NEW TRAK SYSTEM ID
4562		01/05/2012	BKR	Bankruptcy - POC (NIE Id# 33299673)	NEW TRAK SYSTEM ID
4562		01/05/2012	BKR	sent to Routh Crabtree Olsen, P.S.	NEW TRAK SYSTEM ID
4562		01/05/2012	BKR	at 1/5/2012 9:19:00 AM by Automated	NEW TRAK SYSTEM ID
4562		01/05/2012	BKR	Tasks	NEW TRAK SYSTEM ID
4562	DM	01/05/2012	NT	FHLMC EDR 12/30/11- 66 07/19/2011	LAILA BEGUM

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		01/04/2012	BKR	01/04/12 - 09:55 - 24211	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	following event: Actual Date POC	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	Filed with Court, completed on	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	1/4/2012	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	01/04/12 - 09:55 - 24211	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	following event: POC Bar Date,	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	completed on 1/4/2012	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	01/04/12 - 09:55 - 24211	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	following event: POC	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	Completed/Mailed to Court,	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	completed on 1/4/2012	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	01/04/12 - 09:55 - 24211	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	Charges: : 0 Other: : Suspense	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	Amount: : 0 'Other' item details:	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	: Secured Total: : 345731	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	01/04/12 - 09:55 - 24211	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	of Corp Advance Not Included in	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	POC: : 0 Explanation of Amount(s)	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	Not Included in POC: : Escrow	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	Shortage: : 1883.13 Additional Late	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	01/04/12 - 09:55 - 24211	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	07/01/2011 Arrearage Late	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	Charges: : 447.92 Foreclosure Fees	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	& Costs: : 0 NSF Charges: : 0	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	Bankruptcy Fees & Costs: : 0 Amount	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	01/04/12 - 09:55 - 24211	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	User has completed the B1_POCDtl	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	data form with the following	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	entries: First Month in Arrears: :	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	07/01/2010 Last Month in Arrears: :	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	01/04/12 - 09:55 - 24211	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	Justina Lavayen - (Cont) - .69	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		01/04/2012	BKR	Arrearage Total: : 18690.39 New	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	Post Petition Payment Amount: : 0	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	01/04/12 - 09:54 - 00007	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	Bankruptcy - POC (NIE Id# 33299673)	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	picked up by firm Routh Crabtree	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	Olsen, P.S. at 1/4/2012 9:54:18 AM	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	by Justina Lavayen	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	01/04/12 - 08:27 - 13700	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	s: Hrg not set . Status: Active,	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	approval not required.	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	01/04/12 - 08:27 - 13700	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	step Plan Confirmation Hearing Date	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	to 1/18/2012. Reason: Other. Comment	NEW TRAK SYSTEM ID
4562		01/04/2012	BKR	PROOF OF CLAIM FILED (503) COMPLETED 01/04/12	NEW TRAK SYSTEM ID
4562		01/03/2012	BKR	01/03/12 - 14:06 - 00007	NEW TRAK SYSTEM ID
4562		01/03/2012	BKR	Bankruptcy - POC (NIE Id# 33299673)	NEW TRAK SYSTEM ID
4562		01/03/2012	BKR	sent to Routh Crabtree Olsen, P.S.	NEW TRAK SYSTEM ID
4562		01/03/2012	BKR	at 1/3/2012 2:05:45 PM by Automated	NEW TRAK SYSTEM ID
4562		01/03/2012	BKR	Tasks	NEW TRAK SYSTEM ID
4562		01/03/2012	FOR	01/03/12 - 13:45 - 00007	NEW TRAK SYSTEM ID
4562		01/03/2012	FOR	Foreclosure (NIE Id# 21434320) sent	NEW TRAK SYSTEM ID
4562		01/03/2012	FOR	to Executive Trustee Services, Inc.	NEW TRAK SYSTEM ID
4562		01/03/2012	FOR	at 1/3/2012 1:44:57 PM by Automated	NEW TRAK SYSTEM ID
4562		01/03/2012	FOR	Tasks	NEW TRAK SYSTEM ID
4562		01/03/2012	FOR	01/03/12 - 11:11 - 39479	NEW TRAK SYSTEM ID
4562		01/03/2012	FOR	ed .	NEW TRAK SYSTEM ID
4562		01/03/2012	FOR	01/03/12 - 11:11 - 39479	NEW TRAK SYSTEM ID
4562		01/03/2012	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		01/03/2012	FOR	event: User has ended the Issue	NEW TRAK SYSTEM ID
4562		01/03/2012	FOR	associated with this loan. Issue	NEW TRAK SYSTEM ID
4562		01/03/2012	FOR	Type: POC Approval. Comments: approv	NEW TRAK SYSTEM ID
4562		01/03/2012	FOR	01/03/12 - 12:16 - 69661	NEW TRAK SYSTEM ID
4562		01/03/2012	FOR	ect: Issue Request /	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		01/03/2012	FOR	01/03/12 - 12:16 - 69661	NEW TRAK SYSTEM ID
4562		01/03/2012	FOR	Intercom Message: / Read: 1/3/2012	NEW TRAK SYSTEM ID
4562		01/03/2012	FOR	12:15:53 PM / From: Randolph,	NEW TRAK SYSTEM ID
4562		01/03/2012	FOR	Yvette / To: OHara, Keri; / CC: /	NEW TRAK SYSTEM ID
4562		01/03/2012	FOR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	12/30/11 - 12:28 - 69661	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	ate / Subject: Re: Fw: Re:	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Escrow shortage /	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	12/30/11 - 12:28 - 69661	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Intercom Message: / Read:	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	12/30/2011 12:27:49 PM / From:	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Randolph, Yvette / To: OHara, Keri;	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	/ CC: / Intercom Type: General Upd	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	12/30/11 - 12:32 - 69661	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	: Pending approval . Status:	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Active, approval not required.	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	12/30/11 - 12:32 - 69661	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	step POC Completed/Mailed to Court	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	to 1/6/2012. Reason: Other. Comments	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	12/30/11 - 12:48 - 69661	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Comments: POC uploaded for	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	approval. Status: Active	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	12/30/11 - 12:48 - 69661	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	event: User has created a	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Process-Level issue for this	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		12/31/2011	BKR	loan.Issue Type: POC Approval. Issue	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	12/30/11 - 12:39 - 00007	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Bankruptcy - POC (NIE Id# 33299673)	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	picked up by firm Routh Crabtree	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Olsen, P.S. at 12/30/2011 12:39:09	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	PM by Keri OHara	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	12/30/11 - 08:49 - 00007	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Bankruptcy - POC (NIE Id# 33299673)	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	sent to Routh Crabtree Olsen, P.S.	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	at 12/30/2011 8:49:08 AM by Yvette	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Randolph	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	12/30/11 - 08:41 - 39479	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	eded / Subject: Fw: Re: Escrow	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	shortage /	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	12/30/11 - 08:41 - 39479	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Intercom Message: / Read:	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	12/30/2011 8:41:08 AM / From:	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	OHara, Keri / To: Randolph, Yvette;	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	/ CC: / Intercom Type: Response Ne	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	12/30/11 - 08:42 - 39479	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	:00 AM From: Rasheeda Savage To:	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Keri OHara CC: Message Type:	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	General Vendor: 7314.	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	12/30/11 - 08:42 - 39479	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	eri OHara Subject: Fw: Re:	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Escrow shortage Please see below	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	and advise. --- Forwarded	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Message --- Sent: 12/28/2011 8:04	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	12/30/11 - 08:42 - 39479	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	t. I have imaged updated screen	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	prints pls let me know if there is	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	anything else that is needed.	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Thanks in Advance, From: K	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	12/30/11 - 08:42 - 39479	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Intercom From: Yvette Randolph -	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		12/31/2011	BKR	To: OHara,Keri; / Message: Hi Keri,	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Yes pls add the escrow shortage	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	of \$1883.13. thanks for catching tha	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	12/30/11 - 08:42 - 39479	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	hank you	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	12/30/11 - 08:42 - 39479	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	the amount of \$1883.13, but the	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	screenprints do not include this	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	amount. Please advise if we are to	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	include this amount in the POC. T	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	12/30/11 - 08:42 - 39479	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	ks! From: Keri OHara	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Subject: Escrow shortage The	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	pre-petition escrow analysis	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	provided shows an escrow shortage in	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	12/30/11 - 08:42 - 39479	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Yvette Randolph - (Cont) - 37649	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Subject: Re: Escrow shortage	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Message: This is Chapter 11 and	NEW TRAK SYSTEM ID
4562		12/31/2011	BKR	Yvette Randolph is the contact, than	NEW TRAK SYSTEM ID
4562	BKR	12/30/2011	NT	disregard last comment/cit request closed it out	YVETTE RANDOLPH
4562	BKR	12/30/2011	NT	it was ment for another loan	YVETTE RANDOLPH
4562	BKR	12/30/2011	CIT	075 DONE 12/30/11 BY TLR 12017	YVETTE RANDOLPH
4562	BKR	12/30/2011	CIT	TSK TYP 315-BKR INITIAL POS	YVETTE RANDOLPH
4562	BKR	12/30/2011	CIT	075 New CIT #315 ESCROW LOAN - Please reanalyze	YVETTE RANDOLPH
4562	BKR	12/30/2011	CIT	account effective (8/1/11) \$1883.13 was	YVETTE RANDOLPH
4562	BKR	12/30/2011	CIT	included in the POC. Thanks!	YVETTE RANDOLPH
4562		12/29/2011	BKR	12/29/11 - 10:37 - 13700	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	Complete to 1/9/2012. Reason: Other.	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	12/29/11 - 10:37 - 13700	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	Comments: plan not filed .	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		12/29/2011	BKR	required.	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	12/29/11 - 15:33 - 69661	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	ate / Subject: Re: Escrow shortage	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	/	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	12/29/11 - 15:33 - 69661	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	Intercom Message: / Read:	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	12/29/2011 3:33:06 PM / From:	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	Savage, Rasheeda / To: OHara, Keri;	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	/ CC: / Intercom Type: General Upd	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	12/29/11 - 15:34 - 69661	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	e The pre-petition escrow analysis	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	provided shows an escrow shortage	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	in the amount of \$1883.13, but	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	12/29/11 - 15:34 - 69661	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	ortage Message: This is	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	Chapter 11 and Yvette Randolph is	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	the contact, thanks! From:	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	Keri OHara Subject: Escrow shortag	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	12/29/11 - 15:34 - 69661	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	/2011 8:04:00 AM From: Rasheeda	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	Savage To: Keri OHara CC:	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	Message Type: General Vendor:	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	7314.37649 Subject: Re: Escrow sh	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	12/29/11 - 15:34 - 69661	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	Intercom From: Keri OHara - To:	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	Randolph,Yvette; / Message: Please	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	see below and advise. ---	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	Forwarded Message --- Sent: 12/28	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	12/29/11 - 15:34 - 69661	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	hank you	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	12/29/11 - 15:34 - 69661	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	Keri OHara - (Cont) - the	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	screenprints do not include this	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	amount. Please advise if we are to	NEW TRAK SYSTEM ID
4562		12/29/2011	BKR	include this amount in the POC. T	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		12/28/2011	BKR	12/28/11 - 08:04 - 20288	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	but the screenprints do not include	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	this amount. Please advise if we	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	are to include this amount in the	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	POC. Thank you	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	12/28/11 - 08:04 - 20288	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	Keri OHara Subject: Escrow	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	shortage The pre-petition escrow	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	analysis provided shows an escrow	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	shortage in the amount of \$1883.13,	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	12/28/11 - 08:04 - 20288	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	Intercom From: Rasheeda Savage -	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	To: OHara,Keri; / Message: This is	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	Chapter 11 and Yvette Randolph is	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	the contact, thanks! From:	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	12/28/11 - 08:03 - 20288	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	eded / Subject: Escrow shortage /	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	12/28/11 - 08:03 - 20288	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	Intercom Message: / Read:	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	12/28/2011 8:03:21 AM / From:	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	OHara, Keri / To: Savage, Rasheeda;	NEW TRAK SYSTEM ID
4562		12/28/2011	BKR	/ CC: / Intercom Type: Response Ne	NEW TRAK SYSTEM ID
4562		12/27/2011	BKR	12/27/11 - 15:35 - 00007	NEW TRAK SYSTEM ID
4562		12/27/2011	BKR	Bankruptcy - POC (NIE Id# 33299673)	NEW TRAK SYSTEM ID
4562		12/27/2011	BKR	picked up by firm Routh Crabtree	NEW TRAK SYSTEM ID
4562		12/27/2011	BKR	Olsen, P.S. at 12/27/2011 3:35:08	NEW TRAK SYSTEM ID
4562		12/27/2011	BKR	PM by Keri OHara	NEW TRAK SYSTEM ID
4562		12/27/2011	BKR	12/27/11 - 15:50 - 69661	NEW TRAK SYSTEM ID
4562		12/27/2011	BKR	hank you	NEW TRAK SYSTEM ID
4562		12/27/2011	BKR	12/27/11 - 15:50 - 69661	NEW TRAK SYSTEM ID
4562		12/27/2011	BKR	the amount of \$1883.13, but the	NEW TRAK SYSTEM ID
4562		12/27/2011	BKR	screenprints do not include this	NEW TRAK SYSTEM ID
4562		12/27/2011	BKR	amount. Please advise if we are to	NEW TRAK SYSTEM ID
4562		12/27/2011	BKR	include this amount in the POC. T	NEW TRAK SYSTEM ID
4562		12/27/2011	BKR	12/27/11 - 15:50 - 69661	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
████ 4562		12/27/2011	BKR	Intercom From: Keri OHara - To:	NEW TRAK SYSTEM ID
████ 4562		12/27/2011	BKR	Savage,Rasheeda; / Message: The	NEW TRAK SYSTEM ID
████ 4562		12/27/2011	BKR	pre-petition escrow analysis	NEW TRAK SYSTEM ID
████ 4562		12/27/2011	BKR	provided shows an escrow shortage in	NEW TRAK SYSTEM ID
████ 4562		12/27/2011	BKR	12/27/11 - 09:31 - 13700	NEW TRAK SYSTEM ID
████ 4562		12/27/2011	BKR	ts: pending review . Status:	NEW TRAK SYSTEM ID
████ 4562		12/27/2011	BKR	Active, approval not required.	NEW TRAK SYSTEM ID
████ 4562		12/27/2011	BKR	12/27/11 - 09:31 - 13700	NEW TRAK SYSTEM ID
████ 4562		12/27/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
████ 4562		12/27/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
████ 4562		12/27/2011	BKR	step POC Completed/Mailed to Court	NEW TRAK SYSTEM ID
████ 4562		12/27/2011	BKR	to 12/30/2011. Reason: Other. Commen	NEW TRAK SYSTEM ID
████ 4562		12/23/2011	BKR	12/23/11 - 11:26 - 69661	NEW TRAK SYSTEM ID
████ 4562		12/23/2011	BKR	t Delay. Comments: Plan not yet	NEW TRAK SYSTEM ID
████ 4562		12/23/2011	BKR	filed . Status: Active, approval	NEW TRAK SYSTEM ID
████ 4562		12/23/2011	BKR	not required.	NEW TRAK SYSTEM ID
████ 4562		12/23/2011	BKR	12/23/11 - 11:26 - 69661	NEW TRAK SYSTEM ID
████ 4562		12/23/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
████ 4562		12/23/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
████ 4562		12/23/2011	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
████ 4562		12/23/2011	BKR	Complete to 12/29/2011. Reason: Cour	NEW TRAK SYSTEM ID
████ 4562		12/22/2011	FSV	INSP TP E RESULTS RCVD; ORD DT=12/19/11	SYSTEM ID
████ 4562		12/20/2011	BKR	12/19/11 - 17:54 - 18984	NEW TRAK SYSTEM ID
████ 4562		12/20/2011	BKR	ts: pending review . Status:	NEW TRAK SYSTEM ID
████ 4562		12/20/2011	BKR	Active, approval not required.	NEW TRAK SYSTEM ID
████ 4562		12/20/2011	BKR	12/19/11 - 17:54 - 18984	NEW TRAK SYSTEM ID
████ 4562		12/20/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
████ 4562		12/20/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
████ 4562		12/20/2011	BKR	step POC Completed/Mailed to Court	NEW TRAK SYSTEM ID
████ 4562		12/20/2011	BKR	to 12/27/2011. Reason: Other. Commen	NEW TRAK SYSTEM ID
████ 4562		12/20/2011	BKR	12/19/11 - 17:54 - 18984	NEW TRAK SYSTEM ID
████ 4562		12/20/2011	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
████ 4562		12/20/2011	BKR	required.	NEW TRAK SYSTEM ID
████ 4562		12/20/2011	BKR	12/19/11 - 17:54 - 18984	NEW TRAK SYSTEM ID
████ 4562		12/20/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	BKR	12/20/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		12/20/2011	BKR	step POC Bar Date to 1/5/2012.	NEW TRAK SYSTEM ID
4562		12/20/2011	BKR	Reason: Other. Comments: not set .	NEW TRAK SYSTEM ID
4562		12/20/2011	BKR	12/19/11 - 17:53 - 18984	NEW TRAK SYSTEM ID
4562		12/20/2011	BKR	: not set . Status: Active,	NEW TRAK SYSTEM ID
4562		12/20/2011	BKR	approval not required.	NEW TRAK SYSTEM ID
4562		12/20/2011	BKR	12/19/11 - 17:53 - 18984	NEW TRAK SYSTEM ID
4562		12/20/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		12/20/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		12/20/2011	BKR	step Plan Confirmation Hearing Date	NEW TRAK SYSTEM ID
4562		12/20/2011	BKR	to 1/3/2012. Reason: Other. Comments	NEW TRAK SYSTEM ID
4562		12/20/2011	NT	Ch 11 case trustee not assigned in pacer-MV	AJAY KUMAR TEJWANI
4562		12/20/2011	D28	FORCED BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		12/19/2011	FSV	INSP TYPE E ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		12/13/2011	FOR	12/13/11 - 14:40 - 38579	NEW TRAK SYSTEM ID
4562		12/13/2011	FOR	sale pp to 01/18/12. bk	NEW TRAK SYSTEM ID
4562		12/13/2011	BKR	12/13/11 - 11:57 - 18984	NEW TRAK SYSTEM ID
4562		12/13/2011	BKR	r. Comments: plan not filed .	NEW TRAK SYSTEM ID
4562		12/13/2011	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		12/13/2011	BKR	required.	NEW TRAK SYSTEM ID
4562		12/13/2011	BKR	12/13/11 - 11:57 - 18984	NEW TRAK SYSTEM ID
4562		12/13/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		12/13/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		12/13/2011	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		12/13/2011	BKR	Complete to 12/22/2011. Reason: Othe	NEW TRAK SYSTEM ID
4562		12/12/2011	BKR	12/12/11 - 12:02 - 18984	NEW TRAK SYSTEM ID
4562		12/12/2011	BKR	ts: pending review . Status:	NEW TRAK SYSTEM ID
4562		12/12/2011	BKR	Active, approval not required.	NEW TRAK SYSTEM ID
4562		12/12/2011	BKR	12/12/11 - 12:02 - 18984	NEW TRAK SYSTEM ID
4562		12/12/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		12/12/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		12/12/2011	BKR	step POC Completed/Mailed to Court	NEW TRAK SYSTEM ID
4562		12/12/2011	BKR	to 12/19/2011. Reason: Other. Commen	NEW TRAK SYSTEM ID
4562		12/12/2011	BKR	12/12/11 - 12:02 - 18984	NEW TRAK SYSTEM ID
4562		12/12/2011	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		12/12/2011	BKR	required.	NEW TRAK SYSTEM ID
4562		12/12/2011	BKR	12/12/11 - 12:02 - 18984	NEW TRAK SYSTEM ID
4562		12/12/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		12/12/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		12/12/2011	BKR	step POC Bar Date to 12/19/2011.	NEW TRAK SYSTEM ID
4562		12/12/2011	BKR	Reason: Other. Comments: not set .	NEW TRAK SYSTEM ID
4562	BKR	12/12/2011	NT	Ch 11 case trustee not assigned in pacer	AJAY KUMAR TEJWANI
4562		12/09/2011	CBR	DELINQUENT: 180+ DAYS	SYSTEM ID
4562		12/05/2011	BKR	12/05/11 - 11:09 - 18984	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	ts: pending review . Status:	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	Active, approval not required.	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	12/05/11 - 11:09 - 18984	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	step POC Completed/Mailed to Court	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	to 12/12/2011. Reason: Other. Commen	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	12/05/11 - 11:07 - 18984	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	required.	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	12/05/11 - 11:07 - 18984	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	step POC Bar Date to 12/12/2011.	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	Reason: Other. Comments: not set .	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	12/05/11 - 11:06 - 18984	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	r. Comments: plan not filed .	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	required.	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	12/05/11 - 11:06 - 18984	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		12/05/2011	BKR	Complete to 12/13/2011. Reason: Othe	NEW TRAK SYSTEM ID
4562	BKR	12/05/2011	NT	TR not assigned and BA not listed in our Datat	HEMA RAJSHEKARAPPA
4562	BKR	12/05/2011	NT	base	HEMA RAJSHEKARAPPA

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
██████████	4562	12/02/2011	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
██████████	4562	DM	12/02/2011	NT FHLMC EDR 11/30/11- 66 07/19/2011	LAILA BEGUM
██████████	4562	BKR	12/02/2011	NT BA code not listed in our database-MV	SHIVAKANT SIDNAL
██████████	4562	12/01/2011	FSV	INSP TP E RESULTS RCVD; ORD DT=11/18/11	SYSTEM ID
██████████	4562	12/01/2011	BKR	12/01/11 - 15:55 - 00007	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	Bankruptcy - POC (NIE Id# 33299673)	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	sent to Routh Crabtree Olsen, P.S.	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	at 12/1/2011 3:55:16 PM by Yvette	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	Randolph	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	12/01/11 - 15:53 - 13700	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	ect: Issue Request /	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	12/01/11 - 15:53 - 13700	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	Intercom Message: / Read: 12/1/2011	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	3:52:51 PM / From: Randolph, Yvette	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	/ To: Klucsar, Ronald; / CC: /	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	12/01/11 - 15:48 - 39479	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	mments: denied pls upload poc	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	totals on the new b10 form thanks.	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	12/01/11 - 15:48 - 39479	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	event: User has ended the Issue	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	associated with this loan. Issue	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	Type: POC APPROVAL-RUSH BAR DATE. Co	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	12/01/11 - 15:55 - 39479	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	ments: 313 imaged tehre was a	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	surplus so there is no 315.	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	12/01/11 - 15:55 - 39479	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	event: User has ended the Issue	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	associated with this loan. Issue	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	Type: BK Escrow Analysis Needed. Com	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	12/01/11 - 16:47 - 13700	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	ect: Issue Request /	NEW TRAK SYSTEM ID
██████████	4562	12/01/2011	BKR	12/01/11 - 16:47 - 13700	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
██████████	DEPOC	12/01/2011	BKR	Intercom Message: / Read: 12/1/2011	NEW TRAK SYSTEM ID
██████████		12/01/2011	BKR	4:47:23 PM / From: Randolph, Yvette	NEW TRAK SYSTEM ID
██████████		12/01/2011	BKR	/ To: Klucsar, Ronald; / CC: /	NEW TRAK SYSTEM ID
██████████		12/01/2011	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
██████████		12/01/2011	NT	denied poc wasnt on the new form	YVETTE RANDOLPH
██████████		11/30/2011	BKR	11/30/11 - 16:02 - 13700	NEW TRAK SYSTEM ID
██████████		11/30/2011	BKR	AR DATE. Issue Comments: POC has	NEW TRAK SYSTEM ID
██████████		11/30/2011	BKR	been uploaded for approval thank	NEW TRAK SYSTEM ID
██████████		11/30/2011	BKR	you Status: Active	NEW TRAK SYSTEM ID
██████████		11/30/2011	BKR	11/30/11 - 16:02 - 13700	NEW TRAK SYSTEM ID
██████████		11/30/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
██████████		11/30/2011	BKR	event: User has created a	NEW TRAK SYSTEM ID
██████████		11/30/2011	BKR	Process-Level issue for this	NEW TRAK SYSTEM ID
██████████		11/30/2011	BKR	loan.Issue Type: POC APPROVAL-RUSH B	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	11/28/11 - 16:57 - 13700	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	Needed. Issue Comments: Please	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	provide the 313 & 315 EA reports	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	Status: Active	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	11/28/11 - 16:57 - 13700	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	event: User has created a	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	Process-Level issue for this	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	loan.Issue Type: BK Escrow Analysis	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	11/28/11 - 12:33 - 69661	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	Delay. Comments: Plan not yet	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	filed . Status: Active, approval	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	not required.	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	11/28/11 - 12:33 - 69661	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	Complete to 12/5/2011. Reason: Court	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	11/28/11 - 13:39 - 18984	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
██████████		11/28/2011	BKR	required.	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		11/28/2011	BKR	11/28/11 - 13:39 - 18984	NEW TRAK SYSTEM ID
4562		11/28/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		11/28/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		11/28/2011	BKR	step POC Bar Date to 12/5/2011.	NEW TRAK SYSTEM ID
4562		11/28/2011	BKR	Reason: Other. Comments: not set .	NEW TRAK SYSTEM ID
4562		11/28/2011	BKR	11/28/11 - 13:40 - 18984	NEW TRAK SYSTEM ID
4562		11/28/2011	BKR	s: pending for review . Status:	NEW TRAK SYSTEM ID
4562		11/28/2011	BKR	Active, approval not required.	NEW TRAK SYSTEM ID
4562		11/28/2011	BKR	11/28/11 - 13:40 - 18984	NEW TRAK SYSTEM ID
4562		11/28/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		11/28/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		11/28/2011	BKR	step POC Completed/Mailed to Court	NEW TRAK SYSTEM ID
4562		11/28/2011	BKR	to 12/5/2011. Reason: Other. Comment	NEW TRAK SYSTEM ID
4562		11/22/2011	BKR	BANKRUPTCY LA CHANGED FROM 0070653 TO 0123084	JANINE YAMOA
4562		11/22/2011	BKR	BANKRUPTCY LA CHANGED FROM 0123084 TO 0070653	JANINE YAMOA
4562		11/21/2011	BKR	11/21/11 - 12:17 - 18984	NEW TRAK SYSTEM ID
4562		11/21/2011	BKR	ts: pending review . Status:	NEW TRAK SYSTEM ID
4562		11/21/2011	BKR	Active, approval not required.	NEW TRAK SYSTEM ID
4562		11/21/2011	BKR	11/21/11 - 12:17 - 18984	NEW TRAK SYSTEM ID
4562		11/21/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		11/21/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		11/21/2011	BKR	step POC Completed/Mailed to Court	NEW TRAK SYSTEM ID
4562		11/21/2011	BKR	to 11/28/2011. Reason: Other. Commen	NEW TRAK SYSTEM ID
4562		11/21/2011	BKR	11/21/11 - 12:16 - 18984	NEW TRAK SYSTEM ID
4562		11/21/2011	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		11/21/2011	BKR	required.	NEW TRAK SYSTEM ID
4562		11/21/2011	BKR	11/21/11 - 12:16 - 18984	NEW TRAK SYSTEM ID
4562		11/21/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		11/21/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		11/21/2011	BKR	step POC Bar Date to 11/28/2011.	NEW TRAK SYSTEM ID
4562		11/21/2011	BKR	Reason: Other. Comments: not set .	NEW TRAK SYSTEM ID
4562	BKR	11/21/2011	NT	BA code is not listed in our database.	GOURAV BHATTACHARYA
4562	BKR	11/21/2011	NT	Ch 11 case trustee not assigned in pacer	GOURAV BHATTACHARYA
4562		11/21/2011	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		11/18/2011	FSV	INSP TYPE E ORDERED; REQ CD =AUTO DELQ	SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		11/16/2011	BKR	11/16/11 - 11:21 - 18984	NEW TRAK SYSTEM ID
4562		11/16/2011	BKR	r. Comments: plan not filed .	NEW TRAK SYSTEM ID
4562		11/16/2011	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		11/16/2011	BKR	required.	NEW TRAK SYSTEM ID
4562		11/16/2011	BKR	11/16/11 - 11:21 - 18984	NEW TRAK SYSTEM ID
4562		11/16/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		11/16/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		11/16/2011	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		11/16/2011	BKR	Complete to 11/25/2011. Reason: Othe	NEW TRAK SYSTEM ID
4562	DODV	11/15/2011	NT	"Please ignore previous DOD Note, correct Note is	API CSRV
4562	DODV	11/15/2011	NT	PER DOD WEBSITE REVIEW 11/14/11 BORROWER ROSALIND	API CSRV
4562	DODV	11/15/2011	NT	ALEXANDER-KASPARIK IS NOT ACTIVE DUTY. COPY OF	API CSRV
4562	DODV	11/15/2011	NT	DOD WEBSITE WILL BE IMAGED IN LOOKING GLASS"	API CSRV
4562	DODV	11/15/2011	NT	Per DOD website review 11/14/11 borrower BONNIE	API CSRV
4562	DODV	11/15/2011	NT	GUTHRIE is not active duty. Copy of DOD website	API CSRV
4562	DODV	11/15/2011	NT	will be imaged in Looking Glass	API CSRV
4562		11/14/2011	FOR	11/14/11 - 17:18 - 13700	NEW TRAK SYSTEM ID
4562		11/14/2011	FOR	/ Subject: Issue Request /	NEW TRAK SYSTEM ID
4562		11/14/2011	FOR	11/14/11 - 17:18 - 13700	NEW TRAK SYSTEM ID
4562		11/14/2011	FOR	Intercom Message: / Read:	NEW TRAK SYSTEM ID
4562		11/14/2011	FOR	11/14/2011 5:18:29 PM / From: Mata,	NEW TRAK SYSTEM ID
4562		11/14/2011	FOR	Israel / To: Klucsar, Ronald; /	NEW TRAK SYSTEM ID
4562		11/14/2011	FOR	CC: / Intercom Type: General Update	NEW TRAK SYSTEM ID
4562		11/14/2011	BKR	11/14/11 - 14:34 - 18984	NEW TRAK SYSTEM ID
4562		11/14/2011	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		11/14/2011	BKR	required.	NEW TRAK SYSTEM ID
4562		11/14/2011	BKR	11/14/11 - 14:34 - 18984	NEW TRAK SYSTEM ID
4562		11/14/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		11/14/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		11/14/2011	BKR	step POC Bar Date to 11/21/2011.	NEW TRAK SYSTEM ID
4562		11/14/2011	BKR	Reason: Other. Comments: not set .	NEW TRAK SYSTEM ID
4562		11/14/2011	BKR	11/14/11 - 14:34 - 18984	NEW TRAK SYSTEM ID
4562		11/14/2011	BKR	ts: pending prep and review .	NEW TRAK SYSTEM ID
4562		11/14/2011	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		11/14/2011	BKR	required.	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		11/14/2011	BKR	11/14/11 - 14:34 - 18984	NEW TRAK SYSTEM ID
4562		11/14/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		11/14/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		11/14/2011	BKR	step POC Completed/Mailed to Court	NEW TRAK SYSTEM ID
4562		11/14/2011	BKR	to 11/21/2011. Reason: Other. Commen	NEW TRAK SYSTEM ID
4562		11/14/2011	FOR	11/14/11 - 15:49 - 23117	NEW TRAK SYSTEM ID
4562		11/14/2011	FOR	nt has been uploaded to NIE under	NEW TRAK SYSTEM ID
4562		11/14/2011	FOR	the NOTEN category. .	NEW TRAK SYSTEM ID
4562		11/14/2011	FOR	11/14/11 - 15:49 - 23117	NEW TRAK SYSTEM ID
4562		11/14/2011	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		11/14/2011	FOR	event: User has ended the Issue	NEW TRAK SYSTEM ID
4562		11/14/2011	FOR	associated with this loan. Issue	NEW TRAK SYSTEM ID
4562		11/14/2011	FOR	Type: Copy of Note. Comments: Docume	NEW TRAK SYSTEM ID
4562		11/14/2011	FOR	11/14/11 - 16:17 - 00007	NEW TRAK SYSTEM ID
4562		11/14/2011	FOR	Foreclosure (NIE Id# 21434320) sent	NEW TRAK SYSTEM ID
4562		11/14/2011	FOR	to Executive Trustee Services, Inc.	NEW TRAK SYSTEM ID
4562		11/14/2011	FOR	at 11/14/2011 4:16:36 PM by	NEW TRAK SYSTEM ID
4562		11/14/2011	FOR	Automated Tasks	NEW TRAK SYSTEM ID
4562		11/11/2011	CBR	DELINQUENT: 180+ DAYS	SYSTEM ID
4562		11/11/2011	BKR	11/11/11 - 10:12 - 18984	NEW TRAK SYSTEM ID
4562		11/11/2011	BKR	r. Comments: plan not filed .	NEW TRAK SYSTEM ID
4562		11/11/2011	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		11/11/2011	BKR	required.	NEW TRAK SYSTEM ID
4562		11/11/2011	BKR	11/11/11 - 10:12 - 18984	NEW TRAK SYSTEM ID
4562		11/11/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		11/11/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		11/11/2011	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		11/11/2011	BKR	Complete to 11/16/2011. Reason: Othe	NEW TRAK SYSTEM ID
4562		11/08/2011	FOR	11/08/11 - 14:41 - 16155	NEW TRAK SYSTEM ID
4562		11/08/2011	FOR	BK hold - Sale pp to 12/15	NEW TRAK SYSTEM ID
4562	NACAE	11/08/2011	NT	NACA escalated file 11-07-11. bverdooren/HOPE	BENJAMIN VERDOOREN
4562		11/08/2011	BKR	reproject	YVETTE RANDOLPH
4562		11/08/2011	BKR	TASK:0538-BKR-Q-CHGD FUPDT 11/08/11	YVETTE RANDOLPH
4562	DODV	11/08/2011	NT	Per DOD website review 11/7/11 borrower(s) are not	API CSRV
4562	DODV	11/08/2011	NT	active duty.	API CSRV

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	MERSF	11/08/2011	NT	MERS QC	CLAIRE LORIMER
4562		11/07/2011	BKR	11/07/11 - 13:25 - 18984	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	ts: pending review . Status:	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	Active, approval not required.	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	11/07/11 - 13:25 - 18984	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	step POC Completed/Mailed to Court	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	to 11/14/2011. Reason: Other. Commen	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	11/07/11 - 09:20 - 13700	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	ect: Re: Fw: Re: Screen Prints /	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	11/07/11 - 09:20 - 13700	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	Intercom Message: / Read: 11/7/2011	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	9:19:50 AM / From: Randolph, Yvette	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	/ To: Klucsar, Ronald; / CC: /	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	11/07/11 - 11:44 - 83802	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	event: User has approved the issue.	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	issue type: Copy of Note. Status:	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	Active, Approved.	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	11/07/11 - 11:21 - 13700	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	Comments: Please provide the	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	endorsed/allonge note to GMAC	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	Mortgage, LLC thank you Status:	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	Active	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	11/07/11 - 11:21 - 13700	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	event: User has created a	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	Process-Level issue for this	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	loan.Issue Type: Copy of Note. Issue	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	11/07/11 - 11:20 - 00007	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	Bankruptcy - POC (NIE Id# 33299673)	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	picked up by firm Routh Crabtree	NEW TRAK SYSTEM ID
4562		11/07/2011	BKR	Olsen, P.S. at 11/7/2011 11:19:40	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
██████████	4562	11/07/2011	BKR	AM by Ronald Klucsar	NEW TRAK SYSTEM ID
██████████	4562	11/07/2011	BKR	11/07/11 - 08:57 - 13700	NEW TRAK SYSTEM ID
██████████	4562	11/07/2011	BKR	ect: Issue Request /	NEW TRAK SYSTEM ID
██████████	4562	11/07/2011	BKR	11/07/11 - 08:57 - 13700	NEW TRAK SYSTEM ID
██████████	4562	11/07/2011	BKR	Intercom Message: / Read: 11/7/2011	NEW TRAK SYSTEM ID
██████████	4562	11/07/2011	BKR	8:57:03 AM / From: Randolph, Yvette	NEW TRAK SYSTEM ID
██████████	4562	11/07/2011	BKR	/ To: Klucsar, Ronald; / CC: /	NEW TRAK SYSTEM ID
██████████	4562	11/07/2011	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 10:34 - 13700	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	/ Subject: Re: Screen Prints /	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 10:34 - 13700	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Intercom Message: / Read: 11/4/2011	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	10:33:49 AM / From: Savage,	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Rasheeda / To: Klucsar, Ronald; /	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	CC: / Intercom Type: General Update	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 10:34 - 13700	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	: Screen Prints Can you please	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	provide the complete screen prints	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	for POC? thank you	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 10:34 - 13700	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	ly handle Chapter 13, this is	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Chapter 11, therefore Yvette	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Randolph is your contact, thanks.	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	From: Ronald Klucsar Subject	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 10:34 - 13700	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Savage To: Ronald Klucsar CC:	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Message Type: General Vendor:	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	7314.37649 Subject: Re: Screen	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Prints Message: Ronald, I on	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 10:34 - 13700	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Intercom From: Ronald Klucsar - To:	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Randolph,Yvette; / Message: ---	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Forwarded Message --- Sent:	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/4/2011 7:47:00 AM From: Rasheeda	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 11:20 - 18984	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
██████████	4562	11/04/2011	BKR	r. Comments: plan not filed .	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	required.	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 11:20 - 18984	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Complete to 11/11/2011. Reason: Othe	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 15:14 - 39479	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	ect: Fw: Re: Screen Prints /	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 15:14 - 39479	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Intercom Message: / Read: 11/4/2011	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	3:13:59 PM / From: Klucsar, Ronald	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	/ To: Randolph, Yvette; / CC: /	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 15:12 - 39479	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	n prints have been imaged.	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 15:12 - 39479	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	event: User has ended the Issue	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	associated with this loan. Issue	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Type: Screen Prints. Comments: scree	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 15:08 - 00007	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Bankruptcy - POC (NIE Id# 33299673)	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	sent to Routh Crabtree Olsen, P.S.	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	at 11/4/2011 3:08:06 PM by Yvette	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Randolph	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 07:46 - 20288	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	ect: Screen Prints /	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 07:46 - 20288	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Intercom Message: / Read: 11/4/2011	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	7:46:05 AM / From: Klucsar, Ronald	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	/ To: Savage, Rasheeda; / CC: /	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 07:47 - 20288	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
██████████	4562	11/04/2011	BKR	screen prints for POC? thank you	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 07:47 - 20288	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	ette Randolph is your contact,	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	thanks. From: Ronald	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Klucsar Subject: Screen Prints	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Can you please provide the complete	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 07:47 - 20288	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Intercom From: Rasheeda Savage -	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	To: Klucsar,Ronald; / Message:	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Ronald, I only handle Chapter	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	13, this is Chapter 11, therefore Yv	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 15:14 - 39479	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Yvette Randolph - (Cont) - een	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Prints Can you please provide the	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	complete screen prints for POC?	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	thank you	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 15:14 - 39479	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	efore Yvette Randolph is your	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	contact, thanks. From:	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Ronald Klucsar Subject: Scr	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 15:14 - 39479	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	pe: General Vendor: 7314.37649	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Subject: Re: Screen Prints	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Message: Ronald, I only handle	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Chapter 13, this is Chapter 11, ther	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 15:14 - 39479	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Re: Screen Prints --- Forwarded	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Message --- Sent: 11/4/2011	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	7:47:00 AM From: Rasheeda Savage	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	To: Ronald Klucsar CC: Message Ty	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	11/04/11 - 15:14 - 39479	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	Intercom From: Yvette Randolph -	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	To: Klucsar,Ronald; / Message:	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	screens imaged. thanks	NEW TRAK SYSTEM ID
██████████	4562	11/04/2011	BKR	From: Ronald Klucsar Subject: Fw:	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		11/04/2011	BKR	11/03/11 - 19:17 - 13700	NEW TRAK SYSTEM ID
4562		11/04/2011	BKR	Intercom From: Ronald Klucsar - To:	NEW TRAK SYSTEM ID
4562		11/04/2011	BKR	Savage,Rasheeda; / Message: Can you	NEW TRAK SYSTEM ID
4562		11/04/2011	BKR	please provide the complete screen	NEW TRAK SYSTEM ID
4562		11/04/2011	BKR	prints for POC? thank you	NEW TRAK SYSTEM ID
4562		11/04/2011	BKR	reporjected	YVETTE RANDOLPH
4562		11/04/2011	BKR	TASK:0541-BKR-CHANGD FUPDT 11/20/11	YVETTE RANDOLPH
4562		11/04/2011	BKR	plan 11-11-11	YVETTE RANDOLPH
4562		11/04/2011	BKR	TASK:0504-BKR-CHANGD FUPDT 11/22/11	YVETTE RANDOLPH
4562		11/04/2011	BKR	conf 12-27-11	YVETTE RANDOLPH
4562		11/04/2011	BKR	TASK:0605-BKR-CHANGD FUPDT 12/30/11	YVETTE RANDOLPH
4562		11/04/2011	BKR	SCHD CONFIRMATION DT (532) COMPLETED 11/04/11	YVETTE RANDOLPH
4562	DM	11/03/2011	NT	FHLMC EDR 10/31/11- 66 07/19/2011 AX 10/20/2011	LAILA BEGUM
4562	DM	11/03/2011	NT	71 11/10/2011	LAILA BEGUM
4562		11/02/2011	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
4562		11/01/2011	BKR	11/01/11 - 12:35 - 18984	NEW TRAK SYSTEM ID
4562		11/01/2011	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		11/01/2011	BKR	required.	NEW TRAK SYSTEM ID
4562		11/01/2011	BKR	11/01/11 - 12:35 - 18984	NEW TRAK SYSTEM ID
4562		11/01/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		11/01/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		11/01/2011	BKR	step POC Bar Date to 11/14/2011.	NEW TRAK SYSTEM ID
4562		11/01/2011	BKR	Reason: Other. Comments: not set .	NEW TRAK SYSTEM ID
4562		11/01/2011	BKR	DELQ POST-PETN PMT (2632) COMPLETED 11/01/11	YVETTE RANDOLPH
4562		10/31/2011	FSV	INSP TP E RESULTS RCVD; ORD DT=10/19/11	SYSTEM ID
4562		10/31/2011	BKR	10/31/11 - 11:32 - 18984	NEW TRAK SYSTEM ID
4562		10/31/2011	BKR	s: pending screen prints .	NEW TRAK SYSTEM ID
4562		10/31/2011	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		10/31/2011	BKR	required.	NEW TRAK SYSTEM ID
4562		10/31/2011	BKR	10/31/11 - 11:32 - 18984	NEW TRAK SYSTEM ID
4562		10/31/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		10/31/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		10/31/2011	BKR	step POC Completed/Mailed to Court	NEW TRAK SYSTEM ID
4562		10/31/2011	BKR	to 11/7/2011. Reason: Other. Comment	NEW TRAK SYSTEM ID
4562	MERSF	10/31/2011	NT	MERS QC	CLAIRE LORIMER

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	DODV	10/31/2011	NT	Per DOD website review 10-31-11 borrower(s) are	API CSRV
4562	DODV	10/31/2011	NT	not active duty.	API CSRV
4562		10/28/2011	BKR	10/28/11 - 12:44 - 18984	NEW TRAK SYSTEM ID
4562		10/28/2011	BKR	. Comments: plan not filed .	NEW TRAK SYSTEM ID
4562		10/28/2011	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		10/28/2011	BKR	required.	NEW TRAK SYSTEM ID
4562		10/28/2011	BKR	10/28/11 - 12:44 - 18984	NEW TRAK SYSTEM ID
4562		10/28/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		10/28/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		10/28/2011	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		10/28/2011	BKR	Complete to 11/4/2011. Reason: Other	NEW TRAK SYSTEM ID
4562		10/27/2011	BKR	10/27/11 - 09:09 - 00007	NEW TRAK SYSTEM ID
4562		10/27/2011	BKR	Bankruptcy - POC (NIE Id# 33299673)	NEW TRAK SYSTEM ID
4562		10/27/2011	BKR	picked up by firm Routh Crabtree	NEW TRAK SYSTEM ID
4562		10/27/2011	BKR	Olsen, P.S. at 10/27/2011 9:08:30	NEW TRAK SYSTEM ID
4562		10/27/2011	BKR	AM by Ronald Klucsar	NEW TRAK SYSTEM ID
4562		10/27/2011	BKR	10/27/11 - 09:56 - 13700	NEW TRAK SYSTEM ID
4562		10/27/2011	BKR	e Comments: Can you please provide	NEW TRAK SYSTEM ID
4562		10/27/2011	BKR	a completely new screen prints with	NEW TRAK SYSTEM ID
4562		10/27/2011	BKR	everything provided? thank you	NEW TRAK SYSTEM ID
4562		10/27/2011	BKR	Status: Active	NEW TRAK SYSTEM ID
4562		10/27/2011	BKR	10/27/11 - 09:56 - 13700	NEW TRAK SYSTEM ID
4562		10/27/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		10/27/2011	BKR	event: User has created a	NEW TRAK SYSTEM ID
4562		10/27/2011	BKR	Process-Level issue for this	NEW TRAK SYSTEM ID
4562		10/27/2011	BKR	loan.Issue Type: Screen Prints. Issu	NEW TRAK SYSTEM ID
4562		10/27/2011	FOR	10/27/11 - 07:53 - 39359	NEW TRAK SYSTEM ID
4562		10/27/2011	FOR	Intercom From: Klucsar, Ronald -	NEW TRAK SYSTEM ID
4562		10/27/2011	FOR	To: Fernandez, Rosa; /	NEW TRAK SYSTEM ID
4562		10/26/2011	BKR	10/26/11 - 09:37 - 18984	NEW TRAK SYSTEM ID
4562		10/26/2011	BKR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		10/26/2011	BKR	following event: Meeting of	NEW TRAK SYSTEM ID
4562		10/26/2011	BKR	Creditors, completed on 8/15/2011	NEW TRAK SYSTEM ID
4562		10/26/2011	BKR	10/26/11 - 09:38 - 18984	NEW TRAK SYSTEM ID
4562		10/26/2011	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		10/26/2011	BKR	required.	NEW TRAK SYSTEM ID
4562		10/26/2011	BKR	10/26/11 - 09:38 - 18984	NEW TRAK SYSTEM ID
4562		10/26/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		10/26/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		10/26/2011	BKR	step POC Bar Date to 11/1/2011.	NEW TRAK SYSTEM ID
4562		10/26/2011	BKR	Reason: Other. Comments: not set .	NEW TRAK SYSTEM ID
4562		10/26/2011	BKR	MEETING OF CREDITORS (601) COMPLETED 08/15/11	NEW TRAK SYSTEM ID
4562		10/24/2011	BKR	10/24/11 - 13:12 - 18984	NEW TRAK SYSTEM ID
4562		10/24/2011	BKR	ts: pending review . Status:	NEW TRAK SYSTEM ID
4562		10/24/2011	BKR	Active, approval not required.	NEW TRAK SYSTEM ID
4562		10/24/2011	BKR	10/24/11 - 13:12 - 18984	NEW TRAK SYSTEM ID
4562		10/24/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		10/24/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		10/24/2011	BKR	step POC Completed/Mailed to Court	NEW TRAK SYSTEM ID
4562		10/24/2011	BKR	to 10/31/2011. Reason: Other. Commen	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	10/24/11 - 10:20 - 13700	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	wn in spreadsheet format. the	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	MFR screen prints were uploaded,	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	but we the POC. thanks	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	Issue Reso	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	10/24/11 - 10:20 - 13700	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	son: Issue	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	Comments/Description: Please	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	provide Screen prints for POC with	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	arrears detail and admin fee breakdo	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	10/24/11 - 10:20 - 13700	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	kdown? thank you From:	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	Rosa Fernandez Subject: Issue	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	Request Your issue for this file	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	has been closed. Issue Type/Rea	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	10/24/11 - 10:20 - 13700	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	Intercom From: Ronald Klucsar - To:	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	Fernandez,Rosa; / Message: Can you	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	please also provide the arrears	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	detail and the Admin fee detail brea	NEW TRAK SYSTEM ID

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4562		10/24/2011	FOR	10/24/11 - 10:20 - 13700	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	Ronald Klucsar - (Cont) - lution:	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	uploaded requested screen prints.	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	10/24/11 - 10:10 - 13700	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	eral Update / Subject: Issue	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	Request /	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	10/24/11 - 10:10 - 13700	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	Intercom Message: / Read:	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	10/24/2011 10:09:41 AM / From:	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	Fernandez, Rosa / To: Klucsar,	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	Ronald; / CC: / Intercom Type: Gen	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	10/24/11 - 13:54 - 00007	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	Foreclosure (NIE Id# 21434320)	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	picked up by firm Executive Trustee	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	Services, Inc. at 10/24/2011	NEW TRAK SYSTEM ID
4562		10/24/2011	FOR	1:54:28 PM by Sarah Cartee	NEW TRAK SYSTEM ID
4562	DODV	10/24/2011	NT	Per DOD website review 10-24-11 borrower(s) are	API CSRV
4562	DODV	10/24/2011	NT	not active duty.	API CSRV
4562	NACAE	10/22/2011	NT	NACA escalated file 10-21-11. bverdooren/HOPE	BENJAMIN VERDOOREN
4562	COL45	10/22/2011	CIT	074 DONE 10/22/11 BY TLR 22228	BENJAMIN VERDOOREN
4562	COL45	10/22/2011	CIT	TSK TYP 687-HOPE REFERRAL D	BENJAMIN VERDOOREN
4562	COL45	10/22/2011	CIT	074 new CIT 687--NACA referral denied. Can not	BENJAMIN VERDOOREN
4562	COL45	10/22/2011	CIT	offer better terms than previous mod. 2% rate,	BENJAMIN VERDOOREN
4562	COL45	10/22/2011	CIT	480 term and \$64,000 principal forbearance.	BENJAMIN VERDOOREN
4562	COL45	10/22/2011	CIT	bverdooren/HOPE	BENJAMIN VERDOOREN
4562	NWEBD	10/22/2011	NT	Documented NACA website of GMAC denial.	BENJAMIN VERDOOREN
4562	NWEBD	10/22/2011	NT	bverdooren/HOPE	BENJAMIN VERDOOREN
4562		10/21/2011	BKR	10/21/11 - 11:10 - 18984	NEW TRAK SYSTEM ID
4562		10/21/2011	BKR	r. Comments: plan not filed .	NEW TRAK SYSTEM ID
4562		10/21/2011	BKR	Status: Active, approval not	NEW TRAK SYSTEM ID
4562		10/21/2011	BKR	required.	NEW TRAK SYSTEM ID
4562		10/21/2011	BKR	10/21/11 - 11:10 - 18984	NEW TRAK SYSTEM ID
4562		10/21/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		10/21/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		10/21/2011	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		10/21/2011	BKR	Complete to 10/28/2011. Reason: Othe	NEW TRAK SYSTEM ID
4562		10/21/2011	FOR	10/21/11 - 12:40 - 39359	NEW TRAK SYSTEM ID
4562		10/21/2011	FOR	ded requested screen prints..	NEW TRAK SYSTEM ID
4562		10/21/2011	FOR	10/21/11 - 12:40 - 39359	NEW TRAK SYSTEM ID
4562		10/21/2011	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		10/21/2011	FOR	event: User has ended the Issue	NEW TRAK SYSTEM ID
4562		10/21/2011	FOR	associated with this loan. Issue	NEW TRAK SYSTEM ID
4562		10/21/2011	FOR	Type: Screen Prints. Comments: uploa	NEW TRAK SYSTEM ID
4562		10/21/2011	FOR	10/21/11 - 13:18 - 00007	NEW TRAK SYSTEM ID
4562		10/21/2011	FOR	Foreclosure (NIE Id# 21434320) sent	NEW TRAK SYSTEM ID
4562		10/21/2011	FOR	to Executive Trustee Services, Inc.	NEW TRAK SYSTEM ID
4562		10/21/2011	FOR	at 10/21/2011 1:18:11 PM by Rosa	NEW TRAK SYSTEM ID
4562		10/21/2011	FOR	Fernandez	NEW TRAK SYSTEM ID
4562		10/20/2011	BKR	10/19/11 - 17:38 - 13700	NEW TRAK SYSTEM ID
4562		10/20/2011	BKR	n prints were uploaded, but we the	NEW TRAK SYSTEM ID
4562		10/20/2011	BKR	POC. thanks Status: Active	NEW TRAK SYSTEM ID
4562		10/20/2011	BKR	10/19/11 - 17:38 - 13700	NEW TRAK SYSTEM ID
4562		10/20/2011	BKR	e Comments: Please provide Screen	NEW TRAK SYSTEM ID
4562		10/20/2011	BKR	prints for POC with arrears detail	NEW TRAK SYSTEM ID
4562		10/20/2011	BKR	and admin fee breakdown in	NEW TRAK SYSTEM ID
4562		10/20/2011	BKR	spreadsheet format. the MFR scree	NEW TRAK SYSTEM ID
4562		10/20/2011	BKR	10/19/11 - 17:38 - 13700	NEW TRAK SYSTEM ID
4562		10/20/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		10/20/2011	BKR	event: User has created a	NEW TRAK SYSTEM ID
4562		10/20/2011	BKR	Process-Level issue for this	NEW TRAK SYSTEM ID
4562		10/20/2011	BKR	loan.Issue Type: Screen Prints. Issu	NEW TRAK SYSTEM ID
4562		10/20/2011	BKR	10/19/11 - 17:58 - 69661	NEW TRAK SYSTEM ID
4562		10/20/2011	BKR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		10/20/2011	BKR	following event: Proof of Claim	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		10/20/2011	FOR	10/20/11 - 15:12 - 11960	NEW TRAK SYSTEM ID
4562		10/20/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		10/20/2011	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		10/20/2011	FOR	For. User changed date completed	NEW TRAK SYSTEM ID
4562		10/20/2011	FOR	from 10/25/2011 to completed on 11/1	NEW TRAK SYSTEM ID
4562		10/20/2011	FOR	10/20/11 - 15:12 - 11960	NEW TRAK SYSTEM ID
4562		10/20/2011	FOR	Process opened 10/20/2011 by user	NEW TRAK SYSTEM ID
4562		10/20/2011	FOR	Kathleen Gowen.	NEW TRAK SYSTEM ID
4562		10/20/2011	FOR	10/20/11 - 15:11 - 11960	NEW TRAK SYSTEM ID
4562		10/20/2011	FOR	led	NEW TRAK SYSTEM ID
4562		10/20/2011	FOR	10/20/11 - 15:11 - 11960	NEW TRAK SYSTEM ID
4562		10/20/2011	FOR	User has completed the Sale	NEW TRAK SYSTEM ID
4562		10/20/2011	FOR	Scheduled For data form with the	NEW TRAK SYSTEM ID
4562		10/20/2011	FOR	following entries: Sale	NEW TRAK SYSTEM ID
4562		10/20/2011	FOR	Postponement Reason: : Bankruptcy Fi	NEW TRAK SYSTEM ID
4562		10/20/2011	DM	MET W/ BORROWER AT OCEANSIDE HOPE NOW EVENT,	GREGORY HEILER
4562		10/20/2011	DM	REFERRED HER TO BK, GHEILER/HOPE	GREGORY HEILER
4562		10/20/2011	DM	ACTION/RESULT CD CHANGED FROM NOTE TO LMDC	GREGORY HEILER
4562		10/19/2011	FSV	INSP TYPE E ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		10/19/2011	BKR	10/19/11 - 17:19 - 00007	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	Bankruptcy - POC (NIE Id# 33299673)	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	sent to Routh Crabtree Olsen, P.S.	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	at 10/19/2011 5:19:22 PM by	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	Automated Tasks	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	10/19/11 - 16:46 - 18914	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	following event: Proof of Claim	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	Screen Set Up in Client System,	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	completed on 10/19/2011	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	10/19/11 - 16:43 - 39479	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		10/19/2011	BKR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	following event: Plan Review	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	Referred to Attorney, completed on	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	10/19/2011	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	10/19/11 - 16:43 - 39479	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	following event: Fees and Costs	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	Reconciled, completed on 10/19/2011	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	10/19/11 - 16:43 - 39479	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	Process opened 10/19/2011 by user	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	Yvette Randolph.	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	10/19/11 - 16:43 - 39479	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	Process opened 10/19/2011 by user	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	Yvette Randolph.	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	10/19/11 - 16:43 - 39479	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	following event: Fees and Costs	NEW TRAK SYSTEM ID
4562		10/19/2011	BKR	Reconciled, completed on 10/19/2011	NEW TRAK SYSTEM ID
4562		10/19/2011	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562	MERSF	10/17/2011	NT	MERS QC	CLAIRE LORIMER
4562	DODV	10/17/2011	NT	Per DOD website review 10-17-11 borrower(s) are	API CSRV
4562	DODV	10/17/2011	NT	not active duty.	API CSRV
4562		10/14/2011	CBR	DELINQUENT: 180+ DAYS	SYSTEM ID
4562		10/14/2011	CBR	CHANGE IN PRIMARY BORROWERS ADDR	SYSTEM ID
4562	BKR	10/12/2011	CIT	073 DONE 10/12/11 BY TLR 12017	YVETTE RANDOLPH
4562	BKR	10/12/2011	CIT	TSK TYP 967-BK ANALYSIS NOT	YVETTE RANDOLPH
4562	DODV	10/10/2011	NT	Per DOD website review 10-10-11 borrower(s) are	API CSRV
4562	DODV	10/10/2011	NT	not active duty.	API CSRV
4562	BKR	10/07/2011	CIT	073 retarget cit 967, closed cit 315 and did not	LARISA LUTSENKO
4562	BKR	10/07/2011	CIT	work as POC amount did not match, please	LARISA LUTSENKO

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	BKR	10/07/2011	CIT	review.	LARISA LUTSENKO
4562	DM	10/03/2011	NT	FHLMC EDR /30/11- AX 7/14/2011 71 8/18/2011 76	ERIC STURGIS
4562	DM	10/03/2011	NT	7/19/2011	ERIC STURGIS
4562	DODV	10/03/2011	NT	Per DOD website review 10-3-11 borrower(s) are not	API CSRV
4562	DODV	10/03/2011	NT	active duty.	API CSRV
4562	F96	10/03/2011	NT	Paid Technology fee for \$25.00 for the May Process	KIM CHAMBERS
4562	F96	10/03/2011	NT	Management fees. Please include in your claim	KIM CHAMBERS
4562	ESC05	10/03/2011	CIT	073 new cit 967, closed cit 315 and did not work	LORI RICE
4562	ESC05	10/03/2011	CIT	as POC amount did not match, please review.	LORI RICE
4562	ESC05	10/03/2011	CIT	072 DONE 10/03/11 BY TLR 01733	LORI RICE
4562	ESC05	10/03/2011	CIT	TSK TYP 315-BKR INITIAL POS	LORI RICE
4562	ESC05	10/03/2011	CIT	072 closing cit 315, see cit 967	LORI RICE
4562	BKR	10/01/2011	CIT	072 New CIT #315 ESCROW LOAN - Please reanalyze	YVETTE RANDOLPH
4562	BKR	10/01/2011	CIT	account effective (08/01/11). \$1883.13 was	YVETTE RANDOLPH
4562	BKR	10/01/2011	CIT	included in the POC. Thanks	YVETTE RANDOLPH
4562		09/30/2011	FSV	INSP TP E RESULTS RCVD; ORD DT=09/19/11	SYSTEM ID
4562	ESC05	09/27/2011	CIT	071 DONE 09/27/11 BY TLR 29970	SHADLEE GOODELL
4562	ESC05	09/27/2011	CIT	TSK TYP 313-BKR POC PRE PTN	SHADLEE GOODELL
4562	ESC05	09/27/2011	CIT	071 Closing CIT 313	SHADLEE GOODELL
4562	ESC05	09/27/2011	CIT	Anlzd Effective: 08/11	SHADLEE GOODELL
4562	ESC05	09/27/2011	CIT	new pmt : 1169.38	SHADLEE GOODELL
4562	ESC05	09/27/2011	CIT	esc shrtge: 1883.13	SHADLEE GOODELL
4562		09/27/2011	VEA	ONLINE ESCROW ANALYSIS SENT TO PRINT VENDO	SHADLEE GOODELL
4562	DODV	09/26/2011	NT	Per DOD website review 9-26-11 borrower(s) are not	API CSRV
4562	DODV	09/26/2011	NT	active duty.	API CSRV
4562		09/24/2011	BKR	SOURCE FUNDS UPDATED (540) COMPLETED 09/24/11	YVETTE RANDOLPH
4562		09/24/2011	BKR	DEBTOR INTENT UPDATE (539) COMPLETED 09/24/11	YVETTE RANDOLPH
4562		09/24/2011	BKR	poc reporjected	YVETTE RANDOLPH
4562		09/24/2011	BKR	TASK:0502-BKR-CHANGD FUPDT 10/20/11	YVETTE RANDOLPH
4562	BKR	09/24/2011	CIT	071 New CIT #313 ANALYSIS REQ - Please analyze	YVETTE RANDOLPH
4562	BKR	09/24/2011	CIT	account effective (08/01/11). Thanks!	YVETTE RANDOLPH
4562	CBR	09/22/2011	NT	Removed Credit Suppression Flag	API CSRV
4562	LMLTR	09/21/2011	NT	M020 Modification denial letter requested from	TIM WOODRUFF-SCRIPT
4562	LMLTR	09/21/2011	NT	Vendor.	TIM WOODRUFF-SCRIPT
4562	FCDSP	09/21/2011	NT	FC Sale dispute good through 10/22/11	TIM WOODRUFF-SCRIPT

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	COL09	09/21/2011	CIT	070 DONE 09/21/11 BY TLR 02571	TIM WOODRUFF-SCRIPT
4562	COL09	09/21/2011	CIT	TSK TYP 854-CORE CASH FLW P	TIM WOODRUFF-SCRIPT
4562	COL09	09/21/2011	CIT	070 Close CIT#854. Denied because Interest rate	TIM WOODRUFF-SCRIPT
4562	COL09	09/21/2011	CIT	is less than 2 percent or remaining term is	TIM WOODRUFF-SCRIPT
4562	COL09	09/21/2011	CIT	480 months or greater. We cannot lower the	TIM WOODRUFF-SCRIPT
4562	COL09	09/21/2011	CIT	payment due to these HAMP guidelines.	TIM WOODRUFF-SCRIPT
4562		09/20/2011	FOR	09/20/11 - 12:33 - 60707	NEW TRAK SYSTEM ID
4562		09/20/2011	FOR	Fees and costs response: Good	NEW TRAK SYSTEM ID
4562		09/20/2011	FOR	Through:10/18/2011 Fees: 0 Costs:	NEW TRAK SYSTEM ID
4562		09/20/2011	FOR	127.76 Comment:	NEW TRAK SYSTEM ID
4562		09/20/2011	FOR	09/20/11 - 12:33 - 60707	NEW TRAK SYSTEM ID
4562		09/20/2011	FOR	rocesses.	NEW TRAK SYSTEM ID
4562		09/20/2011	FOR	09/20/11 - 12:33 - 60707	NEW TRAK SYSTEM ID
4562		09/20/2011	FOR	Intercom From: Alma rivas, at-exet	NEW TRAK SYSTEM ID
4562		09/20/2011	FOR	- To: Prashanth Somappa (GMAC) /	NEW TRAK SYSTEM ID
4562		09/20/2011	FOR	Message: Fees and costs have been	NEW TRAK SYSTEM ID
4562		09/20/2011	FOR	submitted for all of the requested p	NEW TRAK SYSTEM ID
4562		09/20/2011	OL	WDOYLM Acknowledgement Ltr	LORI LITTERER-SCRIPT
4562	BKR	09/20/2011	CIT	068 DONE 09/20/11 BY TLR 12017	YVETTE RANDOLPH
4562	BKR	09/20/2011	CIT	TSK TYP 967-BK ANALYSIS NOT	YVETTE RANDOLPH
4562	CREDIT	09/20/2011	NT	Ordered Credit Report	TIM WOODRUFF
4562	ESC05	09/20/2011	CIT	069 DONE 09/20/11 BY TLR 01261	PEGGY BETTIS
4562	ESC05	09/20/2011	CIT	TSK TYP 301-MISC ESCROW ANA	PEGGY BETTIS
4562	ESC05	09/20/2011	CIT	069 CLOSING CIT # 301 CANCELLED ANALYSIS RUN	PEGGY BETTIS
4562	ESC05	09/20/2011	CIT	7/7/11	PEGGY BETTIS
4562	NOMOD	09/20/2011	NT	Rate is already 2.125% or less and/or term is	TIM WOODRUFF
4562	NOMOD	09/20/2011	NT	greater than or equal to 480; Interest Rate <=	TIM WOODRUFF
4562	NOMOD	09/20/2011	NT	2.125%	TIM WOODRUFF
4562	COL09	09/20/2011	CIT	070 Retarget CIT#854to 31283. Rate is already	TIM WOODRUFF
4562	COL09	09/20/2011	CIT	2.125% or less and/or term is greater than or	TIM WOODRUFF
4562	COL09	09/20/2011	CIT	equal to 480.	TIM WOODRUFF
4562		09/20/2011	D28	FORCED BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		09/19/2011	FSV	INSP TYPE E ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		09/19/2011	FOR	09/19/11 - 12:50 - 16155	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	User has cleared the following	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		09/19/2011	FOR	values from the Data Form: -	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	Sale Postponement Reason:	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	Bankruptcy Filed 	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	09/19/11 - 12:50 - 16155	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	led	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	09/19/11 - 12:50 - 16155	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	User has completed the Sale	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	Scheduled For data form with the	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	following entries: Sale	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	Postponement Reason: : Bankruptcy Fi	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	09/19/11 - 12:50 - 16155	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	For, completed on 10/25/2011	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	09/19/11 - 12:50 - 16155	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	: BK hold	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	09/19/11 - 12:50 - 16155	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	For. User changed date completed	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	from 9/22/2011 to incomplete. Reason	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	09/19/11 - 12:51 - 16155	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	Process opened 9/19/2011 by user	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	Udgeet Sampat.	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	09/19/11 - 16:47 - 12057	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	A fees and costs request has been	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	entered for this loan by Prashanth	NEW TRAK SYSTEM ID
4562		09/19/2011	FOR	Somappa, good through 10/18/2011	NEW TRAK SYSTEM ID
4562	COL13	09/19/2011	CIT	070 ***REVISED***New CIT #854. Recvd wout pckg,	PRASHANTH SOMAPPA
4562	COL13	09/19/2011	CIT	see prev note. Missing: 2 paystubs, form4506t,	PRASHANTH SOMAPPA
4562	COL13	09/19/2011	CIT	dodd frank ltr, 2 bank statmnt of copies of	PRASHANTH SOMAPPA
4562	COL13	09/19/2011	CIT	check showing ssi \$1780 and pension income	PRASHANTH SOMAPPA
4562	COL13	09/19/2011	CIT	\$730, proof of tips/commission \$200, auth and	PRASHANTH SOMAPPA
4562	COL13	09/19/2011	CIT	release form. Imaged as wout On 09/17/2011.	PRASHANTH SOMAPPA
4562	COL13	09/19/2011	CIT	Mhoppe5829	PRASHANTH SOMAPPA

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	COL13	09/19/2011	CIT	070 New CIT #854. Recvd wout pckg, see prev note.	PRASHANTH SOMAPPA
4562	COL13	09/19/2011	CIT	Missing: 2 paystubs, form4506t, dodd frank	PRASHANTH SOMAPPA
4562	COL13	09/19/2011	CIT	ltr, 2 bank statmnt of copies of check showing	PRASHANTH SOMAPPA
4562	COL13	09/19/2011	CIT	ssi \$1780 and pension income \$730, proof of	PRASHANTH SOMAPPA
4562	COL13	09/19/2011	CIT	tips/commission \$200. Imaged as wout On	PRASHANTH SOMAPPA
4562	COL13	09/19/2011	CIT	09/17/2011. Mhoppe5829	PRASHANTH SOMAPPA
4562	SUFPK	09/19/2011	NT	Fax Received -Borrower Financial Stmt,Hardship	PRASHANTH SOMAPPA
4562	SUFPK	09/19/2011	NT	affidavit -Mhoppe5829	PRASHANTH SOMAPPA
4562	MERSF	09/19/2011	NT	MERS QC	CLAIRE LORIMER
4562	BKR	09/19/2011	CIT	068 Retarget DID NOT ANALYZE AT THIS TIME -	DENISE HILL
4562	BKR	09/19/2011	CIT	NEED TO OPEN CIT 301 AND REQUEST CANCEL OF	DENISE HILL
4562	BKR	09/19/2011	CIT	ANALYSIS RUN 7/7/11 EFF 6/11 WHICH WAS	DENISE HILL
4562	BKR	09/19/2011	CIT	COMPLETED FROM A PRIOR CIT 313. THEN OPEN NEW	DENISE HILL
4562	BKR	09/19/2011	CIT	CIT 313. THANKS	DENISE HILL
4562	DODV	09/19/2011	NT	Per DOD website review 9-19-11 borrower(s) are not	API CSRV
4562	DODV	09/19/2011	NT	active duty.	API CSRV
4562	RFDNT	09/17/2011	NT	Additional RFDs provided-17;	API WEB
4562		09/17/2011	DM	ACTION/RESULT CD CHANGED FROM BRUN TO NOTE	API WEB
4562	LMT	09/17/2011	NT	Taxes Current-Y; Hazard Ins Current-Y	API WEB
4562	LMT	09/17/2011	NT	Bankruptcy Info: Filed-N	API WEB
4562	LMT	09/17/2011	NT	Borr1 Prefer-HOME	API WEB
4562	LMT	09/17/2011	NT	Purpose Code-Primary Residence	API WEB
4562	LMT	09/17/2011	NT	Appr Amt-\$144000;Acknowledged-Y	API WEB
4562		09/17/2011	HMP	FINANCIAL INFORMATION COLLECTED FOR HMP	API WEB
4562		09/17/2011	HMP	LMT BORR FIN REC ADDED	API WEB
4562		09/16/2011	CBR	DELINQUENT: 180+ DAYS	SYSTEM ID
4562	BKR	09/16/2011	CIT	069 new cit#301, pls cancel ANALYSIS RUN 7/7/11	YVETTE RANDOLPH
4562	MERSF	09/16/2011	NT	MERS QC	CLAIRE LORIMER
4562	ESC05	09/16/2011	CIT	068 NEW CIT# 967 DID NOT ANALYZE AT THIS TIME -	PEGGY BETTIS
4562	ESC05	09/16/2011	CIT	NEED TO OPEN CIT 301 AND REQUEST CANCEL OF	PEGGY BETTIS
4562	ESC05	09/16/2011	CIT	ANALYSIS RUN 7/7/11 EFF 6/11 WHICH WAS	PEGGY BETTIS
4562	ESC05	09/16/2011	CIT	COMPLETED FROM A PRIOR CIT 313. THEN OPEN NEW	PEGGY BETTIS
4562	ESC05	09/16/2011	CIT	CIT 313. THANKS	PEGGY BETTIS
4562	ESC05	09/16/2011	CIT	067 DONE 09/16/11 BY TLR 01261	PEGGY BETTIS
4562	ESC05	09/16/2011	CIT	TSK TYP 313-BKR POC PRE PTN	PEGGY BETTIS

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	ESC05	09/16/2011	CIT	067 CLOSING CIT# 313 OPENING CIT# 967 DID NOT	PEGGY BETTIS
4562	ESC05	09/16/2011	CIT	ANALYZE AT THIS TIME - NEED TO OPEN CIT 301	PEGGY BETTIS
4562	ESC05	09/16/2011	CIT	AND REQUEST CANCEL OF ANALYSIS RUN 7/7/11 EFF	PEGGY BETTIS
4562	ESC05	09/16/2011	CIT	6/11 WHICH WAS COMPLETED FROM A PRIOR CIT 313.	PEGGY BETTIS
4562	ESC05	09/16/2011	CIT	THEN OPEN NEW CIT 313. THANKS	PEGGY BETTIS
4562	MERSF	09/15/2011	NT	MERS QC	CLAIRE LORIMER
4562	BKR	09/15/2011	CIT	067 New CIT #313 ANALYSIS REQ - Please analyze	YVETTE RANDOLPH
4562	BKR	09/15/2011	CIT	account effective (08/01/11). Thanks!	YVETTE RANDOLPH
4562		09/12/2011	BKR	09/12/11 - 10:41 - 39479	NEW TRAK SYSTEM ID
4562		09/12/2011	BKR	ect: Fw: Fw: Re: Repeat Filer /	NEW TRAK SYSTEM ID
4562		09/12/2011	BKR	09/12/11 - 10:41 - 39479	NEW TRAK SYSTEM ID
4562		09/12/2011	BKR	Intercom Message: / Read: 9/12/2011	NEW TRAK SYSTEM ID
4562		09/12/2011	BKR	10:41:22 AM / From: Cartwright, Joe	NEW TRAK SYSTEM ID
4562		09/12/2011	BKR	/ To: Randolph, Yvette; / CC: /	NEW TRAK SYSTEM ID
4562		09/12/2011	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562	DODV	09/12/2011	NT	Per DOD website review 9-12-11 borrower(s) are not	API CSRV
4562	DODV	09/12/2011	NT	active duty.	API CSRV
4562		09/07/2011	BKR	09/07/11 - 08:25 - 39129	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	ra To: Ritika Kumar CC: Message	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	Type: General Subject: Re:	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	Repeat Filer Message:	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	09/07/11 - 08:25 - 39129	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	low intercom & proceed	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	accordingly. Thanks ---	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	Forwarded Message --- Sent:	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	9/6/2011 12:28:00 PM From: Keri OHa	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	09/07/11 - 08:25 - 39129	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	Ritika Kumar To: Joe Cartwright	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	CC: Message Type: Response Needed	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	Subject: Fw: Re: Repeat Filer	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	Message: Hi, Please see the be	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	09/07/11 - 08:25 - 39129	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	Intercom From: Joe Cartwright - To:	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	Randolph,Yvette; / Message: see	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	below --- Forwarded Message ---	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		09/07/2011	BKR	Sent: 9/6/2011 2:45:00 PM From:	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	09/07/11 - 08:25 - 39129	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	ould be filed.	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	09/07/11 - 08:25 - 39129	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	ing information and determine if	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	this filing is abusive. Please	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	notify GMAC of any abusive filing	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	and the recommended pleadings that s	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	09/07/11 - 08:25 - 39129	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	peat Filer This filing is a repeat	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	filing relating to this mortgage	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	and may be possible bankruptcy	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	abuse. Please review the prior fil	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	09/07/11 - 08:25 - 39129	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	Joe Cartwright - (Cont) - This	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	may be a case of bad faith filing.	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	I recommend referring for MFR.	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	From: Ritika Kumar Subject: Re	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	09/07/11 - 08:23 - 39129	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	ject: Fw: Re: Repeat Filer /	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	09/07/11 - 08:23 - 39129	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	Intercom Message: / Read: 9/7/2011	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	8:23:29 AM / From: Kumar, Ritika /	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	To: Cartwright, Joe; / CC: /	NEW TRAK SYSTEM ID
4562		09/07/2011	BKR	Intercom Type: Response Needed / Sub	NEW TRAK SYSTEM ID
4562	MERSF	09/07/2011	NT	MERS QC	CLAIRE LORIMER
4562	BKR	09/07/2011	NT	Bankruptcy Petition #: 2:11-bk-40784-VZ Ch 11 is	SHIVAKANT SIDNAL
4562	BKR	09/07/2011	NT	already loaded-FOLLOW UP	SHIVAKANT SIDNAL
4562		09/06/2011	BKR	09/06/11 - 14:45 - 20559	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	peat Filer This filing is a repeat	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	filing relating to this mortgage	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	and may be p	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	09/06/11 - 14:45 - 20559	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	Repeat Filer Message: This	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	may be a case of bad faith filing.	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		09/06/2011	BKR	I recommend referring for MFR.	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	From: Ritika Kumar Subject: Re	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	09/06/11 - 14:45 - 20559	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	--- Forwarded Message ---	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	Sent: 9/6/2011 12:28:00 PM From:	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	Keri OHara To: Ritika Kumar CC:	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	Message Type: General Subject: Re:	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	09/06/11 - 14:45 - 20559	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	Intercom From: Ritika Kumar - To:	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	Cartwright,Joe; / Message: Hi,	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	Please see the below intercom &am	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	proceed accordingly. Thanks	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	09/06/11 - 14:45 - 20559	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	Please notify GMAC of any	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	abusive filing and the recommended	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	pleadings that should be filed.	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	09/06/11 - 14:45 - 20559	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	Ritika Kumar - (Cont) - ossible	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	bankruptcy abuse. Please review	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	the prior filing information and	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	determine if this filing is abusive.	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	09/06/11 - 14:44 - 20559	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	ect: Re: Repeat Filer /	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	09/06/11 - 14:44 - 20559	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	Intercom Message: / Read: 9/6/2011	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	2:43:31 PM / From: OHara, Keri /	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	To: Kumar, Ritika; / CC: /	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	09/06/11 - 09:35 - 20559	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	tcy abuse. Please review the	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	prior filing information and	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	determine if this filing is	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	abusive. Please notify GMAC of any	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	09/06/11 - 09:35 - 20559	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	Intercom From: Ritika Kumar - To:	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		09/06/2011	BKR	OHara,Keri; / Message: This filing	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	is a repeat filing relating to this	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	mortgage and may be possible bankrup	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	09/06/11 - 09:35 - 20559	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	abusive filing and the recommended	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	pleadings that should be filed.	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	09/06/11 - 12:28 - 69661	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	eat Filer /	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	09/06/11 - 12:28 - 69661	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	Intercom Message: / Read: 9/6/2011	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	12:27:39 PM / From: Kumar, Ritika /	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	To: OHara, Keri; / CC: / Intercom	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	Type: Response Needed / Subject: Rep	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	09/06/11 - 12:28 - 69661	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	abusive filing and the recommended	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	pleadings that should be filed.	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	09/06/11 - 12:28 - 69661	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	tcy abuse. Please review the	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	prior filing information and	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	determine if this filing is	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	abusive. Please notify GMAC of any	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	09/06/11 - 12:28 - 69661	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	From: Ritika Kumar Subject:	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	Repeat Filer This filing is a	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	repeat filing relating to this	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	mortgage and may be possible bankrup	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	09/06/11 - 12:28 - 69661	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	Intercom From: Keri OHara - To:	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	Kumar,Ritika; / Message: This may	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	be a case of bad faith filing. I	NEW TRAK SYSTEM ID
4562		09/06/2011	BKR	recommend referring for MFR.	NEW TRAK SYSTEM ID
4562	BKR	09/06/2011	NT	as per Keri OHara: This may be a case of bad faith	RITIKA KUMAR
4562	BKR	09/06/2011	NT	filing. I recommend referring for MFR. so	RITIKA KUMAR
4562	BKR	09/06/2011	NT	forwarded to joe artwright.	RITIKA KUMAR
4562	DODV	09/06/2011	NT	Per DOD website review 9-5-11 borrower(s) are not	API CSRV

