THE STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM COLLETON COUNTY
Court of Common Pleas

Maité Murphy, Circuit Court Judge

Civil Action Case No. 2012-CP-15-00262
Appellate Case No. 2013-002555

Melissa Jean Marks, ...Appellant,

v.

Old South Mortgage Corporation, John Does 1-100, Nationstar Mortgage, LLC, Defendants, Of whom Nationstar Mortgage, LLC, is the.....Respondent.

RECORD ON APPEAL
VOLUME IV of IV

RECEIVED
MAR 19 2014
SC Court of Appeals

Melissa Jean Marks
209 Presidential Court
Round O, SC 29474
(843) 599-3156
Appellant/Plaintiff *Pro Se*

Elizabeth Marion Zwickert
Timmermans
434 Fayetteville St.
Suite 2600
Raleigh NC 27601
919-755-6576

Robert A. Muckenfuss, Esq.
McGuireWoods LLP
201 North Tryon Street, Suite 3000
Charlotte, NC 28202
(704) 343-2000
Attorney for Respondent

STATE OF SOUTH CAROLINA COUNTY OF COLLETON MELISSA JEAN MARKS, Plaintiff, Vs. OLD SOUTH MORTGAGE CORPORATION, JOHN DOES 1-100, AND FICTITIOUS CORPORATIONS 1-100, Defendants. AND Nationstar Mortgage, LLC, Intervenor/Defendant.	IN THE COURT OF COMMON PLEAS FOURTEENTH JUDICIAL CIRCUIT CIVIL CASE NO. 2012-CP-15-262 **NATIONSTAR MORTGAGE, LLC'S ANSWER TO PLAINTIFF'S REQUEST FOR PRODUCTION OF DOCUMENTS TO DEFENDANT NATIONSTAR MORTGAGE, LLC**

(HPW 501904-00001)

1. Produce paper copies of the contents of the entire "Collateral File", including copies of any and all original documents, instruments, notes, mortgages, assignments, or agreements evidencing, securing or relating to the loan and subject mortgage and note, credit agreements, guarantees, title and casualty insurance policies.

ANSWER: Please see enclosed documents Bates Stamped 000001 Nationstar through 000287 Nationstar.

2. Produce a paper copy of the unrecorded assignment (or similar document) that evidences the sale, assignment or transfer of the subject mortgage and note from Flagstar Bank to Fannie Mae pursuant to Fannie Mae servicing guidelines.

ANSWER: Please see copy of enclosed original note, endorsed in blank, Bates Stamped 000288 Nationstar through 000291 Nationstar.

3. Produce a paper, color copy of the original Note on legal size paper (8 ½ inches by 14 inches), including copies of the endorsements on the back of each page where they appear.

[Note: A letter size (8 ½ inches by 11 inches) black and white copy of the Note is attached as Exhibit A to Plaintiff's First Set of Interrogatories to you.]

ANSWER: Please see copy of enclosed original note, endorsed in blank, Bates Stamped 000288 Nationstar through 000291 Nationstar.

4. Produce copies of any and all contracts and agreements between you and Fannie Mae that are or were in effect during 2009 to the present and are or were applicable to your servicing rights, duties, responsibilities, and compensation with respect to your servicing of Plaintiff's home loan account #0596566959 and the subject mortgage and note, and any and all other documents that evidence, describe, and explain such servicing rights, duties, responsibilities, and compensation.

ANSWER: Nationstar objects to this Interrogatory on the grounds that the information requested is not discoverable under Rule 26, SCRCP because the information requested is not relevant to the subject matter and allegations in the Complaint and is not reasonably calculated to lead to the discovery of admissible evidence.

5. Produce copies of any and all documents that you list, mention, and/or describe in your responses to Plaintiff's First Set of Interrogatories to you.

ANSWER: Please see the documents enclosed Bates Stamped 000001 Nationstar through 000408 Nationstar.

6. Produce copies of any and all documents that indicate or evidence the truthfulness and accuracy of your responses to Plaintiff's First Set of Interrogatories to you and in your answers to the allegations in the Complaint.

ANSWER: Please see the documents attached hereto Bates Stamped 000001 Nationstar through 000408 Nationstar.

7. Produce any and all statements, whether written, oral, or transcribed, of any individual that relate in any manner to the allegations of the Complaint or any of your defenses.

ANSWER: Nationstar objects to this request on the grounds that it is overly vague, overly broad and unduly burdensome and not likely to lead to the discovery of admissible evidence.. Subject to this objection, please see the documents enclosed hereto Bates Stamped 000001 Nationstar through 000408 Nationstar.

8. Produce any and all reports, studies, analyses, or other documentation of any investigator, expert, consultant, or independent contractor that relate in any manner to the allegations in the Complaint or any of your defenses.

ANSWER: Nationstar is not aware of any documents that are responsive to this request.

9. Produce any and all documents and writings in the possession, custody, or control of you or your counsel that you contend are relevant to the case or are intended to be produced in the trial of the case.

ANSWER: Please see the enclosed documents enclosed hereto Bates Stamped 000001 Nationstar through 000408 Nationstar.

Harriet Pollitt Wallace (S.C. Bar # 69454)
ROGERS TOWNSEND & THOMAS, P.C.
220 Executive Center Drive
Post Office Box 100200
Columbia, South Carolina 29202-3200
Tel: (803) 771-7900
Fax: (803) 343-7017
harriet.wallace@rtt-law.com

ATTORNEY FOR NATIONSTAR MORTGAGE, LLC

10/4/12

CERTIFICATE OF SERVICE BY MAIL
2012-CP-15-262

I, Missie Wessinger, an employee with the law firm of Rogers Townsend & Thomas, PC, do hereby certify that I have on served a copy of the following upon the Plaintiff by U.S. Mail, postage prepaid, on October 4, 2012, at the following address:

Documents Served:

Nationstar Mortgage, LLC's Answers to Plaintiff's Interrogatories to Defendant Nationstar Mortgage, LLC
Nationstar Mortgage, LLC's Answers to Plaintiff's Request for Production of Documents to Defendant Nationstar Mortgage, LLC

Parties Served:

Melissa J. Marks
209 Presidential Court
Round O, SC 29474

Missie Wessinger

Case # 11-02619

MARKS

OC0001 Nationstar

1324

Date	Contractual Paid Date	Amount Received	Comments	Amount Applied to Principal	Amount Applied to Interest	Escrow Applied Disbursed	Debtor Partial	Late Charges Assessed (-) or Recovered (+)	Corporate Assessed (-) or Recovered (+)	Principal Balance	Escrow Balance	Debtor Partial Balance
	1ST DUE 11/1/07		Beginning due dates/balances							$76,000.00	$422.37	$0.00
11/05/07	11/01/07	$681.74	Payment Receipt/Application	$62.30	$442.33	$176.11				$75,937.70	$598.48	$0.00
11/19/07			Escrow Disbursed			-$422.67				$75,937.70	$175.81	$0.00
12/03/07	12/01/07	$681.74	Payment Receipt/Application	$62.66	$442.97	$176.11				$75,875.04	$351.92	$0.00
12/31/07	01/01/08	$681.74	Payment Receipt/Application	$63.03	$442.60	$176.11				$75,812.01	$528.03	$0.00
01/04/08			PMI Disbursed			-$55.10				$75,812.01	$472.93	$0.00
01/28/08	02/01/08	$681.74	Payment Receipt/Application	$63.39	$442.24	$176.11				$75,748.62	$649.04	$0.00
02/01/08			PMI Disbursed			-$55.10				$75,748.62	$593.94	$0.00
02/04/08			PMI Disbursed			-$55.10				$75,748.62	$538.84	$0.00
02/25/08	03/01/08	$681.74	Payment Receipt/Application	$63.76	$441.87	$176.11				$75,684.86	$714.95	$0.00
03/04/08			PMI Disbursed			-$55.10				$75,684.86	$659.85	$0.00
03/24/08	04/01/08	$681.74	Payment Receipt/Application	$64.14	$441.49	$176.11				$75,620.72	$835.96	$0.00
04/02/08			PMI Disbursed			-$55.10				$75,620.72	$780.86	$0.00
04/11/08		$422.67	Refund Escrow Disbursement			$422.07				$75,620.72	$1,203.53	$0.00
04/21/08			Escrow Disbursed			-$482.34				$75,620.72	$721.19	$0.00
04/24/08	05/01/08	$680.93	Payment Receipt/Application	$64.51	$441.12	$175.30				$75,556.21	$896.49	$0.00
05/02/08			PMI Disbursed			-$55.10				$75,556.21	$841.39	$0.00
05/23/08	06/01/08	$680.93	Payment Receipt/Application	$64.89	$440.74	$175.30				$75,491.32	$1,016.69	$0.00
06/03/08			PMI Disbursed			-$55.10				$75,491.32	$961.59	$0.00
06/23/08	07/01/08	$680.93	Payment Receipt/Application	$65.26	$440.37	$175.30				$75,426.06	$1,136.89	$0.00
07/02/08			PMI Disbursed			-$55.10				$75,426.06	$1,081.79	$0.00
07/28/08	08/01/08	$680.93	Payment Receipt/Application	$65.64	$439.99	$175.30				$75,360.42	$1,257.09	$0.00
08/04/08			PMI Disbursed			-$55.10				$75,360.42	$1,201.99	$0.00

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MARKS

0000002 Nationstar

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Date	Contractual Paid Date	Amount Received	Comments	Amount Applied to Principal	Amount Applied to Interest	Escrow Applied Disbursed	Debtor Partial	Late Charges Assessed (-) or Recovered (+)	Corporate Assessed (-) or Recovered (+)	Principal Balance	Escrow Balance	Debtor Partial Balance
08/28/08	09/01/08	$680.93	Payment Receipt/Application	$66.03	$439.60	$175.30				$75,294.39	$1,377.29	$0.00
09/03/08			PMI Disbursed			-$55.10				$75,294.39	$1,322.19	$0.00
09/19/08			Escrow Disbursed			-$1,019.72				$75,294.39	$302.47	$0.00
09/24/08	10/01/08	$680.93	Payment Receipt/Application	$66.41	$439.22	$175.30				$75,227.98	$477.77	$0.00
10/02/08			PMI Disbursed			-$55.10				$75,227.98	$422.67	$0.00
10/24/08	11/01/08	$680.93	Payment Receipt/Application	$66.80	$438.83	$175.30				$75,161.18	$597.97	$0.00
11/04/08			PMI Disbursed			-$55.10				$75,161.18	$542.87	$0.00
11/19/08			Escrow Disbursed			-$685.02				$75,161.18	-$142.15	$0.00
11/20/08	12/01/08	$680.93	Payment Receipt/Application	$67.19	$438.44	$175.30				$75,093.99	$33.15	$0.00
12/02/08			PMI Disbursed			-$55.10				$75,093.99	-$21.95	$0.00
12/29/08	01/01/09	$680.93	Payment Receipt/Application	$67.53	$438.05	$175.30				$75,026.41	$153.35	$0.00
01/05/09			PMI Disbursed			-$55.10				$75,026.41	$98.25	$0.00
01/28/09	02/01/09	$680.93	Payment Receipt/Application	$67.93	$437.65	$175.30				$74,958.43	$273.55	$0.00
02/03/09			PMI Disbursed			-$55.10				$74,958.43	$218.45	$0.00
02/23/09	03/01/09	$680.93	Payment Receipt/Application	$68.37	$437.26	$175.30				$74,890.06	$393.75	$0.00
03/03/09			PMI Disbursed			-$55.10				$74,890.06	$338.65	$0.00
03/23/09	04/01/09	$680.93	Payment Receipt/Application	$68.77	$436.86	$175.30				$74,821.29	$513.95	$0.00
04/02/09			PMI Disbursed			-$55.10				$74,821.29	$458.85	$0.00
05/04/09			PMI Disbursed			-$55.10				$74,821.29	$403.75	$0.00
05/16/09			Assessed Late Charge					-$25.28		$74,821.29	$403.75	$0.00
05/26/09	05/01/09	$680.93	Payment Receipt/Application	$69.17	$436.46	$175.30				$74,752.12	$579.05	$0.00
06/01/09	06/01/09	$706.21	Payment Receipt/Application	$69.58	$436.05	$175.30		$25.28		$74,682.54	$754.35	$0.00
06/02/09			PMI Disbursed			-$55.10				$74,682.54	$699.25	$0.00
06/29/09	07/01/09	$580.93	Payment Receipt/Application	$69.98	$435.65	$175.30				$74,612.56	$874.55	$0.00

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MARKS

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Date	Contractual Paid Date	Amount Received	Comments	Amount Applied to Principal	Amount Applied to Interest	Escrow Applied Disbursed	Debtor Partial	Late Charges Assessed (-) or Recovered (+)	Corporate Assessed (-) or Recovered (+)	Principal Balance	Escrow Balance	Debtor Partial Balance
07/02/09			PMI Disbursed			-$55.10				$74,612.56	$819.45	$0.00
07/27/09	08/01/09	$680.93	Payment Receipt/Application	$70.39	$435.24	$175.30				$74,542.17	$994.75	$0.00
08/04/09			PMI Disbursed			-$55.10				$74,542.17	$939.65	$0.00
08/22/09	09/01/09	$680.93	Payment Receipt/Application	$70.80	$434.83	$175.30				$74,471.37	$1,114.95	$0.00
09/02/09			PMI Disbursed			-$55.10				$74,471.37	$1,059.85	$0.00
09/14/09			Escrow Disbursed			-$1,019.72				$74,471.37	$40.13	$0.00
09/19/09	10/01/09	$680.93	Payment Receipt/Application	$71.21	$434.42	$175.30				$74,400.16	$215.43	$0.00
09/29/09			PMI Disbursed			-$110.20				$74,400.16	$105.23	$0.00
10/23/09	11/01/09	$746.51	Payment Receipt/Application	$71.63	$434.00	$240.88				$74,328.53	$346.11	$0.00
11/20/09	12/01/09	$746.51	Payment Receipt/Application	$72.05	$433.58	$240.88				$74,256.48	$586.99	$0.00
12/01/09			PMI Disbursed			-$55.10				$74,256.48	$531.89	$0.00
12/14/09			County Tax Disbursed			-$686.51				$74,256.48	-$154.62	$0.00
12/18/09	01/01/10	$746.51	Payment Receipt/Application	$72.47	$433.16	$240.88				$74,184.01	$86.26	$0.00
12/30/09			PMI Disbursed			-$55.10				$74,184.01	$31.16	$0.00
01/26/10			PMI Disbursed			-$55.10				$74,184.01	-$23.94	$0.00
01/26/10	02/01/10	$746.51	Payment Receipt/Application	$72.89	$432.74	$240.88				$74,111.12	$216.94	$0.00
02/24/10			PMI Disbursed			-$55.10				$74,111.12	$161.84	$0.00
02/26/10	03/01/10	$746.51	Payment Receipt/Application	$73.32	$432.31	$240.88				$74,037.80	$402.72	$0.00
03/29/10	04/01/10	$721.34	Payment Receipt/Application	$73.74	$431.89	$215.71				$73,964.06	$618.43	$0.00
03/29/10		$25.17	Payment Receipt/Application				$25.17			$73,964.06	$618.43	$25.17
03/29/10			PMI Disbursed			-$55.10				$73,964.06	$563.33	$25.17
03/31/10			Funds from Debtor Partial	$25.17			-$25.17			$73,938.89	$563.33	$0.00
04/23/10	05/01/10	$721.34	Payment Receipt/Application	$74.32	$431.31	$215.71				$73,864.57	$779.04	$0.00
04/28/10			PMI Disbursed			-$55.10				$73,864.57	$723.94	$0.00

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MARKS

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Date	Contractual Paid Date	Amount Received	Comments	Amount Applied to Principal	Amount Applied to Interest	Escrow Applied Disbursed	Debtor Partial	Late Charges Assessed (-) or Recovered (+)	Corporate Assessed (-) or Recovered (+)	Principal Balance	Escrow Balance	Debtor Partial Balance
05/21/10	06/01/10	$721.34	Payment Receipt/Application	$74.75	$430.88	$215.71				$73,789.82	$939.65	$0.00
06/25/10			PMI Disbursed			-$55.10				$73,789.82	$884.55	$0.00
06/17/10	07/01/10	$721.34	Payment Receipt/Application	$75.19	$430.44	$215.71				$73,714.63	$1,100.26	$0.00
06/28/10			PMI Disbursed			-$55.10				$73,714.63	$1,045.16	$0.00
07/23/10			PMI Disbursed			-$55.10				$73,714.63	$990.06	$0.00
7/29/2010	08/01/10	$721.34	Payment Receipt/Application	$75.63	$430.00	$215.71				$73,639.00	$1,205.77	$0.00
08/23/10	09/01/10	$721.34	Payment Receipt/Application	$76.07	$429.56	$215.71				$73,562.93	$1,421.48	$0.00
08/26/10			PMI Disbursed			-$55.10				$73,562.93	$1,366.38	$0.00
09/13/10			Hazard Insurance Disbursed			-$1,019.72				$73,562.93	$346.66	$0.00
09/24/10	10/01/10	$721.34	Payment Receipt/Application	$76.51	$429.12	$215.71				$73,486.42	$562.37	$0.00
09/29/10			PMI Disbursed			-$55.10				$73,486.42	$507.27	$0.00
10/22/10	11/01/10	$721.34	Payment Receipt/Application	$76.96	$428.67	$215.71				$73,409.46	$722.98	$0.00
10/25/10			PMI Disbursed			-$55.10				$73,409.46	$667.88	$0.00
11/19/10	12/01/10	$721.34	Payment Receipt/Application	$77.41	$428.22	$215.71				$73,332.05	$883.59	$0.00
11/24/10			PMI Disbursed			-$55.10				$73,332.05	$828.49	$0.00
12/16/10			County Tax Disbursed			-$664.54				$73,332.05	$163.95	$0.00
12/28/10			PMI Disbursed			-$55.10				$73,332.05	$108.85	$0.00
12/30/10	01/01/11	$721.34	Payment Receipt/Application	$77.86	$427.77	$215.71				$73,254.19	$324.56	$0.00
01/24/11			PMI Disbursed			-$55.10				$73,254.19	$269.46	$0.00
01/28/11	02/01/11	$721.34	Payment Receipt/Application	$78.31	$427.32	$215.71				$73,175.88	$485.17	$0.00
02/22/11			PMI Disbursed			-$55.10				$73,175.88	$430.07	$0.00
02/26/11	03/01/11	$721.34	Payment Receipt/Application	$78.77	$426.86	$215.71				$73,097.11	$645.78	$0.00
03/23/11			PMI Disbursed			-$55.10				$73,097.11	$590.68	$0.00

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MARKS

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Date	Contractual Paid Date	Amount Received	Comments	Amount Applied to Principal	Amount Applied to Interest	Escrow Applied Disbursed	Debtor Partial	Late Charges Assessed (-) or Recovered (+)	Corporate Assessed (-) or Recovered (+)	Principal Balance	Escrow Balance	Debtor Partial Balance
03/26/11	04/01/11	$701.09	Payment Receipt/Application	$79.23	$426.40	$195.46				$73,017.88	$785.14	$0.00
04/27/11			PMI Disbursed			-$55.10				$73,017.88	$731.04	$0.00
04/27/11	05/01/11	$701.09	Payment Receipt/Application	$79.69	$425.94	$195.46				$72,938.19	$926.50	$0.00
05/24/11			PMI Disbursed			-$55.10				$72,938.19	$871.40	$0.00
05/23/11	06/01/11	$701.09	Payment Receipt/Application	$80.16	$425.47	$195.46				$72,858.03	$1,066.86	$0.00
06/24/11			PMI Disbursed			-$55.10				$72,858.03	$1,011.76	$0.00
06/26/11	07/01/11	$701.09	Payment Receipt/Application	$80.62	$425.01	$195.46				$72,777.41	$1,207.22	$0.00
07/27/11			PMI Disbursed			-$55.10				$72,777.41	$1,152.12	$0.00
07/27/11	08/01/11	$701.09	Payment Receipt/Application	$81.10	$424.53	$195.46				$72,696.31	$1,347.58	$0.00
08/25/11			PMI Disbursed			-$55.10				$72,696.31	$1,292.48	$0.00
08/25/11	09/01/11	$701.09	Payment Receipt/Application	$81.57	$424.06	$195.46				$72,614.74	$1,487.94	$0.00
09/13/11			Hazard Insurance Disbursed			-$1,019.72				$72,614.74	$468.22	$0.00
09/24/11	10/01/11	$701.09	Payment Receipt/Application	$82.04	$423.59	$195.46				$72,532.70	$663.68	$0.00
09/26/11			PMI Disbursed			-$55.10				$72,532.70	$608.58	$0.00
10/25/11			PMI Disbursed			-$55.10				$72,532.70	$553.48	$0.00
10/27/11	11/01/11	$701.09	Payment Receipt/Application	$82.52	$423.11	$195.46				$72,450.18	$748.94	$0.00
11/28/11	12/01/11	$701.09	Payment Receipt/Application	$83.00	$422.63	$195.46				$72,367.18	$944.40	$0.00
11/29/11			PMI Disbursed			-$55.10				$72,367.18	$889.30	$0.00
12/14/11			County Tax Disbursed			-$664.61				$72,367.18	$224.69	$0.00
12/23/11			PMI Disbursed			-$55.10				$72,367.18	$169.59	$0.00
12/27/11	01/01/12	$701.09	Payment Receipt/Application	$83.49	$422.14	$195.46				$72,283.69	$365.05	$0.00
01/26/12			PMI Disbursed			-$55.10				$72,283.69	$309.95	$0.00
01/26/12	02/01/12	$701.09	Payment Receipt/Application	$83.98	$421.65	$195.46				$72,199.71	$505.41	$0.00

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MARKS

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1329

Date	Contractual Paid Date	Amount Received	Comments	Amount Applied to Principal	Amount Applied to Interest	Escrow Applied Disbursed	Debtor Partial	Late Charges Assessed (-) or Recovered (+)	Corporate Assessed (-) or Recovered (+)	Principal Balance	Escrow Balance	Debtor Partial Balance
02/24/12			PMI Disbursed			-$55.10				$72,199.71	$450.31	$0.00
02/24/12	03/01/12	$701.09	Payment Receipt/Application	$84.47	$421.16	$195.46				$72,115.24	$645.77	$0.00
03/23/12			PMI Disbursed			-$55.10				$72,115.24	$590.67	$0.00
03/26/12	04/01/12	$701.09	Payment Receipt/Application	$84.98	$420.67	$195.46				$72,030.26	$786.13	$0.00
04/23/12			PMI Disbursed			-$55.10				$72,030.26	$731.03	$0.00
04/26/12	05/01/12	$701.09	Payment Receipt/Application	$85.45	$420.18	$195.46				$71,944.83	$926.49	$0.00
05/28/12	06/01/12	$701.09	Payment Receipt/Application	$85.95	$419.68	$195.46				$71,858.88	$1,121.95	$0.00
06/01/12			PMI Disbursed			-$110.20				$71,858.88	$1,011.75	$0.00
06/05/12			Corporate Advance-BPO						-$95.00	$71,858.88	$1,011.75	$0.00
06/11/12			Refund Escrow Disbursement			$55.10				$71,858.88	$1,066.85	$0.00
06/25/12			PMI Disbursed			-$55.10				$71,858.88	$1,011.75	$0.00
06/30/12	07/01/12	$701.09	Payment Receipt/Application	$86.45	$419.18	$195.46				$71,772.43	$1,207.21	$0.00
07/26/12			PMI Disbursed			-$55.10				$71,772.43	$1,152.11	$0.00
07/29/12	08/01/12	$701.09	Payment Receipt/Application	$86.96	$418.67	$195.46				$71,685.47	$1,347.57	$0.00
	Due 8/1/12		Ending due dates/balances					$0.00	-$95.00	$71,685.47	$1,347.57	$0.00

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Tranjate	Cod	Description	Tran-Total	Amt-To-Int	Amt-to-Prn	Amt-To-Esc	Esc Balance	Amt-To-Esc2	Amt-To-LC	Pd-To-Dt	Prin-Bal
10/29/07	BEG	Beginning Balance	76,364.07	-58.30	76,000.00	422.37	422.37			10/01/07	76,000.00
11/05/07	REG	PAY	681.74	443.38	62.36	176.11	598.48			11/01/07	75,937.70
11/19/07	DIS	901 CK# P53395	-422.67			-422.67	175.81				
12/03/07	REG	LKB	681.74	442.97	62.66	176.11	351.92			12/01/07	75,875.04
12/31/07	REG	LKB	681.74	442.60	63.03	176.11	528.03			01/01/08	75,812.01
01/04/08	DIS	217 CK# 00WIRE	-55.10			-55.10	472.93				
01/28/08	REG	LKB	681.74	442.24	63.39	176.11	649.04			02/01/08	75,748.62
02/01/08	DIS	217 CK# 633067	-55.10			-55.10	593.94				
02/04/08	DIS	217 CK# 00WIRE	-55.10			-55.10	538.84				
02/25/08	REG	LKB	681.74	441.87	63.76	176.11	714.95			03/01/08	75,684.86
03/04/08	DIS	217 CK# 00WIRE	-55.10			-55.10	659.85				
03/26/08	REG	LKB	681.74	441.49	64.14	176.11	835.96			04/01/08	75,620.72
04/02/08	DIS	217 CK# COWIRE	-55.10			-55.10	780.86				
04/11/08	REG	ZRF	422.67			422.67	1,203.53			04/01/09	75,620.72
04/14/08	MSG	Payment updated by KSK See Aud					1,203.53				
04/21/08	DIS	901 CK# 657127	-482.34			-482.34	721.19				
04/24/08	REG	LKB	680.93	441.12	64.51	175.30	896.49			05/01/08	75,556.21
05/02/08	DIS	217 CK# 00WIRE	-55.10			-55.10	841.39				
05/23/08	REG	LKB	680.93	440.74	64.89	175.30	1,016.69			06/01/08	75,491.32
06/03/08	DIS	217 CK# 00WIRE	-55.10			-55.10	961.59				
06/23/08	REG	LKB	680.93	440.37	65.26	175.30	1,136.89			07/01/08	75,426.06
07/02/08	DIS	217 CK# 00WIRE	-55.10			-55.10	1,081.79				
07/28/08	REG	LKB	680.93	439.99	65.64	175.30	1,257.09			08/01/08	75,360.42
08/04/08	DIS	217 CK# COWIRE	-55.10			-55.10	1,201.99				
08/28/08	REG	LKB	680.93	439.60	66.03	175.30	1,377.29			09/01/08	75,294.39
09/03/08	DIS	217 CK# COWIRE	-55.10			-55.10	1,322.19				
09/16/08	MSG	Payment updated by See Audit T					1,322.19				
09/19/08	DIS	M109 CK# 384062	-1,019.72			-1,019.72	302.47				
09/24/08	REG	LKB	680.93	439.22	66.41	175.30	477.77			10/01/08	75,227.98
10/02/08	DIS	217 CK# COWIRE	-55.10			-55.10	422.67				
10/24/08	REG	LKB	680.93	438.83	66.80	175.30	597.97			11/01/08	75,161.18
11/04/08	DIS	217 CK# COWIRE	-55.10			-55.10	542.87				
11/19/08	DIS	001 CK# P95114	-685.02			-685.02	-142.15				
11/20/08	REG	LKB	680.93	438.44	67.19	175.30	33.15			12/01/08	75,093.99
12/02/08	DIS	217 CK# COWIRE	-55.10			-55.10	-21.95				
12/29/08	REG	LKB	680.93	438.05	67.58	175.30	153.35			01/01/09	75,026.41
01/05/09	DIS	217 CK# 00WIRE	-55.10			-55.10	98.25				
01/28/09	REG	LKB	680.93	437.65	67.98	175.30	273.55			02/01/09	74,958.43
02/03/09	DIS	217 CK# 00WIRE	-55.10			-55.10	218.45				
02/23/09	REG	LKB	680.93	437.26	68.37	175.30	393.75			03/01/09	74,890.06
03/03/09	DIS	217 CK# 00WIRE	-55.10			-55.10	338.65				
03/23/09	REG	LKB	680.93	436.86	68.77	175.30	513.95			04/01/09	74,821.29
04/02/09	DIS	217 CK# 00WIRE	-55.10			-55.10	458.85				
05/04/09	DIS	217 CK# 00WIRE	-55.10			-55.10	403.75				
05/26/09	REG	WEB	680.93	436.46	69.17	175.30	579.05			05/01/09	74,752.12
06/01/09	REG	WEB	706.21	436.05	69.58	175.30	754.35		25.28	06/01/09	74,682.54
06/02/09	DIS	217 CK# 00WIRE	-55.10			-55.10	699.25				
06/29/09	REG	WEB	680.93	435.65	69.98	175.30	874.55			07/01/09	74,612.56
07/02/09	DIS	217 CK# 00WIRE	-55.10			-55.10	819.45				
07/27/09	REG	WEB	680.93	435.24	70.39	175.30	994.75			08/01/09	74,542.17
08/04/09	DIS	217 CK# 00WIRE	-55.10			-55.10	939.65				
08/22/09	REG	WEB	680.93	434.83	70.80	175.30	1,114.95			09/01/09	74,471.37
09/02/09	DIS	217 CK# 00WIRE	-55.10			-55.10	1,059.85				
09/14/09	DIS	R100 CK# 453417	-1,019.72			-1,019.72	40.13				
09/16/09	MSG	Payment updated by See Audit T					40.13				
09/19/09	REG	WEB	680.53	434.42	71.21	175.30	215.43			10/01/09	74,400.16
09/29/09	DIS	217 CK# S00131	-110.20			-110.20	105.23				

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Nationstar Mortgage LLC
PAYMENT HISTORY TRANSACTION REPORT

LOAN NUMBER: UNPAID PRINCIPAL
[redacted]6959 71,685.47
Borrower 1: MELISSA MARES
Borrower 2:

PROPERTY ADDRESS:
209 PRESIDENTIAL CT
ROUND O, SC 29474

MAILING ADDRESS:
209 PRESIDENTIAL CT
ROUND O, SC 29474

NSR	TRANSACTION DATE	CODE	DESCRIPTION	AMOUNT	AMOUNT APPLIED TO PRINCIPAL	INTEREST	ESCROW	FEE PAID	NEXT DUE	AFTER TRANSACTION PRINCIPAL	ESCROW
92	7/29/2012	02	PAYMENT	701.09	86.96	418.67	195.46	.00	9/12	71685.47	1341.57
91	7/26/2012	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	8/12	71772.43	1152.11
90	6/29/2012	02	PAYMENT	701.09	86.45	419.18	195.46	.00	8/12	71772.43	1207.21
89	6/26/2012	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	7/12	71858.88	1011.75
88	6/11/2012	1530	ESCROW DEPOSIT	55.10	.00	.00	55.10	.00	7/12	71858.88	1066.85
87	6/05/2012	5226	CORP ADV DISB	95.00-	.00	.00	.00	.00	7/12	71858.88	1011.75
86	6/01/2012	6074	BORR PAID MI ADVANCE	110.20-	.00	.00	110.20-	.00	7/12	71858.88	1011.75
85	5/28/2012	02	PAYMENT	701.09	85.95	415.68	195.46	.00	7/12	71858.88	1121.95
84	4/26/2012	02	PAYMENT	701.09	85.45	420.18	195.46	.00	6/12	71944.83	926.49
83	4/23/2012	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	5/12	72030.28	731.03
82	3/26/2012	02	PAYMENT	701.09	84.95	420.67	195.46	.00	5/12	72030.28	786.13
81	3/23/2012	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	4/12	72115.24	590.67
80	2/24/2012	02	PAYMENT	701.09	84.47	421.16	195.46	.00	4/12	72115.24	645.77
79	2/24/2012	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	3/12	72199.71	450.31
78	1/26/2012	02	PAYMENT	701.09	83.98	421.65	195.46	.00	3/12	72199.71	505.41
77	1/26/2012	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	2/12	72283.69	309.95
76	12/27/2011	02	PAYMENT	701.09	83.49	422.14	195.46	.00	2/12	72283.69	365.05
75	12/23/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	1/12	72367.18	169.59
74	12/16/2011	5031	COUNTY TAX DISBURSED	664.61-	.00	.00	664.61-	.00	1/12	72367.18	224.69
73	11/29/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	1/12	72367.18	889.30
72	11/28/2011	02	PAYMENT	701.09	83.00	422.63	195.46	.00	1/12	72367.18	944.40
71	10/27/2011	02	PAYMENT	701.09	82.52	423.11	195.46	.00	12/11	72450.18	748.94
70	10/25/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	11/11	72532.70	553.48

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Nationstar Mortgage LLC
PAYMENT HISTORY TRANSACTION REPORT

LOAN NUMBER: [redacted]5959 CONTINUED

TRANSACTION NBR	DATE	CODE	DESCRIPTION	AMOUNT	AMOUNT APPLIED TO PRINCIPAL	INTEREST	ESCROW	FEE	PAID	NEXT DUE	AFTER TRANSACTION PRINCIPAL	ESCROW
69	9/26/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		11/11	72532.70	608.58
68	9/24/2011	02	PAYMENT	701.09	82.04	423.59	195.46	.00		11/11	72532.70	663.68
67	9/13/2011	6050	HAZARD STR DISBURSED	1019.72-	.00	.00	1019.72-	.00		10/11	72614.74	468.22
66	8/25/2011	02	PAYMENT	701.09	91.67	424.06	195.46	.00		10/11	72614.74	1187.94
65	8/25/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		9/11	72696.31	1292.48
64	7/27/2011	02	PAYMENT	701.09	81.10	424.53	195.46	.00		9/11	72696.31	1347.58
63	7/27/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		8/11	72777.41	1152.12
62	6/26/2011	02	PAYMENT	701.09	80.62	425.01	195.46	.00		8/11	72777.41	1207.22
61	6/24/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		7/11	72858.03	1011.76
60	5/23/2011	02	PAYMENT	701.09	80.16	425.47	195.46	.00		7/11	72858.03	1066.86
59	5/24/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		6/11	72938.19	871.40
58	4/27/2011	02	PAYMENT	701.09	79.69	425.94	195.46	.00		6/11	72938.19	926.50
57	4/27/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		5/11	73017.88	731.04
56	3/26/2011	02	PAYMENT	701.09	79.22	426.40	195.46	.00		5/11	73017.88	786.14
55	3/23/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		4/11	73097.11	590.68
54	2/26/2011	02	PAYMENT	721.34	78.77	426.86	215.71	.00		4/11	73097.11	645.78
53	2/22/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		3/11	73175.88	430.07
52	1/28/2011	02	PAYMENT	721.34	78.31	427.32	215.71	.00		3/11	73175.88	485.17
51	1/24/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		2/11	73254.19	269.46
50	12/30/2010	02	PAYMENT	721.34	77.86	427.77	215.71	.00		2/11	73254.19	324.56
49	12/28/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		1/11	73332.05	108.85
48	12/16/2010	5031	COUNTY TAX DISBURSED	664.54-	.00	.00	664.54-	.00		1/11	73332.05	163.95
47	11/24/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		1/11	73332.05	828.49
46	11/19/2010	02	PAYMENT	721.34	77.41	428.22	215.71	.00		1/11	73332.05	883.59
45	10/25/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		12/10	73409.46	667.88

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LOAN NUMBER: [redacted]6959 CONTINUED

NBR	TRANSACTION DATE	CODE	DESCRIPTION	AMOUNT	AMOUNT APPLIED TO PRINCIPAL	INTEREST	ESCROW	FEE PAID	NEXT DUE	AFTER TRANSACTION PRINCIPAL	ESCROW
44	10/22/2010	02	PAYMENT	721.34	76.96	428.67	215.71	.00	12/10	73409.46	722.98
43	9/29/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	11/10	73486.42	507.27
42	9/24/2010	02	PAYMENT	721.34	76.51	428.12	216.71	.00	11/10	73486.42	562.37
41	9/13/2010	6050	ESCROW DISBURSED	1019.72-	.00	.00	1019.72-	.00	10/10	73562.93	345.66
40	8/26/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	10/10	73562.93	1366.38
39	8/23/2010	02	PAYMENT	721.34	76.07	429.56	215.71	.00	10/10	73562.93	1421.48
38	7/29/2010	02	PAYMENT	721.34	75.63	430.00	215.71	.00	9/10	73639.00	1205.77
37	7/23/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	8/10	73716.63	990.06
36	6/28/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	8/10	73716.63	1045.16
35	6/17/2010	02	PAYMENT	721.34	75.19	430.44	215.71	.00	8/10	73716.63	1100.26
34	5/25/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	7/10	73789.82	884.55
33	5/21/2010	02	PAYMENT	721.34	74.75	430.88	215.71	.00	7/10	73789.82	939.65
32	4/28/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	6/10	73864.57	723.94
31	4/23/2010	02	PAYMENT	721.34	74.32	431.31	215.71	.00	6/10	73864.57	779.04
30	3/31/2010	11	PRINCIPAL PAYMENT	25.17	25.17	.00	.00	.00	5/10	73938.89	563.33
29	3/31/2010	2624	SUSPENSE ADJUSTMENT	25.17-	.00	.00	.00	.00	5/10	73964.06	563.33
28	3/29/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	5/10	73964.06	563.33
27	3/29/2010	1324	MT- SUSP	25.17	.00	.00	.00	.00	5/10	73964.06	618.43
26	3/29/2010	02	PAYMENT	721.34	73.74	431.85	215.71	.00	5/10	73964.06	618.43
25	2/26/2010	02	PAYMENT	746.51	73.32	432.31	240.88	.00	4/10	74037.80	402.72
24	2/24/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	3/10	74111.12	161.84
23	1/26/2010	1919	ESCOVER ESCROW ADVANCE	23.94-	.00	.00	23.94-	.00	3/10	74111.12	216.94
22	1/26/2010	02	PAYMENT	746.51	73.89	433.74	240.88	.00	3/10	74111.12	240.88
21	1/26/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	2/10	74184.01	.00
20	1/26/2010	1974	BORR PAID MI ADVANCE	23.94	.00	.00	23.94	.00	2/10	74184.01	55.10

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Nationstar Mortgage LLC
PAYMENT HISTORY TRANSACTION REPORT

LOAN NUMBER: # [redacted]6959 CONTINUED

NBR	TRANSACTION DATE	CODE	DESCRIPTION	AMOUNT	AMOUNT APPLIED TO PRINCIPAL	INTEREST	ESCROW	FEE PAID	NEXT DUE	AFTER TRANSACTION PRINCIPAL	ESCROW
19	12/30/2009	6074	30ER PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	2/10	74184.01	31.16
18	12/18/2009	1919	RECOVER ESCROW ADVANCE	154.62-	.00	.00	154.62-	.00	2/10	74184.01	86.26
17	12/18/2009	02	PAYMENT	746.51	72.17	433.16	240.88	.00	2/10	74184.01	340.88
16	12/14/2009	6031	COUNTY TAX DISBURSED	686.51-	.00	.00	686.51-	.00	1/10	74256.48	.00
15	12/14/2009	1921	COUNTY TAX ADVANCE	154.62	.00	.00	154.62	.00	1/10	74256.48	686.51
14	12/01/2009	6074	30ER PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	1/10	74256.48	531.89
13	11/20/2009	02	PAYMENT	746.51	72.05	433.58	240.88	.00	1/10	74256.48	586.99
12	10/23/2009	02	PAYMENT	746.51	71.53	434.00	240.88	.00	12/09	74328.53	346.11
11	10/01/2009	2593	ESCROW NOCASH ADJ	105.23	.00	.00	105.23	.00	11/09	74400.16	105.23
10	10/01/2009	9102	NEW LOAN BALANCE	74400.16-	74400.16-	.00	.00	.00	11/09	74400.16	.00
				71685.47-	14601.90		1347.57				

TOTAL AMOUNTS:
CORPORATE ADVANCE TOTALS:

A	D2	OCRER-BPO	95.00-

**** END OF REPORT ****

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LSCH479A

Nationstar Mortgage LLC
PAYMENT HISTORY TRANSACTION REPORT

PAGE: 1
8/01/12 17:39:55

LOAN NUMBER: [redacted]6959
UNPAID PRINCIPAL: 71,685.47
Borrower 1: MELISSA MARKS
Borrower 2:

PROPERTY ADDRESS:
209 PRESIDENTIAL CT
ROUND O, SC 29474

MAILING ADDRESS:
209 PRESIDENTIAL CT
ROUND O, SC 29474

NBR	TRANSACTION DATE	CODE	DESCRIPTION	AMOUNT	AMOUNT APPLIED TO PRINCIPAL	INTEREST	ESCROW	FEE PAID	NEXT DUE	AFTER TRANSACTION PRINCIPAL	ESCROW
92	7/29/2012	02	PAYMENT	701.09	85.56	418.67	195.46	.00	9/12	71685.47	1347.57
91	7/26/2012	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	8/12	71772.43	1152.11
90	6/30/2012	02	PAYMENT	701.09	86.45	419.18	195.46	.00	8/12	71772.43	1207.21
89	6/25/2012	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	7/12	71858.88	1011.75
88	6/11/2012	1530	ESCROW DEPOSIT	55.10	.00	.00	55.10	.00	7/12	71858.88	1066.85
87	6/05/2012	6226	CORP ADV DISB	95.00-	.00	.00	.00	.00	7/12	71858.88	1011.75
86	6/01/2012	6074	BORR PAID MI ADVANCE	110.20	.00	.00	110.20-	.00	7/12	71858.88	1011.75
85	5/28/2012	02	PAYMENT	701.09	85.55	419.68	195.46	.00	7/12	71858.88	1121.95
84	4/26/2012	02	PAYMENT	701.09	85.45	420.18	195.46	.00	6/12	71944.83	926.49
83	4/23/2012	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	5/12	72030.28	731.03
82	3/26/2012	02	PAYMENT	701.09	84.56	420.67	195.46	.00	5/12	72030.28	786.13
81	3/23/2012	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	4/12	72115.24	590.67
80	2/24/2012	02	PAYMENT	701.09	84.47	421.16	195.46	.00	4/12	72115.24	645.77
79	2/24/2012	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	3/12	72199.71	450.31
78	1/26/2012	02	PAYMENT	701.09	83.38	421.65	195.46	.00	3/12	72199.71	505.41
77	1/26/2012	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	2/12	72283.69	309.95
76	12/27/2011	02	PAYMENT	701.09	83.49	422.14	195.46	.00	2/12	72283.69	365.05
75	12/23/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	1/12	72367.18	169.59
74	12/14/2011	6031	COUNTY TAX DISBURSED	664.61-	.00	.00	664.61-	.00	1/12	72367.18	224.69
73	11/29/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	1/12	72367.18	889.30
72	11/28/2011	02	PAYMENT	701.09	83.00	422.53	195.46	.00	1/12	72367.18	944.40
71	10/27/2011	02	PAYMENT	701.09	82.52	423.11	195.46	.00	12/11	72450.18	748.94
70	10/25/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	11/11	72532.70	553.48

