RECEIVED
Jun 18 2025
SC Court of Appeals

THE STATE OF SOUTH CAROLINA

In the Court of Appeals

APPEAL FROM DORCHESTER COUNTY
Court of Common Pleas

James E. Chellis, Master in Equity

---

Appellate Case No. 2024-000122

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U.S. Bank Trust NA, as Trustee for Waterfall Victoria Grantor Trust II, Series G, Appellant,

v.

Jamie Singleton and Indigo Pointe Homeowners' Association, Defendants,
of which Jamie Singleton is the Respondent.

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# RECORD ON APPEAL

Volume 6 of 6

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Dean A. Hayes
McCabe, Trotter & Beverly, P.C.
4500 Fort Jackson Blvd., Ste. 335
Columbia, SC 29209
Phone: (803) 724-5000
Attorney for Appellant

January Taylor
McMichael Tylor Gray, LLC
3550 Engineering Dr., Ste. 260
Peachtree Corners, GA 30092
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Attorney for Appellant

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PHV Attorney for Respondent

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Sloan Law Firm, P.A.
P.O. Box 85
Summerville, SC 29484
Phone: (843) 873-7531
Attorney for Respondent

**11. 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 that might result if I do not keep the promises that 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 read 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. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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.**

Jamie Singleton _____(Seal)
JAMIE SINGLETON -Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

[Sign Original Only]

**6. 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 that 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.

**7. BORROWER'S FAILURE TO PAY AS REQUIRED**

**(A) Late Charges 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 that 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.

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.

**8. GIVING OF NOTICES**

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given 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.

**9. 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.

**10. 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.

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in the Wall Street Journal. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

**(C) Calculation of Changes**

Before each Change Date, the Note Holder will calculate my new interest rate by adding six and nine tenth(s) percentage points ( 6.900% ) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

**(D) Limits on Interest Rate Changes**

The interest rate I am required to pay at the first Change Date will not be greater than 13.450% or less than 10.450 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage point(s) ( 1.000% ) from the rate of interest I have been paying for the preceding 6 months.

My interest rate will never be greater than 16.450%. My interest rate will never be less than 10.450%.

**(E) Effective Date of Changes**

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

**(F) Notice of Changes**

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

**5. 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 before it is due 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 then due under this Note.

The Note Holder will use my Prepayment to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to any accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of this Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial prepayment may be offset by an increase in the interest rate.

If within Twenty-four (24) months from the date of execution of the Security Instrument, I make full Prepayment or partial Prepayment, and the total of such Prepayment(s) in any 12-month period exceeds twenty percent (20%) of the original Principal amount of the loan, I will pay a Prepayment charge in an amount equal to 6 months' advance interest on the amount by which the total of my Prepayment(s) within that 12-month period exceeds twenty percent (20%) of the original Principal amount of the loan.

Loan Number 10201247

**ADJUSTABLE RATE NOTE**
**(LIBOR Six-Month Index (As Published In The Wall Street Journal)-Rate Caps)**
**Including Prepayment Penalty**

14978-8

**THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT MY ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.**

| 01/04/2006 | IRVINE | CALIFORNIA |
|---|---|---|
| [Date] | [City] | [State] |

**5505 ROWSHAM PLACE, NORTH CHARLESTON, SOUTH CAROLINA 29418**
[Property Address]

**1. BORROWER'S PROMISE TO PAY**

In return for a loan that I have received, I promise to pay U.S. $ 212,000.00 (this amount is called "Principal"), plus interest, to the order of Lender. Lender is PEOPLE'S CHOICE HOME LOAN, INC. a WYOMING CORPORATION.

I will make all payments under this Note in the form of cash, check or money order.

I understand that Lender may transfer this Note. 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 10.450% . The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(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 payments on the 1st day of each month beginning on March 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 February 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 P.O. Box 52678, Irvine, CA 92619 or at a different place if required by the Note Holder.

**(B) Amount of My Initial Monthly Payments**

Each of my initial monthly payments will be in the amount of U.S. $ 1,931.33 . This amount may change.

**(C) Monthly Payment Changes**

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

**4. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

**(A) Change Date(s)**

The interest rate I will pay may change on the 1st day of February, 2008 and every 6th month(s) thereafter. Each date on which my interest rate could change is called a "Change Date."



PLAINTIFF'S EXHIBIT 7

PENGAD 800-631-6989

109010289 9

Singleton KASOTA
WATR CSFB-PRIV

EXHIBIT A

All that certain piece, parcel or lot of land, situate, lying and being in the City of North Charleston, County of Dorchester, State of South Carolina, and shown and designated as Lot 69, on a PLAT OF INDIGO POINT AT INDIGO FIELDS SUBDIVISION, PHASE V-A, LOCATED IN THE CITY OF NORTH CHARLESTON, DORCHESTER COUNTY, SOUTH CAROLINA, prepared by Trico Engineering Consulants, Inc., on February 1, 1999, revised February 16, 1999 and recorded in the RMC Office for Dorchester County on March 15, 1999 in Plat Book J, Page 128. Said lot having such size, shape, dimensions, buttings and boundings as will by reference to said plat more fully appear.

Being the same property conveyed to Jamie Singleton by deed of James D. Wilson dated January 4, 2006 and recorded simultaneously herewith in the RMC Office for Dorchester County.

TMS# 181-10-06-037

Recording Date: 07/22/2008 Instrument: 84 Book: 6727 Page: 330-331

FILED-RECORDED
RMC / ROD

2008 Jul 22 PM 2:11:42

DORCHESTER COUNTY
SC Deed Rec Fee: .00
Dor Co Deed Rec Fee: .00
Filing Fee: 6.00
Exemption #:
MARGARET L. BAILEY
Register of Deeds

THIS PAGE IS HEREBY ATTACHED AND MADE PART OF THE PERMANENT RECORD OF THIS DOCUMENT. IT IS NOT TO BE DETACHED OR REMOVED AND MUST BE CITED AS THE FIRST PAGE OF THE RECORDED DOCUMENT. THE TOP OF THE PAGE IS TO BE USED FOR RECORDING PURPOSES AND IS NOT TO BE USED FOR ANY OTHER PURPOSE.

REGISTER OF DEEDS
DORCHESTER COUNTY SOUTH CAROLINA
MARGARET L. BAILEY, REGISTER
POST OFFICE BOX 38
ST. GEORGE, SC 29477
843-563-0181 or 843-832-0181

A TRUE COPY
Margaret L. Bailey
MARGARET L. BAILEY
REGISTER OF DEEDS
DORCHESTER COUNTY SC
DATE 6-12-23 MRD

PLAINTIFF'S EXHIBIT 2

FILED/RECORDED
JULY 22, 2008
DORCHESTER COUNTY
REGISTER OF DEEDS

STATE OF SOUTH CAROLINA

COUNTY OF DORCHESTER

**ASSIGNMENT OF MORTGAGE**
Mortgage Book 5142 at Page 168

FOR VALUE RECEIVED, we hereby set over, transfer and assign unto GMAC Mortgage, LLC, GMAC Mortgage Corp., 500 Enterprise Road, Horsham, PA19044, its successors and assigns, all its rights, title and interest in and to a certain Mortgage, together with the Note executed by Jamie Singleton to Mortgage Electronic Registration Systems, Inc., as nominee for People's Choice Home Loan, Inc. (MIN#100273900102812475) dated January 4, 2006, and duly recorded in the public records of Dorchester County, State of South Carolina, on January 12, 2006, in Mortgage Book 5142 at Page 168.

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc., as nominee for People's Choice Home Loan, Inc. (MIN#100273900102812475) has caused this instrument to be executed in its corporate name and behalf by Jeffrey Stephan as its VP, duly authorized, on this 14 day of July, 2008.

Mortgage Electronic Registration Systems, Inc., as nominee for People's Choice Home Loan, Inc. (MIN#100273900102812475)

Witness No. 1

By: _____

its: Jeffrey Stephan
Vice President

Witness No. 2

STATE OF Pennsylvania

COUNTY OF Montgomery

**ACKNOWLEDGMENT**
S.C. Code § 30-5-30
(Effective January 1, 1995)

I, the undersigned, Notary Public for the State of Pennsylvania, do hereby certify that Mortgage Electronic Registration Systems, Inc., as nominee for People's Choice Home Loan, Inc. (MIN#100273900102812475) by Jeffrey Stephan, its VP, personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand this 14 day of July, 2008.

**NOTARY PUBLIC FOR** _____
My Commission Expires: _____

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Nikole Shelton, Notary Public
Horsham Twp., Montgomery County
My Commission Expires Aug. 11, 2010
Member, Pennsylvania Association of Notaries

RETURN TO:
Rogers, Townsend & Thomas, P.C.
Post Office Box 100200
Columbia, South Carolina 29202
(008045-00946)

JDW

REGISTER OF DEEDS DORCHESTER COUNTY

Recording Date: 09/14/2011 Instrument: 78 Book: 8010 Page: 230-231

FILED-RECORDED
RMC / ROD

2011 Sep 14 PM 1:36:12

DORCHESTER COUNTY
SC Deed Rec Fee: .00
Dor Co Deed Rec Fee: .00
Filing Fee: 6.00
Exemption #:
MARGARET L. BAILEY
Register of Deeds

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**REGISTER OF DEEDS**
**DORCHESTER COUNTY SOUTH CAROLINA**
**MARGARET L. BAILEY, REGISTER**
**POST OFFICE BOX 38**
**ST. GEORGE, SC 29477**
**843-563-0181 or 843-832-0181**

A TRUE COPY
Margaret L Bailey
MARGARET L. BAILEY
REGISTER OF DEEDS
DORCHESTER COUNTY SC
DATE 6-12-23 SPD

PLAINTIFF'S EXHIBIT 3

PENGAD 800-631-6989

6

GMAC#: 0359522979

FILED/RECORDED
September 14, 2011
DORCHESTER COUNTY
REGISTER OF DEEDS

STATE OF SOUTH CAROLINA

COUNTY OF DORCHESTER

# ASSIGNMENT OF MORTGAGE

Mortgage Book 5142 at Page 168

FOR VALUE RECEIVED, we hereby set over, transfer and assign unto **50 by 50 REO, LLC**, c/o AMS Servicing, LLC, 3374 Walden Ave, Depew, NY 14043, its successors and assigns, all its rights, title and interest in and to a certain Mortgage, executed by Jamie Singleton to Mortgage Electronic Registration Systems, Inc., as nominee for People's Choice Home Loan, Inc., its successors and assigns (MIN 100273900102812475) dated January 4, 2006, and duly recorded in the public records of Dorchester County, State of South Carolina, on January 12, 2006, in Mortgage Book 5142 at Page 168.

IN WITNESS WHEREOF, GMAC Mortgage, LLC has caused this instrument to be executed in its corporate name and behalf by ELIZABETH FOUST as its AUTHORIZED OFFICER duly authorized, on this 31st day of August, 2011.

**GMAC Mortgage, LLC**

By: _____
ELIZABETH FOUST, AUTHORIZED OFFICER

_____
Witness: VICKIE HICKSON

_____
Witness: RACHEL MOORE

STATE OF IOWA

COUNTY OF BLACK HAWK

S.C. Code § 30-5-30
(Effective January 1, 1995)

I, the undersigned, Notary Public for the State of IOWA do hereby certify that GMAC Mortgage, LLC by ELIZABETH FOUST its AUTHORIZED OFFICER personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand this 31st day of August, 2011.

_____
**SALLY NELSON, Notary Public**
My Commission Expires: 04/20/2014

SALLY NELSON
COMMISSION NO. 222056
MY COMMISSION EXPIRES
April 20, 2014
IOWA

RECORDED OF DEEDS DORCHESTER SC

RETURN TO:
Rogers, Townsend & Thomas, P.C.
Post Office Box 100200
Columbia, South Carolina 29202
(014978-00008)

Singleton
5505 Rowsham Pl
North Charleston, SC 29418

Recording Date: 10/02/2012 Instrument: 31 Book: 8483 Page: 135-136

FILED-RECORDED
RMC / ROD

2012 Oct 02 PM 12:43:52

DORCHESTER COUNTY
SC Deed Rec Fee: .00
Dor Co Deed Rec Fee: .00
Filing Fee: 6.00
Exemption #:
MARGARET L. BAILEY
Register of Deeds

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REGISTER OF DEEDS
DORCHESTER COUNTY SOUTH CAROLINA
**MARGARET L. BAILEY, REGISTER**
**POST OFFICE BOX 38**
**ST. GEORGE, SC 29477**
**843-563-0181 or 843-832-0181**

A TRUE COPY
Margaret L Bailey
MARGARET L. BAILEY
REGISTER OF DEEDS
DORCHESTER COUNTY SC
DATE 6-12-23

PLAINTIFF'S EXHIBIT 4

PENGAD 800-631-6989

6

FILED/RECORDED
October 2, 2012
DORCHESTER COUNTY
REGISTER OF DEEDS

STATE OF SOUTH CAROLINA

COUNTY OF DORCHESTER

**ASSIGNMENT OF MORTGAGE**
Mortgage Book 5142 at Page 168

FOR VALUE RECEIVED, we hereby set over, transfer and assign unto **US Bank, N.A., as Trustee of the FRT 2011-1 Trust**, c/o AMS Servicing, LLC, 3374 Walden Ave, Depew, NY 14043,its successors and assigns, all its rights, title and interest in and to a certain Mortgage, executed by Jamie Singleton to Mortgage Electronic Registration Systems, Inc., as nominee for People's Choice Home Loan, Inc., its successors and assigns (MIN 100273900102812475) dated January 4, 2006, and duly recorded in the public records of Dorchester County, State of South Carolina, on January 12, 2006, in Mortgage Book 5142 at Page 168. This mortgage was subsequently assigned to GMAC Mortgage, LLC by assignment of mortgage dated July 14, 2008, and recorded July 22, 2008, in Mortgage Book 6727 at Page 331. This mortgage was subsequently assigned to 50 by 50 REO, LLC by assignment of mortgage dated August 31, 2011, and recorded September 14, 2011, in Mortgage Book 8010 at Page 230.

IN WITNESS WHEREOF, 50 by 50 REO, LLC has caused this instrument to be executed in its corporate name and behalf by TIMOTHY R HAPEMAN, as its ASST VICE PRESIDENT, duly authorized, on this 24TH day of SEPTEMBER, 2012.

**50 by 50 REO, LLC**

By: TIMOTHY R HAPEMAN

Its: ASST VICE PRESIDENT AMS SERVICING, LLC AS ATTORNEY IN FACT

Witness No. 1 Richard Seeger

Witness No. 2 Suzie E. Lunsford

STATE OF NEW YORK

COUNTY OF ERIE

**ACKNOWLEDGMENT**
S.C. Code § 30-5-30

I, the undersigned, Notary Public for the State of NEW YORK, do hereby certify that 50 by 50 REO, LLC by TIMOTHY R. HAPEMAN, its ASSISTANT VICE PRESIDENT personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand this 25 day of SEPTEMBER, 2012.

NOTARY PUBLIC FOR ERIE County/NY STATE
My Commission Expires: 3/20/14

RETURN TO:
Rogers, Townsend & Thomas, P.C.
Post Office Box 100200
Columbia, South Carolina 29202
(514978-00008)

LISA J. COSTA
Notary Public, State of New York
No. 01CO6037786
Qualified in Erie County
Commission Expires March 20, 2014

REGISTER OF DEEDS DORCHESTER

Singleton
5505 Rowsham Pl
North Charleston, SC 29418

# MARGARET L BAILEY
## DORCHESTER COUNTY
## REGISTER OF DEEDS

201 Johnston Street ~ Saint George, SC 29477 (843) 563-0181

***** THIS PAGE IS PART OF THE INSTRUMENT - DO NOT REMOVE *****

| | | | |
|---|---|---|---|
| **Instrument #:** | 2016905184 | | |
| **Receipt Number:** | 1991 | **Return To:** | ROGERS TOWNSEND THOMAS |
| **Recorded As:** | ASSIGNMENT | | |
| **Recorded On:** | March 07, 2016 | | |
| **Recorded At:** | 11:11:46 AM | **Received From:** | ROGERS TOWNSEND THOMAS |
| **Recorded By:** | NW | **Parties:** | |
| **Book/Page:** | RB 10126: 197 - 199 | Direct- SINGLETON, JAMIE | |
| **Total Pages:** | 3 | Indirect- US BANK NA | |

***** EXAMINED AND CHARGED AS FOLLOWS *****

| | |
|---|---|
| **Recording Fee:** | $7.00 |
| **Tax Charge:** | $0.00 |

Margaret Bailey

Margaret Bailey - Register of Deeds

A TRUE COPY
Margaret L Bailey
MARGARET L. BAILEY
REGISTER OF DEEDS
DORCHESTER COUNTY SC
DATE 6-12-23

PENGAD 800-631-6989

PLAINTIFF'S EXHIBIT 5

**after Recording Return to:**
Firm/Company: Single Source Property Solutions
Address:2570 Boyce Plaza Road
Address 2: Bldg. III
City, State, Zip: Pittsburgh, PA 15241

Loan # 170954046

Assessor's Property Tax Parcel/Account Number:
181-10-06-037

FILED/RECORDED
March 7, 2016
DORCHESTER COUNTY
REGISTER OF DEEDS

Above This Line Reserved For Official Use Only

**ASSIGNMENT OF MORTGAGE**

**Name and Address of Assignor:**
US Bank, N.A, as Trustee of the FRT 2011-1 Trust
1345 Avenue of the Americas, 46th Floor
New York, NY 10105

**Name and Address of Assignee:**
Wilmington Savings Fund Soc for NNPL Trust Series 2012-1
500 Delaware Avenue, 11th Floor
Wilmington, Delaware 19801

FOR VALUE RECEIVED, the receipt and sufficiency of which is hereby acknowledged, the undersigned, US Bank, N.A, as Trustee of the FRT 2011-1 Trust , "Assignor", whose address is above, does hereby grant, sell, assign, transfer and convey to Wilmington Savings Fund Soc for NNPL Trust Series 2012-1, "Assignee," whose address is above, all interest of the undersigned Assignor in and to the following described mortgage:

**Date of Mortgage:** 01/04/2006, **Executed by (Mortgagor(s))** Jamie Singleton, **To and in favor of (Mortgagee):** Mortgage Electronic Registration Systems, Inc., as nominee for People's Choice Home Loan, Inc., **Filed of Record:** In Book 5142, page 168, in the Office of the Clerk Court of Dorchester County, South Carolina, on 01/12/2006.

**Property:** 5505 Rowsham Place, North Charleston, SC 29418 As described in the Mortgage.

**Given:** to secure a certain Promissory Note in the amount of $212,000.00 payable to Mortgagee.

Together with the note(s) and obligations therein described or referred to, the money due and to become due thereon, with interest, and all rights accrued or to accrue under said Mortgage.

TO HAVE AND TO HOLD the same unto Assignee and unto its successors and assigns forever, subject only to the terms and conditions of the above-described Mortgage.

Assignor is the present holder of the above-described Mortgage.

IN WITNESS WHEREOF, this assignment was executed by the undersigned Assignor on this the 8 day of Feb, 2016.

US Bank, N.A, as Trustee of the FRT 2011-1 Trust

BY:
TITLE: DEWAYNE CHIN
AUTHORIZED SIGNATORY

REGISTER OF DEEDS
DORCHESTER COUNTY
SOUTH CAROLINA

Signed, Sealed and Delivered
in the presence of:

Witness

Witness

STATE OF NY
COUNTY OF NY

The foregoing instrument was acknowledged before me this 2/8/16 (date) by Deirdre Wayne Christian (name of officer or agent, title of officer or agent) of US Bank, N.A, as Trustee of the FRT 2011-1 Trust (name of corporation acknowledging) a DE (state or place of incorporation) corporation, on behalf of the corporation.

Notary Public

Print Name: THOMAS SANTORA
Notary Public, State of New York
Qualified in New York County
No. 01SA6191079
My Commission Expires Aug. 4, 2016

My Commission Expires:

THOMAS SANTORA
Notary Public, State of New York
Qualified in New York County
No. 01SA6191079
My Commission Expires Aug. 4, 2016

Prepared by:
Single Source Property Solutions
2570 Boyce Plaza Road
Pittsburgh, PA 15241

# MARGARET L BAILEY

## DORCHESTER COUNTY

## REGISTER OF DEEDS

201 Johnston Street ~ Saint George, SC 29477 (843) 563-0181

***** THIS PAGE IS PART OF THE INSTRUMENT - DO NOT REMOVE *****

***** ELECTRONICALLY RECORDED DOCUMENT *****

| | | | |
|---|---|---|---|
| **Instrument #:** | 2020002733 | | |
| **Receipt Number:** | 80443 | **Return To:** | |
| **Recorded As:** | EREC-MORTGAGE ASSIGNMENT | | |
| **Recorded On:** | February 04, 2020 | | |
| **Recorded At:** | 12:30:01 PM | **Received From:** | SIMPLIFILE |
| **Recorded By:** | NW | **Parties:** | |
| **Book/Page:** | RB 12313: 74 - 75 | | Direct- SINGLETON, JAMIE |
| **Total Pages:** | 2 | | Indirect- WILMINGTON SAVINGS FUND SOCIETY FSB |

***** EXAMINED AND CHARGED AS FOLLOWS *****

| | |
|---|---|
| **Recording Fee:** | $10.00 |
| **Tax Charge:** | $0.00 |

A TRUE COPY
Margaret L Bailey
MARGARET L. BAILEY
REGISTER OF DEEDS
DORCHESTER COUNTY SC
DATE 6-12-23 SBO

Margaret Bailey

Margaret Bailey - Register of Deeds

PLAINTIFF'S EXHIBIT 6

RENGAD 800-631-6989

This instrument prepared by/return to:
McMichael Taylor Gray, LLC
3550 Engineering Drive, Suite 260
Peachtree Corners, GA 30092
Parcel Identification Number: 181-10-06-037-000

**STATE OF SOUTH CAROLINA**
**COUNTY OF DORCHESTER**

## ASSIGNMENT OF MORTGAGE

**FOR VALUE RECEIVED**, the undersigned, **Wilmington Savings Fund Society, FSB d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Certificate Trustee for NNPL Trust Series 2012-1** *a/k/a* **Wilmington Savings Fund Soc for NNPL Trust Series 2012-1** ("Assignor"), does hereby transfer, assign, set over and convey to **U.S. Bank Trust NA as Trustee for Waterfall Victoria Grantor Trust II, Series G** ("Assignee"), c/o Statebridge Company, LLC, 5680 Greenwood Plaza Blvd., Suite 100S, Greenwood Village, CO 80111, all beneficial interest under that certain mortgage executed by Jamie Singleton in favor of Mortgage Electronic Registration Systems, Inc. as nominee for People's Choice Home Loan, Inc., its successors and assigns. Said mortgage dated January 4, 2006 in the amount of $212,000.00 was recorded on January 12, 2006 in **Mortgage Book 5142, Page 168**, Public Records of **Dorchester County, State of South Carolina**. The undersigned does hereby remise, release, quit claim, and convey to U.S. Bank Trust NA as Trustee for Waterfall Victoria Grantor Trust II, Series G all interest in the property conveyed by said mortgage.

**PROPERTY ADDRESS: 5505 Rowsham Place, North Charleston, SC 29418**

To have and to hold the same unto the Assignee, its heirs, legal representatives, successors and assigns, forever.

IN WITNESS WHEREOF, the undersigned on this 3rd day of February, 2020, has hereunto set its hand and seal.

**Wilmington Savings Fund Society, FSB d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Certificate Trustee for NNPL Trust Series 2012-1, by Westcor Land Title Insurance Company as attorney in fact. Power of attorney recorded 03/21/2019 in Maricopa County, AZ in Inst.# 20190196083.**

By: _____

Print name: Sarah Premuroso

Title: Authorized Signatory

_____
Witness 1
Print name: Joseph Loftus

_____
Witness 2
Print name: Corinne Pike

REGISTER OF DEEDS DORCHESTER COUNTY, SC

STATE OF Pennsylvania )
COUNTY OF Montgomery )

I, Michael R. Estelle, a Notary Public for the State of Pennsylvania, do hereby certify that Sarah Premuroso, as Authorized Signatory for Westcor Land Title Insurance Company as attorney in fact for Wilmington Savings Fund Society, FSB d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Certificate Trustee for NNPL Trust Series 2012-1, personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

WITNESS my hand and official seal in the County and State last aforesaid this 3rd day of February, 2020.

Commonwealth of Pennsylvania - Notary Seal
Michael R. Estelle, Notary Public
Montgomery County
My commission expires March 19, 2023
Commission number 1347499

*(Notary Seal)*

_____
Notary Signature
Michael R. Estelle
Printed Name
My Commission Expires: 03/19/2023

# CRAWFORD & von KELLER, LLC.

**POST OFFICE BOX 4216, COLUMBIA, SOUTH CAROLINA 29240**

**TELEPHONE NUMBER (803) 790-2626** **FACSIMILE NUMBER (803) 790-1277**

April 20, 2018

Stern & Eisenberg Southern
1709 Devonshire Drive
Columbia, SC 29204

RE: Wilmington Savings Bank vs. Jamie Singleton
Case Number: 2011-CP-18-00871

To Whom It May Concern:

Enclosed please find the original note, mortgage and CD from Rogers, Townsend & Thomas.

Sincerely,

Stephanie H. Harmon, Paralegal

I confirm that Crawford & von Keller has released the original note, mortgage and CD to our office and it is now in our possession.

Signature Alexis Dickey

4/23/18
Date

PLAINTIFF'S EXHIBIT 14

PENGAD 800-631-6989

Statebridge Inventory Checklist - Collateral Documents

Loan Number: 147395 Borrower: Kane Date: 9/18/19

| | Original | Copy | Initials |
|---|---|---|---|
| **Note** | ✓ | | |
| LNA | | | |
| Fixed/Adjustable Rate | | | |
| Endorsed to Blank | ✓ | | |
| Endorsed to Investor | | | |
| Allonge(s) | ✓x3 | | |
| **Mortgage/Deed of Trust** | ✓ | | |
| **Riders** | | | |
| ARM | | | |
| 1-4 Family | | | |
| Pre-Payment Penalty | | | |
| PUD | | | |
| Condo | | | |
| Home-Equity | | | |
| HELOC | | | |
| 2nd Home | | | |
| **Assignment of Mortgage/Deed** | ✓x2 | ✓x2 | |
| **Loan Modifications** | | | |
| **Title Policy** | | | |
| Schedule A | | | |
| Schedule B | | | |
| Schedule C | | | |
| Endorsements | | | |
| Assignment of Rents | | | |
| **Additional Documents** | | | |

Inventory Completed By: _____

**BAILEE LETTER**

**TO:** Marc B. Ledesma
Waterfall Asset Management, LLC
1251 Avenue of the Americas – 50th fl.
New York, NY 10020

Re: **SERVICER LOAN NUMBER: 43608**
**BORROWER NAME: Singleton, Jamie**
**PROPERTY ADDRESS: 5505 Rowsham Pl, North Charleston SC 29418**

Dear Sir/Madam:

SitusAMC has been engaged for Bailee oversight on behalf of Waterfall Asset Management, LLC, the owner of the loan referenced above. The following original documents are being delivered to your office for purpose related to foreclosure or bankruptcy:

_X_ Original Note
_X_ Original Lost Note Affidavit
_X_ Original Endorsement(s)/Allonge(s) [Please List]
- Endorsement from People's Choice Home Loan, Inc., a Wyoming Corporation to BLANK
- Allonge from GMAC Mortgage, LLC to 50 by 50 REO, LLC
- Allonge from 50 by 50 REO, LLC to US Bank, N.A. as Trustee of the FRT 2011-1 Trust
- Allonge from FRT 2011-1 Trust to FRT 2013-1 Investor, LLC
- Allonge from FRT 2013-1 Investor, LLC to BLANK
- Allonge from Wilmington Savings Fund Society, FSB d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Certificate Trustee for NNPL Trust Series 2012-1 to Waterfall Victoria Grantor Trust II, Series G
- Allonge from Wilmington Savings Fund Society, FSB d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Certificate Trustee for NNPL Trust Series 2012-34 to WestVue NPL Trust II

_X_ Original recorded Mortgage
_X_ Original **recorded** Assignment(s) [Please List]
- MERS, Inc. as nominee for People's Choice Home Loan, Inc. to GMAC Mortgage LLC; recorded July 22, 2008, Book 6727, Pages 330-331
- GMAC Mortgage, LLC to 50 by 50 REO, LLC; recorded September 14, 2011, Book 8010, Pages 230-231
- 50 by 50 REO, LLC to US Bank, N.A., as Trustee of the FRT 2011-1 Trust; recorded October 2, 2012, Book 8483, Pages 135-136
- US Bank, N.A., as Trustee of the FRT 2011-1 Trust to Wilmington Savings Fund Soc for NNPL Trust Series 2012-1; recorded March 7, 2016, Book 10126, Pages 197-199

PENGAD 800-631-6989
PLAINTIFF'S EXHIBIT 15

| |
|---|
| _X_ Original **unrecorded** Assignment(s) [Please List]<br>- FRT 2011-1 Trust to FRT 2013-1 Investor, LLC<br>- FRT 2013-1 Investor, LLC to Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust not in its individual capacity but solely in its capacity as Certificate Trustee for NNPL Trust Series 2012-1<br>- Cascade Funding Mortgage Trust 2017-1 to US Bank Trust, N.A. as Trustee for Cascade Funding Mortgage Trust 2017-1<br>_X_ Original Title Policy |

Please sign and date this letter in the space provided below acknowledging your receipt and current possession of the collateral document(s) for the Mortgage Loan, and return via email to: Bailee@situsamc.com.

The loan documents for the Mortgage Loan referenced above are to be held by you as bailee for the benefit of the owner, and subject to the owner's exclusive direction and control. You are not to deliver any such loan documents to any third party without the prior written consent of the owner, servicer or SitusAMC on behalf of Waterfall. By confirming your possession of the loan documents, you are the custodian, agent, and bailee for the owner in respect to those loan documents in accordance with the terms of this letter.

Bailee hereby agrees to indemnify Seller and Purchaser and hold them harmless against any actual losses, damages (other than indirect, special, consequential, and/or punitive damages), penalties, fines, forfeitures, judgments, and any reasonable out-of-pocket costs, including reasonable and necessary legal fees and any and all costs, fees, and expenses incurred by the Seller and the Purchaser in connection with the enforcement of this indemnity (collectively referred to herein as "Losses"), directly resulting from the loss or damage to the Mortgage Files (or any contents therein) while in Bailee's actual possession hereunder, or from the gross negligence, bad faith or willful misconduct of Bailee resulting in a failure to materially comply with the written instructions contained herein (each such claim a "Mortgage File Event"). In no event shall Bailee be liable, or indemnify or hold harmless any party hereto, for any Losses relating in any way (i) to such party's breach of this Bailee Letter Agreement, or such party's negligence, bad faith, or willful misconduct, or (ii) to any action Bailee may take or refrain from taking consistent with written instructions received by it in accordance with the terms of this Bailee Letter Agreement.

**ADDRESS**

_____ *Commercial Collateral*
Wells Fargo Document Custody
1055 10TH Ave SE MAC: N9401-011
Minneapolis, Minnesota 55414
Attn: Corporate Trust Services

_____ *Residential Collateral*
Wells Fargo Document Custody
Wells Fargo Corporate Trust Services
751 Kasota Ave
Minneapolis, MN 55414

Document Custody
Deutsche Bank National Trust Company
Issuer Servicer I Global Securities Services (GSS)
Global Transaction Banking
1761 East St. Andrew Place Santa Ana, CA 92705 USA
Tel: 714-247-6669

**Signature:** **Date: 10/27/2020 (received on 10/20/2020)**

**Name: Tomika Cromer** **Company: McMichael Taylor Gray, LLC**

Once files have been returned to the custodian, please advise SitusAMC that you are no longer in possession of the collateral file by completing the section below.

File returned _____
Date

Tracking # _____

Signature: _____

Should you have any questions regarding this matter, please contact SitusAMC _____

**Payment Histories – All Details**

**Account Number:** 1031270127
**Borrower Information:** JAMIE SINGLETON
5505 ROWSHAM PLACE
NORTH CHARLESTON, SC 29418

| Account Number | Transaction Date | Effective Date | Principal Amt | Interest Amt | Escrow Amt | Late Charge Amt | Unapplied Funds Amt | Uncollected or Shortage Amt | Transaction Amt | Transaction Type | Balance Principal | Balance Escrow | Paid Through Date | Transaction Code | Transaction Desc | User ID | Trans Batch # |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1031270127 | 05/05/2023 | 05/05/2023 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $31.74 | FB | N/A | N/A | 12/01/2009 | 40 | EXPENSE ADVANCES | 32551 | 0 |
| 1031270127 | 05/05/2023 | 05/05/2023 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $1,350.00 | FB | N/A | N/A | 12/01/2009 | 40 | EXPENSE ADVANCES | 32551 | 0 |
| 1031270127 | 03/20/2023 | 03/20/2023 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $2,175.00 | FB | N/A | N/A | 12/01/2009 | 40 | EXPENSE ADVANCES | 32551 | 0 |
| 1031270127 | 03/10/2023 | 03/10/2023 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $488.00 | FB | N/A | N/A | 12/01/2009 | 40 | EXPENSE ADVANCES | 32551 | 0 |
| 1031270127 | 03/10/2023 | 03/10/2023 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $34.42 | FB | N/A | N/A | 12/01/2009 | 40 | EXPENSE ADVANCES | 32551 | 0 |
| 1031270127 | 02/27/2023 | 02/27/2023 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $17,677.27 | FB | N/A | N/A | 12/01/2009 | 40 | EXPENSE ADVANCES | 14234 | 0 |
| 1031270127 | 02/24/2023 | 02/24/2023 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $25,999.34 | FB | N/A | N/A | 12/01/2009 | 40 | EXPENSE ADVANCES | 14234 | 0 |
| 1031270127 | 02/21/2023 | 02/21/2023 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $675.00 | FB | N/A | N/A | 12/01/2009 | 40 | EXPENSE ADVANCES | 32551 | 0 |
| 1031270127 | 02/21/2023 | 02/21/2023 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $1,125.00 | FB | N/A | N/A | 12/01/2009 | 40 | EXPENSE ADVANCES | 32551 | 0 |
| 1031270127 | 02/21/2023 | 02/21/2023 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $225.00 | FB | N/A | N/A | 12/01/2009 | 40 | EXPENSE ADVANCES | 32551 | 0 |
| 1031270127 | 01/06/2023 | 01/06/2023 | $0.00 | $0.00 | $0.00 | $0.00 | $19,183.89 | $0.00 | $19,183.89 | SR | 207389.66 | -27821.69 | 12/01/2009 | | | 24935 | 2 |
| 1031270127 | 01/06/2023 | 01/06/2023 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $19,183.89 | UFL | N/A | N/A | 12/01/2009 | | | 24935 | 2 |
| 1031270127 | 12/09/2022 | 12/09/2022 | $0.00 | $0.00 | ($27,821.69) | $0.00 | $1,939.75 | $0.00 | ($25,881.94) | SR0 | 207389.66 | -27821.69 | 12/01/2009 | | | 1833 | 1 |
| 1031270127 | 12/09/2022 | 12/09/2022 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $1,939.75 | UFU | N/A | N/A | 12/01/2009 | | | 1833 | 1 |

02372

**Account Number:** 1031270127
**Borrower:** JAMIE SINGLETON

02373

**DATE** 6/11/23

**Current Escrow Balance** **$** **(27,821.69)**

## ESCROW ADVANCES

| Transaction Date | Transaction Description | Transaction Amount | Escrow Advance Balance |
|---|---|---|---|
| 11/28/22 | COUNTY TAX | $ (2,747.75) | $ (27,821.69) |
| 7/29/22 | HOMEOWNERS INSURANCE | $ (2,856.00) | $ (25,073.94) |
| 1/3/22 | COUNTY TAX | $ (2,747.75) | $ (22,217.94) |
| 7/28/21 | HOMEOWNERS INSURANCE | $ (2,252.00) | $ (19,470.19) |
| 1/4/21 | COUNTY TAX | $ (2,640.29) | $ (17,218.19) |
| 9/3/20 | HOMEOWNERS INSURANCE | $ (2,212.00) | $ (14,577.90) |
| 1/2/20 | COUNTY TAX | $ (2,602.80) | $ (12,365.90) |
| 8/21/19 | HOMEOWNERS INSURANCE | $ (1,687.00) | $ (9,763.10) |
| 5/2/19 | HOMEOWNERS INSURANCE | $ (754.97) | $ (8,076.10) |
| 1/3/19 | COUNTY TAX | $ (2,364.77) | $ (7,321.13) |
| | PRIOR SERVICER ESCROW ADVANCE | $ (4,956.36) | $ (4,956.36) |
| | | | $ - |
| | | | $ - |
| | | | $ - |
| | | | $ - |
| | | | $ - |
| | | | $ - |

PENGAD 800-631-6989

PLAINTIFF'S EXHIBIT 21

MESSAGE(S)

GLOBAL/PAY CORPORATE ADVANCES 681 6/30/2009 10 22 25 AM ET PFSP5101

Inv 7396253 Payee 42846 (I) HOME CONNECTS LENDING SER Action I

Acct No 359522979 Mtg Name JAMIE SINGLETON

Dt Pmt Reqd 03/24/08 Inv Dt 03/24/08 Dt Pd 03/24/08 Third Party 0 (I)

Area Where Ordered COL50 Chk # 32673777 Type DR Old Chk # 0 Type

| (I) (D) | Exp Code | Description | R N T | Amount Paid | Due From Third Party | Credit Tran Amt | Credit Bal | Bill Cycles |
|---|---|---|---|---|---|---|---|---|
| . | 41 | BPO/INSPECTION FEE | R | 85 00 | 0 00 | 0 00 | 0 00 | |
| . | 0 | | | 0.00 | 0.00 | 0 00 | 0 00 | |
| . | 0 | | | 0 00 | 0 00 | 0.00 | 0 00 | |
| . | 0 | | | 0 00 | 0 00 | 0.00 | 0.00 | . |
| | 0 | | | 0 00 | 0 00 | 0.00 | 0.00 | . |
| | 0 | | | 0.00 | 0 00 | 0.00 | 0 00 | . |
| | 0 | | | 0.00 | 0.00 | 0.00 | 0 00 | |
| | 0 | | | 0.00 | 0.00 | 0.00 | 0 00 | |
| | 0 | | | 0.00 | 0.00 | 0.00 | 0.00 | |
| | 0 | | | 0.00 | 0.00 | 0 00 | 0.00 | . |

Amount Reportable To Irs 0 00

Prt Ck. Ovrd 0 Total. Pd 85 00 Reim 0.00 Cred 0 00

Message: OK BOTTOM

Command: Submit Reset PrintAll

Page 1 of 25



PLAINTIFF'S EXHIBIT 16

PENGAD 800-631-6989

MESSAGE(S)

GLOBAL/PAY CORPORATE ADVANCES 681 6/30/2009 10 22 30 AM ET PFSP5101

Inv 090408 Payee 43116 (I) ☐ BALBOA LIFE & CASUALTY (L Action I

Acct No 359522979 Mtg Name JAMIE SINGLETON

Dt Pmt Reqd 09/05/08 Inv Dt 09/04/08 Dt Pd 09/04/08 Third Party 0 (I)

Area Where Ordered HAZ05 Chk # 33057790 Type CK Old Chk # 0 Type

Page 2 of 25

| (I) (D) | Exp Code | Description | R N T | Amount Paid | Due From Third Party | Credit Tran Amt | Credit Bal | Bill Cycles |
|---|---|---|---|---|---|---|---|---|
| | 27 | LENDER PLACED INSU | R | 2432 00 | 0 00 | 0.00 | 0 00 | . |
| | 0 | | | 0 00 | 0 00 | 0 00 | 0 00 | . |
| | 0 | | | 0.00 | 0 00 | 0 00 | 0 00 | . |
| | 0 | | | 0 00 | 0.00 | 0 00 | 0.00 | |
| | 0 | | | 0.00 | 0.00 | 0.00 | 0 00 | |
| | 0 | | | 0.00 | 0.00 | 0 00 | 0 00 | |
| | 0 | | | 0.00 | 0 00 | 0.00 | 0 00 | |
| | 0 | | | 0.00 | 0 00 | 0.00 | 0.00 | |
| | 0 | | | 0.00 | 0 00 | 0.00 | 0 00 | |
| | 0 | | | 0 00 | 0.00 | 0.00 | 0 00 | |

Amount Reportable To Irs 0 00

Prt Ck ☐ Ovrd 0 Total Pd 1305200.25 Reim 0 00 Cred 0 00

Message, CK MORE

Command: Submit Reset PrintAll

2009 HISTORY STATEMENT OF MORTGAGE ACCOUNT

GMAC MORTGAGE
PO BOX 780
WATERLOO, IA 50704-0780



JAMIE SINGLETON
5505 ROWSHAM PLACE
NORTH CHARLESTON SC 29418-3077

LOAN TYPE 1-8 CONVENTIONAL
ACCOUNT NUM 359522979

2009 DETAIL BY TRANSACTION

| TRANSACTION DESCRIPTION | TRANSACTION AMOUNT | LAST PAID | POST DATE | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID | CR LIFE/ DISAB | LT CHRG/ FEES | PRINCIPAL BAL AFTER TRAN | ESCROW BAL AFTER TRAN | UNAPP FUNDS AFTER TRAN |
|---|---|---|---|---|---|---|---|---|---|---|---|
| PROP INSPECT | 11.25 | 03/08 | 01/01 | | | | | 11.25 | 209,656.89 | -7,439.23 | 2,028.41 |
| PROP INSPECT | 11.25 | 03/08 | 02/10 | | | | | 11.25 | 209,656.89 | -7,439.23 | 2,028.41 |
| CORP ADV 3 D | 83.00 | 03/08 | 02/24 | | | | | 83.00 | 209,656.89 | -7,439.23 | 2,028.41 |
| EXPENSE ADVA | 60.00 | 03/08 | 03/03 | | | | | 60.00 | 209,656.89 | -7,439.23 | 2,028.41 |
| EXPENSE ADVA | 160.00 | 03/08 | 03/03 | | | | | 160.00 | 209,656.89 | -7,439.23 | 2,028.41 |
| EXPENSE ADVA | 228.72 | 03/08 | 03/03 | | | | | 228.72 | 209,656.89 | -7,439.23 | 2,028.41 |
| PROP INSPECT | 11.25 | 03/08 | 03/11 | | | | | 11.25 | 209,656.89 | -7,439.23 | 2,028.41 |
| MISC RECEIPT | | 03/08 | 03/16 | | | | | 606.79 | 209,656.89 | -7,439.23 | 1,421.62 |
| MISC RECEIPT | -123.75 | 03/08 | 03/16 | | | | | | 209,656.89 | -7,439.23 | 1,297.87 |
| PROP INSPECT | 11.25 | 03/08 | 03/16 | | | | | 11.25 | 209,656.89 | -7,439.23 | 1,297.87 |
| PROP INSPECT | 11.25 | 03/08 | 03/16 | | | | | 11.25 | 209,656.89 | -7,439.23 | 1,297.87 |
| PROP INSPECT | 11.25 | 03/08 | 03/16 | | | | | 11.25 | 209,656.89 | -7,439.23 | 1,297.87 |
| PROP INSPECT | 11.25 | 03/08 | 03/16 | | | | | 11.25 | 209,656.89 | -7,439.23 | 1,297.87 |
| PROP INSPECT | 11.25 | 03/08 | 03/16 | | | | | 11.25 | 209,656.89 | -7,439.23 | 1,297.87 |
| PROP INSPECT | 11.25 | 03/08 | 03/16 | | | | | 11.25 | 209,656.89 | -7,439.23 | 1,297.87 |
| PROP INSPECT | 11.25 | 03/08 | 03/16 | | | | | 11.25 | 209,656.89 | -7,439.23 | 1,297.87 |
| PROP INSPECT | 11.25 | 03/08 | 03/16 | | | | | 11.25 | 209,656.89 | -7,439.23 | 1,297.87 |
| PROP INSPECT | 11.25 | 03/08 | 03/16 | | | | | 11.25 | 209,656.89 | -7,439.23 | 1,297.87 |
| PROP INSPECT | 11.25 | 03/08 | 03/16 | | | | | 11.25 | 209,656.89 | -7,439.23 | 1,297.87 |
| MISC RECEIPT | -20.00 | 03/08 | 03/16 | | | | | | 209,656.89 | -7,439.23 | 1,277.87 |
| PAYOFF STATE | 20.00 | 03/08 | 03/16 | | | | | 20.00 | 209,656.89 | -7,439.23 | 1,277.87 |
| MISC RECEIPT | -168.00 | 03/08 | 03/16 | | | | | | 209,656.89 | -7,439.23 | 1,109.87 |
| CORP ADV 3 D | 85.00 | 03/08 | 03/16 | | | | | 85.00 | 209,656.89 | -7,439.23 | 1,109.87 |
| CORP ADV 3 D | 83.00 | 03/08 | 03/16 | | | | | 83.00 | 209,656.89 | -7,439.23 | 1,109.87 |
| MISC RECEIPT | -7.50 | 03/08 | 03/16 | | | | | | 209,656.89 | -7,439.23 | 1,102.37 |
| SPEEDPAY FEE | 7.50 | 03/08 | 03/16 | | | | | 7.50 | 209,656.89 | -7,439.23 | 1,102.37 |
| MISC RECEIPT | -1102.37 | 03/08 | 03/16 | | | | | | 209,656.89 | -7,439.23 | |
| EXPENSE ADVA | 157.00 | 03/08 | 03/16 | | | | | 157.00 | 209,656.89 | -7,439.23 | |
| EXPENSE ADVA | 150.00 | 03/08 | 03/16 | | | | | 150.00 | 209,656.89 | -7,439.23 | |
| EXPENSE ADVA | 560.00 | 03/08 | 03/16 | | | | | 560.00 | 209,656.89 | -7,439.23 | |
| EXPENSE ADVA | 235.37 | 03/08 | 03/16 | | | | | 235.37 | 209,656.89 | -7,439.23 | |
| EXPENSE ADVA | 300.00 | 03/08 | 03/20 | | | | | 300.00 | 209,656.89 | -7,439.23 | |
| ESC DEPOSIT | 426.00 | 03/08 | 05/07 | | | 426.00 | | | 209,656.89 | -7,013.23 | |

| | | | | | | |
|---|---|---|---|---|---|---|
| EXPENSE ADVA | 250.00 | 03/08 | 06/04 | 250.00 | 209,656.89 | -7,013.23 |
| EXPENSE ADVA | 650.00 | 03/08 | 06/26 | 650.00 | 209,656.89 | -7,013.23 |

2009 DETAIL BY TRANSACTION

| TRANSACTION DESCRIPTION | TRANSACTION AMOUNT | LAST PAID | POST DATE | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID | CR LIFE/ DISAB | LT CHRG/ FEES | PRINCIPAL BAL AFTER TRAN | ESCROW BAL AFTER TRAN | UNAPP FUNDS AFTER TRAN |
|---|---|---|---|---|---|---|---|---|---|---|---|
| EXPENSE ADVA | 150.00 | 03/08 | 06/26 | | | | | 150.00 | 209,656.89 | -7,013.23 | |
| SER RLS CLR | 7013.23 | 03/08 | 07/01 | | | 7013.23 | | | 209,656.89 | | |
| SERV REL | | 03/08 | 07/01 | 209656.89 | | | | | 0.00 | | |
| EXPENSE ADVA | -270.00 | 03/08 | 07/01 | | | | | -270.00 | 0.00 | | |
| EXPENSE ADVA | -300.00 | 03/08 | 07/01 | | | | | -300.00 | 0.00 | | |
| EXPENSE ADVA | -60.00 | 03/08 | 07/01 | | | | | -60.00 | 0.00 | | |
| EXPENSE ADVA | -160.00 | 03/08 | 07/01 | | | | | -160.00 | 0.00 | | |
| EXPENSE ADVA | -228.72 | 03/08 | 07/01 | | | | | -228.72 | 0.00 | | |
| EXPENSE ADVA | -300.00 | 03/08 | 07/01 | | | | | -300.00 | 0.00 | | |
| EXPENSE ADVA | -250.00 | 03/08 | 07/01 | | | | | -250.00 | 0.00 | | |
| EXPENSE ADVA | -650.00 | 03/08 | 07/01 | | | | | -650.00 | 0.00 | | |
| EXPENSE ADVA | -150.00 | 03/08 | 07/01 | | | | | -150.00 | 0.00 | | |
| MISC RECEIPT | 4.18 | 03/08 | 11/09 | | | | | | 0.00 | | 4.18 |
| ESC DISB | | 03/08 | 11/09 | | | | | | 0.00 | | |

SUMMARY TOTALS

| | | | | |
|---|---|---|---|---|
| PRINCIPAL | BALANCE START OF PERIOD | 209,656.89 | P & I PAYMENT | 2,134.48 |
| PRINCIPAL | PAID DURING PERIOD | 209,656.89 | | |
| PRINCIPAL | BALANCE END OF PERIOD | 0.00 | | |
| ESCROW | BALANCE START OF PERIOD | -7,439.23 | TOTAL PAYMENT | 2,134.48 |
| ESCROW | PAID DURING PERIOD | 7,439.23 | | |
| ESCROW | DISBURSEMENTS | 0.00 | | |
| ESCROW | BALANCE END OF PERIOD | 0.00 | | |
| REFUND | OF OVERPAID INTEREST | 0.00 | | |
| INTEREST | REPORTABLE DURING PERIOD | 0.00 | | |
| PROPERTY | TAXES PAID DURING PERIOD | 0.00 | | |
| POINTS PAID | | 0.00 | | |

Entity051Org50013

2008 HISTORY STATEMENT OF MORTGAGE ACCOUNT

GMAC MORTGAGE, LLC
PO BOX 780
WATERLOO, IA 50704-0780

Page 6 of 25

JAMIE SINGLETON
5505 ROWSHAM PLACE
NORTH CHARLESTON SC 29418-3077

LOAN TYPE 1-8 CONVENTIONAL
ACCOUNT NUM 3595229?9

2008 DETAIL BY TRANSACTION

| TRANSACTION DESCRIPTION | TRANSACTION AMOUNT | LAST PAID | POST DATE | PRINCIPAL PAID | INTEREST PAID | ESCROW CR LIFE/ DISAB | LT CHRG/ FEES | PRINCIPAL BAL AFTER TRAN | ESCROW BAL AFTER TRAN | UNAPP FUNDS TRAN |
|---|---|---|---|---|---|---|---|---|---|---|
| PROP INSPECT | 11.25 | 11/07 | 01/10 | | | | | 11.25 | 210,046.88 | |
| PROP INSPECT | 11.25 | 11/07 | 01/28 | | | | | 11.25 | 210,046.88 | |
| PAYMENT | 1931.33 | 12/07 | 01/30 | 102.17 | 1829.16 | | | 209,944.71 | | 96.56 |
| MISC RECEIPT | 96.56 | 12/07 | 01/30 | | | | | 209,944.71 | | 96.56 |
| SPEEDPAY FEE | 12.50 | 12/07 | 01/30 | | | | | 12.50 | 209,944.71 | 96.56 |
| SPEEDPAY FEE | 12.50 | 12/07 | 01/30 | | | | | 12.50 | 209,944.71 | 96.56 |
| MISC RECEIPT | 572.59 | 01/08 | 03/03 | | | | | 209,841.65 | | 669.15 |
| SPEEDPAY FEE | 7.50 | 01/08 | 03/03 | | | | | 7.50 | 209,841.65 | 669.15 |
| SPEEDPAY FEE | 7.50 | 01/08 | 03/03 | | | | | 7.50 | 209,841.65 | 669.15 |
| SPEEDPAY FEE | -7.50 | 01/08 | 03/14 | | | | | -7.50 | 209,841.65 | 669.15 |
| REVERSBDL.59 | 01/08 | 03/14 | | | | | | 209,841.65 | | 96.56 |
| REVERSBBI.33 | 12/07 | 03/14 | -103.06 | -1828.27 | | | | 209,944.71 | | 96.56 |
| CORP ADV 3 D | 85.00 | 12/07 | 03/24 | | | | | 85.00 | 209,944.71 | 96.56 |
| PROP INSPECT | 11.25 | 12/07 | 03/26 | | | | | 11.25 | 209,944.71 | 96.56 |
| PAYMENT | 1931.33 | 01/08 | 04/08 | 103.06 | 1828.27 | | | 209,841.65 | | 96.56 |
| REVERSBBI.33 | 12/07 | 04/22 | -103.06 | -1828.27 | | | | 209,944.71 | | 96.56 |
| MISC RECEIPT | 1931.33 | 12/07 | 05/07 | | | | | 209,944.71 | | 2,027.89 |
| MISC RECEIPT | 1931.33 | 12/07 | 05/08 | | | | | 209,944.71 | | 3,959.22 |
| PAYMENT | | 01/08 | 05/15 | 103.06 | 1828.27 | | | 209,841.65 | | 2,027.89 |
| PAYMENT | | 02/08 | 05/15 | 103.96 | 1827.37 | | | 209,737.69 | | 96.56 |
| REVERSAL | 01/08 | 05/15 | -103.96 | -1827.37 | | | | 209,841.65 | | 2,027.89 |
| REVERSBBI.33 | 01/08 | 05/15 | | | | | | 209,841.65 | | 96.56 |
| PROP INSPECT | 11.25 | 01/08 | 07/01 | | | | | 11.25 | 209,841.65 | 96.56 |
| PAYOFF STATE | 20.00 | 01/08 | 07/02 | | | | | 20.00 | 209,841.65 | 96.56 |
| MISC RECEIPT | 1931.33 | 01/08 | 07/17 | | | | | 209,841.65 | | 2,027.89 |
| PROP INSPECT | 11.25 | 01/08 | 07/18 | | | | | 11.25 | 209,841.65 | 2,027.89 |
| TAX DISB | 01/08 | 07/23 | | | -5007.23 | | | 209,841.65 | -5,007.23 | 2,027.89 |
| CORP ADV 2 E | 2432.00 | 01/08 | 09/04 | | | | | 2432.00 | 209,841.65 | 2,027.89 |
| REVERSBB2.00 | 01/08 | 09/05 | | | -2432.00 | | | 209,841.65 | -7,439.23 | 2,027.89 |
| CORP ADV 2 E | 2432.00 | 01/08 | 09/05 | | | | | 2432.00 | 209,841.65 | 2,027.89 |
| PROP INSPECT | 11.25 | 01/08 | 09/05 | | | | | 11.25 | 209,841.65 | 2,027.89 |
| PAYMENT | 1931.33 | 02/08 | 09/08 | 103.96 | 1827.37 | | | 209,737.69 | | 2,027.89 |
| PAYMENT | 2134.48 | 03/08 | 09/08 | 80.80 | 2053.68 | | | 209,656.89 | -7,439.23 | 2,027.89 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| REVERSEBO.81 | | 03/08 | 09/08 | | 209,656.89 | -7,439.23 | 97.08 |
| EXPENSE ADVA | 157.00 | 03/08 | 09/11 | 157.00 | 209,656.89 | -7,439.23 | 97.08 |

2008 DETAIL BY TRANSACTION

| TRANSACTION CRIPTION | TRANSACTION AMOUNT | LAST PAID | POST DATE | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID | CR LIFE/ DISAB | LT CHRG/ FEES | PRINCIPAL BAL AFTER TRAN | ESCROW BAL AFTER TRAN | UNAPP FUNDS AFTER TRAN |
|---|---|---|---|---|---|---|---|---|---|---|---|
| EXPENSE ADVA | 150.00 | 03/08 | 09/11 | | | | | 150.00 | 209,656.89 | -7,439.23 | 97.08 |
| EXPENSE ADVA | 560.00 | 03/08 | 09/11 | | | | | 560.00 | 209,656.89 | -7,439.23 | 97.08 |
| EXPENSE ADVA | 270.00 | 03/08 | 09/11 | | | | | 270.00 | 209,656.89 | -7,439.23 | 97.08 |
| EXPENSE ADVA | 300.00 | 03/08 | 09/11 | | | | | 300.00 | 209,656.89 | -7,439.23 | 97.08 |
| MISC RECEIPT | 1931.33 | 03/08 | 10/16 | | | | | | 209,656.89 | -7,439.23 | 2,028.41 |
| PROP INSPECT | 11.25 | 03/08 | 12/05 | | | | | 11.25 | 209,656.89 | -7,439.23 | 2,028.41 |

SUMMARY TOTALS

| | | | | |
|---|---|---|---|---|
| PRINCIPAL | BALANCE START OF PERIOD | 210,046.88 | P & I PAYMENT | 2,134.48 |
| PRINCIPAL | PAID DURING PERIOD | 389.99 | | |
| PRINCIPAL | BALANCE END OF PERIOD | 209,656.89 | | |
| ESCROW | BALANCE START OF PERIOD | 0.00 | TOTAL PAYMENT | 2,134.48 |
| ESCROW | PAID DURING PERIOD | 0.00 | ACCUM LATE CHRG | 606.79 |
| ESCROW | DISBURSEMENTS | -7,439.23 | | |
| ESCROW | BALANCE END OF PERIOD | -7,439.23 | | |
| REFUND | OF OVERPAID INTEREST | 0.00 | | |
| INTEREST | REPORTABLE DURING PERIOD | 7538.48 | | |
| PROPERTY | TAXES PAID DURING PERIOD | 5,007.23 | | |
| POINTS PAID | | 0.00 | | |

Entity051Org50013

2007 HISTORY STATEMENT OF MORTGAGE ACCOUNT

GMAC MORTGAGE, LLC
PO BOX 780
WATERLOO, IA 50704-0780

JAMIE SINGLETON
5505 ROWSHAM PLACE
NORTH CHARLESTON SC 29418-3077

LOAN TYPE 1-0 CONVENTIONAL
ACCOUNT NUM 359522979

2007 DETAIL BY TRANSACTION

| TRANSACTION DESCRIPTION | TRANSACTION AMOUNT | LAST PAID | POST DATE | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID | CR LIFE/ DISAB | LT CHRG/ FEES | PRINCIPAL BAL AFTER TRAN | ESCROW BAL AFTER TRAN | UNAPP FUNDS AFTER TRAN |
|---|---|---|---|---|---|---|---|---|---|---|---|
| FEE BILLED | 11.25 | 09/07 | 11/28 | | | | | 11.25 | 210,248.59 | | |
| PAYMENT | 1931.33 | 10/07 | 12/03 | 100.42 | 1830.91 | | | | 210,148.17 | | |
| PAYMENT | 1931.33 | 11/07 | 12/10 | 101.29 | 1830.04 | | | | 210,046.88 | | |
| FEE BILLED | 7.50 | 11/07 | 12/10 | | | | | 7.50 | 210,046.88 | | |
| FEE PAID | 7.50 | 11/07 | 12/10 | | | | | 7.50 | 210,046.88 | | |
| REVERSAL | -1931.33 | 10/07 | 12/12 | -101.29 | -1830.04 | | | | 210,148.17 | | |
| PAYMENT | 1931.33 | 11/07 | 12/26 | 101.29 | 1830.04 | | | | 210,046.88 | | |
| FEE BILLED | 12.50 | 11/07 | 12/26 | | | | | 12.50 | 210,046.88 | | |
| FEE PAID | 12.50 | 11/07 | 12/26 | | | | | 12.50 | 210,046.88 | | |

SUMMARY TOTALS

| | | | | |
|---|---|---|---|---|
| PRINCIPAL | BALANCE START OF PERIOD | 210,248.59 | P & I PAYMENT | 1,931.33 |
| PRINCIPAL | PAID DURING PERIOD | 201.71 | | |
| PRINCIPAL | BALANCE END OF PERIOD | 210,046.88 | | |
| ESCROW | BALANCE START OF PERIOD | 0.00 | TOTAL PAYMENT | 1,931.33 |
| ESCROW | PAID DURING PERIOD | 0.00 | | |
| ESCROW | DISBURSEMENTS | 0.00 | | |
| ESCROW | BALANCE END OF PERIOD | 0.00 | | |
| REFUND | OF OVERPAID INTEREST | 0.00 | | |
| INTEREST | REPORTABLE DURING PERIOD | 3660.95 | | |
| PROPERTY | TAXES PAID DURING PERIOD | 0.00 | | |
| POINTS PAID | | 0.00 | | |

Entity051Org50013

| HistoryCounter | LoanID | TransactionDate | SysDateTime | EffectiveDate |
|---|---|---|---|---|
| 88 | 1122000105 | 9/27/2010 | 9/27/10 1:20 PM | 9/27/2010 |
| 87 | 1122000105 | 9/15/2010 | 9/15/10 5:12 PM | 9/15/2010 |
| 86 | 1122000105 | 9/15/2010 | 9/15/10 5:12 PM | 9/15/2010 |
| 85 | 1122000105 | 9/15/2010 | 9/15/10 5:03 PM | 9/15/2010 |
| 84 | 1122000105 | 9/15/2010 | 9/15/10 5:03 PM | 9/15/2010 |
| 83 | 1122000105 | 9/13/2010 | 9/13/10 10:26 AM | 9/13/2010 |
| 82 | 1122000105 | 8/23/2010 | 8/23/10 3:08 PM | 8/23/2010 |
| 81 | 1122000105 | 8/19/2010 | 8/19/10 8:59 AM | 8/18/2010 |
| 80 | 1122000105 | 8/16/2010 | 8/16/10 5:43 PM | 8/16/2010 |
| 79 | 1122000105 | 8/16/2010 | 8/16/10 5:43 PM | 8/16/2010 |
| 78 | 1122000105 | 7/29/2010 | 7/29/10 2:47 PM | 7/29/2010 |
| 77 | 1122000105 | 7/29/2010 | 7/29/10 1:14 PM | 7/29/2010 |
| 76 | 1122000105 | 7/28/2010 | 7/28/10 4:01 PM | 7/28/2010 |
| 75 | 1122000105 | 7/15/2010 | 7/15/10 5:33 PM | 7/15/2010 |
| 74 | 1122000105 | 7/15/2010 | 7/15/10 5:33 PM | 7/15/2010 |
| 73 | 1122000105 | 7/15/2010 | 7/15/10 2:35 PM | 7/15/2010 |
| 72 | 1122000105 | 7/15/2010 | 7/15/10 2:35 PM | 7/15/2010 |
| 71 | 1122000105 | 7/12/2010 | 7/12/10 3:31 PM | 7/12/2010 |
| 70 | 1122000105 | 6/23/2010 | 6/23/10 3:30 PM | 6/23/2010 |
| 69 | 1122000105 | 6/15/2010 | 6/15/10 4:49 PM | 6/15/2010 |
| 68 | 1122000105 | 6/15/2010 | 6/15/10 4:49 PM | 6/15/2010 |
| 67 | 1122000105 | 6/15/2010 | 6/15/10 4:36 PM | 6/15/2010 |
| 66 | 1122000105 | 6/15/2010 | 6/15/10 4:36 PM | 6/15/2010 |
| 65 | 1122000105 | 6/9/2010 | 6/9/10 9:02 AM | 6/9/2010 |
| 64 | 1122000105 | 6/4/2010 | 6/4/10 3:28 PM | 6/4/2010 |
| 63 | 1122000105 | 6/1/2010 | 6/1/10 8:26 AM | 5/29/2010 |
| 62 | 1122000105 | 5/17/2010 | 5/17/10 3:31 PM | 5/17/2010 |
| 61 | 1122000105 | 5/14/2010 | 5/14/10 4:31 PM | 5/14/2010 |
| 60 | 1122000105 | 5/14/2010 | 5/14/10 4:31 PM | 5/14/2010 |
| 59 | 1122000105 | 5/14/2010 | 5/14/10 4:06 PM | 5/14/2010 |
| 58 | 1122000105 | 5/14/2010 | 5/14/10 4:06 PM | 5/14/2010 |
| 57 | 1122000105 | 4/20/2010 | 4/20/10 1:42 PM | 4/20/2010 |
| 56 | 1122000105 | 4/13/2010 | 4/13/10 5:58 PM | 4/13/2010 |
| 55 | 1122000105 | 4/13/2010 | 4/13/10 5:58 PM | 4/13/2010 |
| 54 | 1122000105 | 4/13/2010 | 4/13/10 3:32 PM | 4/13/2010 |
| 53 | 1122000105 | 4/13/2010 | 4/13/10 3:32 PM | 4/13/2010 |
| 52 | 1122000105 | 4/13/2010 | 4/13/10 9:50 AM | 4/13/2010 |
| 51 | 1122000105 | 3/29/2010 | 3/29/10 11:15 AM | 3/29/2010 |
| 50 | 1122000105 | 3/29/2010 | 3/29/10 10:04 AM | 3/29/2010 |
| 49 | 1122000105 | 3/29/2010 | 3/29/10 10:03 AM | 3/29/2010 |
| 48 | 1122000105 | 3/24/2010 | 3/24/10 4:28 PM | 3/24/2010 |
| 47 | 1122000105 | 3/22/2010 | 3/22/10 1:47 PM | 3/22/2010 |
| 46 | 1122000105 | 3/8/2010 | 3/8/10 4:51 PM | 3/8/2010 |
| 45 | 1122000105 | 3/8/2010 | 3/8/10 4:51 PM | 3/8/2010 |
| 44 | 1122000105 | 3/8/2010 | 3/8/10 4:17 PM | 3/8/2010 |
| 43 | 1122000105 | 3/2/2010 | 3/2/10 7:48 AM | 3/2/2010 |
| 42 | 1122000105 | 2/24/2010 | 2/24/10 9:15 AM | 2/24/2010 |
| 41 | 1122000105 | 2/23/2010 | 2/23/10 3:17 PM | 2/23/2010 |

| | | | | |
|---|---|---|---|---|
| 40 | 1122000105 | 2/10/2010 | 2/10/10 3:49 PM | 2/10/2010 |
| 39 | 1122000105 | 1/29/2010 | 1/29/10 1:32 PM | 1/29/2010 |
| 38 | 1122000105 | 1/28/2010 | 1/28/10 3:07 PM | 1/28/2010 |
| 37 | 1122000105 | 1/14/2010 | 1/14/10 11:58 AM | 1/14/2010 |
| 36 | 1122000105 | 1/13/2010 | 1/13/10 4:08 PM | 1/13/2010 |
| 35 | 1122000105 | 12/23/2009 | 12/23/09 11:49 AM | 12/23/2009 |
| 34 | 1122000105 | 12/22/2009 | 12/22/09 10:32 AM | 12/22/2009 |
| 33 | 1122000105 | 12/15/2009 | 12/15/09 8:37 AM | 12/15/2009 |
| 32 | 1122000105 | 12/15/2009 | 12/15/09 8:37 AM | 12/15/2009 |
| 31 | 1122000105 | 12/15/2009 | 12/15/09 8:36 AM | 12/15/2009 |
| 30 | 1122000105 | 12/9/2009 | 12/9/09 8:42 AM | 12/9/2009 |
| 29 | 1122000105 | 12/8/2009 | 12/8/09 3:20 PM | 12/8/2009 |
| 28 | 1122000105 | 11/13/2009 | 11/13/09 9:01 AM | 11/13/2009 |
| 27 | 1122000105 | 11/13/2009 | 11/13/09 8:29 AM | 11/13/2009 |
| 26 | 1122000105 | 11/13/2009 | 11/13/09 8:23 AM | 11/13/2009 |
| 25 | 1122000105 | 11/12/2009 | 11/12/09 9:11 AM | 11/12/2009 |
| 24 | 1122000105 | 11/2/2009 | 11/2/09 3:52 PM | 11/2/2009 |
| 23 | 1122000105 | 11/2/2009 | 11/2/09 3:52 PM | 11/2/2009 |
| 22 | 1122000105 | 11/2/2009 | 11/2/09 3:50 PM | 11/2/2009 |
| 21 | 1122000105 | 10/8/2009 | 10/8/09 10:36 AM | 10/7/2009 |
| 20 | 1122000105 | 10/8/2009 | 10/8/09 9:02 AM | 10/8/2009 |
| 19 | 1122000105 | 10/7/2009 | 10/7/09 2:43 PM | 10/7/2009 |
| 18 | 1122000105 | 10/7/2009 | 10/7/09 2:42 PM | 10/7/2009 |
| 17 | 1122000105 | 9/11/2009 | 9/11/09 9:37 AM | 9/11/2009 |
| 16 | 1122000105 | 9/11/2009 | 9/11/09 9:30 AM | 9/11/2009 |
| 15 | 1122000105 | 9/8/2009 | 9/8/09 12:52 PM | 9/8/2009 |
| 14 | 1122000105 | 9/8/2009 | 9/8/09 12:52 PM | 9/8/2009 |
| 13 | 1122000105 | 9/8/2009 | 9/8/09 12:51 PM | 9/8/2009 |
| 12 | 1122000105 | 9/8/2009 | 9/8/09 12:51 PM | 9/8/2009 |
| 11 | 1122000105 | 8/25/2009 | 8/25/09 8:08 AM | 8/25/2009 |
| 10 | 1122000105 | 8/25/2009 | 8/25/09 8:08 AM | 8/25/2009 |
| 9 | 1122000105 | 8/25/2009 | 8/25/09 8:04 AM | 8/25/2009 |
| 8 | 1122000105 | 8/20/2009 | 8/20/09 10:11 AM | 8/20/2009 |
| 7 | 1122000105 | 8/13/2009 | 8/13/09 4:09 PM | 8/13/2009 |
| 6 | 1122000105 | 8/13/2009 | 8/13/09 4:04 PM | 8/13/2009 |
| 5 | 1122000105 | 8/13/2009 | 8/13/09 3:57 PM | 8/13/2009 |
| 4 | 1122000105 | 8/13/2009 | 8/13/09 3:13 PM | 8/13/2009 |
| 3 | 1122000105 | 7/22/2009 | 7/22/09 9:02 AM | 7/22/2009 |
| 2 | 1122000105 | 7/16/2009 | 7/16/09 8:36 AM | 7/16/2009 |
| 1 | 1122000105 | 7/7/2009 | 7/7/09 12:59 PM | 7/7/2009 |

| TransactionCode | TransactionDescription | SubCode | PrimaryInvestorID |
|---|---|---|---|
| 322 | 3rd Party Recov Fees Pmt | 128 | FORT |
| 210 | Regular Payment | 0 | FORT |
| 260 | Unapplied Payment | 0 | FORT |
| 260 | Unapplied Payment | 0 | FORT |
| 260 | Unapplied Payment | 0 | FORT |
| 722 | 3rd Party Recov Fees Disb | 128 | FORT |
| 322 | 3rd Party Recov Fees Pmt | 128 | FORT |
| 722 | 3rd Party Recov Fees Disb | 128 | FORT |
| 260 | Unapplied Payment | 0 | FORT |
| 260 | Unapplied Payment | 0 | FORT |
| 730 | Other Fees Disb | 8 | FORT |
| 722 | 3rd Party Recov Fees Disb | 128 | FORT |
| 730 | Other Fees Disb | 20 | FORT |
| 210 | Regular Payment | 0 | FORT |
| 260 | Unapplied Payment | 0 | FORT |
| 260 | Unapplied Payment | 0 | FORT |
| 260 | Unapplied Payment | 0 | FORT |
| 322 | 3rd Party Recov Fees Pmt | 128 | FORT |
| 730 | Other Fees Disb | 20 | FORT |
| 210 | Regular Payment | 0 | FORT |
| 260 | Unapplied Payment | 0 | FORT |
| 260 | Unapplied Payment | 0 | FORT |
| 260 | Unapplied Payment | 0 | FORT |
| 722 | 3rd Party Recov Fees Disb | 128 | FORT |
| 730 | Other Fees Disb | 20 | FORT |
| 722 | 3rd Party Recov Fees Disb | 128 | FORT |
| 322 | 3rd Party Recov Fees Pmt | 128 | FORT |
| 210 | Regular Payment | 0 | FORT |
| 260 | Unapplied Payment | 0 | FORT |
| 260 | Unapplied Payment | 0 | FORT |
| 260 | Unapplied Payment | 0 | FORT |
| 322 | 3rd Party Recov Fees Pmt | 128 | FORT |
| 210 | Regular Payment | 0 | FORT |
| 260 | Unapplied Payment | 0 | FORT |
| 260 | Unapplied Payment | 0 | FORT |
| 260 | Unapplied Payment | 0 | FORT |
| 722 | 3rd Party Recov Fees Disb | 128 | FORT |
| 722 | 3rd Party Recov Fees Disb | 128 | FORT |
| 730 | Other Fees Disb | 27 | FORT |
| 730 | Other Fees Disb | 20 | FORT |
| 260 | Unapplied Payment | 0 | FORT |
| 322 | 3rd Party Recov Fees Pmt | 128 | FORT |
| 210 | Regular Payment | 0 | FORT |
| 260 | Unapplied Payment | 0 | FORT |
| 260 | Unapplied Payment | 0 | FORT |
| 530 | Insurance Premium Disbursement | 115 | FORT |
| 322 | 3rd Party Recov Fees Pmt | 128 | FORT |
| 730 | Other Fees Disb | 20 | FORT |