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	DODV	09/06/2011	NT	active duty.	API CSRV
4562	BKR	09/06/2011	NT	BK case#11-bk-40784,	AJAY KUMAR TEJWANI
4562	BKR	09/06/2011	NT	Chapter 11	AJAY KUMAR TEJWANI
4562	BKR	09/06/2011	NT	Date filed: 07/19/2011	AJAY KUMAR TEJWANI
4562	BKR	09/06/2011	NT	BK case already loaded.	AJAY KUMAR TEJWANI
4562		09/05/2011	BKR	09/03/11 - 07:13 - 00007	NEW TRAK SYSTEM ID
4562		09/05/2011	BKR	Process opened 9/3/2011 by user	NEW TRAK SYSTEM ID
4562		09/05/2011	BKR	Fidelity AutoProc.	NEW TRAK SYSTEM ID
4562		09/05/2011	BKR	09/03/11 - 07:13 - 00007	NEW TRAK SYSTEM ID
4562		09/05/2011	BKR	Process opened 9/3/2011 by user	NEW TRAK SYSTEM ID
4562		09/05/2011	BKR	Fidelity AutoProc.	NEW TRAK SYSTEM ID
4562		09/02/2011	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
4562		09/02/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/02/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/02/2011	DMD	09/02/11 15:43:09 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		09/02/2011	BKR	09/02/11 - 08:47 - 39245	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	ect: New Bankruptcy /	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	09/02/11 - 08:47 - 39245	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	Intercom Message: / Read: 9/2/2011	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	8:46:57 AM / From: Tejwani, Ajay	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	Kumar / To: Lynch, Mary; / CC: /	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	09/02/11 - 08:59 - 22498	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	ect: Re: New Bankruptcy /	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	09/02/11 - 08:59 - 22498	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	Intercom Message: / Read: 9/2/2011	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	8:58:50 AM / From: Lynch, Mary /	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	To: Tejwani, Ajay Kumar; / CC: /	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	09/02/11 - 08:53 - 39245	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	i Mary, You have opened CIT 895	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	for new BK filing, case	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	#11-bk-40784, Chapter 11 ,Date	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	filed: 07/19/2011 in grant deed th	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	09/02/11 - 08:53 - 39245	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		09/02/2011	BKR	ploaded in LPS that will show	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	Coppella Inc. on the Amendment to	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	trust From: AjayKumar	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	Tejwani Subject: New Bankruptcy H	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	09/02/11 - 08:53 - 39245	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	Intercom From: Mary Lynch - To:	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	Tejwani,Ajay Kumar; / Message:	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	See page 5 of the Documents from	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	County Recorded's doc that was u	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	09/02/11 - 08:53 - 39245	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	e property is grant to marcellue	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	alexander. Please advice what	NEW TRAK SYSTEM ID
4562		09/02/2011	BKR	needs to be done. Thanks! Ajay	NEW TRAK SYSTEM ID
4562	BKR	09/02/2011	NT	ba code is not listed in our database. trustee is	RITIKA KUMAR
4562	BKR	09/02/2011	NT	not assigned in pacer.	RITIKA KUMAR
4562	BKR	09/02/2011	CIT	066 DONE 09/02/11 BY TLR 01658	RITIKA KUMAR
4562	BKR	09/02/2011	CIT	TSK TYP 895-NOTIFICATN - NE	RITIKA KUMAR
4562	BKR	09/02/2011	CIT	066 closing cit 895- bk loaded.	RITIKA KUMAR
4562		09/02/2011	BKR	FILED NOTICE RECVD (501) COMPLETED 09/02/11	RITIKA KUMAR
4562		09/02/2011	BKR	BANKRUPTCY FILED (500) COMPLETED 07/19/11	RITIKA KUMAR
4562		09/02/2011	BKR	APPROVED FOR BKR 07/19/11	RITIKA KUMAR
4562	FCL20	09/02/2011	CIT	066 new cit 895 - ch 11 filed 7/19/11 in central	MARY LYNCH
4562	FCL20	09/02/2011	CIT	districe of CA (Los Angeles) case	MARY LYNCH
4562	FCL20	09/02/2011	CIT	#11-bk-40784-VZ. Debtor Coppelia Inc	MARY LYNCH
4562	FCL20	09/02/2011	CIT	(documents uploaded in LPS under Documents	MARY LYNCH
4562	FCL20	09/02/2011	CIT	from County Recorders on 8/18/11	MARY LYNCH
4562	DM	09/01/2011	NT	FHLMC EDR 8/31/11- AX 7/14/2011 71 8/18/2011	ERIC STURGIS
4562	DM	09/01/2011	NT	76 7/19/2011	ERIC STURGIS
4562		08/31/2011	BKR	08/31/11 - 15:55 - 22498	NEW TRAK SYSTEM ID
4562		08/31/2011	BKR	Ajay	NEW TRAK SYSTEM ID
4562		08/31/2011	BKR	08/31/11 - 15:55 - 22498	NEW TRAK SYSTEM ID
4562		08/31/2011	BKR	r 11 ,Date filed: 07/19/2011 in	NEW TRAK SYSTEM ID
4562		08/31/2011	BKR	grant deed the property is grant to	NEW TRAK SYSTEM ID
4562		08/31/2011	BKR	marcellue alexander. Please advice	NEW TRAK SYSTEM ID
4562		08/31/2011	BKR	what needs to be done. Thanks!	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		08/31/2011	BKR	08/31/11 - 15:55 - 22498	NEW TRAK SYSTEM ID
4562		08/31/2011	BKR	Intercom From: Ajay Kumar Tejwani -	NEW TRAK SYSTEM ID
4562		08/31/2011	BKR	To: Lynch,Mary; / Message: Hi Mary,	NEW TRAK SYSTEM ID
4562		08/31/2011	BKR	You have opened CIT 895 for new	NEW TRAK SYSTEM ID
4562		08/31/2011	BKR	BK filing, case #11-bk-40784, Chapte	NEW TRAK SYSTEM ID
4562	BKR	08/31/2011	CIT	065 DONE 08/31/11 BY TLR 13719	AJAY KUMAR TEJWANI
4562	BKR	08/31/2011	CIT	TSK TYP 895-NOTIFICATN - NE	AJAY KUMAR TEJWANI
4562	BKR	08/31/2011	CIT	065 Closing CIT 895;	AJAY KUMAR TEJWANI
4562	BKR	08/31/2011	CIT	Sent mail for clarification.	AJAY KUMAR TEJWANI
4562		08/30/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		08/30/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		08/30/2011	DMD	08/30/11 17:35:33 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		08/30/2011	FOR	08/30/11 - 08:58 - 39245	NEW TRAK SYSTEM ID
4562		08/30/2011	FOR	Intercom Message: / Read: 8/30/2011	NEW TRAK SYSTEM ID
4562		08/30/2011	FOR	8:57:30 AM / From: Beltran, Sally /	NEW TRAK SYSTEM ID
4562		08/30/2011	FOR	To: Lynch, Mary; / CC: / Intercom	NEW TRAK SYSTEM ID
4562		08/30/2011	FOR	Type: General Update / Subject: Re:	NEW TRAK SYSTEM ID
4562		08/30/2011	FOR	08/30/11 - 08:58 - 39245	NEW TRAK SYSTEM ID
4562		08/30/2011	FOR	bky filing /	NEW TRAK SYSTEM ID
4562	FCL20	08/30/2011	CIT	065 new cit 895 - ch 11 filed 7/19/11 in central	MARY LYNCH
4562	FCL20	08/30/2011	CIT	districe of CA (Los Angeles) case	MARY LYNCH
4562	FCL20	08/30/2011	CIT	#11-bk-40784-VZ. Debtor Coppelia Inc	MARY LYNCH
4562	FCL20	08/30/2011	CIT	(documents uploaded in LPS under Documents	MARY LYNCH
4562	FCL20	08/30/2011	CIT	from County Records on 8/18/11	MARY LYNCH
4562		08/29/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		08/29/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		08/29/2011	DMD	08/29/11 20:15:43 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		08/29/2011	FOR	08/29/11 - 10:19 - 46295	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	ect: bky filing /	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	08/29/11 - 10:19 - 46295	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	Intercom Message: / Read: 8/29/2011	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	10:18:43 AM / From: Lynch, Mary /	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	To: Beltran, Sally; / CC: /	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	08/29/11 - 10:21 - 46295	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		08/29/2011	FOR	t me know when it is out there so I	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	can advise our bky area. thanks	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	08/29/11 - 10:21 - 46295	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	how Coppelia Inc. A California	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	Corporation C/O Ana Asnaran is tied	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	to this loan. Was there a Grant	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	Deed? If so please upload it and le	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	08/29/11 - 10:21 - 46295	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	documents are uploaded on NT under	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	Documents from County Recorders on	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	8/18/11. From: Mary Lynch	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	Subject: bky filing Please advise	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	08/29/11 - 10:21 - 46295	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	Intercom From: Sally Beltran - To:	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	Lynch,Mary out until 8 / Intercom	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	Type: General Update/Subject: Re:	NEW TRAK SYSTEM ID
4562		08/29/2011	FOR	bky filing/Message: Hi Mary, The	NEW TRAK SYSTEM ID
4562	MERSF	08/29/2011	NT	MERS QC	ERIC GAMBRELL
4562	DODV	08/29/2011	NT	Per DOD website review 8-29-11 borrower(s) are not	API CSRV
4562	DODV	08/29/2011	NT	active duty.	API CSRV
4562		08/26/2011	FOR	08/26/11 - 17:14 - 39245	NEW TRAK SYSTEM ID
4562		08/26/2011	FOR	thanks	NEW TRAK SYSTEM ID
4562		08/26/2011	FOR	08/26/11 - 17:14 - 39245	NEW TRAK SYSTEM ID
4562		08/26/2011	FOR	an is tied to this loan. Was there	NEW TRAK SYSTEM ID
4562		08/26/2011	FOR	a Grant Deed? If so please upload	NEW TRAK SYSTEM ID
4562		08/26/2011	FOR	it and let me know when it is out	NEW TRAK SYSTEM ID
4562		08/26/2011	FOR	there so I can advise our bky area.	NEW TRAK SYSTEM ID
4562		08/26/2011	FOR	08/26/11 - 17:14 - 39245	NEW TRAK SYSTEM ID
4562		08/26/2011	FOR	Intercom From: Mary Lynch - To:	NEW TRAK SYSTEM ID
4562		08/26/2011	FOR	Beltran,Sally; / Message: Please	NEW TRAK SYSTEM ID
4562		08/26/2011	FOR	advise how Coppelia Inc. A	NEW TRAK SYSTEM ID
4562		08/26/2011	FOR	California Corporation C/O Ana Asnar	NEW TRAK SYSTEM ID
4562	BKR	08/25/2011	NT	Account documented, BK not loaded	REKHA RADHAKRISHNA
4562		08/23/2011	FSV	INSP TP F RESULTS RCVD; ORD DT=08/18/11	SYSTEM ID
4562		08/23/2011	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
4562		08/23/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		08/23/2011	DMD	08/23/11 17:15:39 RPC RESOLUTION	DAVOX INCOMING FILE
4562		08/23/2011	DM	TT B1 ADV OF FCL STATUS ADV OF FCL SALE DATE, ADV	CORTEZ BELL
4562		08/23/2011	DM	OF CUTOFF TO GET THE FIN PKG IN FOR REVIEW AND	CORTEZ BELL
4562		08/23/2011	DM	POSS OF PP, ADV OF HHF TO APPLY AGAIN TO TRY TO	CORTEZ BELL
4562		08/23/2011	DM	REINSTATE THE ACCOUNT 1ST THEN REQUEST FOR MOD	CORTEZ BELL
4562		08/23/2011	DM	OPTIONS,	CORTEZ BELL
4562		08/23/2011	DM	ACTION/RESULT CD CHANGED FROM OASK TO BRUN	CORTEZ BELL
4562	DODV	08/22/2011	NT	Per DOD website review 8-22-11 borrower(s) are not	API CSRV
4562	DODV	08/22/2011	NT	active duty.	API CSRV
4562		08/19/2011	FOR	08/19/11 - 14:02 - 60211	NEW TRAK SYSTEM ID
4562		08/19/2011	FOR	Process opened 8/19/2011 by user	NEW TRAK SYSTEM ID
4562		08/19/2011	FOR	Lisa Hogle.	NEW TRAK SYSTEM ID
4562		08/19/2011	FOR	08/19/11 - 14:03 - 60211	NEW TRAK SYSTEM ID
4562	BKR	08/19/2011	CIT	064 DONE 08/19/11 BY TLR 31571	REKHA RADHAKRISHNA
4562	BKR	08/19/2011	CIT	TSK TYP 895-NOTIFICATN - NE	REKHA RADHAKRISHNA
4562	BKR	08/19/2011	CIT	064 Closing CIT 895.	REKHA RADHAKRISHNA
4562	BKR	08/19/2011	CIT	Bankruptcy Petition #: 2:11-bk-40784-VZ	REKHA RADHAKRISHNA
4562	BKR	08/19/2011	CIT	Assigned to: Vincent P. Zurzolo Chapter 11	REKHA RADHAKRISHNA
4562	BKR	08/19/2011	CIT	Voluntary. Please provide relevent document on	REKHA RADHAKRISHNA
4562	BKR	08/19/2011	CIT	the account	REKHA RADHAKRISHNA
4562		08/19/2011	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		08/18/2011	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		08/18/2011	FOR	08/18/11 - 12:12 - 16155	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	User has cleared the following	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	values from the Data Form: -	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	Sale Postponement Reason:	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		08/18/2011	FOR	Bankruptcy Filed 	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	08/18/11 - 12:12 - 16155	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	Thank	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	You, Linda Brittain, ETS,	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	LLC (a GMAC Company) Phone: (	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	08/18/11 - 12:12 - 16155	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	my - CA; Sampat, Udgeet - CA	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	Subject: RE: GM-223981-C BK SALE	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	8/18/11 10 AM PP SALE BKP FILED	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	9SAN DIEGO COUNTY) Importance: High	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	08/18/11 - 12:12 - 16155	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	: From: Brittain, Linda - CA	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	Sent: Thursday, August 18, 2011	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	10:07 AM To: Martinez, Yudy - CA;	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	Solorzano, Omar - CA Cc: Davis, Tom	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	08/18/11 - 12:12 - 16155	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	For. User changed date completed	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	from 8/18/2011 to incomplete. Reason	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	08/18/11 - 12:11 - 16155	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	led	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	08/18/11 - 12:11 - 16155	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	User has completed the Sale	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	Scheduled For data form with the	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	following entries: Sale	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	Postponement Reason: : Bankruptcy Fi	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	08/18/11 - 12:12 - 16155	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	Udgeet Sampat - (Cont) - 818)	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	260-1514, Fax (818) 260-1850	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	2255 N. Ontario St., #400	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	Burbank, CA 91504	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	08/18/11 - 12:12 - 16155	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		08/18/2011	FOR	For, completed on 9/22/2011	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	08/18/11 - 12:12 - 16155	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	Process opened 8/18/2011 by user	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	Udgeet Sampat.	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	08/18/11 - 15:19 - 00007	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	Foreclosure (NIE Id# 21434320)	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	picked up by firm Executive Trustee	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	Services, Inc. at 8/18/2011 3:19:09	NEW TRAK SYSTEM ID
4562		08/18/2011	FOR	PM by Sally Beltran	NEW TRAK SYSTEM ID
4562	MERSF	08/18/2011	NT	MERS QC	ERIC GAMBRELL
4562	FCL80	08/18/2011	CIT	064 CIT 895 RECEIVED RECORDED DOCS:	SALLY BELTRAN
4562	FCL80	08/18/2011	CIT	U.S. Bankruptcy Court	SALLY BELTRAN
4562	FCL80	08/18/2011	CIT	Central District Of California (Los Angeles)	SALLY BELTRAN
4562	FCL80	08/18/2011	CIT	Bankruptcy Petition #: 2:11-bk-40784-VZ	SALLY BELTRAN
4562	FCL80	08/18/2011	CIT	Assigned to: Vincent P. Zurzolo	SALLY BELTRAN
4562	FCL80	08/18/2011	CIT	Chapter 11	SALLY BELTRAN
4562	FCL80	08/18/2011	CIT	Voluntary	SALLY BELTRAN
4562	NACOR	08/18/2011	NT	Correspondence received from Rhonda with NACA.	EBONY WHITE
4562	NACOR	08/18/2011	NT	ewhite/HOPE	EBONY WHITE
4562	MERSF	08/17/2011	NT	MERS QC	CLAIRE LORIMER
4562	MERSF	08/17/2011	NT	MERS QC	CLAIRE LORIMER
4562	MERSF	08/15/2011	NT	MERS QC	CLAIRE LORIMER
4562	DODV	08/15/2011	NT	Per DOD website review 8-15-11 borrower(s) are not	API CSRV
4562	DODV	08/15/2011	NT	active duty.	API CSRV
4562	MERSF	08/15/2011	NT	MERS QC	CLAIRE LORIMER
4562		08/12/2011	CBR	FORECLOSURE STARTED	SYSTEM ID
4562		08/12/2011	CBR	DELINQUENT: 180+ DAYS	SYSTEM ID
4562	FCLRE	08/11/2011	NT	QC-Completed. proceed to sale no active wrkout	BONNIE CROWDER
4562	FCLRE	08/11/2011	NT	being reviewed, found no reason to pp sale.	BONNIE CROWDER
4562	FCLRE	08/11/2011	NT	bcrowder	BONNIE CROWDER
4562	MERSF	08/10/2011	NT	MERS QC	CLAIRE LORIMER
4562	DODV	08/08/2011	NT	Per DOD website review 8-8-11 borrower(s) are not	API CSRV
4562	DODV	08/08/2011	NT	active duty.	API CSRV
4562		08/05/2011	FOR	BIDDING INSTRUCTIONS (609) COMPLETED 08/05/11	GILLIAN MARTIL
4562		08/05/2011	FOR	BIDDING INSTRUCTIONS (609) UNCOMPLETED	GILLIAN MARTIL

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
██████████		08/04/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		08/04/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		08/04/2011	DMD	08/04/11 14:33:43 ANSWERING MACHINE	DAVOX INCOMING FILE
██████████		08/04/2011	FOR	08/04/11 - 16:32 - 84378	NEW TRAK SYSTEM ID
██████████		08/04/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
██████████		08/04/2011	FOR	following event: Bid Calculation	NEW TRAK SYSTEM ID
██████████		08/04/2011	FOR	Completed, completed on 8/4/2011	NEW TRAK SYSTEM ID
██████████		08/04/2011	FOR	08/04/11 - 16:32 - 84378	NEW TRAK SYSTEM ID
██████████		08/04/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
██████████		08/04/2011	FOR	following event: Bid Approved,	NEW TRAK SYSTEM ID
██████████		08/04/2011	FOR	completed on 8/4/2011	NEW TRAK SYSTEM ID
██████████		08/04/2011	FOR	08/04/11 - 16:32 - 84378	NEW TRAK SYSTEM ID
██████████		██████████	██████████	██	████████████████████
██████████		██████████	██████████	████████████████████████████████████	████████████████████
██████████		██████████	██████████	██	████████████████████
██████████		██████████	██████████	████████████████████████████████	████████████████████
██████████		██████████	██████████	████████████████████████████████████	████████████████████
██████████		██████████	██████████	██	████████████████████
██████████		██████████	██████████	████████████████████████████████████	████████████████████
██████████		██████████	██████████	██	████████████████████
██████████		██████████	██████████	████████████████████████████████████	████████████████████
██████████		██████████	██████████	████████████████████████████████████	████████████████████
██████████		08/02/2011	DM	EARLY IND: SCORE 108 MODEL EIFRC	SYSTEM ID
██████████		08/01/2011	FSV	INSP TP E RESULTS RCVD; ORD DT=07/19/11	SYSTEM ID
██████████	DM	08/01/2011	NT	FHLMC EDR 7/29/11- AX 7/14/2011 71 8/18/2011	ERIC STURGIS
██████████	DM	08/01/2011	NT	76 7/19/2011	ERIC STURGIS
██████████	MERSF	08/01/2011	NT	MERS QC	CLAIRE LORIMER
██████████	DODV	08/01/2011	NT	"Per DOD website review 8-1-11, borrower(s) are	API CSRV
██████████	DODV	08/01/2011	NT	not active duty"	API CSRV
██████████	MERSF	08/01/2011	NT	MERS QC	CLAIRE LORIMER
██████████		07/27/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		07/27/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		07/27/2011	DMD	07/27/11 19:51:01 ANSWERING MACHINE	DAVOX INCOMING FILE
██████████		07/26/2011	FOR	07/26/11 - 11:49 - 17424	NEW TRAK SYSTEM ID
██████████		07/26/2011	FOR	SALE SET 8/18/2011 . Status:	NEW TRAK SYSTEM ID
██████████		07/26/2011	FOR	Active, approval not required.	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		07/26/2011	FOR	07/26/11 - 11:49 - 17424	NEW TRAK SYSTEM ID
4562		07/26/2011	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		07/26/2011	FOR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		07/26/2011	FOR	step Aged Process Necessary to	NEW TRAK SYSTEM ID
4562		07/26/2011	FOR	8/19/2011. Reason: Other. Comments:	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	07/25/11 - 09:42 - 39218	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	following event: Advised Counsel to	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	Proceed with foreclosure, completed	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	on 7/25/2011	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	07/25/11 - 10:08 - 00007	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	Foreclosure (NIE Id# 21434320) sent	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	to Executive Trustee Services, Inc.	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	at 7/25/2011 10:08:06 AM by	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	Automated Tasks	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	07/25/11 - 10:17 - 00007	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	Foreclosure (NIE Id# 30270611) sent	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	to Executive Trustee Services, Inc.	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	at 7/25/2011 10:17:20 AM by	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	Automated Tasks	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	07/25/11 - 09:42 - 39218	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	Process opened 7/25/2011 by user	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	Marc Grandinetti.	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	07/25/11 - 09:39 - 00007	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	nts: Hold Ended . Status: Active,	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	approval not required.	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	07/25/11 - 09:39 - 00007	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	step Aged Process Necessary to	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	7/25/2011. Reason: Hold Ended. Comme	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	07/25/11 - 15:44 - 17553	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	following event: Counsel	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	acknowledged Proceed with	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		07/25/2011	FOR	foreclosure, completed on 7/25/2011	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	07/25/11 - 09:49 - 00007	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	Foreclosure (NIE Id# 21434320) sent	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	to Executive Trustee Services, Inc.	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	at 7/25/2011 9:49:12 AM by	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	Automated Tasks	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	07/25/11 - 16:31 - 13384	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	/ Subject: Issue Request /	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	07/25/11 - 16:31 - 13384	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	Intercom Message: / Read: 7/25/2011	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	4:30:47 PM / From: Krishnappa,	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	Poornima / To: Bolanos, Elsa; /	NEW TRAK SYSTEM ID
4562		07/25/2011	FOR	CC: / Intercom Type: General Update	NEW TRAK SYSTEM ID
4562	DODV	07/25/2011	NT	"Per DOD website review 7-25-11, borrower(s) are	API CSRV
4562	DODV	07/25/2011	NT	not active duty"	API CSRV
4562		07/22/2011	FOR	07/22/11 - 08:20 - 71234	NEW TRAK SYSTEM ID
4562		07/22/2011	FOR	Thanks!!!.	NEW TRAK SYSTEM ID
4562		07/22/2011	FOR	07/22/11 - 08:20 - 71234	NEW TRAK SYSTEM ID
4562		07/22/2011	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		07/22/2011	FOR	event: User has ended the Issue	NEW TRAK SYSTEM ID
4562		07/22/2011	FOR	associated with this loan. Issue	NEW TRAK SYSTEM ID
4562		07/22/2011	FOR	Type: BK Close. Comments: BK Closed.	NEW TRAK SYSTEM ID
4562	BCR	07/22/2011	NT	BK chp 13 case# 11-bk-30832 Date filed:	POORNIMA KRISHNAPPA
4562	BCR	07/22/2011	NT	05/13/2011 Debtor dismissed: 07/19/2011.FC	POORNIMA KRISHNAPPA
4562	BCR	07/22/2011	NT	alert on the account, not asked for fee	POORNIMA KRISHNAPPA
4562	BCR	07/22/2011	NT	recoverability.Hence BK closed - iss	POORNIMA KRISHNAPPA
4562		07/22/2011	BKR	REVIEW & CLOSE FILE (1530) COMPLETED 07/22/11	POORNIMA KRISHNAPPA
4562		07/22/2011	BKR	FEES/COSTS RECON (1538) COMPLETED 07/22/11	POORNIMA KRISHNAPPA
4562		07/22/2011	BKR	FINAL INVOICE PAID (1537) COMPLETED 07/22/11	POORNIMA KRISHNAPPA
4562		07/22/2011	BKR	DISMISS UPDATE 2640 (1536) COMPLETED 07/22/11	POORNIMA KRISHNAPPA
4562		07/22/2011	BKR	DISMISS (2640) COMPLETED 07/19/11	POORNIMA KRISHNAPPA
4562		07/21/2011	BKR	07/21/11 - 09:21 - 13384	NEW TRAK SYSTEM ID
4562		07/21/2011	BKR	ments: Debtor dismissed:	NEW TRAK SYSTEM ID
4562		07/21/2011	BKR	07/19/2011 . File closed Status:	NEW TRAK SYSTEM ID
4562		07/21/2011	BKR	Active	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		07/21/2011	BKR	07/21/11 - 09:21 - 13384	NEW TRAK SYSTEM ID
4562		07/21/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		07/21/2011	BKR	event: User has created a	NEW TRAK SYSTEM ID
4562		07/21/2011	BKR	Process-Level issue for this	NEW TRAK SYSTEM ID
4562		07/21/2011	BKR	loan.Issue Type: BK Close. Issue Com	NEW TRAK SYSTEM ID
4562		07/21/2011	BKR	07/21/11 - 13:10 - 18984	NEW TRAK SYSTEM ID
4562		07/21/2011	BKR	Comments: case dismissed, pending	NEW TRAK SYSTEM ID
4562		07/21/2011	BKR	bk close. Please close . Status:	NEW TRAK SYSTEM ID
4562		07/21/2011	BKR	Active, approval not required.	NEW TRAK SYSTEM ID
4562		07/21/2011	BKR	07/21/11 - 13:10 - 18984	NEW TRAK SYSTEM ID
4562		07/21/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		07/21/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		07/21/2011	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		07/21/2011	BKR	Complete to 8/5/2011. Reason: Other.	NEW TRAK SYSTEM ID
4562		07/21/2011	BKR	per pacer	SATEAMA WITHERSPOON
4562		07/21/2011	BKR	TASK:1601-BKR-CHANGD FUPDT 08/21/11	SATEAMA WITHERSPOON
4562	BCR	07/21/2011	NT	Please ignore previous note	HEMA RAJSHEKARAPPA
4562	BCR	07/21/2011	NT	Per Sunelia Blanco (at-welw) "Please be advised	HEMA RAJSHEKARAPPA
4562	BCR	07/21/2011	NT	that the bankruptcy was dismissed on 7/14/11. The	HEMA RAJSHEKARAPPA
4562	BCR	07/21/2011	NT	has been no Motion to reinstate the bankruptcy	HEMA RAJSHEKARAPPA
4562	BCR	07/21/2011	NT	filed by the Debtor as of today. Therefore, the	HEMA RAJSHEKARAPPA
4562	BCR	07/21/2011	NT	bankruptcy is still dismissed. If the bankruptcy	HEMA RAJSHEKARAPPA
4562	BCR	07/21/2011	NT	is reinstated the will notify you immediately.	HEMA RAJSHEKARAPPA
4562	BCR	07/21/2011	NT	Please close out all our bankruptcy processes.	HEMA RAJSHEKARAPPA
4562	BCR	07/21/2011	NT	Thank you " -iss	HEMA RAJSHEKARAPPA
4562		07/20/2011	BKR	07/19/11 - 17:52 - 00007	NEW TRAK SYSTEM ID
4562		07/20/2011	BKR	Bankruptcy - Plan Review (NIE Id#	NEW TRAK SYSTEM ID
4562		07/20/2011	BKR	29554105) picked up by firm Routh	NEW TRAK SYSTEM ID
4562		07/20/2011	BKR	Crabtree Olsen, P.S. at 7/19/2011	NEW TRAK SYSTEM ID
4562		07/20/2011	BKR	5:51:43 PM by Elsa Bolanos	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	07/20/11 - 13:01 - 16155	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	For, completed on 8/18/2011	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	07/20/11 - 13:00 - 16155	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		07/20/2011	FOR	led	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	07/20/11 - 13:00 - 16155	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	User has completed the Sale	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	Scheduled For data form with the	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	following entries: Sale	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	Postponement Reason: : Bankruptcy Fi	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	07/20/11 - 13:00 - 16155	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	User has cleared the following	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	values from the Data Form: -	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	Sale Postponement Reason:	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	Bankruptcy Filed 	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	07/20/11 - 13:00 - 16155	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	: BK hold in LPS	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	07/20/11 - 13:00 - 16155	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	For. User changed date completed	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	from 7/22/2011 to incomplete. Reason	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	07/20/11 - 13:01 - 16155	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	Process opened 7/20/2011 by user	NEW TRAK SYSTEM ID
4562		07/20/2011	FOR	Udgeet Sampat.	NEW TRAK SYSTEM ID
4562	MERSF	07/20/2011	NT	MERS QC	API CSRV
4562	MERSF	07/20/2011	NT	MERS QC	API CSRV
4562		07/19/2011	FSV	INSP TYPE E ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		07/19/2011	FSV	DELINQ INSP HOLD RELEASED	SYSTEM ID
4562		07/19/2011	FOR	07/19/11 - 14:46 - 13384	NEW TRAK SYSTEM ID
4562		07/19/2011	FOR	ect: Issue Request /	NEW TRAK SYSTEM ID
4562		07/19/2011	FOR	07/19/11 - 14:46 - 13384	NEW TRAK SYSTEM ID
4562		07/19/2011	FOR	Intercom Message: / Read: 7/19/2011	NEW TRAK SYSTEM ID
4562		07/19/2011	FOR	2:46:20 PM / From: Minshall, Jim /	NEW TRAK SYSTEM ID
4562		07/19/2011	FOR	To: Bolanos, Elsa; / CC: /	NEW TRAK SYSTEM ID
4562		07/19/2011	FOR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562		07/19/2011	FOR	07/19/11 - 10:24 - 10936	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]4562	DODV	07/19/2011	NT	"Per DOD website review 7-18-11, borrower(s) are	API CSRV
[REDACTED]4562	DODV	07/19/2011	NT	not active duty"	API CSRV
[REDACTED]4562		07/19/2011	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
[REDACTED]4562	MERSF	07/18/2011	NT	MERS QC	API CSRV
[REDACTED]4562	MERSF	07/18/2011	NT	MERS QC	API CSRV
[REDACTED]4562		07/15/2011	CBR	DELINQUENT: 180+ DAYS	SYSTEM ID
[REDACTED]4562		07/15/2011	CBR	CHANGE IN PRIMARY BORROWERS ADDR	SYSTEM ID
[REDACTED]4562		07/15/2011	BKR	07/15/11 - 17:08 - 18984	NEW TRAK SYSTEM ID
[REDACTED]4562		07/15/2011	BKR	. Comments: plan not filed, will	NEW TRAK SYSTEM ID
[REDACTED]4562		07/15/2011	BKR	f/u . Status: Active, approval	NEW TRAK SYSTEM ID
[REDACTED]4562		07/15/2011	BKR	not required.	NEW TRAK SYSTEM ID
[REDACTED]4562		07/15/2011	BKR	07/15/11 - 17:08 - 18984	NEW TRAK SYSTEM ID
[REDACTED]4562		07/15/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
[REDACTED]4562		07/15/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
[REDACTED]4562		07/15/2011	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
[REDACTED]4562		07/15/2011	BKR	Complete to 7/21/2011. Reason: Other	NEW TRAK SYSTEM ID
[REDACTED]4562		07/15/2011	BKR	07/14/11 - 18:45 - 13384	NEW TRAK SYSTEM ID
[REDACTED]4562		07/15/2011	BKR	ect: Issue Request /	NEW TRAK SYSTEM ID
[REDACTED]4562		07/15/2011	BKR	07/14/11 - 18:45 - 13384	NEW TRAK SYSTEM ID
[REDACTED]4562		07/15/2011	BKR	Intercom Message: / Read: 7/14/2011	NEW TRAK SYSTEM ID
[REDACTED]4562		07/15/2011	BKR	6:44:49 PM / From: Cropper, Yolanda	NEW TRAK SYSTEM ID
[REDACTED]4562		07/15/2011	BKR	/ To: Bolanos, Elsa; / CC: /	NEW TRAK SYSTEM ID
[REDACTED]4562		07/15/2011	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
██████████	4562	07/15/2011	FOR	07/15/11 - 10:18 - 39087	NEW TRAK SYSTEM ID
██████████	4562	07/15/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
██████████	4562	07/15/2011	FOR	following event: Review Document,	NEW TRAK SYSTEM ID
██████████	4562	07/15/2011	FOR	completed on 7/15/2011	NEW TRAK SYSTEM ID
██████████	4562	07/15/2011	FOR	07/15/11 - 10:18 - 39087	NEW TRAK SYSTEM ID
██████████	4562	07/15/2011	FOR	Process opened 7/15/2011 by user	NEW TRAK SYSTEM ID
██████████	4562	07/15/2011	FOR	Helen Tyson.	NEW TRAK SYSTEM ID
██████████	4562	07/15/2011	FOR	07/15/11 - 10:18 - 39087	NEW TRAK SYSTEM ID
██████████	4562	07/15/2011	FOR	User has completed the Doc	NEW TRAK SYSTEM ID
██████████	4562	07/15/2011	FOR	Reviewed data form with the	NEW TRAK SYSTEM ID
██████████	4562	07/15/2011	FOR	following entries: Document	NEW TRAK SYSTEM ID
██████████	4562	07/15/2011	FOR	Execution: : Print	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	07/14/11 - 16:53 - 39087	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	ect: Revised assignment /	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	07/14/11 - 16:53 - 39087	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	Intercom Message: / Read: 7/14/2011	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	4:52:54 PM / From: OHara, Keri /	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	To: Tyson, Helen; / CC: /	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	07/14/11 - 10:59 - 69661	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	User has completed the Upload	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	Document data form with the	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	following entries: Comment: :	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	Select File: : AOM.doc	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	07/14/11 - 10:59 - 69661	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	following event: Revised Document	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	Imaged, completed on	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	7/14/2011AutoClose from DDF	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	07/14/11 - 10:59 - 69661	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	Intercom From: Keri OHara - To:	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	Tyson,Helen; / Message: The revised	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	assignment has been uploaded.	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	07/14/11 - 11:11 - 19953	NEW TRAK SYSTEM ID
██████████	4562	07/14/2011	FOR	ments: uploaded under bnk1.	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		07/14/2011	FOR	07/14/11 - 11:11 - 19953	NEW TRAK SYSTEM ID
4562		07/14/2011	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		07/14/2011	FOR	event: User has ended the Issue	NEW TRAK SYSTEM ID
4562		07/14/2011	FOR	associated with this loan. Issue	NEW TRAK SYSTEM ID
4562		07/14/2011	FOR	Type: BK Escrow Analysis Needed. Com	NEW TRAK SYSTEM ID
4562		07/14/2011	BKR	07/14/11 - 11:10 - 00007	NEW TRAK SYSTEM ID
4562		07/14/2011	BKR	Bankruptcy - Plan Review (NIE Id#	NEW TRAK SYSTEM ID
4562		07/14/2011	BKR	29554105) sent to Routh Crabtree	NEW TRAK SYSTEM ID
4562		07/14/2011	BKR	Olsen, P.S. at 7/14/2011 11:10:21	NEW TRAK SYSTEM ID
4562		07/14/2011	BKR	AM by Jim Minshall	NEW TRAK SYSTEM ID
4562	BKR	07/14/2011	CIT	063 DONE 07/14/11 BY TLR 31580	KINGA LHENDUP
4562	BKR	07/14/2011	CIT	TSK TYP 996-BK FILED AND RE	KINGA LHENDUP
4562	BKR	07/14/2011	CIT	063 Bankruptcy Petition #: 2:11-bk-30832 active.	KINGA LHENDUP
4562	COL16	07/14/2011	CIT	063 new cit 996 pls research and see if this loan	LATINA DAWN
4562	COL16	07/14/2011	CIT	should be in active bk, this bk info is the	LATINA DAWN
4562	COL16	07/14/2011	CIT	same bk info for loan number 7440976793 and	LATINA DAWN
4562	COL16	07/14/2011	CIT	there is nothing in pacer for this loan.	LATINA DAWN
4562	COL16	07/14/2011	CIT	thanks ldawn 8746534	LATINA DAWN
4562		07/14/2011	DM	REC'D EMAIL FROM EWHITE WANTED TO KNOW THE STTS	LATINA DAWN
4562		07/14/2011	DM	OF THE BK ADV THAT BK IS SHOWING FOR LOAN NUMBER	LATINA DAWN
4562		07/14/2011	DM	7440976793 NOT THIS LOAN NUMBER STTD WILL RESEARCH	LATINA DAWN
4562		07/14/2011	DM	AND CALL BACK LDAWN 8746534	LATINA DAWN
4562		07/14/2011	DM	ACTION/RESULT CD CHANGED FROM BRUN TO LMDC	LATINA DAWN
4562	FSV	07/12/2011	NT	Inspection Hold Placed 07/12/2011 - Account met	API CSRV
4562	FSV	07/12/2011	NT	the criteria in the BKR CNV-resi report.	API CSRV
4562		07/12/2011	FSV	DELINQ INSP HOLD PLACED; REL DT =07/19/11	API CSRV
4562	LMNA	07/12/2011	NT	mod denied and forb denied	MARIA MARTINEZ
4562	LMNA	07/12/2011	NT	mmartinez/hope	MARIA MARTINEZ
4562	COL24	07/12/2011	CIT	062 DONE 07/12/11 BY TLR 02575	MARIA MARTINEZ
4562	COL24	07/12/2011	CIT	TSK TYP 687-HOPE REFERRAL D	MARIA MARTINEZ
4562	COL24	07/12/2011	CIT	062 new cit 687...mod and forb plan denied..	MARIA MARTINEZ
4562	COL24	07/12/2011	CIT	unable to modify with info provided and unable	MARIA MARTINEZ
4562	COL24	07/12/2011	CIT	to set up on forb plan due to active BK	MARIA MARTINEZ
4562	COL24	07/12/2011	CIT	mmartinez/hope	MARIA MARTINEZ
4562	COL24	07/12/2011	CIT	062 new cit 687...mod and forb plan denied..	MARIA MARTINEZ

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	COL24	07/12/2011	CIT	unable to modify with info provided and unable	MARIA MARTINEZ
4562	COL24	07/12/2011	CIT	to set up on forb plan due to active BK	MARIA MARTINEZ
4562	COL24	07/12/2011	CIT	mmartinez/hope	MARIA MARTINEZ
4562	LMT	07/12/2011	NT	spoke with Judy with ETS.. informed me that there	MARIA MARTINEZ
4562	LMT	07/12/2011	NT	is a tentative sale date for 07/21/11 but is	MARIA MARTINEZ
4562	LMT	07/12/2011	NT	currently on HOLD at this time.	MARIA MARTINEZ
4562	LMT	07/12/2011	NT	mmartinez./hope	MARIA MARTINEZ
4562	NACOR	07/12/2011	NT	Correspondence received from Rhonda with NACA.	EBONY WHITE
4562	NACOR	07/12/2011	NT	ewhite/HOPE	EBONY WHITE
4562	DODV	07/12/2011	NT	"per DOD website review 7-11-11, borrower(s) are	API CSRV
4562	DODV	07/12/2011	NT	not on active duty."	API CSRV
4562		07/11/2011	BKR	07/11/11 - 13:31 - 13384	NEW TRAK SYSTEM ID
4562		07/11/2011	BKR	Needed. Issue Comments: Please	NEW TRAK SYSTEM ID
4562		07/11/2011	BKR	provide with the post-petititon	NEW TRAK SYSTEM ID
4562		07/11/2011	BKR	escrow analysysi report. The code is	NEW TRAK SYSTEM ID
4562		07/11/2011	BKR	315 Status: Active	NEW TRAK SYSTEM ID
4562		07/11/2011	BKR	07/11/11 - 13:31 - 13384	NEW TRAK SYSTEM ID
4562		07/11/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		07/11/2011	BKR	event: User has created a	NEW TRAK SYSTEM ID
4562		07/11/2011	BKR	Process-Level issue for this	NEW TRAK SYSTEM ID
4562		07/11/2011	BKR	loan.Issue Type: BK Escrow Analysis	NEW TRAK SYSTEM ID
4562		07/11/2011	BKR	07/08/11 - 18:20 - 18984	NEW TRAK SYSTEM ID
4562		07/11/2011	BKR	Delay. Comments: plan not filed,	NEW TRAK SYSTEM ID
4562		07/11/2011	BKR	will f/u . Status: Active,	NEW TRAK SYSTEM ID
4562		07/11/2011	BKR	approval not required.	NEW TRAK SYSTEM ID
4562		07/11/2011	BKR	07/08/11 - 18:20 - 18984	NEW TRAK SYSTEM ID
4562		07/11/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		07/11/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		07/11/2011	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		07/11/2011	BKR	Complete to 7/15/2011. Reason: Court	NEW TRAK SYSTEM ID
4562	MERSF	07/11/2011	NT	MERS QC	API CSRV
4562		07/08/2011	BKR	07/08/11 - 10:19 - 19450	NEW TRAK SYSTEM ID
4562		07/08/2011	BKR	ments: unable to upload 315 not in	NEW TRAK SYSTEM ID
4562		07/08/2011	BKR	venture.	NEW TRAK SYSTEM ID
4562		07/08/2011	BKR	07/08/11 - 10:19 - 19450	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		07/08/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		07/08/2011	BKR	event: User has ended the Issue	NEW TRAK SYSTEM ID
4562		07/08/2011	BKR	associated with this loan. Issue	NEW TRAK SYSTEM ID
4562		07/08/2011	BKR	Type: BK Escrow Analysis Needed. Com	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	07/07/11 - 17:32 - 39087	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	Process opened 7/7/2011 by user	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	Helen Tyson.	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	07/07/11 - 17:32 - 39087	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	User has completed the Document	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	Execution data form with the	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	following entries: Document	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	Execution: : Revised Document	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	07/07/11 - 17:32 - 39087	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	following event: Document	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	Execution, completed on	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	7/7/2011AutoClose from DDF	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	07/07/11 - 17:33 - 39087	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	Requested changes to document: :	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	assignment	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	07/07/11 - 17:33 - 39087	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	User has completed the Revised	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	Document data form with the	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	following entries: Instructions: :	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	Please add preparer info. Thank you	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	07/07/11 - 17:33 - 39087	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	ect: Assignment /	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	07/07/11 - 17:27 - 39087	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	Intercom Message: / Read: 7/7/2011	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	5:27:25 PM / From: Bolanos, Elsa /	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		07/08/2011	FOR	To: Tyson, Helen; / CC: /	NEW TRAK SYSTEM ID
4562		07/08/2011	FOR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	07/07/11 - 10:30 - 13384	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	ect: Issue Request /	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	07/07/11 - 10:30 - 13384	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	Intercom Message: / Read: 7/7/2011	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	10:29:57 AM / From: Luna, Rene /	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	To: Bolanos, Elsa; / CC: /	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	07/07/11 - 10:23 - 13384	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	Needed. Issue Comments: Please	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	provide with the post-petititon	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	escrow analysys report. The code is	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	315 Status: Active	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	07/07/11 - 10:23 - 13384	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	event: User has created a	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	Process-Level issue for this	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	loan.Issue Type: BK Escrow Analysis	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	07/07/11 - 10:13 - 00007	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	Bankruptcy - Plan Review (NIE Id#	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	29554105) picked up by firm Routh	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	Crabtree Olsen, P.S. at 7/7/2011	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	10:13:18 AM by Elsa Bolanos	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	07/07/11 - 10:12 - 13384	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	ubject: Issue Request /	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	07/07/11 - 10:12 - 13384	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	Intercom Message: / Read: 7/7/2011	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	10:11:44 AM / From: Cropper,	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	Yolanda / To: Bolanos, Elsa; / CC:	NEW TRAK SYSTEM ID
4562		07/07/2011	BKR	/ Intercom Type: General Update / S	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	07/07/11 - 10:27 - 13384	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	Intercom From: Elsa Bolanos - To:	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	Tyson,Helen; / Message: Assignment	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	has been uploaded. Signed	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		07/07/2011	FOR	required.	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	07/07/11 - 10:25 - 13384	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	Process opened 7/7/2011 by user	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	Elsa Bolanos.	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	07/07/11 - 10:26 - 13384	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	IGNMENT OF MORTGAGE-DEED OF TRUST	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	Other Document Type: : Special	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	Instructions: :	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	07/07/11 - 10:26 - 13384	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	User has completed the Upload	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	Document data form with the	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	following entries: Select File: :	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	AOM.doc Select Document Type: : ASS	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	07/07/11 - 10:26 - 13384	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	following event: Upload Document,	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	completed on 7/7/2011AutoClose from	NEW TRAK SYSTEM ID
4562		07/07/2011	FOR	DDF	NEW TRAK SYSTEM ID
4562	ESC05	07/07/2011	CIT	061 DONE 07/07/11 BY TLR 01261	PEGGY BETTIS
4562	ESC05	07/07/2011	CIT	TSK TYP 315-BKR INITIAL POS	PEGGY BETTIS
4562	ESC05	07/07/2011	CIT	061 Closing CIT 315	PEGGY BETTIS
4562	ESC05	07/07/2011	CIT	Anlzd Effective: 06/11	PEGGY BETTIS
4562	ESC05	07/07/2011	CIT	new pmt : 1012.46	PEGGY BETTIS
4562	ESC05	07/07/2011	CIT	esc shrtge: 0.00	PEGGY BETTIS
4562		07/07/2011	VEA	ONLINE ESCROW ANALYSIS SENT TO PRINT VENDO	PEGGY BETTIS
4562	DODV	07/06/2011	NT	per DOD website review 7-5-11,	JAMI BERANEK
4562	DODV	07/06/2011	NT	borrower(s) are not on active duty	JAMI BERANEK
4562	DODV	07/06/2011	NT	"per DOD website review 7-5-11, borrower(s) are	API CSRV
4562	DODV	07/06/2011	NT	not on active duty."	API CSRV
4562		07/05/2011	BKR	07/05/11 - 17:10 - 69661	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	Delay. Comments: Plan not yet filed	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	. Status: Active, approval not	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	required.	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	07/05/11 - 17:10 - 69661	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID

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4562		07/05/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	Complete to 7/8/2011. Reason: Court	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	07/05/11 - 11:10 - 14484	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	red. Thank you..	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	07/05/11 - 11:10 - 14484	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	This is a MERS originated loan;	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	there will not be any paper	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	assignments available. Please	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	prepare and submit a signature requi	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	07/05/11 - 11:10 - 14484	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	event: User has ended the Issue	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	associated with this loan. Issue	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	Type: Original Assignment. Comments:	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	07/05/11 - 09:18 - 00007	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	Bankruptcy - Plan Review (NIE Id#	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	29554105) sent to Routh Crabtree	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	Olsen, P.S. at 7/5/2011 9:18:29 AM	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	by Yolanda Cropper	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	07/05/11 - 09:22 - 19450	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	or post analysis...sorry for any	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	inconvenience..	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	07/05/11 - 09:22 - 19450	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	ments: the pre-analysis has been	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	uploaded under bnk1.....post	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	analysis is not ready at this	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	time....please raise another issue f	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	07/05/11 - 09:22 - 19450	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	event: User has ended the Issue	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	associated with this loan. Issue	NEW TRAK SYSTEM ID
4562		07/05/2011	BKR	Type: BK Escrow Analysis Needed. Com	NEW TRAK SYSTEM ID
4562	FSV	07/05/2011	NT	Inspection Hold Placed 07/05/2011 - Account met	API CSRV
4562	FSV	07/05/2011	NT	the criteria in the BKR CNV-resi report.	API CSRV

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██████████	4562	DM	07/05/2011	NT	FHLMC EDR 06/30/11- AX 06/16/2011 71	LAILA BEGUM
██████████	4562	DM	07/05/2011	NT	07/22/2011 67 05/13/2011	LAILA BEGUM
██████████	4562		07/05/2011	FSV	DELINQ INSP HOLD PLACED; REL DT =07/12/11	API CSRV
██████████	4562		07/04/2011	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
██████████	4562		07/04/2011	BKR	07/02/11 - 00:08 - 12247	NEW TRAK SYSTEM ID
██████████	4562		07/04/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
██████████	4562		07/04/2011	BKR	event: User has approved the issue.	NEW TRAK SYSTEM ID
██████████	4562		07/04/2011	BKR	issue type: Original Assignment.	NEW TRAK SYSTEM ID
██████████	4562		07/04/2011	BKR	Status: Active, Approved.	NEW TRAK SYSTEM ID
██████████	4562		07/01/2011	BKR	07/01/11 - 10:31 - 13384	NEW TRAK SYSTEM ID
██████████	4562		07/01/2011	BKR	Needed. Issue Comments: Please	NEW TRAK SYSTEM ID
██████████	4562		07/01/2011	BKR	provide with the escrow analysi	NEW TRAK SYSTEM ID
██████████	4562		07/01/2011	BKR	report pre-post petition. Th e	NEW TRAK SYSTEM ID
██████████	4562		07/01/2011	BKR	codes are 313 & 315 Status: Active	NEW TRAK SYSTEM ID
██████████	4562		07/01/2011	BKR	07/01/11 - 10:31 - 13384	NEW TRAK SYSTEM ID
██████████	4562		07/01/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
██████████	4562		07/01/2011	BKR	event: User has created a	NEW TRAK SYSTEM ID
██████████	4562		07/01/2011	BKR	Process-Level issue for this	NEW TRAK SYSTEM ID
██████████	4562		07/01/2011	BKR	loan.Issue Type: BK Escrow Analysis	NEW TRAK SYSTEM ID
██████████	4562		07/01/2011	BKR	07/01/11 - 10:04 - 00007	NEW TRAK SYSTEM ID
██████████	4562		07/01/2011	BKR	Bankruptcy - Plan Review (NIE Id#	NEW TRAK SYSTEM ID
██████████	4562		07/01/2011	BKR	29554105) picked up by firm Routh	NEW TRAK SYSTEM ID
██████████	4562		07/01/2011	BKR	Crabtree Olsen, P.S. at 7/1/2011	NEW TRAK SYSTEM ID
██████████	4562		07/01/2011	BKR	10:04:24 AM by Elsa Bolanos	NEW TRAK SYSTEM ID
██████████	4562		07/01/2011	BKR	07/01/11 - 06:40 - 18914	NEW TRAK SYSTEM ID
██████████	4562		07/01/2011	BKR	User has updated the system for the	NEW TRAK SYSTEM ID
██████████	4562		07/01/2011	BKR	following event: Plan Review	NEW TRAK SYSTEM ID
██████████		██████████	██████████	██	██	
██████████		██████████	██████████	████████████████	██	
██████████		██████████	██████████	████████████████████████████	██	
██████████		██████████	██████████	██	██	
██████████		██████████	██████████	██	██	
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██████████		██████████	██████████	████████████████████████████	██	
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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		07/01/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
4562		07/01/2011	BKR	event: User has created a	NEW TRAK SYSTEM ID
4562		07/01/2011	BKR	Process-Level issue for this	NEW TRAK SYSTEM ID
4562		07/01/2011	BKR	loan.Issue Type: Original Assignment	NEW TRAK SYSTEM ID
4562		07/01/2011	BKR	07/01/11 - 06:34 - 19450	NEW TRAK SYSTEM ID
4562		07/01/2011	BKR	Process opened 7/1/2011 by user	NEW TRAK SYSTEM ID
4562		07/01/2011	BKR	Yolanda Cropper.	NEW TRAK SYSTEM ID
4562		07/01/2011	BKR	07/01/11 - 06:34 - 19450	NEW TRAK SYSTEM ID
4562		07/01/2011	BKR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		07/01/2011	BKR	following event: Proof of Claim	NEW TRAK SYSTEM ID
4562		07/01/2011	BKR	Screen Set Up in Client System,	NEW TRAK SYSTEM ID
4562		07/01/2011	BKR	completed on 7/1/2011	NEW TRAK SYSTEM ID
4562	BKR	07/01/2011	CIT	061 New CIT #315 ESCROW LOAN - Please reanalyze	YOLANDA CROPPER
4562	BKR	07/01/2011	CIT	account effective 06/01/11. \$1883.13 to be	YOLANDA CROPPER
4562	BKR	07/01/2011	CIT	included in the POC. Thanks!	YOLANDA CROPPER
4562		07/01/2011	BKR	POC REFERRED (1502) COMPLETED 07/01/11	YOLANDA CROPPER
4562	BKR	07/01/2011	CIT	060 DONE 07/01/11 BY TLR 15878	YOLANDA CROPPER
4562	BKR	07/01/2011	CIT	TSK TYP 313-BKR POC PRE PTN	YOLANDA CROPPER
4562	MERSF	06/30/2011	NT	MERS QC	API CSRV
4562	ESC05	06/29/2011	CIT	060 Retargeting CIT 313 to Teller #: 1328	CHRIS NIEDERT
4562	ESC05	06/29/2011	CIT	Anlzd Effective: 06/11	CHRIS NIEDERT
4562	ESC05	06/29/2011	CIT	new pmt : 1169.38	CHRIS NIEDERT
4562	ESC05	06/29/2011	CIT	esc shrtge: 1883.13	CHRIS NIEDERT
4562		06/29/2011	VEA	ONLINE ESCROW ANALYSIS SENT TO PRINT VENDO	CHRIS NIEDERT
4562	BKR	06/29/2011	CIT	060 Please run CIT 313 with effective date	JASON SCOTT
4562	BKR	06/29/2011	CIT	6/1/2011	JASON SCOTT

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	BKR	06/29/2011	CIT	059 DONE 06/29/11 BY TLR 15878	YOLANDA CROPPER
4562	BKR	06/29/2011	CIT	TSK TYP 967-BK ANALYSIS NOT	YOLANDA CROPPER
4562	BKR	06/29/2011	CIT	058 DONE 06/29/11 BY TLR 15878	YOLANDA CROPPER
4562	BKR	06/29/2011	CIT	TSK TYP 313-BKR POC PRE PTN	YOLANDA CROPPER
4562	BKR	06/28/2011	CIT	059 Retarget closed cit 301 as invalid	DENISE HILL
4562	BKR	06/28/2011	CIT	request for this cit type if cit 313's	DENISE HILL
4562	BKR	06/28/2011	CIT	opened in error, the orig tlr wl need to	DENISE HILL
4562	BKR	06/28/2011	CIT	close these requests	DENISE HILL
4562	ESC05	06/28/2011	CIT	059 new cit 967 - closed cit 301 as invalid	DENISE WEBER
4562	ESC05	06/28/2011	CIT	request for this cit type if cit 313's	DENISE WEBER
4562	ESC05	06/28/2011	CIT	opened in error, the orig tlr wl need to	DENISE WEBER
4562	ESC05	06/28/2011	CIT	close these requests	DENISE WEBER
4562	ESC05	06/28/2011	CIT	057 DONE 06/28/11 BY TLR 01734	DENISE WEBER
4562	ESC05	06/28/2011	CIT	TSK TYP 301-MISC ESCROW ANA	DENISE WEBER
4562	ESC05	06/28/2011	CIT	057 closing cit 301 invalid request for this cit	DENISE WEBER
4562	ESC05	06/28/2011	CIT	type if cit 313's opened in error, the orig	DENISE WEBER
4562	ESC05	06/28/2011	CIT	tlr wl need to close these requests	DENISE WEBER
4562	DODV	06/27/2011	NT	"per DOD website review 6-27-11, borrower(s) are	API CSRV
4562	DODV	06/27/2011	NT	not on active duty."	API CSRV
4562	BKR	06/23/2011	CIT	058 New CIT #313 ANALYSIS REQ - Please analyze	YOLANDA CROPPER
4562	BKR	06/23/2011	CIT	account effective 06/01/11. Thanks!	YOLANDA CROPPER
4562	BKR	06/23/2011	CIT	057 PLEASE DISREGARD THE BELOW CIT REQUEST NEW CIT	YOLANDA CROPPER
4562	BKR	06/23/2011	CIT	WILL BE REQUEST..... 06/21/11 cit 313 effective	YOLANDA CROPPER
4562	BKR	06/23/2011	CIT	6/1/2011 06/23/11 CIT Retargeting CIT 313 to	YOLANDA CROPPER
4562	BKR	06/23/2011	CIT	Teller #: 1328 Anlzd Effective:07/11 new pmt :	YOLANDA CROPPER
4562	BKR	06/23/2011	CIT	1169.38 esc shrtge: 1883.13 06/23/11 CIT	YOLANDA CROPPER
4562	BKR	06/23/2011	CIT	315 ESCROW LOAN - Please reanalyze	YOLANDA CROPPER
4562	BKR	06/23/2011	CIT	account effective 07/01/11. \$1883.13 to be	YOLANDA CROPPER
4562	BKR	06/23/2011	CIT	included in the POC.	YOLANDA CROPPER
4562	BKR	06/23/2011	CIT	056 DONE 06/23/11 BY TLR 15878	YOLANDA CROPPER
4562	BKR	06/23/2011	CIT	TSK TYP 315-BKR INITIAL POS	YOLANDA CROPPER
4562	BKR	06/23/2011	CIT	055 DONE 06/23/11 BY TLR 15878	YOLANDA CROPPER
4562	BKR	06/23/2011	CIT	TSK TYP 313-BKR POC PRE PTN	YOLANDA CROPPER
4562	BKR	06/23/2011	NT	Cancel previous 315 request in the amount of	YOLANDA CROPPER
4562	BKR	06/23/2011	NT	\$1883.13 for effective date 7/1/11	YOLANDA CROPPER

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	BKR	06/23/2011	CIT	056 New CIT #315 ESCROW LOAN - Please reanalyze	YOLANDA CROPPER
4562	BKR	06/23/2011	CIT	account effective 07/01/11. \$1883.13 to be	YOLANDA CROPPER
4562	BKR	06/23/2011	CIT	included in the POC. Thanks!	YOLANDA CROPPER
4562	BKR	06/23/2011	CIT	052 DONE 06/23/11 BY TLR 15878	YOLANDA CROPPER
4562	BKR	06/23/2011	CIT	TSK TYP 993-CORE HOPE LOSS	YOLANDA CROPPER
4562	ESC05	06/23/2011	CIT	055 correction eff date 06/11	LORI RICE
4562	ESC05	06/23/2011	CIT	055 Retargeting CIT 313 to Teller #: 1328	LORI RICE
4562	ESC05	06/23/2011	CIT	Anlzd Effective: 07/11	LORI RICE
4562	ESC05	06/23/2011	CIT	new pmt : 1169.38	LORI RICE
4562	ESC05	06/23/2011	CIT	esc shrtge: 1883.13	LORI RICE
4562		06/23/2011	VEA	ONLINE ESCROW ANALYSIS SENT TO PRINT VENDO	LORI RICE
4562		06/21/2011	BKR	06/21/11 - 09:15 - 00007	NEW TRAK SYSTEM ID
4562		06/21/2011	BKR	Process opened 6/21/2011 by user	NEW TRAK SYSTEM ID
4562		06/21/2011	BKR	Fidelity AutoProc.	NEW TRAK SYSTEM ID
4562		06/21/2011	BKR	06/21/11 - 09:15 - 00007	NEW TRAK SYSTEM ID
4562		06/21/2011	BKR	Process opened 6/21/2011 by user	NEW TRAK SYSTEM ID
4562		06/21/2011	BKR	Fidelity AutoProc.	NEW TRAK SYSTEM ID
4562	BKR	06/21/2011	CIT	055 please run cit 313 effective 6/1/2011.	JASON SCOTT
4562		06/21/2011	D28	FORCED BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		06/20/2011	FOR	06/20/11 - 08:39 - 60211	NEW TRAK SYSTEM ID
4562		06/20/2011	FOR	Process opened 6/20/2011 by user	NEW TRAK SYSTEM ID
4562		06/20/2011	FOR	Lisa Hogle.	NEW TRAK SYSTEM ID
4562		06/20/2011	FOR	06/20/11 - 08:39 - 60211	NEW TRAK SYSTEM ID
4562	BKR	06/20/2011	CIT	053 DONE 06/20/11 BY TLR 01658	RITIKA KUMAR
4562	BKR	06/20/2011	CIT	TSK TYP 895-NOTIFICATN - NE	RITIKA KUMAR
4562	BKR	06/20/2011	CIT	053 closing cit 895. bk loaded.	RITIKA KUMAR
4562		06/20/2011	BKR	FILED NOTICE RECVD (1501) COMPLETED 06/20/11	RITIKA KUMAR

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4562		06/20/2011	BKR	BANKRUPTCY FILED (1500) COMPLETED 05/13/11	RITIKA KUMAR
4562		06/20/2011	BKR	APPROVED FOR BKR 05/13/11	RITIKA KUMAR
4562	FCL	06/20/2011	CIT	054 DONE 06/20/11 BY TLR 22333	LISA HOGLE
4562	FCL	06/20/2011	CIT	TSK TYP 895-NOTIFICATN - NE	LISA HOGLE
4562	FCL	06/20/2011	CIT	054 new cit# 895 bkp filed 5/13/2011 case#	LISA HOGLE
4562	FCL	06/20/2011	CIT	11-30832 central district (L.A.) Chpt 13	LISA HOGLE
4562	FCL	06/20/2011	CIT	debtor: Juan Carlos Valdez (grant deed) Pro Se	LISA HOGLE
4562	FCL	06/20/2011	CIT	Grant Deed uploaded in NIE # 106176475	LISA HOGLE
4562	FCL	06/20/2011	CIT	Warranty - Grant Deed	LISA HOGLE
4562		06/17/2011	FOR	06/17/11 - 10:53 - 81522	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	Process opened 6/17/2011 by user	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	Brian Aaron.	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	06/17/11 - 10:53 - 81522	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	on review Timeframe: : 30 days	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	06/17/11 - 10:53 - 81522	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	User has completed the	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	Postpone_Dtl data form with the	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	following entries: Instructions: :	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	Please pp fcl sale for loss mitigati	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	06/17/11 - 10:53 - 81522	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	User has completed the Sale	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	Scheduled For data form with the	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	following entries: Sale	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	Postponement Reason: : Client Reques	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	06/17/11 - 15:55 - 00007	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	Foreclosure (NIE Id# 21434320)	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	picked up by firm Executive Trustee	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	Services, Inc. at 6/17/2011 3:54:34	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		06/17/2011	FOR	PM by Linda Brittain	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	06/17/11 - 15:22 - 61987	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	following event: Confirmed Sale Has	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	Been Postponed, completed on	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	6/17/2011	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	06/17/11 - 15:24 - 61987	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	2011. Reason: client reqst	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	06/17/11 - 15:24 - 61987	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	For. User changed date completed	NEW TRAK SYSTEM ID
4562		06/17/2011	FOR	from 6/20/2011 to completed on 7/22/	NEW TRAK SYSTEM ID
4562	NACOR	06/17/2011	NT	Correspondence received from Rhonda with NACA.	EBONY WHITE
4562	NACOR	06/17/2011	NT	ewhite/HOPE	EBONY WHITE
4562	FCL80	06/17/2011	CIT	053 cit 8959 bkp filed 5/13/2011 case# 11-30832	LINDA BRITTAİN
4562	FCL80	06/17/2011	CIT	central district (L.A.) Chpt 13 debtor: Juan	LINDA BRITTAİN
4562	FCL80	06/17/2011	CIT	Carlos Valdez (grant deed) Pro Se	LINDA BRITTAİN
4562		06/16/2011	DM	TT B1 ADV ACCOUNT IN FCL AND SALE IN 06/20/11 ADV	FRANCIS MISA
4562		06/16/2011	DM	THERE IS ALREADY A REQUEST FOR A PP OF SALE,ADV	FRANCIS MISA
4562		06/16/2011	DM	ACCOUNT IS CURRENTLY IN REV FOR FOREBEARANCE,ADV	FRANCIS MISA
4562		06/16/2011	DM	WE WILL NOTIFY HER REG THIS,B1 WANTED TO TALK TO	FRANCIS MISA
4562		06/16/2011	DM	ALI REG SOME CLARIFICATION IN TEH LOAN MOD,ADV	FRANCIS MISA
4562		06/16/2011	DM	CANNOT XFER	FRANCIS MISA
4562		06/16/2011	DM	ACTION/RESULT CD CHANGED FROM OAAI TO BRUN	FRANCIS MISA
4562		06/16/2011	DM	SINCE DO NOT HAVE EXT NUMBER,ADV TO CALL THE HOPE	FRANCIS MISA
4562		06/16/2011	DM	COUNCILOR TO RESOLVE ANY ISSUES,FRANCISM8975447	FRANCIS MISA
4562		06/16/2011	DM	ACTION/RESULT CD CHANGED FROM OAAI TO OAAI	FRANCIS MISA
4562		06/15/2011	FSV	INSP TP F RESULTS RCVD; ORD DT=06/06/11	SYSTEM ID
4562		06/15/2011	FOR	06/15/11 - 15:17 - 81522	NEW TRAK SYSTEM ID
4562		06/15/2011	FOR	Process opened 6/15/2011 by user	NEW TRAK SYSTEM ID
4562		06/15/2011	FOR	Brian Aaron.	NEW TRAK SYSTEM ID
4562		06/15/2011	FOR	06/15/11 - 15:18 - 81522	NEW TRAK SYSTEM ID
4562		06/15/2011	FOR	on review Timeframe: : 30 days	NEW TRAK SYSTEM ID
4562		06/15/2011	FOR	06/15/11 - 15:18 - 81522	NEW TRAK SYSTEM ID

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4562		06/15/2011	FOR	User has completed the	NEW TRAK SYSTEM ID
4562		06/15/2011	FOR	Postpone_Dtl data form with the	NEW TRAK SYSTEM ID
4562		06/15/2011	FOR	following entries: Instructions: :	NEW TRAK SYSTEM ID
4562		06/15/2011	FOR	Please pp fcl sale for loss mitigati	NEW TRAK SYSTEM ID
4562	NOTE	06/15/2011	NT	called and left message to find out what amounts	ALI BAHARLOO
4562	NOTE	06/15/2011	NT	to set up the FB Plan for. the referral email and	ALI BAHARLOO
4562	NOTE	06/15/2011	NT	the referral CIT have two different amounts.	ALI BAHARLOO
4562	COL24	06/14/2011	CIT	052 new cit 993... please review for a possible	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	forb plan for the amnt of \$600 starting	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	06/25/2011 in order for her to increase income	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	to repay the delinquency	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	mmartinez.hope	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	051 DONE 06/14/11 BY TLR 02575	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	TSK TYP 993-CORE HOPE LOSS	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	051 new cit 993... please review for a possible	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	forb plan for the amnt of \$600 starting	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	06/25/2011 in order for her to increase income	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	to repay the delinquency	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	mmartinez.hope	MARIA MARTINEZ
4562		06/14/2011	HMP	FINANCIAL INFORMATION COLLECTED FOR HMP	MARIA MARTINEZ
4562		06/14/2011	HMP	LMT BORR FIN REC ADDED	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	050 DONE 06/14/11 BY TLR 02575	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	TSK TYP 997-NACA REFERRAL T	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	050 new cit 997..NACA referral..sent to dallas	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	default inbox for forb plan review for the	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	amnt of NACA recommended payment \$650 to allow	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	h/o opportunity to maintain home ownership	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	and avoid fcl referral in a rapid decling	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	housing market and seek employment to repay	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	delinq..forb plan deams the best business	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	solution mmartinez/HOPE	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	050 new cit 997..NACA referral..sent to dallas	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	default inbox for forb plan review for the	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	amnt of NACA recommended payment \$650 to allow	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	h/o opportunity to maintain home ownership	MARIA MARTINEZ

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	COL24	06/14/2011	CIT	and avoid fcl referral in a rapid decling	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	housing market and seek employment to repay	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	delinq..forb plan deams the best business	MARIA MARTINEZ
4562	COL24	06/14/2011	CIT	solution mmartinez/HOPE	MARIA MARTINEZ
4562	NACA	06/14/2011	NT	Met with borrower at NACA face to face event in	MARIA MARTINEZ
4562	NACA	06/14/2011	NT	San Diego on 06/14/11 Mmartinez/HOPE	MARIA MARTINEZ
4562	NAC1	06/14/2011	NT	NACA submitted file to GMAC on 06/14/2011	MARIA MARTINEZ
4562	NAC1	06/14/2011	NT	Mmartinez/hope	MARIA MARTINEZ
4562	LMT	06/14/2011	NT	R4D: excessive obligations due to excessive	MARIA MARTINEZ
4562	LMT	06/14/2011	NT	medical expenses for a business partner and is	MARIA MARTINEZ
4562	LMT	06/14/2011	NT	currently unemployed and only receiving annuity	MARIA MARTINEZ
4562	LMT	06/14/2011	NT	for late husband and small side business income.	MARIA MARTINEZ
4562	LMT	06/14/2011	NT	mmartinez/hope	MARIA MARTINEZ
4562	LMT	06/14/2011	NT	R4D: excessive obligations due to excessive	MARIA MARTINEZ
4562	LMT	06/14/2011	NT	medical expenses for a business partner and is	MARIA MARTINEZ
4562	LMT	06/14/2011	NT	currently unemployed and only receiving annuity	MARIA MARTINEZ
4562	LMT	06/14/2011	NT	for late husband and small side business income.	MARIA MARTINEZ
4562	LMT	06/14/2011	NT	mmartinez/hope	MARIA MARTINEZ
4562	FCL	06/14/2011	NT	Hcert	BRYAN ZELNER
4562		06/13/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		06/13/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		06/13/2011	DMD	06/13/11 13:22:36 NO ANSWER	DAVOX INCOMING FILE
4562	DODV	06/13/2011	NT	"per DOD website review 6-13-11, borrower(s) are	API CSRV
4562	DODV	06/13/2011	NT	not on active duty."	API CSRV
4562	FCLRE	06/13/2011	NT	QC-Completed. proceed to sale no active wrkout	BONNIE CROWDER
4562	FCLRE	06/13/2011	NT	being reviewed,no reason found to pp. bcrowder	BONNIE CROWDER
4562		06/10/2011	CBR	FORECLOSURE STARTED	SYSTEM ID
4562		06/10/2011	CBR	DELINQUENT: 180+ DAYS	SYSTEM ID
4562		06/09/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		06/09/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		06/09/2011	DMD	06/09/11 13:30:47 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		06/09/2011	FOR	06/09/11 - 12:03 - 72696	NEW TRAK SYSTEM ID
4562		06/09/2011	FOR	Type: : ASSIGNMENT OF	NEW TRAK SYSTEM ID
4562		06/09/2011	FOR	MORTGAGE-DEED OF TRUST Other	NEW TRAK SYSTEM ID
4562		06/09/2011	FOR	Document Type: : Special	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		06/09/2011	FOR	Instructions: :	NEW TRAK SYSTEM ID
4562		06/09/2011	FOR	06/09/11 - 12:03 - 72696	NEW TRAK SYSTEM ID
4562		06/09/2011	FOR	User has completed the Upload	NEW TRAK SYSTEM ID
4562		06/09/2011	FOR	Document data form with the	NEW TRAK SYSTEM ID
4562		06/09/2011	FOR	following entries: Select File: :	NEW TRAK SYSTEM ID
4562		06/09/2011	FOR	GM-223981-C AOM.doc Select Document	NEW TRAK SYSTEM ID
4562		06/09/2011	FOR	06/09/11 - 12:03 - 72696	NEW TRAK SYSTEM ID
4562		06/09/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		06/09/2011	FOR	following event: Upload Document,	NEW TRAK SYSTEM ID
4562		06/09/2011	FOR	completed on 6/9/2011AutoClose from	NEW TRAK SYSTEM ID
4562		06/09/2011	FOR	DDF	NEW TRAK SYSTEM ID
4562		06/09/2011	FOR	06/09/11 - 12:02 - 72696	NEW TRAK SYSTEM ID
4562		06/09/2011	FOR	Process opened 6/9/2011 by user	NEW TRAK SYSTEM ID
4562		06/09/2011	FOR	Yudy Martinez.	NEW TRAK SYSTEM ID
4562	DODV	06/07/2011	NT	Per DOD website check 6/6/11 borrower(s) are not	API CSRV
4562	DODV	06/07/2011	NT	active duty.	API CSRV
4562		06/06/2011	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562	DM	06/06/2011	NT	FHLMC EDR 05/31/11- 71 06/20/2011 43 10/05/2010	LAILA BEGUM
4562	DM	06/06/2011	NT	AX 05/16/2011 H4 05/16/2011 H5 05/17/2011	LAILA BEGUM
4562	MERSF	06/03/2011	NT	MERS QC	API CSRV
4562		06/02/2011	DM	EARLY IND: SCORE 124 MODEL EIFRC	SYSTEM ID
4562		06/02/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		06/02/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		06/02/2011	DMD	06/02/11 16:58:50 ANSWERING MACHINE	DAVOX INCOMING FILE
4562	DODV	05/31/2011	NT	Per DOD website check 5/30/11 borrower(s) are not	API CSRV
4562	DODV	05/31/2011	NT	active duty	API CSRV
4562		05/27/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/27/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/27/2011	DMD	05/27/11 19:21:51 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		05/25/2011	FOR	05/25/11 - 12:11 - 18952	NEW TRAK SYSTEM ID
4562		05/25/2011	FOR	sale set for 6/20/2011 . Status:	NEW TRAK SYSTEM ID
4562		05/25/2011	FOR	Active, approval not required.	NEW TRAK SYSTEM ID
4562		05/25/2011	FOR	05/25/11 - 12:11 - 18952	NEW TRAK SYSTEM ID
4562		05/25/2011	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		05/25/2011	FOR	event: User has reprojected the	NEW TRAK SYSTEM ID

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4562		05/25/2011	FOR	step Aged Process Necessary to	NEW TRAK SYSTEM ID
4562		05/25/2011	FOR	6/21/2011. Reason: Other. Comments:	NEW TRAK SYSTEM ID
4562	DODV	05/24/2011	NT	Per DOD website check 5/24/11 borrower(s) are not	API CSRV
4562	DODV	05/24/2011	NT	active duty	API CSRV
4562		05/20/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/20/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/20/2011	DMD	05/20/11 16:08:29 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		05/19/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/19/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/19/2011	DMD	05/19/11 19:49:56 MSG ANS MACH	DAVOX INCOMING FILE
4562		05/19/2011	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		05/18/2011	FOR	05/17/11 - 17:57 - 17593	NEW TRAK SYSTEM ID
4562		05/18/2011	FOR	A fees and costs Response Comment	NEW TRAK SYSTEM ID
4562		05/18/2011	FOR	has been completed for this loan by	NEW TRAK SYSTEM ID
4562		05/18/2011	FOR	Ambar Lara	NEW TRAK SYSTEM ID
4562		05/18/2011	FOR	05/17/11 - 17:57 - 17593	NEW TRAK SYSTEM ID
4562		05/18/2011	FOR	Fees and costs response: Good	NEW TRAK SYSTEM ID
4562		05/18/2011	FOR	Through:6/15/2011 Fees: 0 Costs:	NEW TRAK SYSTEM ID
4562		05/18/2011	FOR	177.76 Comment: G/T 5/24/11 FILE ON	NEW TRAK SYSTEM ID
4562		05/18/2011	FOR	BK HOLD	NEW TRAK SYSTEM ID
4562		05/18/2011	FOR	05/17/11 - 17:57 - 17593	NEW TRAK SYSTEM ID
4562		05/18/2011	FOR	rocesses.	NEW TRAK SYSTEM ID
4562		05/18/2011	FOR	05/17/11 - 17:57 - 17593	NEW TRAK SYSTEM ID
4562		05/18/2011	FOR	Intercom From: Ambar Lara, at-exet	NEW TRAK SYSTEM ID
4562		05/18/2011	FOR	- To: Sundeep Tadimarri (GMAC) /	NEW TRAK SYSTEM ID
4562		05/18/2011	FOR	Message: Fees and costs have been	NEW TRAK SYSTEM ID
4562		05/18/2011	FOR	submitted for all of the requested p	NEW TRAK SYSTEM ID
4562		05/18/2011	FOR	05/18/11 - 14:21 - 00007	NEW TRAK SYSTEM ID
4562		05/18/2011	FOR	Fidelity Title Order Accepted.	NEW TRAK SYSTEM ID
4562		05/18/2011	FOR	Confirmation Number:	NEW TRAK SYSTEM ID
4562		05/18/2011	FOR	100616384-CA-MSI	NEW TRAK SYSTEM ID
4562		05/18/2011	OL	WDOYLM - Package Acknowledgement	LORI LITTERER
4562	00	05/18/2011	EDR	FHLMC ACTION CODE 04 CHANGED FROM TO H4	PAM STACEY
4562	00	05/18/2011	EDR	FHLMC ACTION DT 04 CHANGED 00/00/00 TO 05/16/11	PAM STACEY
4562	00	05/18/2011	EDR	FHLMC ACTION CODE 05 CHANGED FROM TO H5	PAM STACEY

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4562	00	05/18/2011	EDR	FHLMC ACTION DT 05 CHANGED 00/00/00 TO 05/17/11	PAM STACEY
4562	00	05/18/2011	EDR	FHLMC ACTION CODE 06 CHANGED FROM TO H6	PAM STACEY
4562	00	05/18/2011	EDR	FHLMC ACTION DT 06 CHANGED 00/00/00 TO 05/17/11	PAM STACEY
4562	00	05/18/2011	EDR	FHLMC ACTION CODE 07 CHANGED FROM TO H7	PAM STACEY
4562	00	05/18/2011	EDR	FHLMC ACTION DT 07 CHANGED 00/00/00 TO 05/17/11	PAM STACEY
4562		05/18/2011	OL	WDOYLM - DENIAL LETTER	LORI LITTERER
4562	NOMOD	05/18/2011	NT	Initial Mod Review. Account is not eligible for a	LORI LITTERER
4562	NOMOD	05/18/2011	NT	HAMP or traditional modification; rate is already	LORI LITTERER
4562	NOMOD	05/18/2011	NT	less than 2.125 percent and/or remaining term is	LORI LITTERER
4562	NOMOD	05/18/2011	NT	480 months or greater.	LORI LITTERER
4562	COL09	05/18/2011	CIT	049 DONE 05/18/11 BY TLR 01040	LORI LITTERER
4562	COL09	05/18/2011	CIT	TSK TYP 854-CORE CASH FLW P	LORI LITTERER
4562	COL09	05/18/2011	CIT	049 Closing CIT854. NOMOD exclusion. Sending	LORI LITTERER
4562	COL09	05/18/2011	CIT	workout denial letter to customer.	LORI LITTERER
4562		05/17/2011	FSV	INSP TP F RESULTS RCVD; ORD DT=05/05/11	SYSTEM ID
4562		05/17/2011	FOR	10/14/10 - 12:00 - 16155	NEW TRAK SYSTEM ID
4562		05/17/2011	FOR	Udgeet Sampat - NOD Filed -	NEW TRAK SYSTEM ID
4562		05/17/2011	FOR	10/14/2010	NEW TRAK SYSTEM ID
4562		05/17/2011	FOR	05/17/11 - 09:01 - 10905	NEW TRAK SYSTEM ID
4562		05/17/2011	FOR	A fees and costs request has been	NEW TRAK SYSTEM ID
4562		05/17/2011	FOR	entered for this loan by Sundeeep	NEW TRAK SYSTEM ID
4562		05/17/2011	FOR	Tadimarri, good through 6/15/2011	NEW TRAK SYSTEM ID
4562		05/17/2011	FOR	05/17/11 - 08:21 - 00007	NEW TRAK SYSTEM ID
4562		05/17/2011	FOR	Fidelity Title Order Accepted.	NEW TRAK SYSTEM ID
4562		05/17/2011	FOR	Confirmation Number:	NEW TRAK SYSTEM ID
4562		05/17/2011	FOR	110258696-CA-MSI	NEW TRAK SYSTEM ID
4562	COL13	05/17/2011	CIT	049 New Clt#854: Recvd WOUT Package, See	SUNDEEP TADIMARRI
4562	COL13	05/17/2011	CIT	Previous Notes. Missing: Pay Stubs of	SUNDEEP TADIMARRI
4562	COL13	05/17/2011	CIT	Borrower. Imaged as WOUT	SUNDEEP TADIMARRI
4562	COL13	05/17/2011	CIT	on 05/16/2011.Mhoppe5829.	SUNDEEP TADIMARRI
4562	SUFPK	05/17/2011	NT	Fax Received -Utility Bill,4506 T,Recent Bank	SUNDEEP TADIMARRI
4562	SUFPK	05/17/2011	NT	Stmts Borr ,Other Form 1099, Bill Payment Receipt,	SUNDEEP TADIMARRI
4562	SUFPK	05/17/2011	NT	Death Certificate of Non borr,Other Signed Ack and	SUNDEEP TADIMARRI
4562	SUFPK	05/17/2011	NT	Agree page, -Mhoppe5829	SUNDEEP TADIMARRI
4562		05/16/2011	FOR	05/16/11 - 12:51 - 16155	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		05/16/2011	FOR	User has cleared the following	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	values from the Data Form: -	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	Sale Postponement Reason:	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	Bankruptcy Filed 	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	05/16/11 - 12:51 - 16155	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	- PP TODAY'S 10:00 AM SALE SAN	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	DIEGO COUNTY Importance: High	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	05/16/11 - 12:51 - 16155	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	: From: Brittain, Linda - CA	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	Sent: Monday, May 16, 2011 10:28 AM	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	To: Sampat, Udgeet - CA Subject:	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	GM-223981-C 4562 NEW BKP FILED	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	05/16/11 - 12:51 - 16155	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	For. User changed date completed	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	from 5/16/2011 to incomplete. Reason	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	05/16/11 - 12:51 - 16155	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	Process opened 5/16/2011 by user	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	Udgeet Sampat.	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	05/16/11 - 12:50 - 16155	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	led	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	05/16/11 - 12:50 - 16155	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	User has completed the Sale	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	Scheduled For data form with the	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	following entries: Sale	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	Postponement Reason: : Bankruptcy Fi	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	05/16/11 - 12:51 - 16155	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		05/16/2011	FOR	For, completed on 6/20/2011	NEW TRAK SYSTEM ID

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Transaction Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED] 4562		05/10/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
[REDACTED] 4562		05/10/2011	FOR	following event: Bid Calculation	NEW TRAK SYSTEM ID
[REDACTED] 4562		05/10/2011	FOR	Completed, completed on 5/10/2011	NEW TRAK SYSTEM ID
[REDACTED] 4562		05/10/2011	FOR	05/10/11 - 11:31 - 84378	NEW TRAK SYSTEM ID
[REDACTED] 4562		05/10/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
[REDACTED] 4562		05/10/2011	FOR	following event: Bid Approved,	NEW TRAK SYSTEM ID
[REDACTED] 4562		05/10/2011	FOR	completed on 5/10/2011	NEW TRAK SYSTEM ID
[REDACTED] 4562		05/10/2011	FOR	Sale scheduled	GILLIAN MARTIL
[REDACTED] 4562		05/10/2011	FOR	TASK:0605-FCL-CHANGD FUPDT 05/16/11	GILLIAN MARTIL
[REDACTED] 4562	FDODN	05/09/2011	NT	Verified on DOD website that borrower(s) are not	PATRICIA GIBBS
[REDACTED] 4562	FDODN	05/09/2011	NT	active military.	PATRICIA GIBBS
[REDACTED] 4562		05/09/2011	FOR	SALE SCHEDULED (604) COMPLETED 05/09/11	KEVIN HYNES
[REDACTED] 4562		05/09/2011	FOR	SALE SCHEDULED (604) UNCOMPLETED	KEVIN HYNES
[REDACTED] 4562	FCLRE	05/09/2011	NT	QC Complete.....proceed to sale, sale not on	DOYLE SULLIVAN
[REDACTED] 4562	FCLRE	05/09/2011	NT	hold,no workable solution in place per QC, NO	DOYLE SULLIVAN
[REDACTED] 4562	FCLRE	05/09/2011	NT	REASON FOUND TO PP Dsullivan	DOYLE SULLIVAN
[REDACTED] 4562		05/06/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
[REDACTED] 4562		05/06/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
[REDACTED] 4562		05/06/2011	DMD	05/06/11 13:22:41 ANSWERING MACHINE	DAVOX INCOMING FILE
[REDACTED] 4562		05/05/2011	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
[REDACTED] 4562		05/05/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
[REDACTED] 4562		05/05/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
[REDACTED] 4562		05/05/2011	DMD	05/05/11 15:33:41 ANSWERING MACHINE	DAVOX INCOMING FILE
[REDACTED] 4562	DM	05/04/2011	NT	FHLMC EDR 4/29/11- 43 10/5/2010 71 2/10/2011	ERIC STURGIS
[REDACTED] 4562	DM	05/04/2011	NT	AX 1/31/2011	ERIC STURGIS

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		05/03/2011	DM	EARLY IND: SCORE 138 MODEL EIFRC	SYSTEM ID
4562		05/02/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/02/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/02/2011	DMD	05/02/11 15:37:24 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		04/29/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/29/2011	DMD	04/29/11 15:23:57 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		04/29/2011	DMD	04/29/11 13:09:24 ANSWERING MACHINE	DAVOX INCOMING FILE
4562	00	04/29/2011	EDR	FHLMC ACTION CODE 10 CHANGED FROM TO HE	PAM STACEY
4562	00	04/29/2011	EDR	FHLMC ACTION DT 10 CHANGED 00/00/00 TO 04/15/11	PAM STACEY
4562		04/28/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/28/2011	DMD	04/28/11 20:28:16 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		04/28/2011	DMD	04/28/11 11:32:50 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		04/27/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/27/2011	DMD	04/27/11 13:19:14 MSG ANS MACH	DAVOX INCOMING FILE
4562		04/27/2011	DMD	04/27/11 12:07:10 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		04/26/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/26/2011	DMD	04/26/11 16:24:54 MSG ANS MACH	DAVOX INCOMING FILE
4562		04/26/2011	DMD	04/26/11 14:02:32 ANSWERING MACHINE	DAVOX INCOMING FILE
4562	DODV	04/26/2011	NT	checked dod website on 4/19/2011 and according to	API CSRV
4562	DODV	04/26/2011	NT	website borrower is not active duty	API CSRV
4562		04/25/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/25/2011	DMD	04/25/11 16:25:20 MSG ANS MACH	DAVOX INCOMING FILE
4562		04/25/2011	DMD	04/25/11 13:56:35 NO ANSWER	DAVOX INCOMING FILE
4562		04/22/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/22/2011	DMD	04/22/11 17:35:44 MSG ANS MACH	DAVOX INCOMING FILE
4562		04/22/2011	DMD	04/22/11 14:24:27 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		04/21/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/21/2011	DMD	04/21/11 14:41:46 MSG ANS MACH	DAVOX INCOMING FILE
4562		04/21/2011	DMD	04/21/11 12:55:03 LINE IDLE	DAVOX INCOMING FILE
4562		04/20/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/20/2011	DMD	04/20/11 17:19:39 MSG ANS MACH	DAVOX INCOMING FILE
4562		04/20/2011	DMD	04/20/11 14:44:30 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		04/20/2011	BKR	BK case # 1116531, ch 13, - unable	REKHA RADHAKRISHNA
4562		04/20/2011	BKR	to find any related documente on	REKHA RADHAKRISHNA
4562		04/20/2011	BKR	this account.Per Register, Stephanie	REKHA RADHAKRISHNA

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		04/20/2011	BKR	- PA"please reopen and	REKHA RADHAKRISHNA
4562		04/20/2011	BKR	cancel bk"	REKHA RADHAKRISHNA
4562		04/20/2011	BKR	TASK:0000-BKR-CANCLE ACCT 04/20/11	REKHA RADHAKRISHNA
4562		04/20/2011	BKR	DISMISS (2640) UNCOMPLETED	REKHA RADHAKRISHNA
4562	BKR	04/20/2011	NT	BK case # 1116531, ch 13, - unable to find any	REKHA RADHAKRISHNA
4562	BKR	04/20/2011	NT	related documente on this account.Per Register,	REKHA RADHAKRISHNA
4562	BKR	04/20/2011	NT	Stephanie - PA"please reopen and	REKHA RADHAKRISHNA
4562	BKR	04/20/2011	NT	cancel bk"	REKHA RADHAKRISHNA
4562	BKR	04/20/2011	NT	Per Register, Stephanie - PA"please reopen and	REKHA RADHAKRISHNA
4562	BKR	04/20/2011	NT	cancel bk"	REKHA RADHAKRISHNA
4562		04/20/2011	BKR	FILE CLOSED (1530) DE-ARCHIVED	SYSTEM ID
4562		04/20/2011	BKR	FEES/COSTS RECON (1538) DE-ARCHIVED	SYSTEM ID
4562		04/20/2011	BKR	FINAL INVOICE PAID (1537) DE-ARCHIVED	SYSTEM ID
4562		04/20/2011	BKR	DISMISS UPDATE 2640 (1536) DE-ARCHIVED	SYSTEM ID
4562		04/20/2011	BKR	RECON SYS CONF PLAN (1534) DE-ARCHIVED	SYSTEM ID
4562		04/20/2011	BKR	PLAN CONFIRMED (1605) DE-ARCHIVED	SYSTEM ID
4562		04/20/2011	BKR	SCHD CONFIRMATION DT (1532) DE-ARCHIVED	SYSTEM ID
4562		04/20/2011	BKR	POC BAR DATE (1535) DE-ARCHIVED	SYSTEM ID
4562		04/20/2011	BKR	OBJECT TO POC FILED (1541) DE-ARCHIVED	SYSTEM ID
4562		04/20/2011	BKR	OBJECTION PLAN FILED (1602) DE-ARCHIVED	SYSTEM ID
4562		04/20/2011	BKR	MEETING OF CREDITORS (1601) DE-ARCHIVED	SYSTEM ID
4562		04/20/2011	BKR	POC SYSTEM RECON (1533) DE-ARCHIVED	SYSTEM ID
4562		04/20/2011	BKR	SOURCE FUNDS UPDATED (1540) DE-ARCHIVED	SYSTEM ID
4562		04/20/2011	BKR	DEBTOR INTENT UPDATE (1539) DE-ARCHIVED	SYSTEM ID
4562		04/20/2011	BKR	PLAN REVIEW COMPLETE (1504) DE-ARCHIVED	SYSTEM ID
4562		04/20/2011	BKR	PROOF OF CLAIM FILED (1503) DE-ARCHIVED	SYSTEM ID
4562		04/20/2011	BKR	DISMISS (2640) DE-ARCHIVED	SYSTEM ID
4562		04/20/2011	BKR	POC REFERRED (1502) DE-ARCHIVED	SYSTEM ID
4562		04/20/2011	BKR	FILED NOTICE RECVD (1501) DE-ARCHIVED	SYSTEM ID
4562		04/20/2011	BKR	BANKRUPTCY FILED (1500) DE-ARCHIVED	SYSTEM ID
4562		04/19/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/19/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/19/2011	DMD	04/19/11 17:04:53 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		04/19/2011	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		04/15/2011	CBR	FORECLOSURE STARTED	SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		04/15/2011	CBR	DELINQUENT: 180+ DAYS	SYSTEM ID
4562		04/15/2011	CBR	CHANGE IN PRIMARY BORROWERS ADDR	SYSTEM ID
4562		04/15/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/15/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/15/2011	DMD	04/15/11 13:52:04 INVALID NUMBER	DAVOX INCOMING FILE
4562		04/15/2011	FOR	04/15/11 - 14:36 - 17424	NEW TRAK SYSTEM ID
4562		04/15/2011	FOR	y. Comments: 5-16 sale . Status:	NEW TRAK SYSTEM ID
4562		04/15/2011	FOR	Active, approval not required.	NEW TRAK SYSTEM ID
4562		04/15/2011	FOR	04/15/11 - 14:36 - 17424	NEW TRAK SYSTEM ID
4562		04/15/2011	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/15/2011	FOR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		04/15/2011	FOR	step Aged Process Necessary to	NEW TRAK SYSTEM ID
4562		04/15/2011	FOR	5/17/2011. Reason: Sale to Sale Dela	NEW TRAK SYSTEM ID
4562		04/15/2011	FOR	04/15/11 - 08:47 - 39245	NEW TRAK SYSTEM ID
4562		04/15/2011	FOR	: General Update / Subject: Re:	NEW TRAK SYSTEM ID
4562		04/15/2011	FOR	Re: Re: Re: URGENT! 4-14-11 SALE	NEW TRAK SYSTEM ID
4562		04/15/2011	FOR	/	NEW TRAK SYSTEM ID
4562		04/15/2011	FOR	04/15/11 - 08:47 - 39245	NEW TRAK SYSTEM ID
4562		04/15/2011	FOR	Intercom Message: / Read: 4/15/2011	NEW TRAK SYSTEM ID
4562		04/15/2011	FOR	8:47:26 AM / From: Lambengco,	NEW TRAK SYSTEM ID
4562		04/15/2011	FOR	Patricia / To: Lhendup, Kinga;	NEW TRAK SYSTEM ID
4562		04/15/2011	FOR	Lynch, Mary; / CC: / Intercom Type	NEW TRAK SYSTEM ID
4562	00	04/15/2011	EDR	FHLMC ACTION CODE 10 CHANGED FROM H4 TO	PAM STACEY
4562	00	04/15/2011	EDR	FHLMC ACTION DT 10 CHANGED 04/13/11 TO 00/00/00	PAM STACEY
4562	00	04/15/2011	EDR	FHLMC ACTION CODE 11 CHANGED FROM H5 TO	PAM STACEY
4562	00	04/15/2011	EDR	FHLMC ACTION DT 11 CHANGED 04/14/11 TO 00/00/00	PAM STACEY
4562	00	04/15/2011	EDR	FHLMC ACTION CODE 12 CHANGED FROM H7 TO	PAM STACEY
4562	00	04/15/2011	EDR	FHLMC ACTION DT 12 CHANGED 04/14/11 TO 00/00/00	PAM STACEY
4562	00	04/15/2011	EDR	FHLMC ACTION CODE 13 CHANGED FROM H7 TO	PAM STACEY
4562	00	04/15/2011	EDR	FHLMC ACTION DT 13 CHANGED 04/14/11 TO 00/00/00	PAM STACEY
4562	00	04/15/2011	EDR	FHLMC ACTION CODE 14 CHANGED FROM H6 TO	PAM STACEY
4562	00	04/15/2011	EDR	FHLMC ACTION DT 14 CHANGED 04/14/11 TO 00/00/00	PAM STACEY
4562	00	04/15/2011	EDR	FHLMC ACTION CODE 14 CHANGED FROM TO H6	PAM STACEY
4562	00	04/15/2011	EDR	FHLMC ACTION DT 14 CHANGED 00/00/00 TO 04/14/11	PAM STACEY
4562	00	04/15/2011	EDR	FHLMC ACTION CODE 12 CHANGED FROM TO H7	PAM STACEY