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LOAN NUMBER= [redacted]6955 CONTINUED

TRANSACTION NBR	DATE	CODE	DESCRIPTION	AMOUNT	AMOUNT APPLIED TO PRINCIPAL	INTEREST	ESCROW	FEE PAID	NEXT DUE	AFTER TRANSACTION PRINCIPAL	ESCROW
69	9/26/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	11/11	72532.70	508.58
68	9/24/2011	02	PAYMENT	701.09	82.04	423.59	195.46	.00	11/11	72532.70	563.68
67	9/13/2011	6050	HAZARD SFR DISBURSED	1019.72-	.00	.00	1019.72-	.00	10/11	72614.74	468.22
66	8/25/2011	02	PAYMENT	701.09	81.57	424.06	195.46	.00	10/11	72614.74	1487.94
65	8/25/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	9/11	72696.31	1292.48
64	7/27/2011	02	PAYMENT	701.09	81.10	424.53	195.46	.00	9/11	72696.31	1347.58
63	7/27/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	8/11	72777.41	1152.12
62	6/26/2011	02	PAYMENT	701.09	80.62	425.01	195.46	.00	8/11	72777.41	1207.22
61	6/24/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	7/11	72858.03	1011.76
60	5/23/2011	02	PAYMENT	701.09	80.16	425.47	195.46	.00	7/11	72858.03	1066.86
59	5/24/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	6/11	72938.19	871.40
58	4/27/2011	02	PAYMENT	701.09	79.69	425.96	195.46	.00	6/11	72938.19	926.50
57	4/27/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	5/11	73017.88	731.04
56	3/26/2011	02	PAYMENT	701.09	79.23	426.40	195.46	.00	5/11	73017.88	786.14
55	3/23/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	4/11	73097.11	590.68
54	2/26/2011	02	PAYMENT	721.34	78.77	426.86	215.71	.00	4/11	73097.11	645.78
53	2/22/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	3/11	73175.88	430.07
52	1/26/2011	02	PAYMENT	721.34	78.31	427.32	225.71	.00	3/11	73175.88	485.17
51	1/24/2011	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	2/11	73254.29	269.46
50	12/30/2010	02	PAYMENT	721.34	77.86	427.77	215.71	.00	2/11	73254.29	324.56
49	12/28/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	1/11	73332.05	108.85
48	12/16/2010	6031	COUNTY TAX DISBURSED	664.54-	.00	.00	664.54-	.00	1/11	73332.05	163.95
47	11/24/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	1/11	73332.05	828.49
46	11/19/2010	02	PAYMENT	721.34	77.41	428.22	215.71	.00	1/11	73332.05	883.59
45	10/25/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	12/10	73409.46	667.88

LOAN NUMBER: [redacted]6959 CONTINUED

NBR	TRANSACTION DATE	CODE	DESCRIPTION	AMOUNT	AMOUNT APPLIED TO PRINCIPAL	INTEREST	ESCROW	FEE	PAID	NEXT DUE	AFTER TRANSACTION PRINCIPAL	ESCROW
44	10/22/2010	02	PAYMENT	721.34	76.96	428.67	215.71	.00		12/10	73409.46	722.98
43	9/29/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		11/10	73486.42	507.27
42	9/24/2010	02	PAYMENT	721.34	76.51	429.12	215.71	.00		11/10	73486.42	562.37
41	9/13/2010	605	HAZARD SER DISBURSED	1019.72-	.00	.00	1019.72-	.00		10/10	73562.93	346.66
40	8/26/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		10/10	73562.93	1366.38
39	8/23/2010	02	PAYMENT	721.34	76.07	429.56	215.71	.00		10/10	73562.93	1421.48
38	7/29/2010	02	PAYMENT	721.34	75.63	430.00	215.71	.00		9/10	73639.00	1205.77
37	7/23/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		8/10	73714.63	990.06
36	6/28/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		8/10	73714.63	1045.16
35	6/17/2010	02	PAYMENT	721.34	75.19	431.44	215.71	.00		8/10	73711.63	1100.26
34	5/25/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		7/10	73769.82	884.55
33	5/21/2010	02	PAYMENT	721.34	74.75	430.88	215.71	.00		7/10	73789.82	939.65
32	4/28/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		6/10	73864.57	723.94
31	4/23/2010	02	PAYMENT	721.34	74.31	431.31	215.71	.00		6/10	73864.57	779.04
30	3/31/2010	11	PRINCIPAL PAYMENT	25.17	25.17	.00	.00	.00		5/10	73938.89	563.33
29	3/31/2010	2624	SUSPENSE ADJUSTMENT	25.17-	.00	.00	.00	.00		5/10	73964.06	563.33
28	3/29/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		5/10	73964.06	563.33
27	3/29/2010	1324	EMT- SCSP	25.17	.00	.00	.00	.00		5/10	73964.06	618.43
26	3/29/2010	02	PAYMENT	721.34	73.74	431.89	215.71	.00		5/10	73964.06	618.43
25	2/26/2010	02	PAYMENT	746.51	73.32	432.31	240.88	.00		4/10	74037.80	402.72
24	2/24/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		3/10	74111.12	161.84
23	1/26/2010	1919	RECOVER ESCROW ADVANCE	23.94-	.00	.00	23.94-	.00		3/10	74111.12	216.94
22	1/26/2010	02	PAYMENT	746.51	72.89	432.74	240.88	.00		3/10	74111.12	240.88
21	1/26/2010	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00		2/10	74184.01	.00
20	1/26/2010	1974	BORR PAID MI ADVANCE	23.94	.00	.00	23.94	.00		2/10	74184.01	55.10

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Nationstar Mortgage LLC
PAYMENT HISTORY TRANSACTION REPORT

LOAN NUMBER= [redacted]6559 CONTINUED

NBR	TRANSACTION DATE	CODE	DESCRIPTION	AMOUNT	AMOUNT APPLIED TO PRINCIPAL	INTEREST	ESCROW	FEE PAID	NEXT DUE	AFTER TRANSACTION PRINCIPAL	ESCROW
19	12/30/2009	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	2/10	74184.01	31.16
18	12/18/2009	1919	RECOVER ESCROW ADVANCE	154.62-	.00	.00	154.62-	.00	2/10	74184.01	86.26
17	12/18/2009	02	PAYMENT	746.51	72.47	433.16	240.88	.00	2/10	74184.01	240.88
16	12/14/2009	6031	COUNTY TAX DISBURSED	686.51-	.00	.00	686.51-	.00	1/10	74255.48	.00
15	12/14/2009	1931	COUNTY TAX ADVANCE	154.62	.00	.00	154.62	.00	1/10	74255.48	686.51
14	12/01/2009	6074	BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	1/10	74255.48	531.89
13	11/20/2009	02	PAYMENT	746.51	72.05	433.58	240.88	.00	1/10	74255.48	586.99
12	10/23/2009	02	PAYMENT	745.51	71.63	434.00	240.88	.00	12/09	74329.53	346.11
11	10/01/2009	2593	ESCROW NOCASH ADJ	105.23	.00	.00	105.23	.00	11/09	74400.16	105.23
10	10/01/2009	8177	NEW LOAN BALANCE	74400.16-	74400.16-	.00	.00	.00	11/09	74400.16	.00
TOTAL AMOUNTS:				71685.47-		14501.80	1347.57				

CORPORATE ADVANCE TOTALS:

A	D2	CCAPA-EPO	95.00-

**** END OF REPORT ****

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Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when [ ] income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or [ ] the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

Mrs is an application for joint credit. Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: [ ] VA [ ] FHA [X] Conventional [ ] USDA/Rural Housing Service [ ] Other (explain):

Agency Case Number | Lender Case Number

Amount	Interest Rate	No. of Months	Amortization Type	
$ 20,000	7.000 %	300/300	[X] Fixed Rate [ ] GPM	[ ] Other (explain): [ ] ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) — No. of Units

209 Presidential, Round O, SC 29414 County: Colleton — 1

Legal Description of Subject Property (attach description if necessary) — Year Built

TMS #166-00-00-147

Purpose of Loan: [X] Purchase [ ] Construction [ ] Other (explain). [ ] Refinance [ ] Construction-Permanent

Property will be: [X] Primary Residence [ ] Secondary Residence [ ] Investment

Complete this line if this is a construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	
	$	$		Cost: $	[ ] made [ ] to be made

Title will be held in what Name(s): Mellissa Starks

Manner in which Title will be held: Single Woman

Estate will be held in: [X] Fee Simple [ ] Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain): Checking/Savings

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable): Mellissa Starks	Co-Borrower's Name (include Jr. or Sr. if applicable):
Social Security Number: [redacted]	Home Phone (incl. area code): (843) 949-4910
Age: [redacted]	Yrs. School: [redacted]
Social Security Number:	Home Phone (incl. area code):
Age:	Yrs. School:
Married [ ] Unmarried (include single, divorced, widowed) [X]	Dependents (not listed by Co-Borrower): no
Ages:	
Married [ ] Unmarried (include single, divorced, widowed) [ ]	Dependents (not listed by Borrower): no.
Ages:	
Present Address (street, city, state, ZIP): 5572 Tanwood Drive North Charleston, SC 29418 [ ] Own [X] Rent 6 No. Yrs.	Present Address (street, city, state, ZIP): [ ] Own [ ] Rent No. Yrs.
Mailing Address, if different from Present Address:	Mailing Address, if different from Present Address:

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP): [ ] Own [ ] Rent No. Yrs.	Former Address (street, city, state, ZIP): [ ] Own [ ] Rent No. Yrs.
Former Address (street, city, state, ZIP): [ ] Own [ ] Rent No. Yrs.	Former Address (street, city, state, ZIP): [ ] Own [ ] Rent No. Yrs.

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IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer: Molley Rios, 28 Bridgedale Blvd, 28 Bridgedale Blvd, Mount Pleasant, SC 29464	☐ Self Employed	Name & Address of Employer	☐ Self Employed
Yrs. on this job: 7 yr(s) 0 mth(s)		Yrs. on this job	
Yrs. employed in this line of work/profession: 7		Yrs. employed in this line of work/profession	
Position/Title/Type of Business: Paralegal II	Business Phone (incl. area code): 843-216-9000	Position/Title/Type of Business	Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	☐ Self Employed	Name & Address of Employer	☐ Self Employed
Dates (from-to)		Dates (from-to)	
Monthly Income: $		Monthly Income: $	
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Name & Address of Employer	☐ Self Employed
Dates (from-to)		Dates (from-to)	
Monthly Income: $		Monthly Income: $	
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Name & Address of Employer	☐ Self Employed
Dates (from-to)		Dates (from-to)	
Monthly Income: $		Monthly Income: $	
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Name & Address of Employer	☐ Self Employed
Dates (from-to)		Dates (from-to)	
Monthly Income: $		Monthly Income: $	
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$ 3,082.00	$	$ 3,082.00	Rent	$ 0.00	
Overtime				First Mortgage (P&I)		$ 806.82
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		33.00
Dividends/Interest				Real Estate Taxes		33.00
Net Rental Income				Mortgage Insurance		57.00
Other (before completing, see notice in "describe other income," below)				Homeowner Assn. Dues		
				Other		
Total	$ 3,082.00	$	$ 3,082.00	Total	$	$ 929.82

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe other income. *Notice:* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		$

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VI. ASSETS AND LIABILITIES

This Section 6 and any applicable supporting schedules may be completed jointly by unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a consolidated basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed [ ] Jointly [ ] Not Jointly

ASSETS	Cash or Market Value
Cash deposit toward purchase held by: Normal Deposit	$ 500
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union: BofA	
Acct. no.	$ 2,038
Name and address of Bank, S&L, or Credit Union: Wachovia	
Acct. no.	$ 1,181
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Stocks & Bonds (Company name/number description)	$
Life insurance net cash value	$
Face amount: $	
Subtotal Liquid Assets	$ 3,811
Real estate owned (market value from schedule of real estate owned)	$
Vested interest in retirement fund	$ 9,142
Net worth of business(es) owned (attach financial statement)	$
Automobiles owned (make and year)	$
Other Assets (itemize)	$
Total Assets a.	$ 16,682

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company: BANK OF AMERICA, 1825 E BUCKEYE RD, PHOENIX, AZ 85034	$ Payment/Months	$
Acct. no. 847	219	11,070
Name and address of Company: BK OF AMER, P O X 100280 COLUMBIA, SC 29202-3280, ATTN: CRED. IT DEPT	$ Payment/Months	$
Acct. no. 5046020011140	170	10,717
Name and address of Company: CITI, PO BOX 6305, SIOUX FALLS, SD 57117	$ Payment/Months	$
Acct. no. 6465180364416	161	7,139
Name and address of Company: BO STUDENTLN	$ Payment/Months	$
Acct. no. 2848260141	68	4,479
Name and address of Company: BO STUDENTLN	$ Payment/Months	$
Acct. no. 7448260141	20	1,250
Name and address of Company: HENRYBELK	$ Payment/Months	$
Acct. no. 100999	152	7,116
Alimony/Child Support/Maintenance Payments Owed to:	$	
Job-Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	$ 823	
Net Worth (a minus b)	$ 28,837	Total Liabilities b. $ 34,880

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		$	$	$	$	$	$
	Totals	$	$	$	$	$	$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name | Creditor Name | Account Number

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VII. DETAILS OF TRANSACTION

a. Purchase price	$ 80,000.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Land (if acquired separately)	
e. Refinance (incl. debts to be paid off)	
f. Estimated prepaid items	1,661.41
g. Estimated closing costs	2,995.00
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	84,647.41
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	2,400.00
l. Other Credits (explain) Credit Deposit	500.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	76,000.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	76,000.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	6,247.41

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?	☐	☒	☐	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☒	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☒	☐	☐
d. Are you a party to a lawsuit?	☐	☒	☐	☐
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	☐	☒	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	☐	☒	☐	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☒	☐	☐
h. Is any part of the down payment borrowed?	☐	☒	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☒	☐	☐
j. Are you a U.S. citizen?	☒	☐	☐	☐
k. Are you a permanent resident alien?	☐	☒	☐	☐
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	☒	☐	☐	☐
m. Have you had an ownership interest in a property in the last three years?	☐	☒	☐	☐
(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?				
(2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, successors and assigns and agrees and acknowledges that: (1) the information contained in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to relying upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servants, agents and/or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to the closing of the Loan; (8) my payments on the Loan will be made in accordance with the Note; (9) my transfer, assignment or sale of the property will be subject to the restrictions on transfer set forth in the Security Instrument, including, but not limited to, those restrictions required by Section 3 of the Security Instrument; (10) neither Lender's partners, insurers, servicers, successors or assigns nor any agent, broker or any of their respective partners, successors and assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transfer of this application to Lender or Lender's agents or assigns constitutes my intent that Lender or its agents, successors or assigns rely on the information contained in this application, as well as any other written or oral information provided by me in connection with this application, and that reliance will be considered by me to be evidenced by my signature below. Lender and its agents, successors and assigns may retain this application, even if Lender does not extend the Loan to me. Any person who knowingly makes any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Sec. 1014, et seq., may be subject to fine or imprisonment or both.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in the application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X /Melissa J. Mosher/	9/19/07	X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under the applicable state law for the particular type of loan applied for.)

	BORROWER	CO-BORROWER
	☐ I do not wish to furnish this information	☐ I do not wish to furnish this information
Ethnicity	☐ Hispanic or Latino ☐ Not Hispanic or Latino	☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race	☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White	☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex	☒ Female ☐ Male	☐ Female ☐ Male

To be Completed by Interviewer	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
This application was taken by: ☐ Face-to-face interview ☐ Mail ☒ Telephone ☐ Internet	Sean Christian Davis	Old South Mortgage Corp. 4 Corporate Lane, Suite 403 Charleston, SC 29407 (P) 843-873-4780 (F) 843-879-4781
	Interviewer's Signature: /Sean Davis/ Date: 9-22-07	
	Interviewer's Phone Number (incl. area code): 843-873-4780	

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Kpiran Name=

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to applicable law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below)

Co-Borrower both agree that we intend to apply for joint credit (sign below)

Borrower

Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: ☐ VA ☒ Conventional ☐ Other (explain): ☐ FHA ☐ USDA/Rural Housing Service

Agency Case Number

Lender Case Number 0021640022

Amount	Interest Rate	No. of Months	Amortization Type	
$ 76800	3%	360	☒ Fixed Rate ☐ GPM	☐ Other (explain): ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)

209 PRESIDENTIAL CT RIDGE D, SC 29479

No. of Units 1

Legal Description of Subject Property (attach description if necessary) TMS 0458-00-00-147

Year Built 2002

Purpose of Loan: ☒ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain):

Property will be: ☒ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	$ 0	$ 0	$ 0	$ 0	$ 0

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements ☐ made ☒ to be made
	$ 0	$ 0		Cost: $ 0

Title will be held in what Name(s) MELISSA MARKS, Melissa Marks

Manner in which Title will be held JOINT TENANT

Estate will be held in: ☒ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
MELISSA MARKS	
Social Security Number [redacted]	Home Phone (incl. area code) 8434184894
DOB (mm/dd/yyyy) [redacted]	Yrs. School 6
Social Security Number	Home Phone (incl. area code)
DOB (mm/dd/yyyy)	Yrs. School
Married ☒ Unmarried (include single, divorced, widowed) ☐ Separated	Dependents (not listed by Co-Borrower) No. 0 Ages
Married ☐ Unmarried (include single, divorced, widowed) ☐ Separated	Dependents (not listed by Borrower) No. Ages
Present Address (street, city, state, ZIP) ☐ Own ☒ Rent 6 No. Yrs. 8572 THOMASBORO DRIVE NORTH CHARLESTON, SC 29418	Present Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address

If living at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.	Former Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.

IV. EMPLOYMENT INFORMATION

Name & Address of Employer ☐ Self Employed	Yrs. on this job	Name & Address of Employer ☐ Self Employed	Yrs. on this job
Verizon Wireless 20 Brickyard Blvd Mount Pleasant SC 29464	7 Yrs. employed in this line of work/profession: 7		Yrs. employed in this line of work/profession:
Position/Title/Type of Business: Technician II	Business Phone (incl. area code) 8432269000	Position/Title/Type of Business:	Business Phone (incl. area code)
If employed in current position for less than two years or if currently employed in more than one position, complete the following:			
Name & Address of Employer ☐ Self Employed	Dates (from - to) Monthly Income $	Name & Address of Employer ☐ Self Employed	Dates (from - to) Monthly Income $
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer ☐ Self Employed	Dates (from - to) Monthly Income $	Name & Address of Employer ☐ Self Employed	Dates (from - to) Monthly Income $
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

[redacted]
Fannie Mae Form 1003 7/05
Freddie Mac Form 65 7/05
VMP-21H (0501)
Page 1 of 6
With Mortgage Solutions, Inc. (800) 521-7291

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<parsin name>

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$ 3982	$	$ 3982	Rent	$ 0	
Overtime	0		0	First Mortgage (P&I)	0	$ 885.69
Bonuses	0		0	Other Financing (P&I)	0	0
Commissions	0		0	Hazard Insurance	0	83.84
Dividends/Interest	0		0	Real Estate Taxes	0	77.7
Net Rental Income	0		0	Mortgage Insurance	0	88.3
Other (before completing, see the notes in the addendum)	0		0	Homeowner Assn. Dues	0	0
				Other	0	0
Total	$ 3982	$	$ 3982	Total	$ 0	$ 1134.74

* Self-Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income	Monthly Amount
	$

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a consolidated basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed [ ] Jointly [X] Not Jointly

ASSETS Description	Cash or Market Value
Cash deposit toward purchase held by:	
Cash Deposit on Deposit	$ 500
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union	
Wachovia	
Acct no.	$ 1039
Name and address of Bank, S&L, or Credit Union	
BNB	
Acct no.	$ 1039
Name and address of Bank, S&L, or Credit Union	
Acct no.	$
Name and address of Bank, S&L, or Credit Union	
Stocks & Bonds (Company name/number & description)	$
Life insurance net cash value	$
Face amount: $	
Subtotal Liquid Assets	$ 8541
Real estate owned (market value from schedule of real estate owned)	$ 0
Vested interest in retirement fund	$ 6242
Net worth of business(es) owned (attach financial statement)	$
Automobiles owned (make and year)	$
Other Assets (itemize)	$
Total Assets a.	$ 9783

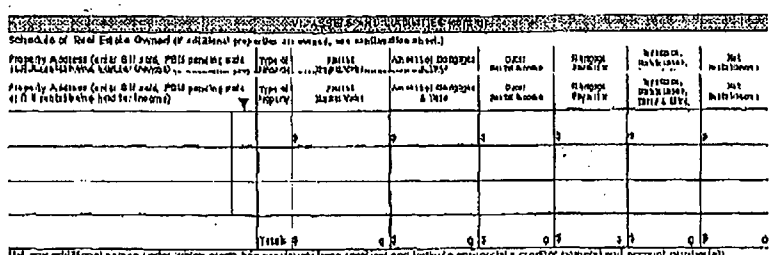
LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company	$ Payment/Months	$
GC STRATEGIES	$ 24	1900
Acct no. 2841826310158		
Name and address of Company	$ Payment/Months	$
GC STRATEGIES	$ 24	8429
Acct no. 2841826310112		
Name and address of Company	$ Payment/Months	$
Home / Home	$ 24	3165
Acct no. 2017246		
Name and address of Company	$ Payment/Months	$
WAMU/HOME STYLE	$ 24	618
Acct no. 0241357572		
Name and address of Company	$ Payment/Months	$
CHASE/CARE CREDIT	$ 24	291
Acct no. 6035300849217		
Name and address of Company	$ Payment/Months	$
TMO/CHASE	$ 24	196
PO BOX 9766		
CHAY TX 97438		
Acct no. 4501010010010179		
Name and Address of Company	$ Payment/Months	$
SHELL/CITI	$ 24	382
PO BOX 20487		
WILMINGTON DE 19850		
Acct no. 0044 [illegible]		
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job-Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	$ 324	
Net Worth a. minus b.	$ 23214	Total Liabilities b. $ 25484

Freddie Mac Form 1003 7/99
Fannie Mae Form 1003 7/99
VMP-6(IL) (0009)

Page 6 of 9

Initials: [illegible]

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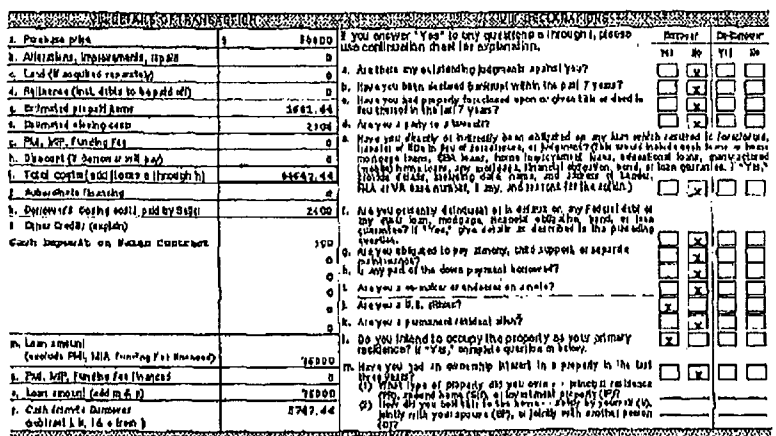


Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Maintenance, Taxes, Insurance & Misc.	Net Rental Income
		$	$	$	$	$	$
	Totals	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number



Purchase price	$ 84000
Alterations, improvements, repairs	0
Land (if acquired separately)	0
Refinance (incl. debts to be paid off)	0
Estimated prepaid items	1681.44
Estimated closing costs	2104
PMI, MIP, Funding Fee	0
Discount (if Borrower will pay)	0
Total costs (add items a through h)	84547.44
Subordinate financing	0
Borrower's closing costs paid by Seller	2400
Other Credits (explain)	
Cash Deposit on Sales Contract	500
	0
	0
	0
	0
	0
Loan amount (exclude PMI, MIP, Funding Fee financed)	76000
PMI, MIP, Funding Fee financed	0
Loan amount (add m & n)	76000
Cash from/to Borrower (subtract j, k, l & o from i)	8747.44

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?		X		
b. Have you been declared bankrupt within the past 7 years?		X		
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		X		
d. Are you a party to a lawsuit?		X		
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)		X		
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.		X		
g. Are you obligated to pay alimony, child support, or separate maintenance?		X		
h. Is any part of the down payment borrowed?		X		
i. Are you a co-maker or endorser on a note?		X		
j. Are you a U.S. citizen?	X			
k. Are you a permanent resident alien?	X			
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	X			
m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		X		

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Lender approves the Loan, (7) the Lender, its servicers, successors or assigns may verify or reverify any information contained in this application, or obtain any additional information or data relating to my credit, character, or other matters relevant to the approval of my loan, directly or through a credit reporting agency or any source named in this application; (8) neither the Lender nor its servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property that is the subject of the sale and purchase agreement dated for reference purposes only _____, between me as buyer and _____ as seller, or the condition or value of such property; and (9) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns may, directly or through any agent, verify or reverify any information contained in this application or behind this application, and specifically acknowledges and agrees that the Lender, its servicers, successors and assigns may, directly or through any agent, request information, including consumer reports, from any source named in this application or behind this application.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X Melissa Martin	10/5/07	X	10/5/07

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

This information is requested by the Federal Government for certain loans related to a dwelling in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may select more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this Lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the material to assure that the disclosures satisfy all requirements to which the Lender is subject in dealing with the applicant.)

BORROWER	I do not wish to furnish this information.	CO-BORROWER	I do not wish to furnish this information.
Ethnicity	Hispanic or Latino / Not Hispanic or Latino	Ethnicity	Hispanic or Latino / Not Hispanic or Latino
Race	American Indian or Alaska Native / Asian / Black or African American / Native Hawaiian or Other Pacific Islander / White	Race	American Indian or Alaska Native / Asian / Black or African American / Native Hawaiian or Other Pacific Islander / White
Sex	Female / Male	Sex	Female / Male

To be Completed by Interviewer

This application was taken by:
- Face-to-face interview
- Mail
- X Telephone
- Internet

Interviewer's Name (print or type) | Name and Address of Interviewer's Employer

Interviewer's Signature | Date

Interviewer's Phone Number (incl. area code)

<param name=

Use this continuation sheet if you need more space to complete the Residential Lease Application, Addendum, or if you need more space to complete the Residential Lease Application, Addendum, or Disclosure of Criminal Convictions.	Borrower: MELISSA MARKS	Agency Case Number:
	Co-Borrower: MELISSA MARKS	Lender Case Number: A0160 4892

Prohibition:

Payment	Plan Name / Address or Description	Balance	Account#
219	61 BANK OF AMERICA 1525 W BROWNER RD MESQUITE TX 8650	210761	649
220	61 BK OF AMER P O X 150279 COLUMBIA, SC 29202-329	10717	4868933901149
221	67 CITI PO BOX 6500 SIOUX FALLS SD 57117	7128	6046324624436

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. I understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
X Melissa Marks	10/5/07	X	

Page 1 of 1

<param name=

Addendum to Application (1003)

Loan Number [redacted]4092

Loan Number: [redacted]4092

Borrower(s) Name: MELISSA MARKS

Property Address: 209 PRESIDENTIAL CT ROUND O, SC 29474

Initials

REV 012.01

(9/19/2007 at 2:03 pm) (FSTAOTTHOPLX08) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.
09/19/2007 14:04 8435734781 OLDSON PAGE 08

Earnings Statement

ADP

MOTLEY RICE LLC
28 BRIDGESIDE BOULEVARD
P.O. BOX 1792
MT PLEASANT, SC 29465

Period Ending: 08/24/2007
Pay Date: 08/24/2007

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 1
State: 1

00000000154
MELISSA J. MARKS
8872 TRAILWOOD DR.
N. CHARLESTON, SC 29418

Social Security Number: XXX-XX-6701

Earnings	rate	hours	this period	year to date
Regular	20.5303	74.75	1,535.13	21,685.94
Vacation	20.5303	.25	5.14	
Holiday				900.00
Jury Duty				164.13
Retro Pay				76.82
[redacted]				26,293.95

Deductions	Statutory		
	Federal Income Tax	-190.21	5,260.80
	Social Security Tax	-95.65	1,655.97
	Medicare Tax	-22.34	380.17
	SC State Income Tax	-82.07	1,402.93
	Other		
	FI Checking	-1,053.68	
	Pt-Ins Post Tax	-75.00	900.00
	Tmnlf	-7.11	88.32
	401K-1	-16.41*	189.68
	Pt-Ins		75.00
	[redacted]		

* Excluded from federal taxable wages

Your federal taxable wages this period are
$1,628.06

[redacted]

MOTLEY RICE LLC
28 BRIDGESIDE BOULEVARD
P.O. BOX 1792
MT PLEASANT, SC 29465

Advice number: 00000340154
Pay date: 08/24/2007

Deposited to the account of | Account number | transit ABA | amount
MELISSA J. MARKS | 8217737716 | 2560 7497 | $1,053.68

THIS IS NOT A CHECK

VOID AFTER 180 DAYS

BankofAmerica

NON-NEGOTIABLE

09/19/2007 at 2:03 pm [ES7800YINGERA06] Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

[redacted]

MOTLEY RICE LLC
28 BRIDGESIDE BOULEVARD
P.O. BOX 1792
MT PLEASANT, SC 29465

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 1
State: 1

Social Security Number: XXX-XX-6701

Earnings Statement

Period Ending: 09/10/2007
Pay Date: 09/19/2007

0000000138
MELISSA J. MARKS
5572 TRAILWOOD DR,
N. CHARLESTON, SC 29418

Earnings	rate	hours	this period	year to date
Regular	20.5500	30.00	616.51	30,160.61
Vacation	20.5000	45.00	924.76	
Holiday				800.00
Jury Duty				184.13
Retro Pay				76.82
[redacted]				24,752.68

Deductions	Statutory		
	Federal Income Tax	-199.21	3,070.68
	Social Security Tax	-95.38	1,530.62
	Medicare Tax	-22.36	367.83
	SC State Income Tax	-82.07	1,320.00
	Other		
	FI Checking	-1,063.60	
	Pl-Ins Post Tax	-75.00	825.00
	Vmdl	-7.11	78.21
	401K-1	-15.41*	154.47
	Pl-Ins		75.09
	[redacted]		

* Excluded from federal taxable wages

Your federal taxable wages this period are
$1,525.60

[redacted]

MOTLEY RICE LLC
28 BRIDGESIDE BOULEVARD
P O. BOX 1792
MT PLEASANT, SC 29465

Advice number: 0000032014/3
Pay date: 09/19/2007

Deposited to the account of
MELISSA J. MARKS

account number	transit ABA	amount
1217737718	2650 7497	$1,063.60

VOID AFTER 180 DAYS

THIS IS NOT A CHECK

NON-NEGOTIABLE

Bank of America

000026 Nationstar

09/21/2007 at 10:16 am (ESTROYING:AX09) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

09/24/2007 10:17 8436734781 OLDSOV PAGE 03

Earnings Statement

ADP

MOTLEY RICE LLC
28 BRIDGESIDE BOULEVARD
MOTLEY RICE LLC
28 BRIDGESIDE BOULEVARD
P.O. BOX 1792
MT PLEASANT, SC 29465

Period Ending: 09/21/2007
Pay Date: 09/21/2007
Pay Date: 09/21/2007

0000000154
MELISSA J. MARKS
5672 TRAILWOOD DR.
N. CHARLESTON, SC 29419

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 1
State: 1

Social Security Number: XXX-XX-5701

Earnings	rate	hours	this period	year to date
Regular	20.5503	67.00	1,376.87	24,199.21
Holiday	20.5503	7.50	154.13	1,062.96
Vacation	20.5503	.50	10.28	
Jury Duty				184.13
Bene Pay				79.52
				29,576.50

Deductions	Statutory		
	Federal Income Tax	-190.81	3,541.31
	Social Security Tax	-95.66	1,810.09
	Medicare Tax	-22.36	424.87
	SC State Income Tax	-62.08	1,567.06
	Other		
	R Checking	-1,053.85	
	Flins Post Tax	-75.00	1,650.00
	Tmnlf	-7.11	99.54
	401K-1	-16.41*	200.70
	Flins		75.00

* Excluded from federal taxable wages

Your federal taxable wages this period are $1,525.87

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MOTLEY RICE LLC
28 BRIDGESIDE BOULEVARD
P.O. BOX 1792
MT PLEASANT, SC 29465

Deposited in the account of
MELISSA J. MARKS

account number: 1217737715
transit/ ABA: 2560 7497
amount: $1,089.86

THIS IS NOT A CHECK

VOID AFTER 180 DAYS

Backer Assoc.

NON-NEGOTIABLE

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V1 HBCD LOAN # 501684092

Form **4506-T**
(Rev. April 2006)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

➤ Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2.
➤ Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
MELISSA MARKS	[redacted]
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code
5572 TRAILWOOD DRIVE
NORTH CHARLESTON, SC 29418

4 Previous address shown on the last return filed if different from line 3

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Caution: If a third party requires you to complete Form 4506-T, do not sign Form 4506-T if lines 6 and 9 are blank.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ➤

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days. ☐

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days. ☐

c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days. ☐

7 Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Most requests will be processed within 10 business days. ☐

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2003, filed in 2004, will not be available from the IRS until 2005. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days. ☐

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here	➤ Melissa Marks Signature (see instructions)	10/15/07 Date
	➤ MELISSA MARKS Title (if line 1a above is a corporation, partnership, estate, or trust)	
	➤ Spouse's signature	Date

Telephone number of taxpayer on line 1a or 2a ( )

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

Note. If you are requesting more than one transcript or other product and the chart below shows two different service centers, mail your request to the service center based on the address of your most recent return.

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Chart for individual transcripts (Form 1040series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team Stop 679 Andover, MA 05501 978-247-9255
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 01 Doraville, GA 30362 678-530-5320
Arkansas, Kansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, Texas, West Virginia	RAIVS Team Stop 6716 AUSO Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington, Wyoming	RAIVS Team Stop 38101 Fresno, CA 93888 559-253-4990
Connecticut, Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio, Wisconsin	RAIVS Team Stop 6705-N41 Kansas City, MO 64999 816-823-7667
New Jersey, Pennsylvania, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP 1038E Philadelphia, PA 19255-0695 215-516-2931

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592
A foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP 1038E Philadelphia, PA 19255-0695 215-516-2931

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T *within 60 days of the date signed by* the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence *agencies to combat terrorism.*

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its *instructions must be retained as long* as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: Learning about the law or the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6406, Washington, DC 20224. Do not send the form to this address. Instead, see Where to file on this page.

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V1 HBCD LOAN # 501684092

Form **W-9**
(Rev. November 2005)

Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Give form to the requester. Do not send to the IRS.

Print or type
See Specific Instructions on page 2.

Name (as shown on your income tax return)
MELISSA MARKS

Business name, if different from above

Check appropriate box: ☐ Individual/ Sole proprietor ☐ Corporation ☐ Partnership ☐ Other ➤ ..... ☐ Exempt from backup withholding

Address (number, street, and apt. or suite no.)
209 PRESIDENTIAL CT

Requester's name and address (optional)

City, state, and ZIP code
ROUND O, SC 29474-8374

List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 2. For other entities, it is your employer identification number (EIN). If you do not have a number, see How to get a TIN on page 3.
Note. If the account is in more than one name, see the chart on page 3 for guidelines on whose number to enter.

Social security number
[redacted]
or
Employer identification number
-

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 3.)

Sign Here | Signature of U.S. person ➤ Melissa Marks | Date ➤ 10/15/07

Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

U.S. person. Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

For federal tax purposes, you are considered a person if you are:

- An individual who is a citizen or resident of the United States,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or
- Any estate (other than a foreign estate) or trust. See Regulations sections 301.7701-6(a) and 7(a) for additional information.

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,
- The U.S. grantor or other owner of a grantor trust and not the trust, and
- The U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the recipient has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.

2. The treaty article addressing the income.

3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.

4. The type and amount of income that qualifies for the exemption from tax.

5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-8 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments (after December 31, 2002). This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,

2. You do not certify your TIN when required (see the Part II instructions on page 3 for details),

3. The IRS tells the requester that you furnished an incorrect TIN,

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or

5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the Instruction below and the separate Instructions for the Requester of Form W-9.

Also see Special rules regarding partnerships on page 1.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of $50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a $500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name" line.

Limited liability company (LLC). If you are a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, enter the owner's name on the "Name" line. Enter the LLC's name on the "Business name" line. Check the appropriate box for your filing status (sole proprietor, corporation, etc.), then check the box for "Other" and enter "LLC" in the space provided.

Other entities. Enter your business name as shown on required federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name" line.

Note. You are requested to check the appropriate box for your status (individual/sole proprietor, corporation, etc.).

Exempt From Backup Withholding

If you are exempt, enter your name as described above and check the appropriate box for your status, then check the "Exempt from backup withholding" box in the line following the business name, sign and date the form.

Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

Exempt payees. Backup withholding is not required on any payments made to the following payees:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2),

2. The United States or any of its agencies or instrumentalities,

3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities,

4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or

5. An international organization or any of its agencies or instrumentalities.

Other payees that may be exempt from backup withholding include:

6. A corporation,

7. A foreign central bank of issue,

8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States,

9. A futures commission merchant registered with the Commodity Futures Trading Commission,

10. A real estate investment trust,

11. An entity registered at all times during the tax year under the Investment Company Act of 1940,

12. A common trust fund operated by a bank under section 584(a),

13. A financial institution,

14. A middleman known in the investment community as a nominee or custodian, or

15. A trust exempt from tax under section 664 or described in section 4947.

The chart below shows types of payments that may be exempt from backup withholding. The chart applies to the exempt recipients listed above, 1 through 15.

If the payment is for...	THEN the payment is exempt for...
Interest and dividend payments	All exempt recipients except for 9
Broker transactions	Exempt recipients 1 through 13. Also, a person registered under the Investment Advisors Act of 1940 who regularly acts as a broker
Barter exchange transactions and patronage dividends	Exempt recipients 1 through 5
Payments over $600 required to be reported and direct sales over $5,000 [1]	Generally, exempt recipients 1 through 7 [2]

[1] See Form 1099-MISC, Miscellaneous Income, and its instructions.

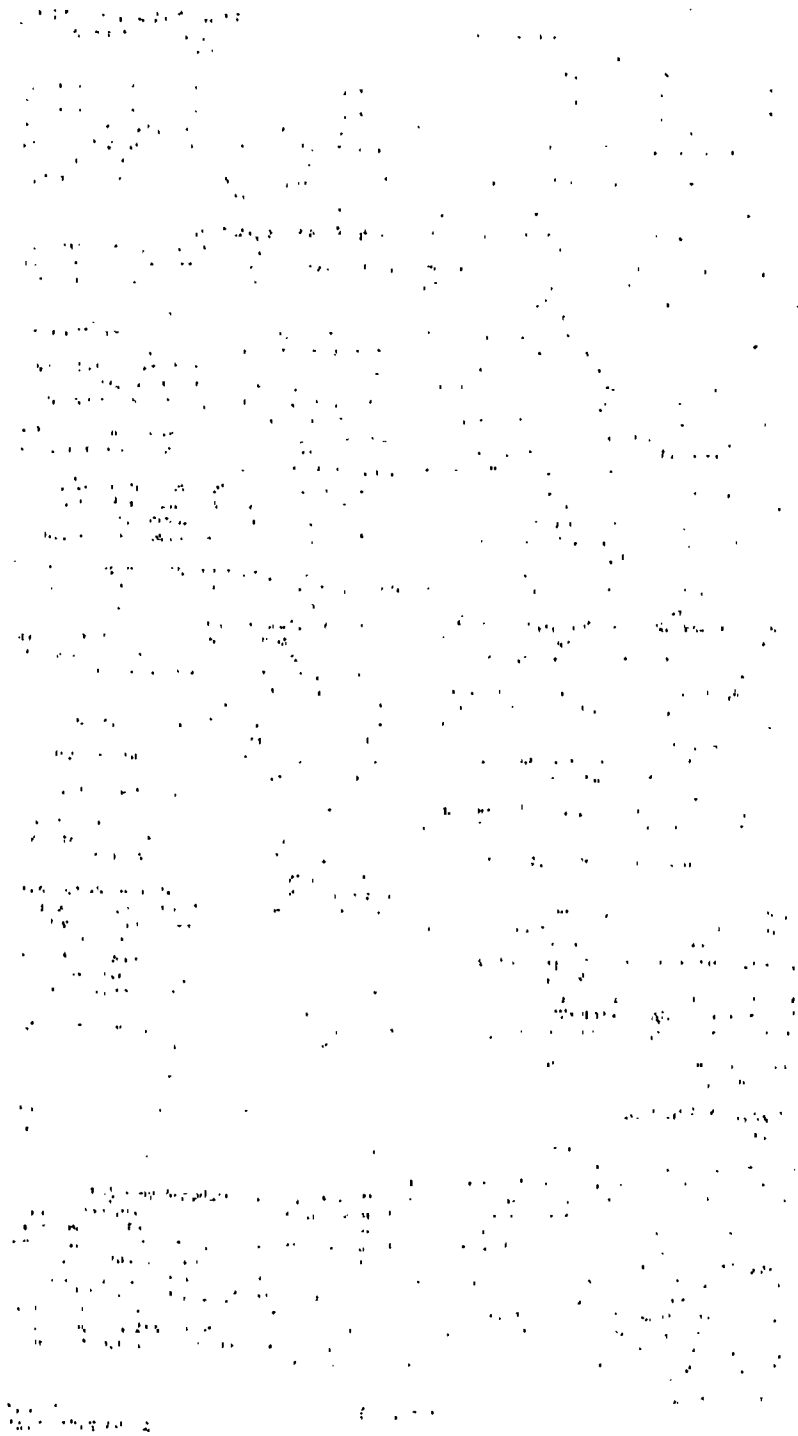
[2] However, the following payments made to a corporation (including gross proceeds paid to an attorney under section 6045(f), even if the attorney is a corporation) and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, and payments for services paid by a federal executive agency.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see How to get a TIN on page 3.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-owner LLC that is disregarded as an entity separate from its owner (see Limited liability company (LLC) on page 2), enter your SSN (or EIN, if you have one). If the LLC is a corporation, partnership, etc., enter the entity's EIN.



