

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

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.

RECORD ON APPEAL

Volume 6 of 6

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

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McMichael Tylor Gray, LLC
3550 Engineering Dr., Ste. 260
Peachtree Corners, GA 30092
Phone: (470) 474-7149
Attorney for Appellant

Jeff Barnes
Appellate Practice Law Gorup, PLLC
1515 North Federal Hwy., Ste. 300
Boca Raton, FL 33432
Phone: (561) 864-1067
PHV Attorney for Respondent

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

RECEIVED
Jun 18 2025
SC Court of Appeals

11. UNIFORM SECURED NOTE

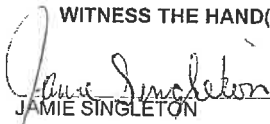
This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses 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
_____ -Borrower	(Seal) _____ -Borrower	(Seal) _____ -Borrower
_____ -Borrower	(Seal) _____ -Borrower	(Seal) _____ -Borrower
_____ -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.

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 10901289

14978-8

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
[Date]

IRVINE
[City]

CALIFORNIA
[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."

adjnote1 09/26/01

Page 1 of 4

Initials: JLS



109010289

Singleton
WATR

KASOTA
CSFB-PRIV

02354

BK 5142PG189

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 Consultants, 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

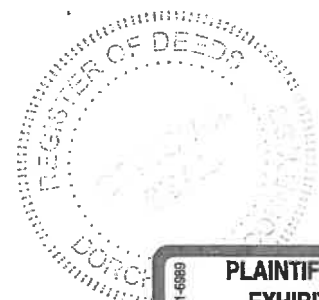
DORCHESTER COUNTY
SC Deed Rec Fee: .00
Dor Co Deed Rec Fee: .00
Filing Fee: 6.00
Exemption #:
MARGARET L. BAILEY
Register of Deeds



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 *MBD*



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 V.P., 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)

Jamie Hall
Witness No. 1.

By:

its:

Jeffrey Stephan
Vice President

Mary Grace
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 V.P., personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand this 14 day of July, 2008.

Nikole Shelton
NOTARY PUBLIC FOR

My Commission Expires:

COMMONWEALTH OF PENNSYLVANIA

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

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

JDW





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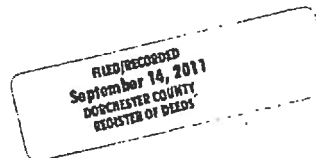
A TRUE COPY
Margaret L. Bailey
MARGARET L. BAILEY
REGISTER OF DEEDS
DORCHESTER COUNTY SC
DATE 6-12-23 APD



6'
GMAC#: 0359522979

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*
ELIZABETH FOUST, AUTHORIZED OFFICER

Vickie Hickson
Witness: VICKIE HICKSON

Rachel Moore
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
SALLY NELSON, Notary Public
My Commission Expires: 04/20/2014

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 *SPD*



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 Seager
Witness No. 2

STATE OF NEW YORK
COUNTY OF ELIE

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.

Lisa J. Costa
NOTARY PUBLIC FOR ELIE 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

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



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.

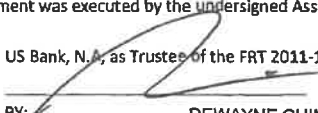
Together with the note(s) and obligations therein described or referred to, the money due and to become due thereon, with interest, and all rights accrued or to accrue under said Mortgage.

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



Signed, Sealed and Delivered
in the presence of:

[Signature]
Witness

[Signature]
Witness

STATE OF NY
COUNTY OF NY

The foregoing instrument was acknowledged before me this 28/8/16 (date) by
De Wayne Chin (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.

[Signature]
Notary Public

THOMAS SANTORA

Print Name: 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

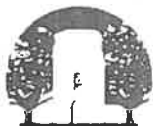
***** THIS PAGE IS PART OF THE INSTRUMENT - DO NOT REMOVE *****

***** 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 *MB*

Margaret Bailey

Margaret Bailey - Register of Deeds



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

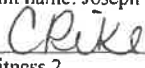
To have and to hold the same unto the Assignee, its heirs, legal representatives, successors and assigns, forever.

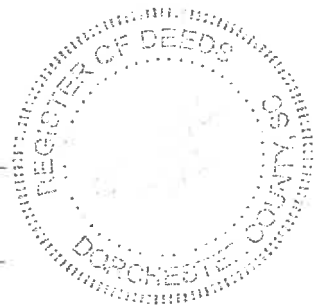
IN WITNESS WHEREOF, the undersigned on this 3rd day of February, 2020, has hereunto set its hand and seal.

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

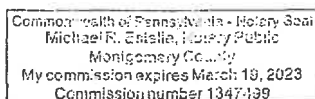
 Print name: Joseph Loftus
 Witness 2

 Print name: Corinne Pike



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.



(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



Statebridge Inventory Checklist - Collateral Documents

Loan Number: <u>147395</u>		Borrower: <u>Kane</u>		Date: <u>9/18/19</u>
	Original	Copy	Initials	
Note	☒			
LNA				
Fixed/Adjustable Rate				
Endorsed to Blank	☒			
Endorsed to Investor				
Allonge(s)	<u>✓x3</u>			
Mortgage/Deed of Trust	☒			
Riders				
ARM				
1-4 Family				
Pre-Payment Penalty				
PUD				
Condo				
Home-Equity				
HELOC				
2nd Home				
Assignment of Mortgage/Deed	<u>✓x2</u>	<u>✓x2</u>		
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



X Original **unrecorded** Assignment(s) [Please List]

- FRT 2011-1 Trust to FRT 2013-1 Investor, LLC
- 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
- Cascade Funding Mortgage Trust 2017-1 to US Bank Trust, N.A. as Trustee for Cascade Funding Mortgage Trust 2017-1

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	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	\$1,392.00 FB	N/A	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	\$2,705.00 FB	N/A	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	\$486.00 FB	N/A	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	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	N/A	12/01/2009	40	EXPENSE ADVANCES	32551	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	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	\$675.00 FB	N/A	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	\$1,235.00 FB	N/A	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	\$2,350.00 FB	N/A	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	207289.66	207289.66	-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	N/A	12/01/2009			24935	2
1031270127	12/09/2022	12/09/2022	\$0.00	\$0.00	\$0.00	\$0.00	\$1,939.75	\$0.00	(\$25,681.94) SR0	207289.66	207289.66	-27821.69	12/01/2009			1033	1
1031270127	12/09/2022	12/09/2022	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,939.75 UFL	N/A	N/A	N/A	12/01/2009			1033	1

Account Number: 1031270127
Borrower: JAMIE SINGLETON

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)
		\$ -	-
		\$ -	-
		\$ -	-
		\$ -	-
		\$ -	-
		\$ -	-

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)	Exp		R	Amount	Due From	Credit	Credit	Bill
(D)	Code	Description	N	Paid	Third	Tran	Bal	Cycles
			T		Party	Amt		
.	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	
.	0			0.00	0.00	0 00	0.00	

Amount Reportable To Irs 0 00

Prt Ck. Ovrdr 0 Total. Pd 85 00

Reim 0.00

Cred 0 00

Message:

OK

BOTTOM

Command:

Submit

Reset

PrintAll

Page 1 of 25

http://166.73.152.153:3068/Pi00wbfc/FBST/Pi00wbft?ccwxvfcs

6/30/2009



MESSAGE(S)

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

Inv 090408 Payee 43115 (I) BALBOA LIFE & CASUALTY (L) Action I

Acct No 359522979 Mtg Name JAMIS 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

(I)	Exp	R	Amount	Due From	Credit	Credit	Bill
(D)	Code	Description	N	Paid	Third	Tran	Cycles
			T		Party	Amt	
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	.
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

Page 2 of 25

2009 HISTORY STATEMENT OF MORTGAGE ACCOUNT

GMAC MORTGAGE
PO BOX 780
WATERLOO, IA 50704-0780

Page 3 of 25

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
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
EXPENSE ADVA	650.00	03/08	06/26

250.00	209,656.89	-7,013.23
650.00	209,656.89	-7,013.23

Page 4 of 25

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

JAMIE SINGLETON

5505 ROWSHAM PLACE

NORTH CHARLESTON SC 29418-3077

LOAN TYPE 1-8 CONVENTIONAL

ACCOUNT NUM 359522979

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2008 DETAIL BY TRANSACTION

TRANSACTION	DESCRIPTION	AMOUNT	PAID	DATE	PAID	INTEREST	ESCROW CR LIFE/ LT CHRG/ PRINCIPAL BAL	ESCROW BAL UNAPP FUNDS
PROP INSPECT	11.25	11/07	01/10			11.25	210,046.88	96.56
PROP INSPECT	11.25	11/07	01/28			11.25	210,046.88	96.56
PAYMENT	1931.33	12/07	01/30		102.17	1829.16	209,944.71	96.56
MISC RECEIPT	96.56	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
SPEEDPAY FEE	12.50	12/07	01/30			12.50	209,944.71	96.56
PAYMENT	1931.33	01/08	03/03		103.06	1828.27	209,841.65	96.56
MISC RECEIPT	572.59	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	03/03			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
REVERSAL	2.59	01/08	03/14				209,841.65	96.56
REVERSAL	1.33	12/07	03/14		-103.06	-1828.27	209,944.71	96.56
CORE 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
REVERSAL	1.33	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		01/08	05/15				209,841.65	2,027.89
REVERSAL	1.33	01/08	05/15		-103.96	-1827.37	209,841.65	2,027.89
REVERSAL	1.33	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				209,841.65	2,027.89
CORE ADV 2 E	2432.00	01/08	09/04			2432.00	209,841.65	2,027.89
CORE ADV 2 E	2432.00	01/08	09/05			2432.00	209,841.65	2,027.89
REVERSAL	2.00	01/08	09/05				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		03/08	09/08		80.80	2053.68	209,656.89	2,027.89

REVERSDBO.81 03/08 09/08
EXPENSE ADVA 157.00 03/08 09/11

Page 1 of 1
209,656.89 -7,439.23 97.08
157.00 209,656.89 -7,439.23 97.08

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2008 DETAIL BY TRANSACTION

TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	LAST PAID	POST DATE	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID	CR LIFE/ DISAB	LT CHRG/ FEES	PRINCIPAL BAL AFTER TRAN	ESCROW BAL AFTER TRAN	UNAPP FUNDS AFTER TRAN
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		

Entity:0510rg50013

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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	7/28/2010
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 12:53 PM	7/7/2009
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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

260 Unapplied Payment	0 FORT
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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		

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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

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(\$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

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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

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
0	GFSLOANS\Eva.Tam	0	0	\$0.00
0	GFSLOANS\Eva.Tam	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
0	Eva.Tam	0	0	\$0.00
0	Eva.Tam	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
0	Eva.Tam	0	0	\$0.00
0	Eva.Tam	0	0	\$0.00
0	GFSLOANS\Eva.Tam	0	0	\$0.00
0	GFSLOANS\Eva.Tam	0	0	\$0.00
0	GFSLOANS\Todd.Arola	0	0	\$0.00
0	SYSTEM	0	0	\$0.00
0	Eva.Tam	0	0	\$0.00
0	Eva.Tam	0	0	\$0.00
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0	Eva.Tam	0	0	\$0.00
0	SYSTEM	0	0	\$0.00
0	Eva.Tam	0	0	\$0.00
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0	Eva.Tam	0	0	\$0.00
0	GFSLOANS\Eva.Tam	0	0	\$0.00
0	GFSLOANS\Eva.Tam	0	0	\$0.00
0	GFSLOANS\Todd.Arola	0	0	\$0.00
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

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
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0 Kathryn.Worrell	136	0	\$0.00
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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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AdvPmtRuleCode

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Loanhist.rpt

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Page #1

Shellpoint Mortgage Servicing

Loan History Summary

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

Trans Date	Due Date	Trans Desc	Rev Code	Flag	Trans Amount	Principal Amount	Balance	Interest Amount	Escrow Amount	Balance	Late Charge Amount	Balance	Unappl. Balance	Money Type
03/15/18	01/01/10	Property Inspection Disb	0	0	(15.00)	207,389.66	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	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	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	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	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	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	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	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	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	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

PLAINTIFF'S
EXHIBIT

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ENGAD 800-631-6989

Shellpoint Mortgage Servicing

Loan History Summary

Loan ID Borrower Name
0578125938 **Jamie Singleton**

Trans Date	Due Date	Trans Desc	Rev Code	Trans Flag	Trans Amount	Principal Amount	Balance	Interest Amount	Escrow Amount	Balance	Late Charge Amount	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: 584050783												
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

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Loan ID Borrower Name
0578125938 Jamie Singleton

Trans Date	Due Date	Trans Desc	Rev Code	Trans Amount	Principal Amount	Principal Balance	Interest Amount	Escrow Amount	Escrow Balance	Late Charge Amount	Balance	Unappl. Balance	Money Type
09/29/17	01/01/10	Certified Mail Cost Disb	0 0	(0.91)		207,389.66					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					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					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)			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: Proleck Valuation Services Batch ID: 19633											
		Invoice Number: 1A24252											
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											

02401

Loan ID
0578125938
Borrower Name
Jamie Singleton

Trans Date	Due Date	Trans Desc	Rev Code	Flag	Trans Amount	Principal Amount	Balance	Interest Amount	Escrow Amount	Balance	Late Charge Amount	Balance	Unappl. Balance	Money Type
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06/28/17
01/01/10
Attorney Cost Disb
0
0
(905.00)
207,389.66
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
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
05/10/17
01/01/10
Property Inspection Disb
0
0
(15.00)
207,389.66