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	00	04/15/2011	EDR	FHLMC ACTION DT 12 CHANGED 00/00/00 TO 04/14/11	PAM STACEY
4562	00	04/15/2011	EDR	FHLMC ACTION CODE 13 CHANGED FROM TO H7	PAM STACEY
4562	00	04/15/2011	EDR	FHLMC ACTION DT 13 CHANGED 00/00/00 TO 04/14/11	PAM STACEY
4562	00	04/15/2011	EDR	FHLMC ACTION CODE 10 CHANGED FROM TO H4	PAM STACEY
4562	00	04/15/2011	EDR	FHLMC ACTION DT 10 CHANGED 00/00/00 TO 04/13/11	PAM STACEY
4562	00	04/15/2011	EDR	FHLMC ACTION CODE 11 CHANGED FROM TO H5	PAM STACEY
4562	00	04/15/2011	EDR	FHLMC ACTION DT 11 CHANGED 00/00/00 TO 04/14/11	PAM STACEY
4562		04/15/2011	OL	WDOYLM - Package Acknowledgement	LORI LITTERER
4562	COL05	04/15/2011	CIT	047 Closing Cit 940 - researched and submitted the	DEMETRIA ROGERS
4562	COL05	04/15/2011	CIT	request to have sale postponed...apprved for	DEMETRIA ROGERS
4562	COL05	04/15/2011	CIT	pp..new sale date showing 5-16-11...	DEMETRIA ROGERS
4562	COL05	04/15/2011	CIT	047 DONE 04/15/11 BY TLR 26508	DEMETRIA ROGERS
4562	COL05	04/15/2011	CIT	TSK TYP 940-TEAM LEAD ELEVA	DEMETRIA ROGERS
4562	BKR	04/15/2011	CIT	045 DONE 04/15/11 BY TLR 19980	JANET MORRISON
4562	BKR	04/15/2011	CIT	TSK TYP 738-BK CUSTOMER INQ	JANET MORRISON
4562	BKR	04/15/2011	CIT	045 CLOSED CIT 738 - sent request to Loading Desk	JANET MORRISON
4562	BKR	04/15/2011	CIT	to review acct to determine if the bkr should	JANET MORRISON
4562	BKR	04/15/2011	CIT	be removed and credit amended and to pls	JANET MORRISON
4562	BKR	04/15/2011	CIT	advise of same. jm 7388	JANET MORRISON
4562		04/15/2011	OL	WDOYLM - DENIAL LETTER	LORI LITTERER
4562	NOMOD	04/15/2011	NT	Initial Mod Review. Account is not eligible for a	LORI LITTERER
4562	NOMOD	04/15/2011	NT	HAMP or traditional modification; rate is already	LORI LITTERER
4562	NOMOD	04/15/2011	NT	less than 2.125 percent and/or remaining term is	LORI LITTERER
4562	NOMOD	04/15/2011	NT	480 months or greater.	LORI LITTERER
4562	COL09	04/15/2011	CIT	048 DONE 04/15/11 BY TLR 01040	LORI LITTERER
4562	COL09	04/15/2011	CIT	TSK TYP 854-CORE CASH FLW P	LORI LITTERER
4562	COL09	04/15/2011	CIT	048 Closing CIT854. NOMOD exclusion. Sending	LORI LITTERER
4562	COL09	04/15/2011	CIT	workout denial letter to customer.	LORI LITTERER
4562	MODFC	04/15/2011	NT	Traditional and HAMP Mod denied. Insufficient	LORI LITTERER-SCRIPT
4562	MODFC	04/15/2011	NT	time to review request prior to foreclosure sale	LORI LITTERER-SCRIPT
4562	MODFC	04/15/2011	NT	(less than 7 business days) or the foreclosure	LORI LITTERER-SCRIPT
4562	MODFC	04/15/2011	NT	sale has been held.	LORI LITTERER-SCRIPT
4562		04/14/2011	FOR	04/14/11 - 11:26 - 61987	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	following event: Confirmed Sale Has	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
██████████	4562	04/14/2011	FOR	Been Postponed, completed on	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	4/14/2011	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	04/14/11 - 11:25 - 71917	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	e: : 30 days	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	04/14/11 - 11:25 - 71917	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	User has completed the	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	Postpone_Dtl data form with the	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	following entries: Instructions: :	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	pls pp sale for mod review Timefram	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	04/14/11 - 11:25 - 71917	NEW TRAK SYSTEM ID
██████████		██████████	██████████	██	████████████████████
██████████		██████████	██████████	████████████████████████████████████	████████████████████
██████████		██████████	██████████	██	████████████████████
██████████		██████████	██████████	██████████	████████████████████
██████████		██████████	██████████	████████████████████	████████████████████
██████████	4562	04/14/2011	FOR	eneral Update / Subject: Re:	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	URGENT! 4-14-11 SALE /	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	04/14/11 - 10:32 - 31580	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	Intercom Message: / Read: 4/14/2011	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	10:31:41 AM / From: Lhendup, Kinga	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	/ To: Lynch, Mary; Lambengco,	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	Patricia; / CC: / Intercom Type: G	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	04/14/11 - 10:34 - 31580	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	d: 03/07/2011 From:	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	Patricia Lambengco Subject:	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	URGENT! 4-14-11 SALE Please advise	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	asap. Sale	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	04/14/11 - 10:34 - 31580	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	URGENT! 4-14-11 SALE no active	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	bk. Bankruptcy Petition #:	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	2:11-bk-16531 Chapter 13 Date	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	filed: 02/16/2011 Debtor dismis	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	04/14/11 - 10:34 - 31580	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	14-11 SALE/Message: Ok. Thanks.	NEW TRAK SYSTEM ID
██████████	4562	04/14/2011	FOR	Mary - Please confirm we can	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		04/14/2011	FOR	proceed with sale today. Thanks.	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	From: Kinga Lhendup Subject: Re:	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 10:34 - 31580	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Intercom From: Patricia Lambengco -	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	To: Lhendup,Kinga; Lynch,Mary; /	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Intercom Type: General	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Update/Subject: Re: Re: URGENT! 4-	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 10:34 - 31580	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	below to proceed with the fcl	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	instead of place file on hold?	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 10:34 - 31580	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	ercom Type: General Update/Subject:	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Re: URGENT!/BK HOLD/Message: I do	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	not see an active bky on this loan.	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Did you mean to say in the intercom	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 10:34 - 31580	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	0 AM Intercom Message:/Sent:	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	4/13/2011 10:40:53 AM/From: Mary	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Lynch/To: Lhendup,Kinga;/CC:	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Ross,Lavell; Lambengco,Patricia;/Int	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 10:34 - 31580	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Patricia Lambengco - (Cont) - is	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	tomorrow, 4-14-11. Thanks.	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	FC_CA_Other_FHLMC_ : Intercom :	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Mary Lynch, GMAC : 4/13/2011 10:41:0	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 10:40 - 11960	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	en; / Intercom Type: General	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Update / Subject: Re: Re: URGENT!	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	4-14-11 SALE /	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 10:40 - 11960	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Intercom Message: / Read: 4/14/2011	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	10:39:44 AM / From: Lambengco,	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Patricia / To: Lynch, Mary;	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Lhendup, Kinga; / CC: Gowen, Kathle	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 12:12 - 72696	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		04/14/2011	FOR	Fees and costs response: Good	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Through:4/13/2011 Fees: 0 Costs:	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	18.00 Comment:	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 12:12 - 72696	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	rocesses.	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 12:12 - 72696	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Intercom From: Yudy Martinez,	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	at-exet - To: Rafeeqe Ahmed (GMAC)	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	/ Message: Fees and costs have been	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	submitted for all of the requested p	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 12:13 - 72696	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	A fees and costs Response Comment	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	has been completed for this loan by	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Yudy Martinez	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 12:13 - 72696	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	A fees and costs Response Comment	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	has been completed for this loan by	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Yudy Martinez	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 11:35 - 71241	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Intercom Type: General Update /	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Subject: Re: Re: Re: URGENT!	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	4-14-11 SALE /	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 11:35 - 71241	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Intercom Message: / Read: 4/14/2011	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	11:35:05 AM / From: Lynch, Mary /	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	To: Lhendup, Kinga; Lambengco,	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Patricia; / CC: Gowen, Kathleen; /	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 11:35 - 71241	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	en; / Intercom Type: General	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Update / Subject: Re: Re: URGENT!	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	4-14-11 SALE /	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 11:35 - 71241	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Intercom Message: / Read: 4/14/2011	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	11:35:17 AM / From: Lambengco,	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Patricia / To: Lynch, Mary;	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		04/14/2011	FOR	Lhendup, Kinga; / CC: Gowen, Kathle	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 11:28 - 61987	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	2011. Reason: client reqst	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 11:28 - 61987	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	For. User changed date completed	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	from 4/14/2011 to completed on 5/16/	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 11:28 - 61987	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	t	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 11:28 - 61987	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	User has completed the Sale	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Scheduled For data form with the	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	following entries: Sale	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Postponement Reason: : Client Reques	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 11:28 - 61987	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Process opened 4/14/2011 by user	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Omar Solorzano.	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 11:24 - 71917	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Process opened 4/14/2011 by user	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Susan Behney.	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 12:06 - 31580	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Patricia Lambengco - (Cont) - r 13	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Date filed: 02/16/2011 Debtor	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	dismissed: 03/07/2011	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	From: Patricia Lambengco Subject:	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 12:06 - 31580	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	n hold?	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 12:06 - 31580	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Patricia Lambengco - (Cont) - bky	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	on this loan. Did you mean to say	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	in the intercom below to proceed	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	with the fcl instead of place file o	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 12:06 - 31580	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Intercom Type: General Update /	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		04/14/2011	FOR	Subject: Re: Re: Re: URGENT!	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	4-14-11 SALE /	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 12:06 - 31580	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Intercom Message: / Read: 4/14/2011	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	12:06:08 PM / From: Lynch, Mary /	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	To: Lhendup, Kinga; Lambengco,	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Patricia; / CC: Gowen, Kathleen; /	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 12:06 - 31580	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	bject: Re: URGENT! 4-14-11 SALE	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	no active bk. Bankruptcy	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Petition #: 2:11-bk-16531 Chapte	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 12:06 - 31580	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	e: URGENT! 4-14-11 SALE Ok.	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Thanks. Mary - Please confirm we	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	can proceed wth sale today.	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Thanks. From: Kinga Lhendup Su	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 12:06 - 31580	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	NT! 4-14-11 SALE Ok to proceed	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	with the fcl action, there are no	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	holds on this loan From:	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Patricia Lambengco Subject: Re: R	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 12:06 - 31580	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Intercom From: Patricia Lambengco -	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	To: Lynch,Mary; Lhendup,Kinga; /	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Message: Thank you. From: Mary	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Lynch Subject: Re: Re: Re: URGE	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 12:06 - 31580	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	engco,Patricia;/Intercom Type:	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	General Update/Subject: Re:	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	URGENT!/BK HOLD/Message: I do not	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	see an active	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 12:06 - 31580	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	011 10:41:00 AM Intercom	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Message:/Sent: 4/13/2011 10:40:53	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	AM/From: Mary Lynch/To:	NEW TRAK SYSTEM ID

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██████	4562	04/14/2011	FOR	Lhendup,Kinga;/CC: Ross,Lavell; Lamb	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	04/14/11 - 12:06 - 31580	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	URGENT! 4-14-11 SALE Please advise	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	asap. Sale is tomorrow, 4-14-11.	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	Thanks. FC_CA_Other_FHLMC_ :	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	Intercom : Mary Lynch, GMAC : 4/13/2	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	04/14/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	en; / Intercom Type: General	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	Update / Subject: Re: Re: URGENT!	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	4-14-11 SALE /	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	04/14/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	Intercom Message: / Read: 4/14/2011	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	10:40:42 AM / From: Lambengco,	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	Patricia / To: Lynch, Mary;	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	Lhendup, Kinga; / CC: Gowen, Kathle	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	04/14/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	bject: Re: URGENT! 4-14-11 SALE	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	no active bk. Bankruptcy	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	Petition #: 2:11-bk-16531 Chapter	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	13	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	04/14/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	Re: Re: URGENT! 4-14-11 SALE Ok.	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	Thanks. Mary - Please confirm we	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	can proceed wtih sale today.	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	Thanks. From: Kinga Lhendup Su	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	04/14/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	T! 4-14-11 SALE/Message: Ok to	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	proceed with the fcl action, there	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	are no holds on this loan	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	From: Patricia Lambengco Subject:	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	04/14/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	Intercom From: Mary Lynch - To:	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	Lambengco,Patricia; Lhendup,Kinga;	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	/ Intercom Type: General	NEW TRAK SYSTEM ID
██████	4562	04/14/2011	FOR	Update/Subject: Re: Re: Re: URGEN	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		04/14/2011	FOR	04/14/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	ercom Type: General Update/Subject:	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Re: URGENT!/BK HOLD/Message: I do	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	not see an active bky on this I	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	0 AM Intercom Message:/Sent:	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	4/13/2011 10:40:53 AM/From: Mary	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Lynch/To: Lhendup,Kinga;/CC:	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Ross,Lavell; Lambengco,Patricia;/Int	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	SALE Please advise asap. Sale is	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	tomorrow, 4-14-11. Thanks.	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	FC_CA_Other_FHLMC_ : Intercom :	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Mary Lynch, GMAC : 4/13/2011 10:41:0	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Mary Lynch - (Cont) - Date filed:	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	02/16/2011 Debtor dismissed:	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	03/07/2011 From: Patricia	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Lambengco Subject: URGENT! 4-14-11	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Mary Lynch - (Cont) - oan. Did you	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	mean to say in the intercom below	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	to proceed with the fcl instead of	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	place file on hold?	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 10:45 - 11960	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Intercom Type: General Update /	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Subject: Re: Re: Re: URGENT!	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	4-14-11 SALE /	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 10:45 - 11960	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Intercom Message: / Read: 4/14/2011	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	10:45:05 AM / From: Lynch, Mary /	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	To: Lhendup, Kinga; Lambengco,	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Patricia; / CC: Gowen, Kathleen; /	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 14:50 - 71241	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	: General Update / Subject: Re:	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		04/14/2011	FOR	Re: Re: Re: URGENT! 4-14-11 SALE	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	/	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	04/14/11 - 14:50 - 71241	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Intercom Message: / Read: 4/14/2011	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	2:49:51 PM / From: Lambengco,	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Patricia / To: Lhendup, Kinga;	NEW TRAK SYSTEM ID
4562		04/14/2011	FOR	Lynch, Mary; / CC: / Intercom Type	NEW TRAK SYSTEM ID
4562	COL11	04/14/2011	CIT	048 NEW CIT 854, sale date postponed	TEMP TELLER FOR QS
4562	COL11	04/14/2011	CIT	043 closing denial cit, foreclosure postponed	TEMP TELLER FOR QS
4562	COL11	04/14/2011	CIT	043 DONE 04/14/11 BY TLR 12837	TEMP TELLER FOR QS
4562	COL11	04/14/2011	CIT	TSK TYP 854-CORE CASH FLW P	TEMP TELLER FOR QS
4562	COL11	04/14/2011	CIT	043 closing denial cit, foreclosure postponed	TEMP TELLER FOR QS
4562	CREDIT	04/14/2011	NT	Ordered Credit Report	TIM WOODRUFF-SCRIPT
4562		04/14/2011	LMT	LMT BPO/APPRAISAL REC ADDED	TIM WOODRUFF-SCRIPT
4562	COL09	04/14/2011	CIT	043 Retarget CIT#854 to 31283; foreclosure sale	LORI LITTERER
4562	COL09	04/14/2011	CIT	held/will be held.	LORI LITTERER
4562		04/14/2011	OL	WDOYLM - Package Acknowledgement	LORI LITTERER
4562	00	04/14/2011	EDR	FHLMC ACTION CODE 08 CHANGED FROM TO H6	PAM STACEY
4562	00	04/14/2011	EDR	FHLMC ACTION DT 08 CHANGED 00/00/00 TO 04/13/11	PAM STACEY
4562	00	04/14/2011	EDR	FHLMC ACTION CODE 09 CHANGED FROM TO H7	PAM STACEY
4562	00	04/14/2011	EDR	FHLMC ACTION DT 09 CHANGED 00/00/00 TO 04/13/11	PAM STACEY
4562	00	04/14/2011	EDR	FHLMC ACTION CODE 06 CHANGED FROM TO H4	PAM STACEY
4562	00	04/14/2011	EDR	FHLMC ACTION DT 06 CHANGED 00/00/00 TO 04/12/11	PAM STACEY
4562	00	04/14/2011	EDR	FHLMC ACTION CODE 07 CHANGED FROM TO H5	PAM STACEY
4562	00	04/14/2011	EDR	FHLMC ACTION DT 07 CHANGED 00/00/00 TO 04/13/11	PAM STACEY
4562		04/14/2011	DM	ESCALATED CALL - SPK W/B1..RESEARCH ACCT STD NVR	DEMETRIA ROGERS
4562		04/14/2011	DM	FILED BK AND HAS TRIED TO CONTACT LOSS MIT TO	DEMETRIA ROGERS
4562		04/14/2011	DM	DISCUSS OPTIONS, WHN CLLS IN TRANSFERED OR ADVSD	DEMETRIA ROGERS
4562		04/14/2011	DM	OF BK THAT SHE NVR FILED. WNT TO WEB ON HER OWN TO	DEMETRIA ROGERS
4562		04/14/2011	DM	GET HLP W/ MOD..SNT IN PKG..ADVS MISSING DOCS..B1	DEMETRIA ROGERS
4562		04/14/2011	DM	IS SENDING THEM IN TODAY..ADV NO GURANTEE FOR PP..	DEMETRIA ROGERS
4562		04/14/2011	DM	ACTION/RESULT CD CHANGED FROM BRTR TO OAAI	DEMETRIA ROGERS
4562	NOTE	04/14/2011	NT	escalation to dallas dsq-sbehney. Req pp of sale	SUSAN BEHNEY
4562	NOTE	04/14/2011	NT	for 30 days to allow review for mod. Borr has	SUSAN BEHNEY
4562	NOTE	04/14/2011	NT	contacted us repeatedly and we incorrectly had	SUSAN BEHNEY

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4562	NOTE	04/14/2011	NT	acct listed as in bk. Have pp to allow time to	SUSAN BEHNEY
4562	NOTE	04/14/2011	NT	send remainder of pkg as has never been sent w/o	SUSAN BEHNEY
4562	NOTE	04/14/2011	NT	pkg.	SUSAN BEHNEY
4562	COL05	04/14/2011	CIT	047 new cit 940-req sup for pstpnmnt being denied	RASHALIA HALL
4562	COL05	04/14/2011	CIT	rhall6387	RASHALIA HALL
4562		04/14/2011	DM	B1 WOULDNT ALLW TO GO OVER ACCT STTS TRYING TO GET	RASHALIA HALL
4562		04/14/2011	DM	SUP TO BE ABLE TO SPK W/ REGRDING PSTPNEMNT ON S/D	RASHALIA HALL
4562		04/14/2011	DM	STTED WAS ADV A LIKELIHOOD BUT NOT GUARANTEED WOULD	RASHALIA HALL
4562		04/14/2011	DM	BE PSTPNED REQSTED SUP TRNSFRD CLL RHALL6387	RASHALIA HALL
4562		04/14/2011	DM	ACTION/RESULT CD CHANGED FROM BRUN TO BRTR	RASHALIA HALL
4562		04/14/2011	DM	TT B1, SAID THERE WAS A RQST DONE TO PP THE SALE	CINDY AGAO
4562		04/14/2011	DM	DATE, CHECKED ON NOTES, ADV RESPONSE FOR THE	CINDY AGAO
4562		04/14/2011	DM	04/14, ADV SALE DATE CANT BE PP, ADV WE NEED TO	CINDY AGAO
4562		04/14/2011	DM	RCVD WOP7 DAYS BEFORE SALE AND WE DIDNT RCVD THE	CINDY AGAO
4562		04/14/2011	DM	COMPLETE PACKAGE, ADV FCL & SALE	CINDY AGAO
4562		04/14/2011	DM	DATE,CINDYA8975601	CINDY AGAO
4562		04/14/2011	DM	ACTION/RESULT CD CHANGED FROM BRUN TO BRUN	CINDY AGAO
4562	COL80	04/14/2011	CIT	046 DONE 04/14/11 BY TLR 20693	SUSAN BEHNEY
4562	COL80	04/14/2011	CIT	TSK TYP 964-RUSH POSTPONE F	SUSAN BEHNEY
4562	COL80	04/14/2011	CIT	046 closing cit 964-postponement denied. Bk was	SUSAN BEHNEY
4562	COL80	04/14/2011	CIT	removed from acct on 3/30 so borr had suff	SUSAN BEHNEY
4562	COL80	04/14/2011	CIT	time to submit w/o more than 7 days prior to	SUSAN BEHNEY
4562	COL80	04/14/2011	CIT	sale. Further, the w/o submitted on 4/13 is	SUSAN BEHNEY
4562	COL80	04/14/2011	CIT	not complete-cannot pp sale for incomplete	SUSAN BEHNEY
4562	COL80	04/14/2011	CIT	pkg. sbehney-dallas dsg	SUSAN BEHNEY
4562		04/13/2011	FOR	04/13/11 - 10:36 - 31580	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	ia out until 3/18/2011 12:00:00	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	AM;/CC:/Intercom Type: General	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Update/Subject: Fw: Hold R	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 10:36 - 31580	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	proceed with foreclosure. Thanks.	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Intercom Message:/Sent: 4/1/2011	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	2:55:48 PM/From: Kinga Lhendup/To:	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Lambengco,Patricia; Lambengco,Patric	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 10:36 - 31580	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		04/13/2011	FOR	to place the file back on hold.	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	However, we can actually proceed as	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	the BK was dismissed. Please	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	confirm if you would like for us to	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 10:36 - 31580	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Intercom From: Patricia Lambengco -	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	To: Lynch,Mary; Ross,Lavell; / BK	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	HOLD/Message: Hi - Pls review	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	message form Kinga Lhendup asking us	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 10:36 - 31580	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	: Hold Request Message: System	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	updated for the following event:	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	User has ended the hold.	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 10:36 - 31580	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	e --- Sent: 4/1/2011 2:53:00 PM	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	From: Kinga Lhendup To: Patricia	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Lambengco CC: Message Type:	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	General Vendor: GM-223981-C Subject	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 10:36 - 31580	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	hold was added and since invester	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	is Freddie Mac, we do not remove	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	hold from fc process. thank	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	you. Kinga. --- Forwarded Messag	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 10:36 - 31580	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Patricia Lambengco - (Cont) -	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	equest/Message: Hello, Can you	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	please review and add hold to fcl	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	process. i closed bk in MS for which	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 10:36 - 31580	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	the hold. Hold End Date:	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/01/2011. Hold type: Bankruptcy	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Filed	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 10:36 - 31580	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Patricia Lambengco - (Cont) - Hold	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	End Date: 04/01/2011. Hold type:	NEW TRAK SYSTEM ID

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██████	4562	04/13/2011	FOR	Bankruptcy FiledSystem updated for	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	the following event: User has ended	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	04/13/11 - 09:40 - 10539	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	A fees and costs request has been	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	entered for this loan by Rafeeqe	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	Ahmed, good through 4/13/2011	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	04/13/11 - 11:29 - 39193	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	nse Needed / Subject: URGENT! / BK	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	HOLD /	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	04/13/11 - 11:29 - 39193	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	Intercom Message: / Read: 4/13/2011	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	11:28:53 AM / From: Lambengco,	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	Patricia / To: Ross, Lavell; Lynch,	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	Mary; / CC: / Intercom Type: Respo	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	04/13/11 - 10:37 - 39245	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	nse Needed / Subject: URGENT! / BK	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	HOLD /	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	04/13/11 - 10:37 - 39245	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	Intercom Message: / Read: 4/13/2011	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	10:37:00 AM / From: Lambengco,	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	Patricia / To: Ross, Lavell; Lynch,	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	Mary; / CC: / Intercom Type: Respo	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	04/13/11 - 11:34 - 39193	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	rcom Type: General Update /	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	Subject: Re: URGENT! / BK HOLD /	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	04/13/11 - 11:34 - 39193	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	Intercom Message: / Read: 4/13/2011	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	11:34:29 AM / From: Lynch, Mary /	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	To: Lhendup, Kinga; / CC: Ross,	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	Lavell; Lambengco, Patricia; / Inte	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	04/13/11 - 15:50 - 39245	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	: Response Needed / Subject:	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	URGENT! 4-14-11 SALE /	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	04/13/11 - 15:49 - 39245	NEW TRAK SYSTEM ID
██████	4562	04/13/2011	FOR	eneral Update / Subject: Re:	NEW TRAK SYSTEM ID

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4562		04/13/2011	FOR	URGENT! 4-14-11 SALE /	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 15:49 - 39245	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Intercom Message: / Read: 4/13/2011	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	3:49:28 PM / From: Lhendup, Kinga /	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	To: Lynch, Mary; Lambengco,	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Patricia; / CC: / Intercom Type: G	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 15:50 - 39245	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Intercom Message: / Read: 4/13/2011	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	3:49:46 PM / From: Lambengco,	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Patricia / To: Lhendup, Kinga;	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Lynch, Mary; / CC: / Intercom Type	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 15:39 - 71241	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	: Response Needed / Subject:	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	URGENT! 4-14-11 SALE /	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 15:39 - 71241	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Intercom Message: / Read: 4/13/2011	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	3:39:12 PM / From: Lambengco,	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Patricia / To: Lhendup, Kinga;	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Lynch, Mary; / CC: / Intercom Type	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	ase confirm if you would like for	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	us to proceed with foreclosure.	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Thanks. Intercom Message	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	review message form Kinga Lhendup	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	asking us to place the file back on	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	hold. However, we can actually	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	proceed as the BK was dismissed. Ple	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	tercom below to proceed with the	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	fcl instead of place file on hold?	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	From: Patricia Lambengco	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Subject: URGENT!/BK HOLD Hi - Pls	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Intercom From: Mary Lynch - To:	NEW TRAK SYSTEM ID

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4562		04/13/2011	FOR	Lhendup,Kinga; / BK HOLD/Message: I	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	do not see an active bky on this	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	loan. Did you mean to say in the in	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	. Kinga. --- Forwarded Message	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	--- Sent: 4/1/2011 2:53:00 PM	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	From: Kinga Lhendup To: P	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	ocess. i closed bk in MS for which	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	hold was added and since investor	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	is Freddie Mac, we do not remove	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	hold from fc process. thank you	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	11 12:00:00 AM;/CC:/Intercom Type:	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	General Update/Subject: Fw: Hold	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Request/Message: Hello, Can you	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	please review and add hold to fcl pr	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Mary Lynch - (Cont) - :/Sent:	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	4/1/2011 2:55:48 PM/From: Kinga	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Lhendup/To: Lambengco,Patricia;	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Lambengco,Patricia out until 3/18/20	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	for the following event: User has	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	ended the hold. Hold End Date:	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/01/2011. Hold type: Bankruptcy	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Filed	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	event: User has ended the hold.	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Hold End Date: 04/01/2011. Hold	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	type: Bankruptcy FiledSystem updated	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 10:41 - 39245	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Mary Lynch - (Cont) - atricia	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Lambengco CC: Message Type:	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		04/13/2011	FOR	General Vendor: GM-223981-C	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Subject: Hold Request Message:	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 15:41 - 71241	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	nks. FC_CA_Other_FHLMC_ :	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Intercom : Mary Lynch, GMAC :	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	4/13/2011 10:41:00 AM Intercom	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Message:/Sent: 4/13/2011 10	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 15:41 - 71241	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	d: 03/07/2011 From:	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Patricia Lambengco Subject:	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	URGENT! 4-14-11 SALE Please advise	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	asap. Sale is tomorrow, 4-14-11. Tha	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 15:41 - 71241	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	SALE/Message: no active bk.	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Bankruptcy Petition #:	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	2:11-bk-16531 Chapter 13 Date	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	filed: 02/16/2011 Debtor dismis	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 15:41 - 71241	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Intercom From: Kinga Lhendup - To:	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Lambengco,Patricia out until 3 /	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Intercom Type: General	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Update/Subject: Re: URGENT! 4-14-11	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 15:41 - 71241	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	w to proceed with the fcl instead	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	of place file on hold?	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 15:41 - 71241	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	eneral Update/Subject: Re:	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	URGENT!/BK HOLD/Message: I do not	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	see an active bky on this loan. Did	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	you mean to say in the intercom belo	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 15:41 - 71241	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Kinga Lhendup - (Cont) - :40:53	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	AM/From: Mary Lynch/To:	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Lhendup,Kinga;/CC: Ross,Lavell;	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Lambengco,Patricia;/Intercom T	NEW TRAK SYSTEM ID

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4562		04/13/2011	FOR	04/13/11 - 15:40 - 71241	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	: Response Needed / Subject:	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	URGENT! 4-14-11 SALE /	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 15:40 - 71241	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Intercom Message: / Read: 4/13/2011	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	3:40:12 PM / From: Lambengco,	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Patricia / To: Lhendup, Kinga;	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Lynch, Mary; / CC: / Intercom Type	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 15:43 - 71241	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	rcom Type: General Update /	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Subject: Re: URGENT! / BK HOLD /	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 15:43 - 71241	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Intercom Message: / Read: 4/13/2011	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	3:42:39 PM / From: Lynch, Mary /	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	To: Lhendup, Kinga; / CC: Ross,	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Lavell; Lambengco, Patricia; / Inte	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 15:31 - 31580	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	e an active bky on this loan. Did	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	you mean to say in the intercom	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	below to proceed with the	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 15:31 - 31580	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	ndup,Kinga;/CC: Ross,Lavell;	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Lambengco,Patricia;/Intercom Type:	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	General Update/Subject: Re:	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	URGENT!/BK HOLD/Message: I do not se	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 15:31 - 31580	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	CA_Other_FHLMC_ : Intercom : Mary	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Lynch, GMAC : 4/13/2011 10:41:00 AM	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Intercom Message:/Sent: 4/13/2011	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	10:40:53 AM/From: Mary Lynch/To: Lhe	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	04/13/11 - 15:31 - 31580	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Intercom From: Patricia Lambengco -	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	To: Lynch,Mary; Lhendup,Kinga; /	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	Message: Please advise asap. Sale	NEW TRAK SYSTEM ID
4562		04/13/2011	FOR	is tomorrow, 4-14-11. Thanks. FC_	NEW TRAK SYSTEM ID

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Transaction Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
[REDACTED] 4562		04/13/2011	FOR	04/13/11 - 15:31 - 31580	NEW TRAK SYSTEM ID
[REDACTED] 4562		04/13/2011	FOR	Patricia Lambengco - (Cont) - fcl	NEW TRAK SYSTEM ID
[REDACTED] 4562		04/13/2011	FOR	instead of place file on hold?	NEW TRAK SYSTEM ID
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED] 4562		04/13/2011	DM	TT B1 ADV OF FCL/FCL SALE DATE 4/14/11 TD W/O FEES	TERRI PISANO
[REDACTED] 4562		04/13/2011	DM	& COSTS STATES SHOWS FILED BANKRUPTCY BUT NVER	TERRI PISANO
[REDACTED] 4562		04/13/2011	DM	DID FILE WE HV OPENED A CIT TO DETERMINE WHETHER	TERRI PISANO
[REDACTED] 4562		04/13/2011	DM	OR NOT BANKRUPTCY FILED-BUT I SHW ON NOTES 4/1/11	TERRI PISANO
[REDACTED] 4562		04/13/2011	DM	SHWS CASE # DATE FILED DEBTOR DISMISSED -3/7/11	TERRI PISANO
[REDACTED] 4562		04/13/2011	DM	CLD HELP LINE-SD	TERRI PISANO
[REDACTED] 4562		04/13/2011	DM	ACTION/RESULT CD CHANGED FROM OAAI TO BRUN	TERRI PISANO
[REDACTED] 4562		04/13/2011	DM	GOING TO FCL BCause PMTS HV NOT BN MADE IF IN	TERRI PISANO
[REDACTED] 4562		04/13/2011	DM	ACTIVE BANKRUPTCY THN THATS ONE THING BUT IF NOT	TERRI PISANO
[REDACTED] 4562		04/13/2011	DM	GOING TO SALE 4/14/11 WNT BK TO LINE CALL WS	TERRI PISANO
[REDACTED] 4562		04/13/2011	DM	DROPPED	TERRI PISANO
[REDACTED] 4562		04/13/2011	DM	ACTION/RESULT CD CHANGED FROM BRTR TO OAAI	TERRI PISANO
[REDACTED] 4562	FCL	04/13/2011	NT	b1 called and vai, inq about mas that shows	MICHAEL HARROLD
[REDACTED] 4562	FCL	04/13/2011	NT	reference to bkr filing, adv to allow more time	MICHAEL HARROLD
[REDACTED] 4562	FCL	04/13/2011	NT	for this to be reviewed as acct is no longer in	MICHAEL HARROLD
[REDACTED] 4562	FCL	04/13/2011	NT	bkr, trfd to LMT per handling of fcl issues	MICHAEL HARROLD
[REDACTED] 4562	FCL	04/13/2011	NT	mharrol4208	MICHAEL HARROLD
[REDACTED] 4562	INQ90	04/13/2011	CIT	045 new cit 738, please review acct and determien	MICHAEL HARROLD
[REDACTED] 4562	INQ90	04/13/2011	CIT	if bkr is valid as b1 states that she is not	MICHAEL HARROLD
[REDACTED] 4562	INQ90	04/13/2011	CIT	aware of who person who filed bkr and believes	MICHAEL HARROLD
[REDACTED] 4562	INQ90	04/13/2011	CIT	it in error mharrol4208	MICHAEL HARROLD
[REDACTED] 4562	COL05	04/13/2011	CIT	044 DONE 04/13/11 BY TLR 20793	KIMBERLY ROJAS

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4562	COL05	04/13/2011	CIT	TSK TYP 940-TEAM LEAD ELEVA	KIMBERLY ROJAS
4562	COL05	04/13/2011	CIT	044 closing cit 940-spk with b1 cst std she never	KIMBERLY ROJAS
4562	COL05	04/13/2011	CIT	filed bk on this acct she did say that she had	KIMBERLY ROJAS
4562	COL05	04/13/2011	CIT	a 3rd party companie wking her file but she	KIMBERLY ROJAS
4562	COL05	04/13/2011	CIT	never did a bk wnted to spjk with bk dept	KIMBERLY ROJAS
4562	COL05	04/13/2011	CIT	044 new cit#940....b1 req to spk to someone else	QUANESHA PLOUCHE
4562	COL05	04/13/2011	CIT	about bk notice she rcvd...xferrd to esc line	QUANESHA PLOUCHE
4562		04/13/2011	DM	ADV OF F/C AND SALE DT...B1 CLLD ADV THT SHE RCVD	QUANESHA PLOUCHE
4562		04/13/2011	DM	A NOTICE FROM GMAC IN REGARDS TO A BK AND SHE STTD	QUANESHA PLOUCHE
4562		04/13/2011	DM	THT SHE HAS NEVER FILED BK AND DIDNT UNDERSTAND	QUANESHA PLOUCHE
4562		04/13/2011	DM	WHY SHE WAS RCVING ANYTHING ABOUT BK...ADV HER THT	QUANESHA PLOUCHE
4562		04/13/2011	DM	WE RCVD NOTICE OF BK....B1 REQ TO SPK TO SOMEONE	QUANESHA PLOUCHE
4562		04/13/2011	DM	ABOUT BK..ADV	QUANESHA PLOUCHE
4562		04/13/2011	DM	ACTION/RESULT CD CHANGED FROM OAAI TO BRTR	QUANESHA PLOUCHE
4562		04/13/2011	DM	HER THT UNFORTUNATELY I CLDNT XFERR TO BK B/C BK	QUANESHA PLOUCHE
4562		04/13/2011	DM	NOT HANDELING THE ACCT AT THIS POINT....CLLD ESC	QUANESHA PLOUCHE
4562		04/13/2011	DM	LINE AND XFERRD CLL TO TELLER ID 20793	QUANESHA PLOUCHE
4562		04/13/2011	DM	ACTION/RESULT CD CHANGED FROM NOTE TO OAAI	QUANESHA PLOUCHE
4562	COL13	04/13/2011	CIT	043 New CIT#854: recd wout package see previous	RAFEEQUE AHMED
4562	COL13	04/13/2011	CIT	Notes. Missing; poi for \$400 and \$784, 4506T	RAFEEQUE AHMED
4562	COL13	04/13/2011	CIT	Imaged as wout on 04/12/11 Mhoppe5829	RAFEEQUE AHMED
4562	SUFPK	04/13/2011	NT	Fax Received -Hardship affidavit,Borrower	RAFEEQUE AHMED
4562	SUFPK	04/13/2011	NT	Financial Stmt -Mhoppe5829	RAFEEQUE AHMED
4562	OCC	04/13/2011	NT	Updated occupancy due to address change	RACHEL KRUGER
4562	COL22	04/13/2011	CIT	042 DONE 04/13/11 BY TLR 11220	BINDHU SUBRAMANI
4562	COL22	04/13/2011	CIT	TSK TYP 829-LOSS MIT PRIORI	BINDHU SUBRAMANI
4562	RFDNT	04/12/2011	NT	Additional RFDs provided-17;19;15;Other	API WEB
4562	RFDNT	04/12/2011	NT	Details-Upstairs apt. flood damaged my bathroom	API WEB
4562	RFDNT	04/12/2011	NT	ceiling, but neighbor refused to repair or pay for	API WEB
4562	RFDNT	04/12/2011	NT	repair.;	API WEB
4562		04/12/2011	DM	DFLT REASON 2 CHANGED TO: ILLNESS OF FAMILY MEM	API WEB
4562		04/12/2011	DM	DFLT REASON 3 CHANGED TO: CURTAILMENT OF INCOME	API WEB
4562		04/12/2011	DM	DFLT REASON 4 CHANGED TO: PROPERTY PROBLEM	API WEB
4562		04/12/2011	DM	DFLT REASON 5 CHANGED TO: UNEMPLOYMENT	API WEB
4562		04/12/2011	DM	ACTION/RESULT CD CHANGED FROM OASK TO NOTE	API WEB

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4562	SBO01	04/12/2011	CIT	042 New CIT 829 -	API WEB
4562	SBO01	04/12/2011	CIT	Please verify 2nd lien holder info:	API WEB
4562	SBO01	04/12/2011	CIT	Name-USAA Federal Savings Bank;Ln#-84772813	API WEB
4562	SBO01	04/12/2011	CIT	Balance-\$29362.00;Phone-800-531-8722	API WEB
4562	LMT	04/12/2011	NT	Taxes Current-Y; Hazard Ins Current-N	API WEB
4562	LMT	04/12/2011	NT	Credit Counselor Information:	API WEB
4562	LMT	04/12/2011	NT	Name-Steven Peter; Phone-800-449-9392	API WEB
4562	LMT	04/12/2011	NT	Bankruptcy Info: Filed-N	API WEB
4562	LMT	04/12/2011	NT	Borr1 Prefer-HOME	API WEB
4562	LMT	04/12/2011	NT	Purpose Code-Primary Residence	API WEB
4562	LMT	04/12/2011	NT	Appr Amt-\$144000;Acknowledged-Y	API WEB
4562		04/12/2011	HMP	FINANCIAL INFORMATION COLLECTED FOR HMP	API WEB
4562		04/12/2011	HMP	LMT BORR FIN REC ADDED	API WEB
4562		04/08/2011	FSV	INSP TP F RESULTS RCVD; ORD DT=04/05/11	SYSTEM ID
4562		04/07/2011	FOR	04/06/11 - 12:47 - 71241	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	Type: General Update / Subject: Re:	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	Fw: Hold Request /	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	04/06/11 - 12:47 - 71241	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	Intercom Message: / Read: 4/6/2011	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	12:47:02 PM / From: Lambengco,	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	Patricia / To: Lhendup, Kinga;	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	Brittain, Linda; / CC: / Intercom	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	04/06/11 - 11:34 - 31580	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	bject: Hold Request /	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	04/06/11 - 11:34 - 31580	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	Intercom Message: / Read: 4/6/2011	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	11:33:53 AM / From: Lhendup, Kinga	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	/ To: Lambengco, Patricia; / CC:	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	/ Intercom Type: General Update / Su	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	04/06/11 - 11:36 - 31580	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	com Type: General Update / Subject:	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	Fw: Hold Request /	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	04/06/11 - 11:36 - 31580	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	Intercom Message: / Read: 4/6/2011	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	11:36:29 AM / From: Lhendup, Kinga	NEW TRAK SYSTEM ID

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4562		04/07/2011	FOR	/ To: Lambengco, Patricia;	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	Lambengco, Patricia; / CC: / Inter	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	04/06/11 - 11:37 - 31580	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	Message --- Sent: 4/1/2011	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	2:53:00 PM From: Kinga Lhendup	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	To: Patricia Lambe	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	04/06/11 - 11:37 - 31580	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	r which hold was added and since	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	investor is Freddie Mac, we do not	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	remove hold from fc process.	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	thank you. Kinga. --- Forwarded	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	04/06/11 - 11:37 - 31580	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	Thanks. From: Kinga Lhendup	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	Subject: Fw: Hold Request Hello,	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	Can you please review and add hold	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	to fcl process. i closed bk in MS fo	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	04/06/11 - 11:37 - 31580	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	Intercom From: Patricia Lambengco -	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	To: Lhendup,Kinga; Brittain,Linda;	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	/ Message: Hi Linda - Could you	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	please review for Kinga and advise.	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	04/06/11 - 11:37 - 31580	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	g event: User has ended the hold.	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	Hold End Date: 04/01/2011. Hold	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	type: Bankruptcy Filed	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	04/06/11 - 11:37 - 31580	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	following event: User has ended	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	the hold. Hold End Date:	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	04/01/2011. Hold type: Bankruptcy	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	FiledSystem updated for the followin	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	04/06/11 - 11:37 - 31580	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	Patricia Lambengco - (Cont) - ngco	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	CC: Message Type: General Vendor:	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	GM-223981-C Subject: Hold Request	NEW TRAK SYSTEM ID
4562		04/07/2011	FOR	Message: System updated for the	NEW TRAK SYSTEM ID

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████ 4562		04/07/2011	FOR	04/06/11 - 17:07 - 89121	NEW TRAK SYSTEM ID
████ 4562		04/07/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
████ 4562		04/07/2011	FOR	following event: Bid Calculation	NEW TRAK SYSTEM ID
████ 4562		04/07/2011	FOR	Completed, completed on 4/6/2011	NEW TRAK SYSTEM ID
████ 4562		04/07/2011	FOR	04/06/11 - 17:07 - 89121	NEW TRAK SYSTEM ID
████ 4562		04/07/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
████ 4562		04/07/2011	FOR	following event: Bid Approved,	NEW TRAK SYSTEM ID
████ 4562		04/07/2011	FOR	completed on 4/6/2011	NEW TRAK SYSTEM ID
████ 4562		04/07/2011	FOR	04/06/11 - 17:07 - 89121	NEW TRAK SYSTEM ID
████ 4562		04/07/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
████ 4562		04/07/2011	FOR	following event: Bidding	NEW TRAK SYSTEM ID
████		████	██	████████████████████	████████████████
████		████	██	██████	████████████████
████		████	██	██████████████	████████████████
████		████	██	████████████████████	████████████████
████		████	██	██████████████	████████████████
████		████	██	████████████████████	████████████████
████		████	██	██████████████	████████████████
████ 4562	FCLRE	04/07/2011	NT	QC Complete.....proceed to sale Dsullivan	DOYLE SULLIVAN
████ 4562		04/06/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		04/06/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		04/06/2011	DMD	04/06/11 16:01:43 NO ANSWER	DAVOX INCOMING FILE
████ 4562		04/06/2011	FOR	BIDDING INSTRUCTIONS (609) COMPLETED 04/06/11	DIGNA DEL FONSO
████ 4562		04/06/2011	FOR	BIDDING INSTRUCTIONS (609) UNCOMPLETED	DIGNA DEL FONSO
████ 4562	FDODN	04/06/2011	NT	Verified on DOD website that borrower(s) are not	PATRICIA GIBBS
████ 4562	FDODN	04/06/2011	NT	active military.	PATRICIA GIBBS
████ 4562		04/05/2011	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
████ 4562		04/05/2011	FSV	DELINQ INSP HOLD RELEASED	SYSTEM ID
████ 4562		04/05/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		04/05/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		04/05/2011	DMD	04/05/11 16:11:07 NO ANSWER	DAVOX INCOMING FILE
████ 4562		04/04/2011	DM	EARLY IND: SCORE 138 MODEL EIFRC	SYSTEM ID
████ 4562	DM	04/04/2011	NT	FHLMC EDR 03/31/11- 71 4/14/2011 43 10/5/2010	LAILA BEGUM
████ 4562		04/01/2011	FOR	04/01/11 - 14:56 - 71241	NEW TRAK SYSTEM ID
████ 4562		04/01/2011	FOR	011 2:53:00 PM From: Kinga Lhendup	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		04/01/2011	FOR	To: Patricia Lambengco CC:	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	Message Type: General Vendor: GM-223	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	04/01/11 - 14:56 - 71241	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	d since investor is Freddie Mac, we	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	do not remove hold from fc process.	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	thank you. Kinga. ---	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	Forwarded Message --- Sent: 4/1/2	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	04/01/11 - 14:56 - 71241	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	t: Fw: Hold Request/Message:	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	Hello, Can you please review and	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	add hold to fcl process. i closed	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	bk in MS for which hold was added an	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	04/01/11 - 14:56 - 71241	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	Intercom From: Kinga Lhendup - To:	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	Lambengco,Patricia;	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	Lambengco,Patricia out until 3 /	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	Intercom Type: General Update/Subjec	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	04/01/11 - 14:56 - 71241	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	Hold type: Bankruptcy Filed	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	04/01/11 - 14:56 - 71241	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	End Date: 04/01/2011. Hold type:	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	Bankruptcy FiledSystem updated for	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	the following event: User has ended	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	the hold. Hold End Date: 04/01/2011.	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	04/01/11 - 14:56 - 71241	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	Kinga Lhendup - (Cont) - 981-C	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	Subject: Hold Request Message:	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	event: User has ended the hold. Hold	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	04/01/11 - 14:53 - 71241	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	the hold. Hold End Date:	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	04/01/2011. Hold type: Bankruptcy	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	Filed	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	04/01/11 - 14:53 - 71241	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	nt: User has ended the hold. Hold	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		04/01/2011	FOR	End Date: 04/01/2011. Hold type:	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	Bankruptcy FiledSystem updated for	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	the following event: User has ended	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	04/01/11 - 14:53 - 71241	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	Intercom From: Kinga Lhendup, GMAC	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	- To: Patricia Lambengco (at-exet)	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	/ Subject: Hold Request/Message:	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	System updated for the following eve	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	04/01/11 - 14:53 - 71241	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	Process opened 4/1/2011 by user	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	Kinga Lhendup.	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	04/01/11 - 14:53 - 71241	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	following event: Advised Counsel to	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	Proceed with foreclosure, completed	NEW TRAK SYSTEM ID
4562		04/01/2011	FOR	on 4/2/2011	NEW TRAK SYSTEM ID
4562	BCR	04/01/2011	NT	Bankruptcy Petition #: 2:11-bk-16531	KINGA LHENDUP
4562	BCR	04/01/2011	NT	Chapter 13	KINGA LHENDUP
4562	BCR	04/01/2011	NT	Date filed: 02/16/2011	KINGA LHENDUP
4562	BCR	04/01/2011	NT	Debtor dismissed: 03/07/2011	KINGA LHENDUP
4562	BCR	04/01/2011	NT	no fees in f96. inv: FREDDIE MAC.	KINGA LHENDUP
4562	BCR	04/01/2011	NT	property in fcl, pending fees not reviewed.	KINGA LHENDUP
4562		04/01/2011	BKR	REVIEW & CLOSE FILE (1530) COMPLETED 04/01/11	KINGA LHENDUP
4562		04/01/2011	BKR	DISMISS (2640) COMPLETED 03/07/11	KINGA LHENDUP
4562		03/31/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		03/31/2011	DMD	03/31/11 16:31:12 WRONG OR DISCONNECTED	DAVOX INCOMING FILE
4562		03/31/2011	DMD	03/31/11 13:43:57 WRONG OR DISCONNECTED	DAVOX INCOMING FILE

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4562	COL81	03/31/2011	CIT	041 DONE 03/31/11 BY TLR 01348	TAMMY HAYES
4562	COL81	03/31/2011	CIT	TSK TYP 173-EXCLUDE FROM SK	TAMMY HAYES
4562	COL81	03/31/2011	CIT	041 Closing cit#173-Added to skip trace list	TAMMY HAYES
4562		03/31/2011	DM	3P ADV WRONG PH 7606349754	WADE WASCHKAT
4562		03/31/2011	DM	ACTION/RESULT CD CHANGED FROM BRTR TO BRIP	WADE WASCHKAT
4562	COL04	03/31/2011	CIT	041 new cit 173 - 3p adv wrong ph 7606349754	WADE WASCHKAT
4562		03/30/2011	BKR	The filer has nothing to do with	STEPHANIE REGISTAR
4562		03/30/2011	BKR	this loan. Rosalind Alexander-	STEPHANIE REGISTAR
4562		03/30/2011	BKR	Kasparik did not file bk.	STEPHANIE REGISTAR
4562		03/30/2011	BKR	TASK:0000-BKR-CANCLEd ACCT 03/30/11	STEPHANIE REGISTAR
4562	BKR	03/30/2011	NT	Filer has nothing to do with this account.	STEPHANIE REGISTAR
4562	BKR	03/30/2011	NT	Rosalind Alexander- Kasparik is not our customer;	STEPHANIE REGISTAR
4562	BKR	03/30/2011	NT	bk being canceled.	STEPHANIE REGISTAR
4562	FSV	03/30/2011	NT	Inspection Hold Placed 03/29/2011 - Account met	API CSRv
4562	FSV	03/30/2011	NT	the criteria in the BKR CNV-resi report.	API CSRv
4562		03/29/2011	FSV	DELINQ INSP HOLD PLACED; REL DT =04/05/11	API CSRv
4562	BKR	03/29/2011	CIT	039 DONE 03/29/11 BY TLR 19980	JANET MORRISON
4562	BKR	03/29/2011	CIT	TSK TYP 738-BK CUSTOMER INQ	JANET MORRISON
4562	BKR	03/29/2011	CIT	039 CLOSED CIT 738 - sent request to Loading Desk	JANET MORRISON
4562	BKR	03/29/2011	CIT	to review acct to determine if bkr should be	JANET MORRISON
4562	BKR	03/29/2011	CIT	removed from loan and credit amended. thanks.	JANET MORRISON
4562	BKR	03/29/2011	CIT	jm 7388	JANET MORRISON
4562		03/28/2011	FOR	TASK:0605-FCL-CHANGD FUPDT 04/14/11	NEW TRAK SYSTEM ID
4562		03/25/2011	FOR	03/25/11 - 15:35 - 11960	NEW TRAK SYSTEM ID
4562		03/25/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		03/25/2011	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		03/25/2011	FOR	For, completed on 4/14/2011	NEW TRAK SYSTEM ID

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4562		03/25/2011	DM	B1 CI ADV ACCOUNT IS BEING HANDLE BY BANKRUPTCY.	LUCIE DAGOSTINO
4562		03/25/2011	DM	TRANSFER TO BANKRUPTCY. SARAHC 8930622	LUCIE DAGOSTINO
4562		03/25/2011	DM	ACTION/RESULT CD CHANGED FROM BRUN TO BRTR	LUCIE DAGOSTINO
4562	INQ90	03/24/2011	CIT	039 NEW CIT 738 Please review the since the	SASHA GLASPIE
4562	INQ90	03/24/2011	CIT	borrower is saying that she did not file for	SASHA GLASPIE
4562	INQ90	03/24/2011	CIT	bkr. Pascer does not show a case for bkr.	SASHA GLASPIE
4562	INQ90	03/24/2011	CIT	sashag/4223	SASHA GLASPIE
4562	FSV	03/23/2011	NT	Inspection Hold Placed 03/22/2011 - Account met	API CSRV
4562	FSV	03/23/2011	NT	the criteria in the BKR CNV-resi report.	API CSRV
4562		03/22/2011	FSV	DELINQ INSP HOLD PLACED; REL DT =03/29/11	API CSRV
4562		03/21/2011	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562	FSV	03/16/2011	NT	Inspection Hold Placed 03/15/2011 - Account met	API CSRV
4562	FSV	03/16/2011	NT	the criteria in the BKR CNV-resi report.	API CSRV
4562	ESC05	03/15/2011	CIT	038 DONE 03/15/11 BY TLR 01261	PEGGY BETTIS
4562	ESC05	03/15/2011	CIT	TSK TYP 319-MAN ANL DELQ SU	PEGGY BETTIS
4562	ESC05	03/15/2011	CIT	038 CLOSING CIT #319 - ADDED TO UNRLSD SURP	PEGGY BETTIS
4562	ESC05	03/15/2011	CIT	TRACKING REPT	PEGGY BETTIS
4562	ESC05	03/15/2011	CIT	037 DONE 03/15/11 BY TLR 01261	PEGGY BETTIS
4562	ESC05	03/15/2011	CIT	TSK TYP 319-MAN ANL DELQ SU	PEGGY BETTIS
4562	ESC05	03/15/2011	CIT	037 CLOSING CIT #319 - ADDED TO UNRLSD SURP	PEGGY BETTIS
4562	ESC05	03/15/2011	CIT	TRACKING REPT	PEGGY BETTIS
4562		03/15/2011	FSV	DELINQ INSP HOLD PLACED; REL DT =03/22/11	API CSRV
4562		03/11/2011	CBR	DELINQUENT: 180+ DAYS	SYSTEM ID
4562		03/10/2011	BKR	03/10/11 - 12:09 - 13384	NEW TRAK SYSTEM ID
4562		03/10/2011	BKR	ect: Issue Request /	NEW TRAK SYSTEM ID
4562		03/10/2011	BKR	03/10/11 - 12:09 - 13384	NEW TRAK SYSTEM ID
4562		03/10/2011	BKR	Intercom Message: / Read: 3/10/2011	NEW TRAK SYSTEM ID
4562		03/10/2011	BKR	12:08:44 PM / From: Tully, Michelle	NEW TRAK SYSTEM ID
4562		03/10/2011	BKR	/ To: Bolanos, Elsa; / CC: /	NEW TRAK SYSTEM ID
4562		03/10/2011	BKR	Intercom Type: General Update / Subj	NEW TRAK SYSTEM ID
4562	ESC	03/10/2011	NT	regardiong cit 315 eff 03/11 pmt beg escrow bal	LORI RICE
4562	ESC	03/10/2011	NT	-4048.79 eff dated tax 1187.51 = new beg escrow	LORI RICE
4562	ESC	03/10/2011	NT	bal -2861.28	LORI RICE

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
████ 4562	ESC05	03/10/2011	CIT	036 DONE 03/10/11 BY TLR 01733	LORI RICE
████ 4562	ESC05	03/10/2011	CIT	TSK TYP 315-BKR INITIAL POS	LORI RICE
████ 4562	ESC05	03/10/2011	CIT	036 closing cit 315 eff 03/11 ne pmt \$1012.46	LORI RICE
████ 4562	ESC05	03/10/2011	CIT	038 NEW CIT 319-MAN ANL DELQ SURP	LORI RICE
████ 4562	ESC05	03/10/2011	CIT	037 NEW CIT 319-MAN ANL DELQ SURP	LORI RICE
████ 4562		03/10/2011	VEA	ONLINE ESCROW ANALYSIS SENT TO PRINT VENDO	LORI RICE
████ 4562		03/09/2011	BKR	03/09/11 - 17:45 - 16609	NEW TRAK SYSTEM ID
████ 4562		03/09/2011	BKR	03/09/11 - 17:45 - 16609	NEW TRAK SYSTEM ID
████ 4562		03/09/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
████ 4562		03/09/2011	BKR	event: User has ended the Issue	NEW TRAK SYSTEM ID
████ 4562		03/09/2011	BKR	associated with this loan. Issue	NEW TRAK SYSTEM ID
████ 4562		03/09/2011	BKR	Type: BK Close. Comments: dismissed	NEW TRAK SYSTEM ID
████ 4562		03/09/2011	BKR	03/09/11 - 15:33 - 13384	NEW TRAK SYSTEM ID
████ 4562		03/09/2011	BKR	ments: Debtor dismissed:	NEW TRAK SYSTEM ID
████ 4562		03/09/2011	BKR	03/07/2011 . File closed Status:	NEW TRAK SYSTEM ID
████ 4562		03/09/2011	BKR	Active	NEW TRAK SYSTEM ID
████ 4562		03/09/2011	BKR	03/09/11 - 15:33 - 13384	NEW TRAK SYSTEM ID
████ 4562		03/09/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
████ 4562		03/09/2011	BKR	event: User has created a	NEW TRAK SYSTEM ID
████ 4562		03/09/2011	BKR	Process-Level issue for this	NEW TRAK SYSTEM ID
████ 4562		03/09/2011	BKR	loan.Issue Type: BK Close. Issue Com	NEW TRAK SYSTEM ID
████ 4562		03/09/2011	BKR	03/09/11 - 15:26 - 13384	NEW TRAK SYSTEM ID
████		████	██	████████████████████	████████████████
████		████	██	██████████████████	████████████████
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████ 4562		03/09/2011	BKR	System updated for the following	NEW TRAK SYSTEM ID
████ 4562		03/09/2011	BKR	event: User has reprojected the	NEW TRAK SYSTEM ID
████ 4562		03/09/2011	BKR	step Preliminary Plan Review	NEW TRAK SYSTEM ID
████ 4562		03/09/2011	BKR	Complete to 3/15/2011. Reason: Court	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		03/09/2011	BKR	03/09/11 - 13:49 - 16609	NEW TRAK SYSTEM ID
4562		03/09/2011	BKR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		03/09/2011	BKR	following event: Proof of Claim	NEW TRAK SYSTEM ID
4562		03/09/2011	BKR	Screen Set Up in Client System,	NEW TRAK SYSTEM ID
4562		03/09/2011	BKR	completed on 3/9/2011	NEW TRAK SYSTEM ID
4562		03/09/2011	BKR	03/09/11 - 13:49 - 16609	NEW TRAK SYSTEM ID
4562		03/09/2011	BKR	Process opened 3/9/2011 by user	NEW TRAK SYSTEM ID
4562		03/09/2011	BKR	Michelle Tully.	NEW TRAK SYSTEM ID
4562		03/09/2011	BKR	03/09/11 - 13:49 - 16609	NEW TRAK SYSTEM ID
4562	POCN	03/09/2011	NT	case dismissed	MICHELLE TULLY
4562	BKR	03/09/2011	CIT	036 NEW CIT 315 Please analyze acct effective	MICHELLE TULLY
4562	BKR	03/09/2011	CIT	03/01/11 escrow shortage amount 2048.70 to be	MICHELLE TULLY
4562	BKR	03/09/2011	CIT	included in POC	MICHELLE TULLY
4562	BKR	03/09/2011	CIT	035 DONE 03/09/11 BY TLR 18756	MICHELLE TULLY
4562	BKR	03/09/2011	CIT	TSK TYP 313-BKR POC PRE PTN	MICHELLE TULLY
4562		03/03/2011	DM	EARLY IND: SCORE 103 MODEL EIFRC	SYSTEM ID
4562		03/02/2011	DM	EARLY IND: SCORE 103 MODEL EIFRC	SYSTEM ID
4562	DM	03/01/2011	NT	FHLMC EDR 2/28/11- 43 10/5/2010 71 2/10/2011	ERIC STURGIS
4562	DM	03/01/2011	NT	AX 1/31/2011	ERIC STURGIS
4562	ESC05	02/28/2011	CIT	035 Retargeting CIT 313 to TLR 8541	TYLER DOMINO
4562	ESC05	02/28/2011	CIT	Analyzed eff: 03/11	TYLER DOMINO
4562	ESC05	02/28/2011	CIT	Ttl mnthly pymt: \$1196.99	TYLER DOMINO
4562	ESC05	02/28/2011	CIT	Shortage: \$2048.70	TYLER DOMINO
4562		02/28/2011	VEA	ONLINE ESCROW ANALYSIS SENT TO PRINT VENDO	TYLER DOMINO
4562		02/25/2011	BKR	02/25/11 - 04:14 - 00007	NEW TRAK SYSTEM ID
4562		02/25/2011	BKR	Process opened 2/25/2011 by user	NEW TRAK SYSTEM ID
4562		02/25/2011	BKR	Fidelity AutoProc.	NEW TRAK SYSTEM ID
4562		02/25/2011	BKR	02/25/11 - 04:14 - 00007	NEW TRAK SYSTEM ID
4562		02/25/2011	BKR	Process opened 2/25/2011 by user	NEW TRAK SYSTEM ID
4562		02/25/2011	BKR	Fidelity AutoProc.	NEW TRAK SYSTEM ID
4562	BKR	02/25/2011	CIT	035 Open CIT#313 please run analysis with the	JOSEPH LYONS

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	BKR	02/25/2011	CIT	effective date of 3/1/11	JOSEPH LYONS
4562		02/24/2011	FOR	02/24/11 - 16:52 - 17553	NEW TRAK SYSTEM ID
4562	BKR25	02/24/2011	CIT	034 DONE 02/24/11 BY TLR 20280	HIMANSHU GARG
4562	BKR25	02/24/2011	CIT	TSK TYP 895-NOTIFICATN - NE	HIMANSHU GARG
4562	BKR25	02/24/2011	CIT	034 Closing cit 895; Bk Ch 13 Case # 11-16531	HIMANSHU GARG
4562	BKR25	02/24/2011	CIT	filed on 02/16/2011 at Central District Of	HIMANSHU GARG
4562	BKR25	02/24/2011	CIT	California (Los Angeles) by Alberto Torres	HIMANSHU GARG
4562	BKR25	02/24/2011	CIT	loaded. Grant Deed found in eloan data.	HIMANSHU GARG
4562		02/24/2011	BKR	FILED NOTICE RECVD (1501) COMPLETED 02/24/11	HIMANSHU GARG
4562		02/24/2011	BKR	BANKRUPTCY FILED (1500) COMPLETED 02/16/11	HIMANSHU GARG
4562		02/24/2011	BKR	APPROVED FOR BKR 02/16/11	HIMANSHU GARG
4562		02/23/2011	FOR	02/23/11 - 12:51 - 31580	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	led	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	02/23/11 - 12:51 - 31580	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	User has completed the Sale	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	Scheduled For data form with the	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	following entries: Sale	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	Postponement Reason: : Bankruptcy Fi	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	02/23/11 - 00:00 - 31580	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	User has cleared the following	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	values from the Data Form: -	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	Sale Postponement Reason:	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	Bankruptcy Filed 	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	02/23/11 - 12:51 - 31580	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	: BK FILED	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	02/23/11 - 12:51 - 31580	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	For. User changed date completed	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	from 3/28/2011 to incomplete. Reason	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	02/23/11 - 13:20 - 14542	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	Process opened 2/23/2011 by user	NEW TRAK SYSTEM ID

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4562		02/23/2011	FOR	Jason Taylor.	NEW TRAK SYSTEM ID
4562		02/23/2011	FOR	02/23/11 - 13:20 - 14542	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	02/22/11 - 14:07 - 16155	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	For, completed on 3/28/2011	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	02/22/11 - 14:06 - 16155	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	Debtor Alberto Torres 6512	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	Bequette Avenue Pico Rivera, CA	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	90660 SSN / ITIN: xxx-xx-9649	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	02/22/11 - 14:06 - 16155	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	1-bk-16531-ER Assigned to:	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	Ernest M. Robles Chapter 13	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	Voluntary Asset Show Associated	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	Cases Date filed: 02/16/2011	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	02/22/11 - 14:06 - 16155	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	: **BK FILED / GRANT DEED RECV'D**	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	U.S. Bankruptcy Court Central	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	District Of California (Los	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	Angeles) Bankruptcy Petition #: 2:1	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	02/22/11 - 14:06 - 16155	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	For. User changed date completed	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	from 2/22/2011 to incomplete. Reason	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	02/22/11 - 14:06 - 16155	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	Udgeet Sampat - (Cont) -	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		02/22/2011	FOR	02/22/11 - 00:00 - 16155	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	User has cleared the following	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	values from the Data Form: -	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	Sale Postponement Reason:	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	Bankruptcy Filed 	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	02/22/11 - 14:06 - 16155	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	led	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	02/22/11 - 14:06 - 16155	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	User has completed the Sale	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	Scheduled For data form with the	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	following entries: Sale	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	Postponement Reason: : Bankruptcy Fi	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	02/22/11 - 14:07 - 16155	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	Process opened 2/22/2011 by user	NEW TRAK SYSTEM ID
4562		02/22/2011	FOR	Udgeet Sampat.	NEW TRAK SYSTEM ID
4562		02/21/2011	DM	TT B1 VAI NO PH ADD LIP TADNO FCL FEES SALE DATE	LAURA ZEPEDA
4562		02/21/2011	DM	ON 02/22/11 INQ IF SALE DATE PP ADZ IT WAS PP ON	LAURA ZEPEDA
4562		02/21/2011	DM	02/09 FOR 2/22 AND AS PER NOTES NO OTHER PP OR	LAURA ZEPEDA
4562		02/21/2011	DM	SALE DATE HELD WHEN TRYING TO EXPL SHE INSULTED	LAURA ZEPEDA
4562		02/21/2011	DM	AND HUNG UP LAURAZ/8977818	LAURA ZEPEDA
4562		02/21/2011	DM	ACTION/RESULT CD CHANGED FROM NOTE TO BRUN	LAURA ZEPEDA
4562		02/21/2011	DM	WOMAN CLLD BUT DC WHILE ON VERIFICATION	CHERRY SOCUAJE
4562		02/21/2011	DM	ACTION/RESULT CD CHANGED FROM OASK TO NOTE	CHERRY SOCUAJE
4562		02/21/2011	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		02/18/2011	FSV	INSP TP F RESULTS RCVD; ORD DT=02/14/11	SYSTEM ID
4562	FDODN	02/16/2011	NT	Verified on DOD website that borrower(s) are not	ROSA FERNANDEZ
4562	FDODN	02/16/2011	NT	active military.	ROSA FERNANDEZ
4562	FCLRE	02/15/2011	NT	Qc-Reviewed Sale is NOT on hold, no workable	LATONYA BOYD
4562	FCLRE	02/15/2011	NT	solution in place, proceed with sale	LATONYA BOYD
4562		02/14/2011	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562	INQ30	02/14/2011	CIT	032 DONE 02/14/11 BY TLR 23694	DAWN VAUGHN
4562	INQ30	02/14/2011	CIT	TSK TYP 241-QWR REQUEST	DAWN VAUGHN
4562	INQ30	02/14/2011	CIT	032 clsng cit 241- no resp req dupl req for QWR DV	DAWN VAUGHN
4562	INQ30	02/14/2011	CIT	5549	DAWN VAUGHN
4562		02/11/2011	CBR	FORECLOSURE STARTED	SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		02/11/2011	CBR	DELINQUENT: 180+ DAYS	SYSTEM ID
4562		02/11/2011	CBR	CHANGE IN PRIMARY BORROWERS ADDR	SYSTEM ID
4562		02/11/2011	FOR	02/11/11 - 15:42 - 84378	NEW TRAK SYSTEM ID
4562		02/11/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		02/11/2011	FOR	following event: Bid Calculation	NEW TRAK SYSTEM ID
4562		02/11/2011	FOR	Completed, completed on 2/11/2011	NEW TRAK SYSTEM ID
4562		02/11/2011	FOR	02/11/11 - 15:42 - 84378	NEW TRAK SYSTEM ID
4562		02/11/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		02/11/2011	FOR	following event: Bid Approved,	NEW TRAK SYSTEM ID
4562		02/11/2011	FOR	completed on 2/11/2011	NEW TRAK SYSTEM ID
4562		02/11/2011	FOR	02/11/11 - 15:42 - 84378	NEW TRAK SYSTEM ID
4562		02/11/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		02/11/2011	FOR	following event: Bidding	NEW TRAK SYSTEM ID
4562		02/11/2011	FOR	BIDDING INSTRUCTIONS (609) COMPLETED 02/11/11	GILLIAN MARTIL
4562		02/11/2011	FOR	BIDDING INSTRUCTIONS (609) UNCOMPLETED	GILLIAN MARTIL
4562		02/10/2011	FOR	02/10/11 - 06:35 - 00007	NEW TRAK SYSTEM ID
4562		02/10/2011	FOR	Foreclosure (NIE Id# 21434320) sent	NEW TRAK SYSTEM ID
4562		02/10/2011	FOR	to Executive Trustee Services, Inc.	NEW TRAK SYSTEM ID
4562		02/10/2011	FOR	at 2/10/2011 6:35:06 AM by Cathleen	NEW TRAK SYSTEM ID
4562		02/10/2011	FOR	Hill	NEW TRAK SYSTEM ID
4562		02/10/2011	FOR	02/10/11 - 06:36 - 57649	NEW TRAK SYSTEM ID
4562		02/10/2011	FOR	of Trust and Note, both are	NEW TRAK SYSTEM ID
4562		02/10/2011	FOR	available in ISS.	NEW TRAK SYSTEM ID
4562		02/10/2011	FOR	02/10/11 - 06:36 - 57649	NEW TRAK SYSTEM ID
4562		02/10/2011	FOR	1564562 Good Afternoon,	NEW TRAK SYSTEM ID
4562		02/10/2011	FOR	Attached is a copy of my response.	NEW TRAK SYSTEM ID
4562		02/10/2011	FOR	Included with the response but not	NEW TRAK SYSTEM ID
4562		02/10/2011	FOR	enclosed here were the Mortgage/Deed	NEW TRAK SYSTEM ID

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████ 4562		02/10/2011	FOR	02/10/11 - 06:36 - 57649	NEW TRAK SYSTEM ID
████ 4562		02/10/2011	FOR	To: Lankford, Adam - CA; Hill,	NEW TRAK SYSTEM ID
████ 4562		02/10/2011	FOR	Cathleen - PA; DiCicco, Christopher	NEW TRAK SYSTEM ID
████ 4562		02/10/2011	FOR	- PA Cc: Bass, Karen - IA	NEW TRAK SYSTEM ID
████ 4562		02/10/2011	FOR	Subject: QWR response for acct # 060	NEW TRAK SYSTEM ID
████ 4562		02/10/2011	FOR	02/10/11 - 06:36 - 57649	NEW TRAK SYSTEM ID
████ 4562		02/10/2011	FOR	QWR Response has been uploaded	NEW TRAK SYSTEM ID
████ 4562		02/10/2011	FOR	today under missing docs. From:	NEW TRAK SYSTEM ID
████ 4562		02/10/2011	FOR	Vaughn, Dawn - IA Sent:	NEW TRAK SYSTEM ID
████ 4562		02/10/2011	FOR	Wednesday, February 09, 2011 3:38 PM	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	02/09/11 - 15:22 - 61987	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	User has completed the Sale	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	Scheduled For data form with the	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	following entries: Sale	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	Postponement Reason: : Client Reques	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	02/09/11 - 15:22 - 61987	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	t	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	02/09/11 - 15:22 - 61987	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	Omar Solorzano - (Cont) - was	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	received. Thank You Adam	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	Lankford Default Specialist	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	02/09/11 - 15:22 - 61987	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	For. User changed date completed	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	from 2/10/2011 to completed on 2/22/	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	02/09/11 - 15:22 - 61987	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	2011. Reason: From: Lankford, Adam	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	- CA Sent: Wednesday, February	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	09, 2011 11:18 AM To: Solorzano,	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	Omar - CA Subject: FW: Loan # █████	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	02/09/11 - 15:22 - 61987	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	4562 S/D 2/10/2011 - Qualified	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	Written Request TS #GM-223981-C	NEW TRAK SYSTEM ID
████ 4562		02/09/2011	FOR	Importance: High Hi Omar,	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		01/25/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		01/25/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		01/25/2011	DMD	01/25/11 12:17:15 MSG ANS MACH	DAVOX INCOMING FILE
4562		01/25/2011	FOR	01/25/11 - 16:55 - 11300	NEW TRAK SYSTEM ID
4562		01/25/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		01/25/2011	FOR	following event: Bid Calculation	NEW TRAK SYSTEM ID
4562		01/25/2011	FOR	Completed, completed on 1/25/2011	NEW TRAK SYSTEM ID
4562		01/25/2011	FOR	01/25/11 - 16:55 - 11300	NEW TRAK SYSTEM ID
4562		01/25/2011	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		01/25/2011	FOR	following event: Bid Approved,	NEW TRAK SYSTEM ID
4562		01/25/2011	FOR	completed on 1/25/2011	NEW TRAK SYSTEM ID
4562		01/25/2011	FOR	01/25/11 - 16:55 - 11300	NEW TRAK SYSTEM ID
4562		01/25/2011	FOR	BIDDING INSTRUCTIONS (609) COMPLETED 01/25/11	CLARISSA TECSON
4562		01/24/2011	NT	Other Fees \$0.00	MONIQUE DIXON
4562		01/24/2011	NT	BPO/Appraisal \$95.00	MONIQUE DIXON
4562		01/24/2011	NT	Escrow Advances \$0.00	MONIQUE DIXON
4562		01/24/2011	NT	Input Prop Pres \$0.00	MONIQUE DIXON
4562		01/24/2011	NT	Total \$11721.05	MONIQUE DIXON
4562	FCL80	01/24/2011	CIT	031 DONE 01/24/11 BY TLR 26925	MONIQUE DIXON
4562	FCL80	01/24/2011	CIT	TSK TYP 860-REINSTATEMENT Q	MONIQUE DIXON
4562	FCL80	01/24/2011	CIT	031 Reinstatement Quote Good Thru: 02/07/11	MONIQUE DIXON
4562	FCL80	01/24/2011	CIT	7PMT @1085.27 \$7596.89	MONIQUE DIXON
4562	FCL80	01/24/2011	CIT	1pmt @1085.27 \$1085.27	MONIQUE DIXON
4562	FCL80	01/24/2011	CIT	Late Charges \$325.76	MONIQUE DIXON

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	FCL80	01/24/2011	CIT	Unapplied Credit (\$0.00)	MONIQUE DIXON
4562	FCL80	01/24/2011	CIT	Inspections \$187.00	MONIQUE DIXON
4562	FCL80	01/24/2011	CIT	Advances \$1126.06	MONIQUE DIXON
4562	FCL80	01/24/2011	CIT	Outstanding FC Advances \$1305.07	MONIQUE DIXON
4562	FCL80	01/24/2011	CIT	031 Reinstatement Quote Good Thru: 02/07/11	MONIQUE DIXON
4562	FCL80	01/24/2011	CIT	7PMT @1085.27 \$7596.89	MONIQUE DIXON
4562	FCL80	01/24/2011	CIT	1pmt @1085.27 \$1085.27	MONIQUE DIXON
4562	FCL80	01/24/2011	CIT	Late Charges \$325.76	MONIQUE DIXON
4562	FCL80	01/24/2011	CIT	Unapplied Credit (\$0.00)	MONIQUE DIXON
4562	FCL80	01/24/2011	CIT	Inspections \$187.00	MONIQUE DIXON
4562	FCL80	01/24/2011	CIT	Advances \$1126.06	MONIQUE DIXON
4562	FCL80	01/24/2011	CIT	Outstanding FC Advances \$1305.07	MONIQUE DIXON
4562	DM	01/20/2011	FSV	INSP TP F RESULTS RCVD; ORD DT=01/14/11	SYSTEM ID
4562		01/20/2011	FOR	Sale scheduled	MYRON RAVELO
4562		01/20/2011	FOR	TASK:0605-FCL-CHANGD FUPDT 02/10/11	MYRON RAVELO
4562		01/19/2011	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		01/14/2011	CBR	FORECLOSURE STARTED	SYSTEM ID
4562		01/14/2011	CBR	DELINQUENT: 180+ DAYS	SYSTEM ID
4562		01/14/2011	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		01/13/2011	FOR	PRE-SALE REDEMPTION (603) COMPLETED 01/13/11	NEW TRAK SYSTEM ID
4562		01/12/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		01/12/2011	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		01/12/2011	DMD	01/12/11 13:30:07 NO ANSWER	DAVOX INCOMING FILE
4562		01/04/2011	DM	EARLY IND: SCORE 182 MODEL EIFRC	SYSTEM ID
4562		01/03/2011	NT	FHLMC EDR 12/31/10- 43 10/5/2010	ERIC STURGIS
4562		12/30/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/30/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/30/2010	DMD	12/30/10 15:52:12 MSG ANS MACH	DAVOX INCOMING FILE
4562		12/30/2010	FOR	12/30/10 - 11:11 - 30479	NEW TRAK SYSTEM ID
4562		12/30/2010	FOR	Estimated foreclosure fees and	NEW TRAK SYSTEM ID
4562		12/30/2010	FOR	costs good through 2/10/2011 are	NEW TRAK SYSTEM ID
4562		12/30/2010	FOR	\$1,240.00 (DIS)	NEW TRAK SYSTEM ID
4562		12/30/2010	FOR	12/30/10 - 11:16 - 30479	NEW TRAK SYSTEM ID
4562		12/30/2010	FOR	Process opened 12/30/2010 by user	NEW TRAK SYSTEM ID
4562		12/30/2010	FOR	Connie Canada.	NEW TRAK SYSTEM ID
4562		12/30/2010	FOR		

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		12/30/2010	FOR	12/30/10 - 11:16 - 30479	NEW TRAK SYSTEM ID
4562		12/30/2010	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		12/30/2010	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		12/30/2010	FOR	For, completed on 2/10/2011 (DIS)	NEW TRAK SYSTEM ID
4562		12/30/2010	FOR	SALE SCHEDULED (604) COMPLETED 12/30/10	NEW TRAK SYSTEM ID
4562		12/30/2010	FOR	TASK:0605-FCL-CHANGD FUPDT 02/10/11	NEW TRAK SYSTEM ID
4562		12/21/2010	FSV	INSP TP F RESULTS RCVD; ORD DT=12/15/10	SYSTEM ID
4562		12/21/2010	D28	FORCED BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		12/16/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/16/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/16/2010	DMD	12/16/10 12:55:04 MSG ANS MACH	DAVOX INCOMING FILE
4562		12/15/2010	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		12/10/2010	CBR	FORECLOSURE STARTED	SYSTEM ID
4562		12/10/2010	CBR	DELINQUENT: 150 DAYS	SYSTEM ID
4562		12/07/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/07/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/07/2010	DMD	12/07/10 15:31:44 NO ANSWER	DAVOX INCOMING FILE
4562		12/07/2010	HMP	HMP REMOVE FROM PRGM DT CHGD 10/14/10 TO 10/01/10	CRYSTA BERRY
4562		12/07/2010	HMP	REMOVED FROM HMP PROGRAM 10/01/10	CRYSTA BERRY
4562		12/07/2010	HMP	HMP MOD COMPLETED 03/31/10	CRYSTA BERRY
4562		12/07/2010	HMP	HMP TRIAL START DT CHGD 00/00/00 TO 01/01/10	CRYSTA BERRY
4562		12/07/2010	HMP	HMP TRIAL STARTED 01/01/10	CRYSTA BERRY
4562		12/02/2010	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
4562	DM	12/01/2010	NT	FHLMC EDR 11/30/10- 43 10/5/2010	ERIC STURGIS
4562		11/26/2010	FSV	INSP TP F RESULTS RCVD; ORD DT=11/15/10	SYSTEM ID
4562		11/24/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		11/24/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		11/24/2010	DMD	11/24/10 14:34:10 NO ANSWER	DAVOX INCOMING FILE
4562	COL10	11/22/2010	CIT	030 DONE 11/22/10 BY TLR 29224	SANDRA BRADFORD
4562	COL10	11/22/2010	CIT	TSK TYP 674-HAFA SOLICITATI	SANDRA BRADFORD
4562	COL10	11/22/2010	CIT	030 Closing CIT; opened >20 days ago with no	SANDRA BRADFORD
4562	COL10	11/22/2010	CIT	action.	SANDRA BRADFORD
4562		11/19/2010	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		11/15/2010	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562	DM	11/15/2010	NT	FHLMC EDR 11/12/10- AW 12/2/2009 HD	ERIC STURGIS