Note. See the chart on page 5 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.socialsecurity.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer ID Numbers under Related Topics. You can get Forms W-7 and SS-4 from the IRS by visiting www.irs.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Writing "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). *Exempt recipients, see Exempt From Backup Withholding on page 2.*

Signature requirements. Complete the certification as indicated in 1 through 5 below.

1. **Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

2. **Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. **Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

4. **Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. **Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account [1]
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor [2]
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee [1]
b. So-called trust account that is not legal or valid trust under state law	The actual owner [1]
5. Sole proprietorship or single-owner LLC	The owner [3]
For this type of account:	**Give name and EIN of:**
6. Sole proprietorship or single-owner LLC	The owner [3]
7. A valid trust, estate, or pension trust	Legal entity [4]
8. Corporate or LLC electing corporate status on Form 8832	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership or multi-member LLC	The partnership
11. A broker or registered nominee	The broker or nominee
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

[1] List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

[2] Circle the minor's name and furnish the minor's SSN.

[3] You must show your individual name and you may also enter your business or "DBA" name on the second name line. You may use either your SSN or EIN (if you have one). If you are a sole proprietor, IRS encourages you to use your SSN.

[4] List first and circle the name of the legal trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see Special rule for partnerships on page 1.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA, or Archer MSA or HSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 28% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.

EQUIDATA , INC. PAGE 1 OF 13

724 THIMBLE SHOALS BOULEVARD, 724 THIMBLE SHOALS BOULEVARD
NEWPORT NEWS, VA 23606
757-873-0519
NEWPORT NEWS, VA 23606
757-873-0519

MERGED CREDIT REPORT

ORDER #	:	1155446566PQR	SOURCES	:	XPN,TU,EFX
ORIGINAL ORDER #	:	phhvn-4100618			
ENTERED	:	08/22/07 - 01:41PM	RELEASED	:	09/18/07 - 01:39PM
LENDER	:	1019-7715 Old South Mortgage Corp			
REQUESTED BY	:	e0092f1b	LOAN #	:	[redacted]
BORROWER	:	MARKS, MELISSA	SSN	:	[redacted]
CO-BORROWER	:	NOT APPLICABLE	SSN	:	NOT APPLICABLE
PRESENT ADDRESS	:	5572 TRAILWOOD DRIVE	CHARGE	:	
SUBJECT ADDRESS	:	N CHARLESTON, SC 29418		:	

****** CREDIT SCORES ******

NAME	TYPE	SCORE	SOURCE
MELISSA J MARKS	FICO	762	XPN FAIR,ISAAC

FACTORS:
- 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- 5 - NUMBER OF ACCOUNTS WITH BALANCES
- 9 - NUMBER OF ACCOUNTS OPENED WITHIN THE LAST 12 MONTHS
- 6 - NUMBER OF FINANCE COMPANY ACCOUNTS

NAME	TYPE	SCORE	SOURCE
MELISSA J MARKS	FICO	738	TU RISK SCORE CLASSIC 04

FACTORS:
- 10 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- 30 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- 3 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH
- 13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

NAME	TYPE	SCORE	SOURCE
MELISSA J MARKS	FICO	746	EFX BEACON 5.0

FACTORS:
- 10 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- 30 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- 5 - TOO MANY ACCOUNTS WITH BALANCES
- 6 - TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS

CONTINUED ON THE NEXT PAGE

Creditor / Creditor Account Number	RPT-DT / ACT-DT	EC Open / OA Date	High / ored	Approx / Bal	Terms / Pymt	Mo / Rev	30 / 59	60 / 89	90 / +	Curr Stat / Loan Type
BANK OF AMERICA 647	08/07 07/07	B 10/05 (XPN1 T31)	14000	11073	REV 219	21	0	0	0	R-01 CEG CARD
BK OF AMER 488893301149 EFX: CREDIT CARD	07/07 07/07	B 10/05 (EFX1)	14000	10717	REV 210	16	0	0	0	R-01 CHG CARD
CITI 5466160244l5 EFX: CREDIT CARD	08/07 00/07	B 10/05 (XPN1 TU1 EFX1)	0	7128	REV 151	22	0	0	0	R-01 CHG CARD
SC STUDNTLN [redacted]12 EFX: STUDENT LOAN	07/07 07/07	B 02/06 (TU1 EFX1)	6046	5429	144 MO 56	17	0	0	0	I-01 EDUCATION
SC STUDNTLN [redacted]13 EFX: STUDENT LOAN	07/07 07/07	B 02/06 (TU1 EFX1)	2170	1950	144 MO 20	17	0	0	0	I-01 EDUCATION
GEMB/BELK 106956 EFX: CHARGE	07/07 07/07	B 06/02 (XPN1 TU1 EFX1)	4500	1185	REV 102	61	0	0	0	R-01 CHG CARD
WFNNB/METRO STYLE 564927572 EFX: CHARGE	00/07 08/07	B 05/97 (XPN1 TU1 EFX1)	1800	613	REV 90	99	C	0	0	R-01 CHG CARD
GEMB/CARE CREDIT 6019180380l7 EFX: CHARGE	08/07 08/07	B 04/07 (XPN1 TU1 EFX1)	3000	291	REV 15	04	C	0	0	R-01 CHG CARD
THD/CBSD 6035320106348129 EFX: CHARGE	07/07 07/07	B 01/02 (XPN1 TU1 EFX1)	1100	198	REV 10	66	0	0	0	R-01 CHG CARD
SHELL/CITI 408477495 EFX: CREDIT CARD	05/07 05/07	B 08/00 (XPN1 TU1 EFX1)	600	102	REV 10	00	C	0	0	R-01 CHG CARD
BANK OF AMERICA 7849 XPN: CREDIT CARD LOST OR STOLEN XPN: CREDIT CARD LOST OR STOLEN	03/07 03/07	B 10/05 (XPN1)	14000	0	REV	17	0	0	0	R-01 CHG CARD

CONTINUED ON THE NEXT PAGE

Creditor Account Number	RPT-DT EC Open ACT-DT OA Date	High Approx ored Bal	Terms Pymt	Mo Rev	30 60 90 59 89 +	Curr Stat Loan Type
EK OF AMER 43190430057	03/07 U 10/05 02/07 (EFX1)	0	REV	0	0 0	R-00 CHG CARD
IR : LOST OR STOLEN CARD EFX: CREDIT CARD						
CHASE 518337167053	07/06 B 02/02 5913 04/06 (XPN1 TU1 EFX1)	0	REV	53	0 0 0	R-01 CHG CARD
XPN: PAID ACCOUNT/ZERO BALANCE XPN: ACCOUNT CLOSED AT CONSUMER'S REQUEST TU : CREDIT LINE CLOSED BY CUSTOMER EFX: ACCOUNT CLOSED AT CONSUMERS REQUEST EFX: PAID ACCOUNT/ZERO BALANCE						
CHASE 518445001082	02/06 B 02/00 4971 11/05 (XPN1 TU1 EFX1)	0	REV	72	0 0 0	R-01 CHG CARD
XPN: PAID ACCOUNT/ZERO BALANCE XPN: ACCOUNT CLOSED AT CONSUMER'S REQUEST TU : CREDIT LINE CLOSED BY CUSTOMER EFX: ACCOUNT CLOSED AT CONSUMERS REQUEST EFX: PAID ACCOUNT/ZERO BALANCE						
CITI 4128003408525	05/00 B 02/89 04/94 (XPN1)	0	REV	99	0 0 0	R-01 CHG CARD
XPN: INACTIVE ACCOUNT						
CITI 5424180048171	07/03 B 02/89 2100 02/03 (XPN1 EFX1)	0	REV	28	0 0 0	R-01 CHG CARD
XPN: PAID ACCOUNT/ZERO BALANCE XPN: ACCOUNT CLOSED AT CONSUMER'S REQUEST AND IN DISPUTE UNDER FCRA EFX: CREDIT CARD EFX: ACCOUNT CLOSED BY CONSUMER						
CITIFINANC 6074008430501338	07/09 B 07/00 3600 06/01 (EFX1 XPN1 TU1)	0	PAID	12	0 0 0	I-01 INST SLS
XPN: PAID ACCOUNT/ZERO BALANCE TU : CLOSED EFX: PAID ACCOUNT/ZERO BALANCE EFX: ACCOUNT CLOSED BY CONSUMER						
CITIMORTGE 505124085	07/08 J 03/98 60610 08/00 (EFX1 TU1)	0	PAID	55	0 0 0	M-01 VA R/E
TU : CLOSED EFX: ACCOUNT CLOSED BY CONSUMER						

CONTINUED ON THE NEXT PAGE

Creditor Account Number	RPT-DT EC Open ACT-DT OA Date	High Approx ored Bal	Terms Pymt	No Rev	30 59	60 89	90 +	Curr Stat Loan Type
CRDT FIRST 523244663 EFX: CHARGE	01/06 B 05/01 09/01 (EFX1 TU1)	361	0 REV	24	0	0	0	R-01 CHG ACCT
GEMB/JCP 117224 XPN: CREDIT CARD LOST OR STOLEN XPN: CREDIT CARD LOST OR STOLEN TU : LOST OR STOLEN CARD	07/07 J 04/87 02/98 (XPN1 TU1)	348	0 REV	56	0	0	0	R-01 CHG CARD
GEMB/JCP 227048 XPN: PAID ACCOUNT/ZERO BALANCE XPN: ACCOUNT CLOSED AT CONSUMER'S REQUEST TU : CREDIT LINE CLOSED BY CUSTOMER EFX: ACCOUNT CLOSED AT CONSUMERS REQUEST EFX: PAID ACCOUNT/ZERO BALANCE	07/07 J 04/87 04/04 (XPN1 TU1 EFX1)	2600	0 REV	99	0	0	0	R-01 CHG CARD
GEMB/M WARD 805151 TU : LOST OR STOLEN CARD	02/93 B 10/97 01/93 (TU1)	1300	0 REV	01	C	0	0	R-00 UNKNOWN
GEMB/M WARD 805474	09/93 B 10/97 06/98 (TU1)	55	0 REV	01	C	0	0	R-01 UNKNOWN
GEMB/SAMS 771410026087 EFX: CLOSED ACCOUNT EFX: CHARGE	04/06 T 11/03 03/06 (TU1 EFX1)	900	0 REV	29	C	0	0	R-01 CHG ACCT
GEMB/WALMART C77607220270838 XPN: PAID ACCOUNT/ZERO BALANCE XPN: ACCOUNT CLOSED AT CONSUMER'S REQUEST TU : CREDIT LINE CLOSED BY CUSTOMER EFX: CONSUMER DISPUTES REINVESTIGATION IN PROGRESS EFX: ACCOUNT CLOSED AT CONSUMERS REQUEST	08/07 B 03/00 05/01 (XPN1 TU1 EFX1)	2000	0 REV	09	0	0	0	R-01 CHG CARD
HSBC/BSBUY 1696010102211483 EFX: CHARGE	08/07 B 03/03 01/07 (XPN1 TU1 EFX1)	1500	0 REV	53	0	0	0	R-01 CHG CARD

CONTINUED ON THE NEXT PAGE

115544656GPOR / phhvn-4100618 - MARKS, MELISSA - [redacted] PAGE 5 OF 13

Creditor Account Number	RPT-DT ACT-DT	EC Open OA Date	High cred	Approx Bal	Terms Pymt	Mo Rev	30 59	60 89	90 +	Curr Stat Loan Type
JB ROBINSON 3066284839 RFX: CHARGE	07/07 01/05	B 02/03 (XPN1 TU1 RFX1)	400	0	REV	53	0	0	0	R-01 CHG CARD
RADIO/CBSD 773850099223 RFX: CHARGE	07/07 07/04	B 11/01 (XPN1 TU1 RFX1)	2500	0	REV	68	0	0	0	R-01 CHG CARD
SC STUDENT LOAN CORP [redacted]K XPN: PAID ACCOUNT/ZERO BALANCE TU : CLOSED	11/03 10/03	B 08/02 (XPN1 TU1)	705	0	PAID	15	0	0	0	I-01 EDUCATION
SC STUDNTLN [redacted]03 RFX: ACCOUNT TRANSFERRED OR SOLD RFX: STUDENT LOAN	02/06 09/05	B 01/02 (TU1 RFX1)	1312	0	PAID	29	0	0	0	I-01 EDUCATION
SC STUDNTLN [redacted]06 RFX: ACCOUNT TRANSFERRED OR SOLD RFX: STUDENT LOAN	02/06 09/05	B 05/03 (TU1 RFX1)	1312	0	PAID	29	0	0	0	I-01 EDUCATION
SC STUDNTLN [redacted]08 RFX: ACCOUNT TRANSFERRED OR SOLD RFX: STUDENT LOAN	02/06 09/05	B 09/03 (TU1 RFX1)	640	0	PAID	29	0	0	0	I-01 EDUCATION
SC STUDNTLN [redacted]10 RFX: ACCOUNT TRANSFERRED OR SOLD RFX: STUDENT LOAN	02/06 09/05	B 09/04 (TU1 RFX1)	2621	0	PAID	17	0	0	0	I-01 EDUCATION
SC STUDNTLN [redacted]11 RFX: ACCOUNT TRANSFERRED OR SOLD RFX: STUDENT LOAN	02/06 09/05	B 06/05 (TU1 RFX1)	1312	0	PAID	08	0	0	0	I-01 EDUCATION

CONTINUED ON THE NEXT PAGE

Creditor Account Number	RPT-DT EC Open ACT-DT OA Date	High Approx cred Bal	Terms Pymt	Mo Rev	30 59	60 89	90 +	Curr Stat Loan Type
SEARS/CBSD 512107970756	08/07 B 07/00 11/05 (XPN1 TU1 EFX1)	7200 0	REV	85	0	0	0	R-01 CHG CARD
XPN: PAID ACCOUNT/ZERO BALANCE XPN: ACCOUNT CLOSED AT CONSUMER'S REQUEST TU : CREDIT LINE CLOSED BY CUSTOMER EFX: ACCOUNT CLOSED AT CONSUMERS REQUEST EFX: PAID ACCOUNT/ZERO BALANCE								
US BANK 471921102009	01/00 J 08/93 09/95 (TU1 XPN1)	6000 0	REV	22	0	0	0	R-01 CHG CARD
XPN: PAID ACCOUNT/ZERO BALANCE XPN: ACCOUNT CLOSED AT GRANTOR'S REQUEST TU : CLOSED								
WACHOFS 1020000000242816	07/05 B 08/00 07/05 (XPN1 TU1 EFX1)	12965 0	PAID	71	0	0	0	I-01 AUTO
XPN: PAID ACCOUNT/ZERO BALANCE TU : CLOSED EFX: PAID ACCOUNT/ZERO BALANCE EFX: AUTO								
SC STUDNTLN [redacted]07	02/06 B 09/03 02/06 (TU1)	1345	120 MO 15	29	0	0	0	I-01 EDUCATION
SC STUDNTLN [redacted]09	02/06 B 09/04 02/06 (TU1)	1004	120 MO 10	17	0	0	0	I-01 EDUCATION
DISCOVER FIN 6011000711018	04/05 T 12/91 04/05 (TU1)	8656 0	REV	48	1	0	0	R-01 CHG CARD
TU : CREDIT LINE CLOSED BY CUSTOMER DELINQUENCIES: 30 DAYS-03/03								

****** PUBLIC RECORDS ******

PUBLIC RECORDS SEARCHED FROM CREDIT REPOSITORIES
NONE DEVELOPED

****** INQUIRIES ******

NAME	DATE
EQUIDATA	09/22/07

CONTINUED ON THE NEXT PAGE

**** INQUIRIES ****

**** INQUIRIES ****

NAME	DATE
BK OF AMER	08/20/07

**** ADDRESS RECORDS ****

ADDRESS DATA	REPOSITORY	R-DTE
5572 TRAILWOOD DR, NORTH CHARLESTON, SC 294185	XPN1 TU1 EFX1	04/07
1015 EDISON DR, PENSACOLA, FL 325054511	XPN1 TU1	12/01
119 CAROLINA WREN AVE, LADSON, SC 294564949	XPN1 TU1 EFX1	10/01
101 ELMWOOD AVE UNIT C, LADSON, SC 29456	EFX1	11/01

**** EMPLOYMENT RECORDS ****

NAME	EMPLOYMENT DATA	REPOSITORY	R-DTE
MELISSA J MARKS	MOTLEY RICE LLC/	TU1	08/04
MELISSA J MARKS	NESMOTLEY LAW FIRM/	TU1	
MELISSA J MARKS	NESS MOTLEY ATTORNEYS/	EFX1	

**** REPOSITORY NOTES ****

XPN1 MARKS, MELISSA J
AGE: 39
XPN REPORTS AN AKA OF MELISSA J TANNER
XPN REPORTS AN AKA OF TANNER MELISSA
5572 TRAILWOOD DR/CHARLESTON, SC 294185556
1015 EDISON DR/PENSACOLA, FL 325054511
119 CAROLINA WREN AVR/LADSON, SC 294564949

TU1 MARKS, MELISSA J
AGE: 38
FACTA: Risk Score Value - Inquiries impacted the credit score
TU REPORTS AN AKA OF MELISSA J TANNER
5572 TRAILWOOD DR/NORTH CHARLESTON, SC 29418
119 CAROLINA WREN AV/LADSON, SC 29456
1015 EDISON DR/PENSACOLA, FL 32505

CONTINUED ON THE NEXT PAGE

**** REPOSITORY NOTES ****

**** REPOSITORY NOTES ****

EFX1 MARKS, MELISSA J
AGE: 30
SAFESCANNED *** (S) Clear
EFX REPORTS AN AKA OF MELISSA J TANNER
5572 TRAILWOOD DR/NORTH CHARLESTON, SC 29418
119 CAROLINA WREN AVE/LADSON, SC 29456
101 ELMWOOD AVE UNIT C/LADSON, SC 29456

**** SUMMARY ****

TOTAL # OF TRADES	= 40	TOTAL # OF DELINQUENT TRADES	= 1
TOTAL REV ACCT MONTHLY PAYMENT	= 747	TOTAL INST ACCT MONTHLY PAYMENT	= 101
TOTAL # ON OPEN TRADES	= 22	DATE OF OLDEST ACCOUNT	= 04/87
TOTAL # OF TRADES WITH CURR BA	= 10	TOTAL # OF PUBLIC RECORDS	= 0
TOTAL OF REV ACCT BALANCE	= 81307	TOTAL # OF INQUIRIES	= 2
TOTAL OF INST ACCT BALANCE	= 7379		

**** ADDITIONAL INFORMATION ****

FACTA: Risk Score Value - Inquiries impacted the credit score (TU1)

SAFESCANNED *** (S) Clear. (EFX1)

CONTINUED ON THE NEXT PAGE

**** ITEMIZATION OF ASSETS AND DEBT WORKSHEET ****

**** ITEMIZATION OF ASSETS AND DEBT WORKSHEET ****

CREDITOR ACCOUNT #	OPEN RPTDT	DLA	HIGH BAL	ADJ BAL	TERM PAYMNT	CUR.ST	PAY 30	HIST 60	90+	LOAN TYPE
BANK OF AMERICA 647	10/05 08/07	07/07	14000 11073		REV 219	R-01 CARD (XPN1 TU1)	0	0	0	CHG
BK OF AMER 480693301149	10/05 07/07	07/07	14000 10717		REV 210	R-01 CARD (EFX1)	0	0	0	CHG
CITI 5466160244115	10/05 08/07	00/07	0 7128		REV 151	R-01 CARD (XPN1 TU1 EFX1)	0	0	0	CHG
SC STUDNTLN [redacted]12	02/06 07/07	07/07	6046 5429		144 MO 56	I-01 EDUCATION (TU1 EFX1)	0	0	0	
SC STUDNTLN [redacted]13	02/06 07/07	07/07	2170 1950		144 MO 20	I-01 EDUCATION (TU1 EFX1)	0	0	0	
GEMB/BELK 106556	06/02 07/07	07/07	4500 1185		REV 102	R-01 CARD (XPN1 TU1 EFX1)	0	0	0	CHG
WFFNB/METRO STYLE 5549275?2	05/97 08/07	08/07	1800 613		REV 30	R-01 CARD (XPN1 TU1 EFX1)	0	0	0	CHG
GEMB/CARE CREDIT 601918033017	04/07 08/07	08/07	3000 291		REV 15	R-01 CARD (XPN1 TU1 EFX1)	0	0	0	CHG
THD/CBSD 6035320106348129	01/02 07/07	07/07	1100 198		REV 10	R-01 CARD (XPN1 TU1 EFX1)	0	0	0	CHG
SHELL/CITI 408477495	08/00 05/07	05/07	600 102		REV 10	R-01 CARD (XPN1 TU1 EFX1)	0	0	0	CHG

TOTAL ADJUSTED BALANCE:_____, AND TOTAL PAYMENTS:_____

CONTINUED ON THE NEXT PAGE

****** CREDITOR DIRECTORY ******

****** CREDITOR DIRECTORY ******

SUBS #..	CREDITOR NAME	PHONE #...	ADDRESS.....	SOURCE
1213727	BANK OF AMERICA	8004448430	PO BOX 1598 NORFOLK, VA 23501	XPN
1232910	SHELL/CITI	BYMAILONLY	PO BOX 6003 HAGERSTOWN, MD 21747	XPN
A03835003	CRDT FIRST	2163625000	6275 EASTLAND ROAD BROOK PARK, OH 44142-1399	TU
1303000	GEMB/BELK		PO BOX 981491 EL PASO, TX 79998	XPN
3321860	GEMB/JCP	8005420800	PO BOX 984100 EL PASO, TX 79998	XPN
3321860	GEMB/JCP	8005420800	PO BOX 984100 EL PASO, TX 79998	XPN
Q02233001	CITIMORTGE	8002837918	5280 CORPORATE DR FREDERICK, MD 21703	TU
416EB01228	BK OF AMER	8007596262	P.O. BOX 7047 DOVER, DE 19903	EFX
1300410	HSBC/BSBUY	BYMAILONLY	PO BOX 15519 WILMINGTON, DE 19850	XPN
2300350	JB ROBINSON	BYMAILONLY	375 GHENT RD AKRON, OH 44333	XPN
2240464	US BANK	8662344750	332 MINNESOTA DR SAINT PAUL, MN 55102	XPN
1995033	SC STUDENT LOAN CORP	8037729480	PO BOX 21487 COLUMBIA, SC 29221	XPN
1260847	CITI	BYMAILONLY	PO BOX 6241 SIOUX FALLS, SD 57117	XPN
1230730	SEARS/CBSD	BYMAILONLY	PO BOX 6189 SIOUX FALLS, SD 57117	XPN
1240338	CHASE	8009559900	600 BROOKSEDGE BLVD WESTERVILLE, OH 43081	XPN

CONTINUED ON THE NEXT PAGE

**** CREDITOR DIRECTORY ****

**** CREDITOR DIRECTORY ****

SUBS #..	CREDITOR NAME	PHONE #...	ADDRESS.....	SOURCE
1240000	CITI	BYMAILONLY	PO BOX 6241 SIOUX FALLS, SD 57117	XPN
1237480	GEMB/CARE CREDIT	8663968254	PO BOX 981439 EL PASO, TX 79998	XPN
1327500	GEMB/WALMART	BYMAILONLY	PO BOX 981400 EL PASO, TX 79998	XPN
3170962	THD/CBSD	BYMAILONLY	PO BOX 6003 HAGERSTOWN, MD 21747	XPN
Q02250468	GEMB/SAMS	8009641917	PO BOX 981400 EL PASO, TX 79998	TU
1396281	RADIO/CBSD	BYMAILONLY	PO BOX 9714 GRAY, TN 37615	XPN
1503320	CITIFINANC	8009226235	PO BOX 499 HANOVER, MD 21076	XPN
3900614	KROLL FACTUAL DATA/D6D	9706635700	5200 HAHNS PEAK DR LOVELAND, CO 80538	XPN
3970740	KROLL FACTUAL DATA/D6D	9706635700	5200 HAHNS PEAK DR LOVELAND, CO 80538	XPN
8909276	GMAC MORTGAGE	7148005871	3200 PARK CENTER DR STE COSTA MESA, CA 92626	XPN
3970665	RELS REPORTING SERVICE	8666468448	12395 FIRST AMERICAN WAY POWAY, CA 92064	XPN
B00C08720	BK OF AMER		PO BOX 17054 WILMINGTON, DE 19850	TU
B02200166	WASHMTL/PROV		P O BOX 9007 PLEASANTON, CA 94566	TU
200001200	FDC		5200 HAHNS PEAK DR LOVELAND, CO 80538	TU

CONTINUED ON THE NEXT PAGE

****** CREDITOR DIRECTORY ******

****** CREDITOR DIRECTORY ******

SUBS #..	CREDITOR NAME	PHONE #...	ADDRESS.....	SOURCE
N01201031	GMAC MTG		3200 PARK CENTER D COSTA MESA, CA 92626	TU
F00728002	RELSCREDIT		4550 SW MACADAM AV PORTLAND, OR 97201	TU
404FF03795GEMB		9375346950	PO BOX 276 DAYTON, OH 45401	EFX
404BB09555CITI		6053317084	PO BOX 6241 SIOUX FALLS, SD 57117	EFX
668DM04150SWISS CLHY			1112 7TH AVE MONROE, WI 53566-1364	EFX
190BB11262AMEX			4315 SOUTH 2700 WEST SALT LAKE CITY, UT 84184-2145	EFX
241BB02480BK OF AMER			1825 E BUCKEYE RD PHOENIX, AZ 85034	EFX
243FP19017CITIFINANC		4103325939	300 ST. PAUL PLACE BALTIMORE, MD 21202	EFX
155FP01739HFC		6306176690	P O BOX 5633 ELMHURST, IL 60126	EFX
180FM10442DITECH		8007134933	3200 PARK CENTER DR COST MESA, CA 92626	EFX

****** CREDIT REPOSITORY CONSUMER RELATIONS REFERRAL ******

XPN	TU	EFX
Experian	Trans Union P.O. Box 1000	Equifax Credit Information
P.O. Box 2002 Allen, TX 75013 (888) 397-3742	2 Baldwin Place Chester, PA 19022 (800) 916-8800	P.O. Box 740256 Atlanta, GA 30374 (800) 685-1111

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CONTINUED ON THE NEXT PAGE

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CREDIT REPORT MAY BE USED FOR REAL ESTATE LENDING
PURPOSES; HOWEVER, IT IS NOT A RESIDENTIAL MORTGAGE CREDIT REPORT AS CURRENTLY DEFINED BY FHA, FMHA, VA, FANNIE MAE AND FREDDIE MAC GUIDELINES.

*** END OF REPORT ***

EQUIDATA , INC. PAGE 1 OF 2

CREDIT SCORE DISCLOSURE

ORDER # : 1155446566PQR
ORIGINAL ORDER # : phbvm-4100618
ORDER # 1155446566PQR
ORIGINAL ORDER # : phbvm-4100618
ENTERED : 08/22/07 - 01:41PM RELEASED : 09/12/07 - 01:39PM
LENDER : 1019-7715 Old South Mortgage Corp
BORROWER : MARKS, MELISSA SSN : XXX-XX-6701
CO-BORROWER : NOT APPLICABLE SSN : NOT APPLICABLE

**** CREDIT SCORE DISCLOSURE ****

NAME	TYPE	SCORE	SOURCE
MELISSA J MARKS	FICO	762	EPN FAIR, ISAAC

FACTORS:
10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
5 - NUMBER OF ACCOUNTS WITH BALANCES
9 - NUMBER OF ACCOUNTS OPENED WITHIN THE LAST 12 MONTHS
6 - NUMBER OF FINANCE COMPANY ACCOUNTS

MELISSA J MARKS	FICO	736	TU RISK SCORE CLASSIC 04

FACTORS:
10 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
30 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
3 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH
13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

MELISSA J MARKS	FICO	746	EFX BEACON 5.0

FACTORS:
10 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
30 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
5 - TOO MANY ACCOUNTS WITH BALANCES
6 - TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS

THE OVERALL RANGE OF THE FICO SCORE IS: 300-900
THE ABOVE SCORE(S) HAS BEEN PROVIDED BY ONE OF THE BUREAUS LISTED BELOW: EXPERIAN, TRANSUNION, OR EQUIFAX. THESE BUREAUS MAY BE CONTACTED DIRECTLY SHOULD YOU HAVE QUESTIONS ABOUT YOUR SCORE. THE BUREAUS CALCULATE THEIR RISK SCORES BASED ON A SPECIFIC RISK SCORE MODEL (FICO) PROVIDED BY:
Fair Isaac Corporation
901 Marquette Avenue
Suite 3200
Minneapolis, MN 55402
(612) 758-5200
www.fairisaac.com

CONTINUED ON THE NEXT PAGE

BUREAU SCORE DISCLAIMER:
THIS CREDIT REPORT CONTAINS BUREAU SCORES FROM THE IDENTIFIED REPOSITORIES. SCORES ARE PROVIDED AS REQUESTED. IN ORDER TO AID THE
THIS CREDIT REPORT CONTAINS BUREAU SCORES FROM THE IDENTIFIED
REPOSITORIES. SCORES ARE PROVIDED AS REQUESTED, IN ORDER TO AID THE UNDERWRITING/EVALUATION PROCESS. SCORES ARE PROVIDED BY THE REPOSITORIES AND ARE DERIVED FROM DATA CONTAINED IN THE REPOSITORY FILE(S). INFORMATIVE RESEARCH DOES NOT CREATE SCORES OR THE CREDIT INFORMATION PROVIDED TO GENERATE THEM. INFORMATIVE RESEARCH DOES NOT WARRANT OR GUARANTEE SCORES. USERS OF THIS REPORT SHALL RELEASE AND HOLD HARMLESS, INFORMATIVE RESEARCH, ITS EMPLOYEES, OFFICERS AND ITS AFFILIATES, FROM ANY LIABILITY THAT MAY BE DERIVED FROM ITS USE.

Experian	Trans Union	Equifax Credit Information
	P.O. Box 1000	
P.O. Box 2002	2 Baldwin Place	P.O. Box 740256
Allen, TX 75013	Chester, PA 19022	Atlanta, GA 30374
(888) 397-3742	(800) 916-8800	(800) 685-1111
www.experian.com	www.transunion.com	www.equifax.com

FLAGSTAR BANK

Purchase Commitment Letter



RETAIN ORIGINAL UNDERWRITING
FILE FOR THIS LOAN

Origination: OLD SOUTH MORTGAGE CORP ??
DBA:
4 CARRIAGE LN 403
CHARLESTON SC 29407

Loan Number: [redacted] Status: Approved with Conditions Status Date: 9/21/2007
MERS MIN Number: 100052550168409273 Lock Expiration: 10/18/2007
Property Address: 209 PRESIDENTIAL CT
ROUND O, SC 29474-4274

Dear MELISSA MARKS

We are pleased to inform you that the above loan meets our purchase requirements, subject to the following terms of our program, description guidelines, policies, agreements and the following additional terms and conditions:

$176,000.00	OWNER OCCUPIED		Agency 30-Year Fixed	
(Loan Amount)	(Occupancy Type)		(Program)	
$176,000.00	PURCHASE	FULL DOCUMENTATION	360	??
(Gross Loan Amount)	(Purpose Type)	(Document Type)	(Term/month)	(Prepayment Penalty)

??

1. The title to the property located at the above address, given to secure this loan and all other legal matters pertaining to this transaction must meet with the approval of FLAGSTAR BANK.
2. There will be an amount required to be held in escrow to cover ensuing real estate taxes, hazard insurance, and flood insurance and private mortgage insurance, if applicable, at closing.
3. Mortgagee Title Insurance for at least the loan amount must be provided at your own expense, through your attorney or title company, and must be in force/effective prior to the closing being scheduled.
4. Hazard Insurance must be obtained through a company acceptable to Flagstar Bank, naming FLAGSTAR BANK, FSB, its successors and/or as Assigns as their interest may appear, P.O. Box 7026, Troy, MI 48007-7026 as beneficiary, in the amount at least equal to the loan amount. Hazard Insurance can be obtained through Flagstar Insurance Services by calling (800) 909-1099. A paid receipt for the first year's premium must accompany the policy at closing. A binder is not acceptable. POLICY AND RECEIPT MUST BE ORIGINALS AND PROVIDED AT THE CLOSING FROM AN INSURANCE COMPANY WITH A B RATING OR BETTER ACCEPTABLE TO FLAGSTAR BANK.
5. This Loan Purchase Commitment shall be null and void if, in the opinion of FLAGSTAR BANK, there is a material change in the financial condition, employment of the borrower(s), cash equity, occupancy, or any other material situations prior to or at closing.
6. The property is to comply with all applicable law and code enforcement requirements.
7. This Loan Purchase Commitment will expire 12/21/2007. This is not your lock expiration. This document does not dictate no later than your lock expiration or loan purchase commitment expiration whichever is earlier or this loan purchase commitment is null and void. If the loan purchase commitment is extended it shall be extended at a different rate and different fee.

THE FOLLOWING ADDITIONAL CONDITIONS MUST BE MET AND ANALYZED PRIOR TO CLOSING
1) Provide copy of Manufactured Home Certificate of Title or proof of recorded Manufactured Home Affidavit for the Retainment of Title Certification and confirmation of retainment from DMV.
2) Satisfactory Flood Certification.
3) Document the borrower's own 5% into the transaction.
4) Provide Privacy Disclosure (DOC #4804 or similar document) dated within 3 days of application.
5) Flagstar requires a satisfactory BPO (Broker Price Opinion) on all transactions secured by a Manufactured Home. This will be ordered by Flagstar after issuance of purchase commitment and receipt of appraisal and will take approximately 3-5 business days.
6) Provide Notice to Home Applicant (DOC #3249 or similar document) disclosure dated prior to closing.
7) Copy of the homeowner's insurance policy showing the dwelling coverage equal to at least the mortgage balance or replacement cost new as generated by the appraisal.
8) Copy of the certificate of title to the manufactured home, indicating the year, make, model, and VIN number of the unit, in addition to being in the borrower's name.
9) Per Flagstar policy, all "Prior To Closing" conditions must be submitted at the same time.
10) Preliminary title commitment showing ALTA 7 endorsement will be issued at closing.
11) Provide Notice to Receive Copy of Appraisal Report (DOC #3248 or similar document) dated prior to closing.
12) 1 month current VA statement for assets in vacheck acct
13) □

Underwriter Valerie Williams/Farnworth. Please fax conditions to (888) 894-0600. Please call underwriter at (770) 242-0844, ext 329 or Sandra Wilson at (770) 252-0044 ext 326 with any questions or concerns. You may also email the Farnworth team at Farnworthsupport@flagstar.com.
Thank you for your business!!!

14) Please provide one of the following for each borrower: Updated pay stub for borrower (must be within 30 days of closing) OR verbal verification of employment

THE FOLLOWING CONDITIONS MUST BE COMPLIED WITH AT CLOSING OR THIS PURCHASE CONTRACT IS NULL AND VOID
1) Seller Contributions not to exceed † (3%) or loan must be re-underwritten and commitment may be null and void. No additional lender credits, or seller concessions that have not been approved by Flagstar are permitted. Seller carrybacks, payment assistance or rate downs are not permitted.
2) Sign and Date Typed Loan Application
3) Total New House Payment Including Taxes and Insurance Cannot Exceed $(6900).
4) Borrower's Cash Used for Closing, Net of the Original Real Estate Broker's Deposit (If applicable), Cannot Exceed †(6000).
5) If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Insure Over These Rights
6) All Applicable Riders and Disclosures per Product Descriptions and FHLMC/FHLMC Guidelines
5) If Title Work Shows Any Gas, Oil, or Natural Rights, Title Company Must Issue a Letter Stating Final Policy Will Insure Over These Rights
6) All Applicable Riders and Disclosures per Product Descriptions and FHLMC/FHLMC Guidelines
7) Flagstar Bank to Have First and Only Lien
8) Flood Hazard Notice Sent
9) Title Work to Prove no Delinquent Taxes, Undisclosed Liens, Judgments or Assessments or Approval May Be Null and Void
10) One General Authorization Form
11) Escrow for monthly M.I. has been ordered on this loan. The monthly M.I. premium must be included in the payment letter and the Truthful Lending.
12) Any property tax figures that are available at the time of settlement must be paid at closing. Do NOT escrow for these taxes, as they will be late before the loan has been set up on our servicing system.
13) This product is eligible for a Short Form Title Policy. Title work should be presented on the proper ALTA short form title commitment at closing.
14) Provide Bill of Servicing Disclosure (DOC #3208 or similar document) dated within 3 days of application and signed prior to closing.
15) The Manufactured Home Rider must contain the following phrase "which is affixed and attached to the real property and is part of the real property."
16) Homeowners Policy must include Wind Storm coverage. If Wind Storm is covered under separate rider, borrower's deductible can not exceed 5% of the face value of the policy.
17) Provide proof of recorded Manufactured Home Affidavit for the Retirement of Title Certification and confirmation of retirement from DMV.
18) Any Power of Attorney must be approved by a Flagstar underwriter.
19) This loan is to be closed on a MERS Security Instrument.
20) Satisfactory title work – an ALTA 7 endorsement must accompany all title work for a manufactured home. The endorsement should ensure that the land described in the policy as the insured property includes the manufactured housing unit located on the land as of the date of the policy.
21) Acknowledgment of Receipt of Disclosures Form (Doc #3694) to be executed by all borrowers.
22) Title Company to provide copies of all manufactured home title elimination forms in closing package.
23) Fully Executed Manufactured Home Rider. Manufactured Home Rider must be completed with Manufacturers Name, Model Name, Model Number, and Serial Numbers, and Length and Width (if applicable).

24) Closing Documents must be prepared by Web-Based Closing Documents.
25) Closing Documents must be prepared by Web-Based Closing Documents
26) The Manufactured Home Rider must contain the following phrase "which, by intention of the parties, shall constitute a part of the realty and shall pass with it."
27) All Seller Contributions must be reviewed by Underwriting or Purchase Commitment may be null and void.
28) You are required to retain your original underwriting package. Flagstar retains an imaged copy of all underwriting documents faxed to your underwriting office. As Flagstar already has a copy of your underwriting package, do not send the original to Flagstar.

M.I. DATA FOR INFORMATIONAL PURPOSES ONLY - Absence of data does not negate requirements

M.I. Company Name: Certificate #:
Coverage Amt: Option Type: ??

This Loan Purchase Commitment to purchase this mortgage is void if this loan bears rates and/or fees above a certain percentage and/or amount (whichever) per the Home Ownership and Equity Protection Act of 1994 (Pub L. 103-325 Stat. 2160) enacted in September 1994, containing the Home Ownership and Equity Protection Act of 1994. Required by 12CFR 226.32 (Requirements for certain closed-end home mortgages). The Broker recognizes that the Broker is responsible and liable for all credit and underwriting decisions. The Broker agrees to approve and/or to close the mortgage loan. The Broker understands that Flagstar Bank is only acting as an investor to purchase the mortgage loan subject to Flagstar Bank requirements.

Underwriter: Valuloj, William
??

ALL CONDITIONS ON THIS LOAN MUST BE FAXED TO

Flagstar Bank Headquarters 5151 Corporate Drive Troy, MI 48098

This correspondence may contain information that is confidential, proprietary or "non-public personal information", as that term is defined in the Gramm-Leach-Bliley Act (collectively, "Confidential Information"). The Confidential Information is disclosed conditioned upon your agreement that you will treat all Confidential Information confidentially and in accordance with applicable law, ensure that such Information is not used or disclosed except for the limited purpose for which it is being provided and will notify and cooperate with Flagstar Bank regarding any requested disclosure or any unauthorized disclosure or use of any Confidential Information. By accepting and reviewing the Confidential Information you agree to indemnify Flagstar Bank against any losses or expenses, including attorney's fees that Flagstar Bank may incur as a result of any unauthorized use or disclosure of the Confidential Information due to your acts or omissions. If this correspondence is received by a party other than the intended recipient, you are requested to immediately notify us of the erroneous delivery and return to us all information so delivered.
(6a28)

(9/24/2007 at 10:15 am) (ESIRGF1HGPA209) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true r
eceived time.
09/24/2007 10:17 8435734761 OLDSOU PAGE 01
09/24/2007 10:17 8435734761 OLDSOU PAGE 01
COMMITMENT LETTER
https://wio.esuc.fiqstar.com/Mailing/Common...

WHOLESALE COMMITMENT LETTER

OLD SOUTH MORTGAGE CORP Lender Id:20807
DBA:
4 CARRIAGE LN
CHARLESTON, SC 29407

Flagstar Bank

Loan Number:
[redacted]
MERS MIN Number:
100082850160409273
Closed in the Name of:
OLD SOUTH MORTGAGE CORP
Property Address:
209 PRESIDENTIAL CT
ROUND O, SC 29474-4374

Status: APPROVED WITH CONDITIONS Status Date: 09/21/2007
Lock Expiration: 10/18/2007

Dear,
MELISSA MARKS

$70,000.00	$70,000.00	OWNER OCCUPIED
(Loan Amount)	(Gross Loan Amount)	(Occupancy)
360	Agency 30-Year Fixed	PURCHASE
(Term) Months	(Program)	(Purpose)
FULL DOCUMENTATION	NONE	
(Document Type)	(Prepayment Penalty)	

1. Title to the property located at the above address, given to secure this loan and all other legal matters pertaining to this transaction must meet with the approval of FLAGSTAR BANK.
2. There will be an amount required to be held in escrow to cover ensuing real estate taxes, hazard insurance, and flood insurance and private mortgage insurance, if applicable, at closing.
3. Mortgagee Title Insurance for at least the loan amount must be provided at your own expense, through your attorney or title company, and must be in our office prior to the closing being scheduled.
4. Hazard insurance must be obtained through a company acceptable to Flagstar Bank, naming FLAGSTAR BANK, FSB, its Successors and/or its Assigns as their interest may appear, P.O. Box 7026, Troy, MI 48007-7026 as beneficiary, in the amount at least equal to the loan amount. Hazard insurance can be obtained through Flagstar Insurance Services by calling (888) 989-1899.A paid receipt for the first year's premium must accompany the policy at closing. A binder is not acceptable. POLICY AND RECEIPT MUST BE ORIGINALS AND PROVIDED AT THE CLOSING FROM AN INSURANCE COMPANY WITH A B RATING OR BETTER ACCEPTABLE TO FLAGSTAR BANK.
5. This Loan Purchase Commitment shall be null and void if, in the opinion of FLAGSTAR BANK, there is a material change in the financial condition, employment of the borrower(s), cash equity, occupancy, or any other material situations prior to or at closing.
6. The property is to comply with all applicable law and code enforcement requirements.
7. This Loan Purchase Commitment will expire 12/21/2007. This is not your lock expiration. This loan must close and disburse no later than your lock expiration or loan purchase commitment expiration whichever is earlier or this loan purchase commitment is null and void. If the loan purchase commitment is extended it shall be extended at a different rate and different fee.