| | | |
|---|---|---|
| 722 | 3rd Party Recov Fees Disb | 128 FORT |
| 260 | Unapplied Payment | 0 FORT |
| 322 | 3rd Party Recov Fees Pmt | 128 FORT |
| 260 | Unapplied Payment | 0 FORT |
| 722 | 3rd Party Recov Fees Disb | 128 FORT |
| 511 | Tax Bill 1 Disbursement | 200 FORT |
| 722 | 3rd Party Recov Fees Disb | 128 FORT |
| 210 | Regular Payment | 0 FORT |
| 260 | Unapplied Payment | 0 FORT |
| 260 | Unapplied Payment | 0 FORT |
| 322 | 3rd Party Recov Fees Pmt | 128 FORT |
| 260 | Unapplied Payment | 0 FORT |
| 722 | 3rd Party Recov Fees Disb | 128 FORT |
| 322 | 3rd Party Recov Fees Pmt | 128 FORT |
| 260 | Unapplied Payment | 0 FORT |
| 730 | Other Fees Disb | 20 FORT |
| 210 | Regular Payment | 0 FORT |
| 260 | Unapplied Payment | 0 FORT |
| 260 | Unapplied Payment | 0 FORT |
| 322 | 3rd Party Recov Fees Pmt | 128 FORT |
| 722 | 3rd Party Recov Fees Disb | 128 FORT |
| 730 | Other Fees Disb | 29 FORT |
| 511 | Tax Bill 1 Disbursement | 200 FORT |
| 730 | Other Fees Disb | 20 FORT |
| 722 | 3rd Party Recov Fees Disb | 128 FORT |
| 322 | 3rd Party Recov Fees Pmt | 128 FORT |
| 322 | 3rd Party Recov Fees Pmt | 129 FORT |
| 322 | 3rd Party Recov Fees Pmt | 128 FORT |
| 322 | 3rd Party Recov Fees Pmt | 128 FORT |
| 210 | Regular Payment | 0 FORT |
| 260 | Unapplied Payment | 0 FORT |
| 260 | Unapplied Payment | 0 FORT |
| 722 | 3rd Party Recov Fees Disb | 129 FORT |
| 722 | 3rd Party Recov Fees Disb | 128 FORT |
| 722 | 3rd Party Recov Fees Disb | 128 FORT |
| 722 | 3rd Party Recov Fees Disb | 128 FORT |
| 730 | Other Fees Disb | 27 FORT |
| 260 | Unapplied Payment | 0 FORT |
| 260 | Unapplied Payment | 0 FORT |
| 10 | New Loan | 0 FORT |

| DueDate | InterestRate | TransactionAmt | PrincipalAmount | InterestAmount |
|---|---|---|---|---|
| 1/1/2009 | 0.1075000 | $0.50 | | |
| 12/1/2008 | 0.1075000 | $1,978.73 | $107.11 | $1,871.62 |
| 12/1/2008 | 0.1075000 | ($1,978.73) | | |
| 12/1/2008 | 0.1075000 | $688.93 | | |
| 12/1/2008 | 0.1075000 | $1,000.00 | | |
| 12/1/2008 | 0.1075000 | ($0.50) | | |
| 12/1/2008 | 0.1075000 | $0.50 | | |
| 12/1/2008 | 0.1075000 | ($0.50) | | |
| 12/1/2008 | 0.1075000 | $688.93 | | |
| 12/1/2008 | 0.1075000 | $1,000.00 | | |
| 12/1/2008 | 0.1075000 | ($115.00) | | |
| 12/1/2008 | 0.1075000 | ($0.50) | | |
| 12/1/2008 | 0.1075000 | ($20.00) | | |
| 11/1/2008 | 0.1075000 | $1,978.73 | $106.16 | $1,872.57 |
| 11/1/2008 | 0.1075000 | ($1,978.73) | | |
| 11/1/2008 | 0.1075000 | $1,000.00 | | |
| 11/1/2008 | 0.1075000 | $688.93 | | |
| 11/1/2008 | 0.1075000 | $0.50 | | |
| 11/1/2008 | 0.1075000 | ($20.00) | | |
| 10/1/2008 | 0.1075000 | $1,978.73 | $105.21 | $1,873.52 |
| 10/1/2008 | 0.1075000 | ($1,978.73) | | |
| 10/1/2008 | 0.1075000 | $688.93 | | |
| 10/1/2008 | 0.1075000 | $1,000.00 | | |
| 10/1/2008 | 0.1075000 | ($0.50) | | |
| 10/1/2008 | 0.1075000 | ($20.00) | | |
| 10/1/2008 | 0.1075000 | ($0.50) | | |
| 10/1/2008 | 0.1075000 | $0.50 | | |
| 9/1/2008 | 0.1075000 | $1,978.73 | $104.28 | $1,874.45 |
| 9/1/2008 | 0.1075000 | ($1,978.73) | | |
| 9/1/2008 | 0.1075000 | $1,000.00 | | |
| 9/1/2008 | 0.1075000 | $688.93 | | |
| 9/1/2008 | 0.1075000 | $0.50 | | |
| 8/1/2008 | 0.1175000 | $2,134.48 | $84.83 | $2,049.65 |
| 8/1/2008 | 0.1175000 | ($2,134.48) | | |
| 8/1/2008 | 0.1175000 | $1,000.00 | | |
| 8/1/2008 | 0.1175000 | $1,000.00 | | |
| 8/1/2008 | 0.1175000 | ($0.50) | | |
| 8/1/2008 | 0.1175000 | ($0.50) | | |
| 8/1/2008 | 0.1175000 | ($115.00) | | |
| 8/1/2008 | 0.1175000 | ($20.00) | | |
| 8/1/2008 | 0.1175000 | $700.00 | | |
| 8/1/2008 | 0.1175000 | $0.50 | | |
| 7/1/2008 | 0.1175000 | $2,134.48 | $84.01 | $2,050.47 |
| 7/1/2008 | 0.1175000 | ($2,134.48) | | |
| 7/1/2008 | 0.1175000 | $680.00 | | |
| 11/27/2009 | 0.1175000 | ($2,514.00) | | |
| 7/1/2008 | 0.1175000 | $0.50 | | |
| 7/1/2008 | 0.1175000 | ($20.00) | | |

| | | | | |
|---|---|---|---|---|
| 7/1/2008 | 0.1175000 | ($0.50) | | |
| 7/1/2008 | 0.1175000 | $850.00 | | |
| 7/1/2008 | 0.1175000 | $0.50 | | |
| 7/1/2008 | 0.1175000 | $825.00 | | |
| 7/1/2008 | 0.1175000 | ($0.50) | | |
| 1/15/2010 | 0.1175000 | ($1,888.49) | | |
| 7/1/2008 | 0.1175000 | ($0.50) | | |
| 6/1/2008 | 0.1175000 | $2,134.48 | $83.20 | $2,051.28 |
| 6/1/2008 | 0.1175000 | ($2,134.48) | | |
| 6/1/2008 | 0.1175000 | $850.00 | | |
| 6/1/2008 | 0.1175000 | $0.50 | | |
| 6/1/2008 | 0.1175000 | $839.00 | | |
| 6/1/2008 | 0.1175000 | ($0.50) | | |
| 6/1/2008 | 0.1175000 | $0.50 | | |
| 6/1/2008 | 0.1175000 | $4.18 | | |
| 6/1/2008 | 0.1175000 | ($20.00) | | |
| 5/1/2008 | 0.1175000 | $2,134.48 | $82.39 | $2,052.09 |
| 5/1/2008 | 0.1175000 | ($2,134.48) | | |
| 5/1/2008 | 0.1175000 | $1,700.00 | | |
| 5/1/2008 | 0.1175000 | $0.50 | | |
| 5/1/2008 | 0.1175000 | ($0.50) | | |
| 5/1/2008 | 0.1175000 | ($356.33) | | |
| 1/15/2009 | 0.1175000 | ($1,646.45) | | |
| 5/1/2008 | 0.1175000 | ($20.00) | | |
| 5/1/2008 | 0.1175000 | ($0.50) | | |
| 5/1/2008 | 0.1175000 | $6.00 | | |
| 5/1/2008 | 0.1175000 | $10.00 | | |
| 5/1/2008 | 0.1175000 | $12.00 | | |
| 5/1/2008 | 0.1175000 | $0.50 | | |
| 4/1/2008 | 0.1175000 | $2,134.48 | $81.59 | $2,052.89 |
| 4/1/2008 | 0.1175000 | ($2,134.48) | | |
| 4/1/2008 | 0.1175000 | $800.00 | | |
| 4/1/2008 | 0.1175000 | ($10.00) | | |
| 4/1/2008 | 0.1175000 | ($12.00) | | |
| 4/1/2008 | 0.1175000 | ($0.50) | | |
| 4/1/2008 | 0.1175000 | ($6.00) | | |
| 4/1/2008 | 0.1175000 | ($115.00) | | |
| 4/1/2008 | 0.1175000 | $1,300.00 | | |
| 4/1/2008 | 0.1175000 | $1,148.17 | | |
| 4/1/2008 | 0.1175000 | $0.00 | | |

| EscrowAmt | OtherFundsAmt | LateChargeAmt | AssistanceAmt | EndPrincipalBal |
|---|---|---|---|---|
| $0.00 | $0.00 | $0.00 | $0.00 | $208,818.11 |
| $0.00 | $0.00 | $0.00 | $0.00 | $208,818.11 |
| $0.00 | $0.00 | $0.00 | $0.00 | $208,925.22 |
| $0.00 | $0.00 | $0.00 | $0.00 | $208,925.22 |
| $0.00 | $0.00 | $0.00 | $0.00 | $208,925.22 |
| $0.00 | $0.00 | $0.00 | $0.00 | $208,925.22 |
| $0.00 | $0.00 | $0.00 | $0.00 | $208,925.22 |
| $0.00 | $0.00 | $0.00 | $0.00 | $208,925.22 |
| $0.00 | $0.00 | $0.00 | $0.00 | $208,925.22 |
| $0.00 | $0.00 | $0.00 | $0.00 | $208,925.22 |
| $0.00 | $0.00 | $0.00 | $0.00 | $208,925.22 |
| $0.00 | $0.00 | $0.00 | $0.00 | $208,925.22 |
| $0.00 | $0.00 | $0.00 | $0.00 | $208,925.22 |
| $0.00 | $0.00 | $0.00 | $0.00 | $208,925.22 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,031.38 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,031.38 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,031.38 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,031.38 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,031.38 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,031.38 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,136.59 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,136.59 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,136.59 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,136.59 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,136.59 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,136.59 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,136.59 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,136.59 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,240.87 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,240.87 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,240.87 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,240.87 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,240.87 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,325.70 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,325.70 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,325.70 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,325.70 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,325.70 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,325.70 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,325.70 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,325.70 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,325.70 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,325.70 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,409.71 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,409.71 |
| ($2,514.00) | $0.00 | $0.00 | $0.00 | $209,409.71 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,409.71 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,409.71 |

| | | | | |
|---|---|---|---|---|
| $0.00 | $0.00 | $0.00 | $0.00 | $209,409.71 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,409.71 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,409.71 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,409.71 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,409.71 |
| ($1,888.49) | $0.00 | $0.00 | $0.00 | $209,409.71 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,409.71 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,409.71 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,492.91 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,492.91 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,492.91 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,492.91 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,492.91 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,492.91 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,492.91 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,492.91 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,575.30 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,575.30 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,575.30 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,575.30 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,575.30 |
| ($1,646.45) | $0.00 | $0.00 | $0.00 | $209,575.30 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,575.30 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,575.30 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,575.30 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,575.30 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,575.30 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,575.30 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,575.30 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,656.89 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,656.89 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,656.89 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,656.89 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,656.89 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,656.89 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,656.89 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,656.89 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,656.89 |
| $0.00 | $0.00 | $0.00 | $0.00 | $209,656.89 |

| EndEscrowBal | EndOthFundsBal | EndAssistanceBal | EndLossDraftBal | EndUnappliedBal |
|---|---|---|---|---|
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $1,553.68 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $1,553.68 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $1,553.68 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $3,532.41 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $2,843.48 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $1,843.48 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $1,843.48 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $1,843.48 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $1,843.48 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $1,154.55 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $154.55 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $154.55 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $154.55 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $154.55 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $154.55 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $2,133.28 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $1,133.28 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $444.35 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $444.35 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $444.35 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $444.35 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $2,423.08 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $1,734.15 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $734.15 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $734.15 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $734.15 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $734.15 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $734.15 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $734.15 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $2,712.88 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $1,712.88 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $1,023.95 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $1,023.95 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $1,023.95 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $3,158.43 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $2,158.43 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $1,158.43 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $1,158.43 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $1,158.43 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $1,158.43 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $1,158.43 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $458.43 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $458.43 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $458.43 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $2,592.91 |
| ($13,062.17) | $0.00 | $0.00 | $0.00 | $1,912.91 |
| ($10,548.17) | $0.00 | $0.00 | $0.00 | $1,912.91 |
| ($10,548.17) | $0.00 | $0.00 | $0.00 | $1,912.91 |

| | | | | |
|---|---|---|---|---|
| ($10,548.17) | $0.00 | $0.00 | $0.00 | $1,912.91 |
| ($10,548.17) | $0.00 | $0.00 | $0.00 | $1,912.91 |
| ($10,548.17) | $0.00 | $0.00 | $0.00 | $1,062.91 |
| ($10,548.17) | $0.00 | $0.00 | $0.00 | $1,062.91 |
| ($10,548.17) | $0.00 | $0.00 | $0.00 | $237.91 |
| ($10,548.17) | $0.00 | $0.00 | $0.00 | $237.91 |
| ($8,659.68) | $0.00 | $0.00 | $0.00 | $237.91 |
| ($8,659.68) | $0.00 | $0.00 | $0.00 | $237.91 |
| ($8,659.68) | $0.00 | $0.00 | $0.00 | $237.91 |
| ($8,659.68) | $0.00 | $0.00 | $0.00 | $2,372.39 |
| ($8,659.68) | $0.00 | $0.00 | $0.00 | $1,522.39 |
| ($8,659.68) | $0.00 | $0.00 | $0.00 | $1,522.39 |
| ($8,659.68) | $0.00 | $0.00 | $0.00 | $683.39 |
| ($8,659.68) | $0.00 | $0.00 | $0.00 | $683.39 |
| ($8,659.68) | $0.00 | $0.00 | $0.00 | $683.39 |
| ($8,659.68) | $0.00 | $0.00 | $0.00 | $679.21 |
| ($8,659.68) | $0.00 | $0.00 | $0.00 | $679.21 |
| ($8,659.68) | $0.00 | $0.00 | $0.00 | $679.21 |
| ($8,659.68) | $0.00 | $0.00 | $0.00 | $2,813.69 |
| ($8,659.68) | $0.00 | $0.00 | $0.00 | $1,113.69 |
| ($8,659.68) | $0.00 | $0.00 | $0.00 | $1,113.69 |
| ($8,659.68) | $0.00 | $0.00 | $0.00 | $1,113.69 |
| ($8,659.68) | $0.00 | $0.00 | $0.00 | $1,113.69 |
| ($7,013.23) | $0.00 | $0.00 | $0.00 | $1,113.69 |
| ($7,013.23) | $0.00 | $0.00 | $0.00 | $1,113.69 |
| ($7,013.23) | $0.00 | $0.00 | $0.00 | $1,113.69 |
| ($7,013.23) | $0.00 | $0.00 | $0.00 | $1,113.69 |
| ($7,013.23) | $0.00 | $0.00 | $0.00 | $1,113.69 |
| ($7,013.23) | $0.00 | $0.00 | $0.00 | $1,113.69 |
| ($7,013.23) | $0.00 | $0.00 | $0.00 | $1,113.69 |
| ($7,013.23) | $0.00 | $0.00 | $0.00 | $1,113.69 |
| ($7,013.23) | $0.00 | $0.00 | $0.00 | $3,248.17 |
| ($7,013.23) | $0.00 | $0.00 | $0.00 | $2,448.17 |
| ($7,013.23) | $0.00 | $0.00 | $0.00 | $2,448.17 |
| ($7,013.23) | $0.00 | $0.00 | $0.00 | $2,448.17 |
| ($7,013.23) | $0.00 | $0.00 | $0.00 | $2,448.17 |
| ($7,013.23) | $0.00 | $0.00 | $0.00 | $2,448.17 |
| ($7,013.23) | $0.00 | $0.00 | $0.00 | $2,448.17 |
| ($7,013.23) | $0.00 | $0.00 | $0.00 | $1,148.17 |
| | $0.00 | $0.00 | $0.00 | $0.00 |

| EndLCAccrBal | BatchID | CheckNumber | MoneyType | PayeeID | ReversalCode |
|---|---|---|---|---|---|
| $1,127.18 | 5256 | | 0 | | 0 |
| $1,127.18 | 5124 | | 32 | | 0 |
| $1,127.18 | 5124 | | 32 | | 0 |
| $1,127.18 | 5124 | | 32 | | 0 |
| $1,127.18 | 5124 | | 32 | | 0 |
| $1,127.18 | 5097 | 19096 | 32 | LPSTAX | 0 |
| $1,127.18 | 4854 | | 0 | | 0 |
| $1,127.18 | 4794 | 18725 | 32 | LPSTAX | 0 |
| $1,127.18 | 4759 | | 32 | | 0 |
| $1,127.18 | 4759 | | 32 | | 0 |
| $1,127.18 | 4606 | 18462 | 32 | HANSEN | 0 |
| $1,127.18 | 4599 | 18448 | 32 | LPSTAX | 0 |
| $1,127.18 | 4575 | 18398 | 32 | SAFEGUARD | 0 |
| $1,127.18 | 4427 | | 32 | | 0 |
| $1,127.18 | 4427 | | 32 | | 0 |
| $1,127.18 | 4427 | | 32 | | 0 |
| $1,127.18 | 4427 | | 32 | | 0 |
| $1,127.18 | 4372 | | 0 | | 0 |
| $1,127.18 | 4178 | 18002 | 32 | SAFEGUARD | 0 |
| $1,127.18 | 4085 | | 32 | | 0 |
| $1,127.18 | 4085 | | 32 | | 0 |
| $1,127.18 | 4085 | | 32 | | 0 |
| $1,127.18 | 4085 | | 32 | | 0 |
| $1,127.18 | 4003 | 17805 | 32 | LPSTAX | 0 |
| $1,127.18 | 3971 | 17769 | 32 | SAFEGUARD | 0 |
| $1,127.18 | 3895 | 17667 | 32 | lpstax | 0 |
| $1,127.18 | 3727 | | 0 | | 0 |
| $1,127.18 | 3691 | | 32 | | 0 |
| $1,127.18 | 3691 | | 32 | | 0 |
| $1,127.18 | 3691 | | 32 | | 0 |
| $1,127.18 | 3691 | | 32 | | 0 |
| $1,127.18 | 3362 | | 0 | | 0 |
| $1,127.18 | 3270 | | 32 | | 0 |
| $1,127.18 | 3270 | | 32 | | 0 |
| $1,127.18 | 3270 | | 32 | | 0 |
| $1,127.18 | 3270 | | 32 | | 0 |
| $1,127.18 | 3266 | 16905 | 32 | LPSTAX | 0 |
| $1,127.18 | 3081 | 16641 | 32 | LPSTAX | 0 |
| $1,127.18 | 3075 | 16533 | 32 | HANSEN | 0 |
| $1,127.18 | 3074 | 16587 | 32 | SAFEGUARD | 0 |
| $1,127.18 | 3019 | | 32 | | 0 |
| $1,127.18 | 2978 | | 0 | | 0 |
| $1,127.18 | 2773 | | 32 | | 0 |
| $1,127.18 | 2773 | | 32 | | 0 |
| $1,127.18 | 2773 | | 32 | | 0 |
| $1,127.18 | 2702 | | 0 | LOANPROTECT | 0 |
| $1,127.18 | 2612 | | 0 | | 0 |
| $1,127.18 | 2606 | 15725 | 32 | SAFEGUARD | 0 |

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|---|---|---|---|---|---|
| $1,127.18 | 2447 | 15525 | 32 | LPSTAX | 0 |
| $1,127.18 | 2291 | | 1 | | 0 |
| $1,127.18 | 2277 | | 0 | | 0 |
| $1,127.18 | 2037 | 742651 | 32 | | 0 |
| $1,127.18 | 2001 | 14951 | 32 | LPSTAX | 0 |
| $1,127.18 | 1729 | | 0 | 390180000 | 0 |
| $1,127.18 | 1700 | 14528 | 32 | LPSTAX | 0 |
| $1,127.18 | 1621 | | 1 | | 0 |
| $1,127.18 | 1621 | | 1 | | 0 |
| $1,127.18 | 1621 | | 1 | | 0 |
| $1,127.18 | 1553 | | 0 | | 0 |
| $1,127.18 | 1530 | | 1 | | 0 |
| $1,127.18 | 1271 | 13888 | 32 | LPSTAX | 0 |
| $1,127.18 | 1263 | | 0 | | 0 |
| $1,127.18 | 1261 | 11775769 | 1 | | 0 |
| $1,127.18 | 1250 | 13921 | 32 | SAFEGUARD | 0 |
| $1,127.18 | 1152 | | 1 | | 0 |
| $1,127.18 | 1152 | | 1 | | 0 |
| $1,127.18 | 1152 | 3856019 | 1 | | 0 |
| $1,127.18 | 956 | | 0 | | 0 |
| $1,127.18 | 953 | 13441 | 32 | LPSTAX | 0 |
| $1,127.18 | 937 | | 32 | 390180000 | 0 |
| $1,127.18 | 936 | | 0 | 390180000 | 0 |
| $1,127.18 | 770 | 13202 | 32 | SAFEGUARD | 0 |
| $1,127.18 | 767 | 13203 | 32 | LPSTAX | 0 |
| $1,127.18 | 744 | | 0 | | 0 |
| $1,127.18 | 743 | | 0 | | 0 |
| $1,127.18 | 742 | | 0 | | 0 |
| $1,127.18 | 741 | | 0 | | 0 |
| $1,127.18 | 674 | | 1 | | 0 |
| $1,127.18 | 674 | | 1 | | 0 |
| $1,127.18 | 674 | | 1 | | 0 |
| $1,127.18 | 650 | 13063 | 32 | LPSFLOOD | 0 |
| $1,127.18 | 615 | 12962 | 32 | LPSTAX | 0 |
| $1,127.18 | 614 | 12962 | 32 | LPSTAX | 0 |
| $1,127.18 | 613 | 12962 | 32 | LPSTAX | 0 |
| $1,127.18 | 608 | 12955 | 32 | HANSEN | 0 |
| $1,127.18 | 519 | | 6 | | 0 |
| $1,127.18 | 486 | | 6 | | 0 |
| $1,127.18 | [illegible] | [illegible] | 6 | [illegible] | 0 |

| ReversalFlag | Username | EscrowCounter | AssmRecCounter | PartialPaid |
|---|---|---|---|---|
| 0 | SYSTEM | 0 | 0 | $0.00 |
| 0 | Eva.Tam | 0 | 0 | $0.00 |
| 0 | Eva.Tam | 0 | 0 | $0.00 |
| 0 | Eva.Tam | 0 | 0 | $0.00 |
| 0 | Eva.Tam | 0 | 0 | $0.00 |
| 0 | LoanServicing | 0 | 0 | $0.00 |
| 0 | SYSTEM | 0 | 0 | $0.00 |
| 0 | GFSLOANS\Eva.Tam | 0 | 0 | $0.00 |
| 0 | Eva.Tam | 0 | 0 | $0.00 |
| 0 | Eva.Tam | 0 | 0 | $0.00 |
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| 0 | GFSLOANS\Eva.Tam | 0 | 0 | $0.00 |
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| 0 | SYSTEM | 0 | 0 | $0.00 |
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| 0 | GFSLOANS\Todd.Arola | 0 | 0 | $0.00 |
| 0 | SYSTEM | 0 | 0 | $0.00 |
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| 0 | GFSLOANS\Todd.Arola | 0 | 0 | $0.00 |
| 0 | Eva.Tam | 0 | 0 | $0.00 |
| 0 | SYSTEM | 0 | 0 | $0.00 |
| 0 | Eva.Tam | 0 | 0 | $0.00 |
| 0 | Eva.Tam | 0 | 0 | $0.00 |
| 0 | Eva.Tam | 0 | 0 | $0.00 |
| 0 | Kathryn.Worrell | 2185 | 0 | $0.00 |
| 0 | SYSTEM | 0 | 0 | $0.00 |
| 0 | GFSLOANS\Eva.Tam | 0 | 0 | $0.00 |

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|---|---|---|---|---|
| 0 | GFSLOANS\Todd.Arola | 0 | 0 | $0.00 |
| 0 | Eva.Tam | 0 | 0 | $0.00 |
| 0 | SYSTEM | 0 | 0 | $0.00 |
| 0 | Eva.Tam | 0 | 0 | $0.00 |
| 0 | GFSLOANS\Eva.Tam | 0 | 0 | $0.00 |
| 0 | Kathryn.Worrell | 136 | 0 | $0.00 |
| 0 | GFSLOANS\Todd.Arola | 0 | 0 | $0.00 |
| 0 | Todd.Arola | 0 | 0 | $0.00 |
| 0 | Todd.Arola | 0 | 0 | $0.00 |
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| 0 | GFSLOANS\Todd.Arola | 0 | 0 | $0.00 |
| 0 | GFSLOANS\Todd.Arola | 136 | 0 | $0.00 |
| 0 | Kathryn.Worrell | 136 | 0 | $0.00 |
| 0 | GFSLOANS\Todd.Arola | 0 | 0 | $0.00 |
| 0 | GFSLOANS\Todd.Arola | 0 | 0 | $0.00 |
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| 0 | GFSLOANS\Todd.Arola | 0 | 0 | $0.00 |
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| 0 | GFSLOANS\Todd.Arola | 0 | 0 | $0.00 |
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| 0 | Todd.Arola | 0 | 0 | $0.00 |

| AdvPmtRuleCode |
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# Shellpoint Mortgage Servicing
## Loan History Summary



| Loan ID | Borrower Name |
|---|---|
| 0578125938 | Jamie Singleton |

| Trans Date / Eff Date | Due Date | Trans Desc | Rev Code | Rev Flag | Trans Amount | Principal Amount | Principal Balance | Interest Amount | Escrow Amount | Escrow Balance | Late Charge Amount | Late Charge Balance | Unappl. Balance | Money Type |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 03/15/18 | 01/01/10 | Property Inspection Disb | 0 | 0 | (15.00) | | 207,389.66 | | | (4,956.36) | | 5,439.78 | $1,801.75 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 6056 | | | | | | | | | | | | |
| | | Invoice Number: 60044479_00576 | | | | | | | | | | | | |
| 02/21/18 | 01/01/10 | Property Inspection Disb | 0 | 0 | (15.00) | | 207,389.66 | | | (4,956.36) | | 5,439.78 | $1,801.75 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 6601 | | | | | | | | | | | | |
| | | Invoice Number: 60043351_00311 | | | | | | | | | | | | |
| 02/02/18 | 01/01/10 | Property Inspection Disb | 0 | 0 | (15.00) | | 207,389.66 | | | (4,956.36) | | 5,439.78 | $1,801.75 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 19885 | | | | | | | | | | | | |
| | | Invoice Number: 60042009_00670 | | | | | | | | | | | | |
| 02/01/18 | 01/01/10 | Inv Loan Purchase | 0 | 0 | 0.00 | | 207,389.66 | | | (4,956.36) | | 5,439.78 | $1,801.75 | None |
| 02/01/18 | 01/01/10 | Investor Loan Sale | 0 | 0 | 0.00 | | 207,389.66 | | | (4,956.36) | | 5,439.78 | $1,801.75 | None |
| 01/16/18 | 01/01/10 | Attorney Cost Disb | 0 | 0 | (53.75) | | 207,389.66 | | | (4,956.36) | | 5,439.78 | $1,801.75 | Check |
| | | Check # 213975 Payee: CRAWFORD & VON KELLER, LLC Batch ID: 30645 | | | | | | | | | | | | |
| | | Invoice Number: 259822 | | | | | | | | | | | | |
| 01/16/18 | 01/01/10 | Attorney Cost Disb | 0 | 0 | (107.50) | | 207,389.66 | | | (4,956.36) | | 5,439.78 | $1,801.75 | Check |
| | | Check # 213975 Payee: CRAWFORD & VON KELLER, LLC Batch ID: 30645 | | | | | | | | | | | | |
| | | Invoice Number: 259822 | | | | | | | | | | | | |
| 01/16/18 | 01/01/10 | Attorney Cost Disb | 0 | 0 | (107.50) | | 207,389.66 | | | (4,956.36) | | 5,439.78 | $1,801.75 | Check |
| | | Check # 213975 Payee: CRAWFORD & VON KELLER, LLC Batch ID: 30645 | | | | | | | | | | | | |
| | | Invoice Number: 259822 | | | | | | | | | | | | |
| 01/16/18 | 01/01/10 | Attorney Cost Disb | 0 | 0 | (268.75) | | 207,389.66 | | | (4,956.36) | | 5,439.78 | $1,801.75 | Check |
| | | Check # 213975 Payee: CRAWFORD & VON KELLER, LLC Batch ID: 30645 | | | | | | | | | | | | |
| | | Invoice Number: 259822 | | | | | | | | | | | | |
| 01/04/18 | 01/01/10 | Property Inspection Disb | 0 | 0 | (15.00) | | 207,389.66 | | | (4,956.36) | | 5,439.78 | $1,801.75 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 23169 | | | | | | | | | | | | |
| | | Invoice Number: 60040809_00800 | | | | | | | | | | | | |

02399

ENGAD 800-631-6989
PLAINTIFF'S EXHIBIT 17

# Shellpoint Mor ge Servicing
## Loan History Summary



02400

| Loan ID | Borrower Name |
|---|---|
| 0578125938 | Jamie Singleton |

| Trans Date / Eff Date | Due Date | Trans Desc | Rev Code | Rev Flag | Trans Amount | Principal Amount | Principal Balance | Interest Amount | Escrow Amount | Escrow Balance | Late Charge Amount | Late Charge Balance | Unappl. Balance | Money Type |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/26/17 | 01/01/10 | Filing Cost Disb | 0 | 0 | (25.00) | | 207,389.66 | | | (4,956.36) | | 5,439.78 | $1,801.75 | Check |
| | Check # 205089 | Payee: CRAWFORD & VON KELLER, LLC Batch ID: 17386 | | | | | | | | | | | | |
| | Invoice Number: 259096 | | | | | | | | | | | | | |
| 12/26/17 | 01/01/10 | Filing Cost Disb | 0 | 0 | (25.00) | | 207,389.66 | | | (4,956.36) | | 5,439.78 | $1,801.75 | Check |
| | Check # 205089 | Payee: CRAWFORD & VON KELLER, LLC Batch ID: 17386 | | | | | | | | | | | | |
| | Invoice Number: 259096 | | | | | | | | | | | | | |
| 12/05/17 | 01/01/10 | Attorney Cost Disb | 0 | 0 | (515.00) | | 207,389.66 | | | (4,956.36) | | 5,439.78 | $1,801.75 | Check |
| | Check # 199874 | Payee: Rogers Townsend & Thomas, PC Batch ID: 3624 | | | | | | | | | | | | |
| | Invoice Number: 919741 | | | | | | | | | | | | | |
| 11/27/17 | 12/31/17 | County Tax Bill 1 | 0 | 0 | (2,299.07) | | 207,389.66 | | (2,299.07) | (4,956.36) | | 5,439.78 | $1,801.75 | None |
| | | Payee: DORCHESTER COUNTY Batch ID: 30805 | | | | | | | | | | | | |
| 11/17/17 | 01/01/10 | Property Inspection Disb | 0 | 0 | (15.00) | | 207,389.66 | | | (2,657.29) | | 5,439.78 | $1,801.75 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 27497 | | | | | | | | | | | | |
| | Invoice Number: 60039753_00398 | | | | | | | | | | | | | |
| 11/13/17 | 01/01/10 | Certified Mail Cost Disb | 0 | 0 | (0.19) | | 207,389.66 | | | (2,657.29) | | 5,439.78 | $1,801.75 | ACH |
| | | Payee: FEDEX Batch ID: 24408 | | | | | | | | | | | | |
| | Invoice Number: 594050783 | | | | | | | | | | | | | |
| 11/06/17 | 01/01/10 | Property Inspection Disb | 0 | 0 | (15.00) | | 207,389.66 | | | (2,657.29) | | 5,439.78 | $1,801.75 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 19742 | | | | | | | | | | | | |
| | Invoice Number: 60038619_00330 | | | | | | | | | | | | | |
| 10/09/17 | 01/01/10 | Attorney Cost Disb | 0 | 0 | (953.00) | | 207,389.66 | | | (2,657.29) | | 5,439.78 | $1,801.75 | Check |
| | Check # 186048 | Payee: Rogers Townsend & Thomas, PC Batch ID: 11483 | | | | | | | | | | | | |
| | Invoice Number: 915555 | | | | | | | | | | | | | |
| 10/09/17 | 01/01/10 | Filing Cost Disb | 0 | 0 | (25.00) | | 207,389.66 | | | (2,657.29) | | 5,439.78 | $1,801.75 | Check |
| | Check # 186048 | Payee: Rogers Townsend & Thomas, PC Batch ID: 11483 | | | | | | | | | | | | |
| | Invoice Number: 915555 | | | | | | | | | | | | | |

# Shellpoint Mortgage Servicing
## Loan History Summary



| Loan ID | Borrower Name |
|---|---|
| 0578125938 | Jamie Singleton |

| Trans Date / Eff Date | Due Date | Trans Desc | Rev Code | Rev Flag | Trans Amount | Principal Amount | Principal Balance | Interest Amount | Escrow Amount | Escrow Balance | Late Charge Amount | Late Charge Balance | Unappl. Balance | Money Type |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 09/29/17 | 01/01/10 | Certified Mail Cost Disb | 0 | 0 | (0.91) | | 207,389.66 | | | (2,657.29) | | 5,439.78 | $1,801.75 | ACH |
| | | Payee: FEDEX Batch ID: 25707 | | | | | | | | | | | | |
| | | Invoice Number: 591898356 | | | | | | | | | | | | |
| 09/19/17 | 01/01/10 | Property Inspection Disb | 0 | 0 | (15.00) | | 207,389.66 | | | (2,657.29) | | 5,439.78 | $1,801.75 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 7817 | | | | | | | | | | | | |
| | | Invoice Number: 60037437_00531 | | | | | | | | | | | | |
| 09/19/17 | 01/01/10 | Attorney Cost Disb | 0 | 0 | (445.00) | | 207,389.66 | | | (2,657.29) | | 5,439.78 | $1,801.75 | Check |
| | Check # 182247 | Payee: Rogers Townsend & Thomas, PC Batch ID: 7818 | | | | | | | | | | | | |
| | | Invoice Number: 914624 | | | | | | | | | | | | |
| 08/18/17 | 12/31/16 | County Tax Bill 1 | 0 | 0 | (2,657.29) | | 207,389.66 | | (2,657.29) | (2,657.29) | | 5,439.78 | $1,801.75 | None |
| | | Payee: DORCHESTER COUNTY Batch ID: 17800 | | | | | | | | | | | | |
| 08/17/17 | 01/01/10 | Attorney Cost Disb | 0 | 0 | (167.50) | | 207,389.66 | | | | | 5,439.78 | $1,801.75 | Check |
| | Check # 172959 | Payee: Rogers Townsend & Thomas, PC Batch ID: 15064 | | | | | | | | | | | | |
| | | Invoice Number: 912728 | | | | | | | | | | | | |
| 07/27/17 | 01/01/10 | Property Inspection Disb | 0 | 0 | (15.00) | | 207,389.66 | | | | | 5,439.78 | $1,801.75 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 28973 | | | | | | | | | | | | |
| | | Invoice Number: 60035237_00154 | | | | | | | | | | | | |
| 07/25/17 | 01/01/10 | Attorney Cost Disb | 0 | 0 | (285.00) | | 207,389.66 | | | | | 5,439.78 | $1,801.75 | Check |
| | Check # 167960 | Payee: Rogers Townsend & Thomas, PC Batch ID: 27461 | | | | | | | | | | | | |
| | | Invoice Number: 910252 | | | | | | | | | | | | |
| 07/05/17 | 01/01/10 | BPO Disb | 0 | 0 | (5.50) | | 207,389.66 | | | | | 5,439.78 | $1,801.75 | ACH |
| | | Payee: Proteck Valuation Services Batch ID: 19633 | | | | | | | | | | | | |
| | | Invoice Number: IA24252 | | | | | | | | | | | | |
| 06/28/17 | 01/01/10 | Property Inspection Disb | 0 | 0 | (15.00) | | 207,389.66 | | | | | 5,439.78 | $1,801.75 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 15676 | | | | | | | | | | | | |
| | | Invoice Number: 60034061_00205 | | | | | | | | | | | | |

# Shellpoint Mor ge Servicing
## Loan History Summary



02402

| Loan ID | Borrower Name |
|---|---|
| 0578125938 | Jamie Singleton |

| Trans Date / Eff Date | Due Date | Trans Desc | Rev Code | Rev Flag | Trans Amount | Principal Amount | Principal Balance | Interest Amount | Escrow Amount | Escrow Balance | Late Charge Amount | Late Charge Balance | Unappl. Balance | Money Type |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 06/28/17 | 01/01/10 | Attorney Cost Disb | 0 | 0 | (905.00) | | 207,389.66 | | | | | 5,439.78 | $1,801.75 | Check |
| | Check # 157623 | Payee: Rogers Townsend & Thomas, PC Batch ID: 15677 | | | | | | | | | | | | |
| | Invoice Number: 908272 | | | | | | | | | | | | | |
| 05/26/17 | 01/01/10 | Property Inspection Disb | 0 | 0 | (15.00) | | 207,389.66 | | | | | 5,439.78 | $1,801.75 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 28440 | | | | | | | | | | | | |
| | Invoice Number: 60032641_00792 | | | | | | | | | | | | | |
| 05/17/17 | 05/01/17 | Late Charge Assess | 0 | 0 | (5.00) | | 207,389.66 | | | | (5.00) | 5,439.78 | $1,801.75 | None |
| 05/10/17 | 01/01/10 | Property Inspection Disb | 0 | 0 | (15.00) | | 207,389.66 | | | | | 5,434.78 | $1,801.75 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 31316 | | | | | | | | | | | | |
| | Invoice Number: 60031839_00059 | | | | | | | | | | | | | |
| 04/26/17 | 01/01/10 | Filing Cost Disb | 0 | 0 | (25.00) | | 207,389.66 | | | | | 5,434.78 | $1,801.75 | Check |
| | Check # 140757 | Payee: Rogers Townsend & Thomas, PC Batch ID: 14997 | | | | | | | | | | | | |
| | Invoice Number: 902825 | | | | | | | | | | | | | |
| 04/26/17 | 01/01/10 | Attorney Cost Disb | 0 | 0 | (1,100.00) | | 207,389.66 | | | | | 5,434.78 | $1,801.75 | Check |
| | Check # 140757 | Payee: Rogers Townsend & Thomas, PC Batch ID: 14997 | | | | | | | | | | | | |
| | Invoice Number: 902825 | | | | | | | | | | | | | |
| 04/26/17 | 01/01/10 | Certified Mail Cost Disb | 0 | 0 | (13.52) | | 207,389.66 | | | | | 5,434.78 | $1,801.75 | Check |
| | Check # 140757 | Payee: Rogers Townsend & Thomas, PC Batch ID: 14997 | | | | | | | | | | | | |
| | Invoice Number: 902825 | | | | | | | | | | | | | |
| 04/19/17 | 01/01/10 | Val of value - OL Disb | 0 | 0 | (9.00) | | 207,389.66 | | | | | 5,434.78 | $1,801.75 | ACH |
| | | Payee: Proctor Financial Batch ID: 9453 | | | | | | | | | | | | |
| | Invoice Number: 2151-IN | | | | | | | | | | | | | |
| 04/18/17<br>04/17/17 | 04/01/17 | Late Charge Assess | 0 | 0 | (5.00) | | 207,389.66 | | | | (5.00) | 5,434.78 | $1,801.75 | None |
| 03/30/17 | 01/01/10 | Property Inspection Disb | 0 | 0 | (15.00) | | 207,389.66 | | | | | 5,429.78 | $1,801.75 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 23420 | | | | | | | | | | | | |
| | Invoice Number: 60030632_00296 | | | | | | | | | | | | | |

# Shellpoint Mortgage Servicing
## Loan History Summary



| Loan ID | Borrower Name |
|---|---|
| 0578125938 | Jamie Singleton |

| Trans Date / Eff Date | Due Date | Trans Desc | Rev Code | Rev Flag | Trans Amount | Principal Amount | Principal Balance | Interest Amount | Escrow Amount | Escrow Balance | Late Charge Amount | Late Charge Balance | Unappl. Balance | Money Type |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 03/28/17 | 01/01/10 | Attorney Cost Disb | 0 | 0 | (462.50) | | 207,389.66 | | | | | 5,429.78 | $1,801.75 | Check |
| | Check # 135490 | Payee: Rogers Townsend & Thomas, PC Batch ID: 22065 | | | | | | | | | | | | |
| | Invoice Number: 900197 | | | | | | | | | | | | | |
| 03/17/17 | 03/01/17 | Late Charge Assess | 0 | 0 | (5.00) | | 207,389.66 | | | | (5.00) | 5,429.78 | $1,801.75 | None |
| 03/10/17 | 01/01/10 | Property Inspection Disb | 0 | 0 | (15.00) | | 207,389.66 | | | | | 5,424.78 | $1,801.75 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 14751 | | | | | | | | | | | | |
| | Invoice Number: 60029541_00181 | | | | | | | | | | | | | |
| 02/23/17 | 01/01/10 | Routine Inspection Disb | 0 | 0 | (15.00) | | 207,389.66 | | | | | 5,424.78 | $1,801.75 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 8101 | | | | | | | | | | | | |
| | Invoice Number: IN52803578 | | | | | | | | | | | | | |
| 02/23/17 | 01/01/10 | Attorney Cost Disb | 0 | 0 | (752.50) | | 207,389.66 | | | | | 5,424.78 | $1,801.75 | Check |
| | Check # 125178 | Payee: Rogers Townsend & Thomas, PC Batch ID: 7900 | | | | | | | | | | | | |
| | Invoice Number: 897267 | | | | | | | | | | | | | |
| 02/17/17 | 02/01/17 | Late Charge Assess | 0 | 0 | (5.00) | | 207,389.66 | | | | (5.00) | 5,424.78 | $1,801.75 | None |
| 02/03/17 | 01/01/10 | Attorney Cost Disb | 0 | 0 | (477.50) | | 207,389.66 | | | | | 5,419.78 | $1,801.75 | Check |
| | Check # 120299 | Payee: Rogers Townsend & Thomas, PC Batch ID: 30488 | | | | | | | | | | | | |
| | Invoice Number: 895372 | | | | | | | | | | | | | |
| 01/27/17 | 01/01/10 | Property Inspection Disb | 0 | 0 | (15.00) | | 207,389.66 | | | | | 5,419.78 | $1,801.75 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 25701 | | | | | | | | | | | | |
| | Invoice Number: 60028539_00139 | | | | | | | | | | | | | |
| 01/18/17<br>01/17/17 | 01/01/17 | Late Charge Assess | 0 | 0 | (5.00) | | 207,389.66 | | | | (5.00) | 5,419.78 | $1,801.75 | None |
| 01/10/17 | 01/01/10 | Attorney Cost Disb | 0 | 0 | (1,035.00) | | 207,389.66 | | | | | 5,414.78 | $1,801.75 | Check |
| | Check # 116402 | Payee: Rogers Townsend & Thomas, PC Batch ID: 13675 | | | | | | | | | | | | |
| | Invoice Number: 892527 | | | | | | | | | | | | | |
| 01/03/17 | 01/01/10 | Property Pres Disb | 0 | 0 | (15.00) | | 207,389.66 | | | | | 5,414.78 | $1,801.75 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 31126 | | | | | | | | | | | | |
| | Invoice Number: 60027398_00288 | | | | | | | | | | | | | |

# Shellpoint Mort_ ge Servicing
## Loan History Summary



02404

**Loan ID** 0578125938 **Borrower Name** Jamie Singleton

| Trans Date / Eff Date | Due Date | Trans Desc | Rev Code | Rev Flag | Trans Amount | Principal Amount | Principal Balance | Interest Amount | Escrow Amount | Escrow Balance | Late Charge Amount | Unappl. Balance | Money Type |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/20/16 | 01/01/10 | Court Costs Disb | 0 | 0 | (138.00) | | 207,389.66 | | | | | 5,414.78 | $1,801.75 | Check |
| | Check # 106423 | Payee: Rogers Townsend & Thomas, PC Batch ID: 16875 | | | | | | | | | | | | |
| | Invoice Number: 889509 | | | | | | | | | | | | | |
| 12/20/16 | 01/01/10 | Attorney Cost Disb | 0 | 0 | (1,492.50) | | 207,389.66 | | | | | 5,414.78 | $1,801.75 | Check |
| | Check # 106423 | Payee: Rogers Townsend & Thomas, PC Batch ID: 16875 | | | | | | | | | | | | |
| | Invoice Number: 889509 | | | | | | | | | | | | | |
| 12/17/16 | 12/01/16 | Late Charge Assess | 0 | 0 | (5.00) | | 207,389.66 | | | | (5.00) | 5,414.78 | $1,801.75 | None |
| 12/15/16 | 01/01/10 | BPO Assess | 0 | 0 | (125.00) | | 207,389.66 | | | | | 5,409.78 | $0.00 | None |
| 12/15/16 | 01/01/10 | BPO/Aprsl Cost Waive | 0 | 0 | 125.00 | | 207,389.66 | | | | | 5,409.78 | $0.00 | None |
| 12/15/16 | 01/01/10 | Property Pres Disb | 0 | 0 | (15.00) | | 207,389.66 | | | | | 5,409.78 | $1,801.75 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 12932 | | | | | | | | | | | | |
| | Invoice Number: 60026312_00375 | | | | | | | | | | | | | |
| 12/13/16 | 01/01/10 | New Tax Contract Disb | 0 | 0 | (47.00) | | 207,389.66 | | | | | 5,409.78 | $1,801.75 | ACH |
| | | Payee: CoreLogic Tax Services LLC Batch ID: 10832 | | | | | | | | | | | | |
| | Invoice Number: 608-1103838 | | | | | | | | | | | | | |
| 12/05/16 | 01/01/10 | BPO/Aprsl Cost Disb | 0 | 0 | (125.00) | | 207,389.66 | | | | | 5,409.78 | $1,801.75 | Check |
| | Check # 104752 | Payee: SINGLESOURCE PROPERTY SOLUTIONS, LLC Batch ID: 1662 | | | | | | | | | | | | |
| | Invoice Number: 161167972 | | | | | | | | | | | | | |
| 11/21/16 | 01/01/10 | Property Pres Disb | 0 | 0 | (15.00) | | 207,389.66 | | | | | 5,409.78 | $1,801.75 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 25446 | | | | | | | | | | | | |
| | Invoice Number: 60025203_00224 | | | | | | | | | | | | | |
| 11/21/16 | 01/01/10 | Court Costs Disb | 0 | 0 | (83.16) | | 207,389.66 | | | | | 5,409.78 | $1,801.75 | Check |
| | Check # 100931 | Payee: Rogers Townsend & Thomas, PC Batch ID: 25380 | | | | | | | | | | | | |
| | Invoice Number: 882575A | | | | | | | | | | | | | |
| 11/17/16 | 11/01/16 | Late Charge Assess | 0 | 0 | (5.00) | | 207,389.66 | | | | (5.00) | 5,409.78 | $1,801.75 | None |
| 11/15/16 | 01/01/10 | Court Costs Disb | 0 | 0 | (83.16) | | 207,389.66 | | | | | 5,404.78 | $1,801.75 | Check |
| | Check # 100590 | Payee: Rogers Townsend & Thomas, PC Batch ID: 21109 | | | | | | | | | | | | |
| | Invoice Number: 887324 | | | | | | | | | | | | | |

**Loan ID** 0578125938 **Borrower Name** Jamie Singleton

| Trans Date / Eff Date | Due Date | Trans Desc | Rev Code | Rev Flag | Trans Amount | Principal Amount | Principal Balance | Interest Amount | Escrow Amount | Escrow Balance | Late Charge Amount | Late Charge Balance | Unappl. Balance | Money Type |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 11/15/16 | 01/01/10 | Attorney Cost Disb | 0 | 0 | (1,930.00) | | 207,389.66 | | | | | 5,404.78 | $1,801.75 | Check |
| | Check # 100590 | Payee: Rogers Townsend & Thomas, PC Batch ID: 21109 | | | | | | | | | | | | |
| | Invoice Number: 887324 | | | | | | | | | | | | | |
| 10/18/16 10/17/16 | 10/01/16 | Late Charge Assess | 0 | 0 | (5.00) | | 207,389.66 | | | | (5.00) | 5,404.78 | $1,801.75 | None |
| 10/14/16 | 01/01/10 | Attorney Cost Disb | 0 | 0 | (810.00) | | 207,389.66 | | | | | 5,399.78 | $1,801.75 | Check |
| | Check # 93677 | Payee: Rogers Townsend & Thomas, PC Batch ID: 4660 | | | | | | | | | | | | |
| | Invoice Number: 874592 | | | | | | | | | | | | | |
| 10/14/16 | 01/01/10 | Filing Cost Disb | 0 | 0 | (25.00) | | 207,389.66 | | | | | 5,399.78 | $1,801.75 | Check |
| | Check # 93677 | Payee: Rogers Townsend & Thomas, PC Batch ID: 4660 | | | | | | | | | | | | |
| | Invoice Number: 874592 | | | | | | | | | | | | | |
| 10/14/16 | 01/01/10 | Attorney Cost Disb | 0 | 0 | (3,390.00) | | 207,389.66 | | | | | 5,399.78 | $1,801.75 | Check |
| | Check # 93677 | Payee: Rogers Townsend & Thomas, PC Batch ID: 4660 | | | | | | | | | | | | |
| | Invoice Number: 882575 | | | | | | | | | | | | | |
| 10/14/16 | 01/01/10 | Court Costs Disb | 0 | 0 | (138.00) | | 207,389.66 | | | | | 5,399.78 | $1,801.75 | Check |
| | Check # 93677 | Payee: Rogers Townsend & Thomas, PC Batch ID: 4660 | | | | | | | | | | | | |
| | Invoice Number: 882575 | | | | | | | | | | | | | |
| 10/14/16 | 01/01/10 | Court Costs Disb | 0 | 0 | (161.95) | | 207,389.66 | | | | | 5,399.78 | $1,801.75 | Check |
| | Check # 93677 | Payee: Rogers Townsend & Thomas, PC Batch ID: 4660 | | | | | | | | | | | | |
| | Invoice Number: 882575 | | | | | | | | | | | | | |
| 10/12/16 | 01/01/10 | Certified Mail Cost Disb | 0 | 0 | (0.21) | | 207,389.66 | | | | | 5,399.78 | $1,801.75 | ACH |
| | | Payee: FEDEX Batch ID: 3049 | | | | | | | | | | | | |
| | Invoice Number: 556548898 | | | | | | | | | | | | | |
| 10/11/16 | 01/01/10 | Title Cost Disb | 0 | 0 | (325.00) | | 207,389.66 | | | | | 5,399.78 | $1,801.75 | Check |
| | Check # 93154 | Payee: Rogers Townsend & Thomas, PC Batch ID: 2286 | | | | | | | | | | | | |
| | Invoice Number: 884049 | | | | | | | | | | | | | |

# Shellpoint Mor ge Servicing
## Loan History Summary



02406

| Loan ID | Borrower Name |
|---|---|
| 0578125938 | Jamie Singleton |

| Trans Date / Eff Date | Due Date | Trans Desc | Rev Code | Rev Flag | Trans Amount | Principal Amount | Principal Balance | Interest Amount | Escrow Amount | Escrow Balance | Late Charge Amount | Late Charge Balance | Unappl. Balance | Money Type |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 09/29/16 | 01/01/10 | Property Pres Disb | 0 | 0 | (15.00) | | 207,389.66 | | | | | 5,399.78 | $1,801.75 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 30912 | | | | | | | | | | | | |
| | | Invoice Number: 60023963_00679 | | | | | | | | | | | | |
| 09/17/16 | 09/01/16 | Late Charge Assess | 0 | 0 | (5.00) | | 207,389.66 | | | | (5.00) | 5,399.78 | $1,801.75 | None |
| 09/13/16 | 01/01/10 | Property Pres Disb | 0 | 0 | (15.00) | | 207,389.66 | | | | | 5,394.78 | $1,801.75 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 25303 | | | | | | | | | | | | |
| | | Invoice Number: 60022743_00182 | | | | | | | | | | | | |
| 08/31/16 08/17/16 | 08/01/16 | Late Charge Assess | 0 | 0 | (5.00) | | 207,389.66 | | | | (5.00) | 5,394.78 | $1,801.75 | None |
| 08/17/16 | 12/01/09 | Regular Payment | 0 | 0 | 1,933.03 | 125.92 | 207,389.66 | 1,807.11 | | | | 5,389.78 | $1,801.75 | Other |
| 08/17/16 | 11/01/09 | Regular Payment | 0 | 0 | 1,933.03 | 124.83 | 207,515.58 | 1,808.20 | | | | 5,389.78 | $1,801.75 | Other |
| 08/17/16 | 10/01/09 | Regular Payment | 0 | 0 | 1,933.03 | 123.75 | 207,640.41 | 1,809.28 | | | | 5,389.78 | $1,801.75 | Other |
| 08/17/16 | 09/01/09 | Regular Payment | 0 | 0 | 1,933.03 | 122.68 | 207,764.16 | 1,810.35 | | | | 5,389.78 | $1,801.75 | Other |
| 08/17/16 | 08/01/09 | Regular Payment | 0 | 0 | 1,933.03 | 121.62 | 207,886.84 | 1,811.41 | | | | 5,389.78 | $1,801.75 | Other |
| 08/17/16 | 07/01/09 | Regular Payment | 0 | 0 | 1,933.03 | 120.57 | 208,008.46 | 1,812.46 | | | | 5,389.78 | $1,801.75 | Other |
| 08/17/16 | 06/01/09 | Regular Payment | 0 | 0 | 1,933.03 | 119.53 | 208,129.03 | 1,813.50 | | | | 5,389.78 | $1,801.75 | Other |
| 08/17/16 | 05/01/09 | Regular Payment | 0 | 0 | 1,933.03 | 118.50 | 208,248.56 | 1,814.53 | | | | 5,389.78 | $1,801.75 | Other |
| 08/17/16 | 04/01/09 | Regular Payment | 0 | 0 | 1,933.03 | 117.48 | 208,367.06 | 1,815.55 | | | | 5,389.78 | $1,801.75 | Other |
| 08/17/16 | 03/01/09 | Regular Payment | 0 | 0 | 1,933.03 | 116.46 | 208,484.54 | 1,816.57 | | | | 5,389.78 | $1,801.75 | Other |
| 08/17/16 | 03/01/09 | Unapplied Payment | 0 | 0 | (19,330.30) | | 208,601.00 | | | | | 5,389.78 | $1,801.75 | Other |
| 08/01/16 | 03/01/09 | Property Pres Disb | 0 | 0 | (15.00) | | 208,601.00 | | | | | 5,389.78 | $21,132.05 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 11676 | | | | | | | | | | | | |
| | | Invoice Number: 60021646_00162 | | | | | | | | | | | | |
| 07/08/16 | 03/01/09 | Property Inspection Disb | 0 | 0 | (65.00) | | 208,601.00 | | | | | 5,389.78 | $21,132.05 | ACH |
| | | Payee: Sand Castle Investments, LLC Batch ID: 4891 | | | | | | | | | | | | |
| | | Invoice Number: 598291 | | | | | | | | | | | | |
| 07/01/16 | 03/01/09 | Flood Cntr New/Xfer Disb | 0 | 0 | (6.00) | | 208,601.00 | | | | | 5,389.78 | $21,132.05 | ACH |
| | | Payee: CoreLogic Batch ID: 3045 | | | | | | | | | | | | |
| | | Invoice Number: 449202 | | | | | | | | | | | | |

# Shellpoint Mortgage Servicing
## Loan History Summary



| Loan ID | Borrower Name |
|---|---|
| 0578125938 | Jamie Singleton |

| Trans Date / Eff Date | Due Date | Trans Desc | Code | Rev Flag | Trans Amount | Principal Amount | Principal Balance | Interest Amount | Escrow Amount | Escrow Balance | Late Charge Amount | Late Charge Balance | Unappl. Balance | Money Type |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 06/27/16 | 03/01/09 | Property Pres Disb | 0 | 0 | (15.00) | | 208,601.00 | | | | | 5,389.78 | $21,132.05 | ACH |
| | | Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 1655 | | | | | | | | | | | | |
| | | Invoice Number: 60020500_00296 | | | | | | | | | | | | |
| 06/17/16 | 03/01/09 | Unapplied Payment | 0 | 0 | 19,183.89 | | 208,601.00 | | | | | 5,389.78 | $21,132.05 | Check |
| 06/14/16 | | Check # 30348 | | | | | | | | | | | | |
| 06/17/16 | 03/01/09 | Unapplied Payment | 0 | 0 | 974.08 | | 208,601.00 | | | | | 5,389.78 | $1,948.16 | Check |
| 06/14/16 | | Check # 30348 | | | | | | | | | | | | |
| 06/15/16 | 03/01/09 | New Loan | 0 | 0 | 0.00 | | 208,601.00 | | | | | 5,389.78 | $0.00 | None |
| 10/26/15 | 03/01/09 | Prior Servicer Cost Assess | 0 | 0 | 795.00 | | 208,601.00 | | | | | 5,389.78 | $0.00 | None |
| | | Invoice Number: 0 | | | | | | | | | | | | |
| 06/08/15 | 03/01/09 | Prior Servicer Cost Assess | 0 | 0 | 390.00 | | 208,601.00 | | | | | 5,389.78 | $0.00 | None |
| | | Invoice Number: 0 | | | | | | | | | | | | |
| 02/06/15 | 03/01/09 | Prior Servicer Cost Assess | 0 | 0 | 58,493.86 | | 208,601.00 | | | | | 5,389.78 | $0.00 | None |
| | | Invoice Number: 0 | | | | | | | | | | | | |
| | | | | | | $1,211.34 | | $18,118.96 | ($4,956.36) | | | | $257,153.66 | |

# Shellpoint Mor ge Servicing
## Loan History Summary



02408

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| LOAN ID | HISTORY COUNTER | EFFECTIVE DATE | TRANSACTION DATE | DUE DATE | TRANSACTION DESCRIPTION | FEE DESCRIPTION | REVERSAL CODE | REVERSAL FLAG | TRANSACTION AMT |
|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 460 | 11/30/2022 12:00:00 AM | 11/30/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.7 |
| 0000043608 | 459 | 11/30/2022 12:00:00 AM | 11/30/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.11 |
| 0000043608 | 458 | 11/30/2022 12:00:00 AM | 11/30/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -18 |
| 0000043608 | 457 | 11/30/2022 12:00:00 AM | 11/30/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Vendor Management | 0 | 0 | -3 |
| 0000043608 | 456 | 11/30/2022 5:15:09 AM | 11/30/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -11187.5 |
| 0000043608 | 455 | 11/28/2022 12:00:00 AM | 11/28/2022 12:00:00 AM | 1/15/2023 12:00:00 AM | Tax Bill 1 Disbursement | Lien Cost/Recording | 0 | 0 | -2747.75 |
| 0000043608 | 454 | 11/28/2022 12:00:00 AM | 11/28/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.11 |

02409

ENGAD 800-631-6989

PLAINTIFF'S EXHIBIT 18

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 453 | 11/28/2022 12:00:00 AM | 11/28/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.11 |
| 0000043608 | 452 | 11/28/2022 12:00:00 AM | 11/28/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 451 | 11/17/2022 12:00:00 AM | 11/17/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | BPO | 0 | 0 | -100 |
| 0000043608 | 450 | 11/17/2022 12:00:00 AM | 11/17/2022 12:00:00 AM | 11/1/2022 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 449 | 10/31/2022 12:00:00 AM | 10/31/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 448 | 10/31/2022 12:00:00 AM | 10/31/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.67 |
| 0000043608 | 447 | 10/31/2022 12:00:00 AM | 10/31/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.11 |
| 0000043608 | 446 | 10/31/2022 12:00:00 AM | 10/31/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Vendor Management | 0 | 0 | -3 |

3 08 -

| PRINCIPAL AMOUNT | END PRINCIPAL BAL | INTEREST AMOUNT | ESCROW AMT | END ESCROW BAL | LATECHARGE AMT | END LC ACCR BAL | ASSISTANCE AMT | CHECK NUMBER | PAYEE | BATCH ID |
|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -27821.7 | 0 | 5704.78 | 0 | | First American Title Company | 95183 |
| | 207389.7 | | 0 | -27821.7 | 0 | 5704.78 | 0 | | First American Title Company | 95183 |
| | 207389.7 | | 0 | -27821.7 | 0 | 5704.78 | 0 | | CYPREXX SERVICES, LLC | 95142 |
| | 207389.7 | | 0 | -27821.7 | 0 | 5704.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -27821.7 | 0 | 5704.78 | 0 | | MCMICHAEL TAYLOR GRAY LLC | 95075 |
| | 207389.7 | | -2747.75 | -27821.7 | 0 | 5704.78 | 0 | 168557 | Dorchester County | 94966 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5704.78 | 0 | 168574 | Proctor Financial Insurance | 94980 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -25073.9 | 0 | 5704.78 | 0 | 168573 | Proctor Financial Insuranc e | 94977 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5704.78 | 0 | 168572 | Proctor Financial Insuranc e | 94975 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5704.78 | 0 | 168376 | KEYLINK REAL ESTATE INC | 94564 |
| | 207389.7 | | 0 | -25073.9 | -5 | 5704.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5699.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5699.78 | 0 | 167904 | First American Title Company | 93690 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5699.78 | 0 | 167904 | First American Title Company | 93690 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5699.78 | 0 | | | 0 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 445 | 10/31/2022 12:00:00 AM | 10/31/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Vendor Management | 0 | 0 | -3 |
| 0000043608 | 444 | 10/31/2022 12:00:00 AM | 10/31/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -18 |
| 0000043608 | 443 | 10/31/2022 12:00:00 AM | 10/31/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -18 |
| 0000043608 | 442 | 10/31/2022 12:00:00 AM | 10/31/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -12 |
| 0000043608 | 441 | 10/17/2022 12:00:00 AM | 10/18/2022 12:00:00 AM | 10/1/2022 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 440 | 9/30/2022 12:00:00 AM | 9/30/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Vendor Management | 0 | 0 | -3 |
| 0000043608 | 439 | 10/6/2022 12:00:00 AM | 10/6/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Waive | Vendor Management | 0 | 0 | 3 |
| 0000043608 | 438 | 10/6/2022 12:00:00 AM | 10/6/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Vendor Management | 0 | 0 | -3 |
| 0000043608 | 437 | 9/30/2022 12:00:00 AM | 9/30/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 436 | 9/27/2022 12:00:00 AM | 9/27/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.67 |
| 0000043608 | 435 | 9/27/2022 12:00:00 AM | 9/27/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.11 |
| 0000043608 | 434 | 9/19/2022 12:00:00 AM | 9/19/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 433 | 9/19/2022 12:00:00 AM | 9/19/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 432 | 9/17/2022 12:00:00 AM | 9/17/2022 12:00:00 AM | 9/1/2022 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 431 | 8/31/2022 12:00:00 AM | 8/31/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 430 | 8/29/2022 12:00:00 AM | 8/29/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.67 |
| 0000043608 | 429 | 8/29/2022 12:00:00 AM | 8/29/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.11 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -25073.9 | 0 | 5699.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5699.78 | 0 | 167897 | CYPREX X SERVICE S, LLC | 93664 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5699.78 | 0 | 167897 | CYPREX X SERVICE S, LLC | 93664 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5699.78 | 0 | 167897 | CYPREX X SERVICE S, LLC | 93664 |
| | 207389.7 | | 0 | -25073.9 | -5 | 5699.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5694.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5694.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5694.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5694.78 | 0 | | | 0 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -25073.9 | 0 | 5694.78 | 0 | 166984 | First American Title Company | 91998 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5694.78 | 0 | 166984 | First American Title Company | 91998 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5694.78 | 0 | 166692 | Proctor Financial Insuranc e | 91553 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5694.78 | 0 | 166691 | Proctor Financial Insuranc e | 91551 |
| | 207389.7 | | 0 | -25073.9 | -5 | 5694.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5689.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5689.78 | 0 | 166155 | First American Title Company | 90493 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5689.78 | 0 | 166155 | First American Title Company | 90493 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 428 | 8/25/2022 12:00:00 AM | 8/25/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -12 |
| 0000043608 | 427 | 8/22/2022 12:00:00 AM | 8/22/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | BPO | 0 | 0 | -85 |
| 0000043608 | 426 | 8/17/2022 12:00:00 AM | 8/17/2022 12:00:00 AM | 8/1/2022 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 425 | 8/3/2022 12:00:00 AM | 8/3/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.8 |
| 0000043608 | 424 | 7/31/2022 12:00:00 AM | 7/31/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Postage Cost | 0 | 0 | -0.38 |
| 0000043608 | 423 | 7/31/2022 12:00:00 AM | 7/31/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 422 | 7/26/2022 12:00:00 AM | 7/29/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -12 |
| 0000043608 | 421 | 7/29/2022 12:00:00 AM | 7/29/2022 12:00:00 AM | 8/25/2022 12:00:00 AM | Insurance Premium Disbursement | Winterization | 0 | 0 | -2856 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 420 | 7/28/2022 12:00:00 AM | 7/28/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.8 |
| 0000043608 | 419 | 7/26/2022 12:00:00 AM | 7/27/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.67 |
| 0000043608 | 418 | 7/26/2022 12:00:00 AM | 7/27/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.11 |
| 0000043608 | 417 | 7/26/2022 12:00:00 AM | 7/26/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 416 | 7/25/2022 12:00:00 AM | 7/25/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 415 | 7/21/2022 12:00:00 AM | 7/21/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 414 | 7/17/2022 12:00:00 AM | 7/18/2022 12:00:00 AM | 7/1/2022 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 413 | 6/30/2022 12:00:00 AM | 6/30/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Vendor Management | 0 | 0 | -3 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -25073.9 | 0 | 5689.78 | 0 | 166042 | CYPREX X SERVICE S, LLC | 90254 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5689.78 | 0 | 165890 | CLEAR CAPITAL. COM INC | 90016 |
| | 207389.7 | | 0 | -25073.9 | -5 | 5689.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5684.78 | 0 | 165133 | SLK GLOBAL SOLUTI ONS AMERIC A INC | 89033 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5684.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5684.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -25073.9 | 0 | 5684.78 | 0 | 165001 | CYPREX X SERVICE S, LLC | 88781 |
| | 207389.7 | | -2856 | -25073.9 | 0 | 5684.78 | 0 | 0 | Occident al/SageS ure | 88746 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -22217.9 | 0 | 5684.78 | 0 | 164957 | SLK GLOBAL SOLUTIONS AMERICA INC | 88690 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5684.78 | 0 | 164893 | First American Title Company | 88544 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5684.78 | 0 | 164893 | First American Title Company | 88544 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5684.78 | 0 | 164864 | Proctor Financial Insurance | 88522 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5684.78 | 0 | 164845 | Proctor Financial Insurance | 88471 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5684.78 | 0 | 164723 | Proctor Financial Insurance | 88350 |
| | 207389.7 | | 0 | -22217.9 | -5 | 5684.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5679.78 | 0 | | | 0 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 412 | 7/2/2022 5:15:01 AM | 7/6/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -112.5 |
| 0000043608 | 411 | 7/2/2022 5:15:01 AM | 7/6/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Cost | 0 | 0 | -5.49 |
| 0000043608 | 410 | 6/30/2022 12:00:00 AM | 6/30/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Postage Cost | 0 | 0 | -0.38 |
| 0000043608 | 409 | 6/30/2022 12:00:00 AM | 6/30/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 408 | 6/30/2022 12:00:00 AM | 6/30/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.69 |
| 0000043608 | 407 | 6/17/2022 12:00:00 AM | 6/17/2022 12:00:00 AM | 6/1/2022 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 406 | 5/31/2022 12:00:00 AM | 5/31/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Postage Cost | 0 | 0 | -0.38 |
| 0000043608 | 405 | 5/31/2022 12:00:00 AM | 5/31/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 404 | 5/26/2022 12:00:00 AM | 5/26/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.65 |
| 0000043608 | 403 | 5/26/2022 12:00:00 AM | 5/26/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.11 |
| 0000043608 | 402 | 5/19/2022 12:00:00 AM | 5/19/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 401 | 5/17/2022 12:00:00 AM | 5/17/2022 12:00:00 AM | 5/1/2022 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 400 | 5/5/2022 12:00:00 AM | 5/5/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -12 |
| 0000043608 | 399 | 4/30/2022 12:00:00 AM | 4/30/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Vendor Management | 0 | 0 | -3 |
| 0000043608 | 398 | 4/30/2022 12:00:00 AM | 4/30/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 397 | 4/28/2022 12:00:00 AM | 4/28/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.65 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -22217.9 | 0 | 5679.78 | 0 | 164298 | MCMICHAEL TAYLOR GRAY LLC | 87469 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5679.78 | 0 | 164298 | MCMICHAEL TAYLOR GRAY LLC | 87469 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5679.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5679.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5679.78 | 0 | 164253 | First American Title Company | 87384 |
| | 207389.7 | | 0 | -22217.9 | -5 | 5679.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5674.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5674.78 | 0 | | | 0 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -22217.9 | 0 | 5674.78 | 0 | 163266 | First American Title Company | 85721 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5674.78 | 0 | 163266 | First American Title Company | 85721 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5674.78 | 0 | 163060 | Proctor Financial Insuranc e | 85381 |
| | 207389.7 | | 0 | -22217.9 | -5 | 5674.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5669.78 | 0 | 162588 | CYPREX X SERVICE S, LLC | 84665 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5669.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5669.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5669.78 | 0 | 162449 | First American Title Company | 84334 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 396 | 4/28/2022 12:00:00 AM | 4/28/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.1 |
| 0000043608 | 395 | 4/17/2022 12:00:00 AM | 4/18/2022 12:00:00 AM | 4/1/2022 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 394 | 4/14/2022 12:00:00 AM | 4/14/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Vendor Managem ent | 0 | 0 | -3 |
| 0000043608 | 393 | 4/14/2022 12:00:00 AM | 4/14/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspectio ns | 0 | 0 | -12 |
| 0000043608 | 392 | 3/31/2022 12:00:00 AM | 3/31/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 391 | 3/29/2022 12:00:00 AM | 3/29/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.64 |
| 0000043608 | 390 | 3/29/2022 12:00:00 AM | 3/29/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.1 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 389 | 3/24/2022 12:00:00 AM | 3/24/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.8 |
| 0000043608 | 388 | 3/24/2022 12:00:00 AM | 3/24/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.8 |
| 0000043608 | 387 | 3/17/2022 12:00:00 AM | 3/17/2022 12:00:00 AM | 3/1/2022 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 386 | 3/15/2022 5:15:02 AM | 3/15/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -225 |
| 0000043608 | 385 | 3/15/2022 5:15:02 AM | 3/15/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -675 |
| 0000043608 | 384 | 3/2/2022 12:00:00 AM | 3/2/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Pmt | Miscellaneous (Inv.) | 0 | 0 | 0.1 |
| 0000043608 | 383 | 2/28/2022 12:00:00 AM | 2/28/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Postage Cost | 0 | 0 | -0.38 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -22217.9 | 0 | 5669.78 | 0 | 162449 | First American Title Company | 84334 |
| | 207389.7 | | 0 | -22217.9 | -5 | 5669.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5664.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5664.78 | 0 | 161988 | CYPREX X SERVICE S, LLC | 83664 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5664.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5664.78 | 0 | 161496 | First American Title Company | 82692 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5664.78 | 0 | 161496 | First American Title Company | 82692 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -22217.9 | 0 | 5664.78 | 0 | 161398 | SLK GLOBAL SOLUTIONS AMERICA INC | 82445 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5664.78 | 0 | 161397 | SLK GLOBAL SOLUTIONS AMERICA INC | 82443 |
| | 207389.7 | | 0 | -22217.9 | -5 | 5664.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5659.78 | 0 | 161112 | MCMICHAEL TAYLOR GRAY LLC | 81931 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5659.78 | 0 | 161112 | MCMICHAEL TAYLOR GRAY LLC | 81931 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5659.78 | 0 | 11141 | | 81328 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5659.78 | 0 | | | 0 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 382 | 2/28/2022 12:00:00 AM | 2/28/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 381 | 2/28/2022 12:00:00 AM | 2/28/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Vendor Managem ent | 0 | 0 | -3 |
| 0000043608 | 380 | 2/28/2022 12:00:00 AM | 2/28/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspectio ns | 0 | 0 | -12 |
| 0000043608 | 379 | 2/25/2022 12:00:00 AM | 2/25/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellan eous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 378 | 2/25/2022 12:00:00 AM | 2/25/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellan eous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 377 | 2/25/2022 12:00:00 AM | 2/25/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.63 |
| 0000043608 | 376 | 2/25/2022 12:00:00 AM | 2/25/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.1 |
| 0000043608 | 375 | 2/17/2022 12:00:00 AM | 2/17/2022 12:00:00 AM | 2/1/2022 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 374 | 1/31/2022 12:00:00 AM | 1/31/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Vendor Management | 0 | 0 | -3 |
| 0000043608 | 373 | 2/10/2022 12:00:00 AM | 2/10/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Vendor Management | 0 | 0 | -3 |
| 0000043608 | 372 | 2/9/2021 12:00:00 AM | 2/9/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -12 |
| 0000043608 | 371 | 1/31/2022 12:00:00 AM | 1/31/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 370 | 1/31/2022 12:00:00 AM | 1/31/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.8 |
| 0000043608 | 369 | 1/31/2022 12:00:00 AM | 1/31/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.8 |
| 0000043608 | 368 | 1/28/2022 12:00:00 AM | 1/28/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.63 |