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	DM	11/15/2010	NT	12/4/2009 9 12/8/2009 AX 12/9/2009	ERIC STURGIS
4562		11/12/2010	CBR	FORECLOSURE STARTED	SYSTEM ID
4562		11/12/2010	CBR	DELINQUENT: 120 DAYS	SYSTEM ID
4562		11/09/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		11/09/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		11/09/2010	DMD	11/09/10 13:41:50 NO ANSWER	DAVOX INCOMING FILE
4562		11/08/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		11/08/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		11/08/2010	DMD	11/08/10 13:33:03 NO ANSWER	DAVOX INCOMING FILE
4562		11/05/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		11/05/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		11/05/2010	DMD	11/05/10 10:35:25 NO ANSWER	DAVOX INCOMING FILE
4562		11/04/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		11/04/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		11/04/2010	DMD	11/04/10 10:50:32 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		11/03/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		11/03/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		11/03/2010	DMD	11/03/10 13:34:02 NO ANSWER	DAVOX INCOMING FILE
4562		11/02/2010	DM	EARLY IND: SCORE 114 MODEL EIFRC	SYSTEM ID
4562		11/01/2010	NT	FHLMC EDR 10/29/10- 43 10/5/2010 68 10/14/2010	LAILA BEGUM
4562	COL10	10/28/2010	CIT	030 Open CIT#674 HAFA Solicitation	LAKECIA WILLIAMS
4562	HAFAS	10/28/2010	NT	HAFA Solicitation sent	API CSRV
4562		10/26/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		10/26/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		10/26/2010	DMD	10/26/10 15:42:15 NO ANSWER	DAVOX INCOMING FILE
4562		10/22/2010	NT	CBR added deferred PB to Current Balance on 10 08	API CSRV
4562		10/22/2010	NT	10 tape	API CSRV
4562	CBR	10/20/2010	FOR	10/20/10 - 11:46 - 30479	NEW TRAK SYSTEM ID
4562		10/20/2010	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		10/20/2010	FOR	following event: TSG Report	NEW TRAK SYSTEM ID
4562		10/20/2010	FOR	Received. User changed date	NEW TRAK SYSTEM ID
4562		10/20/2010	FOR	completed from 10/20/2010 to complet	NEW TRAK SYSTEM ID
4562		10/20/2010	FOR	10/20/10 - 11:46 - 30479	NEW TRAK SYSTEM ID
4562		10/20/2010	FOR	ed on 10/20/2010. Reason: TSG	NEW TRAK SYSTEM ID
4562		10/20/2010	FOR	Received date has been updated (DIS)	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		10/20/2010	FOR	10/20/10 - 11:46 - 30479	NEW TRAK SYSTEM ID
4562		10/20/2010	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		10/20/2010	FOR	following event: TSG Report	NEW TRAK SYSTEM ID
4562		10/20/2010	FOR	Received. User changed date	NEW TRAK SYSTEM ID
4562		10/20/2010	FOR	completed from 10/18/2010 to complet	NEW TRAK SYSTEM ID
4562		10/20/2010	FOR	10/20/10 - 11:46 - 30479	NEW TRAK SYSTEM ID
4562		10/20/2010	FOR	ed on 10/20/2010. Reason: TSG	NEW TRAK SYSTEM ID
4562		10/20/2010	FOR	Received date has been updated (DIS)	NEW TRAK SYSTEM ID
4562		10/19/2010	FSV	INSP TP F RESULTS RCVD; ORD DT=10/15/10	SYSTEM ID
4562		10/19/2010	FOR	10/14/10 - 12:00 - 30479	NEW TRAK SYSTEM ID
4562		10/19/2010	FOR	Connie Canada - NOD Filed -	NEW TRAK SYSTEM ID
4562		10/19/2010	FOR	10/14/2010	NEW TRAK SYSTEM ID
4562		10/19/2010	FOR	10/18/10 - 18:45 - 30479	NEW TRAK SYSTEM ID
4562		10/19/2010	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		10/19/2010	FOR	following event: NOD Filed,	NEW TRAK SYSTEM ID
4562		10/19/2010	FOR	completed on 10/14/2010 (DIS)	NEW TRAK SYSTEM ID
4562		10/19/2010	FOR	10/18/10 - 18:45 - 30479	NEW TRAK SYSTEM ID
4562		10/19/2010	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		10/19/2010	FOR	following event: Presale Redemption	NEW TRAK SYSTEM ID
4562		10/19/2010	FOR	Expires, completed on 1/13/2011	NEW TRAK SYSTEM ID
4562		10/19/2010	FOR	(DIS)	NEW TRAK SYSTEM ID
4562		10/19/2010	FOR	TASK:0603-FCL-CHANGD FUPDT 01/13/11	NEW TRAK SYSTEM ID
4562		10/19/2010	FOR	FIRST LEGAL ACTION (601) COMPLETED 10/14/10	NEW TRAK SYSTEM ID
4562		10/19/2010	FOR	PUBLICATION (602) COMPLETED 10/14/10	NEW TRAK SYSTEM ID
4562		10/19/2010	FOR	10/18/10 - 22:23 - 30479	NEW TRAK SYSTEM ID
4562		10/19/2010	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		10/19/2010	FOR	following event: TSG Report	NEW TRAK SYSTEM ID
4562		10/19/2010	FOR	Received, completed on 10/18/2010	NEW TRAK SYSTEM ID
4562		10/19/2010	FOR	(DIS)	NEW TRAK SYSTEM ID
4562		10/19/2010	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562	DM	10/18/2010	NT	FHLMC EDR 10/14/10- AW 12/2/2009 HD	ERIC STURGIS
4562	DM	10/18/2010	NT	12/4/2009 9 12/8/2009 AX 12/9/2009	ERIC STURGIS
4562		10/15/2010	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		10/14/2010	HMP	HMP REMOVE FROM PRGM DT CHGD 00/00/00 TO 10/14/10	KAREY SCHULTZ
4562		10/14/2010	HMP	REMOVED FROM HMP PROGRAM 10/14/10	KAREY SCHULTZ

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		10/04/2010	DM	EARLY IND: SCORE 284 MODEL EI90C	SYSTEM ID
4562	DM	10/04/2010	NT	FHLMC EDR 09/30/10-No codes reported	LAILA BEGUM
4562		10/04/2010	FOR	FORECLOSURE APPROVAL (1) COMPLETED 10/04/10	API CSRV
4562	FCL	10/04/2010	NT	Foreclosure Referral Review Completed	API CSRV
4562	FCL	10/04/2010	NT	and Management Approved	API CSRV
4562		10/04/2010	FOR	APPROVED FOR FCL 10/04/10	API CSRV
4562	ADD25	10/01/2010	NT	Loan qualifies for Cash Restriction	API CSRV
4562		09/30/2010	D19	LM - LOSS MIT FCL REFERRAL - FNMA/FHLMC	SYSTEM ID
4562		09/29/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/29/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/29/2010	DMD	09/29/10 20:14:07 NO ANSWER	DAVOX INCOMING FILE
4562		09/27/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/27/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/27/2010	DMD	09/27/10 14:05:53 NO ANSWER	DAVOX INCOMING FILE
4562		09/23/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/23/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/23/2010	DMD	09/23/10 16:23:22 MSG ANS MACH	DAVOX INCOMING FILE
4562		09/21/2010	FSV	INSP TP D RESULTS RCVD; ORD DT=09/15/10	SYSTEM ID
4562		09/21/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/21/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/21/2010	DMD	09/21/10 14:10:23 NO ANSWER	DAVOX INCOMING FILE
4562		09/21/2010	D28	FORCED BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		09/15/2010	FSV	INSP TYPE D ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		09/15/2010	DMD	09/14/10 18:11:27 LEFT MESSAGE	DAVOX INCOMING FILE
4562		09/15/2010	DMD	09/14/10 14:24:03 No Answer	DAVOX INCOMING FILE
4562		09/15/2010	DMD	09/14/10 09:40:15 No Answer	DAVOX INCOMING FILE
4562		09/15/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/15/2010	DMD	09/15/10 19:45:46 NO ANSWER	DAVOX INCOMING FILE
4562		09/15/2010	DMD	09/15/10 12:17:36 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		09/13/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/13/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/13/2010	DMD	09/13/10 16:28:59 NO ANSWER	DAVOX INCOMING FILE
4562		09/13/2010	DMD	09/10/10 18:25:01 LEFT MESSAGE	DAVOX INCOMING FILE
4562		09/13/2010	DMD	09/10/10 13:12:11 No Answer	DAVOX INCOMING FILE
4562		09/13/2010	DMD	09/10/10 09:29:09 No Answer	DAVOX INCOMING FILE

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		09/10/2010	CBR	DELINQUENT: 60 DAYS	SYSTEM ID
4562		09/09/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/09/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/09/2010	DMD	09/09/10 11:17:01 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		09/07/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/07/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/07/2010	DMD	09/07/10 13:23:01 NO ANSWER	DAVOX INCOMING FILE
4562	DM	09/07/2010	NT	FHLMC EDR 08/31/10- AW 8/17/2010 80 8/30/2010	LAILA BEGUM
4562		09/02/2010	DM	EARLY IND: SCORE 362 MODEL EI60C	SYSTEM ID
4562		09/02/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/02/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/02/2010	DMD	09/02/10 15:52:14 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		09/01/2010	DM	PROMISE BROKEN 09/01/10 PROMISE DT 09/01/10	SYSTEM ID
4562		08/31/2010	DM	EARLY IND: SCORE 364 MODEL EI30C	SYSTEM ID
4562		08/31/2010	D19	BREACH ROSALIND ALEXAN	SYSTEM ID
4562		08/20/2010	FSV	INSP TP D RESULTS RCVD; ORD DT=08/16/10	SYSTEM ID
4562		08/19/2010	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		08/17/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		08/17/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		08/17/2010	DMD	08/17/10 12:04:24 RPC RESOLUTION	DAVOX INCOMING FILE
4562		08/17/2010	DM	CALLED B1 ADV JUNE-AUG DUE,SD WILL CERTIFIED MAIL	RENE RODRIGUEZ
4562		08/17/2010	DM	CHK FOR JUNE BY EOM,V/I, ADV LC/CR/CALLS/LTR/BR	RENE RODRIGUEZ
4562		08/17/2010	DM	LTR	RENE RODRIGUEZ
4562		08/17/2010	DM	ACTION/RESULT CD CHANGED FROM OAAI TO BRSS	RENE RODRIGUEZ
4562	RFDNT	08/17/2010	NT	we paid taxes and she pd taxes in march starting	RENE RODRIGUEZ
4562	RFDNT	08/17/2010	NT	problems,will get current when motorcycle	RENE RODRIGUEZ
4562	RFDNT	08/17/2010	NT	sells,may be today	RENE RODRIGUEZ
4562	RFDNT	08/17/2010	NT	we paid taxes and she pd taxes in march starting	RENE RODRIGUEZ
4562	RFDNT	08/17/2010	NT	problems,will get current when motorcycle	RENE RODRIGUEZ
4562	RFDNT	08/17/2010	NT	sells,may be today	RENE RODRIGUEZ
4562		08/16/2010	FSV	INSP TYPE D ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		08/16/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		08/16/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		08/16/2010	DMD	08/16/10 16:22:19 ANSWERING MACHINE	DAVOX INCOMING FILE
4562		08/13/2010	CBR	DELINQUENT: 60 DAYS	SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
██████████		08/13/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		08/13/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		08/13/2010	DMD	08/13/10 16:44:50 ANSWERING MACHINE	DAVOX INCOMING FILE
██████████		08/12/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		08/12/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		08/12/2010	DMD	08/12/10 20:14:16 ANSWERING MACHINE	DAVOX INCOMING FILE
██████████		08/11/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		08/11/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		08/11/2010	DMD	08/11/10 18:48:28 ANSWERING MACHINE	DAVOX INCOMING FILE
██████████	CACRT	08/11/2010	NT	CA CERT LETTR SENT PER STATE REQ;	MELISSA MATTHIAS
██████████	CACRT	08/11/2010	NT	CERT TRACKING CAN BE OBTAINED FROM	MELISSA MATTHIAS
██████████	CACRT	08/11/2010	NT	IMAGED DOC	MELISSA MATTHIAS
██████████		08/11/2010	OL	WDOYLOSS CA NO CONTACT NOTICE CERTIFIED	MELISSA MATTHIAS
██████████		08/10/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		08/10/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		08/10/2010	DMD	08/10/10 17:23:43 ANSWERING MACHINE	DAVOX INCOMING FILE
██████████		08/09/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		08/09/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		08/09/2010	DMD	08/09/10 20:21:04 INVALID NUMBER	DAVOX INCOMING FILE
██████████		08/06/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		08/06/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		08/06/2010	DMD	08/06/10 18:50:54 ANSWERING MACHINE	DAVOX INCOMING FILE
██████████		08/05/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		08/05/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		08/05/2010	DMD	08/05/10 18:57:18 NO ANSWER	DAVOX INCOMING FILE
██████████		08/05/2010	D19	LM - LOSS MIT FCL REFERRAL - FNMA/FHLMC	SYSTEM ID
██████████		08/04/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		08/04/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		08/04/2010	DMD	08/04/10 20:03:55 ANSWERING MACHINE	DAVOX INCOMING FILE
██████████		08/03/2010	FSV	INSP TP D RESULTS RCVD; ORD DT=07/16/10	SYSTEM ID
██████████		08/03/2010	DM	EARLY IND: SCORE 350 MODEL EI60C	SYSTEM ID
██████████		08/02/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		08/02/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		08/02/2010	DMD	08/02/10 20:03:20 ANSWERING MACHINE	DAVOX INCOMING FILE
██████████		08/02/2010	DMD	07/30/10 20:34:04 MSG ANS MACH	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
██████4562	DM	08/02/2010	DMD	07/30/10 15:10:04 MSG ANS MACH	DAVOX INCOMING FILE
██████4562		08/02/2010	DMD	07/30/10 12:18:08 MSG ANS MACH	DAVOX INCOMING FILE
██████4562		08/02/2010	DMD	07/30/10 20:34:04 MSG ANS MACH	DAVOX INCOMING FILE
██████4562		08/02/2010	DMD	07/30/10 15:10:04 MSG ANS MACH	DAVOX INCOMING FILE
██████4562		08/02/2010	DMD	07/30/10 12:18:08 MSG ANS MACH	DAVOX INCOMING FILE
██████4562		08/02/2010	NT	FHLMC EDR 07/30/10- 80 7/5/2010	LAILA BEGUM
██████4562		07/30/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		07/30/2010	DMD	07/29/10 13:50:53 MSG ANS MACH	DAVOX INCOMING FILE
██████4562		07/30/2010	DMD	07/29/10 11:47:47 MSG ANS MACH	DAVOX INCOMING FILE
██████4562		07/30/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		07/30/2010	DMD	07/30/10 15:10:04 MSG ANS MACH	DAVOX INCOMING FILE
██████4562		07/30/2010	DMD	07/30/10 12:18:08 MSG ANS MACH	DAVOX INCOMING FILE
██████4562		07/29/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		07/29/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		07/29/2010	DMD	07/28/10 11:47:51 MSG ANS MACH	DAVOX INCOMING FILE
██████4562		07/29/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		07/29/2010	DMD	07/29/10 13:50:53 MSG ANS MACH	DAVOX INCOMING FILE
██████4562		07/29/2010	DMD	07/29/10 11:47:47 MSG ANS MACH	DAVOX INCOMING FILE
██████4562		07/28/2010	DMD	07/27/10 20:03:29 MSG ANS MACH	DAVOX INCOMING FILE
██████4562		07/28/2010	DMD	07/27/10 15:06:54 FAX MODEM	DAVOX INCOMING FILE
██████4562		07/28/2010	DMD	07/27/10 12:02:42 MSG ANS MACH	DAVOX INCOMING FILE
██████4562		07/28/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		07/28/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		07/28/2010	DMD	07/28/10 11:47:51 MSG ANS MACH	DAVOX INCOMING FILE
██████4562		07/27/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		07/27/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		07/27/2010	DMD	07/23/10 12:46:13 MSG ANS MACH	DAVOX INCOMING FILE
██████4562		07/27/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		07/27/2010	DMD	07/26/10 16:12:14 MSG ANS MACH	DAVOX INCOMING FILE
██████4562		07/27/2010	DMD	07/26/10 12:29:06 MSG ANS MACH	DAVOX INCOMING FILE
██████4562		07/27/2010	DMD	07/27/10 20:03:29 MSG ANS MACH	DAVOX INCOMING FILE
██████4562		07/27/2010	DMD	07/27/10 15:06:54 FAX MODEM	DAVOX INCOMING FILE
██████4562		07/27/2010	DMD	07/27/10 12:02:42 MSG ANS MACH	DAVOX INCOMING FILE
██████4562		07/26/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████4562		07/26/2010	DMD	07/26/10 16:12:14 MSG ANS MACH	DAVOX INCOMING FILE

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		07/26/2010	DMD	07/26/10 12:29:06 MSG ANS MACH	DAVOX INCOMING FILE
4562		07/23/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		07/23/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		07/23/2010	DMD	07/22/10 15:17:18 FAST BUSY	DAVOX INCOMING FILE
4562		07/23/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		07/23/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		07/23/2010	DMD	07/23/10 12:46:13 MSG ANS MACH	DAVOX INCOMING FILE
4562		07/22/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		07/22/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		07/22/2010	DMD	07/21/10 20:31:21 MSG ANS MACH	DAVOX INCOMING FILE
4562		07/22/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		07/22/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		07/22/2010	DMD	07/21/10 20:31:21 MSG ANS MACH	DAVOX INCOMING FILE
4562		07/22/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		07/22/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		07/22/2010	DMD	07/22/10 15:17:18 FAST BUSY	DAVOX INCOMING FILE
4562		07/21/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		07/21/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		07/21/2010	DMD	07/20/10 20:38:18 MSG ANS MACH	DAVOX INCOMING FILE
4562		07/21/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		07/21/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		07/21/2010	DMD	07/20/10 20:38:18 MSG ANS MACH	DAVOX INCOMING FILE
4562		07/20/2010	D28	FORCED BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		07/19/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		07/19/2010	DMD	07/16/10 20:06:27 MSG ANS MACH	DAVOX INCOMING FILE
4562		07/19/2010	DMD	07/16/10 12:57:51 MSG ANS MACH	DAVOX INCOMING FILE
4562		07/16/2010	FSV	INSP TYPE D ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		07/16/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		07/16/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		07/16/2010	DMD	07/15/10 14:11:06 NO ANSWER	DAVOX INCOMING FILE
4562		07/16/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		07/16/2010	DMD	07/16/10 20:06:27 MSG ANS MACH	DAVOX INCOMING FILE
4562		07/16/2010	DMD	07/16/10 12:57:51 MSG ANS MACH	DAVOX INCOMING FILE
4562		07/15/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		07/15/2010	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
██████████		07/15/2010	DMD	07/14/10 13:26:37 MSG ANS MACH	DAVOX INCOMING FILE
██████████		07/15/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		07/15/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		07/15/2010	DMD	07/15/10 14:11:06 NO ANSWER	DAVOX INCOMING FILE
██████████		07/14/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		07/14/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		07/14/2010	DMD	07/13/10 14:07:14 MSG ANS MACH	DAVOX INCOMING FILE
██████████		07/14/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		07/14/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		07/14/2010	DMD	07/14/10 13:26:37 MSG ANS MACH	DAVOX INCOMING FILE
██████████		07/13/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		07/13/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		07/13/2010	DMD	07/12/10 12:49:25 MSG ANS MACH	DAVOX INCOMING FILE
██████████		07/13/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		07/13/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		07/13/2010	DMD	07/13/10 14:07:14 MSG ANS MACH	DAVOX INCOMING FILE
██████████		07/13/2010	D19	DEF - OPTIONS TO AVOID FORECLOSURE	SYSTEM ID
██████████		07/12/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		07/12/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		07/12/2010	DMD	07/12/10 12:49:25 MSG ANS MACH	DAVOX INCOMING FILE
██████████	ST1ST	07/12/2010	NT	CA 1ST CLASS LTR SENT PER STATE REQ	TAMMY HAYES
██████████	ST1ST	07/12/2010	NT	DOC RETAINED IN XNET	TAMMY HAYES
██████████	ST1ST	07/12/2010	NT	AT 8104	TAMMY HAYES
██████████		07/12/2010	OL	WDOYCA First Class-Contact Due Diligence	TAMMY HAYES
██████████		07/09/2010	CBR	DELINQUENT: 30 DAYS	SYSTEM ID
██████████		07/09/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		07/09/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		07/09/2010	DMD	07/08/10 15:33:40 MSG ANS MACH	DAVOX INCOMING FILE
██████████		07/09/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		07/09/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		07/09/2010	DMD	07/09/10 13:31:27 MSG ANS MACH	DAVOX INCOMING FILE
██████████		07/08/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		07/08/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████		07/08/2010	DMD	07/07/10 18:25:23 MSG ANS MACH	DAVOX INCOMING FILE
██████████		07/08/2010	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
██████████4562	DM	07/08/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████4562		07/08/2010	DMD	07/08/10 15:33:40 MSG ANS MACH	DAVOX INCOMING FILE
██████████4562		07/07/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████4562		07/07/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████4562		07/07/2010	DMD	07/07/10 18:25:23 MSG ANS MACH	DAVOX INCOMING FILE
██████████4562		07/07/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████4562		07/07/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████4562		07/07/2010	DMD	07/06/10 23:26:19 RINGING	DAVOX INCOMING FILE
██████████4562		07/06/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████4562		07/06/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████4562		07/06/2010	DMD	07/06/10 19:45:38 AUTOVOICE	DAVOX INCOMING FILE
██████████4562		07/06/2010	D19	BREACH ROSALIND ALEXAN	SYSTEM ID
██████████4562		07/02/2010	DM	EARLY IND: SCORE 373 MODEL EI30C	SYSTEM ID
██████████4562		07/02/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████4562		07/02/2010	DMD	07/01/10 22:22:57 RINGING	DAVOX INCOMING FILE
██████████4562		07/02/2010	DMD	07/01/10 23:47:28 AUTOVOICE	DAVOX INCOMING FILE
██████████4562		07/02/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████4562		07/02/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████4562		07/02/2010	DMD	07/02/10 20:14:27 RINGING	DAVOX INCOMING FILE
██████████4562		07/02/2010	NT	FHLMC EDR 06/30/10-No codes reported	LAILA BEGUM
██████████4562		07/01/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████4562		07/01/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████4562		07/01/2010	DMD	07/01/10 18:32:35 AUTOVOICE	DAVOX INCOMING FILE
██████████4562		07/01/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████4562		07/01/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████4562		07/01/2010	DMD	06/30/10 23:39:02 RINGING	DAVOX INCOMING FILE
██████████4562		06/30/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████4562		06/30/2010	DMD	06/29/10 21:48:22 RINGING	DAVOX INCOMING FILE
██████████4562		06/30/2010	DMD	06/29/10 23:41:29 RINGING	DAVOX INCOMING FILE
██████████4562		06/30/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████4562		06/30/2010	DMD	06/30/10 17:52:51 AUTOVOICE	DAVOX INCOMING FILE
██████████4562		06/30/2010	DMD	06/30/10 20:47:30 RINGING	DAVOX INCOMING FILE
██████████4562		06/29/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
██████████4562		06/29/2010	DMD	06/28/10 21:38:23 AUTOVOICE	DAVOX INCOMING FILE
██████████4562		06/29/2010	DMD	06/28/10 23:57:11 RINGING	DAVOX INCOMING FILE

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
████ 4562		06/29/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		06/29/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		06/29/2010	DMD	06/29/10 17:53:01 RINGING	DAVOX INCOMING FILE
████ 4562		06/28/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		06/28/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		06/28/2010	DMD	06/28/10 16:55:33 AUTOVOICE	DAVOX INCOMING FILE
████ 4562		06/25/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		06/25/2010	DMD	06/25/10 14:01:01 AUTOVOICE	DAVOX INCOMING FILE
████ 4562		06/25/2010	DMD	06/25/10 20:55:23 AUTOVOICE	DAVOX INCOMING FILE
████ 4562		06/25/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		06/25/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		06/25/2010	DMD	06/24/10 22:46:08 AUTOVOICE	DAVOX INCOMING FILE
████ 4562		06/24/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		06/24/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		06/24/2010	DMD	06/24/10 16:27:10 AUTOVOICE	DAVOX INCOMING FILE
████ 4562		06/24/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		06/24/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		06/24/2010	DMD	06/23/10 22:28:23 AUTOVOICE	DAVOX INCOMING FILE
████ 4562		06/23/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		06/23/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		06/23/2010	DMD	06/22/10 23:34:40 AUTOVOICE	DAVOX INCOMING FILE
████ 4562		06/23/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		06/23/2010	DMD	06/23/10 16:31:47 TIMEOUT	DAVOX INCOMING FILE
████ 4562		06/23/2010	DMD	06/23/10 16:41:02 RINGING	DAVOX INCOMING FILE
████ 4562		06/22/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		06/22/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		06/22/2010	DMD	06/22/10 17:26:09 RINGING	DAVOX INCOMING FILE
████ 4562		06/21/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		06/21/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		06/21/2010	DMD	06/21/10 19:01:28 AUTOVOICE	DAVOX INCOMING FILE
████ 4562		06/21/2010	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
████ 4562		06/18/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		06/18/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
████ 4562		06/18/2010	DMD	06/18/10 15:11:54 AUTOVOICE	DAVOX INCOMING FILE
████ 4562		06/18/2010	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
4562		06/18/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		06/18/2010	DMD	06/17/10 22:33:56 RINGING	DAVOX INCOMING FILE
4562		06/17/2010	DMD	06/16/10 18:36:36 LEFT MESSAGE	DAVOX INCOMING FILE
4562		06/17/2010	DMD	06/16/10 14:28:17 No Answer	DAVOX INCOMING FILE
4562		06/17/2010	DMD	06/16/10 09:46:25 No Answer	DAVOX INCOMING FILE
4562		06/17/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		06/17/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		06/17/2010	DMD	06/17/10 16:58:29 AUTOVOICE	DAVOX INCOMING FILE
4562		06/16/2010	DMD	06/15/10 18:07:27 LEFT MESSAGE	DAVOX INCOMING FILE
4562		06/16/2010	DMD	06/15/10 14:37:48 No Answer	DAVOX INCOMING FILE
4562		06/16/2010	DMD	06/15/10 10:27:32 No Answer	DAVOX INCOMING FILE
4562		06/15/2010	DMD	06/14/10 18:13:36 PAR3 CONNECT	DAVOX INCOMING FILE
4562		06/15/2010	DMD	06/14/10 13:41:29 No Answer	DAVOX INCOMING FILE
4562		06/15/2010	DMD	06/14/10 09:42:15 No Answer	DAVOX INCOMING FILE
4562		06/14/2010	DMD	06/11/10 18:17:11 LEFT MESSAGE	DAVOX INCOMING FILE
4562		06/14/2010	DMD	06/11/10 13:50:22 No Answer	DAVOX INCOMING FILE
4562		06/14/2010	DMD	06/11/10 10:41:08 No Answer	DAVOX INCOMING FILE
4562		06/11/2010	DMD	06/10/10 18:27:30 LEFT MESSAGE	DAVOX INCOMING FILE
4562		06/11/2010	DMD	06/10/10 14:59:54 No Answer	DAVOX INCOMING FILE
4562		06/11/2010	DMD	06/10/10 10:25:29 No Answer	DAVOX INCOMING FILE
4562		06/10/2010	DMD	06/09/10 18:21:59 PAR3 CONNECT	DAVOX INCOMING FILE
4562		06/10/2010	DMD	06/09/10 15:26:46 No Answer	DAVOX INCOMING FILE
4562		06/10/2010	DMD	06/09/10 10:52:11 No Answer	DAVOX INCOMING FILE
4562		06/09/2010	DMD	06/08/10 18:07:23 LEFT MESSAGE	DAVOX INCOMING FILE
4562		06/09/2010	DMD	06/08/10 14:33:23 No Answer	DAVOX INCOMING FILE
4562		06/09/2010	DMD	06/08/10 10:46:07 No Answer	DAVOX INCOMING FILE
4562		06/08/2010	DMD	06/07/10 18:16:30 LEFT MESSAGE	DAVOX INCOMING FILE
4562		06/08/2010	DMD	06/07/10 14:49:12 No Answer	DAVOX INCOMING FILE
4562		06/08/2010	DMD	06/07/10 10:22:16 No Answer	DAVOX INCOMING FILE
4562		06/07/2010	DM	EARLY IND: SCORE 010 MODEL EI16C	SYSTEM ID
4562	INQ30	05/26/2010	CIT	029 DONE 05/26/10 BY TLR 01419	TRACY NOSBISCH
4562	INQ30	05/26/2010	CIT	TSK TYP 128-CC COR TRACKING	TRACY NOSBISCH
4562	INQ30	05/26/2010	CIT	029 Clsing CIT 128-mailed 2:02 ltr re. mod	TRACY NOSBISCH
4562	INQ30	05/26/2010	CIT	approved on 3/16/10 & next payment due 6/1/10	TRACY NOSBISCH
4562	INQ30	05/26/2010	CIT	f/\$1085.27. Adv of fees due of \$1229.56. TN	TRACY NOSBISCH

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4562	INQ30	05/26/2010	CIT	7517	TRACY NOSBISCH
4562		05/26/2010	OL	WDOYCUS - UPDATED RECORDS	TRACY NOSBISCH
4562	INQ30	05/19/2010	CIT	029 new cit 128 corr rcvd	SUSAN PARKER
4562		05/18/2010	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		05/17/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/17/2010	DMD	05/14/10 17:38:16 LEFT MESSAGE	DAVOX INCOMING FILE
4562		05/17/2010	DMD	05/14/10 14:10:46 No Answer	DAVOX INCOMING FILE
4562		05/14/2010	DMD	05/13/10 17:42:55 LEFT MESSAGE	DAVOX INCOMING FILE
4562		05/14/2010	DMD	05/13/10 14:13:34 No Answer	DAVOX INCOMING FILE
4562		05/14/2010	DMD	05/13/10 10:02:34 No Answer	DAVOX INCOMING FILE
4562		05/13/2010	DMD	05/12/10 18:35:22 LEFT MESSAGE	DAVOX INCOMING FILE
4562		05/13/2010	DMD	05/12/10 14:21:26 No Answer	DAVOX INCOMING FILE
4562		05/13/2010	DMD	05/12/10 09:54:16 No Answer	DAVOX INCOMING FILE
4562		05/12/2010	DMD	05/11/10 18:05:38 LEFT MESSAGE	DAVOX INCOMING FILE
4562		05/12/2010	DMD	05/11/10 14:31:13 LEFT MESSAGE	DAVOX INCOMING FILE
4562		05/12/2010	DMD	05/11/10 10:33:14 No Answer	DAVOX INCOMING FILE
4562		05/11/2010	DMD	05/10/10 18:31:10 LEFT MESSAGE	DAVOX INCOMING FILE
4562		05/11/2010	DMD	05/10/10 15:40:20 No Answer	DAVOX INCOMING FILE
4562		05/11/2010	DMD	05/10/10 11:25:02 No Answer	DAVOX INCOMING FILE
4562		05/05/2010	DM	EARLY IND: SCORE 008 MODEL EI16C	SYSTEM ID
4562		04/23/2010	DM	TT A3P WILLIAM SERRANO, HOUSING RESOURCE CENTER,	MILDRED CALDERON
4562		04/23/2010	DM	V/I, CI STTD HOMEOWNERS REQEUSTING FROM US A	MILDRED CALDERON
4562		04/23/2010	DM	LETTER ABT THE MOD TERMS, SOMETHING THAT WOULD	MILDRED CALDERON
4562		04/23/2010	DM	REFLECT HOW MUCH IS DUE, ADV ACCNT CURRENT NT DUE	MILDRED CALDERON
4562		04/23/2010	DM	UNTIL 05/01/10, ADV UNCOLL FEES IAO \$1229.56 FOR	MILDRED CALDERON
4562		04/23/2010	DM	PROP INS & ADVANCES. FAXED MAS VIA 24 K.	MILDRED CALDERON
4562		04/23/2010	DM	ACTION/RESULT CD CHANGED FROM OAAI TO OAAI	MILDRED CALDERON
4562		04/23/2010	DM	A3P WILLIAM SERRANO CI VAI..XFRD TO	RESTORED 081210
4562		04/23/2010	DM	WATERLOO.....KENYATA	RESTORED 081210
4562		04/23/2010	DM	ACTION/RESULT CD CHANGED FROM OAAI TO OAAI	RESTORED 081210
4562		04/21/2010	DM	A3P WILLIAM SERRANO CI VI ADV TAD/CRDT/CLS/LTRS/LC	MIKE SHIRES
4562		04/21/2010	DM	A3P CI BECUASE STATEMENT BORROWER RCVD SD STILL	MIKE SHIRES
4562		04/21/2010	DM	OWES OVER \$3000 ADV THAT AFTER MODS THE SYSTEM	MIKE SHIRES
4562		04/21/2010	DM	TAKES SOME TIME TO UPDATE SO STATEMENTS MAY NOT	MIKE SHIRES
4562		04/21/2010	DM	REFLECT CHANGES RIGHT AWAY DOES TAKE TIME, ADV OF	MIKE SHIRES

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4562		04/21/2010	DM	PMT AMOUNT AND DUE DATE, AND UNCOLLECTED FEES.	MIKE SHIRES
4562		04/21/2010	DM	ACTION/RESULT CD CHANGED FROM BRTR TO OAAI	MIKE SHIRES
4562		04/21/2010	DM	TRANSFERRED BORROWER TO 800-850-4622 AND MANUALLY	LATOYA HILL
4562		04/21/2010	DM	ENTERED LOAN # AND LAST 4 OF SSN	LATOYA HILL
4562		04/21/2010	DM	ACTION/RESULT CD CHANGED FROM OAAI TO BRTR	LATOYA HILL
4562	LMT	04/13/2010	NT	HMP worksheet sent to Kenwood for image	JAN SAUNCHEGROW
4562	LMT	04/13/2010	NT	and destroy.	JAN SAUNCHEGROW
4562	TRMTL	04/13/2010	NT	Sent LMTW to Freddie Mac to settle loan mod April	LORI LITTERER
4562	TRMTL	04/13/2010	NT	13, 2010	LORI LITTERER
4562	CSTDN	04/13/2010	NT	Original mod doc sent to Ally Bank on	SARAH JUNK
4562	CSTDN	04/13/2010	NT	4/1/10 in box 17020139321-1	SARAH JUNK
4562		04/09/2010	CBR	PREVIOUSLY REPORTED DELINQUENT:NOW CURRENT	SYSTEM ID
4562		04/07/2010	D28	MANUAL BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		04/06/2010	DM	EARLY IND: SCORE 000 MODEL EI16C	SYSTEM ID
4562		04/06/2010	LMT	FILE CLOSED (7) COMPLETED 04/06/10	RAMYA SELVARAJAN
4562		04/06/2010	LMT	0000000000 TASK:0000-LMT-REJECTED OPTION 04/06/10	RAMYA SELVARAJAN
4562		04/06/2010	LMT	REJECTED BY:SERVICER	RAMYA SELVARAJAN
4562		04/06/2010	LMT	REJECT REASON: OTHER	RAMYA SELVARAJAN
4562		04/06/2010	LMT	HMP MODIFICATION	RAMYA SELVARAJAN
4562		04/05/2010	DM	A3P WILLIAM SERRANO CI, VI, ADVD OF PMNT DUE FOR	HEATHER LEIGHTON
4562		04/05/2010	DM	4/1/10 IAO \$1,085.57, ADVD OF LC/CR, ADVD A3P THT	HEATHER LEIGHTON
4562		04/05/2010	DM	WE RECVD THE SIGND PERM MOD DOCS BCK BY DEAD LINE	HEATHER LEIGHTON
4562		04/05/2010	DM	& NOW WAITING ON LOAN MOD 2 B FINALIZD IN THE	HEATHER LEIGHTON
4562		04/05/2010	DM	SYSTEM	HEATHER LEIGHTON
4562		04/05/2010	DM	ACTION/RESULT CD CHANGED FROM NOTE TO OAAI	HEATHER LEIGHTON
4562		04/05/2010	DM	3P CI ADV NO AUTH, ADV IF ONLY COMP AUTH ND TO SND	HEATHER FISCHER
4562		04/05/2010	DM	IN AGAIN WITH HER NAME ON IT, GV FAX # TO SND IN	HEATHER FISCHER
4562		04/05/2010	DM	3P AUTH.	HEATHER FISCHER
4562		04/05/2010	DM	ACTION/RESULT CD CHANGED FROM BRLM TO NOTE	HEATHER FISCHER
4562	DM	04/02/2010	NT	FHLMC EDR 03/31/10- 20 3/26/2010	LAILA BEGUM
4562		04/02/2010	D28	MANUAL BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562	ESC	04/01/2010	NT	analyze eff 4/10 1085.27	TAMMI MOOTHART
4562	ESC	04/01/2010	NT	spread shtge 60 months (beg esc bal -2485.93	TAMMI MOOTHART
4562	ESC	04/01/2010	NT	bkdt april tax 1353.18 new esc bal -1132.75)	TAMMI MOOTHART
4562	ESC05	04/01/2010	CIT	028 DONE 04/01/10 BY TLR 13405	TAMMI MOOTHART

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4562	ESC05	04/01/2010	CIT	TSK TYP 318-FINAL LN MOD ES	TAMMI MOOTHART
4562	ESC05	04/01/2010	CIT	028 closing cit 318 - analyze eff 4/10 1085.27	TAMMI MOOTHART
4562	ESC05	04/01/2010	CIT	spread shtge 60 months (beg esc bal -2485.93	TAMMI MOOTHART
4562	ESC05	04/01/2010	CIT	bkdt april tax 1353.18 new esc bal -1132.75)	TAMMI MOOTHART
4562		04/01/2010	VEA	ONLINE ESCROW ANALYSIS SENT TO PRINT VENDO	TAMMI MOOTHART
4562	COL27	03/31/2010	CIT	027 DONE 03/31/10 BY TLR 15963	JOHN RUSH
4562	COL27	03/31/2010	CIT	TSK TYP 840-FUNDS RECEIVED	JOHN RUSH
4562	COL27	03/31/2010	CIT	028 New CIT 318- HMP Mod Completed, please	JOHN RUSH
4562	COL27	03/31/2010	CIT	finalize analysis effective 04/01/2010.	JOHN RUSH
4562	COL27	03/31/2010	CIT	If any shortage please spreadover for 60	JOHN RUSH
4562	COL27	03/31/2010	CIT	months;	JOHN RUSH
4562		03/31/2010	FSV	DELINQ INSP HOLD RELEASED	JOHN RUSH
4562		03/31/2010	HMP	HMP MOD COMPLETE DT CHGD 00/00/00 TO 03/31/10	JOHN RUSH
4562		03/31/2010	HMP	HMP MOD COMPLETED 03/31/10	JOHN RUSH
4562	ALT	03/30/2010	NT	loaded balloon data per script - hmp mod	JILL SCHARES
4562		03/29/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		03/29/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		03/29/2010	DMD	03/26/10 20:28:20 Left Message	DAVOX INCOMING FILE
4562	ALT03	03/29/2010	CIT	026 DONE 03/29/10 BY TLR 02170	JAN DRUVENGA
4562	ALT03	03/29/2010	CIT	TSK TYP 431-ARM LOSS MIT	JAN DRUVENGA
4562	ALT03	03/29/2010	CIT	026 closed cit 431 - loaded per script	JAN DRUVENGA
4562		03/26/2010	MFR	MERS NOTIFIED FRCLSR REINSTATED 03/26/10	HELOC ADVANCE - HEM
4562		03/26/2010	DM	HMP OUTBOUND CALL TO SEE IF BORROWER WANTS TO SET	LINDA WEBER
4562		03/26/2010	DM	UP A PD PBP FOR THEIR NEXT TRIAL PAYMENT - LMTC	LINDA WEBER
4562		03/26/2010	DM	AND SPEAK WITH THE FIRST AVAILABLE AGENT.	LINDA WEBER
4562		03/26/2010	DM	ACTION/RESULT CD CHANGED FROM OAAI TO BRLM	LINDA WEBER
4562		03/26/2010	FOR	03/26/10 - 04:05 - 63971	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	Process opened 3/26/2010 by user	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	Ramya Selvarajan.	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	03/26/10 - 04:05 - 63971	NEW TRAK SYSTEM ID

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4562		03/26/2010	FOR	System updated for the following eve	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	03/26/10 - 04:05 - 00007	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	nts: Hold Ended . Status: Active,	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	approval not required.	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	03/26/10 - 04:05 - 00007	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	step Bid Calculation Completed to	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	3/26/2010. Reason: Hold Ended. Comme	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	03/26/10 - 04:05 - 63971	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	r has ended the hold. Hold End	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	Date: 03/26/2010. Hold type: Loss	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	Mitigation Workout	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	03/26/10 - 04:05 - 63971	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	nt: User has ended the hold. Hold	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	End Date: 03/26/2010. Hold type:	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	Loss Mitigation WorkoutSystem	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	updated for the following event: Use	NEW TRAK SYSTEM ID
4562		03/26/2010	FOR	03/26/10 - 10:06 - 71514	NEW TRAK SYSTEM ID
4562	CSH10	03/26/2010	CIT	027 new cit 840 posting funds to In	ANN EILERS
4562		03/26/2010	DM	BREACH HOLD REMOVED MANUALLY	RAMYA SELVARAJAN
4562	COL27	03/26/2010	CIT	026 New cit 431 pls update steps per mod imaged	RAMYA SELVARAJAN
4562	COL27	03/26/2010	CIT	03/25/2010	RAMYA SELVARAJAN
4562	COL27	03/26/2010	CIT	025 DONE 03/26/10 BY TLR 30905	RAMYA SELVARAJAN
4562	COL27	03/26/2010	CIT	TSK TYP 008-HMP MODIFICATIO	RAMYA SELVARAJAN
4562		03/26/2010	LMT	LN MODIFICATION CMP (1002) COMPLETED 03/26/10	RAMYA SELVARAJAN
4562	PFD	03/26/2010	NT	hmp mod with \$64198.91 deferred principal	RAMYA SELVARAJAN
4562	LMT	03/26/2010	NT	Original Term 360	RAMYA SELVARAJAN
4562	LMT	03/26/2010	NT	Maturity Date 6/1/2036	RAMYA SELVARAJAN

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4562		03/26/2010	LMT	RECV EXEC DOCS (1031) COMPLETED 03/26/10	RAMYA SELVARAJAN
4562	LMT	03/26/2010	NT	Stopped FCL in NT...	RAMYA SELVARAJAN
4562	LMT	03/26/2010	NT	Loan vil be reinstated thru loss mit loan mod	RAMYA SELVARAJAN
4562	LMT	03/26/2010	NT	workout..	RAMYA SELVARAJAN
4562		03/26/2010	FOR	FILE CLOSED (1000) COMPLETED 03/26/10	RAMYA SELVARAJAN
4562		03/26/2010	LMT	HMP PERM MOD SIGNED (1061) COMPLETED 03/24/10	RAMYA SELVARAJAN
4562	LMT	03/26/2010	NT	Fax RCVD Form 4506-T, annuity ben, imaged as wout	CLAUDIA BORRAYO
4562	LMT	03/26/2010	NT	in looking glass 03/25/10, ICT-Amccahen7605	CLAUDIA BORRAYO
4562	COL27	03/25/2010	CIT	025 New CIT 008 executed perm HMP docs recd,	KIRAN TUNIKI
4562	COL27	03/25/2010	CIT	notified closer to work	KIRAN TUNIKI
4562	FEDEX	03/23/2010	NT	Doc sent via Fed Ex label #:446189382064 and	GEORGIA HASLAM
4562	FEDEX	03/23/2010	NT	return Fed Ex label #:446189382075 for the 3-18	GEORGIA HASLAM
4562	FEDEX	03/23/2010	NT	HMP merge	GEORGIA HASLAM
4562	MERGE	03/22/2010	NT	HMP MOD DOCS MERGED 3/19/10	EVA CARSON-SCRIPT ID
4562	MERGE	03/22/2010	NT	DOCS DUE BACK 3/25/10	EVA CARSON-SCRIPT ID
4562		03/22/2010	LMT	SEND EXEC DOCS (1040) COMPLETED 03/22/10	PETE HOECKER-SCRIPT
4562		03/19/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		03/19/2010	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		03/19/2010	DMD	03/19/10 15:54:28 LEFT MSG	DAVOX INCOMING FILE
4562		03/19/2010	DM	**HMP OUTBND** CLLING ACCT 2 INFORM TERMS OF PERM	HEATHER LEIGHTON
4562		03/19/2010	DM	LOAN MOD THT HS BN APPRVD PER NOTES ON 3/16/10--	HEATHER LEIGHTON
4562		03/19/2010	DM	MOD DOCS HAVE NOT BN SNT OUT YET, HOWEVER, ALSO	HEATHER LEIGHTON
4562		03/19/2010	DM	CLLING 2 ADVD ONCE THY RECV DOCS 2 NOTARIZE & SND	HEATHER LEIGHTON
4562		03/19/2010	DM	BCK--GOT MACHINE, LEFT MESSAGE. HLEIGHTON2365579.	HEATHER LEIGHTON
4562		03/19/2010	DM	ACTION/RESULT CD CHANGED FROM OAAI TO OAAI	HEATHER LEIGHTON
4562		03/19/2010	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		03/18/2010	DM	A3P WILLIAM SERRANO CI TO CHK STS OF MOD, ADVD	RYAN WILT
4562		03/18/2010	DM	APRVD FORE HMP PERM MOD, ADVD OF PARAMETERS, ADVD	RYAN WILT
4562		03/18/2010	DM	OF LC CRE AND LOAN MAY NOT BE ASSUMABLE MOVING	RYAN WILT
4562		03/18/2010	DM	FORWARD. ADVD DOCS NOT READY YET.	RYAN WILT
4562		03/18/2010	DM	ACTION/RESULT CD CHANGED FROM OAAI TO OAAI	RYAN WILT
4562	HMPPM	03/16/2010	NT	HMP PERM MOD APPROVED: Terms: New P&I:814.55;	LM51
4562	HMPPM	03/16/2010	NT	NewRate: 2.000%; New Term:480;	LM51
4562	HMPPM	03/16/2010	NT	Forbearance:64198.91;PITI:1151.44; New	LM51
4562	HMPPM	03/16/2010	NT	Ceiling:5.000% After 5 years rate will increase 1%	LM51

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4562	HMPPM	03/16/2010	NT	a year until reaching the ceiling.; Original	LM51
4562	HMPPM	03/16/2010	NT	Term:360 FHLMC Lock Date 03/11/10	LM51
4562		03/16/2010	LMT	HMP MOD APPROVED (1060) COMPLETED 03/16/10	LM51
4562	COL09	03/16/2010	CIT	024 DONE 03/16/10 BY TLR 26935	LM51
4562	COL09	03/16/2010	CIT	TSK TYP 959-REVIEW FOR PERM	LM51
4562	COL09	03/16/2010	CIT	024 Close CIT#959; Account ready for HMP Perm Doc	LM51
4562	COL09	03/16/2010	CIT	Prep	LM51
4562	DM	03/15/2010	NT	FHLMC EDR 03/12/10- 43 12/9/2009	LAILA BEGUM
4562	FILEA	03/14/2010	NT	loaded loss pro mod for file a	JOSE ORTIZ
4562		03/14/2010	LMT	LOAN MOD STARTED (1001) COMPLETED 03/14/10	JOSE ORTIZ
4562		03/12/2010	CBR	FORECLOSURE STARTED	SYSTEM ID
4562		03/12/2010	CBR	DELINQUENT: 180+ DAYS	SYSTEM ID
4562	COL09	03/12/2010	CIT	024 Retarget CIT#959; Prepping account for HMP	LM51
4562	COL09	03/12/2010	CIT	Perm Mod Calculator	LM51
4562		03/11/2010	DM	BREACH HOLD PLACED-EXPIRATION DATE 06/11/10	MONIQUE JOHNSON
4562		03/11/2010	LMT	HMP TRIAL COMPLETED (537) COMPLETED 03/11/10	MONIQUE JOHNSON
4562	STOP	03/11/2010	NT	HMP Perm Mod in Process. All monies	MONIQUE JOHNSON
4562	STOP	03/11/2010	NT	to 4N	MONIQUE JOHNSON
4562	COL11	03/11/2010	CIT	024 New CIT#959 - Account Ready for HMP Perm Mod	MONIQUE JOHNSON
4562		03/02/2010	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
4562		03/01/2010	DM	PROMISE PLAN 15 BROKEN03/01/10 PROMISE DT 03/01/10	SYSTEM ID
4562	DM	03/01/2010	NT	FHLMC EDR 02/26/10- 43 12/9/2009 20 2/3/2010	LAILA BEGUM
4562		02/23/2010	CBR	FORECLOSURE STARTED	SYSTEM ID
4562		02/23/2010	CBR	DELINQUENT: 180+ DAYS	SYSTEM ID
4562	DM	02/15/2010	NT	FHLMC EDR 02/12/10- 43 12/9/2009 20 2/3/2010	LAILA BEGUM
4562		02/04/2010	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
4562		02/04/2010	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		02/02/2010	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
4562		02/01/2010	DM	PROMISE PLAN 15 BROKEN02/01/10 PROMISE DT 02/01/10	SYSTEM ID
4562	DM	02/01/2010	NT	FHLMC EDR 01/29/10- 9 12/8/2009	LAILA BEGUM
4562		01/19/2010	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		01/15/2010	CBR	CR BUR RPT STATUS=N;EXPIRE DT = 01/13/10	SYSTEM ID
4562	DM	01/08/2010	NT	FHLMC EDR 12/31/09 AW 12/02/09 HD	LAILA BEGUM
4562	DM	01/08/2010	NT	12/04/09 9 12/08/09	LAILA BEGUM
4562		01/04/2010	DM	EARLY IND: SCORE 161 MODEL EIFRC	SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		12/30/2009	FOR	12/30/09 - 10:20 - 57127	NEW TRAK SYSTEM ID
4562	AGRMT	12/30/2009	NT	RCVD MISC HMP TRIAL DOCS SENT TO I MAGIN	AMANDA THOMPSON
4562	LMT	12/30/2009	NT	RCVD HMP TRIAL DOCS, SENT TO KENWOOD	JESSICA SORTO
4562	LMT	12/30/2009	NT	12/29/09.	JESSICA SORTO
4562		12/30/2009	LMT	RECV EXECUTED DOC (531) COMPLETED 12/30/09	MELISSA HAPPEL
4562		12/30/2009	LMT	RECV EXECUTED DOC (531) UNCOMPLETED	MELISSA HAPPEL
4562		12/30/2009	LMT	RECV EXECUTED DOC (531) COMPLETED 12/30/09	DANIELLE POLLARD
4562	HLDFC	12/30/2009	NT	placed file on hold	SHONNTAE MCGLOTHIN
4562	LMT	12/29/2009	NT	RCVD MISC HMP TRIAL DOC. SENT	AMANDA THOMPSON
4562	LMT	12/29/2009	NT	TO IMAGING	AMANDA THOMPSON
4562		12/29/2009	LMT	DT CUS SIGND HMP TRL (1099) COMPLETED 12/21/09	CINDY RUSCH
4562	AGRMT	12/29/2009	NT	Recd signed HMP trial document. Sent	CINDY RUSCH
4562	AGRMT	12/29/2009	NT	to imagaing.	CINDY RUSCH
4562	LMT	12/29/2009	NT	A Loss Mitigation deposit has been received from	MELISSA HAPPEL
4562	LMT	12/29/2009	NT	the borrower	MELISSA HAPPEL
4562		12/29/2009	LMT	Awaiting signed documents.	MELISSA HAPPEL
4562		12/29/2009	LMT	TASK:0531-LMT-CHANGD FUPDT 03/29/10	MELISSA HAPPEL
4562	LMT	12/24/2009	NT	RCVD SIGNED HMP PERM/TRIAL DOCS	AMANDA THOMPSON
4562	LMT	12/24/2009	NT	PLACED ON CINDYS DESK	AMANDA THOMPSON
4562		12/22/2009	FOR	12/22/09 - 17:30 - 73223	NEW TRAK SYSTEM ID
4562		12/22/2009	FOR	/2010. Reason: The sale was	NEW TRAK SYSTEM ID
4562		12/22/2009	FOR	postponed from: 12/23/2009 to:	NEW TRAK SYSTEM ID
4562		12/22/2009	FOR	1/19/2010 due to BR - Client Request	NEW TRAK SYSTEM ID

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4562		12/22/2009	FOR	12/22/09 - 17:30 - 73223	NEW TRAK SYSTEM ID
4562		12/22/2009	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		12/22/2009	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		12/22/2009	FOR	For. User changed date completed	NEW TRAK SYSTEM ID
4562		12/22/2009	FOR	from 12/23/2009 to completed on 1/19	NEW TRAK SYSTEM ID
4562		12/22/2009	FOR	12/22/09 - 17:30 - 73223	NEW TRAK SYSTEM ID
4562		12/22/2009	FOR	Process opened 12/22/2009 by user	NEW TRAK SYSTEM ID
4562		12/22/2009	FOR	Phyllis Lam.	NEW TRAK SYSTEM ID
4562		12/22/2009	FOR	TASK:0605-FCL-CHANGD FUPDT 01/19/10	NEW TRAK SYSTEM ID
4562		12/22/2009	FOR	12/22/09 - 17:30 - 73223	NEW TRAK SYSTEM ID
4562		12/22/2009	FOR	User has completed the Sale	NEW TRAK SYSTEM ID
4562		12/22/2009	FOR	Scheduled For data form with the	NEW TRAK SYSTEM ID
4562		12/22/2009	FOR	following entries: Sale	NEW TRAK SYSTEM ID
4562		12/22/2009	FOR	Postponement Reason: : Client Reques	NEW TRAK SYSTEM ID
4562		12/22/2009	FOR	12/22/09 - 17:30 - 73223	NEW TRAK SYSTEM ID
4562		12/22/2009	FOR	t	NEW TRAK SYSTEM ID
4562		12/22/2009	DM	A3P WILLIAM SERRANO CI VI. WNTS TO KNW IF WE	VAACHON RILEY
4562		12/22/2009	DM	RCVD DOCS THAT WERE SNT YESTERDAY. ADV IT HAS NOT	VAACHON RILEY
4562		12/22/2009	DM	POSTED IN OUR SYSTEM YET. 3P WNTS TO KNW IF FCL	VAACHON RILEY
4562		12/22/2009	DM	SALE DATE IS PP. ADV THAT THE SALE IS PP	VAACHON RILEY
4562		12/22/2009	DM	INDEFINITLY. ADV B1 NEEDS TO ADHERE TO TRIAL MOD.	VAACHON RILEY
4562		12/22/2009	DM	VAACHON8930648	VAACHON RILEY
4562		12/22/2009	DM	ACTION/RESULT CD CHANGED FROM OAAI TO OAAI	VAACHON RILEY
4562		12/21/2009	DM	A3P WILLIAM SERRANO CI VI ADV LM. 3P WONDERING IF	WILLIAM PARKER
4562		12/21/2009	DM	FCL SALE DATE IS PP. ADV THAT THE SALE IS PP	WILLIAM PARKER
4562		12/21/2009	DM	INDEFINITLY ADV ALL SHE NEEDS TO DO IS TO GET THE	WILLIAM PARKER
4562		12/21/2009	DM	PMT IN COME 01/01/10.	WILLIAM PARKER
4562		12/21/2009	DM	ACTION/RESULT CD CHANGED FROM OAAI TO OAAI	WILLIAM PARKER
4562		12/21/2009	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562	HLDFC	12/17/2009	NT	FC_Postponement_Notification : Event Update :	BRIDGETTE MILLER
4562	HLDFC	12/17/2009	NT	Sandra Guevara, Executive Trustee Services :	BRIDGETTE MILLER
4562	HLDFC	12/17/2009	NT	12/16/2009 3:34:00 PM User has updated the system	BRIDGETTE MILLER
4562	HLDFC	12/17/2009	NT	for the following event: Confirmed Sale Has Been	BRIDGETTE MILLER
4562	HLDFC	12/17/2009	NT	Postponed, completed on 12/16/2009	BRIDGETTE MILLER
4562	HLDFC	12/17/2009	NT	removed the sale date	BRIDGETTE MILLER

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██████████	4562	DM	12/17/2009	NT	FHLMC EDR 12/14/09- AW 12/2/2009 HD	ERIC STURGIS
██████████	4562	DM	12/17/2009	NT	12/4/2009 9 12/8/2009 AX 12/9/2009	ERIC STURGIS
██████████	4562		12/16/2009	FOR	12/16/09 - 14:51 - 70968	NEW TRAK SYSTEM ID
██████████	4562		12/16/2009	FOR	ys as the borrower is being	NEW TRAK SYSTEM ID
██████████	4562		12/16/2009	FOR	reviewed for the HMP program	NEW TRAK SYSTEM ID
██████████	4562		12/16/2009	FOR	Timeframe: : 30 days	NEW TRAK SYSTEM ID
██████████	4562		12/16/2009	FOR	12/16/09 - 14:51 - 70968	NEW TRAK SYSTEM ID
██████████	4562		12/16/2009	FOR	User has completed the	NEW TRAK SYSTEM ID
██████████	4562		12/16/2009	FOR	Postpone_Dtl data form with the	NEW TRAK SYSTEM ID
██████████	4562		12/16/2009	FOR	following entries: Instructions: :	NEW TRAK SYSTEM ID
██████████	4562		12/16/2009	FOR	Please pp the sale for another 30 da	NEW TRAK SYSTEM ID
██████████	4562		12/16/2009	FOR	12/16/09 - 14:51 - 70968	NEW TRAK SYSTEM ID
██████████	4562		12/16/2009	FOR	Process opened 12/16/2009 by user	NEW TRAK SYSTEM ID
██████████	4562		12/16/2009	FOR	Bridgette Miller.	NEW TRAK SYSTEM ID
██████████	4562		12/16/2009	FOR	12/16/09 - 14:51 - 70968	NEW TRAK SYSTEM ID
██████████		██████████	██████████	██	██	
██████████		██████████	██████████	██████████████████████████████████████	██	
██████████		██████████	██████████	██	██	
██████████		██████████	██████████	██████████	██	
██████████		██████████	██████████	██████████████████████████████████████	██	
██████████	4562		12/16/2009	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
██████████	4562		12/16/2009	FOR	following event: Confirmed Sale Has	NEW TRAK SYSTEM ID
██████████	4562		12/16/2009	FOR	Been Postponed, completed on	NEW TRAK SYSTEM ID
██████████	4562		12/16/2009	FOR	12/16/2009	NEW TRAK SYSTEM ID
██████████	4562	HLDFC	12/16/2009	NT	Requested to have the fcl sale pp for another 30	BRIDGETTE MILLER
██████████	4562	HLDFC	12/16/2009	NT	days	BRIDGETTE MILLER
██████████	4562		12/15/2009	DM	A3P WILLIAM SERRANO CI VI WNTD TO CHK TO SEE IF WE	MYCHELLE FLEMISTER
██████████	4562		12/15/2009	DM	SENT DOCS TO BRWWR, ADV WE SENT THM 12/11, ADV THY	MYCHELLE FLEMISTER
██████████	4562		12/15/2009	DM	DO NOT NEED TO SEND BACK SIGND JST NEEDS TO SEND	MYCHELLE FLEMISTER
██████████	4562		12/15/2009	DM	1ST TRIAL PYMNT, PHIL.L. 8930318	MYCHELLE FLEMISTER
██████████	4562		12/15/2009	DM	ACTION/RESULT CD CHANGED FROM BRTR TO OAAI	MYCHELLE FLEMISTER
██████████	4562		12/15/2009	DM	ACTION/RESULT CD CHANGED FROM OAAI TO BRTR	CRYSTAL LUNA
██████████	4562	LMT	12/14/2009	NT	Documents sent 12/11/09 FedEx tracking	KENT HURLBURT
██████████	4562	LMT	12/14/2009	NT	#425828705136. Loss Mit	KENT HURLBURT
██████████	4562		12/11/2009	CBR	CR BUR RPT STATUS=N;EXPIRE DT = 01/13/10	SYSTEM ID

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4562		12/10/2009	LMT	MONITOR TERMS (532) COMPLETED 12/10/09	PETE HOECKER-SCRIPT
4562		12/09/2009	FOR	12/09/09 - 13:31 - 64724	NEW TRAK SYSTEM ID
4562		12/09/2009	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		12/09/2009	FOR	following event: Bid Calculation	NEW TRAK SYSTEM ID
4562		12/09/2009	FOR	Completed, completed on 12/9/2009	NEW TRAK SYSTEM ID
4562		12/09/2009	FOR	12/09/09 - 13:31 - 64724	NEW TRAK SYSTEM ID
4562		12/09/2009	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		12/09/2009	FOR	following event: Bid Approved,	NEW TRAK SYSTEM ID
4562		12/09/2009	FOR	completed on 12/9/2009	NEW TRAK SYSTEM ID
4562		12/09/2009	FOR	12/09/09 - 13:31 - 64724	NEW TRAK SYSTEM ID
4562		12/09/2009	DM	A3P WILLIAM SERRANO OF THE HOUSING RESO., CI VI,	JASMINE ABDUL
4562		12/09/2009	DM	INQ ST OF MOD, ADC OF SL DT & B1 APPRVD TRL PLN,	JASMINE ABDUL
4562		12/09/2009	DM	GV GDLNS/ PMT OPTNS/FEES, ADV B1 DSN'T HV RTN TRL	JASMINE ABDUL
4562		12/09/2009	DM	DOCS JUST BANK DFRT FORM W/ VD CK & IF ANY INFO	JASMINE ABDUL
4562		12/09/2009	DM	RQSTD RTN W THT. ADV DOCS NT SNT OUT YET. A3P 2	JASMINE ABDUL
4562		12/09/2009	DM	CNTCT B1. CRYSTAL B. 8930358	JASMINE ABDUL
4562		12/09/2009	DM	ACTION/RESULT CD CHANGED FROM LMPP TO OAAI	JASMINE ABDUL
4562		12/09/2009	FOR	BIDDING INSTRUCTIONS (609) COMPLETED 12/09/09	ERIC PRISCHTT
4562		12/09/2009	FOR	BIDDING INSTRUCTIONS (609) UNCOMPLETED	ERIC PRISCHTT
4562	COL27	12/08/2009	CIT	023 Retarget CIT 836 Trial Payment plan has been	R MANGALAGOWRI
4562	COL27	12/08/2009	CIT	set up	R MANGALAGOWRI
4562		12/08/2009	FSV	DELINQ INSP HOLD PLACED; REL DT =04/15/10	R MANGALAGOWRI
4562		12/08/2009	DM	PROMISE PLAN 01 ACTIVE	R MANGALAGOWRI

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4562		12/08/2009	DM	ACTION/RESULT CD CHANGED FROM LMPP TO LMPP	R MANGALAGOWRI
4562		12/08/2009	DM	ACTION/RESULT CD CHANGED FROM OAAI TO LMPP	R MANGALAGOWRI
4562		12/08/2009	LMT	HMP TRIAL STARTED (534) COMPLETED 12/08/09	R MANGALAGOWRI
4562		12/08/2009	LMT	SEND FOR EXECUTION (501) COMPLETED 12/08/09	R MANGALAGOWRI
4562		12/08/2009	LMT	FORBEARNC APPRVD INV (732) COMPLETED 12/08/09	R MANGALAGOWRI
4562		12/08/2009	LMT	FORBEARNC RECMMD INV (731) COMPLETED 12/08/09	R MANGALAGOWRI
4562	COL09	12/07/2009	CIT	023 NEW CIT 836: Start Date:01/01/10; Pmnt Amt:	KENT HURLBURT
4562	COL09	12/07/2009	CIT	1150.08; No Pmnts: 3; DM Pass:Yes; Escrow:	KENT HURLBURT
4562	COL09	12/07/2009	CIT	295.43; Esc Shtg: 2487.47	KENT HURLBURT
4562	COL09	12/07/2009	CIT	020 DONE 12/07/09 BY TLR 26997	KENT HURLBURT
4562	COL09	12/07/2009	CIT	TSK TYP 854-CORE CASH FLOW	KENT HURLBURT
4562	COL09	12/07/2009	CIT	020 Close CIT 854: Opening CIT 836 for HMP Doc	KENT HURLBURT
4562	COL09	12/07/2009	CIT	Prep	KENT HURLBURT
4562	COL27	12/04/2009	CIT	020 Retarget CIT 854- PM effective- 04/01/10,	SRI KANTH
4562	COL27	12/04/2009	CIT	delinquent interest \$ 18,352.52, Account ready	SRI KANTH
4562	COL27	12/04/2009	CIT	for Trial Payment Calculation.	SRI KANTH
4562		12/04/2009	LMT	PURSUE FORBEARANCE (500) COMPLETED 12/04/09	SRI KANTH
4562		12/04/2009	LMT	PURSUE LN MODIFCATN (1000) COMPLETED 12/04/09	SRI KANTH
4562		12/04/2009	LMT	BPO OBTAINED (5) COMPLETED 12/04/09	SRI KANTH
4562		12/04/2009	LMT	BPO ORDERED (4) COMPLETED 12/04/09	SRI KANTH
4562		12/03/2009	LMT	LMT BPO/APPRAISAL REC ADDED	KENT HURLBURT
4562	COL09	12/03/2009	CIT	020 Retarget CIT#854; Passed Decision 1	KENT HURLBURT
4562	COL09	12/03/2009	CIT	DTI=57.17%; Preparing Account for Decision 2	KENT HURLBURT
4562		12/02/2009	DM	EARLY IND: SCORE 161 MODEL EIFRC	SYSTEM ID
4562		12/02/2009	LMT	COMPLETE FIN PKG REC (3) COMPLETED 12/02/09	NICOLE DELAGARDELLE
4562		12/02/2009	LMT	IRS FORM 4506-T RECD (34) COMPLETED 12/02/09	NICOLE DELAGARDELLE
4562	COL11	12/02/2009	CIT	022 DONE 12/02/09 BY TLR 15758	JOSHUA WOODEN
4562	COL11	12/02/2009	CIT	TSK TYP 942-HMP TEAM LEAD E	JOSHUA WOODEN
4562	COL11	12/02/2009	CIT	022 Closing cit 942 854 process has already	JOSHUA WOODEN
4562	COL11	12/02/2009	CIT	continued	JOSHUA WOODEN
4562		12/02/2009	DM	A3P/WILLIAM SERRANO VI ADV STILL IN REV AND PER	NATALIE JONES
4562		12/02/2009	DM	NOTES WE HAVE ALL DOCS EVEN THOUGH A RECENT NOTE	NATALIE JONES
4562		12/02/2009	DM	STATED WE NEED PENSION DOCS, CIT/942 PER NOTES	NATALIE JONES
4562		12/02/2009	DM	BORROWER HAS SENT IN PENSION DOCS ALREADY...NO	NATALIE JONES
4562		12/02/2009	DM	LONGER NEEDED DECEMBER STATE WE STILL NEED THEM	NATALIE JONES

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4562		12/02/2009	DM	AND WE HAVE THEM NJONES8930316	NATALIE JONES
4562		12/02/2009	DM	ACTION/RESULT CD CHANGED FROM OAAI TO OAAI	NATALIE JONES
4562	COL65	12/02/2009	CIT	022 cit/942 per notes borrower has sent in pension	NATALIE JONES
4562	COL65	12/02/2009	CIT	docs already...no longer needed please	NATALIE JONES
4562	COL65	12/02/2009	CIT	continue hmp rev..note from december state we	NATALIE JONES
4562	COL65	12/02/2009	CIT	still need them and we have them already	NATALIE JONES
4562	COL65	12/02/2009	CIT	thanks	NATALIE JONES
4562	COL11	12/02/2009	CIT	020 Retarget CIT 854 Projected 1st trial payment	NICOLE DELAGARDELLE
4562	COL11	12/02/2009	CIT	01/01/10 with a Perm Mod 1st prmt 04/01/10,	NICOLE DELAGARDELLE
4562	COL11	12/02/2009	CIT	Escrow Capped \$10101.69, Escrow Shortage	NICOLE DELAGARDELLE
4562	COL11	12/02/2009	CIT	\$2487.47, Escrow Payment \$295.43, account is	NICOLE DELAGARDELLE
4562	COL11	12/02/2009	CIT	ready to run thru the DTI Calc	NICOLE DELAGARDELLE
4562	COL11	12/02/2009	CIT	021 DONE 12/02/09 BY TLR 31919	NICOLE DELAGARDELLE
4562	COL11	12/02/2009	CIT	TSK TYP 316-TRIAL HMP NON-E	NICOLE DELAGARDELLE
4562		12/02/2009	LMT	LMT SOLUTN PURSUED (6) COMPLETED 12/02/09	CORETHA MONTOUTH
4562	COL11	12/02/2009	CIT	021 Retarget CIT 854 Projected 1st trial payment	CORETHA MONTOUTH
4562	COL11	12/02/2009	CIT	01/01/10 with a Perm Mod 1st prmt 04/01/10,	CORETHA MONTOUTH
4562	COL11	12/02/2009	CIT	Escrow Capped \$10101.69, Escrow Shortage	CORETHA MONTOUTH
4562	COL11	12/02/2009	CIT	\$2487.47, Escrow Payment \$295.43, account is	CORETHA MONTOUTH
4562	COL11	12/02/2009	CIT	ready to run thru the DTI Calc	CORETHA MONTOUTH
4562	ESC05	12/02/2009	CIT	021 Retargeting to teller 1693 no esc changes	MARIA FRIAS
4562	HAZ60	12/02/2009	CIT	021 CIT 316 - Balboa - loan is condo, no insurance	BERNA BASBAY
4562	HAZ60	12/02/2009	CIT	info to pay. Thank you. BBasbay X3588	BERNA BASBAY
4562	TAX60	12/02/2009	CIT	021 Cit 316, loan already escrowed for taxes, DC	HANNAH AMSTUTZ
4562		12/01/2009	FOR	12/01/09 - 16:57 - 41440	NEW TRAK SYSTEM ID
4562		12/01/2009	FOR	Fees and costs response: Good	NEW TRAK SYSTEM ID
4562		12/01/2009	FOR	Through:12/22/2009 Fees: 0.00	NEW TRAK SYSTEM ID
4562		12/01/2009	FOR	Costs: 75.00 Comment:	NEW TRAK SYSTEM ID
4562		12/01/2009	FOR	12/01/09 - 16:57 - 41440	NEW TRAK SYSTEM ID
4562		12/01/2009	FOR	I of the requested processes.	NEW TRAK SYSTEM ID
4562		12/01/2009	FOR	12/01/09 - 16:57 - 41440	NEW TRAK SYSTEM ID
4562		12/01/2009	FOR	Intercom From: Irma Erickson,	NEW TRAK SYSTEM ID
4562		12/01/2009	FOR	at-exet - To: Veena Rubini Moola	NEW TRAK SYSTEM ID
4562		12/01/2009	FOR	Sutharsan (GMAC) / Message: Fees	NEW TRAK SYSTEM ID
4562		12/01/2009	FOR	and costs have been submitted for al	NEW TRAK SYSTEM ID

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4562		12/01/2009	FOR	12/01/09 - 16:28 - 83711	NEW TRAK SYSTEM ID
4562		12/01/2009	FOR	A fees and costs request has been	NEW TRAK SYSTEM ID
4562		12/01/2009	FOR	entered for this loan by Veena	NEW TRAK SYSTEM ID
4562		12/01/2009	FOR	Rubini Moola Sutharsan, good	NEW TRAK SYSTEM ID
4562		12/01/2009	FOR	through 12/22/2009	NEW TRAK SYSTEM ID
4562	DM	12/01/2009	NT	FHLMC EDR 11/30/09- 43 6/6/2009 AW 11/2/2009	LAILA BEGUM
4562	DM	12/01/2009	NT	AX 11/30/2009 HA 11/30/2009	LAILA BEGUM
4562	COL10	12/01/2009	CIT	021 NEW CIT#316 Core HMP Mod; Set-up All Required	KRIS CAYA
4562	COL10	12/01/2009	CIT	Escrow Lines.	KRIS CAYA
4562	SUFPK	12/01/2009	NT	Fax recvd: form 4506T (line 5 filled), missing:	MARTIN DIAZ
4562	SUFPK	12/01/2009	NT	bank stmnts showing pension deposits, imaged as	MARTIN DIAZ
4562	SUFPK	12/01/2009	NT	wout, glee1@2863	MARTIN DIAZ
4562	COL09	12/01/2009	CIT	020 Retarget CIT#854; Continue Preparing for	KENT HURLBURT
4562	COL09	12/01/2009	CIT	Decision 1	KENT HURLBURT
4562		11/30/2009	DM	IS WITHIN 5 DAYS OF THE SALE DATE, NO GUARANTEE	KAMESHA THOMAS-CARE
4562		11/30/2009	DM	IT CAN BE PP, ADV B1 SHLD HAVE RESPONSE FROM LM	KAMESHA THOMAS-CARE
4562		11/30/2009	DM	BEFORE SALE DATE.	KAMESHA THOMAS-CARE
4562		11/30/2009	DM	ACTION/RESULT CD CHANGED FROM OAAI TO OAAI	KAMESHA THOMAS-CARE
4562		11/30/2009	DM	TT A3P WILLIAM SERRANO OF HOUSING RESOURCE CENTER,	KAMESHA THOMAS-CARE
4562		11/30/2009	DM	HE ASKED STATUS OF LOAN MOD, ADV HIM THE LOAN IS	KAMESHA THOMAS-CARE
4562		11/30/2009	DM	BEING REVIEWED BUT WE NEED LINE 5 OF THE 4506T	KAMESHA THOMAS-CARE
4562		11/30/2009	DM	FORM COMPLETED, HE ASKED ABOUT THE SALE DATE BEING	KAMESHA THOMAS-CARE
4562		11/30/2009	DM	PP, ADV UNABLE TO PUT REQUEST IN AT THIS TIME, WE	KAMESHA THOMAS-CARE
4562		11/30/2009	DM	CAN ONLY PUT REQUEST IN TO PP FCL SALE UNLESS IT**	KAMESHA THOMAS-CARE
4562		11/30/2009	DM	ACTION/RESULT CD CHANGED FROM BRUN TO OAAI	KAMESHA THOMAS-CARE
4562	COL11	11/30/2009	CIT	020 Retarget cit 854 ready to go through the 31%	CLINT ANDERSON
4562	COL11	11/30/2009	CIT	income decision calculator. Still need 4506t	CLINT ANDERSON
4562	COL11	11/30/2009	CIT	line 5.	CLINT ANDERSON
4562		11/30/2009	LMT	HARDSHIP AFFDVT RECD (35) COMPLETED 11/30/09	CLINT ANDERSON
4562		11/30/2009	LMT	FED TAX RETURN RECD (33) COMPLETED 11/30/09	CLINT ANDERSON
4562		11/30/2009	LMT	PROOF OF INCOME RECD (32) COMPLETED 11/30/09	CLINT ANDERSON
4562		11/30/2009	LMT	FINANCIAL STMT RECD (31) COMPLETED 11/30/09	CLINT ANDERSON
4562		11/30/2009	LMT	REFERRD TO LOSS MIT (1) COMPLETED 11/30/09	CLINT ANDERSON
4562		11/30/2009	LMT	APPROVED FOR LMT 11/30/09	CLINT ANDERSON
4562	COL11	11/25/2009	CIT	020 new cit 854; please review for hmp rcvd	ANN MARIE POPES

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4562	COL11	11/25/2009	CIT	pension verification	ANN MARIE POPES
4562	COL11	11/25/2009	CIT	019 DONE 11/25/09 BY TLR 12133	ANN MARIE POPES
4562	COL11	11/25/2009	CIT	TSK TYP 942-HMP TEAM LEAD E	ANN MARIE POPES
4562	COL11	11/25/2009	CIT	019 clsd cit 942; per notes the additional pension	ANN MARIE POPES
4562	COL11	11/25/2009	CIT	docs rcvd opening cit 854	ANN MARIE POPES
4562	COL04	11/23/2009	CIT	019 new cit 942;please reserch ,file was clsed	DAWN ANDROYNA
4562	COL04	11/23/2009	CIT	whn bnk statmnt werent mssing there were here	DAWN ANDROYNA
4562	COL04	11/23/2009	CIT	for spt and oct shwing her dposits in looking	DAWN ANDROYNA
4562	COL04	11/23/2009	CIT	glass on 10/14.	DAWN ANDROYNA
4562		11/23/2009	DM	A3P WILLIAM SERRANO CI VIA ADV OF DUE FOR MRCH-NOV	DAWN ANDROYNA
4562		11/23/2009	DM	DUE ADV OF FRC STAT AND THE SLE DATE.AD VOF WAS	DAWN ANDROYNA
4562		11/23/2009	DM	PP.ADV OF WNTING STAT ADV OF MSSING BNK STATMTN	DAWN ANDROYNA
4562		11/23/2009	DM	SHWING THE DEP ,SD THAT DID THAT DID CONFRM THEY	DAWN ANDROYNA
4562		11/23/2009	DM	ARE HERE.ADV OF WLL OPN WRKORDER FR REV ADV OF LC	DAWN ANDROYNA
4562		11/23/2009	DM	NC CLLS LTTRS AND TAT UP TO 15 BD.	DAWN ANDROYNA
4562		11/23/2009	DM	ACTION/RESULT CD CHANGED FROM OAAI TO BRUN	DAWN ANDROYNA
4562		11/23/2009	LMT	FILE CLOSED (7) COMPLETED 11/23/09	PETE HOECKER-SCRIPT
4562		11/23/2009	NT	10 Day Letter Sent	PETE HOECKER-SCRIPT
4562		11/23/2009	CIT	018 DONE 11/23/09 BY TLR 26934	PETE HOECKER-SCRIPT
4562	COL09	11/23/2009	CIT	TSK TYP 854-CORE CASH FLOW	PETE HOECKER-SCRIPT
4562	COL09	11/23/2009	CIT	018 10 Day Letter Sent Requesting Additional Info	PETE HOECKER-SCRIPT
4562		11/20/2009	FSV	INSP TP F RESULTS RCVD; ORD DT=11/16/09	SYSTEM ID
4562		11/20/2009	FOR	11/20/09 - 16:02 - 52542	NEW TRAK SYSTEM ID
4562		11/20/2009	FOR	3/2009. Reason: client request	NEW TRAK SYSTEM ID
4562		11/20/2009	FOR	11/20/09 - 16:02 - 52542	NEW TRAK SYSTEM ID
4562		11/20/2009	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		11/20/2009	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		11/20/2009	FOR	For. User changed date completed	NEW TRAK SYSTEM ID
4562		11/20/2009	FOR	from 11/23/2009 to completed on 12/2	NEW TRAK SYSTEM ID
4562		11/20/2009	FOR	11/20/09 - 16:02 - 52542	NEW TRAK SYSTEM ID
4562		11/20/2009	FOR	Process opened 11/20/2009 by user	NEW TRAK SYSTEM ID
4562		11/20/2009	FOR	Audrey Granados.	NEW TRAK SYSTEM ID
4562		11/20/2009	FOR	11/20/09 - 16:01 - 52542	NEW TRAK SYSTEM ID
4562		11/20/2009	FOR	User has completed the Sale	NEW TRAK SYSTEM ID
4562		11/20/2009	FOR	Scheduled For data form with the	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		11/20/2009	FOR	following entries: Sale	NEW TRAK SYSTEM ID
4562		11/20/2009	FOR	Postponement Reason: : Client Reques	NEW TRAK SYSTEM ID
4562		11/20/2009	FOR	11/20/09 - 16:01 - 52542	NEW TRAK SYSTEM ID
4562		11/20/2009	FOR	t	NEW TRAK SYSTEM ID
4562	HLDFC	11/20/2009	NT	HAMP LMT PKG stopped FCL sale and placed	SHEILA LEHRMAN
4562	HLDFC	11/20/2009	NT	Foreclosure on hold or postpone the sale if is a	SHEILA LEHRMAN
4562	HLDFC	11/20/2009	NT	restart state. - FC Sale 30 day PP request	SHEILA LEHRMAN
4562	HLDFC	11/20/2009	NT	submitted & confirmed by Sandra Guevara, Executive	SHEILA LEHRMAN
4562	HLDFC	11/20/2009	NT	Trustee Services on 11/18/09. Will remove FC Sale	SHEILA LEHRMAN
4562	HLDFC	11/20/2009	NT	Date until sale is rescheduled.	SHEILA LEHRMAN
4562	SUFPK	11/20/2009	NT	Received proof of pension income, Missing: 2 bank	ANA FIGUEREDO
4562	SUFPK	11/20/2009	NT	statements showing pension deposits, imaged as	ANA FIGUEREDO
4562	SUFPK	11/20/2009	NT	wout, ict-gee1@2863	ANA FIGUEREDO
4562		11/19/2009	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		11/18/2009	FOR	11/18/09 - 13:00 - 57127	NEW TRAK SYSTEM ID
4562		11/18/2009	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		11/18/2009	FOR	following event: Confirmed Sale Has	NEW TRAK SYSTEM ID
4562		11/18/2009	FOR	Been Postponed, completed on	NEW TRAK SYSTEM ID
4562		11/18/2009	FOR	11/18/2009	NEW TRAK SYSTEM ID
4562		11/18/2009	FOR	11/18/09 - 11:39 - 89115	NEW TRAK SYSTEM ID
4562		11/18/2009	FOR	Process opened 11/18/2009 by user	NEW TRAK SYSTEM ID
4562		11/18/2009	FOR	Sheila Lehrman.	NEW TRAK SYSTEM ID
4562		11/18/2009	FOR	11/18/09 - 11:39 - 89115	NEW TRAK SYSTEM ID
4562		11/18/2009	FOR	Thank you! Timeframe: : 30 days	NEW TRAK SYSTEM ID
4562		11/18/2009	FOR	11/18/09 - 11:39 - 89115	NEW TRAK SYSTEM ID
4562		11/18/2009	FOR	User has completed the	NEW TRAK SYSTEM ID
4562		11/18/2009	FOR	Postpone_Dtl data form with the	NEW TRAK SYSTEM ID
4562		11/18/2009	FOR	following entries: Instructions: :	NEW TRAK SYSTEM ID
4562		11/18/2009	FOR	Please PP Sale for HAMP Mod Review.	NEW TRAK SYSTEM ID
4562		11/18/2009	FOR	11/18/09 - 11:39 - 89115	NEW TRAK SYSTEM ID
4562	HLDFC	11/18/2009	NT	HAMP LMT PKG stopped FCL sale and placed	SHEILA LEHRMAN

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Transaction Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED] 4562		11/06/2009	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
[REDACTED] 4562		11/06/2009	FOR	following event: Bid Calculation	NEW TRAK SYSTEM ID
[REDACTED] 4562		11/06/2009	FOR	Completed, completed on 11/5/2009	NEW TRAK SYSTEM ID
[REDACTED] 4562		11/06/2009	FOR	11/05/09 - 20:12 - 84383	NEW TRAK SYSTEM ID
[REDACTED] 4562		11/06/2009	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
[REDACTED] 4562		11/06/2009	FOR	following event: Bid Approved,	NEW TRAK SYSTEM ID
[REDACTED] 4562		11/06/2009	FOR	completed on 11/5/2009	NEW TRAK SYSTEM ID
[REDACTED] 4562	COL11	11/06/2009	CIT	018 Update CTI 854. Need proof of pension income	MICKI JOHNSON
[REDACTED] 4562	COL11	11/06/2009	CIT	and 2 current bank statements showing	MICKI JOHNSON
[REDACTED] 4562	COL11	11/06/2009	CIT	deposits. HMP process pending.	MICKI JOHNSON
[REDACTED] 4562	LMT	11/06/2009	NT	Attempted phone contact, left message.	MICKI JOHNSON
[REDACTED] 4562		11/06/2009	LMT	HARDSHIP AFFDVT RECD (35) COMPLETED 11/06/09	MICKI JOHNSON
[REDACTED] 4562		11/06/2009	LMT	IRS FORM 4506-T RECD (34) COMPLETED 11/06/09	MICKI JOHNSON
[REDACTED] 4562		11/06/2009	LMT	FED TAX RETURN RECD (33) COMPLETED 11/06/09	MICKI JOHNSON
[REDACTED] 4562		11/06/2009	LMT	FINANCIAL STMT RECD (31) COMPLETED 11/06/09	MICKI JOHNSON
[REDACTED] 4562		11/06/2009	LMT	REFERRD TO LOSS MIT (1) COMPLETED 11/06/09	MICKI JOHNSON
[REDACTED] 4562		11/06/2009	LMT	APPROVED FOR LMT 11/06/09	MICKI JOHNSON
[REDACTED] 4562	INQ10	11/06/2009	CIT	017 DONE 11/06/09 BY TLR 01504	RACHEL KRUGER
[REDACTED] 4562	INQ10	11/06/2009	CIT	TSK TYP 157-CC TRACK - PRE3	RACHEL KRUGER
[REDACTED] 4562	INQ10	11/06/2009	CIT	017 CIT closed - LM pkg received	RACHEL KRUGER
[REDACTED] 4562		11/05/2009	FOR	11/05/09 - 05:41 - 87513	NEW TRAK SYSTEM ID
[REDACTED] 4562		11/05/2009	FOR	A fees and costs request has been	NEW TRAK SYSTEM ID
[REDACTED] 4562		11/05/2009	FOR	entered for this loan by Hussain	NEW TRAK SYSTEM ID
[REDACTED] 4562		11/05/2009	FOR	Syed, good through 11/22/2009	NEW TRAK SYSTEM ID
[REDACTED] 4562		11/05/2009	FOR	11/05/09 - 15:56 - 41440	NEW TRAK SYSTEM ID
[REDACTED] 4562		11/05/2009	FOR	A fees and costs Response Comment	NEW TRAK SYSTEM ID
[REDACTED] 4562		11/05/2009	FOR	has been completed for this loan by	NEW TRAK SYSTEM ID

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4562		11/05/2009	FOR	Irma Erickson	NEW TRAK SYSTEM ID
4562		11/05/2009	FOR	11/05/09 - 15:56 - 41440	NEW TRAK SYSTEM ID
4562		11/05/2009	FOR	Fees and costs response: Good	NEW TRAK SYSTEM ID
4562		11/05/2009	FOR	Through:11/22/2009 Fees: 0.00	NEW TRAK SYSTEM ID
4562		11/05/2009	FOR	Costs: 75.00 Comment: FEES AND COST	NEW TRAK SYSTEM ID
4562		11/05/2009	FOR	GTD 11/20/2009	NEW TRAK SYSTEM ID
4562		11/05/2009	FOR	11/05/09 - 15:56 - 41440	NEW TRAK SYSTEM ID
4562		11/05/2009	FOR	rocesses.	NEW TRAK SYSTEM ID
4562		11/05/2009	FOR	11/05/09 - 15:56 - 41440	NEW TRAK SYSTEM ID
4562		11/05/2009	FOR	Intercom From: Irma Erickson,	NEW TRAK SYSTEM ID
4562		11/05/2009	FOR	at-exet - To: Hussain Syed (GMAC) /	NEW TRAK SYSTEM ID
4562		11/05/2009	FOR	Message: Fees and costs have been	NEW TRAK SYSTEM ID
4562		11/05/2009	FOR	submitted for all of the requested p	NEW TRAK SYSTEM ID
4562		11/05/2009	FOR	BIDDING INSTRUCTIONS (609) COMPLETED 11/05/09	RENEE CUTCHEN
4562		11/05/2009	FOR	BIDDING INSTRUCTIONS (609) UNCOMPLETED	RENEE CUTCHEN
4562		11/05/2009	HMP	FINANCIAL INFORMATION COLLECTED FOR HMP	ANA FIGUEREDO
4562		11/05/2009	HMP	LMT BORR FIN REC ADDED	ANA FIGUEREDO
4562	SUFPK	11/05/2009	NT	see previous notes, ict-gee1@2863	ANA FIGUEREDO
4562	COL13	11/05/2009	CIT	018 New CIT 854: Fax received financial statement,	ANA FIGUEREDO
4562	COL13	11/05/2009	CIT	hardship affidavit, hardship letter, form	ANA FIGUEREDO
4562	COL13	11/05/2009	CIT	4506-t, poi, signed income tax return, imaged	ANA FIGUEREDO
4562	COL13	11/05/2009	CIT	as wout, ict-gee1@2863	ANA FIGUEREDO
4562	COL04	11/04/2009	CIT	017 A3P cld, has access to internet and was	TIFFANY WELLS
4562	COL04	11/04/2009	CIT	referred to web site for financial package	TIFFANY WELLS
4562	COL04	11/04/2009	CIT	information. Provided expectations.	TIFFANY WELLS
4562		11/04/2009	DM	IN MARCH 09-ADV WLD CL AFTER SNDING PKG VIA FAX	TIFFANY WELLS
4562		11/04/2009	DM	48HRS AFTER SNDING2 MAKE SURE RCVD CMPPK-ADV WLD	TIFFANY WELLS
4562		11/04/2009	DM	THN BE 15BUS DAY TAT-3P THN HUNG UP B4 CLD VERIFY	TIFFANY WELLS
4562		11/04/2009	DM	ANY OTHER INFO-PRESCRND4 HMP AGAIN B.C SD SHE GETS	TIFFANY WELLS
4562		11/04/2009	DM	HER EXHUSBANDS PENTION OF 730/MO ON TOP OF HER	TIFFANY WELLS
4562		11/04/2009	DM	SELF EMPLOYMNT INCOME.	TIFFANY WELLS
4562		11/04/2009	DM	ACTION/RESULT CD CHANGED FROM OAAI TO OAAI	TIFFANY WELLS
4562		11/04/2009	DM	CONT:BETWEEN HIM & WILLIAM-ADV TO U3P TEVA CLDNT	TIFFANY WELLS
4562		11/04/2009	DM	SPEAK2 HIM-TT WILLIAM AGAIN-PRESCRND4 HMP-PASSED	TIFFANY WELLS
4562		11/04/2009	DM	(+77.63%)ADV WLD NEED2 SND IN WHOLE NEW WO PKG-	TIFFANY WELLS