09/24/2007 at 10:16 am [ESTROTINGFAX09] Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true r
eceived time.
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eceived time.
09/24/2007 10:17 0435734781 OLDDOV PAGE 02

COMMITMENT LETTER

THE FOLLOWING ADDITIONAL CONDITIONS MUST BE MET AND ANALYZED PRIOR TO CLOSING

1. Document the borrower's own 5% into the transaction.
2. Provide copy of Manufactured Home Certificate of Title or proof of recorded Manufactured Home Affidavit for the Retirement of Title Certification and confirmation of retirement from DMV.
3. Satisfactory Flood Certification
4. Copy of the certificate of title to the manufactured home, indicating the year, make, model, and VIN number of the unit, in addition to being in the borrower's name.
5. Copy of the homeowner's insurance policy showing the dwelling coverage equal to at least the mortgage balance or replacement cost new as generated by the appraiser.
6. Per Flagstar policy, all "Prior To Closing" conditions must be submitted at the same time.
7. Preliminary title commitment showing ALTA 7 endorsement will be issued at closing.
8. Provide Notice to Home Applicant (DOC #3249 or similar document) disclosure dated prior to closing.
9. Provide Notice to Receive Copy of Appraisal Report (DOC #3249 or similar document) dated prior to closing.
10. Provide Privacy Disclosure (DOC #4804 or similar document) dated within 3 days of application.
11. Underwriter: Valerie Williams/Genworth, Please fax conditions to (888) 894-0600. Please call underwriter at (770) 352-0844, ext 329 or Sandra Wilson at (770) 352-0844 ext 328 with any questions or concerns. You may also email the Genworth team at Genworthsupport@flagstar.com, Thank you for your business!!
12. 1 month current bk statement for assets in wachovia acct
13. Please provide one of the following for each borrower: Updated pay stub for borrower (must be within 30 days of closing) OR verbal verification of employment
14. Flagstar requires a satisfactory BPO (Broker Price Opinion) on all transactions secured by a Manufactured Home. This will be ordered by Flagstar after issuance of purchase commitment and receipt of appraisal and will take approximately 3-5 business days.

THE FOLLOWING CONDITIONS MUST BE COMPLIED WITH AT CLOSING OR THIS PURCHASE CONTRACT IS NULL AND VOID

1. Satisfactory title work – an ALTA 7 endorsement must accompany all title work for a manufactured home. The endorsement should ensure that the land described in the policy as the insured property includes the manufactured housing unit located on the land as of the date of the policy.
2. Seller Contributions not to exceed 3 (3%) or loan must be re-underwritten and commitment may be null and void. No additional lender credits, or seller concessions that have not been approved by Flagstar are permitted. Seller carrybacks, payment assistance or side agreements not disclosed to the lender are not permitted.
3. Sign and Date Typed Loan Application
4. Total New House Payment including Taxes and Insurance Cannot Exceed 3(59).
5. Borrower's Cash Used for Closing, Net of the Original Real Estate Broker's Deposit (if applicable), Cannot Exceed $(6000).
6. If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Flagstar Policy Will Insure Over These Rights
7. All Applicable Riders and Disclosures per Product Descriptions and FNMA/FHLMC Guidelines
8. Flagstar Bank, fs Have First and Only Lien
9. Flood Hazard Notice Zone
10. Title Work to Prove no Delinquent Taxes, Undisclosed Liens, Judgments or Assessments or Approval May Be Null and Void
11. One General Authorization Form
12. Set-up (first) monthly M.I. has been ordered on this loan. The monthly M.I. premium must be included in the payment letter and the Truth-in-lending.
13. Any property tax figures that are available at the time of settlement must be paid at closing. Do NOT escrow for these taxes, as they will be due before the loan has been set up on our servicing system.
14. This product is eligible for a Short Form Title Policy. Title work should be presented on the proper ALTA short form with commitment at closing.
15. Provide Sale of Servicing Disclosure (DOC # 3208 or similar document) dated within 3 days of application and signed prior to closing.
16. The Manufactured Home Rider must contain the following phrase "which is affixed and attached to the real property and is part of the real property."
17. Homeowners Policy must include Wind Storm coverage. If Wind Storm is covered under separate rider, borrower's deductible can not exceed 5% of the face value of the policy.
18. Provide proof of recorded Manufactured Home Affidavit for the Retirement of Title Certification and confirmation of retirement from DMV.

FLAGSTAR BANK

Purchase Commitment Letter

RETAIN ORIGINAL UNDERWRITING FILE FOR THIS LOAN

Originator: OLD SOUTH MORTGAGE CORP ??
DBA:

4 CARRIAGE LN 403
CHARLESTON SC 29407

Loan Number: [redacted] Status: Approved with Conditions Status Date: 9/25/2007
MERS MIN Number: 100052550168409273 Lock Expiration: 10/18/2007
Property Address: 209 PRESIDENTIAL CT
RCUND O, SC 29474-4274

Dear MELISSA MARKS

We are pleased to inform you that the above loan meets our purchase requirements, subject to the following terms of our program description guidelines, policies, agreements and the following additional terms and conditions:

$136,000.00	OWNER OCCUPIED		Agency 30-Year Fixed	
(Loan Amount)	(Occupancy Type)		(Program)	
$136,000.00	PURCHASE	FULL DOCUMENTATION	360	??
(Gross Loan Amount)	(Purpose Type)	(Document Type)	(Term(months))	(Prepayment Penalty)

??

1. Title to the property located at the above address, given to secure this loan and all other legal matters pertaining to this transaction must meet with the approval of FLAGSTAR BANK.
2. There will be an amount required to be held in escrow to cover ensuing real estate taxes, hazard insurance, and flood insurance and private mortgage insurance, if applicable, at closing.
3. Mortgage Title Insurance for at least the loan amount must be provided at your own expense, through your attorney or title company, and must be in our office prior to the closing being scheduled.
4. Hazard Insurance must be obtained through a company acceptable to Flagstar Bank, naming FLAGSTAR BANK, FSB, its Successors and/or its Assigns as their interest may appear, P.O. Box 7026, Troy, MI 48007-7026 as beneficiary, in the amount at least equal to the loan amount. Hazard insurance can be obtained through Flagstar Insurance Services by calling (866) 589-1899. A paid receipt for the first year's premium must accompany the policy at closing. A binder is not acceptable. POLICY AND RECEIPT MUST BE ORIGINALS AND PROVIDED AT THE CLOSING FROM AN INSURANCE COMPANY WITH A B RATING OR BETTER ACCEPTABLE TO FLAGSTAR BANK.
5. This Loan Purchase Commitment shall be null and void if, in the opinion of FLAGSTAR BANK, there is a material change in the financial condition, employment of the borrower(s), cash equity, occupancy, or any other material situations prior to or at closing.
6. The property is to comply with all applicable law and code enforcement requirements.
7. This Loan Purchase Commitment will expire 12/21/2007. This is not your lock expiration. This loan must close and disburse no later than your lock expiration or loan purchase commitment expiration whichever is earlier or this loan purchase commitment is null and void. If the loan purchase commitment is extended it shall be extended at a different rate and different fee.

THE FOLLOWING ADDITIONAL CONDITIONS MUST BE MET AND ANALYZED PRIOR TO CLOSING
1) Provide copy of Manufactured Home Certificate of Title or proof of recorded Manufactured Home Affidavit for the Retirement of Title Certification and confirmation of retirement from DMV.
2) Satisfactory Flood Certification
3) Document the borrower's own 5% into the transaction.
4) Provide Privacy Disclosure (DOC #4804 or similar document) dated within 3 days of application.
5) Flagstar requires a satisfactory BPO (Broker Price Opinion) on all transactions secured by a Manufactured Home. This will be ordered by Flagstar after issuance of purchase commitment and receipt of appraisal and will take approximately 3-5 business days.
6) Provide Notice to Home Applicant (DOC #7249 or similar document) disclosure dated prior to closing.
7) Copy of the homeowner's insurance policy showing the dwelling coverage equal to at least the mortgage balance or replacement cost new as generated by the appraiser.
8) Copy of the certificate of title to the manufactured home, indicating the year, make, model, and VIN number of the unit, in addition to being in the borrower's name.
9) Per Flagstar policy, all "Prior To Closing" conditions must be submitted at the same time.
10) Preliminary title commitment showing ALTA 7 endorsement will be issued at closing.
11) Provide Notice to Receive Copy of Appraisal Report (DOC #3248 or similar document) dated prior to closing.
12) 1 month current bk statement for assets in wachovia acct[redacted]09/25 Need complete bank statement with all pages for Wachovia
13) Underwriter Valeria Williams/Gainworth Please fax conditions to (888) 894-0809. Please call underwriter at (770) 952-0844, ext 329 or Sandra Wilson at (770) 952-0844 ext 326 with any questions or concerns. You may also email the Gainworth team at Gainworthsupport@flagstar.com.
Thank you for your business!!

THE FOLLOWING CONDITIONS MUST BE COMPLIED WITH AT CLOSING OR THIS PURCHASE CONTRACT IS NULL AND VOID
1) Seller Contributions not to exceed 3 (3%) or loan must be re-underwritten and commitment may be null and void. No additional lender credits, or seller concessions that have not been approved by Flagstar are permitted. Seller carrybacks, payment assistance or side agreements not disclosed to the lender are not permitted.
2) Sign and Date Typed Loan Application
3) Total New House Payment Including Taxes and Insurance Cannot Exceed $(600).
4) Borrower's Cash Used for Closing, Net of the Original Real Estate Broker's Deposit (if applicable), Cannot Exceed $(6000).
5) If This Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Insure Over These Rights
6) All Applicable Riders and Disclosures per Product Descriptions and FHMA/FELMC Guidelines
5) If This Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Insure Over These Rights
6) All Applicable Riders and Disclosures per Product Descriptions and FHMA/FHLMC Guidelines
7) Flagstar Bank to Have First and Only Lien
8) Flood Hazard Notice Zone
9) Title Work to Prove no Delinquent Taxes, Undisclosed Liens, Judgments or Assessments or Approval May Be Null and Void
10) One General Authorization Form
11) Zero-up front monthly M.I. has been ordered on this loan. The monthly M.I. premium must be included in the payment letter and the Truth-in-lending.
12) Any property tax figures that are available at the time of retirement must be paid at closing. Do NOT escrow for these taxes, as they will be due before this loan has been set up on our servicing system.
13) This product is eligible for a Short Form Title Policy. Title work should be presented on the proper ALTA short form with commitment at closing.
14) Provide Sale of Servicing Disclosure (DOC #3208 or similar document) dated within 3 days of application and signed prior to closing.
15) The Manufactured Home Rider must contain the following phrase "which is affixed and attached to the real property and is part of the real property."
16) Homeowners Policy must include Wind Storm coverage. If Wind Storm is covered under separate rider, borrower's deductible can not exceed 5% of the face value of the policy.
17) Provide proof of recorded Manufactured Home Affidavit for the Retirement of Title Certification and confirmation of retirement from DMV.
18) Any Power of Attorney must be approved by a Flagstar underwriter.
19) This loan is to be closed on a MERS Security Instrument.
20) Satisfactory title work -- an ALTA 7 endorsement must accompany all title work for a manufactured home. The endorsement should assure that the land described in the policy as the insured property includes the manufactured housing unit located on the land as of the date of the policy.
21) Acknowledgment of Receipt of Disclosures Form (Doc #3594) to be executed by all borrowers.
22) Title Company to provide copies of all manufactured home title elimination forms including package.
23) Fully Executed Manufactured Home Rider. Manufactured Home Rider must be completed with Manufacturer Name, Model Name, Model Number, and Serial Numbers, and Length and Width (if applicable).

24) Closing Documents must be prepared by Web-Based Closing Documents.
25) Closing Documents must be prepared by Web-Based Closing Documents
26) The Manufactured Home Rider must contain the following phrase "which, by intention of the parties, shall constitute a part of the realty and shall pass with it."
27) All Seller Contributions must be reviewed by Underwriting or Purchase Commitment may be null and void.
28) You are required to retain your original underwriting package. Flagstar retains an imaged copy of all underwriting documents faxed to your underwriting office. As Flagstar already has a copy of your underwriting package, do not mail the original to Flagstar.

M.I. DATA FOR INFORMATIONAL PURPOSES ONLY - Absence of data does not negate requirements

M.I. Company Name: Certificate num:
Coverage amt: Option Type: FF

This Loan Purchase Commitment to purchase this mortgage is void if this loan bears rates and/or fees above a certain percentage and/or amount which would require a special disclosure as defined by the Riegle Community Development and Regulatory Improvement Act of 1994 (Pub L. 103-325 Stat. 2160) enacted in September 1994, containing the Home Ownership and Equity Protection Act of 1994. Required by 12CFR 226.32 (Requirements for certain closed-end home mortgages). The Broker recognizes that the Broker is responsible and liable for all credit and underwriting decisions. The Broker agrees to approve and/or to close the mortgage loan. The Broker understands that Flagstar Bank is only acting as an investor to purchase the mortgage loan subject to Flagstar Bank requirements.

Underwriter: Valerie J. William
??

ALL CONDITIONS ON THIS LOAN MUST BE FAXED TO
Flagstar Bank Headquarters 5151 Corporate Drive Troy, MI 48050
This correspondence may contain information that is confidential, proprietary or "non-public personal information", as that term is defined in the Gramm-Leach-Bliley Act (collectively, "Confidential Information"). The Confidential Information is disclosed conditioned upon your agreement that you will treat all Confidential Information confidentially and in accordance with applicable law, ensure that such information is not used or disclosed except for the limited purpose for which it is being provided and will notify and cooperate with Flagstar Bank regarding any requested disclosure or any unauthorized disclosure or use of any Confidential Information. By accepting and reviewing the Confidential Information you agree to indemnify Flagstar Bank against any losses or expenses, including attorneys' fees that Flagstar Bank may incur as a result of any unauthorized use or disclosure of the Confidential Information due to your acts or omissions. If this correspondence is received by a party other than the intended recipient, you are requested to immediately notify us of the erroneous delivery and return to us all information so delivered.
3x190

FLAGSTAR BANK

Purchase Commitment Letter

RETAIN ORIGINAL UNDERWRITING FILE FOR THIS LOAN

Originator: OLD SOUTH MORTGAGE CORP ??
DBA:
4 GARRIAGE LN 403
CHARLESTON SC 29407

Loan Number: [redacted] Status: Approved with Conditions Status Date: 9/26/2007
MERS MIN Number: 100052550184909279 Lock Expiration: 10/19/2007
Property Address: 209 PRESIDENTIAL CT
ROUND O, SC 29474-4974

Dear MELISSA MARKS

We are pleased to inform you that the above loan meets our purchase requirements, subject to the following terms of our program description guidelines, policies, agreements and the following additional terms and conditions:

$176,000.00	OWNER OCCUPIED		Agency 30-Year Fixed
(Loan Amount)	(Occupancy Type)		(Program)
$176,000.00	PURCHASE	FULL DOCUMENTATION	360
(Gross Loan Amount)	(Purpose Type)	(Document Type)	(Term(month))

??

1. The title to the property located at the above address, given to secure this loan and all other legal matters pertaining to this transaction must meet with the approval of FLAGSTAR BANK.
2. There will be an amount required to be held in escrow to cover existing real estate taxes, hazard insurance, and flood insurance and private mortgage insurance, if applicable, at closing.
3. Mortgage Title Insurance for at least the loan amount must be provided at your own expense, through your attorney or title company, and must be in our office prior to the closing being scheduled.
4. Hazard insurance must be obtained through a company acceptable to Flagstar Bank, naming FLAGSTAR BANK, FSB, its successors and/or its Assigns as their interest may appear, P.O. Box 7026, Troy, MI 48007-7026 as beneficiary, in the amount at least equal to the loan amount. Hazard insurance can be obtained through Flagstar Insurance Services by calling (888) 989-1888. A paid receipt for the first year's premium must accompany the policy at closing. A binder is not acceptable. POLICY AND RECEIPT MUST BE ORIGINALS AND PROVIDED AT THE CLOSING FROM AN INSURANCE COMPANY WITH A B RATING OR BETTER ACCEPTABLE TO FLAGSTAR BANK.
5. This Loan Purchase Commitment shall be null and void if, in the opinion of FLAGSTAR BANK, there is a material change in the financial condition, employment of the borrower(s), credit quality, occupancy, or any other material situations prior to or at closing.
6. The property is to comply with all applicable law and code enforcement requirements.
7. This Loan Purchase Commitment will expire 12/21/2007. This is not your lock expiration. This loan must close and disburse no later than your lock expiration or loan purchase commitment expiration whichever is earlier or this loan purchase commitment is null and void. If the loan purchase commitment is extended it shall be extended at a different rate and different fee.

THE FOLLOWING ADDITIONAL CONDITIONS MUST BE MET AND ANALYZED PRIOR TO CLOSING
1) Provide copy of Manufactured Home Certificate of Title or proof of recorded Manufactured Home Affidavit for the Retirement of Title Certification and confirmation of retirement from DMV.
2) Satisfactory Flood Certification
3) Document the borrower's own 5% into the transaction.
4) Provide Privacy Disclosure (DOC #4804 or similar document) dated within 3 days of application.
5) Flagstar requires a satisfactory BPO (Broker Price Opinion) on all transactions secured by a Manufactured Home. This will be ordered by Flagstar after issuance of purchase commitment and receipt of appraisal and will take approximately 3-5 business days.
6) Provide Notice to Home Applicant (DOC #1249 or similar document) disclosure dated prior to closing.
7) Copy of the homeowner's insurance policy showing the dwelling coverage equal to at least the mortgage balance or replacement cost new as generated by the appraiser.
8) Copy of the certificate of title to the manufactured home, indicating the year, make, model, and VIN number of the unit, in addition to being in the borrower's name.
9) Per Flagstar policy, all "Prior To Closing" conditions must be submitted at the same time.
10) Preliminary title commitment showing ALTA 7 endorsement will be issued at closing.
11) Provide Notice to Receive Copy of Appraisal Report (DOC #3248 or similar document) dated prior to closing.
12) I would current 6k statement for assets in wachovia acct#*****9525 Need complete bank statement with all pages for Wachovia
13) Underwriter: Valerie Wilkins/Genworth. Please fax conditions to (866) 894-0600. Please call underwriter at (770) 352-0844, ext 329 or Sandra Wilson at (770) 352-0844 ext 326 with any questions or concerns. You may also email the Genworth team at Genworthsupport@flagstar.com.
Thank you for your business!!!

THE FOLLOWING CONDITIONS MUST BE COMPLIED WITH AT CLOSING OR THIS PURCHASE CONTRACT IS NULL AND VOID
1) Seller Contributions not to exceed $ (3%) or loan must be re-underwritten and commitment may be null and void. No additional lender credits, or seller concessions that have not been approved by Flagstar are permitted. Seller escrows, payment assistance or side agreements not disclosed to the lender are not permitted.
2) Sign and Date Typed Loan Application
3) Total New Home Payment Including Taxes and Insurance Cannot Exceed $(690).
4) Borrower's Cash Used for Closing, Net of the Original Real Estate Broker's Deposit (If applicable), Cannot Exceed $(6000).
5) If This Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Insure Over These Rights
6) All Applicable Riders and Disclosures per Product Descriptions and FHMA/FHLMC Guidelines
5) If This Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Insure Over These Rights
6) All Applicable Riders and Disclosures per Product Descriptions and FHMA/FHLMC Guidelines
7) Flagstar Must be Have First and Only Lien
8) Flood Hazard Notice Zone
9) Title Work to Provide Delinquent Taxes, Undisclosed Liens, Judgments or Assessments or Approval May Be Null and Void
10) One General Authorization Form
11) Zero-up fixed monthly M.I. has been ordered on this loan. The monthly M.I. premium must be included in the payment letter and the Truth in lending.
12) Any property tax figures that are available at the time of settlement must be paid at closing. Do NOT escrow for these taxes, as they will be due before the new tax has set up on our servicing system.
13) This product is eligible for a Short Form Title Policy. This work should be presented on the proper ALTA short form with commitment at closing.
14) Provide Sale of Servicing Disclosure (DOC # 3205 or similar document) dated within 3 days of application and signed prior to closing.
15) The Manufactured Home Rider must contain the following phrase "which is affixed and attached to the real property and is part of the real property."
16) Homeowners Policy must include Wind Storm coverage. If Wind Storm is covered under separate rider, homowner's deductible can not exceed 1% of the face value of the policy.
17) Provide proof of recorded Manufactured Home Affidavit for the Retainment of Title Certification And confirmation of retirement from DMV.
18) Any Power of Attorney must be approved by a Flagstar underwriter.
19) This loan is to be closed on a MERS Security Instrument.
20) Satisfactory title work – an ALTA 7 endorsement must accompany all title work for a manufactured home. The endorsement should ensure that the land described in the policy as the insured property includes the manufactured housing unit located on the land as of the date of the policy.
21) Acknowledgment of Receipt of Disclosures Form (Doc #3694) to be executed by all borrowers.
22) Title Company to provide copies of all manufactured home title elimination forms in closing package.
23) Fully Executed Manufactured Home Rider. Manufactured Home Rider must be completed with Manufacturer Name, Model Name, Model Number, and Serial Number, and Length and Width (if applicable).

24) Closing Documents must be prepared by Web-Based Closing Documents.
25) Closing Documents must be prepared by Web-Based Closing Documents
26) The Manufactured Home Rider must contain the following phrase "which, by intention of the parties, shall constitute a part of the realty and shall pass with it."
27) All Seller Contributions must be reviewed by Underwriting or Purchase Commitment may be null and void.
28) You are required to retain your original underwriting package. Flagstar retains an imaged copy of all underwriting documents faxed to your underwriting office. As Flagstar already has a copy of your underwriting package, do not send the original to Flagstar.

M.I. DATA FOR INFORMATIONAL PURPOSES ONLY - Absence of data does not negate requirements

M.I. Company Name: GENWORTH FINANCIAL Certificate num: 6301681460
Coverage amt: 2254 Option Type: ??
Note:Loan changes may affect coverage and premiums - refer to actual M.I. certificate.

This Loan Purchase Commitment to purchase this mortgage is void if this loan bears rates and/or fees above a certain percentage and/or amount which would require a special disclosure as defined by the Riegle Community Development and Regulatory Improvement Act of 1994 (Pub L. 103-325 Stat. 2160) enacted in September 1994, containing the Home Ownership and Equity Protection Act of 1994, Required by 12CFR 226.32 (Requirements for certain closed-end home mortgages). The Broker recognizes that the Broker is responsible and liable for all credit and underwriting decisions. The Broker agrees to approve and/or to close the mortgage on. The Broker understands that Flagstar Bank is only acting as an investor to purchase the mortgage loan subject to Flagstar Bank's requirements.

Underwriter: Wanda J. Williams
??

ALL CONDITIONS ON THIS LOAN MUST BE FAXED TO
Flagstar Bank Headquarters 5151 Corporate Drive Troy, MI 48098
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Rev 2/03

FLAGSTAR BANK

Purchase Commitment Letter

RETAIN ORIGINAL UNDERWRITING FILE FOR THIS LOAN

Origination: OLD SOUTH MORTGAGE CORP ??
DBA:
4 CARRIAGE LN #09
CHARLESTON SC 29407

Loan Number: [redacted] Status: Approved with Conditions Status Date: 9/27/2007
MERS MIN Number: 100052550169409273 Lock Expiration: 10/19/2007
Property Address: 209 PRESIDENTIAL CT
ROUND O, SC 29474-4374

Dear MELISSA MARKS

We are pleased to inform you that the above loan meets our purchase requirements, subject to the following terms of our program description guidelines, policies, agreements and the following additional terms and conditions:

$96,000.00	OWNER OCCUPIED	Agency 30-Year Fixed		
(Loan Amount)	(Occupancy Type)	(Program)		
$96,000.00	PURCHASE	FULL DOCUMENTATION	360	??
(Gross Loan Amount)	(Purpose Type)	(Document Type)	(Term(month))	(Prepayment Penalty)

??

1. The title to the property located at the above address, given to secure this loan and all other legal matters pertaining to this transaction must meet with the approval of FLAGSTAR BANK.
2. There will be an amount required to be held in escrow to cover ensuing real estate taxes, hazard insurance, and flood insurance and private mortgage insurance, if applicable, at closing.
3. Mortgage Title Insurance for at least the loan amount must be provided at your own expense, through your attorney or title company, and must be in our office prior to the closing being scheduled.
4. Hazard Insurance must be obtained through a company acceptable to Flagstar Bank, naming FLAGSTAR BANK, FSB, its Successors and/or its Assigns as their interest may appear, P.O. Box 7026, Troy, MI 48007-7026 as beneficiary, in the amount at least equal to the loan amount. Hazard Insurance can be obtained through Flagstar Insurance Services by calling (888) 988-1899. A paid receipt for the first year's premium must accompany the policy at closing. A binder is not acceptable. POLICY AND RECEIPT MUST BE ORIGINALS AND PROVIDED AT THE CLOSING FROM AN INSURANCE COMPANY WITH A B RATING OR BETTER ACCEPTABLE TO FLAGSTAR BANK.
5. This Loan Purchase Commitment shall be null and void if, in the opinion of FLAGSTAR BANK, there is a material change in the financial condition, employment of the borrower(s), cash equity, occupancy, or any other material circumstance prior to or at closing.
6. The property is to comply with all applicable law and code enforcement requirements.
7. This Loan Purchase Commitment will expire 12/21/2007. This is not your lock expiration. The document does not close and disburse no later than your lock expiration or loan purchase commitment expiration whichever is earlier or this loan purchase commitment is null and void. If the loan purchase commitment is extended it shall be extended at a different rate and different fee.

THE FOLLOWING ADDITIONAL CONDITIONS MUST BE MET AND ANALYZED PRIOR TO CLOSING.
1) Provide copy of Manufactured Home Certificate of Title or proof of recorded Manufactured Home Affidavit For the Retirement of Title Certification and confirmation of retirement from DMV.
2) Satisfactory Flood Certification
3) Document the borrower's own 5% into the transaction.
4) Provide Privacy Disclosure (DOC #4804 or similar document) dated within 3 days of application.
5) Provide Notice to Home Applicant (DOC #3249 or similar document) disclosure dated prior to closing.
6) Copy of the borrower's insurance policy showing the dwelling coverage equal to at least the mortgage balance or replacement cost new as generated by the appraiser.
7) Copy of the certificate of title to the manufactured home, indicating the year, make, model, and VIN number of the unit, in addition to being in the borrower's name.
8) Per Flagstar policy, all "Prior To Closing" conditions must be submitted at the same time.
9) Preliminary title commitment showing ALTA 7 endorsement will be issued at closing.
10) Provide Notice to Receive Copy of Appraisal Report (DOC #3248 or similar document) dated prior to closing.
11) 1 month current bk statement for assets in wachovia acct**[redacted]9/25 Need complete bank statement with all pages for Wachovia.
12) Underwriter Valerie Williams/Ellsworth. Please fax conditions to (888) 894-0600. Please call underwriter at (770) 952-0844, ext 329 or Sandra Wilson at (770) 952-0844 ext 326 with any questions or concerns. You may also email the Ellsworth team at Ellsworthsupport@flagstar.com.
Thank you for your business!!!

THE FOLLOWING CONDITIONS MUST BE COMPLIED WITH AT CLOSING OR THIS PURCHASE CONTRACT IS NULL AND VOID
1) Seller Contributions not to exceed $ (3%) or loan must be re-underwritten and commitment may be null and void. No additional lender credits, or seller concessions that have not been approved by Flagstar are permitted. Seller carrybacks, payment assistance or side agreements not disclosed to the lender are not permitted.
2) Sign and Date Typed Loan Application
3) Total New House Payment including Taxes and Insurance Cannot Exceed $(690).
4) Borrower's Cash Used for Closing, Not of the Original Real Estate Broker's Deposit (If applicable), Cannot Exceed $(6000).
5) If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Insure Over These Rights
6) All Applicable Riders and Disclosures per Product Descriptions and FHLMC/FNMA UCD Guidelines
5) If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Insure Over These Rights
6) All Applicable Riders and Disclosures per Product Descriptions and FHLMC/FNMA UCD Guidelines
7) Flagstar Bank to Have First and Only Lien
8) Flood Hazard Notice Zone
9) Title Work to Prove no Delinquent Taxes, Undisclosed Liens, Judgments or Assessments or Approval May Be Null and Void
10) Ore Central Authorization Form
11) Zero-up front monthly MI. fee has been coded on this loan. The monthly M.I. premium must be included in the payment letter and the Truth-in-lending.
12) Any property tax figures that are available at the time of settlement must be paid at closing. Do NOT escrow for these taxes, as they will be due before the loan has been set up on our servicing system.
13) This product is eligible for a Short Form Title Policy. Title work should be presented on the proper ALTA short form with commitment at closing.
14) Provide Sale of Servicing Disclosure (DOC # 3208 or similar document) dated within 3 days of application and signed prior to closing.
15) The Manufactured Home Rider must contain the following phrase "which is affixed and attached to the real property and is part of the real property."
16) Homeowners Policy must include Wind Storm coverage. If Wind Storm is covered under separate rider, borrower's deductible can not exceed 2% of the face value of the policy.
17) Provide proof of executed Manufactured Home Affidavit for the Retirement of Title Certificates and confirmation of retirement from DMV.
18) Any Power of Attorney must be approved by a Flagstar underwriter.
19) Title loan is to be closed on a MERS Security Instrument.
20) Satisfactory title work -- an ALTA 7 endorsement must accompany all title work for a manufactured home. The endorsement should ensure that the land described in the policy as the insured property includes the manufactured housing will located on the land as of the date of the policy.
21) Acknowledgment of Receipt of Disclosures Form (Doc #3694) to be executed by all borrowers.
22) Title Company to provide copies of all manufactured home title elimination forms in closing package.
23) Fully Executed Manufactured Home Rider. Manufactured Home Rider must be completed with Manufacturer Name, Model Name, Model Number, and Serial Numbers, and Length and Width (If applicable).

24) Closing Documents must be prepared by Web-Based Closing Documents.
25) Closing Documents must be prepared by Web-Based Closing Documents
26) The Manufactured Home Rider must contain the following phrase "which, by installation of the parties, shall constitute a part of the realty and shall pass with it."
27) All Seller Contributions must be reviewed by Underwriting or Purchase Commitment may be null and void.
28) You are required to retain your original underwriting package. Flagstar retains an imaged copy of all underwriting documents faxed to your underwriting office. As Flagstar already has a copy of your underwriting package, do not send the original to Flagstar.

M.I. DATA FOR INFORMATIONAL PURPOSES ONLY - Absence of data does not negate requirements

M.I. Company Name: GENWORTH FINANCIAL Certificate num# 6301681460
Coverage Amt: 35% Option Type: ??
Note:Loan changes may affect coverage and premiums - refer to actual M.I. certificate.

This Loan Purchase Commitment to purchase this mortgage is void if this loan bears rates and/or fees above a certain percentage unless agreement which would require a special disclosure as defined by the Riegle Community Development and Regulatory Improvement Act of 1994 (Pub L. 103-325 Stat. 2160) enacted in September 1994, containing the Home Ownership and Equity Protection Act of 1994. Required by 12CFR 226.32 (Requirements for certain closed-end home mortgages). This Broker recognizes that the Broker is responsible and liable for all credit and underwriting decisions. The Broker agrees to approve and/or to close the mortgage loan. The Broker understands that Flagstar Bank is only acting as an investor to purchase the mortgage loan subject to Flagstar Bank requirements.

Underwriter Valerie J. Williams
??

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zzzzz

FLAGSTAR BANK

Purchase Commitment Letter

RETAIN ORIGINAL UNDERWRITING FILE FOR THIS LOAN

Originator: OLD SOUTH MORTGAGE CORP ??
DBA:
4 CARRIAGE LN 105
CHARLESTON SC 29407

Loan Number: [redacted] Status: Approved with Conditions Status Date: 9/28/2007
MERS MIN Number: 100052550168409223 Lock Expiration: 10/18/2007
Property Address: 209 PRESIDENTIAL CT
ROUND O, SC 29474-4274

Dear MELISSA MARKS

We are pleased to inform you that the above loan meets our purchase requirements, subject to the following terms of our program description guidelines, policies, agreements and the following additional terms and conditions:

$76,000.00	OWNER OCCUPIED		Agency 30-Year Fixed	
(Loan Amount)	(Occupancy Type)		(Program)	
$76,000.00	PURCHASE	FULL DOCUMENTATION	360	??
(Gross Loan Amount)	(Purpose Type)	(Document Type)	(Term(months))	(Prepayment Penalty)

??

1. Title to the property located at the above address, given to secure the loan and all other legal matters pertaining to the transaction must meet with the approval of FLAGSTAR BANK.
2. There will be an amount required to be held in escrow to cover ensuing real estate taxes, hazard insurance, and flood insurance and private mortgage insurance, if applicable, at closing.
3. Mortgage Title Insurance for at least the loan amount must be provided at your own expense, through your attorney or title company, and must be in our office prior to the closing being scheduled.
4. Hazard insurance must be obtained through a company acceptable to Flagstar Bank, naming FLAGSTAR BANK, FSB, its successors and/or its Assigns their interest may appear, P.O. Box 7026, Troy, MI 48007-7026 as beneficiary, in the amount at least equal to the loan amount. Hazard insurance can be obtained through Flagstar Insurance Services by calling (800) 969-1099. A paid receipt for the first years premium must accompany the policy at closing. A binder is not acceptable. POLICY AND RECEIPT MUST BE ORIGINALS AND PROVIDED AT THE CLOSING FROM AN INSURANCE COMPANY WITH A B RATING OR BETTER ACCEPTABLE TO FLAGSTAR BANK.
5. This Loan Purchase Commitment shall be null and void if in the opinion of FLAGSTAR BANK, there is a material change in the financial condition, employment of the borrower(s), cash equity, occupancy, or any other material situations prior to or at closing.
6. The property is to comply with all applicable law and code enforcement requirements.
7. This Loan Purchase Commitment will expire 12/21/2007. This is not your lock expiration. This loan must close and disburse no later than your lock expiration or loan purchase commitment expiration whichever is earlier or their loan purchase commitment is null and void. If the loan purchase commitment is extended it shall be extended at a different rate and different fee.

THE FOLLOWING ADDITIONAL CONDITIONS MUST BE MET AND ANALYZED PRIOR TO CLOSING
1) Provide copy of Manufactured Home Certificate of Title or proof of recorded Manufactured Home Affidavit for the Retirement of Title Certification and confirmation of retirement from DMV.
2) Document the borrower's open end title transaction.
3) Copy of the certificate of title to the manufactured home, indicating the year, make, model, and VIN number of the unit, in addition to being in the borrower's name.
4) Per Flagstar policy, all "Prior To Closing" conditions must be submitted at the same time.
5) Underwriter: Valarie Williams/Genworth. Please fax conditions to (888) 894-0600. Please call underwriter at (770) 352-0344, ext 329 or Sandra Wilson at (770) 353-0844 ex: 326 with any questions or concerns. You may also email the Genworth team at Genworthunderwriting@flagstar.com.
Thank you for your business!!!

THE FOLLOWING CONDITIONS MUST BE COMPLIED WITH AT CLOSING OR THIS PURCHASE CONTRACT IS HULL AND VOID
1) Seller Contributions not to exceed $ (3%) or loan must be re-underwritten and commitment may be null and void. No additional lender credits, or seller concessions that have not been approved by Flagstar are permitted. Seller carrybacks, payment assistance or rate agreements not disclosed to the lender are not permitted.
2) Sign and Date Typed Loan Application
3) Total New House Payment Including Taxes and Insurance Cannot Exceed $(620).
4) Borrower's Cash Used for Closing, Net of the Original Real Estate Broker's Deposit (If applicable), Cannot Exceed $(6000).
5) If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Insure Over These Rights
6) All Applicable Riders and Disclosures per Product Descriptions and FNMA/FHLMC Guidelines
5) If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Insure Over These Rights
6) All Applicable Riders and Disclosures per Product Descriptions and FNMA/FHLMC Guidelines
7) Flagstar Bank to Have First and Only Lien
8) Flood Hazard Notice Zone
9) Title Work to Prove no Delinquent Taxes, Undisclosed Liens, Judgments or Assessments or Approval May Be Null and Void
10) One General Authorization Form
11) Two-up front monthly M.I. has been ordered on this loan. The monthly M.I. premium must be included in the payment letter and the Truth-in-lending.
12) Any property tax figures that are available at the time of settlement must be paid at closing. Do NOT escrow for these taxes, as they will be due before the loan has been set up on our servicing system.
13) This product is eligible for a Short Form Title Policy. Title work should be presented on the proper ALTA short form with commitment at closing.
14) Provide Sale of Servicing Disclosure (DOC #3208 or similar document) dated within 3 days of application and signed prior to closing.
15) The Manufactured Home Rider must contain the following phrase "which is affixed and attached to the real property and is part of the real property."
16) Homeowners Policy must include Wind Storm coverage. If Wind Storm is covered under separate rider, borrower's deductible cannot exceed 5% of the face value of the policy.
17) Provide proof of recorded Manufactured Home Affidavit for the Retirement of Title Certification and confirmation of retirement from DMV.
18) Any Power of Attorney must be approved by a Flagstar underwriter.
19) This loan is to be closed on a MERS Security Instrument.
20) Satisfactory title work -- an ALTA T endorsement must accompany all title work for a manufactured home. The endorsement should ensure that the land described in the policy as the insured property includes the manufactured housing unit located on the land as of the date of the policy.
21) Acknowledgment of Receipt of Disclosures form (Doc #3694) to be executed by all borrowers.
22) Title Company to provide copies of all manufactured home title elimination forms in closing package.
23) Fully Executed Manufactured Home Rider. Manufactured Home Rider must be completed with Manufacturers Name, Model Name, Model Number, and Serial Numbers, and Length and Width (If applicable).

24) Closing Documents must be prepared by Web-Based Closing Documents.
25) Closing Documents must be prepared by Web-Based Closing Documents
26) The Manufactured Home Rider must contain the following phrase "which, by intention of the parties, shall constitute a part of the realty and shall pass with it."
27) All Seller Contributions must be reviewed by Underwriting or Purchase Commitment may be null and void.
28) You are required to retain your original underwriting package. Flagstar retains an imaged copy of all underwriting documents found to your underwriting office. As Flagstar already has a copy of your underwriting package, do not send the original to Flagstar.

M.I. DATA FOR INFORMATIONAL PURPOSES ONLY - Absence of data does not negate requirements

M.I. Company Name: GENWORTH FINANCIAL Certificate num: 5201681460
Coverage amt: 23% Option Type: ??
Note:Loan changes may affect coverage and premium - refer to actual M.I. certificate.

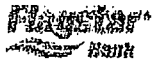
This Loan Purchase Commitment to purchase the mortgage is void if this loan does not close within the above certain percentage and/or amount which will require a special disclosure as defined by the Riegle Community Development and Regulatory Improvement Act of 1994 (Pub L. 103-325 Stat. 2160) enacted in September 1994, establishing the Home Ownership and Equity Protection Act of 1994. Required by 12CFR 226.32 (Requirements for certain closed-end home mortgages). This Broker recognizes that the Broker is responsible and liable for all credit and underwriting decisions. The Broker agrees to approve and/or to close the mortgage loan. The Broker understands that Flagstar Bank is only acting as an investor to purchase the mortgage loan subject to Flagstar Bank requirements.

Underwriter: Valerie J. William
??

ALL CONDITIONS ON THIS LOAN MUST BE FAXED TO

Flagstar Bank Headquarters 5151 Corporate Drive Troy, MI 48098
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Rev 1/03

10/1/2007 at 1:26 pm) [ESTROYIISGTAX05] Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true re
ceived time.
10/01/2007 13:27 0436734791 FLAGSTAR PAGE 01
ceived time.
10/01/2007 13:27 0436734791 CLOSGV PAGE 01
Loanlog.cfmgstar.com



BROKER S



ENTER LOAN NUMBER 3016804032 GO LOANTRAC GO LOANINFO HOME

VIEW CONDITIONS

Flagstar Loan Number: [redacted]

Please remember to print your commitment letter prior to submitting conditions.

CONDITIONS

Prior To | At Closing | Cleared Commitment Letter Control Underw

Prior To Conditions: The following conditions must be met and cleared prior to closing.

1. Document the borrower's part 6K s/c the transaction.
2. Provide copy of Manufactured Home Purchase or title or proof of Affidavit for the Retirement of Ti
Certification and confirmation of retirement from DMV
3. Copy of the certificate of title to the manufactured home, including the year, make, model, and VIN number of the unit, in addition
listing in the borrower's name.
4. Per Flagstar policy, all "Prior To Closing" conditions must be satisfied at the same time.
5. Underwriter: Valerie Williams/Cornerst, Please fax conditions to (866) 584-0600. Please call underwriter at (770) 352-0444, ext 3
Sandra Wilson at (770) 352-0444 ext 320 with any questions or concerns. You may also email the Cornerstone team at
Cornerstoneappsit@bcorau.com. Thank you for your business!!!



Back to Loantrac

This Web site best viewed in Internet Explorer version 4.0 or higher

PRIVACY POLICY | FAIR LENDING POLICY
BACK TO TOP | © 2002 - 2006. FLAGSTAR BANK. All R
5151 CORPORATE DRIVE, TROY MICHIGAN 48098 | PHO

FLAGSTAR BANK

Purchase Commitment Letter



RETAIN ORIGINAL UNDERWRITING FILE FOR THIS LOAN

Originator: OLD SOUTH MORTGAGE CORP ??
DBA:
4 CARRIAGE LN 403
CHARLESTON SC 29407

Loan Number: [redacted] Status: Approved with Conditions Status Date: 10/2/2007
MERS MIN Number: 100052550168409273 Lock Expiration: 10/18/2007
Property Address: 209 PRESIDENTIAL CT
ROPER O, SC 29474-4374

Dear MELISSA MARKS

We are pleased to inform you that the above loan meets our purchase requirements, subject to the following terms of our program description guidelines, policies, agreements and the following additional terms and conditions:

$75,000.00	OWNER OCCUPIED	Arcuay 30-Year Fixed		
(Loan Amount)	(Occupancy Type)	(Program)		
$75,000.00	PURCHASE	FULL DOCUMENTATION	361	??
(Gross Loan Amount)	(Purpose Type)	(Document Type)	(Term(months))	(Prepayment Penalty)

??