23

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -22217.9 | 0 | 5659.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5659.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5659.78 | 0 | 160618 | CYPREX X SERVICE S, LLC | 81158 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5659.78 | 0 | 160602 | Proctor Financial Insuranc e | 81103 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5659.78 | 0 | 160602 | Proctor Financial Insuranc e | 81103 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5659.78 | 0 | 160593 | First American Title Company | 81090 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5659.78 | 0 | 160593 | First American Title Company | 81090 |
| | 207389.7 | | 0 | -22217.9 | -5 | 5659.78 | 0 | 0 | | 0 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -22217.9 | 0 | 5654.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5654.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5654.78 | 0 | 160143 | CYPREX X SERVICE S, LLC | 80324 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5654.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5654.78 | 0 | 159851 | SLK GLOBAL SOLUTI ONS AMERIC A INC | 79876 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5654.78 | 0 | 159851 | SLK GLOBAL SOLUTI ONS AMERIC A INC | 79876 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5654.78 | 0 | 159765 | First American Title Company | 79778 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 367 | 1/28/2022 12:00:00 AM | 1/28/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.13 |
| 0000043608 | 366 | 1/28/2022 12:00:00 AM | 1/28/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.1 |
| 0000043608 | 365 | 1/17/2022 12:00:00 AM | 1/19/2022 12:00:00 AM | 1/1/2022 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 364 | 1/13/2022 12:00:00 AM | 1/13/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 363 | 1/13/2022 12:00:00 AM | 1/13/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 362 | 12/31/2021 12:00:00 AM | 1/7/2022 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -12 |
| 0000043608 | 361 | 1/3/2022 12:00:00 AM | 1/3/2022 12:00:00 AM | 1/15/2022 12:00:00 AM | Tax Bill 1 Disbursement | Lien Cost/Recording | 0 | 0 | -2747.75 |
| 0000043608 | 360 | 12/31/2021 12:00:00 AM | 12/31/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 359 | 12/31/2021 12:00:00 AM | 12/31/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | BPO | 0 | 0 | -85 |
| 0000043608 | 358 | 12/27/2021 12:00:00 AM | 12/28/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.6 |
| 0000043608 | 357 | 12/27/2021 12:00:00 AM | 12/28/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.1 |
| 0000043608 | 356 | 12/27/2021 12:00:00 AM | 12/28/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.1 |
| 0000043608 | 355 | 12/17/2021 5:15:01 AM | 12/17/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -45 |
| 0000043608 | 354 | 12/17/2021 12:00:00 AM | 12/17/2021 12:00:00 AM | 12/1/2021 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 353 | 11/30/2021 12:00:00 AM | 11/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 352 | 11/30/2021 12:00:00 AM | 11/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -22217.9 | 0 | 5654.78 | 0 | 159765 | First American Title Company | 79778 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5654.78 | 0 | 159765 | First American Title Company | 79778 |
| | 207389.7 | | 0 | -22217.9 | -5 | 5654.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5649.78 | 0 | 159127 | Proctor Financial Insuranc e | 78989 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5649.78 | 0 | 159127 | Proctor Financial Insuranc e | 78989 |
| | 207389.7 | | 0 | -22217.9 | 0 | 5649.78 | 0 | 158853 | CYPREX X SERVICE S, LLC | 78689 |
| | 207389.7 | | -2747.75 | -22217.9 | 0 | 5649.78 | 0 | 158718 | Dorchest er County | 78473 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5649.78 | 0 | | | 0 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -19470.2 | 0 | 5649.78 | 0 | 158704 | CLEAR CAPITAL. COM INC | 78358 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5649.78 | 0 | 158596 | First American Title Company | 78103 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5649.78 | 0 | 158596 | First American Title Company | 78103 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5649.78 | 0 | 158596 | First American Title Company | 78103 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5649.78 | 0 | 158262 | MCMICHAEL TAYLOR GRAY LLC | 77702 |
| | 207389.7 | | 0 | -19470.2 | -5 | 5649.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5644.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5644.78 | 0 | 157710 | Proctor Financial Insurance | 76804 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 351 | 11/30/2021 12:00:00 AM | 11/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.8 |
| 0000043608 | 350 | 11/30/2021 12:00:00 AM | 11/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspectio ns | 0 | 0 | -12 |
| 0000043608 | 349 | 11/27/2021 12:00:00 AM | 11/29/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.6 |
| 0000043608 | 348 | 11/27/2021 12:00:00 AM | 11/29/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.11 |
| 0000043608 | 347 | 11/19/2021 5:15:02 AM | 11/19/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -202.5 |
| 0000043608 | 346 | 11/19/2021 5:15:02 AM | 11/19/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -562.5 |
| 0000043608 | 345 | 11/19/2021 5:15:02 AM | 11/19/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -112.5 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 344 | 11/19/2021 5:15:02 AM | 11/19/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -675 |
| 0000043608 | 343 | 11/18/2021 12:00:00 AM | 11/18/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 342 | 11/18/2021 12:00:00 AM | 11/18/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.8 |
| 0000043608 | 341 | 11/17/2021 12:00:00 AM | 11/17/2021 12:00:00 AM | 11/1/2021 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 340 | 10/31/2021 12:00:00 AM | 10/31/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 339 | 10/29/2021 12:00:00 AM | 11/1/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.7 |
| 0000043608 | 338 | 10/27/2021 12:00:00 AM | 10/27/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -12 |
| 0000043608 | 337 | 10/27/2021 12:00:00 AM | 10/27/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Vendor Management | 0 | 0 | -3 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -19470.2 | 0 | 5644.78 | 0 | 157709 | SLK GLOBAL SOLUTIONS AMERICA INC | 76801 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5644.78 | 0 | 157707 | CYPREX X SERVICES, LLC | 76786 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5644.78 | 0 | 157650 | First American Title Company | 76665 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5644.78 | 0 | 157650 | First American Title Company | 76665 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5644.78 | 0 | 157371 | MCMICHAEL TAYLOR GRAY LLC | 76326 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5644.78 | 0 | 157371 | MCMICHAEL TAYLOR GRAY LLC | 76326 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5644.78 | 0 | 157371 | MCMICHAEL TAYLOR GRAY LLC | 76326 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -19470.2 | 0 | 5644.78 | 0 | 157371 | MCMICHAEL TAYLOR GRAY LLC | 76326 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5644.78 | 0 | 157320 | Proctor Financial Insurance | 76263 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5644.78 | 0 | 157319 | SLK GLOBAL SOLUTIONS AMERICA INC | 76255 |
| | 207389.7 | | 0 | -19470.2 | -5 | 5644.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5639.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5639.78 | 0 | 156753 | First American Title Company | 75203 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5639.78 | 0 | 156602 | CYPREX X SERVICES, LLC | 75052 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5639.78 | 0 | | | 0 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 336 | 10/19/2021 5:15:01 AM | 10/19/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -270 |
| 0000043608 | 335 | 10/17/2021 12:00:00 AM | 10/18/2021 12:00:00 AM | 10/1/2021 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 334 | 9/30/2021 12:00:00 AM | 9/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 333 | 9/30/2021 12:00:00 AM | 9/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.8 |
| 0000043608 | 332 | 9/30/2021 12:00:00 AM | 9/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 331 | 9/28/2021 12:00:00 AM | 9/28/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.75 |
| 0000043608 | 330 | 9/23/2021 12:00:00 AM | 9/23/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -12 |
| 0000043608 | 329 | 9/23/2021 12:00:00 AM | 9/23/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Vendor Management | 0 | 0 | -3 |

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| 0000043608 | 328 | 9/22/2021 5:15:03 AM | 9/22/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -180 |
| 0000043608 | 327 | 9/22/2021 5:15:03 AM | 9/22/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -135 |
| 0000043608 | 326 | 9/22/2021 5:15:03 AM | 9/22/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -67.5 |
| 0000043608 | 325 | 9/17/2021 12:00:00 AM | 9/17/2021 12:00:00 AM | 9/1/2021 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 324 | 9/9/2021 5:15:02 AM | 9/9/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -135 |
| 0000043608 | 323 | 9/9/2021 5:15:02 AM | 9/9/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -180 |
| 0000043608 | 322 | 9/9/2021 5:15:02 AM | 9/9/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -67.5 |

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| | 207389.7 | | 0 | -19470.2 | 0 | 5639.78 | 0 | 156322 | MCMICHAEL TAYLOR GRAY LLC | 74591 |
| | 207389.7 | | 0 | -19470.2 | -5 | 5639.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5634.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5634.78 | 0 | 155535 | SLK GLOBAL SOLUTIONS AMERICA INC | 73738 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5634.78 | 0 | 155531 | Proctor Financial Insurance | 73720 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5634.78 | 0 | 155465 | First American Title Company | 73559 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5634.78 | 0 | | CYPREX X SERVICES, LLC | 73350 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5634.78 | 0 | | | 0 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -19470.2 | 0 | 5634.78 | 0 | 155252 | MCMICHAEL TAYLOR GRAY LLC | 73247 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5634.78 | 0 | 155252 | MCMICHAEL TAYLOR GRAY LLC | 73247 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5634.78 | 0 | 155252 | MCMICHAEL TAYLOR GRAY LLC | 73247 |
| | 207389.7 | | 0 | -19470.2 | -5 | 5634.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5629.78 | 0 | 154691 | MCMICHAEL TAYLOR GRAY LLC | 72558 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5629.78 | 0 | 154691 | MCMICHAEL TAYLOR GRAY LLC | 72558 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5629.78 | 0 | 154691 | MCMICHAEL TAYLOR GRAY LLC | 72558 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 321 | 9/9/2021 5:15:02 AM | 9/9/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -67.5 |
| 0000043608 | 320 | 8/31/2021 12:00:00 AM | 8/31/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 319 | 8/24/2021 12:00:00 AM | 8/25/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.8 |
| 0000043608 | 318 | 8/24/2021 5:15:01 AM | 8/24/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -900 |
| 0000043608 | 317 | 8/17/2021 12:00:00 AM | 8/17/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 316 | 8/17/2021 12:00:00 AM | 8/17/2021 12:00:00 AM | 8/1/2021 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 315 | 8/16/2021 12:00:00 AM | 8/16/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.85 |

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| 0000043608 | 314 | 8/16/2021 12:00:00 AM | 8/16/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Inspections | 0 | 0 | -12 |
| 0000043608 | 313 | 8/4/2021 12:00:00 AM | 8/4/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.8 |
| 0000043608 | 312 | 7/31/2021 12:00:00 AM | 7/31/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 311 | 7/28/2021 12:00:00 AM | 7/28/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 310 | 7/28/2021 12:00:00 AM | 7/28/2021 12:00:00 AM | 8/24/2021 12:00:00 AM | Insurance Premium Disbursement | Winterization | 0 | 0 | -2252 |
| 0000043608 | 309 | 7/27/2021 12:00:00 AM | 7/27/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.73 |
| 0000043608 | 308 | 7/27/2021 12:00:00 AM | 7/27/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Vendor Management | 0 | 0 | -15 |

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| | 207389.7 | | 0 | -19470.2 | 0 | 5629.78 | 0 | 154691 | MCMICHAEL TAYLOR GRAY LLC | 72558 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5629.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5629.78 | 0 | 154167 | SLK GLOBAL SOLUTIONS AMERICA INC | 71828 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5629.78 | 0 | 154119 | MCMICHAEL TAYLOR GRAY LLC | 71726 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5629.78 | 0 | 153781 | Proctor Financial Insurance | 71455 |
| | 207389.7 | | 0 | -19470.2 | -5 | 5629.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5624.78 | 0 | 153738 | First American Title Company | 71376 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -19470.2 | 0 | 5624.78 | 0 | 153736 | CYPREX X SERVICE S, LLC | 71360 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5624.78 | 0 | 153286 | SLK GLOBAL SOLUTI ONS AMERIC A INC | 70852 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5624.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -19470.2 | 0 | 5624.78 | 0 | 153054 | Proctor Financial Insuranc e | 70525 |
| | 207389.7 | | -2252 | -19470.2 | 0 | 5624.78 | 0 | 0 | Occident al/SageS ure | 70468 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5624.78 | 0 | 152951 | First American Title Company | 70461 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5624.78 | 0 | | | 0 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 307 | 7/27/2021 12:00:00 AM | 7/27/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | BPO | 0 | 0 | -85 |
| 0000043608 | 306 | 7/26/2021 12:00:00 AM | 7/26/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -12 |
| 0000043608 | 305 | 7/26/2021 12:00:00 AM | 7/26/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Vendor Management | 0 | 0 | -3 |
| 0000043608 | 304 | 7/17/2021 12:00:00 AM | 7/17/2021 12:00:00 AM | 7/1/2021 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 303 | 6/30/2021 12:00:00 AM | 6/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 302 | 6/22/2021 12:00:00 AM | 6/22/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 301 | 6/22/2021 12:00:00 AM | 6/22/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.8 |
| 0000043608 | 300 | 6/18/2021 12:00:00 AM | 6/18/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.72 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 299 | 6/17/2021 12:00:00 AM | 6/17/2021 12:00:00 AM | 6/1/2021 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 298 | 6/16/2021 12:00:00 AM | 6/16/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -12 |
| 0000043608 | 297 | 6/16/2021 12:00:00 AM | 6/16/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Vendor Management | 0 | 0 | -3 |
| 0000043608 | 296 | 6/15/2021 12:00:00 AM | 6/15/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.15 |
| 0000043608 | 295 | 6/10/2021 12:00:00 AM | 6/10/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.8 |
| 0000043608 | 294 | 5/31/2021 12:00:00 AM | 5/31/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 293 | 5/28/2021 12:00:00 AM | 5/28/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Vendor Management | 0 | 0 | -3 |
| 0000043608 | 292 | 5/28/2021 12:00:00 AM | 5/28/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -12 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -17218.2 | 0 | 5624.78 | 0 | 152948 | CLEAR CAPITAL. COM INC | 70434 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5624.78 | 0 | | CYPREX X SERVICE S, LLC | 70379 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5624.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -17218.2 | -5 | 5624.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5619.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5619.78 | 0 | 151922 | Proctor Financial Insuranc e | 68882 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5619.78 | 0 | 151919 | SLK GLOBAL SOLUTI ONS AMERIC A INC | 68877 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5619.78 | 0 | 151857 | First American Title Company | 68758 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -17218.2 | -5 | 5619.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5614.78 | 0 | 151810 | CYPREX X SERVICE S, LLC | 68647 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5614.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5614.78 | 0 | 151784 | LocateS marter LLC | 68526 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5614.78 | 0 | 151711 | SLK GLOBAL SOLUTI ONS AMERIC A INC | 68361 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5614.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5614.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5614.78 | 0 | 150751 | CYPREX X SERVICE S, LLC | 67798 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 291 | 5/28/2021 12:00:00 AM | 5/28/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -12 |
| 0000043608 | 290 | 5/26/2021 12:00:00 AM | 5/26/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 289 | 5/26/2021 5:15:01 AM | 5/26/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -562.5 |
| 0000043608 | 288 | 5/26/2021 5:15:01 AM | 5/26/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -247.5 |
| 0000043608 | 287 | 5/26/2021 5:15:01 AM | 5/26/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -675 |
| 0000043608 | 286 | 5/26/2021 5:15:01 AM | 5/26/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Cost | 0 | 0 | -9.5 |
| 0000043608 | 285 | 5/25/2021 12:00:00 AM | 5/25/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.04 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 284 | 5/24/2021 12:00:00 AM | 5/24/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.72 |
| 0000043608 | 283 | 5/24/2021 12:00:00 AM | 5/24/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.95 |
| 0000043608 | 282 | 5/24/2021 12:00:00 AM | 5/24/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -0.88 |
| 0000043608 | 281 | 5/24/2021 12:00:00 AM | 5/24/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.13 |
| 0000043608 | 280 | 5/17/2021 12:00:00 AM | 5/18/2021 12:00:00 AM | 5/1/2021 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 279 | 4/30/2021 12:00:00 AM | 4/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 278 | 4/30/2021 12:00:00 AM | 4/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspectio ns | 0 | 0 | -12 |
| 0000043608 | 277 | 4/30/2021 12:00:00 AM | 4/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Vendor Managem ent | 0 | 0 | -3 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -17218.2 | 0 | 5614.78 | 0 | 150751 | CYPREX X SERVICE S, LLC | 67798 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5614.78 | 0 | 150656 | Proctor Financial Insuranc e | 67638 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5614.78 | 0 | 150638 | MCMICH AEL TAYLOR GRAY LLC | 67597 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5614.78 | 0 | 150638 | MCMICH AEL TAYLOR GRAY LLC | 67597 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5614.78 | 0 | 150638 | MCMICH AEL TAYLOR GRAY LLC | 67597 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5614.78 | 0 | 150638 | MCMICH AEL TAYLOR GRAY LLC | 67597 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5614.78 | 0 | 150600 | First American Title Company | 67573 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -17218.2 | 0 | 5614.78 | 0 | 150588 | First American Title Company | 67534 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5614.78 | 0 | 150588 | First American Title Company | 67534 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5614.78 | 0 | 150588 | First American Title Company | 67534 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5614.78 | 0 | 150588 | First American Title Company | 67534 |
| | 207389.7 | | 0 | -17218.2 | -5 | 5614.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5609.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5609.78 | 0 | 150189 | CYPREX X SERVICES, LLC | 66481 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5609.78 | 0 | | | 0 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 276 | 4/30/2021 12:00:00 AM | 4/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 275 | 4/30/2021 12:00:00 AM | 4/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 274 | 4/29/2021 12:00:00 AM | 4/29/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 273 | 4/29/2021 12:00:00 AM | 4/29/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 272 | 4/29/2021 12:00:00 AM | 4/29/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -1.9 |
| 0000043608 | 271 | 4/17/2021 12:00:00 AM | 4/17/2021 12:00:00 AM | 4/1/2021 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 270 | 3/31/2021 12:00:00 AM | 3/31/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 269 | 3/31/2021 12:00:00 AM | 3/31/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 268 | 3/31/2021 12:00:00 AM | 3/31/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -12 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 267 | 3/31/2021 12:00:00 AM | 3/31/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Inspections | 0 | 0 | -3 |
| 0000043608 | 266 | 3/30/2021 12:00:00 AM | 3/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 265 | 3/30/2021 12:00:00 AM | 3/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 264 | 3/30/2021 12:00:00 AM | 3/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 263 | 3/30/2021 5:15:01 AM | 3/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -180 |
| 0000043608 | 262 | 3/30/2021 5:15:01 AM | 3/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -67.5 |
| 0000043608 | 261 | 3/30/2021 5:15:01 AM | 3/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -270 |

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| | 207389.7 | | 0 | -17218.2 | 0 | 5609.78 | 0 | 150187 | Proctor Financial Insuranc e | 66475 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5609.78 | 0 | 150185 | LERETA LLC | 66471 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5609.78 | 0 | 150159 | LERETA LLC | 66422 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5609.78 | 0 | 150159 | LERETA LLC | 66422 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5609.78 | 0 | 150159 | LERETA LLC | 66422 |
| | 207389.7 | | 0 | -17218.2 | -5 | 5609.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5604.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5604.78 | 0 | 149619 | Proctor Financial Insuranc e | 65251 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5604.78 | 0 | 149618 | CYPREX X SERVICE S, LLC | 65242 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -17218.2 | 0 | 5604.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5604.78 | 0 | 149595 | LERETA LLC | 65156 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5604.78 | 0 | 149594 | LERETA LLC | 65155 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5604.78 | 0 | 149593 | LERETA LLC | 65153 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5604.78 | 0 | 149574 | MCMICHAEL TAYLOR GRAY LLC | 65104 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5604.78 | 0 | 149574 | MCMICHAEL TAYLOR GRAY LLC | 65104 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5604.78 | 0 | 149574 | MCMICHAEL TAYLOR GRAY LLC | 65104 |

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| 0000043608 | 260 | 3/30/2021 5:15:01 AM | 3/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Cost | 0 | 0 | -31.74 |
| 0000043608 | 259 | 3/30/2021 5:15:01 AM | 3/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -315 |
| 0000043608 | 258 | 3/30/2021 5:15:01 AM | 3/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -585 |
| 0000043608 | 257 | 3/30/2021 5:15:01 AM | 3/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Cost | 0 | 0 | -1 |
| 0000043608 | 256 | 3/30/2021 5:15:01 AM | 3/30/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Cost | 0 | 0 | -31.74 |
| 0000043608 | 255 | 3/17/2021 12:00:00 AM | 3/17/2021 12:00:00 AM | 3/1/2021 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 254 | 3/2/2021 12:00:00 AM | 3/2/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 253 | 2/28/2021 12:00:00 AM | 2/28/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 252 | 2/26/2021 8:32:13 AM | 3/1/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -112.5 |
| 0000043608 | 251 | 2/25/2021 12:00:00 AM | 2/25/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Vendor Managem ent | 0 | 0 | -15 |
| 0000043608 | 250 | 2/25/2021 12:00:00 AM | 2/25/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | BPO | 0 | 0 | -85 |
| 0000043608 | 249 | 2/17/2021 12:00:00 AM | 2/17/2021 12:00:00 AM | 2/1/2021 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 248 | 2/12/2021 12:00:00 AM | 2/12/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellan eous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 247 | 2/8/2021 12:00:00 AM | 2/8/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellan eous (Inv.) | 0 | 0 | -3 |
| 0000043608 | 246 | 2/8/2021 12:00:00 AM | 2/8/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Inspectio ns | 0 | 0 | -3 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -17218.2 | 0 | 5604.78 | 0 | 149574 | MCMICHAEL TAYLOR GRAY LLC | 65104 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5604.78 | 0 | 149574 | MCMICHAEL TAYLOR GRAY LLC | 65104 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5604.78 | 0 | 149574 | MCMICHAEL TAYLOR GRAY LLC | 65104 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5604.78 | 0 | 149574 | MCMICHAEL TAYLOR GRAY LLC | 65104 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5604.78 | 0 | 149574 | MCMICHAEL TAYLOR GRAY LLC | 65104 |
| | 207389.7 | | 0 | -17218.2 | -5 | 5604.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5599.78 | 0 | 149059 | Proctor Financial Insurance | 64115 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -17218.2 | 0 | 5599.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5599.78 | 0 | 148939 | MCMICHAEL TAYLOR GRAY LLC | 63954 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5599.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5599.78 | 0 | 6745 | CLEAR CAPITAL. COM INC | 63898 |
| | 207389.7 | | 0 | -17218.2 | -5 | 5599.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5594.78 | 0 | 6564 | Proctor Financial Insuranc e | 63531 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5594.78 | 0 | 6508 | CYPREX X SERVICE S, LLC | 63363 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5594.78 | 0 | 6508 | CYPREX X SERVICE S, LLC | 63363 |

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| 0000043608 | 245 | 2/8/2021 12:00:00 AM | 2/8/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -12 |
| 0000043608 | 244 | 1/31/2021 12:00:00 AM | 1/31/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 243 | 1/17/2021 12:00:00 AM | 1/19/2021 12:00:00 AM | 1/1/2021 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 242 | 1/7/2021 12:00:00 AM | 1/8/2021 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 241 | 12/31/2020 12:00:00 AM | 12/31/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 240 | 1/4/2021 12:00:00 AM | 1/4/2021 12:00:00 AM | 1/15/2021 12:00:00 AM | Tax Bill 1 Disbursement | Lien Cost/Recording | 0 | 0 | -2640.29 |
| 0000043608 | 239 | 12/30/2020 12:00:00 AM | 12/30/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 238 | 12/30/2020 12:00:00 AM | 12/30/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 237 | 12/30/2020 12:00:00 AM | 12/30/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 236 | 12/30/2020 12:00:00 AM | 12/30/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 235 | 12/30/2020 12:00:00 AM | 12/30/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -3.03 |
| 0000043608 | 234 | 12/29/2020 12:00:00 AM | 12/30/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Inspectio ns | 0 | 0 | -3 |
| 0000043608 | 233 | 12/29/2020 12:00:00 AM | 12/30/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspectio ns | 0 | 0 | -12 |
| 0000043608 | 232 | 12/18/2020 5:15:00 AM | 12/18/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -236.5 |
| 0000043608 | 231 | 12/18/2020 5:15:00 AM | 12/18/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -236.5 |
| 0000043608 | 230 | 12/18/2020 5:15:00 AM | 12/18/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -430 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -17218.2 | 0 | 5594.78 | 0 | 6508 | CYPREX X SERVICE S, LLC | 63363 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5594.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -17218.2 | -5 | 5594.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5589.78 | 0 | 5822 | Proctor Financial Insuranc e | 62392 |
| | 207389.7 | | 0 | -17218.2 | 0 | 5589.78 | 0 | | | 0 |
| | 207389.7 | | -2640.29 | -17218.2 | 0 | 5589.78 | 0 | 5736 | Dorchest er, SC | 62236 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5589.78 | 0 | 5679 | LERETA LLC | 62130 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5589.78 | 0 | 5678 | LERETA LLC | 62129 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5589.78 | 0 | 5677 | LERETA LLC | 62127 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -14577.9 | 0 | 5589.78 | 0 | 5676 | LERETA LLC | 62125 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5589.78 | 0 | 5674 | First American Title Company | 62112 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5589.78 | 0 | 5671 | CYPREX X SERVICE S, LLC | 62101 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5589.78 | 0 | 5671 | CYPREX X SERVICE S, LLC | 62101 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5589.78 | 0 | 5437 | MCMICH AEL TAYLOR GRAY LLC | 61786 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5589.78 | 0 | 5437 | MCMICH AEL TAYLOR GRAY LLC | 61786 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5589.78 | 0 | 5437 | MCMICH AEL TAYLOR GRAY LLC | 61786 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 229 | 12/18/2020 5:15:00 AM | 12/18/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Cost | 0 | 0 | -158.7 |
| 0000043608 | 228 | 12/18/2020 5:15:00 AM | 12/18/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Cost | 0 | 0 | -2.85 |
| 0000043608 | 227 | 12/18/2020 5:15:00 AM | 12/18/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Cost | 0 | 0 | -375 |
| 0000043608 | 226 | 12/18/2020 5:15:00 AM | 12/18/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -472.5 |
| 0000043608 | 225 | 12/18/2020 5:15:00 AM | 12/18/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -337.5 |
| 0000043608 | 224 | 12/18/2020 5:15:00 AM | 12/18/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -382.5 |
| 0000043608 | 223 | 12/18/2020 5:15:00 AM | 12/18/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -215 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 222 | 12/18/2020 5:15:00 AM | 12/18/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Cost | 0 | 0 | -14.5 |
| 0000043608 | 221 | 12/18/2020 5:15:00 AM | 12/18/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -202.5 |
| 0000043608 | 220 | 12/18/2020 5:15:00 AM | 12/18/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -247.5 |
| 0000043608 | 219 | 12/17/2020 12:00:00 AM | 12/17/2020 12:00:00 AM | 12/1/2020 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 218 | 12/16/2020 12:00:00 AM | 12/16/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 217 | 12/16/2020 12:00:00 AM | 12/16/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 216 | 12/16/2020 12:00:00 AM | 12/16/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 215 | 12/16/2020 12:00:00 AM | 12/16/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -14577.9 | 0 | 5589.78 | 0 | 5437 | MCMICHAEL TAYLOR GRAY LLC | 61786 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5589.78 | 0 | 5437 | MCMICHAEL TAYLOR GRAY LLC | 61786 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5589.78 | 0 | 5437 | MCMICHAEL TAYLOR GRAY LLC | 61786 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5589.78 | 0 | 5437 | MCMICHAEL TAYLOR GRAY LLC | 61786 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5589.78 | 0 | 5437 | MCMICHAEL TAYLOR GRAY LLC | 61786 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5589.78 | 0 | 5437 | MCMICHAEL TAYLOR GRAY LLC | 61786 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5589.78 | 0 | 5437 | MCMICHAEL TAYLOR GRAY LLC | 61786 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -14577.9 | 0 | 5589.78 | 0 | 5437 | MCMICHAEL TAYLOR GRAY LLC | 61786 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5589.78 | 0 | 5437 | MCMICHAEL TAYLOR GRAY LLC | 61786 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5589.78 | 0 | 5437 | MCMICHAEL TAYLOR GRAY LLC | 61786 |
| | 207389.7 | | 0 | -14577.9 | -5 | 5589.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5584.78 | 0 | 5313 | Proctor Financial Insurance | 61719 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5584.78 | 0 | 5312 | Proctor Financial Insurance | 61718 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5584.78 | 0 | 5311 | Proctor Financial Insurance | 61717 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5584.78 | 0 | 5310 | Proctor Financial Insurance | 61716 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 214 | 12/16/2020 5:15:01 AM | 12/16/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -337.5 |
| 0000043608 | 213 | 12/16/2020 5:15:01 AM | 12/16/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Cost | 0 | 0 | -230 |
| 0000043608 | 212 | 12/16/2020 5:15:01 AM | 12/16/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -236.5 |
| 0000043608 | 211 | 12/16/2020 5:15:01 AM | 12/16/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Cost | 0 | 0 | -290 |
| 0000043608 | 210 | 11/30/2020 12:00:00 AM | 11/30/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 209 | 11/30/2020 12:00:00 AM | 11/30/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.24 |
| 0000043608 | 208 | 11/17/2020 12:00:00 AM | 11/17/2020 12:00:00 AM | 11/1/2020 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 207 | 10/31/2020 12:00:00 AM | 10/31/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 206 | 10/30/2020 12:00:00 AM | 10/30/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Inspections | 0 | 0 | -3 |
| 0000043608 | 205 | 10/30/2020 12:00:00 AM | 10/30/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -12 |
| 0000043608 | 204 | 10/29/2020 12:00:00 AM | 10/30/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fee Payment | BPO | 0 | 0 | 85 |
| 0000043608 | 203 | 10/22/2020 12:00:00 AM | 10/22/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 202 | 10/22/2020 12:00:00 AM | 10/22/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 201 | 10/22/2020 12:00:00 AM | 10/22/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 200 | 10/20/2020 12:00:00 AM | 10/20/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.25 |
| 0000043608 | 199 | 10/17/2020 12:00:00 AM | 10/17/2020 12:00:00 AM | 10/1/2020 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -14577.9 | 0 | 5584.78 | 0 | 5290 | MCMICHAEL TAYLOR GRAY LLC | 61688 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5584.78 | 0 | 5290 | MCMICHAEL TAYLOR GRAY LLC | 61688 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5584.78 | 0 | 5290 | MCMICHAEL TAYLOR GRAY LLC | 61688 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5584.78 | 0 | 5300 | STERN & EISENBERG MID ATLANTIC PC | 61688 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5584.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5584.78 | 0 | 4835 | First American Title Company | 61132 |
| | 207389.7 | | 0 | -14577.9 | -5 | 5584.78 | 0 | 0 | | 0 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -14577.9 | 0 | 5579.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5579.78 | 0 | 4342 | CYPREX X SERVICE S, LLC | 60347 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5579.78 | 0 | 4342 | CYPREX X SERVICE S, LLC | 60347 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5579.78 | 0 | 102428 | | 60333 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5579.78 | 0 | 4113 | LERETA LLC | 60030 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5579.78 | 0 | 4110 | LERETA LLC | 60022 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5579.78 | 0 | 4109 | LERETA LLC | 60016 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5579.78 | 0 | 4086 | First American Title Company | 59931 |
| | 207389.7 | | 0 | -14577.9 | -5 | 5579.78 | 0 | 0 | | 0 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 198 | 10/13/2020 12:00:00 AM | 10/13/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Unapplied Payment | | 0 | 0 | 138 |
| 0000043608 | 197 | 10/13/2020 12:00:00 AM | 10/13/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fee Waiver | Inspections | 0 | 0 | 63 |
| 0000043608 | 196 | 10/13/2020 12:00:00 AM | 10/13/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fee Waiver | BPO | 0 | 0 | 75 |
| 0000043608 | 195 | 10/6/2020 12:00:00 AM | 10/6/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 194 | 10/6/2020 12:00:00 AM | 10/6/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 193 | 10/6/2020 12:00:00 AM | 10/6/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 192 | 10/6/2020 12:00:00 AM | 10/6/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -12 |
| 0000043608 | 191 | 9/30/2020 12:00:00 AM | 9/30/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 190 | 9/30/2020 12:00:00 AM | 9/30/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.12 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 189 | 9/17/2020 12:00:00 AM | 9/17/2020 12:00:00 AM | 9/1/2020 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 188 | 9/15/2020 12:00:00 AM | 9/15/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | BPO | 0 | 0 | -85 |
| 0000043608 | 187 | 9/14/2020 12:00:00 AM | 9/14/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fee Payment | Inspections | 0 | 0 | 23 |
| 0000043608 | 186 | 9/9/2020 5:15:01 AM | 9/9/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -112.5 |
| 0000043608 | 185 | 9/9/2020 5:15:01 AM | 9/9/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Cost | 0 | 0 | -120 |
| 0000043608 | 184 | 9/3/2020 12:00:00 AM | 9/3/2020 12:00:00 AM | 8/25/2020 12:00:00 AM | Insurance Premium Disbursement | Winterization | 0 | 0 | -2212 |
| 0000043608 | 183 | 8/31/2020 12:00:00 AM | 8/31/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 182 | 8/28/2020 12:00:00 AM | 8/28/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -14577.9 | 0 | 5574.78 | 0 | 0 | | 59711 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5574.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5574.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5574.78 | 0 | 3807 | Proctor Financial Insuranc e | 59439 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5574.78 | 0 | 3806 | Proctor Financial Insuranc e | 59436 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5574.78 | 0 | 3805 | Proctor Financial Insuranc e | 59434 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5574.78 | 0 | 3803 | CYPREX X SERVICE S, LLC | 59428 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5574.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5574.78 | 0 | 3713 | First American Title Company | 59241 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -14577.9 | -5 | 5574.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5569.78 | 0 | 3262 | CLEAR CAPITAL. COM INC | 58687 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5569.78 | 0 | 418144 | | 58634 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5569.78 | 0 | 3176 | MCMICH AEL TAYLOR GRAY LLC | 58482 |
| | 207389.7 | | 0 | -14577.9 | 0 | 5569.78 | 0 | 3176 | MCMICH AEL TAYLOR GRAY LLC | 58482 |
| | 207389.7 | | -2212 | -14577.9 | 0 | 5569.78 | 0 | 0 | Lighthous e Property Insuranc e Corp | 58366 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5569.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5569.78 | 0 | 3009 | LERETA LLC | 58142 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 181 | 8/28/2020 12:00:00 AM | 8/28/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.1 |
| 0000043608 | 180 | 8/28/2020 12:00:00 AM | 8/28/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspectio ns | 0 | 0 | -12 |
| 0000043608 | 179 | 8/17/2020 12:00:00 AM | 8/18/2020 12:00:00 AM | 8/1/2020 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 178 | 7/31/2020 12:00:00 AM | 7/31/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 177 | 7/28/2020 12:00:00 AM | 7/28/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 176 | 7/28/2020 12:00:00 AM | 7/28/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 175 | 7/28/2020 12:00:00 AM | 7/28/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 174 | 7/24/2020 12:00:00 AM | 7/24/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Inspectio ns | 0 | 0 | -35 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 173 | 7/24/2020 12:00:00 AM | 7/24/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.07 |
| 0000043608 | 172 | 7/17/2020 12:00:00 AM | 7/17/2020 12:00:00 AM | 7/1/2020 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 171 | 6/30/2020 12:00:00 AM | 6/30/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 170 | 7/1/2020 12:00:00 AM | 7/1/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -12 |
| 0000043608 | 169 | 6/23/2020 12:00:00 AM | 6/23/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.06 |
| 0000043608 | 168 | 6/23/2020 12:00:00 AM | 6/23/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.04 |
| 0000043608 | 167 | 6/17/2020 12:00:00 AM | 6/17/2020 12:00:00 AM | 6/1/2020 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 166 | 6/9/2020 12:00:00 AM | 6/9/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | BPO | 0 | 0 | -85 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -12365.9 | 0 | 5569.78 | 0 | 3006 | First American Title Company | 58136 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5569.78 | 0 | 3002 | CYPREX X SERVICE S, LLC | 58117 |
| | 207389.7 | | 0 | -12365.9 | -5 | 5569.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5564.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5564.78 | 0 | 2652 | LERETA LLC | 57050 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5564.78 | 0 | 2651 | LERETA LLC | 57049 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5564.78 | 0 | 2650 | LERETA LLC | 57047 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5564.78 | 0 | 2605 | CYPREX X SERVICE S, LLC | 56940 |

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| | 207389.7 | | 0 | -12365.9 | 0 | 5564.78 | 0 | 2604 | First American Title Company | 56939 |
| | 207389.7 | | 0 | -12365.9 | -5 | 5564.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5559.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5559.78 | 0 | 1880 | CYPREX X SERVICE S, LLC | 56137 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5559.78 | 0 | 1760 | First American Title Company | 55846 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5559.78 | 0 | 1759 | First American Title Company | 55830 |
| | 207389.7 | | 0 | -12365.9 | -5 | 5559.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5554.78 | 0 | 1585 | CLEAR CAPITAL. COM INC | 55386 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 165 | 5/31/2020 12:00:00 AM | 5/31/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 164 | 5/28/2020 12:00:00 AM | 5/28/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspectio ns | 0 | 0 | -12 |
| 0000043608 | 163 | 5/28/2020 5:15:02 AM | 5/28/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | NR FC Attorney Costs | 0 | 0 | -14.5 |
| 0000043608 | 162 | 5/17/2020 12:00:00 AM | 5/18/2020 12:00:00 AM | 5/1/2020 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 161 | 4/30/2020 12:00:00 AM | 4/30/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 160 | 4/29/2020 12:00:00 AM | 4/29/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspectio ns | 0 | 0 | -12 |
| 0000043608 | 159 | 4/22/2020 12:00:00 AM | 4/22/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.35 |
| 0000043608 | 158 | 4/22/2020 12:00:00 AM | 4/22/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellan eous (Inv.) | 0 | 0 | -0.1 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 157 | 4/22/2020 12:00:00 AM | 4/22/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 156 | 4/22/2020 12:00:00 AM | 4/22/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 155 | 4/17/2020 12:00:00 AM | 4/17/2020 12:00:00 AM | 4/1/2020 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 154 | 3/31/2020 12:00:00 AM | 3/31/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 153 | 3/27/2020 12:00:00 AM | 3/27/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 152 | 3/27/2020 12:00:00 AM | 3/27/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 151 | 3/27/2020 12:00:00 AM | 3/27/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -12 |
| 0000043608 | 150 | 3/27/2020 12:00:00 AM | 3/27/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | BPO | 0 | 0 | -85 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -12365.9 | 0 | 5554.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5554.78 | 0 | 1305 | CYPREX X SERVICE S, LLC | 54959 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5554.78 | 0 | 1292 | MCMICH AEL TAYLOR GRAY LLC | 54912 |
| | 207389.7 | | 0 | -12365.9 | -5 | 5554.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5549.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5549.78 | 0 | 860 | CYPREX X SERVICE S, LLC | 54044 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5549.78 | 0 | 672 | First American Title Company | 53809 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5549.78 | 0 | 661 | Proctor Financial Insuranc e | 53773 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -12365.9 | 0 | 5549.78 | 0 | 660 | LERETA LLC | 53767 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5549.78 | 0 | 660 | LERETA LLC | 53767 |
| | 207389.7 | | 0 | -12365.9 | -5 | 5549.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5544.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5544.78 | 0 | 0 | Proctor Financial Insuranc e | 52909 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5544.78 | 0 | 0 | LERETA LLC | 52907 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5544.78 | 0 | 0 | CYPREX X SERVICE S, LLC | 52906 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5544.78 | 0 | 0 | CLEAR CAPITAL. COM INC | 52901 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 149 | 3/18/2020 12:00:00 AM | 3/18/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.31 |
| 0000043608 | 148 | 3/17/2020 12:00:00 AM | 3/17/2020 12:00:00 AM | 3/1/2020 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 147 | 3/4/2020 12:00:00 AM | 3/4/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspectio ns | 0 | 0 | -15 |
| 0000043608 | 146 | 2/29/2020 12:00:00 AM | 2/29/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 145 | 3/2/2020 12:00:00 AM | 3/2/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.16 |
| 0000043608 | 144 | 2/28/2020 12:00:00 AM | 2/28/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellan eous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 143 | 2/28/2020 12:00:00 AM | 2/28/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 142 | 2/20/2020 5:15:02 AM | 2/20/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Cost | 0 | 0 | -276 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 141 | 2/17/2020 12:00:00 AM | 2/19/2020 12:00:00 AM | 2/1/2020 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 140 | 1/31/2020 12:00:00 AM | 1/31/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 139 | 1/31/2020 12:00:00 AM | 1/31/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 138 | 1/29/2020 12:00:00 AM | 1/29/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -15 |
| 0000043608 | 137 | 1/29/2020 12:00:00 AM | 1/29/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.15 |
| 0000043608 | 136 | 1/29/2020 12:00:00 AM | 1/29/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 135 | 1/27/2020 12:00:00 AM | 1/27/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 134 | 1/17/2020 12:00:00 AM | 1/17/2020 12:00:00 AM | 1/1/2020 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -12365.9 | 0 | 5544.78 | 0 | 0 | First American Title Company | 52565 |
| | 207389.7 | | 0 | -12365.9 | -5 | 5544.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5539.78 | 0 | 0 | CYPREX X SERVICE S, LLC | 52023 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5539.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5539.78 | 0 | 0 | First American Title Company | 51881 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5539.78 | 0 | 0 | Proctor Financial Insuranc e | 51795 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5539.78 | 0 | 0 | LERETA LLC | 51794 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5539.78 | 0 | 0 | STERN & EISENBE RG MID ATLANTI C PC | 51486 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -12365.9 | -5 | 5539.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5534.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5534.78 | 0 | 0 | LERETA LLC | 50684 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5534.78 | 0 | 0 | CYPREX X SERVICE S, LLC | 50597 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5534.78 | 0 | 0 | First American Title Company | 50570 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5534.78 | 0 | 0 | Proctor Financial Insuranc e | 50569 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5534.78 | 0 | 0 | Proctor Financial Insuranc e | 50450 |
| | 207389.7 | | 0 | -12365.9 | -5 | 5534.78 | 0 | 0 | | 0 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 133 | 1/8/2020 12:00:00 AM | 1/8/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.64 |
| 0000043608 | 132 | 1/8/2020 12:00:00 AM | 1/8/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.5 |
| 0000043608 | 131 | 1/8/2020 12:00:00 AM | 1/8/2020 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.15 |
| 0000043608 | 130 | 12/31/2019 12:00:00 AM | 12/31/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 129 | 1/2/2020 12:00:00 AM | 1/2/2020 12:00:00 AM | 1/15/2020 12:00:00 AM | Tax Bill 1 Disbursement | Lien Cost/Recording | 0 | 0 | -2602.8 |
| 0000043608 | 128 | 12/19/2019 12:00:00 AM | 12/19/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -15 |
| 0000043608 | 127 | 12/17/2019 12:00:00 AM | 12/17/2019 12:00:00 AM | 12/1/2019 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 126 | 12/16/2019 12:00:00 AM | 12/16/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 125 | 12/16/2019 12:00:00 AM | 12/16/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 124 | 12/5/2019 12:00:00 AM | 12/5/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | BPO | 0 | 0 | -100 |
| 0000043608 | 123 | 12/3/2019 12:00:00 AM | 12/3/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -15 |
| 0000043608 | 122 | 11/30/2019 12:00:00 AM | 11/30/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 121 | 11/26/2019 12:00:00 AM | 11/27/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 120 | 11/17/2019 12:00:00 AM | 11/18/2019 12:00:00 AM | 11/1/2019 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 119 | 10/31/2019 12:00:00 AM | 10/31/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 118 | 10/30/2019 12:00:00 AM | 10/30/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -15 |
| 0000043608 | 117 | 10/29/2019 12:00:00 AM | 10/29/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -12365.9 | 0 | 5529.78 | 0 | 0 | First American Title Company | 49766 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5529.78 | 0 | 0 | First American Title Company | 49752 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5529.78 | 0 | 0 | First American Title Company | 49751 |
| | 207389.7 | | 0 | -12365.9 | 0 | 5529.78 | 0 | | | 0 |
| | 207389.7 | | -2602.8 | -12365.9 | 0 | 5529.78 | 0 | 0 | Dorchester, SC | 49485 |
| | 207389.7 | | 0 | -9763.1 | 0 | 5529.78 | 0 | 0 | CYPREX X SERVICES, LLC | 49076 |
| | 207389.7 | | 0 | -9763.1 | -5 | 5529.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -9763.1 | 0 | 5524.78 | 0 | 0 | LERETA LLC | 48923 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -9763.1 | 0 | 5524.78 | 0 | 0 | LERETA LLC | 48919 |
| | 207389.7 | | 0 | -9763.1 | 0 | 5524.78 | 0 | 0 | CLEAR CAPITAL. COM INC | 48525 |
| | 207389.7 | | 0 | -9763.1 | 0 | 5524.78 | 0 | 0 | CYPREX X SERVICE S, LLC | 48413 |
| | 207389.7 | | 0 | -9763.1 | 0 | 5524.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -9763.1 | 0 | 5524.78 | 0 | 0 | Proctor Financial Insuranc e | 48203 |
| | 207389.7 | | 0 | -9763.1 | -5 | 5524.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -9763.1 | 0 | 5519.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -9763.1 | 0 | 5519.78 | 0 | 0 | CYPREX X SERVICE S, LLC | 47140 |
| | 207389.7 | | 0 | -9763.1 | 0 | 5519.78 | 0 | 0 | Proctor Financial Insuranc e | 47098 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 116 | 10/29/2019 12:00:00 AM | 10/29/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 115 | 10/28/2019 12:00:00 AM | 10/28/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.4 |
| 0000043608 | 114 | 10/18/2019 12:00:00 AM | 10/18/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -15 |
| 0000043608 | 113 | 10/17/2019 12:00:00 AM | 10/17/2019 12:00:00 AM | 10/1/2019 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 112 | 9/30/2019 12:00:00 AM | 9/30/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 111 | 9/29/2019 12:00:00 AM | 9/30/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 110 | 9/24/2019 5:15:16 AM | 9/24/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Cost | 0 | 0 | -468.1 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 109 | 9/24/2019 5:15:16 AM | 9/24/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Cost | 0 | 0 | -1.88 |
| 0000043608 | 108 | 9/24/2019 5:15:16 AM | 9/24/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Fee | 0 | 0 | -1343.75 |
| 0000043608 | 107 | 9/17/2019 12:00:00 AM | 9/17/2019 12:00:00 AM | 9/1/2019 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 106 | 8/31/2019 12:00:00 AM | 8/31/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 105 | 8/19/2019 12:00:00 AM | 8/22/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 104 | 8/22/2019 12:00:00 AM | 8/22/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 103 | 8/21/2019 12:00:00 AM | 8/21/2019 12:00:00 AM | 8/25/2019 12:00:00 AM | Insurance Premium Disbursement | Winterization | 0 | 0 | -1687 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -9763.1 | 0 | 5519.78 | 0 | 0 | LERETA LLC | 47093 |
| | 207389.7 | | 0 | -9763.1 | 0 | 5519.78 | 0 | 0 | First American Title Company | 47052 |
| | 207389.7 | | 0 | -9763.1 | 0 | 5519.78 | 0 | 0 | CYPREX X SERVICE S, LLC | 46651 |
| | 207389.7 | | 0 | -9763.1 | -5 | 5519.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -9763.1 | 0 | 5514.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -9763.1 | 0 | 5514.78 | 0 | 0 | Proctor Financial Insuranc e | 45811 |
| | 207389.7 | | 0 | -9763.1 | 0 | 5514.78 | 0 | 0 | STERN & EISENBE RG MID ATLANTI C PC | 45574 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -9763.1 | 0 | 5514.78 | 0 | 0 | STERN & EISENBERG MID ATLANTIC PC | 45574 |
| | 207389.7 | | 0 | -9763.1 | 0 | 5514.78 | 0 | 0 | STERN & EISENBERG MID ATLANTIC PC | 45574 |
| | 207389.7 | | 0 | -9763.1 | -5 | 5514.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -9763.1 | 0 | 5509.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -9763.1 | 0 | 5509.78 | 0 | 0 | Proctor Financial Insurance | 44202 |
| | 207389.7 | | 0 | -9763.1 | 0 | 5509.78 | 0 | 0 | LERETA LLC | 44250 |
| | 207389.7 | | -1687 | -9763.1 | 0 | 5509.78 | 0 | 0 | LIGHTHOUSE INSURANCE SERVICES | 44188 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 102 | 8/17/2019 12:00:00 AM | 8/17/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 101 | 8/17/2019 12:00:00 AM | 8/17/2019 12:00:00 AM | 8/1/2019 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 100 | 8/16/2019 12:00:00 AM | 8/16/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 99 | 8/13/2019 12:00:00 AM | 8/13/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.09 |
| 0000043608 | 98 | 7/31/2019 12:00:00 AM | 7/31/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 97 | 7/29/2019 12:00:00 AM | 7/31/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -15 |
| 0000043608 | 96 | 7/29/2019 12:00:00 AM | 7/31/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -15 |
| 0000043608 | 95 | 7/29/2019 12:00:00 AM | 7/29/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 94 | 7/29/2019 12:00:00 AM | 7/29/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 93 | 7/24/2019 12:00:00 AM | 7/25/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -15 |
| 0000043608 | 92 | 7/24/2019 12:00:00 AM | 7/24/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 91 | 7/24/2019 12:00:00 AM | 7/24/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 90 | 7/24/2019 12:00:00 AM | 7/24/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 89 | 7/17/2019 12:00:00 AM | 7/17/2019 12:00:00 AM | 7/1/2019 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 88 | 7/16/2019 12:00:00 AM | 7/16/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.18 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -8076.1 | 0 | 5509.78 | 0 | 0 | Proctor Financial Insuranc e | 44044 |
| | 207389.7 | | 0 | -8076.1 | -5 | 5509.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -8076.1 | 0 | 5504.78 | 0 | 0 | LERETA LLC | 44003 |
| | 207389.7 | | 0 | -8076.1 | 0 | 5504.78 | 0 | 0 | First American Title Company | 43841 |
| | 207389.7 | | 0 | -8076.1 | 0 | 5504.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -8076.1 | 0 | 5504.78 | 0 | 0 | CYPREX X SERVICE S, LLC | 43240 |
| | 207389.7 | | 0 | -8076.1 | 0 | 5504.78 | 0 | 0 | CYPREX X SERVICE S, LLC | 43240 |
| | 207389.7 | | 0 | -8076.1 | 0 | 5504.78 | 0 | 0 | LERETA LLC | 43054 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -8076.1 | 0 | 5504.78 | 0 | 0 | Proctor Financial Insuranc e | 43033 |
| | 207389.7 | | 0 | -8076.1 | 0 | 5504.78 | 0 | 0 | SAFEGU ARD PROPER TIES MANAGE MENT, LLC | 42889 |
| | 207389.7 | | 0 | -8076.1 | 0 | 5504.78 | 0 | 0 | LERETA LLC | 42869 |
| | 207389.7 | | 0 | -8076.1 | 0 | 5504.78 | 0 | 0 | LERETA LLC | 42866 |
| | 207389.7 | | 0 | -8076.1 | 0 | 5504.78 | 0 | 0 | LERETA LLC | 42863 |
| | 207389.7 | | 0 | -8076.1 | -5 | 5504.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -8076.1 | 0 | 5499.78 | 0 | 0 | First American Title Company | 42529 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 87 | 7/1/2019 12:00:00 AM | 7/16/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.38 |
| 0000043608 | 86 | 6/30/2019 12:00:00 AM | 6/30/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 85 | 6/23/2019 12:00:00 AM | 6/25/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | BPO | 0 | 0 | -100 |
| 0000043608 | 84 | 6/17/2019 12:00:00 AM | 6/18/2019 12:00:00 AM | 6/1/2019 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 83 | 6/12/2019 12:00:00 AM | 6/12/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -15 |
| 0000043608 | 82 | 5/31/2019 12:00:00 AM | 5/31/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 81 | 5/31/2019 12:00:00 AM | 5/31/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.28 |
| 0000043608 | 80 | 5/30/2019 12:00:00 AM | 5/30/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 79 | 5/30/2019 12:00:00 AM | 5/30/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 78 | 5/17/2019 12:00:00 AM | 5/17/2019 12:00:00 AM | 5/1/2019 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 77 | 5/2/2019 12:00:00 AM | 5/2/2019 12:00:00 AM | 8/25/2018 12:00:00 AM | Insurance Premium Disbursement | Overnight | 0 | 0 | -754.97 |
| 0000043608 | 76 | 4/30/2019 12:00:00 AM | 4/30/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 75 | 4/29/2019 12:00:00 AM | 4/29/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.16 |
| 0000043608 | 74 | 4/29/2019 12:00:00 AM | 4/29/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 73 | 4/29/2019 12:00:00 AM | 4/29/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 72 | 4/17/2019 12:00:00 AM | 4/17/2019 12:00:00 AM | 4/1/2019 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -8076.1 | 0 | 5499.78 | 0 | 0 | First American Title Company | 42522 |
| | 207389.7 | | 0 | -8076.1 | 0 | 5499.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -8076.1 | 0 | 5499.78 | 0 | 0 | CLEAR CAPITAL. COM INC | 41572 |
| | 207389.7 | | 0 | -8076.1 | -5 | 5499.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -8076.1 | 0 | 5494.78 | 0 | 0 | CYPREX X SERVICE S, LLC | 41018 |
| | 207389.7 | | 0 | -8076.1 | 0 | 5494.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -8076.1 | 0 | 5494.78 | 0 | 0 | First American Title Company | 40526 |
| | 207389.7 | | 0 | -8076.1 | 0 | 5494.78 | 0 | 0 | Proctor Financial Insuranc e | 40509 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -8076.1 | 0 | 5494.78 | 0 | 0 | Proctor Financial Insuranc e | 40507 |
| | 207389.7 | | 0 | -8076.1 | -5 | 5494.78 | 0 | 0 | | 0 |
| | 207389.7 | | -754.97 | -8076.1 | 0 | 5489.78 | 0 | 0 | Proctor Financial - Hazard | 39304 |
| | 207389.7 | | 0 | -7321.13 | 0 | 5489.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -7321.13 | 0 | 5489.78 | 0 | 0 | First American Title Company | 39055 |
| | 207389.7 | | 0 | -7321.13 | 0 | 5489.78 | 0 | 0 | LERETA LLC | 39054 |
| | 207389.7 | | 0 | -7321.13 | 0 | 5489.78 | 0 | 0 | Proctor Financial Insuranc e | 39050 |
| | 207389.7 | | 0 | -7321.13 | -5 | 5489.78 | 0 | 0 | | 0 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 71 | 3/31/2019 12:00:00 AM | 3/31/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 70 | 3/31/2019 12:00:00 AM | 3/31/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -15 |
| 0000043608 | 69 | 3/20/2019 12:00:00 AM | 3/20/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 68 | 3/17/2019 12:00:00 AM | 3/18/2019 12:00:00 AM | 3/1/2019 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 67 | 3/11/2019 12:00:00 AM | 3/11/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.42 |
| 0000043608 | 66 | 2/28/2019 12:00:00 AM | 2/28/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 65 | 3/1/2019 12:00:00 AM | 3/1/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 64 | 2/28/2019 12:00:00 AM | 2/28/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 63 | 2/28/2019 12:00:00 AM | 2/28/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.52 |
| 0000043608 | 62 | 2/16/2019 12:00:00 AM | 2/26/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -15 |
| 0000043608 | 61 | 2/17/2019 12:00:00 AM | 2/19/2019 12:00:00 AM | 2/1/2019 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 60 | 2/12/2019 12:00:00 AM | 2/12/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 59 | 1/31/2019 12:00:00 AM | 1/31/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 58 | 1/18/2019 12:00:00 AM | 1/18/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.59 |
| 0000043608 | 57 | 1/17/2019 12:00:00 AM | 1/17/2019 12:00:00 AM | 1/1/2019 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 56 | 1/15/2019 12:00:00 AM | 1/15/2019 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -7321.13 | 0 | 5484.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -7321.13 | 0 | 5484.78 | 0 | 0 | SAFEGUARD PROPERTIES MANAGEMENT, LLC | 37876 |
| | 207389.7 | | 0 | -7321.13 | 0 | 5484.78 | 0 | 0 | LERETA LLC | 37327 |
| | 207389.7 | | 0 | -7321.13 | -5 | 5484.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -7321.13 | 0 | 5479.78 | 0 | 0 | First American Title Company | 36921 |
| | 207389.7 | | 0 | -7321.13 | 0 | 5479.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -7321.13 | 0 | 5479.78 | 0 | 0 | LERETA LLC | 36651 |
| | 207389.7 | | 0 | -7321.13 | 0 | 5479.78 | 0 | 0 | Proctor Financial Insurance | 36634 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -7321.13 | 0 | 5479.78 | 0 | 0 | FIRST AMERICAN CORPORATION | 36557 |
| | 207389.7 | | 0 | -7321.13 | 0 | 5479.78 | 0 | 0 | SAFEGUARD PROPERTIES MANAGEMENT, LLC | 36479 |
| | 207389.7 | | 0 | -7321.13 | -5 | 5479.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -7321.13 | 0 | 5474.78 | 0 | 0 | Proctor Financial Insurance | 35925 |
| | 207389.7 | | 0 | -7321.13 | 0 | 5474.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -7321.13 | 0 | 5474.78 | 0 | 0 | SECURITY CONNECTIONS, INC | 34952 |
| | 207389.7 | | 0 | -7321.13 | -5 | 5474.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -7321.13 | 0 | 5469.78 | 0 | 0 | LERETA LLC | 34735 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 55 | 12/31/2018 12:00:00 AM | 12/31/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 54 | 1/3/2019 12:00:00 AM | 1/3/2019 12:00:00 AM | 1/15/2019 12:00:00 AM | Tax Bill 1 Disbursement | Lien Cost/Recording | 0 | 0 | -2364.77 |
| 0000043608 | 53 | 12/30/2018 12:00:00 AM | 12/31/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | BPO | 0 | 0 | -100 |
| 0000043608 | 52 | 12/29/2018 12:00:00 AM | 12/29/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 51 | 12/29/2018 12:00:00 AM | 12/29/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 50 | 12/29/2018 12:00:00 AM | 12/29/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Tax Search | 0 | 0 | -0.95 |
| 0000043608 | 49 | 12/27/2018 12:00:00 AM | 12/27/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.54 |
| 0000043608 | 48 | 12/17/2018 12:00:00 AM | 12/18/2018 12:00:00 AM | 12/1/2018 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 47 | 11/30/2018 12:00:00 AM | 11/30/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 46 | 11/30/2018 12:00:00 AM | 11/30/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Travel Expenses | 0 | 0 | -351.46 |
| 0000043608 | 45 | 11/30/2018 12:00:00 AM | 11/30/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -15 |
| 0000043608 | 44 | 11/28/2018 12:00:00 AM | 11/28/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 43 | 11/28/2018 12:00:00 AM | 11/28/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.58 |
| 0000043608 | 42 | 11/17/2018 12:00:00 AM | 11/17/2018 12:00:00 AM | 11/1/2018 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 41 | 10/31/2018 12:00:00 AM | 10/31/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 40 | 10/31/2018 12:00:00 AM | 10/31/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Mediation /Trial | 0 | 0 | -400 |
| 0000043608 | 39 | 10/31/2018 12:00:00 AM | 10/31/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Mediation /Trial | 0 | 0 | -400 |

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| | 207389.7 | | 0 | -7321.13 | 0 | 5469.78 | 0 | | | 0 |
| | 207389.7 | | -2364.77 | -7321.13 | 0 | 5469.78 | 0 | 0 | Dorchester, SC | 34351 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5469.78 | 0 | 0 | CLEAR CAPITAL.COM INC | 34191 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5469.78 | 0 | 0 | Proctor Financial Insurance | 34174 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5469.78 | 0 | 0 | National Real Tax Tracking, LLC | 34173 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5469.78 | 0 | 0 | National Real Tax Tracking, LLC | 34172 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5469.78 | 0 | 0 | SECURITY CONNECTIONS, INC | 34105 |
| | 207389.7 | | 0 | -4956.36 | -5 | 5469.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5464.78 | 0 | | | 0 |

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| | 207389.7 | | 0 | -4956.36 | 0 | 5464.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5464.78 | 0 | 0 | SAFEGUARD PROPERTIES MANAGEMENT, LLC | 33109 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5464.78 | 0 | 0 | Proctor Financial Insurance | 32996 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5464.78 | 0 | 0 | SECURITY CONNECTIONS, INC | 32995 |
| | 207389.7 | | 0 | -4956.36 | -5 | 5464.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5459.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5459.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5459.78 | 0 | | | 0 |

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| 0000043608 | 38 | 10/31/2018 12:00:00 AM | 10/31/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Travel Expenses | 0 | 0 | -1147.16 |
| 0000043608 | 37 | 10/25/2018 12:00:00 AM | 10/25/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 36 | 10/25/2018 12:00:00 AM | 10/25/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.33 |
| 0000043608 | 35 | 10/18/2018 12:00:00 AM | 10/18/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -15 |
| 0000043608 | 34 | 10/17/2018 12:00:00 AM | 10/17/2018 12:00:00 AM | 10/1/2018 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 33 | 10/11/2018 12:00:00 AM | 10/11/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 32 | 9/30/2018 12:00:00 AM | 9/30/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |

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| 0000043608 | 31 | 9/24/2018 12:00:00 AM | 9/26/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.53 |
| 0000043608 | 30 | 9/26/2018 12:00:00 AM | 9/26/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -15 |
| 0000043608 | 29 | 9/17/2018 12:00:00 AM | 9/18/2018 12:00:00 AM | 9/1/2018 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 28 | 8/31/2018 12:00:00 AM | 8/31/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 27 | 8/17/2018 12:00:00 AM | 8/17/2018 12:00:00 AM | 8/1/2018 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 26 | 8/15/2018 12:00:00 AM | 8/15/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 25 | 8/10/2018 12:00:00 AM | 8/10/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.8 |
| 0000043608 | 24 | 7/31/2018 12:00:00 AM | 7/31/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |

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|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -4956.36 | 0 | 5459.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5459.78 | 0 | 0 | Proctor Financial Insuranc e | 18839 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5459.78 | 0 | 0 | SECURIT Y CONNEC TIONS, INC | 18837 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5459.78 | 0 | 0 | SAFEGU ARD PROPER TIES MANAGE MENT, LLC | 18585 |
| | 207389.7 | | 0 | -4956.36 | -5 | 5459.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5454.78 | 0 | 0 | Proctor Financial Insuranc e | 18312 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5454.78 | 0 | | | 0 |

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| | 207389.7 | | 0 | -4956.36 | 0 | 5454.78 | 0 | 0 | SECURITY CONNECTIONS, INC | 17750 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5454.78 | 0 | 0 | SAFEGUARD PROPERTIES MANAGEMENT, LLC | 17748 |
| | 207389.7 | | 0 | -4956.36 | -5 | 5454.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5449.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -4956.36 | -5 | 5449.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5444.78 | 0 | 0 | Proctor Financial Insurance | 16125 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5444.78 | 0 | 0 | SECURITY CONNECTIONS, INC | 15888 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5444.78 | 0 | | | 0 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 23 | 7/28/2018 12:00:00 AM | 7/28/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -15 |
| 0000043608 | 22 | 7/27/2018 12:00:00 AM | 7/27/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -68.65 |
| 0000043608 | 21 | 7/27/2018 12:00:00 AM | 7/27/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 20 | 7/24/2018 12:00:00 AM | 7/24/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | BPO | 0 | 0 | -100 |
| 0000043608 | 19 | 7/17/2018 12:00:00 AM | 7/17/2018 12:00:00 AM | 7/1/2018 12:00:00 AM | Late Charge Assess | | 0 | 0 | -5 |
| 0000043608 | 18 | 6/30/2018 12:00:00 AM | 6/30/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Litigated | 0 | 0 | -100 |
| 0000043608 | 17 | 6/30/2018 5:15:06 AM | 7/2/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Cost | 0 | 0 | -2.09 |

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| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 16 | 6/30/2018 5:15:06 AM | 7/2/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Cost | 0 | 0 | -25 |
| 0000043608 | 15 | 6/30/2018 5:15:06 AM | 7/2/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | NR FC Attorney Fees | 0 | 0 | -300 |
| 0000043608 | 14 | 6/30/2018 5:15:06 AM | 7/2/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | Legal Fees Disb | FC Attorney Cost | 0 | 0 | -350 |
| 0000043608 | 13 | 6/29/2018 12:00:00 AM | 6/29/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspectio ns | 0 | 0 | -15 |
| 0000043608 | 12 | 6/18/2018 12:00:00 AM | 6/18/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -4.54 |
| 0000043608 | 11 | 6/15/2018 12:00:00 AM | 6/15/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellan eous (Inv.) | 0 | 0 | -0.1 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -4956.36 | 0 | 5444.78 | 0 | 0 | SAFEGUARD PROPERTIES MANAGEMENT, LLC | 15307 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5444.78 | 0 | 0 | SECURITY CONNECTIONS, INC | 15297 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5444.78 | 0 | 0 | Proctor Financial Insurance | 15295 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5444.78 | 0 | 0 | CLEAR CAPITAL.COM INC | 15134 |
| | 207389.7 | | 0 | -4956.36 | -5 | 5444.78 | 0 | 0 | | 0 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5439.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5439.78 | 0 | 0 | STERN & EISENBERG MID ATLANTIC PC | 14270 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -4956.36 | 0 | 5439.78 | 0 | 0 | STERN & EISENBERG MID ATLANTIC PC | 14270 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5439.78 | 0 | 0 | STERN & EISENBERG MID ATLANTIC PC | 14270 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5439.78 | 0 | 0 | STERN & EISENBERG MID ATLANTIC PC | 14270 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5439.78 | 0 | 0 | SAFEGUARD PROPERTIES MANAGEMENT, LLC | 14231 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5439.78 | 0 | 0 | SECURITY CONNECTIONS, INC | 13746 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5439.78 | 0 | 0 | Proctor Financial Insurance | 13665 |

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|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 10 | 6/15/2018 12:00:00 AM | 6/15/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | BPO | 0 | 0 | -100 |
| 0000043608 | 9 | 5/31/2018 12:00:00 AM | 5/31/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | FC Month Servicing | 0 | 0 | -100 |
| 0000043608 | 8 | 5/30/2018 12:00:00 AM | 5/30/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -15 |
| 0000043608 | 7 | 5/22/2018 12:00:00 AM | 5/22/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Miscellaneous (Inv.) | 0 | 0 | -0.1 |
| 0000043608 | 6 | 5/8/2018 12:00:00 AM | 5/8/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Disb | Imaging | 0 | 0 | -1.99 |
| 0000043608 | 5 | 4/30/2018 12:00:00 AM | 4/30/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Init. FC Servicing | 0 | 0 | -96.67 |
| 0000043608 | 4 | 4/30/2018 12:00:00 AM | 4/30/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | Int. Board | 0 | 0 | -75 |

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| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 0000043608 | 3 | 4/30/2018 12:00:00 AM | 4/30/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | 3rd Party Recov Fees Assess | FC Month Servicing | 0 | 0 | -100 |
| 0000043608 | 2 | 4/27/2018 12:00:00 AM | 4/27/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | Other Fees Disb | Inspections | 0 | 0 | -15 |
| 0000043608 | 1 | 4/6/2018 12:00:00 AM | 4/6/2018 12:00:00 AM | 1/1/2010 12:00:00 AM | New Loan | | 0 | 0 | 0 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -4956.36 | 0 | 5439.78 | 0 | 0 | CLEAR CAPITAL. COM INC | 13663 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5439.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5439.78 | 0 | 0 | SAFEGUARD PROPERTIES MANAGEMENT, LLC | 12933 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5439.78 | 0 | 0 | Proctor Financial Insuranc e | 12653 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5439.78 | 0 | 0 | SECURITY CONNECTIONS, INC | 12073 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5439.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5439.78 | 0 | | | 0 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 207389.7 | | 0 | -4956.36 | 0 | 5439.78 | 0 | | | 0 |
| | 207389.7 | | 0 | -4956.36 | 0 | 5439.78 | 0 | 0 | SAFEGUARD PROPERTIES MANAGEMENT, LLC | 11689 |
| 207389.7 | 207389.7 | 0 | 0 | -4956.36 | 0 | 5439.78 | 0 | | | 0 |

02529

Specialized Loan
**Servicing**
Part of the Computershare Group

Debt Claimed Through

**Good Through 06/12/23**

| | |
|---|---|
| Client: | **SLS** |
| Loan Number: | 1031270127 |
| Mortgagor Name: | JAMIE SINGLETON |
| Current Interest Rate: | 10.45000 |
| Per Diem: | 59.3759 |
| Prepared: | 06/05/23 |

| | | | | | |
|---|---|---|---|---|---|
| Unpaid Principal Balance: | | | | = | 207389.66 |
| Interest From: | 12/01/09 | to | 06/12/23 | = | 293228.37 |
| Escrow Advanced: | | | | = | 27821.69 |
| Delinquent Taxes | | | | = | 0.00 |
| Delinquent Insurance | | | | = | 0.00 |
| Deferred Balance | | | | = | 0.00 |
| Late Charges Good Through: | 01/01/10 | | | = | 5704.78 |
| NSF Fee: | | | | = | 0.00 |
| Property Inspection: | | | | = | 565.00 |
| Other Fees & Costs: | | | | = | 17112.27 |
| Attorney Fees & Costs: | | | | = | 32403.50 |
| Property Preservation: | | | | = | 0.00 |
| Suspense (Unapplied): | | | | = | -1939.75 |
| **Subtotal Due:** | | | | = | **582285.52** |

***Comments*:**
**IF ANY OF THE ABOVE FEES ARE IN EXCESS OF THOSE ALLOWED BY THE LAWS OF YOUR JURISDICTION, PLEASE ADJUST TO THE ALLOWABLE LIMITS.**

6200 S. Quebec St., Suite 300, Greenwood Village, CO 80111
www.SLS.net
Specialized Loan Servicing LLC NMLS ID 2168

PENGAD 800-631-6989
PLAINTIFF'S EXHIBIT 20

**PAYOFF INTEREST DETAIL**

System Date: 6/05/2023

Message: CLICK RETURN TO EXIT [INQUIRY ONLY]

**Interest Detail Panel**

Account 1031273127

| From | To/Thru | Rate | Amount | Per - Diem | Amount |
|---|---|---|---|---|---|
| 12/31/09 | 06/01/23 | 10.45000 | 292575.24 | 0.0000 | 292575.24 |
| 06/01/23 | 06/12/23 | 10.45000 | 653.13 | 58.3759 | 1806.02 |
| 00/00/00 | 00/00/00 | 0.00000 | 0.00 | 0.0000 | 0.00 |
| 00/00/00 | 00/00/00 | 0.00000 | 0.00 | 0.0000 | 0.00 |
| 00/00/00 | 00/00/00 | 0.00000 | 0.00 | 0.0000 | 0.00 |
| 00/00/00 | 00/00/00 | 0.00000 | 0.00 | 0.0000 | 0.00 |
| 00/00/00 | 00/00/00 | 0.00000 | 0.00 | 0.0000 | 0.00 |

| | |
|---|---|
| Calculated Interest Due | 293228.37 |
| Less APR Recalculated Interest | 0.00 |
| Total Interest Due | 293228.37 |

**Late Funds**

Date-1 04/16/23 Lc-Amt 1 0.00

Date-2 05/16/23 Lc-Amt 2 0.00

**Future Late Charges**

Due Dt-1 00/00/00 Lc-Amt 1 0.00

Due Dt-2 00/00/00 Lc-Amt 2 0.00

**Payoff Statement**

Reset Date 00/00/00 Counter 23

Reset Period End 00/00/00

Creation 00/00/00 Time 00:00

Notification 00/00/00

Go-File Exp 00/00/00

**Loan Number:** 1031270127
**Borrower:** JAMIE SINGLETON
**Date:**

**Total Advances** **$** **50,080.77**

**OTHER FEES**

| Transaction Date | Transaction Desc | | Transaction Amt |
|---|---|---|---|
| 11/17/2022 | BPO | $ | 100.00 |
| 08/22/2022 | BPO | $ | 85.00 |
| 12/31/2021 | BPO | $ | 85.00 |
| 07/27/2021 | BPO | $ | 85.00 |
| 02/25/2021 | BPO | $ | 85.00 |
| 09/15/2020 | BPO | $ | 85.00 |
| 03/27/2020 | BPO | $ | 10.00 |
| 12/05/2019 | BPO | $ | 100.00 |
| 06/23/2019 | BPO | $ | 100.00 |
| 12/30/2018 | BPO | $ | 100.00 |
| 07/24/2018 | BPO | $ | 100.00 |
| 06/15/2018 | BPO | $ | 100.00 |
| 12/01/2022 | Prior Servicer Fees | $ | 16,077.27 |
| **Total** | | **$** | **17,112.27** |

**PROPERTY INSPECTION FEES**

| Transaction Date | Transaction Desc | | Transaction Amt |
|---|---|---|---|
| 11/30/2022 | Inspections | $ | 18.00 |
| 10/31/2022 | Inspections | $ | 18.00 |
| 10/31/2022 | Inspections | $ | 12.00 |
| 10/31/2022 | Inspections | $ | 18.00 |
| 08/25/2022 | Inspections | $ | 12.00 |
| 07/26/2022 | Inspections | $ | 12.00 |
| 05/05/2022 | Inspections | $ | 12.00 |
| 04/14/2022 | Inspections | $ | 12.00 |
| 02/28/2022 | Inspections | $ | 12.00 |
| 12/31/2021 | Inspections | $ | 12.00 |
| 11/30/2021 | Inspections | $ | 12.00 |
| 10/27/2021 | Inspections | $ | 12.00 |
| 09/23/2021 | Inspections | $ | 12.00 |

PENGAD 800-631-6989
PLAINTIFF'S EXHIBIT 23

| | | | |
|---|---|---|---|
| 07/26/2021 | Inspections | $ | 12.00 |
| 06/16/2021 | Inspections | $ | 12.00 |
| 05/28/2021 | Inspections | $ | 12.00 |
| 05/28/2021 | Inspections | $ | 12.00 |
| 04/30/2021 | Inspections | $ | 12.00 |
| 03/31/2021 | Inspections | $ | 12.00 |
| 02/09/2021 | Inspections | $ | 12.00 |
| 02/08/2021 | Inspections | $ | 12.00 |
| 12/29/2020 | Inspections | $ | 12.00 |
| 10/30/2020 | Inspections | $ | 12.00 |
| 10/06/2020 | Inspections | $ | 12.00 |
| 08/28/2020 | Inspections | $ | 12.00 |
| 07/01/2020 | Inspections | $ | 12.00 |
| 05/28/2020 | Inspections | $ | 12.00 |
| 04/29/2020 | Inspections | $ | 12.00 |
| 03/27/2020 | Inspections | $ | 12.00 |
| 03/04/2020 | Inspections | $ | 15.00 |
| 01/29/2020 | Inspections | $ | 15.00 |
| 12/19/2019 | Inspections | $ | 15.00 |
| 12/03/2019 | Inspections | $ | 15.00 |
| 10/30/2019 | Inspections | $ | 15.00 |
| 10/18/2019 | Inspections | $ | 15.00 |
| 07/29/2019 | Inspections | $ | 15.00 |
| 07/29/2019 | Inspections | $ | 15.00 |
| 07/24/2019 | Inspections | $ | 15.00 |
| 06/12/2019 | Inspections | $ | 15.00 |
| 03/31/2019 | Inspections | $ | 15.00 |
| 02/16/2019 | Inspections | $ | 15.00 |
| 11/30/2018 | Inspections | $ | 15.00 |
| 10/18/2018 | Inspections | $ | 4.00 |
| **Total** | | **$** | **565.00** |

**ATTORNEY FEES & COSTS**

| Transaction Date | Transaction Desc | | Transaction Amt |
|---|---|---|---|
| 05/05/2023 | LEGAL FILING COSTS | $ | 31.74 |
| 03/10/2023 | LEGAL SERVICE COSTS | $ | 34.42 |
| 03/10/2023 | LEGAL SERVICE COSTS | $ | 488.00 |
| 05/05/2023 | LEGAL ATTORNEY FEES | $ | 1,350.00 |
| 03/20/2023 | LEGAL ATTORNEY FEES | $ | 2,475.00 |
| 02/21/2023 | LEGAL ATTORNEY FEES | $ | 225.00 |
| 02/21/2023 | LEGAL ATTORNEY FEES | $ | 1,125.00 |
| 02/21/2023 | LEGAL ATTORNEY FEES | $ | 675.00 |

| | | | |
|---|---|---|---|
| 07/02/2022 | FC Attorney Cost | $ | 5.49 |
| 05/26/2021 | FC Attorney Cost | $ | 9.50 |
| 03/30/2021 | FC Attorney Cost | $ | 31.74 |
| 03/30/2021 | FC Attorney Cost | $ | 1.00 |
| 03/30/2021 | FC Attorney Cost | $ | 31.74 |
| 12/18/2020 | FC Attorney Cost | $ | 14.50 |
| 12/18/2020 | FC Attorney Cost | $ | 375.00 |
| 12/18/2020 | FC Attorney Cost | $ | 2.85 |
| 12/18/2020 | FC Attorney Cost | $ | 158.70 |
| 12/16/2020 | FC Attorney Cost | $ | 230.00 |
| 12/16/2020 | FC Attorney Cost | $ | 290.00 |
| 09/09/2020 | FC Attorney Cost | $ | 120.00 |
| 02/20/2020 | FC Attorney Cost | $ | 276.00 |
| 09/24/2019 | FC Attorney Cost | $ | 468.10 |
| 09/24/2019 | FC Attorney Cost | $ | 1.88 |
| 06/30/2018 | FC Attorney Cost | $ | 350.00 |
| 06/30/2018 | FC Attorney Cost | $ | 25.00 |
| 06/30/2018 | FC Attorney Cost | $ | 2.09 |
| 11/30/2022 | FC Attorney Fee | $ | 11,187.50 |
| 07/02/2022 | FC Attorney Fee | $ | 112.50 |
| 03/15/2022 | FC Attorney Fee | $ | 675.00 |
| 03/15/2022 | FC Attorney Fee | $ | 225.00 |
| 12/17/2021 | FC Attorney Fee | $ | 45.00 |
| 11/19/2021 | FC Attorney Fee | $ | 202.50 |
| 11/19/2021 | FC Attorney Fee | $ | 675.00 |
| 11/19/2021 | FC Attorney Fee | $ | 112.50 |
| 11/19/2021 | FC Attorney Fee | $ | 562.50 |
| 10/19/2021 | FC Attorney Fee | $ | 270.00 |
| 09/22/2021 | FC Attorney Fee | $ | 135.00 |
| 09/22/2021 | FC Attorney Fee | $ | 180.00 |
| 09/22/2021 | FC Attorney Fee | $ | 67.50 |
| 09/09/2021 | FC Attorney Fee | $ | 67.50 |
| 09/09/2021 | FC Attorney Fee | $ | 67.50 |
| 09/09/2021 | FC Attorney Fee | $ | 180.00 |
| 09/09/2021 | FC Attorney Fee | $ | 135.00 |
| 08/24/2021 | FC Attorney Fee | $ | 900.00 |
| 05/26/2021 | FC Attorney Fee | $ | 675.00 |
| 05/26/2021 | FC Attorney Fee | $ | 247.50 |
| 05/26/2021 | FC Attorney Fee | $ | 562.50 |
| 03/30/2021 | FC Attorney Fee | $ | 585.00 |
| 03/30/2021 | FC Attorney Fee | $ | 315.00 |
| 03/30/2021 | FC Attorney Fee | $ | 270.00 |
| 03/30/2021 | FC Attorney Fee | $ | 67.50 |
| 03/30/2021 | FC Attorney Fee | $ | 180.00 |
| 02/26/2021 | FC Attorney Fee | $ | 112.50 |

| | | | |
|---|---|---|---|
| 12/18/2020 | FC Attorney Fee | $ | 215.00 |
| 12/18/2020 | FC Attorney Fee | $ | 382.50 |
| 12/18/2020 | FC Attorney Fee | $ | 337.50 |
| 12/18/2020 | FC Attorney Fee | $ | 472.50 |
| 12/18/2020 | FC Attorney Fee | $ | 247.50 |
| 12/18/2020 | FC Attorney Fee | $ | 202.50 |
| 12/18/2020 | FC Attorney Fee | $ | 430.00 |
| 12/18/2020 | FC Attorney Fee | $ | 236.50 |
| 12/18/2020 | FC Attorney Fee | $ | 236.50 |
| 12/16/2020 | FC Attorney Fee | $ | 236.50 |
| 12/16/2020 | FC Attorney Fee | $ | 337.50 |
| 09/09/2020 | FC Attorney Fee | $ | 112.50 |
| 09/24/2019 | FC Attorney Fee | $ | 1,343.75 |
| **Total** | | **$** | **32,403.50** |

**PROPERTY PRESERVATION**

| Transaction Date | Transaction Desc | Transaction Amt |
|---|---|---|
| **Total** | **$** | **-** |

({DPLX})

05/15/08

JAMIE SINGLETON

5505 ROWSHAM PLACE

NORTH CHARLESTON SC 29418-3077

RE: Account Number [redacted]
Property Address 5505 ROWSHAM PLACE

NORTH CHARLESTON SC 29418-0000

Dear JAMIE SINGLETON

Our records indicate the above-referenced mortgage loan is in default.