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4562		11/04/2009	DM	ADV NEED ALL NEW INFO AGAIN.ADV L.L.C.C.CR.TAD.	TIFFANY WELLS
4562		11/04/2009	DM	ESCROW.WNTD2 KNW IF CLD GET TAXES CORRECTED B.C	TIFFANY WELLS
4562		11/04/2009	DM	SHWING OLD AMT-ADV B.C ACCT IS VERY DELIQ FRM BCK	TIFFANY WELLS
4562		11/04/2009	DM	ACTION/RESULT CD CHANGED FROM BRUN TO OAAI	TIFFANY WELLS
4562		11/04/2009	DM	TT A3P WILLIAM SERRANO FRM THE HOUSING RESO.CI.VI.	TIFFANY WELLS
4562		11/04/2009	DM	ADV ACCT IN FCL W/SALE DATE OF 11/23-SD B1 WAS	TIFFANY WELLS
4562		11/04/2009	DM	PREV DENIED-SD WNTD2 SEE WHT OTHER OPTIONS THERE	TIFFANY WELLS
4562		11/04/2009	DM	WERE-ADV IF FINS HAVE CHNGD SINCE LAST REVW CAN	TIFFANY WELLS
4562		11/04/2009	DM	REREVW ACCTA-ADV IF NO CHNGE-NO OPTIONS.U3P TEVA	TIFFANY WELLS
4562		11/04/2009	DM	PERRIZO GOT ON PHONE-ADV NO AUTH-WNT BCK& FRTH	TIFFANY WELLS
4562		11/04/2009	DM	ACTION/RESULT CD CHANGED FROM BRUN TO BRUN	TIFFANY WELLS
4562		11/04/2009	DM	A3P WILLIAM SERANO CI. VI. ADV FRECLRSE AND SALE	JULIE BARTH
4562		11/04/2009	DM	DATE. A3P STATED WILL HAVE TO CB ANOTHER CALL CAME	JULIE BARTH
4562		11/04/2009	DM	IN.	JULIE BARTH
4562		11/04/2009	DM	ACTION/RESULT CD CHANGED FROM BRTR TO BRUN	JULIE BARTH
4562	DM	11/04/2009	NT	FHLMC EDR 10/30/09- 43 6/6/2009 AW 10/12/2009	LAILA BEGUM
4562	DM	11/04/2009	NT	AX 10/23/2009	LAILA BEGUM
4562		11/03/2009	DM	EARLY IND: SCORE 170 MODEL EIFRC	SYSTEM ID
4562		11/02/2009	DM	TT A3P WILLIAM SERRANO,VAI,ADV OF FCL ACCNT AND	BELVALOO SINCLAIR
4562		11/02/2009	DM	XFER TO LSS MT.	BELVALOO SINCLAIR
4562		11/02/2009	DM	ACTION/RESULT CD CHANGED FROM BRTR TO BRTR	BELVALOO SINCLAIR
4562	COL04	11/02/2009	CIT	016 DONE 11/02/09 BY TLR 01460	BLAINE SHADLE
4562	COL04	11/02/2009	CIT	TSK TYP 940-TEAM LEAD ELEVA	BLAINE SHADLE
4562	COL04	11/02/2009	CIT	016 closing cit 940 - tt a3p William Serrano, re:	BLAINE SHADLE
4562	COL04	11/02/2009	CIT	HMP denial. adv re: Decision 2 and how analyst	BLAINE SHADLE
4562	COL04	11/02/2009	CIT	tries to lower rate, ext term or fb prin.	BLAINE SHADLE
4562	COL04	11/02/2009	CIT	016 new cit 940.A3P,didnt get y denied for mod.	MELISSA MATTHIAS
4562	COL04	11/02/2009	CIT	explained best i could.still was not clear	MELISSA MATTHIAS
4562	COL04	11/02/2009	CIT	wantd to speak to manager.elevated to blain.	MELISSA MATTHIAS
4562		11/02/2009	DM	A3P,CI,WILLIAM SERRANO.VERIFIED.? Y DENIED FOR	MELISSA MATTHIAS
4562		11/02/2009	DM	MOD.ADV DUE TO AFFORDABILITY COULD NOT LOWER PYMNT	MELISSA MATTHIAS
4562		11/02/2009	DM	TO 31%.ADV ONLY WAY TO REVIEW IS TO RESUB MIT INFO	MELISSA MATTHIAS
4562		11/02/2009	DM	IF FIN HAVE CHANGED.A3P SITLL DIDNT GET Y WHEN HE	MELISSA MATTHIAS
4562		11/02/2009	DM	SHOWS 61%.ASKED HELP Q,EXPLAIND AGAIN TO HIM.? IF	MELISSA MATTHIAS
4562		11/02/2009	DM	COULD SPEAK TO MANAGER.EVELVATED TO BLAIN	MELISSA MATTHIAS

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4562		11/02/2009	DM	ACTION/RESULT CD CHANGED FROM BRUN TO BRTR	MELISSA MATTHIAS
4562		10/29/2009	FSV	INSP TP F RESULTS RCVD; ORD DT=10/16/09	SYSTEM ID
4562		10/29/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		10/29/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		10/29/2009	DMD	10/29/09 17:25:00 NO ANS	DAVOX INCOMING FILE
4562		10/28/2009	FOR	10/27/09 - 18:56 - 73223	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	t	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	10/27/09 - 18:56 - 73223	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	User has completed the Sale	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	Scheduled For data form with the	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	following entries: Sale	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	Postponement Reason: : Client Reques	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	10/27/09 - 18:57 - 73223	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	3/2009. Reason: The sale was	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	postponed from: 10/23/2009 to:	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	11/23/2009 due to BR - Client	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	Request	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	10/27/09 - 18:57 - 73223	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	For. User changed date completed	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	from 10/23/2009 to completed on 11/2	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	10/27/09 - 18:57 - 73223	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	Process opened 10/27/2009 by user	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	Phyllis Lam.	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	10/28/09 - 11:40 - 57127	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	following event: Counsel	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	acknowledged Proceed with	NEW TRAK SYSTEM ID
4562		10/28/2009	FOR	foreclosure, completed on 10/28/2009	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	10/27/09 - 17:11 - 89115	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	Process opened 10/27/2009 by user	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	Sheila Lehrman.	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	10/27/09 - 17:12 - 89115	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	User has updated the system for the	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		10/27/2009	FOR	following event: Advised Counsel to	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	Proceed with foreclosure, completed	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	on 10/27/2009	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	10/27/09 - 17:11 - 89115	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	nt: User has ended the hold. Hold	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	End Date: 10/27/2009. Hold type:	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	Loss Mitigation Workout	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	10/27/09 - 17:11 - 89115	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	Intercom From: Sheila Lehrman, GMAC	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	- To: Madhura Krishnegowda (GMAC) /	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	Subject: Hold Request/Message:	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	System updated for the following eve	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	10/27/09 - 17:11 - 00007	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	nded . Status: Active, approval	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	not required.	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	10/27/09 - 17:11 - 00007	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	System updated for the following	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	event: User has reprojected the	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	step Sale Held to 10/27/2009.	NEW TRAK SYSTEM ID
4562		10/27/2009	FOR	Reason: Hold Ended. Comments: Hold E	NEW TRAK SYSTEM ID
4562	LMT	10/27/2009	NT	Advised Counsel to Proceed with foreclosure due to	SHEILA LEHRMAN
4562	LMT	10/27/2009	NT	failing Decision 2 of HMP Review, completed on	SHEILA LEHRMAN
4562	LMT	10/27/2009	NT	10/27/09.	SHEILA LEHRMAN
4562	LMT	10/27/2009	NT	t. hm # l/m on answering machine. tracy williams	RESTORED USER 042611
4562	LMT	10/27/2009	NT	ext 5421	RESTORED USER 042611
4562	COL10	10/27/2009	CIT	015 DONE 10/27/09 BY TLR 11532	RESTORED USER 042611
4562	COL10	10/27/2009	CIT	TSK TYP 842-LM DENIAL CALL	RESTORED USER 042611
4562		10/27/2009	OL	WDOYLM - DENIAL LETTER	KELLEY NEUENDORF
4562		10/26/2009	LMT	FILE CLOSED (7) COMPLETED 10/26/09	KENT HURLBURT
4562		10/26/2009	LMT	LOSS MIT DENIED BORROWER CANNOT AFFORD PROPERTY	KENT HURLBURT
4562	NHMP2	10/26/2009	NT	Failed HMP Decision 2 - FAILNA	KENT HURLBURT
4562	COL27	10/26/2009	CIT	015 NEW CIT#842: Failed HMP Decision 2 - (FAILNA)	KENT HURLBURT
4562	COL27	10/26/2009	CIT	Call customer to advise of denial	KENT HURLBURT
4562	COL27	10/26/2009	CIT	012 DONE 10/26/09 BY TLR 26997	KENT HURLBURT
4562	COL27	10/26/2009	CIT	TSK TYP 854-CORE CASH FLOW	KENT HURLBURT

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name	
████████	4562	COL27	10/26/2009	CIT	012 Close CIT#854; Failed HMP Decision 2; Opened	KENT HURLBURT
████████	4562	COL27	10/26/2009	CIT	CIT 842for call back and sending denial letter	KENT HURLBURT
████████	4562		10/26/2009	FOR	reproj	KIM STREETS
████████	4562		10/26/2009	FOR	TASK:0606-FCL-CHANGD FUPDT 12/23/09	KIM STREETS
████████	4562		10/26/2009	FOR	reproj	KIM STREETS
████████	4562		10/26/2009	FOR	TASK:0605-FCL-CHANGD FUPDT 12/23/09	KIM STREETS
████████	4562		10/23/2009	FOR	10/23/09 - 05:06 - 74419	NEW TRAK SYSTEM ID
████████	4562		10/23/2009	FOR	A fees and costs request has been	NEW TRAK SYSTEM ID
████████	4562		10/23/2009	FOR	completed for this loan by Madhura	NEW TRAK SYSTEM ID
████████	4562		10/23/2009	FOR	Krishnegowda	NEW TRAK SYSTEM ID
████████	4562		10/23/2009	DM	A3P WILLIAM SERRANO CI. VI. ADV FRECLRSE AND GOING	JULIE BARTH
████████	4562		10/23/2009	DM	THROUGH THE FINAL PROCESS OF THE REVIEW. ADV A3P	JULIE BARTH
████████	4562		10/23/2009	DM	TO CHK BACK NEXT WK FOR ANY ADD UPDATES.	JULIE BARTH
████████	4562		10/23/2009	DM	ACTION/RESULT CD CHANGED FROM BRUN TO BRUN	JULIE BARTH
████████	4562	COL19	10/23/2009	CIT	012 Retarget CIT 854, PM Effective 03/01/10,	MADHURA KRISHNEGOWI
████████	4562	COL19	10/23/2009	CIT	del interest \$16,693.65, accnt ready for	MADHURA KRISHNEGOWI
████████	4562	COL19	10/23/2009	CIT	Trial Pmt Calculator	MADHURA KRISHNEGOWI
████████	4562		10/23/2009	LMT	PURSUE FORBEARANCE (500) COMPLETED 10/23/09	MADHURA KRISHNEGOWI
████████	4562		10/23/2009	LMT	BPO OBTAINED (5) COMPLETED 10/23/09	MADHURA KRISHNEGOWI
████████	4562		10/23/2009	LMT	PURSUE LN MODIFCATN (1000) COMPLETED 10/23/09	MADHURA KRISHNEGOWI
████████	4562		10/23/2009	LMT	BPO ORDERED (4) COMPLETED 10/23/09	MADHURA KRISHNEGOWI
████████	4562		10/22/2009	FOR	10/22/09 - 02:33 - 74419	NEW TRAK SYSTEM ID
████████	4562		10/22/2009	FOR	A fees and costs request has been	NEW TRAK SYSTEM ID
████████	4562		10/22/2009	FOR	entered for this loan by Madhura	NEW TRAK SYSTEM ID
████████	4562		10/22/2009	FOR	Krishnegowda, good through	NEW TRAK SYSTEM ID
████████	4562		10/22/2009	FOR	10/23/2009	NEW TRAK SYSTEM ID
████████	4562		10/22/2009	FOR	10/22/09 - 02:34 - 74419	NEW TRAK SYSTEM ID
████████	4562		10/22/2009	FOR	Process opened 10/22/2009 by user	NEW TRAK SYSTEM ID
████████	4562		10/22/2009	FOR	Madhura Krishnegowda.	NEW TRAK SYSTEM ID
████████	4562		10/22/2009	FOR	10/22/09 - 02:34 - 74419	NEW TRAK SYSTEM ID
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Transaction Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED] 4562		10/22/2009	FOR	rocesses.	NEW TRAK SYSTEM ID
[REDACTED] 4562		10/22/2009	FOR	10/22/09 - 15:04 - 60707	NEW TRAK SYSTEM ID
[REDACTED] 4562		10/22/2009	FOR	Intercom From: Alma rivas, at-exet	NEW TRAK SYSTEM ID
[REDACTED] 4562		10/22/2009	FOR	- To: Madhura Krishnegowda (GMAC) /	NEW TRAK SYSTEM ID
[REDACTED] 4562		10/22/2009	FOR	Message: Fees and costs have been	NEW TRAK SYSTEM ID
[REDACTED] 4562		10/22/2009	FOR	submitted for all of the requested p	NEW TRAK SYSTEM ID
[REDACTED] 4562	HLDFC	10/22/2009	NT	HMP LMT PKG stopped FCL Sale and placed	MADHURA KRISHNEGOWI
[REDACTED] 4562	HLDFC	10/22/2009	NT	foreclosure on hold	MADHURA KRISHNEGOWI
[REDACTED] 4562	COL19	10/22/2009	CIT	012 FYI CIT 854 requested outstanding F&C for 30	MADHURA KRISHNEGOWI
[REDACTED] 4562	COL19	10/22/2009	CIT	days	MADHURA KRISHNEGOWI
[REDACTED] 4562		10/21/2009	DM	TT A3P WILLIAM SERRANO V/I ADV FCL HAS BEEN PP AND	JESSEY HORVAT
[REDACTED] 4562		10/21/2009	DM	LOAN MOD IS STILL UNDER REVIEW.	JESSEY HORVAT
[REDACTED] 4562		10/21/2009	DM	TCALVIN 8930307	JESSEY HORVAT
[REDACTED] 4562		10/21/2009	DM	ACTION/RESULT CD CHANGED FROM BRUN TO BRUN	JESSEY HORVAT
[REDACTED] 4562		10/20/2009	DM	TT B1 VAI ADV TAD B1 REQST INFO IF HIS SALE DATE	EDGAR OJEDA
[REDACTED] 4562		10/20/2009	DM	HAS BEEN PP ACCT SHOWS PP 30 DAYS	EDGAR OJEDA
[REDACTED] 4562		10/20/2009	DM	ACTION/RESULT CD CHANGED FROM BRTR TO BRUN	EDGAR OJEDA
[REDACTED] 4562		10/20/2009	DM	TT B1 VAI ADV TAD ACCT SHOWS IN FCLSRE CUS XRFD TO	EDGAR OJEDA
[REDACTED] 4562		10/20/2009	DM	LMIT	EDGAR OJEDA
[REDACTED] 4562		10/20/2009	DM	ACTION/RESULT CD CHANGED FROM OAAI TO BRTR	EDGAR OJEDA
[REDACTED] 4562		10/20/2009	LMT	LMT BPO/APPRaisal REC ADDED	PETE HOECKER
[REDACTED] 4562	COL27	10/20/2009	CIT	012 Retarget CIT#854; Passed Decision 1	KENT HURLBURT
[REDACTED] 4562	COL27	10/20/2009	CIT	DTI=73.19%; Preparing Account for Decision 2	KENT HURLBURT
[REDACTED] 4562	COL04	10/20/2009	CIT	014 DONE 10/20/09 BY TLR 05835	SHAWN CASLAVKA
[REDACTED] 4562	COL04	10/20/2009	CIT	TSK TYP 940-TEAM LEAD ELEVA	SHAWN CASLAVKA
[REDACTED] 4562	COL04	10/20/2009	CIT	014 closing 940, per newtrak 30 day pp request	SHAWN CASLAVKA

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	COL04	10/20/2009	CIT	made already	SHAWN CASLAVKA
4562	LMT	10/20/2009	NT	FC Sale 30 day PP request submitted & confirmed by	SHEILA LEHRMAN
4562	LMT	10/20/2009	NT	Sandra Guevara, Executive Trustee Services on	SHEILA LEHRMAN
4562	LMT	10/20/2009	NT	10/19/09. Will remove FC Sale Date until sale is	SHEILA LEHRMAN
4562	LMT	10/20/2009	NT	rescheduled.	SHEILA LEHRMAN
4562		10/20/2009	D28	FORCED BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		10/19/2009	FOR	10/19/09 - 12:57 - 89115	NEW TRAK SYSTEM ID
4562		10/19/2009	FOR	hank you! Timeframe: : 30 days	NEW TRAK SYSTEM ID
4562		10/19/2009	FOR	10/19/09 - 12:57 - 89115	NEW TRAK SYSTEM ID
4562		10/19/2009	FOR	User has completed the	NEW TRAK SYSTEM ID
4562		10/19/2009	FOR	Postpone_Dtl data form with the	NEW TRAK SYSTEM ID
4562		10/19/2009	FOR	following entries: Instructions: :	NEW TRAK SYSTEM ID
4562		10/19/2009	FOR	Please PP Sale for HMP Mod Review. T	NEW TRAK SYSTEM ID
4562		10/19/2009	FOR	10/19/09 - 12:57 - 89115	NEW TRAK SYSTEM ID
4562		10/19/2009	FOR	Process opened 10/19/2009 by user	NEW TRAK SYSTEM ID
4562		10/19/2009	FOR	Sheila Lehrman.	NEW TRAK SYSTEM ID
4562		10/19/2009	FOR	10/19/09 - 17:24 - 57127	NEW TRAK SYSTEM ID
4562		10/19/2009	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		10/19/2009	FOR	following event: Confirmed Sale Has	NEW TRAK SYSTEM ID
4562		10/19/2009	FOR	Been Postponed, completed on	NEW TRAK SYSTEM ID
4562		10/19/2009	FOR	10/19/2009	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	COL11	10/19/2009	CIT	013 DONE 10/19/09 BY TLR 11498	KATIE JACOBI
4562	COL11	10/19/2009	CIT	TSK TYP 316-TRIAL HMP NON-E	KATIE JACOBI
4562	COL11	10/19/2009	CIT	012 Retarget CIT 854 Projected 1st trial payment	KATIE JACOBI
4562	COL11	10/19/2009	CIT	12/01/09 with a Perm Mod 1st pmt 03/01/10,	KATIE JACOBI
4562	COL11	10/19/2009	CIT	Escrow Capped \$10,940.55, Escrow Shortage	KATIE JACOBI
4562	COL11	10/19/2009	CIT	\$2,192.04, Escrow Payment \$365.34, account is	KATIE JACOBI
4562	COL11	10/19/2009	CIT	ready to run thru the DTI Calc	KATIE JACOBI
4562		10/19/2009	LMT	LMT SOLUTN PURSUED (6) COMPLETED 10/19/09	KATIE JACOBI
4562		10/16/2009	CBR	CR BUR RPT STATUS=N;EXPIRE DT = 10/01/09	SYSTEM ID
4562		10/16/2009	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		10/16/2009	DM	A3P WILLIAM SERRANO THE HOUSING RESO VI INQ ON PP	RUBEN ROBLES
4562		10/16/2009	DM	SALE ADV CALL ON MONDAY, PACK REC	RUBEN ROBLES
4562		10/16/2009	DM	ACTION/RESULT CD CHANGED FROM OAAI TO BRUN	RUBEN ROBLES
4562	ESC05	10/16/2009	CIT	013 Retargeting CIT to tlr 1693 - no esc changes.	SANJAY CHANDRAMANI
4562	HAZ60	10/16/2009	CIT	013 CIT 316 Balboa -loan is condo, no insurance	TAMARAH WASHINGTON
4562	HAZ60	10/16/2009	CIT	info to pay. Thank you. TWashington x3593	TAMARAH WASHINGTON
4562	TAX20	10/16/2009	CIT	013 cit 316- taxes already escrowed. dr	DEBRA RAYMOND
4562	COL10	10/15/2009	CIT	013 NEW CIT#316 Core HMP Mod; Set-up All Required	KRIS CAYA
4562	COL10	10/15/2009	CIT	Escrow Lines.	KRIS CAYA
4562	COL27	10/15/2009	CIT	012 Retarget CIT#854; Continue Preparing for	KENT HURLBURT
4562	COL27	10/15/2009	CIT	Decision 1	KENT HURLBURT
4562		10/14/2009	FOR	10/14/09 - 14:49 - 60707	NEW TRAK SYSTEM ID
4562		10/14/2009	FOR	rocesses.	NEW TRAK SYSTEM ID
4562		10/14/2009	FOR	10/14/09 - 14:49 - 60707	NEW TRAK SYSTEM ID
4562		10/14/2009	FOR	Intercom From: Alma rivas, at-exet	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		10/14/2009	FOR	- To: Vangie Allapitan (GMAC) /	NEW TRAK SYSTEM ID
4562		10/14/2009	FOR	Message: Fees and costs have been	NEW TRAK SYSTEM ID
4562		10/14/2009	FOR	submitted for all of the requested p	NEW TRAK SYSTEM ID
4562		10/14/2009	FOR	10/14/09 - 14:49 - 60707	NEW TRAK SYSTEM ID
4562		10/14/2009	FOR	Fees and costs response: Good	NEW TRAK SYSTEM ID
4562		10/14/2009	FOR	Through:10/22/2009 Fees: 500.00	NEW TRAK SYSTEM ID
4562		10/14/2009	FOR	Costs: 758.23 Comment:	NEW TRAK SYSTEM ID
4562		10/14/2009	FOR	10/14/09 - 00:08 - 64305	NEW TRAK SYSTEM ID
4562		10/14/2009	FOR	A fees and costs request has been	NEW TRAK SYSTEM ID
4562		10/14/2009	FOR	entered for this loan by Vangie	NEW TRAK SYSTEM ID
4562		10/14/2009	FOR	Allapitan, good through 10/22/2009	NEW TRAK SYSTEM ID
4562	CMPPK	10/14/2009	NT	Fax received form 4506-t, bank statement, imaged	REBECCA FLORES
4562	CMPPK	10/14/2009	NT	as wout, ict-gee1@2863	REBECCA FLORES
4562	COL10	10/13/2009	CIT	012 retarget cit 854- still need 4506T... Please	RACHEL VOTROUBEK
4562	COL10	10/13/2009	CIT	continue review... run thru the dti	RACHEL VOTROUBEK
4562	COL10	10/13/2009	CIT	calculator.	RACHEL VOTROUBEK
4562		10/13/2009	LMT	HARDSHIP AFFDVT RECD (35) COMPLETED 10/13/09	RACHEL VOTROUBEK
4562		10/13/2009	LMT	FED TAX RETURN RECD (33) COMPLETED 10/13/09	RACHEL VOTROUBEK
4562		10/13/2009	LMT	PROOF OF INCOME RECD (32) COMPLETED 10/13/09	RACHEL VOTROUBEK
4562		10/13/2009	LMT	FINANCIAL STMT RECD (31) COMPLETED 10/13/09	RACHEL VOTROUBEK
4562		10/13/2009	LMT	REFERRD TO LOSS MIT (1) COMPLETED 10/13/09	RACHEL VOTROUBEK
4562		10/13/2009	LMT	APPROVED FOR LMT 10/13/09	RACHEL VOTROUBEK
4562		10/12/2009	DM	A3P,CI,VERIFIED.ADV IN FORECLOUSRE SALE DATE	MELISSA MATTHIAS
4562		10/12/2009	DM	10/23,? IF GOT FIN PACKAGE.ADV OF WHAT WE GOT AND	MELISSA MATTHIAS
4562		10/12/2009	DM	MISSING 4506-T FORM. WILL BE SENDING IN TODAY. ADV	MELISSA MATTHIAS
4562		10/12/2009	DM	LC,CREDIT,CALLS,LETTERS.RFD-REDUCTION IN INCOME,	MELISSA MATTHIAS
4562		10/12/2009	DM	BEGAN LAST YR	MELISSA MATTHIAS
4562		10/12/2009	DM	DFLT REASON 1 CHANGED TO: CURTAILMENT OF INCOME	MELISSA MATTHIAS
4562		10/12/2009	DM	ACTION/RESULT CD CHANGED FROM NOTE TO BRUN	MELISSA MATTHIAS
4562		10/12/2009	OL	WDOYWDOYCUS - AUTHORIZATION CONFIRMATION	ISAIAS GUARCAS
4562	LMT	10/12/2009	NT	Authorization received - Added Teva Perrizo and	ISAIAS GUARCAS
4562	LMT	10/12/2009	NT	Paulo Ponce of The Housing Resource Center,	ISAIAS GUARCAS
4562	LMT	10/12/2009	NT	ph:609.677.2451, imaged as artp, ict-gee1@2863	ISAIAS GUARCAS
4562	COL08	10/12/2009	CIT	012 Revised*** NEW CIT 854: Fax recvd financial	ISAIAS GUARCAS
4562	COL08	10/12/2009	CIT	statement, hardship letter, hardship	ISAIAS GUARCAS

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
██████████	4562 COL08	10/12/2009	CIT	affidavit, poi(P& statement), authorization	ISAIAS GUARCAS
██████████	4562 COL08	10/12/2009	CIT	letter, bank statement, income tax return,	ISAIAS GUARCAS
██████████	4562 COL08	10/12/2009	CIT	missing: form 4506-t, imaged as wout,	ISAIAS GUARCAS
██████████	4562 COL08	10/12/2009	CIT	ict-gee1@2863	ISAIAS GUARCAS
██████████	4562	10/12/2009	HMP	FINANCIAL INFORMATION COLLECTED FOR HMP	ISAIAS GUARCAS
██████████	4562	10/12/2009	HMP	LMT BORR FIN REC ADDED	ISAIAS GUARCAS
██████████	4562 SUFPK	10/12/2009	NT	See previous notes, ict-gee1@2863	ISAIAS GUARCAS
██████████	4562	10/12/2009	DM	ICT-GLLEE1@2863	ISAIAS GUARCAS
██████████	4562	10/12/2009	DM	DFLT REASON 2 CHANGED TO: OTHER	ISAIAS GUARCAS
██████████	4562	10/12/2009	DM	ACTION/RESULT CD CHANGED FROM LMDC TO NOTE	ISAIAS GUARCAS
██████████	4562 COL08	10/12/2009	CIT	012 NEW CIT 854: Fax recvd financial statement,	ISAIAS GUARCAS
██████████	4562 COL08	10/12/2009	CIT	hardship letter, hardship affidavit, poi(P&L	ISAIAS GUARCAS
██████████	4562 COL08	10/12/2009	CIT	statement), bank statement, income tax return,	ISAIAS GUARCAS
██████████	4562 COL08	10/12/2009	CIT	missing: form 4506-t, imaged as wout,	ISAIAS GUARCAS
██████████	4562 COL08	10/12/2009	CIT	ict-gee1@2863	ISAIAS GUARCAS
██████████	4562	10/09/2009	FOR	10/09/09 - 11:56 - 84380	NEW TRAK SYSTEM ID
██████████	4562	10/09/2009	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
██████████	4562	10/09/2009	FOR	following event: Bid Calculation	NEW TRAK SYSTEM ID
██████████	4562	10/09/2009	FOR	Completed, completed on 10/9/2009	NEW TRAK SYSTEM ID
██████████	4562	10/09/2009	FOR	10/09/09 - 11:56 - 84380	NEW TRAK SYSTEM ID
██████████	4562	10/09/2009	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
██████████	4562	10/09/2009	FOR	following event: Bid Approved,	NEW TRAK SYSTEM ID
██████████	4562	10/09/2009	FOR	completed on 10/9/2009	NEW TRAK SYSTEM ID
██████████	4562	10/09/2009	FOR	10/09/09 - 11:56 - 84380	NEW TRAK SYSTEM ID
██████████		██████████	██	██	████████████████████
██████████		██████████	██	████████████████████████████████████	████████████████████
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██████████		██████████	██	████████████████████████████████████	████████████████████
██████████	4562	10/09/2009	FOR	BIDDING INSTRUCTIONS (609) COMPLETED 10/09/09	CARLOS GONZALEZ
██████████	4562	10/02/2009	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID

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4562		09/25/2009	FSV	INSP TP F RESULTS RCVD; ORD DT=09/16/09	SYSTEM ID
4562		09/25/2009	FOR	PRE-SALE REDEMPTION (603) COMPLETED 09/25/09	NEW TRAK SYSTEM ID
4562		09/24/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/24/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/24/2009	DMD	09/24/09 10:25:42 MSG ANS MACH	DAVOX INCOMING FILE
4562		09/22/2009	FOR	09/22/09 - 11:53 - 30479	NEW TRAK SYSTEM ID
4562		09/22/2009	FOR	Process opened 9/22/2009 by user	NEW TRAK SYSTEM ID
4562		09/22/2009	FOR	Connie Canada.	NEW TRAK SYSTEM ID
4562		09/22/2009	FOR	09/22/09 - 11:53 - 30479	NEW TRAK SYSTEM ID
4562		09/22/2009	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		09/22/2009	FOR	following event: Sale Scheduled	NEW TRAK SYSTEM ID
4562		09/22/2009	FOR	For, completed on 10/23/2009 (DIS)	NEW TRAK SYSTEM ID
4562		09/22/2009	FOR	09/22/09 - 11:44 - 30479	NEW TRAK SYSTEM ID
4562		09/22/2009	FOR	Estimated foreclosure fees and	NEW TRAK SYSTEM ID
4562		09/22/2009	FOR	costs good through 10/23/2009 are	NEW TRAK SYSTEM ID
4562		09/22/2009	FOR	\$1,222.00 (DIS)	NEW TRAK SYSTEM ID
4562		09/22/2009	FOR	TASK:0605-FCL-CHANGD FUPDT 10/23/09	NEW TRAK SYSTEM ID
4562		09/22/2009	FOR	SALE SCHEDULED (604) COMPLETED 09/22/09	NEW TRAK SYSTEM ID
4562		09/21/2009	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		09/16/2009	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		09/11/2009	CBR	CR BUR RPT STATUS=N;EXPIRE DT = 10/01/09	SYSTEM ID
4562	INQ10	09/09/2009	CIT	011 DONE 09/09/09 BY TLR 01504	RACHEL KRUGER
4562	INQ10	09/09/2009	CIT	TSK TYP 157-CC TRACK - PRE3	RACHEL KRUGER
4562	INQ10	09/09/2009	CIT	011 cls cit 157-Loss Mit closure letter sent	RACHEL KRUGER
4562		09/08/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/08/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		09/08/2009	DMD	09/08/09 14:28:05 NO ANS	DAVOX INCOMING FILE
4562		09/02/2009	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
4562	DM	09/02/2009	NT	FHLMC EDR 08/31/09- 43 6/6/2009	LAILA BEGUM
4562		08/25/2009	FSV	INSP TP F RESULTS RCVD; ORD DT=08/17/09	SYSTEM ID
4562		08/21/2009	FOR	DEED EXECT-RETRN ATT (622) COMPLETED 08/21/09	PAUL MAISEY
4562		08/19/2009	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		08/17/2009	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		08/14/2009	CBR	CR BUR RPT STATUS=N;EXPIRE DT = 10/01/09	SYSTEM ID
4562		08/11/2009	FOR	JUDGMENT DATE (602) COMPLETED 08/11/09	CINDY STEWART

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		08/04/2009	DM	EARLY IND: SCORE 101 MODEL EIFRC	SYSTEM ID
4562	DM	08/03/2009	NT	FHLMC EDR 07/31/09- 43 6/6/2009 AW 7/23/2009	ERIC STURGIS
4562	DM	08/03/2009	NT	AX 7/23/2009	ERIC STURGIS
4562	INQ60	07/30/2009	CIT	010 DONE 07/30/09 BY TLR 17739	RACHEL DELLINGER
4562	INQ60	07/30/2009	CIT	TSK TYP 255-CC COR TRACKING	RACHEL DELLINGER
4562	INQ60	07/30/2009	CIT	010 closing cit 255 completed	RACHEL DELLINGER
4562	CBR	07/24/2009	NT	Suppressed Credit due to (Loan Modification).	API CSRV
4562	CBR	07/24/2009	NT	Suppression will expire (10/01/09).	API CSRV
4562		07/23/2009	DM	TT A3P WILLIAM SERANO (AUTH IN DIS NOTES, AND VER	VALERIE MOSLEY
4562		07/23/2009	DM	ON LOOKING GLASS, OK TTT GVN BY FLRWLKR) VAI ADV	VALERIE MOSLEY
4562		07/23/2009	DM	FCL STAT. RFD: CURT INCOME UNSURE OF WHEN. 3P HAD	VALERIE MOSLEY
4562		07/23/2009	DM	QUESTIONS ABOUT INT RTE, AMNT DEL, PMNT AMNT, TYPE	VALERIE MOSLEY
4562		07/23/2009	DM	OF LOAN, ETC. REF TO WEBSITE FOR WO. 3P NO FINS	VALERIE MOSLEY
4562		07/23/2009	DM	UNABLE TO PRESCREEN. IS PRIM RES AND OWNER OCC	VALERIE MOSLEY
4562		07/23/2009	DM	ACTION/RESULT CD CHANGED FROM OAAI TO LMDC	VALERIE MOSLEY
4562	COL04	07/23/2009	CIT	011 A3P cld, has access to internet and was	VALERIE MOSLEY
4562	COL04	07/23/2009	CIT	referred to web site for financial package	VALERIE MOSLEY
4562	COL04	07/23/2009	CIT	information. Provided expectations.	VALERIE MOSLEY
4562		07/23/2009	DM	TT WILLIAM SERRANO. IT SHOWS IN THE NOTES AUTH MR	MATT MCFEE
4562		07/23/2009	DM	VER B1 NAME BUT COULDN'T VER B1 SOCIAL SEC NUM.	MATT MCFEE
4562		07/23/2009	DM	ACTION/RESULT CD CHANGED FROM OAPC TO OAAI	MATT MCFEE
4562	COL04	07/23/2009	CIT	010 new cit 255- in the notes it shows that there	MATT MCFEE
4562	COL04	07/23/2009	CIT	is a 3p auth but it doesnt show it in the perm	MATT MCFEE
4562	COL04	07/23/2009	CIT	note.	MATT MCFEE
4562		07/22/2009	FSV	INSP TP F RESULTS RCVD; ORD DT=07/17/09	SYSTEM ID
4562		07/21/2009	D28	FORCED BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		07/17/2009	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562	LMT	07/17/2009	NT	Aut recd: William Serrano, Ian Torres, Melisa Mane	REN AUGUSTUS
4562	LMT	07/17/2009	NT	of The Housing Resource Center. Ph: 619-677-2415.	REN AUGUSTUS
4562	LMT	07/17/2009	NT	07/17/09. imaged As ARTP glee1@2863 .	REN AUGUSTUS
4562		07/10/2009	CBR	FORECLOSURE STARTED	SYSTEM ID
4562		07/10/2009	CBR	DELINQUENT: 120 DAYS	SYSTEM ID
4562		07/02/2009	DM	EARLY IND: SCORE 142 MODEL EIFRC	SYSTEM ID
4562		07/01/2009	FOR	06/30/09 - 18:30 - 56668	NEW TRAK SYSTEM ID
4562		07/01/2009	FOR	User has updated the system for the	NEW TRAK SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	DM	07/01/2009	FOR	following event: TSG Report	NEW TRAK SYSTEM ID
4562		07/01/2009	FOR	Received, completed on 6/30/2009	NEW TRAK SYSTEM ID
4562		07/01/2009	NT	FHLMC EDR 06/30/09- 43 6/6/2009 68 6/25/2009	LAILA BEGUM
4562		06/26/2009	FOR	TASK:0603-FCL-CHANGD FUPDT 09/25/09	NEW TRAK SYSTEM ID
4562		06/26/2009	FOR	FIRST LEGAL ACTION (601) COMPLETED 06/25/09	NEW TRAK SYSTEM ID
4562		06/26/2009	FOR	06/25/09 - 21:00 - 30479	NEW TRAK SYSTEM ID
4562		06/26/2009	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		06/26/2009	FOR	following event: NOD Filed,	NEW TRAK SYSTEM ID
4562		06/26/2009	FOR	completed on 6/25/2009 (DIS)	NEW TRAK SYSTEM ID
4562		06/26/2009	FOR	06/25/09 - 21:00 - 30479	NEW TRAK SYSTEM ID
4562		06/26/2009	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		06/26/2009	FOR	following event: Presale Redemption	NEW TRAK SYSTEM ID
4562		06/26/2009	FOR	Expires, completed on 9/25/2009	NEW TRAK SYSTEM ID
4562		06/26/2009	FOR	(DIS)	NEW TRAK SYSTEM ID
4562		06/23/2009	FSV	INSP TP F RESULTS RCVD; ORD DT=06/17/09	SYSTEM ID
4562		06/19/2009	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		06/18/2009	FOR	06/18/09 - 16:18 - 30479	NEW TRAK SYSTEM ID
4562		06/18/2009	FOR	Estimated foreclosure fees and	NEW TRAK SYSTEM ID
4562	DM	06/18/2009	FOR	costs good through 6/18/2009 are	NEW TRAK SYSTEM ID
4562		06/18/2009	FOR	\$1,213.00 (DIS)	NEW TRAK SYSTEM ID
4562		06/17/2009	FSV	INSP TYPE F ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		06/16/2009	NT	FHLMC EDR 06/15/09- 43 6/6/2009	LAILA BEGUM
4562		06/12/2009	CBR	DELINQUENT: 90 DAYS	SYSTEM ID
4562		06/11/2009	FOR	06/10/09 - 07:31 - 49060	NEW TRAK SYSTEM ID
4562		06/11/2009	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		06/11/2009	FOR	following event: Declaration	NEW TRAK SYSTEM ID
4562		06/11/2009	FOR	Reviewed/Completed, completed on	NEW TRAK SYSTEM ID
4562		06/11/2009	FOR	6/10/2009	NEW TRAK SYSTEM ID
4562		06/09/2009	MFI	MERS NOTIFIED FRCLSR INITIATED 06/06/09	
4562		06/09/2009	FOR	06/09/09 - 11:37 - 00007	NEW TRAK SYSTEM ID
4562		06/09/2009	FOR	User has updated the system for the	NEW TRAK SYSTEM ID
4562		06/09/2009	FOR	following event: File Received By	NEW TRAK SYSTEM ID

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[illegible]

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4562	TAX	06/02/2009	NT	to b1 outcome. adv b1 needs to call her county reg	ANN WEITZENKAMP
4562	TAX	06/02/2009	NT	rfnd status. snt history to her so she can see all	ANN WEITZENKAMP
4562	TAX	06/02/2009	NT	trns on acct annw5830	ANN WEITZENKAMP
4562	INQ40	06/02/2009	NT	ENHANCED HISTORY LETTER PRINTED	ANN WEITZENKAMP
4562		05/29/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/29/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/29/2009	DMD	05/29/09 15:24:33 MSG ANS MACH	DAVOX INCOMING FILE
4562	TAX	05/29/2009	NT	email/b1 dispute the tax refund iao \$.08m and req	CHITO FERNANDEZ
4562	TAX	05/29/2009	NT	to talk to a rep.confirmed the tax refund amount	CHITO FERNANDEZ
4562	TAX	05/29/2009	NT	of \$.08.adv to call tax dept for more	CHITO FERNANDEZ
4562	TAX	05/29/2009	NT	info.chitof.8976862	CHITO FERNANDEZ
4562		05/28/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/28/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/28/2009	DMD	05/27/09 22:01:50 MSG ANS MACH	DAVOX INCOMING FILE
4562	TAX	05/28/2009	NT	wemail, b1 sd she was adv we rcvd a tax rfnd of	ANN WEITZENKAMP
4562	TAX	05/28/2009	NT	several thousand \$ abt 4 months ago. went thru	ANN WEITZENKAMP
4562	TAX	05/28/2009	NT	acct again & only see rfnd of \$.08, no other	ANN WEITZENKAMP
4562	TAX	05/28/2009	NT	rfnds. adv cust this & suggested her to call t/c	ANN WEITZENKAMP
4562	TAX	05/28/2009	NT	to see status as per notes from rsch, t/c was sndg	ANN WEITZENKAMP
4562	TAX	05/28/2009	NT	rfnd to her, not gmac annw5830	ANN WEITZENKAMP
4562	TAX	05/28/2009	NT	email- b1 inq abt the tax refun as she was adv of	JULIET ODULIO
4562	TAX	05/28/2009	NT	the thousands of dollard of refund to her, forward	JULIET ODULIO
4562	TAX	05/28/2009	NT	to tax dept../julieto8976888	JULIET ODULIO
4562		05/26/2009	FSV	INSP TP D RESULTS RCVD; ORD DT=05/18/09	SYSTEM ID
4562	TAX	05/26/2009	NT	email, b1 replied back adv t/c refunded us. adv	ANN WEITZENKAMP
4562	TAX	05/26/2009	NT	only tax rfnd we rcd was on 12/15/08 iao \$.08. adv	ANN WEITZENKAMP
4562	TAX	05/26/2009	NT	her to call t/c & get amt rfnded & date it was	ANN WEITZENKAMP
4562	TAX	05/26/2009	NT	refunded to gmac mortg & we can rsch furhter	ANN WEITZENKAMP
4562	TAX	05/26/2009	NT	annw5830	ANN WEITZENKAMP
4562		05/22/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/22/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/22/2009	DMD	05/21/09 22:02:37 MSG ANS MACH	DAVOX INCOMING FILE
4562		05/21/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/21/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/21/2009	DMD	05/20/09 20:36:21 2	DAVOX INCOMING FILE

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4562	ESC	05/21/2009	NT	email, b1 sd escrow added erroneously & wnts it	ANN WEITZENKAMP
4562	ESC	05/21/2009	NT	removed. adv taxes showing delq in oct 2008 so we	ANN WEITZENKAMP
4562	ESC	05/21/2009	NT	pd them adv in jan 2009 we conf t/c accepted our	ANN WEITZENKAMP
4562	ESC	05/21/2009	NT	pmt & they were refnding customer's. adv unable to	ANN WEITZENKAMP
4562	ESC	05/21/2009	NT	remove escrow bcz has several 30 day late pmts &	ANN WEITZENKAMP
4562	ESC	05/21/2009	NT	neg esc bal annw5830	ANN WEITZENKAMP
4562	HMPS	05/20/2009	NT	Home Affordable Modification program sent to	API CSRV
4562	HMPS	05/20/2009	NT	borrower	API CSRV
4562		05/19/2009	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		05/18/2009	FSV	INSP TYPE D ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		05/18/2009	DMD	05/18/09 14:30:34 NO ANS	DAVOX INCOMING FILE
4562		05/18/2009	DMD	05/17/09 19:40:41 NO ANS	DAVOX INCOMING FILE
4562		05/18/2009	DMD	05/16/09 13:17:38 NO ANS	DAVOX INCOMING FILE
4562		05/15/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/15/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/15/2009	DMD	05/15/09 10:47:10 NO ANS	DAVOX INCOMING FILE
4562		05/14/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/14/2009	DMD	05/13/09 22:06:05 MSG ANS MACH	DAVOX INCOMING FILE
4562		05/14/2009	DMD	05/13/09 15:02:26 NO ANS	DAVOX INCOMING FILE
4562		05/14/2009	DMD	05/14/09 14:53:18 MSG ANS MACH	DAVOX INCOMING FILE
4562		05/14/2009	DMD	05/14/09 13:40:38 NO ANS	DAVOX INCOMING FILE
4562		05/14/2009	DMD	05/14/09 11:10:37 MSG ANS MACH	DAVOX INCOMING FILE
4562		05/13/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/13/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		05/13/2009	DMD	05/13/09 15:02:26 NO ANS	DAVOX INCOMING FILE
4562		05/08/2009	CBR	DELINQUENT: 60 DAYS	SYSTEM ID
4562		05/04/2009	DM	EARLY IND: SCORE 289 MODEL EI60C	SYSTEM ID
4562	DM	05/04/2009	NT	FHLMC EDR 04/30/09- 80 4/30/2009	LAILA BEGUM
4562		05/01/2009	D19	BREACH ROSALIND ALEXAN	SYSTEM ID
4562		04/28/2009	FSV	INSP TP D RESULTS RCVD; ORD DT=04/17/09	SYSTEM ID
4562		04/21/2009	D28	FORCED BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		04/17/2009	FSV	INSP TYPE D ORDERED; REQ CD =AUTO DELQ	SYSTEM ID
4562		04/16/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/16/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		04/16/2009	DMD	04/16/09 10:51:20 NO ANS	DAVOX INCOMING FILE

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message		Trans User Name
4562		04/15/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		04/15/2009	DMD	04/14/09 21:39:29 NO ANS		DAVOX INCOMING FILE
4562		04/15/2009	DMD	04/14/09 11:29:32 NO ANS		DAVOX INCOMING FILE
4562		04/15/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		04/15/2009	DMD	04/15/09 19:04:21 NO ANS		DAVOX INCOMING FILE
4562		04/15/2009	DMD	04/15/09 12:40:38 NO ANS		DAVOX INCOMING FILE
4562		04/14/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		04/14/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		04/14/2009	DMD	04/14/09 11:29:32 NO ANS		DAVOX INCOMING FILE
4562		04/13/2009	DMD	04/02/09 18:48:22	No Answer	DAVOX INCOMING FILE
4562		04/13/2009	DMD	04/02/09 14:20:23	Left Message	DAVOX INCOMING FILE
4562		04/13/2009	DMD	04/02/09 10:24:26	Left Message	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/31/09 18:17:15	LEFT MESSAGE	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/31/09 14:34:58	Left Message	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/31/09 10:28:03	Left Message	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/29/09 14:38:37	Left Message	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/28/09 13:58:40	Left Message	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/28/09 09:45:49	Left Message	DAVOX INCOMING FILE
4562		04/13/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/26/09 15:42:16	Left Message	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/26/09 10:35:35	LEFT MESSAGE	DAVOX INCOMING FILE
4562		04/13/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/24/09 14:44:46	LEFT MESSAGE	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/24/09 10:47:14	Left Message	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/22/09 14:55:50	Left Message	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/21/09 13:45:11	Left Message	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/21/09 09:53:42	Left Message	DAVOX INCOMING FILE
4562		04/13/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		04/13/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/19/09 19:04:30	Par3 Exp Msg	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/15/09 14:27:31	Left Message	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/14/09 13:14:33	Left Message	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/14/09 09:18:43	Left Message	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/12/09 18:14:45	LEFT MESSAGE	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/12/09 14:59:36	LEFT MESSAGE	DAVOX INCOMING FILE

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message		Trans User Name
4562		04/13/2009	DMD	03/12/09 11:31:44	No Answer	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/10/09 18:20:26	LEFT MESSAGE	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/10/09 14:44:50	Left Message	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/10/09 11:03:34	Left Message	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/08/09 14:32:32	Left Message	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/07/09 13:35:43	Left Message	DAVOX INCOMING FILE
4562		04/13/2009	DMD	03/07/09 09:41:06	Left Message	DAVOX INCOMING FILE
4562		04/13/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		04/13/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		04/13/2009	DMD	04/13/09 12:10:47 NO ANS		DAVOX INCOMING FILE
4562		04/13/2009	D19	DEF - OPTIONS TO AVOID FORECLOSURE		SYSTEM ID
4562		04/10/2009	CBR	DELINQUENT: 30 DAYS		SYSTEM ID
4562		04/09/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		04/09/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		04/09/2009	DMD	04/08/09 22:56:26 MSG ANS MACH		DAVOX INCOMING FILE
4562	CACRT	04/06/2009	NT	CA letter sent per state req; cert# can		COLEEN BOYCE
4562	CACRT	04/06/2009	NT	be obtained from imaged document		COLEEN BOYCE
4562		04/06/2009	OL	WDOYLOSS CA NO CONTACT NOTICE CERTIFIED		COLEEN BOYCE
4562		04/03/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		04/03/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		04/03/2009	DMD	04/03/09 15:19:33 NO ANS		DAVOX INCOMING FILE
4562		04/02/2009	DM	EARLY IND: SCORE 361 MODEL EI30C		SYSTEM ID
4562		04/02/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		04/02/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		04/02/2009	DMD	04/02/09 19:25:30 4		DAVOX INCOMING FILE
4562	DM	04/02/2009	NT	FHLMC EDR 03/31/09-No codes reported		LAILA BEGUM
4562		03/27/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		03/27/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		03/27/2009	DMD	03/27/09 13:27:11 MSG ANS MACH		DAVOX INCOMING FILE
4562		03/26/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		03/26/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		03/26/2009	DMD	03/25/09 22:36:11 MSG ANS MACH		DAVOX INCOMING FILE
4562		03/23/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		03/23/2009	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		03/23/2009	DMD	03/23/09 16:27:51 MSG ANS MACH		DAVOX INCOMING FILE

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		03/17/2009	DM	EARLY IND: SCORE 003 MODEL EI16C	SYSTEM ID
4562		03/17/2009	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		03/16/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		03/16/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		03/16/2009	DMD	03/16/09 16:08:16 NO ANS	DAVOX INCOMING FILE
4562		03/13/2009	CBR	DELINQUENT: 30 DAYS	SYSTEM ID
4562		03/10/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		03/10/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		03/10/2009	DMD	03/09/09 21:49:16 NO ANS	DAVOX INCOMING FILE
4562		03/06/2009	DMD	03/05/09 18:49:22 LEFT MESSAGE	DAVOX INCOMING FILE
4562		03/06/2009	DMD	03/05/09 14:57:26 LEFT MESSAGE	DAVOX INCOMING FILE
4562		03/06/2009	DMD	03/05/09 11:36:15 Left Message	DAVOX INCOMING FILE
4562		03/04/2009	DMD	03/03/09 17:57:59 LEFT MESSAGE	DAVOX INCOMING FILE
4562		03/04/2009	DMD	03/03/09 14:43:27 LEFT MESSAGE	DAVOX INCOMING FILE
4562		03/04/2009	DMD	03/03/09 10:52:09 Left Message	DAVOX INCOMING FILE
4562		03/03/2009	DM	EARLY IND: SCORE 361 MODEL EI30C	SYSTEM ID
4562	DM	03/02/2009	NT	FHLMC EDR 02/27/09- AW 1/7/2009 80 1/12/2009	LAILA BEGUM
4562	DM	03/02/2009	NT	AX 1/13/2009	LAILA BEGUM
4562		02/27/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		02/27/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		02/27/2009	DMD	02/27/09 14:12:24 NO ANS	DAVOX INCOMING FILE
4562		02/25/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		02/25/2009	DMD	02/24/09 15:07:11 LEFT MESSAGE	DAVOX INCOMING FILE
4562		02/25/2009	DMD	02/24/09 10:51:29 LEFT MESSAGE	DAVOX INCOMING FILE
4562		02/25/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		02/25/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		02/25/2009	DMD	02/25/09 11:50:37 NO ANS	DAVOX INCOMING FILE
4562		02/24/2009	DMD	02/22/09 14:32:45 Left Message	DAVOX INCOMING FILE
4562		02/24/2009	DMD	02/21/09 13:26:43 Left Message	DAVOX INCOMING FILE
4562		02/24/2009	DMD	02/21/09 09:17:46 Left Message	DAVOX INCOMING FILE
4562	TAX	02/24/2009	NT	b1 i=ci inq about ref adv that havent revd adv	ASHLEY FRANKLIN
4562	TAX	02/24/2009	NT	per notes t/a adv that refund iao 7762.76 would be	ASHLEY FRANKLIN
4562	TAX	02/24/2009	NT	sent to b1...b1 adv that she havent recvd....b1	ASHLEY FRANKLIN
4562	TAX	02/24/2009	NT	very upset...adv b1 that once recvd ref will	ASHLEY FRANKLIN
4562	TAX	02/24/2009	NT	deposit into esc acct/////adv b1 that we made	ASHLEY FRANKLIN

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562	TAX	02/24/2009	NT	payment to t/a on 11/08 iao 2192.04...xfer dto c/s	ASHLEY FRANKLIN
4562	TAX	02/24/2009	NT	to get number for gmac office....ashleyffa3307	ASHLEY FRANKLIN
4562	TAX	02/24/2009	NT	b1 ci to speak with our tax dpt reg her taxes paid	SCOT MORGAN
4562	TAX	02/24/2009	NT	as she said she paid them first and she wants a	SCOT MORGAN
4562	TAX	02/24/2009	NT	refund adz to speak with our tax dpt./pablo8977098	SCOT MORGAN
4562		02/23/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		02/23/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		02/23/2009	DMD	02/23/09 14:45:15 4	DAVOX INCOMING FILE
4562		02/20/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		02/20/2009	DMD	02/19/09 16:02:52 Left Message	DAVOX INCOMING FILE
4562		02/20/2009	DMD	02/19/09 11:16:01 Left Message	DAVOX INCOMING FILE
4562		02/19/2009	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		02/18/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		02/18/2009	DMD	02/17/09 15:45:14 LEFT MESSAGE	DAVOX INCOMING FILE
4562		02/18/2009	DMD	02/17/09 11:33:24 LEFT MESSAGE	DAVOX INCOMING FILE
4562		02/13/2009	CBR	PREVIOUSLY REPORTED DELINQUENT:NOW CURRENT	SYSTEM ID
4562		02/05/2009	DM	EARLY IND: SCORE 004 MODEL EI16C	SYSTEM ID
4562		01/21/2009	DM	PROMISE KEPT 01/15/09 PROMISE DT 01/15/09	SYSTEM ID
4562		01/21/2009	DM	PROMISE KEPT 01/15/09 PROMISE DT 01/15/09	SYSTEM ID
4562		01/21/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		01/21/2009	DMD	01/20/09 15:48:11 LEFT MESSAGE	DAVOX INCOMING FILE
4562		01/21/2009	DMD	01/20/09 11:39:49 Left Message	DAVOX INCOMING FILE
4562		01/21/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		01/21/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		01/21/2009	DMD	01/21/09 18:32:32 NO ANS	DAVOX INCOMING FILE
4562	CSH15	01/21/2009	CIT	009 DONE 01/21/09 BY TLR 14688	DANIELLE REYNOLDS
4562	CSH15	01/21/2009	CIT	TSK TYP 131-ESCROW PAYMENT	DANIELLE REYNOLDS
4562		01/20/2009	DMD	01/18/09 14:51:46 Left Message	DAVOX INCOMING FILE
4562		01/20/2009	DMD	01/17/09 14:49:37 Left Message	DAVOX INCOMING FILE
4562		01/20/2009	DMD	01/17/09 10:15:37 Left Message	DAVOX INCOMING FILE
4562		01/19/2009	DM	EARLY IND: SCORE 357 MODEL EI30C	SYSTEM ID
4562		01/19/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		01/19/2009	DMD	01/19/09 19:50:13 NO ANS	DAVOX INCOMING FILE
4562		01/19/2009	DMD	01/19/09 14:37:59 NO ANS	DAVOX INCOMING FILE
4562		01/16/2009	CBR	DELINQUENT: 30 DAYS	SYSTEM ID

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Transaction s Account Number	Area ID	Trans Added Date	Trans Type	Transaction Message	Trans User Name
4562		01/16/2009	DM	EARLY IND: SCORE 006 MODEL EI16C	SYSTEM ID
4562	INQ25	01/16/2009	CIT	009 cit 231 bck to 649 for rev as prev reqstd. I	WENDY CHAPMAN
4562	INQ25	01/16/2009	CIT	have updt'd 12/08 & 1/09 pmts only to 2012.11 &	WENDY CHAPMAN
4562	INQ25	01/16/2009	CIT	sent 2:88 ltr to cust to adv. cb	WENDY CHAPMAN
4562		01/16/2009	OL	WDOYCUS - ADJUSTMENT LETTER	WENDY CHAPMAN
4562	CSH15	01/16/2009	CIT	009 Retargeting cit 649 to 231 pls adj pmt.	DANIELLE REYNOLDS
4562		01/16/2009	NT	0.00 REVERSED-MISAPPLIED	DANIELLE REYNOLDS
4562		01/16/2009	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		01/15/2009	DM	PROMISE BROKEN 01/15/09 PROMISE DT 01/15/09	SYSTEM ID
4562	INQ25	01/15/2009	CIT	009 ret 131 to 649- pls rvs dec pmt plc in 1u thn	LARETHA BENTLEY
4562	INQ25	01/15/2009	CIT	ret bk to 131 to adj pmt to 2012.11 for dec &	LARETHA BENTLEY
4562	INQ25	01/15/2009	CIT	jan pmts, a new esan wl thn need to be done	LARETHA BENTLEY
4562	INQ25	01/15/2009	CIT	eff with 2/1 pmt rethab	LARETHA BENTLEY
4562		01/14/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		01/14/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		01/14/2009	DMD	01/13/09 15:09:03 LEFT MESSAGE	DAVOX INCOMING FILE
4562		01/13/2009	DMD	01/11/09 14:37:41 Left Message	DAVOX INCOMING FILE
4562		01/13/2009	DMD	01/10/09 13:44:33 Left Message	DAVOX INCOMING FILE
4562		01/13/2009	DMD	01/10/09 10:43:02 Left Message	DAVOX INCOMING FILE
4562		01/13/2009	D19	BREACH ROSALIND ALEXAN	SYSTEM ID
4562		01/13/2009	DM	NOW A CURRNT WO,WE CAN TAKE THE PMT,WE'LL NOTE ON	VINA BORATA
4562		01/13/2009	DM	THE ACCNT THAT B1 WANT TO APPLY THE PMT FOR P&I	VINA BORATA
4562		01/13/2009	DM	FOR DEC & JAN,PROCESSED PDPBP IAO 4024.22+12.50FEE	VINA BORATA
4562		01/13/2009	DM	CONF #2009011561150067.SENT CONF # TO EADD,	VINA BORATA
4562		01/13/2009	DM	ACTION/RESULT CD CHANGED FROM BRSS TO OAAI	VINA BORATA
4562		01/13/2009	DM	TT B1 VI,ADV TAD,SD ONLY WANT TO PAY 2012.11 P&1	VINA BORATA
4562		01/13/2009	DM	FOR DEC & JAN,ADV THERE IS STILL A WO REGRDING HER	VINA BORATA
4562		01/13/2009	DM	ESCROW,ADV IF WE ARE GOIN TO PROCESS A PMT TODAY	VINA BORATA
4562		01/13/2009	DM	IT WILL STILL NOT B POSTED FOR P&1,B1 INSISTED TO	VINA BORATA
4562		01/13/2009	DM	MAKE A PMT TODAY,ADV WE CANT GAURANTEE THAT IT	VINA BORATA
4562		01/13/2009	DM	WILL GO TO THE INTENDED FIELDS,BUT SINCE THERE IS	VINA BORATA
4562		01/13/2009	DM	ACTION/RESULT CD CHANGED FROM BRTR TO BRSS	VINA BORATA
4562	TAX20	01/12/2009	CIT	008 DONE 01/12/09 BY TLR 13848	ANITA HERKER
4562	TAX20	01/12/2009	CIT	TSK TYP 575-TAX REFUND REQU	ANITA HERKER
4562	TAX20	01/12/2009	CIT	008 closing cit 575. per spring at t/o both pymts	ANITA HERKER

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4562	TAX20	01/12/2009	CIT	rcvd same day. h/o will be refunded 7762.68.	ANITA HERKER
4562	TAX20	01/12/2009	CIT	008 cit 575. per notes, delfus letter sent to h/o	ANITA HERKER
4562	TAX20	01/12/2009	CIT	6/18/08. delinquent taxes paid on 10/15/08.	ANITA HERKER
4562	TAX20	01/12/2009	CIT	then 10/30/08 h/o paid taxbill. confirming w/	ANITA HERKER
4562	TAX20	01/12/2009	CIT	t/o status of pymts.	ANITA HERKER
4562		01/12/2009	D19	DEF - OPTIONS TO AVOID FORECLOSURE	SYSTEM ID
4562	COL	01/09/2009	NT	b1 ci wanted to make a pmt for the half amt, call	CUPID BALLARAN
4562	COL	01/09/2009	NT	xfrd to coll. \cupid b8978241	CUPID BALLARAN
4562	TAX	01/09/2009	NT	continued... so the TA posted her pymt / pls	JULIE KOEPFER
4562	TAX	01/09/2009	NT	contact TA to get this confirmed she wants her	JULIE KOEPFER
4562	TAX	01/09/2009	NT	escrow removed/ and was told by Jane 736377 Penny	JULIE KOEPFER
4562	TAX	01/09/2009	NT	8669 fa/karenc3763 // wanted to speak to Customer	JULIE KOEPFER
4562	TAX	01/09/2009	NT	Care to pay delinquent hse pymnts but did not feel	JULIE KOEPFER
4562	TAX	01/09/2009	NT	she should have to pay showing the escrow shortage	JULIE KOEPFER
4562	TAX	01/09/2009	NT	amt. /	JULIE KOEPFER
4562	INQ90	01/09/2009	CIT	009 new cit 131 - tax refn req. pls allow	BLAINE SHADLE
4562	INQ90	01/09/2009	CIT	\$2012.11 for Dec '08 and Jan '09 pmt.	BLAINE SHADLE
4562	INQ90	01/09/2009	CIT	blaines7578	BLAINE SHADLE
4562	TAX60	01/09/2009	CIT	008 new cit 575 b1 ci/ per b1 is upset we forced	JULIE KOEPFER
4562	TAX60	01/09/2009	CIT	escrow /per b1 has a ltr from GMAC that the	JULIE KOEPFER
4562	TAX60	01/09/2009	CIT	esc would be removed if she pd the tx	JULIE KOEPFER
4562	TAX60	01/09/2009	CIT	/ per b1 she pd tx on 10-30-08 \$7762.68 /she	JULIE KOEPFER
4562	TAX60	01/09/2009	CIT	faxed the same day the pop /and was told by TA	JULIE KOEPFER
4562	TAX60	01/09/2009	CIT	they never got our check / so the TA posted	JULIE KOEPFER
4562	TAX60	01/09/2009	CIT	her pymt / pls contact TA to get this	JULIE KOEPFER
4562	TAX60	01/09/2009	CIT	confirmed she wants her escrow removed/ and wa	JULIE KOEPFER
4562	ESC	01/09/2009	NT	b1 ci re esc on acct re shortage on acct sd has	MARISSA SUAREZ
4562	ESC	01/09/2009	NT	recd letter stating esc removed from acct adv only	MARISSA SUAREZ
4562	ESC	01/09/2009	NT	letter we show is a letter advising that we can	MARISSA SUAREZ
4562	ESC	01/09/2009	NT	comply with her req once neg esc has been pd on	MARISSA SUAREZ
4562	ESC	01/09/2009	NT	the acct adv needs to confirm with the tax dept	MARISSA SUAREZ
4562	ESC	01/09/2009	NT	abt tax pmt info and xfer call / marissas8978057	MARISSA SUAREZ
4562		01/08/2009	DMD	01/07/09 17:05:57 PAR3 ALERT RETRIVAL	DAVOX INCOMING FILE
4562		01/08/2009	DMD	01/06/09 14:51:57 LEFT MESSAGE	DAVOX INCOMING FILE
4562		01/08/2009	DMD	01/06/09 10:10:09 LEFT MESSAGE	DAVOX INCOMING FILE

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4562	TAX	01/08/2009	NT	B1 ci was angry and upset that we pd tax and she	NALENE ROPER
4562	TAX	01/08/2009	NT	was explaining where she sent in some type of	NALENE ROPER
4562	TAX	01/08/2009	NT	documents when the call went dead air and I did	NALENE ROPER
4562	TAX	01/08/2009	NT	the dead air thing and gave the 800 # and she was	NALENE ROPER
4562	TAX	01/08/2009	NT	gone. Please assist her when she call back. She	NALENE ROPER
4562	TAX	01/08/2009	NT	was on a mobile phone and was driving could be as	NALENE ROPER
4562	TAX	01/08/2009	NT	why was having issue hearing her and she had on	NALENE ROPER
4562	TAX	01/08/2009	NT	speaker phone. Thanks Nalenerfa 3576	NALENE ROPER
4562	TAX	01/08/2009	NT	b1 ci re removal of esc. adv its not removed yet.	WILFRED GUILARAN
4562	TAX	01/08/2009	NT	sed has to pay for certain amt for tax which we	WILFRED GUILARAN
4562	TAX	01/08/2009	NT	paid for her which was the reason for escrowing	WILFRED GUILARAN
4562	TAX	01/08/2009	NT	the acct. but sed was not rcvd by the tax	WILFRED GUILARAN
4562	TAX	01/08/2009	NT	collector. so, y is she esc for that. xfrd to tax	WILFRED GUILARAN
4562	TAX	01/08/2009	NT	dept. wilfred g8976810	WILFRED GUILARAN
4562		01/07/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		01/07/2009	DMD	01/06/09 14:51:57 LEFT MESSAGE	DAVOX INCOMING FILE
4562		01/07/2009	DMD	01/06/09 10:10:09 LEFT MESSAGE	DAVOX INCOMING FILE
4562	TAX	01/07/2009	NT	b1 ci re tax issue adv xfer to tax adv tax dept is	JERMAINE DE CASTRO
4562	TAX	01/07/2009	NT	closed adv to cb by 2mrw. jermaine 8976825	JERMAINE DE CASTRO
4562		01/07/2009	DM	TTB1 VI, ADVC TAD, LF, CRDT, CC/LTRS, 2 MOS OWE,	NATHANIEL TULABOT
4562		01/07/2009	DM	ASKS FOR THE ESCROW IN HER ACCOUNT, ASK WHY ITS	NATHANIEL TULABOT
4562		01/07/2009	DM	STILL ASSESSED ON HER ACCOUNT, AND SHE ALREADY	NATHANIEL TULABOT
4562		01/07/2009	DM	RECEIVED THE LETTER THAT SHE IS NOT GOING TO BE	NATHANIEL TULABOT
4562		01/07/2009	DM	ASSESSED ESCROW, DEC PYMNT WILL BE PAID AS SOON AS	NATHANIEL TULABOT
4562		01/07/2009	DM	ESCROW PROBLEM SOLVE, RFD PYMNT DISPUTE BOUT ESCR'	NATHANIEL TULABOT
4562		01/07/2009	DM	DFLT REASON 1 CHANGED TO: OTHER	NATHANIEL TULABOT
4562		01/07/2009	DM	ACTION/RESULT CD CHANGED FROM OAPC TO BRTR	NATHANIEL TULABOT
4562		01/06/2009	DMD	01/04/09 14:44:41 No Answer	DAVOX INCOMING FILE
4562		01/06/2009	DMD	01/03/09 13:44:55 No Answer	DAVOX INCOMING FILE
4562		01/06/2009	DMD	01/03/09 09:31:34 No Answer	DAVOX INCOMING FILE
4562	DM	01/06/2009	NT	FHLMC EDR 12/31/08-No codes reported	ERIC STURGIS
4562		01/02/2009	DM	EARLY IND: SCORE 353 MODEL EI30C	SYSTEM ID
4562		01/02/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		01/02/2009	DMD	01/01/09 19:04:15 Par3 Exp Msg	DAVOX INCOMING FILE
4562		01/02/2009	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE

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4562		12/31/2008	DMD	12/30/08 15:11:35	No Answer	DAVOX INCOMING FILE
4562		12/31/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/31/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/31/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/31/2008	DMD	12/30/08 10:25:50	No Answer	DAVOX INCOMING FILE
4562		12/31/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/31/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/31/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/31/2008	DMD	12/31/08 10:19:35 MSG ANS MACH		DAVOX INCOMING FILE
4562		12/30/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/30/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/30/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/30/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/30/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/30/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/30/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/30/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/30/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/30/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/30/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/30/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/30/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/30/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/30/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/30/2008	DMD	12/27/08 14:00:29	No Answer	DAVOX INCOMING FILE
4562		12/30/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/30/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/30/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/30/2008	DMD	12/27/08 09:45:57	No Answer	DAVOX INCOMING FILE
4562		12/30/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/26/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/26/2008	DMD	12/25/08 19:00:49	Par3 Exp Msg	DAVOX INCOMING FILE
4562		12/26/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/26/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/26/2008	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
4562		12/26/2008	DMD	12/26/08 16:56:06 MSG ANS MACH	DAVOX INCOMING FILE
4562		12/24/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/24/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/24/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/24/2008	DMD	12/23/08 14:41:11 No Answer	DAVOX INCOMING FILE
4562		12/24/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/24/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/24/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/24/2008	DMD	12/23/08 10:44:21 No Answer	DAVOX INCOMING FILE
4562		12/24/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/23/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/23/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/23/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/23/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/23/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/23/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/23/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/23/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/23/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/23/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/23/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/23/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/23/2008	DMD	12/20/08 14:12:57 No Answer	DAVOX INCOMING FILE
4562		12/23/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/23/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/23/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/23/2008	DMD	12/20/08 09:30:18 No Answer	DAVOX INCOMING FILE
4562		12/23/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/22/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/22/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/22/2008	DMD	12/22/08 12:11:24 MSG ANS MACH	DAVOX INCOMING FILE
4562		12/19/2008	DMD	12/18/08 16:22:09 No Answer	DAVOX INCOMING FILE
4562		12/19/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/19/2008	DMD	00/00/00 00:00:00	DAVOX INCOMING FILE
4562		12/19/2008	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
4562		12/19/2008	DMD	12/18/08 11:32:29	No Answer	DAVOX INCOMING FILE
4562		12/19/2008	DMD	00/00/00 00:00:00		DAVOX INCOMING FILE
4562		12/19/2008	D28	BILLING STATEMENT FROM REPORT R628		SYSTEM ID
4562	EOY50	12/08/2008	CIT	007 DONE 12/08/08 BY TLR 19149		KATIE HOSCH
4562	EOY50	12/08/2008	CIT	TSK TYP 197-INTEREST ON ESC		KATIE HOSCH
4562	EOY50	12/08/2008	CIT	007 New CIT 197-- loan now meets ioe criteria		KATIE HOSCH
4562	EOY50	12/08/2008	CIT	added to the table, closing cit 197.katieh		KATIE HOSCH
4562	EOY50	12/08/2008	CIT	2365112		KATIE HOSCH
4562		12/05/2008	DM	EARLY IND: SCORE 067 MODEL EI16C		SYSTEM ID
4562		11/18/2008	D28	BILLING STATEMENT FROM REPORT R628		SYSTEM ID
4562		11/14/2008	CBR	CHANGE IN PRIMARY BORROWERS ADDR		SYSTEM ID
4562		11/05/2008	DM	EARLY IND: SCORE 067 MODEL EI16C		SYSTEM ID
4562	MIP05	11/04/2008	CIT	006 DONE 11/04/08 BY TLR 22062		DONNA SCHRAGE
4562	MIP05	11/04/2008	CIT	TSK TYP 347-WAIVER OF TAX R		DONNA SCHRAGE
4562	MIP05	11/04/2008	CIT	006 clsd cit 347 - denied tax waiver due to		DONNA SCHRAGE
4562	MIP05	11/04/2008	CIT	negative escrow balance.		DONNA SCHRAGE
4562		11/04/2008	OL	WDOYESC - CANNOT CANCEL NEGATIVE ESCROW		DONNA SCHRAGE
4562	MIP05	10/31/2008	CIT	006 New Cit 347-tax waiver request		KESHIA BURSE
4562	INQ95	10/30/2008	CIT	005 DONE 10/30/08 BY TLR 08082		MYRA MUNOZ
4562	INQ95	10/30/2008	CIT	TSK TYP 250-TEAM LEAD ONLY:		MYRA MUNOZ
4562	INQ95	10/30/2008	CIT	005 Closing cit 250. called b1 at 08:50 pm cst.		MYRA MUNOZ
4562	INQ95	10/30/2008	CIT	left vm. adz to call cc 8007664622 opt 5 and		MYRA MUNOZ
4562	INQ95	10/30/2008	CIT	ext 7167040. myra m 73687		MYRA MUNOZ
4562	INQ95	10/30/2008	CIT	005 fyi cit 250. called b1 at 04:32 pm cst. left		MYRA MUNOZ
4562	INQ95	10/30/2008	CIT	vm. adz to call cc 8007664622 opt 5 and ext		MYRA MUNOZ
4562	INQ95	10/30/2008	CIT	7167040. myra m 73687		MYRA MUNOZ
4562	INQ90	10/30/2008	CIT	005 FYI b1 siad she no longer needed a supervisor		PENNI BEAUPRE
4562	INQ90	10/30/2008	CIT	callback she knowws how to handle her escrow		PENNI BEAUPRE
4562	INQ90	10/30/2008	CIT	now peni2b364638		PENNI BEAUPRE
4562	INQ90	10/30/2008	CIT	005 FYI b1 ci again i adv her to stop escrow send		PENNI BEAUPRE
4562	INQ90	10/30/2008	CIT	in full amount we paid out with written		PENNI BEAUPRE
4562	INQ90	10/30/2008	CIT	request to waive escrow and it will be waived		PENNI BEAUPRE
4562	INQ90	10/30/2008	CIT	peni2b364638		PENNI BEAUPRE
4562	ESC	10/30/2008	NT	b1 ci ing about why a sup in the esc dept has not		ANGELIQUE MARSHALL
4562	ESC	10/30/2008	NT	called her back adv h/o she would have to speak to		ANGELIQUE MARSHALL

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
4562	ESC	10/30/2008	NT	someone in the esc c/s dept xfer to c/s	ANGELIQUE MARSHALL
4562	ESC	10/30/2008	NT	angeliquem/fa4642	ANGELIQUE MARSHALL
4562	INQ	10/28/2008	NT	cont.. she also update home tel no.janeL73677	MARY LEUNG
4562	INQ75	10/28/2008	CIT	005 new cit 250 b1 ci to inq why they have shrtg.	MARY LEUNG
4562	INQ75	10/28/2008	CIT	adv they have del tax and their acct was	MARY LEUNG
4562	INQ75	10/28/2008	CIT	converted to esc. she sd she didnt receive	MARY LEUNG
4562	INQ75	10/28/2008	CIT	delfus letter. she sd she is willing to pay	MARY LEUNG
4562	INQ75	10/28/2008	CIT	for the tax we pd.adv tht she need to meet 24	MARY LEUNG
4562	INQ75	10/28/2008	CIT	mo to waive esc.but she was so upset. she	MARY LEUNG
4562	INQ75	10/28/2008	CIT	asked to xpedite the call. janeL73677	MARY LEUNG
4562		10/20/2008	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562	TAX	10/15/2008	NT	AS Per Efile Dated 10/06/08 taxes are Delq as	LAVANYA GUMMIREDDY
4562	TAX	10/15/2008	NT	Follows: SAN DIEGO COUNTY: Disbursed Regular 07/08	LAVANYA GUMMIREDDY
4562	TAX	10/15/2008	NT	total Delq Base tax \$4348.60 Pen \$720.78.	LAVANYA GUMMIREDDY
4562	TAX	10/15/2008	NT	Disbursed Supplemental 07/08 total Delq Base tax	LAVANYA GUMMIREDDY
4562	TAX	10/15/2008	NT	\$2313.26 Pen \$380.12. Total Ck \$7762.76. GTD	LAVANYA GUMMIREDDY
4562	TAX	10/15/2008	NT	10/31/2008. Converted to Escrow. (CA WIRED) LG	LAVANYA GUMMIREDDY
4562		10/07/2008	DM	EARLY IND: SCORE 067 MODEL EI16C	SYSTEM ID
4562		09/19/2008	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		09/05/2008	DM	EARLY IND: SCORE 067 MODEL EI16C	SYSTEM ID
4562		08/19/2008	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		08/05/2008	DM	EARLY IND: SCORE 067 MODEL EI16C	SYSTEM ID
4562		07/18/2008	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		07/07/2008	DM	EARLY IND: SCORE 067 MODEL EI16C	SYSTEM ID
4562		06/17/2008	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562	TAX	06/11/2008	NT	*TAXNON-FA MAILED DLQ TAX LTR 6/9/08.MAJ	MARY JONES
4562		06/05/2008	DM	EARLY IND: SCORE 067 MODEL EI16C	SYSTEM ID
4562		05/13/2008	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		05/06/2008	DM	EARLY IND: SCORE 067 MODEL EI16C	SYSTEM ID
4562		04/18/2008	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		04/07/2008	DM	EARLY IND: SCORE 067 MODEL EI16C	SYSTEM ID
4562		03/19/2008	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		03/05/2008	DM	EARLY IND: SCORE 067 MODEL EI16C	SYSTEM ID
4562		02/19/2008	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		02/05/2008	DM	EARLY IND: SCORE 067 MODEL EI16C	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
4562		01/17/2008	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		01/07/2008	DM	EARLY IND: SCORE 067 MODEL EI16C	SYSTEM ID
4562		12/19/2007	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		12/05/2007	DM	EARLY IND: SCORE 098 MODEL EI16C	SYSTEM ID
4562		11/19/2007	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		11/09/2007	CBR	CR BUR RPT STATUS=N;EXPIRE DT = 01/22/08	SYSTEM ID
4562		11/06/2007	DM	EARLY IND: SCORE 098 MODEL EI16C	SYSTEM ID
4562	INQ30	10/16/2007	CIT	004 DONE 10/16/07 BY TLR 01250	KAREN BASS
4562	INQ30	10/16/2007	CIT	TSK TYP 142-MAS/COUPON NOT	KAREN BASS
4562	INQ30	10/16/2007	CIT	004 closing cit 142: updt e1 to e5. sent 2:02	KAREN BASS
4562	INQ30	10/16/2007	CIT	ltr adv mas via mail reinstated & online	KAREN BASS
4562	INQ30	10/16/2007	CIT	access has not been affected by update. kb	KAREN BASS
4562	INQ30	10/16/2007	CIT	7436	KAREN BASS
4562		10/16/2007	OL	WDOYCUS - UPDATED RECORDS	KAREN BASS
4562	INQ30	10/15/2007	CIT	004 new cit# 142 corr rcvd	FAITH CUMMINGS
4562		10/12/2007	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		10/05/2007	DM	EARLY IND: SCORE 098 MODEL EI16C	SYSTEM ID
4562		09/19/2007	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562	INQ	09/18/2007	NT	emial b1, reregister w/diff username densie w 7527	DENISE WALGREN
4562	INQ95	09/14/2007	CIT	003 DONE 09/14/07 BY TLR 15505	MA SOCORRO DAVID
4562	INQ95	09/14/2007	CIT	TSK TYP 253-TEAM LEAD ONLY:	MA SOCORRO DAVID
4562	INQ95	09/14/2007	CIT	003 closing 253, 5:07pm CT 2nd attempt called b1	MA SOCORRO DAVID
4562	INQ95	09/14/2007	CIT	but no ans & no vm option as well. ma.socorro	MA SOCORRO DAVID
4562	INQ95	09/14/2007	CIT	83106	MA SOCORRO DAVID
4562	INQ95	09/14/2007	CIT	003 fyi 253, 12:53pm ct called b1 hpn but no ans &	MA SOCORRO DAVID
4562	INQ95	09/14/2007	CIT	no vm option as well. ma.socorro 83106	MA SOCORRO DAVID
4562	INQ75	09/13/2007	CIT	003 new cit 253 b1 ci re website registration advs	JACKIE AUBREY
4562	INQ75	09/13/2007	CIT	to reregister..line gt disconnected while	JACKIE AUBREY
4562	INQ75	09/13/2007	CIT	onset of the call..anna a 73555	JACKIE AUBREY
4562	INQ75	09/13/2007	CIT	002 DONE 09/13/07 BY TLR 19286	JACKIE AUBREY
4562	INQ75	09/13/2007	CIT	TSK TYP 253-TEAM LEAD ONLY:	JACKIE AUBREY
4562	INQ75	09/13/2007	CIT	002 new cit 253 b1 ci re website registration advs	JACKIE AUBREY
4562	INQ75	09/13/2007	CIT	to reregister..line gt disconnected while	JACKIE AUBREY
4562	INQ75	09/13/2007	CIT	onset of the call..anna a 73555	JACKIE AUBREY
4562	INQ75	09/13/2007	CIT	002 new cit 253 b1 ci re website registration advs	JACKIE AUBREY

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
4562	INQ75	09/13/2007	CIT	to reregister..line gt disconnected while	JACKIE AUBREY
4562	INQ75	09/13/2007	CIT	onset of the call..anna a 73555	JACKIE AUBREY
4562		09/05/2007	DM	EARLY IND: SCORE 099 MODEL EI16C	SYSTEM ID
4562		08/15/2007	OL	WDOYCSH - PAY-BY-PHONE LETTER	SCRIPT-JEN ETRINGER
4562		08/15/2007	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562	CSH	08/14/2007	NT	b1 ci trying to make payment online but its not	JENNIFER COLLAZO
4562	CSH	08/14/2007	NT	accepting her username and password.process ebpp	JENNIFER COLLAZO
4562	CSH	08/14/2007	NT	for \$2012.11 and waive the transaction fee. as per	JENNIFER COLLAZO
4562	CSH	08/14/2007	NT	notes late charge was waive as negotiated by	JENNIFER COLLAZO
4562	CSH	08/14/2007	NT	previous rep and b1. gave confirmation	JENNIFER COLLAZO
4562	CSH	08/14/2007	NT	#2007081438847112.mylal73908.	JENNIFER COLLAZO
4562		08/07/2007	DM	EARLY IND: SCORE 099 MODEL EI16C	SYSTEM ID
4562	INQ	07/19/2007	NT	eml-adv borr of username and how to get pswd	DANIEL CARR
4562	INQ	07/19/2007	NT	amanda w/5368	DANIEL CARR
4562		07/18/2007	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562	CSH	07/17/2007	NT	B1 ci and was trying to make a pmt online for the	DIANE JONES
4562	CSH	07/17/2007	NT	pass 3 days and having problems, gave the	DIANE JONES
4562	CSH	07/17/2007	NT	active username and gave the no MAS add / wanted	DIANE JONES
4562	CSH	07/17/2007	NT	to make a pbp waive the fee ; amt \$ 2012.11 c#	DIANE JONES
4562	CSH	07/17/2007	NT	2007071737893401; pls waive the lc once the pmt is	DIANE JONES
4562	CSH	07/17/2007	NT	posted -sarah s 73971	DIANE JONES
4562	CSH	07/17/2007	NT	B1 ci and was trying to make a pmt online for the	DIANE JONES
4562	CSH	07/17/2007	NT	pass 3 days and having problems, gave the	DIANE JONES
4562	CSH	07/17/2007	NT	active username and gave the no MAS add / wanted	DIANE JONES
4562	CSH	07/17/2007	NT	to make a pbp waive the fee ; amt \$ 2012.11 c#	DIANE JONES
4562	CSH	07/17/2007	NT	2007071737893401; pls waive the lc once the pmt is	DIANE JONES
4562	CSH	07/17/2007	NT	posted -sarah s 73971	DIANE JONES
4562		07/05/2007	DM	EARLY IND: SCORE 098 MODEL EI16C	SYSTEM ID
4562		06/14/2007	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562	INQ	06/13/2007	NT	b1 ci to ask re the acct online, adv that the acct	RENE ARGUELLES
4562	INQ	06/13/2007	NT	online is deactivated, adv to exp since not able	RENE ARGUELLES
4562	INQ	06/13/2007	NT	to pull up the password. adv to re-register. ren	RENE ARGUELLES
4562	INQ	06/13/2007	NT	a73753	RENE ARGUELLES
4562	TAX	06/12/2007	NT	*TAXNON-FA MAILED DLQ TAX LTR 6/12/07.MAJ	MARY JONES
4562		06/05/2007	DM	EARLY IND: SCORE 098 MODEL EI16C	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
4562		05/15/2007	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		05/07/2007	DM	EARLY IND: SCORE 098 MODEL EI16C	SYSTEM ID
4562		04/16/2007	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		04/05/2007	DM	EARLY IND: SCORE 098 MODEL EI16C	SYSTEM ID
4562		03/15/2007	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		03/06/2007	DM	EARLY IND: SCORE 098 MODEL EI16C	SYSTEM ID
4562		02/15/2007	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		02/06/2007	DM	EARLY IND: SCORE 098 MODEL EI16C	SYSTEM ID
4562		01/16/2007	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		01/05/2007	DM	EARLY IND: SCORE 098 MODEL EI16C	SYSTEM ID
4562		12/12/2006	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		12/05/2006	DM	EARLY IND: SCORE 098 MODEL EI16N	SYSTEM ID
4562		11/17/2006	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		11/07/2006	DM	EARLY IND: SCORE 098 MODEL EI16N	SYSTEM ID
4562		10/17/2006	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		10/13/2006	CBR	PURCHASED LOAN: SERVICING DATE =06/16/06	SYSTEM ID
4562		10/05/2006	DM	EARLY IND: SCORE 068 MODEL EI16N	SYSTEM ID
4562		09/22/2006	CBR	PURCHASED<60 DAYS:SERVICE DT = 06/16/06	SYSTEM ID
4562		09/14/2006	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		09/05/2006	DM	EARLY IND: SCORE 068 MODEL EI16N	SYSTEM ID
4562		08/18/2006	CBR	PURCHASED<60 DAYS:SERVICE DT = 06/16/06	SYSTEM ID
4562		08/15/2006	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		08/08/2006	DM	EARLY IND: SCORE 000 MODEL EI16N	SYSTEM ID
4562		08/07/2006	DM	EARLY IND: SCORE 000 MODEL EI16N	SYSTEM ID
4562		07/14/2006	CBR	PURCHASED<60 DAYS:SERVICE DT = 06/16/06	SYSTEM ID
4562	OTH35	07/05/2006	CIT	001 DONE 07/05/06 BY TLR 01505	SANDY WHITE
4562	OTH35	07/05/2006	CIT	TSK TYP 436-DOC CORRECTION/	SANDY WHITE
4562	OTH35	07/05/2006	CIT	001 CIT 436-Document correction ordered the DOT	SANDY WHITE
4562	OTH35	07/05/2006	CIT	for UniTrust Mortgage to correct.Sandy/7448	SANDY WHITE
4562		07/04/2006	D28	BILLING STATEMENT FROM REPORT R628	SYSTEM ID
4562		06/23/2006	CBR	PURCHASED<60 DAYS:SERVICE DT = 06/16/06	SYSTEM ID
4562		06/19/2006	D19	WELCOME LETTER ELIGIBLE	SYSTEM ID
4562		06/16/2006	CLS	0000O/B 000314240.00 P/B 000313962.76 07/01/06	LOI

Exhibit E

DOC # 2011-0399506



RECORDING REQUESTED BY
FIRST AMERICAN TITLE COMPANY
AS AN ACCOMMODATION ONLY
RECORDING REQUESTED BY

AUG 05, 2011 8:00 AM

OFFICIAL RECORDS
SAN DIEGO COUNTY RECORDER'S OFFICE
Ernest J. Dronenburg, Jr., COUNTY RECORDER
FEES: 18.00

DA: 1

PAGES: 1

AND WHEN RECORDED MAIL TO:

GMAC c/o ACS, Inc
9401 James Avenue South, Suite 140
Minneapolis, MN 55431
ATTN: Trailing Mail

4379



File No. 7314.36929

Min No. 1002861-
MERS Phone No. 1-888-679-6377

IMPORTANT NOTICE

Note: After having been recorded, this Assignment should be kept with the Note and Deed of Trust hereby assigned

ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, the undersigned hereby grants, assigns, and transfers to GMAC Mortgage, LLC all beneficial interest under that certain Deed of Trust dated May 16, 2006, executed by ROSALIND ALEXANDER-KASPARIK, an unmarried woman to Chicago Title Company, as Trustee; and recorded June 2, 2006, as Document No. 2006-0393460, in the Official Records of the County Recorder of San Diego County, CA.