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
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
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
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
Payee: Proclor Financial
Batch ID: 9453

Invoice Number: 2151-IN

04/18/17
04/01/17
Late Charge Assess
0
0
(5.00)
207,389.66
04/17/17

03/30/17
01/01/10
Property Inspection Disb
0
0
(15.00)
207,389.66
Payee: MORTGAGE CONTRACTING SERVICES, INC
Batch ID: 23420

Invoice Number: 60030632_00296

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Loan History Summary

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

Trans Date	Due Date	Trans Desc	Rev Code	Flag	Trans Amount	Principal Amount	Principal Balance	Interest Amount	Escrow Amount	Escrow Balance	Late Charge Amount	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	01/01/17	Late Charge Assess	0	0	(5.00)		207,389.66				(5.00)	5,419.78	\$1,801.75	None
01/17/17														
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												

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Shellpoint Mortgage Servicing

Loan History Summary

Loan ID 0578125938 **Borrower Name** Jamie Singleton

Trans Date	Due Date	Trans Desc	Rev Code	Trans Flag	Trans Amount	Principal Amount	Balance	Interest Amount	Escrow Amount	Balance	Late Charge Amount	Balance	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/April 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: 608-1103638													
12/05/16	01/01/10	BPO/April 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													

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Shellpoint Mortgage Servicing

Loan History Summary

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

Trans Date	Due Date	Trans Desc	Rev Code	Trans Amount	Principal Amount	Balance	Interest Amount	Escrow Amount	Balance	Late Charge Amount	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	10/01/16	Late Charge Assess	0 0	(5.00)		207,389.66				(5.00)	5,404.78	\$1,801.75	None
10/17/16													
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 Mortgage Servicing
Loan History Summary

Loan ID Borrower Name
0578125938 Jamie Singleton

Trans Date	Due Date	Trans Desc	Rev Code	Flag	Trans Amount	Principal Amount	Balance	Interest Amount	Escrow Amount	Balance	Late Charge Amount	Balance	Unappl. Balance	Money Type
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09/29/16 01/01/10 Property Pres Disb 0 0 (15.00) 207,389.66
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
09/13/16 01/01/10 Property Pres Disb 0 0 (15.00) 207,389.66
Payee: MORTGAGE CONTRACTING SERVICES, INC Batch ID: 25303

Invoice Number: 60022743_00182

08/31/16 08/01/16 Late Charge Assess 0 0 (5.00) 207,389.66
08/17/16

08/17/16 12/01/09 Regular Payment 0 0 1,933.03 125.92 207,389.66 1,807.11
08/17/16 11/01/09 Regular Payment 0 0 1,933.03 124.83 207,515.56 1,808.20
08/17/16 10/01/09 Regular Payment 0 0 1,933.03 123.75 207,640.41 1,809.28
08/17/16 09/01/09 Regular Payment 0 0 1,933.03 122.68 207,764.16 1,810.35
08/17/16 08/01/09 Regular Payment 0 0 1,933.03 121.62 207,886.84 1,811.41
08/17/16 07/01/09 Regular Payment 0 0 1,933.03 120.57 208,008.46 1,812.46
08/17/16 06/01/09 Regular Payment 0 0 1,933.03 119.53 208,129.03 1,813.50
08/17/16 05/01/09 Regular Payment 0 0 1,933.03 118.50 208,248.56 1,814.53
08/17/16 04/01/09 Regular Payment 0 0 1,933.03 117.48 208,367.06 1,815.55
08/17/16 03/01/09 Regular Payment 0 0 1,933.03 116.46 208,484.54 1,816.57
08/17/16 03/01/09 Unapplied Payment 0 0 (19,330.30) 208,601.00
08/01/16 03/01/09 Property Pres Disb 0 0 (15.00) 208,601.00
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
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
Payee: CoreLogic Batch ID: 3045
Invoice Number: 449202

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Loan History Summary

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LOAN ID	HISTORY COUNT	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

PLAINTIFFS
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NGAD 800-831-8888

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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	Miscellan eous (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	Miscellan eous (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 Managem ent	0	0	-3

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PRINCIPAL AMOUNT	END PRINCIPAL BAL	INTEREST AMOUNT	ESCROW AMT	END ESCROW BAL	LATECHARGE AMT	END LCACCR 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		CYPREX SERVICE S, LLC	95142
	207389.7		0	-27821.7	0	5704.78	0			0
	207389.7		0	-27821.7	0	5704.78	0		MCMICH AEL 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 Managem ent	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	Inspectio ns	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	Inspectio ns	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	Inspectio ns	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 Managem ent	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 Managem ent	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 Managem ent	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	Miscellan eous (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	Miscellan eous (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
207389.7		0	-25073.9	0	5694.78	0				0

8 de -

	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 Insurance	91553
	207389.7		0	-25073.9	0	5694.78	0	166691	Proctor Financial Insurance	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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00000043608	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	Inspection	0	0	-12
00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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	Inspection	0	0	-12
00000043608	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	Miscellan eous (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	Miscellan eous (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	Miscellan eous (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 Managem ent	0	0	-3

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 SOLUTIONS AMERICA INC	89033
207389.7		0	-25073.9	0	5684.78	0	0		0
207389.7		0	-25073.9	0	5684.78	0	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 SOLUTI ONS AMERIC A 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 Insuranc e	88522
	207389.7		0	-22217.9	0	5684.78	0	164845	Proctor Financial Insuranc e	88471
	207389.7		0	-22217.9	0	5684.78	0	164723	Proctor Financial Insuranc e	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

1.4

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	Miscellan eous (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	Inspectio ns	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 Managem ent	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	MCMICH AEL TAYLOR GRAY LLC	87469
207389.7			0	-22217.9	0	5679.78	0	164298	MCMICH AEL 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	Miscellan eous (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

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		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		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 SOLUTI ONS AMERIC A INC	82445
	207389.7		0	-22217.9	0	5664.78	0	161397	SLK GLOBAL SOLUTI ONS AMERIC A INC	82443
	207389.7		0	-22217.9	-5	5664.78	0	0		0
	207389.7		0	-22217.9	0	5659.78	0	161112	MCMICH AEL TAYLOR GRAY LLC	81931
	207389.7		0	-22217.9	0	5659.78	0	161112	MCMICH AEL 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		0

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

22

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	Vendor Managem ent	0	0	-3
					Assess				
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	Vendor Managem ent	0	0	-3
					Assess				
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	Inspectio ns	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

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207389.7		0	-22217.9	0	5659.78	0			0		0
207389.7		0	-22217.9	0	5659.78	0			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		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	Miscellan eous (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	Miscellan eous (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	Inspectio ns	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 Disburse ment	Lien Cost/Rec ording	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 Insurance	78989
207389.7		0	-22217.9	0	5649.78	0	159127	Proctor Financial Insurance	78989
207389.7		0	-22217.9	0	5649.78	0	158853	CYPREX SERVICE S, LLC	78689
207389.7		-2747.75	-22217.9	0	5649.78	0	158718	Dorchester County	78473
207389.7		0	-19470.2	0	5649.78	0	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	MCMICH AEL 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	11/1/2010 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	11/1/2010 12:00:00 AM	Other Fees Disb	Inspection	0	0	-12
0000043608	349	11/27/2021 12:00:00 AM	11/29/2021 12:00:00 AM	11/1/2010 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	11/1/2010 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	11/1/2010 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	11/1/2010 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	11/1/2010 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 SERVICE S, 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	MCMICH AEL TAYLOR GRAY LLC	76326
207389.7		0	-19470.2	0	5644.78	0	157371	MCMICH AEL TAYLOR GRAY LLC	76326
207389.7		0	-19470.2	0	5644.78	0	157371	MCMICH AEL TAYLOR GRAY LLC	76326

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	207389.7		0	-19470.2	0	5644.78	0	157371	MCMICH AEL TAYLOR GRAY LLC	76326
	207389.7		0	-19470.2	0	5644.78	0	157320	Proctor Financial Insuranc e	76263
	207389.7		0	-19470.2	0	5644.78	0	157319	SLK GLOBAL SOLUTI ONS AMERIC A 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 SERVICE S, 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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00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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

207389.7		0	-19470.2	0	5639.78	0	156322	MCMICH AEL 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		0
207389.7		0	-19470.2	0	5634.78	0	155535	SLK GLOBAL SOLUTI ONS AMERIC A INC	73738
207389.7		0	-19470.2	0	5634.78	0	155531	Proctor Financial Insuranc e	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	0	CYPREX X SERVICE S, LLC	73350
207389.7		0	-19470.2	0	5634.78	0	0		0

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	207389.7			0	-19470.2		0	5634.78		0	155252	MCMICH AEL TAYLOR GRAY LLC	73247
	207389.7			0	-19470.2		0	5634.78		0	155252	MCMICH AEL TAYLOR GRAY LLC	73247
	207389.7			0	-19470.2		0	5634.78		0	155252	MCMICH AEL 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	MCMICH AEL TAYLOR GRAY LLC	72558
	207389.7			0	-19470.2		0	5629.78		0	154691	MCMICH AEL TAYLOR GRAY LLC	72558
	207389.7			0	-19470.2		0	5629.78		0	154691	MCMICH AEL TAYLOR GRAY LLC	72558

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00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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	Inspection	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	MCMICH AEL 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 SOLUTI ONS AMERIC A INC	71828
207389.7			0	-19470.2	0	5629.78	0	154119	MCMICH AEL TAYLOR GRAY LLC	71726
207389.7			0	-19470.2	0	5629.78	0	153781	Proctor Financial Insuranc e	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 SOLUTIONS AMERICA 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 Insurance	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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00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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	Inspection	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	Inspection	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	0	CYPREX X SERVICE S, LLC	70379
207389.7		0	-17218.2	0	5624.78	0	0		0
207389.7		0	-17218.2	-5	5624.78	0	0		0
207389.7		0	-17218.2	0	5619.78	0	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

00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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	Inspection	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 SERVICE S, 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	Miscell eous (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	Miscell eous (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	Inspectio ns	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	Inspection	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 Insurance	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		0
207389.7		0	-17218.2	0	5604.78	0	149619	Proctor Financial Insurance	65251
207389.7		0	-17218.2	0	5604.78	0	149618	CYPREX 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	MCMICH AEL TAYLOR GRAY LLC	65104
	207389.7		0	-17218.2	0	5604.78	0	149574	MCMICH AEL TAYLOR GRAY LLC	65104
	207389.7		0	-17218.2	0	5604.78	0	149574	MCMICH AEL 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 Management	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	Miscellaneous (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	Miscellaneous (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	Inspections	0	0	-3

SS

207389.7		0	-17218.2	0	5604.78	0	149574	MCMICH AEL TAYLOR GRAY LLC	65104
207389.7		0	-17218.2	0	5604.78	0	149574	MCMICH AEL TAYLOR GRAY LLC	65104
207389.7		0	-17218.2	0	5604.78	0	149574	MCMICH AEL TAYLOR GRAY LLC	65104
207389.7		0	-17218.2	0	5604.78	0	149574	MCMICH AEL TAYLOR GRAY LLC	65104
207389.7		0	-17218.2	0	5604.78	0	149574	MCMICH AEL 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

Sc

	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 Insurance	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 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 Insurance	62392
	207389.7		0	-17218.2	0	5589.78	0			0
	207389.7	-2640.29	0	-17218.2	0	5589.78	0	5736	Dorchester, 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

CD

	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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00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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	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
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
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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	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
	207389.7		0	-14577.9	-5	5589.78	0	0		0
	207389.7		0	-14577.9	0	5584.78	0	5313	Proctor Financial Insuranc e	61719
	207389.7		0	-14577.9	0	5584.78	0	5312	Proctor Financial Insuranc e	61718
	207389.7		0	-14577.9	0	5584.78	0	5311	Proctor Financial Insuranc e	61717
	207389.7		0	-14577.9	0	5584.78	0	5310	Proctor Financial Insuranc e	61716

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00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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

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	Inspection	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	Inspection	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	MCMICH AEL TAYLOR GRAY LLC	61688
	207389.7		0	-14577.9	0	5584.78	0	5290	MCMICH AEL TAYLOR GRAY LLC	61688
	207389.7		0	-14577.9	0	5584.78	0	5290	MCMICH AEL TAYLOR GRAY LLC	61688
	207389.7		0	-14577.9	0	5584.78	0	5300	STERN & EISENBE RG MID ATLAN TI C 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	0	59711
207389.7			0	-14577.9	0	5574.78	0	0	0	0
207389.7			0	-14577.9	0	5574.78	0	0	0	0
207389.7			0	-14577.9	0	5574.78	0	3807	Proctor Financial Insurance	59439
207389.7			0	-14577.9	0	5574.78	0	3806	Proctor Financial Insurance	59436
207389.7			0	-14577.9	0	5574.78	0	3805	Proctor Financial Insurance	59434
207389.7			0	-14577.9	0	5574.78	0	3803	CYPREX SERVICE S, LLC	59428
207389.7			0	-14577.9	0	5574.78	0	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	Inspection	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	Inspection	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	Inspection	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		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	Inspection	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	Inspection	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	Miscellaneous (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	Miscellan eous (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	Inspectio ns	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		0
	207389.7		0	-12365.9	0	5544.78	0	0	Proctor Financial Insurance	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		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 Insurance	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 & EISENBERG MID ATLANTIC 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	