Your account is due for 02/01/08, and succeeding payments. This is a demand for payment of the total amount due and owing as of the date of this letter, which is as follows:

| | | |
|---|---|---|
| Payments | $ | 8334.77 |
| Late Charges | $ | 620.00 |
| Fees, Costs, and other amounts accrued to date | $ | 137.50 |
| Suspense | $ | 96.56 |
| Total Amount Due | $ | 8995.71 |

You may cure the default by paying the total amount due, indicated above, within thirty (30) days from the date of this letter. You are also responsible for paying any additional payments, fees, and charges that become due during this 30-day period. Payments must be made in certified funds or cashier's check. If funds tendered are not honored for any reason, the default will not be cured. Our acceptance of any funds less than the total amount due shall not constitute a waiver of our rights and/or remedies under the loan documents or applicable law.

(continued on back)

CERTIFIED COPY
2012 JUN 14 PM 2:36
CLERK OF COURT
DORCHESTER COUNTY

PLAINTIFF'S EXHIBIT 24
ID only
PENGAD 800-631-6989

You are hereby notified your credit rating may be adversely affected if you fail to fulfill the terms of your credit obligations. You are also notified we may visit the above-referenced property from time to time to determine its condition and occupancy status, the costs of which you will be responsible for.

Unless we receive full payment of all past-due amounts, we will accelerate the maturity of the loan, declare the obligation due and payable without further demand, and begin foreclosure proceedings. This could result in the loss of your property. You have the right to assert or defend the non-existence of a default and you may have other rights under state law.

Once in foreclosure, you have the right to reinstate your account up to five days prior to the foreclosure sale of the property if: 1) you pay the total amount due plus any fees, costs and other amounts accrued through the reinstatement date, and 2) you take any other action reasonably required by us to assure the security of the property, as well as your obligations under the loan documents continue in full force and effect.

HUD-approved counseling is available on FHA guaranteed loans by calling 800-569-4287. If you would like to discuss any matter contained in this notice, we encourage you to contact our loan counselors immediately at 800-850-4622.

Collection Department
Loan Servicing

Notice - This is an attempt to collect a debt and any information obtained will be used for that purpose. If your debt has been discharged in bankruptcy, our rights are being exercised against the collateral for the above-referenced loan, not as a personal liability.

5020

# FORM 4

**STATE OF SOUTH CAROLINA**
**COUNTY OF DORCHESTER**
**IN THE COURT OF COMMON PLEAS**

**JUDGMENT IN A CIVIL CASE**
**CASE NUMBER 2011CP1800871**

| 50 By 50 Reo, Llc | Jamie Singleton | Indigo Pointe Homeowners Association |
|---|---|---|
| **PLAINTIFF(S)** | | **DEFENDANT(S)** |

**Submitted by:** **Attorney for:** ☐ Plaintiff ☐ Defendant ☐ Self-Represented Litigant

FILED-RECORDED
2012 NOV -8 AM 10:50
CHERYL GRAHAM
CLERK OF COURT
DORCHESTER COUNTY

## DISPOSITION TYPE (CHECK ONE)

☐ **JURY VERDICT.** This action came before the court for a trial by jury. The issues have been tried and a verdict rendered.

☒ **DECISION BY THE COURT.** This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered.

☐ **ACTION DISMISSED** (*CHECK REASON*): ☐ Rule 12(b), SCRCP; ☐ Rule 41(a), SCRCP (Vol. Nonsuit); ☐ Rule 43(k), SCRCP (Settled); ☐ Other: _____

☐ **ACTION STRICKEN** (*CHECK REASON*): ☐ Rule 40(j) SCRCP; ☐ Bankruptcy; ☐ Binding arbitration, subject to right to restore to confirm, vacate or modify arbitration award; ☐ Other: _____

☐ **DISPOSITION OF APPEAL TO THE CIRCUIT COURT (CHECK APPLICABLE BOX):** ☐ Affirmed; ☐ Reversed; ☐ Remanded; ☐ Other: _____

NOTE: ATTORNEYS ARE RESPONSIBLE FOR NOTIFYING LOWER COURT, TRIBUNAL, OR ADMINISTRATIVE AGENCY OF THE CIRCUIT COURT RULING IN THIS APPEAL.

**IT IS ORDERED AND ADJUDGED:** ☒ See attached order; (formal order to follow) ☐ Statement of Judgment by the Court:

## ORDER INFORMATION

**This order** ☐ ends ☒ does not end the case.

Additional Information for the Clerk:

_____

_____

PLAINTIFF'S EXHIBIT 43

PENGAD 800-631-6989

**INFORMATION FOR THE JUDGMENT INDEX**

If this judgment is a lien that affects title to real or personal property or if any amount should be enrolled, list the following information in the spaces provided below. If none, enter N/A in one of the boxes below.

| Judgment in Favor of (List name(s) below) | Judgment Against (List name(s) below) | Judgment Amount To be Enrolled (List amount(s) below) |
|---|---|---|
| | | |
| | | |
| | | |
| | | |

If applicable, describe the property, including tax map information and address, referenced in the order:

The judgment information above has been provided by the submitting party. Disputes concerning the amounts contained in this form may be addressed by way of motion pursuant to the SC Rules of Civil Procedure. Amounts to be computed such as interest or additional taxable costs not available at the time the form and final order are submitted to the judge may be provided to the clerk. **Note: Title abstractors and researchers should refer to the official court order for judgment details.**

Kaite Murphy — **3075** — 10/31/2012

**Circuit Court Judge** — **Judge Code** — **Date**

CPFORM4M
SCCA SCRCP Form 4C (Revised 12/2011)

## For Clerk of Court Office Use Only

This judgment was entered on **October 30, 2012**, and a copy mailed first class or placed in the appropriate attorney's box on , to attorneys of record or to parties (when appearing pro se) as follows:

**John Patrick Fetner** 2550 West Tyvola Road Suite 520 Charlotte, NC 28217
**Samuel C. Waters** PO Box 100200 Columbia, SC 292023200

**ATTORNEY(S) FOR THE PLAINTIFF(S)**

**William H. Sloan Jr.** PO Box 85 Summerville, SC 29484

**ATTORNEY(S) FOR THE DEFENDANT(S)**

**Cheryl Graham - Clerk of Court**

**Court Reporter**

CPFORM4M
SCCA SCRCP Form 4C (Revised 12/2011)

STATE OF SOUTH CAROLINA

COUNTY OF DORCHESTER

50 by 50 REO, LLC,

Plaintiff,

vs.

Jamie Singleton; Indigo Pointe Homeowners Association,

Defendants.

(514978-00008 JJH)

IN THE COURT OF COMMON PLEAS
OF THE FIRST JUDICIAL CIRCUIT

DOCKET NO.: 2011-CP-18-0871

ORDER

FILED-RECORDED
2012 NOV -8 AM 10:51
CHERYL GRAHAM
CLERK OF COURT
DORCHESTER COUNTY

This matter came before me at a hearing on October 8, 2012, at 11:30 a.m. on the following motions:

I. Defendant Jamie Singleton's Motion to Disburse Insurance Proceeds;

II. Defendant Jamie Singleton's Motion for More Definitive Statement;

III. Defendant Jamie Singleton's Motion to Dismiss Rule 12-B-6 or Motion to Stay;

IV. Defendant's Motion to Dismiss – Failure to Join Necessary Party;

V. Plaintiff's Motion for Summary Judgment; and

VI. Plaintiff's Motion to Substitute Plaintiff.

John J. Hearn, Esquire, appeared on behalf of Plaintiff 50 by 50 REO, LLC ("Plaintiff"). William H. Sloan, Esquire, appeared on behalf of Defendant Jamie Singleton ("Defendant"). After carefully considering the pleadings and testimony, the court makes the following combined findings of fact and conclusions of law.

**BACKGROUND**

This case arises out of a standard foreclosure action filed in Dorchester County, South Carolina. On or about January 4, 2006, Defendant made, executed, and delivered a certain Adjustable Rate Note ("Note") in the principal sum of $212,000.00. In order to secure payment under the terms of the Note, Defendant also made, executed, and delivered a real estate mortgage ("Mortgage") covering certain

property as described in the Mortgage. Thereafter, Defendant failed to make monthly installment payments and became in default under the terms of the Note and Mortgage on March 1, 2009.

Before Defendant's default, in February 2009, the Obama Administration introduced the Making Home Affordable Program in order to stabilize the struggling housing market and to help homeowners avoid foreclosure. *See Making Home Affordable Program Handbook for Servicers of Non-GSE Mortgages*, Version 4.0 ("MHA Handbook").[1] In March 2009, the United States Treasury Department ("Treasury") issued uniform guidance for loan modifications across the mortgage industry, and it is has continued to update and expand that guidance in a series of policy announcements known as Supplemental Directives. *Id* at 12. As part of Supplemental Directive 12-06, the Treasury issued the latest version of the MHA Handbook providing mortgage servicers with the latest compliance information for the Home Affordable Modification Program ("HMP"). *See* Supplemental Directive 12-06.[2]

In May 22, 2009, the Supreme Court of South Carolina issued an Administrative Order ("Order") discussing the procedural requirements for pursuing a foreclosure in South Carolina in light of HMP and the Supplemental Directives issued by the Treasury.[3] The order establishes enhanced pleading requirements for any foreclosure action filed after May 4, 2009. Thereafter, on April 25, 2011, Plaintiff instituted this mortgage foreclosure action against Defendant to recover the amounts due under the terms of the Note and Mortgage. Both Plaintiff and Defendant have interposed several motions relating to this foreclosure action which are now under consideration by the Court.

## FINDINGS OF FACT AND CONCLUSIONS OF LAW

The Court makes the following findings of fact and conclusions of law regarding the motions of both Plaintiff and Defendant.

### I. Defendant Jamie Singleton's Motion to Disburse Insurance Proceeds

On September 4, 2012, Defendant filed his Motion to Disburse Insurance Proceeds alleging facts not included in the original pleadings and asserting a claim for monetary relief. Defendant's motion

[1] Available at https://www.hmpadmin.com/portal/programs/docs/hamp_servicer/mhahandbook_40.pdf.
[2] Available at https://www.hmpadmin.com/portal/programs/docs/hamp_servicer/sd1206.pdf.
[3] Available at http://www.sccourts.org/courtOrders/displayOrder.cfm?orderNo=2009-05-22-01.

contends that this court may decide the motion based on its equitable powers. For the following reasons, Defendant's Motion to Disburse Insurance Proceeds is denied.

**A. Because all counterclaims must be asserted in a pleading according to Rule 13 of the *South Carolina Rules of Civil Procedure*, Defendant's motion seeking recovery of insurance proceeds is improper.**

The Defendant asks this court to award insurance proceeds governed by the terms of the Note and Mortgage, and thus asserts a counterclaim for breach of contract. "A *pleading* shall state as a counterclaim any claim which at the time of serving the pleader has against any opposing party . . . ." Rule 13(a), SCRCP (emphasis added). A claim arising out of the same transaction or occurrence that is the subject the original action is compulsory, and a claim that does not arise out of the same transaction or occurrence is permissive. Rule 13, SCRCP. Rule 13 requires that both compulsory and permissive counterclaims be submitted in the form of a *pleading*, and there is no language in the rule discussing a method of asserting a counterclaim via motion. *Id.*

Even where a claim matures or is acquired after the time period for amending pleadings has expired, the Rules state that the pleader must present a counterclaim in supplemental pleadings after it secures the permission of the court. Rule 13(e), SCRCP. Thus, regardless of the facts surrounding the claim or when it accrued, a counterclaim must be stated in a pleading[4] according to the rules. Rule 13, SCRCP.

The Court finds that the Defendant's motion states a counterclaim by requesting the disbursement of insurance proceeds governed by the Mortgage contract. The Court further finds that the Defendant's motion violates the plain language of Rule 13, which requires the Defendant to assert all counterclaims in a pleading. Therefore, the Court concludes that the Defendant's Motion to Disburse Insurance Proceeds is improper under Rule 13, SCRCP, and the motion is denied.

[4] A "pleading" and a "motion" are two distinct court documents. *See* Rule 7, SCRCP.

**B. Alternatively, because the Defendant has an adequate remedy at law, this court will not grant equitable relief by ordering the Plaintiff to disburse insurance proceeds.**

The Defendant's Motion to Disburse Insurance Proceeds asks this court to entertain the motion pursuant to this court's equitable authority. The Court concludes that the Defendant has an adequate remedy at law under the terms of the Mortgage, making any equitable relief improper.

"The court will reserve its equitable powers for situations when there is no adequate remedy at law." *Strategic Res. Co. v. BCS Life Ins. Co.*, 367 S.C. 540, 544, 627 S.E.2d 687, 689 (2006). "An adequate remedy at law is one which is as certain, practical, complete and efficient to attain the ends of justice and its administration as the remedy in equity." *Nutt Corp. v. Howell Rd., LLC*, 396 S.C. 323, 328, 721 S.E.2d 447, 450 (Ct. App. 2011) (internal citations omitted). Generally, a lawsuit based on contract provides an adequate remedy at law. *See Nutt Corp. v. Howell Rd., LLC*, 396 S.C. 323, 721 S.E.2d 447 (Ct. App. 2011) (holding that contract damages provided an adequate remedy at law); *Scratch Golf Co. v. Dunes W. Residential Golf Properties, Inc.*, 361 S.C. 117, 603 S.E.2d 905 (2004) (holding equitable relief is inappropriate where golf course failed to establish that it lacked adequate remedy at law to collect damages in breach of contract and negligence suit); and *MailSource, LLC v. M.A. Bailey & Associates*, 356 S.C. 363, 588 S.E.2d 635 (Ct. App. 2003) (refusing to order equitable relief where contract provided an adequate remedy at law). Thus, where a party seeking equitable relief does not show that it lacks an adequate remedy at law, the court must refrain from using its equitable powers. *Id.*

The Court finds that the disbursement of the insurance proceeds is governed exclusively by the Mortgage contract. Contract interpretation is a question of law, and the Court finds that any disputes concerning the disbursement of the insurance proceeds are governed by the clear and unambiguous terms of the Mortgage. Defendant asks the court to use its "equitable authority" to order the disbursement of insurance proceeds under the mortgage contract, but states no facts showing he lacks an adequate remedy at law under the terms of the Mortgage. Because Defendant fails to show that he lacks an adequate remedy at law, the Court concludes that Defendant is not entitled to equitable relief. Therefore, Defendant's Motion to Disburse Insurance Proceeds is denied on this additional basis.

## II. Defendant Jamie Singleton's Motion for More Definitive Statement

Defendant asks this court to grant a Motion for a More Definite Statement based on the fact that Plaintiff failed to name the servicer and investor in Paragraph 4 of its Complaint. Defendant's motion is denied because the Defendant failed to move the court for a more definite statement before filing his responsive pleading as required by rule 12(e), SCRCP.

"If a pleading to which a responsive pleading is permitted is so vague or ambiguous that a party cannot reasonably be required to form a responsive pleading, he may move for a more definite statement *before interposing his responsive pleading*." Rule 12(e), SCRCP (emphasis added). As stated in the rule, the purpose of a motion for a more definite statement is to clarify language in a pleading so as to give the responding party the chance to form a coherent response to an ambiguous allegation. Rule 12(e), SCRCP. Accordingly, the motion for a more definite statement is usually employed where a pleading jumbles causes of action together in order to make it unreasonable for the responding party to draft a response. *Henderson v. Gould, Inc.*, 288 S.C. 261, 263, 341 S.E.2d 806, 808 n.2 (Ct. App. 1986). The purpose of the motion is defeated when a party asks for a more definite statement as part of the responsive pleading itself. *Id.* For this reason, the rule requires a party asking for a more definite statement to file its motion *before* interposing its responsive pleading. *Id.*

In this case, the Court finds that Defendant submitted an improper response to Paragraph 4 of the Plaintiff's Complaint in his Answer and concurrently filed an improper Motion for a More Definite Statement. A Motion for a More Definite Statement must be filed *prior* to interposing a responsive pleading. Rule 12(e), SCRCP. Moreover, there is nothing vague or ambiguous in Paragraph 4 of the Complaint to warrant a more definite statement. Paragraph 4 clearly states that the servicer is participating in HMP and that the investor has not given the servicer authority to modify the loan. Even if the Plaintiff stated the names of the servicer and the investor, it would not have any bearing on Defendant's ability to respond to the factual allegations in Paragraph 4 because Defendant has no means to verify the allegation prior to discovery.

The Court concludes that Defendant's Motion for a More Definite Statement is improper because Defendant failed to file his Motion for a More Definite Statement before his responsive pleading and because there is no vague or ambiguous language in the Plaintiff's complaint. The motion is therefore denied.

**III. Defendant Jamie Singleton's Motion to Dismiss Rule 12(b)(6) or Motion to Stay**

In his Motion to Dismiss pursuant to Rule 12(b)(6), SCRCP, Defendant alleges that Plaintiff failed to comply with the pleading requirements for a foreclosure action as set forth in South Carolina Administrative Order No. 2009-05-22-01 ("Order").[5] The Court finds that Plaintiff has fully complied with the Order and with all Home Affordable Modification Program ("HMP") guidelines; therefore, Defendant's motion is denied.

When considering a motion to dismiss pursuant to Rule 12(b)(6), SCRCP, the court must base its ruling solely on the allegations stated in the complaint. *Doe v. Marion*, 373 S.C. 390, 395, 645 S.E.2d 245, 247 (2007). "If the facts alleged and the inferences reasonably deducible therefrom, viewed in light most favorable to the plaintiff, would entitle the plaintiff to relief on any theory, then dismissal under Rule 12(b)(6) is improper." *Id.* Defendant's Motion to Dismiss focuses on the narrow issue of whether Paragraph 4 of the Complaint complies with the pleading requirements set forth in the Order by stating that the investor in the subject loan has not given authority to modify the loan under HMP.

The Order provides that "[i]n all Mortgage foreclosure actions filed after May 4, 2009, the complaint (or amended) complaint shall contain a short and plain statement of the facts regarding the applicability of the HMP to the matter." Order at 3 (citations omitted). Pursuant to the Order, a complaint must state whether (1) the mortgage is owned, securitized, or guaranteed by a government sponsored enterprise ("GSE"), or (2) whether the servicer is participating in HMP. *Id.* at 4. If yes as to either, then the complaint must state facts showing (1) that the loan is not subject to modification, or (2) that the loan has been considered for modification without resulting in a modification. *Id.* The Defendant alleges that lack

[5] Available at http://www.sccourts.org/courtOrders/displayOrder.cfm?orderNo=2009-05-22-01.

of contractual authority from the investor is an insufficient reason for stating that the loan is not subject to modification. The applicable HMP guidelines, however, specifically allow this justification for HMP denials.

Federal law does not require investors to participate in HMP, and the investor who owns the subject loan must give its express permission in order for a loan to be modified under HMP. MHA Handbook at 21. Loan servicers must maintain "Investor Participation Lists" in order to ascertain which investors have given authority to the servicer to allow modification under the HMP program. *Id.* If no such authority is given, then the loan is not eligible for modification. *Id.* Thus, lack of investor authority is a fact sufficient to show that a loan is not eligible for modification under HMP as contemplated by the Order. *See* Order at 3.

Here, the Court concludes that the Plaintiff complied with the procedural requirements set forth in the Order and states a valid claim for relief. Paragraph 4 of Plaintiff's Complaint states (1) that the servicer is participating in HMP and (2) that the loan is not eligible for modification under HMP because the investor has not given its authority to modify the loan agreement. After considering the applicable state and federal law and viewing the Complaint in a light most favorable to the plaintiff, the Court concludes that Plaintiff's Complaint states a valid claim for relief.

The Defendant's Motion to Dismiss Rule 12-B-6 or Motion to Stay is therefore denied pursuant to Rule 12, SCRCP, and South Carolina Supreme Court Administrative Order No. 2009-05-22-01.

**IV. Defendant's Motion to Dismiss – Failure to Join Necessary Party**

Mr. Sloan informed the Court that Defendant's Motion to Dismiss – Failure to Join Necessary Party was moot, so that motion was not heard.

**V. Plaintiff's Motion for Summary Judgment**

Mr. Hearn informed the Court that Plaintiff did not wish to go forward on the Motion for Summary Judgment as it was filed prior to the filing of the Singleton's motions, and additional discovery was pending between the parties. The Court continued this motion as a result

**VI. Plaintiff's Motion to Substitute Plaintiff.**

Plaintiff moved to allow US Bank, N.A. as Trustee of the FRT 2011-1 Trust be substituted for 50 by 50 REO, LCL as the Plaintiff in this action. Mr. Sloan informed the Court that Defendant consented to Plaintiff's Motion to Substitute Plaintiff.

**ORDER**

Based upon the foregoing discussion, the Court hereby orders, decrees, and adjudges the following:

Defendant Jamie Singleton's Motion to Disburse Insurance Proceeds is denied;

Defendant Jamie Singleton's Motion for More Definitive Statement is denied;

Defendant Jamie Singleton's Motion to Dismiss Rule 12-B-6 or Motion to Stay is denied;

Defendant's Motion to Dismiss – Failure to Join Necessary Party is withdrawn;

Plaintiff's Motion for Summary Judgment is continued; and

Plaintiff's Motion to Substitute Plaintiff is granted. Future filings in this action shall reflect US Bank, N.A. as Trustee of the FRT 2011-1 Trust as the Plaintiff.

And it is so ordered.

Maite Murphy
Master in Equity for Dorchester County

St. George, South Carolina
October 30, 2012

014978-00008

GMAC#: 0359522979

**ALLONGE TO NOTE**

BORROWER NAME: Jamie Singleton

NOTE DATE: January 4, 2006

LOAN AMOUNT: $212,000.00

INTEREST RATE: 10.45% adjustable

FIRST PAYMENT DUE: March 1, 2006

MATURITY DATE: February 1, 2036

PAY TO THE ORDER OF: **50 By 50 REO, LLC**

WITHOUT RECOURSE and without representation or warranty except as set forth in that certain Assignment of Note and Mortgage dated of even date herewith from Jamie Singleton in favor of GMAC Mortgage LLC.

Signed in the presence of:

**GMAC Mortgage, LLC**

_____

By: ELIZABETH FOUST
Title: AUTHORIZED OFFICER

PLAINTIFF'S EXHIBIT 8

PENGAD 800-631-6989

2310

02548

Loan # 0005003310

## ALLONGE TO NOTE

| | |
|---|---|
| BORROWER NAME: | Jamie Singleton |
| NOTE DATE: | January 4, 2006 |
| LOAN AMOUNT: | $212,000.00 |
| INTEREST RATE: | 10.45% adjustable |
| FIRST PAYMENT DUE: | March 1, 2006 |
| MATURITY DATE: | February 1, 2036 |

PAY TO THE ORDER OF: US Bank, N.A., as Trustee of the FRT 2011-1 Trust

WITHOUT RECOURSE and without representation or warranty except as set forth in that certain Assignment of Note and Mortgage dated of even date herewith from Jamie Singleton in favor of 50 by 50 REO, LLC.

Signed in the presence of:

**50 by 50 REO, LLC**

**By:** Timothy R Hageman

**Title:** Asst Vice President
AMS Servicing, LLC as Attorney in Fact

PLAINTIFF'S EXHIBIT 9

PENGAD 800-631-6989

3310

1709540 46

# ALLONGE TO NOTE

| | |
|---|---|
| Borrower: | **Jamie Singleton** |
| Date: | |
| Amount: | **$212,000.00** |
| Property Address: | **5505 Rowsham Place, North Charleston, SC 29418** |

Pay to the order of FRT 2013-1 Investor LLC, without recourse.

Executed this 4th day of September, 2014.

**FRT 2011-1 TRUST**

By: _____
Name: DeWayne Chin
Title: Authorized Signatory

PLAINTIFF'S EXHIBIT 10

PENGAD 800-631-6989

1709540 46

# ALLONGE TO NOTE

Borrower: **Jamie Singleton**
Date: _____
Amount: **$212,000.00**
Property Address: **5505 Rowsham Place, North Charleston, SC 29418**

Pay to the order of _____, without recourse.

Executed this 4th day of September, 2014.

**FRT 2013-1 INVESTOR LLC**

By: _____
Name: DeWayne Chin
Title: Authorized Signatory

PENGAD 800-631-6989
PLAINTIFF'S EXHIBIT

170954046 9

SINGLETON
NOMU

1031
SEC2012-PRIV

| | |
|---|---|
| **BORROWER(S):** | **JAMIE SINGLETON** |
| **ORIGINATING LENDER:** | **PEOPLE'S CHOICE HOME LOAN, INC.** |
| **DATE OF NOTE:** | **1/4/2006** |
| **PROPERTY ADDRESS:** | **5505 ROWSHAM PLACE, NORTH CHARLESTON, SC 29418** |
| **ORIGINAL LOAN AMOUNT:** | **$212,000.00** |
| **WAM ID:** | **109010289** |
| **SMS ID:** | **578125938** |

## NOTE ALLONGE

For the purpose of endorsement of the attached Note, this Allonge is affixed and becomes a permanent part of said Note.

**Pay to the order of:**

**Waterfall Victoria Grantor Trust II, Series G**

**without recourse or warranty**

**Wilmington Savings Fund Society, FSB d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Certificate Trustee for NNPL Trust Series 2012-1**
**By: New Penn Financial d/b/a Shellpoint Mortgage Servicing as attorney in fact**

**By:** _____

**Name: Cynthia Brock**

**Title: Manager**

PLAINTIFF'S EXHIBIT 12

PENGAD 800-631-6989

109010289

Singleton
WAMR

KASOTA
CSFB-PRIV

109010289

Borrower Name: Jamie Singleton
Property Address: 5505 Rowsham Pl5505 Rowsham Pl
Loan#: 555850755

## ALLONGE TO NOTE

**PAY TO THE ORDER OF:**

**WestVue NPL Trust II**

By:

Wilmington Savings Fund Society, fsb d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Certificate Trustee for NNPL Trust Series 2012-34

Cynthia M. Brock, Manager

PLAINTIFF'S EXHIBIT 13

PENGAD 800-631-6989

6/12/23 Real Estate Inquiry 09:19:46

Levy-Yr: 2015

Receipt#: R 2015 00060335 00 D
Block: _ Flc: _ Bankr: _

TMS MAP#: 181 10 06 037 000 C
Jurisdiction Code: 1
Dist: 208 Cnty: 312.00
City: 95.00

Name : SINGLETON JAMIE
Addr1: _____
Addr2: 5505 ROWSHAM PL
C/S/Z: NORTH CHARLESTON SC 29418 2623
Location: ROWSHAM PL 5505
Remarks :

| | |
|---|---|
| Taxable Value: | 239,385 |
| Total Assm: | 9,580 |
| Bldg Assm: | 7,580 |
| Land Assm: | 2,000 |

H/S Ind.: % H/S Appr:
H/S Assm:
Resid-Assm: 9580
Rollback : Acres: .00 Lots: 001

*Press F6 To View A Complete*
* Tax And Billing Breakdown *

| | |
|---|---|
| TOTAL TAXES: | 2,710.68 |
| Total-Paid: | 2,710.68 |
| Balance-Due: | .00 |
| Due-Date: | |

Lend-Code: 300 Mort-Code: 918

Redemption Date:

Add-By: 2015/10/26 Batch Date: 2016/10/21 Number: 07755
Chg-By: Delq Date: 2016/03/17 Oper: 003 CN

F1=Activity F3=Exit F6=Breakdown F8=Comments F10=Delq F9=PlanPayment

Sidney B. Jones III
Delinquent Tax Collector

PLAINTIFF'S EXHIBIT 22

PENGAD 800-631-6989

6/12/23 Real Estate Inquiry 09:19:08

Levy-Yr: 2016

Receipt#: R 2016 00060335 00 D

Block: _ Flc: _ Bankr: _

TMS MAP#: 181 10 06 037 000 C

Jurisdiction Code: 1

Dist: 208 Cnty: 312.60

City: 95.00

Name : SINGLETON JAMIE

Addr1:

Addr2: 5505 ROWSHAM PL

C/S/Z: NORTH CHARLESTON SC 29418 2623

Location: ROWSHAM PL 5505

Remarks :

| | |
|---|---|
| Taxable Value: | 239,385 |
| Total Assm: | 9,580 |
| Bldg Assm: | 7,580 |
| Land Assm: | 2,000 |

H/S Ind.: % H/S Appr:

H/S Assm:

Resid-Assm: 9580

Rollback : Acres: .00 Lots: 001

** Has address Changes press F4 to See **

Lend-Code: 000 Mort-Code:

*Press F6 To View A Complete*
* Tax And Billing Breakdown *

| | |
|---|---|
| TOTAL TAXES: | 2,657.29 |
| Total-Paid: | 2,657.29 |
| Balance-Due: | .00 |
| Due-Date: | |

Redemption Date:

Add-By: 2016/09/19 Batch Date: 2017/08/24 Number: 08092

Chg-By: Delq Date: 2017/03/17 Oper: 003 CN

F1=Activity F3=Exit F6=Breakdown F8=Comments F10=Delq F9=PlanPayment

Sidney B. Jones III
Delinquent Tax Collector

6/12/23 Real Estate Inquiry 09:23:13

Levy-Yr:. 2017

Receipt#:. R 2017 0006033500 . . TMS MAP#:. 181 10 06 037 000 C

Block:. _ Flc:. _ Bankr:. _ Jurisdiction Code: 1

Dist: 208 Cnty: 316.30

Name : SINGLETON JAMIE City: 95.00

Addr1: _____

Addr2: 5505 ROWSHAM PL Taxable Value: 239,385

C/S/Z: NORTH CHARLESTON SC 29418 2623 Total Assm: 9,580

Location: ROWSHAM PL 5505

Remarks : Bldg Assm: 7,580

Land Assm: 2,000

H/S Ind.:. . . . . % H/S Appr:

H/S Assm: . . . . . *Press F6 To View A Complete*.

Resid-Assm: . . . . 9580 * Tax And Billing Breakdown *

Rollback : Acres: . . . . . .00 Lots: 001 TOTAL TAXES:. . . . . 2,299.07

Total-Paid: 2,299.07

Lend-Code:. . . . . 800 Mort-Code:. 918 Balance-Due: .00

Due-Date:

Redemption Date:. . . . . .

Add-By: 2017/09/29 Batch Date: 2017/12/20 Number: 52906

Chg-By: Delq Date: . . . . . Oper: 8888 MT

. . . . . .

F1=Activity F3=Exit F6=Breakdown F8=Comments F10=Delq F9=PlanPayment

Dorch Cty Treas St. George, Office

6/12/23 Real Estate Inquiry 09:23:36

Levy-Yr.: 2018

Receipt#: R 2018 0006033500

Block: _ Flc: _ Bankr: _

TMS MAP#: 181 10 06 037 000 C

Jurisdiction Code: 1

Dist: 208 Cnty: 317.40

City: 97.00

Name : SINGLETON JAMIE

Addr1:

Addr2: 5505 ROWSHAM PL

C/S/Z: NORTH CHARLESTO SC 29418 2623

Location: ROWSHAM PL 5505

Remarks :

| | |
|---|---|
| Taxable Value: | 239,385 |
| Total Assm: | 9,580 |
| Bldg Assm: | 7,580 |
| Land Assm: | 2,000 |

H/S Ind.: % H/S Appr:

H/S Assm:

Resid-Assm: 9580

Rollback : Acres: .00 Lots: 001

*Press F6 To View A Complete*
* Tax And Billing Breakdown *

| | |
|---|---|
| TOTAL TAXES: | 2,364.77 |
| Total-Paid: | 2,364.77 |
| Balance-Due: | .00 |
| Due-Date: | |

Lend-Code: 000 Mort-Code:

Redemption Date:

Add-By: 2018/09/27 Batch Date: 2019/01/04 Number: 56973

Chg-By: Delq Date: Oper: 025 EC

F1=Activity F3=Exit F6=Breakdown F8=Comments F10=Delq F9=PlanPayment

Dorch Cty Treas St. George, Office

6/12/23 Real Estate Inquiry 09:26:12

Levy-Yr.: 2019

Receipt#.: R 2019 0060335 00

Block: _ Flc: _ Bankr: _

TMS MAP#.: 181 10 06 037 000 C

Jurisdiction Code: 1

Dist: 208 Cnty: 325.10

City: 97.00

Name : SINGLETON JAMIE

Addr1: _____

Addr2: 5505 ROWSHAM PL

C/S/Z: NORTH CHARLESTO SC 29418 2623

Location: ROWSHAM PL 5505

Remarks :

| | |
|---|---|
| Taxable Value: | 267,685 |
| Total Assm: | 10,710 |
| Bldg Assm: | 8,110 |
| Land Assm: | 2,600 |

H/S Ind.: .... % H/S Appr:

H/S Assm: .....

Resid-Assm: ... 10710

Rollback : Acres: .....00 Lots: 001

*Press F6 To View A Complete*

* Tax And Billing Breakdown *

| | |
|---|---|
| TOTAL TAXES: | 2,602.80 |
| Total-Paid: | 2,602.80 |
| Balance-Due: | .00 |
| Due-Date: | |

Lend-Code: ..... 000 Mort-Code: 368

Redemption Date: .....

Add-By: 2019/09/25 Batch Date: 2020/01/06 Number: 60844

Chg-By: Delq Date: ..... Oper: 025 EC

F1=Activity F3=Exit F6=Breakdown F8=Comments F10=Delq F9=PlanPayment

Dorch Cty Treas St. George, Office

6/12/23 Real Estate Inquiry 09:26:31

Levy-Yr: 2020

Receipt#: R 2020 0006035 00

Block: _ Flc: _ Bankr: _

TMS MAP#: 181 10 06 037 000 C

Jurisdiction Code: 1

Dist: 208 Cnty: 330.60

City: 95.00

Name : SINGLETON JAMIE

Addr1:

Addr2: 5505 ROWSHAM PL

C/S/Z: NORTH CHARLESTO SC 29418 2623

Location: ROWSHAM PL 5505

Remarks :

| | |
|---|---|
| Taxable Value: | 267,685 |
| Total Assm: | 10,710 |
| Bldg Assm: | 8,110 |
| Land Assm: | 2,600 |

H/S Ind.: % H/S Appr:

H/S Assm:

Resid-Assm: 10710

Rollback : Acres: .00 Lots: 001

*Press F6 To View A Complete*
* Tax And Billing Breakdown *

| | |
|---|---|
| TOTAL TAXES: | 2,640.29 |
| Total-Paid: | 2,640.29 |
| Balance-Due: | .00 |
| Due-Date: | |

Lend-Code: 01869749 Mort-Code: 368

Redemption Date:

Add-By: 2020/10/06 Batch Date: 2021/01/05 Number: 64626

Chg-By: Delq Date: Oper: 025 EC

F1=Activity F3=Exit F6=Breakdown F8=Comments F10=Delq F9=PlanPayment

Dorch Cty Treas St. George, Office

6/12/23 Real Estate Inquiry 09:26:39

Levy-Yr:: 2021

Receipt#:: R 2021 00060335 00 . .
Block:: _ Flc:: _ Bankr:: _

TMS MAP#:: 181 10 06 037 000 C
Jurisdiction Code: 1
Dist: 208 Cnty: 339.70
City: 95.00

Name : SINGLETON JAMIE
Addr1: _____
Addr2: 5505 ROWSHAM PL
C/S/Z: NORTH CHARLESTO SC 29418 2623
Location: ROWSHAM PL 5505
Remarks :

H/S Ind.:..... % H/S Appr:
H/S Assm: .....
Resid-Assm: ... 10710
Rollback : Acres: .....00 Lots: 001

Lend-Code:..... 000 Mort-Code:....

Redemption Date:: _____

| | |
|---|---|
| Taxable Value: | 267,685 |
| Total Assm: | 10,710 |
| Bldg Assm: | 8,110 |
| Land Assm: | 2,600 |

*Press F6 To View A Complete*
* Tax And Billing Breakdown *

| | |
|---|---|
| TOTAL TAXES:..... | 2,747.75 |
| Total-Paid: | 2,747.75 |
| Balance-Due: | .00 |
| Due-Date: | |

Add-By: 2021/09/28 Batch Date: 2022/01/10 Number: 68953
Chg-By: Delq Date: ..... Oper: 240 ML

F1=Activity F3=Exit F6=Breakdown F8=Comments F10=Delq F9=PlanPayment

Dorch Cty Treas St. George, Office

6/12/23 Real Estate Inquiry 09:26:46

Levy-Yr:. 2022

eceipt#:. R 2022 0006033 5 00 . .
Block:. _ Flc:. _ Bankr:. _

TMS MAP#:. 181 10 06 037 000 C
Jurisdiction Code: 1
Dist: 208 Cnty: 339.70
City: 95.00

Name : SINGLETON JAMIE
Addr1: _____
Addr2: 5505 ROWSHAM PL
C/S/Z: NORTH CHARLESTON SC 29418 2623
Location: ROWSHAM PL 5505
Remarks :

Taxable Value: 267,685
Total Assm: 10,710

Bldg Assm: 8,110
Land Assm: 2,600

H/S Ind.:. . . . . %. H/S Appr:
H/S Assm: . . . . . .
Resid-Assm: . . . 10710
Rollback : Acres: . . . . . .00 Lots: 001

*Press F6 To View A Complete*
* Tax And Billing Breakdown *
TOTAL TAXES:. . . . . 2,747.75
Total-Paid: 2,747.75
Balance-Due: .00
Due-Date:

Lend-Code:. . . . . 000 Mort-Code:. . . .

Redemption Date:. . . . . .
Add-By: 2022/10/04 Batch Date: 2022/11/30 Number: 72711
ng-By: Delq Date: . . . . . Oper: 270 ML

. . . . . .

F1=Activity F3=Exit F6=Breakdown F8=Comments F10=Delq F9=PlanPayment

Dorch Cty Treas St. George, Office

02561

6/12/23 Tax Activity Screen 09:23:22

Rcpt#: R 2017 00060335 00 Balance Due:.....00

Name .: SINGLETON JAMIE .....

| Activ Date | Digest Descriptn | DLQ | Assess | Taxes | HS Assm RC Assm | HS Tax RC Tax |
|---|---|---|---|---|---|---|
| 2017/09/29 | CNY ... INIT . TAX .. | | 9,580 | 3,030.15 | 0 | .00 |
| 208 | Tran | | | | 9580- | 1,752.18- |
| | | | | | NetTax | 1,277.97 |
| 2017/09/29 | CNY ... INIT . SWUF . | | 0 | 75.00 | 0 | .00 |
| 208 | Tran | | | | 0 | .00 |
| | | | | | NetTax | 75.00 |
| 2017/09/29 | CNY ... INIT . STRMC | | 0 | 36.00 | 0 | .00 |
| 208 | Tran | | | | 0 | .00 |
| | | | | | NetTax | 36.00 |
| 2017/09/29 | CTY ... INIT . TAX .. | | 9,580 | 910.10 | 0 | .00 |
| 208 | Tran | | | | 0 | .00 |
| | | | | | NetTax | 910.10 |
| 2017/12/20 | CNY ... PAYT . TAX .. | | 9,580- | 3,030.15- | 0 | .00 |
| 208 P/M 12/20/2017 | Tran 221924 | | | | 9580 | 1,752.18 |
| Remarks: PAID BY CORELOGIC | | Batch: 52906 | | | NetTax | 1,277.97- |

More...

F3=Exit Rollup/Rolldown

Dorch Cty Treas St. George, Office

--------- MAIL ---------- --------- PROPERTY ----------

JAMIE SINGLETON

5505 ROWSHAM PLACE 5505 ROWSHAM PLACE

NORTH CHARLESTON SC 29418-3077 NORTH CHARLESTON SC 29418-0000

| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID | |
|---|---|---|---|---|---|---|---|
| 051508 | FM | | UNAP FUNDS CODE-1 | | TO U | | T: 28725 |
| 051508 | FM | | UNAP FUNDS-1 | | 00 TO | 96.56 | T: 28725 |
| 051508 | UFU | 010108 | UNAPPLIED FUNDS (1) | | 96.56 BALANCE | | 96 56 |
| 051508 | UFF | 010108 | UNAPPLIED FUNDS (2) | | -96.56 BALANCE | | 0.00 |
| 051508 | AA | 010108 | .00 | .00 | .00 | .00 | |
| 051508 | AA | 010108 | .00 | .00 | .00 | .00 | |
| 051508 | ET | 010108 | T:28725 10170 REPAYMENT PLAN CANCEL LETTER 05/15 | | | | |
| 051608 | FM | | UNCOLL LATE CHARGES | -310.00 TO | | -620 00 | T: 30017 |
| 051608 | UI | 010108 | .00 | .00 | .00 | .00 | |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | -310.00* | |
| 051608 | AA | 010108 | 00 | 00 | .00 | .00 | |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | -310.00* | |
| 051608 | RPA | 000000 | T:30017 17:43:00 | | | | |
| | | | REPAY PLAN SET UP | | | | |
| 051608 | RES | 010108 | T:30017 ON-LINE REPAYMENT SCHEDULE | | | STD | FORM |
| 051608 | DM | 000000 | T:30017 17:59 00 | | | | |
| | | | ACTION/RESULT CD CHANGED FROM BRLM TO BRLM | | | | |
| 051608 | DM | 000000 | T:30017 17:59:00 | | | | |
| | | | BRWR SENT IN A PYMNT IN APRIL THOUGHT IT WAS LOST | | | | |
| 051608 | DM | 000000 | T.30017 17:59.00 | | | | |
| | | | IN THE MAIL,STOPPED THE PYMNT AND ISSUED ANOTHER | | | | |
| | | | PYMNT,NOW THE 1ST PYMNT WAS RETURNED SINCE IT WAS | | | | |
| | | | STOPPED AND THE OTHER ONE HAS NOT BEEN | | | | |
| | | | RECEIVED,BRWR VERY UPSET ADV TO THE LAST PYMNT | | | | |
| | | | MORE TIME AND BY NXT WEEK WED TO SEE IF IT HAS POS | | | | |
| 051608 | NT | 000000 | T:22000 b1 ci re pmt he sent as part of loss mit rpp. adv | | | | |
| | | | xfer to loss mit since cs had no idea of what the | | | | |
| | | | agreement (rpp) is. carloa73842 | | | | |
| 051608 | D19 | 010108 | CSH - NSF/REVERSAL LETTER (10160) | | | TXT | 8.07 |
| 051608 | D19 | 010108 | BREACH JAMIE SINGLETON | | | TXT | 8.05 |
| 051608 | D28 | 000000 | BILLING STATEMENT FROM REPORT R628 | | | STD | FORM |
| 051908 | RES | 010108 | T:30017 ON-LINE REPAYMENT SCHEDULE | | | STD | FORM |
| 051908 | OL | 010108 | T:30017 WDOYDEF - REPAY ARRANGEMENTS | | | TXT | 6.33 |
| 051908 | DM | 000000 | T:22769 17:06:00 | | | | |
| | | | ACTION/RESULT CD CHANGED FROM BRLM TO BRUN | | | | |
| 051908 | DM | 000000 | T:22769 17:06:00 | | | | |
| | | | TT.B1.VI. XFRD CALL TO LM. | | | | |

ALL FCL23041

**EXECUTION VERSION**

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# MORTGAGE LOAN PURCHASE AGREEMENT

**Dated as of January 31, 2018**

between

**NNPL TRUST SERIES 2012-1**

as Seller

**NOMURA CORPORATE FUNDING AMERICAS, LLC**

as Seller Responsible Party

**WATERFALL VICTORIA GRANTOR TRUST II, SERIES G**

as Purchaser

and

**WATERFALL VICTORIA MASTER FUND, LTD**

as Purchaser Responsible Party

---

PENGAD 800-631-6989
PLAINTIFF'S EXHIBIT
26
ID only

# MORTGAGE LOAN PURCHASE AGREEMENT

This Mortgage Loan Purchase Agreement is made and entered into as of January 31, 2018 between NNPL Trust Series 2012-1, as seller ("Seller"), and Waterfall Victoria Grantor Trust II, Series G, as purchaser (the "Purchaser").

## RECITALS

WHEREAS, the Purchaser has agreed to purchase from the Seller and the Seller has agreed to sell to the Purchaser, on a servicing released basis, those certain performing, re-performing and non-performing residential mortgage loans identified on Schedule A to the Bill of Sale;

WHEREAS, the Seller desires to sell, transfer and otherwise assign the Mortgage Loans and the Servicing Rights related to such Mortgage Loans, and the Purchaser desires to purchase such Mortgage Loans and the Servicing Rights related thereto;

WHEREAS, the Purchaser and the Seller wish to prescribe the manner of the conveyance and control of the Mortgage Loans and any assignment of the Purchaser's rights hereunder;

NOW THEREFORE, in consideration of the mutual covenants and conditions herein set forth and other good and valuable consideration, the receipt and adequacy of which is hereby acknowledged, the Seller, the Seller Responsible Party, the Purchaser and the Purchaser Responsible Party agree as follows:

## ARTICLE I

## DEFINITIONS AND GENERAL INTERPRETIVE PROVISIONS

**Section 1.01 Definitions.** Unless the context requires otherwise, all capitalized terms used herein shall have the meanings assigned to such terms in this Section 1.01 unless defined elsewhere herein.

**Accepted Servicing Practices:** With respect to each Mortgage Loan, the mortgage servicing practices that are (i) similar to those of prudent mortgage lending institutions that service mortgage loans which are of the same type as the Mortgage Loans in the jurisdiction where the related Mortgaged Property is located, (ii) in accordance with the terms of the related Mortgage and the Mortgage Note, (iii) in compliance with applicable federal, state and local laws and regulations in all material respects and (iv) any contractual obligations with respect to servicing the Mortgage Loans, including any obligations under a servicer's SPA for participation in the U.S. Department of Treasury's Making Home Affordable Program and pursuant to Article V of this Agreement.

**Agreement:** This Mortgage Loan Purchase Agreement, as may be amended from time to time.

**Assignment of Mortgage:** An assignment of a Mortgage, notice of transfer or equivalent instrument in recordable form, sufficient under the laws of the jurisdiction

**HEREBY. EACH PARTY IRREVOCABLY WAIVES, TO THE FULLEST EXTENT PERMITTED BY LAW, ANY OBJECTION WHICH IT MAY NOW OR HEREAFTER HAVE TO THE LAYING OF THE VENUE OF ANY SUCH PROCEEDING BROUGHT IN SUCH A COURT AND ANY CLAIM THAT ANY SUCH PROCEEDING BROUGHT IN SUCH A COURT HAS BEEN BROUGHT IN AN INCONVENIENT FORUM. EACH PARTY HERETO HEREBY CONSENTS TO PROCESS BEING SERVED IN ANY SUIT, ACTION OR PROCEEDING WITH RESPECT TO THIS AGREEMENT, OR ANY DOCUMENT DELIVERED PURSUANT HERETO BY THE MAILING OF A COPY THEREOF BY REGISTERED OR CERTIFIED MAIL, POSTAGE PREPAID, RETURN RECEIPT REQUESTED, TO ITS RESPECTIVE ADDRESS SPECIFIED AT THE TIME FOR NOTICES UNDER THIS AGREEMENT.**

**EACH PARTY HERETO HEREBY KNOWINGLY, VOLUNTARILY AND INTENTIONALLY, WAIVES (TO THE EXTENT PERMITTED BY APPLICABLE LAW) ANY RIGHT IT MAY HAVE TO A TRIAL BY JURY OF ANY DISPUTE ARISING UNDER OR RELATING TO THIS AGREEMENT AND AGREES THAT ANY SUCH DISPUTE SHALL BE TRIED BEFORE A JUDGE SITTING WITHOUT A JURY.**

**Section 6.08 Severability Clause.** Any part, provision, representation or warranty of this Agreement that is prohibited or which is held to be void or unenforceable shall be ineffective to the extent of such prohibition or unenforceability without invalidating the remaining provisions hereof. Any part, provision, representation or warranty of this Agreement which is prohibited or unenforceable or is held to be void or unenforceable in any jurisdiction shall be ineffective, as to such jurisdiction, to the extent of such prohibition or unenforceability without invalidating the remaining provisions hereof. To the extent permitted by applicable law, the parties hereto waive any provision of law that prohibits or renders void or unenforceable any provision hereof.

**Section 6.09 Successors and Assigns; No Third Party Beneficiaries.** This Agreement shall bind and inure to the benefit of and be enforceable by the Seller, the Seller Responsible Party, the Purchaser and the Purchaser Responsible Party and the respective permitted successors and assigns of the Seller, the Seller Responsible Party, the Purchaser and the Purchaser Responsible Party. No party may assign this Agreement without the other parties' prior written consent. Except as expressly set forth in Section 3.03(l) and Section 5.01, this Agreement does not and is not intended to confer any rights or remedies upon any person other than the Seller, the Seller Responsible Party, the Purchaser and the Purchaser Responsible Party hereunder.

**Section 6.10 Survival.** Subject to the limitations set forth in Section 3.04 and Section 6.02, the representations, warranties, indemnities, covenants and agreements of the parties provided in this Agreement and the parties' obligations hereunder shall survive the execution and delivery of this Agreement.

**Section 6.11 Further Assurances.** The parties shall, upon the written request of the other, execute and deliver to each other such reasonable and appropriate additional documents, instruments or agreements as may be reasonably necessary or appropriate to effectuate the purposes of this Agreement.

**Section 6.12 Counterparts.** This Agreement may be executed in one or more counterparts and by the different parties hereto on separate counterparts, each of which, when so executed, shall be deemed to be an original, and may be executed and delivered by facsimile or electronic transmission; such counterparts, facsimiles and electronic transmissions, together, shall constitute one and the same agreement.

**Section 6.13 Enforcement of Remedies.**

(a) The Seller Responsible Party shall be fully responsible for the repurchase and payment obligations of the Seller as and to the extent set forth in Sections 2.05(a) and 3.04(b) hereof. The Seller Responsible Party agrees that the Purchaser shall be entitled to seek enforcement directly against the Seller Responsible Party, and the Purchaser shall not be required to pursue any remedy against the Seller prior to seeking enforcement against the Seller Responsible Party.

(b) The Purchaser Responsible Party shall be fully responsible for the obligations of the Purchaser (including but not limited to the Purchaser's indemnification obligations and the obligations set forth in Article V hereof) as and to the extent set forth in this Agreement. The Purchaser Responsible Party agrees that the Seller shall be entitled to seek enforcement directly against the Purchaser Responsible Party, and the Seller shall not be required to pursue any remedy against the Purchaser prior to seeking enforcement against the Purchaser Responsible Party.

(Signature pages follow)

**IN WITNESS WHEREOF,** the parties hereto have caused their names to be signed to this Mortgage Loan Purchase Agreement by their respective officers thereunto duly authorized as of the date first above written.

**NNPL TRUST SERIES 2012-1, as Seller**

By: Nomura Corporate Funding Americas, LLC, not in its individual capacity but solely as Administrator on behalf of NNPL Trust Series 2012-1

By: _____
Name: BRIAN HARGRAVE
Title: MANAGING DIR

**WATERFALL VICTORIA GRANTOR TRUST II, SERIES G, as Purchaser**

By: Waterfall Asset Management, LLC, as Trust Agent

By: _____
Name: Thomas Buttacavoli
Title: Authorized Person

ACKNOWLEDGED AND AGREED TO SOLELY WITH RESPECT TO SECTION 6.13:

**NOMURA CORPORATE FUNDING AMERICAS, LLC, as Seller Responsible Party**

By: _____
Name: BRIAN HARGRAVE
Title: MANAGING DIR

**WATERFALL VICTORIA MASTER FUND, LTD, as Purchaser Responsible Party**

By: _____
Name: Thomas Buttacavoli
Title: Authorized Person

**IN WITNESS WHEREOF,** the parties hereto have caused their names to be signed to this Bill of Sale by their respective officers thereunto duly authorized as of the date first above written.

**NNPL TRUST SERIES 2012-1, as Seller**

By: Nomura Corporate Funding Americas, LLC, not in its individual capacity but solely as Administrator on behalf of NNPL Trust Series 2012-1

By: _____
Name: BRIAN HARGKANG
Title: MANAGING DIR.

Accepted and Agreed:

**WATERFALL VICTORIA GRANTOR TRUST II, SERIES G, as Purchaser**

By: Waterfall Asset Management, LLC, as Trust Agent

By: _____
Name: Thomas Buttacavoli
Title: Authorized Person

| As Of Dt | Loan ID | BorrowerFirstMiddleName | BorrowerLastName | Address | City | State | Zipcode | Total Principal Balance | | Lien Position | Modification Flag | In Flight/Pending Modification | Bankruptcy Flag | Foreclosure Flag | HUD Pool 1 Flag |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2017 | 351616229 | Jamie | Singleton | 5509 ROWSHAM PLACE | North Charleston | SC | 29418 | 207,389.66 | 0 | 1 | | 0 | 0 | 0 | 1 |

STATE OF SOUTH CAROLINA
COUNTY OF DORCHESTER
50 by 50 REO, LLC,
Plaintiff,

v.
Jamie Singleton; Indigo Pointe Homeowners Association;
Defendant(s).

(014978-00008)

IN THE COURT OF COMMON PLEAS
DOCKET NO. 11-CP-18-0871

ATTORNEY CERTIFICATION
Deficiency Judgment Demanded
(Mortgagor Denied)

FILED-RECORDED
2011 DEC 19 PM 4:41
CHERYL L. [illegible]
CLERK OF COURT
DORCHESTER COUNTY

Pursuant to Supreme Court Administrative Order 2011-05-02-01 ("the Order"), and upon information and belief, the undersigned attorney hereby certifies the following:

1) That the Mortgagor, as defined by the Order, has been served with notice of right to foreclosure intervention;
2) That Plaintiff or its designated agents have received and examined all records and documents (if any) submitted by the Mortgagor to evaluate the loan for foreclosure intervention;
3) That the Mortgagor has been given a full and fair opportunity to submit any additional information pertaining to the subject loan to Plaintiff or its agents for consideration;
4) That after a complete review of all available information, Plaintiff has determined, as of December 13, 2011 that the Mortgagor does not qualify for any foreclosure intervention options as contemplated by the Order;
5) That on December 16, 2011, a Notice of Foreclosure Intervention Denial was served on the Mortgagor(s) as required by the Order and Plaintiff has not entered into any other settlement agreements with the Mortgagor(s) as of the date stated in Plaintiff's Notice of Foreclosure Intervention Denial.

Rogers Townsend & Thomas, PC
ATTORNEYS FOR PLAINTIFF
Samuel C. Waters (SC Bar #5958)
Reginald P. Corley (SC Bar #69453)
Ellie C. Floyd (SC Bar #68635)
Eve Mordecai Stacey (SC Bar #5300)
Robert P. Davis (SC Bar #74030)
Vance L. Brabham, III (SC Bar #71250)
John P. Feiner (SC Bar #77460)
Andrew W. Montgomery (SC Bar #79893)
Andrew A. Powell (SC Bar #100210)
Cheryl H. Fisher (SC Bar #15213)
Jennifer W. Rubin (SC Bar #16727)
Michael P. Morris (SC Bar #73560)
Mary R. Powers (SC Bar #16534)
William S. Koehler (SC Bar#74935)
Jaclynn B. Goings (SC Bar #77501)
Kelsey K. Lipscomb (SC Bar #77519)
Taryn M. Zange (SC Bar #70357)
220 Executive Center Drive
Columbia, SC 29210
Post Office Box 100200 (29202)
(803) 744-4444

Columbia, South Carolina
December 16, 2011

PLAINTIFF'S EXHIBIT 27
PENGAD 800-631-6989

STATE OF SOUTH CAROLINA

COUNTY OF DORCHESTER

50 by 50 REO, LLC,

Plaintiff,

v.

Jamie Singleton; Indigo Pointe Homeowners Association;

Defendant(s).

(014978-00008)

IN THE COURT OF COMMON PLEAS

DOCKET NO. 11-CP-18-0871

CERTIFICATE OF MAILING
Deficiency Judgment Demanded

FILED-RECORDED
2011 DEC 19 PM 4:41
CHERYL GRAHAM
CLERK OF COURT
DORCHESTER COUNTY

Pursuant to the South Carolina Supreme Court Administrative Order 2011-05-02-01 the undersigned, says that he/she mailed a copy of the Attorney Certification in the above-referenced foreclosure action upon the parties listed below by placing a copy of the Attorney Certification in the United States Mail, postage paid, to be mailed to the parties set forth below at the following addresses this 16 day of December, 2011:

William H. Sloan
P.O. Box 85
Summerville, SC 29202
Attorney for Jamie Singleton

Mikita Patel

Loan Number [redacted]

# ADJUSTABLE RATE NOTE
## (LIBOR Six-Month Index (As Published In The Wall Street Journal)-Rate Caps) Including Prepayment Penalty

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT MY ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

| 01/04/2006 | IRVINE | CALIFORNIA |
|---|---|---|
| [Date] | [City] | [State] |

5505 ROWSHAM PLACE, NORTH CHARLESTON, SOUTH CAROLINA 29418
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. $ 212,000.00 (this amount is called "Principal"), plus interest, to the order of Lender. Lender is PEOPLE'S CHOICE HOME LOAN, INC. a WYOMING CORPORATION.

I will make all payments under this Note in the form of cash, check or money order.

I understand that Lender may transfer this Note. 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 10.450%. The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(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 payments on the 1st day of each month beginning on March 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 February 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 P.O. Box 52678, Irvine, CA 92619 or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments will be in the amount of U.S. $ 1,931.33. This amount may change.

(C) Monthly Payment Changes

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Date(s)

The interest rate I will pay may change on the 1st day of February, 2006, and every 6th month(s) thereafter. Each date on which my interest rate could change is called a "Change Date."



[redacted]

PLAINTIFF'S EXHIBIT 28

PENGAD 800-631-6989

**(B) The Index**

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in the Wall Street Journal. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

**(C) Calculation of Changes**

Before each Change Date, the Note Holder will calculate my new interest rate by adding six and nine tenth(s) percentage points ( 6.900% ) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

**(D) Limits on Interest Rate Changes**

The interest rate I am required to pay at the first Change Date will not be greater than 13.450% or less than 13.450 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage point(s) ( 1.000% ) from the rate of interest I have been paying for the preceding 6 months.

My interest rate will never be greater than 19.450%. My interest rate will never be less than 13.450%.

**(E) Effective Date of Changes**

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

**(F) Notice of Changes**

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

## 5 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 before it is due 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 then due under this Note.

The Note Holder will use my Prepayment to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to any accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of this Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial prepayment may be offset by an increase in the interest rate.

If within Twenty-four (24) months from the date of execution of the Security Instrument, I make full Prepayment or partial Prepayment, and the total of such Prepayment(s) in any 12-month period exceeds twenty percent (20%) of the original Principal amount of the loan, I will pay a Prepayment charge in an amount equal to 6 months' advance interest on the amount by which the total of my Prepayment(s) within that 12-month period exceeds twenty percent (20%) of the original Principal amount of the loan.

## 6. 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 that 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.

## 7. BORROWER'S FAILURE TO PAY AS REQUIRED

### (A) Late Charges 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 that 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.

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.

## 8. GIVING OF NOTICES

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given 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.

## 9. 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.

## 10. 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.



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**11 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 that might result if I do not keep the promises that 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 read 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. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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.**

JAMIE SINGLETON (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

[Sign Original Only]

[redacted]

[redacted]

ADJUSTABLE RATE NOTE
(LIBOR Six-Month Index (As Published In The Wall Street Journal)-Rate Caps)
Including Prepayment Penalty

[redacted]

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT MY ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

| 01/04/2006 | IRVINE | CALIFORNIA |
|---|---|---|
| [Date] | [City] | [State] |

5535 ROWNHAM PLACE, NORTH CHARLESTON, SOUTH CAROLINA 29418
[Property Address]

1 BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. $ 212,800.00 (this amount is called "Principal"), plus interest, to the order of Lender. Lender is PEOPLE'S CHOICE HOME LOAN, INC. a WYOMING CORPORATION.

I will make all payments under this Note in the form of cash, check or money order.

I understand that Lender may transfer this Note. 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 10.450%. The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(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 payments on the 1st day of each month beginning on March 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 February 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 P.O. Box 63678, Irvine, CA 92619 or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments will be in the amount of U.S. $ 1,041.33. This amount may change.

(C) Monthly Payment Changes

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

4 INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Date(s)

The interest rate I will pay may change on the 1st day of February, 2006, and every Six months thereafter. Each date on which my interest rate could change is called a "Change Date."

[redacted] Page 1 of 4 [redacted] 7L5

EXHIBIT 2

PLAINTIFF'S EXHIBIT 29

EXHIBIT 4 Bellanti 02/02/22

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(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six-month U.S. dollar-denominated deposits in the London market ("LIBOR") as published in the Wall Street Journal. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding six and one-half (6) percentage points ( 6.500% ) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 13.450% or less than 6.500%. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage point(s) ( 1.000%). I have the rate of interest I have been paying for the preceding 6 months.

My interest rate will never be greater than 16.450%. My interest rate will never be less than 6.500%.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

5. 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 before it is due 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 then due under the Note.

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 dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial prepayment may be offset by an increase in the interest rate.

If, within Twenty four (24) months from the date of execution of the Security Instrument, I make full Prepayment or partial Prepayments, and the total of such Prepayments in any 12-month period exceeds twenty percent (20%) of the original Principal amount of the loan, I will pay a Prepayment charge in an amount equal to six months' advance interest on the amount by which the total of my Prepayments within that 12-month period exceeds twenty percent (20%) of the original Principal amount of the loan.



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6. 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.

7. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges 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 that 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.

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.

8. GIVING OF NOTICES

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given 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.

9. 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.

10. 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.



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**6. 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 that might result if I do not keep the promises that 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 as follows:

(a) 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. Lender also shall not exercise this option if: (i) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (ii) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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.

JACK SINGLETON (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Sign Original Only)



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ADJUSTABLE RATE NOTE

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT MY ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

[Date] [City] [State]

1125 ROWNHAM PLACE, NORTH CHARLESTON, SOUTH CAROLINA 29418

[Property Address]

1. BORROWER'S PROMISE TO PAY

2. INTEREST

3. PAYMENTS

(A) Time and Place of Payments

(B) Amount of My Initial Monthly Payments

(C) Monthly Payment Changes

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

(B) The Index

(C) Calculation of Changes

(D) Limits on Interest Rate Changes

(E) Effective Date of Changes

(F) Notice of Changes

5. BORROWER'S RIGHT TO PREPAY

6. LOAN CHARGES

7. BORROWER'S FAILURE TO PAY AS REQUIRED

8. GIVING OF NOTICES

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

10. WAIVERS

11. UNIFORM SECURED NOTE

12. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

DEFENDANT'S EXHIBIT 11

PLAINTIFF'S EXHIBIT 30

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6. LOAN CHARGES

7. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

(B) Default

(C) Notice of Default

(D) No Waiver By Note Holder

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

8. GIVING OF NOTICES

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

10. WAIVERS

11. UNIFORM SECURED NOTE

WITNESS THE HANDS AND SEALS OF THE UNDERSIGNED.