TOGETHER with the rights accrued or to accrue under said Deed of Trust including the right to have reconveyed, in whole or in part the real property described therein.

Dated: 07-18-11

Mortgage Electronic Registration Systems, Inc., ("MERS") as nominee for UNITRUST Mortgage, Inc., its successors and/or assigns

State of PENNSYLVANIA
County of MONTGOMERY

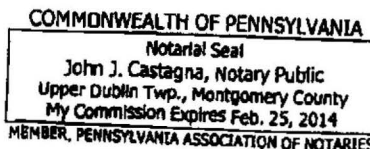
Helen Tyson
Helen Tyson
Assistant Secretary

On July 18, 2011, before me, John J. Castagna Notary Public, personally appeared Helen Tyson, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same and his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of PA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

John J. Castagna



Prepared by: Routh Crabtree Olsen, PS, 1241 E. Dyer Road, Suite 250, Santa Ana, CA 92705

Exhibit F

From: Internet calls

Fax: (800) 529-3909

To:

Exhibit F41Pg 2 of 5

Fax: (619) 260-1845

Page 9 of 108/18/2011 9:58

08/18/2011 09:01 FAX 6193980777

A1810R48EDOWNTOWNSD08003

001/011

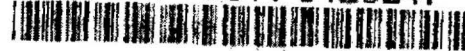
Recording requested by:

ROSALIND ALEXANDER-KASPAK

And when recorded, mail this deed and tax statements to:

ROSALIND ALEXANDER-KASPAK
1021 SCOTT ST #148
SAN DIEGO, CA 92106

DOC # 2011-0425247



AUG 18, 2011 8:05 AM

OFFICIAL RECORDS
SAN DIEGO COUNTY RECORDER'S OFFICE
Ernest J. Diermeier, Jr., COUNTY RECORDER
FEE \$ 32.00
GC OC

PAGES: 4



GRANT DEED

APN: 531-692-05-46

DOCUMENTARY TRANSFER TAX \$ 0
EXEMPTION (RAT CODE): 11800
EXPLANATION: Transfer to a trust for the benefit of the
Grantor/Grantee and not pursuant to a sale.
Signature of Declarant or Agent determining tax

For a valuable consideration, receipt of which is hereby acknowledged,

ROSALIND ALEXANDER-KASPAK, AN UNMARRIED WOMAN

hereby grant(s) to

MARCELLUS ALEXANDER, JR., TRUSTEE OF THE SCOTT STREET LAND TRUST

the following real property in the City of San Diego, County of San Diego, State of California, described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

PROPERTY ADDRESS: 1621 SCOTT ST #148, SAN DIEGO, CA 92106

Date: August 17, 2011

ROSALIND ALEXANDER-KASPAK

State of California

County of San DiegoOn August 18, 2011, before me, Nancy Vezcerra, Notary Public, personally appeared Rosalind Karlette Alexander-Kaspak who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature of Notary

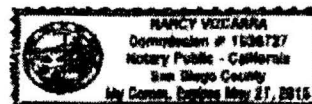


EXHIBIT A

APN: 531-692-03

A CONDOMINIUM COMPOSED OF:

PARCEL 1:

AN UNDIVIDED ONE-ONE HUNDRED TWENTY THIRD (1/123) INTEREST AS TENANT-IN-COMMON IN AND TO THE FOLLOWING DESCRIBED REAL PROPERTY:

LOT 1 OF YACHT CLUB CONDOMINIUMS, IN THE CITY OF SAN DIEGO, COUNTY OF SAN DIEGO, STATE OF CALIFORNIA ACCORDING TO MAP THEREOF NO. 15199 FILED IN THE OFFICE OF THE COUNTY RECORDER OF SAN DIEGO COUNTY, DECEMBER 12, 2005.

EXCEPTING THEREFROM THE FOLLOWING:

ALL LIVING UNITS SHOWN UPON YACHT CLUB CONDOMINIUM PLAN RECORDED DECEMBER 23, 2005 AS FILE NO 2005-1101209, IN THE OFFICIAL RECORDS, SAN DIEGO COUNTY, CALIFORNIA ("CONDOMINIUM PLAN")

THE EXCLUSIVE RIGHT TO POSSESSION OF THOSE DESIGNATED AREAS AS EXCLUSIVE USE COMMON AREA BALCONY, GARAGE AND PARKING SPACE AS SHOWN UPON THE CONDOMINIUM PLAN REFERRED TO HEREINABOVE AND WHICH ARE CONVEYED BY GRANTOR TO THE PURCHASER OF ANY LIVING UNIT.

PARCEL 2:

LIVING UNIT LU-149 AS SHOWN ON THE CONDOMINIUM PLAN REFERRED TO HEREINABOVE.

PARCEL 3:

THE EXCLUSIVE RIGHT TO THE USE, POSSESSION AND OCCUPANCY OF THE THOSE PORTIONS OF THE REAL PROPERTY REFERRED TO IN PARCEL 1

From: Internet calls

Fax: (800) 529-3809

To:

Exhibit F41Pg 4 of 5

Fax: (818) 260-1845

Page 6 of 108/18/2011 9:58

08/18/2011 09:32 FAX 0193990771

A1STORARFDOWNTEWNSD09003

2 003/011

ABOVE, DESIGNATED AS EXCLUSIVE USE COMMON AREA BALCONY, IF APPLICABLE, AS APPURTENANT TO PARCELS 1 AND 2 ABOVE DESCRIBED AND BEARING THE SAME NUMBER DESIGNATION AS THE LIVING UNIT REFERRED TO IN PARCEL 2 ABOVE.

PARCEL 4:

THE EXCLUSIVE RIGHT TO THE USE, POSSESSION AND OCCUPANCY OF THOSE PORTIONS OF THE REAL PROPERTY REFERRED TO IN PARCEL 1 ABOVE, DESIGNATED AS EXCLUSIVE USE COMMON AREA PARKING SPACE N/A, AS APPURTENANT TO PARCELS 1 AND 2 ABOVE DESCRIBED.

PARCEL 5:

THE EXCLUSIVE RIGHT TO THE USE, POSSESSION AND OCCUPANCY OF THOSE PORTIONS OF THE REAL PROPERTY REFERRED TO IN PARCEL 1 ABOVE, DESIGNATED AS EXCLUSIVE USE COMMON AREA GARAGE G-513 AS APPURTENANT TO PARCELS 1 AND 2 ABOVE DESCRIBED.

PARCEL 6:

ONE CLASS A MEMBERSHIP IN THE YACHT CLUB CONDOMINIUMS HOMEOWNERS ASSOCIATION, A CALIFORNIA NONPROFIT MUTUAL BENEFIT CORPORATION, HEREIN CALLED THE "ASSOCIATION".

GRANTEE IN ACCEPTING THIS GRANT DEED AND THE CONVEYANCE HEREBY, DOES HEREBY AGREE, JOINTLY AND SEVERALLY, FOR THE BENEFIT OF THE ASSOCIATION AND EACH AND EVERY ONE OF THE OTHER MEMBERS OF THE ASSOCIATION, THAT GRANTEE WILL PROMPTLY, FULLY AND FAITHFULLY COMPLY WITH AND CONFORM TO THE DECLARATION AND THE ARTICLES OF INCORPORATION, AND BYLAWS OF THE ASSOCIATION AND THE RULES AND REGULATIONS FROM TIME TO TIME PRESCRIBED THEREUNDER BY THE BOARD OF DIRECTORS OF SAID ASSOCIATION OR THEIR OFFICERS, AND IN PARTICULAR, GRANTEE DOES HEREBY AGREE, JOINTLY AND SEVERALLY, PROMPTLY TO PAY IN FULL ANY DUES, FEES OR ASSESSMENTS LEVIED BY THE ASSOCIATION ON OF THE MEMBERSHIP CONVEYED HEREBY

From: Internet calls

Fax: (800) 529-3508

To:

Exhibit F41Pg 5 of 5

Fax: (818) 260-1845

Page 7 of 10 8/18/2011 9:58

08/18/2011 09:32 FAX 0100660771

A15CRAGEDOWNTOWNSD88008

004/011

THE OBLIGATIONS OF GRANTEEES HEREIN SET FORTH SHALL BE CONVENANTS RUNNING WITH THE ABOVE-DESCRIBED PROPERTY IT BEING UNDERSTOOD THAT SAID MEMBERSHIP IN THE ASSOCIATION AND THE OBLIGATIONS THEREOF WILL AUTOMATICALLY PASS TO GRANTEE'S SUCCESSORS IN THE TITLE IN THE ABOVE-DESCRIBED PROPERTY, WHETHER SUCH SUCCESSORS ACQUIRE TITLE BY FORECLOSURE OR OTHERWISE, AND SHALL BE BINDING UPON THE GRANTEE ABOVE NAMED, THEIR HEIRS, DEVISEES, EXECUTORS, ADMINISTRATORS, SUCCESSORS AND ASSIGNS, PROVIDED THAT GRANTEE AND THEIR SAID SUCCESSORS IN TITLE SHALL BE BOUND BY THE FOREGOING CONVENANTS ONLY AS LONG AS THEY, RESPECTIVELY, OWN TITLE TO THE ABOVE-DESCRIBED PROPERTY.

THIS DEED IS MADE AND ACCEPTED UPON THE EASEMENTS, COVENANTS, CONDITIONS AND RESTRICTIONS SET FORTH IN THAT CERTAIN DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND RESERVATION OF EASEMENTS FOR "YACHT CLUB CONDOMINIUMS" RECORDED DECEMBER 23, 2005 AS FILE NO. 2005-1101210 IN THE OFFICIAL RECORDS OF SAN DIEGO COUNTY, CALIFORNIA, AND ANY AMENDMENTS THERETO, WHICH, BY REFERENCE ARE INCORPORATED THERIN AND HEREBY MADE A PART HEREOF BY REFERENCE AS THOUGH FULLY SET FORTH HEREIN.

NOTICE: CALIFORNIA LAW ESTABLISHES PROCEDURES THAT MUST BE FOLLOWED PRIOR TO THE FILING OF ANY ACTION RELATED TO A CLAIMED CONSTRUCTION DEFECT. THESE PROCEDURES IMPACT THE LEGAL RIGHTS OF A HOMEOWNER. THESE PROCEDURES MAY BE FOUND IN TITLE 7 PART 2 OF DIVISION 2 OF THE CALIFORNIA CIVIL CODE COMMENCING WITH §895.

Exhibit G

FILED
CIVIL BUSINESS OFFICE 17
CENTRAL DIVISION

12 JUL 31 PM 1:14

CLERK - SUPERIOR COURT
SAN DIEGO COUNTY, CA

1 Allan Cate, Esq. (SBN: 248526)
2 **LAW OFFICE OF ALLAN O. CATE**
3 7710 Balboa Avenue, Suite 301
4 San Diego, California 92111
5 Tel: (858) 224-5865
6 Fax: (858) 228-9885

7 Attorney for plaintiff,
8 Rosalind Alexander-Kasparik

9 **SUPERIOR COURT OF THE STATE OF CALIFORNIA**
10 **COUNTY OF SAN DIEGO, CENTRAL DISTRICT**

11 ROSALIND ALEXANDER-KASPARIK, an
12 individual;

13 Plaintiff,

14 v.

15 ALLY BANK, fka GMAC MORTGAGE;
16 FEDERAL HOME LOAN MORTGAGE
17 CORPORATION; ALL PERSONS
18 UNKNOWN CLAIMING ANY LEGAL OR
19 EQUITABLE RIGHT, TITLE, ESTATE, LIEN
20 OR INTEREST IN THE PROPERTY
21 DESCRIBED IN THE COMPLAINT
22 ADVERSE TO PLAINTIFF'S TITLE OR ANY
23 CLOUD ON PLAINTIFF'S TITLE HEREIN;
24 and DOES 1 through 99, inclusive;

25 Defendants.

Case No.: 37-2012-00101531-CU-BC-CTL

[Unlimited Civil Case]

**COMPLAINT FOR DAMAGES AND
INJUNCTIVE RELIEF:**

1. INTENTIONAL MISREPRESENTATION;
2. NEGLIGENT MISREPRESENTATION;
3. BREACH OF FIDUCIARY DUTY;
4. UNJUST ENRICHMENT;
5. BREACH OF CONTRACT;
6. QUIET TITLE;
7. VIOLATION OF CIVIL CODE SECTION 2923.6; AND
8. VIOLATION OF BUSINESS & PROFESSIONS CODE SECTION 17200 ET SEQ.

[JURY TRIAL DEMANDED]

26 COMES NOW, plaintiff Rosalind Alexander-Kasparik ("Plaintiff" or "Alexander"),
27 demanding a jury trial, and based on personal knowledge and on information and belief allege as
28 follows:

1 **THE SUBJECT PROPERTY**

2 1. At all times relevant herein, Plaintiff owned a single family residence, an attached
3 property, located at 1021 Scott Street #149, San Diego, CA 92106 ("Subject Property" or
4 "Property").

5 **PARTIES AND VENUE**

6 2. Defendant ALLY BANK, fka GMAC BANK ("Ally"), is a federal bank
7 headquartered in Midvale, Utah. Ally is doing business in the State of California, County of San
8 Diego.

9 3. Defendant FEDERAL HOME LOAN MORTGAGE CORPORATION
10 ("FHLMC"), is a business entity of unknown charter headquartered in Washington, D.C.
11 FHLMC is doing business in the State of California, County of San Diego.

12 4. The defendants named herein as "all persons unknown claiming any legal or
13 equitable right, title, estate, lien, or interest in the property described in the complaint adverse to
14 Plaintiff's title or any cloud on Plaintiff's title herein," named as Does 1 through 99, inclusive,
15 are unknown to Plaintiff at the present time. These defendants, and each of them, claim some
16 right, title, estate, lien, or interest in the below-described Property adverse to Plaintiff's title, and
17 such claim may constitute a cloud on Plaintiff's title thereto. Such claim or claims are without
18 any right whatever and these defendants have no right, title, estate, lien, or interest whatever in
19 the below-described Property or any part thereof. Plaintiff therefore sues said defendants by
20 such fictitious names and will seek leave of court to amend this Complaint to set forth their true
21 names and capacities thereof, when the same has been ascertained.

22 5. Defendants, and each of them, were and are agents, servants, representatives,
23 and/or employees of each of the other defendants herein, and were at all times acting within the
24 course and scope of such agency, representation and employment and with the permission and
25 consent of each of said defendants.

26 6. Wherever appearing in this complaint, each and every reference to defendants and
27 to any of them, is intended to be and shall be a reference to all defendants hereto, and to each of
28

1 them, named and unnamed, including all fictitiously named defendants, unless said reference is
2 otherwise specifically qualified ("Defendants").

3 7. Plaintiff reserve the right to assert additional violations of law as documents and
4 information related to the transaction(s) are produced in the course of discovery in this action.

5 8. Venue is proper in the County of San Diego under Code of Civil Procedure
6 Sections 392 and 395 because this action results from foreclosure on a mortgage on real property
7 located in San Diego County, this action arises out of an offer or provision of a loan intended
8 primarily for personal family or household use in San Diego County, and the alleged acts herein
9 occurred in San Diego County. Further, a substantial portion of the transactions and wrongs
10 complained of herein, including the defendants' participation in the wrongful acts occurred in
11 this County, and defendants have received substantial compensation in this County by doing
12 business here and engaging in numerous activities that had an effect in this County.

13 **FACTUAL ALLEGATIONS**

14 9. In or about 2005, Plaintiff purchased the Subject Property. As a part of that
15 transaction, a loan and deed of trust were executed in favor of lender, defendant FHLMC with
16 defendant Ally Bank as the servicing agent.

17 10. In 2010, Plaintiff began to fall behind on her mortgage payments to defendants
18 due to a temporary increase in her personal expenses, which was beyond her control. While
19 plaintiff has the intermediate- and long-term capacity to generate income, her finances declined
20 dramatically during this period of time.

21 11. Due to these temporary financial difficulties, plaintiff attempted to obtain a loan
22 modification from defendants. Also, at this same time, Plaintiff attempted to resolve a long-
23 running dispute with defendants relating to the fact that defendants were charging her on an
24 unauthorized and improper impound account, where she was already paying (had paid) the
25 associated tax and insurance payments. Plaintiff believes that this mis-accounting on the part of
26 defendants was in at least the amount of \$10,000 to \$20,000. However, despite her best efforts,
27 defendants improperly denied plaintiff a loan modification—mainly due to the fact that
28 defendants refused to credit plaintiff's account with overcharges on tax and insurance payments.

1 12. Again, in 2011, plaintiff applied for loan modification with defendants. While
2 she was entered into a modification program, defendant again fell behind on her mortgage
3 payments.

4 13. In or about mid-2012, plaintiff applied for loan modification with the organization
5 Keep Your Home California ("KYHCA"). KYHCA is a California State-sponsored organization
6 operated by CalHFA Mortgage Assistance Corporation that offers monetary assistance to help
7 mortgage borrowers obtain modifications of their loans. Defendant was told by KYHCA
8 representatives that because there was less than 21 days before her scheduled trustees sale date,
9 that they could not qualify her for their Mortgage Reinstatement Program (which defendant
10 FHLMC is a participant in). When plaintiff contacted defendant GMAC to obtain a short
11 continuance of the trustee sale, they would only give her a continuance such that there were 20
12 days before the sale, such that she would not be able to participate in the KYHCA loan
13 modification program. Nonetheless, plaintiff worked with KYHCA, and after numerous calls to
14 various people within the organization, she was able to secure entry into the Mortgage
15 Reinstatement Program. In late-June 2012, plaintiff received correspondence from KYHCA
16 indicating that she had been deemed eligible for the program, that documentation was
17 forthcoming from defendants/lenders, and that the foreclosure proceedings should be put on hold
18 at this point. Plaintiff and KYHCA completed plaintiff's application process and submitted the
19 same with a request for a completed Servicer Worksheet on June 28, 2012 to defendant GMAC
20 for processing. At this point, plaintiff had already been approved for California State-sponsored
21 Mortgage Reinstatement Program which would be providing a substantial portion of the funding
22 for the loan modification.

23 14. On July 2, 2012, plaintiff received correspondence from KYHCA indicating that
24 defendant Ally Bank (loan servicer) would now not go through with the proposed loan
25 modification under the KYHCA program because the request was made within seven days of the
26 scheduled trustee's sale date. When plaintiff contacted defendant FHLMC (investor) directly
27 and spoke with their representative Emily, plaintiff was told that a request was being submitted
28 to defendant Ally Bank (loan servicer) to postpone the July 3, 2012 foreclosure sale (by

1 FHLMC) pending review of plaintiff's application for loan modification. Plaintiff was advised
2 by Emily (at FHLMC) that the sale was being postponed, and that she should check the
3 electronic system to make sure that the sale was actually postponed. Even though plaintiff was
4 advised on July 2, 2012 by the mortgage lender/investor, defendant FHLMC that the sale would
5 be postponed, the trustee sale still took place on July 3, 2012.

6 15. Plaintiff has been damaged by defendants moving forward with the subject trustee
7 sale, where they had no right to do so under contractual agreements and the law, and where
8 defendants had agreed to postpone the subject trustee's sale pending review of plaintiff's loan
9 modification. Plaintiff relied on defendants' representations to her detriment in that she could
10 have filed an emergency bankruptcy or employed other drastic measures in order to stop the
11 subject foreclosure sale, had plaintiff known that defendant had no true intention of stopping the
12 sale.

13 16. Plaintiff brings the within lawsuit alleging claims for damages and for rescission
14 of the subject trustee sale based on substantive illegalities and the violation of plaintiff's
15 contractual rights.

16 **FIRST CAUSE OF ACTION**

17 **Intentional Misrepresentation**

18 **(Against All Defendants)**

19 17. Plaintiff incorporates by reference and re-alleges each and every allegation
20 contained above, as though fully set forth herein.

21 18. Plaintiff is informed and believes and thereon alleges that Defendants, and each of
22 them, in the manner pled above, represented that they would stop the subject trustee sale to
23 review Plaintiff's application for loan modification. At the time of making said representations
24 defendants intended that Plaintiff rely on their representations. Plaintiff, in reliance on such
25 representations, and without knowledge of their falsity acted to not take further steps to stop the
26 subject foreclosure sale herein, such as filing an emergency bankruptcy petition.
27
28

1 19. Plaintiff is further informed and believe and thereon allege that Defendants'
2 representations were in fact false and that the true facts were that Defendants, and each of them,
3 had not, and did not intend to, provide Plaintiff with a delay of the trustee's sale as they had
4 agreed to orally. That Plaintiff relied upon the representations of said Defendants and each of
5 them as set forth hereinabove and would not have relied on Defendants in this regard, had
6 Plaintiff known the true facts. Specifically, by reasonably relying on Defendants' oral
7 statements, Plaintiff was prevented from taking other steps to avoid foreclosure.
8

9 20. As a direct and proximate result of defendants' conspiracy and fraudulent
10 conduct, Plaintiff has been damaged in the amount to be proven at trial.

11 21. Defendants' acts were malicious, intentional and illegal.

12 22. As a result of the malicious, intentional and illegal actions of defendants, Plaintiff
13 is entitled to recover exemplary and punitive damages in a sum to be determined at the time of
14 trial.
15

16 **SECOND CAUSE OF ACTION**

17 **Negligent Misrepresentation**

18 **(Against All Defendants)**

19 23. Plaintiff incorporates by reference and realleges each and every allegation
20 contained above, as though fully set forth herein.

21 24. That the actions and representations of defendants and each of them as set forth
22 herein above were negligent and without due regard. More specifically, defendants made the
23 following representations: that defendants would continue to postpone scheduled trustee sale
24 pending review of her application for loan modification.

25 25. That the representations made by defendants were false and at all times intended
26 to be false and to mislead Plaintiff or grossly wanton and negligent in that defendants should
27 have known that they would not have been able to comply with their representations.

28 26. The true facts were that defendants did not intend to or actually postpone the

1 subject trustee sale herein.

2 27. That Plaintiff relied upon the representations of said defendants and each of them
3 as set forth hereinabove and would not have relied on defendants in this regard, had Plaintiff
4 known the true facts.

5 28. That Plaintiff's reliance upon said defendants and each of them and the statements
6 made by defendants was reasonable under the circumstances.

7 29. That as a result of the actions of defendants and each of them, Plaintiff has been
8 damaged in a sum not yet readily ascertainable and Plaintiff will ask leave of court to amend her
9 complaint when the true nature and extent of her damages has been ascertained.

10 **THIRD CAUSE OF ACTION**

11 **Breach of Fiduciary Duty**

12 **(Against All Defendants)**

13 30. Plaintiff incorporates by reference and realleges each and every allegation
14 contained above, as though fully set forth herein.

15 31. At all times relevant, defendants and each of them created, accepted and acted in a
16 fiduciary relationship of great trust and acted for the benefit of Plaintiff.

17 32. On information and belief Plaintiff alleges that defendants owed and owe Plaintiff
18 fiduciary duties. By reason of their fiduciary relationship, defendants owed and owe Plaintiff the
19 highest obligations of good faith, fair dealing, loyalty and due care in all their dealings with
20 Plaintiff as well as a duty to keep Plaintiff adequately and accurately informed on all issues
21 regarding the her loan, her loan modification application and the trustee sale date of the Subject
22 Property. Defendants and each of them breached the fiduciary duty owed to Plaintiff as they
23 have acted and continue to act for their own benefit and to the detriment of Plaintiff.

24 33. Among other things, defendants and each of them have failed to adhere to their
25 obligations to Plaintiff, and stop the alleged trustee sale as they stated that they would. These
26 actions were done without due care for the protection of Plaintiff's rights.

27 34. As a direct and legal result of said breach of fiduciary duty, Plaintiff has suffered
28 economic damage and potential loss of the Subject Property resulting in damages according to

1 proof at trial. On information and belief, defendants' never intended to comply with their
2 fiduciary commitments and oral promises to Plaintiff and instead engaged in a course of conduct
3 to frustrate Plaintiff's ability to apply for and obtain a loan modification, or, filing bankruptcy or
4 finding other means to avoid foreclosure. As a result of defendants' conduct, defendants have
5 been unjustly enriched by late fees and/or foreclosure fees and/or other damages to be proven at
6 trial.

7 35. Defendants and each of them acted willfully, maliciously, oppressively, and in
8 conscious disregard of the rights of Plaintiff and their fiduciary duties. As such Plaintiff is
9 entitled to punitive damages.

10 **FOURTH CAUSE OF ACTION**

11 **Unjust Enrichment**

12 **(Against All Defendants)**

13 36. Plaintiff incorporates by reference and re-alleges each and every allegation
14 contained above, as though fully set forth herein.

15 37. In taking the aforementioned actions, defendants and each of them, directly or
16 indirectly, were paid monies or took property that was unjustified.

17 38. Defendants are therefore in possession of money and property that belongs to the
18 Plaintiff and they have deprived Plaintiff of its possession, use and enjoyment. On information
19 and belief, defendants' never intended to comply with their commitments and numerous
20 promises and instead engaged in a course of conduct to frustrate Plaintiff's ability to take other
21 steps to stop the subject trustee's sale such as short selling, bankruptcy options or finding other
22 means to avoid foreclosure. As a result of defendants' conduct, defendants have been unjustly
23 enriched by late fees and/or foreclosure fees.

24 39. As a direct and legal result of the defendants' misconduct, Plaintiff sustained
25 actual, special and consequential damages in an amount to be proven at trial.

26 **FIFTH CAUSE OF ACTION**

27 **Breach of Contract**

28 **(Against All Defendants)**

1 40. Plaintiff incorporates by reference and re-alleges each and every allegation
2 contained above, as though fully set forth herein.

3 41. Defendants have certain duties under written agreements with the California and
4 other states' Attorneys General, entered into by defendants and public authority, expressly on
5 behalf of aggrieved third-party loan modification prospects.

6 42. Plaintiff has performed, or has been excused from performing under said
7 agreement.

8 42. Defendant has breached the agreement and caused plaintiff harm in that plaintiff
9 was not able to obtain a loan modification, despite her good faith and best efforts, due to the bad-
10 faith conduct and breaches of agreement by defendants.

11 43. Plaintiff has been resultantly damaged by having had the Subject Property being
12 recently sold at foreclosure sale.

13 **SIXTH CAUSE OF ACTION**

14 **Quiet Title to Real Property**

15 **(Against All Defendants)**

16 44. Plaintiff incorporates by reference and re-alleges each and every allegation
17 contained above, as though fully set forth herein.

18 45. That Plaintiff is seeking a quiet title action against the claims of defendants and
19 each of them in the Subject Property more specifically described hereinabove.

20 46. That the claims of defendants, and each of them, are without any right, title,
21 ownership or interest whatsoever and that defendants, and each of them, have no right, title or
22 interest in the Property, and that any alleged title obtained by the within defendants and each of
23 them, was obtained through misrepresentation, by wrongful acts, unconscionable and inequitable
24 practices and breach of fiduciary duties.

25 47. The foreclosure and sale of the Subject Property was wrongful and should be
26 voided by virtue of defendants' fraudulent conduct alleged in this complaint, and by reason of
27 the defective Trustee's Sale. Based on the facts alleged in this complaint and incorporated
28 herein, said Trustee's Deed Upon Sale should be cancelled and be of no force or effect.

1 48. Plaintiffs seek to quiet title in the Subject Property as to each defendant, and that
2 each such defendant has no such right, title, estate, lien, or interest in the Subject Property or any
3 part of it, adverse to plaintiffs, or at all. That the claims of all defendants herein are without any
4 right, title, ownership or interest whatsoever.

5 49. That Plaintiff seeks quiet title as of the date of this lawsuit is filed on any and all
6 interests of the within defendants in said Subject Property.

7 **SEVENTH CAUSE OF ACTION**

8 **Violation of Civil Code Section 2923.6**

9 **(Against All Defendants)**

10 50. Plaintiff incorporates by reference and re-alleges each and every allegation
11 contained above, as though fully set forth herein.

12 51. That defendants have failed to adhere to the provisions of Civil Code section
13 2923.6 requiring a good faith attempt at modification of the subject loan by committing the acts
14 described herein. Specifically, defendants and each of them have failed to adhere to their
15 obligations to provide a good faith review of Plaintiff's request for loan modification and failed
16 to postpone the trustee sale of the Subject Property as they promised to do.

17 52. That Plaintiff has been damaged, in an amount to be proven at trial, by
18 defendants' failure to adhere to the provisions of Civil Code 2923.6.

19 **EIGHTH CAUSE OF ACTION**

20 **Violation of California Unfair Business Practices Act**

21 **(Against All Defendants)**

22 53. Plaintiff incorporates by reference and realleges each and every allegation
23 contained above, as though fully set forth herein.

24 54. Given the various alleged misrepresentation, wrongful acts, unconscionable and
25 inequitable practices, breach of fiduciary duties, and failure to adhere to relevant statutory law
26 alleged, defendants have also violated California Business and Professions Code § 17200 et seq.
27 by engaging in unfair business practices that was intended to and did frustrate Plaintiff's ability
28 to take other steps to stop the subject trustee sale, such as short selling, bankruptcy options or

1 finding other means to avoid foreclosure. As a result of defendants' conduct, defendants have
2 been unjustly enriched by late fees and/or foreclosure fees and from the resulting purported
3 ownership interest in the subject property.

4 55. Plaintiff are therefore entitled to the remedies allowed pursuant to Business and
5 Professions Code § 17200 et seq.

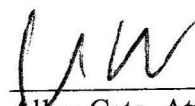
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7 **PRAYER FOR RELIEF**

8 WHEREFORE, Plaintiff prays for judgment as follows:

- 9
10 1. For general, special, statutory, punitive and actual damages according to proof at trial;
11 2. For consequential and incidental damages;
12 3. For court judgment and order that foreclosure and sale of the Subject Property is void,
13 and that the Trustee's Deed Upon Sale should be cancelled and be of no force or effect;
14 4. For a court judgment and order declaring the equitable rights of the parties herein;
15 5. For a court judgment and order declaring that plaintiff have quiet title in the Subject
16 Property as to each defendant, and that each such defendant has no right, title, estate, lien,
17 or interest in the Subject Property or any part of it, adverse to Plaintiff, or at all;
18 6. For the equitable, injunctive and monetary relief permitted under Business & Professions
19 Code Section 17203;
20 7. For costs of suit incurred herein; and
21 8. For such other and further relief as the court may deem just and proper.

22
23 Dated: July 26, 2012

Respectfully submitted,
LAW OFFICE OF ALLAN O. CATE

24
25
26 
27 Allan Cate, Attorney for Plaintiff
28 Rosalind Alexander-Kasparik

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3 **JURY DEMAND**

4 Plaintiff request that the trial in this case be by jury.
5


6
7 Dated: July 26, 2012

LAW OFFICE OF ALLAN O. CATE

8
9 

10 Allan Cate, Attorney for Plaintiff
11 Rosalind Alexander-Kasparik
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Exhibit H

 **Superior Court of California, County of San Diego - Register of Actions**

[Page](#) [Case Number Search](#) [Participant Name Search](#) [Date Search](#)
[Unlawful Detainer Search](#) [Printer Friendly Version](#) [FAQ](#)
[Cart](#)

Register of Actions (ROA)

Case Information

Case Number: 37-2012-00101531-CU-BC-CTL

Date Filed: 07/31/2012

Case Title: Alexander-Kasparik vs. Ally Bank [IMAGED]

Case Status: Pending

Case Category: Civil - Unlimited

Location: Central

Case Type: Breach of Contract/Warranty

Judicial Officer: Ronald L. Styn

Case Age: 1207 days

Department: C-62

Future Events ☐

Event Date	Event Time	Location	Event Type
01/08/2016	11:00 AM	C-62	OSC - Why Case Should Not be Dismissed

☐☐☐1☐☐

Participants ☐

Name	Role	Representation
Alexander-Kasparik, Rosalind	Plaintiff	Cate, Allan
All persons unknown claiming any legal or equitable right title estate lien or interest in the property described in the Complaint adverse to Plaintiff's title or any cloud on Plaintiff's title Herein	Defendant	
Ally Bank; FKA : GMAC Mortgage	Defendant	
Federal Home Loan Mortgage Corporation	Defendant	GANDY, ROBERT J

☐☐☐1☐☐

Representation ☐

Name	Address	Phone Number
CATE, ALLAN	LAW OFFICE OF ALLAN O CATE 7710 Balboa Avenue 316 San Diego CA 92111	(858) 224-5865
GANDY, ROBERT J	SEVERSON & WERSON 19100 Von Karman Ave Suite 700 Irvine CA 92612 6578	(949) 442-7110

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Register of Actions

All Entries
Filing Entries
Minutes Entries
Scheduling Entries

1
2
3
4
5
6

ROA#	Entry Date	Short/Long Entry	Filed By	Document	Cart
137	11/05/2015	Notice of Entry of Judgment filed by Federal Home Loan Mortgage Corporation.	Federal Home Loan Mortgage Corporation (Defendant)	Notice of Entry of Judgment	<div style="border: 1px solid black; padding: 5px; width: 50px; margin: 0 auto;">Add to Cart</div>
136	11/03/2015	Judgment of Dismissal filed by Federal Home Loan Mortgage Corporation.	Federal Home Loan Mortgage Corporation (Defendant)	Judgment of Dismissal	<div style="border: 1px solid black; padding: 5px; width: 50px; margin: 0 auto;">Add to Cart</div>
135	10/23/2015	Notice of Ruling filed by Federal Home Loan Mortgage Corporation.	Federal Home Loan Mortgage Corporation (Defendant)	Notice of Ruling on Demurrer to Third Amended Complaint	<div style="border: 1px solid black; padding: 5px; width: 50px; margin: 0 auto;">Add to Cart</div>
134	11/03/2015	OSC - Why Case Should Not be Dismissed scheduled for 01/08/2016 at 11:00:00 AM at Central in C-62 Ronald L. Styn.		Notice of Hearing SD	<div style="border: 1px solid black; padding: 5px; width: 50px; margin: 0 auto;">Add to Cart</div>
133	11/03/2015	Judgment was entered as follows: Judgment entered for Ally Bank;Federal Home Loan Mortgage Corporation and against Alexander-Kasparik, Rosalind for \$ 0.00, punitive damages: \$ 0.00, attorney fees: \$ 0.00, interest: \$ 0.00, prejudgment costs: \$ 0.00, other costs: \$ 0.00, amount payable to court: \$.00, for a grand total of \$ 0.00.			
132	10/30/2015	Notice of Entry of Judgment filed by Federal Home Loan Mortgage Corporation.	Federal Home Loan Mortgage Corporation (Defendant)	Notice of Entry of Judgment	<div style="border: 1px solid black; padding: 5px; width: 50px; margin: 0 auto;">Add to Cart</div>

ROA#	Entry Date	Short/Long Entry	Filed By	Document	Cart
131	10/23/2015	Minutes finalized for Demurrer / Motion to Strike heard 10/23/2015 08:30:00 AM.		Minute Order	Add to Cart
130	10/23/2015	Minutes finalized for Civil Case Management Conference heard 10/23/2015 08:30:00 AM.		Minute Order	Add to Cart
129	10/19/2015	Request for Dismissal with Prejudice - Party (NOT ENTERED) filed by Alexander-Kasparik, Rosalind. Refers to: Federal Home Loan Mortgage Corporation	Alexander-Kasparik, Rosalind (Plaintiff)		
128	10/22/2015	Tentative Ruling for Demurrer / Motion to Strike published.			
127	10/19/2015	Case Management Statement filed by Alexander-Kasparik, Rosalind.	Alexander-Kasparik, Rosalind (Plaintiff)		
126	10/02/2015	Case Management Statement filed by Federal Home Loan Mortgage Corporation.	Federal Home Loan Mortgage Corporation (Defendant)	Case Management Statement	Add to Cart
125	06/26/2015	Notice of Rescheduled Hearing SD generated.		Notice of Rescheduled Hearing SD	Add to Cart
124	06/26/2015	Minutes finalized for Civil Case Management Conference heard 06/26/2015 10:00:00 AM.		Minute Order	Add to Cart
123	06/26/2015	Civil Case Management Conference continued pursuant to Court's motion to 10/23/2015 at 08:30AM before Judge Ronald L. Styn.			
120	06/26/2015	Notice of Hearing filed by Federal Home Loan Mortgage Corporation.	Federal Home Loan Mortgage Corporation (Defendant)	Notice of Hearing	Add to Cart
119	06/23/2015				

ROA#	Entry Date	Short/Long Entry	Filed By	Document	Cart
		Case Management Statement filed by Alexander-Kasparik, Rosalind.	Alexander-Kasparik, Rosalind (Plaintiff)	Case Management Statement	Add to Cart
118	06/18/2015	Case Management Statement filed by Federal Home Loan Mortgage Corporation.	Federal Home Loan Mortgage Corporation (Defendant)	Case Management Statement	Add to Cart
117	06/17/2015	Order - Other ([PROPOSED] Order on Defendant's Demurrer to Plaintiff's Third Amended Complaint) submitted by Federal Home Loan Mortgage Corporation received but not filed on 06/17/2015.	Federal Home Loan Mortgage Corporation (Defendant)	Order [PROPOSED] Order on Defendant's Demurrer to Plaintiff's Third Amended Complaint	Add to Cart
116	06/17/2015	Request for Judicial Notice filed by Federal Home Loan Mortgage Corporation.	Federal Home Loan Mortgage Corporation (Defendant)	Request for Judicial Notice	Add to Cart
<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> <input type="checkbox"/>					

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115	06/17/2015	Demurrer filed by Federal Home Loan Mortgage Corporation.	Federal Home Loan Mortgage Corporation (Defendant)	Demurrer	<div style="border: 1px solid black; padding: 5px; width: 50px; margin: 0 auto;"> Add to Cart </div>
114	06/17/2015	Demurrer / Motion to Strike scheduled for 10/23/2015 at 08:30:00 AM at Central in C-62 Ronald L. Styn.			
113	05/19/2015	Notice - Other (Notice of Bankruptcy Status) filed by Federal Home Loan Mortgage Corporation.	Federal Home Loan Mortgage Corporation (Defendant)	Notice of Bankruptcy Status	<div style="border: 1px solid black; padding: 5px; width: 50px; margin: 0 auto;"> Add to Cart </div>
112	04/27/2015	Order - Other (on Demurrer to Plaintiff's Second Amended Complaint) filed by GMAC Mortgage LLC; Federal Home Loan Mortgage Corporation.	GMAC Mortgage LLC (Defendant); Federal Home Loan Mortgage Corporation (Defendant)	Order on Demurrer to Plaintiff's Second Amended Complaint	<div style="border: 1px solid black; padding: 5px; width: 50px; margin: 0 auto;"> Add to Cart </div>
111	04/03/2015	Notice of Ruling (on Demurrer and Notice of Continuance of Case Management Conference) filed by GMAC Mortgage LLC; Federal Home Loan Mortgage Corporation.	GMAC Mortgage LLC (Defendant); Federal Home Loan Mortgage Corporation (Defendant)	Notice of Ruling on Demurrer and Notice of Continuance of Case Management Conference	<div style="border: 1px solid black; padding: 5px; width: 50px; margin: 0 auto;"> Add to Cart </div>
110	04/14/2015	Proof of Service by Mail filed by Alexander-Kasparik, Rosalind.	Alexander-Kasparik, Rosalind (Plaintiff)	Proof of Service by Mail	<div style="border: 1px solid black; padding: 5px; width: 50px; margin: 0 auto;"> Add to Cart </div>
109	04/14/2015	Amended Complaint (Third) filed by Alexander-Kasparik, Rosalind.	Alexander-Kasparik,	Third	

ROA#	Entry Date	Short/Long Entry	Filed By	Document	Cart
		Refers to: Ally Bank; Federal Home Loan Mortgage Corporation; All persons unknown claiming any legal or equitable right title estate lien or interest in the property described in the Complaint adverse to Plaintiff's title or any cloud on Plaintiff's title Herein	Rosalind (Plaintiff)		Add to Cart
108	04/03/2015	Minutes finalized for Demurrer / Motion to Strike heard 04/03/2015 08:30:00 AM.		Minute Order	Add to Cart
107	04/07/2015	Civil Case Management Conference scheduled for 06/26/2015 at 10:00:00 AM at Central in C-62 Ronald L. Styn.			
106	04/07/2015	The Civil Case Management Conference was rescheduled to 06/26/2015 at 10:00:00 AM in C-62 before Ronald L. Styn at Central.		Notice of Rescheduled Hearing SD	Add to Cart
105	04/03/2015	Notice of Rescheduled Hearing SD generated.			
104	04/03/2015	Minutes finalized for Civil Case Management Conference heard 04/03/2015 08:30:00 AM.		Minute Order	Add to Cart
103	04/03/2015	Civil Case Management Conference continued pursuant to Court's motion to 06/26/2015 at 08:30AM before Judge Ronald L. Styn.			
100	04/02/2015	Tentative Ruling for Demurrer / Motion to Strike published.			
99	03/25/2015	Reply (in Support of Demurrer) filed by Ally Bank; Federal Home Loan Mortgage Corporation.	Ally Bank (Defendant); Federal Home Loan Mortgage Corporation (Defendant)	Reply to Opposition - Other	Add to Cart
98	03/23/2015				

ROA#	Entry Date	Short/Long Entry	Filed By	Document	Cart
		Opposition - Other (to demurrer to second amended complaint) filed by Alexander-Kasparik, Rosalind.	Alexander-Kasparik, Rosalind (Plaintiff)	Opposition - Other	Add to Cart
97	02/13/2015	Request for Judicial Notice filed by GMAC Mortgage LLC; Federal Home Loan Mortgage Corporation.	GMAC Mortgage LLC (Defendant); Federal Home Loan Mortgage Corporation (Defendant)	Request for Judicial Notice	Add to Cart
96	02/13/2015	Demurrer (to Second Amended Complaint) filed by GMAC Mortgage LLC; Federal Home Loan Mortgage Corporation.	GMAC Mortgage LLC (Defendant); Federal Home Loan Mortgage Corporation (Defendant)	Demurrer	Add to Cart
95	01/22/2015	Civil Case Management Conference scheduled for 04/03/2015 at 08:30:00 AM at Central in C-62 Ronald L. Styn.			
94	01/22/2015	The Civil Case Management Conference was rescheduled to 04/03/2015 at 08:30:00 AM in C-62 before Ronald L. Styn at Central.		Notice of Rescheduled Hearing SD	Add to Cart
<input type="checkbox"/> <input type="checkbox"/> 1 2 3 4 5 6 <input type="checkbox"/> <input type="checkbox"/>					

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93	01/22/2015	Demurrer / Motion to Strike scheduled for 04/03/2015 at 08:30:00 AM at Central in C-62 Ronald L. Styn.			
92	12/22/2014	Amended Complaint (2nd) filed by Alexander-Kasparik, Rosalind. Refers to: Ally Bank	Alexander-Kasparik, Rosalind (Plaintiff)	Amended Complaint	Add to Cart
91	12/05/2014	Minutes finalized for Demurrer / Motion to Strike heard 12/05/2014 08:30:00 AM.		Minute Order	Add to Cart
90	12/05/2014	Notice of Rescheduled Hearing SD generated.		Notice of Rescheduled Hearing SD	Add to Cart
89	12/05/2014	Minutes finalized for Civil Case Management Conference heard 12/05/2014 08:30:00 AM.		Minute Order	Add to Cart
88	12/05/2014	Civil Case Management Conference continued pursuant to Court's motion to 04/03/2015 at 10:00AM before Judge Ronald L. Styn.			
85	12/04/2014	Tentative Ruling for Demurrer / Motion to Strike published.			
84	12/01/2014	Case Management Statement filed by Alexander-Kasparik, Rosalind.	Alexander-Kasparik, Rosalind (Plaintiff)	Case Management Statement	Add to Cart
83	11/25/2014	Opposition to Noticed Motion and Supporting Declarations filed by Alexander-Kasparik, Rosalind.	Alexander-Kasparik, Rosalind (Plaintiff)	Opposition to Noticed Motion and	

ROA#	Entry Date	Short/Long Entry	Filed By	Document	Cart
				Supporting Declarations	Add to Cart
82	11/26/2014	Reply to Opposition - Other filed by Federal Home Loan Mortgage Corporation; GMAC Mortgage LLC.	Federal Home Loan Mortgage Corporation (Defendant); GMAC Mortgage LLC (Defendant)	Reply to Opposition - Other	Add to Cart
81	11/19/2014	Case Management Statement filed by GMAC Mortgage LLC.	GMAC Mortgage LLC (Defendant)	Case Management Statement	Add to Cart
80	09/18/2014	Request for Judicial Notice (IN SUPPORT OF DEMURRER TO FIRST AMENDED COMPLAINT) filed by Federal Home Loan Mortgage Corporation; GMAC Mortgage LLC.	Federal Home Loan Mortgage Corporation (Defendant); GMAC Mortgage LLC (Defendant)	Request for Judicial Notice	Add to Cart
79	09/18/2014	Demurrer (NOTICE OF DEMURRER & DEMURRER TO FIRST AMENDED COMPLAINT) filed by Federal Home Loan Mortgage Corporation; GMAC Mortgage LLC.	Federal Home Loan Mortgage Corporation (Defendant); GMAC Mortgage LLC (Defendant)	Demurrer	Add to Cart
78	07/31/2014	Amended Complaint (FIRST AMENDED) filed by Alexander-Kasparik, Rosalind. Refers to: GMAC Mortgage LLC; Federal Home Loan Mortgage Corporation	Alexander-Kasparik, Rosalind (Plaintiff)	Amended Complaint	Add to Cart
77	07/31/2014	Notice of Jury Fee Deposit filed by Alexander-Kasparik, Rosalind.	Alexander-Kasparik, Rosalind (Plaintiff)	Notice of Jury Fee Deposit	Add to Cart
76	08/04/2014	Notice - Other (of continuance of case management conference)	GMAC Mortgage	Notice - Other	

ROA#	Entry Date	Short/Long Entry	Filed By	Document	Cart
		filed by GMAC Mortgage LLC.	LLC (Defendant)		Add to Cart
75	08/01/2014	Minutes finalized for Demurrer / Motion to Strike heard 08/01/2014 08:45:00 AM.		Minute Order	Add to Cart
74	08/01/2014	Notice of Rescheduled Hearing SD generated.		Notice of Rescheduled Hearing SD	Add to Cart
73	08/01/2014	Minutes finalized for Civil Case Management Conference heard 08/01/2014 08:45:00 AM.		Minute Order	Add to Cart
72	08/01/2014	Civil Case Management Conference continued pursuant to Court's motion to 12/05/2014 at 08:30AM before Judge Ronald L. Styn.			
<input type="checkbox"/> <input type="checkbox"/> 1 2 3 4 5 6 <input type="checkbox"/> <input type="checkbox"/>					

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71	08/01/2014	Demurrer / Motion to Strike scheduled for 12/05/2014 at 08:30AM before Judge Ronald L. Styn.			
67	07/31/2014	Demurrer / Motion to Strike scheduled for 08/01/2014 at 08:45:00 AM at Central in C-62 Ronald L. Styn.			
66	07/31/2014	The Demurrer / Motion to Strike was rescheduled to 08/01/2014 at 08:45:00 AM in C-62 before Ronald L. Styn at Central.			
65	07/31/2014	Civil Case Management Conference scheduled for 08/01/2014 at 08:45:00 AM at Central in C-62 Ronald L. Styn.			
64	07/31/2014	The Civil Case Management Conference was rescheduled to 08/01/2014 at 08:45:00 AM in C-62 before Ronald L. Styn at Central.			
63	07/31/2014	Tentative Ruling for Demurrer / Motion to Strike published.			
62	07/24/2014	Case Management Statement filed by Federal Home Loan Mortgage Corporation.	Federal Home Loan Mortgage Corporation (Defendant)	Case Management Statement	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> Add to Cart </div>
61	07/24/2014	Reply to Opposition - Other filed by Federal Home Loan Mortgage Corporation; GMAC Mortgage LLC.	Federal Home Loan Mortgage Corporation (Defendant); GMAC Mortgage	Reply to Opposition - Other	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> Add to Cart </div>

ROA#	Entry Date	Short/Long Entry	Filed By	Document	Cart
			LLC (Defendant)		
60	07/23/2014	Case Management Statement filed by Alexander-Kasparik, Rosalind.	Alexander-Kasparik, Rosalind (Plaintiff)	Case Management Statement	Add to Cart
59	07/21/2014	Opposition to Noticed Motion and Supporting Declarations (to demurrer) filed by Alexander-Kasparik, Rosalind.	Alexander-Kasparik, Rosalind (Plaintiff)	Opposition to Noticed Motion and Supporting Declarations	Add to Cart
58	05/06/2014	Notice - Other (of Case Management Conference) filed by Federal Home Loan Mortgage Corporation; GMAC Mortgage LLC.	Federal Home Loan Mortgage Corporation (Defendant); GMAC Mortgage LLC (Defendant)	Notice - Other	Add to Cart
57	05/06/2014	Request for Judicial Notice filed by Federal Home Loan Mortgage Corporation; GMAC Mortgage LLC.	Federal Home Loan Mortgage Corporation (Defendant); GMAC Mortgage LLC (Defendant)	Request for Judicial Notice	Add to Cart
56	05/06/2014	Demurrer filed by Federal Home Loan Mortgage Corporation; GMAC Mortgage LLC. Refers to: Alexander-Kasparik, Rosalind	Federal Home Loan Mortgage Corporation (Defendant); GMAC Mortgage LLC (Defendant)	Demurrer	Add to Cart
55	05/05/2014	Civil Case Management Conference scheduled for 08/01/2014 at 08:30:00 AM at Central in C-62 Ronald L. Styn.		Notice of Hearing SD	Add to Cart
54	05/05/2014	Demurrer / Motion to Strike scheduled for 08/01/2014 at 08:30:00 AM at Central in C-62 Ronald L. Styn.			
53	05/02/2014			Minute Order	

ROA#	Entry Date	Short/Long Entry	Filed By	Document	Cart
		Minutes finalized for Status Conference (Civil) heard 05/02/2014 09:30:00 AM.			Add to Cart
52	03/05/2014	Notice - Other (Notice of Continued Status Conference) filed by GMAC Mortgage LLC.	GMAC Mortgage LLC (Defendant)	Notice - Other	Add to Cart
51	02/28/2014	Notice of Rescheduled Hearing SD generated.		Notice of Rescheduled Hearing SD	Add to Cart
50	02/28/2014	Minutes finalized for Status Conference (Civil) heard 02/28/2014 09:30:00 AM.		Minute Order	Add to Cart
49	02/28/2014	Status Conference (Civil) continued pursuant to Court's motion to 05/02/2014 at 09:30AM before Judge Ronald L. Styn.			
<input type="checkbox"/> <input type="checkbox"/> 1 2 3 4 5 6 <input type="checkbox"/> <input type="checkbox"/>					

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46	11/14/2013	Notice - Other (of continued status conference) filed by GMAC Mortgage LLC.	GMAC Mortgage LLC (Defendant)	Notice - Other	<div style="border: 1px solid black; padding: 5px; width: 50px; margin: 0 auto;"> Add to Cart </div>
45	11/07/2013	Status Conference (Civil) scheduled for 02/28/2014 at 09:30:00 AM at Central in C-62 Ronald L. Styn.			
44	11/07/2013	The Status Conference (Civil) was rescheduled to 02/28/2014 at 09:30:00 AM in C-62 before Ronald L. Styn at Central.		Notice of Rescheduled Hearing SD	<div style="border: 1px solid black; padding: 5px; width: 50px; margin: 0 auto;"> Add to Cart </div>
43	08/16/2013	Notice of Rescheduled Hearing SD generated.		Notice of Rescheduled Hearing SD	<div style="border: 1px solid black; padding: 5px; width: 50px; margin: 0 auto;"> Add to Cart </div>
42	08/16/2013	Minutes finalized for Status Conference (Civil) heard 08/16/2013 09:30:00 AM.		Minute Order	<div style="border: 1px solid black; padding: 5px; width: 50px; margin: 0 auto;"> Add to Cart </div>
41	08/16/2013	Status Conference (Civil) continued pursuant to Court's motion to 11/08/2013 at 09:30AM before Judge Ronald L. Styn.			
38	04/26/2013	Notice of Rescheduled Hearing SD generated.		Notice of Rescheduled Hearing SD	<div style="border: 1px solid black; padding: 5px; width: 50px; margin: 0 auto;"> Add to Cart </div>
37	04/26/2013	Minutes finalized for Status Conference (Civil) heard 04/26/2013 09:30:00 AM.		Minute Order	<div style="border: 1px solid black; padding: 5px; width: 50px; margin: 0 auto;"> Add to Cart </div>
36	04/26/2013	Status Conference (Civil) continued pursuant to Court's motion to 08/16/2013			

ROA#	Entry Date	Short/Long Entry	Filed By	Document	Cart
		at 09:30AM before Judge Ronald L. Styn.			
33	04/26/2013	Minutes finalized for Ex Parte heard 04/26/2013 09:30:00 AM.		Minute Order	Add to Cart
32	04/25/2013	Status Conference (Civil) scheduled for 04/26/2013 at 09:30:00 AM at Central in C-62 Ronald L. Styn.			
31	04/25/2013	The Status Conference (Civil) was rescheduled to 04/26/2013 at 09:30:00 AM in C-62 before Ronald L. Styn at Central.			
30	04/25/2013	Ex Parte scheduled for 04/26/2013 at 09:30:00 AM at Central in C-62 Ronald L. Styn.			
29	04/25/2013	The Ex Parte was rescheduled to 04/26/2013 at 09:30:00 AM in C-62 before Ronald L. Styn at Central.			
28	04/25/2013	Ex Parte Application - Other and Supporting Documents filed by Alexander-Kasparik, Rosalind.	Alexander-Kasparik, Rosalind (Plaintiff)	Ex Parte Application - Other and Supporting Documents	Add to Cart
27	04/24/2013	Ex Parte scheduled for 04/26/2013 at 11:00:00 AM at Central in C-62 Ronald L. Styn.			
26	03/19/2013	Answer submitted by Alexander-Kasparik, Rosalind rejected on 03/19/2013.	Alexander-Kasparik, Rosalind (Plaintiff)	Notice to Filing Party SD	Add to Cart
25	03/18/2013	ANSWER RECEIVED			
24	01/23/2013	Returned Mail filed by The Superior Court of San Diego.		Returned Mail	Add to Cart
23	01/16/2013	Status Conference (Civil) scheduled for 04/26/2013 at 11:00:00 AM at Central in C-62 Ronald L. Styn.			
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 1 2 3 4 5 6 <input type="checkbox"/> <input type="checkbox"/>					

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22	01/16/2013	The Status Conference (Civil) was rescheduled to 04/26/2013 at 11:00:00 AM in C-62 before Ronald L. Styn at Central.		Notice of Rescheduled Hearing SD	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> Add to Cart </div>
21	01/16/2013	Demurrer / Motion to Strike scheduled for 01/18/2013 at 11:00:00 AM at Central in C-62 Ronald L. Styn was vacated.			
20	10/19/2012	Status Conference (Civil) scheduled for 01/18/2013 at 11:00:00 AM at Central in C-62 Ronald L. Styn.		Notice of Hearing SD	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> Add to Cart </div>
19	10/19/2012	Minutes finalized for Demurrer / Motion to Strike heard 10/19/2012 08:30:00 AM.		Minute Order	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> Add to Cart </div>
18	10/19/2012	Demurrer / Motion to Strike continued pursuant to Court's motion to 01/18/2013 at 11:00AM before Judge Ronald L. Styn.			
15	10/18/2012	Tentative Ruling for Demurrer / Motion to Strike published.			
14	10/16/2012	Opposition to Noticed Motion and Supporting Declarations (to demurrer) filed by Alexander-Kasparik, Rosalind.	Alexander-Kasparik, Rosalind (Plaintiff)	Opposition to Noticed Motion and Supporting Declarations	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> Add to Cart </div>
13	10/15/2012	Demurrer / Motion to Strike scheduled for 10/19/2012 at 08:30:00 AM at Central in C-62 Ronald L. Styn was vacated.			
12	10/11/2012				

ROA#	Entry Date	Short/Long Entry	Filed By	Document	Cart
		Notice of Stay of Proceedings (Participant) filed by Alexander-Kasparik, Rosalind. Refers to: GMAC Mortgage LLC	Alexander-Kasparik, Rosalind (Plaintiff)	Notice of Stay of Proceedings (Participant)	Add to Cart
11	10/10/2012	Notice of Stay of Proceedings (Participant) filed by GMAC Mortgage LLC.	GMAC Mortgage LLC (Defendant)	Notice of Stay of Proceedings (Participant)	Add to Cart
10	09/26/2012	Certificate of Service filed by Alexander-Kasparik, Rosalind.	Alexander-Kasparik, Rosalind (Plaintiff)	Certificate of Service	Add to Cart
9	09/18/2012	Request for Judicial Notice filed by GMAC Mortgage LLC.	GMAC Mortgage LLC (Defendant)	Request for Judicial Notice	Add to Cart
8	09/17/2012	Demurrer filed by GMAC Mortgage LLC; Federal Home Loan Mortgage Corporation.	GMAC Mortgage LLC (Defendant); Federal Home Loan Mortgage Corporation (Defendant)	Demurrer	Add to Cart
7	09/17/2012	Demurrer / Motion to Strike scheduled for 10/19/2012 at 08:30:00 AM at Central in C-62 Ronald L. Styn.			
6	07/31/2012	Case initiation form printed.		Notice of Case Assignment SD	Add to Cart
5	07/31/2012	Case assigned to Judicial Officer Styn, Ronald.			
4	07/31/2012	Summons issued.			
3	07/31/2012	Civil Case Cover Sheet filed by Alexander-Kasparik, Rosalind. Refers to: GMAC Mortgage LLC; Federal Home Loan Mortgage Corporation	Alexander-Kasparik, Rosalind (Plaintiff)	Civil Case Cover Sheet	Add to Cart
2	07/31/2012	Original Summons filed by Alexander-Kasparik, Rosalind.	Alexander-Kasparik,	Original Summons	

ROA#	Entry Date	Short/Long Entry	Filed By	Document	Cart
		Refers to: GMAC Mortgage LLC; Federal Home Loan Mortgage Corporation	Rosalind (Plaintiff)		Add to Cart
1	07/31/2012	Complaint filed by Alexander-Kasparik, Rosalind. Refers to: GMAC Mortgage LLC; Federal Home Loan Mortgage Corporation	Alexander-Kasparik, Rosalind (Plaintiff)	Complaint	Add to Cart
<input type="checkbox"/> <input type="checkbox"/> 1 2 3 4 5 6 <input type="checkbox"/> <input type="checkbox"/>					

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Exhibit I

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CIVIL BUSINESS OFFICE 3
CENTRAL DIVISION

2014 JUL 31 PM 3:20

CLERK-SUPERIOR COURT
SAN DIEGO COUNTY, CA

1 Allan Cate, Esq. (SBN: 248526)
2 **CATE LEGAL GROUP**
3 7710 Balboa Avenue, Suite 316
4 San Diego, California 92111
5 Tel: (858) 224-5865
6 Fax: (858) 228-9885

7 Attorney for Plaintiff,
8 Rosalind Alexander-Kasparik

9 **SUPERIOR COURT OF THE STATE OF CALIFORNIA**
10 **COUNTY OF SAN DIEGO, CENTRAL DISTRICT**

11 ROSALIND ALEXANDER-KASPARIK, an
12 individual;

13 Plaintiff,

14 v.

15 ALLY BANK, fka GMAC MORTGAGE;
16 FEDERAL HOME LOAN MORTGAGE
17 CORPORATION; ALL PERSONS
18 UNKNOWN CLAIMING ANY LEGAL OR
19 EQUITABLE RIGHT, TITLE, ESTATE, LIEN
20 OR INTEREST IN THE PROPERTY
21 DESCRIBED IN THE COMPLAINT
22 ADVERSE TO PLAINTIFF'S TITLE OR ANY
23 CLOUD ON PLAINTIFF'S TITLE HEREIN;
24 and DOES 1 through 99, inclusive;

25 Defendants.

Case No.: 37-2012-010153fCU-BC-CTL

[Unlimited Civil Case]

**FIRST AMENDED COMPLAINT FOR
DAMAGES AND INJUNCTIVE RELIEF:**

1. INTENTIONAL MISREPRESENTATION;
2. NEGLIGENT MISREPRESENTATION;
3. BREACH OF FIDUCIARY DUTY;
4. UNJUST ENRICHMENT;
5. BREACH OF CONTRACT;
6. QUIET TITLE;
7. VIOLATION OF CIVIL CODE SECTION 2923.6; AND
8. VIOLATION OF BUSINESS & PROFESSIONS CODE SECTION 17200 ET SEQ.
9. PROMISSORY ESTOPPEL

[JURY TRIAL DEMANDED]

COMES NOW, plaintiff Roasalind Alexander-Kasparik ("Plaintiff" or "Alexander"),
demanding a jury trial, and based on personal knowledge and on information and belief allege as
follows:

THE SUBJECT PROPERTY

1. At all times relevant herein, Plaintiff owned a single family residence, an attached
property, located at 1021 Scott Street #149, San Diego, CA 92106 ("Subject Property" or
"Property").

PARTIES AND VENUE

2. Defendant ALLY BANK, fka GMAC BANK ("Ally"), is a federal bank
headquartered in Midvale, Utah. Ally is doing business in the State of California, County of San
Diego.

3. Defendant FEDERAL HOME LOAN MORTGAGE CORPORATION
("FHLMC"), is a business entity of unknown charter headquartered in Washington, D.C.
FHLMC is doing business in the State of California, County of San Diego.

4. The defendants named herein as "all persons unknown claiming any legal or
equitable right, title, estate, lien, or interest in the property described in the complaint adverse to
Plaintiff's title or any cloud on Plaintiff's title herein," named as Does 1 through 99, inclusive,
are unknown to Plaintiff at the present time. These defendants, and each of them, claim some
right, title, estate, lien, or interest in the below-described Property adverse to Plaintiff's title, and
such claim may constitute a cloud on Plaintiff's title thereto. Such claim or claims are without
any right whatever and these defendants have no right, title, estate, lien, or interest whatever in
the below-described Property or any part thereof. Plaintiff therefore sues said defendants by
such fictitious names and will seek leave of court to amend this Complaint to set forth their true
names and capacities thereof, when the same has been ascertained.

5. Defendants, and each of them, were and are agents, servants, representatives,
and/or employees of each of the other defendants herein, and were at all times acting within the
course and scope of such agency, representation and employment and with the permission and

1 consent of each of said defendants.

2 6. Wherever appearing in this complaint, each and every reference to defendants and
3 to any of them, is intended to be and shall be a reference to all defendants hereto, and to each of
4 them, named and unnamed, including all fictitiously named defendants, unless said reference is
5 otherwise specifically qualified ("Defendants").

6 7. Plaintiff reserve the right to assert additional violations of law as documents and
7 information related to the transaction(s) are produced in the course of discovery in this action.

8 8. Venue is proper in the County of San Diego under Code of Civil Procedure
9 Sections 392 and 395 because this action results from foreclosure on a mortgage on real property
10 located in San Diego County, this action arises out of an offer or provision of a loan intended
11 primarily for personal family or household use in San Diego County, and the alleged acts herein
12 occurred in San Diego County. Further, a substantial portion of the transactions and wrongs
13 complained of herein, including the defendants' participation in the wrongful acts occurred in
14 this County, and defendants have received substantial compensation in this County by doing
15 business here and engaging in numerous activities that had an effect in this County.

16 **FACTUAL ALLEGATIONS**

17 9. In or about 2005, Plaintiff purchased the Subject Property. As a part of that
18 transaction, a loan and deed of trust were executed in favor of lender, defendant FHLMC with
19 defendant Ally Bank as the servicing agent.

20 10. In 2010, Plaintiff began to fall behind on her mortgage payments to defendants
21 due to a temporary increase in her personal expenses, which was beyond her control. While
22 plaintiff has the intermediate- and long-term capacity to generate income, her finances declined
23 dramatically during this period of time.

24 11. Due to these temporary financial difficulties, plaintiff attempted to obtain a loan
25 modification from defendants. Also, at this same time, Plaintiff attempted to resolve a long-
26 running dispute with defendants relating to the fact that defendants were charging her on an
27 unauthorized and improper impound account, where she was already paying (had paid) the
28 associated tax and insurance payments. Plaintiff believes that this mis-accounting on the part of

1 defendants was in at least the amount of \$10,000 to \$20,000. However, despite her best efforts,
2 defendants improperly denied plaintiff a loan modification—mainly due to the fact that
3 defendants refused to credit plaintiff's account with overcharges on tax and insurance payments.

4 12. Again, in 2011, plaintiff applied for loan modification with defendants. While
5 she was entered into a modification program, defendant again fell behind on her mortgage
6 payments.

7 13. In or about mid-2012, plaintiff applied for loan modification with the organization
8 Keep Your Home California ("KYHCA"). KYHCA is a California State-sponsored organization
9 operated by CalHFA Mortgage Assistance Corporation that offers monetary assistance to help
10 mortgage borrowers obtain modifications of their loans. Defendant was told by KYHCA
11 representatives that because there was less than 21 days before her scheduled trustees sale date,
12 that they could not qualify her for their Mortgage Reinstatement Program (which defendant
13 FHLMC is a participant in). When plaintiff contacted defendant GMAC to obtain a short
14 continuance of the trustee sale, they would only give her a continuance such that there were 20
15 days before the sale, such that she would not be able to participate in the KYHCA loan
16 modification program. Nonetheless, plaintiff worked with KYHCA, and after numerous calls to
17 various people within the organization, she was able to secure entry into the Mortgage
18 Reinstatement Program. In late-June 2012, plaintiff received correspondence from KYHCA
19 indicating that she had been deemed eligible for the program, that documentation was
20 forthcoming from defendants/lenders, and that the foreclosure proceedings should be put on hold
21 at this point. Plaintiff and KYHCA completed plaintiff's application process and submitted the
22 same with a request for a completed Servicer Worksheet on June 28, 2012 to defendant GMAC
23 for processing. At this point, plaintiff had already been approved for California State-sponsored
24 Mortgage Reinstatement Program which would be providing a substantial portion of the funding
25 for the loan modification.

26 14. On July 2, 2012, plaintiff received correspondence from KYHCA indicating that
27 defendant Ally Bank (loan servicer) would now not go through with the proposed loan
28 modification under the KYHCA program because the request was made within seven days of the

1 scheduled trustee's sale date. When plaintiff contacted defendant FHLMC (investor) directly
2 and spoke with their representative Emily, plaintiff was told that a request was being submitted
3 to defendant Ally Bank (loan servicer) to postpone the July 3, 2012 foreclosure sale (by
4 FHLMC) pending review of plaintiff's application for loan modification. Plaintiff was advised
5 by Emily (at FHLMC) that the sale was being postponed, and that she should check the
6 electronic system to make sure that the sale was actually postponed. Even though plaintiff was
7 advised on July 2, 2012 by the mortgage lender/investor, defendant FHLMC that the sale would
8 be postponed, the trustee sale still took place on July 3, 2012.

9 15. Plaintiff has been damaged by defendants moving forward with the subject trustee
10 sale, where they had no right to do so under contractual agreements and the law, and where
11 defendants had agreed to postpone the subject trustee's sale pending review of plaintiff's loan
12 modification. Plaintiff relied on defendants' representations to her detriment in that she could
13 have filed an emergency bankruptcy or employed other drastic measures in order to stop the
14 subject foreclosure sale, had plaintiff known that defendant had no true intention of stopping the
15 sale.

16 16. Plaintiff brings the within lawsuit alleging claims for damages and for rescission
17 of the subject trustee sale based on substantive illegalities and the violation of plaintiff's
18 contractual rights.

19 **FIRST CAUSE OF ACTION**

20 **Intentional Misrepresentation**

21 **(Against All Defendants)**

22 17. Plaintiff incorporates by reference and re-alleges each and every allegation
23 contained above, as though fully set forth herein.

24 18. Plaintiff is informed and believes and thereon alleges that Defendants, and each of
25 them, in the manner pled above, represented that they would stop the subject trustee sale to
26 review Plaintiff's application for loan modification. At the time of making said representations
27 defendants intended that Plaintiff rely on their representations. Plaintiff, in reliance on such
28

1 representations, and without knowledge of their falsity acted to not take further steps to stop the
2 subject foreclosure sale herein, such as filing an emergency bankruptcy petition.

3 19. Plaintiff is further informed and believe and thereon allege that Defendants'
4 representations were in fact false and that the true facts were that Defendants, and each of them,
5 had not, and did not intend to, provide Plaintiff with a delay of the trustee's sale as they had
6 agreed to orally. That Plaintiff relied upon the representations of said Defendants and each of
7 them as set forth hereinabove and would not have relied on Defendants in this regard, had
8 Plaintiff known the true facts. Specifically, by reasonably relying on Defendants' oral
9 statements, Plaintiff was prevented from taking other steps to avoid foreclosure.
10

11 20. As a direct and proximate result of defendants' conspiracy and fraudulent
12 conduct, Plaintiff has been damaged in the amount to be proven at trial.

13 21. Defendants' acts were malicious, intentional and illegal.

14 22. As a result of the malicious, intentional and illegal actions of defendants, Plaintiff
15 is entitled to recover exemplary and punitive damages in a sum to be determined at the time of
16 trial.
17

18 **SECOND CAUSE OF ACTION**

19 **Negligent Misrepresentation**

20 **(Against All Defendants)**

21 23. Plaintiff incorporates by reference and realleges each and every allegation
22 contained above, as though fully set forth herein.

23 24. That the actions and representations of defendants and each of them as set forth
24 herein above were negligent and without due regard. More specifically, defendants made the
25 following representations: that defendants would continue to postpone scheduled trustee sale
26 pending review of her application for loan modification.

27 25. That the representations made by defendants were false and at all times intended
28 to be false and to mislead Plaintiff or grossly wanton and negligent in that defendants should

1 have known that they would not have been able to comply with their representations.

2 26. The true facts were that defendants did not intend to or actually postpone the
3 subject trustee sale herein.

4 27. That Plaintiff relied upon the representations of said defendants and each of them
5 as set forth hereinabove and would not have relied on defendants in this regard, had Plaintiff
6 known the true facts.

7 28. That Plaintiff's reliance upon said defendants and each of them and the statements
8 made by defendants was reasonable under the circumstances.

9 29. That as a result of the actions of defendants and each of them, Plaintiff has been
10 damaged in a sum not yet readily ascertainable and Plaintiff will ask leave of court to amend her
11 complaint when the true nature and extent of her damages has been ascertained.

12 **THIRD CAUSE OF ACTION**

13 **Breach of Fiduciary Duty**

14 **(Against All Defendants)**

15 30. Plaintiff incorporates by reference and realleges each and every allegation
16 contained above, as though fully set forth herein.

17 31. At all times relevant, defendants and each of them created, accepted and acted in a
18 fiduciary relationship of great trust and acted for the benefit of Plaintiff.

19 32. On information and belief Plaintiff alleges that defendants owed and owe Plaintiff
20 fiduciary duties. By reason of their fiduciary relationship, defendants owed and owe Plaintiff the
21 highest obligations of good faith, fair dealing, loyalty and due care in all their dealings with
22 Plaintiff as well as a duty to keep Plaintiff adequately and accurately informed on all issues
23 regarding the her loan, her loan modification application and the trustee sale date of the Subject
24 Property. Defendants and each of them breached the fiduciary duty owed to Plaintiff as they
25 have acted and continue to act for their own benefit and to the detriment of Plaintiff.

26 33. Among other things, defendants and each of them have failed to adhere to their
27 obligations to Plaintiff, and stop the alleged trustee sale as they stated that they would. These
28 actions were done without due care for the protection of Plaintiff's rights.

1 34. As a direct and legal result of said breach of fiduciary duty, Plaintiff has suffered
2 economic damage and potential loss of the Subject Property resulting in damages according to
3 proof at trial. On information and belief, defendants' never intended to comply with their
4 fiduciary commitments and oral promises to Plaintiff and instead engaged in a course of conduct
5 to frustrate Plaintiff's ability to apply for and obtain a loan modification, or, filing bankruptcy or
6 finding other means to avoid foreclosure. As a result of defendants' conduct, defendants have
7 been unjustly enriched by late fees and/or foreclosure fees and/or other damages to be proven at
8 trial.

9 35. Defendants and each of them acted willfully, maliciously, oppressively, and in
10 conscious disregard of the rights of Plaintiff and their fiduciary duties. As such Plaintiff is
11 entitled to punitive damages.

12 **FOURTH CAUSE OF ACTION**

13 **Unjust Enrichment**

14 **(Against All Defendants)**

15 36. Plaintiff incorporates by reference and re-alleges each and every allegation
16 contained above, as though fully set forth herein.

17 37. In taking the aforementioned actions, defendants and each of them, directly or
18 indirectly, were paid monies or took property that was unjustified.

19 38. Defendants are therefore in possession of money and property that belongs to the
20 Plaintiff and they have deprived Plaintiff of its possession, use and enjoyment. On information
21 and belief, defendants' never intended to comply with their commitments and numerous
22 promises and instead engaged in a course of conduct to frustrate Plaintiff's ability to take other
23 steps to stop the subject trustee's sale such as short selling, bankruptcy options or finding other
24 means to avoid foreclosure. As a result of defendants' conduct, defendants have been unjustly
25 enriched by late fees and/or foreclosure fees.

26 39. As a direct and legal result of the defendants' misconduct, Plaintiff sustained
27 actual, special and consequential damages in an amount to be proven at trial.

28 **FIFTH CAUSE OF ACTION**

Breach of Contract
(Against All Defendants)

40. Plaintiff incorporates by reference and re-alleges each and every allegation contained above, as though fully set forth herein.

41. Defendants have certain duties under written agreements with the California and other states' Attorneys General, entered into by defendants and public authority, expressly on behalf of aggrieved third-party loan modification prospects.

42. Plaintiff has performed, or has been excused from performing under said agreement.

42. Defendant has breached the agreement and caused plaintiff harm in that plaintiff was not able to obtain a loan modification, despite her good faith and best efforts, due to the bad faith conduct and breaches of agreement by defendants.

43. Plaintiff has been resultantly damaged by having had the Subject Property being recently sold at foreclosure sale.

SIXTH CAUSE OF ACTION

Quiet Title to Real Property
(Against All Defendants)

44. Plaintiff incorporates by reference and re-alleges each and every allegation contained above, as though fully set forth herein.

45. That Plaintiff is seeking a quiet title action against the claims of defendants and each of them in the Subject Property more specifically described hereinabove.

46. That the claims of defendants, and each of them, are without any right, title, ownership or interest whatsoever and that defendants, and each of them, have no right, title or interest in the Property, and that any alleged title obtained by the within defendants and each of them, was obtained through misrepresentation, by wrongful acts, unconscionable and inequitable practices and breach of fiduciary duties.

47. The foreclosure and sale of the Subject Property was wrongful and should be voided by virtue of defendants' fraudulent conduct alleged in this complaint, and by reason of

1 the defective Trustee's Sale. Based on the facts alleged in this complaint and incorporated
2 herein, said Trustee's Deed Upon Sale should be cancelled and be of no force or effect.

3 48. Plaintiffs seek to quiet title in the Subject Property as to each defendant, and that
4 each such defendant has no such right, title, estate, lien, or interest in the Subject Property or any
5 part of it, adverse to plaintiffs, or at all. That the claims of all defendants herein are without any
6 right, title, ownership or interest whatsoever.

7 49. That Plaintiff seeks quiet title as of the date of this lawsuit is filed on any and all
8 interests of the within defendants in said Subject Property.

9 **SEVENTH CAUSE OF ACTION**

10 **Violation of Civil Code Section 2923.6**

11 **(Against All Defendants)**

12 50. Plaintiff incorporates by reference and re-alleges each and every allegation
13 contained above, as though fully set forth herein.

14 51. That defendants have failed to adhere to the provisions of Civil Code section
15 2923.6 requiring a good faith attempt at modification of the subject loan by committing the acts
16 described herein. Specifically, defendants and each of them have failed to adhere to their
17 obligations to provide a good faith review of Plaintiff's request for loan modification and failed
18 to postpone the trustee sale of the Subject Property as they promised to do.

19 52. That Plaintiff has been damaged, in an amount to be proven at trial, by
20 defendants' failure to adhere to the provisions of Civil Code 2923.6.

21 **EIGHTH CAUSE OF ACTION**

22 **Violation of California Unfair Business Practices Act**

23 **(Against All Defendants)**

24 53. Plaintiff incorporates by reference and realleges each and every allegation
25 contained above, as though fully set forth herein.

26 54. Given the various alleged misrepresentation, wrongful acts, unconscionable and
27 inequitable practices, breach of fiduciary duties, and failure to adhere to relevant statutory law
28 alleged, defendants have also violated California Business and Professions Code § 17200 et seq.

1 by engaging in unfair business practices that was intended to and did frustrate Plaintiff's ability
2 to take other steps to stop the subject trustee sale, such as short selling, bankruptcy options or
3 finding other means to avoid foreclosure. As a result of defendants' conduct, defendants have
4 been unjustly enriched by late fees and/or foreclosure fees and from the resulting purported
5 ownership interest in the subject property.

6 55. Plaintiff are therefore entitled to the remedies allowed pursuant to Business and
7 Professions Code § 17200 et seq.

8 **NINTH CAUSE OF ACTION**

9 **Promissory Estoppel**

10 **(Against All Defendants)**

11 56. Plaintiff incorporates by reference and realleges each and every allegation
12 contained above, as though fully set forth herein.

13 57. Defendants made a promise, through oral and written representations to Plaintiff's
14 loan modification assistance company, KYHCA, that they would not foreclose on the Subject
15 Property because Plaintiff had been deemed qualified for third party government assistance.

16 58. Defendants should have reasonably expected Plaintiff to rely on such promise.

17 59. Plaintiff did in fact justifiably rely on that promise by continuing with the
18 program underway with KYHCA whereby Defendants would be paid money from a third-party
19 homeowner relief agency as part of a loan modification deal for Plaintiff, where the pending
20 foreclosure sale would be cancelled or postponed. Plaintiff did not pursue other courses of
21 action to stop the avoid the foreclosure sale including, but not limited to filing of a Chapter 7 or
22 13 bankruptcy petition. Additionally, Plaintiff could have explored the possibility of refinancing
23 or marketing and selling the Subject Property. Accordingly, Defendants were estopped from
24 taking any action that was contrary to the written and oral promises made to Plaintiff (either
25 directly, or through KYHCA).

26 60. Additionally, Pursuant to the Servicer Participation Agreement and HAMP,
27 Defendants promised to suspend all pending foreclosure proceedings until the HAMP analysis
28 was complete for all homeowners, including Plaintiff. Plaintiff is a third-party beneficiary of this

1 agreement.

2 61. Additionally, Pursuant to the Servicer Participation Agreement and HAMP,
3 Defendants agreed to offer a 3 month HAMP Trial Period at the payment level of 31 percent of
4 income to all borrowers, including Plaintiff, who met the HAMP criteria and passed the net
5 present value test.

6 62. Defendants breached the Servicer Participation Agreement with the federal
7 government of which Plaintiff is a third-party beneficiary. Accordingly, Defendants should be
8 estopped from claiming any benefit from the foreclosure due to its violation of the Servicer
9 Participation Agreement.

10 63. As a result of Defendants false promises and misrepresentations, Plaintiff suffered
11 special and general damages in an amount according to proof at trial, but not less than
12 \$1,500,000.00.
13
14

15 **PRAYER FOR RELIEF**


16 WHEREFORE, Plaintiff prays for judgment as follows:
17

- 18 1. For general, special, statutory, punitive and actual damages according to proof at trial;
- 19 2. For consequential and incidental damages;
- 20 3. For court judgment and order that foreclosure and sale of the Subject Property is void,
21 and that the Trustee's Deed Upon Sale should be cancelled and be of no force or effect;
- 22 4. For a court judgment and order declaring the equitable rights of the parties herein;
- 23 5. For a court judgment and order declaring that plaintiff have quiet title in the Subject
24 Property as to each defendant, and that each such defendant has no right, title, estate, lien,
25 or interest in the Subject Property or any part of it, adverse to Plaintiff, or at all;
- 26 6. For the equitable, injunctive and monetary relief permitted under Business & Professions
27 Code Section 17203;
- 28 7. For costs of suit incurred herein; and

1 8. For such other and further relief as the court may deem just and proper.
2

3 Dated: July 31, 2014

Respectfully submitted,
CATE LEGAL GROUP


4
5 
6
7 Allan Cate, Attorney for Plaintiff
8 Rosalind Alexander-Kasparik

9
10 **JURY DEMAND**

11 Plaintiff request that the trial in this case be by jury.
12
13

14 Dated: July 31, 2014

CATE LEGAL GROUP

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16 
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18 Allan Cate, Attorney for Plaintiff
19 Rosalind Alexander-Kasparik
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FILED
CIVIL BUSINESS OFFICE 3
CENTRAL DIVISION

2014 JUL 31 PM 3:21

CLERK-SUPERIOR COURT
SAN DIEGO COUNTY, CA

PROOF OF SERVICE
(37-2012-101531-CU-BC-CTL)

I, the undersigned, declare as follows:

That I am, and was at the time of service of the papers herein referred to, over the age of eighteen years and not a party to the within action, and I am employed in the county of San Diego, California in which this mailing occurred. My business address is 7710 Balboa Avenue, Suite 316, San Diego, CA 92111. I served the following documents in the following manner:

FIRST AMENDED COMPLAINT FOR DAMAGES AND INJUNCTIVE RELIEF

[X] Of which the original document, or a true and accurate copy, is attached, by placing a copy thereof in a separate envelope for each addressee named hereafter, addressed to each such addressee respectively as follows:

Defendants' Attorneys

Robert Gandy, Esq.
Severson & Werson
19100 Von Karman Avenue, Suite 700
Irvine, CA 92612
Fax: (949) 442-7118

John Sullivan, Esq.
Severson & Werson
One Embarcadero Center, Suite 2600
San Francisco, CA 94111
Fax: (415) 956-0439

I then sealed each envelope and, with postage thereon, fully prepaid, deposited each in the United States mail at San Diego, California, on July 31, 2014.