85

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 Disburse ment	Lien Cost/Rec ording	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	Inspectio ns	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	Inspectio ns	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	Miscellan eous (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	Inspectio ns	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	Miscellan eous (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		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 SERVICE S, 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

88

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

84

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	Inspectio ns	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	Miscellan eous (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		0
	207389.7		0	-9763.1	0	5514.78	0	0	Proctor Financial Insurance	45811
	207389.7		0	-9763.1	0	5514.78	0	0	STERN & EISENBERG MID ATLANTIC 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	Miscellan eous (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	Inspectio ns	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	Inspectio ns	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

424

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	Miscellan eous (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	Inspectio ns	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

95

	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		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 Insurance	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

97

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	Inspection	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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00000043608	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	Miscellane ous (Inv.)	0	0	-0.1
00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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
00000043608	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	Miscellane ous (Inv.)	0	0	-0.1
00000043608	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

99

	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		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		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 Insurance	40509

180

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

101

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	Inspection	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	Inspection	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

	207389.7		0	-7321.13	0	5484.78	0			0
	207389.7		0	-7321.13	0	5484.78	0	0	SAFE GUARD PROPER TIES 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		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 Disburse ment	Lien Cost/Rec ording	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	Miscellan eous (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	11/1/2010 12:00:00 AM	3rd Party Recov Fees Assess	Travel Expense s	0	0	-351.46
0000043608	45	11/30/2018 12:00:00 AM	11/30/2018 12:00:00 AM	11/1/2010 12:00:00 AM	Other Fees Disb	Inspectio ns	0	0	-15
0000043608	44	11/28/2018 12:00:00 AM	11/28/2018 12:00:00 AM	11/1/2010 12:00:00 AM	3rd Party Recov Fees Disb	Miscellan eous (Inv.)	0	0	-0.1
0000043608	43	11/28/2018 12:00:00 AM	11/28/2018 12:00:00 AM	11/1/2010 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	11/1/2010 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	11/1/2010 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	11/1/2010 12:00:00 AM	3rd Party Recov Fees Assess	Mediation /Trial	0	0	-400

107

	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		0

108

207389.7			0	-4956.36	0	5464.78	0				0
207389.7			0	-4956.36	0	5464.78	0			SAFE GUARD PROPER TIES MANAGE MENT, LLC	33109
207389.7			0	-4956.36	0	5464.78	0			Proctor Financial Insuranc e	32996
207389.7			0	-4956.36	0	5464.78	0			SECURIT Y CONNEC TIONS, INC	32995
207389.7			0	-4956.36	-5	5464.78	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

109

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 Expense s	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	Miscellan eous (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	Inspectio ns	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	Miscellan eous (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

710

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	Inspection	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

111

	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		0

112

	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

113

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	Inspection	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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00000043608	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
00000043608	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
00000043608	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
00000043608	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	Inspections	0	0	-15
00000043608	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
00000043608	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	Miscellaneous (Inv.)	0	0	-0.1

115

	207389.7			0	-4956.36	0	5444.78	0	0	SAFE GUARD 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		0
	207389.7			0	-4956.36	0	5439.78	0	0	STERN & EISENBERG MID ATLANTIC PC	14270

116

	207389.7		0	-4956.36	0	5439.78	0 0	STERN & EISENBE RG MID ATLANTI C PC	14270
	207389.7		0	-4956.36	0	5439.78	0 0	STERN & EISENBE RG MID ATLANTI C PC	14270
	207389.7		0	-4956.36	0	5439.78	0 0	STERN & EISENBE RG MID ATLANTI C PC	14270
	207389.7		0	-4956.36	0	5439.78	0 0	SAFEGU ARD PROPER TIES MANAGE MENT, LLC	14231
	207389.7		0	-4956.36	0	5439.78	0 0	SECURIT Y CONNEC TIONS, INC	13746
	207389.7		0	-4956.36	0	5439.78	0 0	Proctor Financial Insuranc e	13665

117

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	Inspection	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	Inspection	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

114

	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		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 Insurance	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		0
	207389.7		0	-4956.36	0	5439.78	0	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

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

Escrow Advanced:

27821.69

Delinquent Taxes

0.00

Delinquent Insurance

0.00

Deferred Balance

0.00

Late Charges Good Through:

01/01/10

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

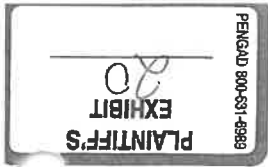
Subtotal Due:

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



PAYOFF INTEREST DETAIL

System Date: 6/05/2023

Message: CLICK RETURN TO EXIT [INQUIRY ONLY]

Interest Detail Panel

Account 1051279127

From	To/Thru	Rate	Amount	Per - Diem	Amount
12/31/99	06/31/23	10.45000	292575.24	0.0000	292575.24
06/31/23	06/12/23	10.45000	683.13	59.3759	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
00/00/00	00/00/00	0.00000	0.00	0.0000	0.00

Calculated Interest Due 295228.37
Less APR Recalculated Interest 0.00
Total Interest Due 295228.37

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-100/00/00 Lc- Amt 1 0.00
Due Dt-200/00/00 Lc- Amt 2 0.00

Payoff Statement

Reset Date 00/00/00 Counter 
Reset Period End 00/00/00
Creation 00/00/00 Time 00:00
Notification 00/00/00
Go-File Exp 00/00/00

Error! Filename not specified.

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

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

Total

\$

17,112.27



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
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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		\$ -



(continued on back)

you may cure the default by paying the total amount due, 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.

four 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:

RE: Account Number
Property Address
5505 RONSHAM PLACE
NORTH CHARLESTON SC 29418-3077

JAMIE SINGLETON
5505 RONSHAM PLACE
NORTH CHARLESTON SC 29418-3077

05/15/08

[[dplx]]

CERTIFIED COPY

2012 JUN 14 PM 2:36

Cheryl Holden
CLERK OF COURT
DORCHESTER COUNTY

05/15/08
Account Number [REDACTED]
Page Two

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.

AUD-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

JUDGMENT IN A CIVIL CASE
CASE NUMBER 2011CP1800871STATE OF SOUTH CAROLINA
COUNTY OF DORCHESTER
IN THE COURT OF COMMON PLEAS

50 By 50 Reo, LLC

Jamie Singleton

Indigo Pointe

Homeowners Association

PLAINTIFF(S)

DEFENDANT(S)

Submitted by:

Attorney for: ☐ Plaintiff
☐ Self-Represented Litigant

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);

☐ **ACTION STRICKEN (CHECK REASON):** ☐ Rule 40(i) SCRCP; ☐ Bankruptcy; ☐ Other:

☐ **DISPOSITION OF APPEAL TO THE CIRCUIT COURT (CHECK APPLICABLE BOX):**
☐ Binding arbitration, subject to right to restore to confirm, vacate or modify arbitration award;
☐ 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:

PLAINTIFFS
EXHIBIT
43

PENGAD 800-631-6888

FILED-RECORDED
2012 NOV -8 AM 10:40
CLERK OF COURT
DORCHESTER COUNTY
SOUTH CAROLINA

INFORMATION FOR THE JUDGMENT INDEX		
Amounts listed below when the judgment is payable to real or personal property or if any amount should be entered. If the entry is not applicable, 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.

 Circuit Court Judge	3075 Judge Code	10/31/2012 Date
---	----------------------------------	----------------------------------

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

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 GRANT
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 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 ("HAMP"). 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 Disburs Insurance Proceeds

On September 4, 2012, Defendant filed his Motion to Disburs 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 pleading⁴ 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 IIMP, 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, SCRPC, 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;

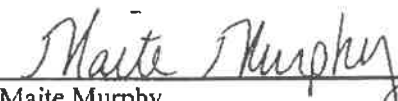
Defendant Jamie Singleton's Motion to Dismiss Rule 12-B-6 or Motion to Stay is denied;

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



2316

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. HARPERMAN

Title:

ASST VICE PRESIDENT
AMS SERVICING, LLC AS ATTORNEY IN FACT



3310

170954046

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



170954046

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



170954046
SINGLETON
NOMU

1031
SEC2012-PRIV

9

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



109010289

Singleton
WAM

KASOTA
CSFS-PROV



109010289



nnnnnnnn22n

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

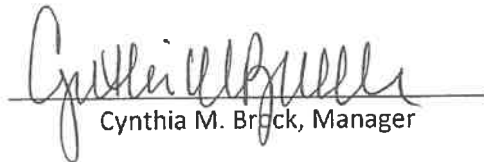
ALLONGE TO NOTE

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



6/12/23

Real Estate Inquiry

09:19:46

Levy-Yr: 2015

Receipt#: R 2015 00060335 00 D

TMS MAP#: 181 10 06 037 000 C

Block: _ Flc: _ Bankr: _

Jurisdiction Code: 1

Dist: 208 Cnty: 312.00

City: 95.00

Name : SINGLETON JAMIE

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: 2,710.68

Total-Paid: 2,710.68

Lend-Code: 300 Mort-Code: 918

Balance-Due: .00

Due-Date:

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



6/12/23

Real Estate Inquiry

09:19:08

Levy-Yr: 2016

Receipt#: R 2016 00060335 00 D

TMS MAP#: 181 10 06 037 000 C

lock: _ Flc: _ Bankr: _

Jurisdiction Code: 1

Dist: 208 Cnty: 312.60

City: 95.00

Name : SINGLETON JAMIE

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: _____

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#: B 2017 00060335 00

TMS MAP#: 181 10 06 037 000 C

Block: _ Flc: _ Bankr: _

Jurisdiction Code: 1

Dist: 208 Cnty: 316.30

City: 95.00

Name : SINGLETON JAMIE

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 00060335 00

TMS MAP#: 181 10 06 037 000 C

Block: _ Flc: _ Bankr: _

Jurisdiction Code: 1

Dist: 208 Cnty: 317 40

City: 97 00

Name : SINGLETON JAMIE

Addr1: _____

Addr2: 5505 ROWSHAM PL

Taxable Value: 239,385

C/S/Z: NORTH CHARLESTO 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: , , , , ,

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

Lend-Code: , , , , , 000 Mort-Code: , , , , ,

Balance-Due: .00

Due-Date:

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 00060335 00

TMS MAP#: 181 10 06 037 000 C

Block: _ Flc: _ Bankr: _

Jurisdiction Code: 1

Dist: 208 Cnty: 325 10

City: 97 00

Name : SINGLETON JAMIE

Addr1: _____

Addr2: 5505 ROWSHAM PL

Taxable Value: 267,685

C/S/Z: NORTH CHARLESTO SC 29418 2623

Total Assm: 10,710

Location: ROWSHAM PL 5505

Remarks :

Bldg Assm: 8,110

Land Assm: 2,600

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

H/S Assm: , , , , ,

Press F6 To View A Complete

Resid-Assm: , , , 10710

* Tax And Billing Breakdown *

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

TOTAL TAXES: , , , , , 2,602.80

Total-Paid: , , , 2,602.80

Lend-Code: , , , , , 000 Mort-Code: , 368

Balance-Due: .00

Due-Date:

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#: B 2020 00060335 00

TMS MAP#: 181 10 06 037 000 C

Block: _ Flc: _ Bankr: _

Jurisdiction Code: 1

Dist: 208 Cnty: 330.60

City: 95.00

Name : SINGLETON JAMIE

Addr1: _____

Addr2: 5505 ROWSHAM PL

Taxable Value: 267,685

C/S/Z: NORTH CHARLESTO SC 29418 2623

Total Assm: 10,710

Location: ROWSHAM PL 5505

Remarks :

Bldg Assm: 8,110

Land Assm: 2,600

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

H/S Assm:

Press F6 To View A Complete

Resid-Assm: . . . 10,710

* Tax And Billing Breakdown *

Rollback : Acres: 00 Lots: 001

TOTAL TAXES: 2,640.29

Total-Paid: 2,640.29

Lend-Code: 01869749 Mort-Code: 368

Balance-Due: .00

Due-Date:

Redemption Date: _____

Add-By: 2020/10/06

Batch Date: 2021/01/05 Number: 64626

hg-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 ..

TMS MAP#: 181 10 06 037 000 C

Block: _ Flc: _ Bankr: _

Jurisdiction Code: 1

Dist: 208 Cnty: 339.70

City: 95.00

Name : SINGLETON JAMIE

Addr1: _____

Addr2: 5505 ROWSHAM PL

Taxable Value: 267,685

C/S/Z: NORTH CHARLESTO SC 29418 2623

Total Assm: 10,710

Location: ROWSHAM PL 5505

Remarks :

Bldg Assm: 8,110

Land Assm: 2,600

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

H/S Assm:

Press F6 To View A Complete

Resid-Assm: . . . 10,710 _

* Tax And Billing Breakdown *

Rollback : Acres: 00 Lots: 001

TOTAL TAXES: 2,747.75

Total-Paid: 2,747.75

Lend-Code: 000 Mort-Code:

Balance-Due: .00

Due-Date:

Redemption 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

Receipt#: B 2022,00060335,00 ..