**UNITED STATES BANKRUPTCY COURT**
**DISTRICT OF SOUTH CAROLINA**

| | |
|---|---|
| IN RE:<br><br>**Jamie Singleton**<br><br>Last four of social security #:**0250**<br><br>DEBTOR(S) | CASE NO: 09-01576-jw<br>CHAPTER: 13<br><br>**NOTICE, CHAPTER 13 PLAN, MOTIONS TO VALUE SECURITY, AVOID JUDICIAL LIEN, AVOID A NONPURCHASE-MONEY, NONPOSSESSORY SECURITY INTEREST AND LIEN, AND/OR TO ASSUME OR REJECT AN EXECUTORY CONTRACT/UNEXPIRED LEASE** |

**I. NOTICE TO CREDITORS AND PARTIES IN INTEREST:** The debtor[1] has filed a chapter 13 bankruptcy case and listed you as a creditor or interested party. The debtor has filed the following chapter 13 plan and motions which may affect your rights. **Failure to object may constitute an implied acceptance of and consent to the relief requested in this document.**

A. ADDITIONS, MODIFICATIONS, OR DELETIONS: All additions or modifications to the Court's form plan (See exhibits to SC LBR 3015-1 and 3015-2, "SC LBR" refers to the SC Local Bankruptcy Rules, available at www.scb.uscourts.gov) are highlighted by *italics*. Deletions are noted as "Not Applicable" or by striking through the deleted provisions. If changes are substantial or if an alternative plan is proposed, a cover sheet that summarizes and identifies the changes shall be filed and served herewith.

B. DEADLINE FOR FILING OBJECTIONS, NOTICE OF HEARING ON CONFIRMATION OF CHAPTER 13 PLAN AND MOTIONS: Objections to the motions and any provision of the plan must be made in accordance with SC LBR 9014-1, properly served, and filed with the United States Bankruptcy Court, 1100 Laurel Street, Columbia, SC 29201, within twenty-five (25) days from the date this document is filed. Timely objections will be heard at the confirmation hearing, notice of which is given separately in the Notice of Meeting of Creditors. If a timely objection is filed after the confirmation hearing, a separate hearing on the objection will be scheduled and notice of such a hearing will be given. If no timely objection is filed, the Court, upon recommendation of the chapter 13 trustee and without further hearing or notice, may enter an order confirming the plan and granting the motions.

**II. MOTION TO VALUE SECURITY, AVOID JUDICIAL LIEN, AVOID A NONPURCHASEMONEY, NONPOSSESSORY SECURITY INTEREST AND LIEN, AND/OR TO ASSUME OR REJECT AN EXECUTORY CONTRACT/UNEXPIRED LEASE.** The debtor requests that confirmation of this plan alter the rights of the following creditor:

A. Nonpossessory, Nonpurchase-Money Lien: The debtor moves, pursuant to 11 U.S.C. § 522(f), to avoid the following nonpossessory, nonpurchase-money security interest and lien in household goods:

| Name of creditor and description of property securing lien | Value of Debtor's interest in property | Total of all other liens | Exemption claimed | Estimated security interest/debt | Security interest Not avoided (see IV(B)(4) below) | Security interest to be avoided (see IV(E) below) |
|---|---|---|---|---|---|---|
| | | | | | | |

[1] When used herein, the term "debtor" shall apply as applicable either in the singular or in the plural, if there are joint debtors in the case.



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PLAINTIFF'S EXHIBIT 31

B. Judicial Lien: The debtor moves, pursuant to 11 U.S.C. § 522(f), to avoid the following judicial lien:[2]

| Name of creditor and description of property securing lien | Value of Debtor's interest in property | Total of all other liens | Exemption claimed | Estimated judicial lien | Judicial lien Not avoided (see IV(B)(4) below) | Judicial lien avoided (see (IV(E) below) |
|---|---|---|---|---|---|---|
| | | | | | | |

C. Valuation of Security: The debtor moves, in accordance with 11 U.S.C. § 506, to establish the value of a lien as follows:

| Name of creditor and description of property securing lien | Value of Debtor's interest in property | Holder and amount of superior liens | Estimate of creditor's claim | Value of lien (see IV(B)(4) below) | Unsecured claim after valuation (see IV(E) below) |
|---|---|---|---|---|---|
| | | | | | |

D. Assumption or Rejection of Executory Contract/Unexpired Lease: The debtor moves for the assumption of the following executory contract and/or unexpired lease. The debtor agrees to abide by all terms of the agreement and to cure any pre-petition arrearage or default in the manner below. Any executory contract or unexpired lease not specifically mentioned is rejected.

| Name of Creditor and lease or contract to be assumed | Amount of regular payment | Estimated amount of Default (state if none) | Cure Provisions for any default paid by (Debtor or trustee) | Regular payments to be paid by Debtor directly to creditor beginning (month/year) |
|---|---|---|---|---|
| | | | | |

## III. THE CHAPTER 13 PLAN: PAYMENT OBLIGATIONS OF THE DEBTOR.

A. Payments from the debtor to the chapter 13 trustee (the "trustee"): The debtor submits to the supervision and control of the trustee all or such portion of future earnings or other future income as is necessary for the execution of the plan. In addition, the debtor will pay to the trustee any portion of a recovery under a pre-petition claim or cause of action that constitutes disposable income or is not exempt.

The debtor shall pay to the trustee the sum of **$ 320.00** per month for a period of **FIFTY-SEVEN (57)** months, unless all allowed claims (other than long-term claims) are fully paid pursuant to the plan.

B. Payments from the debtor directly to creditors: The debtor shall pay all post-petition priority obligations, including but not limited to taxes and post-petition domestic support, and pay regular payments on assumed executory contracts or leases, directly to the holder of the claim as the obligations come due, unless otherwise ordered by the Court. The debtor may be required to pay some or a portion of pre-petition debts directly to a creditor in addition to required payments to the trustee, as indicated in paragraph II(D) above and/or in the paragraphs that follow.

**IV. PLAN DISTRIBUTIONS TO CREDITORS.** To receive a distribution from the trustee, a proof of claim, including adequate supporting documentation, must be filed with the Court. If a claim designated in this plan as secured is filed as an unsecured claim and the plan is confirmed, the claim may be treated as unsecured for purposes of plan distributions by the trustee. If a creditor files a proof of claim alleging that the claim is secured, but does not timely object to the confirmation of the plan and the claim is treated as unsecured in a confirmed plan, the claim may be treated as unsecured for purposes of plan distributions by the trustee. Confirmation of this plan does not bar a party in interest from objecting to a claim. The trustee, after the deduction of the trustee's commission and expenses, or the debtor, as indicated, shall make payments as follows:

[2] For co-owned property, see In re Ware, 274 B.R. 206 (Bankr. D.S.C. 2001) and Exhibit C to SC LBR 4003-2.

A. Attorney for the debtor:

1. The debtor and the debtor's attorney have agreed to an attorney's fee in the amount of **$3,0000.00** ***(plus $274.00 filing fee)*** for the services identified in the Rule 2016(b) disclosure statement filed in this case. The amount of **$1,000.00** ***(plus $274.00 filing fee)*** was paid prior to the filing of the case. The remaining fee shall be disbursed by the trustee as follows: Following confirmation of the plan and unless the Court orders otherwise, the trustee shall disburse $500.00 to the attorney from the initial disbursement.[3] Thereafter, the balance of the attorney's compensation as allowed by the Court shall be paid, to the extent then due, with all funds remaining each month after payment of allowed secured claims and pre-petition arrearages on domestic support obligations. In instances where an attorney assumes representation in a pending *pro se* case and a plan is confirmed, a separate order may be entered by the Court, without further notice, which allows for the payment of a portion of the attorney's fees in advance of payments to creditors.

2. If, as an alternative to the above treatment, the debtor's attorney has received a retainer and cost advance and agreed to file fee applications for compensation and expenses in this case pursuant to 11 U.S.C. § 330, the retainer and cost advance shall be held in trust until fees and expense reimbursements are approved by the Court. Prior to the filing of this case, the attorney has received $_____ and for plan confirmation purposes only, the fees and expenses of counsel are estimated at $_____ or less.

B. Secured Creditor Claims: The plan treats secured claims as follows:

1. General Provisions: The terms of the debtor's pre-petition agreement with a secured creditor shall continue to apply except as modified by this plan, the order confirming the plan, or other order of the Court. Holders of secured claims shall retain liens to the extent provided by 11 U.S.C. § 1325(a)(5)(B)(i). Secured creditors paid the full secured claim provided for by this plan shall timely satisfy any liens in the manner required by applicable law or order of this Court. Any creditor holding a claim secured by property that is removed from the protection of the automatic stay by order, surrender, or through operation of the plan will receive no further distribution from the chapter 13 trustee on account of any secured claim. This also applies to creditors who may claim an interest in, or lien on, property that is removed from the protection of the automatic stay by another lienholder or released to another lienholder, unless the Court orders otherwise. Any funds that would have been paid to any such creditor will be distributed according to the remaining terms of the plan. (The preceding language does not apply if the sole reason for its application arises under 11 U.S.C. § 362(c)(3) or (c)(4)). Any creditor affected by this provision may file an itemized proof of claim for any unsecured deficiency within a reasonable time after the removal of the property from the protection of the automatic stay. Secured creditors that will be paid directly by the debtor may send standard payment and escrow notices, payment coupons, or inquiries about insurance, and such action will not be considered a violation of the automatic stay.

2. Long-term or mortgage debt. No default: The debtor is current on obligations to (creditor name) and will continue regular payments directly to that creditor. Description of collateral:

3. Long term or mortgage debt. Curing default: 11 U.S.C. 1322(b)(3) and/or (5):

a. Arrearage payments. The trustee shall pay the arrearage as stated in the creditor's allowed claim or as otherwise ordered by the Court to **GMAC Mortgage, LLC** at the rate of **$211.00** or more per month, for **5505 ROWSHAM PLACE, N.**

[3] The chapter 13 trustee shall not at any time disburse to the debtor's attorney more than: (a) the unpaid balance of (1) the fee to be paid under the plan pursuant to paragraph 1 herein, or (2) the fee previously applied for and authorized pursuant to paragraph 2 herein, plus (b) any supplemental fee then applied for and authorized under the terms of the applicable Procedures for Approval of Attorney's Fees in Chapter 13 Cases.

**CHARLESTON, SC 29418**, along with **0%** interest. The creditor shall apply trustee payments solely to those designated arrearages, i.e., those arrearages accruing before the month specified in (b) below. For so long as the debtor complies with this plan, a creditor may not declare a default based on any payment delinquency to be cured by this paragraph and the creditor shall not impose any post-petition fee on account of any arrearage paid by the trustee.

b. Maintenance of regular non-arrearage payments. Beginning **APRIL, 2009**, the Debtor shall pay directly to the creditor non-arrearage payments arising under the agreement with the secured creditor. The creditor shall apply each payment under this paragraph solely to post-petition obligations that accrue during or after the month specified herein.

4. Secured portion of claims altered by valuation and lien avoidance: The trustee shall pay (creditor name) the sum of $ (payment amount) or more per month, along with (percentage) % interest until the secured claim of $ (amount of secured claim) established above is paid in full. The remaining portion of the allowed claim will be treated as a general unsecured claim.

5. Other secured debts (allowed claim to be paid in full without valuation or avoidance of lien): The trustee shall pay (creditor name) the sum of $ (payment amount) or more per month, along with (percentage) % interest until the allowed secured claim is paid in full.

6. Surrender of property: The debtor will surrender the following property upon confirmation of the plan. The order confirming plan shall terminate the automatic stay as to that property: (Name of creditor and property address or collateral description). Any creditor affected by this provision may file an itemized proof of claim for any unsecured deficiency within a reasonable time after the surrender of the property.

7. Secured tax debt: The trustee shall pay (creditor name) the sum of $ (payment amount) or more per month until the (net balance or value) of creditor's secured claim plus (percentage) % interest has been paid. If the lien is to be valued, the debtor shall file a separate motion to value the claim and establish priority of any remaining tax obligations. If a tax priority creditor files a claim designated as secured, is not treated as secured in this paragraph, and does not timely object to confirmation of this plan, then the claim may be paid as a priority claim for purposes of distributions from the trustee.

C. Priority Creditors: Priority claims shall be paid as follows:

1. Domestic Support Claims. 11 U.S.C. § 507(a)(1):

a. Pre-petition arrearages. The trustee shall pay the pre-petition domestic support obligation arrearage to (name of DSO creditor), at the rate of $ (amount) or more per month until the balance, without interest, is paid in full. – **NO ARREARS.**

b. The debtor shall pay all post-petition domestic support obligations as defined in 11 U.S.C. § 101(14A) on a timely basis directly to the creditor.

c. Any party entitled to collect child support or alimony under applicable non-bankruptcy law may collect those obligations coming due after this case was filed from the income or assets of the debtor-parent/spouse without further order or relief from the automatic stay. (Any claim for child support or alimony due before this case was filed must be collected in accordance with 11 U.S.C. § 507(a)(1) and 11 U.S.C. § 1322(a)(2).)

2. Other Priority debt. The trustee shall pay all remaining pre-petition 11 U.S.C. § 507 priority claims on a *pro rata* basis.

D. Executory Contracts and Unexpired Leases: Regular payments that arise post-petition under an executory contract or lease that is being assumed shall be paid directly by the debtor according to the terms of the contract or lease. Pre-petition defaults will be cured by payments of the sum of $ (payment amount) or more per month by the trustee or the debtor according to paragraph II(D). Claims arising from the rejection of executory contracts or leases shall be general unsecured claims unless otherwise ordered by the Court.

E. General Unsecured Creditors: General unsecured creditors shall be paid allowed claims *pro rata* by the trustee to the extent that funds are available after payment of all other allowed claims. The debtor **DOES NOT** propose to pay 100% of general unsecured claims.

**V. PROPERTY OF THE ESTATE, STATUS AND OBLIGATIONS OF THE DEBTOR AFTER CONFIRMATION:** Upon confirmation of the plan, property of the estate will remain property of the estate, but possession of property of the estate shall remain with the debtor. The chapter 13 trustee shall have no responsibility regarding the use or maintenance of property of the estate. The debtor is responsible for protecting the non-exempt value of all property of the estate and for protecting the estate from any liability resulting from operation of a business by the debtor. Nothing herein is intended to waive or affect adversely any rights of the debtor, the trustee, or party with respect to any causes of action owned by the debtor.

Date: 2/26/2009

BY: /s/ Robert L. Papa, Esquire
Robert L. Papa, Esquire, Attorney for the Debtor
District Court I.D. #2965

/s/ Jamie Singleton
Jamie Singleton, Debtor

**CERTIFICATE OF SERVICE**

The above signing parties certify that the foregoing Notice, Plan and Motions was served on all creditors and parties in interest entitled to such notice on the above stated date. The parties served are individually listed on the accompanying list or mailing matrix.

2nd Day of March, 2009

/s/ Stacie G. Nobles
Stacie G. Nobles, Legal Assistant

J. Bratton Davis United States Bankruptcy Courthouse
(via electronic filing)
1100 Laurel Street
Columbia, SC 29201

James M. Wyman
Chapter 13 Trustee
(via electronic filing)
PO Box 997
Mt. Pleasant, SC 29465-0997

GMAC Mortgage, LLC
Attn: Payment Processing Center
3451 Hammond Ave.
Waterloo, IA 50702

Anna Bennett
1492 Sumner Ave.
N. Charleston, SC 29406

Charleston Co. DSS
PO Box 150012
N. Charleston, SC 29415

Charleston Co. Family Court
Attn: Child Support Division
100 Broad Street, Ste. 143
Charleston, SC 29401

GMAC Mortgage, LLC
2711 N. Haskell Ave., Ste. 900
Dallas, TX 75204

Monique Baker
106 Chancellor's Drive
Summerville, SC 29485

Rogers Townsend & Thomas
PO Box 100200
Columbia, SC 29210

SC DOR
PO Box 12265
Columbia, SC 29211

US BANKRUPTCY COURT
DISTRICT OF SC
BY: DEPUTY CLERK (12)

B 10 (Official form 10) (04/01)

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF SOUTH CAROLINA

PROOF OF CLAIM

| Name of Debtor<br>In re: Jamie Singleton | Case No.:<br>09-01576-W |
|---|---|

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense 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.)

GMAC Mortgage, LLC

Law Firm File No.308045-00675

☐ Check box if you are aware that anyone else has filed a claim & attach copy of statement giving particulars

☐ Check box if you have never received any notices from the bankruptcy court in this case.

☐ Check box if the address differs from the address on the envelope sent to you by the court.

Name and address where notices should be sent:

GMAC Mortgage, LLC
Attn: Mail Code 507-345-110
3451 Hammond Avenue
Waterloo, IA 50702

THIS SPACE IS FOR COURT USE ONLY

Last four digits of account or other number by which creditor identifies debtor.
Account Number: 0359522979

Check here if this claim ☐ replaces ☐ amends a previously filed claim, dated:_____

**1. Basis for Claim:**
☐ Goods Sold
☐ Services performed
☑ Money loaned
☐ Personal injury/wrongful death
☐ Taxes
☐ Retiree Benefits as defined in 11 U.S.C § 1114(a)
☐ Other _____
☐ Wages, salaries and compensation (fill out below)
Last four digits of your SS#: _____
Unpaid compensation for services performed
From _____ (date) to _____ (date)

**2. Date debt was incurred:** January 4, 2006

**3. If court judgment, date obtained:**

**4. Classification of Claim:** Check the appropriate box or boxes that best describe your claim and state the amount of the claim at the time the case was filed. See reverse side for important explanations.

**Unsecured Nonpriority Claim** $_____

☐ Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or c) none or only part of your claim is entitled to priority.

**Unsecured Priority Claim**

☐ Check this box if you have an unsecured claim, all or part of which is entitled to priority.

Amount entitled to priority $_____

Specify the priority of the claim:

☐ Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

☐ Wages, salaries, or commissions (up to $10,950),* earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier – 11 U.S.C. § 507(1)(4).

☐ Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).

**Secured Claim**

☑ Check this box if your claim is secured by collateral (including a right of setoff).

Brief Description of Collateral:
☑ Real Estate ☐ Other_____
☐ Motor Vehicle

Value of Collateral: $_____

Amount of arrearage and other charges at time case filed included in secured claim, if any $27,790.70

☐ Up to $2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C.§ 507(a)(7).

☐ Taxes or penalties owed to governmental units - 11 U.S.C.§ 507(a)(8).

☐ Other – Specify applicable paragraph of 11 U.S.C. § 507(a)(__).

**Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.*

| **5. Total Amount of arrearage Claim at Time Case Filed:** | $0.00 (Unsecured) | $27,790.70 (Secured) | $0.00 (Priority) | $27,790.70 (Total) |
|---|---|---|---|---|

☑ Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.

**6. Credits:** The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.

**7. Supporting Documents:** *Attach copies of supporting documents*, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.

**8. Date-Stamped Copy:** To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

THIS SPACE IS FOR COURT USE ONLY

| Date:<br>March 20, 2009 | Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):<br>/s/ Samuel C. Waters, Attorney for GMAC Mortgage, LLC |
|---|---|

*Penalty for presenting fraudulent claim:* Fine of up to $500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

PLAINTIFF'S EXHIBIT 32

PENGAD 800-631-6989

ARREARAGE STATEMENT

DEBTOR: Jamie Singleton
CASE NO: 09-01576-W

Creditor Name: GMAC Mortgage, LLC

| | | |
|---|---|---|
| Principal Balance (as of March 2, 2009) | | $209,656.89 |
| 5 payments for April 1, 2008 through August 1, 2008 @ $2,134.48 each | | $10,672.40 |
| 6 payments for September 1, 2008 through February 1, 2009 @ $1,978.73 each | | $11,872.38 |
| 1 payment for March 1, 2009 @ $1,933.02 | | $1,933.02 |
| Late charges: | | $1,127.18 |
| Legal Fees: | Attorney's Fee for preparing and filing Proof of Claim | $300.00 |
| | Foreclosure attorneys' fees | $720.00 |
| | Foreclosure attorneys' costs | $1,165.72 |
| Total Arrearage (through March, 2009) | | $27,790.70 |

Interest rate on mortgage note 11.75%

Monthly payment due each month (excluding late charges) $1,933.02

Loan Number 10281247

**ADJUSTABLE RATE NOTE**
**(LIBOR Six-Month Index (As Published In The Wall Street Journal)-Rate Caps)**
**Including Prepayment Penalty**

**THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT MY ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.**

| 01/04/2006 | IRVINE | CALIFORNIA |
|---|---|---|
| [Date] | [City] | [State] |

**5505 ROWSHAM PLACE, NORTH CHARLESTON, SOUTH CAROLINA 29418**
[Property Address]

**1. BORROWER'S PROMISE TO PAY**

In return for a loan that I have received, I promise to pay U.S. $ 212,000.00 (this amount is called "Principal"), plus interest, to the order of Lender. Lender is PEOPLE'S CHOICE HOME LOAN, INC. a WYOMING CORPORATION.

I will make all payments under this Note in the form of cash, check or money order.

I understand that Lender may transfer this Note. 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 10.450% . The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(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 payments on the 1st day of each month beginning on March 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 February 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 P.O. Box 52678, Irvine, CA 92619 or at a different place if required by the Note Holder.

**(B) Amount of My Initial Monthly Payments**

Each of my initial monthly payments will be in the amount of U.S. $ 1,931.33 . This amount may change.

**(C) Monthly Payment Changes**

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

**4. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

**(A) Change Date(s)**

The interest rate I will pay may change on the 1st day of February, 2008 and every 6th month(s) thereafter. Each date on which my interest rate could change is called a "Change Date."

**(B) The Index**

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in the Wall Street Journal. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

**(C) Calculation of Changes**

Before each Change Date, the Note Holder will calculate my new interest rate by adding six and nine tenth(s) percentage points ( 6.900% ) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

**(D) Limits on Interest Rate Changes**

The interest rate I am required to pay at the first Change Date will not be greater than 13.450% or less than 10.450 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage point(s) ( 1.000% ) from the rate of interest I have been paying for the preceding 6 months.

My interest rate will never be greater than 16.450%. My interest rate will never be less than 10.450%.

**(E) Effective Date of Changes**

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

**(F) Notice of Changes**

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

**5. 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 before it is due 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 then due under this Note.

The Note Holder will use my Prepayment to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to any accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of this Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial prepayment may be offset by an increase in the interest rate.

If within Twenty-four (24) months from the date of execution of the Security Instrument, I make full Prepayment or partial Prepayment, and the total of such Prepayment(s) in any 12-month period exceeds twenty percent (20%) of the original Principal amount of the loan, I will pay a Prepayment charge in an amount equal to 6 months' advance interest on the amount by which the total of my Prepayment(s) within that 12-month period exceeds twenty percent (20%) of the original Principal amount of the loan.

**6. 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 that 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.

**7. BORROWER'S FAILURE TO PAY AS REQUIRED**

**(A) Late Charges 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 that 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.

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.

**8. GIVING OF NOTICES**

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given 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.

**9. 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.

**10. 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.

**11. 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 that might result if I do not keep the promises that 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 read 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. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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.**

Jamie Singleton (Seal)
JAMIE SINGLETON -Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

[Sign Original Only]

Certified Copy

Return To:
PEOPLE'S CHOICE HOME LOAN, INC.
7515 IRVINE CENTER DR.
IRVINE, CA 92618

Prepared By:

[Space Above This Line For Recording Data]

# MORTGAGE

MIN 100273900102812475

## 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 January 4, 2006 together with all Riders to this document.
(B) "Borrower" is JAMIE SINGLETON

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

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(D) "Lender" is People's Choice Home Loan, Inc.

Lender is a CORPORATION
organized and existing under the laws of WYOMING
Lender's address is 7515 IRVINE CENTER DR., IRVINE, CA 92618

(E) "Note" means the promissory note signed by Borrower and dated January 4, 2006
The Note states that Borrower owes Lender TWO HUNDRED TWELVE THOUSAND AND 00/100
Dollars
(U.S. $212,000.00 ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February 1, 2036 .
(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

| | | |
|---|---|---|
| [X] Adjustable Rate Rider | [ ] Condominium Rider | [ ] Second Home Rider |
| [ ] Balloon Rider | [X] Planned Unit Development Rider | [ ] 1-4 Family Rider |
| [ ] VA Rider | [ ] Biweekly Payment Rider | [ ] Other(s) [specify] |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
(L) "Escrow Items" means those items that are described in Section 3.
(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used

in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

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

TRANSFER OF RIGHTS IN THE PROPERTY

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

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT 'A'

Parcel ID Number: 181-10-06-037
5505 ROWSHAM PLACE
NORTH CHARLESTON
("Property Address"):

which currently has the address of [Street]
[City] , South Carolina 29418 [Zip Code]

TO HAVE AND TO HOLD this property unto MERS (solely as nominee for Lender and Lender's successors and assigns,) and to the successors and assigns of MERS, forever, 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.

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

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

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

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

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

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

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

**3. Funds for Escrow Items.** Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be

in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

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

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

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

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

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

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

lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

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

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

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

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

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

the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

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

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

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

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

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

**9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**20. Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA

requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

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, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. 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 foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence, all of which shall be additional sums secured by this Security Instrument.

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

**24. Homestead Waiver.** Borrower waives all rights of homestead exemption in the Property to the extent allowed by Applicable Law.

**25. Waiver of Appraisal Rights.** The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within 30 days after the sale of the mortgaged property apply to the court for an order of appraisal. The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. TO THE EXTENT PERMITTED BY LAW, THE UNDERSIGNED HEREBY WAIVES AND RELINQUISHES THE STATUTORY APPRAISAL RIGHTS WHICH MEANS THE HIGH BID AT THE JUDICIAL FORECLOSURE SALE WILL BE APPLIED TO THE DEBT REGARDLESS OF ANY APPRAISED VALUE OF THE MORTGAGED PROPERTY. This waiver shall not apply so long as the Property is used as a dwelling place as defined in Section 12-37-250 of the South Carolina Code of Laws.

**26. Future Advances.** The lien of this Security Instrument shall secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to 150% of the original principal amount of the Note plus interest thereon, attorneys' fees and court costs.

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.

Signed, sealed and delivered in the presence of:

JAMIE SINGLETON (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

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STATE OF SOUTH CAROLINA,
County of Charleston

Personally appeared before me Kirkland Smith
and made oath that he/she saw the within named Borrower sign, seal, and as his/her/their act and deed, deliver the within written Mortgage and that he/she with Joseph Hand witnessed the execution thereof.

Sworn to before me this 4th day of January, 2005.

My Commission Expires: 01/04/10

Notary Public for South Carolina

10281247

True Certified Copy

Loan Number 10281247

**ADJUSTABLE RATE RIDER**
**(LIBOR Six-Month Index (As Published In The Wall Street Journal)-Rate Caps)**

THIS ADJUSTABLE RATE RIDER is made this 4th day of January, 2006 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to PEOPLE'S CHOICE HOME LOAN, INC. a WYOMING CORPORATION ("Lender") of the same date and covering the property described in the Security Instrument and located at:

5505 ROWSHAM PLACE, NORTH CHARLESTON, SOUTH CAROLINA 29418
[Property Address]

**THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.**

**ADDITIONAL COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

The Note provides for an initial interest rate of 10.450%. The Note provides for changes in the interest rate and the monthly payments, as follows:

**4. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

**(A) Change Dates**

The interest rate I will pay may change on the 1st day of February, 2008 and on that day every 6 month(s) thereafter. Each date on which my interest rate could change is called a "Change Date."

**(B) The Index**

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

**(C) Calculation of Changes**

Before each Change Date, the Note Holder will calculate my new interest rate by adding six and nine tenth(s) percentage points ( 6.900%)to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

**(D) Limits on Interest Rate Changes**

The interest rate I am required to pay at the first Change Date will not be greater than 13.450 % or less than 10.450 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage points ( 1.000% ) from the rate of interest I have been paying for the preceding 6 months. My interest rate will never be greater than 16.450%. My interest rate will never be less than 10.450%.

**(E) Effective Date of Changes**

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

**(F) Notice of Changes**

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

**B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER**

Uniform Covenant 18 of the Security Instrument is amended to read as follows:

**Transfer of the Property or a Beneficial Interest 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. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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.

**5. 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 this Note.

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 this Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial prepayment may be offset by an increase in the interest rate.

If within Twenty-four (24) months from the date of execution of the Security Instrument, I make full Prepayment or partial Prepayment, and the total of such Prepayment(s) in any 12-month period exceeds twenty percent (20%) of the original Principal amount of the loan, I will pay a Prepayment charge in an amount equal to 6 months' advance interest on the amount by which the total of my Prepayment(s) within that 12-month period exceeds twenty percent (20%) of the original Principal amount of the loan.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

Jamie Singleton (Seal)
JAMIE SINGLETON -Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

True Certified Copy

# PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 4th day of January, 2006, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to People's Choice Home Loan, Inc. (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

5505 ROWSHAM PLACE, NORTH CHARLESTON, SOUTH CAROLINA 29418

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in

(the "Declaration"). The Property is a part of a planned unit development known as

Indigo Fields

[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

**PUD COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. PUD Obligations.** Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

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**B. Property Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and 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, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

**C. Public Liability Insurance.** Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

**D. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

**E. Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

**F. Remedies.** If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

Jamie Singleton (Seal) -Borrower
JAMIE SINGLETON

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

10281247

EXHIBIT A

All that certain piece, parcel or lot of land, situate, lying and being in the City of North Charleston, County of Dorchester, State of South Carolina, and shown and designated as Lot 69, on a PLAT OF INDIGO POINT AT INDIGO FIELDS SUBDIVISION, PHASE V-A, LOCATED IN THE CITY OF NORTH CHARLESTON, DORCHESTER COUNTY, SOUTH CAROLINA, prepared by Trico Engineering Consulants, Inc., on February 1, 1999, revised February 16, 1999 and recorded in the RMC Office for Dorchester County on March 15, 1999 in Plat Book J, Page 128. Said lot having such size, shape, dimensions, buttings and boundings as will by reference to said plat more fully appear.

Being the same property conveyed to Mortgagor herein by deed of James D. Wilson dated January 4, 2006 and recorded in the RMC Office for Dorchester County simultaneously herewith.

TMS# 181-10-06-037

TRUE COPY
TEST:
US BANKRUPTCY COURT
DISTRICT OF SC
BY: DEPUTY CLERK (12)

UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF SOUTH CAROLINA

| IN RE: | CHAPTER 13<br>CASE NO.: 09-01576-W |
|---|---|
| Jamie Singleton,<br>Debtor(s). | RESPONSE TO OBJECTION TO CLAIM |

308045-00675

GMAC Mortgage, LLC (hereafter called "GMAC"), a secured creditor hereby responds to the Objection to Claim on the following grounds:

Debtor's loan was contractually due for the April 1, 2008 payment when the bankruptcy was filed on March 2, 2009 as evidenced by the attached payment history attached hereto as "Exhibit A".

WHEREFORE, GMAC prays that the Court deny Debtor's Objection to Claim and allow GMAC's claim to be paid in full as filed in the amount of $27,790.70.

/s/ Cheryl H. Fisher
Samuel C. Waters (I.D. 4539)
Cheryl H. Fisher (I.D. 7451)
Reginald P. Corley (I.D. 7832)
Jennifer W. Rubin (I.D. 7540)
Michael P. Morris (I.D. 9698)
Mary R. Powers (I.D. 9121)
Attorneys for Movant
Rogers Townsend & Thomas, PC
220 Executive Center Drive, Suite 109 (29210)
Post Office Box 100200
Columbia, South Carolina 29202
(803) 744-4444

Columbia, South Carolina
May 18, 2009

UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF SOUTH CAROLINA

| | |
|---|---|
| IN RE:<br><br>Jamie Singleton,<br>Debtor(s). | CHAPTER 13<br>CASE NO.: 09-01576-W<br><br>CERTIFICATE OF SERVICE |

308045-00675

I, the undersigned employee of ROGERS TOWNSEND & THOMAS, PC, do hereby certify that a copy of the Response to Objection to Claim was mailed to the parties listed below:

Jamie Singleton
5505 Rowsham Place
North Charleston, SC 29418

Robert L. Papa, Esquire (via electronic service)
6 Carriage Lane, Suite A
Charleston, SC 29407

James M. Wyman (via electronic service)
Chapter 13 Trustee
P.O. Box 997
Mount Pleasant, SC 29465-0997

/s/ Rosa Smart
ROGERS TOWNSEND & THOMAS, PC
Rosa Smart, Bankruptcy Paralegal
Attorneys for Movant
P.O. Box 100200
Columbia, SC 29202
(803) 744-4444

Columbia, South Carolina
May 18, 2009

GMAC Mortgage, LLC
PO Box 780

Waterloo IA 50704-0780

PAGE 1
DATE 05/04/09

HISTORY FOR ACCOUNT 359522979

--------- MAIL ---------- --------- PROPERTY ----------

JAMIE SINGLETON

5505 ROWSHAM PLACE 5505 ROWSHAM PLACE

NORTH CHARLESTON SC 29418-3077 NORTH CHARLESTON SC 29418-0000

| ------ DATES ------ | | ---- CURRENT BALANCES ----- | | ------- UNCOLLECTED ------- | |
|---|---|---|---|---|---|
| PAID TO | 03/01/08 | PRINCIPAL | 209656.89 | LATE CHARGES | -1127.18 |
| NEXT DUE | 04/01/08 | ESCROW | -7439.23 | OPTIONAL INS | 0.00 |
| LAST PMT | 09/08/08 | UNAPPLIED FUND | 0.00 | INTEREST | 0.00 |
| AUDIT DT | 11/07/07 | UNAPPLIED CODES | | FEES | -1083.35 |
| | | BUYDOWN FUND | 0.00 | ------ YEAR TO DATE ------- | |
| LAST ACTIVITY | | BUYDOWN CODE | | INTEREST | 0.00 |
| 03/20/09 | | | | TAXES | 0.00 |

| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID |
|---|---|---|---|---|---|---|
| 112807 | FB | 090107 | 11.25 | 11 PROP INSPECTION FEE | | |
| 120307 | AP | 100107 | 1931.33 | 100.42 | 1830.91 | .00 |
| 121007 | AP | 110107 | 1931.33 | 101.29 | 1830.04 | .00 |
| 121007 | FB | 110107 | 7.50 | 171 SPEEDPAY FEE | | |
| 121007 | FEA | 110107 | 7.50 | 171 SPEEDPAY FEE | | |
| 121207 | PR1 | 100107 | -1931.33 | -101.29 | -1830.04 | .00 |
| 122607 | AP | 110107 | 1931.33 | 101.29 | 1830.04 | .00 |
| 122607 | FB | 110107 | 12.50 | 171 SPEEDPAY FEE | | |
| 122607 | FEA | 110107 | 12.50 | 171 SPEEDPAY FEE | | |
| 011008 | FB | 110107 | 11.25 | 11 PROP INSPECTION FEE | | |
| 012808 | UI | 110107 | .00 | .00 | .00 | .00 |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | -193.12* |
| 012808 | AA | 110107 | .00 | .00 | .00 | .00 |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | -193.12* |
| 012808 | FB | 110107 | 11.25 | 11 PROP INSPECTION FEE | | |
| 013008 | RPD | 013008 | PAID 2027.89 | DUE 2027.89 | SHORT .00 | TELLER 606 |
| 013008 | RPD | 013008 | NO. OF PLAN PMTS=01 | | | |
| 013008 | AP | 120107 | 1931.33 | 102.17 | 1829.16 | .00 |
| 013008 | UFF | 120107 | UNAPPLIED FUNDS (2) | | 96.56 | BALANCE 96.56 |
| 013008 | SRA | 120107 | 96.56 | .00 | .00 | .00 |
| 013008 | FB | 120107 | 12.50 | 171 SPEEDPAY FEE | | |
| 013008 | FEA | 120107 | 12.50 | 171 SPEEDPAY FEE | | |
| 030308 | RPD | 022508 | PAID 2503.92 | DUE 2503.92 | SHORT .00 | TELLER 607 |
| 030308 | RPD | 022508 | NO. OF PLAN PMTS=01 | | | |
| 030308 | AP | 010108 | 1931.33 | 103.06 | 1828.27 | .00 |
| 030308 | UFF | 010108 | UNAPPLIED FUNDS (2) | | 572.59 | BALANCE 669.15 |
| 030308 | SRA | 010108 | 572.59 | .00 | .00 | .00 |

BKR26635

HISTORY FOR ACCOUNT 359522979 PAGE 2
DATE 05/04/09

--------- MAIL -------------------- --------- PROPERTY ----------

JAMIE SINGLETON

5505 ROWSHAM PLACE 5505 ROWSHAM PLACE

NORTH CHARLESTON SC 29418-3077 NORTH CHARLESTON SC 29418-0000

| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID | |
|---|---|---|---|---|---|---|---|
| 030308 | FB | 010108 | 7.50 | 171 SPEEDPAY FEE | | | |
| 030308 | FEA | 010108 | 7.50 | 171 SPEEDPAY FEE | | | |
| 031408 | FR | 010108 | -7.50 | 171 SPEEDPAY FEE | | | |
| 031408 | UI | 010108 | .00 | .00 | .00 | .00 | |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | -10.16* | |
| 031408 | AA | 010108 | .00 | .00 | .00 | .00 | |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | -10.16* | |
| 031408 | UFU | 010108 | UNAPPLIED FUNDS (1) | 669.15 | BALANCE | 669.15 | |
| 031408 | UFF | 010108 | UNAPPLIED FUNDS (2) | -669.15 | BALANCE | 0.00 | |
| 031408 | AA | 010108 | .00 | .00 | .00 | .00 | |
| 031408 | AA | 010108 | .00 | .00 | .00 | .00 | |
| 031408 | UFU | 010108 | UNAPPLIED FUNDS (1) | -572.59 | BALANCE | 96.56 | |
| 031408 | SR0 | 010108 | -572.59 | .00 | .00 | .00 | |
| 031408 | PR1 | 120107 | -1931.33 | -103.06 | -1828.27 | .00 | |
| 032408 | FB | 120107 | 85.00 | 164 CORP ADV 3 DRM | | | |
| 032608 | FB | 120107 | 11.25 | 11 PROP INSPECTION FEE | | | |
| 040708 | UI | 120107 | .00 | .00 | .00 | .00 | |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | -299.84* | |
| 040708 | AA | 120107 | .00 | .00 | .00 | .00 | |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | -299.84* | |
| 040808 | RPL | 040808 | PAID 1931.33 DUE 1931.33 SHORT | .00 | TELLER | 1657 | |
| 040808 | RPL | 040808 | NO. OF PLAN PMTS=01 | | | | |
| 040808 | RP | 010108 | 1931.33 | 103.06 | 1828.27 | .00 | |
| 040908 | UFU | 010108 | UNAPPLIED FUNDS (1) | -96.56 | BALANCE | 0.00 | |
| 040908 | UFF | 010108 | UNAPPLIED FUNDS (2) | 96.56 | BALANCE | 96.56 | |
| 040908 | SR | 010108 | .00 | .00 | .00 | .00 | |
| 042208 | UI | 010108 | .00 | .00 | .00 | .00 | |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | 193.12* | |
| 042208 | AA | 010108 | .00 | .00 | .00 | .00 | |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | 193.12* | |
| 042208 | UFU | 010108 | UNAPPLIED FUNDS (1) | 96.56 | BALANCE | 96.56 | |
| 042208 | UFF | 010108 | UNAPPLIED FUNDS (2) | -96.56 | BALANCE | 0.00 | |
| 042208 | AA | 010108 | .00 | .00 | .00 | .00 | |
| 042208 | AA | 010108 | .00 | .00 | .00 | .00 | |
| 042208 | PR1 | 120107 | -1931.33 | -103.06 | -1828.27 | .00 | |
| 050708 | UFU | 120107 | UNAPPLIED FUNDS (1) | 1931.33 | BALANCE | 2027.89 | |
| 050708 | SR | 120107 | 1931.33 | .00 | .00 | .00 | |

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HISTORY FOR ACCOUNT 359522979 PAGE 3
DATE 05/04/09

--------- MAIL ---------- --------- PROPERTY ----------

JAMIE SINGLETON

5505 ROWSHAM PLACE 5505 ROWSHAM PLACE

NORTH CHARLESTON SC 29418-3077 NORTH CHARLESTON SC 29418-0000

| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID |
|---|---|---|---|---|---|---|
| 050808 | UFU | 120107 | UNAPPLIED FUNDS (1) | | 1931.33 BALANCE | 3959.22 |
| 050808 | SR | 120107 | 1931.33 | .00 | .00 | .00 |
| 051208 | UI | 120107 | .00 | .00 | .00 | .00 |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | -406.56* |
| 051208 | AA | 120107 | .00 | .00 | .00 | .00 |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | -406.56* |
| 051508 | UFU | 010108 | UNAPPLIED FUNDS (1) | | -1931.33 BALANCE | 2027.89 |
| 051508 | PA | 010108 | .00 | 103.06 | 1828.27 | .00 |
| 051508 | AMC | 020108 | INTEREST RATE CHG OLD | 10.45000 | NEW | 11.75000 |
| 051508 | UFU | 020108 | UNAPPLIED FUNDS (1) | | -1931.33 BALANCE | 96.56 |
| 051508 | PA | 020108 | .00 | 103.96 | 1827.37 | .00 |
| 051508 | UFU | 020108 | UNAPPLIED FUNDS (1) | | -96.56 BALANCE | 0.00 |
| 051508 | UFF | 020108 | UNAPPLIED FUNDS (2) | | 96.56 BALANCE | 96.56 |
| 051508 | SR | 020108 | .00 | .00 | .00 | .00 |
| 051508 | AMC | 010108 | INTEREST RATE CHG OLD | 11.75000 | NEW | 10.45000 |
| 051508 | UFU | 010108 | UNAPPLIED FUNDS (1) | | 1931.33 BALANCE | 1931.33 |
| 051508 | PRO | 010108 | .00 | -103.96 | -1827.37 | .00 |
| 051508 | UFU | 010108 | UNAPPLIED FUNDS (1) | | -1931.33 BALANCE | 0.00 |
| 051508 | SR3 | 010108 | -1931.33 | .00 | .00 | .00 |
| 051508 | UI | 010108 | .00 | .00 | .00 | .00 |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | 406.56* |
| 051508 | AA | 010108 | .00 | .00 | .00 | .00 |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | 406.56* |
| 051508 | UFU | 010108 | UNAPPLIED FUNDS (1) | | 96.56 BALANCE | 96.56 |
| 051508 | UFF | 010108 | UNAPPLIED FUNDS (2) | | -96.56 BALANCE | 0.00 |
| 051508 | AA | 010108 | .00 | .00 | .00 | .00 |
| 051508 | AA | 010108 | .00 | .00 | .00 | .00 |
| 051608 | UI | 010108 | .00 | .00 | .00 | .00 |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | -310.00* |
| 051608 | AA | 010108 | .00 | .00 | .00 | .00 |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | -310.00* |
| 060408 | UFU | 010108 | UNAPPLIED FUNDS (1) | | -96.56 BALANCE | 0.00 |
| 060408 | UFF | 010108 | UNAPPLIED FUNDS (2) | | 96.56 BALANCE | 96.56 |
| 060408 | SR | 010108 | .00 | .00 | .00 | .00 |
| 060408 | UI | 010108 | .00 | .00 | .00 | .00 |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | 310.00* |

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DATE 05/04/09

--------- MAIL ---------- --------- PROPERTY ----------

JAMIE SINGLETON

5505 ROWSHAM PLACE 5505 ROWSHAM PLACE

NORTH CHARLESTON SC 29418-3077 NORTH CHARLESTON SC 29418-0000

| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID | |
|---|---|---|---|---|---|---|---|
| 060408 | AA | 010108 | .00 | .00 | .00 | .00 | |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | 310.00* | |
| 060408 | UFU | 010108 | UNAPPLIED FUNDS (1) | 96.56 | BALANCE | 96.56 | |
| 060408 | UFF | 010108 | UNAPPLIED FUNDS (2) | -96.56 | BALANCE | 0.00 | |
| 060408 | AA | 010108 | .00 | .00 | .00 | .00 | |
| 060408 | AA | 010108 | .00 | .00 | .00 | .00 | |
| 070108 | FB | 010108 | 11.25 | 11 PROP INSPECTION FEE | | | |
| 070208 | FB | 010108 | 20.00 | 28 PAYOFF STATEMENT | | | |
| 071708 | UFU | 010108 | UNAPPLIED FUNDS (1) | 1931.33 | BALANCE | 2027.89 | |
| 071708 | SR | 010108 | 1931.33 | .00 | .00 | .00 | |
| 071808 | FB | 010108 | 11.25 | 11 PROP INSPECTION FEE | | | |
| 072308 | M90 | 010108 | -5007.23 | PAYEE = 0018.00000 | .00 | -5007.23 | |
| 082808 | UFU | 010108 | UNAPPLIED FUNDS (1) | -2027.89 | BALANCE | 0.00 | |
| 082808 | UFF | 010108 | UNAPPLIED FUNDS (2) | 2027.89 | BALANCE | 2027.89 | |
| 082808 | AA | 010108 | .00 | .00 | .00 | .00 | |
| 082808 | UI | 010108 | .00 | .00 | .00 | .00 | |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | -736.88* | |
| 082808 | AA | 010108 | .00 | .00 | .00 | .00 | |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | -736.88* | |
| 090408 | FB | 010108 | 2432.00 | 163 CORP ADV 2 ESCROW | | | |
| 090508 | SR0 | 010108 | -2432.00 | .00 | .00 | -2432.00 | |
| 090508 | FE | 010108 | 2432.00 | 163 CORP ADV 2 ESCROW | | | |
| 090508 | FB | 010108 | 11.25 | 11 PROP INSPECTION FEE | | | |
| 090808 | RPL | 091508 | PAID 2135.00 | DUE 1931.33 | OVER 203.67 | TELLER 410 | |
| 090808 | RPL | 091508 | NO. OF PLAN PMTS=01 | | | | |
| 090808 | AMC | 020108 | INTEREST RATE CHG | OLD 10.45000 | NEW 11.75000 | | |
| 090808 | AP | 020108 | 1931.33 | 103.96 | 1827.37 | .00 | |
| 090808 | AMC | 030108 | P&I PYMT CHG | OLD 1931.33 | NEW 2134.48 | | |
| 090808 | AP | 030108 | 2134.48 | 80.80 | 2053.68 | .00 | |
| 090808 | UFF | 030108 | UNAPPLIED FUNDS (2) | -1930.81 | BALANCE | 97.08 | |
| 090808 | SRA | 030108 | -1930.81 | .00 | .00 | .00 | |
| 091108 | FB | 030108 | 157.00 | 40 EXPENSE ADVANCES | | | |
| 091108 | FB | 030108 | 150.00 | 40 EXPENSE ADVANCES | | | |
| 091108 | FB | 030108 | 560.00 | 40 EXPENSE ADVANCES | | | |
| 091108 | FB | 030108 | 270.00 | 40 EXPENSE ADVANCES | | | |
| 091108 | FB | 030108 | 300.00 | 40 EXPENSE ADVANCES | | | |
| 101608 | RPL | 101508 | PAID 1931.33 | DUE 1931.33 | SHORT .00 | TELLER 410 | |

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JAMIE SINGLETON

5505 ROWSHAM PLACE 5505 ROWSHAM PLACE

NORTH CHARLESTON SC 29418-3077 NORTH CHARLESTON SC 29418-0000

| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID |
|---|---|---|---|---|---|---|
| 101608 | RPL | 101508 | NO. OF PLAN PMTS=01 | | | |
| 101608 | UFF | 030108 | UNAPPLIED FUNDS (2) | 1931.33 | BALANCE | 2028.41 |
| 101608 | SRA | 030108 | 1931.33 | .00 | .00 | .00 |
| 112508 | UI | 030108 | .00 | .00 | .00 | .00 |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | 440.09* |
| 112508 | AA | 030108 | .00 | .00 | .00 | .00 |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | 440.09* |
| 112508 | UFU | 030108 | UNAPPLIED FUNDS (1) | 2028.41 | BALANCE | 2028.41 |
| 112508 | UFF | 030108 | UNAPPLIED FUNDS (2) | -2028.41 | BALANCE | 0.00 |
| 112508 | AA | 030108 | .00 | .00 | .00 | .00 |
| 112508 | AA | 030108 | .00 | .00 | .00 | .00 |
| 120508 | FB | 030108 | 11.25 | 11 PROP INSPECTION FEE | | |
| 010109 | FB | 030108 | 11.25 | 11 PROP INSPECTION FEE | | |
| 021009 | FB | 030108 | 11.25 | 11 PROP INSPECTION FEE | | |
| 022409 | FB | 030108 | 83.00 | 164 CORP ADV 3 DRM | | |
| 030309 | FB | 030108 | 60.00 | 40 EXPENSE ADVANCES | | |
| 030309 | FB | 030108 | 160.00 | 40 EXPENSE ADVANCES | | |
| 030309 | FB | 030108 | 228.72 | 40 EXPENSE ADVANCES | | |
| 031109 | FB | 030108 | 11.25 | 11 PROP INSPECTION FEE | | |
| 031609 | UI | 030108 | .00 | .00 | .00 | .00 |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | 606.79* |
| 031609 | UFU | 030108 | UNAPPLIED FUNDS (1) | -606.79 | BALANCE | 1421.62 |
| 031609 | SR | 030108 | .00 | .00 | .00 | .00 |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | 606.79 |
| 031609 | UFU | 030108 | UNAPPLIED FUNDS (1) | -123.75 | BALANCE | 1297.87 |
| 031609 | SR | 030108 | -123.75 | .00 | .00 | .00 |
| 031609 | FE | 030108 | 11.25 | 11 PROP INSPECTION FEE | | |
| 031609 | FE | 030108 | 11.25 | 11 PROP INSPECTION FEE | | |
| 031609 | FE | 030108 | 11.25 | 11 PROP INSPECTION FEE | | |
| 031609 | FE | 030108 | 11.25 | 11 PROP INSPECTION FEE | | |
| 031609 | FE | 030108 | 11.25 | 11 PROP INSPECTION FEE | | |
| 031609 | FE | 030108 | 11.25 | 11 PROP INSPECTION FEE | | |
| 031609 | FE | 030108 | 11.25 | 11 PROP INSPECTION FEE | | |
| 031609 | FE | 030108 | 11.25 | 11 PROP INSPECTION FEE | | |
| 031609 | FE | 030108 | 11.25 | 11 PROP INSPECTION FEE | | |
| 031609 | FE | 030108 | 11.25 | 11 PROP INSPECTION FEE | | |

HISTORY FOR ACCOUNT 359522979 PAGE 6
DATE 05/04/09

--------- MAIL ---------- PROPERTY ----------

JAMIE SINGLETON

5505 ROWSHAM PLACE 5505 ROWSHAM PLACE

NORTH CHARLESTON SC 29418-3077 NORTH CHARLESTON SC 29418-0000

| POST DATE | TRN CDE | DUE DATE | TRANSACTION AMOUNT | PRINCIPAL PAID | INTEREST PAID | ESCROW PAID | |
|---|---|---|---|---|---|---|---|
| 031609 | FE | 030108 | 11.25 | 11 PROP INSPECTION FEE | | | |
| 031609 | UFU | 030108 | UNAPPLIED FUNDS (1) | -20.00 | BALANCE | | 1277.87 |
| 031609 | SR | 030108 | -20.00 | .00 | .00 | .00 | |
| 031609 | FE | 030108 | 20.00 | 28 PAYOFF STATEMENT | | | |
| 031609 | UFU | 030108 | UNAPPLIED FUNDS (1) | -168.00 | BALANCE | | 1109.87 |
| 031609 | SR | 030108 | -168.00 | .00 | .00 | .00 | |
| 031609 | FE | 030108 | 85.00 | 164 CORP ADV 3 DRM | | | |
| 031609 | FE | 030108 | 83.00 | 164 CORP ADV 3 DRM | | | |
| 031609 | UFU | 030108 | UNAPPLIED FUNDS (1) | -7.50 | BALANCE | | 1102.37 |
| 031609 | SR | 030108 | -7.50 | .00 | .00 | .00 | |
| 031609 | FE | 030108 | 7.50 | 171 SPEEDPAY FEE | | | |
| 031609 | UFU | 030108 | UNAPPLIED FUNDS (1) | -1102.37 | BALANCE | | 0.00 |
| 031609 | SR | 030108 | -1102.37 | .00 | .00 | .00 | |
| 031609 | FE | 030108 | 157.00 | 40 EXPENSE ADVANCES | | | |
| 031609 | FE | 030108 | 150.00 | 40 EXPENSE ADVANCES | | | |
| 031609 | FE | 030108 | 560.00 | 40 EXPENSE ADVANCES | | | |
| 031609 | FE | 030108 | 235.37 | 40 EXPENSE ADVANCES | | | |
| 031709 | UI | 030108 | .00 | .00 | .00 | .00 | |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | -1127.18* | |
| 031709 | AA | 030108 | .00 | .00 | .00 | .00 | |
| | | | OPT PREMIUMS | .00 | LATE CHARGE PYMT | -1127.18* | |
| 032009 | FB | 030108 | 300.00 | 40 EXPENSE ADVANCES | | | |

END OF HISTORY

BKR26635

TRUE COPY
TEST:
US BANKRUPTCY COURT
DISTRICT OF SC
BY: DEPUTY CLERK (1)

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF SOUTH CAROLINA

| | |
|---|---|
| IN RE:<br><br>**Jamie Singleton**<br><br>Last four of social security #:**0250**<br><br>DEBTOR(S) | CASE NO: 09-01576-jw<br>CHAPTER: 13<br>**AMENDED PLAN #1**<br>NOTICE OF PLAN MODIFICATION BEFORE CONFIRMATION, MOTIONS TO VALUE SECURITY, AVOID JUDICIAL LIEN, AVOID A NONPURCHASE-MONEY, NONPOSSESSORY SECURITY INTEREST AND LIEN, AND/OR TO ASSUME OR REJECT AN EXECUTORY CONTRACT/UNEXPIRED LEASE |

I. NOTICE TO AFFECTED CREDITORS AND PARTIES IN INTEREST: The above-captioned debtor[1] previously proposed a chapter 13 plan and motions; debtor now moves, pursuant to 11 U.S.C. § 1323 and Fed. R. Bankr. P. 2002(a)(5), to modify the proposed plan and motions as detailed below:

***Increase debtor's monthly payment.***

This modification to the chapter 13 plan and motions, and the remaining terms of the chapter 13 plan and motions set forth below, may affect your rights. Failure to object may constitute an implied acceptance of and consent to the relief requested.

***A. (Beginning with paragraph (I)(A) of amended plan:***

**I. NOTICE TO CREDITORS AND PARTIES IN INTEREST:** The debtor[2] has filed a chapter 13 bankruptcy case and listed you as a creditor or interested party. The debtor has filed the following chapter 13 plan and motions which may affect your rights. **Failure to object may constitute an implied acceptance of and consent to the relief requested in this document.**

A. ADDITIONS, MODIFICATIONS, OR DELETIONS: All additions or modifications to the Court's form plan (See exhibits to SC LBR 3015-1 and 3015-2, "SC LBR" refers to the SC Local Bankruptcy Rules, available at www.scb.uscourts.gov) are highlighted by *italics*. Deletions are noted as "Not Applicable" or by striking through the deleted provisions. If changes are substantial or if an alternative plan is proposed, a cover sheet that summarizes and identifies the changes shall be filed and served herewith.

B. DEADLINE FOR FILING OBJECTIONS, NOTICE OF HEARING ON CONFIRMATION OF CHAPTER 13 PLAN AND MOTIONS: Objections to the motions and any provision of the plan must be made in accordance with SC LBR 9014-1, properly served, and filed with the United States Bankruptcy Court, 1100 Laurel Street, Columbia, SC 29201, within twenty-five (25) days from the date this document is filed. Timely objections will be heard at the confirmation hearing, notice of which is given separately in the Notice of Meeting of Creditors. If a timely objection is filed after the confirmation hearing, a separate hearing on the objection will be scheduled and notice of such a hearing will be given. If no timely objection is filed, the Court, upon recommendation of the chapter 13 trustee and without further hearing or notice, may enter an order confirming the plan and granting the motions.

**II. MOTION TO VALUE SECURITY, AVOID JUDICIAL LIEN, AVOID A NONPURCHASEMONEY, NONPOSSESSORY SECURITY INTEREST AND LIEN, AND/OR TO**

[1] When used herein, the term "debtor" shall apply as applicable either in the singular or in the plural, if there are joint debtors in the case.

[2] When used herein, the term "debtor" shall apply as applicable either in the singular or in the plural, if there are joint debtors in the case.



PENGAD 800-631-6989
PLAINTIFF'S EXHIBIT 34

**ASSUME OR REJECT AN EXECUTORY CONTRACT/UNEXPIRED LEASE.** The debtor requests that confirmation of this plan alter the rights of the following creditor:

A. Nonpossessory, Nonpurchase-Money Lien: The debtor moves, pursuant to 11 U.S.C. § 522(f), to avoid the following nonpossessory, nonpurchase-money security interest and lien in household goods:

| Name of creditor and description of property securing lien | Value of Debtor's interest in property | Total of all other liens | Exemption claimed | Estimated security interest/debt | Security interest Not avoided (see IV(B)(4) below) | Security interest to be avoided (see IV(E) below) |
|---|---|---|---|---|---|---|
| | | | | | | |

B. Judicial Lien: The debtor moves, pursuant to 11 U.S.C. § 522(f), to avoid the following judicial lien:[3]

| Name of creditor and description of property securing lien | Value of Debtor's interest in property | Total of all other liens | Exemption claimed | Estimated judicial lien | Judicial lien Not avoided (see IV(B)(4) below) | Judicial lien avoided (see (IV(E) below) |
|---|---|---|---|---|---|---|
| | | | | | | |

C. Valuation of Security: The debtor moves, in accordance with 11 U.S.C. § 506, to establish the value of a lien as follows:

| Name of creditor and description of property securing lien | Value of Debtor's interest in property | Holder and amount of superior liens | Estimate of creditor's claim | Value of lien (see IV(B)(4) below) | Unsecured claim after valuation (see IV(E) below) |
|---|---|---|---|---|---|
| | | | | | |

D. Assumption or Rejection of Executory Contract/Unexpired Lease: The debtor moves for the assumption of the following executory contract and/or unexpired lease. The debtor agrees to abide by all terms of the agreement and to cure any pre-petition arrearage or default in the manner below. Any executory contract or unexpired lease not specifically mentioned is rejected.

| Name of Creditor and lease or contract to be assumed | Amount of regular payment | Estimated amount of Default (state if none) | Cure Provisions for any default paid by (Debtor or trustee) | Regular payments to be paid by Debtor directly to creditor beginning (month/year) |
|---|---|---|---|---|
| | | | | |

## III. THE CHAPTER 13 PLAN: PAYMENT OBLIGATIONS OF THE DEBTOR.

A. Payments from the debtor to the chapter 13 trustee (the "trustee"): The debtor submits to the supervision and control of the trustee all or such portion of future earnings or other future income as is necessary for the execution of the plan. In addition, the debtor will pay to the trustee any portion of a recovery under a pre-petition claim or cause of action that constitutes disposable income or is not exempt.

**The debtor shall pay to the trustee the sum of $ 320.00 per month for a period of THREE (3) months TO BE FOLLOWED BY the sum of $456.00 per month for a period of FIFTY-SEVEN (57) months, unless all allowed claims (other than long-term claims) are fully paid pursuant to the plan.**

B. Payments from the debtor directly to creditors: The debtor shall pay all post-petition priority obligations, including but not limited to taxes and post-petition domestic support, and pay regular payments on assumed executory contracts or leases, directly to the holder of the claim as the obligations come due,

[3] For co-owned property, see In re Ware, 274 B.R. 206 (Bankr. D.S.C. 2001) and Exhibit C to SC LBR 4003-2.

unless otherwise ordered by the Court. The debtor may be required to pay some or a portion of pre-petition debts directly to a creditor in addition to required payments to the trustee, as indicated in paragraph II(D) above and/or in the paragraphs that follow.

**IV. PLAN DISTRIBUTIONS TO CREDITORS.** To receive a distribution from the trustee, a proof of claim, including adequate supporting documentation, must be filed with the Court. If a claim designated in this plan as secured is filed as an unsecured claim and the plan is confirmed, the claim may be treated as unsecured for purposes of plan distributions by the trustee. If a creditor files a proof of claim alleging that the claim is secured, but does not timely object to the confirmation of the plan and the claim is treated as unsecured in a confirmed plan, the claim may be treated as unsecured for purposes of plan distributions by the trustee. Confirmation of this plan does not bar a party in interest from objecting to a claim. The trustee, after the deduction of the trustee's commission and expenses, or the debtor, as indicated, shall make payments as follows:

A. Attorney for the debtor:

1. The debtor and the debtor's attorney have agreed to an attorney's fee in the amount of **$3,0000.00** ***(plus $274.00 filing fee)*** for the services identified in the Rule 2016(b) disclosure statement filed in this case. The amount of **$1,000.00** ***(plus $274.00 filing fee)*** was paid prior to the filing of the case. The remaining fee shall be disbursed by the trustee as follows: Following confirmation of the plan and unless the Court orders otherwise, the trustee shall disburse $500.00 to the attorney from the initial disbursement.[4] Thereafter, the balance of the attorney's compensation as allowed by the Court shall be paid, to the extent then due, with all funds remaining each month after payment of allowed secured claims and pre-petition arrearages on domestic support obligations. In instances where an attorney assumes representation in a pending *pro se* case and a plan is confirmed, a separate order may be entered by the Court, without further notice, which allows for the payment of a portion of the attorney's fees in advance of payments to creditors.

2. If, as an alternative to the above treatment, the debtor's attorney has received a retainer and cost advance and agreed to file fee applications for compensation and expenses in this case pursuant to 11 U.S.C. § 330, the retainer and cost advance shall be held in trust until fees and expense reimbursements are approved by the Court. Prior to the filing of this case, the attorney has received $_____ and for plan confirmation purposes only, the fees and expenses of counsel are estimated at $_____ or less.

B. Secured Creditor Claims: The plan treats secured claims as follows:

1. General Provisions: The terms of the debtor's pre-petition agreement with a secured creditor shall continue to apply except as modified by this plan, the order confirming the plan, or other order of the Court. Holders of secured claims shall retain liens to the extent provided by 11 U.S.C. § 1325(a)(5)(B)(i). Secured creditors paid the full secured claim provided for by this plan shall timely satisfy any liens in the manner required by applicable law or order of this Court. Any creditor holding a claim secured by property that is removed from the protection of the automatic stay by order, surrender, or through operation of the plan will receive no further distribution from the chapter 13 trustee on account of any secured claim. This also applies to creditors who may claim an interest in, or lien on, property that is removed from the protection of the automatic stay by another lienholder or released to another lienholder, unless the Court orders otherwise. Any funds that would have been paid to any such creditor will be distributed according to the remaining terms of the plan. (The preceding language does not apply if the sole reason for its application arises under 11 U.S.C. § 362(c)(3) or (c)(4)). Any creditor affected by this provision

[4] The chapter 13 trustee shall not at any time disburse to the debtor's attorney more than: (a) the unpaid balance of (1) the fee to be paid under the plan pursuant to paragraph 1 herein, or (2) the fee previously applied for and authorized pursuant to paragraph 2 herein, plus (b) any supplemental fee then applied for and authorized under the terms of the applicable Procedures for Approval of Attorney's Fees in Chapter 13 Cases.

may file an itemized proof of claim for any unsecured deficiency within a reasonable time after the removal of the property from the protection of the automatic stay. Secured creditors that will be paid directly by the debtor may send standard payment and escrow notices, payment coupons, or inquiries about insurance, and such action will not be considered a violation of the automatic stay.

2. Long-term or mortgage debt. No default: The debtor is current on obligations to (creditor name) and will continue regular payments directly to that creditor. Description of collateral:

3. Long term or mortgage debt. Curing default: 11 U.S.C. 1322(b)(3) and/or (5):

a. Arrearage payments. The trustee shall pay the arrearage as stated in the creditor's allowed claim or as otherwise ordered by the Court to **GMAC Mortgage, LLC** at the rate of **$211.00** or more per month, for **5505 ROWSHAM PLACE, N. CHARLESTON, SC 29418**, along with **0%** interest. The creditor shall apply trustee payments solely to those designated arrearages, i.e., those arrearages accruing before the month specified in (b) below. For so long as the debtor complies with this plan, a creditor may not declare a default based on any payment delinquency to be cured by this paragraph and the creditor shall not impose any post-petition fee on account of any arrearage paid by the trustee.

b. Maintenance of regular non-arrearage payments. Beginning **APRIL, 2009**, the Debtor shall pay directly to the creditor non-arrearage payments arising under the agreement with the secured creditor. The creditor shall apply each payment under this paragraph solely to post-petition obligations that accrue during or after the month specified herein.

4. Secured portion of claims altered by valuation and lien avoidance: The trustee shall pay (creditor name) the sum of $ (payment amount) or more per month, along with (percentage) % interest until the secured claim of $ (amount of secured claim) established above is paid in full. The remaining portion of the allowed claim will be treated as a general unsecured claim.

5. Other secured debts (allowed claim to be paid in full without valuation or avoidance of lien): The trustee shall pay (creditor name) the sum of $ (payment amount) or more per month, along with (percentage) % interest until the allowed secured claim is paid in full.

6. Surrender of property: The debtor will surrender the following property upon confirmation of the plan. The order confirming plan shall terminate the automatic stay as to that property: (Name of creditor and property address or collateral description). Any creditor affected by this provision may file an itemized proof of claim for any unsecured deficiency within a reasonable time after the surrender of the property.

7. Secured tax debt: The trustee shall pay (creditor name) the sum of $ (payment amount) or more per month until the (net balance or value) of creditor's secured claim plus (percentage) % interest has been paid. If the lien is to be valued, the debtor shall file a separate motion to value the claim and establish priority of any remaining tax obligations. If a tax priority creditor files a claim designated as secured, is not treated as secured in this paragraph, and does not timely object to confirmation of this plan, then the claim may be paid as a priority claim for purposes of distributions from the trustee.

C. Priority Creditors: Priority claims shall be paid as follows:

1. Domestic Support Claims. 11 U.S.C. § 507(a)(1):

a. Pre-petition arrearages. The trustee shall pay the pre-petition domestic support obligation arrearage to (name of DSO creditor), at the rate of $ (amount) or more per month until the balance, without interest, is paid in full. – **NO ARREARS.**

b. The debtor shall pay all post-petition domestic support obligations as defined in 11 U.S.C. § 101(14A) on a timely basis directly to the creditor.

c. Any party entitled to collect child support or alimony under applicable non-bankruptcy law may collect those obligations coming due after this case was filed from the income or assets of the debtor-parent/spouse without further order or relief from the automatic stay. (Any claim for child support or alimony due before this case was filed must be collected in accordance with 11 U.S.C. § 507(a)(1) and 11 U.S.C. § 1322(a)(2).)

2. Other Priority debt. The trustee shall pay all remaining pre-petition 11 U.S.C. § 507 priority claims on a *pro rata* basis.

D. Executory Contracts and Unexpired Leases: Regular payments that arise post-petition under an executory contract or lease that is being assumed shall be paid directly by the debtor according to the terms of the contract or lease. Pre-petition defaults will be cured by payments of the sum of $ (payment amount) or more per month by the trustee or the debtor according to paragraph II(D). Claims arising from the rejection of executory contracts or leases shall be general unsecured claims unless otherwise ordered by the Court.

E. General Unsecured Creditors: General unsecured creditors shall be paid allowed claims *pro rata* by the trustee to the extent that funds are available after payment of all other allowed claims. The debtor **DOES NOT** propose to pay 100% of general unsecured claims.

**V. PROPERTY OF THE ESTATE, STATUS AND OBLIGATIONS OF THE DEBTOR AFTER CONFIRMATION:** Upon confirmation of the plan, property of the estate will remain property of the estate, but possession of property of the estate shall remain with the debtor. The chapter 13 trustee shall have no responsibility regarding the use or maintenance of property of the estate. The debtor is responsible for protecting the non-exempt value of all property of the estate and for protecting the estate from any liability resulting from operation of a business by the debtor. Nothing herein is intended to waive or affect adversely any rights of the debtor, the trustee, or party with respect to any causes of action owned by the debtor.

Date: April 21, 2009

BY: /s/ Robert L. Papa, Esquire
Robert L. Papa, Esquire, Attorney for the Debtor
District Court I.D. #2965

**CERTIFICATE OF SERVICE**

The above signing parties certify that the foregoing Memorandum, Notice, Amended Plan and Motions was served on all creditors and parties in interest entitled to such notice on the above stated date. The parties served are individually listed on the accompanying list or mailing matrix.

21st Day of April, 2009

/s/ Stacie G. Nobles
Stacie G. Nobles, Legal Assistant

J. Bratton Davis United States Bankruptcy Courthouse
(via electronic filing)
1100 Laurel Street
Columbia, SC 29201

James M. Wyman
Chapter 13 Trustee
(via electronic filing)
PO Box 997
Mt. Pleasant, SC 29465-0997

GMAC Mortgage, LLC
Attn: Payment Processing Center
3451 Hammond Ave.
Waterloo, IA 50702

Anna Bennett
1492 Sumner Ave.
N. Charleston, SC 29406

Charleston Co. DSS
PO Box 150012
N. Charleston, SC 29415

Charleston Co. Family Court
Attn: Child Support Division
100 Broad Street, Ste. 143
Charleston, SC 29401

GMAC Mortgage, LLC
2711 N. Haskell Ave., Ste. 900
Dallas, TX 75204

Monique Baker
106 Chancellor's Drive
Summerville, SC 29485

Rogers Townsend & Thomas
Attn: Samuel C. Waters
PO Box 100200
Columbia, SC 29210

SC DOR
PO Box 12265
Columbia, SC 29211

GMAC Mortgage, LLC
Attn: Mail Code 507-345-110
3451 Hammond Avenue
Waterloo, IA 50702-5300

Midland Credit Management, Inc.
8875 Aero Drive, Suite 200
San Diego, CA 92123-2255

Jamie Singleton
5505 Rowsham Place
N. Charleston, SC 29418-2623

Jefferson Capital Systems LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

PRA Receivables Mgmt, LLC
Portfolio Recovery Assocs.
PO Box 12914
NORFOLK VA 23541-0914

ROPER ST. FRANCIS
HOSPITAL
PO BOX 751662
CHARLOTEE, NC 28275-1662

Regions Bank
PO Box 10063
Birmingham, AL 35202-0063



TRUE COPY
TEST:
US BANKRUPTCY COURT
DISTRICT OF SC
BY: DEPUTY CLERK (12)

UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF SOUTH CAROLINA

| | |
|---|---|
| IN RE:<br><br>Jamie Singleton,<br><br>Debtor(s). | CHAPTER 13<br>CASE NO.: 09-01576-W<br><br>NOTICE OF MOTION SEEKING<br>11 U.S.C. §362(d) RELIEF |

308045-00675

TO: DEBTOR, DEBTOR'S ATTORNEY, TRUSTEE, AND THOSE NAMED IN THE ATTACHED MOTION

PLEASE TAKE NOTICE THAT ON **July 1, 2009 at 10:00AM** at 145 King Street, Room 225, Charleston, SC, a hearing will be held on the attached Motion.

Within fourteen (14) days after service of the attached Motion, and the Notice of Motion, the Movant's Certification of Facts, (and a blank Certification of Facts form, applicable only to motions for relief from the automatic stay and for service on *pro se* parties only), any party objecting to the relief sought shall:

1) File with the Clerk of this Court a written objection to the 11 U.S.C § 362 Motion;

2) File with the Clerk of this Court a Certification of Facts (for motions for relief from the automatic stay;

3) Serve on the movant items 1 & 2 above at the address shown below; and

4) File a certificate of such service with the Court.

If you fail to comply with this procedure, you may be denied the opportunity to appear and be heard on this proceeding before the Court.

DATE OF ISSUANCE: May 29, 2009

MOVANT: GMAC Mortgage, LLC

ATTORNEY: Samuel C. Waters, ID #4539
Cheryl H. Fisher, ID #7451
Reginald P. Corley, ID #7832
Jennifer W. Rubin, ID #7540
Mary R. Powers (I.D. 9121)

ATTORNEY'S ADDRESS: P.O. Box 100200
Columbia, SC 29202
(803) 744-4444

TO: PARTY FILING MOTION FOR RELIEF FROM AUTOMATIC STAY (11 U.S.C. §362)

Please refer to Federal Rules of Bankruptcy Procedure 4001(a) for specifics of your responsibilities for service and filing of documents, including the above notice of hearing, related to your motion for relief from the automatic stay (11 U.S.C. §362).

Please note that Local Rule 4001 provides for any party failing to comply with the procedures specified in the rule to be denied the opportunity to appear and be heard before the court and to the subject to sanctions pursuant to Local Rule 9011.

UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF SOUTH CAROLINA

| | |
|---|---|
| IN RE:<br><br>Jamie Singleton,<br><br>Debtor(s). | CHAPTER 13<br>CASE NO.: 09-01576-W<br><br>MOTION TO MODIFY STAY |

GMAC Mortgage, LLC ("Movant") moves the Court pursuant to 11 U.S.C. 362(d) for relief from the automatic stay provided by 362(a) of the United States Bankruptcy Code and represents as follows:

1. Debtor filed a Petition for Relief under Chapter 13 of the United States Bankruptcy Code on March 2, 2009.

2. The Trustee of the Debtor's estate may claim an interest in the property which is the subject of this action.

3. A Proof of Claim was duly filed and is of record herein.

4. Current monthly payments due for and after April 1, 2009 have not been received outside the plan, resulting in a total amount due of $4,059.34 as of May 29, 2009.