1. The title to the property located at the above address, given to secure this loan and all other legal matters pertaining to this transaction must meet with the approval of FLAGSTAR BANK.
2. There will be an amount required to be held in escrow to cover ensuing real estate taxes, hazard insurance, and flood insurance and private mortgage insurance, if applicable, at closing.
3. Mortgage Title Insurance for at least the loan amount must be provided at your own expense, through your attorney or title company, and must be in our office prior to the closing being scheduled.
4. Hazard insurance must be obtained through a company acceptable to Flagstar Bank, naming FLAGSTAR BANK, FSB, its successor and/or its assigns their interest may appear, P.O. Box 7026, Troy, MI 48007-7026 as beneficiary, in the amount at least equal to the loan amount. Hazard insurance can be obtained through Flagstar Insurance Services by calling (888) 989 1899. A paid receipt for the first year's premium must accompany the policy at closing. A binder is not acceptable. POLICY AND RECEIPT MUST BE ORIGINALS AND PROVIDED AT THE CLOSING FROM AN INSURANCE COMPANY WITH A B RATING OR BETTER ACCEPTABLE TO FLAGSTAR BANK.
5. This Loan Purchase Commitment shall be null and void if, in the opinion of FLAGSTAR BANK, there is a material change in the financial condition, employment of the borrower(s), cash equity, occupancy, or any other material situations prior to or at closing.
6. The property is to comply with all applicable law and code enforcement requirements.
7. This Loan Purchase Commitment will expire 12/21/2007. This is not your lock expiration. This loan must close and disburse no later than your lock expiration or loan purchase commitment expiration whichever is earlier or this loan purchase commitment is null and void. If the loan purchase commitment is extended it shall be extended at a different rate and different fee.

THE FOLLOWING ADDITIONAL CONDITIONS MUST BE MET AND ANALYZED PRIOR TO CLOSING
1) Provide copy of Manufactured Home Certificate of Title or proof of recorded Manufactured Home Affidavit for the Retirement of Title Certification and confirmation of retirement from DMV.
2) Document the borrower's cash 5% into the transaction.
3) Copy of the certificate of title to the manufactured home, indicating the year, make, model, and VIN number of the unit, in addition to being in the borrower's name.
4) For Flagstar policy, all "Prior To Closing" conditions must be submitted at the same time.
5) Underwriter: Valerie Williams/Genworth, Phone for questions is (888) 894-9600. Please call underwriter at (770) 352-0844, ext 329 or Sandra Wilson at (770) 352-0844 ext 326 with any questions or concerns. You may also email the Genworth team at GenworthSupport@flagstar.com.
Thank you for your business!!

6) ***** 10/02 Could not read the Vehicle 'Title Mark' please resend same in very light .

THE FOLLOWING CONDITIONS MUST BE COMPLIED WITH AT CLOSING OR THIS PURCHASE CONTRACT IS NULL AND VOID
1) Seller Contributions not to exceed $ (3%) or loan must be re-underwritten and commitment may be null and void. No additional lender credits, or seller concessions that have not been approved by Flagstar are permitted. Seller can't check, payment substitute or side agreements not disclosed to the lender are not permitted.
2) Sign and Date Typed Loan Application
3) Total New Home Payment Including Taxes and Insurance Cannot Exceed $ (650).
4) Borrower's Cash Used for Closing, Net of the Original Real Estate Broker Deposit (if applicable), Cannot Exceed $ (6000).
5) If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Insure Over These Rights
6) All Applicable Riders and Disclosures per Product Description and FNMA/FHLMC Guidelines
5) If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Insure Over These Rights
6) All Applicable Riders and Disclosures per Product Description and FNMA/FHLMC Guidelines
7) Flagstar Bank to Have First and Only Lien
8) Flood Hazard Notice Done
9) Title Work to Prove no Delinquent Taxes, Undisclosed Liens, Judgments or Assessments or Approved May Be Null and Void
10) One General Authorization Form
11) Escrow for monthly MI. has been ordered on this loan. The monthly MI. premium must be included in the payment letter and the Truth-in-lending.
12) Any property tax figures that are available at the time of settlement must be paid at closing. Do NOT escrow for these taxes, as they will be due before the loan has been set up on our servicing system.
13) Title product is eligible for a Short Form Title Policy. Title work should be presented on the proper ALTA short form with commitment at closing.
14) Provide Sale of Servicing Disclosure (DOC #3208 or similar document) dated within 3 days of application and signed prior to closing.
15) The Manufactured Home Rider must contain the following phrase "which is affixed and attached to the real property and is part of the real property."
16) Homeowner Policy must include Wind Storm coverage. If Wind Storm is covered under separate rider, borrower's deductible can not exceed 5% of the face value of the policy.
17) Provide proof of recorded Manufactured Home Affidavit for the Retirement of Title Certification and confirmation of retirement from DMV.
18) Any Power of Attorney must be approved by a Flagstar underwriter.
19) This loan is to be closed on a MERS Security Instrument.
20) Satisfactory titlework -- an ALTA 7 endorsement must accompany all title work for a manufactured home. The endorsement should ensure that the land described in the policy as the insured property includes the manufactured housing unit located on the land as of the date of the policy.
21) Acknowledgment of Receipt of Disclosures Form (Doc #3694) to be executed by all borrowers.
22) Title Company to provide copies of all manufactured home title elimination forms in closing package.
23) Fully Executed Manufactured Home Rider. Manufactured Home Rider must be completed with Manufacturer Name, Model Name, Model Number, and Serial Numbers, and Length and Width (if applicable).

24) Closing Documents must be prepared by Web-Based Closing Documents.
25) Closing Documents must be prepared by Web-Based Closing Documents
26) The Manufactured Home Rider must contain the following phrase "which, by intention of the parties, shall constitute a part of the realty and shall pass with it."
27) All Seller Contributions must be reviewed by Underwriting or Purchase Commitment may be null and void.
28) You are required to retain your original underwriting package. Flagstar retains an imaged copy of all underwriting documents faxed to your underwriting office. As Flagstar already has a copy of your underwriting package, do not mail the original to Flagstar.

MI. DATA FOR INFORMATIONAL PURPOSES ONLY - Absence of data does not negate requirements

MI. Company Name: GENWORTH FINANCIAL Certificate num: 5501681460
Coverage amt: 25% Option Type: ??
Note:Loan changes may affect coverage and premiums - refer to actual M.I. certificate.

'This Loan Purchase Commitment to purchase this mortgage is void if this loan bears rates and/or fees above a certain percentage and/or amount (all-in-cost) (apr) a special disclosure as defined by the Riegle Community Development and Regulatory Improvement Act of 1994 (Pub L. 103-325 Stat. 2160) enacted in September 1994, consisting the Home Ownership and Equity Protection Act of 1994, required by 12CFR 226.32 (Requirements for certain closed-end home mortgages). The Broker recognizes that the Broker is responsible and liable for all credit and underwriting decisions. The Broker agrees to approve and/or to close the mortgage loan. The Broker understands that Flagstar Bank is only acting as an investor to purchase the mortgage loan subject to Flagstar Bank's requirements.

Underwriter: Valerie J. Williams
??

ALL CONDITIONS ON THIS LOAN MUST BE FAXED TO

Flagstar Bank Headquarters 5151 Corporate Drive Troy, MI 48098
This correspondence may contain information that is confidential, proprietary or "non-public personal information", as that term is defined in the Gramm-Leach-Bliley Act (collectively, "Confidential Information"). The Confidential Information is disclosed conditioned upon your agreement that you will treat allConfidential Information confidentially and in accordance with applicable law, ensure that such information is not used or disclosed except for the limited purpose for which itis being provided and will notify and cooperate with Flagstar Bank regarding any requested disclosure or any unauthorized disclosure or use of anyConfidential Information. By accepting and reviewing the Confidential Information you agree to indemnify Flagstar Bank against any losses or expenses, including attorney'sfees that Flagstar Bank may incur as a result of any unauthorized use or disclosure of the Confidential Information due to your acts or omissions. If this correspondenceis received by a party other than the intended recipient, you are requested to immediately notify us of the erroneous delivery and return to us allinformation so delivered.
[illegible]

000063 Nationstar

FLAGSTAR BANK

Purchase Commitment Letter



RETAIN ORIGINAL UNDERWRITING FILE FOR THIS LOAN

Originator: OLD SOUTH MORTGAGE CORP ??
DBA:
4 CARRIAGE LN 403
CHARLESTON SC 29407

Loan Number: [redacted] Status: Final Approval Clear to Close Status Date: 10/4/2007
MERS MIN Number: 100052500169409273 Lock Expiration: 10/19/2007
Property Address: 209 PRESIDENTIAL CT
ROUND O, SC 29470-4374

Dear MELISSA MARKS

We are pleased to inform you that the above loan meets our purchase requirements, subject to the following terms of our program description guidelines, policies, agreements and the following additional terms and conditions:

$176,000.00	OWNER OCCUPIED		Arrears 30-Year Fixed	
(Loan Amount)	(Occupancy Type)		(Program)	
$176,000.00	PURCHASE	FULL DOCUMENTATION	360	11
(Gross Loan Amount)	(Purpose Type)	(Document Type)	(Term/month)	(Prepayment Penalty)

??

1. Title to the property located at the above address, given to secure this loan, and all other legal matters pertaining to this transaction must meet with the approval of FLAGSTAR BANK.
2. There will be an amount required to be held in escrow to cover ensuing real estate taxes, hazard insurance, and flood insurance and private mortgage insurance, if applicable, at closing.
3. Mortgage Title Insurance for at least the loan amount must be provided at your own expense, through your attorney or title company, and must be in our office prior to the closing being scheduled.
4. Hazard Insurance must be obtained through a company acceptable to Flagstar Bank, naming FLAGSTAR BANK, FSB, its Successors and/or its Assigns as their interest may appear, P.O. Box 7026, Troy, MI 48007-7026 as beneficiary, in the amount of least equal to the loan amount. Hazard insurance can be obtained through Flagstar Insurance Services by calling (888) 980-1899. A paid receipt for the first year's premium must accompany the policy at closing. A binder is not acceptable. POLICY AND RECEIPT MUST BE ORIGINALS AND PROVIDED AT THE CLOSING FROM AN INSURANCE COMPANY WITH A B RATING OR BETTER ACCEPTABLE TO FLAGSTAR BANK.
5. This Loan Purchase Commitment shall be null and void if, in the opinion of FLAGSTAR BANK, there is a material change in the financial condition, employment of the borrower(s), cash equity, occupancy, or any other material situations prior to or at closing.
6. The property is to comply with all applicable law and code enforcement requirements.
7. This Loan Purchase Commitment will expire 12/21/2007. This is not your lock expiration. This loan must close and disburse no later than your lock expiration or loan purchase commitment expiration whichever is earlier or this loan purchase commitment is null and void. If the loan purchase commitment is extended it shall be extended at a different rate and different fee.

THE FOLLOWING CONDITIONS MUST BE COMPLIED WITH AT CLOSING OR THIS PURCHASE CONTRACT IS NULL AND VOID
1) Seller Contributions not to exceed 3 (3%) or loan must be re-underwritten and commitment may be null and void. No additional lender credits, or seller concessions that have not been approved by Flagstar are permitted. Seller carrybacks, payment assistance or side agreements not disclosed to the lender are not permitted.
2) Sign and Date Typed Loan Application
3) Total New Home Payment Including Taxes and Insurance Cannot Exceed 3(650).
4) Borrower's Cash Used for Closing, Net of the Original Real Estate Broker's Deposit (if applicable), Cannot Exceed 3(600).
5) If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Insure Over These Rights
6) All Applicable Riders and Disclosures per Product Descriptions and FNMA/FHLMC Guidelines
3) If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Insure Over These Rights
6) All Applicable Riders and Disclosures per Product Descriptions and FNMA/FHLMC Guidelines
7) Flagstar Bank to Have First and Only Lien
8) Flood Hazard Notice Zone
9) Title Work to Reveal no Delinquent Taxes, Undisclosed Liens, Judgments or Assessments or Approved May Be Null and Void
10) One General Authorization Form
11) Zero-up front monthly M.I. has been ordered on this loan. The monthly M.I. premium must be included in the payment letter and the Truth-in-lending.
12) Any property tax figures that are available at the time of settlement must be paid at closing. Do NOT escrow for these taxes, as they will be due before the loan has been set up on our servicing system.
13) This product is eligible for a Short Form Title Policy. Title work should be presented on the proper ALTA short form with commitment at closing.
14) Provide Sale of Servicing Disclosure (DOC #3208 or similar document) dated within 3 days of application and signed prior to closing.
15) The Manufactured Home Rider must contain the following phrase "which is affixed and attached to the real property and is part of the real property."
16) Homeowners Policy must include Wind/Storm coverage. If Wind Storm is covered under separate rider, borrower's deductible can not exceed 5% of the face value of the policy.
17) Provide proof of recorded Manufactured Home Affidavit for the Refinance of Title Certification and confirmation of refinance from DMV.
18) Any Power of Attorney must be approved by a Flagstar underwriter.
19) This loan is to be closed on a MERS Security Instrument.
20) Satisfactory title work -- an ALTA 7 endorsement must accompany all title work for a manufactured home. The endorsement should ensure that the land described in the policy as the insured property includes the manufactured housing unit located on the land as of the date of the policy.
21) Acknowledgment of Receipt of Disclosures Form (Doc #3894) to be executed by all borrowers.
22) Title Company to provide copies of all manufactured home title elimination forms in closing package.
23) Fully Executed Manufactured Home Rider. Manufactured Home Rider must be complete with Manufactures Name, Model Name, Model Number, and Serial Numbers, and Length and Width (if applicable).

24) Closing Documents must be prepared by Web-Based Closing Documents.
25) Closing Documents must be prepared by Web-Based Closing Documents
26) The Manufactured Home Rider must contain the following phrase "which, by intention of the parties, shall constitute a part of the realty and shall pass with it."
27) All Seller Contributions must be reviewed by Underwriting or Purchase Commitment may be null and void.
28) You are required to retain your original underwriting package. Flagstar retains an imaged copy of all underwriting documents faxed to your underwriting office. As Flagstar already has a copy of your underwriting package, do not send the original to Flagstar.

MI. DATA FOR INFORMATIONAL PURPOSES ONLY - Absence of data does not negate requirements

MI. Company Name: GENWORTH FINANCIAL Certificate number:6301681460
Coverage amt:25% Option Type: ??
Note:Loan changes may affect coverage and premiums - refer to actual M.I. certificate.

This Loan Purchase Commitment to purchase this mortgage is void if this loan bears rates and/or fees above a certain percentage and/or amount which would require a special disclosure as defined by the Riegle Community Development and Regulatory Improvement Act of 1994 (Pub L. 103-325 Stat. 2160) enacted in September 1994, contributing the Home Ownership and Equity Protection Act of 1994. Required by 12CFR 226.32 (Requirements for certain closed-end home mortgages). This Banker recognizes that the Broker is responsible and liable for all credit and underwriting decisions. The Broker agrees to approve and/or to close the mortgage loan. The Broker understands that Flagstar Bank is only acting as an investor to purchase the mortgage loan subject to Flagstar Bank requirements.

Underwriter: Valerie J. Williams
??

ALL CONDITIONS ON THIS LOAN MUST BE MADE TO

Flagstar Bank Headquarters 5151 Corporate Drive Troy, MI 48098
This correspondence may contain information that is confidential, proprietary or 'non-public personal information', as that term is defined in the Gramm-Leach-Bliley Act (collectively, "Confidential Information"). The Confidential Information is disclosed conditioned upon your agreement that you will treat all Confidential Information confidentially and in accordance with applicable law, ensure that such information is not used or disclosed except for the limited purpose for which it is being provided and will notify and cooperate with Flagstar Bank regarding any requested disclosure or any unauthorized disclosure or use of any Confidential Information. By accepting and reviewing the Confidential Information you agree to indemnify Flagstar Bank against any losses or expenses, including attorney's fees that Flagstar Bank may incur as a result of any unauthorized use or disclosure of the Confidential Information due to your acts or omissions. If this correspondence received by a party other than the intended recipient, you are requested to immediately notify us of the erroneous delivery and return to us all information so delivered.
Rev2005

FROM:
LEGARE R DUKE
PORT CITY APPRAISALS, INC.
PORT CITY APPRAISALS, INC.
2146 DORCHESTER RD
NORTH CHARLESTON, SC 29406

Telephone Number: 843-224-3686 Fax Number: 866-428-3785

TO:
SEAN DAVIS
OLD SOUTH MORTGAGE
4 CARRIAGE LN, STE 403
CHARLESTON, SC 29407

Telephone Number: (843) 573-4780 Fax Number: (843) 573-4781
Alternate Number: E-Mail

INVOICE

INVOICE NUMBER
1816C709
DATE
9/6/2007

REFERENCE

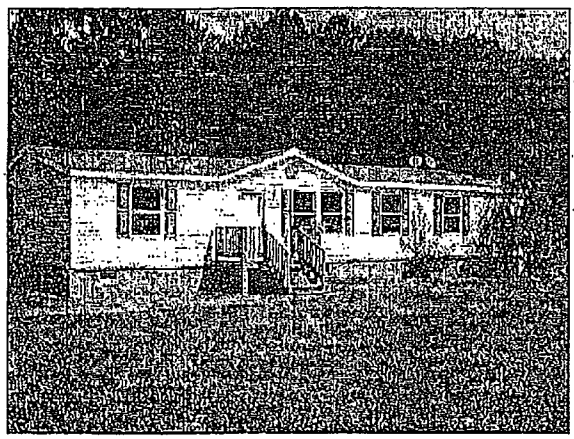
Internal Order #:	1816C709
Lender Case #:	
Client File #:	1816
Main File # on form:	1816C709
Other File # on form:	1816
Federal Tax ID:	20-1557890
Employer ID:	

DESCRIPTION

Lender: OLD SOUTH MORTGAGE Client: OLD SOUTH MORTGAGE
Purchaser/Borrower: MARKS, MELISSA
Property Address: 209 Presidential Ct
City: ROUND O
County: COLLETON State: SC Zip: 29474
Legal Description: LOT 7

FEES	AMOUNT
FULL APPRAISAL	400.00
SUBTOTAL	400.00

PAYMENTS			AMOUNT
Check #:	Date:	Description:	
Check #:	Date:	Description:	
Check #:	Date:	Description:	
		SUBTOTAL	
		TOTAL DUE	$ 400.00



APPRAISAL OF REAL PROPERTY

LOCATED AT:
209 Presidential Ct
LOT 7
ROUND O, SC 29474

FOR:
OLD SOUTH MORTGAGE
4 CARRIAGE LN, STE 403
CHARLESTON, SC 29407

AS OF:
SEPTEMBER 7, 2007

BY:
SCOTT T. CAMPBELL

PORT CITY APPRAISALS, INC.
2148 DORCHESTER RD
PORT CITY APPRAISALS, INC.
2148 DORCHESTER RD
NORTH CHARLESTON, SC 29405

SEAN DAVIS

OLD SOUTH MORTGAGE
4 CARRIAGE LN, STE 405
CHARLESTON, SC 29407

Re: Property: 209 Presidential Ct
ROUND O, SC 29474
Borrower: MARKO, MELISSA
File No.: 18160709

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of this appraisal is to estimate the market value of the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,

SCOTT CAMPBELL

POST CITY APPRAISALS

Title No. 1816 2708 Page #1

Summary Appraisal Report

Manufactured Home Appraisal Report

1816
File # 1816C709

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 208 Presidential Ct | City ROUND O | State SC | Zip Code 29474
Borrower MARKS, MELISSA | Owner of Public Record WALKER, PAUL | County COLLETON
Legal Description LOT 7
Assessor's Parcel # 168-00-00-147.000 | Tax Year 2006 | R.E. Taxes $ 381.07
Neighborhood Name PRESIDENTIAL ESTATES | Map Reference 16700 | Census Tract 45029-9707.00
Occupant ☐ Owner ☐ Tenant ☒ Vacant | Project Type (if applicable) ☐ PUD ☐ Condominium ☐ Cooperative ☐ Other (describe)
Special Assessments $ 0.0 | HOA $ N/A ☐ per year ☐ per month
Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)
Assignment Type ☒ Purchase Transaction ☐ Refinance Transaction ☐ Other (describe)
Lender/Client OLD SOUTH MORTGAGE | Address 4 CARRIAGE LN, STE 403, CHARLESTON, SC 29407
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☒ Yes ☐ No
Report data source(s) used, offering price(s), and date(s). MLS - THE SUBJECT WAS LISTED ON 05/11/2007 AND IS CURRENTLY LISTED FOR $79,000.
Manufactured homes located in either a condominium or cooperative project require the appraiser to inspect the project and complete the Project Information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

CONTRACT

I ☒ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. THE SUBJECT IS CURRENTLY UNDER CONTRACT FOR $80,000. CONTRACT PROVISIONS ARE TYPICAL.

Contract Price $ 80,000 | Date of Contract 05/27/2007 | Is the property seller the owner of public record? ☒ Yes ☐ No | Data Source(s) COLLETON CO.
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☒ Yes ☐ No
If Yes, report the total dollar amount and describe the items to be paid. $2,700 SELLER TO PAY 3% OF SALES PRICE TOWARDS BUYERS CLOSING COSTS.

I ☐ did ☒ did not analyze the manufacturer's invoice. Explain the results of the analysis of the manufacturer's invoice or why the analysis was not performed.
N/A
Retailer's Name (May Contribute) N/A
Note: Race and the racial composition of the neighborhood are not appraisal factors.

NEIGHBORHOOD

Neighborhood Characteristics			Manufactured Housing Trends			Manufactured Housing			Present Land Use %	
Location	☐ Urban	☐ Suburban	☒ Rural	Property Values	☒ Increasing	☐ Stable	☐ Declining	PRICE	AGE	One-Unit	77 %
Built-Up	☐ Over 75%	☒ 25-75%	☐ Under 25%	Demand/Supply	☐ Shortage	☒ In Balance	☐ Over Supply	$ (000)	(yrs)	2-4 Unit	1 %
Growth	☐ Rapid	☒ Stable	☐ Slow	Marketing Time	☐ Under 3 mths	☒ 3-6 mths	☐ Over 6 mths	26 Low	NEW	Multi-Family	5 %
								118 High	34	Commercial	5 %
								81 Pred.	8	Other	12 %

Neighborhood Boundaries NORTH BY BAMA RD, EAST BY VACANT LANDS, SOUTH BY HARMONY HALL LN, AND WEST BY JACKSONBORO HIGHWAY.
Neighborhood Description THE SUBJECT IS LOCATED IN PRESIDENTIAL ESTATES IN ROUND O ,SC. THE AREA IS CHARACTERIZED BY MOSTLY SINGLE FAMILY MANUFACTURED HOMES OF AVERAGE CONSTRUCTION QUALITY. CONVENIENCE TO SCHOOLS, PLACES OF WORSHIP, RECREATIONAL AREAS, AND EMPLOYMENT OPPORTUNITIES ARE CONSIDERED AVERAGE.
Market Conditions (including support for the above conclusions) AVERAGE DOM FOR LAST TWELVE MONTHS FOR MANUFACTURED HOMES IN THE SUBJECTS MLS AREA (AREA 62) WAS 160 DAYS AND AVERAGE SALES PRICE WAS 91.68% TYPICAL SALES PRICE TO LIST PRICE IS JUST OVER 94% AND CONVENTIONAL FINANCING IS PREVALENT. PROPERTY VALUES IN THE GREATER CHARLESTON AREA, INCLUDING ROUND O ARE ON THE RISE.

SITE

Dimensions SEE ATTACHED MAP | Area 1.00 +/- AC | Shape RECTANGULAR | View SIMILAR PROP
Specific Zoning Classification UD | Zoning Description URBAN DEVELOPMENT
Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	☒	☐	Water	☐	☒ PRIVATE	Street DIRT	☒	☐
Gas	☐	☐	Sanitary Sewer	☐	☒ PRIVATE	Alley NONE	☐	☐

FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone X | FEMA Map # 45029C0086F | FEMA Map Date 11/7/2001
Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe
Is the site size, shape and topography generally conforming to and acceptable in the market area? ☒ Yes ☐ No If No, explain
Is there adequate vehicular access to the subject property? ☒ Yes ☐ No If No, describe
Is the street properly maintained? ☒ Yes ☐ No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe

HUD DATA PLATE

The HUD Data Plate/Compliance Certificate is located on the interior of the subject and contains, among other things the manufacturer's name, Trade/model name, year manufactured and serial number. The HUD Certification Label is located on the exterior of each section of the home.
Is the HUD Data Plate/Compliance Certificate attached to the dwelling? ☒ Yes ☐ No If Yes, identify the location. If No, provide the data source(s) for the HUD Data Plate/Compliance Certificate information. UNDER SINK ATTACHED TO CABINET DOOR.
Is a HUD Certification Label attached to the exterior of each section of the dwelling? ☒ Yes ☐ No If No, provide the data source(s) for the HUD Certification Label #'s

Manufacturer's Serial #(s)/VIN #(s) HON07 716247 A/B 1035
HUD Certification Label #(s) NTA1197641, NTA1197642
Manufacturer's Name HDOS MANUFACTURING, LP | Trade/Model OAKWOOD | Date of Manufacture 04/16/2002
Do the Wind, Roof Load, and Thermal Zones meet the minimum HUD requirements for the location of the subject property? ☒ Yes ☐ No If No, explain

Form 1004C — "ViNTOTAL" appraisal software by a la mode, inc. — 1-800-ALAMODE

File No. 1816C709[Page # 5

Manufactured Home Appraisal Report

1616
File # 1816C709

General Description	Foundation		Exterior Description materials/condition	Interior materials/condition	
# of Units ☒ One ☐ Additional	☐ Poured Concrete ☐ Concrete Runners		Siding BRICK UNDERPINN	Floors OPEN/AVG/D	
# of Stories ☒ 1 ☐ 2 ☐ Split	☒ Block & Pier ☐ Other/N. description		Exterior Walls VINYL/GD	Walls WALL BOARD/GD	
Design (Style) RAK UNDERPINN	☐ Full Basement ☐ Partial Basement		Roof Surface COMP SHINGLE/GD	Trim/Finish WOOD/AVG	
Design (Style) RAK UNDERPINN	☐ Full Basement ☐ Partial Basement		Roof Surface COMP SHINGLE/GD	Trim/Finish WOOD/AVG	
# of Sections ☐ 1 ☒ 2 ☐ 3	Basement Area NONE sq.ft.		Gutters & Downspouts OVERHANGS	Bath Floor VINYL/GD	
☐ Other	Basement Finish N/A %		Window Type SH VINYL/GD	Bath Wainscot FIBGLS/GD	
Type ☒ Det. ☐ Att. ☐ S-Det./End Unit	☐ Outside Entry/Exit ☐ Sump Pump		Storm Sash/Insulated STORMS	Car Storage ☒ None	
☒ Existing ☐ Proposed ☐ Under Const.	Evidence of ☐ Infestation		Screens NO	☒ Driveway # of Cars 2	
Year Built 2002 Effective Age (Yrs) 2YRS	☐ Dampness ☐ Settlement		Doors HOLLOW CORE	Driveway Surface CONCRETE	
Attic ☒ None	Heating ☒ FWA ☐ HWBB ☐ Radiant		Amenities ☐ Woodstove(s) #	☐ Garage # of Cars	
☐ Drop Stair ☐ Stairs	☐ Other Fuel ELEC		☐ Fireplace(s) # ☒ Fence CHN LINK	☐ Carport # of Cars	
☐ Floor ☐ Scuttle	Cooling ☒ Central Air Conditioning		☒ Patio/Deck DECK ☒ Porch FR POR	☐ Attached ☐ Detached	
☐ Finished ☐ Heated	☐ Individual ☐ Other		☐ Pool ☐ Other	☐ Built-In	

Appliances ☐ Refrigerator ☒ Range/Oven ☒ Dishwasher ☐ Disposal ☐ Microwave ☐ Washer/Dryer ☐ Other (describe)

Finished area above grade contains: 6 Rooms 3 Bedrooms 2 Bath(s) 1,620 Square Feet of Gross Living Area Above Grade

Describe any additions or modifications (decks, rooms, remodeling, etc.) SUBJECT CONTAINED A FRONT PORCH AND A REAR WOOD DECK.

IMPROVEMENTS

Installer's Name UNKNOWN Date Installed UNKNOWN Model Year 2002

Is the manufactured home attached to a permanent foundation system? ☒ Yes ☐ No If No, describe the foundation system and the manner of attachment.

Have the towing hitch, wheels, and axles been removed? ☒ Yes ☐ No If No, explain

Is the manufactured home permanently connected to a septic tank or sewage system and other utilities? ☒ Yes ☐ No If No, explain

Does the dwelling have sufficient gross living area and room dimensions to be acceptable to the market? ☒ Yes ☐ No If No, explain

Additional features (special energy efficient items, no-realty items, etc.) LOW MAINTENANCE VINYL EXTERIOR, MASTER BEDROOM SUITE WITH GARDEN TUB IN MASTER BATH, AND CEILING FANS.

The appraiser must rate the quality of construction for the subject unit based on objective criteria (such as H.U.D. Manufactured Housing Appraisal Guides, Marshall & Swift Residential Cost Handbook, or other published cost service). The appraiser must also report the source used for this quality of construction rating determination.

Quality ☐ Poor ☐ Fair ☐ Average ☒ Good ☐ Excellent Identify source of quality rating INTERIOR INSPECTION

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). THE SUBJECT WAS IN GOOD OVERALL CONDITION AT THE TIME OF THE APPRAISAL. THE SUBJECT HAD BEEN ENTIRELY RE-CARPETED AND WAS RECENTLY RE-PAINTED ON THE INTERIOR. THE APPRAISAL IS MADE IN THE "AS-IS" CONDITION. THE APPRAISER ASSUMES THAT THE IMPROVEMENTS ARE STRUCTURALLY SOUND AND THAT THE MECHANICAL SYSTEMS ARE IN NORMAL WORKING ORDER.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) SITE VALUE OBTAINED FROM ANALYSIS OF MLS SALES OF VACANT LAND IN THE SUBJECT AREA.

COST APPROACH

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW

Source of cost data APPRAISER/DEVELOPERS FILE Effective date of cost data 09/10/2007 Quality rating from cost service

OPINION OF SITE VALUE		$ 15,000	Exterior Dimensions of the Subject Unit		
Section One	1,620 Sq. ft. @ $ 37.26	$ 58,920	X	=	Sq. ft.
Section Two	Sq. ft. @ $	$	X	=	Sq. ft.
Section Three	Sq. ft. @ $	$	X	=	Sq. ft.
Section Four	Sq. ft. @ $	$	X	=	Sq. ft.
		$	Total Gross Living Area		Sq. ft.
KITCHEN EQUIPMENT/PORCH/DECK/EXTRAS		$ 6,000	Other Data Identification		
		$	N.A.D.A. Data Identification Info: Edition Mo.	Yr.	
Sub-total		$ 61,920	MH State: Region:	Size: ft. x ft.	
Cost Multiplier (if applicable)	x		Gray pg.	Yellow pg.	Black/Wh pg.
Modified Sub-total		61,920	15 years and older Correction Chart pg.		
Physical Depreciation or Condition Modifier		-2,405	Comments		
Functional Obsolescence (not used for N.A.D.A.)					
External Depreciation or State Location Modifier					
Driveway, Installation, and Setup (not used for N.A.D.A.)		$ 9,000			
Other Depreciated Site Improvements		$ 2,500			
Market Value of Subject Site (as supported above)		$ 15,000			
Indicated Value by Cost Approach:		$ 79,995	Estimated Remaining Economic Life (HUD and VA only)		48 Years

Summary of Cost Approach

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There are 28 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 48,200 to $ 135,000

There are 30 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 26,500 to $ 118,000

FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Address 209 Presidential Ct	[illegible]	216 JOYLAND LN	237 JOYLAND DR	1097 POLLING DR
Address 209 Presidential Ct ROUND O, SC 29474		216 JOYLAND LN COTTAGEVILLE, SC 29435	237 JOYLAND DR COTTAGEVILLE, SC 29435	1097 POLLING DR ROUND O, SC 29474
Proximity to Subject		3.62 miles NW	3.54 miles NW	0.3 miles W
Sale Price	$ 80,000	$ 94,500	$ 77,000	$ 87,700
Sale Price/Gross Liv. Area	$ 52.63 sq.ft.	$ 56.89 sq.ft.	$ 60.02 sq.ft.	$ 39.15 sq.ft.
Manufactured Home		☒ Yes ☐ No	☒ Yes ☐ No	☒ Yes ☐ No
Data Source(s)		MLS # 2028489	MLS # 2022508	MLS # 2020057
Verification Source(s)		PUBLIC REC/EXT INSPECTION	PUBLIC REC/EXT INSPECTION	PUBLIC REC/EXT INSPECTION
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION +(-) $ Adjustment	DESCRIPTION +(-) $ Adjustment	DESCRIPTION +(-) $ Adjustment
Sales or Financing Concessions		CONV	CONV	CONV
Date of Sale/Time		CLS 06/28/2007	CLS 05/21/2007	CLS 10/20/2006
Location	ROUND-O	COTTAGEVILLE	COTTAGEVILLE	ROUND-O
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE	FEE SIMPLE	FEE SIMPLE
Site	1.00 +/- AC	2.60 +/- AC -9,000	1.00 +/- AC	0.60 +/- AC
View	SIMILAR PROP	SIMILAR PROP	SIMILAR PROP	SIMILAR PROP
Design (Style)	BRK UNDERPINN	BRK UNDERPINN	BLK UNDERPINN	BRK UNDERPINN
Quality of Construction	AVERAGE	AVERAGE	AVERAGE	AVERAGE
Actual Age	2002	1980 +5,000	1986 +5,000	1998
Condition	GOOD	GOOD	GOOD	GOOD
Above Grade Room Count	Total 6 Bdrms. 3 Baths 2	Total 6 Bdrms. 3 Baths 2	Total 6 Bdrms. 4 Baths 2	Total 8 Bdrms. 4 Baths 2
Gross Living Area	1,620 sq.ft.	1,512 sq.ft. 0	1,200 sq.ft. +4,700	2,240 sq.ft. -14,400
Basement & Finished Rooms Below Grade	NONE N/A	NONE N/A	NONE N/A	NONE N/A
Functional Utility	GOOD	GOOD	GOOD	GOOD
Heating/Cooling	GEN H&A	GEN H&A	GEN H&A	GEN H&A
Energy Efficient Items	STANDARD	STANDARD	STANDARD	STANDARD
Garage/Carport	OFF ST PKING	OFF ST PKING	OFF ST PKING	OFF ST PKING
Porch/Patio/Deck	PORCH/DECK	PORCH/DECK	O-FRNT/DECK -1,500	PORCH/DECK
Fireplace(s)	NONE	NONE	ONE FP -1,000	ONE FP -1,000
Fence/Shed/Etc.	FENCE	FENCE	FENCE	NONE +1,000
Kitchen Equipment	KITCHEN EQUIP	KITCHEN EQUIP	KITCHEN EQUIP	KITCHEN EQUIP
Net Adjustment (Total)		☐ + ☒ - $ -4,000	☒ + ☐ - $ 7,200	☐ + ☒ - $ -14,400
Adjusted Sale Price of Comparables		Net Adj. 4.7 % Gross Adj. 16.8 % $ 90,000	Net Adj. 9.4 % Gross Adj. 15.8 % $ 84,200	Net Adj. 16.1 % Gross Adj. 18.7 % $ 73,300

☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research ☒ did ☐ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) MLS/PUBLIC RECORDS

My research ☐ did ☒ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) MLS/PUBLIC RECORDS

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 4).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	06/07/2007	NONE W/IN 12 MONTHS	NONE W/IN 12 MONTHS	NONE W/IN 12 MONTHS
Price of Prior Sale/Transfer	$51,301	N/A	N/A	N/A
Data Source(s)	MLS/PUBLIC RECORDS	MLS/PUBLIC REC	MLS/PUBLIC REC	MLS/PUBLIC REC
Effective Date of Data Source(s)	06/07/2007	06/07/2007	06/07/2007	06/07/2007

Analysis of prior sale or transfer history of the subject property and comparable sales THE ONLY SALES OR TRANFERS OF THE SUBJECT PROPERTY IN THE PREVIOUS 36 MONTHS WAS A SALE ON 06/07/2007 FOR $51,301 OUT OF FORECLOSURE FROM EQUITY ONE BANK AND APPEARS TO HAVE BEEN SOLD BELOW MARKET VALUE. NONE OF THE COMPARABLES SOLD OR TRANSFERRED WITHIN THE PREVIOUS 12 MONTHS FROM THE CLOSED SALE DATES STATED ABOVE.

Summary of Sales Comparison Approach ALL SALES WERE THE MOST RECENT MARKET TRANSACTIONS TO OCCUR NEAR THE SUBJECT THAT WERE SIMILAR IN DESIGN AND MARKET APPEAL. A SITE ADJUSTMENT OF $5,000 PER ACRE FOR AREA IN EXCESS OF ONE ACRE WAS NECESSARY FOR COMPARABLE ONE. AN AGE ADJUSTMENT WAS NECESSARY FOR COMPARABLES ONE AND TWO SINCE THEY WERE MANUFACTURED MORE THAN 10 YEARS PRIOR TO THE SUBJECT AND WERE CONSIDERED INFERIOR. G.L.A WAS ADJUSTED AT $20/SQ.FT. IN AREAS EXCESS OF 100 SQUARE FEET. AFTER DUE CONSIDERATION, MOST EMPHASIS WAS AWARDED TO COMPARABLE ONE SINCE IT WAS THE MOST SIMILAR IN G.L.A AND THE MOST RECENT SALE. THE SALES USED ARE THE BEST AVAILABLE AND ARE CONSIDERED VALID SALES FOR COMPARISON.

Indicated Value by Sales Comparison Approach $ 80,000

Indicated Value by: Sales Comparison Approach $ 80,000 Cost Approach $ 79,855 Income Approach (if developed) $

BOTH THE MARKET DATA ANALYSIS AND THE COST APPROACH TO VALUE CLOSELY SUPPORTED EACH OTHER'S FINDINGS. THE INCOME APPROACH TO VALUE WAS NOT WITHIN THE SCOPE OF WORK REQUIRED TO PROVIDE A CREDIBLE ESTIMATE OF MARKET VALUE.

This appraisal is made ☒ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: THE SUBJECT PROPERTY WAS APPRAISED IN THE "AS IS" CONDITION. FINANCIAL INCENTIVES AND CONCESSIONS HAVE BEEN CONSIDERED IN THIS REPORT. Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 80,000, as of SEPTEMBER 7, 2007, which is the date of inspection and the effective date of this appraisal.

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ADDITIONAL COMMENTS

*** DEFINITION OF INSPECTION***
THE TERM "INSPECTION", AS USED IN THIS REPORT, IS NOT THE SAME LEVEL OF INSPECTION THAT IS REQUIRED FOR A "PROFESSIONAL HOME INSPECTION". THE APPRAISER DOES NOT FULLY INSPECT THE ELECTRICAL SYSTEM, PLUMBING SYSTEM, MECHANICAL SYSTEM, ROOF (EXCEPT FROM THE GROUND LEVEL), FOUNDATION SYSTEM, FLOOR STRUCTURE, OR SUBFLOOR.

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THE APPRAISER IS NOT AN EXPERT IN CONSTRUCTION MATERIALS AND THE PURPOSE OF THE APPRAISAL IS TO MAKE AN ECONOMIC EVALUATION OF THE SUBJECT PROPERTY. IF THE CLIENT NEEDS A MORE DETAILED INSPECTION OF THE PROPERTY, A HOME INSPECTION BY A PROFESSIONAL HOME INSPECTOR, IS SUGGESTED.