TMS MAP#: 181,10,06,037,000,C

Block: _ Flc: _ Bankr: _

Jurisdiction Code: 1

Dist: 208 Cnty: 339,70

City: 95,00

Name : SINGLETON JAMIE

Addr1: _____

Addr2: 5505 ROWSHAM PL

Taxable Value: 267,685

C/S/Z: NORTH CHARLESTON SC 29418 2623

Total Assm: 10,710

Location: ROWSHAM PL 5505

Remarks :

Bldg Assm: 8,110

Land Assm: 2,600

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

H/S Assm: , , , , ,

Press F6 To View A Complete

Resid-Assm: , , , 10710

* Tax And Billing Breakdown *

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

TOTAL TAXES: , , , , , 2,747.75

Total-Paid: 2,747.75

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

Balance-Due: .00

Due-Date:

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

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
051508	AA	010108		.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
			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 BRIM TO BRIM			
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			
			PYMT, 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 BRIM TO BRUN			
051908	DM	000000	T:22769 17:06:00			
			TT.B1.VI. XFRD CALL TO LM.			

ALL FCL23041



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



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(d) 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 Counter parts. 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.

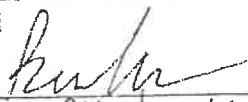
- (a) The Seller Responsible Party shall be fully responsible for the repurchase¹ and payment obligations of the Seller as and to the extent set forth in Sections 2.05(a) and 3.04(b) hereof. The Seller Responsible Party agrees that the Purchaser shall be entitled to seek enforcement directly against 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

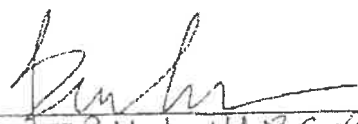
By: 

Name: Thomas Buttrick

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 Buttrick

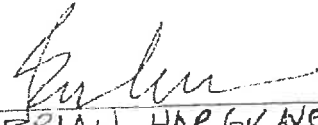
Title: Authorized Person

[MLPA (Nomura-Waterfall) (2018)]

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

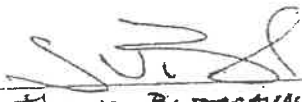
By: Nomura Corporate Funding Americas, LLC,
not in its individual capacity but solely as
Administrator on behalf of NNPL Trust Series
2012-1

By: 
Name: BRIAN HARGRAVE
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

[Bill of Sale (Nomura-Waterfall) (2018)]

As Of Dt	Loan ID	BorrowerFirstMid	BorrowerLast Name	Address	City	State	Zipcode	Total Principal Balance	Uen Position	Modification Flag	In Flight/Pending Modification	Bankruptcy Flag	Foreclosure Flag	HUD Pool 1 Flag
12/31/2017	351616229	Jamie	Singleton	5518 ROWSHAM PLACE	North Charleston	SC	29418	207,589.66	0 1	0	0	0	0	1 N

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

Plaintiff,

v.

Jamie Singleton; Indigo Pointe Homeowners
Association;

Defendant(s).

(014978-00008)

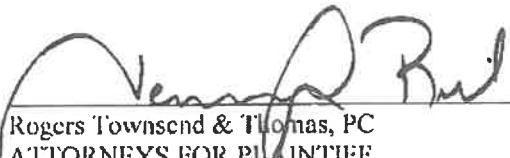
IN THE COURT OF COMMON PLEAS
DOCKET NO. 11-CP-18-0871

ATTORNEY CERTIFICATION
Deficiency Judgment Demanded
(Mortgagor Denied)

FILED-RECORDED
2011 DEC 19 PM 4:41
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 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)
Dale C. Floyd (SC Bar #68635)
Eric Moredock Stacey (SC Bar #5300)
Robert P. Davis (SC Bar #74030)
Vance L. Brabham, III (SC Bar #71250)
John P. Felner (SC Bar #77460)
Andrew W. Montgomery (SC Bar #79893)
Andrew A. Powell (SC Bar #100210)
220 Executive Center Drive
Columbia, SC 29210

Cheryl L. 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)

Post Office Box 100200 (29202)
(803) 744-4444

Columbia, South Carolina
December 16, 2011

16



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

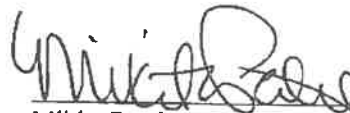
DOCKET NO. 11-CP-18-0871

CERTIFICATE OF MAILING
Deficiency Judgment Demanded

FILED-RECORDED
2011 DEC 19 PM 4:44
CHERYL SKRABAN
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

(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 (6.90%) 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 12.450% or less than 4.50%. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage point(s) (1.00%) 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 4.50%.

(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 5 percent (5%) of the original Principal amount of the loan. I will pay a Prepayment charge in an amount equal to 5 percent (5%) 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 limits, 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 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 are 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 action 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]

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
[Date]

IRVINE
[City]

CALIFORNIA
[State]

5555 BOWSIAM PLACE, NORTH CHARLESTON, SOUTH CAROLINA 29418
[Property Address]

1. BORROWER'S PROMISE TO PAY

or return for a loan that I have received, I promise to pay U.S. \$ 212,806.00 (this amount is called "Principal"), plus interest, to the order of Lender. Lender is PEOPLE'S CHOICE HOME LOAN, INC., a
ANYTHING 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 and the full amount of Principal has been paid. I will pay
interest at a yearly rate of 10.500%. 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 rate it 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, 2005. 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 in interest before Principal. If, on February 1, 2005, 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 53678, 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. \$ 1,500.00. 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;
hereafter. Each date on which my interest rate could change is called a "Change Date."

01/04/2006

Page 1 of 4

01/04/2006

STATIONICALLY FILED - 2022 Jan 17 10:22 PM - DORCHESTER - COMMON PLEAS - CASE#2011CP1800871

EXHIBIT 2



02577

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an index. The "index" is the average of published prime rates for 30 month U.S. dollar denominated deposits in the London market ("LIBOR") as published in the Wall Street Journal. The most recent index figure published 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

Each Change Date, the Note Holder will calculate my new interest rate by adding 5.5 and 100 (multiplied) percentage points (6.55%) to the Current Index. The Note Holder will then round the result of this addition to the next one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded result 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 entire principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate as stated in each payment. 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 4.450%. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage point (1.000%). I agree the rate of interest I have been paying for the preceding 3 months

My interest rate will never be greater than 16.450%. My interest rate will never be less than 4.450%.

(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 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 makes it due if 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 my accrued and unpaid interest on the Prepayment. If payment, there will be no changes in the due dates of my monthly payments under the Note. If I make a partial prepayment to more 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 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 a specified percentage (not to exceed 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).

6. LOAN CHARGES

If a law, which applies to the 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 levels 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 levels 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 it returns amounts Provided, 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 that I was to pay a late charge to the Note Holder, the amount of the charge will be 1/8% of my due installment of principal and interest. I will pay this late charge promptly if it has been added on each late payment.

(B) Default

If I do not pay the full amount of scheduled payments on the date it is due, I am in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice (below) and that if I do not pay the specified 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 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 was required me to pay money solely 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. These 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 Properly 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 6(A), 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, assuming 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 Default. "Presentment" means the right to require the Note Holder to demand payment or amounts due. "Notice of Default" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

UNIFORM SECURED NOTE

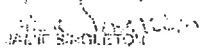
This Note is a take form instrument with varied variations in some jurisdictions. In addition to the protections given to the Note holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note holder from possible 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 periodic payments in full of all amounts I owe under this Note. Some of those conditions are listed below.

If all or any part of the Property or any interest in the Property is sold or transferred (a) 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 demand immediate payment in full of all sums secured by this Security Instrument. However, the amount shall not be increased by Lender if such increase is prohibited by Applicable Law. Lender also shall not be required to accept a (b) Borrower causes to be submitted to Lender information received by Lender to evaluate the intended transferee as if a new loan were being made to the transferee, but (c) Lender reasonably determines that a change of ownership will not be made by the same assumption and that the risk to a portion of my investment or agreement in this Security Instrument is acceptable to Lender.

In the event permitted by Applicable Law, Lender may change a responsibility for 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 covenants and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under this 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 or, if applicable, with Section 15 when 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 enforce any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HANDS AND SEALS OF THE UNDERSIGNED.


Lender

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

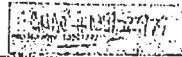
(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

(Sign Original Only)

ARTIST'S PROSE NOTE
 (To be filled in by the artist or the artist's representative)
 Including Payment and Penalty



THIS NOTE CERTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT MY MONTHLY INTEREST RATE CAN CHANGE AT ANY TIME, AND THE MAXIMUM RATE I WILL PAY.

DATE: 10/1/80
 NAME: [REDACTED]
 ADDRESS: 1000 BOWMAN PLACE, NORTH CHARLOTTE, SOUTH CAROLINA 28212
 (City and State)

1. **INTEREST RATE PROVISIONS TO PAY**
 The interest rate on this note shall be the prime rate as published in the Wall Street Journal, New York, New York, on the first day of each month, plus one percent (1%). The interest rate shall not exceed the maximum rate of interest set forth in this note. If the interest rate exceeds the maximum rate, the interest rate shall be the maximum rate.
2. **INTEREST**
 Interest on this note shall be paid monthly on the first day of each month. The interest rate shall be the interest rate set forth in this note. If the interest rate exceeds the maximum rate, the interest rate shall be the maximum rate.
3. **PAYMENTS**
 (a) **Time and Place of Payments**
 Payments on this note shall be made monthly on the first day of each month. Payments shall be made to the lender at the address set forth in this note. If the lender changes its address, the lender shall notify the borrower in writing.
4. **INTEREST RATE AND MONTHLY PAYMENT CHANGES**
 (a) **Interest Rate Changes**
 The interest rate on this note shall be the prime rate as published in the Wall Street Journal, New York, New York, on the first day of each month, plus one percent (1%). The interest rate shall not exceed the maximum rate of interest set forth in this note. If the interest rate exceeds the maximum rate, the interest rate shall be the maximum rate.

5. **DEFINITIONS**
 (a) **Prime Rate**
 The prime rate shall be the prime rate as published in the Wall Street Journal, New York, New York, on the first day of each month. The prime rate shall not exceed the maximum rate of interest set forth in this note. If the prime rate exceeds the maximum rate, the prime rate shall be the maximum rate.
6. **ASSIGNMENT OF RIGHTS**
 The borrower shall assign to the lender all of its rights in and to this note. The lender shall have the right to assign this note to any other person or entity. The lender shall have the right to enforce this note against the borrower.
7. **ENTIRE AGREEMENT**
 This note shall constitute the entire agreement between the borrower and the lender. No other agreement, oral or written, shall be binding on the borrower or the lender.
8. **FORCE MAJEURE**
 If the lender is unable to perform its obligations under this note due to a force majeure event, the lender shall be excused from its obligations. The lender shall notify the borrower in writing of the force majeure event.
9. **SEVERABILITY**
 If any provision of this note is held to be unenforceable, the remaining provisions shall remain in effect. The provisions of this note shall be construed to give effect to the intent of the parties.
10. **GOVERNING LAW**
 This note shall be governed by the laws of the State of South Carolina. The courts of the State of South Carolina shall have jurisdiction over any dispute arising out of this note.

11. **WARRANTY OF TITLE**
 The lender warrants that it has the right to make the loan to the borrower. The lender warrants that it has the right to enforce this note against the borrower. The lender warrants that it has the right to assign this note to any other person or entity. The lender warrants that it has the right to enforce this note against the borrower.



UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

IN RE:

Jamie Singleton

Last four of social security #:0250

DEBTOR(S)

CASE NO: 09-01576-jw
CHAPTER: 13

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 debtor¹ 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 <u>Not</u> 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.



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 <u>Not</u> avoided (see IV(B)(4) below)	Judicial lien avoided (see IV(E) below)
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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)
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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)
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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 **\$3,000.00 (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
Deborah D. Damp
BY: DEPUTY CLERK (12)

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

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF SOUTH CAROLINA		PROOF OF CLAIM								
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Name of Debtor In re: Jamie Singleton</td> <td style="width: 50%;">Case No.: 09-01576-W</td> </tr> </table>			Name of Debtor In re: Jamie Singleton	Case No.: 09-01576-W						
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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.										
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">Name of Creditor (The person or other entity to whom the debtor owes money or property.) GMAC Mortgage, LLC</td> <td style="width: 60%;"> ☐ Check box if you are aware that anyone else has filed a claim & attach copy of statement giving particulars </td> </tr> <tr> <td>Law Firm File No. 308045-00675</td> <td> ☐ Check box if you have never received any notices from the bankruptcy court in this case. </td> </tr> <tr> <td>Name and address where notices should be sent: GMAC Mortgage, LLC Attn: Mail Code 507-345-110 3451 Hammond Avenue Waterloo, IA 50702</td> <td> ☐ Check box if the address differs from the address on the envelope sent to you by the court. </td> </tr> </table>		Name of Creditor (The person or other entity to whom the debtor owes money or property.) GMAC Mortgage, LLC	☐ Check box if you are aware that anyone else has filed a claim & attach copy of statement giving particulars	Law Firm File No. 308045-00675	☐ Check box if you have never received any notices from the bankruptcy court in this case.	Name and address where notices should be sent: GMAC Mortgage, LLC Attn: Mail Code 507-345-110 3451 Hammond Avenue Waterloo, IA 50702	☐ Check box if the address differs from the address on the envelope sent to you by the court.			
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☐ Goods Sold ☐ Services performed ☒ Money loaned										
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.										
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;"> 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. </td> <td style="width: 50%; vertical-align: top;"> 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 \$ <u>27,790.70</u> </td> </tr> </table>			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.	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 \$ <u>27,790.70</u>						
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5. Total Amount of arrearage Claim at Time Case Filed: <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">\$0.00</td> <td style="width: 25%;">\$27,790.70</td> <td style="width: 25%;">\$0.00</td> <td style="width: 25%;">\$27,790.70</td> </tr> <tr> <td style="text-align: center;">(Unsecured)</td> <td style="text-align: center;">(Secured)</td> <td style="text-align: center;">(Priority)</td> <td style="text-align: center;">(Total)</td> </tr> </table> ☒ 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.			\$0.00	\$27,790.70	\$0.00	\$27,790.70	(Unsecured)	(Secured)	(Priority)	(Total)
\$0.00	\$27,790.70	\$0.00	\$27,790.70							
(Unsecured)	(Secured)	(Priority)	(Total)							
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.										
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Date: March 20, 2009</td> <td style="width: 80%;">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): /s/ Samuel C. Waters, Attorney for GMAC Mortgage, LLC</td> </tr> </table>			Date: 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): /s/ Samuel C. Waters, Attorney for GMAC Mortgage, LLC						
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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



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
[Date]

IRVINE
[City]

CALIFORNIA
[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

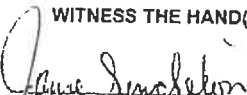
This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses 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]

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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VMP MORTGAGE FORMS - (800)521-7291

(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]:

☒ Adjustable Rate Rider	☐ Condominium Rider	☐ Second Home Rider
☐ Balloon Rider	☒ 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

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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 seized 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

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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

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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

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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

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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.