5. Movant has a valid security interest in the property described in that certain mortgage dated January 4, 2006 and recorded January 12, 2006, in the office of the RMC/ROD for Dorchester County in Book 5142 at Page 168 in the original principal sum of $212,000.00. A copy of the Debtor's note and mortgage is attached.

6. That Debtor has continually not made payments as required by the terms of the note and mortgage and Debtor's Chapter 13 plan and is in default.

7. That the interest of Movant with respect to the mortgaged premises continues to worsen and is not adequately protected while a large indebtedness remains upon this account.

8. That according to the Note and Mortgage Movant's attorney is entitled to a reasonable fee and reimbursement of costs for the prosecution of this action.

9. That the automatic stay heretofore entered should be modified to the extent necessary to allow Movant to foreclose the mortgage on the said real property.

10. That FRBP 4001 (a)(3) should not apply under these circumstances.

11. The Movant agrees to waive any claim that may arise under 11 U.S.C. Section 503(b) or Section 507(b) as a result of this Motion. The Movant further agrees that any funds realized from the foreclosure sale, in excess of all liens, costs, and expenses, will be paid to the trustee.

WHEREFORE, Movant prays that:

1. The stay pursuant to 11 U.S.C. 362(d) be modified to permit Movant to pursue any state court remedies under its mortgage on the above-mentioned property, including sending any required notice;

2. The Court order that FRBP 4001 (a)(3) does not apply to the relief requested by the Movant;

3. The attorney's fees and costs in the amount of $800.00 or such additional amounts as the Court finds reasonable be granted; and

4. The Court orders such other relief as may be just and proper.

/s/ Jennifer W. Rubin
Samuel C. Waters (I.D. 4539)
Cheryl H. Fisher (I.D. 7451)
Reginald P. Corley (I.D. 7832)
Jennifer W. Rubin (I.D. 7540)
Mary R. Powers (I.D. 9121)
Attorneys for Movant
Rogers Townsend & Thomas, PC
220 Executive Center Drive, Suite 109 (29210)
Post Office Box 100200
Columbia, South Carolina 29202
(803) 744-4444

Columbia, South Carolina
May 29, 2009

UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF SOUTH CAROLINA

IN RE:

Jamie Singleton,

Debtor(s).

CHAPTER 13
CASE NO.: 09-01576-W

CERTIFICATION OF FACTS

308045-00675

In the above-entitled proceeding, in which relief is sought by GMAC Mortgage, LLC from the automatic stay in accordance with 11 U.S.C Section 362, I do hereby certify to the best of my knowledge the following:

1. Nature of Movant's Interest:
Secured.

2. Brief Description of Security Interest, copy attached (if applicable):
Note and Mortgage.

3. Description of Property Encumbered by Stay (Include serial number, lot and block number, etc.):
5505 Rowsham Place, North Charleston in Dorchester County, South Carolina - TMS# 181-10-06-037

4. Basis for Relief (property not necessary for reorganization, debtor has no equity, property not property of estate, etc.; include applicable subsection of Section 362):
11 U.S.C. §362(d)1 and (d)2

5. Prior Adjudication of Other Courts, copy attached. (Decree of foreclosure, Order of possession, Levy of execution, etc., if applicable):
N/A

6. Valuation of Property, copy of valuation attached (Appraisal, Blue Book, etc.):

| | | |
|---|---|---|
| Fair Market Value | $223,155.00 | Movant reserves the right to provide an appraisal if needed |
| Liens (Mortgages) | $249,983.66 | Payoff as of 5/23/09 |
| Other: | | |
| Debtor Exemption (-) | $50,000.00 | |
| Net Equity | $0.00 | |
| Source/Basis of Value | Debtor's Schedules | |
| If Appraisal: | | |
| Date of Appraisal | | |
| Type of Appraisal | | |
| Name of Appraiser | | |
| Address of Appraiser | | |

7. Amount of debtor's estimated equity (using figures from paragraph 6, supra):
$0.00

8. Month and Year in Which First Direct Post-petition Payment Came Due to Movant (if applicable):
April, 2009

9. (a) For Movant/Lienholder (if applicable): List or attach a list of all post-petition payments received directly from debtor(s), clearly showing date received, amount, and month and year for which each such payment was applied
None.

10. (b) For Objecting Party (if applicable): List or attach a list of all post-petition payments included in the Movant's list from (a) above which objecting party disputes as having been made. Attach written proof of such payment(s) or a statement as to why such proof is not available at the time of filing this objection.

11. Month and Year for Which Post-petition Account of Debtor(s) is Due as of the Date of this Motion:
April, 2009

/s/ Jennifer W. Rubin
Samuel C. Waters, ID #4539
Cheryl H. Fisher, ID #7451
Reginald P. Corley, ID #7832
Jennifer W. Rubin, ID #7540
Mary R. Powers (I.D. 9121)
Attorney for Movant
Post Office Box 100200
Columbia, SC 29202-3200
(803) 744-4444

Dated: May 29, 2009

UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF SOUTH CAROLINA

| | |
|---|---|
| IN RE:<br><br>Jamie Singleton,<br><br>Debtor(s). | CHAPTER 13<br>CASE NO.: 09-01576-W<br><br>CERTIFICATE OF SERVICE |

308045-00675

I, the undersigned employee of ROGERS TOWNSEND & THOMAS, PC, do hereby certify that a copy of the Notice of Motion Seeking Relief, Motion to Modify Stay and Certification of Facts were mailed to the parties listed below:

Jamie Singleton
5505 Rowsham Place
North Charleston, SC 29418

Robert L. Papa, Esquire (via electronic service)
6 Carriage Lane, Suite A
Charleston, SC 29407

James M. Wyman (via electronic service)
Chapter 13 Trustee
P.O. Box 997
Mount Pleasant, SC 29465-0997

/s/ Rosa Smart
ROGERS TOWNSEND & THOMAS, PC
Rosa Smart, Bankruptcy Paralegal
Post Office Box 100200
Columbia, SC 29202-3200
(803) 744-4444

Columbia, South Carolina
May 29, 2009

Loan Number 10281247

# ADJUSTABLE RATE NOTE
## (LIBOR Six-Month Index (As Published In The Wall Street Journal)-Rate Caps)
## Including Prepayment Penalty

**THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT MY ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.**

| 01/04/2006 | IRVINE | CALIFORNIA |
|---|---|---|
| [Date] | [City] | [State] |

5505 ROWSHAM PLACE, NORTH CHARLESTON, SOUTH CAROLINA 29418
[Property Address]

**1. BORROWER'S PROMISE TO PAY**

In return for a loan that I have received, I promise to pay U.S. $ 212,000.00 (this amount is called "Principal"), plus interest, to the order of Lender. Lender is PEOPLE'S CHOICE HOME LOAN, INC. a WYOMING CORPORATION.

I will make all payments under this Note in the form of cash, check or money order.

I understand that Lender may transfer this Note. 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 10.450% . The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(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 payments on the 1st day of each month beginning on March 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 February 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 P.O. Box 52678, Irvine, CA 92619 or at a different place if required by the Note Holder.

**(B) Amount of My Initial Monthly Payments**

Each of my initial monthly payments will be in the amount of U.S. $ 1,931.33 . This amount may change.

**(C) Monthly Payment Changes**

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

**4. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

**(A) Change Date(s)**

The interest rate I will pay may change on the 1st day of February, 2008 and every 6th month(s) thereafter. Each date on which my interest rate could change is called a "Change Date."

**(B) The Index**

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in the Wall Street Journal. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

**(C) Calculation of Changes**

Before each Change Date, the Note Holder will calculate my new interest rate by adding six and nine tenth(s) percentage points ( 6.900% ) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

**(D) Limits on Interest Rate Changes**

The interest rate I am required to pay at the first Change Date will not be greater than 13.450% or less than 10.450 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage point(s) ( 1.000% ) from the rate of interest I have been paying for the preceding 6 months.

My interest rate will never be greater than 16.450%. My interest rate will never be less than 10.450%.

**(E) Effective Date of Changes**

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

**(F) Notice of Changes**

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

**5. 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 before it is due 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 then due under this Note.

The Note Holder will use my Prepayment to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to any accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of this Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial prepayment may be offset by an increase in the interest rate.

If within Twenty-four (24) months from the date of execution of the Security Instrument, I make full Prepayment or partial Prepayment, and the total of such Prepayment(s) in any 12-month period exceeds twenty percent (20%) of the original Principal amount of the loan, I will pay a Prepayment charge in an amount equal to 6 months' advance interest on the amount by which the total of my Prepayment(s) within that 12-month period exceeds twenty percent (20%) of the original Principal amount of the loan.

## 6. 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 that 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.

## 7. BORROWER'S FAILURE TO PAY AS REQUIRED

### (A) Late Charges 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 that 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.

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.

## 8. GIVING OF NOTICES

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given 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.

## 9. 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.

## 10. 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.

**11. 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 that might result if I do not keep the promises that 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 read 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. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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.**

JAMIE SINGLETON _____(Seal) -Borrower

_____(Seal) -Borrower

_____(Seal) -Borrower

_____(Seal) -Borrower

_____(Seal) -Borrower

_____(Seal) -Borrower

_____(Seal) -Borrower

_____(Seal) -Borrower

[Sign Original Only]

[redacted] [redacted] Certified Copy

Return To:
PEOPLE'S CHOICE HOME LOAN, INC.
7515 IRVINE CENTER DR.
IRVINE, CA 92618

Prepared By:

[Space Above This Line For Recording Data]

# MORTGAGE

MIN 100273900102812475

## 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 January 4, 2006, together with all Riders to this document.
(B) "Borrower" is JAMIE SINGLETON

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

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(D) "Lender" is People's Choice Home Loan, Inc.

Lender is a CORPORATION
organized and existing under the laws of WYOMING
Lender's address is 7515 IRVINE CENTER DR., IRVINE, CA 92618

(E) "Note" means the promissory note signed by Borrower and dated January 4, 2006
The Note states that Borrower owes Lender TWO HUNDRED TWELVE THOUSAND AND 00/100
Dollars
(U.S. $212,000.00 ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February 1, 2036 .
(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

| | | |
|---|---|---|
| [X] Adjustable Rate Rider | [ ] Condominium Rider | [ ] Second Home Rider |
| [ ] Balloon Rider | [X] Planned Unit Development Rider | [ ] 1-4 Family Rider |
| [ ] VA Rider | [ ] Biweekly Payment Rider | [ ] Other(s) [specify] |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
(L) "Escrow Items" means those items that are described in Section 3.
(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used

in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

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

TRANSFER OF RIGHTS IN THE PROPERTY

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

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT 'A'

Parcel ID Number: 181-10-06-037
5505 ROWSHAM PLACE
NORTH CHARLESTON
("Property Address"):

which currently has the address of [Street]
[City] , South Carolina 29418 [Zip Code]

TO HAVE AND TO HOLD this property unto MERS (solely as nominee for Lender and Lender's successors and assigns,) and to the successors and assigns of MERS, forever, 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.

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

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

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

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

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

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

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

**3. Funds for Escrow Items.** Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be

in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

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

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

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

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

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

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

lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

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

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

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

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

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

the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

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

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

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

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

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

9. **Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**20. Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA

requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

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, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. 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 foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence, all of which shall be additional sums secured by this Security Instrument.**

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

**24. Homestead Waiver.** Borrower waives all rights of homestead exemption in the Property to the extent allowed by Applicable Law.

**25. Waiver of Appraisal Rights.** The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within 30 days after the sale of the mortgaged property apply to the court for an order of appraisal. The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. TO THE EXTENT PERMITTED BY LAW, THE UNDERSIGNED HEREBY WAIVES AND RELINQUISHES THE STATUTORY APPRAISAL RIGHTS WHICH MEANS THE HIGH BID AT THE JUDICIAL FORECLOSURE SALE WILL BE APPLIED TO THE DEBT REGARDLESS OF ANY APPRAISED VALUE OF THE MORTGAGED PROPERTY. This waiver shall not apply so long as the Property is used as a dwelling place as defined in Section 12-37-250 of the South Carolina Code of Laws.

**26. Future Advances.** The lien of this Security Instrument shall secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to 150% of the original principal amount of the Note plus interest thereon, attorneys' fees and court costs.

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.

Signed, sealed and delivered in the presence of:

JAMIE SINGLETON (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

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STATE OF SOUTH CAROLINA,
County of Charleston

Personally appeared before me Kirkland Smith
and made oath that he/she saw the within named Borrower sign, seal, and as his/her/their act and deed, deliver the within written Mortgage; and that he/she with Joseph Hand, witnessed the execution thereof.

Sworn to before me this 4th day of January, 2005.

My Commission Expires: 01/04/10

Notary Public for South Carolina

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Loan Number 10281247

## ADJUSTABLE RATE RIDER
## (LIBOR Six-Month Index (As Published In The Wall Street Journal)-Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this 4th day of January, 2006 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to PEOPLE'S CHOICE HOME LOAN, INC. a WYOMING CORPORATION ("Lender") of the same date and covering the property described in the Security Instrument and located at:

5505 ROWSHAM PLACE, NORTH CHARLESTON, SOUTH CAROLINA 29418
[Property Address]

**THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.**

**ADDITIONAL COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

The Note provides for an initial interest rate of 10.450%. The Note provides for changes in the interest rate and the monthly payments, as follows:

**4. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

**(A) Change Dates**

The interest rate I will pay may change on the 1st day of February, 2008 and on that day every 6 month(s) thereafter. Each date on which my interest rate could change is called a "Change Date."

**(B) The Index**

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

**(C) Calculation of Changes**

Before each Change Date, the Note Holder will calculate my new interest rate by adding six and nine tenth(s) percentage points ( 6.900%)to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

**(D) Limits on Interest Rate Changes**

The interest rate I am required to pay at the first Change Date will not be greater than 13.450 % or less than 10.450 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage points ( 1.000% ) from the rate of interest I have been paying for the preceding 6 months. My interest rate will never be greater than 16.450%. My interest rate will never be less than 10.450%.

**(E) Effective Date of Changes**

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

**(F) Notice of Changes**

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

**B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER**

Uniform Covenant 18 of the Security Instrument is amended to read as follows:

**Transfer of the Property or a Beneficial Interest 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. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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.

**5. 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 this Note.

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 this Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial prepayment may be offset by an increase in the interest rate.

If within Twenty-four (24) months from the date of execution of the Security Instrument, I make full Prepayment or partial Prepayment, and the total of such Prepayment(s) in any 12-month period exceeds twenty percent (20%) of the original Principal amount of the loan, I will pay a Prepayment charge in an amount equal to 6 months' advance interest on the amount by which the total of my Prepayment(s) within that 12-month period exceeds twenty percent (20%) of the original Principal amount of the loan.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

JAMIE SINGLETON _____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

True Certified Copy

# PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 4th day of January, 2006, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to People's Choice Home Loan, Inc. (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

5505 ROWSHAM PLACE, NORTH CHARLESTON, SOUTH CAROLINA 29418

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in

(the "Declaration"). The Property is a part of a planned unit development known as Indigo Fields

[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

**PUD COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. PUD Obligations.** Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

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**B. Property Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and 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, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

**C. Public Liability Insurance.** Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

**D. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

**E. Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

**F. Remedies.** If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

Jamie Singleton (Seal) -Borrower
JAMIE SINGLETON

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

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EXHIBIT A

All that certain piece, parcel or lot of land, situate, lying and being in the City of North Charleston, County of Dorchester, State of South Carolina, and shown and designated as Lot 69, on a PLAT OF INDIGO POINT AT INDIGO FIELDS SUBDIVISION, PHASE V-A, LOCATED IN THE CITY OF NORTH CHARLESTON, DORCHESTER COUNTY, SOUTH CAROLINA, prepared by Trico Engineering Consulants, Inc., on February 1, 1999, revised February 16, 1999 and recorded in the RMC Office for Dorchester County on March 15, 1999 in Plat Book J, Page 128. Said lot having such size, shape, dimensions, buttings and boundings as will by reference to said plat more fully appear.

Being the same property conveyed to Mortgagor herein by deed of James D. Wilson dated January 4, 2006 and recorded in the RMC Office for Dorchester County simultaneously herewith.

TMS# 181-10-06-037

TRUE COPY
TEST:
US BANKRUPTCY COURT
DISTRICT OF SC
BY: DEPUTY CLERK (12)

**IN THE UNITED STATES BANKRUPTCY COURT**

**FOR THE DISTRICT OF SOUTH CAROLINA**

| | |
|---|---|
| IN RE:<br><br>JAMIE SINGLETON<br><br>DEBTOR(S) | CASE NO: 09-01576-jw<br>CHAPTER: 13<br><br>OBJECTION TO §362 MOTION OF GMAC MORTGAGE, LLC |

The debtor herein, by and through his undersigned attorney, hereby objects to the §362 Motion to terminate automatic stay dated May 29, 2009 filed on behalf of GMAC Mortgage, LLC (hereinafter "creditor") in regards to the creditor's collateral, the debtor's house and lot, upon the following grounds:

That pursuant to 11 U.S.C. §362, the Court may grant relief from the stay under subsection (d)(1) for cause including the lack of adequate protection, or under §362(d)(2) if the debtor does not have equity in such property and such property is not necessary to an effective reorganization.

That the debtor is informed and believes that the creditor's collateral is adequately protected under the terms of the debtor's Chapter 13 plan pursuant to §362 (d)(1).

That the plan submitted to the Bankruptcy Court for confirmation indicates that the debtor will remit the arrearage due to the creditor without interest and further that the debtor will remit post-petition payments to the creditor.

That the debtor is informed and believes that he is entitled to a reasonable opportunity to cure any post-petition arrearage due to the creditor by providing supplemental payments to the mortgage holder in addition to their monthly mortgage payments.

That the debtor is informed and believes that his plan of reorganization provides for adequate protection of the creditor pursuant to 11 U.S.C. §362(d)(1) and that the automatic stay should therefore remain in effect to provide the debtor an opportunity to achieve a fresh start.

That the creditor's collateral is the debtor's residence, therefore, an essential element for an effective reorganization pursuant to 11 U.S.C. §362 (d)(2).

WHEREFORE, the debtor prays that this Honorable Court inquire into the matters set forth herein and deny relief to the moving party; award to the debtor reasonable attorney's fees and costs in the defense of this action; and any further relief that the Court deems just and proper.

Charleston, South Carolina

Date: June 5, 2009

/s/ Robert L. Papa, Esquire

Robert L. Papa, Esquire, ID#2965
Attorney for the Debtor
6 Carriage Lane, Ste A
Charleston SC 29407-6010
(843) 571-4611

**UNITED STATES BANKRUPTCY COURT**
**FOR THE DISTRICT OF SOUTH CAROLINA**

| | |
|---|---|
| IN RE:<br><br>JAMIE SINGLETON<br><br>DEBTOR(S) | CASE NO: 09-01576-jw<br>CHAPTER: 13<br><br>CERTIFICATION OF FACTS |

In the above-entitled proceeding, in which relief is sought by GMAC Mortgage, LLC from the automatic stay provided by 11 U.S.C. § 362, I do hereby certify to the best of my knowledge the following:

(1) Nature of Movant's Interest. Secured.

(2) Brief Description of Security Agreement, copy attached (if applicable). Note & Mortgage.

(3) Description of Property Encumbered by Stay (include serial number, lot and block number, etc.). 5505 Rowsham Place, N. Charleston, SC – Dorchester County – TMS #181-10-06-037

(4) Basis for Relief (property not necessary for reorganization, debtor has no equity, property not property of estate, etc.) include applicable subsection of 11 U.S.C. § 362). None.

(5) Prior Adjudication by Other Courts, copy attached (Decree of Foreclosure, Order for Possession, Levy of Execution, etc., if applicable). None.

(6) Valuation of Property, copy of Valuation attached (Appraisal, Blue Book, etc.):

Fair Market Value: 223,155.00 *Debtor's Estimate

Liens (Mortgages): 212,000.00 *Debtor's Estimate

Net Equity: 11,155.00

Source/Basis of Value: Debtor's Estimates

(7) Amount of Debtor's Estimated Equity (using figures from paragraph 6, supra). $11,155.00

(8) Month and Year in Which First Direct Post-petition Payment Came Due to Movant (if applicable). April, 2009.

(9)(a) For Movant/Lienholder (if applicable): List or attach a list of all post-petition payments received directly from debtor(s), clearly showing date received, amount, and month and year for which each such payment was applied.[1]

(b) For Objecting Party (if applicable): List or attach a list of all post-petition payments included in the Movants list from (a) above which objecting party disputes as having been made. Attach

[1] This requirement may not be met by the attachment of a payment history generated by the movant. Such attachment may be utilized as a supplement to a complete and detailed response to (9)(a) above, which should be shown on this certification.

written proof of such payment(s) or a statement as to why such proof is not available at the time of filing this objection. N/A

(10) Month and Year for Which Post-petition Account of Debtor(s) is Due as of the Date of this Motion: April, 2009.

Date: June 5, 2009

/s/ Robert L. Papa, Esquire
Robert L. Papa, Esquire
Attorney for the Debtor
6 Carriage Lane, Ste A
Charleston SC 29407-6010
Phone: (843) 571-4611
Fax: (843) 571-4602

**UNITED STATES BANKRUPTCY COURT**
**FOR THE DISTRICT OF SOUTH CAROLINA**

| | |
|---|---|
| IN RE:<br><br>JAMIE SINGLETON<br><br>DEBTOR(S) | CASE NO: 09-01576-jw<br>CHAPTER: 13<br><br>CERTIFICATION OF MAILING |

I, Stacie G. Nobles, hereby certify that a copy of the Objection to the §362 Motion Seeking Relief on behalf of GMAC Mortgage, LLC, debtor's Certification of Facts, and this Certification of Mailing were mailed to the parties listed below:

Jennifer W. Rubin
Rogers Townsend & Thomas
PO Box 100200
Columbia, SC 29202-3200

James M. Wyman – via electronic filing
Chapter 13 Trustee
PO Box 997
Mt. Pleasant, SC 29465-0097

/s/ Stacie G. Nobles
Stacie G. Nobles, Legal Asst. to
Robert L. Papa, Esquire
bc@btitelecom.net

Charleston, South Carolina
Date: June 5, 2009

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US BANKRUPTCY COURT
DISTRICT OF SC
BY: DEPUTY CLERK (12)

**U.S. BANKRUPTCY COURT**
**District of South Carolina**

Case Number: 09-01576-W

Settlement Order

The relief set forth on the following pages, for a total of 3 pages including this page, is hereby **ORDERED**.

---

**FILED BY THE COURT**
**06/24/2009**

UNITED STATES BANKRUPTCY COURT DISTRICT OF SOUTH CAROLINA

Entered: 06/25/2009

John E. Waites

US Bankruptcy Court Judge
District of South Carolina

PLAINTIFF'S EXHIBIT 37

PENGAD 800-631-6989

UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF SOUTH CAROLINA

| | |
|---|---|
| IN RE:<br><br>Jamie Singleton,<br><br>DEBTOR(S). | CHAPTER 13<br>CASE NO.: 09-01576-W<br><br>SETTLEMENT ORDER |

308045-00675

This matter comes before the Court pursuant to the motion of GMAC Mortgage, LLC ("Movant"), seeking the lifting of the stay as to Debtor, and the security given by Debtor to Movant. A hearing was scheduled for July 1, 2009. No objection to the requested relief was filed by the Trustee.

NOW, THEREFORE, upon motion of Movant, and with the consent of counsel for the Debtor, it is hereby

ORDERED THAT:

(1) Debtor shall cure the post-petition arrearage and pay the attorney's fees and costs in the total amount of $6,889.01. This total amount consists of post-petition payments for the months of April 1, 2009 through June 1, 2009 in the amount of $1,933.02 each, late charges of $96.65 per month, and attorneys' fees in the amount of $650.00 and costs in the amount of $150.00.

a. Debtor shall make six (6) consecutive monthly installments of $1,148.17 in addition to regular monthly payments, currently in the amount of $1,933.02, beginning July 1, 2009 and continuing to December 1, 2009. Debtor shall continue to make the regular monthly payments after the arrearage is cured on December 1, 2009. **All payments shall be paid directly to GMAC Mortgage, LLC, Attn: Mail Code 507-345-110, 3451 Hammond Avenue, Waterloo, IA 50702 (Loan No. 0359522979).**

b. That FRBP Rule 4001(a)(3) is waived and does not apply to any such Order ultimately lifting the stay.

IT IS FURTHER ORDERED THAT should the Debtor fail to make the payments described above or any subsequent regular payments within twenty (20) days from the due date, upon an ex parte showing by affidavit of that default and a proposed order, Movant shall automatically be entitled to relief from the stay so that it can proceed with its state court remedies against its security, including making demand for payment in the amount due. The ex parte provision expires two (2) years from the date of entry of this Order. Movant shall report to this Court any funds received as a result of a lawful disposition of the real property in excess of its total indebtedness plus any other valid lien against the subject property. The Movant agrees to waive any claim arising under 11 U.S.C. §503(b) or §507(b) as a result of this Order. Movant further acknowledges that any funds realized in excess of all liens, costs, and expenses, will be paid to the trustee.

I certify that this order contains a true and complete statement of the agreed upon terms of settlement between the parties.

/s/ Jennifer W. Rubin
Samuel C. Waters, ID #4539
Cheryl H. Fisher, ID #7451
Reginald P. Corley, ID #7832
Jennifer W. Rubin, ID #7540
Mary R. Powers (I.D. 9121)
Attorneys for Movant
P.O. Box 100200
Columbia, SC 29202
(803) 744-4444

# Notice Recipients

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| District/Off: 0420-2 | User: weathers | Date Created: 6/25/2009 |
| Case: 09-01576-jw | Form ID: pdf01 | Total: 6 |

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| | | |
|---|---|---|
| tr | James M. Wyman | nobles@charleston13.com |
| aty | Cheryl H. Fisher | Bankruptcy@rtt-law.com |
| aty | Jennifer W. Rubin | rubin@rtt-law.com |
| aty | Robert Lawrence Papa | papa@btitelecom.net |
| aty | Samuel C. Waters | bankruptcy@rtt-law.com |

TOTAL: 5

**Recipients submitted to the BNC (Bankruptcy Noticing Center):**

| | | | |
|---|---|---|---|
| db | Jamie Singleton | 5505 Rowsham Place | N. Charleston, SC 29418 |

TOTAL: 1

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DISTRICT OF SC
BY: DEPUTY CLERK (12)

**UNITED STATES BANKRUPTCY COURT**
**FOR THE DISTRICT OF SOUTH CAROLINA**

| | |
|---|---|
| IN RE: | CASE NO: 09-01576-JW |
| JAMIE SINGLETON | (CHAPTER 13) |
| Debtor | **TRUSTEE'S MOTION TO DISMISS CHAPTER 13 CASE FOR NON-PAYMENT** |

# TRUSTEE'S MOTION TO DISMISS CHAPTER 13 CASE FOR NON-PAYMENT

NOW COMES the Chapter 13 Trustee in this case and alleges:

1. This court has juridiction over this matter under 28 U.S.C. Section 1334 and 1307(c)(5).

2. The Debtor in this case Has not made the required payments under the plan.

3. Debtor is/are past due **$1,250.00** as of **July 2009.** The Trustee requests that the Debtor cure the delinquency as follows:

Payments as follows to be received by the Trustee by the end of the following months:

| | |
|---|---|
| August 2009 | at $610.00 |
| September 2009 | at $819.00 |
| October 2009 | at $819.00 |
| November 2009 | at $819.00 |
| December 2009 | at $819.00 |
| January 2010 | at $819.00 |
| February 2010 | at $819.00 |

Resume regular monthly payments of $610.00 beginning **March 2010.**

4. The Trustee requests that should the Debtor fail to cure the delinquency as set forth above, that an order be entered dismissing the case.

Dated: 8/6/2009

/s/James M. Wyman

James M. Wyman
Chapter 13 Trustee
PO Box 997
Mt. Pleasant, SC 29465-0997
(843) 388-9844

**UNITED STATES BANKRUPTCY COURT**
**FOR THE DISTRICT OF SOUTH CAROLINA**

| | |
|---|---|
| IN RE: | CASE NO: 09-01576-JW |
| JAMIE SINGLETON | (CHAPTER 13) |
| | **NOTICE OF OPPORTUNITY FOR HEARING** |
| Debtor | |

NOTICE OF OPPORTUNITY FOR HEARING

NOTICE IS HEREBY GIVEN that the above petition may be granted by the court unless a party in interest files a written objection **within 20 days from the mailing date of August 06, 2009.** The objection should be filed with:

J. Bratton Davis U.S. Bankruptcy Courthouse
1100 Laurel Street
Columbia, SC 29201-2423

A copy of the objection should be served to the Chapter 13 Trustee at:

Office of the Chapter 13 Trustee
ATTN: Debtor Administrator
P.O. Box 997
Mt. Pleasant, SC 29465-0997

Any objection must set forth the grounds therefore and comply with Local Rule 9014. If an objection is filed, a hearing will be held on September 10, 2009 at 9:00 AM at:

U.S. Bankruptcy Court
145 King Street, Room 225
Charleston, SC 29401

Any party that files a written objection and fails to appear at a subsequent hearing may have their objection not considered by the Court.

09-01576-JW

**CERTIFICATE OF SERVICE**

I did this date serve the attached document(s) on the parties listed below by placing the same in the United States mail with proper postage affixed thereto and addressed as follows:

JAMIE SINGLETON
5505 ROWSHAM PLACE
N. CHARLESTON, SC 29418

ROBERT L PAPA ESQ
6 CARRIAGE LN #A
CHARLESTON, SC 29407-6010

Date: August 06, 2009

/s/Kimberly Lamontagne
Kimberly Lamontagne
Chapter 13 Office

TRUE COPY
TEST:
US BANKRUPTCY COURT
DISTRICT OF SC
BY: DEPUTY CLERK (12)

**Form 204BNC** (Revised 03/11/2005)

**United States Bankruptcy Court – District of South Carolina**
J. Bratton Davis United States
Bankruptcy Courthouse
1100 Laurel Street
Columbia, SC 29201-2423

Case Number: 09-01576-jw Chapter: 13

**In re:** *(Debtor(s) name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address)*

Jamie Singleton
aka James Singleton
5505 Rowsham Place
N. Charleston, SC 29418

SSN: xxx-xx-0250

**Entered By The Court**
**9/1/09**

**ORDER**

**Filed By The Court**
**9/1/09**
**Tammi M. Hellwig**
**Clerk of Court**
**US Bankruptcy Court**

---

This matter comes before the Court on a Petition to Dismiss the above-captioned Chapter 13 case. Following notice and an opportunity for a hearing or a hearing having been held, the Court finds and concludes, as marked below:

__ P-I. The relief sought is granted and the case is hereby dismissed.

__ P-II. The relief sought is denied.

X P-III. The relief sought is denied based upon an agreement between the trustee and the debtor(s) and/or the attorney for the debtor(s), whereby this case may be dismissed upon request of the trustee, without further notice or hearing, if the debtor(s) fail(s) to comply with the terms of this agreement. If this matter arose because of the debtor(s) failure to make payments to the trustee, the case may also be dismissed upon request of the trustee, without further notice or hearing, if the debtor(s) fail(s) to make future payments, as they become due.

__ P-IV. The relief sought is granted and the case is hereby dismissed with prejudice based upon a previous Order directing that any dismissal of this case would be with prejudice. The debtor(s) is/are hereby directed not to file a Petition under Chapter 13 for a period of one-hundred eighty (180) days from the entry of this Order.

AND IT IS SO ORDERED.

Document 33 - 31

John E. Waites
Chief United States Bankruptcy Judge

PENGAD 800-631-6989
PLAINTIFF'S EXHIBIT 39

# Notice Recipients

| | | |
|---|---|---|
| District/Off: 0420-2 | User: henton | Date Created: 9/1/2009 |
| Case: 09-01576-jw | Form ID: 204jwBNC | Total: 7 |

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| tr | James M. Wyman | nobles@charleston13.com |
| aty | Cheryl H. Fisher | Bankruptcy@rtt-law.com |
| aty | Jennifer W. Rubin | rubin@rtt-law.com |
| aty | Robert Lawrence Papa | papa@btitelecom.net |
| aty | Samuel C. Waters | bankruptcy@rtt-law.com |

TOTAL: 5

**Recipients submitted to the BNC (Bankruptcy Noticing Center):**

| | | | | | |
|---|---|---|---|---|---|
| db | Jamie Singleton | 5505 Rowsham Place | N. Charleston, SC 29418 | | |
| ust | US Trustee 29201 | Strom Thurmond Federal Bldg | 1835 Assembly Street | Suite 953 | Columbia, SC |

TOTAL: 2

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**UNITED STATES BANKRUPTCY COURT**
**FOR THE DISTRICT OF SOUTH CAROLINA**

| | |
|---|---|
| IN RE: | CASE NO: 09-01576-JW |
| JAMIE SINGLETON | (CHAPTER 13) |
| 5505 ROWSHAM PLACE<br>N. CHARLESTON, SC 29418 | **MOTION TO DISMISS CASE FOR NON-COMPLIANCE PURSUANT TO SETTLEMENT AGREEMENT AND PRIOR P-III ORDER OF THE COURT - NON-PAYMENT** |
| Debtor | |

On September 01, 2009, this Court entered its form P-III Order approving a settlement agreement between the Trustee and the Debtor wherein the Debtor agreed to make certain payments within a certain time period in exchange for not having the within Chapter 13 case dismissed . Pursuant to the P-III Order, upon the failure of the Debtor to make those payments in the amount and within the time period reflected in the settlement agreement, the case would be dismissed upon written request of the Trustee, without further notice or hearing.

The Debtor has failed to make the payments pursuant to the settlement agreement and pursuant to the Court's prior P-III Order, without further notice or hearing, the Trustee seeks dismissal of this case.

Dated: October 05, 2009

/s/James M. Wyman

James M. Wyman
Chapter 13 Trustee
PO Box 997
Mt. Pleasant, SC 29465-0997
(843) 388-9844

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TEST:
US BANKRUPTCY COURT
DISTRICT OF SC
BY: DEPUTY CLERK (12)

STATE OF SOUTH CAROLINA) IN THE COURT OF COMMON PLEAS
:
COUNTY OF DORCHESTER ) Case No. 2011-CP-18-871

US BANK, NA, not in it's individual capacity, but solely as owner Trustee of Westvue NPL Trust, Series 2014-1,

Plaintiff(s),

-vs-

JAMIE SINGLETON and INDIGO POINTE HOMEOWNERS ASSOCIATION,

Defendant(s).

DEPOSITION OF:

JAMIE SINGLETON

Given before Molly C. Newton, Court Reporter and Notary Public, at the Sloan Law Firm, 1055-F North Main Street, Summerville, South Carolina, on Thursday, October 25th, 2018, commencing at 11:12 o'clock, a.m.

---

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| Lexington | Myrtle Beach | Newberry | Orangeburg |
| Spartanburg | Summerville | Sumter | West Columbia |

A P P E A R A N C E S

For the Plaintiff(s): Stern and Eisenberg
By: Jonathan Riddle, Esquire
1709 Devonshire Drive
Columbia, SC 29204

For the Defendant(s): Sloan Law Firm
By: William Sloan, Esquire
Post Office Box 85
Summerville, SC 29484

For the Defendant(s): WJ Barnes, PA
By: W. Jeffrey Barnes, Esquire
1515 N Federal Highway, Suite 300
Boca Raton, Florida 33432

INDEX TO EXAMINATIONS

DIRECT EXAMINATION BY MR. RIDDLE..... 4
CROSS EXAMINATION BY MR. RIDDLE ..... 40
RE-EXAMINATION BY MR. BARNES ..... 42

INDEX TO EXHIBITS

Defendant's Exhibits for Identification:

1. Note ..... 5
2. Mortgage ..... 8
3. Documents .....10
4. Letter .....19
5. Forbearance .....20

(Jamie Singleton, being duly sworn, testified as follows:)

DIRECT EXAMINATION BY RIDDLE:

Q. Mr. Singleton, my name is Jonathan Riddle; I'm an attorney and I represent the current plaintiff, Wilmington Savings Fund; I'm going to give you a few instructions to begin with just so we know what we're doing; have you ever had your deposition taken before?

A. I did.

Q. How many times?

A. Only once.

Q. Okay. Was it in this case?

A. Yes.

Q. So you've been through this before and as you probably understand we have a Court Reporter here so it's very important that she understands everything you say, everything I say, so please give an answer whether it's yes, no, no nodding of the head or huh-uhs, just so she can get down what we're saying; I can be long winded at times but if you'll please let me finish and when we're finished we'll let you finish, also if you don't understand a question, I'm not trying to trick you or say any magic words but just tell

me you don't understand it and I'll to rephrase it; that being said also I'm not here trying to starve anyone out or make anyone have to sit here if they have to go for a comfort break so if you need a break just let us know; anything you didn't understand about that?

A. No. I understood.

Q. Okay. Could you please state your name for the record?

A. Jamie Singleton.

Q. And where do you currently reside?

A. 5505 Rosham Place, North Charleston.

Q. And that is the property that is the subject of this litigation, correct?

A. Correct.

Q. When did you first to move into that address?

A. In 2004.

Q. Okay. And at some point you took out a loan for that piece of property?

A. I did.

Q. And that was with People's Choice Home Mortgage?

A. That is correct.

Q. Okay. When did you take out that loan?

A. It was July 2004, I believe.

(NOTE MARKED AS PLAINTIFF'S EXHIBIT NUMBER

ONE FOR IDENTIFICATION.)

Q. Now, I'm going to show you what I've marked as Plaintiff's Exhibit One; when you took out this loan in 2004 did you attend what is commonly called a closing, you went to a lawyer's office to sign documents regarding the loan?

A. Yes.

Q. And do you recognize that document I gave you; it is a copy, but you recognize that document?

A. It's been a while.

Q. When you took out that loan, when you went to this closing you were asked to sign a couple of documents, correct?

A. Yes.

Q. Two of those documents were a promissory note, correct?

A. Correct.

Q. And you understand what the terms of that note basically said?

A. Correct.

MR. BARNES: I'm sorry. You said two of those documents were the note?

MR. RIDDLE: No. That document is the note. The other document I'm referring to is the mortgage. I apologize.

MR. BARNES: Oh, okay.

Q. When you do that closing you probably signed a packet of documents like this, right?

A. Yes.

Q. Applications, lead paint, and all that, but as far as you are concerned you were presented with what is called a promissary note?

A. Correct.

Q. And did you understand the terms of that note?

A. I did.

Q. And you understood that the entity at that time was People's Choice Home Mortgage?

A. I did.

Q. And did you fill out an application for that loan and you were approved for it?

A. That's correct.

Q. And essentially, without all the legal mumbo jumbo you knew that they would advance the money to buy the property and you would make those payments on a monthly basis?

A. Correct.

Q. And now, that particular document, does that look like the document you signed and I know it's been almost 15 years?

A. Like I said it's been a while.

Q. If you could turn to the last page where the signature block is.
A. Okay.
Q. Does that appear to be your signature or a copy of your signature?
A. Do you have the original?
Q. The original is here but does that appear to be a copy of your signature?
A. Without seeing the original I can't answer that for sure.
Q. But does it look similar to how you would sign your name?
A. I've answered your question.

(MORTGAGE MARKED AS PLAINTIFF'S EXHIBIT TWO FOR IDENTIFICATION.)

Q. Okay. I'm going to show you what I've marked as Plaintiff's Exhibit Two; going back to 2004 when you signed that note you were also asked to sign a mortgage; do you remember signing a mortgage?
A. Correct.
Q. And did you understand what that mortgage essentially was?
A. Yes.
Q. Does this appear to be a copy of the mortgage you signed in 2004?

A. It looks like it.
Q. And turning to the signature page, does this appear to be your signature?
A. Um, I can't be for certain without looking at the original. Um, can I see the original?
Q. I do not have the original with me currently; does that appear to be a copy of your signature?
A. It appears to be a copy.
Q. And what name appears to be under the signature that's on there?
A. Jamie Singleton.
Q. Could you read me that document, do you see where it says where the mortgage holder would be?
A. It says the borrower is a mortgagor under the security instrument. MERS is Mortgage Electronic Registration System.
Q. When you first took out the loan and started making your payments the company you were making your payments to was who?
A. People's Choice.
Q. And you made those payments until about 2006 to People's Choice?
A. That's correct.
Q. And I understand you may not know exact dates

but at some point the company you were making your payments to changed; is that correct?

A. That is correct.

Q. Do you recall what company you then were making your mortgage payments to?

A. OCWEN.

Q. Have you always made your payments - Did it stay OCWEN or did it change?

A. It changed several times.

(DOCUMENTS MARKED AS PLAINTIFF'S EXHIBIT NUMBER THREE FOR IDENTIFICATION.)

Q. Okay. This is a large stack of documents and I apologize but we'll go through them slowly but surely; the first page of that document, have you seen this before?

A. Yes.

Q. Do you understand this document to have been created during this litigation?

A. That's correct.

Q. Did you create this document?

A. Absolutely not.

Q. Do you recognize, starting at the very top, the names of the company, there's eight or so companies there; have you heard of any of these companies before?

A. Throughout.
Q. And do you recognize some of these companies as the companies that at one time you would have made mortgage payments to?
A. Yes.
Q. Okay. And now if you could go through kind of slowly these documents; the first is a document from People's Choice Home Loan; do you recall receiving this letter?
MR. BARNES: Counsel, you referred to this as a stack; this is Composite Three so each of these will not be separately marked?
MR. RIDDLE: No. They will not be separately marked. This is page two of all the documents marked as Plaintiff's Three.
Q. I realize some of these are old but do you remember receiving this letter?
A. It's dated to me. Yep. Came to that address.
Q. That is your address?
A. Yes.
Q. Now, reading the letter now, do you recall, and take your time to read it, recall when you got the letter, the information it purports to tell you?
A. It says June 2nd, 2006. That's what it says up

top.

Q. Let me rephrase that; what this letter purports to say is that this is when it changed to OCWEN; do you recall now getting information telling you you will be making mortgage payments to OCWEN?

A. That's correct.

Q. Do you remember making payments to GMAC?

A. Correct.

Q. Did you receive a letter of some sort saying now GMAC?

A. At some point. Yes.

Q. Okay. Do you remember receiving a letter that said, now you're to pay Wealthbridge?

A. At some point.

Q. And just going through all these, and I'm sorry if it seems repetitive, but same thing for AMS; do you recall receiving a transfer to AMS?

A. That's correct.

Q. And Seneca Mortgage?

A. That's correct.

Q. Shell Point?

A. That's correct.

Q. FCI?

A. That's correct.

Q. Shell Point again?
A. That's correct.
Q. Now do you know who the current mortgage servicer is, who you currently get your statements from?
A. Um, a company called Statebridge.
Q. And have you been receiving statements at the address from Statebridge?
A. Yes.
Q. Do you recall if you've received a letter from Statebridge saying, basically, hey, you know, we're your new mortgage servicer, please remit payments to us?
A. Correct.
Q. At some point during the life of this loan, and you took it out in 2004 and you made payments for about five years on time, correct?
A. It's been a while. This litigation started - Without knowing exactly, roughly.
Q. I understand. But at some point you had trouble making mortgage payments and you did miss -
A. I did miss a couple of payments.
Q. When did you first start having trouble making your mortgage payments?
A. Without having the exact date it was sometime in

2008, I believe.

Q. And as a matter of fact there was originally litigation in a mortgage foreclosure that was brought around that time?

A. Correct.

Q. Now, that foreclosure has been dismissed since then, correct?

A. Correct.

Q. And do you recall, did you start making payments, is that why they dismissed that particular foreclosure?

A. Correct.

Q. Did you ever sign any forbearance agreements, modification agreements, to kind of catch up your mortgage to kind of deal with -

A. Yes.

Q. And would you recall that being around 2008, 2009?

A. Yes.

Q. And even after those forbearances you continued to have problems paying your mortgage?

A. Incorrect.

Q. So you haven't missed a payment since 2009?

A. Since 2009 I've been in forbearance and modification agreement.

Q. In 2010 did you ever sign another forbearance modification agreement?
A. No. Never signed it. Never signed a modification. Yes, yes, a modification agreement.
Q. And it's your testimony today that you've been making payments since you signed the forbearance agreement almost 10 years ago?
A. No. That's not my testimony.
Q. Okay. Do you recall when the last time you made a payment on the mortgage was?
A. It was 2010.
Q. 2010 is when you last made a payment on the mortgage?
A. Correct.
Q. So after we went through all these other companies looking at the chart at what was Plaintiff's Exhibit Three, the last mortgage servicer you remember sending payment to was either Wealthbridge or AMS Servicing?
A. Correct.
Q. So you've never made a payment to Seneca?
A. Correct.
Q. FCI?
A. Correct.

Q. Or Shell Point?
A. Correct.
Q. Or Statebridge?
A. Correct.
Q. And you do currently still live in the property, correct?
A. Correct.
Q. Now, do you understand if there is still hazard insurance on the property?
A. Always been.
Q. Okay. Have the taxes been paid on the property?
A. Always.
Q. Have you been paying the taxes and insurance on that property?
A. Always paid the insurance. I think one or two times someone else paid the taxes and I found out, we had went to the Treasure's office to pay the taxes and they were already paid.
Q. And you understand that if you didn't have insurance or taxes that your mortgage servicer would ensure that those were paid so that the property is not damaged or lost?
A. Yes.
Q. Do you recall what years you didn't pay the taxes?

A. I don't remember.
Q. But it's your testimony that you've been paying the insurance since 2004 every year?
A. That's correct.
Q. Could you explain, I understand there was an insurance claim on the property in about 2012?
A. That's correct.
Q. And that insurance claim, I believe Liberty Mutual was the insurance company that issued the check for damage to the property?
A. Correct.
Q. Do you remember how much that check amount was?
A. A little north of 19,000, I believe.
Q. Now, when that check was cut did they make it out to just you and you cashed the funds?
A. No.
Q. Who else was the check made out to?
A. It was made out to my wife and I believe AMS.
Q. What did you do with that check when you received it?
A. I brought it to Mr. Sloan, he told me to sign it -

MR. BARNES: Stop. Don't talk about any conversations with any lawyer.

Q. I apologize and I should have said that earlier;

if anything involves conversations with lawyers you do not have to tell me that and that is one time you don't have to answer, but if your testimony is you brought it to Mr. Sloan we can go from there; so after that you have no idea what happened to the check, what happened to the funds?

A. No.

Q. You don't know what AMS might have done with the funds?

A. They just didn't give it to me to fix the house.

Q. Is there still damage to the house at this time?

A. Nope.

Q. So the house was fixed?

A. Absolutely.

Q. Who paid for that damage?

A. I did.

Q. So you have no knowledge if the funds were applied to past due payments from 2010?

MR. SLOAN: Object to the form.

Q. If you know; if you don't know you can say you don't know.

A. I don't know.

Q. Now, at any point since 2010 have you attempted to make payments to any of these other companies

such as AMS, Shell Point?

A. Since 2010? No.

Q. What have you done that you would normally use to pay your mortgage?

A. Fixed the house, attorney fees, seven years worth, two attorneys.

Q. Do you recall how much your monthly payment was originally?

A. $1931.

Q. And do you recall how much it was when you signed the forbearance agreement?

A. I don't remember.

Q. Was it less than 1900?

A. It was less.

(LETTER MARKED AS PLAINTIFF'S EXHIBIT NUMBER FOUR FOR IDENTIFICATION.)

Q. Okay. I'm going to show you one other document and again, just to caution you, some of this may get into areas where it involves discussions you might have had with Mr. Sloan, Mr. Barnes, or previous counsel, but I'm going to show it to you and if you don't know, haven't seen it, just feel free to tell me you haven't and limit your responses to your personal knowledge and not anything you discussed with Mr. Sloan or Mr.

Barnes; this is Plaintiff's Exhibit Four; have you ever seen this document?

A. Yes. I did.

Q. And that document purports to be sent from Mr. Sloan who was your attorney at the time, April 26th, 2013?

A. Correct.

Q. And do you have any reason to dispute the information Mr. Sloan gave to The Court that is contained in the document?

A. No.

(FORBEARANCE MARKED AS PLAINTIFF'S EXHIBIT NUMBER FIVE FOR IDENTIFICATION.)

Q. And one other document; this is Plaintiff's Exhibit Five and is actually two separate documents; we had talked about the mortgage forbearance and modification agreement; it should be the fifth page; do you recognize either of these documents?

A. I do.

Q. Okay. What do you understand these documents to be?

A. Forbearance and modification agreements.

Q. Okay. And this is an agreement you signed when you were having trouble making your mortgage

payments with Wealthbridge, correct?

A. Correct.

Q. If you turn to the last page, page four of the first document; does that appear to be at least a representation of your signature?

A. Yes.

Q. What date was that signed?

A. Looks like 10 of '09.

Q. And you signed these documents because you knew you had not been making your mortgage payments and this was to help try to catch you back up with them, correct?

A. Correct.

Q. And turning to the second half, the other forbearance agreement, do you remember signing an agreement in 2010?

A. Correct.

Q. And turning to the last page of that document, does that appear to be an accurate representation of your signature?

A. Correct.

Q. Since this one is notarized do you recall having to go to a Notary and get this document notarized as well?

A. Correct.

Q. Now, I don't know how familiar you are with claims made in this case by counsel but at any point as far as who owns the note and mortgage, from a lay person's perspective you pay the company that sends you the mortgage statements, correct?

A. Correct.

Q. Okay. You've never paid FRT Trust or Wilmington Savings Fund?

A. No.

Q. But the companies listed on Document Three, those were the companies that, to a lay person, that's who you paid your mortgage to, that's who sent you your bill?

A. Those are the ones that sent me letters.

Q. And up until 2010 those were the companies you were paying timely, People's Choice, -

A. Correct.

Q. Now, at any point have you ever brought, you know, when you received letters that said the loan has been sold, the mortgage has been transferred, did you at any point bring an outside separate action to challenge the sale or transfer of the note?

A. No.

Q. So you've only brought those claims when this litigation was filed originally?
A. Correct.
Q. Now, given your current situation, are you currently employed?
A. Correct.
Q. And are you currently, using the smaller figure on the forbearance agreement, do you have disposable income to make payments of roughly $1700 a month?
A. Correct.
Q. Okay. But at this point none of those funds have been remitted; have you been saving those funds to pay the mortgage, to catch it up?
A. No.
Q. And you understand from a lay person's perspective at the end of the day what could come of this litigation is the house could be sold at a foreclosure sale and that you would essentially lose the home?
A. Understood.
Q. Okay. I think I have no further questions.

MR. BARNES: No questions. He'll read if ordered.

(Deposition concluded at 11:38 o'clock, a.m.)

STATE OF SOUTH CAROLINA )
: C-E-R-T-I-F-I-C-A-T-E
COUNTY OF BERKELEY )

I, Molly C. Newton, Court Reporter and Notary Public, certify that I did have Jamie Singleton to appear before me at 11:12 o'clock, a.m. at Sloan Law Firm, 1055-F North Main Street, Summerville, South Carolina; that the witness was sworn and cautioned to tell the truth, the pages constitute a true and accurate transcript of the testimony given at that time and place.

I further certify that I am not of counsel or kin to any of the parties to this cause of action, nor am I interested in any manner in its outcome.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 9th day of November, 2018.

_____

Notary Public for South Carolina

My Commission Expires: March 4, 2019

AMS- 0147 [illegible]

SMAC # 0359522979

Loan Number 10281247

**ADJUSTABLE RATE NOTE**
**(LIBOR Six-Month Index (As Published In The Wall Street Journal)-Rate Caps)**
**Including Prepayment Penalty**

14978-8

**THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT MY ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.**

| 01/04/2006 | IRVINE | CALIFORNIA |
|---|---|---|
| [Date] | [City] | [State] |

**5505 ROWSHAM PLACE, NORTH CHARLESTON, SOUTH CAROLINA 29418**
[Property Address]

**1. BORROWER'S PROMISE TO PAY**

In return for a loan that I have received, I promise to pay U.S. $ 212,000.00 (this amount is called "Principal"), plus interest, to the order of Lender. Lender is PEOPLE'S CHOICE HOME LOAN, INC. a WYOMING CORPORATION.

I will make all payments under this Note in the form of cash, check or money order.

I understand that Lender may transfer this Note. 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 10.450% . The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(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 payments on the 1st day of each month beginning on March 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 February 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 P.O. Box 52678, Irvine, CA 92619 or at a different place if required by the Note Holder.

**(B) Amount of My Initial Monthly Payments**

Each of my initial monthly payments will be in the amount of U.S. $ 1,931.33 . This amount may change.

**(C) Monthly Payment Changes**

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

**4. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

**(A) Change Date(s)**

The interest rate I will pay may change on the 1st day of February, 2008 and every 6th month(s) thereafter. Each date on which my interest rate could change is called a "Change Date."



PLAINTIFF'S EXHIBIT 1

FEINSAD 800-631-6989

**(B) The Index**

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in the Wall Street Journal. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

**(C) Calculation of Changes**

Before each Change Date, the Note Holder will calculate my new interest rate by adding six and nine tenth(s) percentage points ( 6.900% ) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

**(D) Limits on Interest Rate Changes**

The interest rate I am required to pay at the first Change Date will not be greater than 13.450% or less than 10.450 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage point(s) ( 1.000% ) from the rate of interest I have been paying for the preceding 6 months.

My interest rate will never be greater than 16.450%. My interest rate will never be less than 10.450%.

**(E) Effective Date of Changes**

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

**(F) Notice of Changes**

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

**5. 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 before it is due 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 then due under this Note.

The Note Holder will use my Prepayment to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to any accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of this Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial prepayment may be offset by an increase in the interest rate.

If within Twenty-four (24) months from the date of execution of the Security Instrument, I make full Prepayment or partial Prepayment, and the total of such Prepayment(s) in any 12-month period exceeds twenty percent (20%) of the original Principal amount of the loan, I will pay a Prepayment charge in an amount equal to 6 months' advance interest on the amount by which the total of my Prepayment(s) within that 12-month period exceeds twenty percent (20%) of the original Principal amount of the loan.

**6. 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 that 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.

**7. BORROWER'S FAILURE TO PAY AS REQUIRED**

**(A) Late Charges 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 that 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.

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.

**8. GIVING OF NOTICES**

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given 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.

**9. 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.

**10. 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.

**11. 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 that might result if I do not keep the promises that 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 read 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. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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.**

Jamie Singleton _____(Seal)
JAMIE SINGLETON -Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

[Sign Original Only]

BK 5 2PG 168

Return To:
PEOPLE'S CHOICE HOME LOAN, INC.
7515 IRVINE CENTER DR.,
IRVINE, CA 92618

FILED-RECORDED
RMC / ROD
2006 JAN 12 PM 2:52
MARGARET L. BAILEY
DORCHESTER COUNTY, SC

Prepared By:
Hand Law Offices, LLC
105 Wappoo Creek Drive Suite 3B
Charleston, SC 29412

[Space Above This Line For Recording Data]

# MORTGAGE

MIN 100273900102812475

## 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 January 4, 2006 together with all Riders to this document.
(B) "Borrower" is JAMIE SINGLETON

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

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PLAINTIFF'S EXHIBIT 2

PENGAD 800-631-6989

(D) "Lender" is People's Choice Home Loan, Inc.

Lender is a CORPORATION
organized and existing under the laws of WYOMING
Lender's address is 7515 IRVINE CENTER DR., IRVINE, CA 92618

(E) "Note" means the promissory note signed by Borrower and dated January 4, 2006
The Note states that Borrower owes Lender TWO HUNDRED TWELVE THOUSAND AND 00/100
Dollars
(U.S. $212,000.00 ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February 1, 2036
(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

| | | |
|---|---|---|
| [X] Adjustable Rate Rider | [ ] Condominium Rider | [ ] Second Home Rider |
| [ ] Balloon Rider | [X] Planned Unit Development Rider | [ ] 1-4 Family Rider |
| [ ] VA Rider | [ ] Biweekly Payment Rider | [ ] Other(s) [specify] |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
(L) "Escrow Items" means those items that are described in Section 3.
(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used

in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

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

TRANSFER OF RIGHTS IN THE PROPERTY

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

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT 'A'

Parcel ID Number: 181-10-06-037
5505 ROWSHAM PLACE
NORTH CHARLESTON
("Property Address"):

which currently has the address of
[Street]
[City] , South Carolina 29418 [Zip Code]

TO HAVE AND TO HOLD this property unto MERS (solely as nominee for Lender and Lender's successors and assigns,) and to the successors and assigns of MERS, forever, 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.

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

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

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

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

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

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

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

**3. Funds for Escrow Items.** Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be

in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

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

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

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

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

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

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

lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

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

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

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

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

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

the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

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

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

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

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

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

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**20. Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA

requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

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, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. 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 foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence, all of which shall be additional sums secured by this Security Instrument.

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

**24. Homestead Waiver.** Borrower waives all rights of homestead exemption in the Property to the extent allowed by Applicable Law.

**25. Waiver of Appraisal Rights.** The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within 30 days after the sale of the mortgaged property apply to the court for an order of appraisal. The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. TO THE EXTENT PERMITTED BY LAW; THE UNDERSIGNED HEREBY WAIVES AND RELINQUISHES THE STATUTORY APPRAISAL RIGHTS WHICH MEANS THE HIGH BID AT THE JUDICIAL FORECLOSURE SALE WILL BE APPLIED TO THE DEBT REGARDLESS OF ANY APPRAISED VALUE OF THE MORTGAGED PROPERTY. This waiver shall not apply so long as the Property is used as a dwelling place as defined in Section 12-37-250 of the South Carolina Code of Laws.

**26. Future Advances.** The lien of this Security Instrument shall secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to 150% of the original principal amount of the Note plus interest thereon, attorneys' fees and court costs.

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.

Signed, sealed and delivered in the presence of:

JAMIE SINGLETON (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

10281247

BK 514 :182

STATE OF SOUTH CAROLINA,
County of Charleston

Personally appeared before me Kirkland Smith
and made oath that he/she saw the within named Borrower sign, seal, and as his/her/their act and deed, deliver the within written Mortgage; and that he/she with Joseph Hand, witnessed the execution thereof.

Sworn to before me this 4th day of January, 2005.

My Commission Expires: 01/04/10

Notary Public for South Carolina

10281247

Loan Number 10281247

**ADJUSTABLE RATE RIDER**
**(LIBOR Six-Month Index (As Published In The Wall Street Journal)-Rate Caps)**

THIS ADJUSTABLE RATE RIDER is made this 4th day of January, 2006 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to PEOPLE'S CHOICE HOME LOAN, INC. a WYOMING CORPORATION ("Lender") of the same date and covering the property described in the Security Instrument and located at:

5505 ROWSHAM PLACE, NORTH CHARLESTON, SOUTH CAROLINA 29418
[Property Address]

**THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.**

**ADDITIONAL COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

The Note provides for an initial interest rate of 10.450%. The Note provides for changes in the interest rate and the monthly payments, as follows:

**4. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

**(A) Change Dates**

The interest rate I will pay may change on the 1st day of February, 2008 and on that day every 6 month(s) thereafter. Each date on which my interest rate could change is called a "Change Date."

**(B) The Index**

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

**(C) Calculation of Changes**

Before each Change Date, the Note Holder will calculate my new interest rate by adding six and nine tenth(s) percentage points ( 6.900%)to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

**(D) Limits on Interest Rate Changes**

The interest rate I am required to pay at the first Change Date will not be greater than 13.450 % or less than 10.450 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage points ( 1.000% ) from the rate of interest I have been paying for the preceding 6 months. My interest rate will never be greater than 16.450%. My interest rate will never be less than 10.450%.

**(E) Effective Date of Changes**

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

**(F) Notice of Changes**

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

**B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER**

Uniform Covenant 18 of the Security Instrument is amended to read as follows:

**Transfer of the Property or a Beneficial Interest 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. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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.

**5. 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 this Note.

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 this Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial prepayment may be offset by an increase in the interest rate.

If within Twenty-four (24) months from the date of execution of the Security Instrument, I make full Prepayment or partial Prepayment, and the total of such Prepayment(s) in any 12-month period exceeds twenty percent (20%) of the original Principal amount of the loan, I will pay a Prepayment charge in an amount equal to 6 months' advance interest on the amount by which the total of my Prepayment(s) within that 12-month period exceeds twenty percent (20%) of the original Principal amount of the loan.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

Jamie Singleton (Seal)
JAMIE SINGLETON -Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

BK 5142,v186

# PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 4th day of January, 2006, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to People's Choice Home Loan, Inc.

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:
5505 ROWSHAM PLACE, NORTH CHARLESTON, SOUTH CAROLINA 29418

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in

(the "Declaration"). The Property is a part of a planned unit development known as
Indigo Fields

[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

**PUD COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. PUD Obligations.** Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

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**B. Property Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and 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, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

**C. Public Liability Insurance.** Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

**D. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

**E. Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

**F. Remedies.** If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

Jamie Singleton (Seal)
JAMIE SINGLETON -Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

10281247

EXHIBIT A

All that certain piece, parcel or lot of land, situate, lying and being in the City of North Charleston, County of Dorchester, State of South Carolina, and shown and designated as Lot 69, on a PLAT OF INDIGO POINT AT INDIGO FIELDS SUBDIVISION, PHASE V-A, LOCATED IN THE CITY OF NORTH CHARLESTON, DORCHESTER COUNTY, SOUTH CAROLINA, prepared by Trico Engineering Consulants, Inc., on February 1, 1999, revised February 16, 1999 and recorded in the RMC Office for Dorchester County on March 15, 1999 in Plat Book J, Page 128. Said lot having such size, shape, dimensions, buttings and boundings as will by reference to said plat more fully appear.

Being the same property conveyed to Jamie Singleton by deed of James D. Wilson dated January 4, 2006 and recorded simultaneously herewith in the RMC Office for Dorchester County.

TMS# 181-10-06-037

*Servicer Chart*
*Singleton, Jamie*

| Servicer | Start Date | Transfer Date |
|---|---|---|
| **People's Choice** | Origination | 3/1/2006 |
| **Ocwen** | 3/1/2006 | 9/27/07 |
| **GMAC Mortgage, LLC** | 9/27/07 | 7/1/2009 |
| **Wealthbridge Mortgage Corp.** | 7/1/2009 | 10/18/2010 |
| **AMS Servicing, Inc.** | 10/18/2010 | 4/28/2014 |
| **Seneca Mortgage Servicing, LLC f/k/a AMS Servicing, Inc.** | 4/28/2014 | 9/24/2014 |
| **Shellpoint Mortgage Servicing dba New Penn, LLC** | 9/24/2014 | 12/24/2014 |
| **Shellpoint Mortgage Servicing/New Penn, LLC** (Interim Servicer) | 12/24/2014 | 2/9/2014 |
| **FCI** | 2/9/2015 | 6/8/2016 |
| **Shellpoint Mortgage Servicing dba New Penn, LLC** | 6/8/2016 | Current Servicer |

People's Choice Home Loan, Inc.
P.O. Box 52678
Irvine, CA 92619

June 02, 2006

Jamie Singleton
5505 Rowsham Pl
North Charleston SC 29418

RE:0010281247

Real Property Located at: 5505 Rowsham Place
North Charleston SC 29418

Dear Jamie Singleton

People's Choice Home Loan, Inc. does hereby notify you that the servicing of your loan, that is, the right to collect payments from you, has been assigned, sold, or transferred from People's Choice Home Loan, Inc. to OCWEN LOAN SERVICING, LLC effective JUNE 19, 2006. The last day People's Choice Home Loan will accept payments is JUNE 18, 2006. Beginning JUNE 19, 2006, send payments directly to OCWEN LOAN SERVICING, LLC. If People's Choice Home LOAN receives a payment after JUNE 18, 2006, payment will be forwarded to OCWEN LOAN SERVICING, LLC.

If you currently have ACH drafting with People's Choice Home Loan, Inc., please be advised that your ACH drafting will be cancelled as of the transfer date. Please contact Homecomings Financial to obtain more information on continuing this service.

If you have any questions relating to the transfer of the servicing from People's Home Loan, Inc., prior to JUNE 18, 2006 please contact People's Choice Home Loan, Inc. Customer Service Dept. at

People's Choice Home Loan, Inc.
P.O. Box 52678
Irvine, Ca. 92619-0220

Toll Free Number: 1-866-858-7877 8:00 A.M.-5:00 P.M.
Monday through Friday (PST)

YOU MAY ALSO CONTACT YOUR NEW SERVICER AT:

| CORRESPONDENCE: | PAYMENTS: |
|---|---|
| OCWEN LOAN SERVICING, LLC<br>ATTN: RESEARCH DEPT.<br>P.O. BOX 785055<br>ORLANDO, FL 32878-5055 | OCWEN LOAN SERVICING, LLC<br>ATTN: CASHIERING<br>P.O. BOX 6440<br>CAROL STREAM, IL 60197-6440 |

Or call 1-888-74-OCWEN 9:00AM-9:00PM (EST) Monday-Thursday and 9:00 AM-6:30 PM (EST) Friday

FCI Lender Services, Inc.

*Loan Servicing • Specialty Servicing • Default*

Phone: 800-931-2424 Fax: 714-282-5775

02/09/2015

## NOTICE OF SERVICING TRANSFER

JAMIE SINGLETON
5505 ROWSHAM PL
NORTH CHARLESTON, SC 29418

**Loan #: 9955850755**
**Property: 5505 ROWSHAM PL**
**NORTH CHARLESTON, SC 29418**

Dear JAMIE SINGLETON:

The servicing of your mortgage loan is being transferred, effective 02/06/2015. This means that after this date, a new Servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Shellpoint Mortgage is now collecting your payments. Shellpoint Mortgage will stop accepting payments received from you on 02/06/2015. FCI Lender Services, Inc. will collect your payments going forward. FCI Lender Services, Inc. will start accepting payments received from you on 02/06/2015.

**Send all payments due on or after 02/06/2015 to FCI Lender Services Inc. at this address: PO BOX 27370, Anaheim, CA 92809-0112.**

If you have any questions for either your present servicer, Shellpoint Mortgage, or your new Servicer FCI Lender Services, Inc. about your mortgage loan or this transfer, please contact them using the information below:

| **Previous Servicer** | **Current Servicer:** |
|---|---|
| Shellpoint Mortgage | FCI Lender Services, Inc. |
| Customer Service | Customer Care Department |
| P.O. Box 10826 | Post Office Box 27370 |
| GREENVILLE, SC, 29603 | Anaheim Hills, California 92809-0112 |
| 1-800-365-7107 (toll free or collect) | (800) 931-2424, x651 (toll free) |
| Hours of Operation: | Hours of Operation |
| Monday - Friday | Monday – Friday |
| 08:00 AM - 10:00 PM (Eastern Standard Time) | 08:00 AM – 05:00 PM (Pacific) |

Important Note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may not affect your insurance because we have not serviced mortgage life or disability premiums. However, if you wish to retain optional insurance, we would suggest that you contact your current optional product service provider or your Lender.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old Servicer on or before its due date may not be treated by the new Servicer as late, and a late fee may not be imposed on you.

Sincerely,
Customer Care Department
FCI Lender Services

FCI Lender Services, Inc.
*Loan Servicing • Specialty Servicing • Default*
Phone: 800-931-2424 Fax: 714-282-5775

02/09/2015

**BORROWER WELCOME LETTER**

JAMIE SINGLETON
5505 ROWSHAM PL
NORTH CHARLESTON, SC 29418

**Re Loan Number: 9955850755**
**Property: 5505 ROWSHAM PL, NORTH CHARLESTON, SC 29418**

Dear JAMIE SINGLETON:

**Welcome to FCI Lender Services, Inc. ("FCI") Loan servicing!** FCI is your Servicing Agent and is servicing your Mortgage Loan on behalf of your Lender/Creditor, **WestVue NPL Trust II (WestVue Series 2014-1)** (The "Creditor"). FCI is also a Debt Collector. Your Creditor has authorized FCI to process and collect your scheduled Mortgage Loan payments according to your Promissory Note and Security Instrument. A *Payment Statement* will be mailed or emailed to you on a regular basis. Please send your check with your account number written on it, plus the payment coupon from your statement (unless you have established an Automated Payments (ACH) debit program with FCI). You should review each *Payment Statement* carefully for accurate loan information. At year-end, an interest statement (IRS Form 1098) will be mailed to you for tax purposes. To view your account, and for other payment options, visit www.trustfci.com and click on "Borrower Payment Options" located at the top of FCI's web page.

**IMPORTANT BANKRUPTCY INFORMATION**

**IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.**

Your Creditor has provided FCI the following information regarding the Total Amount Due on your Mortgage Loan (the "Debt").

| | |
|---|---|
| Principal Balance: | $ 208,601.00 |
| Accrued Interest: | $ 131,330.33 |
| Accrued Late Charges: | $ 12,251.93 |
| Other Amounts Due: | $ 22,726.02 |
| **Total Debt:** | **$ 374,909.28** |

**VALIDATION OF DEBT:** Unless you, the consumer, within thirty days after receipt of this notice, dispute the validity of the Debt, or any portion thereof, the Debt will be assumed to be valid by FCI as the Debt Collector. If you notify FCI in writing, within thirty days after receipt of this notice, that you dispute the Debt or any portion of the Debt, we will, as required by law, obtain and mail to you verification of the Debt and/or a copy of a Judgment against you. Upon your written request within the thirty-day period, FCI as the Debt Collector will provide you, as the consumer, with the name and address of the original creditor, if different from the current Creditor.

As of the date of this Notice, the Debt is **$ 374,909.28.** Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection.

**IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

If you have any questions regarding the above information, please write or call FCI's Customer Care Center toll-free number at 1-800-931-2424 (x651) during normal business hours (Monday-Friday, 8:00 AM – 5:00 PM, PST). When calling, please reference your loan number.

Sincerely,
Customer Care Department
FCI Lender Services

FCI Lender Services, Inc.
*Loan Servicing • Specialty Servicing • Default*
Phone: 800-931-2424 Fax: 714-282-5775

02/09/2015

# *ANNOUNCING*

## FCI'S BORROWER LIVE LOGIN

FCI's live login gives Borrowers access to current Loan Information including:

Monthly Statements
Principal Balance
Payment History
Loan Charges
Payments Due

Use your Borrower Login to **make last minute Online Payments** that will be credited to your account based on the time submitted. Simply click on "Express Payment" to make your loan payment for a small Express Payment fee.

Providing your loan is performing and current, you can also use your Borrower Login to **set up Automatic Payments (ACH)**, and not worry about sending in checks again.

Go to **www.trustfci.com** "Customer Login" and click on "Borrower Login" to set up your account.

Sincerely,
Customer Care Department
FCI Lender Services

FCI Lender Services, Inc.

*Loan Servicing • Specialty Servicing • Default*

Phone: 800-931-2424 Fax: 714-282-5775

02/09/2015

**Privacy Policy**

JAMIE SINGLETON
5505 ROWSHAM PL
NORTH CHARLESTON, SC 29418

**Dear JAMIE SINGLETON:**

At FCI Lender Services and our family of companies, we appreciate your business and the trust you have placed in us. We are committed to protecting the personal data we obtain about you. Please know that we do not sell your personal data. Please review the following details.

**What personal data we may collect about you?**
We may collect personal data about you to process your payments and to communicate with you regarding the status of your loan and payments. When required, we will obtain your consent before collecting it. The personal data may include:

Name and Address
Credit & Payment Data
Social Security number or taxpayer identification number

**What do we do with your personal data?**
We comply with Federal and State requirements related to the protection and use of your data. This means we only share data where we are permitted or required to do so. We also may be required to obtain your authorization before disclosing certain types of personal data. We may use your data for the following:

Process Loan and Payments
Respond to your requests
Comply with regulatory requirements
Prevent Fraud

We do not sell personal data about current or former customers or their accounts. We do not share your personal data for marketing purposes with anyone outside our family of companies. When affiliates or outside companies perform a service on our behalf, we may share your personal data with them. We require them to protect your personal data, and we only permit them to use your personal data to perform these services. Examples of outside parties who may receive your data are:

State or Federal Authorities
Other companies or service providers supporting your account

**How do we protect your personal data?**
In order to protect your personal data, we maintain physical, electronic, and procedural safeguards. We review these safeguards regularly in keeping with technological advancements. We restrict access to your personal data. We also train our employees in the proper handling of your personal data.

**Our commitment to keeping you informed.**
We will send you a Privacy Policy each year while you are our customer. In the event we broaden our data sharing practices, we will send you a new policy.

**WestVue NPL Trust II (WestVue Series 2014-1)**

895 Dove Street, Suite 120, NEWPORT BEACH, CA 92660

Phone: (949) 296-3280

02/10/2015

## TRUTH IN LENDING ACT OWNERSHIP TRANSFER NOTICE

JAMIE SINGLETON
5505 ROWSHAM PL
NORTH CHARLESTON, SC 29418

**Re Loan Number: 9955850755**
**Property: 5505 ROWSHAM PL, NORTH CHARLESTON, SC 29418**

**Transaction Date: 2/6/2015**

**Dear JAMIE SINGLETON:**
On or about: 2/6/2015, the ownership of your mortgage loan in the original principal sum of $ 212,000.00 secured by 5505 ROWSHAM PL, NORTH CHARLESTON, SC 29418 has been transferred by Shellpoint Mortgage to WestVue. Our name and contact information is noted above.