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) NOT WITHIN SCOPE OF WORK

PROJECT INFORMATION FOR PUDs (if applicable)

PUD INFORMATION

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☒ No Unit type(s) ☒ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project PRESIDENTIAL ESTATES - NOT ATTACHED DWELLINGS

Total number of phases N/A	Total number of units N/A	Total number of units sold N/A
Total number of units rented N/A	Total number of units for sale N/A	Data source(s) N/A

Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion N/A

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s) N/A

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion. N/A

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options. N/A

Describe common elements and recreational facilities. N/A

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This report form is designed to report an appraisal of a one-unit manufactured home; including a manufactured home in a planned unit development (PUD). A manufactured home located in either a condominium or cooperative project requires the appraiser to inspect the project and complete the project information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in

this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I also developed the cost approach to value as support for the sales comparison approach. I have adequate comparable market and cost data to develop reliable sales comparison and cost approaches for this appraisal assignment. I further certify that I considered the income approach to value but did not develop it, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature
Name SCOTT T. CAMPBELL
Company Name PORT CITY APPRAISALS, INC.
Company Address 2146 DORCHESTER RD, N CHARLESTON, SC 29405
Telephone Number (843) 693 5403
Email Address Scott@portcityappraisals.com
Date of Signature and Report September 11, 2007
Effective Date of Appraisal SEPTEMBER 7, 2007
State Certification #
or State License # A5714
or Other
State SC
Expiration Date of Certification or License 6/30/2008

ADDRESS OF PROPERTY APPRAISED

209 Presidential Ct
ROUND O, SC 29474
APPRAISED VALUE OF SUBJECT PROPERTY $ 80,000

LENDER/CLIENT

Name SEAN DAVIS
Company Name OLD SOUTH MORTGAGE
Company Address 4 CANNIMORE LN, STE 405, CHARLESTON, SC 29407
Email Address SEAN@DAVISMORTGAGE.NET

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name LEGARE R DUKE
Company Name PORT CITY APPRAISALS, INC.
Company Address 2146 DORCHESTER RD, NORTH CHARLESTON, SC 29405
Telephone Number (843) 224 3586
Email Address lee@portcityappraisals.com
Date of Signature September 11, 2007
State Certification # 3758
or State License #
State SC
Expiration Date of Certification or License 6/30/2008

SUBJECT PROPERTY

☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection
☒ Did inspect interior and exterior of subject property
Date of Inspection SEPTEMBER 7, 2007

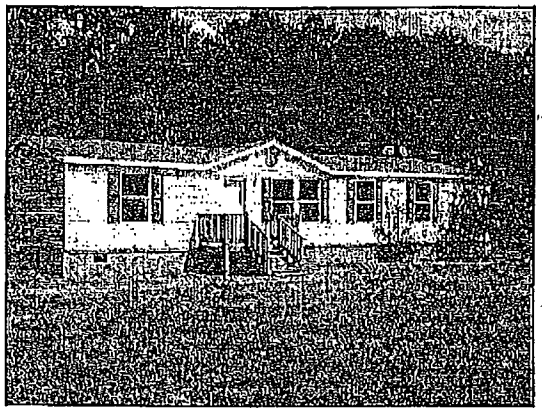
COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street
☒ Did inspect exterior of comparable sales from street
Date of Inspection SEPTEMBER 7, 2007

Form 1004C — "Win TOTAL" appraisal software by a la mode, inc. — 1-800-ALAMODE

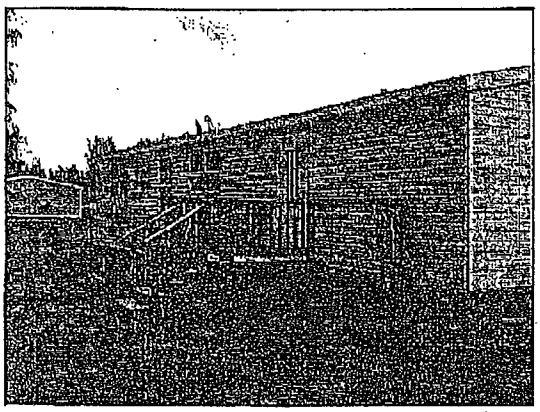
Subject Photos

Borrower/Client	MARKS, MELISSA			
Property Address	208 Presidential Ct			
City	ROUND O	County COLLETON	State SC	Zip Code 29474
Lender	OLD SOUTH MORTGAGE			

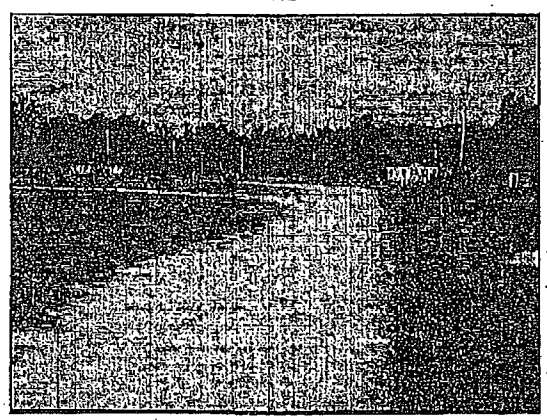


Subject Front

208 Presidential Ct
Sales Price 80,000
Gross Living Area 1,520
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2
Location ROUND O
View SIMILAR PROP
Site 1.00 +/- AC
Quality AVERAGE
Age 2002



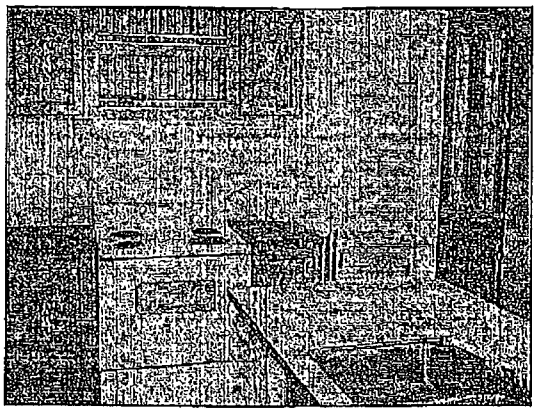
Subject Rear



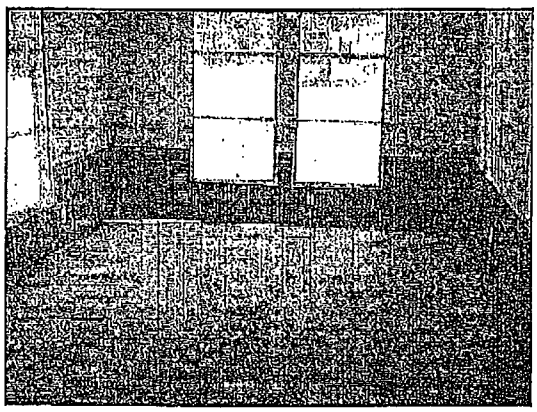
Subject Street

Photograph Addendum

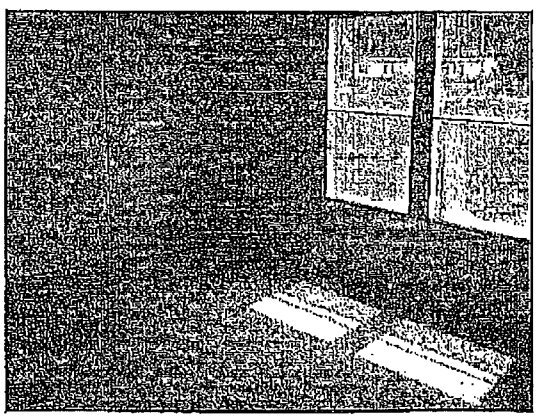
Borrower/Client	MARKS, MELISSA			
Property Address	209 Presidential Ct			
City	ROUND O	County COLLETON	State SC	Zip Code 29474
Lender	OLD SOUTH MORTGAGE			
Lender	OLD SOUTH MORTGAGE			



KITCHEN



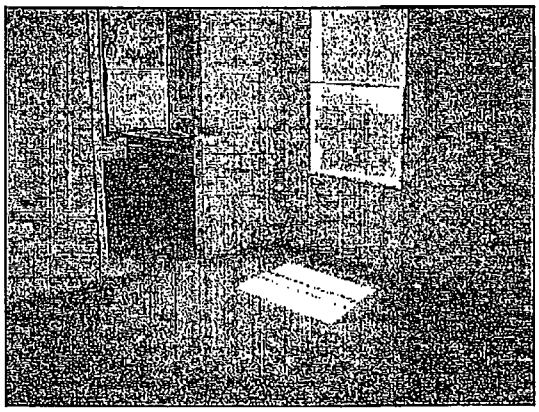
DEN



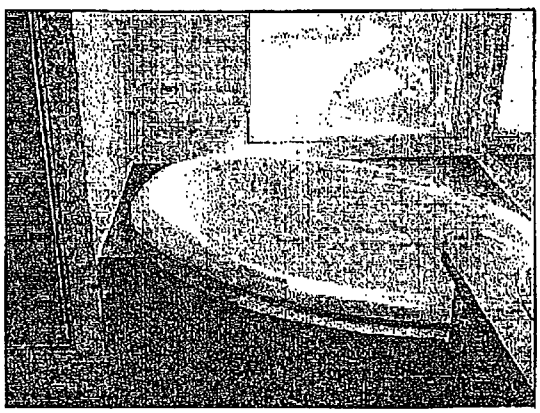
LIVING ROOM

Photograph Addendum

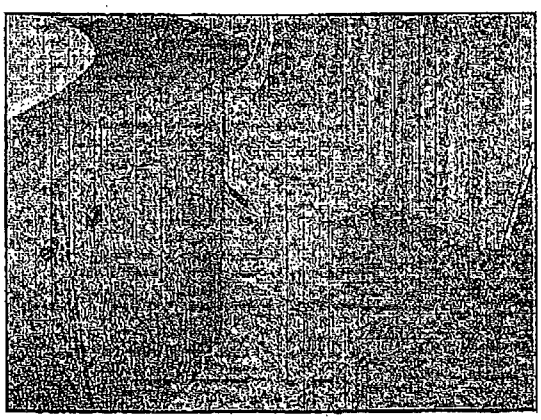
Borrower/Client	MARKS, MELISSA			
Property Address	209 Presidential Ct			
City	ROUND O	County COLLETON	State SC	Zip Code 29474
Lender	OLD SOUTH MORTGAGE			



MASTER BEDROOM



MASTER BATHROOM

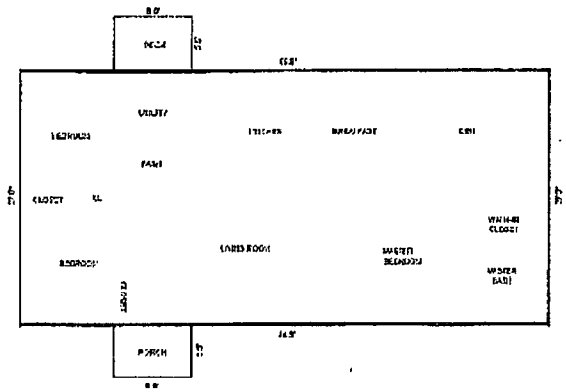


BATHROOM

D00078 Nations:ar

Building Sketch

Borrower/Client	MARKS, MELISSA				
Property Address	209 Presidential Ct				
City	ROUND O	County COLLETON	State SC	Zip Code 29474	
Lender	OLD SOUTH MORTGAGE				
Lender	OLD SOUTH MORTGAGE				



Comments:

AREA CALCULATIONS SUMMARY

Code	Description	Net Size	Net Totals
GLA1	First Floor	1520.1	1520.1
P/P	Porch	44.0	
	Deck	44.0	88.0
Net LIVABLE Area		(Rounded)	1520

LIVING AREA BREAKDOWN

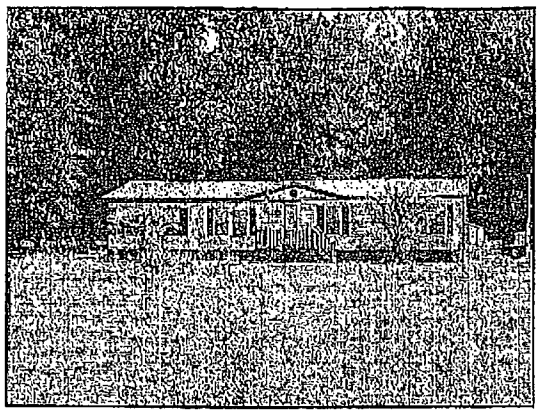
Breakdown			Subtotals
First Floor			
21.0	x	54.3	1520.1
1 Item		(Rounded)	1520

File No. 1815C7091 Page # 14

Comparable Photos 1-3

Borrower/Client	MARKS, MELISSA			
Property Address	209 Presidential Ct			
City	ROUND O	County COLLETON	State SC	Zip Code 29474
Lender	OLD SOUTH MORTGAGE			

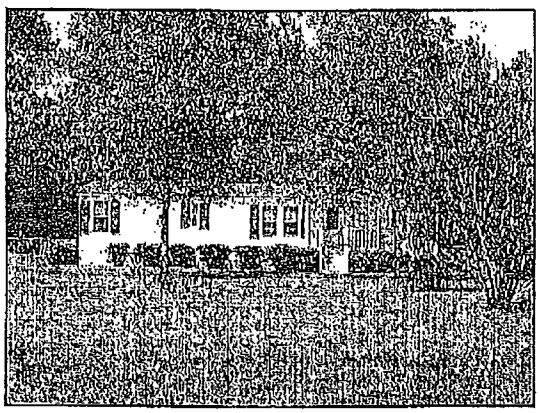
Lender OLD SOUTH MORTGAGE



Comparable 1

210 JOYLAND LN

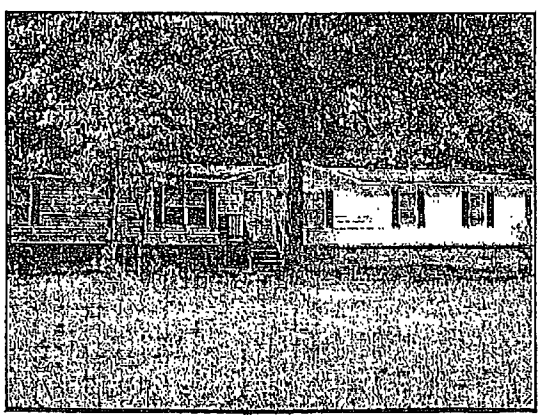
Prox. to Subject	3.62 miles NW
Sales Price	84,500
Gross Living Area	1,512
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2
Location	COTTAGEVILLE
View	SIMILAR PROP
Site	2.50 +/- AC
Quality	AVERAGE
Age	1986



Comparable 2

237 JOYLAND DR

Prox. to Subject	3.64 miles NW
Sales Price	77,000
Gross Living Area	1,285
Total Rooms	6
Total Bedrooms	4
Total Bathrooms	2
Location	COTTAGEVILLE
View	SIMILAR PROP
Site	1.00 +/- AC
Quality	AVERAGE
Age	1986



Comparable 3

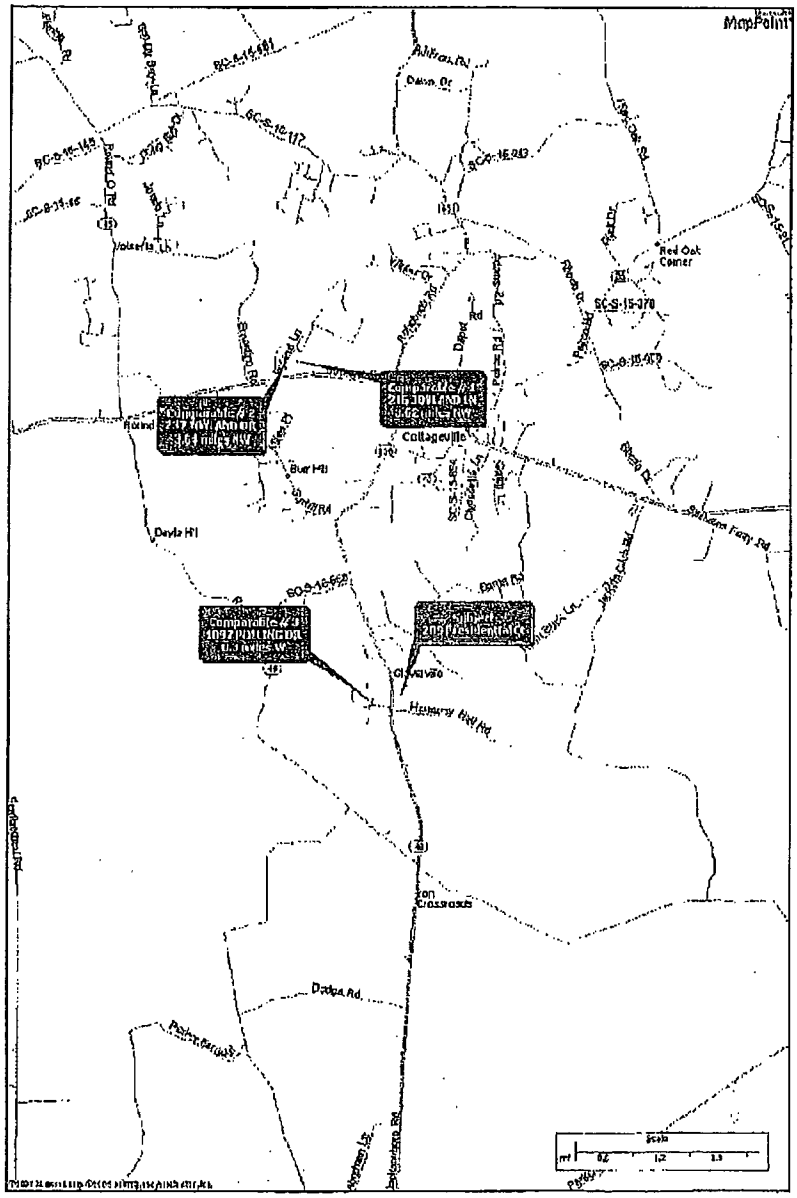
1097 ROLLING DR

Prox. to Subject	0.3 miles W
Sales Price	87,700
Gross Living Area	2,240
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2
Location	ROUND-O
View	SIMILAR PROP
Site	0.80 +/- AC
Quality	AVERAGE
Age	1998

File No. 181RC709 Page #16

Location Map

Borrower/Client	MARKS, MELISSA			
Property Address	209 Presidential Ct			
City	ROUND O	County COLLETON	State SC	Zip Code 29474
Lender	OLD SOUTH MORTGAGE			
Lender	OLD SOUTH MORTGAGE			

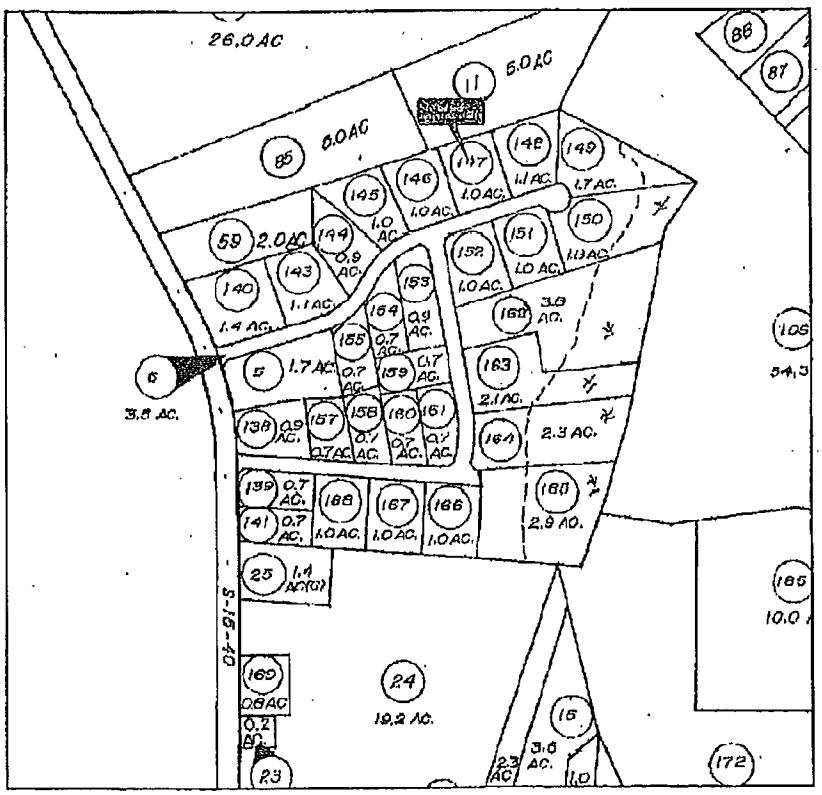


Form MAPLOC — "VirTOTAL" appraisal software by a la mode, inc. — 1-800-ALAMODE

File No. 1618C1DI Page #16

Tax Assessor's Map

Borrower/Client	MARKS, MELISSA			
Property Address	209 Presidential Ct			
City	ROUND O	County COLLETON	State SC	Zip Code 29474
Lender	OLD SOUTH MORTGAGE			
Lender	OLD SOUTH MORTGAGE			



Form MAP.Tax — "ViewTOTAL" appraisal software by a la mode, Inc. — 1-800-ALAMODE

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NAME/SIGNATURE CERTIFICATION
NAME/SIGNATURE CERTIFICATION

LOAN #: 5016844092

PROPERTY ADDRESS:
209 PRESIDENTIAL CT
ROUND O, SC 29474-4314

The Undersigned, MELISSA MARKS, certifies that
he/she is one and the same person as:

Melissa Jean Marks
Indicate Name Variation

Indicate Name Variation

Indicate Name Variation

Indicate Name Variation

As signed on any of the documents executed in connection with the Real Estate transaction. This is my true and correct signature.

10/5/07
MELISSA MARKS (DATE)

State of SOUTH CAROLINA)
County of Colleton)

On 10/5/2007 before me, Dorcas M. Tuten,
personally appeared MELISSA MARKS,

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

WITNESS my hand and official seal.

Signature _____ (Seal)

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09/19/2007 at 1:30 pm [FSTROEIHGFAX00] Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

Customer Identification Documentation

~~Customer Identification Documentation~~
Patriot Act

This USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies every customer. Completion of this documentation is required in order to comply with the USA Patriot Act. A completed copy of this information must be retained with the loan file.

Application Number 4xxxx Date 09/19/2007

Name of Applicant Melissa Marie

Social Security # [redacted] Date of Birth [redacted]

Present Address 8072 Trailwood Drive / North Charleston, SC 29418

Mailing Address 8072 Trailwood Drive / North Charleston, SC 29418

Primary Identification Documentation

Document Type Drivers License Other Document Type

Document Number 011480094

Issue Date 10/17/2006 Expiration Date 10/17/2012

Issued by SC DMV

Secondary Identification Documentation

Document Type Other Document Type

Document Number

Issue Date Expiration Date

Issued by

Discrepancies and Resolution

Completed by Sean Davis SCDavis

Copy Form (454)
DRWIDOMain

000084 Nationstar

VI HECD LOAN # [redacted]

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from OLD SOUTH MORTGAGE CORP.

In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

2. I/We understand and agree that OLD SOUTH MORTGAGE CORP

reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the Financial Institution.

3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from OLD SOUTH MORTGAGE CORP.

As part of the application process, OLD SOUTH MORTGAGE CORP

and the mortgage guaranty insurer (if any) may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

2. I/We authorize you to provide to OLD SOUTH MORTGAGE CORP

and to any investor to whom OLD SOUTH MORTGAGE CORP

may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.

3. OLD SOUTH MORTGAGE CORP

or any investor that purchases the mortgage or the mortgage guaranty insurer (if any) may address this authorization to any party named in the loan application.

4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to OLD SOUTH MORTGAGE CORP,

the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.

6. Mortgage guaranty insurer (if any): GENWORTH FINANCIAL

MELISSA MARKS
SS#: [redacted]

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GBOT 0311
10-04-2007 12:11

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FLAGSTAR BANK

FUNDING BREAKDOWN

IMPORTANT NOTE: Funds will be wired on 10/5/07 by 6:00pm EST.

BORROWER(S) NAME: Melissa Marks

BORROWER(S) NAME: Melissa Marks

ADDRESS: 5572 Trailwood Drive North Charleston, SC 29418

LOAN NO: [redacted]

DRAFT DATE: October 6th, 2007

PAY

		BENEFICIARY NAME:	Edisto Title Insurance
		ACCOUNT NUMBER:	1005320211
		NOTE TO BENEFICIARY:	
		Funding for [Marks, Melissa] Loan 501504092	
		FILE REFERENCE:	
CLOSING DATE:	10/5/07		
INTEREST RATE:	7.000 %		
MONTHLY P&I (CONSTANT):	$506.03		
TOTAL PAYMENT:	$861.74		
FIRST PAYMENT DATE:	11/07		
TERM:	360 MOS	RECEIVER NAME:	THE BANKERS BANK N.A.
LOAN TYPE:	FIX	ABA NUMBER:	061003416
OCCUPIED:	Yes	BENEFICIARY NAME:	EDISTO TITLE INSURANCE
COMMITMENT DESIGNATION:		ACCOUNT NUMBER:	1005320211
		NOTE TO BENEFICIARY:	
REMARKS:		Funding for [MARKS, MELISSA] Loan 501504092	
		FILE REFERENCE:	
PREPARED BY:	Borrower	Marks	
LOAN REP:		RECEIVER NAME:	THE BANKERS BANK N.A.
		ABA NUMBER:	061003416

MORTGAGE AMOUNT		$76,000.00
LESS:		
Administrative Fee - Wire	$320.00	
Net Escrow Amount	$422.97	
ADD:		
Interim Interest	$-60.30	
Premium Discount	$-1,076.92	
NET DISBURSEMENT AMOUNT		$76,092.05

***The final Truth in Lending statement must accurately reflect the final settlement statement (HUD-1) including any changes made to the settlement statement (HUD-1) at closing. Flagstar will hold you liable for any claims or damages, including attorney fees, incurred as a result of noncompliance.*

****You are not allowed to close loans in the name of Flagstar Bank, unless authorized by Flagstar. Flagstar Bank must prepare all documents for loans closing in the name of Flagstar Bank.*

****Please refer to Flagstar Bank's Closing and Funding Instructions for further detail.*

This correspondence may contain information that is confidential, proprietary or "non-public personal information", as that term is defined in the Gramm-Leach-Bliley Act (collectively, "Confidential Information"). The Confidential Information is disclosed conditioned upon your agreement that you will treat all Confidential Information confidentially and in accordance with applicable law, ensure that such information is not used or disclosed except for the limited purpose for which it is being provided and will notify and cooperate with Flagstar Bank regarding any requested disclosure of any unauthorized disclosure or use of any Confidential Information. By accepting and reviewing the Confidential Information you agree to indemnify Flagstar Bank against any losses or expenses, including attorney's fees that Flagstar Bank may incur as a result of any unauthorized use or disclosure of the confidential information due to your acts or omissions.

If this correspondence is received by a party other than the intended recipient, you are requested to immediately notify us of the erroneous delivery and return to us all information as delivered.

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(9/19/2007 at 1:30 pm)(FSTROY1HOFAX06) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time received time.

SERVICING DISCLOSURE STATEMENT

Lender: Old South Mortgage Corp.
4 Cantique Lane, Suite 403
Charleston, SC 29407

Lender: Old South Mortgage Corp.
4 Cantique Lane, Suite 403
Charleston, SC 29407

Date: 08/27/2007

Loan: [redacted]

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C Section 2601 et seq.) you have certain rights under that Federal law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow amount payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer practices and requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business contingencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. 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.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your servicer, then 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 the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or 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.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs

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.

VI HBCD LOAN # [redacted]

RESPA SERVICING DISCLOSURE

Lender: OLD SOUTH MORTGAGE CORP
4 CARRIAGE LN
403 CARRIAGE LN
403
CHARLESTON, SC 29407

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et seq.) you have certain rights under that Federal law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 60 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. 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.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your servicer, 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 the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or 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.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs

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.

Servicing Transfer Estimates

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:
☐ We may assign, sell or transfer the servicing of your loan while the loan is outstanding. ☐ We are able to service your loan and we ☐ will ☐ will not ☐ haven't decided whether to service your loan.
OR
☒ We do not service mortgage loans, ☒ and we have not serviced mortgage loans in the past three years.
☐ We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.
☐ We assign, sell or transfer the servicing of some of our loans while the loan is outstanding depending on the type of loan and other factors. For the program you have applied for, we expect to:
☐ sell all of the mortgage servicing ☐ retain all of the mortgage servicing
☐ assign, sell or transfer % of the mortgage servicing

2. For all the first lien mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between:

___ [0 to 25%] or [NONE] ___ 26 to 50% ___ 51 to 75% _X_ [76 to 100%] or [ALL]

This estimate ☐ does ☒ does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. ☐ We have previously assigned, sold or transferred the servicing of first lien mortgage loans.
OR
☐ This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:

Year	Percentage of Loans Transferred (Rounded to nearest quartile - 0%, 25%, 50%, 75%, or 100%)

This information ☐ does ☐ does not include assignments, sales or transfers to affiliates or subsidiaries.

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10-04-2007 12:11

000088 Nationstar

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT
I/We have read this disclosure form and understand its contents, as evidenced by my/our signature(s) below.
I/We understand that this acknowledgment is a required part of the mortgage loan application.

MELISSA NARKS 10/5/07
Date

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ATSV
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V1 HSCD LOAN # [redacted]

LOAN CLOSING DISCLOSURE ACKNOWLEDGMENTS

BORROWER(S): [illegible] MARKS

BORROWER(S): MELISSA MARKS

PROPERTY ADDRESS: 209 PRESIDENTIAL CT
ROUND O, SC 29474-4374

DATE: OCTOBER 5, 2007

This day we have just closed a mortgage with your company/bank (Lender) and acknowledge the following:

We certify that in accordance with the Real Estate Settlement Procedures Act of 1974, as Amended, that we received the Special Information Booklet at the time of our mortgage application; that we received a Good Faith Estimate of settlement costs and that each borrower received a copy of the Truth in Lending Disclosure within three days of our mortgage application.

We certify that all of the information provided by us for this loan was voluntary. We authorize the Lender or its assigns to obtain and use any information provided by us for any assignment of our mortgage loan including credit information.

We certify that to our knowledge and belief and understanding that the Lender did not discriminate against us during the mortgage loan process on the basis of race, color, religion, national origin, sex, marital status, age, handicap or familial status (having children under the age of 18), nor did the Lender discriminate against the property because of location.

We understand that our mortgage can be sold to another financial institution by the Lender at any time before the maturity of the mortgage loan. We also understand that if our loan is sold, any refinance conversion certificate or any other refinancing arrangement of the Lender is void and that the financial institution purchasing our mortgage is under no obligation whatsoever to honor any refinance conversion certificate or any other refinance terms of the Lender. We understand that if we were to refinance, it probably would be in our best interest to do so during the period of time the original Lender holds our mortgage.

We understand that should the Lender or its assigns require a tax and/or insurance escrow account as a condition for the initial mortgage loan, we agree to the following:

1. If we have an escrow account for payment of taxes and insurance, this account shall be reviewed each year to determine if sufficient funds are available for payment of bills. Should a shortage occur, we will have the option of paying the amount in one payment or paying it over the period of twelve (12) months. If our escrow account indicates an excess of funds, we will be given the option of A. having the funds returned to us, B. applying the funds to our principal balance, or C. leaving the funds in our escrow account for future increases.
2. We understand that it is our responsibility to arrange for renewal insurance policies to be in the possession of the Lender or its assigns before the expiration of present insurance coverage. Upon failure to do so, the Lender or its assigns will have the option to either renew the coverage selected by us, or to secure comparable insurance.
3. We understand that the Lender or its assigns reserves the right to cancel or not accept insurance coverage from a company not approved by the management of the Lender or its assigns. If this should occur, we understand it is our responsibility to immediately acquire insurance coverage acceptable to the Lender or its assigns.
4. We further agree that the Lender or its assigns shall not be liable for any claim whatsoever due to any insurance risk not required to be covered under the provisions of the loan instrument.

We also are satisfied with the manner and time span in which we were notified by the Lender of our loan approval, temporary denial, or change of terms or conditions of loan approval. We completely agree and are satisfied with the terms and conditions of the mortgage loan we have just obtained.

This mortgage loan and all associated terms, conditions, agreements, and acknowledgments shall be binding on us, our heirs, executors, and assigns, and shall insure to the benefit of the Lender and its assigns.

Melissa Marks
MELISSA MARKS

RESPA (Rev-2/83)

Initial Escrow Account Disclosure Statement

Date: OCTOBER 6, 2007 Loan Number: [redacted] Case Number:

Servicer's Name and Address:
OLD SOUTH MORTGAGE CORP
4 CARRIAGE LN
403
CHARLESTON, SC 29407

Toll Free Number: (800) 968-7700

Borrower: MELISSA MARKS

Property Address: 209 PRESIDENTIAL CT, ROUND O, SC. 29474-4374

Mailing Address: 5572 TRAILWOOD DRIVE
NORTH CHARLESTON, SC 29418

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Month (or Period)	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial Deposit:				$422.37
NOV	176.11	55.10	PMI	543.38
DEC	176.11	422.37	COUNTY TAX	
		55.10	PMI	242.02
JAN	176.11	55.10	PMI	363.03
FEB	176.11	55.10	PMI	484.04
MAR	176.11	55.10	PMI	605.05
APR	176.11	55.10	PMI	726.06
MAY	176.11	55.10	PMI	847.07
JUN	176.11	55.10	PMI	968.08
JUL	176.11	55.10	PMI	1,089.09
AUG	176.11	55.10	PMI	1,210.10
SEP	176.11	1,029.72	HAZARD INS	
		55.10	PMI	301.39
OCT	176.11	55.10	PMI	422.40

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

Cushion selected by servicer: $ 242.01

[XX] Your MONTHLY mortgage payment for the coming year will be $681.74, of which $505.63 will be for principal and interest and $176.11 will go into your escrow account.

[ ] Your first mortgage payment for the coming year will be of which will be for principal and interest and will go into your escrow account. The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Melissa Marks 10/15/07
MELISSA MARKS Date

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09/19/2007 14:04 0435734781 OLDSOV PAGE 02
>>>-09-2007 19:20 From:RE/MAX SOUTHERN 8435734781 To:18435734781 Page:1 6



SOUTHERN REAL ESTATE
979 Robertson Blvd.
Walterboro, SC 29488
Office: 843-549-1900
Fax: 843-549-1933

9/29, 2007

TO: Tim Davis FAX NO: 8435734781

FROM: Tori Brockman

RE: Melissa Marks - 2008 Presidential

7 Pages (including cover sheet)

ADDITIONAL COMMENTS: Contract for Melissa Marks - Please review w/ any questions

THANK YOU!
Tori

RE/MAX
Outstanding Agents.
Outstanding Results.

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AGREEMENT TO BUY AND SELL REAL ESTATE
AGREEMENT TO BUY AND SELL REAL ESTATE
RESIDENTIAL

1. PARTIES: This legally binding Agreement entered into on August 27, 2007 between, Buyer(s), Haiwen Hsieh, (hereinafter called "BUYER"), and Seller(s), Paul Hyzer, (hereinafter called "SELLER"). The property shall be deeded in the name(s) of: Haiwen Hsieh

THE BROKER (SELLER) IS LICENSED UNDER THE LAWS OF SOUTH CAROLINA AS A REAL ESTATE LICENSEE.

2. PROPERTY TO BE SOLD: Subject to terms and conditions herein, Seller agrees to sell and Buyer agrees to buy the following described property with improvements and fixtures thereon:

Lot _____ Block _____ Section _____ Subdivision _____

Address 229 Ravenwood

Tax Map # 389-00-00-249 City Round O Zip 29424

County of Charleston, State of South Carolina.

Seller represents that the property is connected to [ ] public sewer system or to [X] septic tank or to [ ] private water or to [ ] well system or to [ ] other _____

No personal property will convey as a part of this sale, except as described: _____

3. CONVEYANCE SHALL BE MADE: Conveyance shall be made subject to all easements as well as covenants of record (provided they do not make the title unmarketable) and to all governmental statutes, ordinances, rules and regulations. Seller agrees to convey by marketable title and deliver a recent general warranty deed, if applicable, free of encumbrances, except as herein stated. Seller agrees to pay all statutory deed recording fees. The deed shall be delivered at the expedient place of closing, and transaction closed on or before September 17, 2007, not later than 5:00 p.m. Unless at the request, Seller and Buyer authorize their attorneys and the settlement agent to furnish to Listing Broker and Selling Broker copies of the final HUD-1 settlement statement for the transaction for their review prior to closing.

4. POSSESSION: Possession of said property will be given to Buyer at the time of closing. Seller agrees to deliver property real of debris and in a clean condition. Any personal property, including but not limited to, landscaping and lawn, shall be maintained in the same condition (less) the aforementioned until possession is delivered, ordinary wear and tear excepted. Possession by Buyer before closing or by Seller after closing shall be subject to the terms and conditions of a separate agreement to be executed prior to closing or occupancy.

5. PURCHASE PRICE shall be $ 90,000.00

Ninety Thousand (Dollars)

6. METHOD OF PAYMENT: Purchase price shall be paid in cash at [X] Subject to Financing Clause to be obtained by [ ] Conventional [ ] Seller [ ] VA [ ] FHA [ ] Other terms: _____

7. EARNEST MONEY: This offer is accompanied by an earnest money deposit of $ 900.00 Buyer and Seller authorize Agent and Listing Real Estate as Escrow Agent, to hold and disburse earnest money according to the terms of this agreement. Earnest money paid by: [ ] Cash, [X] Check, or [ ] Other. Broker does not guarantee payment of a check or check tendered as earnest money. All escrow money received shall be deposited as required by South Carolina law and South Carolina Real Estate Commission Rules and Regulations. At the consummation of this sale, the earnest money deposit shall be credited to the Buyer.

[XXX] BUYER [ ] BUYER [ ] SELLER [PV] SELLER HAVE READ THIS PAGE

FOR AND PAGE 1 OF 8

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THE PARTIES UNDERSTAND THAT, UNDER ALL CIRCUMSTANCES, INCLUDING DEFAULT, THE ESCROW AGENT HOLDING THE EARNEST MONEY DEPOSIT WILL NOT DISBURSE IT TO EITHER PARTY UNTIL BOTH PARTIES HAVE EXECUTED AN AGREEMENT AUTHORIZING THE DISBURSEMENT OR UNTIL A COURT OF COMPETENT JURISDICTION HAS DIRECTED A DISBURSEMENT.

9. LOAN PROCESSING AND APPLICATION: Buyer's obligation under this Agreement is contingent on Buyer securing loan. Buyer shall apply for a maximum 1nd, 000 % loan-to-value initial within 5 calendar days from the execution of this Agreement and shall provide Seller with written satisfactory loan approval within 10 consecutive days that contains no credit, income, or asset conditions, unless otherwise set forth in this contract. None is of the execution. Should the Buyer fail to make loan application or secure approval within said period, and to diligently pursue the application, the Seller shall have the option to terminate this Agreement, with written notice Buyer also agrees to provide all documents or information requested by the lending company in a prompt and timely manner. Buyer will take any action that is needed or requested by Lender to process the loan application. Buyer further hereby gives permission to Lender to disclose pertinent information concerning the Buyer's credit-worthiness or any other information needed for the loan processing to the listing or cooperating broker(s) or agent(s). If buyer fails to comply with these above contingencies, Buyer shall be in default of this agreement subject to the terms of paragraph 14.
FHA Mortgage Insurance ☐ will ☒ will not be added to the mortgage. VA funding fee ☐ will ☒ will not be added to the mortgage

6. CLOSING COSTS: Unless otherwise agreed, closing costs, including all loan charges and prepaid recurring items, shall be paid as follows:
(a) SELLER shall provide or pay for preparation of deed, tax recording charge based on value of property, and all costs necessary to deliver a marketable title, including recording of satisfactions and property taxes to the day of closing.
(b) BUYER shall pay, unless otherwise agreed herein, the cost of the Buyer's credit report, property insurance, appraisal, survey, cost of obtaining loan, discount points, title examination, escrow deposits, and prepaid expenses. The Buyer shall also pay, if applicable, interim interest and mortgage insurance premium or VA funding fee. Buyer's hazard insurance policy shall provide coverage as required by lender. Other agreements: Seller to pay up to 1% of sales price towards buyers closing cost.

10. HOME PROTECTION PLAN COVERAGE: Both parties understand that a third party home warranty plan ☐will ☒will not be issued at closing. If applicable, the warranty premium will be paid at closing by the ☐Buyer or ☐Seller not to exceed $ _____

11. EXPIRATION OF OFFER: The offer from buyer shall be withdrawn at 5 o'clock p. M. on August 29, 2007, unless accepted or rejected by Seller in written form prior to such time. Time is of the essence.

12. EXTENSION AGREEMENT: If the transaction has not closed within the aforesaid time limit because a contingency has not been satisfied through no fault of either party, then both parties agree to extend this agreement for a period not to exceed 10 consecutive days from the original closing date. Closing shall occur within the time extension, but in no event shall closing occur later than the above extension date. Time is of the essence.

13. ADJUSTMENTS: Taxes, water, all sewer assessments, sewer charges, and all rents as when collected, insurance premiums, if applicable, and other assessments, including homeowner's association fees, shall be apportioned as of the date of closing. Tax provisions pursuant to this Agreement can be based on the tax information available on the date of closing, and are to be prorated on that basis. BUYER TO BE RESPONSIBLE FOR APPLYING FOR ANY APPLICABLE TAX EXEMPTIONS. The ☐ Buyer or the ☒ Seller shall pay for the cost of any Certificate of Assessment, or other similar document, made available, if applicable. Property taxes and rent as well as other expenses and income of the property, if applicable, shall be apportioned to the date of closing. Annual assessments or income shall be apportioned using 365 days. Monthly mortgage expenses or income shall be apportioned as of the calendar days in month of closing. Provisions at closing shall be final.

14. NON-RESIDENT TAX: Buyer covenants and agrees to comply with the provisions of South Carolina Code Section 12-9-580 (as amended) regarding withholding requirements of sellers who are not residents of South Carolina as defined in said statute.

15. RISK OF LOSS OR DAMAGE: In case the property herein referred to is destroyed wholly or partially by fire or other casualty prior to delivery of deed, Buyer or Seller shall have the option for ten (10) days thereafter of proceeding hereunder, or of terminating this Agreement.

BUYER (___) BUYER (___) SELLER (JV) SELLER HAVE READ THIS PAGE

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16. DEFAULT: If Buyer or Seller fails to perform any covenant of this Agreement, the other may elect to seek any remedy provided by law, including but not limited to attorney fees and actual costs incurred (as defined in paragraph 17), or terminate this Agreement with a five day written notice. If terminated, both parties shall execute a written release of the obligations that contract and both shall agree to hold the Escrow Agent harmless. If either Buyer or Seller refuses to execute release, Escrow Agent will hold the earnest money in trust until said releases are executed or until a court of competent jurisdiction decides legal disposition.

17. ACTUAL COST INCURRED shall include all costs and expenses incurred or obligated for by Buyer, Seller or Broker in an effort to consummate this sale. Such costs shall include, but are not limited to, cost of credit report, appraisal, survey, inspections and reports, title examination, and Broker's fee or commission at the time.

18. SURVEY, TITLE EXAMINATION, AND INSURANCE: The Listing and Cooperating Broker(s) and their Agent(s) recommend that Buyer have a survey of the subject property made, have examination as to the title to the property, obtain owner's title insurance, and that Buyer obtain adequate hazard insurance coverage effective with the time of closing. All hazard insurance to be assumed and new policies furnished by Buyer at closing unless otherwise stipulated in this Agreement. Flood insurance, if required by Lender or Buyer's option, shall be assigned to Buyer with permission of Lender, and premium prorated to date of closing.

19. CONDITION OF PROPERTY.

(A) Seller's Property Condition Disclosure Statement: (check one)

☐ Buyer and Seller agree that Seller will not be required to complete and provide Buyer a Seller's Property Condition Disclosure Statement in accordance with South Carolina Code of Laws, as amended, Section 27-50-30, Paragraph (13).