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(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.

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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

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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.

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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.

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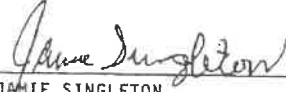
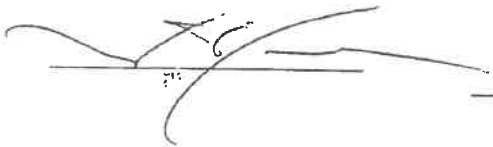
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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

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: 8/04/10

[Signature]
Notary Public for South Carolina

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True Certified Copy

ADJUSTABLE RATE RIDER
(LIBOR Six-Month Index (As Published In The Wall Street Journal)-Rate Caps)

Loan Number 10281247

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.

 (Seal) _____ (Seal)
JAMIE SINGLETON -Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

True Certified Copy
[Signature]

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.

10281247

MULTISTATE PUD RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3150 1/01

Page 1 of 3

Initials: *JLS*

 -7R (0008)

VMP MORTGAGE FORMS - (800)521-7291

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.

10281247

UMP 7R (0008)

Page 2 of 3

Initials: JIS

Form 3150 1/01

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

Jamie Singleton (Seal) _____ (Seal)
JAMIE SINGLETON -Borrower -Borrower

-Borrower (Seal) -Borrower (Seal)

-Borrower (Seal) -Borrower (Seal)

-Borrower (Seal) -Borrower (Seal)

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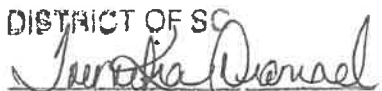
Form 3150 1/01

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 Consultants, 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:

Jamie Singleton,

Debtor(s).

CHAPTER 13
CASE NO.: 09-01576-W

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:

Jamie Singleton,

Debtor(s).

CHAPTER 13
CASE NO.: 09-01576-W

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

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DATE 05/04/09

Waterloo

IA 50704-0780

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	TRN	DUE	TRANSACTION	PRINCIPAL	INTEREST	ESCROW
DATE	CDE	DATE	AMOUNT	PAID	PAID	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

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----- 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	SRO	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

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

JAMIE SINGLETON

5505 ROWSHAM PLACE

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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	SRO	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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----- 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
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	

BKR26635

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
[Signature]
BY: DEPUTY CLERK (12)

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF SOUTH CAROLINA

IN RE:

Jamie Singleton

Last four of social security #:0250

DEBTOR(S)

CASE NO: 09-01576-jw
CHAPTER: 13

AMENDED PLAN #1

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 debtor¹ 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 debtor² 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.



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 <u>Not</u> 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 <u>Not</u> 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 **\$3,000.00 (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

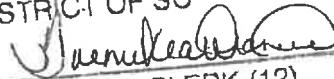
Jamie Singleton
5505 Rowsham Place
N. Charleston, SC 29418-2623

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
CHARLOTTE, 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:

Jamie Singleton,

Debtor(s).

CHAPTER 13
CASE NO.: 09-01576-W

NOTICE OF MOTION SEEKING
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:

Jamie Singleton,

Debtor(s).

CHAPTER 13
CASE NO.: 09-01576-W

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:

Jamie Singleton,

Debtor(s).

CHAPTER 13
CASE NO.: 09-01576-W

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

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
[Date]

IRVINE
[City]

CALIFORNIA
[State]

5505 ROWSHAM PLACE, NORTH CHARLESTON, SOUTH CAROLINA 29418
[Properly 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

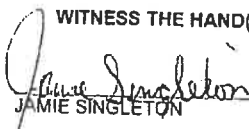
This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses 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 are 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]

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

True Certified Copy
[Signature]

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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VMP MORTGAGE FORMS - (000)521-7291

(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]:

☒ Adjustable Rate Rider	☐ Condominium Rider	☐ Second Home Rider
☐ Balloon Rider	☒ 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

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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

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

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

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 seized 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 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

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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

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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

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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

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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.

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(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.

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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

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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.

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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.

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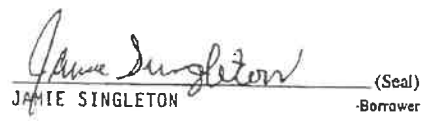
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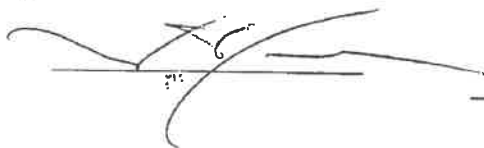
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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Signed, sealed and delivered in the presence of:



 (Seal)
JAMIE SINGLETON -Borrower



(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

10281247

UHP-6A(SC) 100051.02

Page 14 of 15

Form 3041 1/01

02652

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

[Signature]
Notary Public for South Carolina

10281247

6AISC1 (0005).02

Page 15 of 15

Initials: JLS

Form 3041 1/01

02653

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.

James Singleton (Seal) (Seal)
JAMIE SINGLETON -Borrower -Borrower

(Seal) (Seal)
-Borrower -Borrower

(Seal) (Seal)
-Borrower -Borrower

True Certified Copy
[Signature]

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.

10281247

MULTISTATE PUD RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3150 1/01

Page 1 of 3

Initials: JS

 7R (0008)

VMP MORTGAGE FORMS - (800)521-7291

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.

10281247

6510-7R (0003)

Page 2 of 3

Initials: JS

Form 3150 1/01

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

Jamie Singleton (Seal) _____ (Seal)
JAMIE SINGLETON -Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

10281247

10281247-7R (0008)

Page 3 of 3

Form 3150 1/01

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 Consultants, 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
Juanita D. Dismore
BY: DEPUTY CLERK (12)

IN THE UNITED STATES BANKRUPTCY COURT

FOR THE DISTRICT OF SOUTH CAROLINA

IN RE:

JAMIE SINGLETON

DEBTOR(S)

CASE NO: 09-01576-jw

CHAPTER: 13

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:

JAMIE SINGLETON

DEBTOR(S)

CASE NO: 09-01576-jw

CHAPTER: 13

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:

JAMIE SINGLETON

CASE NO: 09-01576-jw
CHAPTER: 13

CERTIFICATION OF MAILING

DEBTOR(S)

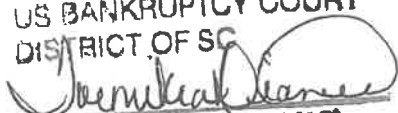
I, Stacie G. Nobles, hereby certify that a copy of the Objection to the §362 Motion Seeking Relief on behalf of GMAC Mortgage, LLC, debtor's Certification of Facts, and this Certification of Mailing were mailed to the parties listed below:

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

TRUE COPY
TEST
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**



Entered: 06/25/2009

A handwritten signature in cursive script, reading "John E. Wailes".

US Bankruptcy Court Judge
District of South Carolina



UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF SOUTH CAROLINA

IN RE:

Jamie Singleton,

DEBTOR(S).

308045-00675

CHAPTER 13
CASE NO.: 09-01576-W

SETTLEMENT ORDER

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

District/Off: 0420-2

User: weathers

Date Created: 6/25/2009

Case: 09-01576-jw

Form ID: pdf01

Total: 6

Recipients of Notice of Electronic Filing:

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):

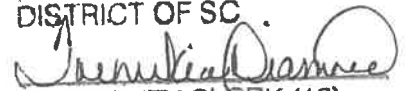
db	Jamie Singleton	5505 Rowsham Place	N. Charleston, SC 29418
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TOTAL: 1

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:

JAMIE SINGLETON

Debtor

CASE NO: 09-01576-JW

(CHAPTER 13)

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 jurisdiction 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:

JAMIE SINGLETON

Debtor

CASE NO: 09-01576-JW

(CHAPTER 13)

NOTICE OF OPPORTUNITY FOR HEARING

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)

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.
- ☒ 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



Notice Recipients

District/Off: 0420-2
Case: 09-01576-jw

User: henton
Form ID: 204jwBNC

Date Created: 9/1/2009
Total: 7

Recipients of Notice of Electronic Filing:

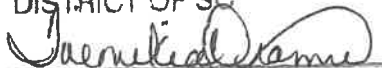
tr	James M. Wyman	nobles@charleston13.com
aty	Cheryl H. Fisher	Bankruptcy@rtt-law.com
aty	Jennifer W. Rubin	rubin@rtt-law.com
aty	Robert Lawrence Papa	papa@btitelecom.net
aty	Samuel C. Waters	bankruptcy@rtt-law.com

TOTAL: 5

Recipients submitted to the BNC (Bankruptcy Noticing Center):

db	Jamie Singleton	5505 Rowsham Place	N. Charleston, SC 29418		
ust	US Trustee	Strom Thurmond Federal Bldg	1835 Assembly Street	Suite 953	Columbia, SC
	29201				

TOTAL: 2

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:

JAMIE SINGLETON

5505 ROWSHAM PLACE
N. CHARLESTON, SC 29418

Debtor

CASE NO: 09-01576-JW

(CHAPTER 13)

**MOTION TO DISMISS CASE FOR
NON-COMPLIANCE PURSUANT TO SETTLEMENT
AGREEMENT AND PRIOR P-III ORDER OF THE
COURT - NON-PAYMENT**

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



TRUE COPY
TEST:
US BANKRUPTCY COURT
DISTRICT OF SC
Deborah D. James
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.

RAY SWARTZ & ASSOCIATES OF SOUTH CAROLINA
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Spartanburg	Summerville	Sumter	West Columbia



A P P E A R A N C E S

1

2

For the Plaintiff(s): Stern and Eisenberg
By: Jonathan Riddle, Esquire
1709 Devonshire Drive
Columbia, SC 29204

4

5

For the Defendant(s): Sloan Law Firm
By: William Sloan, Esquire
Post Office Box 85
Summerville, SC 29484

6

7

8

For the Defendant(s): WJ Barnes, PA
By: W. Jeffrey Barnes, Esquire
1515 N Federal Highway, Suite 300
Boca Raton, Florida 33432

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1 (Jamie Singleton, being duly sworn, testified as
2 follows:)

3 DIRECT EXAMINATION BY RIDDLE:

4 Q. Mr. Singleton, my name is Jonathan Riddle; I'm
5 an attorney and I represent the current
6 plaintiff, Wilmington Savings Fund; I'm going to
7 give you a few instructions to begin with just
8 so we know what we're doing; have you ever had
9 your deposition taken before?

10 A. I did.

11 Q. How many times?

12 A. Only once.

13 Q. Okay. Was it in this case?

14 A. Yes.

15 Q. So you've been through this before and as you
16 probably understand we have a Court Reporter
17 here so it's very important that she understands
18 everything you say, everything I say, so please
19 give an answer whether it's yes, no, no nodding
20 of the head or huh-uhs, just so she can get down
21 what we're saying; I can be long winded at times
22 but if you'll please let me finish and when
23 we're finished we'll let you finish, also if you
24 don't understand a question, I'm not trying to
25 trick you or say any magic words but just tell

1 me you don't understand it and I'll to rephrase
2 it; that being said also I'm not here trying to
3 starve anyone out or make anyone have to sit
4 here if they have to go for a comfort break so
5 if you need a break just let us know; anything
6 you didn't understand about that?

7 A. No. I understood.

8 Q. Okay. Could you please state your name for the
9 record?

10 A. Jamie Singleton.

11 Q. And where do you currently reside?

12 A. 5505 Rosham Place, North Charleston.

13 Q. And that is the property that is the subject of
14 this litigation, correct?

15 A. Correct.

16 Q. When did you first to move into that address?

17 A. In 2004.

18 Q. Okay. And at some point you took out a loan for
19 that piece of property?

20 A. I did.

21 Q. And that was with People's Choice Home Mortgage?

22 A. That is correct.

23 Q. Okay. When did you take out that loan?

24 A. It was July 2004, I believe.

25 (NOTE MARKED AS PLAINTIFF'S EXHIBIT NUMBER

1 ONE FOR IDENTIFICATION.)

2 Q. Now, I'm going to show you what I've marked as
3 Plaintiff's Exhibit One; when you took out this
4 loan in 2004 did you attend what is commonly
5 called a closing, you went to a lawyer's office
6 to sign documents regarding the loan?