The assignment, sale or transfer of the mortgage loan does not affect any terms or conditions of the Mortgage, Deed of Trust or Note. We, or our agents, recorded or will be recording the transfer or interest in your loan in the official records of Charleston County, SC.

Other relevant information: NA

Please be advised that the loan will be serviced for our benefit by our servicer, FCI Lender Services, Inc., whose contact information is set forth below.

Should you have any questions regarding your loan, please contact our Servicer, FCI Lender Services, Inc., PO BOX 27370, Anaheim, CA 92809-0112, or call them at 800-931-2424 (toll free). Our servicer is authorized to collect payments on our behalf, and to resolve issues concerning payments on your loan.

NOTE: There is a distinction between the Creditor who is the owner of your loan, and the Servicer who is an agent that handles the servicing (payment processing) of your loan for the Creditor. **Please contact the Servicer with any questions regarding your loan.**

Sincerely,
WestVue NPL Trust II (WestVue Series 2014-1)

***Note: FCI Lender Services, Inc. is a debt collector and is attempting to collect a debt. Any information obtained will be used in furtherance of that purpose.***

IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU HAVE RECEIVED A BANKRUPTCY DISCHARGE, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.

seneca[sm]
MORTGAGESERVICING

September 29, 2014

JAMIE SINGLETON
5505 ROWSHAM PL
NORTH CHARLESTON, SC 29418

Re: Mortgage Loan #: 0005003310
Property Address: 5505 ROWSHAM PL, NORTH CHARLESTON, SC 29418

Dear Mortgagor(s):

The servicing of your mortgage loan is being transferred, effective November 1, 2014. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Seneca Mortgage Servicing LLC is now collecting your payments. Seneca Mortgage Servicing LLC will stop accepting payments received from you after October 31, 2014.

Shellpoint Mortgage Servicing will collect your payments going forward. Your new servicer will start accepting payments received from you on November 1, 2014.

**Send all payments due on or after November 1, 2014 to Shellpoint Mortgage Servicing at this address:**

Shellpoint Mortgage Servicing
PO Box 19006
Greenville, SC 29602-9006

If you have any questions for either your present servicer, Seneca Mortgage Servicing LLC or your new servicer, Shellpoint Mortgage Servicing, about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:
Seneca Mortgage Servicing LLC
Attn: Customer Service
1-866-919-5608
Monday-Thursday 8:15am–10:00pm, EST
Friday 8:15am-5:00pm, EST
611 Jamison Road
Elma, NY 14059

New Servicer:
Shellpoint Mortgage Servicing
Attn: Customer Service
1-800-365-7107
Monday-Friday 8:00am-10:00pm, EST
Saturday 8:00am-3:00pm, EST
P.O. Box 10826
Greenville, SC 29603-0826

If you are currently being escrowed for taxes or insurance, your new servicer will continue to escrow and pay bills from your escrow account.

Additionally, if your account was setup on automatic drafting, this service will be terminated with the transfer of your mortgage loan. You may contact Shellpoint Mortgage Servicing to inquire about their drafting program.

In January 2015, we will provide a tax statement that contains the amount of interest paid during January1, 2014 until October 31, 2014. Your new servicer(s) will provide a tax statement for November 1, 2014 until December 31, 2014.

For your review, below is an important notice containing information required under RESPA concerning the transfer of servicing.

**CONSUMER RIGHTS**

You should be aware of the following information, which is set out in more detail in section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2605): During the 60 day period following the effective date of the transfer of the loan servicing, a loan payment received by Seneca Mortgage Servicing LLC before it's date may not be treated by your new servicer – Shellpoint Mortgage Servicing as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights. If you send a "Qualified Written Request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 5 days (excluding legal public holidays, Saturdays and Sundays) of receipt of your request unless the action requested is taken within such period. A "Qualified Written Request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number and your reason for your request.

If you want to send a "Qualified Written Request" regarding the servicing of your loan, it must be sent to this address:
Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603-0826

No later than 30 days (excluding legal public holidays, Saturdays and Sundays) after receiving your request, your servicer must make any appropriate corrections to your account and must provide you with a written clarification regarding any dispute. During this 30 day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. This 30 day period may be extended by up to 15 days if before the end of such 30 day period the servicer notifies you of the extension and the reasons for the delay in responding. However, this does not prevent the servicer from initiating foreclosure if proper ground exists under the mortgage documents.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that section. You should seek legal advice if you believe your rights have been violated.

We have appreciated the opportunity to be of service to you.

Sincerely,

Seneca Mortgage Servicing LLC

## NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from BSI Financial Services to Shellpoint Mortgage Servicing effective 11/01/2014.

The assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing.

Your new servicer will be Shellpoint Mortgage Servicing.The toll-free telephone number of your new servicer is 800-365-7107. If you have any questions relating to the transfer of servicing to your new servicer, call toll-free at 800-365-7107. Should you have questions, please contact Shellpoint's at 800-365-7107 during the hours indicated above or visit our website at www.shellpointmtg.com. Any written correspondence should be sent to Shellpoint Mortgage ServicingP.O. Box 10826 Greenville, SC 29603-0826.

The date that your present servicer will stop accepting payments from you is 11/01/2014. The date that your new servicer will start accepting payments from you is 11/01/2014. Send all payments due on or after that date to your new servicer.

The transfer of servicing rights may affect the terms of or the continued availability of mortgage life or disability insurance or any other type of optional insurance in the following manner: Premiums for mortgage life, accidental death or disability insurance will not be transferred from your previous servicer. You may contact your carrier for arrangements to maintain your coverage by direct billing. Please call your previous servicer if you are unsure of your carrier's name.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 USC 2605)

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late and a late fee may not be imposed on you.

Section 6 of RESPA (12 USC 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within five(5) business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer which includes your name, account number and reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826 or you can call 800-365-7107.

No later than thirty(30) business days after receiving your request, your servicer must make any appropriate corrections to your account and must provide you with a written clarification regarding any dispute. During this 30-day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

**Please read the following important notices as they may affect your rights.**

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

**Attention Servicemembers and Dependents:** The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource and the United States Armed Forces Legal Assistance or other similar agencies.

The following is a Spanish translation of the information previously provided:

**Lea por favor las siguientes avisos importantes que puedan afectar sus derechos.**

El objeto de la presente notificación es gestionar el cobro de la deuda, y toda información obtenida será utilizada a tal fin. La presente comunicación proviene de un agente de cobro de deudas.

Si usted es un cliente en situación de bancarrota o un cliente que ha recibido una eliminación de esta deuda por bancarrota: tenga en cuenta que esta notificación tiene como fin informarle sobre el estado de su préstamo hipotecario. Este aviso no constituye una exigencia de pago ni un aviso de responsabilidad civil contra ninguno de los destinatarios de la presente notificación, que pudiese haber recibido un descargo de este tipo de deuda de conformidad con la legislación vigente sobre bancarrota o que pudiera ser objeto de suspensión automática en virtud del Artículo 362 del Código de Bancarrota de los Estados Unidos. No obstante, puede ser una notificación de una posible aplicación de gravamen sobre la propiedad como garantía, que aún no ha sido descargada en su proceso de bancarrota.

**Atención uniformados y dependientes:** la Ley federal de Ayuda Civil para Uniformados y algunas leyes estatales brindan importantes protecciones para usted, que incluyen protecciones para las tasas de interés y la prohibición de las ejecuciones hipotecarias en la mayoría de las circunstancias durante y doce meses después del servicio militar u otro tipo de servicio. Hay consejería para los uniformados disponible de Military OneSource y de United States Armed Forces Legal Assistance (Asistencia jurídica para las Fuerzas Armadas de los Estados Unidos) u otros organismos similares.

prevent the Servicer from initiating foreclosure if proper grounds exist under the mortgage documents. A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where Servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

It has been a pleasure to service your mortgage loan.

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan español al número 866-825-2174.

Sincerely,

Shellpoint Mortgage Servicing
866-825-2174

**Please read the following important notices as they may affect your rights.**

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource and the United States Armed Forces Legal Assistance or other similar agencies.

The following is a Spanish translation of the information previously provided:

**Lea por favor las siguientes avisos importantes que puedan afectar sus derechos.**

El objeto de la presente notificación es gestionar el cobro de la deuda, y toda información obtenida será utilizada a tal fin. La presente comunicación proviene de un agente de cobro de deudas.

Si usted es un cliente en situación de bancarrota o un cliente que ha recibido una eliminación de esta deuda por bancarrota: tenga en cuenta que esta notificación tiene como fin informarle sobre el estado de su préstamo hipotecario. Este aviso no constituye una exigencia de pago ni un aviso de responsabilidad civil contra ninguno de los destinatarios de la presente notificación, que pudiese haber recibido un descargo de este tipo de deuda de conformidad con la legislación vigente sobre bancarrota o que pudiera ser objeto de suspensión automática en virtud del Artículo 362 del Código de Bancarrota de los Estados Unidos. No obstante, puede ser una notificación de una posible aplicación de gravamen sobre la propiedad como garantía, que aún no ha sido descargada en su proceso de bancarrota.

Atención uniformados y dependientes: la Ley federal de Ayuda Civil para Uniformados y algunas leyes estatales brindan importantes protecciones para usted, que incluyen protecciones para las tasas de interés y la prohibición de las ejecuciones hipotecarias en la mayoría de las circunstancias durante y doce meses después del servicio militar u otro tipo de servicio. Hay consejería para los uniformados disponible de Military OneSource y de United States Armed Forces Legal Assistance (Asistencia jurídica para las Fuerzas Armadas de los Estados Unidos) u otros organismos similares.

P.O. BOX 1410
TROY, MI 48099-1410
RETURN SERVICE REQUESTED

Shellpoint Mortgage Servicing

Mon - Thurs: 8:00AM-6:00PM
Fri: 8:00AM-5:00PM

Phone Number: 866-825-2174
Fax: 866-467-1187
Email: Lossmitigation@shellpointmtg.com

S-SFRECS20 L-021 A-0555850755 R-106
P459GU00101546 - 047520385 I03092
JAMIE SINGLETON
5505 ROWSHAM PL
NORTH CHARLESTON SC 29418-2623

Account Number: 0005003310

01/16/2015

RE: Loan Number: 0555850755

Dear Jamie Singleton:

This letter is to serve as notification that the servicing of your mortgage loan is being transferred from Shellpoint Mortgage Servicing ("Shellpoint") to FCI Lender Services, Inc. ("Servicer") effective 02/06/15. The transfer of the mortgage loan does not affect any term or condition of the mortgage documents. However the terms directly related to the servicing of your loan, such as payments and inquiries, are affected and outlined in this letter. Please review the following information.

If you have any questions relating to the transfer of your mortgage servicing from Shellpoint, please call our Customer Service Department toll free at (800) 365-7107, between 8:30 a.m.-5:30 p.m. (EST), Monday through Friday.

Your new Servicer will be: FCI Lender Services, Inc.

| SEND WRITTEN INQUIRIES TO: | SEND PAYMENTS TO: |
|---|---|
| FCI Lender Services, Inc. | FCI Lender Services, Inc. |
| PO Box 27370 | PO Box 27370 |
| Anaheim, CA 92809-0112 | Anaheim, CA 92809-0112 |

If you have any questions relating to the transfer of servicing to your new Servicer, call their Customer Service Department at (800) 931-2424 Ext. 650 between 8:00 a.m. and 5:00 p.m. Monday-Friday, PST time.

The last date that Shellpoint will accept payments from you is 2/5/2015. The date your new Servicer will start accepting payments is 02/06/15. Send all payments on or after that date to your new Servicer. The due date of your next payment will remain the same.

ACH (automatic payment drafting from your checking or savings account) information will not transfer to the new Servicer. To make arrangements to reestablish automatic payment drafting with the new Servicer please contact them at (800) 931-2424 Ext. 650.

The new Servicer will not continue to collect, deduct for, or remit any amounts that Shellpoint was collecting for optional credit health, or life insurance as of the transfer on 02/06/15. If you desire to maintain these coverages you will need to contact FCI Lender Services, Inc. or your local insurance agent to establish these types of optional insurance services.

This notification is in accordance with Section 6 of the Real Estate Settlement Procedures Act (RESPA). You should be aware of the following information, which is set out in more detail in section 6 of RESPA (12 U.S.C. 2605).

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old Servicer before its due date may not be treated by the new loan Servicer as late, and late fee may not be imposed upon you.

Section 6 of RESPA (12 U.S.C. 2605) gives certain consumer rights. If you send a "qualified written request" to your Servicer concerning the servicing of your loan, your Servicer must provide you with a written acknowledgment with 5-business-days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the Servicer, which includes your name and account number, and the reason for the request.

Not later than 30-business-days after receiving your request, your Servicer must make appropriate corrections to your account and provide you with a written clarification regarding any dispute. During this 30-business-day period, your Servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not

SEE REVERSE SIDE OR ATTACHED FOR AN IMPORTANT STATEMENT OF YOUR RIGHTS.

P 1000001 A-0555850755 0004101013040

P.O. BOX 1410
TROY, MI 48099-1410
RETURN SERVICE REQUESTED

Shellpoint Mortgage Servicing

Mon - Thurs: 8:00AM-10:00PM
Fri: 8:00AM-10:00PM
Sat: 8:00AM-3:00PM

Phone Number: 800-365-7107
Fax: 866-467-1137
www.shellpointmtg.com

S-SFRECS20 L-TILA A-0555850755 R-101
P3Y2N100101672 - 031191327 102942
JAMIE SINGLETON
5505 ROWSHAM PL
NORTH CHARLESTON SC 29418-2623

Loan #: 0555850755

10/23/2014

# Notice of Sale of Ownership of Mortgage Loan

Dear JAMIE SINGLETON ,

Under federal law, borrowers must be notified in writing whenever ownership of a mortgage loan secured by their principal dwelling is sold, transferred or assigned ("sold") to a new owner. This Notice is to inform you that the prior owner of your loan sold your loan to the new owner identified below (the "New Owner") on 09/24/2014.

**SHOULD YOU HAVE ANY QUESTIONS REGARDING YOUR LOAN, PLEASE CONTACT Shellpoint USING THE CONTACT INFORMATION LISTED BELOW. Shellpoint is authorized to handle routine inquiries and requests regarding your loan and, if necessary, to inform the New Owner of your request and communicate to you any decision with respect to such request.**

**LOAN INFORMATION**

Borrower: JAMIE SINGLETON
Date of Loan: 01/04/2006
Original Amount of Loan: $212,000.00
Date Your Loan was Transferred to the New Owner: 09/24/2014
Address of Mortgaged Property: 5505 ROWSHAM PL 00000 NORTH CHARLESTON, SC 29418

**AS OF 11/01/2014 YOUR SERVICER IS Shellpoint Mortgage Servicing**

| | |
|---|---|
| Mailing Address: | P.O. Box 10826 Greenville, SC 29603-0826 |
| Telephone Number/Toll Free: | 800-365-7107 |
| Fax Number: | 866-467-1137 |

Scope of responsibilities: The servicer is responsible for ongoing administration of your loan, including receipt of legal notices, receipt and processing of payments, calculation of payment-related issues, and response to any other inquiries you may have regarding your loan.

**YOUR NEW OWNER IS NNPL Trust Series 2013-1**

Mailing Address: c/o Christiana Trust, 500 Delaware Avenue, 11th Floor, Wilmington DE 19801
Telephone Number: 302-888-7448

Scope of responsibilities: The New Owner holds legal title to your loan.

The New Owner has hired Shellpoint to service your mortgage loan and to act as agent for the New Owner.

**Please be advised that all questions involving the administration of your loan should be directed to Shellpoint at the number above and NOT to the New Owner. The New Owner does not have access to information relating to the administration of your loan, will not be able to answer most loan-related questions, and, accordingly, will refer inquiries it receives to Shellpoint.**

**IMPORTANT NOTE:** The New Owner of your loan is not the servicer of your loan. Shellpoint acts on behalf of the New Owner to handle the ongoing administration of your loan, including the collection of mortgage payments. Please continue to send your mortgage payments as directed to Shellpoint, and **NOT** to the New Owner.

**SEE REVERSE SIDE OR ATTACHED FOR AN IMPORTANT STATEMENT OF YOUR RIGHTS.**

P 0000001 A 0555850755 10/23/2014 12:00:00 PM

WestVue NPL Trust II (WestVue Series 2014-1)
[illegible] Street, Suite [illegible], NEWPORT BEACH, CA 92660
[illegible]

02/10/2015

**TRUTH IN LENDING ACT OWNERSHIP TRANSFER NOTICE**

JAMIE SINGLETON
5505 ROWSHAM PL
NORTH CHARLESTON, SC 29418

**Re Loan Number: 9955850755**
**Property: 5505 ROWSHAM PL, NORTH CHARLESTON, SC 29418**

**Transaction Date: 2/6/2015**

**Dear JAMIE SINGLETON:**
On or about: 2/6/2015, the ownership of your mortgage loan in the original principal sum of $ 212,000.00 secured by 5505 ROWSHAM PL, NORTH CHARLESTON, SC 29418 has been transferred by Shellpoint Mortgage to WestVue. Our name and contact information is noted above

The assignment, sale or transfer of the mortgage loan does not affect any terms or conditions of the Mortgage, Deed of Trust or Note. We, or our agents, recorded or will be recording the transfer or interest in your loan in the official records of Charleston County, SC.

Other relevant information: NA

Please be advised that the loan will be serviced for our benefit by our servicer, FCI Lender Services, Inc., whose contact information is set forth below

Should you have any questions regarding your loan, please contact our Servicer, FCI Lender Services, Inc., PO BOX 27570, Anaheim, CA 92809-0112, or call them at 800-931-2424 (toll free). Our servicer is authorized to collect payments on our behalf, and to resolve issues concerning payments on your loan.

NOTE: There is a distinction between the Creditor who is the owner of your loan, and the Servicer who is an agent that handles the servicing (payment processing) of your loan for the Creditor. Please contact the Servicer with any questions regarding your loan.

Sincerely,
WestVue NPL Trust II (WestVue Series 2014-1)

***Note: FCI Lender Services, Inc. is a debt collector and is attempting to collect a debt. Any information obtained will be used in furtherance of that purpose.***

IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU HAVE RECEIVED A BANKRUPTCY DISCHARGE, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.


[illegible]

## NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from BSI Financial Services to Shellpoint Mortgage Servicing effective 11/01/2014.

The assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing.

Your new servicer will be Shellpoint Mortgage Servicing.The toll-free telephone number of your new servicer is 800-365-7107. If you have any questions relating to the transfer of servicing to your new servicer, call toll-free at 800-365-7107. Should you have questions, please contact Shellpoint's at 800-365-7107 during the hours indicated above or visit our website at www.shellpointmtg.com. Any written correspondence should be sent to Shellpoint Mortgage ServicingP.O. Box 10826 Greenville, SC 29603-0826.

The date that your present servicer will stop accepting payments from you is 11/01/2014. The date that your new servicer will start accepting payments from you is 11/01/2014. Send all payments due on or after that date to your new servicer.

The transfer of servicing rights may affect the terms of or the continued availability of mortgage life or disability insurance or any other type of optional insurance in the following manner: Premiums for mortgage life, accidental death or disability insurance will not be transferred from your previous servicer. You may contact your carrier for arrangements to maintain your coverage by direct billing. Please call your previous servicer if you are unsure of your carrier's name.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 USC 2605)

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late and a late fee may not be imposed on you.

Section 6 of RESPA (12 USC 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within five(5) business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer which includes your name, account number and reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826 or you can call 800-365-7107.

No later than thirty(30) business days after receiving your request, your servicer must make any appropriate corrections to your account and must provide you with a written clarification regarding any dispute. During this 30-day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

00593020250

P.O. BOX 1410
TROY, MI 48099-1410
RETURN SERVICE REQUESTED

Shellpoint Mortgage Servicing

Mon - Thurs: 8:00AM-10:00PM
Fri: 8:00AM-10:00PM
Sat: 8:00AM-5:00PM

Phone Number: 800-365-7107
Fax: 866-467-1137
www.shellpointmtg.com

S-SFRECS20 L-0039 R-101
P5SCB500200004 - 673813707 I00008
JAMIE SINGLETON
5505 ROWSHAM PL
NORTH CHARLESTON SC 29418-2623

| | |
|---|---|
| Loan Number: | 0578125938 |
| Principal Balance: | $208,601.00 |
| Property: | 5505 Rowsham Place<br>North Charleston, SC 29418 |

06/17/2016

## VALIDATION OF DEBT NOTICE

Dear Mortgagor(s):

Pursuant to the Federal Fair Debt Collection Practices Act, you are notified that:

1. As of 06/17/2016, our records reflect that the amount of the debt that is now due is $175,496.42. This amount reflects the payment required to bring your loan payments current.
2. The name of the creditor to whom the debt is owed is New Penn Financial, LLC.
3. Unless you, within thirty (30) days of receipt of this notice, dispute the validity of the debt, or any portion thereof, Shellpoint will assume the debt to be valid.
4. If you notify Shellpoint in writing within thirty (30) days after receipt of this notice that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of the verification to you.
5. Upon your written request within thirty (30) days after receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Please be advised that the purpose of this notice is to collect a debt owed by you to New Penn Financial, LLC. As such, any information that you provide in response to this notice or in response to any other communication with Shellpoint Mortgage Servicing will be used for that purpose.

For your benefit and assistance, there are government-approved home ownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call (800) 569-4287.

Send written correspondence to:
Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603-0826

Send payments to:
Shellpoint Mortgage Servicing
P.O. Box 740039
Cincinnati, OH 45274-0039

Sincerely,

Shellpoint Mortgage Servicing

SEE REVERSE SIDE OR ATTACHED FOR AN IMPORTANT STATEMENT OF YOUR RIGHTS.

P 1000001 A-0578125938 [illegible]

# FCI Lender Services, Inc.

Customer Service: (800) 931-2424 Fax: 714-282-5775

Customer Information: www.trustfci.com NMLS #4920, BRE #01022780

## Payment Statement

Statement Date: 01/12/2016

| Account Information | | | |
|---|---|---|---|
| Outstanding Principal Balance: | $208,601.00 | Prepayment Penalty | NO |
| Deferred Amounts: | $0.00 | Loan Maturity Date : | 02/01/2036 |
| Current Interest Rate: | 10.450% | Payment Type : | Fully Amort./ ARM |
| Next Interest Rate Change Date: | 08/01/2016 | | |
| Remaining Loan Term (Months): | 240 | Next Due Date : | 03/01/2009 |

| | |
|---|---|
| Account Number : | 9955850755 |
| Payment Due Date : | 02/01/2016 |
| **AMOUNT DUE:** | **$266,540.83** |

If Payment is not received by 02/16/2016, $96.65 Late Fee will be charged

**JAMIE SINGLETON**
**5505 ROWSHAM PL**
**NORTH CHARLESTON, SC 29418**

MoneyGram: CODE 5090, (Call 800-555-3133 for locations and fees)

| Explanation of Payment Due | |
|---|---|
| Principal : | $239.18 |
| Interest | $1,693.85 |
| Other Amounts Due : | $0.00 |
| Escrow (Taxes and/or Insurance) | $0.00 |
| **Current Payment:** | $1,933.03 |
| Total Fees and Charges | $104,166.31 |
| Overdue Payments : | $160,441.49 |
| **Total Amount Due :** | $266,540.83 |

**Transaction Activity Since (11/12/2015 - 01/12/2016) To view all transactions please log into www.trustfci.com**

| Date | Description | Charges | Payments | Date | Description | Charges | Payments |
|---|---|---|---|---|---|---|---|

### Past Payments Breakdown

| | Paid last month | Paid year to Date |
|---|---|---|
| Principal : | $0.00 | $0.00 |
| Interest : | $0.00 | $0.00 |
| Escrow (Taxes and/or Insurance) : | $0.00 | $0.00 |
| Fees : | $0.00 | $0.00 |
| *Partial Payment (Unapplied) : | $0.00 | $0.00 |
| Others : | $0.00 | $0.00 |
| **TOTAL :** | $0.00 | $0.00 |

**If You Are Experiencing Financial Difficulty:**
**See back for info about Mortgage Counseling or assistance.**

### Delinquency Notice

You are late on your mortgage payments. Failure to bring your loan current may results in fees and foreclosure - the loss of your home. As of 01/12/2016, you are 2,508 days delinquent on your mortgage loan.

**Recent Payment Account**

* Payment due 09/01/2015 - Unpaid balance of $256,489.08
* Payment due 10/01/2015 - Unpaid balance of $2,029.68
* Payment due 11/01/2015 - Unpaid balance of $2,029.68
* Payment due 12/01/2015 - Unpaid balance of $2,029.68
* Payment due 01/01/2016 - Unpaid balance of $2,029.68
* Current Payment Due 02/01/2016: $1,933.03

**Total : $266,540.83 due. Your Account is in Foreclosure. Please contact us for the exact amount to bring your loan current.**

PLEASE DETACH THE BOTTOM PORTION OF THIS STATEMENT. RETURN IT WITH YOUR PAYMENT AND RETAIN THE TOP PORTION FOR YOUR RECORDS

FCI Payment Coupon
Please do not Staple or Paperclip

Pay your bill online ($15.00 fee)
https://lirs.trustfci.com/borrower

Pay your bill by Phone ($18.00 fee)
800-931-2424

FCI Lender Services, Inc.
PO BOX 27370
Anaheim, CA 92809-0112

| Amount Due | |
|---|---|
| Account | 9955850755 |
| Current Payment Due By 02/01/2016 | $1,933.03 |
| Total Payment(s) Due | $266,540.83 |
| $96.65 Late Fee will be charged after 02/16/2016 | |
| Additional Principal : | |
| Additional Escrow: | |
| **Total Amount Enclosed:** | |

☐ Check box if your address or phone number has changed And complete the form on the back of this page.

**Property Address: 5505 ROWSHAM PLACE**
**NORTH CHARLESTON, SC 29418**

*031**LS-BPC* *9955850755* *02/01/16* 266540.83

# FCI Lender Services, Inc.

Customer Service: (800) 931-2424 Fax: 714-282-5775

Customer Information: www.trustfci.com NMLS #4920, BRE #01022780

## Payment Statement

Statement Date: 12/10/2015

| Account Information | | | |
|---|---|---|---|
| Outstanding Principal Balance: | $208,601.00 | Prepayment Penalty | NO |
| Deferred Amounts: | $0.00 | Loan Maturity Date : | 02/01/2036 |
| Current Interest Rate: | 10.450% | Payment Type : | Fully Amort./ ARM |
| Next Interest Rate Change Date: | 02/01/2016 | | |
| Remaining Loan Term (Months): | 241 | Next Due Date : | 03/01/2009 |

| | |
|---|---|
| Account Number : | 9955850755 |
| Payment Due Date : | 01/01/2016 |
| **AMOUNT DUE:** | **$263,790.47** |

If Payment is not received by 01/16/2016, $96.65 Late Fee will be charged

**JAMIE SINGLETON**
**5505 ROWSHAM PL**
**NORTH CHARLESTON, SC 29418**

| Explanation of Payment Due | |
|---|---|
| Principal : | $237.12 |
| Interest | $1,695.91 |
| Other Amounts Due : | $0.00 |
| Escrow (Taxes and/or Insurance) | $0.00 |
| **Current Payment:** | **$1,933.03** |
| Total Fees and Charges | $103,348.98 |
| Overdue Payments : | $158,508.46 |
| **Total Amount Due :** | **$263,790.47** |

MoneyGram: CODE 5090, (Call 800-555-3133 for locations and fees)

Transaction Activity Since (11/10/2015 - 12/10/2015) To view all transactions please log into www.trustfci.com

| Date | Description | Charges | Payments | Date | Description | Charges | Payments |
|---|---|---|---|---|---|---|---|

| Past Payments Breakdown | Paid last month | Paid year to Date |
|---|---|---|
| Principal : | $0.00 | $0.00 |
| Interest : | $0.00 | $0.00 |
| Escrow (Taxes and/or Insurance) : | $0.00 | $0.00 |
| Fees : | $0.00 | $0.00 |
| *Partial Payment (Unapplied) : | $0.00 | $20,157.97 |
| Others : | $0.00 | $0.00 |
| **TOTAL :** | $0.00 | $20,157.97 |

**If You Are Experiencing Financial Difficulty:**
See back for info about Mortgage Counseling or assistance.

**Delinquency Notice**

You are late on your mortgage payments. Failure to bring your loan current may results in fees and foreclosure - the loss of your home. As of 12/10/2015, you are 2,475 days delinquent on your mortgage loan.

**Recent Payment Account**

- * Payment due 08/01/2015 - Unpaid balance of $253,738.72
- * Payment due 09/01/2015 - Unpaid balance of $2,029.68
- * Payment due 10/01/2015 - Unpaid balance of $2,029.68
- * Payment due 11/01/2015 - Unpaid balance of $2,029.68
- * Payment due 12/01/2015 - Unpaid balance of $2,029.68
- * Current Payment Due 01/01/2016: $1,933.03

Total : $263,790.47 due. Your Account is in Foreclosure. Please contact us for the exact amount to bring your loan current.

PLEASE DETACH THE BOTTOM PORTION OF THIS STATEMENT, RETURN IT WITH YOUR PAYMENT AND RETAIN THE TOP PORTION FOR YOUR RECORDS

FCI Payment Coupon
Please do not Staple or Paperclip

Pay your bill online ($15.00 fee)
https://lirs.trustfci.com/borrower

Pay your bill by Phone ($18.00 fee)
800-931-2424

FCI Lender Services, Inc.
PO BOX 27370
Anaheim, CA 92809-0112

| Amount Due | |
|---|---|
| Account | 9955850755 |
| Current Payment Due By 01/01/2016 | $1,933.03 |
| Total Payment(s) Due | $263,790.47 |
| $96.65 Late Fee will be charged after 01/16/2016 | |
| Additional Principal : | |
| Additional Escrow: | |
| **Total Amount Enclosed:** | |

☐ Check box if your address or phone number has changed And complete the form on the back of this page.

**Property Address:** 5505 ROWSHAM PLACE
NORTH CHARLESTON, SC 29418

*031**LS-BFC* *9955850755* *01/01/16* 263790.47

# FCI Lender Services, Inc.

Customer Service: (800) 931-2424 Fax: 714-282-5775

Customer Information: www.trustfci.com NMLS #4920, BRE #01022780

## Payment Statement

Statement Date: 02/10/2016

### Account Information

| | | | |
|---|---|---|---|
| Outstanding Principal Balance: | $208,601.00 | Prepayment Penalty | NO |
| Deferred Amounts: | $0.00 | Loan Maturity Date : | 02/01/2036 |
| Current Interest Rate: | 10.450% | Payment Type : | Fully Amort./ ARM |
| Next Interest Rate Change Date: | 03/01/2016 | | |
| Remaining Loan Term (Months): | 239 | Next Due Date : | 03/01/2009 |

| | |
|---|---|
| Account Number : | 9955850755 |
| Payment Due Date : | 03/01/2016 |
| **AMOUNT DUE:** | **$269,244.69** |

If Payment is not received by 03/16/2016, $96.65 Late Fee will be charged

JAMIE SINGLETON
5505 ROWSHAM PL
NORTH CHARLESTON, SC 29418

### Explanation of Payment Due

| | |
|---|---|
| Principal : | $241.27 |
| Interest | $1,691.76 |
| Other Amounts Due : | $0.00 |
| Escrow (Taxes and/or Insurance) | $0.00 |
| **Current Payment:** | $1,933.03 |
| Total Fees and Charges | $104,937.14 |
| Overdue Payments : | $162,374.52 |
| **Total Amount Due :** | $269,244.69 |

MoneyGram: CODE 5090, (Call 800-555-3133 for locations and fees)

**Transaction Activity Since (12/10/2015 - 02/10/2016) To view all transactions please log into www.trustfci.com**

| Date | Description | Charges | Payments | Date | Description | Charges | Payments |
|---|---|---|---|---|---|---|---|
| 01/20/2016 | Assessed Late Charge | $96.65 | $0.00 | 12/17/2015 | Assessed Late Charge | $96.65 | $0.00 |

### Past Payments Breakdown

| | Paid last month | Paid year to Date |
|---|---|---|
| Principal : | $0.00 | $0.00 |
| Interest : | $0.00 | $0.00 |
| Escrow (Taxes and/or Insurance) : | $0.00 | $0.00 |
| Fees : | $0.00 | $0.00 |
| *Partial Payment (Unapplied) : | $0.00 | $0.00 |
| Others : | $0.00 | $0.00 |
| TOTAL : | $0.00 | $0.00 |

**If You Are Experiencing Financial Difficulty:**
See back for info about Mortgage Counseling or assistance.

### Delinquency Notice

You are late on your mortgage payments. Failure to bring your loan current may results in fees and foreclosure - the loss of your home. As of 02/10/2016, you are 2,537 days delinquent on your mortgage loan.

**Recent Payment Account**

* Payment due 10/01/2015 - Unpaid balance of $259,192.94
* Payment due 11/01/2015 - Unpaid balance of $2,029.68
* Payment due 12/01/2015 - Unpaid balance of $2,029.68
* Payment due 01/01/2016 - Unpaid balance of $2,029.68
* Payment due 02/01/2016 - Unpaid balance of $2,029.68
* Current Payment Due 03/01/2016: $1,933.03

Total : $269,244.69 due. Your Account is in Foreclosure. Please contact us for the exact amount to bring your loan current.

----------PLEASE DETACH THE BOTTOM PORTION OF THIS STATEMENT, RETURN IT WITH YOUR PAYMENT AND RETAIN THE TOP PORTION FOR YOUR RECORDS----------

FCI Payment Coupon
Please do not Staple or Paperclip

Pay your bill online ($15.00 fee)
https://lirs.trustfci.com/borrower

Pay your bill by Phone ($18.00 fee)
800-931-2424

FCI Lender Services, Inc.
PO BOX 27370
Anaheim, CA 92809-0112

| Amount Due | |
|---|---|
| Account | 9955850755 |
| Current Payment Due By 03/01/2016 | $1,933.03 |
| Total Payment(s) Due | $269,244.69 |
| $96.65 Late Fee will be charged after 03/16/2016 | |
| Additional Principal : | |
| Additional Escrow: | |
| **Total Amount Enclosed:** | |

☐ Check box if your address or phone number has changed
And complete the form on the back of this page.

**Property Address: 5505 ROWSHAM PLACE**
NORTH CHARLESTON, SC 29418

*031**LS-DPC* *9955850755* *03/01/16* 269244.69

Shellpoint
Mortgage Servicing

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

6-811-01152-0030737-007-1-001-010-000-000

JAMIE SINGLETON
5505 ROWSHAM PL
N CHARLESTON SC 29418-2623

# MORTGAGE STATEMENT

Statement Date: 10/19/2016

| | |
|---|---|
| Account Number | 0578125938 |
| Next Due Date | 11/01/2016 |
| Amount Due | $168,544.47 |

*If payment is received after 11/16/2016, $5.00 late fee may be assessed.*

Phone: 800-365-7107
Website: www.shellpointmtg.com

## Explanation of Amount Due

| | |
|---|---|
| Principal | $258.60 |
| Interest | $1,674.43 |
| Escrow (Taxes and Insurance) | $0.00 |
| Regular Monthly Payment | $1,933.03 |
| Total Fees and Charges | $5.00 |
| Overdue Payment | $166,606.44 |
| Total Amount Due | $168,544.47 |

## Account Information

| | |
|---|---|
| Outstanding Principal | $207,389.66 |
| Interest Rate (until 08/01/2016) | 10.4500% |
| Prepayment Penalty | None |
| Property Address: | 5505 ROWSHAM PLACE<br>NORTH CHARLESTON SC 29418 |
| Contractual Due Date: | January 1, 2010 |
| Current Escrow Balance: | $0.00 |

## Past Payments Breakdown

| | Paid Last Month | Paid Year to Date |
|---|---|---|
| Principal | $0.00 | $1,211.34 |
| Interest | $0.00 | $18,118.96 |
| Escrow | $0.00 | $0.00 |
| Fees/Late Charges | $0.00 | $0.00 |
| Unapplied Partial Payment | $0.00 | $1,801.75 |
| Total | $0.00 | $21,132.05 |

## Transaction Activity (09/18/2016 - 10/18/2016)

| Date | Description | Charges | Payments |
|---|---|---|---|
| 09/29/2016 | Occ Prop Insp Disbursement | $15.00 | $0.00 |
| 10/11/2016 | Title Fee Disbursement | $325.00 | $0.00 |
| 10/14/2016 | Court Costs Disbursement | $161.95 | $0.00 |
| 10/14/2016 | Court Costs Disbursement | $138.00 | $0.00 |
| 10/14/2016 | Attorney Fee Disbursement | $3,390.00 | $0.00 |

## Important Messages

*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

## Additional Messages

Please visit our website at www.shellpointmtg.com to view our Privacy Notice.

Repayment options may be available to you. Call 800-365-7107 to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

## **Delinquency Notice**

**You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure – the loss of your home. As of 10/19/2016, you are 2,483 days delinquent on your mortgage loan.**

Recent Account History

- Payment due 05/01/16: unpaid balance of $97,727.43
- Payment due 06/01/16: unpaid balance of $1,933.03
- Payment due 07/01/16: unpaid balance of $1,933.03
- Payment due 08/01/16: unpaid balance of $1,936.03
- Payment due 09/01/16: unpaid balance of $1,936.03
- Payment due 10/01/16: unpaid balance of $1,936.03
- Payment due 11/01/16: current payment due

**o Total: $168,544.47 due. You must pay this amount to bring your loan current.**

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment

## Transaction Activity (09/18/2016 - 10/18/2016) - continued

| Date | Description | Charges | Payments |
|---|---|---|---|
| 10/14/2016 | Filing Fees Disbursement | $25.00 | $0.00 |
| 10/14/2016 | Attorney Fee Disbursement | $810.00 | $0.00 |
| 10/18/2016 | Late Charge Assess (because full payment not received by 10/16/2016) | $5.00 | $0.00 |

Important Notice: Shellpoint Mortgage Servicing may be attempting to collect a debt and any information obtained will be used for that purpose.

For budget advice and credit counseling assistance please call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or at http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

Amounts paid in excess of your payment amount will first be used to satisfy any delinquency. If there are no past due amounts then excess funds paid will be posted to your principal balance. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Shellpoint Mortgage Servicing may assess a returned check fee consistent with the laws for your state and your loan documents on all checks returned by your financial institution. Additionally, Shellpoint may charge a fee for processing payoff requests.

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan español al número 800-365-7107.

P.O. BOX 51850
LIVONIA MI 48151-5850
RETURN SERVICE REQUESTED

Shellpoint
Mortgage Servicing

Phone Number: 800-365-7107
Fax: 866-467-1137
www.shellpointmtg.com
Mon - Thurs: 8:00AM-10:00PM
Fri: 8:00AM-10:00PM
Sat: 8:00AM-3:00PM

S-SFRECS20 L-021 R-101
P81YBN00200106 - 541309041 I00422
JAMIE SINGLETON
5505 ROWSHAM PL
NORTH CHARLESTON SC 29418-2623

Loan Number: 0578125938
Property: 5505 Rowsham Place
North Charleston, SC 29418

03.12.2018

Dear Homeowner,

This letter is to serve as notification that the servicing of your mortgage loan is being transferred from Shellpoint Mortgage Servicing ("Shellpoint") to Statebridge Company LLC ("Servicer") effective 04/02/2018. The transfer of the mortgage loan does not affect any terms or conditions of the mortgage documents. However, the terms directly related to the servicing of your loan, such as payments and inquiries, are affected and outlined in this letter. Please review the following information.

Your new Servicer will be: Statebridge Company LLC.

| SEND WRITTEN INQUIRIES TO: | SEND PAYMENTS TO: |
|---|---|
| Statebridge Company LLC | Statebridge Company LLC |
| 5680 Greenwood Plaza Blvd, Suite 100 S | P.O. Box 5990 |
| Greenwood Village, CO 80111 | Denver, CO 80217-5990 |

ACH (automatic payment drafting from your checking or savings account) information will not transfer to the new Servicer. To make arrangements to reestablish automatic payment drafting with the new Servicer please contact them at (866) 466-3360.

If you have any questions relating to the transfer of your mortgage servicing from Shellpoint, please call our Customer Service Department toll free at 800-365-7107, between Monday – Friday from 8:00AM-10:00PM, and Saturday from 8:00AM-3:00PM.
If you have any questions relating to the transfer of servicing to your new Servicer, call their Customer Service Department at (866) 466-3360 between 7:00 AM to 8:00 PM Monday throughThursday, 7:00 AM to 6:00 PM Friday, 8:00 AM to 12:00 PM Saturday, MST time.

The last date that Shellpoint will accept payments from you is 04/01/2018. The date your new Servicer will start accepting payments is 04/02/2018. Send all payments on or after that date to your new Servicer. The due date of your next payment will remain the same.

The new Servicer will not continue to collect, deduct for, or remit any amounts that Shellpoint was collecting for optional credit health, or life insurance as of the transfer on 04/02/2018. If you desire to maintain these coverages you will need to contact Statebridge Company LLC or your local insurance agent to establish these types of optional insurance services.

This notification is in accordance with Section 6 of the Real Estate Settlement Procedures Act (RESPA). You should be aware of the following information, which is set out in more detail in section 6 of RESPA (12 U.S.C. 2605).

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old Servicer before its due date may not be treated by the new loan Servicer as late, and late fee may not be imposed upon you.

Section 6 of RESPA (12 U.S.C. 2605) gives certain consumer rights. If you send a "qualified written request" to your Servicer concerning the servicing of your loan, your Servicer must provide you with a written acknowledgment with 5-business-days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the Servicer, which includes your name and account number, and the reason for the request.

Not later than 30-business-days after receiving your request, your Servicer must make appropriate corrections to your account and provide you with a written clarification regarding any dispute. During this 30-business-day period, your Servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the Servicer from initiating foreclosure if proper grounds exist under the mortgage documents. A

SEE REVERSE SIDE OR ATTACHED FOR AN IMPORTANT STATEMENT OF YOUR RIGHTS.

P 1000001 A-0578125938

P.O. BOX 1410
TROY, MI 48099-1410
RETURN SERVICE REQUESTED

Shellpoint Mortgage Servicing

Mon - Thurs: 8:00AM-10:00PM
Fri: 8:00AM-10:00PM
Sat: 8:00AM-3:00PM

Phone Number: 800-365-7107
Fax: 866-467-1137
www.shellpointmtg.com

S-SFRECS20 L-0039 A-0555850755 R-101
P41FYW06100291 - 040131584 100562
JAMIE SINGLETON
5505 ROWSHAM PL
NORTH CHARLESTON SC 29418-2623

Loan Number: 0555850755
Principal Balance: $208,601.00
Property: 5505 Rowsham Pl
North Charleston, SC 29418

12/01/2014

## VALIDATION OF DEBT NOTICE

Dear Mortgagor(s):

1. As of 12/01/2014, our records reflect the current amount of the debt is $199,119.74. This debt consists of principal, interest, and, if applicable, negative escrow and service fees. For additional information, including a payoff request, please contact our office by mail, by phone, or through our website.

2. The creditor to whom the debt is owed is New Penn Financial, LLC. Shellpoint Mortgage Servicing ("Shellpoint") is collecting the debt on behalf of New Penn Financial, LLC, and you may pay the debt to our office at the address indicated below.

3. Unless you notify Shellpoint within 30 days of receipt of this notice that you dispute the validity of the debt, or any portion thereof, Shellpoint will assume the debt to be valid.

4. Within 30 days of receipt of this notice, you may dispute the validity of the debt in writing. At that time, Shellpoint will obtain verification of the debt and a copy of the verification will be sent to the referenced mailing address.

5. Within 30 days of receipt of this notice, you may request in writing that Shellpoint provide you with the name and address of the original creditor.

Should you have questions, please contact our offices at 800-365-7107 or visit our website at www.shellpointmtg.com

For your benefit and assistance, there are government-approved home ownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call (800) 569-4287.

Send written correspondence to:
Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603-0826

Send payments to:
Shellpoint Mortgage Servicing
P.O. Box 19006
Greenville, SC 29602-9006

Sincerely,

Shellpoint Mortgage Servicing

SEE REVERSE SIDE OR ATTACHED FOR AN IMPORTANT STATEMENT OF YOUR RIGHTS.

P 1000001 A-0555850755

Shellpoint
Mortgage Servicing

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

6-811-01152-0030737-007-1-001-010-000-000

JAMIE SINGLETON
5505 ROWSHAM PL
N CHARLESTON SC 29418-2623

# MORTGAGE STATEMENT

Statement Date: 10/19/2016

| | |
|---|---|
| **Account Number** | **0578125938** |
| **Next Due Date** | **11/01/2016** |
| **Amount Due** | **$168,544.47** |

*If payment is received after 11/16/2016, $5.00 late fee may be assessed.*

Phone: 800-365-7107
Website: www.shellpointmtg.com

## Explanation of Amount Due

| | |
|---|---|
| Principal | $258.60 |
| Interest | $1,674.43 |
| Escrow (Taxes and Insurance) | $0.00 |
| **Regular Monthly Payment** | **$1,933.03** |
| Total Fees and Charges | $5.00 |
| Overdue Payment | $166,606.44 |
| **Total Amount Due** | **$168,544.47** |

## Account Information

| | |
|---|---|
| Outstanding Principal | $207,389.66 |
| Interest Rate (until 08/01/2016) | 10.4500% |
| Prepayment Penalty | None |
| Property Address: | 5505 ROWSHAM PLACE<br>NORTH CHARLESTON SC 29418 |
| Contractual Due Date: | January 1, 2010 |
| Current Escrow Balance: | $0.00 |

## Past Payments Breakdown

| | Paid Last Month | Paid Year to Date |
|---|---|---|
| Principal | $0.00 | $1,211.34 |
| Interest | $0.00 | $18,118.96 |
| Escrow | $0.00 | $0.00 |
| Fees/Late Charges | $0.00 | $0.00 |
| Unapplied Partial Payment | $0.00 | $1,801.75 |
| **Total** | **$0.00** | **$21,132.05** |

## Transaction Activity (09/18/2016 - 10/18/2016)

| Date | Description | Charges | Payments |
|---|---|---|---|
| 09/29/2016 | Occ Prop Insp Disbursement | $15.00 | $0.00 |
| 10/11/2016 | Title Fee Disbursement | $325.00 | $0.00 |
| 10/14/2016 | Court Costs Disbursement | $161.95 | $0.00 |
| 10/14/2016 | Court Costs Disbursement | $138.00 | $0.00 |
| 10/14/2016 | Attorney Fee Disbursement | $3,390.00 | $0.00 |

## Important Messages

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

## Additional Messages

Please visit our website at www.shellpointmtg.com to view our Privacy Notice.

Repayment options may be available to you. Call **800-365-7107** to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

**For information about your payments, total amount due, and any additional payment history, see reverse side.**

## **Delinquency Notice**

**You are late on your mortgage payments.** Failure to bring your loan current may result in fees and foreclosure – the loss of your home. As of 10/19/2016, you are 2,483 days delinquent on your mortgage loan.

**Recent Account History**

- Payment due 05/01/16: unpaid balance of $97,727.43
- Payment due 06/01/16: unpaid balance of $1,933.03
- Payment due 07/01/16: unpaid balance of $1,933.03
- Payment due 08/01/16: unpaid balance of $1,938.03
- Payment due 09/01/16: unpaid balance of $1,938.03
- Payment due 10/01/16: unpaid balance of $1,938.03
- Payment due 11/01/16: current payment due

**Total: $168,544.47 due. You must pay this amount to bring your loan current.**

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

005-0814-1100F

Detach and return with payment

## Transaction Activity (09/18/2016 - 10/18/2016) - continued

| Date | Description | Charges | Payments |
|---|---|---|---|
| 10/14/2016 | Filing Fees Disbursement | $25.00 | $0.00 |
| 10/14/2016 | Attorney Fee Disbursement | $810.00 | $0.00 |
| 10/18/2016 | Late Charge Assess (because full payment not received by 10/16/2016) | $5.00 | $0.00 |

**Important Notice:** Shellpoint Mortgage Servicing may be attempting to collect a debt and any information obtained will be used for that purpose.

For budget advice and credit counseling assistance please call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or at http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

Amounts paid in excess of your payment amount will first be used to satisfy any delinquency. If there are no past due amounts then excess funds paid will be posted to your principal balance. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Shellpoint Mortgage Servicing may assess a returned check fee consistent with the laws for your state and your loan documents on all checks returned by your financial institution. Additionally, Shellpoint may charge a fee for processing payoff requests.

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan español al número 800-365-7107.

STATEBRIDGE
5680 Greenwood Plaza Blvd
Suite 100 S
Greenwood Village, CO 80111

# Mortgage Statement

Statement Date: 4/7/2018

| | |
|---|---|
| Account Number | 0000043608 |
| Payment Due Date | 5/1/2018 |
| Amount Due | $214,952.34 |

*If payment is received after 5/16/18 $0.00 late fee will be charged*

JAMIE SINGLETON
5505 ROWSHAM PL
NORTH CHARLESTON SC 29418

Property Address:
5505 ROWSHAM PLACE
NORTH CHARLESTON SC 29418

Customer Service: (866) 466-3580
info@statebridgecompany.com

## Account Information

| | |
|---|---|
| Outstanding Principal | $207,380.68 |
| Interest Rate | 10.45% |
| Prepayment Penalty | No |
| Last Paid Installment | 12/1/2009 |

## Explanation of Amount Due

| | |
|---|---|
| Principal | $302.28 |
| Interest | $1,630.75 |
| Escrow (Taxes and Insurance) | $0.01 |
| Regular Monthly Payment | $1,933.04 |
| Total Fees and Charges | $0.00 |
| Overdue Payment | $213,019.30 |
| Total Amount Due | $214,952.34 |

## Past Payments Breakdown

| | Paid Last Month | Paid Year to Date |
|---|---|---|
| Principal | $0.00 | $0.00 |
| Interest | $0.00 | $0.00 |
| Escrow (Taxes and Insurance) | $0.00 | $0.00 |
| Fees | $0.00 | $0.00 |
| Partial Payment (Unapplied)* | $0.00 | $1,601.75 |
| Total | $0.00 | $1,601.75 |

## Important Messages

*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the escrow portion of a partial payment, the funds will then be applied to your mortgage.

## Transaction Activity (3/7/2018 to 4/6/2018)

| Date | Description | Charges | Payments |
|---|---|---|---|

## Additional Information

| Date | Description | Amount |
|---|---|---|
| 4/6/2018 | Escrow Balance | ($4,955.36) |

We are a debt collector and may be attempting to collect a debt. Any information obtained may be used for that purpose. If you are in active bankruptcy or have received a bankruptcy discharge, this statement is for informational purposes only, and is not a demand for payment.

Wealthbridge
MORTGAGE

October 1, 2010

Jamie Singleton
5505 Rowsham Place
North Charleston, SC 29418

Property Address: 5505 Rowsham Place, North Charleston, SC 29418
Wealthbridge Loan No.: [redacted]0105

NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

Dear Jamie Singleton

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payment from you, is being assigned, sold or transferred from Wealthbridge Mortgage Corp. ("Wealthbridge") to AMS Servicing, LLC, effective October 18, 2010.

The assignment, sale or transfer of the servicing of your mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing.

Your present servicer is Wealthbridge. If you have any questions relating to the transfer of servicing from Wealthbridge, call 1-877-444-6512 between the hours of 8:00 am and 5:00 pm Monday through Friday, Pacific Time. This is a toll-free number.

Your new servicer will be AMS Servicing, LLC. The business address for AMS Servicing, LLC is: AMS Servicing, LLC, Attn: Customer Service, 3374 Walden Avenue, Ste 120, Depew, NY 14043. The telephone number of AMS Servicing, LLC is 1-866-919-5608. If you have any questions relating to the transfer of servicing to your new servicer, call AMS Servicing, LLC at 1-866-919-5608 between the hours of 8:15 AM to 10:00 PM, Monday through Thursday and 8:15 AM to 5:00 PM, Friday, EST.

The date Wealthbridge will stop accepting payments from you is October 17, 2010. The date that AMS Servicing, LLC will start accepting payments from you is October 18, 2010. Send all payments due on or after that date to AMS Servicing, LLC, your new servicer. The payment address for AMS Servicing, LLC is: AMS Servicing, LLC, Attn: Customer Service, PO Box 454, Depew, NY 14043.

If your monthly mortgage loan payment includes funds for the collection of premiums for optional insurance products, purchased in connection with your mortgage loan, these products will not transfer to AMS Servicing, LLC. If you are interested in continuing with these optional insurance products you will need to contact the insurance carriers directly.

YOU SHOULD CONSIDER THIS LETTER AS COMING FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. ANY INFORMATION PROVIDED BY YOU WILL BE USED TO COLLECT THIS DEBT. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. COLORADO: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. NEW YORK CITY: License 1310569. TENNESSEE: This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance. Wealthbridge Mortgage Corp. is licensed to do business at 15455 NW Greenbrier Parkway, Suite 111, Beaverton, OR. Wealthbridge's office hours are Monday – Friday, 8:00 am to 5:00 pm Pacific Time, holidays excluded.

Wealthbridge
MORTGAGE

You should also be aware of the following information which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan by Wealthbridge, it must be sent to this address: Wealthbridge Mortgage Corp., 15455 NW Greenbrier Parkway, Suite 111, Beaverton, OR.

Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60 Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of the Section. You should seek legal advice if you believe your rights have been violated.

Sincerely,

Wealthbridge Mortgage

YOU SHOULD CONSIDER THIS LETTER AS COMING FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. ANY INFORMATION PROVIDED BY YOU WILL BE USED TO COLLECT THIS DEBT. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. COLORADO: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. NEW YORK CITY: License 1310569. TENNESSEE: This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance. Wealthbridge Mortgage Corp. is licensed to do business at 15455 NW Greenbrier Parkway, Suite 111, Beaverton, OR. Wealthbridge's office hours are Monday -- Friday, 8:00 am to 5:00 pm Pacific Time, holidays excluded.

AMS Servicing, LLC
3374 Walden Avenue, Suite 120
Depew, NY 14043

November 23, 2011

0471

JAMIE SINGLETON
5505 ROWSHAM PL
NORTH CHARLESTON SC 29418

Servicer Loan Number: [redacted]3310
Property Address: 5505 ROWSHAM PL
NORTH CHARLESTON SC
29418

Dear Borrower(s):

This notice is provided to you in accordance with Section 404 of the "Helping Families Save Their Homes Act of 2009."

1. On October 31, 2011, FRT 2011-1 Trust acquired your mortgage loan.

   FRT 2011-1 Trust's telephone number is: c/o AMS Servicing, LLC (866) 919-5608.

   FRT 2011-1 Trust's address is: c/o AMS Servicing, LLC, 3374 Walden Avenue, Suite 120, Depew, New York 14043.

2. (866) 919-5608 is a number you can call for information regarding your mortgage loan. That is a number for AMS Servicing, LLC, which will be the servicer of your mortgage loan, and they have authority to act on behalf of the owner of your mortgage loan. AMS Servicing, LLC's address is:

   3374 Walden Avenue, Suite 120
   Depew, New York 14043

3. The transfer of ownership of your mortgage loan has not been recorded. (If, however, your mortgage loan was registered on the MERS system, the transfer of ownership of your mortgage loan may be reflected on the MERS system. If so, you will see U.S. Bank National Association, as Trustee, of FRT 2011-1 Trust listed on behalf of FRT 2011-1 Trust, the new owner of your mortgage loan).

   If you are curious about your loan and if it is registered on MERS, then you can either call MERS toll-free at 1-888-679-6377 for an automated touch-tone system, or go to www.mers-servicerid.org/sis/. MERS offers an important benefit to homeowners – it keeps track of the identity of mortgage servicers that register mortgage loans on MERS.

If you have any questions regarding the above information, or your mortgage loan generally, we encourage you to call AMS Servicing, LLC at (866) 919-5608. Please have your loan number handy.

This is not a notice regarding any change to the address to or manner in which you send your monthly payments. If there is to be any change in the address to or manner in which you send your monthly payments, you will be advised of that in a separate notice.

SLOAN LAW FIRM, PA
Post Office Box 85
SUMMERVILLE, SC 29484
843-873-7531 PH
843-873-7527 FAX
William H. Sloan, Jr.

April 26, 2013

John Hearn, Esq.
Rogers Townsend and Thomas
Post Office Box 100200
Columbia, SC 29202

Re: 50 by 50 REO, LLC vs. Jamie Singleton et al.
Case No. 2011-CP-18-871
Servicer Loan No. 5003310

Dear John:

Enclosed please find my Response to Request to Admit in this case. With kind regards, we are

SLOAN LAW FIRM
Yours Truly,

William H. Sloan

Cc: Jamie Singleton
5505 Rowsham Place
North Charleston, SC 29418

PLAINTIFF'S EXHIBIT 25

| | |
|---|---|
| STATE OF SOUTH CAROLINA )<br>DORCHESTER COUNTY )<br>)<br>) | COURT OF COMMON PLEAS<br>CASE NO. 11-CP-18-871 |
| US BANK, NA, Trustee ,<br>For the FRT 2011-1 Trust,<br>Plaintiff,<br>Vs.<br>JAMIE SINGLETON AND<br>INDIGO POINTE HOMEOWNERS)<br>ASSOCIATION, Defendants. ) | ANSWERS TO REQUEST<br>TO ADMIT FROM<br>PLAINTIFF TO SINGLETON |

Comes now, Defendant Jamie Singleton, through his undersigned attorney, to respond to the Requests for Admit filed against him by Plaintiff.

1. Admit that on January 4, 2006, Jamie Singleton executed and delivered a Note to People's Choice Home Loans, Inc. in the principal amount of $212,000.00.
   **Admit**
2. Admit that Exhibit A is a true and correct copy of the original Note, heretofore described, and of the two Allonges to the Note.
   **Defendant admits that the Note is a true and correct copy. The Defendant lacks the personal knowledge to admit or deny the validity of the allonges to the Note.**
3. Admit that on January 4, 2006, to secure payment of the heretofore described Note, Jamie Singleton executed and delivered a Mortgage to Mortgage Electronic Registration Systems, Inc. as nominee for People's Choice Home Loan, Inc. in the principal amount of $212,000.00.
   **Admit**
4. Admit that Exhibit B is a true and correct copy of the original Mortgage, heretofore described.
   **Admit**
5. Admit that all payments have not been made according to the terms of the Note and Mortgage since March 1, 2009.
   **Denied**
6. Admit that, as of March 1, 2009, the unpaid principal balance on the subject loan was $208,601.00.
   **Denied**
7. Admit that Jamie Singleton is in default under the terms of Paragraph 6(B) of the Note ("If I do not pay the full amount of each monthly payment on the date it is due, I will be in default")
   **Denied**

William H. Sloan
Attorney for Defendant Singleton
Post Office Box 85
Summerville, SC 29484
843-873-7531
Fax 843-873-7527

April 26, 2013

# Forbearance to Modification Agreement

Loan No.: [redacted]0105
Borrower(s): Jamie Singleton
Property Address: 5505 Rowsham Place, North Charleston SC 29418

If I am in compliance with this Forbearance to Modification Plan (the "Plan") and my representations in Section 1 continue to be true in all material respects, then Wealthbridge will provide me with a Modification Agreement as set forth in Section 3, that would amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Plan and not defined have the meaning given to them in the Loan Documents.

If I have not already done so, I am providing confirmation of the reasons I cannot afford my mortgage payment and documents to permit verification of all of my income (except that I understand that I am not required to disclose any child support or alimony unless I wish to have such income considered) to determine whether I qualify for the offer described in this Plan (the "Offer"). This agreement will not be effective until and unless Wealthbridge signs the final version of the Agreement.

1. My Representations. I certify, represent to Wealthbridge and agree:
   - A. I am unable to afford my mortgage payments for the reasons indicated in my Hardship Affidavit and as a result, (i) I am either in default or believe I will be in default under the Loan Documents in the near future, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
   - B. I live in the Property as my principal residence, and the Property has not been condemned;
   - C. There has been no change in the ownership of the Property since I signed the Loan Documents;
   - D. I am providing or already have provided documentation for all income that I receive (and I understand that I am not required to disclose any child support or alimony that I receive, unless I wish to have such income considered to qualify for the Offer);
   - E. Under penalty of perjury, all documents and information I have provided to Wealthbridge pursuant to this Plan, including the documents and information regarding my eligibility for the program, are true and correct; and

2. The Forbearance to Modification Plan. On or before each of the following due dates, I will pay the Wealthbridge the amount set forth below ("Forbearance Period Payment"), which includes payment for Escrow Items, including real estate taxes, insurance premiums and other fees, if any, of U.S. $1,688.93 in certified funds.

   The Forbearance Period Payment is an estimate of the payment that will be required under the modified loan terms, which may be finalized in accordance with Section 3 below. The actual payments under the modified loan terms, however, may be different.

| Forbearance Period Payment # | Trial Period Payment | Due Date On or Before |
|---|---|---|
| Down Payment | $1688.93 | 10/31/2009 |
| 1 | $1688.93 | 11/30/2009 |
| 2 | $1688.93 | 12/30/2009 |
| 3 | $1688.93 | 01/30/2010 |
| 4 | $1688.93 | 02/28/2010 |
| 5 | $1688.93 | 03/30/2010 |

PLAINTIFF'S EXHIBIT 15

***I understand that my first payment and this signed Forbearance to Modification Plan must be received by Wealthbridge no later than 31st of October, 2009.**

I agree that during the period (the "Forbearance Period") commencing on the Forbearance Period Effective Date and ending on the earlier of: (i) the first day of the month following the month in which the last Forbearance Period Payment is due (the "Modification Effective Date") or (ii) termination of this Plan, I understand and acknowledge that:

A. TIME IS OF THE ESSENCE under this Plan. This means I must make all payments on or before the days that they are due;

B. Except as set forth in Section 2.C. below, Wealthbridge will suspend any scheduled foreclosure sale, provided I continue to meet the obligations under this Plan, but any pending foreclosure action will not be dismissed and may be immediately resumed from the point at which it was suspended if this Plan terminates, and no new notice of default, notice of intent to accelerate, notice of acceleration, or similar notice will be necessary to continue the foreclosure action. All rights to such notices are hereby waived by me to the extent permitted by applicable law;

C. If my property is located in Georgia, Hawaii, Missouri, or Virginia and a foreclosure sale is currently scheduled, the foreclosure sale will not be suspended and Wealthbridge may foreclose if I have not made each and every Forbearance Period Payment that is due through the end of the month preceding the month in which the foreclosure sale is scheduled to occur. If a foreclosure sale occurs pursuant to this Section 2.C., this Plan shall be deemed terminated;

D. Wealthbridge will hold the payments received during the Forbearance Period in a non-interest bearing account until they total an amount that is enough to pay my oldest delinquent monthly payment on my loan in full. I understand Wealthbridge will not pay me interest on the amounts held in the account. If there is any remaining money after such payment is applied, such remaining funds will be held by Wealthbridge and not posted to my account until they total an amount that is enough to pay the next oldest delinquent monthly payment in full;

E. When Wealthbridge accepts and posts a payment during the Forbearance Period it will be without prejudice to, and will not be deemed a waiver of, the acceleration of the loan or foreclosure action and related activities and shall not constitute a cure of my default under the Loan Documents unless such payments are sufficient to completely cure my entire default under the Loan Documents;

F. If prior to the Modification Effective Date, (i) I have not made the Forbearance Period payments required under Section 2 of this Plan; (ii) Wealthbridge determines that any of my representations in Section 1 were not true and correct as of the date I signed this Plan or are no longer true and correct at any time during the Forbearance Period; or (iii) I do not provide all information and documentation required Wealthbridge, the Loan Documents will not be modified and this Plan will terminate. In this event, Wealthbridge will have all of the rights and remedies provided by the Loan Documents, and any payment I make under this Plan shall be applied to amounts I owe under the Loan Documents and shall not be refunded to me; and

G. I understand that this Plan is not a modification of the Loan Documents and that the Loan Documents will not be modified unless and until (i) I meet all of the conditions required for modification, (ii) I receive a fully executed copy of a Modification Agreement, and (iii) the Modification Effective Date has passed. I further understand and agree that Wealthbridge will not be obligated or bound to make any modification of the Loan Documents if the Wealthbridge determines that I do not qualify or if I fail to meet any one of the requirements under this Plan. If, under Wealthbridge's procedures, a title endorsement(s) and/or subordination agreement(s) are required to ensure that the modified Loan Documents retain first lien position and are fully enforceable, I understand and agree that Wealthbridge will not be obligated or bound to make any modification of the Loan Documents or to execute the Modification Agreement if Wealthbridge has not received an acceptable title endorsement(s) and/or subordination agreement(s) from other lien holders, as Wealthbridge determines necessary.

3. **The Modification.** I understand that once Wealthbridge is able to determine the final amounts of unpaid interest and any other delinquent amounts (except late charges) owing and after deducting from my loan balance any remaining money held at the end of the Trial Period under Section 2.D. above, Wealthbridge will determine the new payment amount. If (1) my representations in Section 1 were and continue to be true in all material respects; (2) I comply with the requirements in Section 2; (3) I provide Wealthbridge with all required information and documentation; and (4) Wealthbridge determines that I qualify, Wealthbridge will send me a Modification Agreement for my signature which will modify my Loan Documents as necessary to reflect this new payment amount and waive any unpaid late charges accrued to date. The Modification Agreement will provide that, as of the Modification Effective Date, a buyer or transferee of the Property will not be permitted, under any circumstance, to assume the loan unless permitted by applicable State or Federal law, rules or regulations. This Plan shall terminate the day before the Modification Effective Date and the Loan Documents, as modified by a fully executed Modification Agreement, shall govern the terms between Wealthbridge and me for the remaining term of the loan. Provided I make timely payments during the Forbearance Period and both Wealthbridge and I execute the Modification Agreement, I understand that my first modified payment will be due on the Modification Effective Date (i.e., on the first day of the month following the month in which the last Trial Period Payment is due).

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

A. That all persons who signed the Loan Documents or their authorized representative(s) have signed this Plan, unless (i) a borrower or co-borrower is deceased; (ii) the borrower and co-borrower are divorced and the property has been transferred to one spouse in the divorce decree, the spouse who no longer has an interest in the property need not sign this Plan (although the non-signing spouse may continue to be held liable for the obligation under the Loan Documents); or (iii) Wealthbridge has waived this requirement in writing.

B. To comply, except to the extent that they are modified by this Plan, with all covenants, agreements, and requirements of the Loan Documents, including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my loan.

C. If Wealthbridge may establish an escrow account under applicable law, this Plan constitutes notice that Wealthbridge's waiver as to payment of Escrow Items, if any, has been revoked, I have been advised of the amount needed to fund my escrow account and I agree to the establishment of an escrow account. If the Loan Documents do not currently have escrow account provisions that govern, among other things, the collection, posting and payment of Escrow Items to and from the escrow account, Wealthbridge will include provisions in my Modification Agreement.

D. That all terms and provisions of the Loan Documents remain in full force and effect; nothing in this Plan shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents.

E. That I will execute such other and further documents as may be reasonably necessary to either (i) consummate the terms and conditions of this Plan; or (ii) correct the terms and conditions of this Plan if an error is discovered.

F. That Lender will collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of this Forbearance to Modification Plan and the Modification Agreement by Lender to any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s).

G. That, as of the Forbearance to Modification Plan Effective Date, I understand that the Lender will only allow the transfer and assumption of this Forbearance to Modification Plan to a transferee of my property in the case of my death, divorce or marriage to the same extent as permitted under the Garn St. Germain Act, 12 U.S.C. Section 1701j-3. This Plan may not, under any other circumstances, be assigned to, or assumed by, a buyer or transferee of the Property.

Borrower(s)

By: Jamie Singleton 10/30/09

Name: Jamie Singleton

Wealthbridge Mortgage

By: _____

Name: Kent Fritz

15455 NW Greenbrier Pkwy, Suite 111
Beaverton, OR 97006

# Forbearance Agreement

| | |
|---|---|
| Wealthbridge Loan: | 1122000105 |
| Borrower(s): | Jamie Singleton |
| Property Address: | 5505 Rowsham Place |
| City, State and Zip | North Charleston, SC 29418 |

This Forbearance Agreement ("Agreement") is entered into on or about this April 16th, 2010, between Borrower(s) and Wealthbridge Mortgage Corp. ("Wealthbridge") as servicer for the owner of the Loan. This agreement will not be effective until and unless Wealthbridge signs the final version of the Agreement.

## FACTS

Wealthbridge is the servicer of the above Loan arising from a promissory note in the original principal amount of $212,000.00 secured by a deed of trust or mortgage on the above Property.
Borrower(s) are in default under the note and deed of trust or mortgage securing the Loan due to the non-payment of the September, 2008 installment and subsequent payments

## AGREEMENT

For good and valuable consideration, the Borrower(s) and Wealthbridge agree as follows:

1) Acknowledgement. The above facts are true.

2) Wealthbridge will refrain from initiating foreclosure proceedings or stay any pending foreclosure proceedings on the Loan from the date this executed agreement is received by our office to October 15th, 2010, if the following conditions are met.

   a) Agreement will be returned to Wealthbridge signed and notarized.

   b) Pay to Wealthbridge an initial amount of $1688.93 in certified funds.

   c) The signed Agreement and payment must be received by Wealthbridge at: **15455 NW Greenbrier Pkwy, Suite 111 Beaverton, OR 97006** on or before May 15th, 2010

   d) In addition to the initial payment set forth above, commencing June 15th, 2010 and continuing on the 15th day of each month thereafter, for a period of 5 months, Borrower(s) shall pay and deliver to Wealthbridge certified funds the following schedule of payments:

**Initials:** _____/_____

| | |
|---|---|
| June 15th, 2010 | $1688.93 |
| July 15th, 2010 | $1688.93 |
| August 15th, 2010 | $1688.93 |
| September 15th, 2010 | $1688.93 |
| October 15th, 2010 | $1688.93 |

c) If no escrow account for payments of taxes and insurance has been established with Wealthbridge, Borrower(s) must ensure that taxes on the Property are kept current and that the Property is properly insured. Borrower(s) must provide proof of tax status and property insurance coverage if requested by Wealthbridge.

3) Each monthly installment referenced above must be received by Wealthbridge on or before the due date set forth above.

4) Upon completion or early termination of this Agreement, Wealthbridge is under no obligation to extend or renew the terms of this Agreement.

5) Except for postponing the foreclosure proceeding if Borrower(s) perform in accordance with this Agreement, nothing in this Agreement or Wealthbridge's acceptance of payments shall be a waiver by Wealthbridge of the Borrower(s)' defaults specified herein or Wealthbridge's rights and remedies available pursuant to the loan documents and state or federal law. Without limitation, Wealthbridge may continue to incur costs to maintain contact with the Borrower(s) or to value and inspect the Property at the cost of the Borrower(s).

6) If Borrower(s) fail to comply with any of the provisions in this Agreement, without limitation of any remedy, Wealthbridge or the owner of the Loan may immediately continue with foreclosure proceedings without additional notice to the Borrower(s), or notice as required pursuant to the applicable state law.

7) Wealthbridge or the owner of the Loan may terminate this Agreement if any of the following events occur:

a) Borrower(s) fails to perform any obligation under this Agreement or the loan documents.

b) Borrower(s) files a petition of bankruptcy.

c) Borrower(s) obtains a stay from the foreclosure proceedings in either a federal or state court.

d) The lien securing the Loan is jeopardized by any action of Borrower(s) or a third party.

Initials: _____/_____

10) Except as provided within this Agreement, the terms of the original note, mortgage/deed of trust and other loan documents remain in full force and effect.

11) No payments made pursuant to this Agreement shall be refunded at any time to Borrower(s) for any reason. If Borrower(s) breach this Agreement, any payment made by Borrower(s) prior to the breach shall be applied to reduce the outstanding obligations pursuant to the note and other loan documents.

12) If any portion of the debt referenced in this Agreement has been discharged in bankruptcy, the parties agree that Borrower(s) are not personally liable for the discharged debt and the Borrower(s) are entering this Agreement with regard to such discharged debt for the sole purpose for forbearing recovery from the property. The Borrower(s) further agree that this Agreement shall not be construed as an attempt to collect the discharged debt.

13) Each Borrower acknowledges responsibility for payment if all costs and fees currently or hereafter incurred by Wealthbridge, including, but not limited to, foreclosure legal fees/costs, broker's price opinion/appraisal, property preservation/inspection, negative escrow balances/initial escrow balance requirements, and non-sufficient funds fees, in the course of preserving and protecting its rights hereunder pursuant to the Loan. If permissible by law, Wealthbridge reserves the right to apply funds to advances before loan installments are satisfied.