☒ Buyer and Seller agree that a Seller's Property Condition Disclosure Statement, as required by South Carolina Code of Laws, as amended, Section 27-50-10, et.seq., has been provided to Buyer by Seller prior to the execution of this agreement. If the Seller discovers, after the delivery of a disclosure statement to a Buyer, a material inaccuracy in the disclosure statement or the disclosure has rendered inaccurate in a material way by the occurrence of some event or circumstance, the Seller shall correct promptly the inaccuracy or deficiency by providing a corrected disclosure statement to the Buyer or make reasonable repairs necessitated by the occurrence before closing. Buyer understands that the Seller's Property Condition Disclosure statement is not intended to replace a professional home inspection. Buyer understands and agrees that the Seller's Property Condition Disclosure statement contains statements made solely by the Seller. The Buyer and Seller agree that the Listing and Selling Broker and all affiliated agents are not responsible for the accuracy of any information contained in the Seller's Property Condition Disclosure statement. The Buyer and Seller acknowledge and agree that the Listing and Selling Broker and all affiliated agents have fully met the requirements of Section 27-50-70 of the South Carolina Code of Laws, as amended.

(B) Inspections: Buyer at Buyer's expense shall have the privilege and responsibility of inspecting the structure, square footage, environmental concerns including but not limited to mold, radon gas, lead-based paint and lead-based paint hazards, wetlands study, appurtenant plumbing, heating, air conditioning, electrical and plumbing systems as well as Lender appointed equipment or appliances. All inspections shall be completed by ___September 10___, 2007. In the event repairs are necessary in these inspections, all components, plumbing, and electrical systems are to be conveyed in operative condition only in order to limit Seller's risk of leaks, and no warranty whatsoever beyond the Seller shall be implied in writing of the specific defects or deficiencies which all occur after the inspection date mentioned above. Time is of the essence. If Buyer fails to notify Seller within this time, Buyer shall have waived any and all rights under the terms of this paragraph. If Lender's environmental requires any additional inspections or certificates, these are to be furnished at Buyer.

(C) Maintenance: After any inspection by Buyer and after repairs, if any, made as a result of any such inspection, the Seller agrees to maintain the heating, air conditioning, plumbing, and electrical systems, as well as all appliances to be conveyed in operative condition, normal wear and tear excepted, until the day of closing or the day possession is given, whichever occurs first. Seller agrees to maintain the property, including trees, shrubbery and grounds until the day of closing or possession, whichever occurs first.

(D) Wood Infestation Report: If the property is to be sold has been previously occupied, ☐ the Buyer ☒ the Seller shall, at their expense, have the property inspected and shall obtain a current Wood Infestation Report (i.e. WDI) from a licensed and bonded pest control operator, on or before ___Closing___. Time is of the essence. If Buyer is responsible for having the property inspected as indicated above, but fails to have the property inspected by this date, Buyer shall have waived any and all rights, under the terms of this paragraph. The Buyer makes no warranties with regard to damage caused by such report or any other improvement unless specifically stated in this agreement. If the infestation report reveals the presence of or damage by termite infestation or other wood destroying organisms, Seller shall

BUYER (___) BUYER (___) SELLER (PV) SELLER HAVE READ THIS PAGE

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reliably such declarations, subject to section (E) below, and shall furnish Buyer with a report of a qualified inspector that property is free from infestation or damage (except for that infestation or damage that has been treated and/or repaired as appropriate in a workmanlike manner as is usually done).

reliably such declarations, subject to section (E) below, and shall furnish Buyer with a report of a qualified inspector that property is free from infestation or damage (except for that infestation or damage has been treated and/or repaired as appropriate in a workmanlike manner as is usually done).

If the property to be sold has not been previously occupied, Seller shall comply that the dwelling has been treated by soil poisoning for the prevention of termites and other wood destroying organisms and shall provide the Buyer, at closing, a written certification from a licensed pest control operator.

(E) Repairs: The cost of all repairs to prevent system, air conditioning, plumbing, and electrical system to be corrected, and to make the roof free of leaks, to address the identified conditions and to make the dwelling structurally sound and provide wood infestation treatment, if any, required by section (B) and (D) above, is to be paid by Seller. If the Seller refuses to make these repairs and treatment, the Buyer shall have the option to (1) accept the property in its present condition, (2) negotiate with the Seller for the payment of these repairs and treatment, or (3) terminate this Agreement, subject to paragraph 7. The repairs to any other items are the sole responsibility of Buyer. The obligations of Seller under paragraph 19 terminate on the day of closing or on the day possession is given, whichever occurs first.

(F) Residential Dwellings Built before 1978: (check one of the following)

☐ This contract is contingent upon a risk assessment or inspection of the property for the presence of lead-based paint and/or lead-based paint hazards which shall be done, at the Buyer's expense, by a date on the tenth day after ratification of this contract or by (not sooner than ten days after ratification) _____. (Intact lead-based paint that is in good condition is not necessarily a hazard. See EPA pamphlet "Protect Your Family From Lead In Your Home" for more information). The contingency will terminate at the above predetermined deadline unless the Buyer (or Buyer's agent) delivers to the Seller (or Seller's agent) a written contract addendum listing the specific existing deficiencies and corrections needed, together with a copy of the inspection and/or risk assessment report. The Seller may, at the Seller's option, within _____ days after delivery of the addendum, elect in writing whether to correct the condition(s) prior to settlement. If the Seller will correct the condition, the Seller shall furnish the Buyer with certification from a risk assessor or inspector demonstrating that the condition has been remedied before the date of the settlement. If the Seller does not elect to make the repairs or if the Seller makes a counter-offer, the Buyer shall have _____ days to respond to the Seller after or rejected this contingency and take the property in "as-is" condition or this contract shall terminate and. Upon such termination, the earnest money deposit of Buyer shall be returned to Buyer and neither party shall have any further rights hereunder. The Buyer may remove the contingency at any time without cause.

☒ Buyer waives the opportunity to conduct a risk assessment or inspection for lead-based paint and/or lead-based paint hazards.

(G) Megan's Law: The Buyer and Seller agree that the Listing and Selling Broker are not responsible for obtaining any information contained in the North Carolina Sex Offender Registry. The Buyer and Seller agree that the Buyer and Seller have the responsibility to obtain any such information. The Buyer and Seller understand that the Offender Registry information may be obtained from the local sheriff's department or other appropriate law enforcement agency.

(H) Disclaimer: The Buyer acknowledges and agrees as limited in Supplemental (B), (C), (D), and (E) of this section, there is no promise or warranty of any kind, expressed or implied, as to the physical condition of the property or to the conditions of or existence of improvements, sewage appliances or system thereto or as to merchantability or fitness for a particular purpose as to the property or improvements thereof and any implied warranty is hereby disclaimed by the Seller.

Neither Buyer nor Seller will hold Cooperating or Listing Broker responsible for any act of negligence or intent by any inspection or repair company employed by Seller or Buyer for the purposes of this agreement. The Seller is not required to make any repairs under any circumstances that Purchaser's financing has been approved.

20 APPRAISED VALUE: (check one)

☐ This agreement is not contingent on the lot or parcel with dwelling and improvements thereon, if any, appraising according to the lender's appraisal or other appraisal as agreed, for the selling price.

☒ This agreement is contingent on the lot or parcel with dwelling and improvements thereon, if any, appraising according to the lender's appraisal or other appraisal as agreed, for the selling price or more. If the lot or parcel with dwelling and improvements thereon appraises for less than the selling price, the Seller may elect to sell for the appraised value. In such case, the Buyer agrees to proceed with the consummation of this sale at the reduced price, if Seller does not do so by 11:59 P.M. on the appraised value, the Buyer shall have the option of

BUYER _____ BUYER _____ SELLER [illegible] SELLER HAVE READ THIS PAGE

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20. NONRELIANCE CLAUSE: Both Buyer and Seller hereby acknowledge that they have not received or relied nor could have relied upon any statements or representations or promises or agreements or inducements by either Broker or their agents which are not expressly stipulated herein. If not contained herein, such statements, representations, promises, or agreements shall be of no force or effect. This general non-reliance clause shall not prevent recovery in fact for fraud or negligent misrepresentation or intentional misrepresentation unless specific non-reliance language is included in this agreement. This is a non-reliance clause and is neither a merger clause nor an extension of a merger clause. The parties execute this agreement freely and voluntarily without reliance upon any statements or representations by parties or agents except as set forth herein. Parties have fully read and understand this Agreement and the meaning of its provisions. Parties are legally competent to enter into this agreement and to fully accept responsibility. Parties have been advised to consult with counsel before entering into this agreement and have had the opportunity to do so.

26. CONTINGENCIES: These stipulations shall promptly control over (check one) and reference addendum if necessary) Sales As contingent on Financing, Appraisal and Close Transaction

THIS IS A LEGALLY BINDING AGREEMENT; BOTH BUYER AND SELLER SHALL SEEK FURTHER ASSISTANCE IF THE CONTENTS ARE NOT UNDERSTOOD. BOTH BUYER AND SELLER ACKNOWLEDGE RECEIPT OF A COPY OF THIS AGREEMENT. BOTH BUYER AND SELLER ACKNOWLEDGE READING, TRADING, AND UNDERSTANDING THE SOUTH CAROLINA REAL ESTATE COMMISSION'S AGENCY DISCLOSURE FORM.

ALL TERMS AND CONDITIONS OF THIS AGREEMENT DO NOT SURVIVE CLOSING UNLESS OTHERWISE SPECIFIED.

IN WITNESS WHEREOF, this Agreement has been duly executed by the parties.

BUYER: Melissa Rogers	Date: 8/27/07	Time: 12:05 pm
WITNESS:	Date: 8/27/07	Time: 12:05 pm
BUYER:	Date:	Time:
WITNESS:	Date:	Time:
SELLER: Paul Wallace	Date: 8-27-07	Time: 5:30 PM
WITNESS:	Date: 8/27/07	Time:
SELLER:	Date:	Time:
WITNESS:	Date:	Time:

LISTING AGENT AND COMPANY Danielle Roberts RE/MAX Southern Real Estate

SELLING AGENT AND COMPANY Real Estate RE/MAX Southern Real Estate

SELLING AGENT IS PRESENTING THIS OFFER AS A ☐BUYER'S AGENT OR ☒SUBAGENT OF THE SELLER

ESCROW AGENT ACKNOWLEDGMENT RE/MAX Southern Real Estate

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HAZARD INSURANCE AUTHORIZATION AND REQUIREMENTS

LENDER: OLD SOUTH MORTGAGE CORP
LENDER: OLD SOUTH MORTGAGE CORP

DATE: 10/05/2007
LOAN NO.: [redacted]
DATE: 10/05/2007
LOAN NO.: [redacted]

ESCROW:

ESCROW NO.:

BORROWER'S NAME(S): MELISSA MARKS

PROPERTY ADDRESS: 209 PRESIDENTIAL CT
ROUND O, SC 29474-4374

Listed below are your Lender's policies and procedures and minimum requirements for Hazard Insurance which must be provided covering the subject property unless otherwise provided by applicable state law:

1. Coverage must be in an amount equal to the lesser of loan amount or replacement cost from property appraisal.
2. The insurance company providing coverage must have a "B" rating or better from AM BEST, in the latest edition of "Best's Insurance Guide," or rated "A" through Demotech, must be licensed in the State in which the property described above is located, and must be licensed to transact the lines of insurance required in the transaction.
3. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO 2" form.
4. The maximum deductible for all policy types must not exceed the greater of $5,000.00 or 5% of the coverage amount.
5. Policy must provide coverage for a term of at least one year. Premiums may be paid on an annual installment basis only if the policy provides that the Lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable, unless otherwise mandated by state law.
6. If any existing policy is provided which will expire within 3 months from the date of the recording of this loan, said policy must be renewed for the required term as noted in #5 above.
7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of the policy.
8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) have changed Insurance Agents.
9. Verification of renewal of insurance policies must be in the Lender's office at least thirty days prior to the expiration date of the existing policy. If this requirement is not met, the LENDER OR ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED. The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
10. The policy must include a standard "mortgage loss payee clause" (Lenders Loss Payable Endorsement 438 BFU or equivalent) in favor of:

    FLAGSTAR BANK, FSB, ITS SUCCESSORS AND/OR ASSIGNS
    P.O. BOX 7026
    TROY, MI 48007-7026

11. Property address and insureds' names must be designated on the policy as on the ALTA Title Policy.
12. The Lender's loan number must appear on the policy and any subsequent endorsements.
13. Effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording this loan.
14. If the security property is a condominium, the master insurance policy must contain a minimum of $1,000,000.00 coverage for "Directors & Officers" liability. A copy of the master policy must be submitted to the Lender prior to funding.

Each of the undersigned acknowledges that he or she has read and understands the foregoing provisions and insurance requirements. This authorization will remain irrevocable for the undersigned as owner(s) of the subject property, and for any assignees, for as long as this loan remains on subject property.

Melissa Marks 10/5/07
MELISSA MARKS Date

The hazard insurance policy was brought to closing and is included in the closing package per the above requirements.

[signature] 10/5/07
Settlement Agent Signature Date

FLOOD INSURANCE NOTIFICATION

LENDER: OLD SOUTH MORTGAGE CORP

Borrower: MELISSA MARKS

Property Address: 209 PRESIDENTIAL CT

City, State, Zip: ROUND O, SC 29474-4374

Loan Number: [redacted]

In accordance with the Federal Flood Disaster Protection Act of 1973, this is to certify that we are aware that the subject property, which we are mortgaging, may be in a Special Hazard Area as designated by the Federal Insurance Administration (FIA) or the Director of the Federal Emergency Management Agency (FEMA), and as such will require Flood Insurance Coverage; but that due to the procedures established by the FIA and FEMA, the lender may not be able to obtain information needed for the exact area identification prior to the closing of the loan. Furthermore, we understand that the lender is required, for the life of this loan, to monitor the Flood Insurance Rate Map (FIRM) and/or Flood Hazard Boundary Map (FHBM) to establish if our property has been deemed a flood hazard.

Therefore, we hereby understand and agree that if, any time prior to, or after the closing of our loan, the lender is able to determine that the above property is located in a Special Flood Hazard Area and flood insurance is required, we hereby authorize the lender to secure flood insurance of the required amount and type to be placed upon said property. Furthermore, we hereby agree to pay the first year's premium either by cash or through an escrow/impound advance and authorize the lender to increase our monthly escrow/impound payments to replenish the advancement and provide sufficient funds for subsequent annual insurance premiums.

We also understand that this policy cannot be canceled, as it is a regulation of the Federal Government, and in the event it is canceled by us, it will be considered a default under the terms of the Note, and the Note will become due and payable in full upon notice from the lender.

We accept the foregoing this 5th day of October, 2007

Melissa Marks

MELISSA MARKS

OLD SOUTH MORTGAGE CORP
4 CARRIAGE LN
403
CHARLESTON, SC 29407
CHARLESTON, SC 29407
(843) 573-4780

ACKNOWLEDGMENT OF RECEIPT OF DISCLOSURES

Date: OCTOBER 5, 2007 Loan Number: [redacted]

Borrower(s): MELISSA MARKS

Property Address: 209 PRESIDENTIAL CT
ROUND O, SC 29474-4374

Please review this list of required loan disclosures, and once you have done so, please sign this document. You should have received these disclosures, as applicable, either prior to today's date or in your closing package. If you have questions about a particular disclosure, ask your loan originator for more information and a copy of the disclosure. Please note that you are under no obligation to close your loan at this time and can delay doing so until you are satisfied that you have been provided with all of the applicable disclosures for your loan.

Disclosures *Required for all Loans*:

- **Good Faith Estimate (GFE):** This disclosure provides a good faith estimate of the fees that you will be charged to obtain your loan.
- **Initial and Final Truth in Lending:** These disclosures provide the Annual Percentage Rate for your loan, which is the cost of your credit at a yearly percentage rate and the Total Finance Charge of your loan, which is the cost of your credit over the life of the loan in a dollar amount.
- **RESPA Servicing Disclosure:** This disclosure provides information on the potential likelihood that your loan will be sold to another investor.
- **Notice of Right to Receive Appraisal Disclosure:** This disclosure provides information on your right to receive a copy of the appraisal that was obtained by your lender. This disclosure only applies where you have not been provided your appraisal or a copy of your appraisal.
- **Privacy Disclosure:** This disclosure provides information on your lender's privacy policy, including information on how your lender keeps your personal information private.
- **Notice to Home Loan Applicant/Credit Score Notice and Disclosure:** These disclosures explain your right to receive your credit score and provide you with the credit bureau contact information and your credit score.
- **Initial Escrow Account Disclosure Statement, if applicable** - This disclosure shows a projected escrow analysis for the first year of escrow activity on your loan.

Disclosures That May Be Required For Your Loan:

- **Prepayment Penalty Disclosure:** This disclosure provides details, regarding any monetary penalties that you may be assessed if you prepay your loan.
- **Low Documentation/No Documentation Disclosure:** This disclosure provides information, explaining that you may have paid a pricing premium in order to obtain a reduced documentation or no documentation loan.
- **ARM Disclosure:** This disclosure provides information, which illustrates the ramifications of obtaining an adjustable rate loan, and the potential for increased mortgage payments that such an option carries with it.
- **Private Mortgage Insurance Disclosure:** This disclosure provides the details of the mortgage insurance program associated with your loan.

- Government Disclosures (VA/FHA): These documents include the disclosures required for government insured loans, including loans insured by VA and FHA.
- Interest Only Disclosure (Fixed Loans): This disclosure provides details on how interest only options may
- Interest Only Disclosure (Fixed Loans): This disclosure provides details on how interest only options may cause your payment to change and illustrates how your loan principal will not be reduced during the interest only period unless you make additional payments.

By signing this document you acknowledge that you have been provided with all of the necessary disclosures for your loan, including any disclosures that are specific to your loan type.

MELISSA MARKS — Date: 10/5/2007

09/19/2007 at 2:03 pm [ESTROYINGERX06] Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

Motley Rice LLC Employee Retirement Savings Plan
FINANCIAL HARDSHIP WITHDRAWAL REQUEST

[redacted]

I. Participant Information

Name: Melissa J. Markes Soc. Sec. No. [redacted]

Address: 5572 Trailwood Dr.
N. Charleston, SC 29418

II. Hardship Withdrawal Amount

(Amount requested cannot exceed the amount required to satisfy the need)

X Specific dollar amount: $5,702.00 net after taxes

☐ Maximum amount available

If the amount of the hardship requested exceeds that which is available under the terms of the Plan Document, the maximum amount available will be distributed to me. Although my hardship is limited to the amount necessary to meet the purpose indicated on the attached Financial Hardship Affidavit, I can take an additional amount to pay the taxes that I will incur as a result of the hardship withdrawal.

III. Election of Distribution and Withholding

I have received, read, and understand the Special Tax Notice Regarding Plan Payments which contains general information on the rules regarding taxation, premature distributions and withholding. A Hardship Withdrawal is not eligible for rollover; therefore this distribution will be paid directly to me and will be subject to 10% federal income tax withholding unless otherwise elected below. State income tax will be withheld according to the state's guidelines.

Federal income tax withholding of 10% will be imposed unless otherwise indicated below:

☐ Indicate a different percentage: _____%

☐ Do not withhold federal income tax.

IV. Required Signature(s)

This completed form must accompany the Financial Hardship Affidavit.

Melissa J Markes — Participant Signature
9/19/2007 — Date

N/A — Spousal Signature
Date

V. Plan Administrator Approval

I hereby authorize CDM Retirement Consultants, Inc. to distribute to the participant the hardship amount requested above less the elected federal withholding. I further certify that this decision has been rendered in a consistent and uniform manner to all like requests.

Plan Administrator Signature — Date

09/19/2007 at 2:03 pm [ESTROYINGFAX08] Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

Motley Rice LLC Employee Retirement Savings Plan
FINANCIAL HARDSHIP AFFIDAVIT

[redacted]

Participant Name: Melissa J. Mar[illegible] Soc. Sec. No.: [redacted]

As a participant in the Motley Rice LLC Employee Retirement Savings Plan, I affirm the following:

I have requested that the Plan Administrator consent to a hardship withdrawal for the amount necessary to meet the immediate and heavy financial need created by the hardship.

I affirm that the amount of the hardship withdrawal request does not exceed the amount necessary to meet this heavy financial need (plus any taxes due on the distribution).

I affirm that none of the money that I am requesting is subject to a Qualified Domestic Relations Order.

I affirm that I have taken all possible distributions from all of my employer's plans, including non-taxable loans. (Note, however, that if the effect of the loans would be to increase the amount of my financial need, I am not required to take the loan. For example, if I need funds to purchase a primary residence, and a plan loan would disqualify me from obtaining other necessary financing, I do not have to take the loan.)

I will not be allowed to make any contributions or salary deferrals to any employer plan for at least 6 months after receiving the hardship distribution.

REASON FOR DISTRIBUTION

I hereby certify that no other funds can be made available to meet my financial need. I request a Hardship Withdrawal for the following reason: (choose one of the following and attach supporting documentation, i.e. tuition bill, physician's bill, housing sales contract):

- ☑ The purchase of a primary residence for myself (excluding mortgage payments).
- ☐ Payment to prevent eviction from my principal residence or the foreclosure on the mortgage of my principal residence.
- ☐ Payment of tuition and related educational fees for the next twelve months of post-secondary education for me, my spouse, my children and/or my dependents.
- ☐ Payment of medical and/or hospital expenses incurred by me, my spouse and/or my dependents. I certify that this expense is not for cosmetic surgery.

Participant Signature: Melissa J. Mar[illegible] Date: 9/12/2007

(9/19/2007 at 2:03 pm)(FSTRAYLHGFAXUB) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time received time.
09/19/2007 14:04 8435734781 PAGE 12

MELISSA J. MARKS

HOTLBY RICE LLC EMPLOYEE RETIREMENT SAVINGS PLAN

Aggregate, by Fund

Valued as of: 09/12/2007

Fund	Price	Shares	Current Allocation %	Value
BALANCED MODEL PORTFOLIO	N/A	N/A	100	$8,778.65
3 % FEDERATED CAPITAL PRESERVATION	$10.00	26.4600		$264.60
15 % PIMCO HIGH YIELD	$9.39	136.3710		$1,271.13
32 % PIMCO TOTAL RETURN	$10.31	278.8440		$2,835.70
5 % NEUBERGER BERMAN GENESIS	$37.43	12.5200		$468.02
5 % FEDERATED GROWTH STRATEGIES	$40.77	11.1020		$452.63
10 % AMERICAN FUNDS WASH MUTUAL A	$36.30	24.5670		$891.79
10 % LOMG MASON VALUE TRUST	$69.20	11.8420		$819.38
10 % AMERICAN FUNDS EUROPACIFIC A	$48.07	10.2260		$492.23
5 % AIM SMALL CAP GROWTH FUND A	$31.92	14.2080		$453.57
5 % GOLDMAN SACHS MID CAP VAL A	$39.19	10.7120		$419.05
Total Value				$8,778.65
Vested Balance				$8,778.65

(9/19/2007 at 2:03 pm) (ESTHOYLHG/AXOR) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

Motley Rice, LLC
Attn. Collyn Ward
PO Box 1792
Mt. Pleasant, SC 29466

cdm
Retirement Consultants Inc

MELISSA J. MARKS
5572 TRAILWOOD DR
N CHARLESTON SC 29418-5656

Retirement Account Summary
For the Period 4/1/2007 - 6/30/2007

MOTLEY RICE LLC EMPLOYEE RETIREMENT SAVINGS PLAN

Account Summary

Beginning Balance	$8,390.22
Contributions:	
401(K) Deferrals	$108.19
Employer Match	$108.19
Investment Gain/Loss	$268.59
Other Activity	$0.00
Distributions/Loans	$0.00
Ending Balance	$8,875.19
Vested Balance	$8,875.19

Important Account Messages

Check out the new AccessCDM.com homepage and access your account for an array of transactional and informational capabilities.

While you're logged on... Rebalancing your account is just a click away! Set up automatic rebalancing for your account through AccessCDM.com -- it's a quick and easy way to help keep your asset allocation goals in place. Once you've accessed your account, select "Transactions" then "Rebalance" from the menu bars.

If you have investment-related questions, please contact your Smith Barney Financial Advisor, Stephen C West at 800-438-5570

Investment Account Holdings

Other 100%

You have 26 years and 91 days until you reach age 65.. are you ready?

Visit www.AccessCDM.com for 24 hour online access to your account information. Please review this statement carefully. Notify your employer representative, in writing, of any errors or inaccuracies reflected in this statement within 30 days following receipt of this statement. Otherwise, it may be deemed correct and accurate.

(3/19/2007 at 2:03 pm) (ESTROYING6#X00) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.
03/19/2007 14:04 8436734781 CLOSOV PAGE 14

For the Period 4/1/2007 - 6/30/2007

	Beginning Balance	Beginning Contributions	Other	Earnings	Distributions	Ending Balance	Vested %	Vested Balance
Source Totals								
401(k) Deferral	3,829.20	108.19	0.00	123.49	0.00	4,060.87	100	4,060.87
Employer Match	3,978.91	108.19	0.00	127.33	0.00	4,214.43	100	4,214.43
Profit Sharing	556.02	0.00	0.00	17.77	0.00	573.79	100	573.79
Account Totals	$8,364.22	$216.38	$0.00	$268.59	$0.00	$8,675.10		$8,675.10

	Beginning Balance	Contributions	Transfers	Other	Earnings	Distributions	Ending Balance
Other							
Balanced Model Portfolio	8,390.22	216.38	0.00	0.00	268.58	0.00	8,675.10
Account Totals	$8,390.22	$216.38	$0.00	$0.00	$268.58	$0.00	$8,675.10

	% Total Rate of Return				1 Share Price	$ Ending Balance	% of Total	Current Elections%
	3 Mth	1 Yr	5 Yr	Inception				
Equity								
Alliance Technology Fund A	9.84	23.97	6.45	N/A	N/A	N/A	N/A	0
American Funds Wash Mutual A	6.71	20.91	10.05	N/A	N/A	N/A	N/A	0
Scudder S&P 500 Index	0.25	20.69	10.63	N/A	N/A	N/A	N/A	0
Columbia Strategic Investors	7.02	20.37	N/A	N/A	N/A	N/A	N/A	0
Federated Growth Strategies	6.16	22.23	14.47	N/A	N/A	N/A	N/A	0
Goldman Sachs Mid Cap Value	4.70	21.20	15.24	N/A	N/A	N/A	N/A	0
Ivy Small Cap Growth Fund A	7.02	20.65	12.20	N/A	N/A	N/A	N/A	0
Federated Kaufmann A	9.37	28.30	18.91	N/A	N/A	N/A	N/A	0
Legg Mason Value Trust	6.40	15.88	12.87	N/A	N/A	N/A	N/A	0
Neuberger Berman Genesis	6.17	18.39	18.07	N/A	N/A	N/A	N/A	0
Ariel Appreciation	5.14	16.05	7.80	N/A	N/A	N/A	N/A	0
Fixed Income								
Pimco High Yield	-0.02	8.75	10.13	N/A	N/A	N/A	N/A	0
Pimco Total Return	1.44	4.73	4.29	N/A	N/A	N/A	N/A	0
International Equity								
American Funds Europacific A	8.43	27.91	16.43	N/A	N/A	N/A	N/A	0
Federated Int Small Company	9.18	35.17	25.97	N/A	N/A	N/A	N/A	0
Balanced								
American Funds Am Balanced A	5.02	15.70	9.36	N/A	N/A	N/A	N/A	0
Stable Value								
Federated Capital Preservation	1.08	4.25	3.93	N/A	N/A	N/A	N/A	0
Other								
Conservative Model Portfolio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Balanced Model Portfolio	N/A	N/A	N/A	8.90	5.00	N/A	8,675.10	100.00	100
Growth Model Portfolio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Aggressive Model Portfolio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Loan Balance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0

N/A, the Applicable performance history for the specified time period does not exist.

Return information is being provided by a third party. CUSI does not guarantee the accuracy of the figures. For a detailed explanation of the mutual funds and their return information please consult your Financial Advisor. Unless otherwise stated, all returns have been calculated using net asset value and assume reinvestment of dividends and capital gains. Investment objectives can be obtained from the prospectus or issuer and should be reviewed prior to making investment decisions.

1430

The Orange Mortgage
1-866-327-4599

Details for Missy- #[27585317]

For information on adding or removing a joint owner for this account, click here

Current Annual Percentage Yield: 4.50%
See more info on your IRA

Interest Earned This Month: $ 0.96
Interest Paid Year to Date: $ 60.01
Interest Paid in 2006 : $ 21.31
Direct Deposit Form for this account

Change Nickname | Transaction History | Download

Posted Transactions

Date	Transaction Description	Amount	Balance
Aug 31, 2007	Monthly Interest Paid	7.60	2,038.03
Jul 31, 2007	Monthly Interest Paid	7.58	2,030.43
Jun 30, 2007	Monthly Interest Paid	7.31	2,022.85
May 31, 2007	Monthly Interest Paid	7.87	2,015.54
May 30, 2007	Internet Withdrawal NAVY FEDERAL CREDIT UNION checking account XXXXXX7715	(100.00)	2,307.67
Apr 30, 2007	Monthly Interest Paid	7.67	2,107.67
Mar 31, 2007	Monthly Interest Paid	7.84	2,100.00
Feb 28, 2007	Monthly Interest Paid	7.06	2,092.22
Jan 31, 2007	Monthly Interest Paid	7.17	2,085.17
Jan 2, 2007	Internet Deposit NAVY FEDERAL CREDIT UNION checking account XXXXXX7716	1,700.00	2,378.00

Next

Summer's Hottest Rate! We're offering the Orange Mortgage at a hot rate - 6.125% (6.557% APR) - that's fixed for the first five years! And, you'll pay zero points and get Doe Low Closing Cost of $895. Compared to a 30 year fixed rate mortgage, in the first five years you can save over $10,000 in interest! Learn more about Summer's Hottest Rate as well as other mortgage solutions that may be right for you.

$623,067

[9/24/2007 at 10:11 am] [FSTRUNIBKPA219] Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true r
eceived time.

WACHOVIA

Free Checking

01 1010082160753 006 20 0 110 88,550

00022438 01 AT 0.334 01 3DG 01

MELISSA J MARKS
8672 TRAILWOOD DRIVE
NORTH CHARLESTON SC 29418

Free Checking

7/19/2007 thru 8/15/2007

Account number: 1010082160753
Account owner(s): MELISSA J MARKS

Account Summary

Opening balance 7/19	$820.68
Deposits and other credits	1,849.72 +
Checks	389.19 -
Automated Checks	444.91 -
Other withdrawals and service fees	664.76 -
Closing balance 8/15	$1,091.40

Deposits and Other Credits

Date	Amount	Description
7/25	974.36	DEPOSIT
8/08	974.36	DEPOSIT
Total	$1,849.72	

Checks

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
1863	35.00	7/30	1868*	40.00	8/10	1870	73.19	8/08
1866*	200.00	8/08	1869	36.00	8/08	Total	$389.19	

** indicates a break in check number sequence (checks could be listed under Automated Checks)*

Automated Checks

Number	Amount	Date	Description
1864	168.49	7/20	AUTOMATED CHECK BCE&G/PSNC BILL PYMT CO. ID. 2086040100 070726 ARC MISC 1864
1865	60.00	7/30	AUTOMATED CHECK WAMU/PVN CARD CHECKPAYMT CO. ID. 1001200301 070730 ARC MISC 1865
1871	100.00	8/08	AUTOMATED CHECK CAPITAL ONE ARC CHECK PYMT CO. ID. 8541719756 070809 ARC MISC 1871

Automated Checks continued on next page.

9/24/2007 at 10:16 am [ESTROVIEGFAX08] Naystar Dank Date/Time Stamp - This header is put on all received faxes and shows the time r eceived time.

09/24/2007 10:17 8435734701 CLOGOV PAGE 06

WACHOVIA

Free Checking

04 1010082160753 008 30 0 110 68,653

Customer Service Information

	Phone number	Address
Checking & Savings Accounts, Check Card & ATM Card	800-WACHOVIA 800-922-4684	WACHOVIA BANK, NATIONAL ASSOCIATION NC0502 P O BOX 563966
TDD (For the Hearing Impaired) En español para cuentas corrientes y de ahorros	800-835-7221 800-329-8877	CHARLOTTE NC 28262-3966
Bank By Mail (Deposits Only)		WACHOVIA BANK, NATIONAL ASSOCIATION VA0269 P O BOX 25090 RICHMOND VA 23260-5090
Customer Loan Accounts	800-347-1131	WACHOVIA BANK, NATIONAL ASSOCIATION VA0343 P O BOX 13327 ROANOKE VA 24040-0343

To Balance Your Account

	List Outstanding Checks and Withdrawals			
	Ck. No.	Amount	Ck. No.	Amount
1. Compare your account register to your account statement for unrecorded transactions (such as ATM, Check Card, interest earned, fees, etc.) Your new account register total should match the adjusted balance in line 6 below.				
2. Write in the closing balance shown on the front of account statement. _____				
3. Write in any deposits you have made since the date of this statement. _____				
_____				
_____				
_____				
4. Add together amounts listed above in steps 2 and 3. _____				
5. In the section to the right, list and total all checks and withdrawals that you have made that are not reported on your account statement. Write in the total here. _____				
6. Subtract the amount in line 5 from the amount in line 4. This is your adjusted balance and should match the balance in Step 1 above. _____				
			Total	

In Case of Errors or Questions About Your Electronic Transfers: Telephone us at 800-WACHOVIA, 800-922-4684, or write to us at WACHOVIA BANK, NATIONAL ASSOCIATION, NC0502, P O BOX 563966, CHARLOTTE NC 28262-3966, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error. You will have use of the money during the time it takes us to complete our investigation.

WACHOVIA BANK, N.A. IS MEMBER FDIC

000109 Nationstar

WACHOVIA

ACCOUNT ACTIVITY

Account FREE CKG *0763 Go View Paper Statements Check Search Order Checks Stop Payment (checks)

Posted Balance 08/20/2007 : $1,038.45 * Available Balance as of 09/21/2007 : $978.45 ** Check Card Hold: ? : View Details

Find Transactions

Date Range: Last 30 days - OR - to (MM/DD/YYYY) (MM/DD/YYYY)

Sort By: All Transaction Types

Go Note: You have up to 90 days of account history available. To view the last 18 months, go to View Paper Statements

Transactions for: FREE CKG *0763

Date	Type	Description	Withdrawals	Deposits	Balance
09/21/2007	ATM	WITHDRAWAL SCOTCHMAN 09/21	$82.00		Processing †
09/18/2007	Other	SERVICE FEE more info	$16.00		$1,038.45
09/18/2007	Check View	CHECK 1891	$200.00		$1,054.45
09/18/2007	Deposit	DEPOSIT		$467.15	$1,254.45
09/17/2007	ATM	WITHDRAWAL CARDTRONICS CSS 09/18	$21.50		$787.27
09/17/2007	Check N/A	AUTOMATED CHECK SAMS CLUB/GEMB CHECKPAYMT 1896	$84.00		$808.77
09/17/2007	Check View	CHECK 1883	$73.84		$892.77
09/17/2007	Purchase	PURCHASE WAL WAL-MART SUPER 0225 09/15	$69.45		$966.61
09/14/2007	Check View	CHECK 1890	$35.00		$1,036.06
09/14/2007	Check View	CHECK 1895	$64.12		$1,051.06
09/14/2007	Check N/A	AUTOMATED CHECK DILLARD'S PYMT 1804	$70.00		$1,117.68
09/13/2007	Check View	CHECK 1897	$28.50		$1,187.68
09/13/2007	Check N/A	AUTOMATED CHECK AT&T MOBILITY CHECK PYMT 1880	$211.03		$1,216.18
09/12/2007	Check View	CHECK 1892	$15.00		$1,420.31
09/12/2007	Check View	CHECK 1888	$40.00		$1,443.31
09/12/2007	ATM	WITHDRAWAL ULTRON, INC 09/12	$102.00		$1,483.31
09/10/2007	Purchase	PURCHASE CO-OP #2071 09/08	$20.01		$1,585.31
09/10/2007	ATM	WITHDRAWAL	$21.50		$1,605.32

(9/21/2007 at 10:16 am) (ASTRONAUTARAU) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true r
eceived time.

Wachovia Online Services | Account Activity

		CARDTRONICS OOS 09/08			
		WITHDRAWAL PIGGLY			$1,685.82
09/10/2007	ATM	WITHDRAWAL PIGGLY WIGGLY #041 09/09	$41.50		$1,685.82
09/10/2007	Purchase	PURCHASE LONGHORN #202 09/09	$42.09		$1,726.32
09/10/2007	Check View	CHECK 1667	$200.00		$1,770.41
09/10/2007	Deposit	DEPOSIT		$974.36	$1,970.41
09/07/2007	Purchase	PURCHASE KFC 05020 09/06	$10.95		$996.05
09/04/2007	Purchase	PURCHASE PIGGLY WIGGLY 6101 ASHL 09/02	$17.93		$1,007.00
09/04/2007	Check View	CHECK 1668	$20.70		$1,024.93
09/04/2007	Check View	CHECK 1663	$25.00		$1,045.63
09/04/2007	Check N/A	AUTOMATED CHECK ADT SECURITY SER CHECKPYMNT 1695	$43.45		$1,069.63
09/04/2007	Check N/A	AUTOMATED CHECK WAMUPVN CARD CHECKPAYMT 1662	$63.00		$1,124.08
09/04/2007	Deposit	DEPOSIT		$187.19	$1,187.08
08/31/2007	Check N/A	AUTOMATED CHECK WAL-MARTDISCOVER CHECKPAYMT 1691	$200.00		$809.90
08/30/2007	Purchase	PURCHASE APPLEBEES 1691 08/29	$36.58		$999.89
08/29/2007	ATM	WITHDRAWAL TENET - EAST CO 08/28	$42.00		$936.48
08/29/2007	Check N/A	AUTOMATED CHECK CAPITAL ONE ARC CHECK PYMT 1684	$50.00		$978.48
08/27/2007	Purchase	PURCHASE SHELL OIL 5394 1600 08/24	$22.00		$1,028.48
08/27/2007	ATM	WITHDRAWAL TEAGUE'S S 08/26	$22.00		$1,050.48
08/27/2007	Purchase	PURCHASE TEAGUES SUPERETTE 0207 08/26	$22.00		$1,072.48
08/27/2007	Purchase	PURCHASE CO-OP #2871 08/24	$30.00		$1,094.48
08/24/2007	Check View	CHECK 1660	$16.00		$1,124.48
08/24/2007	Check View	CHECK 1679	$23.35		$1,139.48
08/24/2007	ATM	WITHDRAWAL CARDTRONICS OOS 08/24	$201.50		$1,162.83
08/23/2007	Purchase	PURCHASE MCDONALD'S #5878 08/22	$17.99		$1,364.33
					1 - 41 of 41

* Includes transactions that have cleared your account as of the close of the previous business day. See help with this page for more details.
** Transactions that have been authorized but not yet posted are included. See help with this page for more details.
† Pending transaction in balance column has not yet posted to your account.

Wachovia Online Services | Account Activity

Customer Agreement Privacy Security Legal
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(Page 12 of 16)
(9/21/2007 at 10:16 am) (EST)NAVYFED(XMX0) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true r
received time.
09/24/2007 10:17 0435734701 OLDSOV PAGE 03

ING DIRECT

National Average
Closing Costs: $2727

Details for Missy- #[27585317]

For information on adding or removing a joint owner for this account,

Current Annual Percentage Yield: 4.30%

Interest Earned This Month: $ 4.67
Interest Paid Year to Date: $ 60.83
Interest Paid In 2006: $ 21.31

Posted Transactions

Date	Transaction Description	Amount	Balance
Sep 19, 2007	Interest Rate Change to 4.215% (4.30% APY)		
Sep 17, 2007	Internet Withdrawal NAVY FEDERAL CREDIT UNION checking account XXXXXX7715	(500.00)	1,538.03
Aug 31, 2007	Monthly Interest Paid	7.60	2,038.03
Jul 31, 2007	Monthly Interest Paid	7.58	2,030.43
Jun 30, 2007	Monthly Interest Paid	7.31	2,022.85
May 31, 2007	Monthly Interest Paid	7.57	2,015.54
May 30, 2007	Internet Withdrawal NAVY FEDERAL CREDIT UNION checking account XXXXXX7715	(100.00)	2,007.97
Apr 30, 2007	Monthly Interest Paid	7.61	2,107.97
Mar 31, 2007	Monthly Interest Paid	7.84	2,100.06
Feb 28, 2007	Monthly Interest Paid	7.05	2,092.22

Next

Need a 'jumbo' mortgage over $417,000 but don't want to pay a 'jumbo' rate? Great news! Unlike other lenders, we don't charge a higher rate for a larger mortgage. Learn more about our great rates, closing costs and new Interest Only payment feature.

Contact Legal Security Statement Privacy Join Us! Team Cafe The Shop Kids Earn $$$ Refer a Friend

Total Interest Paid to Date Since Start $ 7,091.29

9/21/2007 at 11:52 am (ESTRADITIONFAX09) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true r
eceived time.

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9/27/2007 at 11:53 AM (FSTROYTHGFAX09) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true r
eceived time.
09/27/2007 11:54 8435734701 G DSCV PAGE 12

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ACCOUNT ACTIVITY

Account: FREE CKG *0763 Go View Paper Statements Check Search Order Checks Stop Payment (check#)

Posted Balance (09/20/2007 : $1,038.15 * Available Balance as of 09/21/2007 : $970.45 ** Check Card Holds ? : View Details
Find Transactions

Date: Last 30 Days - OR - to
Range: (MM/DD/YYYY) (MM/DD/YYYY)
Sort By: All Transaction Types
Go
Note: You have up to 60 days of account history available.
To view the last 18 months, go to View Paper Statements

Transactions for FREE CKG *0763

Date	Type	Description	Withdrawals	Deposits	Balance
09/21/2007	ATM	WITHDRAWAL SCOTCHMAN 09/21	$62.00		Processing 1
09/18/2007	Other	SERVICE FEE [illegible]	$15.00		$1,038.15
09/18/2007	Check View	CHECK 1091	$900.00		$1,054.15
09/10/2007	Deposit	DEPOSIT		$487.10	$1,254.15
09/17/2007	ATM	WITHDRAWAL CARDTRONICS COS 09/16	$71.50		$767.27
09/17/2007	Check N/A	AUTOMATED CHECK SAMS CLUB/DEBIT CHECKPAYMT 1096	$64.00		$768.77
09/17/2007	Check View	CHECK 1091	$73.04		$832.77
09/17/2007	Purchase	PURCHASE WAL WAL-MART SUPER 9225 09/16	$88.45		$832.81
09/14/2007	Check View	CHECK 1090	$25.00		$1,010.60
09/14/2007	Check View	CHECK 1095	$66.32		$1,051.06
09/14/2007	Check N/A	AUTOMATED CHECK DILLARD'S PYMT 1094	$70.00		$1,117.38
09/13/2007	Check View	CHECK 1097	$25.50		$1,187.38
09/13/2007	Check N/A	AUTOMATED CHECK AT&T MOBILITY CHECK PYMT 1099	$211.03		$1,213.38
09/12/2007	Check View	CHECK 1092	$10.00		$1,420.31
09/12/2007	Check View	CHECK 1098	$40.00		$1,440.31
09/12/2007	ATM	WITHDRAWAL ULTRON, INC 09/12	$102.00		$1,402.31
09/10/2007	Purchase	PURCHASE CO-OP #2071 09/08	$20.01		$1,046.31
09/10/2007	ATM	WITHDRAWAL	$21.70		$1,066.32

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9/21/2007 at 11:53 am (EST)[OVIMKEAX09] Flagstar Bank Safe/Fire Stamp - This header is put on all received faxes and shows the true r
eceived time.