7 A. Yes.

8 Q. And do you recognize that document I gave you;
9 it is a copy, but you recognize that document?

10 A. It's been a while.

11 Q. When you took out that loan, when you went to
12 this closing you were asked to sign a couple of
13 documents, correct?

14 A. Yes.

15 Q. Two of those documents were a promissory note,
16 correct?

17 A. Correct.

18 Q. And you understand what the terms of that note
19 basically said?

20 A. Correct.

21 MR. BARNES: I'm sorry. You said two of
22 those documents were the note?

23 MR. RIDDLE: No. That document is the note.
24 The other document I'm referring to is the
25 mortgage. I apologize.

1 MR. BARNES: Oh, okay.

2 Q. When you do that closing you probably signed a
3 packet of documents like this, right?

4 A. Yes.

5 Q. Applications, lead paint, and all that, but as
6 far as you are concerned you were presented with
7 what is called a promissary note?

8 A. Correct.

9 Q. And did you understand the terms of that note?

10 A. I did.

11 Q. And you understood that the entity at that time
12 was People's Choice Home Mortgage?

13 A. I did.

14 Q. And did you fill out an application for that
15 loan and you were approved for it?

16 A. That's correct.

17 Q. And essentially, without all the legal mumbo
18 jumbo you knew that they would advance the money
19 to buy the property and you would make those
20 payments on a monthly basis?

21 A. Correct.

22 Q. And now, that particular document, does that
23 look like the document you signed and I know
24 it's been almost 15 years?

25 A. Like I said it's been a while.

1 Q. If you could turn to the last page where the
2 signature block is.

3 A. Okay.

4 Q. Does that appear to be your signature or a copy
5 of your signature?

6 A. Do you have the original?

7 Q. The original is here but does that appear to be
8 a copy of your signature?

9 A. Without seeing the original I can't answer that
10 for sure.

11 Q. But does it look similar to how you would sign
12 your name?

13 A. I've answered your question.

14 (MORTGAGE MARKED AS PLAINTIFF'S EXHIBIT TWO
15 FOR IDENTIFICATION.)

16 Q. Okay. I'm going to show you what I've marked as
17 Plaintiff's Exhibit Two; going back to 2004 when
18 you signed that note you were also asked to sign
19 a mortgage; do you remember signing a mortgage?

20 A. Correct.

21 Q. And did you understand what that mortgage
22 essentially was?

23 A. Yes.

24 Q. Does this appear to be a copy of the mortgage
25 you signed in 2004?

- 1 A. It looks like it.
- 2 Q. And turning to the signature page, does this
- 3 appear to be your signature?
- 4 A. Um, I can't be for certain without looking at
- 5 the original. Um, can I see the original?
- 6 Q. I do not have the original with me currently;
- 7 does that appear to be a copy of your signature?
- 8 A. It appears to be a copy.
- 9 Q. And what name appears to be under the signature
- 10 that's on there?
- 11 A. Jamie Singleton.
- 12 Q. Could you read me that document, do you see
- 13 where it says where the mortgage holder would
- 14 be?
- 15 A. It says the borrower is a mortgagor under the
- 16 security instrument. MERS is Mortgage Electronic
- 17 Registration System.
- 18 Q. When you first took out the loan and started
- 19 making your payments the company you were making
- 20 your payments to was who?
- 21 A. People's Choice.
- 22 Q. And you made those payments until about 2006 to
- 23 People's Choice?
- 24 A. That's correct.
- 25 Q. And I understand you may not know exact dates

1 but at some point the company you were making
2 your payments to changed; is that correct?

3 A. That is correct.

4 Q. Do you recall what company you then were making
5 your mortgage payments to?

6 A. OCWEN.

7 Q. Have you always made your payments - Did it
8 stay OCWEN or did it change?

9 A. It changed several times.

10 (DOCUMENTS MARKED AS PLAINTIFF'S EXHIBIT
11 NUMBER THREE FOR IDENTIFICATION.)

12 Q. Okay. This is a large stack of documents and I
13 apologize but we'll go through them slowly but
14 surely; the first page of that document, have
15 you seen this before?

16 A. Yes.

17 Q. Do you understand this document to have been
18 created during this litigation?

19 A. That's correct.

20 Q. Did you create this document?

21 A. Absolutely not.

22 Q. Do you recognize, starting at the very top, the
23 names of the company, there's eight or so
24 companies there; have you heard of any of these
25 companies before?

1 A. Throughout.

2 Q. And do you recognize some of these companies as
3 the companies that at one time you would have
4 made mortgage payments to?

5 A. Yes.

6 Q. Okay. And now if you could go through kind of
7 slowly these documents; the first is a document
8 from People's Choice Home Loan; do you recall
9 receiving this letter?

10 MR. BARNES: Counsel, you referred to this
11 as a stack; this is Composite Three so each of
12 these will not be separately marked?

13 MR. RIDDLE: No. They will not be
14 separately marked. This is page two of all the
15 documents marked as Plaintiff's Three.

16 Q. I realize some of these are old but do you
17 remember receiving this letter?

18 A. It's dated to me. Yep. Came to that address.

19 Q. That is your address?

20 A. Yes.

21 Q. Now, reading the letter now, do you recall, and
22 take your time to read it, recall when you got
23 the letter, the information it purports to tell
24 you?

25 A. It says June 2nd, 2006. That's what it says up

1 top.

2 Q. Let me rephrase that; what this letter purports
3 to say is that this is when it changed to OCWEN;
4 do you recall now getting information telling
5 you you will be making mortgage payments to
6 OCWEN?

7 A. That's correct.

8 Q. Do you remember making payments to GMAC?

9 A. Correct.

10 Q. Did you receive a letter of some sort saying now
11 GMAC?

12 A. At some point. Yes.

13 Q. Okay. Do you remember receiving a letter that
14 said, now you're to pay Wealthbridge?

15 A. At some point.

16 Q. And just going through all these, and I'm sorry
17 if it seems repetitive, but same thing for AMS;
18 do you recall receiving a transfer to AMS?

19 A. That's correct.

20 Q. And Seneca Mortgage?

21 A. That's correct.

22 Q. Shell Point?

23 A. That's correct.

24 Q. FCI?

25 A. That's correct.

1 Q. Shell Point again?

2 A. That's correct.

3 Q. Now do you know who the current mortgage
4 servicer is, who you currently get your
5 statements from?

6 A. Um, a company called Statebridge.

7 Q. And have you been receiving statements at the
8 address from Statebridge?

9 A. Yes.

10 Q. Do you recall if you've received a letter from
11 Statebridge saying, basically, hey, you know,
12 we're your new mortgage servicer, please remit
13 payments to us?

14 A. Correct.

15 Q. At some point during the life of this loan, and
16 you took it out in 2004 and you made payments
17 for about five years on time, correct?

18 A. It's been a while. This litigation started -
19 Without knowing exactly, roughly.

20 Q. I understand. But at some point you had trouble
21 making mortgage payments and you did miss -

22 A. I did miss a couple of payments.

23 Q. When did you first start having trouble making
24 your mortgage payments?

25 A. Without having the exact date it was sometime in

1 2008, I believe.

2 Q. And as a matter of fact there was originally
3 litigation in a mortgage foreclosure that was
4 brought around that time?

5 A. Correct.

6 Q. Now, that foreclosure has been dismissed since
7 then, correct?

8 A. Correct.

9 Q. And do you recall, did you start making
10 payments, is that why they dismissed that
11 particular foreclosure?

12 A. Correct.

13 Q. Did you ever sign any forbearance agreements,
14 modification agreements, to kind of catch up
15 your mortgage to kind of deal with -

16 A. Yes.

17 Q. And would you recall that being around 2008,
18 2009?

19 A. Yes.

20 Q. And even after those forbearances you continued
21 to have problems paying your mortgage?

22 A. Incorrect.

23 Q. So you haven't missed a payment since 2009?

24 A. Since 2009 I've been in forbearance and
25 modification agreement.

- 1 Q. In 2010 did you ever sign another forbearance
2 modification agreement?
- 3 A. No. Never signed it. Never signed a
4 modification. Yes, yes, a modification
5 agreement.
- 6 Q. And it's your testimony today that you've been
7 making payments since you signed the forbearance
8 agreement almost 10 years ago?
- 9 A. No. That's not my testimony.
- 10 Q. Okay. Do you recall when the last time you made
11 a payment on the mortgage was?
- 12 A. It was 2010.
- 13 Q. 2010 is when you last made a payment on the
14 mortgage?
- 15 A. Correct.
- 16 Q. So after we went through all these other
17 companies looking at the chart at what was
18 Plaintiff's Exhibit Three, the last mortgage
19 servicer you remember sending payment to was
20 either Wealthbridge or AMS Servicing?
- 21 A. Correct.
- 22 Q. So you've never made a payment to Seneca?
- 23 A. Correct.
- 24 Q. FCI?
- 25 A. Correct.

1 Q. Or Shell Point?

2 A. Correct.

3 Q. Or Statebridge?

4 A. Correct.

5 Q. And you do currently still live in the property,
6 correct?

7 A. Correct.

8 Q. Now, do you understand if there is still hazard
9 insurance on the property?

10 A. Always been.

11 Q. Okay. Have the taxes been paid on the property?

12 A. Always.

13 Q. Have you been paying the taxes and insurance on
14 that property?

15 A. Always paid the insurance. I think one or two
16 times someone else paid the taxes and I found
17 out, we had went to the Treasure's office to pay
18 the taxes and they were already paid.

19 Q. And you understand that if you didn't have
20 insurance or taxes that your mortgage servicer
21 would ensure that those were paid so that the
22 property is not damaged or lost?

23 A. Yes.

24 Q. Do you recall what years you didn't pay the
25 taxes?

1 A. I don't remember.

2 Q. But it's your testimony that you've been paying
3 the insurance since 2004 every year?

4 A. That's correct.

5 Q. Could you explain, I understand there was an
6 insurance claim on the property in about 2012?

7 A. That's correct.

8 Q. And that insurance claim, I believe Liberty
9 Mutual was the insurance company that issued the
10 check for damage to the property?

11 A. Correct.

12 Q. Do you remember how much that check amount was?

13 A. A little north of 19,000, I believe.

14 Q. Now, when that check was cut did they make it
15 out to just you and you cashed the funds?

16 A. No.

17 Q. Who else was the check made out to?

18 A. It was made out to my wife and I believe AMS.

19 Q. What did you do with that check when you
20 received it?

21 A. I brought it to Mr. Sloan, he told me to sign it
22 -

23 MR. BARNES: Stop. Don't talk about any
24 conversations with any lawyer.

25 Q. I apologize and I should have said that earlier;

1 if anything involves conversations with lawyers
2 you do not have to tell me that and that is one
3 time you don't have to answer, but if your
4 testimony is you brought it to Mr. Sloan we can
5 go from there; so after that you have no idea
6 what happened to the check, what happened to the
7 funds?

8 A. No.

9 Q. You don't know what AMS might have done with the
10 funds?

11 A. They just didn't give it to me to fix the house.

12 Q. Is there still damage to the house at this time?

13 A. Nope.

14 Q. So the house was fixed?

15 A. Absolutely.

16 Q. Who paid for that damage?

17 A. I did.

18 Q. So you have no knowledge if the funds were
19 applied to past due payments from 2010?

20 MR. SLOAN: Object to the form.

21 Q. If you know; if you don't know you can say you
22 don't know.

23 A. I don't know.

24 Q. Now, at any point since 2010 have you attempted
25 to make payments to any of these other companies

1 such as AMS, Shell Point?

2 A. Since 2010? No.

3 Q. What have you done that you would normally use
4 to pay your mortgage?

5 A. Fixed the house, attorney fees, seven years
6 worth, two attorneys.

7 Q. Do you recall how much your monthly payment was
8 originally?

9 A. \$1931.

10 Q. And do you recall how much it was when you
11 signed the forbearance agreement?

12 A. I don't remember.

13 Q. Was it less than 1900?

14 A. It was less.

15 (LETTER MARKED AS PLAINTIFF'S EXHIBIT
16 NUMBER FOUR FOR IDENTIFICATION.)

17 Q. Okay. I'm going to show you one other document
18 and again, just to caution you, some of this may
19 get into areas where it involves discussions you
20 might have had with Mr. Sloan, Mr. Barnes, or
21 previous counsel, but I'm going to show it to
22 you and if you don't know, haven't seen it, just
23 feel free to tell me you haven't and limit your
24 responses to your personal knowledge and not
25 anything you discussed with Mr. Sloan or Mr.

1 Barnes; this is Plaintiff's Exhibit Four; have
2 you ever seen this document?

3 A. Yes. I did.

4 Q. And that document purports to be sent from Mr.
5 Sloan who was your attorney at the time, April
6 26th, 2013?

7 A. Correct.

8 Q. And do you have any reason to dispute the
9 information Mr. Sloan gave to The Court that is
10 contained in the document?