[X] I also caused the same documents to be faxed via facsimile transmission without error to the above individual(s) on the same date provided above.

I declare under penalty of perjury that the foregoing is true and correct. Executed this 31st Day of July 2014, at San Diego, California.



Allan Cate, Esquire

Exhibit J

1 ROBERT J. GANDY (State Bar No. 225405)
rjg@severson.com
2 WILLIAM J. IDLEMAN (State Bar No. 258450)
wji@severson.com
3 SEVERSON & WERSON
A Professional Corporation
4 The Atrium
19100 Von Karman Avenue, Suite 700
5 Irvine, California 92612
Telephone: (949) 442-7110
6 Facsimile: (949) 442-7118

7 JOHN B. SULLIVAN (State Bar No. 96742)
SEVERSON & WERSON
8 A Professional Corporation
One Embarcadero Center, Suite 2600
9 San Francisco, California 94111
Telephone: (415) 398-3344
10 Facsimile: (415) 956-0439

11 Attorneys for Defendants
GMAC MORTGAGE, LLC (erroneously sued as Ally
12 Bank, fka GMAC Mortgage); and FEDERAL HOME
LOAN MORTGAGE CORPORATION
13

14 **SUPERIOR COURT OF CALIFORNIA**

15 **COUNTY OF SAN DIEGO — CENTRAL DIVISION**

16 ROSALIND ALEXANDER-KASPARIK, an
individual,

17 Plaintiff,

18 vs.
19

20 ALLY BANK, fka GMAC MORTGAGE;
FEDERAL HOME LOAN MORTGAGE
CORPORATION; ALL PERSONS
21 UNKNOWN CLAIMING ANY LEGAL OR
EQUITABLE RIGHT, TITLE, ESTATE,
22 LIEN OR INTEREST IN THE PROPERTY
DESCRIBED IN THE COMPLAINT
23 ADVERSE TO PLAINTIFF'S TITLE OR
ANY CLOUD ON PLAINTIFF'S TITLE
24 HEREIN; and DOES 1 through 99, inclusive

25 Defendants.
26
27
28

ELECTRONICALLY FILED
Superior Court of California,
County of San Diego

09/18/2014 at 12:32:00 PM

Clerk of the Superior Court
By Sandra Villanueva, Deputy Clerk

Case No. 37-2012-00101531-CU-BC-CTL
Assigned for All Purposes to:
Hon. Ronald L. Styn
Dept. C-62

**NOTICE OF DEMURRER AND
DEMURRER TO FIRST AMENDED
COMPLAINT; MEMORANDUM OF
POINTS AND AUTHORITIES IN
SUPPORT THEREOF**

*[Filed concurrently with Request for Judicial
Notice]*

Date: December 5, 2014
Time: 8:30 a.m.
Dept.: C-62

Action Filed: July 31, 2012
FAC Filed: July 31, 2014
Trial Date: Not Set

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**TO THE COURT, ALL PARTIES, AND THEIR RESPECTIVE ATTORNEYS OF
RECORD:**

PLEASE TAKE NOTICE that on December 5, 2014, at 8:30 a.m., in Department C-62 of the above-entitled Court located at 330 W. Broadway, San Diego, California, Defendants GMAC Mortgage, LLC (erroneously sued as Ally Bank, fka GMAC Mortgage) and Federal Home Loan Mortgage Corporation (collectively, "Defendants") will and hereby do demur to Plaintiff Rosalind Alexander-Kasparik's ("Plaintiff") First Amended Complaint.

The demurrer is made on the grounds that Plaintiff's First Amended Complaint causes of action alleged against Defendants fail to state facts sufficient to constitute a cause of action pursuant to Code of Civil Procedure §430.10(e).

The demurrer is based on this Notice of Demurrer and Demurrer, the accompanying Memorandum of Points and Authorities in support thereof, the Request for Judicial Notice filed concurrently herewith, the complaint, pleadings and records of the Court, and any further oral and documentary evidence that may be presented at the hearing.

DATED: September 18, 2014

SEVERSON & WERSON
A Professional Corporation

By:


William J. Idleman

Attorneys for Defendants
GMAC MORTGAGE, LLC (erroneously sued as Ally Bank, fka GMAC Mortgage); and FEDERAL HOME LOAN MORTGAGE CORPORATION

1 **DEMURRER TO COMPLAINT**

2 Defendants GMAC Mortgage, LLC (erroneously sued as Ally Bank, fka GMAC
3 Mortgage) and Federal Home Loan Mortgage Corporation respectfully demur to Plaintiff Rosalind
4 Alexander-Kasparik's ("Plaintiff") First Amended Complaint as follows:

5 **DEMURRER TO FIRST CAUSE OF ACTION**

6 **(Intentional Misrepresentation)**

7 1. The first cause of action for intentional misrepresentation fails because it does not
8 state sufficient facts to constitute a cause of action. (See Code Civ. Proc., §430.10(e).)

9 **DEMURRER TO SECOND CAUSE OF ACTION**

10 **(Negligent Misrepresentation)**

11 2. The second cause of action for negligent misrepresentation fails because it does not
12 state sufficient facts to constitute a cause of action. (See Code Civ. Proc., §430.10(e).)

13 **DEMURRER TO THIRD CAUSE OF ACTION**

14 **(Breach of Fiduciary Duty)**

15 3. The third cause of action for breach of fiduciary duty fails because it does not state
16 sufficient facts to constitute a cause of action. (See Code Civ. Proc., §430.10(e).)

17 **DEMURRER TO FOURTH CAUSE OF ACTION**

18 **(Unjust Enrichment)**

19 4. The fourth cause of action for unjust enrichment fails because it does not state
20 sufficient facts to constitute a cause of action. (See Code Civ. Proc., §430.10(e).)

21 **DEMURRER TO FIFTH CAUSE OF ACTION**

22 **(Breach of Contract)**

23 5. The fifth cause of action for breach of contract fails because it does not state
24 sufficient facts to constitute a cause of action. (See Code Civ. Proc., §430.10(e).)

25 **DEMURRER TO SIXTH CAUSE OF ACTION**

26 **(Quiet Title)**

27 6. The sixth cause of action for quiet title fails because it does not state sufficient facts
28 to constitute a cause of action. (See Code Civ. Proc., §430.10(e).)

1 **DEMURRER TO SEVENTH CAUSE OF ACTION**

2 (Violation of Civil Code §2923.6)

3 7. The seventh cause of action for violation of Civil Code §2923.6 fails because it
4 does not state sufficient facts to constitute a cause of action. (See Code Civ. Proc., §430.10(e).)

5 **DEMURRER TO EIGHTH CAUSE OF ACTION**

6 (Violation of Business and Professions Code §17200)

7 8. The eighth cause of action for violation of Business and Professions Code §17200
8 fails because it does not state sufficient facts to constitute a cause of action. (See Code Civ. Proc.,
9 §430.10(e).)

10 **DEMURRER TO NINTH CAUSE OF ACTION**

11 (Promissory Estoppel)

12 9. The ninth cause of action for promissory estoppel fails because it does not state
13 sufficient facts to constitute a cause of action. (See Code Civ. Proc., §430.10(e).)

14
15 DATED: September 18, 2014

SEVERSON & WERSON
A Professional Corporation

16
17 By:


William J. Idleman

18
19 Attorneys for Defendants
20 GMAC MORTGAGE, LLC (erroneously sued as Ally
21 Bank, fka GMAC Mortgage); and FEDERAL HOME
22 LOAN MORTGAGE CORPORATION
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1 **MEMORANDUM OF POINTS AND AUTHORITIES**

2 **I.**

3 **INTRODUCTION**

4 Plaintiff Rosalind Alexander-Kasparik ("Plaintiff") defaulted on her \$314,240 mortgage
5 loan in 2010. Ultimately, the property was sold at a July 3, 2012 foreclosure sale. Now Plaintiff
6 sues Defendants GMAC Mortgage, LLC (erroneously sued as Ally Bank, fka GMAC Mortgage)
7 and Federal Home Loan Mortgage Corporation ("Freddie Mac") (collectively "Defendants") based
8 upon the a purported oral agreement to postpone the foreclosure sale.¹

9 As a result of a breach of this purported promise, Plaintiff claims that she was denied the
10 opportunity to pursue a loan modification. However, Plaintiff is not entitled to a loan modification
11 and the purported oral agreement is barred by the statute of frauds. Further, Plaintiff grant deeded
12 any interest she had in the property to a third party, yet now seeks to quiet title in herself despite
13 having no interest in the property, and without alleging a valid tender.

14 Defendants therefore request that the Court sustain their demurrer without leave to amend.

15 **II.**

16 **STATEMENT OF FACTS**

17 On or about June 2, 2006, Plaintiff obtained a \$314,240 loan from Unitrust Mortgage, Inc.
18 (Deed of Trust, Request for Judicial Notice ("RJN"), Exhibit ("Ex.") A.) Plaintiff's Loan payment
19 obligations are secured by a deed of trust recorded against the real property located at 1021 Scott
20 Street, #149, San Diego, California 92106 ("Property"). (Deed of Trust, RJN, Ex. A.)

21 Due to Plaintiff's default, foreclosure proceedings were initiated against the Property. A
22 notice of default and notice of trustee's sale were recorded against the Property on October 14,

23
24 ¹ Per the stipulation to lift the bankruptcy stay entered into between Plaintiff and GMAC Mortgage, LLC
25 ("GMACM"), the "Borrower may prosecute the equitable claims in the California Litigation (including any
26 appeals) solely to the extent they are asserted for the purpose of defending and unwinding the foreclosure
27 of Borrower's loan . . ." A copy of the stipulation is attached as Exhibit G to the RJN, page 3. Therefore,
28 any claims for damages are stayed against GMACM and only the equitable claim of quiet title may proceed
as per the previously filed Notice of Bankruptcy and Suggestion of Automatic Stay. See Notice of
Bankruptcy and Suggestion of Automatic Stay, attached as Exhibit H to the RJN, ¶¶5-6.

1 2010 and May 24, 2012, respectively. (Notice of Default, RJN, Ex. B; Notice of Trustee's Sale,
2 RJN, Ex. C.)

3 Mortgage Electronic Registration Systems, Inc. subsequently assigned the beneficial
4 interest in the Deed of Trust to GMAC Mortgage, LLC. (Assignment of Deed of Trust, RJN,
5 Ex. D.) Plaintiff then grant deeded any interest she had in the Property to Marcellus Alexander,
6 Jr., Trustee of the Scott Street Land Trust on August 17, 2011. (Grant Deed, RJN, Ex. E.)

7 The Property was ultimately sold at a July 3, 2012 foreclosure sale, and ownership of the
8 Property reverted to GMAC Mortgage, LLC. (Trustee's Deed Upon Sale, RJN, Ex. F.)

9 **III.**

10 **PLAINTIFF'S MISREPRESENTATION CLAIMS FAIL**

11 Plaintiff's first (intentional misrepresentation) and second (negligent misrepresentation)
12 causes of action are based on purported misrepresentations made by Freddie Mac (FAC, ¶14).
13 Plaintiff fails to state any claim under these theories for several reasons.

14 **A. The Complaint Lacks Specificity**

15 The elements of fraud under California law are: (a) misrepresentation (false
16 representation, concealment, or nondisclosure); (b) knowledge of the statement's falsity (scienter);
17 (c) intent to defraud (i.e., to induce action in reliance on the misrepresentation); (d) justifiable
18 reliance; and (e) resulting damage. (*Lazar v. Sup. Court* (1996) 12 Cal.4th 631, 638; *Buckland v.*
19 *Threshold Enters., Ltd.* (2007) 155 Cal.App.4th 798, 806-07.) The elements of a negligent
20 misrepresentation claim are similar to a fraud cause of action, *supra*, except for the requirement of
21 scienter. Specifically, in a claim for negligent misrepresentation, the plaintiff need not allege the
22 defendant made an intentionally false statement, but simply one as to which he or she lacked any
23 reasonable ground for believing the statement to be true. (See *Charnay v. Cobert* (2006) 145
24 Cal.App.4th 170, 184.)

25 Under well-established California law, "general pleading of the legal conclusion of fraud is
26 insufficient." (*Wilhelm v. Pray, Price, Williams & Russell* (1986) 186 Cal.App.3d 1324, 1331.)
27 Instead, "every element of the cause of action for fraud must be alleged in full, factually and
28 specifically, and the policy of liberal construction of pleading will not usually be invoked to

1 sustain a pleading that is defective in any material respect.” (*Id.*) “The requirement of specificity
2 in a fraud action against a corporation requires the plaintiff to allege the names of the persons who
3 made the allegedly fraudulent representations, their authority to speak, to whom they spoke, what
4 they said or wrote, and when it was said or written.” (*Tarmann v. State Farm Mut. Auto Ins. Co.*
5 (1991) 2 Cal.App.4th 153, 157.) The specificity requirement applies equally to claims for
6 negligent misrepresentation. (*Charnay*, 145 Cal.App.4th 170, 185 fn. 14 (“Fraud and negligent
7 misrepresentation must be pleaded with particularity and by facts that show how, when, where, to
8 whom, and by what means the representations were tendered.”); see also *Cadlo v. Owens-Illinois,*
9 *Inc.* (2004) 125 Cal.App.4th 513, 519 (“Each element in a cause of action for fraud or negligent
10 misrepresentation must be factually and specifically alleged.”).)

11 Plaintiff’s misrepresentation causes of action fail to identify under what authority the
12 individual made the statement, any facts to support an intent to defraud, justifiable reliance, or any
13 damages. Essentially, Plaintiff complains that a Freddie Mac employee stated that a request to
14 postpone a foreclosure sale would be submitted to GMAC, but also told Plaintiff to follow-up to
15 “make sure that the sale was actually postponed.” (FAC, ¶14.) On its face, no misrepresentation is
16 alleged. At best, Plaintiff is alleging an oral agreement to postpone a foreclosure sale.

17 **B. Plaintiff Cannot Subvert The Statute Of Frauds**

18 In *Tenzer v. Superscope, Inc.*, the Supreme Court addressed what is required when a
19 plaintiff attempts to recast an invalid breach of oral contract claim violative of the statute of frauds
20 into a claim for fraud. To survive, such a claim “must produce evidence of the promisor’s intent
21 to mislead him.” (*Tenzer v. Superscope, Inc.* (1985) 39 Cal.3d 18, 30.)

22 Arguably, a fraud action may be maintained even if the alleged fraudulent promise is
23 unenforceable as a contract due to the statute of frauds. (*Id.*) However, “something more than
24 nonperformance is required to prove the defendant’s intent not to perform his promise.” (*Tenzer*,
25 *supra*, 39 Cal.3d at p. 30 (citing *People v. Ashley* (1954) 42 Cal.2d 246, 263; see also *Jacobson v.*
26 *Mead* (1936) 12 Cal.App.2d 75, 82; *Justheim Petroleum Company v. Hammond* (10th Cir. 1955)
27 227 F.2d 629, 637; Rest.2d Torts, §530, com. d.; Prosser, Torts (5th ed. 1984) §109, p. 764.) “[A]
28 claim of fraud cannot be permitted to serve simply as an alternative cause of action whenever an

1 enforceable contract is not formed.” (*Conrad v. Bank of America* (1996) 45 Cal.App.4th 133,
2 156-157.) Furthermore, “when the statute of frauds clearly bars an action in contract, a
3 disappointed promise should not be allowed to present his claim for compensation to a jury simply
4 by recasting his complaint to include an allegation of misrepresentation.” (*Tenzer, supra*, 39
5 Cal.3d at p. 30.) “If plaintiff adduces no further evidence of fraudulent intent than proof of
6 nonperformance of an oral promise, he will never reach a jury.” (*Id.*, at pp. 30-31.)

7 The alleged promise in this case was an oral promise to postpone a foreclosure sale while
8 Plaintiff applied for a loan modification. (FAC, ¶18.) The only alleged misconduct is the loan
9 servicer’s purported failure to perform this oral promise. As such, Plaintiff fails to allege
10 something more than non-performance to substantiate the intent required for a fraud claim.
11 Further, an oral promise to postpone a foreclosure sale or to allow a borrower to delay payments is
12 unenforceable. (*Garcia v. World Savings Bank, FSB* (2010) 183 Cal.App.4th 1031, 1039.)

13 Plaintiff cannot establish her misrepresentation claims, as the only basis for the misconduct
14 is noncompliance with the oral promise. Plaintiff’s misrepresentation claims therefore fail.

15 **IV.**

16 **DEFENDANTS DO NOT OWE PLAINTIFF A FIDUCIARY DUTY**

17 Plaintiff’s third cause of action contends that Defendants breached a fiduciary duty by
18 failing to stop the foreclosure sale and assist her in modifying her loan. (FAC, ¶¶32-33.) This
19 claim fails on its face since Defendants do not owe Plaintiff a fiduciary duty.

20 A fiduciary relationship is a “relation existing between two parties to a transaction wherein
21 one of the parties to a transaction is in duty bound to act with the utmost good faith for the benefit
22 of the other party.” (*Herbert v. Lankershim* (1937) 9 Cal.2d 409, 483.) This special relationship
23 “ordinarily arises where a confidence is reposed by one person in the integrity of another, and in
24 such a relation the party in whom the confidence is reposed, if he [or she] voluntarily accepts or
25 assumes to accept the confidence, can take no advantage from his [or her] acts relating to the
26 interest of the other party without the latter’s knowledge or consent” (*Id.*)

27 However, California courts have consistently refused to extend the “ ‘special relationship’
28 doctrine to include ordinary commercial contractual relationships ...” or to debtor-creditor

1 relationships in particular. (*Girard v. Delta Tower Joint Ventures* (1993) 20 Cal.App.4th 1741,
2 1749 (citations omitted); *Nymark v. Heart Fed. Sav. & Loan Ass'n* (1991) 231 Cal.App.3d 1089,
3 1093 n.1 ("The relationship between a lending institution and its borrower-client is not fiduciary in
4 nature."); *Price v. Wells Fargo Bank* (1989) 213 Cal.App.3d 465, 476 ("[B]etween a bank and its
5 loan customers" there is no fiduciary relationship."); *Downey v. Humphreys* (1951) 102
6 Cal.App.2d 323, 332 ("A debt is not a trust and there is not a fiduciary duty relation between
7 debtor and creditor as such.")) Defendants therefore owe Plaintiff no fiduciary duty and this
8 cause of action fails as a matter of law.

9
10 **V.**

11 **UNJUST ENRICHMENT IS NOT AN INDEPENDENT CAUSE OF ACTION**

12 "[T]here is no cause of action in California for unjust enrichment. 'The phrase 'unjust
13 enrichment' does not describe a theory of recovery, but an effect: the result of a failure to make
14 restitution under circumstances where it is equitable to do so.' Unjust enrichment is 'a general
15 principle, underlying various legal doctrines and remedies,' rather than a remedy itself. It is
16 synonymous with restitution." (*McBride v. Boughton* (2004) 123 Cal.App.4th 379, 387;
17 *Melchior v. New Line Prods., Inc.* (2003) 106 Cal.App.4th 779, 793.) Because Plaintiff's other
18 causes of action utterly fail to state a claim against Defendants, her purported "unjust enrichment"
19 cause of action also fails to independently state a viable claim since it cannot stand alone.

20 **VI.**

21 **PLAINTIFF'S BREACH OF CONTRACT CLAIM FAILS**

22 The elements of a breach of contract claim are (1) the existence of a contract and its terms
23 that establish the obligation at issue; (2) plaintiff's performance of the contract or excuse for non-
24 performance; (3) defendant's breach of the contract; (4) damages; and (5) causation. (*Lortz v.*
25 *Connell* (1969) 273 Cal.App.2d 286, 290; 1 CACI 300, 303.)

26 Here, Plaintiff fails to identify any specific contract at issue or state any of the terms of the
27 purported contract. (FAC, generally.) Consequently, Plaintiff thus fails to establish any of the
28 elements required to allege a viable breach of contract claim. Plaintiff's breach of contract cause
of action therefore fails and Defendants' demurrer should be sustained without leave to amend.

VII.

**PLAINTIFF'S QUIET TITLE CAUSE OF ACTION FAILS BECAUSE
SHE DOES NOT ALLEGE TENDER AND SHE HAS NO INTEREST
IN THE PROPERTY**

Plaintiff's quiet title claim should be dismissed because the FAC fails to allege that Plaintiff properly tendered or is able and willing to tender the amounts that she owed on her loan at the time of the foreclosure sale.

A defaulted borrower is "required to allege tender of the amount of [the lender's] secured indebtedness in order to maintain any cause of action for irregularity in the sale procedure." (*Abdallah v. United Savings Bank* (1996) 43 Cal.App.4th 1101, 1109.) This rule is based upon the equitable maxim that a court of equity will not order a useless act performed. "[I]f plaintiffs could not have redeemed the property had the sale procedures been proper, any irregularities in the sale did not result in damages to the plaintiffs." (*FPCI RE-HAB 01 v. E & G Investments, Ltd.* (1989) 207 Cal.App.3d 1018, 1021 (citations omitted).)

An action to set aside a foreclosure sale, unaccompanied by an offer to redeem, does not state a cause of action which a court of equity recognizes. (*Karlsen v. Am. Sav. & Loan Ass'n* (1971) 15 Cal.App.3d 112, 117.) Tender of the amount owed is a condition precedent to any claim of wrongful foreclosure or any challenge to the regularity or the validity of a foreclosure sale. (*Abdallah v. United Sav. Bank* (1996) 43 Cal.App.4th 1101, 1109; *United States Cold Storage v. Great W. Sav. & Loan Ass'n* (1985) 165 Cal.App.3d 1214, 1225; *Arnolds Mgmt. Corp. v. Eischen* (1984) 158 Cal.App.3d 575, 578-79.) Likewise, "[i]t is settled in California that a mortgagor cannot quiet his title against the mortgagee without paying the debt secured." (*Shimpones v. Stickney* (1934) 219 Cal. 637, 649; see *Mix v. Sodd* (1981) 126 Cal.App.3d 386, 390 ("a mortgagor in possession may not maintain an action to quiet title, even though the debt is unenforceable"); *Aguilar v. Bocci* (1974) 39 Cal.App.3d 475, 477 (trustor is unable to quiet title "without discharging his debt").)

Even if Plaintiff properly alleged tender, her quiet title claim fails because she fails to allege that she has a title interest in the Property and the basis of that title, which she seeks to have quieted by this claim. (Code Civ. Proc. §761.020(b).) Plaintiff conveyed her interest in the

1 Property and therefore has no basis for this claim. (Grant Deed, RJN, Ex. E.)

2 Plaintiff's quiet title cause of action therefore fails and the demurrer to this cause of action
3 should be sustained without leave to amend.

4 **VIII.**

5 **CIVIL CODE §2923.6 PROVIDES NO PRIVATE RIGHT OF ACTION**

6 Plaintiff also claims that Defendants violated Civil Code §2923.6 by failing to review a
7 loan modification application.² (FAC, ¶51.) However, there is no private right of action under
8 §2923.6. (*Farner v. Countrywide Home Loans* (S.D. Cal. 2009) 2009 WL 189025 ("nothing in
9 Cal. Civ. Code §2923.6 imposes a duty on servicers of loans to modify terms of loans or creates a
10 private right of action for borrowers."); see also *Mabry v. Superior Court* (2010) 185 Cal.App.4th
11 208, 222-223 (There is no private right of action under Section 2923.6, and it does not operate
12 substantively.)) "Section 2923.6 merely expresses the hope that lenders will offer loan
13 modifications on certain terms." (*Mabry, supra*, at 222.) As such, "[t]here is no 'duty' under
14 Civil Code section 2923.6 to agree to a loan modification." (*Hamilton v. Greenwich Investors*
15 *XXVI, LLC* (2011) 195 Cal.App.4th 1602, 1617.) This claim thus fails and the demurrer should be
16 sustained without leave to amend.

17 **IX.**

18 **PLAINTIFF FAILS TO SUPPORT HER UCL CLAIMS**

19 Bus. & Prof. Code §17200, *et seq.* ("UCL") defines unfair competition as including "any
20 unlawful, unfair or fraudulent business act or practice." (*Cel-Tech Communications, Inc. v. Los*
21 *Angeles Cellular Telephone Company* (1999) 20 Cal.4th 163, 175.) Its coverage is "sweeping,
22 embracing 'anything that can properly be called a business practice and that at the same time is
23 forbidden by law.'" (Citations omitted.) "It governs 'anti-competitive business practices' as well
24 as injuries to consumers. . . ." (*Id.* (citations omitted).) Additionally, the claim must be supported
25
26

27 ² Plaintiff's allegations pertain to acts or omissions in 2012, prior to the January 1, 2013 effective date of
28 the Homeowner's Bill of Rights ("HBOR"). The HBOR thus does not apply to the FAC.

1 by facts described with *reasonable particularity*. (*Khoury v. Maly's of California, Inc.* (1993) 14
2 Cal.App.4th 612, 619.)

3 Plaintiff's eighth cause of action presumably claims that Defendants' purportedly wrongful
4 actions also violate the UCL. This claim fails because Plaintiff fails to allege any specific facts to
5 support her conclusory allegations.

6 **A. Plaintiff Fails To Allege Any Unlawful Conduct**

7 Section 17200 requires an underlying violation of a law if the claim is asserted under the
8 unlawful prong. (*Krantz v. BT Visual Images, L.L.C.* (2001) 89 Cal.App.4th 164, 178.) As
9 Section 17200 requires an underlying violation of law, any defense to the predicate claim is a
10 defense to the alleged violation of the UCL. (See *Krantz*, 89 Cal.App.4th at 178 (the viability of a
11 UCL claim stands or falls with the antecedent substantive causes of action); *People v. Duz-Mor*
12 *Diagnostic Lab., Inc.* (1998) 68 Cal.App.4th 654, 673 (a defense to the underlying offense is a
13 defense under the UCL); see also *Glenn K. Jackson Inc. v. Roe* (9th Cir. 2001) 273 F.3d 1192,
14 1203 (dismissing section 17200 claim where underlying negligence and fraud claims were
15 insufficient as a matter of law).)

16 As stated above, Plaintiff does not identify any statutory violation or wrongful conduct on
17 the part of Defendants. Plaintiff therefore fails to identify any "unlawful" conduct.

18 **B. Plaintiff Fails To Allege Any Fraudulent Conduct**

19 Plaintiff has not identified any fraudulent conduct by Defendants. The term "fraudulent,"
20 as used in the UCL, "does not refer to the common law tort of fraud but only requires a showing
21 that members of the public 'are likely to be deceived.'" (*Saunders v. Superior Court* (1994) 27
22 Cal.App.4th 832, 839; *Byars v. SCME Mortgage Bankers, Inc.* (2003) 109 Cal.App.4th 1134,
23 1147.) "The determination as to whether a business practice is deceptive is based on the likely
24 effect such practice would have on a reasonable consumer." (*McKell v. Washington Mutual, Inc.*
25 *et al.* (2006) 142 Cal.App.4th 1457, 1472 (citing *Lavie v. Procter & Gamble Co.* (2003) 105
26 Cal.App.4th 496, 507).)

27 Plaintiff cannot meet this standard, on its face, as she fails to allege any fraudulent
28 statement with any particularity made from any Defendant to her regarding the loan. Furthermore,

1 the FAC allegations are particular to the transaction and have nothing to do whatsoever with the
2 public at large. Plaintiff has therefore not pled fraudulent conduct under the UCL.

3 **C. Plaintiff Fails To Allege Any Unfair Conduct**

4 A business practice is considered “unfair” if it threatens to violate or violates the policy or
5 spirit of an anti-trust law or otherwise significantly threatens or harms competition. (*Cel-Tech*
6 *Communications, Inc.*, 20 Cal.4th at 187.) “[A]ny finding of unfairness to competitors under
7 section 17200 [must] be tethered to some legislatively declared policy or proof of some actual or
8 threatened impact on competition. We thus adopt the following test: When a plaintiff who claims
9 to have suffered injury from a direct competitor’s “unfair” act or practice invokes Section 17200,
10 the word “unfair” in that section means conduct that threatens an incipient violation of an antitrust
11 law, or violates the policy or spirit of one of those laws because its effects are comparable to or the
12 same as a violation of the law, or “otherwise significantly threatens or harms competition.” (*Id.* at
13 186-187.)

14 Plaintiff fails to plead any facts regarding public policy or threats to the public.

15 **X.**

16 **PLAINTIFF’S PROMISSORY ESTOPPEL CLAIM FAILS**

17 Plaintiff alleges that Defendants promised her third-party agent that the foreclosure sale
18 would be postponed pending a loan modification review. (FAC, ¶57.) Plaintiff alleges she relied
19 on the above “promise” by voluntarily refraining from filing bankruptcy. (FAC, ¶59.)

20 The doctrine of promissory estoppel is used to provide a substitute for the consideration
21 that ordinarily is required to create an enforceable promise. (*Raedeke v. Gibraltar Savings and*
22 *Loan Association* (1974) 10 Cal.3d 665, 672.) It “arises when there is a promise that the promisor
23 should reasonably expect to induce action or forbearance of a definite and substantial character by
24 the promisee and that does induce such action or forbearance, and injustice can be avoided only by
25 the enforcement of the promise.” (1 Miller & Starr, California Real Estate, Contracts (3d ed.
26 2010) §1:52 (citations omitted).)

27 To properly plead a promissory estoppel claim, Plaintiff must establish the following
28 elements: “(1) a promise clear and unambiguous in its terms; (2) reliance by the party to whom

1 the promise is made; (3) [the] reliance must be both reasonable and foreseeable; and (4) the party
2 asserting the estoppel must be injured by his reliance.” (*Aceves v. U.S. Bank, N.A.* (2011) 192
3 Cal.App.4th 218, 225 (citations omitted).) As set forth below, Plaintiff has not, and cannot, satisfy
4 these elements.

5 **A. Plaintiff Has Not Identified A Clear Promise**

6 To seek enforcement of an alleged promise under promissory estoppel, the promise must
7 be clear and unambiguous in its terms. (*Garcia v. World Savings, FSB* (2010) 183 Cal.App.4th
8 1031, 1044.) “To be enforceable, a promise need only be ‘definite enough that a court can
9 determine the scope of the duty[,] and the limits of performance must be sufficiently defined to
10 provide a rational basis for the assessment of damages.’” (*Id.* at 1045 (citations omitted).) Thus,
11 estoppel will not apply to enforce preliminary negotiations or discussions between the parties.
12 (*Lockheed Missile & Space Co. v. Hughes Aircraft Co.* (N.D. Cal. 1995) 887 F.Supp. 1320, 1325.)
13 Likewise, if extrinsic evidence is needed to interpret a promise, then the promise does not satisfy
14 the requirement that it be clear and unambiguous. (See, e.g., *Price v. Wells Fargo Bank* (1989)
15 213 Cal.App.3d 465, 483 (the alleged oral agreement to restructure the borrower’s debts was too
16 indefinite to create a legally binding contract).)

17 Here, Plaintiff does not identify a “clear promise” by Defendants. Plaintiff alleges that she
18 was notified by her third-party agent that the loan modification was not under consideration one
19 day prior to the foreclosure sale. (FAC, ¶14.) Plaintiff then alleges that a Freddie Mac employee
20 stated that a request to postpone a foreclosure sale would be submitted to GMAC, but also advised
21 Plaintiff to follow-up to “make sure that the sale was actually postponed.” (FAC, ¶14.). In short,
22 the alleged promise is not clear and unambiguous; if anything, it reflects preliminary negotiations
23 or discussions between the parties.

24 **B. Plaintiff Has Not, And Cannot, Plead Detrimental Reliance**

25 To satisfy detrimental reliance, “the party seeking to enforce the contract must have
26 changed position in reliance on the oral contract to such an extent that application of the statute of
27 frauds would result in an unjust or unconscionable loss, amounting in effect to a fraud.”
28 (*Secrest v. Security National Mortgage Loan Trust 2002-2* (2008) 167 Cal.App.4th 544, 555

1 (citations omitted).) Here, the alleged "act" of detrimental reliance is that Plaintiff did not file
2 bankruptcy. (FAC, ¶59.) This is insufficient for several reasons.

3 This "act" is insufficient to support promissory estoppel, as the alleged promise by Wells
4 Fargo was not tethered to a request to refrain from filing bankruptcy. (See *Mehta v. Wells Fargo*
5 *Bank, N.A.* (S.D. Cal. 2011) 2011 WL 1157861, *3 (holding no detrimental reliance as a matter of
6 law because Wells Fargo never told Plaintiff not to file for bankruptcy).) Plaintiff makes no
7 attempt to claim that Defendants instructed Plaintiff to forego filing for bankruptcy. In other
8 words, Plaintiff's speculation as to how she hypothetically would have acted with respect to filing
9 bankruptcy in 2012 is not detrimental reliance.

10 Accordingly, Plaintiff's claim for promissory estoppel fails.

11 **XI.**

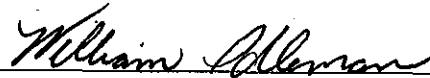
12 **CONCLUSION**

13 For all the reasons stated above, Defendants request that the Court sustain their demurrer to
14 the FAC without leave to amend.

15
16 DATED: September 18, 2014

SEVERSON & WERSON
A Professional Corporation

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18 By:


William J. Idleman

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20 Attorneys for Defendants
21 GMAC MORTGAGE, LLC (erroneously sued as Ally
22 Bank, fka GMAC Mortgage); and FEDERAL HOME
23 LOAN MORTGAGE CORPORATION
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1 **PROOF OF SERVICE**

2 At the time of service, I was over 18 years of age and not a party to this action. I am
3 employed in the County of Orange, State of California. My business address is The Atrium,
19100 Von Karman Avenue, Suite 700, Irvine, CA 92612.

4 On September 18, 2014, I served true copies of the following document(s):

5 **NOTICE OF DEMURRER AND DEMURRER TO FIRST AMENDED**
6 **COMPLAINT; MEMORANDUM OF POINTS AND AUTHORITIES IN SUPPORT**
7 **THEREOF**

7 on the interested parties in this action as follows:

8 Allan Cate, Esq.
9 Law Office of Allan O. Cate
7710 Balboa Avenue, Suite 316
10 San Diego, CA 92111

Attorney for Plaintiff
Rosalind Alexander-Kasparik
Telephone: (858) 224-5865
Facsimile: (858) 228-9885

11 **BY MAIL:** I enclosed the document(s) in a sealed envelope or package addressed to the
12 persons at the addresses listed in the Service List and placed the envelope for collection and
13 mailing, following our ordinary business practices. I am readily familiar with Severson &
14 Werson's practice for collecting and processing correspondence for mailing. On the same day that
the correspondence is placed for collection and mailing, it is deposited in the ordinary course of
business with the United States Postal Service, in a sealed envelope with postage fully prepaid.

15 I declare under penalty of perjury under the laws of the State of California that the
foregoing is true and correct.

16 Executed on September 18, 2014, at Irvine, California.

17
18 
19 Victoria A. McCay

Exhibit K

1 Allan Cate, Esq. (SBN: 248526)
2 **CATE LEGAL GROUP**
3 7710 Balboa Avenue, Suite 316
4 San Diego, California 92111
5 Tel: (858) 224-5865
6 Fax: (858) 228-9885

7 Attorney for Plaintiff,
8 Rosalind Alexander-Kasparik

9 **SUPERIOR COURT OF THE STATE OF CALIFORNIA**
10 **COUNTY OF SAN DIEGO, CENTRAL DISTRICT**

11 ROSALIND ALEXANDER-KASPARIK, an
12 individual;

13 Plaintiff,

14 v.

15 ALLY BANK, fka GMAC MORTGAGE;
16 FEDERAL HOME LOAN MORTGAGE
17 CORPORATION; ALL PERSONS
18 UNKNOWN CLAIMING ANY LEGAL OR
19 EQUITABLE RIGHT, TITLE, ESTATE, LIEN
20 OR INTEREST IN THE PROPERTY
21 DESCRIBED IN THE COMPLAINT
22 ADVERSE TO PLAINTIFF'S TITLE OR ANY
23 CLOUD ON PLAINTIFF'S TITLE HEREIN;
24 and DOES 1 through 99, inclusive;

25 Defendants.

Case No.: 37-2012-0101531-CU-BC-CTL

[Unlimited Civil Case]

**SECOND AMENDED COMPLAINT FOR
DAMAGES AND INJUNCTIVE RELIEF:**

1. INTENTIONAL MISREPRESENTATION;
2. NEGLIGENT MISREPRESENTATION;
3. BREACH OF FIDUCIARY DUTY;
4. UNJUST ENRICHMENT;
5. BREACH OF CONTRACT;
6. QUIET TITLE;
7. VIOLATION OF CIVIL CODE SECTION 2923.6; AND
8. VIOLATION OF BUSINESS & PROFESSIONS CODE SECTION 17200 ET SEQ.
9. PROMISSORY ESTOPPEL

[JURY TRIAL DEMANDED]

FILED
Clerk of the Superior Court
DEC 22 2014
By: _____ Deputy
DEC 22 '14 PM 4:33

1 COMES NOW, plaintiff Roasalind Alexander-Kasparik ("Plaintiff" or "Alexander"),
2 demanding a jury trial, and based on personal knowledge and on information and belief allege as
3 follows:

4 **THE SUBJECT PROPERTY**

5 1. At all times relevant herein, Plaintiff owned a single family residence, an attached
6 property, located at 1021 Scott Street #149, San Diego, CA 92106 ("Subject Property" or
7 "Property"), or, is the assignee of record for Marcellus Alexander, Jr., Trustee of the Scott Street
8 Land Trust.

9 **PARTIES AND VENUE**

10 2. Defendant ALLY BANK, fka GMAC BANK ("Ally"), is a federal bank
11 headquartered in Midvale, Utah. Ally is doing business in the State of California, County of San
12 Diego.

13 3. Defendant FEDERAL HOME LOAN MORTGAGE CORPORATION
14 ("FHLMC"), is a business entity of unknown charter headquartered in Washington, D.C.
15 FHLMC is doing business in the State of California, County of San Diego.

16 4. The defendants named herein as "all persons unknown claiming any legal or
17 equitable right, title, estate, lien, or interest in the property described in the complaint adverse to
18 Plaintiff's title or any cloud on Plaintiff's title herein," named as Does 1 through 99, inclusive,
19 are unknown to Plaintiff at the present time. These defendants, and each of them, claim some
20 right, title, estate, lien, or interest in the below-described Property adverse to Plaintiff's title, and
21 such claim may constitute a cloud on Plaintiff's title thereto. Such claim or claims are without
22 any right whatever and these defendants have no right, title, estate, lien, or interest whatever in
23 the below-described Property or any part thereof. Plaintiff therefore sues said defendants by
24 such fictitious names and will seek leave of court to amend this Complaint to set forth their true
25 names and capacities thereof, when the same has been ascertained.

26 5. Defendants, and each of them, were and are agents, servants, representatives,
27 and/or employees of each of the other defendants herein, and were at all times acting within the
28

1 course and scope of such agency, representation and employment and with the permission and
2 consent of each of said defendants.

3 6. Wherever appearing in this complaint, each and every reference to defendants and
4 to any of them, is intended to be and shall be a reference to all defendants hereto, and to each of
5 them, named and unnamed, including all fictitiously named defendants, unless said reference is
6 otherwise specifically qualified ("Defendants").

7 7. Plaintiff reserve the right to assert additional violations of law as documents and
8 information related to the transaction(s) are produced in the course of discovery in this action.

9 8. Venue is proper in the County of San Diego under Code of Civil Procedure
10 Sections 392 and 395 because this action results from foreclosure on a mortgage on real property
11 located in San Diego County, this action arises out of an offer or provision of a loan intended
12 primarily for personal family or household use in San Diego County, and the alleged acts herein
13 occurred in San Diego County. Further, a substantial portion of the transactions and wrongs
14 complained of herein, including the defendants' participation in the wrongful acts occurred in
15 this County, and defendants have received substantial compensation in this County by doing
16 business here and engaging in numerous activities that had an effect in this County.

17 **FACTUAL ALLEGATIONS**

18 9. In or about 2005, Plaintiff purchased the Subject Property. As a part of that
19 transaction, a loan and deed of trust were executed in favor of lender, defendant FHLMC with
20 defendant Ally Bank as the servicing agent.

21 10. In 2010, Plaintiff began to fall behind on her mortgage payments to defendants
22 due to a temporary increase in her personal expenses, which was beyond her control. While
23 plaintiff has the intermediate- and long-term capacity to generate income, her finances declined
24 dramatically during this period of time.

25 11. Due to these temporary financial difficulties, plaintiff attempted to obtain a loan
26 modification from defendants. Also, at this same time, Plaintiff attempted to resolve a long-
27 running dispute with defendants relating to the fact that defendants were charging her on an
28 unauthorized and improper impound account, where she was already paying (had paid) the

1 associated tax and insurance payments. Plaintiff believes that this mis-accounting on the part of
2 defendants was in at least the amount of \$10,000 to \$20,000. However, despite her best efforts,
3 defendants improperly denied plaintiff a loan modification—mainly due to the fact that
4 defendants refused to credit plaintiff's account with overcharges on tax and insurance payments.

5 12. Again, in 2011, plaintiff applied for loan modification with defendants. While
6 she was entered into a modification program, defendant again fell behind on her mortgage
7 payments.

8 13. In or about mid-2012, plaintiff applied for loan modification with the organization
9 Keep Your Home California ("KYHCA"). KYHCA is a California State-sponsored organization
10 operated by CalHFA Mortgage Assistance Corporation that offers monetary assistance to help
11 mortgage borrowers obtain modifications of their loans. Defendant was told by KYHCA
12 representatives that because there was less than 21 days before her scheduled trustees sale date,
13 that they could not qualify her for their Mortgage Reinstatement Program (which defendant
14 FHLMC is a participant in). When plaintiff contacted defendant GMAC to obtain a short
15 continuance of the trustee sale, they would only give her a continuance such that there were 20
16 days before the sale, such that she would not be able to participate in the KYHCA loan
17 modification program. Nonetheless, plaintiff worked with KYHCA, and after numerous calls to
18 various people within the organization, she was able to secure entry into the Mortgage
19 Reinstatement Program. In late-June 2012, plaintiff received correspondence from KYHCA
20 indicating that she had been deemed eligible for the program, that documentation was
21 forthcoming from defendants/lenders, and that the foreclosure proceedings should be put on hold
22 at this point. Plaintiff and KYHCA completed plaintiff's application process and submitted the
23 same with a request for a completed Servicer Worksheet on June 28, 2012 to defendant GMAC
24 for processing. At this point, plaintiff had already been approved for California State-sponsored
25 Mortgage Reinstatement Program which would be providing a substantial portion of the funding
26 for the loan modification.

27 14. On July 2, 2012, plaintiff received correspondence from KYHCA indicating that
28 defendant Ally Bank (loan servicer) would now not go through with the proposed loan

1 modification under the KYHCA program because the request was made within seven days of the
2 scheduled trustee's sale date. When plaintiff contacted defendant FHLMC (investor) directly
3 and spoke with their representative Emily, plaintiff was told that a request was being submitted
4 to defendant Ally Bank (loan servicer) to postpone the July 3, 2012 foreclosure sale (by
5 FHLMC) pending review of plaintiff's application for loan modification. Plaintiff was advised
6 by Emily (at FHLMC) that the sale was being postponed, and that she should check the
7 electronic system to make sure that the sale was actually postponed. Even though plaintiff was
8 advised on July 2, 2012 by the mortgage lender/investor, defendant FHLMC that the sale would
9 be postponed, the trustee sale still took place on July 3, 2012.

10 15. Additionally, Defendants also wrongfully foreclosed upon Plaintiff for the
11 following reasons:

12
13 A) Because Defendants inserted a \$1300 fee for property taxes into Plaintiff's mortgage
14 accounting in 2008, but those real estate taxes had already been paid by Plaintiff. Despite the
15 fact that Plaintiff requested that Defendants remove these charges from her accounting, they
16 failed and refused to do so. These improper charges, at least in part, composed the arrearage that
17 the foreclosure sale was predicated upon.

18
19 B) Defendants failed to carefully review and process Plaintiff's application for loan
20 modification. Defendants denied Plaintiff's requests on the same day they were submitted in
21 more than one instance. Defendants (or those they had hired to process the loan modification
22 applications) profited from each denial of an application, and profited from having borrowers
23 having to submit multiple applications—as Defendants received money on a per application
24 basis.

25
26 C) Defendants never allowed Plaintiff a single person, or any reliable contact, to discuss her
27 matter with. Plaintiff was unable to complete her loan modification applications because she
28 was always talking to different people who never were up-to-date on her particular situation or

1 application. Defendants put Plaintiff's matter into "Bankruptcy Status" at one point, and
2 Plaintiff was unable to speak or communicate with Defendant because they wrongfully claimed
3 that she was in a bankruptcy. Defendants did this to frustrate and confuse Plaintiff's application
4 for loan modification and to financially benefit themselves.

5
6 16. Plaintiff has been damaged by defendants moving forward with the subject trustee
7 sale, where they had no right to do so under contractual agreements and the law, and where
8 defendants had agreed to postpone the subject trustee's sale pending review of plaintiff's loan
9 modification. Plaintiff relied on defendants' representations to her detriment in that she could
10 have filed an emergency bankruptcy or employed other drastic measures in order to stop the
11 subject foreclosure sale, had plaintiff known that defendant had no true intention of stopping the
12 sale.

13 17. Plaintiff brings the within lawsuit alleging claims for damages and for rescission
14 of the subject trustee sale based on substantive illegalities and the violation of plaintiff's
15 contractual rights.

16 **FIRST CAUSE OF ACTION**

17 **Intentional Misrepresentation**

18 **(Against All Defendants)**

19 18. Plaintiff incorporates by reference and re-alleges each and every allegation
20 contained above, as though fully set forth herein.

21 19. Plaintiff is informed and believes and thereon alleges that Defendants, and each of
22 them, in the manner pled above, represented that they would stop the subject trustee sale to
23 review Plaintiff's application for loan modification. At the time of making said representations
24 defendants intended that Plaintiff rely on their representations. Plaintiff, in reliance on such
25 representations, and without knowledge of their falsity acted to not take further steps to stop the
26 subject foreclosure sale herein, such as filing an emergency bankruptcy petition.
27
28

1 20. Plaintiff is further informed and believe and thereon allege that Defendants'
2 representations were in fact false and that the true facts were that Defendants, and each of them,
3 had not, and did not intend to, provide Plaintiff with a delay of the trustee's sale as they had
4 agreed to orally. That Plaintiff relied upon the representations of said Defendants and each of
5 them as set forth hereinabove and would not have relied on Defendants in this regard, had
6 Plaintiff known the true facts. Specifically, by reasonably relying on Defendants' oral
7 statements, Plaintiff was prevented from taking other steps to avoid foreclosure.
8

9 21. As a direct and proximate result of defendants' conspiracy and fraudulent
10 conduct, Plaintiff has been damaged in the amount to be proven at trial.

11 22. Defendants' acts were malicious, intentional and illegal.

12 23. As a result of the malicious, intentional and illegal actions of defendants, Plaintiff
13 is entitled to recover exemplary and punitive damages in a sum to be determined at the time of
14 trial.
15

16 **SECOND CAUSE OF ACTION**

17 **Negligent Misrepresentation**

18 **(Against All Defendants)**

19 24. Plaintiff incorporates by reference and realleges each and every allegation
20 contained above, as though fully set forth herein.

21 25. That the actions and representations of defendants and each of them as set forth
22 herein above were negligent and without due regard. More specifically, defendants made the
23 following representations: that defendants would continue to postpone scheduled trustee sale
24 pending review of her application for loan modification.

25 26. That the representations made by defendants were false and at all times intended
26 to be false and to mislead Plaintiff or grossly wanton and negligent in that defendants should
27 have known that they would not have been able to comply with their representations.

28 27. The true facts were that defendants did not intend to or actually postpone the

1 subject trustee sale herein.

2 28. That Plaintiff relied upon the representations of said defendants and each of them
3 as set forth hereinabove and would not have relied on defendants in this regard, had Plaintiff
4 known the true facts.

5 29. That Plaintiff's reliance upon said defendants and each of them and the statements
6 made by defendants was reasonable under the circumstances.

7 30. That as a result of the actions of defendants and each of them, Plaintiff has been
8 damaged in a sum not yet readily ascertainable and Plaintiff will ask leave of court to amend her
9 complaint when the true nature and extent of her damages has been ascertained.

10 **THIRD CAUSE OF ACTION**

11 **Breach of Fiduciary Duty**

12 **(Against All Defendants)**

13 31. Plaintiff incorporates by reference and realleges each and every allegation
14 contained above, as though fully set forth herein.

15 32. At all times relevant, defendants and each of them created, accepted and acted in a
16 fiduciary relationship of great trust and acted for the benefit of Plaintiff.

17 33. On information and belief Plaintiff alleges that defendants owed and owe Plaintiff
18 fiduciary duties. By reason of their fiduciary relationship, defendants owed and owe Plaintiff the
19 highest obligations of good faith, fair dealing, loyalty and due care in all their dealings with
20 Plaintiff as well as a duty to keep Plaintiff adequately and accurately informed on all issues
21 regarding the her loan, her loan modification application and the trustee sale date of the Subject
22 Property. Defendants and each of them breached the fiduciary duty owed to Plaintiff as they
23 have acted and continue to act for their own benefit and to the detriment of Plaintiff.

24 34. Among other things, defendants and each of them have failed to adhere to their
25 obligations to Plaintiff, and stop the alleged trustee sale as they stated that they would. These
26 actions were done without due care for the protection of Plaintiff's rights.

27 35. As a direct and legal result of said breach of fiduciary duty, Plaintiff has suffered
28 economic damage and potential loss of the Subject Property resulting in damages according to

1 proof at trial. On information and belief, defendants' never intended to comply with their
2 fiduciary commitments and oral promises to Plaintiff and instead engaged in a course of conduct
3 to frustrate Plaintiff's ability to apply for and obtain a loan modification, or, filing bankruptcy or
4 finding other means to avoid foreclosure. As a result of defendants' conduct, defendants have
5 been unjustly enriched by late fees and/or foreclosure fees and/or other damages to be proven at
6 trial.

7 36. Defendants and each of them acted willfully, maliciously, oppressively, and in
8 conscious disregard of the rights of Plaintiff and their fiduciary duties. As such Plaintiff is
9 entitled to punitive damages.

10 **FOURTH CAUSE OF ACTION**

11 **Unjust Enrichment**

12 **(Against All Defendants)**

13 37. Plaintiff incorporates by reference and re-alleges each and every allegation
14 contained above, as though fully set forth herein.

15 38. In taking the aforementioned actions, defendants and each of them, directly or
16 indirectly, were paid monies or took property that was unjustified.

17 39. Defendants are therefore in possession of money and property that belongs to the
18 Plaintiff and they have deprived Plaintiff of its possession, use and enjoyment. On information
19 and belief, defendants' never intended to comply with their commitments and numerous
20 promises and instead engaged in a course of conduct to frustrate Plaintiff's ability to take other
21 steps to stop the subject trustee's sale such as short selling, bankruptcy options or finding other
22 means to avoid foreclosure. As a result of defendants' conduct, defendants have been unjustly
23 enriched by late fees and/or foreclosure fees.

24 40. As a direct and legal result of the defendants' misconduct, Plaintiff sustained
25 actual, special and consequential damages in an amount to be proven at trial.

26 **FIFTH CAUSE OF ACTION**

27 **Breach of Contract**

28 **(Against All Defendants)**

1 41. Plaintiff incorporates by reference and re-alleges each and every allegation
2 contained above, as though fully set forth herein.

3 42. Defendants have certain duties under written agreements with the California and
4 other states' Attorneys General, entered into by defendants and public authority, expressly on
5 behalf of aggrieved third-party loan modification prospects.

6 43. Plaintiff has performed, or has been excused from performing under said
7 agreement.

8 44. Defendant has breached the agreement and caused plaintiff harm in that plaintiff
9 was not able to obtain a loan modification, despite her good faith and best efforts, due to the bad-
10 faith conduct and breaches of agreement by defendants.

11 45. Plaintiff has been resultantly damaged by having had the Subject Property being
12 recently sold at foreclosure sale.

13 **SIXTH CAUSE OF ACTION**

14 **Quiet Title to Real Property**

15 **(Against All Defendants)**

16 46. Plaintiff incorporates by reference and re-alleges each and every allegation
17 contained above, as though fully set forth herein.

18 47. That Plaintiff is seeking a quiet title action against the claims of defendants and
19 each of them in the Subject Property more specifically described hereinabove.

20 48. That the claims of defendants, and each of them, are without any right, title,
21 ownership or interest whatsoever and that defendants, and each of them, have no right, title or
22 interest in the Property, and that any alleged title obtained by the within defendants and each of
23 them, was obtained through misrepresentation, by wrongful acts, unconscionable and inequitable
24 practices and breach of fiduciary duties.

25 49. The foreclosure and sale of the Subject Property was wrongful and should be
26 voided by virtue of defendants' fraudulent conduct alleged in this complaint, and by reason of
27 the defective Trustee's Sale. Based on the facts alleged in this complaint and incorporated
28 herein, said Trustee's Deed Upon Sale should be cancelled and be of no force or effect.

1 50. Plaintiffs seek to quiet title in the Subject Property as to each defendant, and that
2 each such defendant has no such right, title, estate, lien, or interest in the Subject Property or any
3 part of it, adverse to plaintiffs, or at all. That the claims of all defendants herein are without any
4 right, title, ownership or interest whatsoever.

5 51. That Plaintiff seeks quiet title as of the date of this lawsuit is filed on any and all
6 interests of the within defendants in said Subject Property.

7 **SEVENTH CAUSE OF ACTION**

8 **Violation of Civil Code Section 2923.6**

9 **(Against All Defendants)**

10 52. Plaintiff incorporates by reference and re-alleges each and every allegation
11 contained above, as though fully set forth herein.

12 53. That defendants have failed to adhere to the provisions of Civil Code section
13 2923.6 requiring a good faith attempt at modification of the subject loan by committing the acts
14 described herein. Specifically, defendants and each of them have failed to adhere to their
15 obligations to provide a good faith review of Plaintiff's request for loan modification and failed
16 to postpone the trustee sale of the Subject Property as they promised to do.

17 54. That Plaintiff has been damaged, in an amount to be proven at trial, by
18 defendants' failure to adhere to the provisions of Civil Code 2923.6.

19 **EIGHTH CAUSE OF ACTION**

20 **Violation of California Unfair Business Practices Act**

21 **(Against All Defendants)**

22 55. Plaintiff incorporates by reference and realleges each and every allegation
23 contained above, as though fully set forth herein.

24 56. Given the various alleged misrepresentation, wrongful acts, unconscionable and
25 inequitable practices, breach of fiduciary duties, and failure to adhere to relevant statutory law
26 alleged, defendants have also violated California Business and Professions Code § 17200 et seq.
27 by engaging in unfair business practices that was intended to and did frustrate Plaintiff's ability
28 to take other steps to stop the subject trustee sale, such as short selling, bankruptcy options or

1 finding other means to avoid foreclosure. As a result of defendants' conduct, defendants have
2 been unjustly enriched by late fees and/or foreclosure fees and from the resulting purported
3 ownership interest in the subject property.

4 57. Plaintiff are therefore entitled to the remedies allowed pursuant to Business and
5 Professions Code § 17200 et seq.

6 **NINTH CAUSE OF ACTION**

7 **Promissory Estoppel**

8 **(Against All Defendants)**

9 58. Plaintiff incorporates by reference and realleges each and every allegation
10 contained above, as though fully set forth herein.

11 59. Defendants made a promise, through oral and written representations to Plaintiff's
12 loan modification assistance company, KYHCA, that they would not foreclose on the Subject
13 Property because Plaintiff had been deemed qualified for third party government assistance.

14 60. Defendants should have reasonably expected Plaintiff to rely on such promise.

15 61. Plaintiff did in fact justifiably rely on that promise by continuing with the
16 program underway with KYHCA whereby Defendants would be paid money from a third-party
17 homeowner relief agency as part of a loan modification deal for Plaintiff, where the pending
18 foreclosure sale would be cancelled or postponed. Plaintiff did not pursue other courses of
19 action to stop the avoid the foreclosure sale including, but not limited to filing of a Chapter 7 or
20 13 bankruptcy petition. Additionally, Plaintiff could have explored the possibility of refinancing
21 or marketing and selling the Subject Property. Accordingly, Defendants were estopped from
22 taking any action that was contrary to the written and oral promises made to Plaintiff (either
23 directly, or through KYHCA).

24 62. Additionally, Pursuant to the Servicer Participation Agreement and HAMP,
25 Defendants promised to suspend all pending foreclosure proceedings until the HAMP analysis
26 was complete for all homeowners, including Plaintiff. Plaintiff is a third-party beneficiary of this
27 agreement.

28 63. Additionally, Pursuant to the Servicer Participation Agreement and HAMP,

1 Defendants agreed to offer a 3 month HAMP Trial Period at the payment level of 31 percent of
2 income to all borrowers, including Plaintiff, who met the HAMP criteria and passed the net
3 present value test.

4 64. Defendants breached the Servicer Participation Agreement with the federal
5 government of which Plaintiff is a third-party beneficiary. Accordingly, Defendants should be
6 estopped from claiming any benefit from the foreclosure due to its violation of the Servicer
7 Participation Agreement.

8 65. As a result of Defendants false promises and misrepresentations, Plaintiff suffered
9 special and general damages in an amount according to proof at trial, but not less than
10 \$1,500,000.00.

11
12
13 **PRAYER FOR RELIEF**

14 WHEREFORE, Plaintiff prays for judgment as follows:

- 15
16 1. For general, special, statutory, punitive and actual damages according to proof at trial;
17 2. For consequential and incidental damages;
18 3. For court judgment and order that foreclosure and sale of the Subject Property is void,
19 and that the Trustee's Deed Upon Sale should be cancelled and be of no force or effect;
20 4. For a court judgment and order declaring the equitable rights of the parties herein;
21 5. For a court judgment and order declaring that plaintiff have quiet title in the Subject
22 Property as to each defendant, and that each such defendant has no right, title, estate, lien,
23 or interest in the Subject Property or any part of it, adverse to Plaintiff, or at all;
24 6. For the equitable, injunctive and monetary relief permitted under Business & Professions
25 Code Section 17203;
26 7. For costs of suit incurred herein; and
27 8. For such other and further relief as the court may deem just and proper.
28

1 Dated: December 22, 2014

Respectfully submitted,
CATE LEGAL GROUP

2
3
4 

5 Allan Cate, Attorney for Plaintiff
6 Rosalind Alexander-Kasparik

F I L E D
Clerk of the Superior Court

PROOF OF SERVICE
(37-2012-101531-CU-BC-CTL)

DEC 22 2014

By: _____ Deputy

I, the undersigned, declare as follows:

That I am, and was at the time of service of the papers herein referred to, over the age of eighteen years and not a party to the within action, and I am employed in the county of San Diego, California in which this mailing occurred. My business address is 7710 Balboa Avenue, Suite 316, San Diego, CA 92111. I served the following documents in the following manner:

SECOND AMENDED COMPLAINT FOR DAMAGES AND INJUNCTIVE RELIEF:

☒ Of which the original document, or a true and accurate copy, is attached, by placing a copy thereof in a separate envelope for each addressee named hereafter, addressed to each such addressee respectively as follows:

Defendants' Attorneys

Robert Gandy, Esq.
Severson & Werson
19100 Von Karman Avenue, Suite 700
Irvine, CA 92612
Fax: (949) 442-7118

John Sullivan, Esq.
Severson & Werson
One Embarcadero Center, Suite 2600
San Francisco, CA 94111
Fax: (415) 956-0439

I then sealed each envelope and, with postage thereon, fully prepaid, deposited each in the United States mail at San Diego, California, on December 22, 2014.

☒ I also caused the same documents to be faxed via facsimile transmission without error to the above individual(s) on the same date provided above.

I declare under penalty of perjury that the foregoing is true and correct. Executed this 22nd Day of December 2014, at San Diego, California.



Allan Cate, Esquire

Exhibit L

1 ROBERT J. GANDY (State Bar No. 225405)
rjg@severson.com
2 WILLIAM J. IDLEMAN (State Bar No. 258450)
wji@severson.com
3 SEVERSON & WERSON
A Professional Corporation
4 The Atrium
19100 Von Karman Avenue, Suite 700
5 Irvine, California 92612
Telephone: (949) 442-7110
6 Facsimile: (949) 442-7118

7 JOHN B. SULLIVAN (State Bar No. 96742)
SEVERSON & WERSON
8 A Professional Corporation
One Embarcadero Center, Suite 2600
9 San Francisco, California 94111
Telephone: (415) 398-3344
10 Facsimile: (415) 956-0439

11 Attorneys for Defendants
GMAC MORTGAGE, LLC (erroneously sued as Ally
12 Bank, fka GMAC Mortgage); and FEDERAL HOME
LOAN MORTGAGE CORPORATION
13

14 **SUPERIOR COURT OF CALIFORNIA**

15 **COUNTY OF SAN DIEGO — CENTRAL DIVISION**

16 ROSALIND ALEXANDER-KASPARIK, an
individual,

17 Plaintiff,

18 vs.
19

20 ALLY BANK, fka GMAC MORTGAGE;
FEDERAL HOME LOAN MORTGAGE
CORPORATION; ALL PERSONS
21 UNKNOWN CLAIMING ANY LEGAL OR
EQUITABLE RIGHT, TITLE, ESTATE,
22 LIEN OR INTEREST IN THE PROPERTY
DESCRIBED IN THE COMPLAINT
23 ADVERSE TO PLAINTIFF'S TITLE OR
ANY CLOUD ON PLAINTIFF'S TITLE
24 HEREIN; and DOES 1 through 99, inclusive

25 Defendants.
26
27
28

ELECTRONICALLY FILED
Superior Court of California,
County of San Diego

02/13/2015 at 10:47:00 AM

Clerk of the Superior Court
By Bernice Orihuela, Deputy Clerk

Case No. 37-2012-00101531-CU-BC-CTL
Assigned for All Purposes to:
Hon. Ronald L. Styn
Dept. C-62

**NOTICE OF DEMURRER AND
DEMURRER TO SECOND AMENDED
COMPLAINT; MEMORANDUM OF
POINTS AND AUTHORITIES IN
SUPPORT THEREOF**

*[Filed concurrently with Request for Judicial
Notice]*

Date: April 3, 2015
Time: 8:30 a.m.
Dept.: C-62

IMAGED FILE

Action Filed: July 31, 2012
FAC Filed: July 31, 2014
SAC Filed: December 22, 2014
Trial Date: None Set

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**TO THE COURT, ALL PARTIES, AND THEIR RESPECTIVE ATTORNEYS OF
RECORD:**

PLEASE TAKE NOTICE that on April 3, 2015, at 8:30 a.m., in Department C-62 of the above-entitled Court located at 330 W. Broadway, San Diego, California, Defendants GMAC Mortgage, LLC (erroneously sued as Ally Bank, fka GMAC Mortgage) and Federal Home Loan Mortgage Corporation (collectively, "Defendants") will and hereby do demur to Plaintiff Rosalind Alexander-Kasparik's ("Plaintiff") Second Amended Complaint.

The demurrer is made on the grounds that Plaintiff's Second Amended Complaint causes of action alleged against Defendants fail to state facts sufficient to constitute a cause of action pursuant to Code of Civil Procedure §430.10(e).

The demurrer is based on this Notice of Demurrer and Demurrer, the accompanying Memorandum of Points and Authorities in support thereof, the Request for Judicial Notice filed concurrently herewith, the complaint, pleadings and records of the Court, and any further oral and documentary evidence that may be presented at the hearing.

DATED: February 12, 2015

SEVERSON & WERSON
A Professional Corporation

By:


William J. Idleman

Attorneys for Defendants
GMAC MORTGAGE, LLC (erroneously sued as Ally Bank, fka GMAC Mortgage); and FEDERAL HOME LOAN MORTGAGE CORPORATION

1 **DEMURRER TO COMPLAINT**

2 Defendants GMAC Mortgage, LLC (erroneously sued as Ally Bank, fka GMAC
3 Mortgage) and Federal Home Loan Mortgage Corporation respectfully demur to Plaintiff Rosalind
4 Alexander-Kasparik's ("Plaintiff") Second Amended Complaint as follows:

5 **DEMURRER TO FIRST CAUSE OF ACTION**

6 **(Intentional Misrepresentation)**

7 1. The first cause of action for intentional misrepresentation fails because it does not
8 state sufficient facts to constitute a cause of action. (See Code Civ. Proc., §430.10(e).)

9 **DEMURRER TO SECOND CAUSE OF ACTION**

10 **(Negligent Misrepresentation)**

11 2. The second cause of action for negligent misrepresentation fails because it does not
12 state sufficient facts to constitute a cause of action. (See Code Civ. Proc., §430.10(e).)

13 **DEMURRER TO THIRD CAUSE OF ACTION**

14 **(Breach of Fiduciary Duty)**

15 3. The third cause of action for breach of fiduciary duty fails because it does not state
16 sufficient facts to constitute a cause of action. (See Code Civ. Proc., §430.10(e).)

17 **DEMURRER TO FOURTH CAUSE OF ACTION**

18 **(Unjust Enrichment)**

19 4. The fourth cause of action for unjust enrichment fails because it does not state
20 sufficient facts to constitute a cause of action. (See Code Civ. Proc., §430.10(e).)

21 **DEMURRER TO FIFTH CAUSE OF ACTION**

22 **(Breach of Contract)**

23 5. The fifth cause of action for breach of contract fails because it does not state
24 sufficient facts to constitute a cause of action. (See Code Civ. Proc., §430.10(e).)

25 **DEMURRER TO SIXTH CAUSE OF ACTION**

26 **(Quiet Title)**

27 6. The sixth cause of action for quiet title fails because it does not state sufficient facts
28 to constitute a cause of action. (See Code Civ. Proc., §430.10(e).)

1 **DEMURRER TO SEVENTH CAUSE OF ACTION**

2 (Violation of Civil Code §2923.6)

3 7. The seventh cause of action for violation of Civil Code §2923.6 fails because it
4 does not state sufficient facts to constitute a cause of action. (See Code Civ. Proc., §430.10(e).)

5 **DEMURRER TO EIGHTH CAUSE OF ACTION**

6 (Violation of Business and Professions Code §17200)

7 8. The eighth cause of action for violation of Business and Professions Code §17200
8 fails because it does not state sufficient facts to constitute a cause of action. (See Code Civ. Proc.,
9 §430.10(e).)

10 **DEMURRER TO NINTH CAUSE OF ACTION**

11 (Promissory Estoppel)

12 9. The ninth cause of action for promissory estoppel fails because it does not state
13 sufficient facts to constitute a cause of action. (See Code Civ. Proc., §430.10(e).)

14
15 DATED: February 12, 2015

SEVERSON & WERSON
A Professional Corporation

16
17 By:



William J. Idleman

18
19 Attorneys for Defendants
20 GMAC MORTGAGE, LLC (erroneously sued as Ally
21 Bank, fka GMAC Mortgage); and FEDERAL HOME
22 LOAN MORTGAGE CORPORATION
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1 **MEMORANDUM OF POINTS AND AUTHORITIES**

2 **I.**

3 **INTRODUCTION**

4 Plaintiff Rosalind Alexander-Kasparik ("Plaintiff") defaulted on her \$314,240 mortgage
5 loan in 2010. Ultimately, the property was sold at a July 3, 2012 foreclosure sale. Now Plaintiff
6 sues Defendants GMAC Mortgage, LLC (erroneously sued as Ally Bank, fka GMAC Mortgage)
7 and Federal Home Loan Mortgage Corporation ("Freddie Mac") (collectively "Defendants") based
8 upon the a purported oral agreement to postpone the foreclosure sale.¹

9 As a result of a breach of this purported promise, Plaintiff claims that she was denied the
10 opportunity to pursue a loan modification. However, Plaintiff is not entitled to a loan modification
11 and the purported oral agreement is barred by the statute of frauds. Further, Plaintiff grant deeded
12 any interest she had in the property to a third party, yet now seeks to quiet title in herself despite
13 having no interest in the property, and without alleging a valid tender.

14 The Court's tentative ruling on the demurrer to the First Amended Complaint was to
15 sustain the demurrer without leave to amend as to all causes of action. Plaintiff stated that facts
16 could be alleged to sufficiently state a claim. However, the SAC does not allege any material facts
17 that differ from the FAC. Plaintiff simply inserted one paragraph that claims she was improperly
18 charged for property taxes in 2008 and was not assigned a single point of contact for her loan
19 modification review request. (SAC, ¶15.)

20 First, by her own admissions, Plaintiff did not default on the loan until 2010 which is two
21 years after the purported tax dispute. Second, Plaintiff's allegations pertain to acts or omissions in
22 2012, prior to the January 1, 2013 effective date of the Homeowner's Bill of Rights ("HBOR").

23
24 ¹ Per the stipulation to lift the bankruptcy stay entered into between Plaintiff and GMAC Mortgage, LLC
25 ("GMACM"), the "Borrower may prosecute the equitable claims in the California Litigation (including any
26 appeals) solely to the extent they are asserted for the purpose of defending and unwinding the foreclosure
27 of Borrower's loan . . ." A copy of the stipulation is attached as Exhibit G to the RJN, page 3. Therefore,
28 any claims for damages are stayed against GMACM and only the equitable claim of quiet title may proceed
as per the previously filed Notice of Bankruptcy and Suggestion of Automatic Stay. See Notice of
Bankruptcy and Suggestion of Automatic Stay, attached as Exhibit H to the RJN, ¶¶5-6.

1 The HBOR thus does not apply to the SAC, including the single point of contact requirement
2 under Civil Code § 2923.7.

3 Defendants therefore request that the Court sustain their demurrer without leave to amend.

4 **II.**

5 **STATEMENT OF FACTS**

6 On or about June 2, 2006, Plaintiff obtained a \$314,240 loan from Unitrust Mortgage, Inc.
7 (Deed of Trust, Request for Judicial Notice ("RJN"), Exhibit ("Ex.") A.) Plaintiff's Loan payment
8 obligations are secured by a deed of trust recorded against the real property located at 1021 Scott
9 Street, #149, San Diego, California 92106 ("Property"). (Deed of Trust, RJN, Ex. A.)

10 Due to Plaintiff's default, foreclosure proceedings were initiated against the Property. A
11 notice of default and notice of trustee's sale were recorded against the Property on October 14,
12 2010 and May 24, 2012, respectively. (Notice of Default, RJN, Ex. B; Notice of Trustee's Sale,
13 RJN, Ex. C.)

14 Mortgage Electronic Registration Systems, Inc. subsequently assigned the beneficial
15 interest in the Deed of Trust to GMAC Mortgage, LLC. (Assignment of Deed of Trust, RJN,
16 Ex. D.) Plaintiff then grant deeded any interest she had in the Property to Marcellus Alexander,
17 Jr., Trustee of the Scott Street Land Trust on August 17, 2011. (Grant Deed, RJN, Ex. E.)

18 The Property was ultimately sold at a July 3, 2012 foreclosure sale, and ownership of the
19 Property reverted to GMAC Mortgage, LLC. (Trustee's Deed Upon Sale, RJN, Ex. F.)

20 **III.**

21 **PLAINTIFF'S MISREPRESENTATION CLAIMS FAIL**

22 Plaintiff's first (intentional misrepresentation) and second (negligent misrepresentation)
23 causes of action are based on purported misrepresentations made by Freddie Mac (SAC, ¶14).

24 Plaintiff fails to state any claim under these theories for several reasons.

25 **A. The Complaint Lacks Specificity**

26 The elements of fraud under California law are: (a) misrepresentation (false
27 representation, concealment, or nondisclosure); (b) knowledge of the statement's falsity (scienter);
28 (c) intent to defraud (i.e., to induce action in reliance on the misrepresentation); (d) justifiable

1 reliance; and (e) resulting damage. (*Lazar v. Sup. Court* (1996) 12 Cal.4th 631, 638; *Buckland v.*
2 *Threshold Enters., Ltd.* (2007) 155 Cal.App.4th 798, 806-07.) The elements of a negligent
3 misrepresentation claim are similar to a fraud cause of action, *supra*, except for the requirement of
4 scienter. Specifically, in a claim for negligent misrepresentation, the plaintiff need not allege the
5 defendant made an intentionally false statement, but simply one as to which he or she lacked any
6 reasonable ground for believing the statement to be true. (See *Charnay v. Cobert* (2006) 145
7 Cal.App.4th 170, 184.)

8 Under well-established California law, “general pleading of the legal conclusion of fraud is
9 insufficient.” (*Wilhelm v. Pray, Price, Williams & Russell* (1986) 186 Cal.App.3d 1324, 1331.)
10 Instead, “every element of the cause of action for fraud must be alleged in full, factually and
11 specifically, and the policy of liberal construction of pleading will not usually be invoked to
12 sustain a pleading that is defective in any material respect.” (*Id.*) “The requirement of specificity
13 in a fraud action against a corporation requires the plaintiff to allege the names of the persons who
14 made the allegedly fraudulent representations, their authority to speak, to whom they spoke, what
15 they said or wrote, and when it was said or written.” (*Tarmann v. State Farm Mut. Auto Ins. Co.*
16 (1991) 2 Cal.App.4th 153, 157.) The specificity requirement applies equally to claims for
17 negligent misrepresentation. (*Charnay*, 145 Cal.App.4th 170, 185 fn. 14 (“Fraud and negligent
18 misrepresentation must be pleaded with particularity and by facts that show how, when, where, to
19 whom, and by what means the representations were tendered.”); see also *Cadlo v. Owens-Illinois,*
20 *Inc.* (2004) 125 Cal.App.4th 513, 519 (“Each element in a cause of action for fraud or negligent
21 misrepresentation must be factually and specifically alleged.”).)

22 Plaintiff’s misrepresentation causes of action fail to identify under what authority the
23 individual made the statement, any facts to support an intent to defraud, justifiable reliance, or any
24 damages. Essentially, Plaintiff complains that a Freddie Mac employee stated that a request to
25 postpone a foreclosure sale would be submitted to GMAC, but also told Plaintiff to follow-up to
26 “make sure that the sale was actually postponed.” (SAC, ¶14.) On its face, no misrepresentation is
27 alleged. At best, Plaintiff is alleging an oral agreement to postpone a foreclosure sale.
28

1 **B. Plaintiff Cannot Subvert The Statute Of Frauds**

2 In *Tenzer v. Superscope, Inc.*, the Supreme Court addressed what is required when a
3 plaintiff attempts to recast an invalid breach of oral contract claim violative of the statute of frauds
4 into a claim for fraud. To survive, such a claim “must produce evidence of the promisor’s intent
5 to mislead him.” (*Tenzer v. Superscope, Inc.* (1985) 39 Cal.3d 18, 30.)

6 Arguably, a fraud action may be maintained even if the alleged fraudulent promise is
7 unenforceable as a contract due to the statute of frauds. (*Id.*) However, “something more than
8 nonperformance is required to prove the defendant’s intent not to perform his promise.” (*Tenzer*,
9 *supra*, 39 Cal.3d at p. 30 (citing *People v. Ashley* (1954) 42 Cal.2d 246, 263; see also *Jacobson v.*
10 *Mead* (1936) 12 Cal.App.2d 75, 82; *Justheim Petroleum Company v. Hammond* (10th Cir. 1955)
11 227 F.2d 629, 637; Rest.2d Torts, §530, com. d.; Prosser, Torts (5th ed. 1984) §109, p. 764.) “[A]
12 claim of fraud cannot be permitted to serve simply as an alternative cause of action whenever an
13 enforceable contract is not formed.” (*Conrad v. Bank of America* (1996) 45 Cal.App.4th 133,
14 156-157.) Furthermore, “when the statute of frauds clearly bars an action in contract, a
15 disappointed promise should not be allowed to present his claim for compensation to a jury simply
16 by recasting his complaint to include an allegation of misrepresentation.” (*Tenzer, supra*, 39
17 Cal.3d at p. 30.) “If plaintiff adduces no further evidence of fraudulent intent than proof of
18 nonperformance of an oral promise, he will never reach a jury.” (*Id.*, at pp. 30-31.)

19 The alleged promise in this case was an oral promise to postpone a foreclosure sale while
20 Plaintiff applied for a loan modification. (SAC, ¶19.) The only alleged misconduct is the loan
21 servicer’s purported failure to perform this oral promise. As such, Plaintiff fails to allege
22 something more than non-performance to substantiate the intent required for a fraud claim.
23 Further, an oral promise to postpone a foreclosure sale or to allow a borrower to delay payments is
24 unenforceable. (*Garcia v. World Savings Bank, FSB* (2010) 183 Cal.App.4th 1031, 1039.)

25 Plaintiff cannot establish her misrepresentation claims, as the only basis for the misconduct
26 is noncompliance with the oral promise. Plaintiff’s misrepresentation claims therefore fail.

1 IV.

2 **DEFENDANTS DO NOT OWE PLAINTIFF A FIDUCIARY DUTY**

3 Plaintiff's third cause of action contends that Defendants breached a fiduciary duty by
4 failing to stop the foreclosure sale and assist her in modifying her loan. (SAC, ¶¶32-36.) This
5 claim fails on its face since Defendants do not owe Plaintiff a fiduciary duty.

6 A fiduciary relationship is a "relation existing between two parties to a transaction wherein
7 one of the parties to a transaction is in duty bound to act with the utmost good faith for the benefit
8 of the other party." (*Herbert v. Lankershim* (1937) 9 Cal.2d 409, 483.) This special relationship
9 "ordinarily arises where a confidence is reposed by one person in the integrity of another, and in
10 such a relation the party in whom the confidence is reposed, if he [or she] voluntarily accepts or
11 assumes to accept the confidence, can take no advantage from his [or her] acts relating to the
12 interest of the other party without the latter's knowledge or consent" (*Id.*)

13 However, California courts have consistently refused to extend the " 'special relationship'
14 doctrine to include ordinary commercial contractual relationships ..." or to debtor-creditor
15 relationships in particular. (*Girard v. Delta Tower Joint Ventures* (1993) 20 Cal.App.4th 1741,
16 1749 (citations omitted); *Nymark v. Heart Fed. Sav. & Loan Ass'n* (1991) 231 Cal.App.3d 1089,
17 1093 n.1 ("The relationship between a lending institution and its borrower-client is not fiduciary in
18 nature."); *Price v. Wells Fargo Bank* (1989) 213 Cal.App.3d 465, 476 ("[B]etween a bank and its
19 loan customers" there is no fiduciary relationship."); *Downey v. Humphreys* (1951) 102
20 Cal.App.2d 323, 332 ("A debt is not a trust and there is not a fiduciary duty relation between
21 debtor and creditor as such.")) Defendants therefore owe Plaintiff no fiduciary duty and this
22 cause of action fails as a matter of law.

23 V.

24 **UNJUST ENRICHMENT IS NOT AN INDEPENDENT CAUSE OF ACTION**

25 "[T]here is no cause of action in California for unjust enrichment. 'The phrase 'unjust
26 enrichment' does not describe a theory of recovery, but an effect: the result of a failure to make
27 restitution under circumstances where it is equitable to do so.' Unjust enrichment is 'a general
28 principle, underlying various legal doctrines and remedies,' rather than a remedy itself. It is

1 synonymous with restitution.” (*McBride v. Boughton* (2004) 123 Cal.App.4th 379, 387;
2 *Melchior v. New Line Prods., Inc.* (2003) 106 Cal.App.4th 779, 793.) Because Plaintiff’s other
3 causes of action utterly fail to state a claim against Defendants, her purported “unjust enrichment”
4 cause of action also fails to independently state a viable claim since it cannot stand alone.

5 **VI.**

6 **PLAINTIFF’S BREACH OF CONTRACT CLAIM FAILS**

7 The elements of a breach of contract claim are (1) the existence of a contract and its terms
8 that establish the obligation at issue; (2) plaintiff’s performance of the contract or excuse for non-
9 performance; (3) defendant’s breach of the contract; (4) damages; and (5) causation. (*Lortz v.*
10 *Connell* (1969) 273 Cal.App.2d 286, 290; 1 CACI 300, 303.)

11 Here, Plaintiff fails to identify any specific contract at issue or state any of the terms of the
12 purported contract. (SAC, generally.) Consequently, Plaintiff thus fails to establish any of the
13 elements required to allege a viable breach of contract claim. Plaintiff’s breach of contract cause
14 of action therefore fails and Defendants’ demurrer should be sustained without leave to amend.

15 **VII.**

16 **PLAINTIFF’S QUIET TITLE CAUSE OF ACTION FAILS BECAUSE**
17 **SHE DOES NOT ALLEGE TENDER AND SHE HAS NO INTEREST**
18 **IN THE PROPERTY**

19 Plaintiff’s quiet title claim should be dismissed because the SAC fails to allege that
20 Plaintiff properly tendered or is able and willing to tender the amounts that she owed on her loan
21 at the time of the foreclosure sale.

22 A defaulted borrower is “required to allege tender of the amount of [the lender’s] secured
23 indebtedness in order to maintain any cause of action for irregularity in the sale procedure.”
24 (*Abdallah v. United Savings Bank* (1996) 43 Cal.App.4th 1101, 1109.) This rule is based upon the
25 equitable maxim that a court of equity will not order a useless act performed. “[I]f plaintiffs could
26 did not result in damages to the plaintiffs.” (*FPCI RE-HAB 01 v. E & G Investments, Ltd.* (1989)
27 207 Cal.App.3d 1018, 1021 (citations omitted).)

28 An action to set aside a foreclosure sale, unaccompanied by an offer to redeem, does not

1 state a cause of action which a court of equity recognizes. (*Karlsen v. Am. Sav. & Loan Ass'n*
2 (1971) 15 Cal.App.3d 112, 117.) Tender of the amount owed is a condition precedent to any
3 claim of wrongful foreclosure or any challenge to the regularity or the validity of a foreclosure
4 sale. (*Abdallah v. United Sav. Bank* (1996) 43 Cal.App.4th 1101, 1109; *United States Cold*
5 *Storage v. Great W. Sav. & Loan Ass'n* (1985) 165 Cal.App.3d 1214, 1225; *Arnolds Mgmt.*
6 *Corp. v. Eischen* (1984) 158 Cal.App.3d 575, 578-79.) Likewise, "[i]t is settled in California that
7 a mortgagor cannot quiet his title against the mortgagee without paying the debt secured."
8 (*Shimpones v. Stickney* (1934) 219 Cal. 637, 649; see *Mix v. Sodd* (1981) 126 Cal.App.3d 386, 390
9 ("a mortgagor in possession may not maintain an action to quiet title, even though the debt is
10 unenforceable"); *Aguilar v. Bocci* (1974) 39 Cal.App.3d 475, 477 (trustor is unable to quiet title
11 "without discharging his debt").)

12 Even if Plaintiff properly alleged tender, her quiet title claim fails because she fails to
13 allege that she has a title interest in the Property and the basis of that title, which she seeks to have
14 quieted by this claim. (Code Civ. Proc. §761.020(b).) Plaintiff conveyed her interest in the
15 Property and therefore has no basis for this claim. (Grant Deed, RJN, Ex. E.)

16 Plaintiff's quiet title cause of action therefore fails and the demurrer to this cause of action
17 should be sustained without leave to amend.

18 VIII.

19 CIVIL CODE §2923.6 PROVIDES NO PRIVATE RIGHT OF ACTION

20 Plaintiff also claims that Defendants violated Civil Code §2923.6 by failing to review a
21 loan modification application.² (SAC, ¶53.) However, there is no private right of action under
22 §2923.6. (*Farner v. Countrywide Home Loans* (S.D. Cal. 2009) 2009 WL 189025 ("nothing in
23 Cal. Civ. Code §2923.6 imposes a duty on servicers of loans to modify terms of loans or creates a
24 private right of action for borrowers."); see also *Mabry v. Superior Court* (2010) 185 Cal.App.4th
25 208, 222-223 (There is no private right of action under Section 2923.6, and it does not operate
26

27 ² Plaintiff's allegations pertain to acts or omissions in 2012, prior to the January 1, 2013 effective date of
28 the Homeowner's Bill of Rights ("HBOR"). The HBOR thus does not apply to the SAC.

1 substantively.)) “Section 2923.6 merely expresses the hope that lenders will offer loan
2 modifications on certain terms.” (*Mabry, supra*, at 222.) As such, “[t]here is no ‘duty’ under
3 Civil Code section 2923.6 to agree to a loan modification.” (*Hamilton v. Greenwich Investors*
4 *XXVI, LLC* (2011) 195 Cal.App.4th 1602, 1617.) This claim thus fails and the demurrer should be
5 sustained without leave to amend.

6 **IX.**

7 **PLAINTIFF FAILS TO SUPPORT HER UCL CLAIMS**

8 Bus. & Prof. Code §17200, *et seq.* (“UCL”) defines unfair competition as including “any
9 unlawful, unfair or fraudulent business act or practice.” (*Cel-Tech Communications, Inc. v. Los*
10 *Angeles Cellular Telephone Company* (1999) 20 Cal.4th 163, 175.) Its coverage is “sweeping,
11 embracing ‘anything that can properly be called a business practice and that at the same time is
12 forbidden by law.’” (Citations omitted.) “It governs ‘anti-competitive business practices’ as well
13 as injuries to consumers. . . .” (*Id.* (citations omitted).) Additionally, the claim must be supported
14 by facts described with *reasonable particularity*. (*Khoury v. Maly’s of California, Inc.* (1993) 14
15 Cal.App.4th 612, 619.)