14) If any mathematical error or other error or other mistake is made in computing the amounts needed to cure the delinquency, each Borrower agrees that Wealthbridge is entitled to receive all amounts due under the terms of the Loan. Subject to restrictions under state and federal law, each Borrower further agrees that he or she is responsible for any and all charges that may occur while under the Agreement that Wealthbridge or the owner of the Loan may incur pursuant to the loan documents.

15) In the event any portion of this Agreement is deemed unenforceable by a court of competent jurisdiction, such a determination shall have no bearing on the validity and/or enforceability of the remainder of this Agreement.

16) Except for the above provisions, the note and the deed of trust or mortgage shall remain unchanged and the Borrower(s) ratify the note and deed of trust or mortgage. However, if the note may be assumed by another person, the terms of this Agreement are not assumable unless required by law. The note and deed of trust or mortgage and this Agreement constitute the only agreements of the parties and supersede any prior discussions or proposed agreements or representations, whether made orally or in writing. This Agreement cannot be amended without the written consent of both parties.

17) Any copy if this Agreement shall be considered an original.

Initials: _____/_____

Borrower(s)

By: Jamie Singleton

Name: Jamie Singleton

Wealthbridge Mortgage

By: [signature]

Name: Jesse Stechbeck

15455 NW Greenbrier Pkwy, Suite 111
Beaverton, OR 97006

Acknowledgment in an individual capacity

State of: South Carolina
County of: Charleston

This instrument was acknowledged before me on 5-13-10 (date) by JAMIE SINGLETON. (name(s) of person(s))

Melissa Matthews Walker
(Signature of notarial officer)

(Seal, if any)

Notary Public, SC
Title (and Rank)

My commission expires: 12-28-2014

Initials: _____/_____

FILED - RECORDER
2011 JUL -6 PM 1:36
CHERYL G...
CLERK OF COURT
DORCHESTER COUNTY

SLOAN LAW FIRM, PA
Post Office Box 85
SUMMERVILLE, SC 29484
843-873-7531 PH
843-873-7527 FAX
William H. Sloan, Jr.

July 6, 2011

Robert Davis, Esq.
Rogers Townsend and Thomas
Post Office Box 100200
Columbia, SC 29202

Re: 50 by 50 REO, LLC vs. Jamie Singleton et al.
Case No. 2011-CP-18-871

Dear Mr. Davis:

I am in receipt of your Notice of Foreclosure Intervention of June 13 in this matter. I wish to respond in the affirmative that Mr. Singleton wishes to fully explore Foreclosure Intervention in this case that is required by the 2011 Administrative Order. You may communicate with me on behalf of Mr. Singleton to explore all of these possibilities.

If you have any questions, please advise. Thank you for your attention to this matter. With kind regards, we are

SLOAN LAW FIRM
Yours Truly,

William H. Sloan

PENGAD 800-631-6989
PLAINTIFF'S EXHIBIT
42

LOST NOTE AFFIDAVIT

STATE OF New York)
) ss.:
COUNTY OF Kings)

Scott Lechner, being duly sworn, deposes and says:

1. That s/he is a Managing Director of NNPL TRUST SERIES 2012-1 (the "Company") and is authorized to make this Affidavit on behalf of the Company;

2. That the address of the Company is c/o Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust 500 Delaware Avenue, 11th Floor, Wilmington, Delaware 19801;

3. That the Company previously originated or purchased the mortgage note identified below by virtue of the Lost Note Affidavit attached hereto as Exhibit A and, after having conducted a diligent investigation in its records and files, the Company has been unable to locate the original note and believes that said original note has either been lost, misfiled, misplaced or destroyed:

A note in the original principal sum of $212,000.00 made by Jamie Singleton to People's Choice Home Loan, Inc., and dated January 4, 2006.

4. That the records of the Company do not show that such note was ever released, paid off, satisfied, assigned, transferred, pledged, hypothecated or otherwise disposed of and that such original note has been either lost, mislaid, misfiled or destroyed;

5. That the Company is aware that WATERFALL VICTORIA GRANTOR TRUST II, SERIES G, its successors, assigns and/or transferees (collectively, the "Owner") rely upon the statements made herein as to such note having been lost, mislaid, misfiled or destroyed and never having been released, paid off, satisfied, assigned, transferred, pledged, hypothecated or otherwise disposed of;

6. Attached hereto is a true and correct copy of said mortgage note as in effect on the date hereof, endorsed by the Company as provided by the Owner;

7. In the event that the Company should ever locate the original note or if the original should even come into the Company's possession, the Company will immediately and without consideration surrender such original to the Owner;

8. The Company hereby agrees that it shall indemnify and hold harmless the Owner, its successors, and assigns, against any loss, liability or damage, including reasonable attorney's fees, resulting from the unavailability of the original note, including but not limited to any loss, liability or damage arising from (i) any false statement contained in this Affidavit, (ii) any

EXHIBIT 28

assertion or claim of any party that it has already purchased a mortgage loan evidenced by the original note or any interest in such mortgage loan or that it is the holder of such mortgage loan or any interest in such mortgage loan, (iii) any claim of any entity with respect to the existence of terms of a mortgage loan evidenced by the original note, (iv) the issuance of new instrument in lieu of the original note, (v) any claim of ownership by a third party or negotiation or attempted negotiation of the note by a third party; (vi) any claim whether or not based upon or arising from honoring or refusing to honor the original mortgage note when presented by anyone, or (vii) the inability to enforce the note according to its terms or any delay in enforcing the note according to its terms, the inability to receive, or any delay in receiving, any related proceeds (including, without limitation, related insurance proceeds) due to the lack of an original note or any claim of ownership by a third party or negotiation or attempted negotiation of the original note by a third party;

9. This Affidavit is intended to be relied on by the Owner, its successors, and assigns and the Company represents and warrants that it has the authority to perform its obligations under this Affidavit.

IN WITNESS WHEREOF, the undersigned has executed this instrument on behalf of the Company, this 29th day of January, 2018.

NNPL TRUST SERIES 2012-1

By: _____
Name: Scott Lechner
Title: Managing Director

STATE OF New York)
) SS.
COUNTY OF Kings )

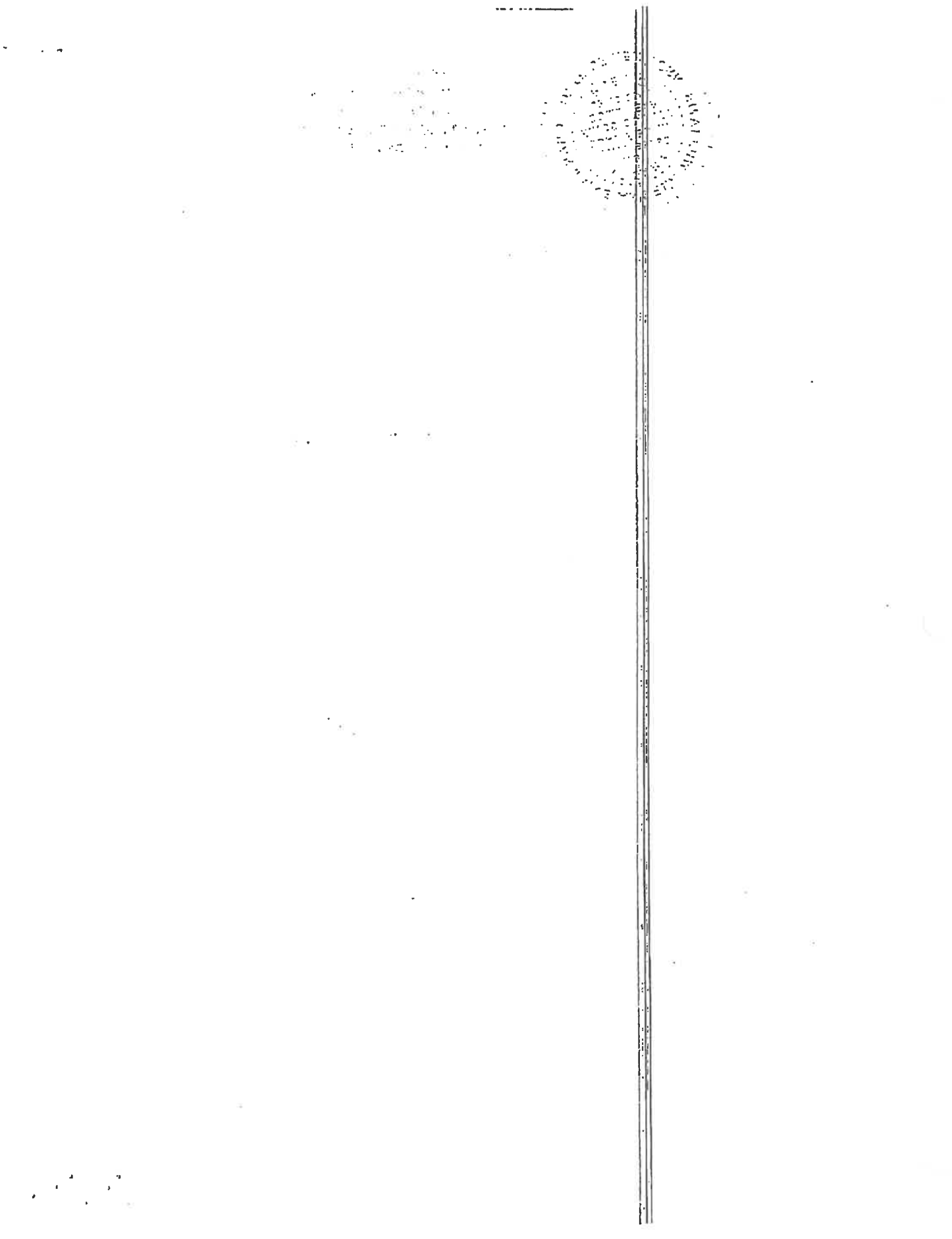
On the 29th day of January 2018 before me, a Notary Public in and for said State, personally appeared Scott Lechner, known to me to be Managing Director of NNPL TRUST SERIES 2012-1, the company that executed the within instrument and also known to me to be the person who executed it on behalf of said company, and acknowledged to me that such company executed the within instrument.

IN WITNESS WHEREOF, I have hereunto set my hand affixed my official seal the day and year first above written.

Charmaine Angela Williams
Notary Public

My Commission expires 2/10/2018

CHARMAINE ANGELA WILLIAMS
NOTARY PUBLIC-STATE OF NEW YORK
No. 01WI6296786
Qualified In Kings County
My Commission Expires February 10, 2018



RESURGENT
CAPITAL SERVICES

Resurgent Capital Services
55 Beattie Place
Greenville, SC 29601
864 248 8605

RECEIVED
AUG 25 2016

Date 8/25/16

Loan Number [redacted]

Inventory upon receipt (Please initial)

- [x] Assignments Doc Handle [redacted]
- [ ] Mortgage _____
- [ ] Deed of Trust _____
- [ ] Promissory Note _____
- [ ] Title Policy _____
- [ ] Other
  - > _____
  - > _____
  - > _____
  - > _____
  - > _____

To Document Requestor

You have requested original loan documents By signing this agreement, you confirm receipt of the document(s) and that your request and possession of the document(s) is appropriate and necessary Please sign and return original to Resurgent Capital Services

Signature C Brock Johnson

Printed Name (Legibly) Sherry Robertson

Title _____

Date _____

DEFENDANT'S EXHIBIT 2

PENGAD 800-631-6989

No. 050

A2 EXHIBIT 19

Date: October 8, 2020

EXHIBIT G

REQUEST FOR RELEASE OF ASSET FILE

To: Wells Fargo Bank, N.A.
751 Kasota Avenue
Minneapolis, MN 55414
Attention: Account Manager

To: Credit Suisse First Boston Mortgage Capital LLC

The Custodial Agreement, dated as of August 26, 2015 (the "Custodial Agreement"), among Credit Suisse First Boston Mortgage Capital LLC ("Buyer"), [_____] (each a "Seller" and collectively, "Sellers"), and [_____] (each a "REO Subsidiary" and collectively, "REO Subsidiary"), and Wells Fargo Bank, N.A. ("Custodian").

In connection with the administration of the Mortgage Loans and REO Properties held by you as the Custodian on behalf of the Buyer, we request the release, and acknowledge receipt, of [the original][a copy of] the (Asset File/[specify documents]) for the Mortgage Loans and REO Properties described below, for the reason indicated.

Mortgagor's Name, Address & Zip Code: Jamie Singleton,
5505 Rowsham Place, North Charleston, SC 29418

Loan Number: 43608 - 109010289 - 3120433

Reason for Requesting Documents (check one)

___1. Mortgage Loan Paid in Full. (The Sellers hereby certify that all amounts received in connection therewith have been credited to the Buyer as provided in the Repurchase Agreement.)

___2. Removal of a Mortgage Loan or REO Property from a Transaction pursuant to a breach of a representation under the Repurchase Agreement. (The Sellers hereby certify that the repurchase price has been credited to the Buyer as provided in the Repurchase Agreement.)

___3 Mortgage Loan or REO Property sold to a Take-out Investor pursuant to Section 5(a) of the Custodial Agreement. (Sellers hereby certify that the take-out price has been credited to the Buyer, and that Buyer has been paid in full for such Mortgage Loan or REO Property).

___4. Mortgage Loan or REO Property being delivered to Take-out Investor under a Bailee Letter to: [INSERT TAKE-OUT INVESTOR/ADDRESS]

EXHIBIT 23

___5. Mortgage Loan or REO Property required for Servicing. Mortgage Loan or REO Property to be sent to the Servicer at the following address:

[Name of Servicer]
[Address]

___6. Correction of document deficiencies or errors with respect to a Mortgage Loan or REO Property. Mortgage Loan or REO Property, as applicable, to be sent to the Servicer at the following address:

[Name of Servicer]

[Address]

_X_7. Other (explain) (Foreclosure)

If box 1 or 2 above is checked, and if the Asset File was previously released to us, please release to us our previous Request and Receipt on file with you.

If box 3 or 6 above is checked, upon our return of all of the above documents to you as Custodian, please acknowledge your receipt by signing in the space indicated below, and returning this form, if requested.

By: _____
Name: Jennifer Francis
Title: Sr Analyst Collateral Review

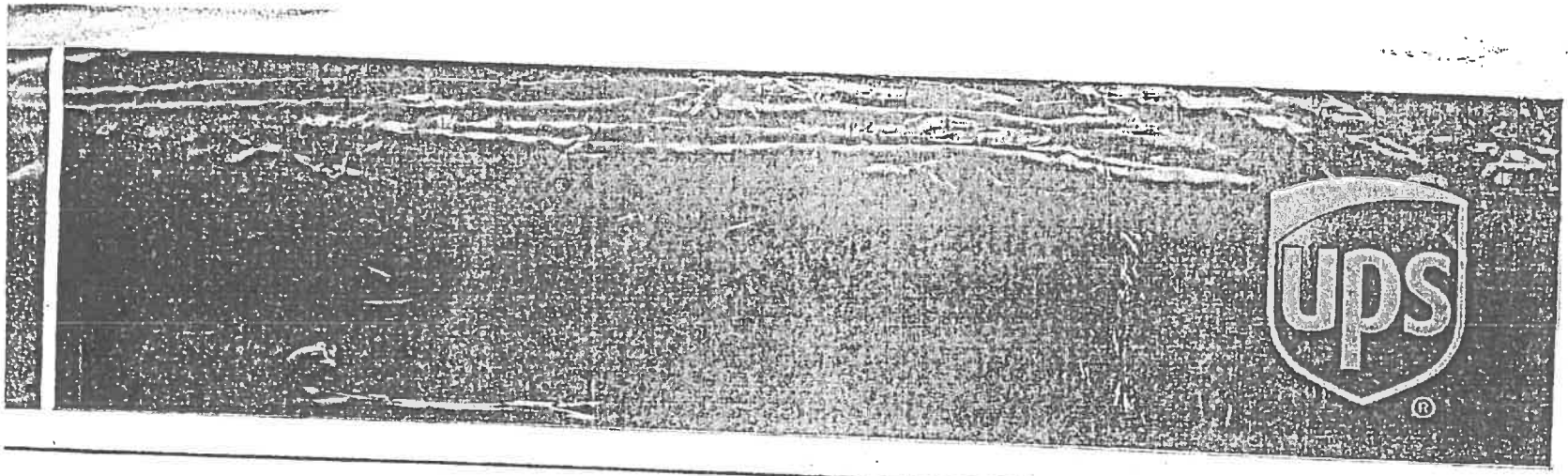
Acknowledged and Agreed:

Credit Suisse First Boston Mortgage Capital LLC,
Buyer

By: _____
Name: Chris Czako, VP
Title: _____

Ship To:
McMichael Taylor Gray LLC,
3550 Engineering Drive
Suite 260
Peachtree Corners, GA 30092

OCT 19 2020
S. Pha 0149/0536/0622
Designated Signer



A

4

TAYLOR GRAY LLC
ERING DRIVE, SUITE 260
:E CORNERS GA 30092

33

GA 300 9-04

UPS NEXT DAY AIR
TRACKING #: 1Z 657 0VF 01 6871 2934

1

BILLING: P/P

PS Next Day Air®
PS Worldwide Express℠
PS 2nd Day Air®
PS Worldwide Expedited℠

pply shipping documents on this side.

PS Ground
PS Standard
PS 3 Day Select℠

1Z 657 0VF 01 6871 2934

m for details on our privacy practices.

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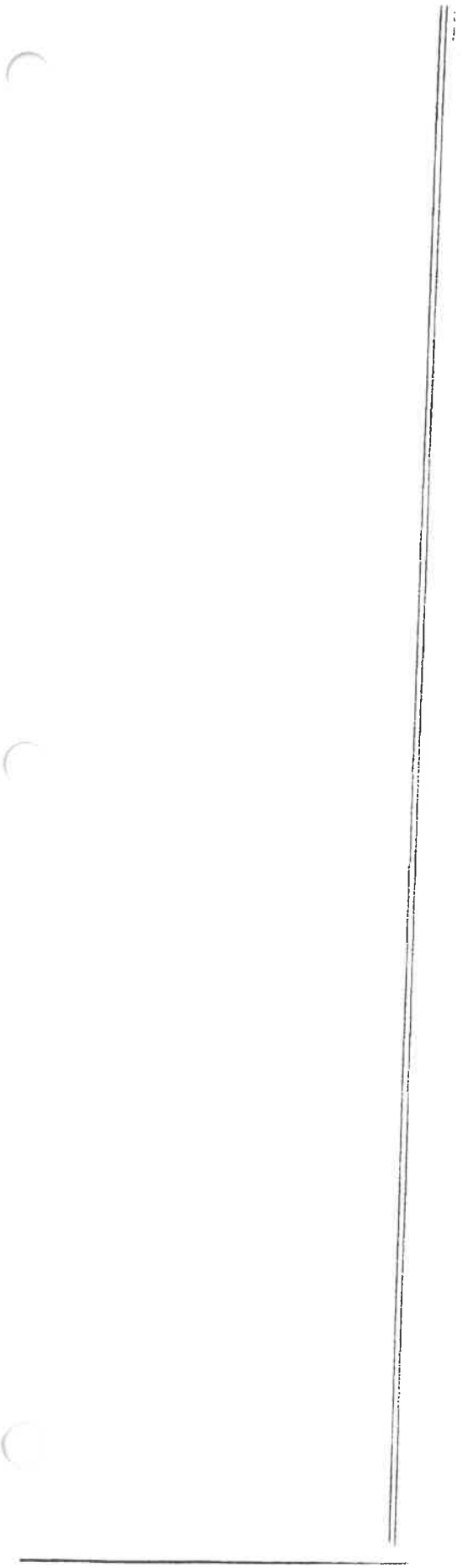


02778

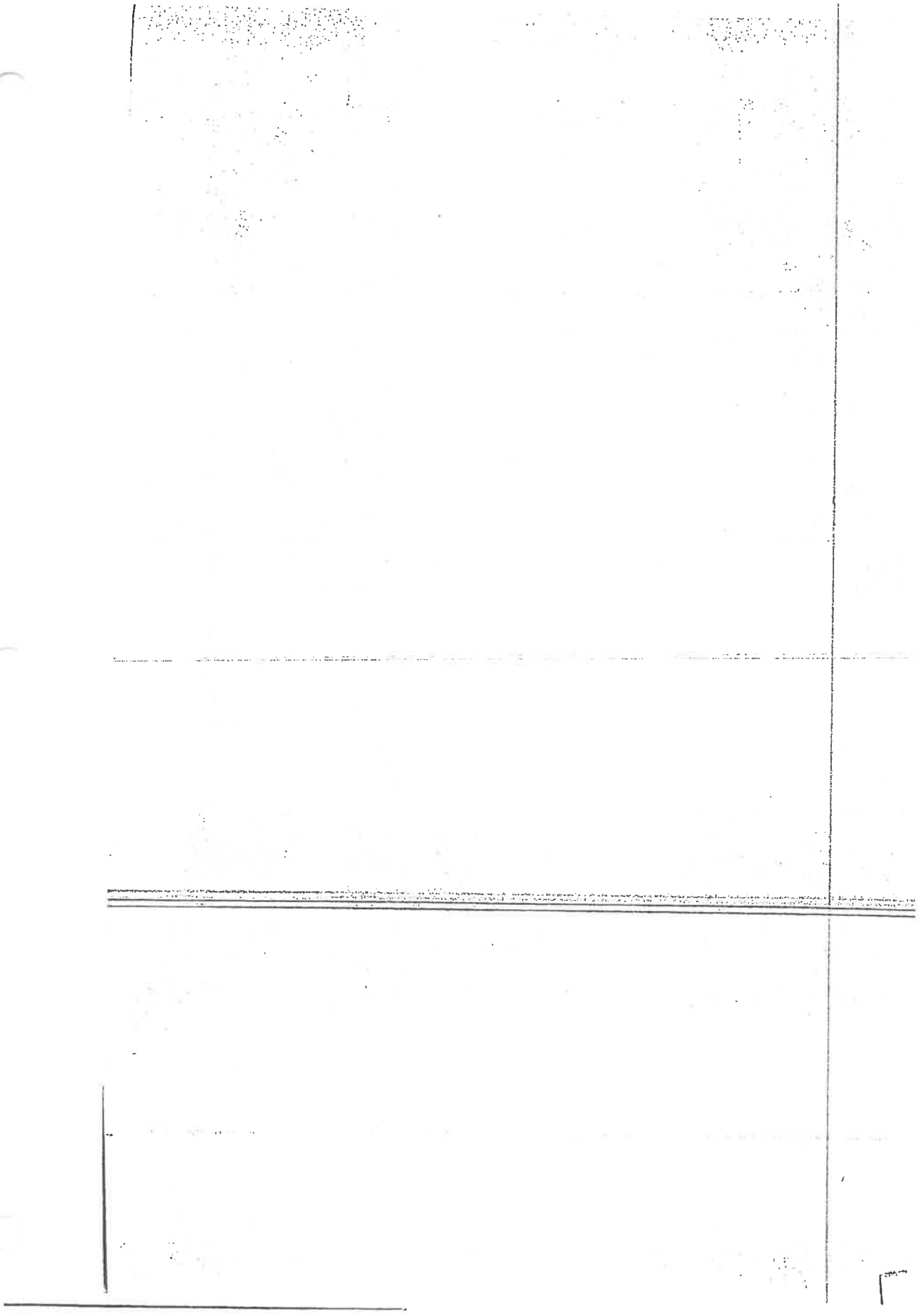
**If you are not the intended receiver of this package please email:**

KBCRelOps@wellsfargo.com

**Please return all package contents and original shipping package back to:**

Wells Fargo Bank
Document Custody, Suite MDC
Attn: Release Department
751 Kasota Avenue
Minneapolis, MN 55414

Thank you!



Wells Fargo Bank, N.A.

02780

## Ship Report

### Loans Shipped to: SALE

| Collateral Id | Servicer Loan Id | Investor Id | Borrower Name | Cust | Pool Id | Req Date | Ship Date | RL Time | Code | Requestor | Tracking |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 108010176 | 108010176 | | PRICE | WATR | CSFB | 10/16/2020 | 10/19/2020 | 1 | 2 | | 1Z6570VF0168712934 |
| | | | **Notation:** Ship To: McMichael Taylor Gray LLC, 3550 Engineering Drive Suite 260, Peachtree Corners GA 30092. Approved by | | | | | | | | |
| 109010289 | | 109010289 | Singleton | WATR | CSFB | 10/16/2020 | 10/19/2020 | 1 | 2 | | 1Z6570VF0168712934 |
| | | | **Notation:** Ship To: McMichael Taylor Gray LLC, 3550 Engineering Drive Suite 260, Peachtree Corners GA 30092. Approved by | | | | | | | | |

**Total Loans Released: 2**
Please verify the enclosed loans against this shipping list. If there are any discrepancies please contact Wells Fargo Document Custody within 24 hours.

©2020 Wells Fargo Bank, N.A. All rights reserved.


Report Name: MDC_U009_Print3Id
Printed: 10/19/2020 3:31:19 PM

MERS®

# TERMS AND CONDITIONS

1. MERS, which shall include MERSCORP, Inc. and Mortgage Electronic Registration Systems, Inc., and the Member shall abide by these Terms and Conditions, the Rules and Procedures (collectively, the "Governing Documents"), copies of which will be supplied upon request. The Governing Documents shall be a part of the terms and conditions of every transaction that the Member may make or have with MERS or the MERS® System either directly or through a third party. The Member shall be bound by any amendment to any of the Governing Documents.

2. The Member, at its own expense, shall promptly, or as soon as practicable, cause MERS to appear in the appropriate public records as the mortgagee of record with respect to each mortgage loan that the Member registers on the MERS® System. MERS shall serve as mortgagee of record with respect to all such mortgage loans solely as a nominee, in an administrative capacity, for the beneficial owner or owners thereof from time to time. MERS shall have no rights whatsoever to any payments made on account of such mortgage loans, to any servicing rights related to such mortgage loans, or to any mortgaged properties securing such mortgage loans. MERS agrees not to assert any rights (other than rights specified in the Governing Documents) with respect to such mortgage loans or mortgaged properties. References herein to "mortgage(s)" and "mortgagee of record" shall include deed(s) of trust and beneficiary under a deed of trust and any other form of security instrument under applicable state law.

3. MERS shall at all times comply with the instructions of the holder of mortgage loan promissory notes. In the absence of contrary instructions from the note holder, MERS shall comply with instructions from the Servicer shown on the MERS® System in accordance with the Rules and Procedures of MERS.

4. No rights or obligations of the Member with respect to any data or information supplied to MERS by or on behalf of the Member shall be altered or affected in any manner by the provision of such data or information to MERS (except as otherwise specifically provided in these Terms and Conditions or the Rules of Membership).

5. If the Member uses MERS as Original Mortgagee (MOM) on the security instrument, the loan must be registered on the MERS® System within 10 days of the Note Date.

6. MERS and the Member agree that: (i) the MERS® System is not a vehicle for creating or transferring beneficial interests in mortgage loans, (ii) transfers of servicing interests reflected on the MERS® System are subject to the consent of the beneficial owner of the mortgage loans, and (iii) membership in MERS or use of the MERS® System shall not modify or supersede any agreement between or among the Members having interests in mortgage loans registered on the MERS® System.

7. If the Member has a third-party register loans (the "Registrar") on the MERS® System on behalf of the Member, the Registrar shall not be deemed an agent of MERS. The Registrar shall be solely an agent for the Member, and MERS is only giving consent to the Member to use a Registrar to enter information on the MERS® System on behalf of the Member. The Member agrees that MERS is not liable to the Member for any errors and omissions, negligence, breach of confidentiality, breach of the Rules and Procedures, or willful misconduct of the Registrar, or any employee, director, officer, agent or affiliate of the Registrar in performing its services to the Member.

8. The Member shall promptly pay to MERS the compensation due it for transactions registered on the MERS® System and other services rendered to the Member based on the then current MERS fee schedules, which may change from time to time. The Member shall promptly pay to MERS any interest and penalties on delinquent fee payments at the rate set by MERS from time to time. MERS shall have the authority to impose reasonable penalties and fines on Members for breach of the Governing Documents, and the Member shall promptly pay such fines in accordance with the terms of their imposition.

9. MERS shall indemnify and hold harmless the Member, and any employee, director, officer, agent or affiliate of the Member ("Member Party"), from and against any and all third-party claims, losses, penalties, fines, forfeitures, reasonable attorney fees and related costs, judgments, and any other costs, fees and expenses ("indemnified Payments") that the Member Party may sustain directly from the negligence, errors and omissions, breach of confidentiality, breach of the Terms and Conditions, breach of the Rules and Procedures, or willful misconduct of MERS, or any employee, director, officer, agent or affiliate of MERS ("MERS Indemnified Claim"). Notwithstanding the foregoing, MERS shall not be liable or responsible under the terms of this Paragraph for any losses or claims

EXHIBIT 32

resulting from the actions or omissions of any person other than an employee, director, officer (who is also an employee of MERS), agent or affiliate of MERS.

The Member shall indemnify and hold harmless MERS, and any employee, director, officer, agent or affiliate of MERS ("MERS Party"), for any Indemnified Payments which do not result from a MERS Indemnified Claim and which such MERS Party incurs (i) from the negligence, errors and omissions, breach of confidentiality, breach of the Terms and Conditions, Rules and Procedures, or willful misconduct of a Member Party, (ii) with respect to a transaction on the MERS® System initiated by such Member, or (iii) as a result of compliance by MERS with instructions given by the Member, or its designee, as beneficial owner, servicer or secured party shown on the MERS® System ("Member Indemnified Claim").

MERS shall promptly notify the Member if a claim is made by a third party against either MERS or the Member with respect to any mortgage loan registered on the MERS® System in which the Member is shown on the MERS® System as beneficial owner, servicer or secured party in accordance with the Rules and Procedures. The Member shall promptly notify MERS if a claim is made against the Member that may be subject to the indemnification provisions of this Paragraph.

The obligations of MERS and the Member under this Paragraph shall survive the termination of the Member's use of the MERS® System.

10. MERS and the Member shall maintain appropriate insurance coverage that shall include an errors and omissions insurance policy and a fidelity bond. MERS shall not be required to maintain coverage for persons who may be appointed at the request of the Member as certifying officers of MERS. The Member's policies shall protect and insure MERS against losses in connection with the release or satisfaction of a mortgage loan without having obtained payment in full of the indebtedness secured thereby. Upon request, MERS or the Member shall cause to be delivered to the other a certified true copy of such errors and omissions insurance policy and fidelity bond.

    In the event of any loss of principal or interest on a mortgage loan or any Indemnified Payments for which reimbursement is received from a fidelity bond or any errors and omissions insurance policy or other insurance policy, the proceeds from any such bond or insurance shall be held in trust for and be promptly paid to the Member who is shown as the servicer on the MERS® System on behalf of the beneficial owner unless otherwise requested by the beneficial owner.

11. Any notice or other communication which is required or permitted to be given or made to MERS pursuant to any provision of the Governing Documents shall be given or made in writing and shall be sent by nationally recognized overnight courier, or facsimile followed by delivery of the original via first class mail, addressed as follows: MERS, Corporate Secretary, 1818 Library Street, Suite 300, Reston, VA 20190.

12. These Terms and Conditions and all transactions effected by the Member with MERS shall be governed by and construed in accordance with the laws of the Commonwealth of Virginia without regard to its choice of law provisions.

13. Neither the Member nor MERS shall institute a proceeding before any tribunal to resolve any controversy or claim arising out of or relating to these Terms and Conditions, Rules and Procedures, or the breach, termination or invalidity thereof (a "Dispute), before such party has sought to resolve the Dispute through direct negotiation with the other party. If the Dispute is not resolved within thirty (30) days after a written demand for direct negotiation, the parties shall attempt to resolve the Dispute through mediation. If the parties do not promptly agree on a mediator, either party may request the then chief judge of the Circuit Court of Fairfax County, Virginia to appoint a mediator. All mediation proceedings hereunder shall be held in Washington, D.C. If the mediator is unable to facilitate a settlement of the Dispute within a reasonable period of time, as determined by the mediator, the mediator shall issue a written statement to the parties to that effect and the aggrieved party may then seek relief in accordance with the arbitration provisions of this Paragraph. The fees and expenses of the mediator shall be paid by the party initiating the Dispute.

    In the event that the Member and MERS are not able to resolve a Dispute in accordance with the mediation provisions of this Paragraph, such Dispute shall be settled by binding arbitration administered by the American Arbitration Association under its Commercial Arbitration Rules, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof; provided, however, that the place of arbitration shall be Washington, DC, and fees and expenses for the arbitration proceedings shall be paid by the party initiating arbitration.

# Role of the Corporate Trustee

## Financial strength. Local expertise. Global reach.

It is estimated that some mortgage lenders securitized as much as 70-80% of their outstanding mortgages through the sale of Mortgage Backed Securities (MBS) in the capital markets. This process, the securitization of mortgage loans, goes back to the 1970s and has contributed to the availability and affordability of mortgage credit.

The combination of high foreclosure rates and high levels of mortgage backed securitization activity has many people attempting to understand the complex securitization process and identify the parties to the MBS transactions and their assigned responsibilities.

## Distinct Party Roles

Parties involved in a MBS transaction include the borrower, the originator, the servicer and the trustee, each with their own distinct roles, responsibilities and limitations.

*The Trust Indenture Act of 1939 prohibits bond issues valued at over $5 million from being offered for sale without a formal written agreement (an indenture), signed by both the bond issuer and the bondholder, that fully discloses the particulars of the bond issue. The act also requires that a trustee be appointed for all bond issues, so that the rights of bondholders are not compromised.*

*- Definition of 'Trust Indenture Act of 1939'*

PENGAD 800-631-6989
DEFENDANT'S EXHIBIT 5

usbank.

EXHIBIT 37

## U.S. Bank as Trustee:

As Trustee, U.S. Bank Global Corporate Trust Services performs the following responsibilities:

- Holds an interest in the mortgage loans for the benefit of investors
- Maintains investors/securities holder records
- Collects payments from the Servicer
- Distributes payments to the investors/ securities holder
- Does not initiate, nor has any discretion or authority in the foreclosure process
- Does not have responsibility for overseeing mortgage servicers
- Does not mediate between the servicer(s) and investors in securitization deals
- Does not manage or maintain properties in foreclosure
- Is not responsible for the approval of any loan modifications

All trustees for MBS transactions, including U.S. Bank, have no advance knowledge of when a mortgage loan has defaulted.

Trustees on MBS transactions, while named on the mortgage and on legal foreclosure documents, are not involved in the foreclosure process.

# What is a Mortgage Backed Security?

Residential and commercial property mortgages often are used to create Mortgage Backed Securities (MBS) by firms within the financial industry. Mortgage backed securities are financial instruments which represent an ownership in a group of mortgage loans, commonly referred to as pools, and their corresponding cash flows. Mortgage loans are purchased from banks, mortgage companies, and other originators and then assembled into pools by a governmental, quasi-governmental, or private entity and then deposited into trusts which issue securities entitling the investors to all principal and interest payments made by borrowers on the loans in the pool. This process is known as securitization.

MBS securities are brought to market by the owner of a pool of mortgages, typically referred to as the sponsor, and the transaction is structured and sold by investment bankers. A sponsor may be the originator of the mortgages or, in many circumstances, an aggregator who both originates and purchases mortgage loans from smaller originating institutions. When a pool of sufficient size and diversification has been aggregated, the sponsor will engage the appropriate parties to structure, sell and administer the mortgage loans and trust on an ongoing basis.

# Who initiates and Manages a Foreclosure?

U.S. Bank, as trustee for thousands of securitization transactions involving many millions of mortgages, is often mentioned in media reports about foreclosures. While trustees are listed on mortgages, and therefore in legal documents as well, as the owner of record, its interest is solely for the benefit of investors. The trustee does not have an economic or beneficial interest in the loans and has no authority to manage or otherwise take action on the loans which is reserved for the servicer.

As noted, the trustee does not play a role in initiating or managing a foreclosure process and consequently has little, if any, information relating to mortgage loan activities including a foreclosure. Depending on the particular trust and pool, the trustee may have very limited information on either the borrower or the property.

The servicer, who is selected by the Sponsor of the trust, may have to foreclose on a property if a borrower (mortgagee) does not make payments as required by the mortgage documents. Any action taken by the servicer must maximize the return on the investment made by the "beneficial owners of the trust" -- the investors.

## Servicer vs Trustee Responsibilities

Appointed by the sponsor, the Servicer is the contractual party to the trust for the benefit of investors, and performs the following responsibilities:

- Collects payments from the borrower/mortgagee
- Maintains loan level detail
- Pays property taxes and insurance (if applicable)
- Calls a default for non-payment
- Forecloses on the mortgage and maintains the related property
- Modifies mortgage terms within limitations outlined by the provisions of the Pooling and Servicing Agreement relevant to a particular MBS transaction
- Maintains the physical property to comply with local housing codes

U.S. Bank Global Corporate Trust Services, as Trustee, is responsible and accountable to the investors or holders of the securities that the mortgages are pledged against as collateral for the duties set forth in the contracts governing the transaction. These duties are carefully detailed in the contracts and are limited to the responsibilities specifically accepted by the trustee.

## How Do I Obtain Information on a Specific Mortgage Loan?

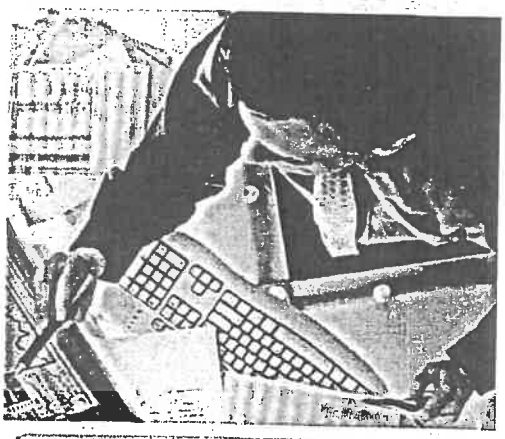
To learn more about a foreclosed property, contact the servicer for the MBS transaction that holds the mortgage as collateral. The most effective way to identify the servicer for a specific mortgage is to ask the borrower (homeowner) who they make their monthly payment to or from whom they receive their monthly statements. The firm receiving the payments and sending statements is generally the servicer for the MBS transaction and can offer more details regarding a foreclosed property.

To ensure clarity of the various participants related to a foreclosure process with MBS transactions, U.S. Bank has taken two important actions. U.S. Bank has sent notices to servicers with whom they work on MBS transactions to reinforce the importance of properly identifying U.S. Bank as Trustee for the specific trust in all foreclosure actions and filings, complying with industry servicing practices and maintaining any foreclosures in accordance with applicable laws. Secondly, U.S. Bank established a dedicated toll-free (800) number to handle calls related to loans which identify U.S. Bank as Trustee. Our professional staff explains to callers the role of U.S. Bank as Trustee and also provides the information callers need to connect with the servicer who can best address their questions.

For more information about U.S. Bank and our role as trustee in MBS transactions, please call (800) 236-3488 between the hours of 8 a.m. and 5 p.m. central standard time Monday through Friday.

**Additional Sources of Information:**

- American Bankers Association White Paper, The Trustee's Role in Asset-Backed Securities, dated November 9, 2010 (http://www.aba.com/Press+Room/110910RoleofATrustee.htm)
- The Trust Indenture Act of 1939



## Why not modify mortgage loans in default?

Borrowers agree, under the terms of their mortgage and note, that upon a payment default the lender or owner has the right to assume ownership of the property. Whether the servicer pursues a foreclosure or considers a modification of the loan, the goal is still to maximize the return to investors. Consideration of any loan modification is predicated on whether the trust documents allow modifications, the underwriting criteria applicable to the particular borrower's circumstances, and federal and state laws concerning loan modifications.

Regardless, the servicer is fully empowered to enter into modifications with borrowers so long as such actions comply with industry servicing practices, is allowed under the trust documents, maximizes the return to investors and complies with relevant laws.

# Parties to a Mortgage Backed Securities Transaction

## Borrower

The person or entity responsible for the mortgage note and making principal and interest payments in accordance with the underlying mortgage documents.

## Investment Bank/Sponsor

Responsible for structuring the MBS transaction and selling the securities to investors.

## Investor

The buyer and owner of an MBS certificate or certificates.

## Originator

The financial institution or mortgage lender who originally initiates the mortgage agreement with the borrower.

## Servicer

Appointed by the sponsor and is a contractual party to the trust, to administer the mortgages loans and to collect monthly payments (e.g. principal/interest, tax, insurance). After collection, the servicer sends the funds to the trustee who then makes payment to the investors. If a borrower (mortgagee) does not make payments to the servicer as required by the mortgage documents, the servicer may have to foreclose on the property and provide property maintenance to maximize the return on the investment made by the "beneficial owners of the Trust" -- the investors. Some MBS transactions have more than one servicer. The servicer does not own the mortgages/collateral. The trustee does not designate the loan servicers, nor are the loan servicers agents of the trustee.

## Trust

Generally a special purpose entity, such as a Real Estate Mortgage Investment Conduit (REMIC), that is formed solely to hold the mortgage collateral and to issue the securities which are then sold to investors. The trust owns the pooled mortgages. The trust conducts no other business. Certificates issued by the trust represent a financial interest in a pool of mortgages owned by the trust and is the primary source of funds for payment of interest and principal due to the investors on certificates they own.

## Trustee

An independent party, responsible for administering the trust for the benefit of investors. While the trustee is listed as the owner of record, the trustee does not have an economic or beneficial interest in the loans. The trustee is the owner of the mortgage solely for the benefit of the investors in the mortgage backed securities, who are the true beneficial owners of the mortgages. The Trustee holds a security interest in the mortgaged property by having the mortgage loans assigned in the name of the trustee for the benefit of the trust (e.g. U.S. Bank as Trustee for the MBS Trust) or in the name of MERS, a Mortgage Electronic Recording System used by many of the largest financial institutions. The duties of the trustee are administrative in nature, are clearly spelled out in the MBS transaction documents, and generally are non-discretionary in nature.

For more information about U.S. Bank and our role as trustee in MBS transactions, please call (800) 236-3488 between the hours of 8 a.m. and 5 p.m. central standard time Monday through Friday.

All of us serving you®

usbank

**usbank.com/corporatetrust**

Investment and Insurance products are:

| NOT A DEPOSIT | NOT FDIC-INSURED | MAY LOSE VALUE | NOT GUARANTEED BY THE BANK | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY |
|---|---|---|---|---|

U.S. Bank is not responsible for and does not guarantee the products, services, performance or obligations of its affiliates.

R0T511

AMS Servicing, LLC
3374 Walden Avenue
Suite 120
Depew, NY 14043

12-15-10

Jamie Singleton
5505 Rowsham Pl
North Charleston, SC 29418

Loan Number: 0005003310

Dear Mortgagor(s):

Congratulations!

Since you have successfully completed the requirements of your Special Forebearance Program, we are now able to offer you a MODIFICATION with no fees.

This letter will confirm the formal approval of a loan modification of your mortgage loan. To facilitate this transaction, it was mutually agreed upon that an initial contribution is required. This amount will be applied to the current arrearage.

The Terms of your modification are outlined below:

| | |
|---|---|
| Contribution Amount | $.00 |
| Contribution Due Date | 12/21/10 |
| First Payment Due Date | 01/01/2011 |
| New Principal and Interest Payment | $ 1,426.45 |
| Current Escrow Payment | $ 263.00 |
| New Net Payment | $ 1,689.45 |
| Modified Maturity Date | 02/01/2036 |
| Modified Interest Rate | 5.375% |

Enclosed please find two copies of the Loan Modification Agreement. Please sign, notarize, and return both copies of the Loan Modification Agreement to the address below, along with the contribution by 12/21/10.

AMS Servicing, LLC
3374 Walden Avenue
Suite 120
Depew, NY 14043

# LOAN MODIFICATION AGREEMENT with DEBT FOREGIVENESS

Loan No: 5003310
Borrower (s): Jamie Singleton

Property: 5505 Rowsham Place
N. Charleston, SC 29418

This Loan Modification Agreement ("Agreement") is made the 15th day of December, 2010 between DB50 2007-1 Trust as owner and Jamie Singleton ("Borrower(s)"). The Agreement, however, shall take effect only if is signed by the owner.

## FACTS

The above Loan arises from a promissory note in the original principal amount of $212,000.00 secured by a deed of trust or mortgage on the above Property. Prior to any modifications, the amount owing on this Loan as of 12/15/10 is as follows:

| | |
|---|---|
| Principal Balance | $208,818.11 |
| Interest | $ 43,456.38 |
| Escrow Advances | $ 13,126.52 |
| Fees and Charges Posted to Account | $ 2,974.68 |
| Late Charges | $ 1,127.18 |
| Less Unapplied Funds | $ 4,931.54 |
| | |
| Sub Total to Pay in Full | **$264,571.33** |
| Required Escrow Funding | $ 2,076.68 |
| Total | $266,648.01 |

There may be additional amounts owed if AMS as servicer has not yet posted charges to the Loan, if prior payments have been made with non-sufficient funds, or taxes and insurance have not been paid. These amounts plus any future fees, expenses or charges as permitted by the Note, Deed of Trust/Mortgage or by law are referred to as "Additional Charges".

## AGREEMENT

For good and valuable consideration, the Borrower(s) and AMS agree as follows:

1. Acknowledgement: The above facts are true.

2. Timely Receipt of Signed Agreement: AMS must receive this Agreement, signed by all Borrower(s) and notarized, together with any funds that were required to be paid upon signing this Agreement, in AMS's office by 12/21/10. No changes may be made to this Agreement. AMS is under no obligation to renew or extend this Agreement.

3. Definitions:

   a. The term "Additional Charges" means additional amounts, if any, owed if AMS has not posted charges to the Loan, if prior payments have been made with non-sufficient funds, or taxes and insurance have not been paid, plus any future fees, expenses or charges as permitted by the Note, Deed of Trust/Mortgage or by law.

   b. The term "Note" includes the original note and any riders, renewals, extensions, modifications and loan adjustments thereof.

   c. The term "Deed of Trust/Mortgage" includes the deed of trust or mortgage together with any riders, addendums, modifications, amendments, or adjustments thereto.

   d. The term "Maturity Date" means the original maturity date specified in the Note on which date the Loan is to be paid in full, unless such date is changed in this Agreement. If the date is changed in this Agreement, then the Maturity Date is the new date specified.

4. Loan Modification: The Note is hereby modified as follows:

INCREASE IN PRINCIPAL

The amount of the principal obligation owed under the Note is hereby increased by 38,702.72. The increase arises from certain unpaid advances made by AMS currently owed by the Borrower(s). This new amount and this Agreement do not satisfy the amounts currently owed. Therefore the Borrower(s) will be paying interest on increased amounts.

DEBT FORGIVENESS/DEFERMENT/WAIVER

The amount of the current debt is hereby reduced by 18,000. This reduction of debt consists of:

| | |
|---|---|
| Principal | 0 |
| Interest | $18,000.00 |
| Escrow Advances and Required | 0 |
| Total | $18,000.00 |

Late charges of $1,127.18 will be waived in full at the time of Modification.

Upon the successful timely payment of all amounts owed under the terms of this modification, the Servicer agrees to waive the debt forgiveness as follows:

A) January 1, 2012 by $9,000.00
B) January 1, 2013 by $9,000.00

Timely payment is defined as making the contractual payment within the month (30 days) of its due date.

## INTEREST RATE ADJUSTMENT

Effective 12/01/10, the interest rate on the principal amount of the Note will be fixed at 5.375% per annum and will remain in effect until maturity on .

## PAYMENT

Regular monthly payment of principal and interest of $1,426.45 for the remaining term of the fixed-rate period must be paid. Such installments shall be due and payable on the 1st day of each month beginning 01/01/2012.

## AMOUNT OWING AFTER MODIFICATION

After all note modifications referenced above, the amount owing on this loan is as follows:

| | |
|---|---|
| Principal Balance | $247,520.83 |
| Interest | $ |
| Escrow Advance | $ |
| Fees and Charges Posted to Account | $ |
| Total Debt | **$247,520.83** |

5. Refunds and Reimbursements. In the event AMS receives any funds from any third parties as a refund or reimbursement for any costs or charges that AMS has advanced on behalf of the Borrower(s), AMS shall not be required to refund such sums to the Borrower(s) and may apply such funds to the loan as it deems appropriate.

6. Additional Charges and Final Payment. Additional Charges, if any, will be added to the Borrower(s) account. If Borrower(s) were in default, AMS may continue to incur costs arising from such default, including without limitations, costs to maintain contact with the Borrower(s) and to value or inspect the Property, at the cost to the Borrower(s). All other amounts remaining due under the Note and Deed of Trust/Mortgage, if any, after the monthly payments are made, shall be due and payable on the Maturity Date.

7. Full Agreement/Amendment. Except for the modifications above, the Note and the Deed of Trust/Mortgage shall remain unchanged and the Borrower(s) ratify the Note and Deed of Trust/Mortgage as modified by this agreement. However, if the Note may be assumed by another person, the terms of this Loan Modification Agreement are not assumable unless required by law. The Note and Deed of Trust/Mortgage as modified by this Agreement constitute the only agreement of the parties and supersede any prior discussions or proposed agreements or representations, whether made orally or in writing, including any prior loan modifications or payment plans. This Agreement cannot be amended without the written consent of both parties.

8. Default.

   a. This Loan Modification is made by AMS with the assumption that all prior payments made by the Borrower(s) have been made with sufficient funds. If any payments were not made with sufficient funds, AMS may void this Agreement.

   b. Borrower(s) agree to pay the Note according to the terms thereof as modified by this Agreement and to perform all of the acts to be performed by the Borrower(s) under the Deed of Trust/Mortgage. Upon any default under the Note or Deed of Trust/Mortgage as modified by this Agreement, the owner of the Note, without waiver of any other remedies, shall have all rights provided in the Note and Deed of Trust/Mortgage and as provided by applicable law.

9. Assumption by New Owner. If the Borrower(s) acquired title to the Property after the Deed of Trust/Mortgage was in effect, Borrower(s) hereby agree to perform each and all of the obligations and covenants of the Note and Deed of Trust/Mortgage as modified by this Agreement to the same extent and with the same effect as if the Borrower(s) originally had executed all of these documents.

10. Effect of Bankruptcy. If Borrower(s) received a discharge of the Loan debt in a bankruptcy proceeding and the debt has not been reaffirmed in bankruptcy court, Borrower(s) are not personally liable for the discharged debt, the Loan is non-recourse, and recovery will be limited to the collateral Property.

11. Release of Claims. As consideration for the modification made herein, Borrower(s), on behalf of themselves, their heirs, executors, administrators and assigns, hereby, jointly and severally, knowingly and voluntarily, release, discharge and covenant not to sue AMS, any servicer of the loan, any owner(s) of the Loan, and any of their predecessors, successors and shareholders from any and all claims, demands, liabilities, defenses, setoffs, counterclaims, actions and causes of action of whatsoever kind of nature, whether known or unknown, whether legal or equitable, related or connected in any manner to the Note or Deed of Trust/Mortgage, which the Borrower(s) have or may have through the date of this Agreement.

    a. If applicable, Borrower(s) voluntarily waive the provision of California Civil Code Section 1542, and any other provision or statute of like effect, which provides: *"A general release does not extend to claims which the creditor does not know or suspect to exist in his or her favor at the time of executing the release, which if known by him or her must have materially affected his or her settlement with the debtor."*

    b. Borrower(s) warrant that they have read and understand the aforesaid Section 1542 and they have had the opportunity to consult with and be advised by counsel regarding its meaning and effect and they voluntarily waive its provisions and any other provisions or statute of like effect.

12. Severability of Provisions. If any provision of this Agreement is determined under applicable law to be unenforceable, such provision shall be deemed to be severed from this Agreement, and all remaining provisions shall remain in full force and effect.

13. Copies. Any copy of this Agreement shall be considered an original.

| BORROWER(S) | DB50 2007-1 Trust |
|---|---|
| By: _____ | By: _____ |
| Name: Jamie Singleton | Name: |
| Date: | Date: |

SUBSCRIBED and SWORN to me this _____ day of _____,

_____ by _____.

_____
Notary Public

My Commission Expires _____

**GMAC Mortgage**

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

06/16/09

039322-002227

JAMIE SINGLETON

5505 ROWSHAM PLACE

NORTH CHARLESTON SC 29418-3077

GMAC Mortgage, LLC — Acct Number: 0359522979
WEALTHBRIDGE MORTGAGE — Acct Number: .

Property Address: 5505 ROWSHAM PLACE

NORTH CHARLESTON SC 29418-0000

Dear JAMIE SINGLETON

Effective 07/01/09, the servicing of the above referenced account, that is, the right to collect payments from you, is being assigned, sold, or transferred from GMAC Mortgage, LLC to WEALTHBRIDGE MORTGAGE. The assignment, sale, or transfer of servicing does not affect the terms or conditions of your mortgage documents/security instruments, other than the terms directly related to the servicing of your account.

Your present servicer is GMAC Mortgage, LLC. Prior to 07/01/09, any questions regarding your account should be directed to our Customer Care Department at 866-725-0782.

Your new servicer will be WEALTHBRIDGE MORTGAGE. Beginning 07/01/09, any questions you have regarding your account should be directed to WEALTHBRIDGE MORTGAGE. You can contact their Customer Service Department at 877-444-6512. Also beginning 07/01/09, written inquiries regarding your account should be directed to WEALTHBRIDGE MORTGAGE's Customer Service Department at the address below.

Payment Information - Effective 07/01/09, please direct payments to WEALTHBRIDGE MORTGAGE's Payment Processing

↓
Hunter Robinson
Contact Person

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Department at the address below. Payments will be processed by GMAC Mortgage, LLC if received prior to 07/01/09, and will be forwarded to WEALTHBRIDGE MORTGAGE if received on or after 07/01/09.

WEALTHBRIDGE MORTGAGE
PO BOX 121167 DEPT. 1167
DALLAS TX 75312-1167

As of 06/16/09, your Current Principal Balance is $ 209656.89. your current escrow balance is $ -7013.23, your current interest rate is 11.75000%, your total monthly payment is $ 2134.48, and your next due date is 04/01/08.

Automatic Payment Deduction - If you currently have your payments automatically withdrawn from your financial institution, this service will be transferred to WEALTHBRIDGE MORTGAGE . If this service is not transferable, you will receive a letter under separate cover providing further direction.

Government Allotment/Bill Pay Service - If you currently make your payment through a third party entity (e.g. government allotment, biweekly, or bill-pay service), please advise them of your new account number and change the payee to WEALTHBRIDGE MORTGAGE . In the event of a payment change, it is your responsibility to notify the third party of the new payment amount. If you have been using the bill-pay service on GMAC Mortgage, LLC 's website, this service will be deactivated on 07/01/09.

Optional Insurance - If you have taken advantage of any of our optional insurance plans or optional products, this service will be transferred to WEALTHBRIDGE MORTGAGE . If any of these plans or products are not transferable, you will receive a letter under separate cover providing further direction.

Year-End Statement - You will receive a year-end statement from GMAC Mortgage, LLC reflecting account activity this year. WEALTHBRIDGE MORTGAGE should provide their own statement for the period of time they serviced your account this year. You will need to combine these two statements for income tax purposes.

Escrow Account - If you have an escrow account, GMAC Mortgage, LLC will send you, within 45 days, an escrow history statement reflecting escrow deposits, disbursements and balances for the period of time we serviced your account since your last escrow analysis. The transferring escrow balance will be reflected on this statement.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of the transfer. Your new servicer must also send you this notice no later than 15 days after the effective date of transfer.

If you have filed for bankruptcy or have been discharged of your personal liability for repayment of this debt, be advised this is for informational purposes only. Furthermore, this is not an attempt to collect on the debt and should not be misconstrued to be so.

You should be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 USC 2605):

During the 60 day period following the effective date of the transfer of the account servicing, a payment received by your old servicer, before its due date, may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 USC s2605) gives you certain consumer rights. If you sent a "qualified written request" to your servicer concerning the servicing of your account, your servicer must provide you with a written acknowledgment within 20 business days of receipt of your request. A "qualified written request" is written correspondence, other than notice on a payment coupon or other payment medium supplied by the serivcer, which includes your name, account number, and reason for the request.

No later than 60 business days after receiving your request, your servicer must make appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60 business day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents/security instruments.

A "business day" is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

GMAC Mortgage, LLC appreciated the opportunity to service your account. We wish you a successful relationship with WEALTHBRIDGE MORTGAGE .

Sincerely,

GMAC Mortgage, LLC
6020

AMS Servicing, LLC
3374 Walden Avenue
Suite 120
Depew, NY 14043

12-15-10

Jamie Singleton
5505 Rowsham Pl
North Charleston, SC 29418

Loan Number: 0005003310

Dear Mortgagor(s):

Congratulations!

Since you have successfully completed the requirements of your Special Forebearance Program, we are now able to offer you a MODIFICATION with no fees.

This letter will confirm the formal approval of a loan modification of your mortgage loan. To facilitate this transaction, it was mutually agreed upon that an initial contribution is required. This amount will be applied to the current arrearage.

The Terms of your modification are outlined below:

| | |
|---|---|
| Contribution Amount | $.00 |
| Contribution Due Date | 12/21/10 |
| First Payment Due Date | 01/01/2011 |
| New Principal and Interest Payment | $ 1,426.45 |
| Current Escrow Payment | $ 263.00 |
| New Net Payment | $ 1,689.45 |
| Modified Maturity Date | 02/01/2036 |
| Modified Interest Rate | 5.375% |

Enclosed please find two copies of the Loan Modification Agreement. Please sign, notarize, and return both copies of the Loan Modification Agreement to the address below, along with the contribution by 12/21/10.

AMS Servicing, LLC
3374 Walden Avenue
Suite 120
Depew, NY 14043

# LOAN MODIFICATION AGREEMENT with DEBT FOREGIVENESS

Loan No: 5003310
Borrower (s): Jamie Singleton

Property: 5505 Rowsham Place
N. Charleston, SC 29418

This Loan Modification Agreement ("Agreement") is made the 15th day of December, 2010 between DB50 2007-1 Trust as owner and Jamie Singleton ("Borrower(s)"). The Agreement, however, shall take effect only if is signed by the owner.

## FACTS

The above Loan arises from a promissory note in the original principal amount of $212,000.00 secured by a deed of trust or mortgage on the above Property. Prior to any modifications, the amount owing on this Loan as of 12/15/10 is as follows:

| | |
|---|---|
| Principal Balance | $208,818.11 |
| Interest | $ 43,456.38 |
| Escrow Advances | $ 13,126.52 |
| Fees and Charges Posted to Account | $ 2,974.68 |
| Late Charges | $ 1,127.18 |
| Less Unapplied Funds | $ 4,931.54 |
| | |
| Sub Total to Pay in Full | **$264,571.33** |
| Required Escrow Funding | $ 2,076.68 |
| Total | $266,648.01 |

There may be additional amounts owed if AMS as servicer has not yet posted charges to the Loan, if prior payments have been made with non-sufficient funds, or taxes and insurance have not been paid. These amounts plus any future fees, expenses or charges as permitted by the Note, Deed of Trust/Mortgage or by law are referred to as "Additional Charges".

## AGREEMENT

For good and valuable consideration, the Borrower(s) and AMS agree as follows:

1. Acknowledgement: The above facts are true.

2. Timely Receipt of Signed Agreement: AMS must receive this Agreement, signed by all Borrower(s) and notarized, together with any funds that were required to be paid upon signing this Agreement, in AMS's office by 12/21/10. No changes may be made to this Agreement. AMS is under no obligation to renew or extend this Agreement.

3. Definitions:

   a. The term "Additional Charges" means additional amounts, if any, owed if AMS has not posted charges to the Loan, if prior payments have been made with non-sufficient funds, or taxes and insurance have not been paid, plus any future fees, expenses or charges as permitted by the Note, Deed of Trust/Mortgage or by law.

   b. The term "Note" includes the original note and any riders, renewals, extensions, modifications and loan adjustments thereof.

   c. The term "Deed of Trust/Mortgage" includes the deed of trust or mortgage together with any riders, addendums, modifications, amendments, or adjustments thereto.

   d. The term "Maturity Date" means the original maturity date specified in the Note on which date the Loan is to be paid in full, unless such date is changed in this Agreement. If the date is changed in this Agreement, then the Maturity Date is the new date specified.

4. Loan Modification: The Note is hereby modified as follows:

INCREASE IN PRINCIPAL

The amount of the principal obligation owed under the Note is hereby increased by 38,702.72. The increase arises from certain unpaid advances made by AMS currently owed by the Borrower(s). This new amount and this Agreement do not satisfy the amounts currently owed. Therefore the Borrower(s) will be paying interest on increased amounts.

DEBT FORGIVENESS/DEFERMENT/WAIVER

The amount of the current debt is hereby reduced by 18,000. This reduction of debt consists of:

| | |
|---|---|
| Principal | 0 |
| Interest | $18,000.00 |
| Escrow Advances and Required | 0 |
| Total | $18,000.00 |

Late charges of $1,127.18 will be waived in full at the time of Modification.

Upon the successful timely payment of all amounts owed under the terms of this modification, the Servicer agrees to waive the debt forgiveness as follows:

A) January 1, 2012 by $9,000.00
B) January 1, 2013 by $9,000.00

Timely payment is defined as making the contractual payment within the month (30 days) of its due date.

## INTEREST RATE ADJUSTMENT

Effective 12/01/10, the interest rate on the principal amount of the Note will be fixed at 5.375% per annum and will remain in effect until maturity on .

## PAYMENT

Regular monthly payment of principal and interest of $1,426.45 for the remaining term of the fixed-rate period must be paid. Such installments shall be due and payable on the 1st day of each month beginning 01/01/2012.

## AMOUNT OWING AFTER MODIFICATION

After all note modifications referenced above, the amount owing on this loan is as follows:

| | |
|---|---|
| Principal Balance | $247,520.83 |
| Interest | $ |
| Escrow Advance | $ |
| Fees and Charges Posted to Account | $ |
| Total Debt | **$247,520.83** |

5. Refunds and Reimbursements. In the event AMS receives any funds from any third parties as a refund or reimbursement for any costs or charges that AMS has advanced on behalf of the Borrower(s), AMS shall not be required to refund such sums to the Borrower(s) and may apply such funds to the loan as it deems appropriate.

6. Additional Charges and Final Payment. Additional Charges, if any, will be added to the Borrower(s) account. If Borrower(s) were in default, AMS may continue to incur costs arising from such default, including without limitations, costs to maintain contact with the Borrower(s) and to value or inspect the Property, at the cost to the Borrower(s). All other amounts remaining due under the Note and Deed of Trust/Mortgage, if any, after the monthly payments are made, shall be due and payable on the Maturity Date.

7. Full Agreement/Amendment. Except for the modifications above, the Note and the Deed of Trust/Mortgage shall remain unchanged and the Borrower(s) ratify the Note and Deed of Trust/Mortgage as modified by this agreement. However, if the Note may be assumed by another person, the terms of this Loan Modification Agreement are not assumable unless required by law. The Note and Deed of Trust/Mortgage as modified by this Agreement constitute the only agreement of the parties and supersede any prior discussions or proposed agreements or representations, whether made orally or in writing, including any prior loan modifications or payment plans. This Agreement cannot be amended without the written consent of both parties.

8. Default.

   a. This Loan Modification is made by AMS with the assumption that all prior payments made by the Borrower(s) have been made with sufficient funds. If any payments were not made with sufficient funds, AMS may void this Agreement.

   b. Borrower(s) agree to pay the Note according to the terms thereof as modified by this Agreement and to perform all of the acts to be performed by the Borrower(s) under the Deed of Trust/Mortgage. Upon any default under the Note or Deed of Trust/Mortgage as modified by this Agreement, the owner of the Note, without waiver of any other remedies, shall have all rights provided in the Note and Deed of Trust/Mortgage and as provided by applicable law.

9. Assumption by New Owner. If the Borrower(s) acquired title to the Property after the Deed of Trust/Mortgage was in effect, Borrower(s) hereby agree to perform each and all of the obligations and covenants of the Note and Deed of Trust/Mortgage as modified by this Agreement to the same extent and with the same effect as if the Borrower(s) originally had executed all of these documents.

10. Effect of Bankruptcy. If Borrower(s) received a discharge of the Loan debt in a bankruptcy proceeding and the debt has not been reaffirmed in bankruptcy court, Borrower(s) are not personally liable for the discharged debt, the Loan is non-recourse, and recovery will be limited to the collateral Property.

11. Release of Claims. As consideration for the modification made herein, Borrower(s), on behalf of themselves, their heirs, executors, administrators and assigns, hereby, jointly and severally, knowingly and voluntarily, release, discharge and covenant not to sue AMS, any servicer of the loan, any owner(s) of the Loan, and any of their predecessors, successors and shareholders from any and all claims, demands, liabilities, defenses, setoffs, counterclaims, actions and causes of action of whatsoever kind of nature, whether known or unknown, whether legal or equitable, related or connected in any manner to the Note or Deed of Trust/Mortgage, which the Borrower(s) have or may have through the date of this Agreement.

    a. If applicable, Borrower(s) voluntarily waive the provision of California Civil Code Section 1542, and any other provision or statute of like effect, which provides: *"A general release does not extend to claims which the creditor does not know or suspect to exist in his or her favor at the time of executing the release, which if known by him or her must have materially affected his or her settlement with the debtor."*

    b. Borrower(s) warrant that they have read and understand the aforesaid Section 1542 and they have had the opportunity to consult with and be advised by counsel regarding its meaning and effect and they voluntarily waive its provisions and any other provisions or statute of like effect.

12. Severability of Provisions. If any provision of this Agreement is determined under applicable law to be unenforceable, such provision shall be deemed to be severed from this Agreement, and all remaining provisions shall remain in full force and effect.

13. Copies. Any copy of this Agreement shall be considered an original.

| BORROWER(S) | DB50 2007-1 Trust |
|---|---|
| By: _____ | By: _____ |
| Name: Jamie Singleton | Name: |
| Date: | Date: |

SUBSCRIBED and SWORN to me this _____ day of _____,

_____ by _____.

_____

Notary Public

My Commission Expires _____

**LAW OFFICES**
**PAPA, UNGARO AND FALKIEWICZ**
**6 CARRIAGE LANE, SUITE A**
**CHARLESTON, SOUTH CAROLINA 29407-6010**
********************

**ROBERT L. PAPA**
**JOHN R. UNGARO**
**CONRAD L. FALKIEWICZ**

**Tel: (843) 571-4611**
**Fax: (843) 571-4602**

March 19, 2009

**BY FAX 843-388-9877**

James M. Wyman
300 W. Coleman Blvd.
Mt. Pleasant, SC 29464

Re: Jamie Singleton
Chapter 13 # 09-01576-jw

Dear Jimmy:

I represent the debtor, Jamie Singleton, in the above-referenced case. Mr. Singleton is attempting to work with a counselor at NACA, the Neighborhood Assistance Corporation of America. They have requested a letter from you granting them permission to contact GMAC Mortgage regarding possible modification of Mr. Singleton's mortgage. Please let me know if this is possible.

With kind regards, I am

Sincerely yours,
PAPA, UNGARO & FALKIEWICZ

Robert L. Papa, Esquire

DEFENDANT'S EXHIBIT 9

PENGAD 800-631-6989

RLP/sn
Enclosure: stated
pc: client

Rob, I have no objection to you or Mr. Singleton contacting GMAC or a counselor with NACA on behalf of Mr. Singleton.
James M. Wyman

0068258
Office AU #

11-24
1210(8)

# CASHIER'S CHECK

SERIAL #: 6825800410

ACCOUNT#: 4861-009066

Purchaser: JAMIE SINGLETON
Purchaser Account: 1010260108867
Operator I.D.: nc005415 nc005415

June 01, 2013

PAY TO THE ORDER OF ***AMS SERVICING LLC***
***RE: LOAN # 5003310***

***One thousand six hundred eighty-eight dollars and 89 cents***

**$1,688.89**

**WELLS FARGO BANK, N.A.**
751 DANIEL ELLIS DR
CHARLESTON, SC 29412
FOR INQUIRIES CALL (480) 394-3122

NOTICE TO PURCHASER–IF THIS INSTRUMENT IS LOST, STOLEN OR DESTROYED, YOU MAY REQUEST CANCELLATION AND REISSUANCE. AS A CONDITION TO CANCELLATION AND REISSUANCE, WELLS FARGO & COMPANY MAY IMPOSE A FEE AND REQUIRE AN INDEMNITY AGREEMENT AND BOND.

VOID IF OVER US $ 1,688.89

**NON-NEGOTIABLE**

**Purchaser Copy**

DEFENDANT'S EXHIBIT 10

ENGAD 800-631-6989

02806

# The Supreme Court of South Carolina

DANIEL E. SHEAROUSE
CLERK OF COURT

BRENDA F. SHEALY
CHIEF DEPUTY CLERK

POST OFFICE BOX 11330
COLUMBIA, SOUTH CAROLINA 29211
TELEPHONE: (803) 734-1080
FAX (803) 734-1394

June 28, 2013

2013 JUL -1 PM 12:10
CLERK OF COURT
DORCHESTER COUNTY
NON-RECORDED

Clerk of Court
Dorchester County
Attn: Rosalee
5200 E. Jim Bilton Blvd.
St. George SC 29477

RE: US Bank, as Trustee v. Jamie Singleton, et al
Civil Action No. 11-CP-18-871

Dear Clerk of Court:

I certify that the Office of Bar Admissions has received a verified application requesting William Jeff Barnes be admitted *pro hac vice* in the above action. The $250 filing fee for the applicant has been paid.

Yours truly,

Gayle B. Watts /st
Deputy Clerk for Bar Admissions

GBW/st

ELECTRONICALLY FILED - 2022 Nov 17 9:28 AM - DORCHESTER - COMMON PLEAS - CASE#2011CP1800871

STATEBRIDGE.

November 9, 2022

JAMIE SINGLETON
5505 ROWSHAM PL,
NORTH CHARLESTON, SC 29418

## NOTICE OF ASSIGNMENT, SALE AND TRANSFER OF SERVICING RIGHTS

RE: Statebridge Company, LLC (Present Servicer) Loan Number 0000043608
Specialized Loan Servicing LLC (New Servicer) 1031268867

Property Address: 5505 ROWSHAM PLACE
NORTH CHARLESTON, SC

Dear JAMIE SINGLETON

In accordance with Section 6 of the Real Estate Settlement Procedures Act ("RESPA") (12 U.S.C. Section 2605), we are informing you that effective December 1,2022, the servicing of your mortgage loan, that is the right to collect payments from you, has been assigned and transferred to Specialized Loan Servicing LLC. Except in limited circumstances, the law requires that your present servicer, Statebridge Company, LLC must send you this notice of the sale and transfer no less than 15 days before the effective date of transfer or at closing. Your new servicer Specialized Loan Servicing LLC must also send you this notice no later than 15 days after this effective date or at closing.

Please be assured that transactions of this type are common among financial institutions and have absolutely no bearing on your credit standing. The assignment, sale and transfer of your mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Effective December 1,2022, Statebridge Company, LLC will cease to accept payments relating to your loan. Please direct any payments due on or after December 1,2022, to Specialized Loan Servicing LLC. Payments received by Statebridge Company, LLC after November 1,2022 will be forwarded to Specialized Loan Servicing LLC. Please be advised that any arrangements to automatically draft payments from your checking or savings account with Statebridge Company will be discontinued effective December 1, 2022. The address for Specialized Loan Servicing LLC is as follows:

**Send Payments to:**
Specialized Loan Servicing LLC
Attn: Payment Processing
P.O. Box 60535
City of Industry, CA 91716-0535

**Send Correspondence to:**
Specialized Loan Servicing LLC
Attn: Customer Service
P.O. Box 636005
Littleton, CO 80163-6005

If you have any questions relating to the transfer of ownership or the transfer of servicing from Statebridge Company, LLC to Specialized Loan Servicing LLC, please contact them at 1-800-315-4757, 6:00 AM to 6:00 PM, MT, Monday – Friday.

Statebridge Company, LLC is a debt collector and is attempting to collect a debt. Any information obtained may be used for that purpose. If you are in active bankruptcy or have previously received a discharge in bankruptcy, this correspondence is not and should not be construed to be an attempt to collect a debt, but a possible enforcement of a lien against property.

RECEIVED
Jun 18 2025
SC Court of Appeals

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

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APPEAL FROM DORCHESTER COUNTY
Court of Common Pleas

James E. Chellis, Master in Equity

Appellate Case No.: 2024-000122

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U.S. Bank Trust NA, as Trustee for Waterfall Victoria Grantor Trust II, Series G, Appellant,

v.

Jamie Singleton and Indigo Pointe Homeowners' Association, Defendants,

of which Jamie Singleton is the Respondent,

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## CERTIFICATE OF COUNSEL

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The undersigned hereby certifies that the Record on Appeal contains all material proposed to be included by any of the parties and not any other material.

/s/Dean A. Hayes
Dean A. Hayes, SC Bar No. 66066
McCabe, Trotter & Beverly, P.C.
4500 Fort Jackson Blvd., Suite 250
Columbia, South Carolina 29209
Phone: (803) 724-5000 Fax: (803) 724-5001
Email: dean.hayes@mccabetrotter.com
*Attorney for Appellant*

December 3, 2024