11 A. No.

12 (FORBEARANCE MARKED AS PLAINTIFF'S EXHIBIT
13 NUMBER FIVE FOR IDENTIFICATION.)

14 Q. And one other document; this is Plaintiff's
15 Exhibit Five and is actually two separate
16 documents; we had talked about the mortgage
17 forbearance and modification agreement; it
18 should be the fifth page; do you recognize
19 either of these documents?

20 A. I do.

21 Q. Okay. What do you understand these documents to
22 be?

23 A. Forbearance and modification agreements.

24 Q. Okay. And this is an agreement you signed when
25 you were having trouble making your mortgage

1 payments with Wealthbridge, correct?

2 A. Correct.

3 Q. If you turn to the last page, page four of the
4 first document; does that appear to be at least
5 a representation of your signature?

6 A. Yes.

7 Q. What date was that signed?

8 A. Looks like 10 of '09.

9 Q. And you signed these documents because you knew
10 you had not been making your mortgage payments
11 and this was to help try to catch you back up
12 with them, correct?

13 A. Correct.

14 Q. And turning to the second half, the other
15 forbearance agreement, do you remember signing
16 an agreement in 2010?

17 A. Correct.

18 Q. And turning to the last page of that document,
19 does that appear to be an accurate
20 representation of your signature?

21 A. Correct.

22 Q. Since this one is notarized do you recall having
23 to go to a Notary and get this document
24 notarized as well?

25 A. Correct.

1 Q. Now, I don't know how familiar you are with
2 claims made in this case by counsel but at any
3 point as far as who owns the note and mortgage,
4 from a lay person's perspective you pay the
5 company that sends you the mortgage statements,
6 correct?

7 A. Correct.

8 Q. Okay. You've never paid FRT Trust or Wilmington
9 Savings Fund?

10 A. No.

11 Q. But the companies listed on Document Three,
12 those were the companies that, to a lay person,
13 that's who you paid your mortgage to, that's who
14 sent you your bill?

15 A. Those are the ones that sent me letters.

16 Q. And up until 2010 those were the companies you
17 were paying timely, People's Choice, -

18 A. Correct.

19 Q. Now, at any point have you ever brought, you
20 know, when you received letters that said the
21 loan has been sold, the mortgage has been
22 transferred, did you at any point bring an
23 outside separate action to challenge the sale or
24 transfer of the note?

25 A. No.

1 Q. So you've only brought those claims when this
2 litigation was filed originally?

3 A. Correct.

4 Q. Now, given your current situation, are you
5 currently employed?

6 A. Correct.

7 Q. And are you currently, using the smaller figure
8 on the forbearance agreement, do you have
9 disposable income to make payments of roughly
10 \$1700 a month?

11 A. Correct.

12 Q. Okay. But at this point none of those funds
13 have been remitted; have you been saving those
14 funds to pay the mortgage, to catch it up?

15 A. No.

16 Q. And you understand from a lay person's
17 perspective at the end of the day what could
18 come of this litigation is the house could be
19 sold at a foreclosure sale and that you would
20 essentially lose the home?

21 A. Understood.

22 Q. Okay. I think I have no further questions.

23 MR. BARNES: No questions. He'll read if
24 ordered.

25 (Deposition concluded at 11:38 o'clock, a.m.)

1 STATE OF SOUTH CAROLINA)

2 : C-E-R-T-I-F-I-C-A-T-E

3 COUNTY OF BERKELEY)

4

5 I, Molly C. Newton, Court Reporter and Notary Public,
6 certify that I did have Jamie Singleton to appear before
7 me at 11:12 o'clock, a.m. at Sloan Law Firm, 1055-F
8 North Main Street, Summerville, South Carolina; that the
9 witness was sworn and cautioned to tell the truth, the
10 pages constitute a true and accurate transcript of the
11 testimony given at that time and place.

12 I further certify that I am not of counsel or kin to any
13 of the parties to this cause of action, nor am I
14 interested in any manner in its outcome.

15 IN WITNESS WHEREOF, I have hereunto set my hand and
16 seal this the 9th day of November, 2018.

17

18

19

20

21

22

23 _____
Notary Public for South Carolina

24 My Commission Expires: March 4, 2019

25

AMS- 014712-0000

3440-0359522976
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
[Date]

IRVINE
[City]

CALIFORNIA
[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]

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

WCS

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FILED-RECORDED
RMC / ROD

2006 JAN 12 PH 2:52

MARGARET L. BAILEY
CONCHOSTER COUNTY, SC

Hand Law Offices, LLC
105 Wappoo Creek Drive Suite 38
Charleston, SC 29412

Prepared By:

280

10281247 SINGLETON

[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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SOUTH CAROLINA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS Form 3041 1/01

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VMP MORTGAGE FORMS - (000)521-7231



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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]:

☒ Adjustable Rate Rider	☐ Condominium Rider	☐ Second Home Rider
☐ Balloon Rider	☒ 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

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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

[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 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

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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

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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

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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

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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.

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(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.

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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

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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.

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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.

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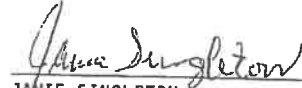
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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Signed, sealed and delivered in the presence of:




JAMIE SINGLETON (Seal)
-Borrower



(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
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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 Nand, witnessed the execution thereof.

Sworn to before me this 4th day of January, 2005.
My Commission Expires: 01/04/10

[Signature]
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, 2006 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.

BK 51421 84

(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.

OK 5147 185

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) _____ (Seal)
JAMIE SINGLETON -Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

BK 5142,0186

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.

10281247

MULTISTATE PUD RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Page 1 of 3

Form 3150 1/01

VMP-7R 10008

VMP MORTGAGE FORMS - (800)521-7291

Initials: JS

BK 5142PG187

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.

10281247

MP-7R (0008)

Page 2 of 3

Initials: JJS

Form 3150 1/01

02723

BK 51426188

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

Janice Singleton (Seal) _____ (Seal)
JANIE SINGLETON -Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

10281247

UMP 7R (0008)

Page 3 of 3

Form 3150 1/01

BR 5142PG189

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 Consultants, 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
ATTN: RESEARCH DEPT.
P.O. BOX 785055
ORLANDO, FL 32878-5055

OCWEN LOAN SERVICING, LLC
ATTN: CASHIERING
P.O. BOX 6440
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.

02/09/2015

Loan Servicing • Specialty Servicing • Default

Phone: 800-931-2424 Fax: 714-282-5775

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
Shellpoint Mortgage
Customer Service
P.O. Box 10826
GREENVILLE, SC, 29603
1-800-365-7107 (toll free or collect)
Hours of Operation:
Monday - Friday
08:00 AM - 10:00 PM (Eastern Standard Time)

Current Servicer:
FCI Lender Services, Inc.
Customer Care Department
Post Office Box 27370
Anaheim Hills, California 92809-0112
(800) 931-2424, x651 (toll free)
Hours of Operation
Monday - Friday
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

1 Page Total

WHATEVER LETTER - 30140725

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02728



FCI Lender Services, Inc.

02/09/2015

Loan Servicing • Specialty Servicing • Default

Phone: 800-931-2424 Fax: 714-282-5775

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

3 Pages Total

WFL COMP LETTER - 20140725

FCI Lender Services, Inc. • PO BOX 27370 • Anaheim • CA 92809-0112 • NMLS#4920 • BRF.01022780 • www.trustfci.com

02729



FCI Lender Services, Inc.

02/09/2015

Loan Servicing • Specialty Servicing • Default

Phone: 800-931-2424 Fax: 714-282-5775

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

3 Pages Total
931.COM\LETTER - 3014075

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FCI Lender Services, Inc.

02/09/2015

Loan Servicing • Specialty Servicing • Default

Phone: 800-931-2424 Fax: 714-282-5775

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.

3 Pages Total

WELCOMELetter - 3914072x

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WestVue NPL Trust II (WestVue Series 2014-1)

02/10/2015

895 Dove Street, Suite 120, NEWPORT BEACH, CA 92660

Phone: (949) 296-3280

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.



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 January 1, 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 Servicing P.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 pudiere 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.

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Mon - Thurs: 8:00AM-6:00PM
Fri: 8:00AM-5:00PM

Mortgage Servicing



Email: Lossmitigation@shellpointmtg.com

13.02.11 16:23:11

P458GU00101548 - 047520385 103082

5505 ROWSHAM PL

NORTH CHARLESTON

DEAR Jamie Singleton:

Your new Servicer will be: FCI Lender Services, Inc.

SEND PAYMENTS TO:
FCI Lender Services, Inc.

PO Box 27370
 Anaheim, CA 92809-0112

P 1000001 A-0656850766 000410101.00400



Loan #: 0555850755

10/23/2014

□ תאריך: א 05555:0755 י-2007:12

WestVue NPL Trust II (WestVue Series 2014-1)

02/10/2015

Bay Drive Street, Suite 1200, NEWPORT BEACH, CA 92660

Phone: (949) 266-1200

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.

1 of 1

FCI Lender Services, Inc. • PO BOX 27370 • Anaheim, CA 92809-0112 • 800-931-2424 • FCI, servicer for WestVue Series 2014-1

**NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS**

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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

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

MoneyGram: CODE 5090, (Call 800-555-3133 for locations and fees)

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 result 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

☐ Check box if your address or phone number has changed
 And complete the form on the back of this page.

*031**LS-BPC* 9955850755* 02/01/16* 266540.83



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:	

Property Address: 5505 ROWSHAM PLACE
 NORTH CHARLESTON, SC 29418



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
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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 result 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://firs.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

☐ Check box if your address or phone number has changed
 And complete the form on the back of this page.

*031**LS-BFC* *9955850755* *01/01/16* 263790.47



Property Address: 5505 ROWSHAM PLACE
 NORTH CHARLESTON, SC 29418

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:	



FCI Lender Services, Inc.

Customer Service: (800) 931-2424 Fax: 714-282-5775

Customer Information: www.trustfci.com NMLS #4920, BRE #01023780

Payment Statement

Statement Date: 02/10/2016

Account Information

Outstanding Principal Balance:	\$208,601.00	Prepayment Penalty:	N/A
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:	\$1,001.76
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 result 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://lms.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

☐ Check box if your address or phone number has changed
And complete the form on the back of this page.

*031**LS-0PC* *9955850755* *02/01/16* 269244.69



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:	

Property Address: 5505 ROWSHAM PLACE
NORTH CHARLESTON, SC 29418



DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 519063 • 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 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

- o Payment due 05/01/16: unpaid balance of \$97,727.43
- o Payment due 06/01/16: unpaid balance of \$1,933.03
- o Payment due 07/01/16: unpaid balance of \$1,933.03
- o Payment due 08/01/16: unpaid balance of \$1,938.03
- o Payment due 09/01/16: unpaid balance of \$1,936.03
- o Payment due 10/01/16: unpaid balance of \$1,939.03
- o 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

Account Number 0578125938

Transaction Activity (09/18/2016 - 10/18/2016) - continued

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
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



Phone Number: 800-365-7107
Fax: 866-467-1137
www.shellpointmg.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 100422
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:
Statebridge Company LLC
5680 Greenwood Plaza Blvd, Suite 100 S
Greenwood Village, CO 80111

SEND PAYMENTS TO:
Statebridge Company LLC
P.O. Box 5990
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 through Thursday, 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 from, 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 001-0001724848



Loan Number: 0535850755
 Principal Balance: \$268,601.00
 Property: 5505 Rowsum Pl
 North Charleston, SC 29418

12/01/2014

VALIDATION OF DEBT NOTICE

Dear Aborigines:

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.shellpointimg.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:
Sheffield Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603-10826

Send payments to:
Shellpoint Mortgage Servicing
P.O. Box 19606
Cincinnati, SC 29602-9006

Sincerely,

Shellpoint Mortgage Servicing

SEE REVERSE SIDE OR ATTACHED FOR AN IMPORTANT STATEMENT OF YOUR RIGHTS.

P 1000007 A-0555356754 2112271010407



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

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

Account Information

Outstanding Principal \$207,389.66
Interest Rate (until 08/01/2016) 10.4500%
Prepayment Penalty None
Property Address: 5505 ROWSHAM PLACE
NORTH CHARLESTON SC 29418
Contractual Due Date: January 1, 2010
Current Escrow Balance: \$0.00

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

- o Payment due 05/01/16: unpaid balance of \$97,727.43
- o Payment due 06/01/16: unpaid balance of \$1,933.03
- o Payment due 07/01/16: unpaid balance of \$1,933.03
- o Payment due 08/01/16: unpaid balance of \$1,938.03
- o Payment due 09/01/16: unpaid balance of \$1,938.03
- o Payment due 10/01/16: unpaid balance of \$1,938.03
- o 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

Account Number 0578125938

Transaction Activity (09/18/2016 - 10/18/2016) - continued

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
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 800-568-4287 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 5/15/18 \$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) 466-3380
info@statebridgecompany.com

Account Information	
Outstanding Principal	\$207,389.68
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	\$213,018.30
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 suspense account, 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	
4/8/2018	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.



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.



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.

BT 001 1 01

 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:  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.