16 Plaintiff’s eighth cause of action presumably claims that Defendants’ purportedly wrongful
17 actions also violate the UCL. This claim fails because Plaintiff fails to allege any specific facts to
18 support her conclusory allegations.

19 **A. Plaintiff Fails To Allege Any Unlawful Conduct**

20 Section 17200 requires an underlying violation of a law if the claim is asserted under the
21 unlawful prong. (*Krantz v. BT Visual Images, L.L.C.* (2001) 89 Cal.App.4th 164, 178.) As
22 Section 17200 requires an underlying violation of law, any defense to the predicate claim is a
23 defense to the alleged violation of the UCL. (See *Krantz*, 89 Cal.App.4th at 178 (the viability of a
24 UCL claim stands or falls with the antecedent substantive causes of action); *People v. Duz-Mor*
25 *Diagnostic Lab., Inc.* (1998) 68 Cal.App.4th 654, 673 (a defense to the underlying offense is a
26 defense under the UCL); see also *Glenn K. Jackson Inc. v. Roe* (9th Cir. 2001) 273 F.3d 1192,
27 1203 (dismissing section 17200 claim where underlying negligence and fraud claims were
28 insufficient as a matter of law).)

1 As stated above, Plaintiff does not identify any statutory violation or wrongful conduct on
2 the part of Defendants. Plaintiff therefore fails to identify any "unlawful" conduct.

3 **B. Plaintiff Fails To Allege Any Fraudulent Conduct**

4 Plaintiff has not identified any fraudulent conduct by Defendants. The term "fraudulent,"
5 as used in the UCL, "does not refer to the common law tort of fraud but only requires a showing
6 that members of the public 'are likely to be deceived.'" (*Saunders v. Superior Court* (1994) 27
7 Cal.App.4th 832, 839; *Byars v. SCME Mortgage Bankers, Inc.* (2003) 109 Cal.App.4th 1134,
8 1147.) "The determination as to whether a business practice is deceptive is based on the likely
9 effect such practice would have on a reasonable consumer." (*McKell v. Washington Mutual, Inc.*
10 *et al.* (2006) 142 Cal.App.4th 1457, 1472 (citing *Lavie v. Procter & Gamble Co.* (2003) 105
11 Cal.App.4th 496, 507).)

12 Plaintiff cannot meet this standard, on its face, as she fails to allege any fraudulent
13 statement with any particularity made from any Defendant to her regarding the loan. Furthermore,
14 the SAC allegations are particular to the transaction and have nothing to do whatsoever with the
15 public at large. Plaintiff has therefore not pled fraudulent conduct under the UCL.

16 **C. Plaintiff Fails To Allege Any Unfair Conduct**

17 A business practice is considered "unfair" if it threatens to violate or violates the policy or
18 spirit of an anti-trust law or otherwise significantly threatens or harms competition. (*Cel-Tech*
19 *Communications, Inc.*, 20 Cal.4th at 187.) "[A]ny finding of unfairness to competitors under
20 section 17200 [must] be tethered to some legislatively declared policy or proof of some actual or
21 threatened impact on competition. We thus adopt the following test: When a plaintiff who claims
22 to have suffered injury from a direct competitor's "unfair" act or practice invokes Section 17200,
23 the word "unfair" in that section means conduct that threatens an incipient violation of an antitrust
24 law, or violates the policy or spirit of one of those laws because its effects are comparable to or the
25 same as a violation of the law, or "otherwise significantly threatens or harms competition." (*Id.* at
26 186-187.)

27 Plaintiff fails to plead any facts regarding public policy or threats to the public.
28

X.

PLAINTIFF'S PROMISSORY ESTOPPEL CLAIM FAILS

Plaintiff alleges that Defendants promised her third-party agent that the foreclosure sale would be postponed pending a loan modification review. (SAC, ¶59.) Plaintiff alleges she relied on the above "promise" by voluntarily refraining from filing bankruptcy. (SAC, ¶61.)

The doctrine of promissory estoppel is used to provide a substitute for the consideration that ordinarily is required to create an enforceable promise. (*Raedeke v. Gibraltar Savings and Loan Association* (1974) 10 Cal.3d 665, 672.) It "arises when there is a promise that the promisor should reasonably expect to induce action or forbearance of a definite and substantial character by the promisee and that does induce such action or forbearance, and injustice can be avoided only by the enforcement of the promise." (1 Miller & Starr, California Real Estate, Contracts (3d ed. 2010) §1:52 (citations omitted).)

To properly plead a promissory estoppel claim, Plaintiff must establish the following elements: "(1) a promise clear and unambiguous in its terms; (2) reliance by the party to whom the promise is made; (3) [the] reliance must be both reasonable and foreseeable; and (4) the party asserting the estoppel must be injured by his reliance." (*Aceves v. U.S. Bank, N.A.* (2011) 192 Cal.App.4th 218, 225 (citations omitted).) As set forth below, Plaintiff has not, and cannot, satisfy these elements.

A. Plaintiff Has Not Identified A Clear Promise

To seek enforcement of an alleged promise under promissory estoppel, the promise must be clear and unambiguous in its terms. (*Garcia v. World Savings, FSB* (2010) 183 Cal.App.4th 1031, 1044.) "To be enforceable, a promise need only be 'definite enough that a court can determine the scope of the duty[,] and the limits of performance must be sufficiently defined to provide a rational basis for the assessment of damages.'" (*Id.* at 1045 (citations omitted).) Thus, estoppel will not apply to enforce preliminary negotiations or discussions between the parties. (*Lockheed Missile & Space Co. v. Hughes Aircraft Co.* (N.D. Cal. 1995) 887 F.Supp. 1320, 1325.) Likewise, if extrinsic evidence is needed to interpret a promise, then the promise does not satisfy the requirement that it be clear and unambiguous. (See, e.g., *Price v. Wells Fargo Bank* (1989)

1 213 Cal.App.3d 465, 483 (the alleged oral agreement to restructure the borrower's debts was too
2 indefinite to create a legally binding contract).)

3 Here, Plaintiff does not identify a "clear promise" by Defendants. Plaintiff alleges that she
4 was notified by her third-party agent that the loan modification was not under consideration one
5 day prior to the foreclosure sale. (SAC, ¶14.) Plaintiff then alleges that a Freddie Mac employee
6 stated that a request to postpone a foreclosure sale would be submitted to GMAC, but also advised
7 Plaintiff to follow-up to "make sure that the sale was actually postponed." (SAC, ¶14.). In short,
8 the alleged promise is not clear and unambiguous; if anything, it reflects preliminary negotiations
9 or discussions between the parties.

10 **B. Plaintiff Has Not, And Cannot, Plead Detrimental Reliance**

11 To satisfy detrimental reliance, "the party seeking to enforce the contract must have
12 changed position in reliance on the oral contract to such an extent that application of the statute of
13 frauds would result in an unjust or unconscionable loss, amounting in effect to a fraud."
14 (*Secrest v. Security National Mortgage Loan Trust 2002-2* (2008) 167 Cal.App.4th 544, 555
15 (citations omitted).) Here, the alleged "act" of detrimental reliance is that Plaintiff did not file
16 bankruptcy. (SAC, ¶61.) This is insufficient for several reasons.

17 This "act" is insufficient to support promissory estoppel, as the alleged promise by Wells
18 Fargo was not tethered to a request to refrain from filing bankruptcy. (See *Mehta v. Wells Fargo*
19 *Bank, N.A.* (S.D. Cal. 2011) 2011 WL 1157861, *3 (holding no detrimental reliance as a matter of
20 law because Wells Fargo never told Plaintiff not to file for bankruptcy).) Plaintiff makes no
21 attempt to claim that Defendants instructed Plaintiff to forego filing for bankruptcy. In other
22 words, Plaintiff's speculation as to how she hypothetically would have acted with respect to filing
23 bankruptcy in 2012 is not detrimental reliance.

24 Accordingly, Plaintiff's claim for promissory estoppel fails.

25 **C. There Is No Private Right Of Action Under HAMP**

26 Plaintiff contends that she is third party beneficiart and entitled to a HAMP loan
27 modification review. (SAC, ¶¶62-63.) However, HAMP does not grant any individual the right
28 to enforce its provisions. The Treasury has designated Freddie Mac to serve as compliance officer

PROOF OF SERVICE

At the time of service, I was over 18 years of age and not a party to this action. I am employed in the County of Orange, State of California. My business address is The Atrium, 19100 Von Karman Avenue, Suite 700, Irvine, CA 92612.

On February 12, 2015, I served true copies of the following document(s):

NOTICE OF DEMURRER AND DEMURRER TO SECOND AMENDED COMPLAINT; MEMORANDUM OF POINTS AND AUTHORITIES IN SUPPORT THEREOF

on the interested parties in this action as follows:

Allan Cate, Esq.
Law Office of Allan O. Cate
7710 Balboa Avenue, Suite 316
San Diego, CA 92111

Attorney for Plaintiff
Rosalind Alexander-Kasparik

Telephone: (858) 224-5865
Facsimile: (858) 228-9885

BY MAIL: I enclosed the document(s) in a sealed envelope or package addressed to the persons at the addresses listed in the Service List and placed the envelope for collection and mailing, following our ordinary business practices. I am readily familiar with Severson & Werson's practice for collecting and processing correspondence for mailing. On the same day that the correspondence is placed for collection and mailing, it is deposited in the ordinary course of business with the United States Postal Service, in a sealed envelope with postage fully prepaid.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Executed on February 12, 2015, at Irvine, California.



Victoria A. McCay

Exhibit M

**SUPERIOR COURT OF CALIFORNIA,
COUNTY OF SAN DIEGO**

CENTRAL

MINUTE ORDER

DATE: 04/03/2015

TIME: 08:30:00 AM

DEPT: C-62

JUDICIAL OFFICER PRESIDING: Ronald L. Styn

CLERK: Kim Mulligan

REPORTER/ERM: Not Reported

BAILIFF/COURT ATTENDANT: A. Riego

CASE NO: **37-2012-00101531-CU-BC-CTL** CASE INIT.DATE: 07/31/2012

CASE TITLE: **Alexander-Kasparik vs. Ally Bank [IMAGED]**

CASE CATEGORY: Civil - Unlimited CASE TYPE: Breach of Contract/Warranty

EVENT TYPE: Demurrer / Motion to Strike

APPEARANCES

Allan Cate, counsel, present for Plaintiff(s).

Loren W. Coe, counsel, present for Defendant(s), telephonically.

The Court hears oral argument and CONFIRMS and MODIFIES the tentative ruling as follows:

Defendants GMAC Mortgage, LLC and Federal Home Loan Mortgage Corporation's demurrer to second amended complaint is sustained in its entirety.

Intentional Misrepresentation

Negligent Misrepresentation

Defendants' demurrer is sustained. The court finds the complaint alleges facts sufficient to support these causes of action with the specificity required under *Lazar v. Superior Court* (1996) 12 Cal.4th 631 and *Tarmann v. State Farm Mut. Auto. Ins. Co.* (1991) 2 Cal. App. 4th 153, 157 – misrepresentation (false representation, concealment, or nondisclosure [SAC ¶¶ 14, 19, 25]; knowledge of falsity/lack of reasonable grounds for believing the statement to be true [SAC ¶¶ 19, 20, 26]; intent to defraud [SAC ¶¶ 19, 20, 27]; justifiable reliance [SAC ¶¶ 16, 20, 28, 29]; and damages [SAC ¶¶ 21, 30]. *Lazar*, 12 Cal.4th at 638; *Charnay v. Cobert* (2006) 145 Cal.App.4th 170, 184.

However, the court also finds the complaint fails to allege facts sufficient to avoid the bar of the statute of frauds. *Tenzer v. Superscope, Inc.* (1985) 39 Cal.3d 18, states the general rule as follows:

when the statute of frauds clearly bars an action in contract, a disappointed promisee should not be allowed to present his claim for compensation to a jury simply by recasting his complaint to include an allegation of misrepresentation. If it were, in fact, that easy to reach a jury on a claim of fraud, we might

agree. Fortunately, this is not the case. To survive a motion for a nonsuit (Code Civ. Proc., § 581c), plaintiff in an action on a fraudulent promise must produce evidence of the promisor's intent to mislead him.

Tenzer, 39 Cal.3d at 30. *Tenzer* goes on,

"something more than nonperformance is required to prove the defendant's intent not to perform his promise." (*People v. Ashley* (1954) 42 Cal.2d 246, 263 [267 P.2d 271]; see also *Jacobson v. Mead* (1936) 12 Cal.App.2d 75, 82 [55 P.2d 285]; *Justheim Petroleum Company v. Hammond* (10th Cir. 1955) 227 F.2d 629, 637; Rest.2d Torts, § 530, com. d.; Prosser, Torts (5th ed. 1984) § 109, p. 764.) To be sure, fraudulent intent must often be established by circumstantial evidence. Prosser, for example, cites cases in which fraudulent intent has been inferred from such circumstances as defendant's insolvency, his hasty repudiation of the promise, his failure even to attempt performance, or his continued assurances after it was clear he would not perform. (Prosser, *supra*, at pp. 764-765.) However, if plaintiff adduces no further evidence of fraudulent intent than proof of nonperformance of an oral promise, he will never reach a jury. The policies of the statute of frauds will not be subverted by affording plaintiffs who can prove actual fraud the opportunity to do so.

Tenzer, 39 Cal.3d at 30-31. As pled, the complaint alleges only Defendants' nonperformance of an alleged oral promise to postpone the foreclosure sale. Under *Tenzer*, such allegations are insufficient to avoid the bar of the statute of frauds.

Despite being given another opportunity to amend, Plaintiff again fails to address the statute of frauds issue and fails to demonstrate a reasonable probability the complaint can be amended to plead around the statute of frauds. Defendants' demurrer as to the intentional misrepresentation and negligent misrepresentation causes of action is sustained without leave to amend. *Goodman v. Kennedy* (1976) 18 Cal.3d 335, 349. See also, *Ruinello v. Murray* (1951) 36 Cal.2d 687, 690.

Breach of Fiduciary Duty

Defendants' demurrer is sustained. The court finds the complaint fails to allege facts sufficient to establish a fiduciary owed by Defendants to Plaintiff. California case law consistently holds that "[t]he relationship between a lending institution and its borrower-client is not fiduciary in nature." *Nymark v. Heart Fed. Savings & Loan Assn.* (1991) 231 Cal.App.3d 1089, 1093 citing *Price v. Wells Fargo Bank* (1989) 213 Cal.App.3d 465, 476-478 overruled on other grounds in *Riverisland Cold Storage, Inc. v. Fresno-Madera Production Credit Association* (2013) 55 Cal.4th 1169, 1182.

It has long been regarded as "axiomatic that the relationship between a bank and its depositor arising out of a general deposit is that of a debtor and creditor." (*Morse v. Crocker National Bank* (1983) 142 Cal.App.3d 228, 232 [190 Cal.Rptr. 839].) "A debt is not a trust and there is not a fiduciary relation between debtor and creditor as such." (*Downey v. Humphreys* (1951) 102 Cal.App.2d 323, 332 [227 Cal.Rptr. 484].) The same principle should apply with even greater clarity to the relationship between a bank and its loan customers.

Price, 213 Cal.App.3d at 476.

Allegations of Defendants' participation in the loan modification process, including newly added allegations that "Defendants failed to carefully review and process Plaintiff's application for loan

modification" and "denied Plaintiff's requests on the same day they were submitted in more than one instance," even if sufficient to establish a general negligence duty and breach of that duty under the authorities Plaintiff relies on, are insufficient to support a finding of a *fiduciary* duty and breach of that duty. *Alvarez v. BAC Home Loans Servicing, L.P.* (2014) 228 Cal.App.4th 941, is distinguishable because it is a negligence case, not a breach of fiduciary duty case.

Despite being given another opportunity to amend, Plaintiff again fails to demonstrate a reasonable probability the complaint can be amended to plead a basis for liability under a breach of fiduciary duty cause of action against Defendants. Defendants' demurrer as to the breach of fiduciary duty cause of action is sustained without leave to amend. *Goodman v. Kennedy* (1976) 18 Cal.3d 335, 349. See also, *Ruinello v. Murray* (1951) 36 Cal.2d 687, 690.

Unjust Enrichment

Plaintiff fails to oppose Defendants' demurrer as to this cause of action. Despite being given another opportunity to amend, Plaintiff again fails to demonstrate a reasonable probability the complaint can be amended to plead a basis for liability under an unjust enrichment cause of action against Defendants. Defendants' demurrer as to the unjust enrichment cause of action is sustained without leave to amend. *Goodman v. Kennedy* (1976) 18 Cal.3d 335, 349. See also, *Ruinello v. Murray* (1951) 36 Cal.2d 687, 690.

Breach of Contract

Defendants' demurrer is sustained. The court finds the complaint fails to identify the alleged written agreement(s) at issue and fails to set forth the provisions allegedly breached by Defendants. Absent such allegations, Plaintiff fails to state a cause of action for breach of written contract.

In opposition Plaintiff relies on allegations of an alleged oral promise to postpone the foreclosure sale. However,

[a]s a general rule, a gratuitous oral promise to postpone a foreclosure sale or to allow a borrower to delay monthly mortgage payments is unenforceable. (*Raedeke, supra*, 10 Cal.3d at p. 673, 111 Cal.Rptr. 693, 517 P.2d 1157; *California Securities Co. v. Grosse* (1935) 3 Cal.2d 732, 733, 46 P.2d 170; *Secrest v. Security National Mortgage Loan Trust 2002-2* (2008) 167 Cal.App.4th 544, 547, 84 Cal.Rptr.3d 275; *Sutherland v. Barclays American/Mortgage Corp.* (1997) 53 Cal.App.4th 299, 312, 61 Cal.Rptr.2d 614; *Karlsen v. American Sav. & Loan Assn.* (1971) 15 Cal.App.3d 112, 121, 92 Cal.Rptr. 851; *Stafford v. Clinard* (1948) 87 Cal.App.2d 480, 481, 197 P.2d 84.)

Garcia v. World Sav., FSB (2010) 183 Cal.App.4th 1031, 1039.

Also in opposition Plaintiff relies on Defendants' alleged "contractual obligations under HAMP." However, numerous authorities hold that Plaintiff lacks standing to sue under HAMP. See, e.g., *Castillo v. Bank of America, N.A.* (S.D. Cal. 2012) 2012 WL 4793240 at *6; *Marks v. Bank of America, N.A.* (D. Ariz. 2010) 2010 WL 2572988, at *6.

To the extent Plaintiff relies on newly added allegations that Defendants failed to provide a single point of contact as required under CC § 2923.7(a), this section, and the Homeowner's Bill of Rights, did not

become effective until January 1, 2013, after the events alleged took place.

Plaintiff fails to demonstrate a reasonable probability the complaint can be amended to plead a basis for liability under a breach of contract cause of action against Defendants. Defendants' demurrer as to the breach of contract cause of action is sustained without leave to amend. *Goodman v. Kennedy* (1976) 18 Cal.3d 335, 349. See also, *Ruinello v. Murray* (1951) 36 Cal.2d 687, 690.

Quiet Title

Defendants' demurrer is sustained. Preliminarily, the complaint fails to allege tender as required under the authorities Defendants cite including *Abdallah v. United Savings Bank* (1996) 43 Cal.App.4th 1101, 1105. The complaint is not verified as required under CCP § 760.020. Moreover, Defendants submit judicially noticeable evidence that Plaintiff conveyed her interest in the property to "Marcellus Alexander, Jr. Trustee of the Scott Street Land Trust" on August 18, 2011. Considering this judicially noticeable evidence, the complaint fails to allege "[t]he title of the plaintiff as to which a determination . . . is sought and the basis of that title." CCP § 761.020.

Violation of CC § 2923.6

Defendants' demurrer is sustained. CC § 2923.6 does not provide for a private right of action for borrowers. *Farner v. Countrywide Home Loans* (S.D. Cal. 2009) 2009 WL 189025 at *2. As such, the court finds the complaint fails to allege facts sufficient to support a cause of action for violation of CC §2923.6. Moreover, as pled this cause of action is premised on allegations that Defendants "have failed to adhere to their obligations to provide a good faith review of Plaintiff's request for loan modification and failed to postpone the trustee sale of the Subject Property as they promised to do" [SAC ¶ 53]. However, nothing in CC § 2923.6 obligates Defendants to offer or agree to a loan modification. Considering these circumstances, there is no reasonable probability the complaint can be amended to plead a basis for liability for violation of CC § 2923.6 against Defendants. Defendants' demurrer to the violation of CC § 2923.6 cause of action is sustained without leave to amend. *Goodman*, 18 Cal.3d at 349; *Ruinello*, 36 Cal.2d at 690.

Violation of Business & Professions Code § 17200

Defendants' demurrer is sustained. The court finds, as pled, the complaint fails to allege facts establishing the requisite "unlawful, unfair or fraudulent business act or practice." B&P Code § 17200. On the issue of standing, similar to the facts in the case Defendants rely on, *Jenkins v. JP Morgan Chase Bank, N.A.* (2013) 216 Cal.App.4th 497, as pled, Plaintiff's default occurred prior to Defendants' alleged fraudulent act of promising to delay the foreclosure sale [SAC ¶¶ 10, 14]. As such, under *Jenkins*, the complaint fails to allege facts sufficient to establish Plaintiff's standing. Despite being given another opportunity to amend, Plaintiff again fails to demonstrate a reasonable probability the complaint can be amended to plead a basis for liability under B&P Code section 17200. Defendants' demurrer as to this cause of action is sustained without leave to amend. *Goodman v. Kennedy* (1976) 18 Cal.3d 335, 349. See also, *Ruinello v. Murray* (1951) 36 Cal.2d 687, 690.

Promissory Estoppel

Defendants' demurrer is sustained. The court finds, as pled, the complaint fails to allege a promise "clear and unambiguous in its terms" as required under *Garcia*. The complaint alleges: "Plaintiff was advised by Emily (at FHLMC) that the sale was being postponed, and that she should check the electronic system to make sure that the sale was actually postponed" [SAC ¶ 14]. Such allegations are insufficient to state a clear and unambiguous promise.

Standing

Although not raised by Defendants as to all causes of action, the court considers the judicially noticeable evidence that Plaintiff conveyed her interest in the property to "Marcellus Alexander, Jr. Trustee of the Scott Street Land Trust" on August 18, 2011, and finds that the complaint fails to allege facts sufficient to establish Plaintiff's standing to bring all of the causes of action pled.

Defendants' request for judicial notice is granted.

The Court allows Plaintiff leave to amend as to the Promissory Estoppel and to plead a Negligence cause of action.

Plaintiff's amended complaint to be filed on or before 04/10/15.

IT IS SO ORDERED.



Judge Ronald L. Styn

Exhibit N

1 Allan Cate, Esq. (SBN: 248526)
2 **CATE LEGAL GROUP**
3 7710 Balboa Avenue, Suite 316
4 San Diego, California 92111
5 Tel: (858) 224-5865
6 Fax: (858) 228-9885

ELECTRONICALLY FILED
Superior Court of California,
County of San Diego
04/14/2015 at 12:19:00 PM
Clerk of the Superior Court
By Lee McAlister, Deputy Clerk

6 Attorney for Plaintiff,
7 Rosalind Alexander-Kasparik

8 **SUPERIOR COURT OF THE STATE OF CALIFORNIA**
9 **COUNTY OF SAN DIEGO, CENTRAL DISTRICT**

10 ROSALIND ALEXANDER-KASPARIK, an
11 individual;

12 Plaintiff,

13 v.

14 ALLY BANK, fka GMAC MORTGAGE;
15 FEDERAL HOME LOAN MORTGAGE
16 CORPORATION; ALL PERSONS
17 UNKNOWN CLAIMING ANY LEGAL OR
18 EQUITABLE RIGHT, TITLE, ESTATE, LIEN
19 OR INTEREST IN THE PROPERTY
20 DESCRIBED IN THE COMPLAINT
21 ADVERSE TO PLAINTIFF'S TITLE OR ANY
22 CLOUD ON PLAINTIFF'S TITLE HEREIN;
23 and DOES 1 through 99, inclusive;

24 Defendants.

Case No.: 37-2012-0101531-CU-BC-CTL

[Unlimited Civil Case]

**THIRD AMENDED COMPLAINT FOR
DAMAGES AND INJUNCTIVE RELIEF:**

1. NEGLIGENCE
2. PROMISSORY ESTOPPEL

[JURY TRIAL DEMANDED]

25 COMES NOW, plaintiff Rosalind Alexander-Kasparik ("Plaintiff" or "Alexander"),
26 demanding a jury trial, and based on personal knowledge and on information and belief allege as
27 follows:
28

THE SUBJECT PROPERTY

1 them, named and unnamed, including all fictitiously named defendants, unless said reference is
2 otherwise specifically qualified ("Defendants").

3 7. Plaintiff reserve the right to assert additional violations of law as documents and
4 information related to the transaction(s) are produced in the course of discovery in this action.

5 8. Venue is proper in the County of San Diego under Code of Civil Procedure
6 Sections 392 and 395 because this action results from foreclosure on a mortgage on real property
7 located in San Diego County, this action arises out of an offer or provision of a loan intended
8 primarily for personal family or household use in San Diego County, and the alleged acts herein
9 occurred in San Diego County. Further, a substantial portion of the transactions and wrongs
10 complained of herein, including the defendants' participation in the wrongful acts occurred in
11 this County, and defendants have received substantial compensation in this County by doing
12 business here and engaging in numerous activities that had an effect in this County.

13 **FACTUAL ALLEGATIONS**

14 9. In or about 2005, Plaintiff purchased the Subject Property. As a part of that
15 transaction, a loan and deed of trust were executed in favor of lender, defendant FHLMC with
16 defendant Ally Bank as the servicing agent.

17 10. In 2010, Plaintiff began to fall behind on her mortgage payments to defendants
18 due to a temporary increase in her personal expenses, which was beyond her control. While
19 plaintiff has the intermediate- and long-term capacity to generate income, her finances declined
20 dramatically during this period of time.

21 11. Due to these temporary financial difficulties, plaintiff attempted to obtain a loan
22 modification from defendants. Also, at this same time, Plaintiff attempted to resolve a long-
23 running dispute with defendants relating to the fact that defendants were charging her on an
24 unauthorized and improper impound account, where she was already paying (had paid) the
25 associated tax and insurance payments. Plaintiff believes that this mis-accounting on the part of
26 defendants was in at least the amount of \$10,000 to \$20,000. However, despite her best efforts,
27 defendants improperly denied plaintiff a loan modification—mainly due to the fact that
28 defendants refused to credit plaintiff's account with overcharges on tax and insurance payments.

1 12. Again, in 2011, plaintiff applied for loan modification with defendants. While
2 she was entered into a modification program, defendant again fell behind on her mortgage
3 payments.

4 13. In or about mid-2012, plaintiff applied for loan modification with the organization
5 Keep Your Home California ("KYHCA"). KYHCA is a California State-sponsored organization
6 operated by CalHFA Mortgage Assistance Corporation that offers monetary assistance to help
7 mortgage borrowers obtain modifications of their loans. Defendant was told by KYHCA
8 representatives that because there was less than 21 days before her scheduled trustees sale date,
9 that they could not qualify her for their Mortgage Reinstatement Program (which defendant
10 FHLMC is a participant in). When plaintiff contacted defendant GMAC to obtain a short
11 continuance of the trustee sale, they would only give her a continuance such that there were 20
12 days before the sale, such that she would not be able to participate in the KYHCA loan
13 modification program. Nonetheless, plaintiff worked with KYHCA, and after numerous calls to
14 various people within the organization, she was able to secure entry into the Mortgage
15 Reinstatement Program. In late-June 2012, plaintiff received correspondence from KYHCA
16 indicating that she had been deemed eligible for the program, that documentation was
17 forthcoming from defendants/lenders, and that the foreclosure proceedings should be put on hold
18 at this point. Plaintiff and KYHCA completed plaintiff's application process and submitted the
19 same with a request for a completed Servicer Worksheet on June 28, 2012 to defendant GMAC
20 for processing. At this point, plaintiff had already been approved for California State-sponsored
21 Mortgage Reinstatement Program which would be providing a substantial portion of the funding
22 for the loan modification.

23 14. On July 2, 2012, plaintiff received correspondence from KYHCA indicating that
24 defendant Ally Bank (loan servicer) would now not go through with the proposed loan
25 modification under the KYHCA program because the request was made within seven days of the
26 scheduled trustee's sale date. However, the Civil Code guarantees reinstatement within five days
27 of the trustee sale, and the reinstatement loan was granted on June 29, 2012. Therefore Plaintiff
28 met the requirement for tendering under Civil Code and the trustee sale should have been

1 cancelled at this point. (See attached Exhibit A, copy of corresponded from KYHCA, dated July
2 2012). Correspondence indicates that the sale should be cancelled and that the Defendant
3 required seven days for payoff, as opposed to the five days that are guaranteed by the Civil Code.
4 Also, Defendant waited for four days after receipt of the reinstatement loan funds and approval,
5 to let Plaintiff know that they would not accept the tender of funds (the reinstatement loan
6 funded by KYHCA). This prevented Plaintiff from reasonably exploring and exercising her
7 options in bankruptcy, or other options for keeping her home. Since KYHA and CalFHA have a
8 system whereby funding to Defendants was (and is) electronically transferred immediately,
9 KYHCA's grant of the reinstatement loan and transfer of the funds (through the joint electronic
10 processing system) provided Defendants with the actual payoff funds that should have caused the
11 sale to be stopped under the rules of the Civil Code and related laws. When plaintiff contacted
12 defendant FHLMC (investor) directly and spoke with their representative Emily, plaintiff was
13 told that a request was being submitted to defendant Ally Bank (loan servicer) to postpone the
14 July 3, 2012 foreclosure sale (by FHLMC) pending review of plaintiff's application for loan
15 modification. Plaintiff was advised by Emily (at FHLMC) that the sale was being postponed,
16 and that she should check the electronic system to make sure that the sale was actually
17 postponed. Even though plaintiff was advised on July 2, 2012 by the mortgage lender/investor,
18 defendant FHLMC that the sale would be postponed, the trustee sale still took place on July 3,
19 2012.

20 15. KYHCA, and Defendants GMAC and FHLMC, have stated publicly on their
21 website that they are participating in the publically funded Mortgage Reinstatement Loan
22 Program ("Program") where eligible borrowers are provided with a reinstatement loan to cure
23 their outstanding arrears, stop foreclosure and allow borrowers to retain their homes. Also, that
24 they were adhering to their obligations under the federal TARP law, requiring good faith
25 compliance with certain consumer mortgage protection provisions. They also represented in
26 email correspondence to Plaintiff that she could avoid foreclosure if she were approved for a
27 reinstatement loan through the Program. These promises were not kept however. None of these
28 entities adhered to terms of Program by not taking money from the approved mortgage

1 reinstatement loan that was approved by KYHCA under the Program. Defendants'
2 representatives represented that Plaintiff's mortgage arrears would be paid before the foreclosure
3 sale, but the money provided by KYHCA was not taken by Defendants GMAC and FHLMC
4 (that is Defendants GMAC and FHLMC were not participating in the Program as promised).

5 16. Additionally, Defendants also wrongfully foreclosed upon Plaintiff for the
6 following reasons:

7
8 A) Because Defendants inserted a \$1300 fee for property taxes into Plaintiff's mortgage
9 accounting in 2008, but those real estate taxes had already been paid by Plaintiff. Despite the
10 fact that Plaintiff requested that Defendants remove these charges from her accounting, they
11 failed and refused to do so. These improper charges, at least in part, composed the arrearage that
12 the foreclosure sale was predicated upon.

13
14 B) Defendants failed to carefully review and process Plaintiff's application for loan
15 modification. Defendants denied Plaintiff's requests on the same day they were submitted in
16 more than one instance. Defendants (or those they had hired to process the loan modification
17 applications) profited from each denial of an application, and profited from having borrowers
18 having to submit multiple applications—as Defendants received money on a per application
19 basis.

20
21 C) Defendants never allowed Plaintiff a single person, or any reliable contact, to discuss her
22 matter with. Plaintiff was unable to complete her loan modification applications because she
23 was always talking to different people who never were up-to-date on her particular situation or
24 application. Defendants put Plaintiff's matter into "Bankruptcy Status" at one point, and
25 Plaintiff was unable to speak or communicate with Defendant because they wrongfully claimed
26 that she was in a bankruptcy. Defendants did this to frustrate and confuse Plaintiff's application
27 for loan modification and to financially benefit themselves.

28 16. Plaintiff has been damaged by defendants moving forward with the subject trustee

1 sale, where they had no right to do so under contractual agreements and the law, and where
2 defendants had agreed to postpone the subject trustee's sale pending review of plaintiff's loan
3 modification. Plaintiff relied on defendants' representations to her detriment in that she could
4 have filed an emergency bankruptcy or employed other drastic measures in order to stop the
5 subject foreclosure sale, had plaintiff known that defendant had no true intention of stopping the
6 sale.

7 17. Plaintiff brings the within lawsuit alleging claims for damages and for rescission
8 of the subject trustee sale based on substantive illegalities and the violation of plaintiff's
9 contractual rights.

10 **FIRST CAUSE OF ACTION**

11 **Negligence**

12 **(Against All Defendants)**

13 18. Plaintiff incorporates by reference and re-alleges each and every allegation
14 contained above, as though fully set forth herein.

15 19. On information and belief Plaintiff alleges that defendants owed and owe Plaintiff
16 certain duties. By reason of their relationship, Defendants owed and owe Plaintiff the highest
17 obligations of good faith, fair dealing, loyalty and due care in all their dealings with Plaintiff as
18 well as a duty to keep Plaintiff adequately and accurately informed on all issues regarding the her
19 loan, her loan modification application and the trustee sale date of the Subject Property.
20 Defendants and each of them breached the fiduciary duty owed to Plaintiff as they have acted
21 and continue to act for their own benefit and to the detriment of Plaintiff.

22 20. Among other things, defendants and each of them have failed to adhere to their
23 obligations to Plaintiff, and stop the alleged trustee sale as they stated that they would. These
24 actions were done without due care for the protection of Plaintiff's rights.

25 21. As a direct and legal result of said breach of fiduciary duty, Plaintiff has suffered
26 economic damage and loss of the Subject Property resulting in damages according to proof at
27 trial. On information and belief, defendants' never intended to comply with their fiduciary
28 commitments and oral promises to Plaintiff and instead engaged in a course of conduct to

1 frustrate Plaintiff's ability to apply for and obtain a loan modification, or, filing bankruptcy or
2 finding other means to avoid foreclosure. As a result of defendants' conduct, defendants have
3 been unjustly enriched by late fees and/or foreclosure fees and/or other damages to be proven at
4 trial.

5 22. Defendants and each of them acted willfully, maliciously, oppressively, and in
6 conscious disregard of the rights of Plaintiff and their fiduciary duties. As such Plaintiff is
7 entitled to punitive damages.

8 **SECOND CAUSE OF ACTION**

9 **Promissory Estoppel**

10 **(Against All Defendants)**

11 23. Plaintiff incorporates by reference and realleges each and every allegation
12 contained above, as though fully set forth herein.

13 24. Defendants GMAC and FHLMC made a promise, through oral and written
14 representations to Plaintiff's loan modification assistance company, KYHCA, and to Plaintiff
15 that they would not foreclose on the Subject Property because Plaintiff had been deemed
16 qualified for third party government assistance.

17 25. Defendants should have reasonably expected Plaintiff to rely on such promise.

18 26. Plaintiff did in fact justifiably rely on that promise by continuing with the
19 program underway with KYHCA whereby Defendants would be paid money from a third-party
20 homeowner relief agency as part of a loan modification deal for Plaintiff, where the pending
21 foreclosure sale would be cancelled or postponed. Plaintiff did not pursue other courses of
22 action to stop the avoid the foreclosure sale including, but not limited to filing of a Chapter 7 or
23 13 bankruptcy petition. Additionally, Plaintiff could have explored the possibility of refinancing
24 or marketing and selling the Subject Property. Accordingly, Defendants were estopped from
25 taking any action that was contrary to the written and oral promises made to Plaintiff (either
26 directly, or through KYHCA).

27 27. Additionally, Pursuant to the Servicer Participation Agreement, TARP and
28 HAMP, Defendants promised to suspend all pending foreclosure proceedings until the HAMP

1 analysis was complete for all homeowners, including Plaintiff. Plaintiff is a third-party
2 beneficiary of this agreement.

3 28. Additionally, Pursuant to the Servicer Participation Agreement and HAMP,
4 Defendants agreed to offer a 3 month HAMP Trial Period at the payment level of 31 percent of
5 income to all borrowers, including Plaintiff, who met the HAMP criteria and passed the net
6 present value test.

7 29. Defendants breached the Servicer Participation Agreement with the federal
8 government of which Plaintiff is a third-party beneficiary. Accordingly, Defendants should be
9 estopped from claiming any benefit from the foreclosure due to its violation of the Servicer
10 Participation Agreement.

11 30. As a result of Defendants false promises and misrepresentations, Plaintiff suffered
12 special and general damages in an amount according to proof at trial, but not less than
13 \$1,500,000.00.

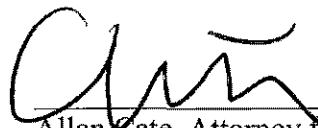
14
15 **PRAYER FOR RELIEF**

16 WHEREFORE, Plaintiff prays for judgment as follows:

- 17
18 1. For general, special, statutory, punitive and actual damages according to proof at trial;
19 2. For consequential and incidental damages;
20 3. For costs of suit incurred herein; and
21 4. For such other and further relief as the court may deem just and proper.
22

23 Dated: April 10, 2015

Respectfully submitted,
CATE LEGAL GROUP

24
25
26 

27 Allan Cate, Attorney for Plaintiff
28 Rosalind Alexander-Kasparik

Exhibit A

Michelle McCarthy

From: Jamie Tracey [Jamie.Tracey@kyhca.org]
Sent: Monday, July 02, 2012 11:29 AM
To: 'Roz Alexander-Kasparik'
Subject: RE: Keep Your Home California

Importance: High

I am truly sorry to tell you that your servicer has opted out at this point & the sale date is still on. They sated that the reason they opted out is because the request was within 7 days of the sale date. Thank you Jamie

From: Roz Alexander-Kasparik [mailto:roz@rozcreative.com]
Sent: Monday, July 02, 2012 9:21 AM
To: Jamie Tracey
Subject: Re: Keep Your Home California

Just checking status of my application and attendant Sale Date, Jamie. I the Sale Date is still listed as July 3 on the ETS site. Please advise. Thanks.

Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271,
ROZ@ROZCREATIVE.COM

On Jun 29, 2012, at 3:16 PM, Jamie Tracey <Jamie.Tracey@kyhca.org> wrote:

We are waiting on the tax transcripts & the servicer worksheet to comeback good. The tax transcripts should be here Monday. I can not give you a time frame on how long it will take your servicer to get the worksheet back to us. We will keep you posted at every turn! Thank you Jamie

From: Roz Alexander-Kasparik [mailto:roz@rozcreative.com]
Sent: Friday, June 29, 2012 3:09 PM
To: Jamie Tracey
Subject: Re: Keep Your Home California

That's great news, Jamie. Please let me know next steps when you have a moment. Thanks! ; -)

Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271,
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On Jun 29, 2012, at 2:47 PM, Jamie Tracey <Jamie.Tracey@kyhca.org> wrote:

You have been deemed eligible by KYHCA & the servicer worksheet has been ordered from your servicer. This should stop all proceedings at this point. We must await the worksheet to come back before we can move forward to document signing. Thank you for your patience on this matter. Jamie

From: Rosalind Alexander-Kasparik [mailto:roz@rozcreative.com]
Sent: Friday, June 29, 2012 2:34 PM
To: Jamie Tracey
Subject: Re: Keep Your Home California

Michelle McCarthy

From: Aimie Wilson [Aimie.Wilson@kyhca.org]
Sent: Monday, July 02, 2012 2:08 PM
To: Michael Lopez; Jamie Tracey; Michele Akins; Albert Johnson
Subject: FW: Keep Your Home California

FYI.....

From: Roz Alexander-Kasparik [mailto:roz@rozcreative.com]
Sent: Monday, July 02, 2012 2:01 PM
To: Aimie Wilson
Subject: Re: Keep Your Home California

FYI, I called FreddieMac (1-800-FREDDIE) directly and read them the email reasons GMAC gave KYHCA for GMAC's "opt out" of the KYHCA mortgage reinstatement worksheet request.

Emily (at FreddieMac) submitted a request to GMAC for postponement of the Sale Date. She advised me to check back with GMAC/ETS today to ensure that the postponement actually happens. I'll keep you posted.

Thanks for caring.



ROZ ALEXANDER-KASPARIK
760.815.6271 (iPhone)
[ROZ@ROZCREATIVE.COM](mailto:roz@rozcreative.com)

From: Rosalind Alexander-Kasparik [mailto:roz@rozcreative.com]
Sent: Monday, July 02, 2012 11:36 AM
To: Aimie Wilson
Cc: Albert Johnson; Jamie Tracey
Subject: Fw: Keep Your Home California

Aimie -

GMAC's response is surreal. Can you help? Please advise.



ROZ ALEXANDER-KASPARIK
760.815.6271 (iPhone)

----- Forwarded Message -----

From: Jamie Tracey <Jamie.Tracey@kyhca.org>
To: 'Roz Alexander-Kasparik' <roz@rozcreative.com>
Sent: Monday, July 2, 2012 11:28 AM
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Subject: Re: Keep Your Home California

Please see ERS 1099 that came in the mail today.

Any progress on approval of my eligibility to offset the Sale Date?

Please advise. Thanks.

<~WRD000.jpg>
ROZ ALEXANDER-KASPARIK
760.815.6271 (iPhone)

Sender	Comment	Expand
Narrative:		
Sender	Comment	Expand
Unassign 09/13/12 - 11:26 AM	Submission Update Transaction Type: Servicer Proposal Comment: went to sale	
Pamela Lyon 07/03/12 - 5:50 PM	VM left for the member regarding filing BK Chapter 13.....No further action taken...	
Suzanne Innes 07/03/12 - 5:37 PM	Member has not sent in any documents since 10/2011 so there was not a new submission for review as member was working through KYHC. Member is already at 2%, 480 with a \$64k principal deferment.	
Latisha Geter 07/03/12 - 2:25 PM	Ms Kasparik has informed that by the time she got off the phone with GMAC and contacted her attorney they told her it was too late for her to file the bk. Ms Kasparik is now hoping and praying that GMAC is able to get the sale postponed.	
Pamela Lyon 07/03/12 - 11:16 AM	I called the member back and she said she's calling her attorney and she will email me back with an update....	
Benjamin. Verdooren @gmacre scap.com 07/03/12 - 10:50 AM	Benjamin.Verdooren@gmacrescap.com RE: Narrative For: Rosalind Alexander-Kasparik - 1334820 not that I see Ben Verdooren NACA Supervisor Tel: 214-874-2014 Cel: 469-263-2371 Fax: 866-737-7505 Email: benjamin.verdooren@gmacrescap.com From: plyon@naca.com [mailto:plyon@naca.com] Sent: Monday, July 02, 2012 12:39 PM To: Verdooren, Benjamin - TX Cc: plyon@naca.com; plyon@naca.com Subject: Narrative For: Rosalind Alexander-Kasparik - 1334820 Ben, this member stated that they were approved for keep your home California, Please confirm....NACA - Rosalind Alexander-Kasparik - Loan Number: [REDACTED] 4562 - NACA Id: 1334820.....Thanks P. Lyon----- This email is the property of NACA and/or its relevant affiliate and may contain confidential and privileged material for the sole use of the intended recipient(s). Any review, use, distribution, or disclosure by others is strictly prohibited. If you are not the intended recipient (or authorized to receive for the recipient), please contact the sender and delete all copies of the message. Any views expressed in this message are those of the individual sender, except where the sender specifies, and with authority, states them to be the views of NACA.	
Latisha Geter 07/03/12 - 10:20 AM	Just spoke to Ms Kasparik and I have informed her that the request to postpone has been declined and she has stated that it was contradictory to what she was told yesterday by Freddie Mac. I told member that external declined the pp request. I told her that I had Freddie Mac escalate the file to their escalation unit to find out what exactly was going on with her file. The escalation unit at Freddie Mac has informed that the notes in their system state GMAC declined the KYHC because they recieved the request 5 days prior to the sale and they needed it 7 days. The escalation unit is currently reaching out to GMAC. At this point the pp is still declined and we are currently waiting for the outcome of the conversation between Freddie Mac and GMAC. I have talked to Ms Kasparik and she states that she has contacted an attorney and she has explained her situation and they are on standby in the event she needs an emergency bk. I just recieved a call back from the escalation unit at Freddie Mac and they state that they actually contacted GMAC. Upon their conversation with GMAC it was confirmed that GMAC did not physically recieve the letter from KYHC until yesterday which was the day before the sale. GMAC reached out to Freddie to get the pp because they didnt have enough time to complete the paperwork, but Freddie declined the pp. At this point the home is going to sale tomorrow, Ms Kasparik needs to contact the attorney and resort to her plan B and file her emergency bk.	
lgeter@na ca.com 07/03/12 - 10:11 AM	lgeter@naca.com Re: Keep Your Home California Good Morning Ms Kasparik I have reached out to Freddie Mac to see what can be done to assist On Tue, Jul 3, 2012 at 8:17 AM, Roz Alexander-Kasparik <roz@rozcreative.com> wrote:	

Please see email trail below.

Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271, ROZ@ROZCREATIVE.COM

Begin forwarded message:

From: Aimie Wilson <Aimie.Wilson@kyhca.org>
Date: July 2, 2012 2:05:44 PM PDT
To: "Roz Alexander-Kasparik" <roz@rozcreative.com>
Subject: RE: Keep Your Home California

Again, your diligence should be commended. From: Roz Alexander-Kasparik [mailto:roz@rozcreative.com]
Sent: Monday, July 02, 2012 2:01 PM
To: Aimie Wilson
Subject: Re: Keep Your Home California FYI, I called FreddieMac (1-800-FREDDIE) directly and read them the email reasons GMAC gave KYHCA for GMAC's "opt out" of the KYHCA mortgage reinstatement worksheet request. Emily (at FreddieMac) submitted a request to GMAC for postponement of the Sale Date. She advised me to check back with GMAC/ETS today to ensure that the postponement actually happens. I'll keep you posted. Thanks for caring. ROZ ALEXANDER-KASPARIK
760.815.6271 (iPhone)
ROZ@ROZCREATIVE.COM

From: Aimie Wilson <Aimie.Wilson@kyhca.org>
To: 'Rosalind Alexander-Kasparik' <roz@rozcreative.com>
Sent: Monday, July 2, 2012 11:40 AM
Subject: RE: Keep Your Home California I truly wish I could. If your servicer will not participate in our program then there is nothing Keep Your Home California can do. The reason for your servicer denying our assistance can be based on the investor not approving you. Please contact GMAC to discuss further and let me know if I can be of any further assistance. My thoughts and prayers are with you, David and your families, From: Rosalind Alexander-Kasparik [mailto:roz@rozcreative.com]
Sent: Monday, July 02, 2012 11:36 AM
To: Aimie Wilson
Cc: Albert Johnson; Jamie Tracey
Subject: Fw: Keep Your Home California Aimie -

GMAC's response is surreal. Can you help? Please advise.
ROZ ALEXANDER-KASPARIK

760.815.6271 (iPhone) ----- Forwarded Message -----

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Sent: Monday, July 2, 2012 11:28 AM
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Latisha Geter 07/03/12 - 9:47 AM	<p>I have forwarded the email to Freddie Mac that member has sent me from KYHC to see what can be done to assist her with her reinstatement. Regis states that last night at 10:32 pm external denied the pp request even though the email stated that the pp was needed because member was approved for KYHC. Regis is escalating this file to the escalated case unit for them to reach out to GMAC and find out why they wont accept the KYHC</p>
Pamela Lyon 07/03/12 - 9:27 AM	<p>Hello Ms. R. Alexander-Kasper, please resort to your plan B at this time by seeking legal assistance or contacting the lender for additional workout options. If you've taken in a tenant or have additional income please call NACA at 1-888-404-6222 for futher assistnace. Thanks NACA Escalations</p>
Pamela Lyon 07/03/12 - 9:26 AM	<p>VM left for the member advising her that GMAC will not be offering a modification and to resort to her Plan B whether it's seeking legal assistance or contacting the lender for additional workout options...No further action taken...</p>
roz92024@yahoo.com 07/03/12 - 9:19 AM	<p>roz92024@yahoo.com Re: Narrative For: Rosalind Alexander-Kasparik - 1334820 Please see email trail below. Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271,ROZ@ROZCREATIVE.COMBegin forwarded message:> From: Aimie Wilson <Aimie.Wilson@kyhca.org>> Date: July 2, 2012 2:05:44 PM PDT> To: "Roz Alexander-Kasparik" <roz@rozcreative.com>> Subject: RE: Keep Your Home California>> Again, your diligence should be commended.>> >> From: Roz Alexander-Kasparik [mailto:roz@rozcreative.com]> Sent: Monday, July 02, 2012 2:01 PM> To: Aimie Wilson> Subject: Re: Keep Your Home California>> >> FYI, I called FreddieMac (1-800-FREDDIE) directly and read them the email reasons GMAC gave KYHCA for GMAC's "opt out" of the KYHCA mortgage reinstatement worksheet request.>> >> Emily (at FreddieMac) submitted a request to GMAC for postponement of the Sale Date. She advised me to check back with GMAC/ETS today to ensure that the postponement actually happens. I'll keep you posted.>> >> Thanks for caring. >> http://www.rozcreative.com/Roz/RozSigBlue.jpg>> ROZ ALEXANDER-KASPARIK> 760.815.6271 (iPhone)> ROZ@ROZCREATIVE.COM>> >>>>>> From: Aimie Wilson <Aimie.Wilson@kyhca.org>> To: 'Rosalind Alexander-Kasparik' <roz@rozcreative.com>> Sent: Monday, July 2, 2012 11:40 AM> Subject: RE: Keep Your Home California>> >> I truly wish I could. If your servicer will not participate in our program then there is nothing Keep Your Home California can do. The reason for your servicer denying our assistance can be based on the Investor not approving you. Please contact GMAC to discuss further and let me know if I can be of any further assistance.>> >> My thoughts and prayers are with you, David and your families.>> >> From: Rosalind Alexander-Kasparik [mailto:roz@rozcreative.com]> Sent: Monday, July 02, 2012 11:36 AM> To: Aimie Wilson> Cc: Albert Johnson; Jamie Tracey> Subject: Fw: Keep Your Home California>> >> Aimie ->> GMAC's response is surreal. Can you help? Please advise. > http://www.rozcreative.com/Roz/sig-sm.jpg>> ROZ ALEXANDER-KASPARIK> 760.815.6271 (iPhone)>> >> >> >> ----- Forwarded Message -----> From: Jamie Tracey <Jamie.Tracey@kyhca.org>> To: 'Roz Alexander-Kasparik' <roz@rozcreative.com>> Sent: Monday, July 2, 2012 11:28 AM> Subject: RE: Keep Your Home California>> >> I am truly sorry to tell you that your servicer has opted out at this point & the sale date is still on. They stated that the reason they opted out is because the request was within 7 days of the sale date. Thank you Jamie>> >> From: Roz Alexander-Kasparik [mailto:roz@rozcreative.com]> Sent: Monday, July 02, 2012 9:21 AM> To: Jamie Tracey> Subject: Re: Keep Your Home California>> >> Just checking status of my application and attendant Sale Date, Jamie. I see the Sale Date is still listed as July 3 on the ETS site. Please advise. Thanks. >> Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271,>> ROZ@ROZCREATIVE.COM>> >>>> On Jun 29, 2012, at 3:16 PM, Jamie Tracey <Jamie.Tracey@kyhca.org> wrote:>> I can not give you a time frame on how long it will take your servicer to get the worksheet back to us. We will keep you posted at every turn! Thank you Jamie>> >> From: Roz Alexander-Kasparik [mailto:roz@rozcreative.com]> Sent: Friday, June 29, 2012 3:09 PM> To: Jamie Tracey> Subject: Re: Keep Your Home California>> >> That's great news, Jamie. Please let me know next steps when you have a moment. Thanks! ; -)>> Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271,>> ROZ@ROZCREATIVE.COM>> >>>> On Jun 29, 2012, at 2:47 PM, Jamie Tracey <Jamie.Tracey@kyhca.org> wrote:>> You have been deemed eligible by KYHCA & the servicer worksheet has been ordered from your servicer. This should stop all proceedings at this point. We must await the workshe</p>
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	<p>To: "Roz Alexander-Kasparik" <roz@rozcreative.com> Subject: RE: Keep Your Home California</p> <p>v\:* {behavior:url(#default#VML);} o\:* {behavior:url(#default#VML);} w\:* {behavior:url(#default#VML);} .shape {behavior:url(#default#VML);} Again, your diligence should be commended. From: Roz Alexander-Kasparik [mailto:roz@rozcreative.com] Sent: Monday, July 02, 2012 2:01 PM To: Aimie Wilson Subject: Re: Keep Your Home California FYI, I called FreddieMac (1-800-FREDDIE) directly and read them the email reasons GMAC gave KYHCA for GMAC's "opt out" of the KYHCA mortgage reinstatement worksheet request. Emily (at FreddieMac) submitted a request to GMAC for postponement of the Sale Date. She advised me to check back with GMAC/ETS today to ensure that the postponement actually happens. I'll keep you posted. Thanks for caring. ROZ ALEXANDER-KASPARIK 760.815.6271 (iPhone) ROZ@ROZCREATIVE.COM</p> <p>From: Aimie Wilson <Aimie.Wilson@kyhca.org> To: 'Rosalind Alexander-Kasparik' <roz@rozcreative.com> Sent: Monday, July 2, 2012 11:40 AM Subject: RE: Keep Your Home California I truly wish I could. If your servicer will not participate in our program then there is nothing Keep Your Home California can do. The reason for your servicer denying our assistance can be based on the Investor not approving you. Please contact GMAC to discuss further and let me know if I can be of any further assistance. My thoughts and prayers are with you, David and your families, From: Rosalind Alexander-Kasparik [mailto:roz@rozcreative.com] Sent: Monday, July 02, 2012 11:36 AM To: Aimie Wilson Cc: Albert Johnson; Jamie Tracey Subject: Fw: Keep Your Home California Aimie -</p> <p>GMAC's response is surreal. Can you help? Please advise. ROZ ALEXANDER-KASPARIK 760.815.6271 (iPhone) ----- Forwarded Message ----- From: Jamie Tracey <Jamie.Tracey@kyhca.org> To: 'Roz Alexander-Kasparik' <roz@rozcreative.com> Sent: Monday, July 2, 2012 11:28 AM Subject: RE: Keep Your Home California I am truly sorry to tell you that your servicer has opted out at this point & the sale date is still on. They sated that the reason they opted out is because the request was within 7 days of the sale date. Thank you Jamie From: Roz Alexander-Kasparik [mailto:roz@rozcreative.com] Sent: Monday, July 02, 2012 9:21 AM To: Jamie Tracey Subject: Re: Keep Your Home California Just checking status of my application and attendant Sale Date, Jamie. I see the Sale Date is still listed as July 3 on the ETS site. Please advise. Thanks.</p> <p>Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271, ROZ@ROZCREATIVE.COM On Jun 29, 2012, at 3:16 PM, Jamie Tracey <Jamie.Tracey@kyhca.org> wrote: I can not give you a time frame on how long it will take your servicer to get the worksheet back to us. We will keep you posted at every turn! Thank you Jamie From: Roz Alexander-Kasparik [mailto:roz@rozcreative.com] Sent: Friday, June 29, 2012 3:09 PM To: Jamie Tracey Subject: Re: Keep Your Home California That's great news, Jamie. Please let me know next steps when you have a moment. Thanks! ; -)</p> <p>Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271, ROZ@ROZCREATIVE.COM On Jun 29, 2012, at 2:47 PM, Jamie Tracey <Jamie.Tracey@kyhca.org> wrote: You have been deemed eligible by KYHCA & the servicer worksheet has been ordered from your servicer. This should stop all proceedings at this point. We must await the worksheet to come back before we can move forward to document signing. Thank you for your patience on this matter. Jamie From: Rosalind Alexander-Kasparik [mailto:roz@rozcreative.com] Sent: Friday, June 29, 2012 2:34 PM To: Jamie Tracey Subject: Re: Keep Your Home California</p>
Pamela Lyon	<p>Ben, this member stated that they were approved for keep your home California, Please confirm....NACA - Rosalind Alexander-Kasparik - Loan Number: [REDACTED] 4562 - NACA Id: 1334820.....Thanks P. Lyon</p>

07/02/12 - 1:39 PM	
Latisha Geter 07/02/12 - 1:13 PM	#####FREDDIE HAS DECLINED##### Per the servicer, This was denied on 10-22-11. The borrower is at 2%, 480 months with deferred principal of \$64K. NACA never resubmitted this for a new review. Requesting a loss mit. workout with the servicer a few days prior to the sale w/o a complete package is not acceptable. The servicer has nothing pending and for that the FCL request is denied. I understand you were looking for FHLMC to review, but it has to go through our servicer's hands first. BWR is 23 payments behind and the servicer has not received any docs from the borrower in the year of 2012.
Latisha Geter 07/02/12 - 1:13 PM	
Latisha Geter 07/02/12 - 1:11 PM	I spoke to Mrs Kasparik and she states that KHC has deemed her eligible for funds and it should halt all fc proceedings. I have asked member to send me the email so that I can forward to Freddie Mac and she states that she would
Latisha Geter 07/02/12 - 12:37 PM	I spoke to Regis and he states that he has reached out to Ben at GMAC to have WPII updated. Member is already in a HAMP modification at 2% 480 term with a 64k deferment.
roz92024 @yahoo.c om 07/02/12 - 12:30 PM	roz92024@yahoo.com Re: Narrative For: Rosalind Alexander-Kasparik - 1334820 Please see attached. ROZ ALEXANDER-KASPARIK 760.815.6271 (iPhone) From: "emolina@naca.com" To: roz92024@yahoo.com Cc: emolina@naca.com; emolina@naca.com Sent: Monday, July 2, 2012 9:17 AM Subject: Narrative For: Rosalind Alexander-Kasparik - 1334820 Ms Alexander I tried calling you again with no success...you have a sale date TOMORROW so I need to speak to you NOW...my extension is 9870, I will try to call you again, but I NEED you to ANSWER and send in the documentation I requested....with out that I CAN NOT update you file and request the post-ponement, EMolina----- This email is the property of NACA and/or its relevant affiliate and may contain confidential and privileged material for the sole use of the intended recipient(s). Any review, use, distribution, or disclosure by others is strictly prohibited. If you are not the intended recipient (or authorized to receive for the recipient), please contact the sender and delete all copies of the message. Any views expressed in this message are those of the individual sender, except where the sender specifies, and with authority, states them to be the views of NACA.
Jason Kersey 07/02/12 - 12:18 PM	Email Response: Addressed
Erendira Molina 07/02/12 - 12:17 PM	Ms Alexander I tried calling you again with no success...you have a sale date TOMORROW so I need to speak to you NOW...my extension is 9870, I will try to call you again, but I NEED you to ANSWER and send in the documentation I requested....with out that I CAN NOT update you file and request the post-ponement, EMolina
roz92024 @yahoo.c om 07/02/12 - 11:50 AM	roz92024@yahoo.com Re: Narrative For: Rosalind Alexander-Kasparik - 1334820 What phone number do I use for you? Do you at least have a four-digit extension? Please advise ROZ ALEXANDER-KASPARIK 760.815.6271 (iPhone) From: "emolina@naca.com" <emolina@naca.com> To: roz92024@yahoo.com Cc: emolina@naca.com; emolina@naca.com Sent: Monday, July 2, 2012 8:14 AM Subject: Narrative For: Rosalind Alexander-Kasparik - 1334820 Good morning Mrs Alexander. I tried calling you today,with no luck. It is imperative for you to fax in the information requested. Please understand that you are ultimately responsible for saving your home. We are trying to assist and advocate on your behalf, however, without your full compliance and cooperation the quest is halted. At this time your file cannot be reviewed without an update. As I review your file I see that we always reach out to you with little success and with a sale date it should not be this difficult to speak with you. You have a sale date for 7/3 and at this time your sale has not been postponed. I would recommend you seek legal advice and start implementing your plan b. It is imperative that your information is updated. Please reach out to me once you receive this email. Thank you, EMolina, NACA Servicer Advocate----- This email is the property of NACA and/or its relevant affiliate and may contain confidential and privileged material for the sole use of the intended recipient(s). Any review, use, distribution, or disclosure

	<p>by others is strictly prohibited. If you are not the intended recipient (or authorized to receive for the recipient), please contact the sender and delete all copies of the message. Any views expressed in this message are those of the individual sender, except where the sender specifies, and with authority, states them to be the views of NACA.</p>
<p>Erendira Molina 07/02/12 - 11:15 AM</p>	<p>Good morning Mrs Alexander. I tried calling you today, with no luck. It is imperative for you to fax in the information requested. Please understand that you are ultimately responsible for saving your home. We are trying to assist and advocate on your behalf, however, without your full compliance and cooperation the quest is halted. At this time your file cannot be reviewed without an update. As I review your file I see that we always reach out to you with little success and with a sale date it should not be this difficult to speak with you. You have a sale date for 7/3 and at this time your sale has not been postponed. I would recommend you seek legal advice and start implementing your plan b. It is imperative that your information is updated. Please reach out to me once you receive this email. Thank you, EMolina, NACA Servicer Advocate</p>
<p>roz92024@yahoo.c om 06/29/12 - 8:39 PM</p>	<p>roz92024@yahoo.com Re: Narrative For: Rosalind Alexander-Kasparik - 1334820 Sorry for the mixup, Latisha. I drove to join David in dialysis after receiving the following notification from KEEP YOUR HOME CALIFORNIA. However, my sale date has still been neither changed nor canceled. So as soon as I get back to a computer, I will complete all NACA forms as a back-up.</p> <p>Here's what Jamie of KYHCA wrote: On Jun 29, 2012, at 2:47 PM, Jamie Tracey <Jamie.Tracey@kyhca.org> wrote: You have been deemed eligible by KYHCA & the servicer worksheet has been ordered from your servicer. This should stop all proceedings at this point. We must await the worksheet to come back before we can move forward to document signing. Thank you for your patience on this matter. Jamie</p> <p>Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271, ROZ@ROZCREATIVE.COM</p> <p>On Jun 29, 2012, at 4:34 PM, Latisha Geter <lgeter@naca.com> wrote:</p> <p>Valerie Crawford has called you 8 times today and you have not responded. The number she is calling from is a 281 area code</p> <p>On Fri, Jun 29, 2012 at 5:30 PM, Rosalind Alexander-Kasparik <roz92024@yahoo.com> wrote: If you think asking Freddie Mac to review my file for reinstatement will work, please feel free to proceed. I'll await the 1-800 call you mentioned. I'm also still waiting to hear from KEEP YOUR HOME CALIFORNIA. Here is the last correspondence I received from NACA's GMAC Advocate. Thanks for your help. Begin forwarded message:</p> <p>From: <lataviawilliams@naca.com> Date: June 23, 2012 7:03:23 AM PDT To: <roz92024@yahoo.com> Cc: <lataviawilliams@naca.com>, <lataviawilliams@naca.com> Subject: Narrative For: Rosalind Alexander-Kasparik - 1334820 Reply-To: "1334820!" <narrative@nacalynx.com>, <lataviawilliams@naca.com></p> <p>Good morning Ms Kasparik, I tried to reach out to you. Sorry I missed you. As you were advised before your investor Freddie Mac will not assist you in a postponement due to numerous postponements in the past. You may wish to contact your servicer for other options and for assistance with future sales dates due to you working with Keep Home CA. If you have additional income and wish to try to resubmit file please feel free to send that in ASAP. Once you have sent in the documents please call 888-404-6222. I wish you luck in the future. Thank you, Latavia Williams</p> <p>Servicer Advocate/GMAC/ Citimortgage Neighborhood Assistance Corporation of America "America's Best Homeownership Program" Tel: 206-505-6222 ext 9838 Fax: 877-329-6222 Email: lataviawilliams@naca.com Charlotte Counseling Center 5855 Executive Center Drive Charlotte, NC 28212 www.naca.com Member Services Call Center 888.495.6222 A Non-Profit Community Advocacy and Homeownership Organization</p>

	<p>HUD Certified Counseling Agency----- This email is the property of NACA and/or its relevant affiliate and may contain confidential and privileged material for the sole use of the intended recipient(s). Any review, use, distribution, or disclosure by others is strictly prohibited. If you are not the intended recipient (or authorized to receive for the recipient), please contact the sender and delete all copies of the message. Any views expressed in this message are those of the individual sender, except where the sender specifies, and with authority, states them to be the views of NACA. Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271, ROZ@ROZCREATIVE.COM</p> <p>On Jun 29, 2012, at 1:13 PM, <lgeter@naca.com> wrote:</p> <p>I called Ms Kasparik at 7608156271 and left another urgent voicemail for her to return my phone call at 7043031575 so we could discuss the current status of her file. I am trying to get Freddie Mac to review her file for a NACA Freddie review that mirrors a cap to reinstate as member is already at a 2%. I needed to confirm with Ms Kasparik that nothing in her budget had changed and what her current income sources were, but I was unable to reach her. Hopefully member will contact me back before Monday, so that I can update the file. I have also reached out to Latavia at the Cleveland event and asked that she ask GMAC to update WP11 so that Freddie Mac can review. Latisha Geter----- This email is the property of NACA and/or its relevant affiliate and may contain confidential and privileged material for the sole use of the intended recipient(s). Any review, use, distribution, or disclosure by others is strictly prohibited. If you are not the int</p>
<p>lgeter@naca.com 06/29/12 - 7:39 PM</p>	<p>lgeter@naca.com Re: Narrative For: Rosalind Alexander-Kasparik - 1334820 Valerie Crawford has called you 8 times today and you have not responded. The number she is calling from is a 281 area code</p> <p>On Fri, Jun 29, 2012 at 5:30 PM, Rosalind Alexander-Kasparik <roz92024@yahoo.com> wrote: If you think asking Freddie Mac to review my file for reinstatement will work, please feel free to proceed. I'll await the 1-800 call you mentioned. I'm also still waiting to hear from KEEP YOUR HOME CALIFORNIA. Here is the last correspondence I received from NACA's GMAC Advocate. Thanks for your help. Begin forwarded message:</p> <p>From: <lataviawilliams@naca.com> Date: June 23, 2012 7:03:23 AM PDT To: <roz92024@yahoo.com> Cc: <lataviawilliams@naca.com>, <lataviawilliams@naca.com> Subject: Narrative For: Rosalind Alexander-Kasparik - 1334820 Reply-To: "13348201" <narrative@nacalynx.com>, <lataviawilliams@naca.com></p> <p>Good morning Ms Kasparik, I tried to reach out to you. Sorry I missed you. As you were advised before your investor Freddie Mac will not assist you in a postponement due to numerous postponements in the past. You may wish to contact your servicer for other options and for assistance with future sales dates due to you working with Keep Home CA. If you have additional income and wish to try to resubmit file please feel free to send that in ASAP. Once you have sent in the documents please call 888-404-6222. I wish you luck in the future. Thank you, Latavia Williams Servicer Advocate/GMAC/ Citimortgage Neighborhood Assistance Corporation of America "America's Best Homeownership Program" Tel: 206-505-6222 ext 9838 Fax: 877-329-6222 Email: lataviawilliams@naca.com Charlotte Counseling Center 5855 Executive Center Drive Charlotte, NC 28212 www.naca.com Member Services Call Center 888.495.6222 A Non-Profit Community Advocacy and Homeownership Organization HUD Certified Counseling Agency----- This email is the property of NACA and/or its relevant affiliate and may contain confidential and privileged material for the sole use of the intended recipient(s). Any review, use, distribution, or disclosure by others is strictly prohibited. If you are not the intended recipient (or authorized to receive for the recipient), please contact the sender</p>

	<p>and delete all copies of the message. Any views expressed in this message are those of the individual sender, except where the sender specifies, and with authority, states them to be the views of NACA.</p> <p>Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271, ROZ@ROZCREATIVE.COM</p> <p>On Jun 29, 2012, at 1:13 PM, <lgeter@naca.com> wrote:</p> <p>I called Ms Kasparik at 7608156271 and left another urgent voicemail for her to return my phone call at 7043031575 so we could discuss the current status of her file. I am trying to get Freddie Mac to review her file for a NACA Freddie review that mirrors a cap to reinstate as member is already at a 2%. I needed to confirm with Ms Kasparik that nothing in her budget had changed and what her current income sources were, but I was unable to reach her. Hopefully member will contact me back before Monday, so that I can update the file. I have also reached out to Latavia at the Cleveland event and asked that she ask GMAC to update WPII so that Freddie Mac can review. Latisha Geter</p> <p>This email is the property of NACA and/or its relevant affiliate and may contain confidential and privileged material for the sole use of the intended recipient(s). Any review, use, distribution, or disclosure by others is strictly prohibited. If you are not the intended recipient (or authorized to receive for the recipient), please contact the sender and delete all copies of the message. Any views expressed in this message are those of the individual sender, except where the sender specifies, and with authority, states them to be the views of NACA.</p> <p>—</p> <p>Latisha Aurora Monefa Richardson-Geter Investor Manager / Freddie Mac Neighborhood Assistance Corporation of America "America's Best Homeownership Program" Tel: 7043031575 Fax: 877-329-6222 Email: lgeter@naca.com Charlotte Counseling Center 5855 Executive Center Drive Charlotte, NC 28212 www.naca.com Member Services Call Center 888.495.6222 A Non-Profit Community Advocacy and Homeownership Organization HUD Certified Counseling Agency</p> <p>—</p> <p>This email is the property of NACA and/or its relevant affiliate and may</p>
Valerie Crawford 06/29/12 - 7:29 PM	<p>Reached out to mbr several times this afternoon/evening and she is still not answering.</p>
roz92024@yahoo.com 06/29/12 - 6:10 PM	<p>roz92024@yahoo.com Re: Narrative For: Rosalind Alexander-Kasparik - 1334820 If you think asking Freddie Mac to review my file for reinstatement will work, please feel free to proceed. I'll await the 1-800 call you mentioned. I'm also still waiting to hear from KEEP YOUR HOME CALIFORNIA. Here is the last correspondence I received from NACA's GMAC Advocate.</p> <p>Thanks for your help.</p> <p>Begin forwarded message:</p> <p>From: <lataviawilliams@naca.com> Date: June 23, 2012 7:03:23 AM PDT To: <roz92024@yahoo.com> Cc: <lataviawilliams@naca.com>, <lataviawilliams@naca.com> Subject: Narrative For: Rosalind Alexander-Kasparik - 1334820 Reply-To: "1334820I" <narrative@nacalynx.com>, <lataviawilliams@naca.com></p> <p>Good morning Ms Kasparik, I tried to reach out to you. Sorry I missed you. As you were advised before your investor Freddie Mac will not assist you in a postponement due to numerous postponements in the past. You may wish to contact your servicer for other options and for assistance with future sales dates due to you working with Keep Home CA. If you have additional income and wish to try to resubmit file please feel free to send that in ASAP. Once you have sent in the documents please call 888-404-6222. I wish you luck in the future. Thank you,</p> <p>Latavia Williams Servicer Advocate/GMAC/ Citimortgage</p>

	<p>Neighborhood Assistance Corporation of America "America's Best Homeownership Program" Tel: 206-505-6222 ext 9838 Fax: 877-329-6222 Email: lataviawilliams@naca.com Charlotte Counseling Center 5855 Executive Center Drive Charlotte, NC 28212 www.naca.com Member Services Call Center 888.495.6222 A Non-Profit Community Advocacy and Homeownership Organization HUD Certified Counseling Agency-----</p> <p>This email is the property of NACA and/or its relevant affiliate and may contain confidential and privileged material for the sole use of the intended recipient(s). Any review, use, distribution, or disclosure by others is strictly prohibited. If you are not the intended recipient (or authorized to receive for the recipient), please contact the sender and delete all copies of the message. Any views expressed in this message are those of the individual sender, except where the sender specifies, and with authority, states them to be the views of NACA. Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271,ROZ@ROZCREATIVE.COM</p> <p>On Jun 29, 2012, at 1:13 PM, <lgeter@naca.com> wrote:</p> <p>I called Ms Kasparik at 7608156271 and left another urgent voicemail for her to return my phone call at 7043031575 so we could discuss the current status of her file. I am trying to get Freddie Mac to review her file for a NACA Freddie review that mirrors a cap to reinstate as member is already at a 2%. I needed to confirm with Ms Kasparik that nothing in her budget had changed and what her current income sources were, but I was unable to reach her. Hopefully member will contact me back before Monday, so that I can update the file. I have also reached out to Latavia at the Cleveland event and asked that she ask GMAC to update WP11 so that Freddie Mac can review. Latisha Geter-----</p> <p>This email is the property of NACA and/or its relevant affiliate and may contain confidential and privileged material for the sole use of the intended recipient(s). Any review, use, distribution, or disclosure by others is strictly prohibited. If you are not the intended recipient (or authorized to receive for the recipient), please contact the sender and delete all copies of the message. Any views expressed in this message are those of the individual sender, except where the sender specifies, and with authority, states them to be the views of NACA.</p>
Valerie Crawford 06/29/12 - 5:35 PM	<p>Ms. Alexander-Kasparik I called you 3 times this afternoon on 760-815-6271 right after you were advised by Ms.Geter that I would be calling. I tried you once again after that. I was not able to leave you a message because your voicemail is full. It is imperative that your information is updated. Please reach out to me once you receive this email. Respectfully yours, V Crawford Servicer Advocate/ Freddie Mac Neighborhood Assistance Corporation of America "America's Best Homeownership Program" Tel: 206-505-6222 ext. 9823 Fax: 877-329-6222 Email: vcrawford@naca.com</p>
Latisha Geter 06/29/12 - 4:13 PM	<p>I called Ms Kasparik at 7608156271 and left another urgent voicemail for her to return my phone call at 7043031575 so we could discuss the current status of her file. I am trying to get Freddie Mac to review her file for a NACA Freddie review that mirrors a cap to reinstate as member is already at a 2%. I needed to confirm with Ms Kasparik that nothing in her budget had changed and what her current income sources were, but I was unable to reach her. Hopefully member will contact me back before Monday, so that I can update the file. I have also reached out to Latavia at the Cleveland event and asked that she ask GMAC to update WP11 so that Freddie Mac can review. Latisha Geter</p>
Latisha Geter 06/29/12 - 4:07 PM	<p>NACA - Rosalind Alexander-Kasparik - Loan Number: [REDACTED] 4562 - NACA Id: 1334820 1021 Scott Street San Diego, CA 92106 Hey Regis this is the one we talked about on the phone where I asked for a NACA freddie review to be completed. Thanks Latisha Geter</p>
Latisha Geter 06/29/12 - 4:05 PM	<p>Pushing Freddie to review Ms Kasparik for a NACA Freddie modification even though we can't get her on the phone as of 06/29 value \$232000 with confidence score of 71 estimated remaining term 24 years \$232,000@2%@24 years=\$1014.95 P&I=\$1285.67ITI estimated UPB \$374,194 \$374194@5%@40 years=\$1804.35 P&I=\$2075.07 PITI \$374194@2%@24years=\$1636.76 P&I=\$1907.48 PITI</p>
Latisha Geter 06/29/12 - 8:06 AM	<p>NACA - Rosalind Alexander-Kasparik - Loan Number: [REDACTED] 4562 - NACA Id: 1334820 1021 Scott Street San Diego, CA 92106 Hello Freddie Mac team we are requesting a pp on this file as member is trying to work with Keep your home california to save her home. Any assistance that you can provide in regards to this matter will be greatly appreciated. Respectfully yours Latisha Geter NACA Relationship Manager Freddie Mac</p>

Latavia Williams 06/28/12 - 6:42 PM	Reached out to Ms Kasparik again this afternoon, called her @ 760-815-6271. No answer, left vm. Reached out to GMAC and was advised there were no updates from Keep Home CA. GMAC advised us to request pp with Freddie but Freddie already advised that no more pp. Manager with Freddie reached out to this member on today also. No answer. Member has been advised on numerous occasions to seek legal assistance.
Benjamin Verdooren @gmacre scap.com 06/28/12 - 2:01 PM	Benjamin.Verdooren@gmacrescap.com RE: Narrative For: Rosalind Alexander-Kasparik - 1334820 The sale date is within 7 days, please email Freddie to postpone. so far no funds have been received. Ben Verdooren NACA Supervisor Tel: 214-874-2014 Cel: 469-263-2371 Fax: 866-737-7505 Email: benjamin.verdooren@gmacrescap.com From: lataviawilliams@naca.com [mailto:lataviawilliams@naca.com] Sent: Thursday, June 28, 2012 12:35 PM To: Verdooren, Benjamin - TX Cc: lataviawilliams@naca.com; lataviawilliams@naca.com Subject: Narrative For: Rosalind Alexander-Kasparik - 1334820 Ben, Can you tell me if this member has recieved any funds from Keep Home CA or are you going to be able to postpone her again to allow time for further review? ACA - Rosalind Alexander-Kasparik - Loan Number: [REDACTED] 4562 - NACA Id: 1334820 Thank you, Latavia Williams Servicer Advocate/GMAC/ Citimortgage Neighborhood Assistance Corporation of America "America's Best Homeownership Program" Tel: 206-505-6222 ext 9838 Fax: 877-329-6222 Email: lataviawilliams@naca.com Charlotte Counseling Center 5855 Executive Center Drive Charlotte, NC 28212 www.naca.com Member Services Call Center 888.495.6222 A Non-Profit Community Advocacy and Homeownership Organization HUD Certified Counseling Agency This email is the property of NACA and/or its relevant affiliate and may contain confidential and privileged material for the sole use of the intended recipient(s). Any review, use, distribution, or disclosure by others is strictly prohibited. If you are not the intended recipient (or authorized to receive for the recipient), please contact the sender and delete all copies of the message. Any views expressed in this message are those of the individual sender, except where the sender specifies, and with authority, states them to be the views of NACA.
Latavia Williams 06/28/12 - 1:36 PM	Ben, Can you tell me if this member has recieved any funds from Keep Home CA or are you going to be able to postpone her again to allow time for further review? ACA - Rosalind Alexander-Kasparik - Loan Number: [REDACTED] 4562 - NACA Id: 1334820 Thank you, Latavia Williams Servicer Advocate/GMAC/ Citimortgage Neighborhood Assistance Corporation of America "America's Best Homeownership Program" Tel: 206-505-6222 ext 9838 Fax: 877-329-6222 Email: lataviawilliams@naca.com Charlotte Counseling Center 5855 Executive Center Drive Charlotte, NC 28212 www.naca.com Member Services Call Center 888.495.6222 A Non-Profit Community Advocacy and Homeownership Organization HUD Certified Counseling Agency
Latisha Geter 06/28/12 - 1:14 PM	I called Ms Kasparik at 7608156271 and left an urgent voicemail for her to return my phone call at 7043031575 so we could discuss the current status of her file. As soon I recieve a response from member I will update her file accordingly. I have also reached out to Latavia at the Cleveland event and asked that she ask GMAC what happened with Ms Kasparik and the KHCA. Latisha Geter
Latavia Williams 06/23/12 - 10:03 AM	Good morning Ms Kaspark, I tried to reach out to you.Sorry I missed you. As you were advised before your investor Freddie Mac will not assist you in a postponement due to numerous postponements in the past. You may wish to contact your servicer for other options and for assistance with future sales dates due to you working with Keep Home CA. If you have additional income and wish to try to resubmit file please feel free to send that in ASAP. Once you have sent int he documents please call 888-404-6222. I wish you luck in the future. Thank you, Latavia Williams Servicer Advocate/GMAC/ Citimortgage Neighborhood Assistance Corporation of America "America's Best Homeownership Program" Tel: 206-505-6222 ext 9838 Fax: 877-329-6222 Email: lataviawilliams@naca.com Charlotte Counseling Center 5855 Executive Center Drive Charlotte, NC 28212 www.naca.com Member Services Call Center 888.495.6222 A Non-Profit Community Advocacy and Homeownership Organization HUD Certified Counseling Agency
Latavia Williams 06/23/12 - 9:55 AM	***investor denied request to postpone, member is over 23 months behinds and has had over 13 pps. As a courtesy servicer gave her another pp due to her stating she is working with Keep Home CA. She stated that Keep Home told her that would not be enough time to for them to assist her due to sale being this coming week. Member was advised to contact servicer to assist her in future sales, or contact an attorney for assistance. Will

Exhibit O

ELECTRONICALLY FILED

Superior Court of California,
County of San Diego

11/03/2015 at 01:49:00 PM

Clerk of the Superior Court
By Lee McAlister, Deputy Clerk

1 ROBERT J. GANDY (State Bar No. 225405)
rjg@severson.com

2 YARON SHAHAM (State Bar No. 217192)
ys@severson.com

3 SEVERSON & WERSON
A Professional Corporation

4 The Atrium
19100 Von Karman Avenue, Suite 700

5 Irvine, California 92612
Telephone: (949) 442-7110

6 Facsimile: (949) 442-7118

7 JOHN B. SULLIVAN (State Bar No. 96742)

SEVERSON & WERSON

8 A Professional Corporation
One Embarcadero Center, Suite 2600

9 San Francisco, California 94111
Telephone: (415) 398-3344

10 Facsimile: (415) 956-0439

11 Attorneys for Defendants

12 GMAC MORTGAGE, LLC (erroneously sued as Ally Bank, fka
GMAC Mortgage); and FEDERAL HOME LOAN MORTGAGE
CORPORATION

13 **SUPERIOR COURT OF CALIFORNIA**

14 **COUNTY OF SAN DIEGO — CENTRAL DIVISION**

15 ROSALIND ALEXANDER-KASPARIK, an
16 individual,

17 Plaintiff,

18 vs.

19 ALLY BANK, fka GMAC MORTGAGE;
20 FEDERAL HOME LOAN MORTGAGE
CORPORATION; ALL PERSONS
21 UNKNOWN CLAIMING ANY LEGAL OR
EQUITABLE RIGHT, TITLE, ESTATE,
22 LIEN OR INTEREST IN THE PROPERTY
DESCRIBED IN THE COMPLAINT
ADVERSE TO PLAINTIFF'S TITLE OR
23 ANY CLOUD ON PLAINTIFF'S TITLE
HEREIN; and DOES 1 through 99, inclusive,

24 Defendants.

Case No. 37-2012-00101531-CU-BC-CTL
Assigned for All Purposes to:
Hon. Ronald L. Styn
Dept. C-62

**~~PROPOSED~~ JUDGMENT OF
DISMISSAL AFTER SUSTAINING
DEMURRER WITHOUT LEAVE TO
AMEND**

Date: October 23, 2015
Time: 8:30 a.m.
Dept.: C-62


Action Filed: July 31, 2012
FAC Filed: July 31, 2014
SAC Filed: December 22, 2014
TAC Filed: April 14, 2015
Trial Date: Not Set

1 On October 23, 2015, this Court sustained the Demurrer of Defendant Federal Home Loan
2 Mortgage Corporation ("Defendant" or "Freddie Mac") to Plaintiff Rosalind Alexander-
3 Kasparik's ("Plaintiff") Third Amended Complaint, without leave to amend. Based on that order
4 and there being good cause therefore, IT IS HEREBY ORDERED AND ADJUDGED:

5 1. Judgment is entered against Plaintiff, and in favor of Freddie Mac and GMAC
6 Mortgage, LLC.

7 2. Plaintiff shall take nothing by way of her Third Amended Complaint from Freddie
8 Mac and/or GMAC Mortgage, LLC.

9
10 DATED: **November 3**, 2015


By: _____
The Honorable Ronald L. Styn
Judge, San Diego County Superior Court

PROOF OF SERVICE

At the time of service, I was over 18 years of age and not a party to this action. I am employed in the County of Orange, State of California. My business address is The Atrium, 19100 Von Karman Avenue, Suite 700, Irvine, CA 92612.

On October 23 2015, I served true copies of the following document(s):

**[PROPOSED] JUDGMENT OF DISMISSAL AFTER SUSTAINING DEMURRER
WITHOUT LEAVE TO AMEND**

on the interested parties in this action as follows:

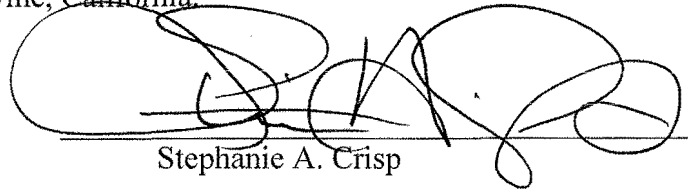
Allan Cate, Esq.
Cate Legal Group
7710 Balboa Ave., Suite 316
San Diego, CA 92111

Attorney for Plaintiff
Rosalind Alexander-Kasparik
Telephone: (858) 224-5865
Facsimile: (858) 228-9885

BY MAIL: I enclosed the document(s) in a sealed envelope or package addressed to the persons at the addresses listed in the Service List and placed the envelope for collection and mailing, following our ordinary business practices. I am readily familiar with Severson & Werson's practice for collecting and processing correspondence for mailing. On the same day that the correspondence is placed for collection and mailing, it is deposited in the ordinary course of business with the United States Postal Service, in a sealed envelope with postage fully prepaid.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Executed on October 23 2015, at Irvine, California.



Stephanie A. Crisp