DT 001123

02755

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

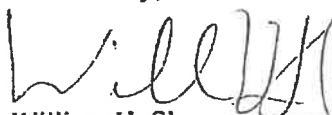
John Hearn, Esq.
Rogers Townsend and Thomas
Post Office Box 100200
Columbia, SC 29202

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

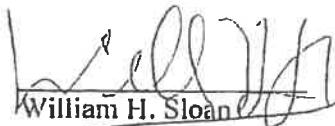
Cc: Jamie Singleton
5505 Rowsham Place
North Charleston, SC 29418



STATE OF SOUTH CAROLINA)
DORCHESTER COUNTY)

US BANK, NA, Trustee ,)
For the FRT 2011-1 Trust,)
Plaintiff,)
Vs.)
JAMIE SINGLETON AND)
INDIGO POINTE HOMEOWNERS))
ASSOCIATION, Defendants.)

Comes now, Defendant Jamie Singleton, through his undersigned attorney, to respond to the Requests for Admit filed against him by Plaintiff.

A handwritten signature in dark ink, appearing to read "William H. Sloan", is written over a horizontal line.

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.: 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



*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:

Name: Jamie Singleton

10/30/09

Wealthbridge Mortgage

By:

Name:

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 15 th , 2010	\$1688.93
July 15 th , 2010	\$1688.93
August 15 th , 2010	\$1688.93
September 15 th , 2010	\$1688.93
October 15 th , 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 of this Agreement shall be considered an original.

Initials: _____/_____

Borrower(s)

By: Jamie Singleton

Name: Jamie Singleton

Wealthbridge Mortgage

By: [Signature]

Name: Sease Stechberg

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))

[Signature]
(Signature of notarial officer)

(Seal, if any)

Notary Public, SC
Title (and Rank)

My commission expires: 12-28-2014

Initials: /

SLOAN LAW FIRM, PA
Post Office Box 85
SUMMERVILLE, SC 29484
843-873-7531 PH
843-873-7527 FAX
William H. Sloan, Jr.

FILED - RECORDED
2011 JUL -6 PM 1:36

CHERYL GRIFFIN
CLERK OF COURT
DORCHESTER COUNTY

July 6, 2011

Robert Davis, Esq.
Rogers Townsend and Thomas
Post Office Box 100200
Columbia, SC 29202

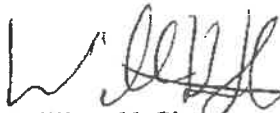
Re: 50 by 50 REO, LLC vs. Jamie Singleton et al.
Case No. 2011-CP-18-871

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



LOST NOTE AFFIDAVIT

STATE OF New York)
COUNTY OF Kings) ss.:

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





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)

- ☒ 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 / sh

Printed Name (Legibly)

Sherry Robertson

Title

Date



No. 050

EXHIBIT 19

A2

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:

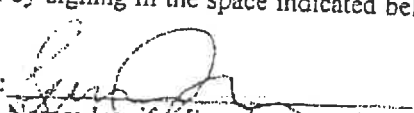
[Name of Servicer]

[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.

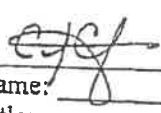
By: 

Name: Jennifer Francis

Title: Sr Analyst Collateral Review

Acknowledged and Agreed:

Credit Suisse First Boston Mortgage Capital
LLC,
Buyer

By: 

Name: _____

Chris Czako, VP

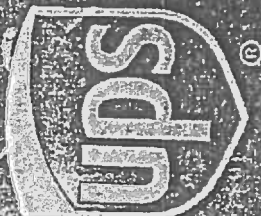
Title: _____

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



PS Next Day Air®
PS Worldwide Express™
PS 2nd Day Air®
PS Worldwide Expedited™

Apply shipping documents on this side.

PS Ground
PS Standard
PS 3 Day Select™

For details on our privacy practices.

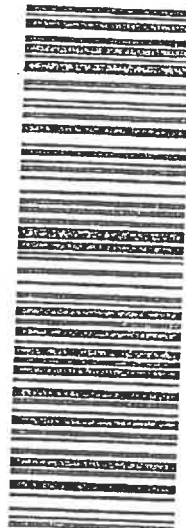
GA 300 9-04



UPS NEXT DAY AIR

TRACKING #: 1Z 657 0VF 01 6871 2934

1



BILLING: P/P

TAYLOR GRAY LLC
ERING DRIVE, SUITE 260
E CORNERS GA 30092

33



If you are not the intended receiver of this
package please email:

KBCCReloops@wellsfargo.com

Please return all package contents and original
shipping package back to:

Wells Fargo Bank

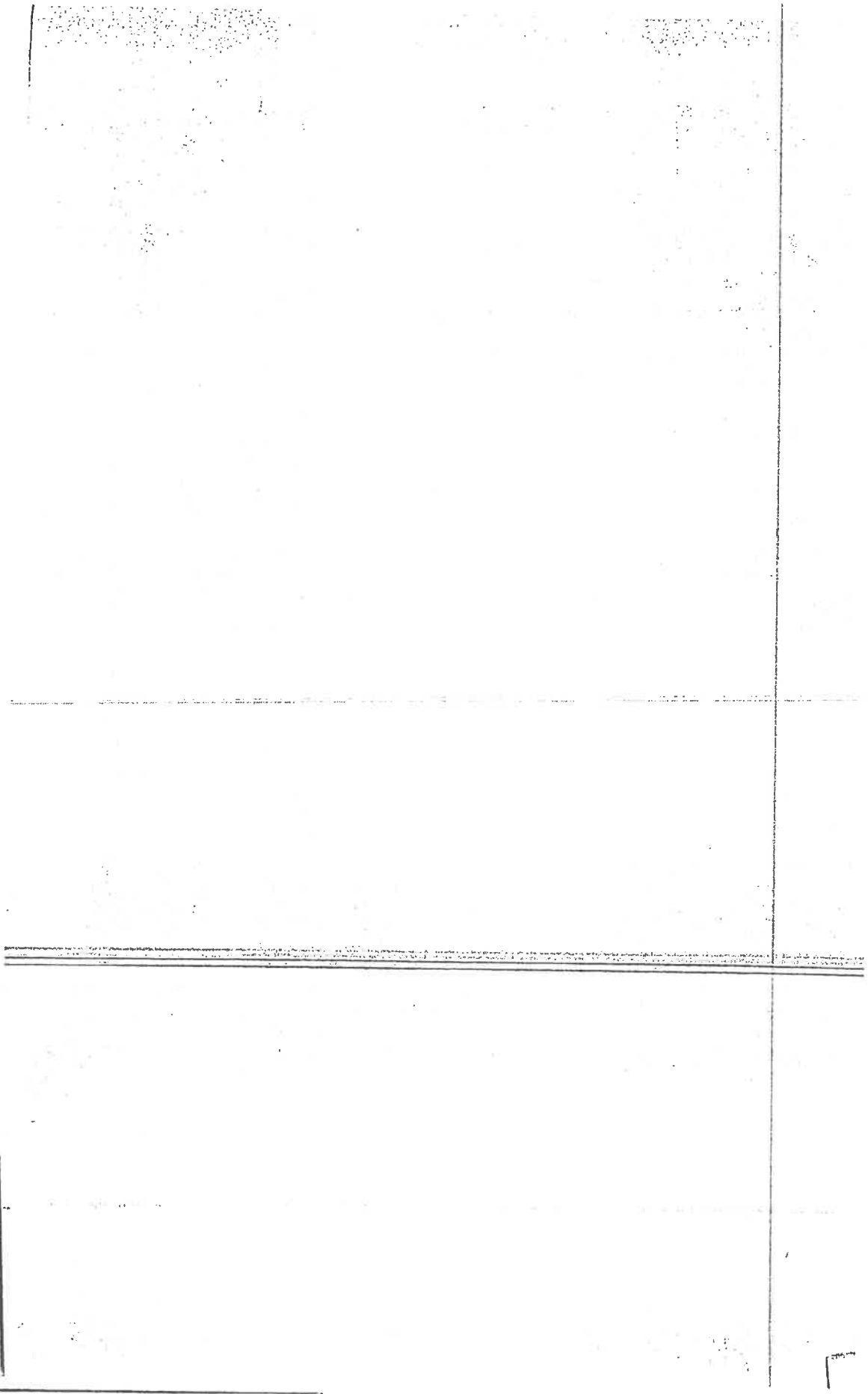
Document Custody, Suite MDC

Attn: Release Department

751 Kasota Avenue

Minneapolis, MN 55414

Thank you!



Wells Fargo Bank, N.A.



02780

Ship Report

Loans Shipped to: SALE

<u>Collateral Id</u>	<u>Service Loan Id</u>	<u>Investor Id</u>	<u>Borrower Name</u>	<u>Cust</u>	<u>Pool Id</u>	<u>Reg Date</u>	<u>Ship Date</u>	<u>RL Time</u>	<u>Code</u>	<u>Requestor</u>	<u>Tracking</u>
108010176	108010176		PRICE	WATR	CSFB	10/16/2020	10/19/2020	1	2		1Z6570VF0168712934
109010289		109010289	Notations: Ship To: McMichael Taylor Gray LLC, 3550 Engineering Drive Suite 260, Peachtree Corners GA 30092. Approved by Singleton WATR CSFB 10/16/2020 10/19/2020 1 2 1Z6570VF0168712934								
Notations: 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.



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

OWB/DEL 000420

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.

U.S. BANK GLOBAL CORPORATE TRUST SERVICES

Reports on the foreclosure challenges facing our country continue. There remains heightened interest and involvement from borrowers, elected officials, financial institutions and community organizations on the role of the trustee.

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.

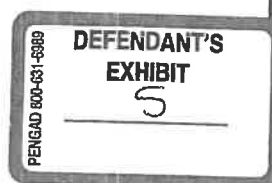
The combination of high foreclosure rates and high levels of mortgage backed securitization activity has many people attempting to understand the complex securitization process and identify the parties to the MBS transactions and their assigned responsibilities.

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'



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

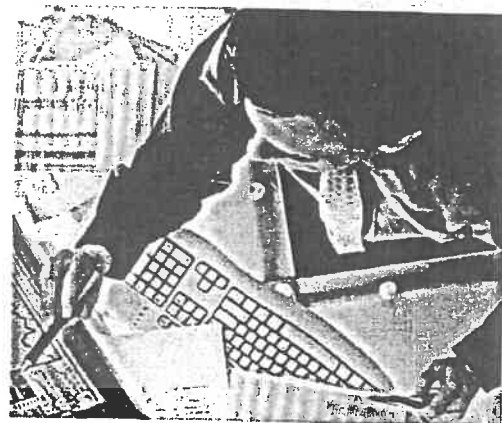
U.S. Bank Global Corporate Trust Services, as Trustee, is responsible and accountable to the investors or holders of the securities that the mortgages are pledged against as collateral for the duties set forth in the contracts governing the transaction. These duties are carefully detailed in the contracts 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.

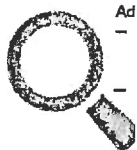
For more information about U.S. Bank and our role as trustee in MBS transactions, please call (800) 236-3488 between the hours of 8 a.m. and 5 p.m. central standard time Monday through Friday.



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.



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

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  serving you®



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
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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
WEALTHBRIDGE MORTGAGE

Acct Number: 0359522979

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



06/16/09
Account Number 0359522979
Page Two

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.

06/16/09
Account Number 0359522979
Page Three

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 servicer, 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.

06/16/09
Account Number 0359522979
Page Four

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.

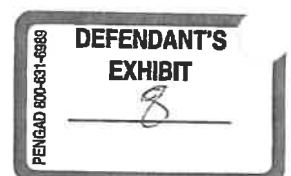
This letter will confirm the formal approval of a loan modification of your mortgage loan. To facilitate this transaction, it was mutually agreed upon that an initial contribution is required. This amount will be applied to the current arrearage.

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

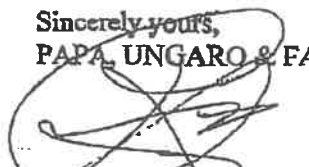
Re: Jamie Singleton
Chapter 13 # 09-01576-jw

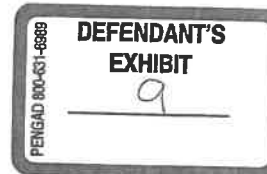
Dear Jimmy:

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



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 11-24
Office AU # 1210(8)

Purchaser: JAMIE SINGLETON
Purchaser Account: 1010260108867
Operator I.D.: nc005415

PAY TO THE ORDER OF

AMS SERVICING LLC
RE: LOAN # 5003310

One thousand six hundred eighty-eight dollars and 89 cents

CASHIER'S CHECK

SERIAL #: 6825800410
ACCOUNT#: 4861-009066

June 01, 2013

***\$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

DEFENDANT'S
EXHIBIT

ENGAD 600-631-6988

Purchaser Copy



The Supreme Court of South Carolina

DANIEL E. SHEAROUSE
CLERK OF COURT

BRENDA F. SHEALY
CHIEF DEPUTY CLERK

June 28, 2013

Clerk of Court
Dorchester County
Attn: Rosalee
5200 E. Jim Bilton Blvd.
St. George SC 29477

POST OFFICE BOX 11333
COLUMBIA, SOUTH CAROLINA 29211
TELEPHONE: (803) 734-1080
FAX: (803) 734-3994

CO-RECORDED
2013 JUL -1 PM 12:18
CLERK OF COURT
DORCHESTER COUNTY

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



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 5505 ROWSHAM PLACE
Address: 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.

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

RECEIVED

Jun 18 2025

SC Court of Appeals

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,

CERTIFICATE OF COUNSEL

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