		CAROTRONICS CCS 08/08			
09/10/2007	ATM	WITHDRAWAL PIGGLY [illegible]	$41.50		$1,049.52
09/10/2007	ATM	WITHDRAWAL PIGGLY WIGGLY #041 08/09	$41.50		$1,886.02
09/10/2007	Purchase	PURCHASE LONGHORN #202 08/08	$42.19		$1,728.52
09/10/2007	Check View	CHECK 1057	$200.00		$1,770.41
09/10/2007	Deposit	DEPOSIT		$974.30	$1,970.41
09/07/2007	Purchase	PURCHASE KFC 0502 09/05	$10.85		$996.06
09/04/2007	Purchase	PURCHASE PIGGLY WIGGLY 0101 ASHL 09/02	$17.93		$1,007.00
09/04/2007	Check View	CHECK 1060	$20.70		$1,024.93
09/04/2007	Check View	CHECK 1062	$35.00		$1,045.63
09/04/2007	Check N/A	AUTOMATED CHECK ADT SECURITY SER CHECKPYMNT 1065	$48.45		$1,080.63
09/01/2007	Check N/A	AUTOMATED CHECK WAMUPVN CARD CHECKPYMT 1062	$93.00		$1,129.08
09/04/2007	Deposit	DEPOSIT		$402.10	$1,197.08
08/31/2007	Check N/A	AUTOMATED CHECK WAL-MART/DISCOVER CHECKPYMT 1061	$200.00		$699.90
08/30/2007	Purchase	PURCHASE APPLEBEE'S 1031 08/28	536.58		$899.90
08/29/2007	ATM	WITHDRAWAL TENET - EAST CO 08/28	$42.00		$936.48
08/29/2007	Check N/A	AUTOMATED CHECK CAPITAL ONE ARC CHECK PYMT 1004	350.00		$978.48
08/27/2007	Purchase	PURCHASE SHELL OIL 57047000 08/24	122.00		$1,020.48
08/27/2007	ATM	WITHDRAWAL TEXQUES 0 08/26	$22.60		$1,050.48
08/27/2007	Purchase	PURCHASE TEXQUES SUPERETTE 0207 08/26	$22.00		$1,072.48
08/27/2007	Purchase	PURCHASE CO-OP #2075 08/24	$10.00		$1,094.48
08/24/2007	Check View	CHECK 1059	$15.00		$1,124.48
08/24/2007	Check View	CHECK 1070	$23.55		$1,139.48
08/24/2007	ATM	WITHDRAWAL CAROTRONICS CCS 08/24	$201.60		$1,162.03
08/23/2007	Purchase	PURCHASE MARQUALD'S P5878 08/22	$17.39		$1,364.03
					1 - 41 of 41

‡ Includes transactions that have cleared your account as of the close of the previous business day. See help with this page for more details.
* Transactions that have been authorized but not yet posted are included. See help with this page for more details.
† Pending transaction in balance columns are not yet posted to your account.

000116 Nationstar

STEWART TITLE GUARANTY COMPANY
SHORT FORM RESIDENTIAL
STEWART TITLE GUARANTY COMPANY
SHORT FORM RESIDENTIAL
LOAN POLICY -- ONE-TO-FOUR FAMILY

SCHEDULE A

Amount of Insurance: $76,000.00
File Number: MARKS, MELISSA
Policy Number: U-9312-000137673
Mortgage Date: October 5, 2007
Date of Policy: October 9, 2007 at 09:14 AM
(or the date of recording of the insured mortgage, whichever is later)

Premium: $216.00
Mortgage Amount: $76,000.00
Loan Number: [redacted]

Name of Insured: Flagstar Bank, FSB, its successors and/or assigns as their respective interests may appear.

Name of Borrower(s): Melissa Marks

Property Address: 209 Presidential Court, Round O, South Carolina 29474

County and State: Colleton, South Carolina

The estate or interest in the land identified in this Schedule A and which is encumbered by the insured mortgage is fee simple and is at Date of Policy vested in the borrower(s) shown in the insured mortgage and named above.

The land referred to in this policy is described as set forth in the insured mortgage and is identified as the property address shown above.

This policy consists of 2 page(s) unless an addendum is attached and indicated below:

[X] Addendum attached [ ] No addendum attached

The ALTA endorsements indicated below are incorporated herein:

Subject to the conditions stated in the endorsement list below, the following ALTA endorsements are incorporated herein:

ENDORSEMENT 4 and 4.1 (Condominium), if the land or estate or interest is referred to in the insured mortgage as a condominium
ENDORSEMENT 5 and 5.1 (Planned Unit Development)
ENDORSEMENT 6 (Variable Rate) if the insured mortgage contains provisions which provide for an adjustable interest rate.
ENDORSEMENT 6.2 (Variable Rate - Negative Amortization) if the insured mortgage contains provisions which provide for both an adjustable interest rate and negative amortization.
ENDORSEMENT 7 (Manufactured Housing Unit), if a manufactured housing unit is located on the land at Date of Policy.
ENDORSEMENT 8.1 (Environmental Protection Lien) referring to the following state statute(s): None
ENDORSEMENT 9 (Restrictions, Encroachments, Minerals)

ADDENDUM TO SHORT FORM
RESIDENTIAL LOAN POLICY
ADDENDUM TO SHORT FORM
RESIDENTIAL LOAN POLICY

File Number: MARKS, MELISSA Addendum to Policy Number: U-9312-000137676
Loan Number: [redacted]

SCHEDULE B (Continued)

IN ADDITION TO THE MATTERS SET FORTH ON SCHEDULE B OF THE POLICY TO WHICH THIS ADDENDUM IS ATTACHED, THIS POLICY DOES NOT INSURE AGAINST LOSS OR DAMAGE BY REASON OF THE FOLLOWING:

1. Restrictive covenants governing and controlling Presidential Estates Subdivision filed for record in the Office of the Clerk of Court for Colleton County in Deed Book 958, Page 16 and in Deed Book 968, Page 104.
2. Right of Way easement to Palmetto Rural Telephone Cooperative filed for record in the Office of the Clerk of Court for Colleton County in Deed Book 984, Page 231.

NOTICES, WHERE SENT: Any notice of claim or other notice or statement in writing required to be given the Company under this policy must be given to the Company at the following address: Claims Department at P.O. Box 2029, Houston, TX 77252-2029.

SHORT FORM RESIDENTIAL LOAN POLICY-ONE-TO-FOUR FAMILY

Issued By

Issued By

stewart
title guaranty company

ORIGINAL
ORIGINAL

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, STEWART TITLE GUARANTY COMPANY, A TEXAS CORPORATION, HEREIN CALLED THE "COMPANY", HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS, CONDITIONS AND STIPULATIONS SET FORTH IN THE AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (6-17-06), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B SHALL REFER TO SCHEDULES A AND B OF THIS POLICY.

SCHEDULE B

EXCEPTIONS FROM COVERAGE AND AFFIRMATIVE INSURANCE

Except to the extent of the affirmative insurance set forth below, this Policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

1. Covenants, conditions or restrictions, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from:
   a. The violation of those covenants, conditions, or restrictions on or prior to Date of Policy;
   b. a forfeiture or reversion of Title from a future violation of those covenants, conditions or restrictions, including those relating to environmental protection; and
   c. provisions in those covenants, conditions or restrictions, including those relating to environmental protection, under which the lien of the insured Mortgage can be extinguished, subordinated, or impaired.

   As used in paragraph 1(a), the words "covenants, conditions, or restrictions" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of violation or alleged violation affecting the Land has been recorded or filed in the Public Records at Date of Policy and is not referenced in an addendum attached to this policy.

2. Any easements or servitudes appearing in the Public Records; however, this Policy insures against loss or damage arising from (a) the encroachment, at Date of Policy, of the improvements on any easement; and (b) any interference with or damage to existing improvements, including lawns, shrubbery, and trees, resulting from the use of the easements for the purposes granted or reserved.

3. Any lease, grant, exception, or reservation of minerals or mineral rights appearing in the Public Records; however, this policy insures against loss or damage arising from: (a) any effect on or impairment of the use of the Land for residential one-to-four family dwelling purposes by reason of such lease, grant, exception or reservation of minerals or mineral rights; and (b) any damage to existing improvements, including lawns, shrubbery and trees, resulting from the future exercise of any right to use the surface of the Land for the extraction or development of the minerals or mineral rights so leased, granted, excepted or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.

Signed under seal for the Company, but this policy is to be valid only when it bears an authorized countersignature.

Countersigned by:

Authorized Signature

DORCAS M TUTEN DBA EDISTO TITLE INSURANC
Company

Walterboro, SC
City, State

stewart
title guaranty company

Senior Chairman of the Board

Chairman of the Board

President

Serial Number U-9312-000137676

ALTA Short Form Residential Loan Policy 6/17/06

File Number 07RE357

000119 Nationstar

DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
STANDARD FLOOD HAZARD DETERMINATION

See Attached Instructions

O.M.B.No 1660-0040
Expires October 31, 2009

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS	2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS
1. LENDER NAME AND ADDRESS Flagstar Bank 5151 Corporate Drive TROY, MI 48098 Company: Branch: FSWI Processed by:	2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached) 209 PRESIDENTIAL CT ROUND O, SC 29474 Borrower: MELISSA MARKS

3. LENDER ID. NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED
	[redacted]	$

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM(NFIP) COMMUNITY JURISDICTION

NFIP Community Name	County (ies)	State	NFIP Community Number
COLLETON COUNTY	COLLETON	SC	450068

B. NATIONAL FLOOD INSURANCE PROGRAM(NFIP) DATA AFFECTING BUILDING/MOBILE HOME

NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	NFIP Map Panel Effective/ Revised Date	LOMA/LOMR	Flood Zone	No NFIP Map
450280 0085 F	11/02/2001		X	

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)

- [X] Federal Flood Insurance is available (community participates in NFIP) [X] Regular Program [ ] Emergency Program of NFIP
- [ ] Federal Flood Insurance is not available because community is not participating in the NFIP
- [ ] Building/Mobile is in a Coastal Barrier Resource Area(CBRA) or Otherwise Protected Area (OPA), Federal Flood Insurance may not be available.

CBRA/OPA designation date: _____

D. DETERMINATION

IS BUILDING HOME IN SPECIAL FLOOD HAZARD AREA (ZONES BEGINNING WITH LETTERS "A" OR "V") ? [ ] YES [X] NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973

If no, flood insurance is not required by the Flood Disaster Protection Act of 1973

E. COMMENTS (Optional):

THIS FLOOD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT. IT SHOULD NOT BE USED FOR ANY OTHER PURPOSE.

This determination is based on examining the NFIP map, any Federal Emergency Agency revisions to it, and any other information need to locate the building/mobile home in the NFIP map

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)	DATE OF DETERMINATION
FIRST AMERICAN FLOOD DATA SERVICES, INC. AUSTIN TX 78758 (800) 447-1772	09/20/2007 RoodCert # : 0709065803 *** LIFE OF LOAN ***

FEMA Form 81-93, DEC 05

Printed on 9/21/2007 at 1:11 am

000120 Nationstar

9/15/2007 at 1:38 pm (ESTROYINGPAX08) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

09/15/2007 13:39 8436734781 CLOSUV PAGE 07

GOOD FAITH ESTIMATE

Applicants:	Melissa Marks	Application #'s	Marks
Property Addr.	208 Presidential, Rowland O, SC 29474	Date Prepared.	09/15/2007
Prepared By.	Old South Mortgage Corp. Ph. 843-873-1700	Loan Program.	
	4 Courtyard Lane, Suite 401, Charleston, SC 29407		
	4 Courtyard Lane, Suite 401, Charleston, SC 29407		

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbers listed in the HUD-1 Settlement Statement which you will be receiving at settlement. The HUD-1 Settlement Statement must show you the actual cost for items paid at settlement.

Est. Loan Amount $ 76,500 Interest Rate 7.000 % Term 360 / 360 mos.

800	ITEMS PAYABLE IN CONNECTION WITH LOAN					POC $ F POC
801	Loan Origination Fee					
802	Loan Discount					
803	Appraisal Fee				400.00	V
804	Credit Report					
805	Lender's Inspection Fee					
806	Mortgage Broker Fee 1.250%				956.00	V
807	Tax Service Contract Fee					
810	Processing Fee				350.00	V
811	Underwriting Fee					
812	Wire Transfer Fee					
	Lender's UW & Admin Fees				950.00	V
1100	TITLE CHARGES:					POC $ F POC
1101	Closing or Escrow Fee:			$	200.00	V
1105	Document Preparation Fee					
1106	Notary Fees					
1107	Attorney Fees				450.00	V
1108	Title Insurance:				486.49	V
1200	GOVERNMENT RECORDING & TRANSFER CHARGES:					POC $ F POC
1201	Recording Fees:				30.00	V
1202	City/County Tax/Stamps					
1203	State Tax/Stamps					
1300	ADDITIONAL SETTLEMENT CHARGES:					POC $ F POC
1302	Pest Inspection					
			Estimated Closing Costs		2,960.98	
900	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:					POC $ F POC
901	Interest for 7 days @ $ 14.0718 per day			$	183.14	
902	Mortgage Insurance Premium					
903	Hazard Insurance Premium				406.00	
904						
905	VA Funding Fee					
1000	RESERVES DEPOSITED WITH LENDER:					POC $ F POC
1001	Hazard Insurance Premium	2 months @ $	83.00	per month	$ 166.00	
1002	Mortgage Ins. Premium Reserves	months @ $	67.13	per month		
1003	School Tax	months @ $		per month		
1004	Taxes and Assessment Reserves	12 months @ $	33.00	per month	396.00	
1005	Flood Insurance Reserves	months @ $		per month		
		months @ $		per month		
		months @ $		per month		
			Estimated Prepaid Items/Reserves		1,681.43	
TOTAL ESTIMATED SETTLEMENT CHARGES					4,642.41	

CONTINGENCY(IES) TO BUYOUT: (Not Paid Out of Loan Proceeds)

Yield spread premium paid by lender $1,736 $

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:				TOTAL ESTIMATED MONTHLY PAYMENT:	
Purchase Price/Payoff (-)	$0,000.00	New Debt/Mortgage		Principal & Int. on	$426.63
Loan Amount (+)	76,500.00	2nd Financing		Child Endorsement P & I	
Est. Closing Costs (-)	2,960.98	New 2nd Mtg Closing Cost(-)		Hazard Insurance	33.83
Est. Prepaid Items/Reserves (-)	1,681.43			Real Estate Taxes	33.00
Amount Paid by Seller (-)	2,400.00			Mortgage Insurance	67.13
Cash Deposit	-500.00			Homeowners Assn. Dues	
				Other	
Total Est. Funds needed to close		6,742.41		Total Estimated Payment	560.59

[x] This Good Faith Estimate is being provided by: Old South Mortgage Corp., a mortgage broker, and not lender has been selected. These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD special information booklet, which is to be provided to you by your mortgage broker or lender. If your application is for purchase of real property and the lender will take a first lien on the property, You should receive a copy of the booklet "Settlement Costs," and A Special Information Booklet on ARM Mortgages

Melissa M. Marks 9/6/07

Applicant Melissa Marks Date Applicant Date

OMB NO. 2502-0265

A.

U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

SETTLEMENT STATEMENT

B. TYPE OF LOAN: 1. ☐ FHA 2. ☐ FmHA 3. ☒ CONV. UNINS. 4. ☐ VA 5. ☐ CONV. INS.

6. FILE NUMBER: MARKS, MELISSA

7. LOAN NUMBER: [redacted]

8. MORTGAGE INS CASE NUMBER:

C. NOTE: *This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(POC)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.*

D. NAME AND ADDRESS OF BORROWER:	E. NAME AND ADDRESS OF SELLER:	F. NAME AND ADDRESS OF LENDER:
Melissa Marks 5572 Trellwood Drive North Charleston, South Carolina 29418	Paul Walker Post Office Box 1131 Walterboro, South Carolina 29488	Flagstar Bank, FSB 5151 Corporate Drive Troy, Michigan 48098

G. PROPERTY LOCATION:	H. SETTLEMENT AGENT: 20-1858693	I. SETTLEMENT DATE:
208 Presidential Court Round O, SC 29474 Colleton County, South Carolina	Dorcas M. Tutes, Attorney at Law PLACE OF SETTLEMENT 222 Wichman Street Walterboro, South Carolina 29488	October 5, 2007

J. SUMMARY OF BORROWER'S TRANSACTION			K. SUMMARY OF SELLER'S TRANSACTION		
100. GROSS AMOUNT DUE FROM BORROWER:			400. GROSS AMOUNT DUE TO SELLER:		
101. Contract Sales Price		80,000.00	401. Contract Sales Price		80,000.00
102. Personal Property			402. Personal Property		
103. Settlement Charges to Borrower (Line 1400)		2,344.79	403.		
104.			404.		
105.			405.		
Adjustments For Items Paid By Seller In advance			*Adjustments For Items Paid By Seller In advance*		
106. City/Town Taxes	to		406. City/Town Taxes	to	
107. County Taxes 10/05/07	to 01/01/08	100.75	407. County Taxes 10/05/07	to 01/01/08	100.75
108. Assessments	to		408. Assessments	to	
109.			409.		
110.			410.		
111.			411.		
112.			412.		
120. GROSS AMOUNT DUE FROM BORROWER		82,445.54	420. GROSS AMOUNT DUE TO SELLER		80,100.75
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:			500. REDUCTIONS IN AMOUNT DUE TO SELLER:		
201. Deposit or earnest money		500.00	501. Excess Deposit (See Instructions)		
202. Principal Amount of New Loan(s)		76,000.00	502. Settlement Charges to Seller (Line 1400)		7,146.00
203. Existing loan(s) taken subject to			503. Existing loan(s) taken subject to		
204.			504. Payoff of first Mortgage		
205.			505. Payoff of second Mortgage		
206.			506.		
207.			507. (Deposit disb. as proceeds)		
208.			508.		
209.			509.		
Adjustments For Items Unpaid By Seller			*Adjustments For Items Unpaid By Seller*		
210. City/Town Taxes	to		510. City/Town Taxes	to	
211. County Taxes	to		511. County Taxes	to	
212. Assessments	to		512. Assessments	to	
213.			513.		
214.			514.		
215.			515.		
216.			516.		
217.			517. 2007 County Property Taxes in Colleton County Treas		472.67
218.			518.		
219.			519.		
220. TOTAL PAID BY/FOR BORROWER		76,500.00	520. TOTAL REDUCTION AMOUNT DUE SELLER		8,266.67
300. CASH AT SETTLEMENT FROM/TO BORROWER:			600. CASH AT SETTLEMENT TO/FROM SELLER:		
301. Gross Amount Due From Borrower (Line 120)		82,445.54	601. Gross Amount Due To Seller (Line 420)		80,100.75
302. Less Amount Paid By/For Borrower (Line 220)		(76,500.00)	602. Less Reductions Due Seller (Line 520)		(8,266.67)
303. CASH (X FROM) (TO) BORROWER		5,945.54	603. CASH (X TO) (FROM) SELLER		71,832.08

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Borrower: Melissa Marks
Melissa Marks

Seller: Paul Walker
Paul Walker

000122 Nationstar

L. SETTLEMENT CHARGES

		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL COMMISSION Based on Price $ 30,100.00 @ 8.0000 % 4,808.00			
Division of Commission (line 700) as Follows:			
701. $ 4,800.00 to RE/MAX Southern Real Estate			
702. $ to			
703. Commission Paid at Settlement			4,800.00
704. to			
703. Commission Paid at Settlement			4,800.00
704. to			
800. ITEMS PAYABLE IN CONNECTION WITH LOAN			
801. Loan Origination Fee 1.1250 %	to Old South Mortgage Corp.		856.00
802. Loan Discount %	to		
803. Appraisal Fee	to Port City Appraisals		400.00
804. Credit Report	to		
805. Lender's Inspection Fee	to		
806. Mortgage Ins. App. Fee	to		
807. Assumption Fee	to		
808. Processing Fee	to Old South Mortgage		150.00
809. Administrative Fee	to Flagstar Bank, FSB		620.00
810. Flood Certification Fee	to FDSI POC;L8.50		
811. Tax Service Fee	to 1st American RE Tax Service POC;L69.00		
812. Broker Yield Spread Premium	to Old South Mortgage POC;L1976.82		
813.			
814.			
815.			
816.			
817.			
818.			
819.			
820.			
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			
901. Interest From 10/05/07 to 10/01/07 @ $ 14.676000/day (-4 days %)		-58.30	
902. Mortgage Insurance Premium for months to			
903. Hazard Insurance Premium for 1.0 years to Cliff Heath Insurance		854.72	375.00
904.			
905.			
1000. RESERVES DEPOSITED WITH LENDER			
1001. Hazard Insurance	3.000 months @ $ 85.81 per month	257.43	
1002. Mortgage Insurance	0.000 months @ $ 60.10 per month		
1003. City/Town Taxes	months @ $ per month		
1004. County Taxes	12.000 months @ $ 35.20 per month	422.40	
1006. Assessments	months @ $ per month		
1006.	months @ $ per month		
1007.	months @ $ per month		
1008. Aggregate Accounting Adjustmen	months @ $ per month	-267.46	
1100. TITLE CHARGES			
1101. Settlement or Closing Fee	to		
1102. Abstract or Title Search	to Dorcas M. Tuten, Attorney at Law	150.00	
1103. Title Examination	to		
1104. Title Insurance Binder	to Dorcas M. Tuten, Attorney at Law	50.00	
1105. Document Preparation	to Dorcas M. Tuten, Attorney at Law		125.00
1106. Notary Fees	to		
1107. Attorney's Fees	to Dorcas M. Tuten, Attorney at Law	400.00	
(Includes above Item numbers:)			
1108. Title Insurance	to Stewart Title Guaranty Company	800.00	
(Includes above Item numbers:)			
1109. Lender's Coverage	$ 70,000.00 215.00		
1110. Owner's Coverage	$ 60,000.00 85.00		
1111. Attorney's Fee to DeWo NH	to Dorcas M. Tuten, Attorney at Law	250.00	
1112. Obtain NH Title Fee	to SCDMV	35.00	
1113. DeWo NH Fee	to SCDMV	50.00	
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Recording Fees: Deed $ 10.00; Mortgage $ 10.00; Releases $		20.00	
1202. City/County Tax/Stamps: Deed 286.00; Mortgage			286.00
1203. State Tax/Stamps: Deed ; Mortgage			
1204. Record Aff. to Retire MH	to Colleton County Register of Deeds	10.00	
1205. Record MH Lien Affidavit	to Colleton County Register of Deeds	10.00	
1300. ADDITIONAL SETTLEMENT CHARGES			
1301. Survey	to		
1302. Pest Inspection	to Carolina Pest Pro		225.00
1303. Courier Fee	to Dorcas M. Tuten, Attorney at Law	60.00	
1304. E-mail Download Fee	to Dorcas M. Tuten, Attorney at Law	25.00	
1305.			
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)		2,344.79	7,840.00

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

Dorcas M. Tuten, Attorney at Law
Settlement Agent

Certified to be a true copy.

Instrument Volume Page
200700039539 OR 1567 193

After Recording Return To:
FLAGSTAR BANK
5151 CORPORATE DRIVE
TROY, MI 48098
TROY, MI 48098
FINAL DOCUMENTS, MAIL STOP N-530-3

200700039539
Filed for Record In
COLLETON COUNTY SC
KARLA DADDIECO
COLLETON COUNTY SC
KARLA DADDIECO
10-09-2007 At 09:14 am.
MORTGAGE 18.00
OR Volume 1567 Page 193 - 204
200700039539
DORCAS M TUTEN
ATTORNEY AT LAW

This instrument was prepared by:

V1 WBCD LOAN [redacted]

[Space Above This Line For Recording Data]

MORTGAGE

MIN 100052550168409273

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 OCTOBER 5, 2007, together with all Riders to this document.
(B) "Borrower" is Melissa Meeks.

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, Michigan 48501-2026, tel. (888) 679-MERS.
(D) "Lender" is OLD SOUTH MORTGAGE CORP.

Lender is a CORPORATION, organized and existing under the laws of SOUTH CAROLINA.
Lender's address is 4 CARRIAGE LN, 403, CHARLESTON, SC 29407.

(E) "Note" means the promissory note signed by Borrower and dated OCTOBER 5, 2007. The Note states that Borrower owes Lender ********** SEVENTY SIX THOUSAND AND NO/100 ********** Dollars (U.S. $76,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than OCTOBER 1, 2037.
(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	☒ Other(s) [specify]
☐ 1-4 Family Rider	☐ Biweekly Payment Rider	MANUFACTURED HOME RIDER
☐ V.A. Rider		

(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.

Initials: MM

VI MERS LOAN [redacted]

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

TRANSFER OF RIGHTS IN THE PROPERTY
This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the
COUNTY [Type of Recording Jurisdiction] of Colleton
[Name of Recording Jurisdiction]:
THS #168-00-00-147
APN #: 168-00-00-147

which currently has the address of 209 PRESIDENTIAL CT, ROUND O,
[Street] [City]
South Carolina 29474-4374 ["Property Address"]:
[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.

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
Initials: [redacted]

000125 Nationstar

by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

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

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

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

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

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

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

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

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

Initials: [redacted]

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

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

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

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

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

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

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

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

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

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

Initials: [redacted]

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

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

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

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

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

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground 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

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mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

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

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

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

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

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

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

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

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

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

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

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

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

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits

Initials: [redacted]

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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.

Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender. [illegible] default.

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.

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.

Initials: [illegible]

VI MDCD LOAN # [redacted]

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

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

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

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

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

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

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence, all of which shall be additional sums secured by this Security Instrument.

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

24. Homestead Waiver. Borrower waives all rights of homestead exemption in the Property to the extent allowed by Applicable Law.

25. Waiver of Appraisal Rights. The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within 30 days after the sale of the mortgaged property apply to the court for an order of appraisal. The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. TO THE EXTENT PERMITTED BY LAW, THE UNDERSIGNED HEREBY WAIVES AND RELINQUISHES THE STATUTORY

Initials: [redacted]

VI NBCD LOAN [redacted]

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 § 12-37-250 of the South Carolina Code of Laws.

so long as the Property is used as a dwelling place as defined in § 12-37-250 of the South Carolina Code of Laws.

28. Future Advances. The lien of this Security Instrument shall secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to 150% of the original principal amount of the Note plus interest thereon, attorneys' fees and court costs.

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

Signed, sealed and delivered in the presence of:

Mary-Margaret Wilds

Melissa Marks (Seal)
MELISSA MARKS

Donna Hurst

State of SOUTH CAROLINA
County of COLLETON

The foregoing instrument was acknowledged before me this 10/5/07 (date)
by Melissa Marks
(name of person acknowledged).

Donna Hurst
Signature of Person Taking Acknowledgement

My commission expires: 11/15/2016

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2007000039539 DR 1567 202

Exhibit "A"

All that certain piece, parcel or lot of land situate, lying and being South of Cottageville in the County of Colleton, State of South Carolina, as shown on a plat entitled "AN AS-BUILT SURVEY OF 1.03 ACRES TMS 168-00-00-147 LOT 7 – PRESIDENTIAL ESTATES SURVEYED FOR LEPAUL EDWARDS FLETCHER" prepared by Jerry L. Fowler, R.L.S. 15178, dated July 28, 2003, and recorded in the Office of the Clerk of Court for Colleton County in Plat Book 34 at Page 277. Said lot measuring and bounding as follows:

On the North measuring One Hundred Eighty-Seven and Fifty Hundredths (187.50') feet, more or less, and being bounded thereon by lands now or formerly of Jay P. Campbell, Jr.; on the East measuring Two Hundred Forty (240.00') feet, more or less, and being bounded thereon by lands now or formerly of Paul Walker; on the South measuring One Hundred Eighty-Seven and Fifty Hundredths (187.50') feet, more or less, and being bounded thereon by the Fifty (50') foot Right-of-Way of Presidential Court; and on the West measuring Two Hundred Forty (240.00') feet, more or less, and being bounded thereon by lands now or formerly of Paul Walker.

Subject to easements, restrictions, and rights of way of record.

This being the same property conveyed to Melissa Marks by deed of Paul Walker dated October 5, 2007 and recorded October 9, 2007 in the Office of the Register of Deeds for Colleton in Record Book 1567 at Page 190.

TMS# 168-00-00-147

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VI MBCD LOAN [redacted]

MANUFACTURED HOME RIDER TO THE MORTGAGE/ DEED OF TRUST/TRUST INDENTURE

This Rider is made this 5TH day of OCTOBER, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage/Deed of Trust/Trust Indenture (the "Security Instrument") of the same date given by the undersigned MELISSA HANKS

(the "Borrower")

to secure Borrowers' Note to OLD SOUTH MORTGAGE CORP, A SOUTH CAROLINA CORPORATION

(the "Note Holder")

of the same date (the "Note") and covering the property described in the Security Instrument and located at 209 PRESIDENTIAL CT, ROUND O, SC 29474-4374

(Property Address)

LEGAL DESCRIPTION:
TMS #168-00-00-147

MODIFICATIONS: In addition to the covenants and agreements made in the Security Instrument, Borrowers and Note Holder further covenant and agree as follows:

A. PROPERTY:
Property, as the term is defined herein, shall also encompass the Manufactured Home described as follows:

Manufacturer's Name: OAKWOOD
Model Name: OAK/FR
Model Year: 2002 Model Number:
Serial Number(s): HONC07715247A&B
Width and Length:
which, by intention of the parties, shall constitute a part of the realty and shall pass with it.

B. ADDITIONAL COVENANTS OF BORROWER:
(a) Borrower(s) covenant and agree that they will comply with all state and local laws and regulations regarding the affixation of the Manufactured Home to the real property described herein including, but not limited to, surrendering the Certificate of Title (if required) and obtaining the requisite governmental approval and accompanying documentation necessary to classify the Manufactured Home as real property under state and local law.

Initials: [redacted]

000134 Nationstar

Instrument 200700029529 OR Volume 1567 Page 204

VI FHCD LOAN #[redacted]

(b) That the Manufactured Home described above shall be, at all times, and for all purposes, permanently affected to and part of the real property legally described herein.
(c) Borrower(s) covenant that affixing the Manufactured Home to the real property legally described herein does not violate any zoning laws or other local requirements applicable to manufactured homes and further covenant that the Manufactured Homes has been delivered and installed to their satisfaction and is free from all defects.

By signing this, Borrower(s) agree to all of the above.

Melissa Marks (Seal)
MELISSA MARKS

After Recording Return To:
FLAGSTAR BANK
5151 CORPORATE DRIVE
TROY, MI 48098
FINAL DOCUMENTS, MAIL STOP M-530-3
FINAL DOCUMENTS, MAIL STOP M-530-3

This instrument was prepared by:

VA MACO LOAN # [redacted]

(Space Above This Line For Recording Data)

MORTGAGE

MIN 100052850160409273

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 OCTOBER 5, 2007, together with all Riders to this document.
(B) "Borrower" is Malissa Marks.

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, Michigan 48501-2026, tel. (888) 679-MERS.
(D) "Lender" is OLD SOUTH MORTGAGE CORP.

Lender is a CORPORATION, organized and existing under the laws of SOUTH CAROLINA.
Lender's address is 4 CARRIAGE LN, 403, CHARLESTON, SC 29407.

(E) "Note" means the promissory note signed by Borrower and dated OCTOBER 5, 2007. The Note states that Borrower owes Lender **********SEVENTY SIX THOUSAND AND NO/100********** Dollars (U.S. $76,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than OCTOBER 1, 2037.
(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
- ☐ Balloon Rider
- ☐ 1-4 Family Rider
- ☐ V.A. Rider
- ☐ Condominium Rider
- ☐ Planned Unit Development Rider
- ☐ Biweekly Payment Rider
- ☐ Second Home Rider
- ☒ Other(s) [specify] MANUFACTURED HOME RIDER

(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.

Initials: [signature]

(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

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
(L) "Escrow Items" means those items that are described in Section 3.
(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY
This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the
COUNTY [Type of Recording Jurisdiction] of Colleton
[Name of Recording Jurisdiction]:
TMS #168-00-00-147
APN #: 168-00-00-147

which currently has the address of 209 PRESIDENTIAL CT, ROUND O,
[Street] [City]
South Carolina 29474-4374 ("Property Address"):
[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.

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
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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, check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

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

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

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

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

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

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

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

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

Initials:

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,

Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

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

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

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

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

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

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

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

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

Initials:

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

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

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

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

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

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground 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

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mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

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

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

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

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

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

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

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

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

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

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

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

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

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits

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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,

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.

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.

Initials: _____

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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 performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

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

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

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

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

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence, all of which shall be additional sums secured by this Security Instrument.

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

24. Homestead Waiver. Borrower waives all rights of homestead exemption in the Property to the extent allowed by Applicable Law.

25. Waiver of Appraisal Rights. The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within 60 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

Initials: [signature]

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VI WBOD LOAN [redacted]

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 § 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~~

26. Future Advances. The lien of this Security Instrument shall secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to 150% of the original principal amount of the Note plus interest thereon, attorneys' fees and court costs.

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

Signed, sealed and delivered in the presence of:

Mary-Margaret Wirth

Melissa Marks (Seal)
MELISSA MARKS

Donna Hurst

State of SOUTH CAROLINA
County of COLLETON

The foregoing instrument was acknowledged before me this 10/3/07 (date)
by Melissa Marks
(name of person acknowledged).

Donna Hurst
Signature of Person Taking Acknowledgment

My commission expires: 11/5/2016

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Exhibit "A"

All that certain piece, parcel or lot of land situate, lying and being South of Cottageville in the County of Colleton, State of South Carolina, as shown on a plat entitled "AN AS-BUILT SURVEY OF 1.03 ACRES TMS 168-00-00-147 LOT 7 – PRESIDENTIAL ESTATES SURVEYED FOR LEPAUL EDWARDS FLETCHER" prepared by Jerry L. Fowler, R.L.S. 15178, dated July 28 2003, and recorded in the Office of the Clerk of Court for Colleton County in Plat Book 34 at Page 277. Said lot measuring and bounding as follows:

On the North measuring One Hundred Eighty-Seven and Fifty Hundredths (187.50') feet, more or less, and being bounded thereon by lands now or formerly of Jay P. Campbell, Jr.; on the East measuring Two Hundred Forty (240.00') feet, more or less, and being bounded thereon by lands now or formerly of Paul Walker; on the South measuring One Hundred Eighty-Seven and Fifty Hundredths (187.50') feet, more or less, and being bounded thereon by the Fifty (50') foot Right-of-Way of Presidential Court; and on the West measuring Two Hundred Forty (240.00') feet, more or less, and being bounded thereon by lands now or formerly of Paul Walker.

Subject to easements, restrictions, and rights of way of record.

This being the same property conveyed to Melissa Marks by deed of Paul Walker dated October 5, 2007 and recorded October ____, 2007 in the Office of the Register of Deeds for Colleton in Record Book ____ at Page ____.

TMS# 168-00-00-147

VI WBOD LOAN # [redacted]

MANUFACTURED HOME RIDER TO THE MORTGAGE/ DEED OF TRUST/TRUST INDENTURE

This Rider is made this 5TH day of OCTOBER, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage/Deed of Trust/Trust Indenture (the "Security Instrument") of the same date given by the undersigned MELISSA MARKS

(the "Borrower")
to secure Borrowers' Note to OLD SOUTH MORTGAGE CORP, A SOUTH CAROLINA CORPORATION

(the "Note Holder")
of the same date (the "Note") and covering the property described in the Security Instrument and located at 209 PRESIDENTIAL CT, ROUND O, SC 29474-4374

(Property Address)

LEGAL DESCRIPTION:
TMS 9168-00-00-147

MODIFICATIONS: In addition to the covenants and agreements made in the Security Instrument, Borrowers and Note Holder further covenant and agree as follows:

A. PROPERTY:
Property, as the term is defined herein, shall also encompass the Manufactured Home described as follows:

Manufacturer's Name: OAKWOOD
Model Name: OAK/FR
Model Year: 2002 Model Number:
Serial Number(s): HONC07715247A&B
Width and Length:
which, by intention of the parties, shall constitute a part of the realty and shall pass with it.

B. ADDITIONAL COVENANTS OF BORROWER:
(a) Borrower(s) covenant and agree that they will comply with all state and local laws and regulations regarding the affixation of the Manufactured Home to the real property described herein including, but not limited to, surrendering the Certificate of Title (if required) and obtaining the requisite governmental approval and accompanying documentation necessary to classify the Manufactured Home as real property under state and local law.

Initials: [signature]

VI WRCD LOAN # [redacted]

(b) That the Manufactured Home described above shall be, at all times, and for all purposes, permanently affected to and part of the real property legally described herein.

(c) Borrower(s) covenant that affixing the Manufactured Home to the real property legally described herein does not violate any zoning laws or other local requirements applicable to manufactured homes and further covenant that the Manufactured Homes has been delivered and installed to their satisfaction and is free from all defects.

By signing this, Borrower(s) agree to all of the above.

Melissa Marks (Seal)
MELISSA MARKS

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower

Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: ☐ VA ☒ Conventional ☐ Other (explain); ☐ FHA ☐ USDA/Rural Housing Service

Agency Case Number | Lender Case Number: 3016004092

Amount: $ 74000 | Interest Rate: 7.5 | No. of Months: 360 | Amortization Type: ☒ Fixed Rate ☐ GPM ☐ Other (explain); ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP): 209 PRESIDENTIAL CT ROUND O, SC 29474 | No. of Units: 1

Legal Description of Subject Property (attach description if necessary): TMS #158-00-00-147 | Year Built: 2002

Purpose of Loan: ☒ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain) | Property will be: ☒ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
0	$ 0	$ 0	$ 0	$ 0	$ 0

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	☐ made ☒ to be made
	$ 0	$ 0		Cost: $ 0	

Title will be held in what Name(s): [illegible] TOMAS, Tenants Blanks | Manner in which Title will be held: [illegible] TENANT | Estate will be held in: ☒ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

III. BORROWER INFORMATION | IV. CO-BORROWER INFORMATION

Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
[illegible] TOMAS	
Social Security Number: [illegible]	Social Security Number:
Home Phone (incl. area code): 8438191850	Home Phone (incl. area code):
DOB (mm/dd/yyyy): [illegible]	DOB (mm/dd/yyyy):
Yrs. School: 0	Yrs. School:
☐ Married ☒ Unmarried (include single, divorced, widowed) ☐ Separated	☐ Married ☐ Unmarried (include single, divorced, widowed) ☐ Separated
Dependents (not listed by Co-Borrower): no: 0 ages:	Dependents (not listed by Borrower): no: ages:
Present Address (street, city, state, ZIP) ☐ Own ☒ Rent $ ____ No. Yrs.: 8872 TENTHMONT DRIVE NORTH CHARLESTON, SC 29418	Present Address (street, city, state, ZIP) ☐ Own ☐ Rent ____ No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ____ No. Yrs.	Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ____ No. Yrs.

V. EMPLOYMENT INFORMATION | VI. CO-BORROWER EMPLOYMENT INFORMATION

Name & Address of Employer ☐ Self Employed	Yrs. on this job: 7 Yrs. employed in this line of work/profession: 7	Name & Address of Employer ☐ Self Employed	Yrs. on this job: Yrs. employed in this line of work/profession:
Kelley Firm, 29 Bridgeside Blvd, Mount Pleasant, SC 29464			
Position/Title/Type of Business: Paralegal II	Business Phone (incl. area code): 8432169060	Position/Title/Type of Business:	Business Phone (incl. area code):

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer ☐ Self Employed	Dates (from - to) / Monthly Income $	Name & Address of Employer ☐ Self Employed	Dates (from - to) / Monthly Income $
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer ☐ Self Employed	Dates (from - to) / Monthly Income $	Name & Address of Employer ☐ Self Employed	Dates (from - to) / Monthly Income $
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

[illegible]
Freddie Mac Form 65 1/05
Fannie Mae Form 1003 1/01
VMP-2A(R) (0005)
Page 1 of 6
VMP Mortgage Solutions, Inc. (800)521-7291

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Monthly Income and Combined Housing Expense Information

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$ 3002	$	$ 3002	Rent	$ 0	
Overtime	0		0	First Mortgage (P&I)	0	$ 605.69
Bonuses	0		0	Other Financing (P&I)	0	$ 605.69
Commissions	0		0	Hazard Insurance	0	0
Dividends/Interest	0		0	Real Estate Taxes	0	88.81
Net Rental Income	0		0	Mortgage Insurance	0	95.2
Other (before completing, see the notes in the addendum)	0		0	Homeowner Assn. Dues	0	65.2
				Other	0	0
Total	$ 3002	$	$ 3002	Total	$ 0	$ 891.74

* Self-Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income. Note: Alimony, child support, or separate maintenance income need not be revealed if the Borrower(s) or Co-Borrower(s) do not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		$

Assets and Liabilities

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☐ Jointly ☒ Not Jointly

ASSETS Description	Cash or Market Value
Cash deposit toward purchase held by:	$ 600
Cash Deposit on Property	
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union	
Wachovia	
Acct. no.	$ 1038
Name and address of Bank, S&L, or Credit Union	
TNB	
Acct. no.	$ 2010
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Stocks & Bonds (Company name/number & description)	$
Life insurance net cash value	$
Face amount: $	
Subtotal Liquid Assets	$ 3650
Real estate owned (enter market value from schedule of real estate owned)	$ 0
Vested interest in retirement fund	$ 6142
Net worth of business(es) owned (attach financial statement)	$
Automobiles owned (make and year)	$
Other Assets (itemize)	$
Total Assets a.	$ 9710

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company	$ Payment/Months	$
SC STUDENTAI	28	1950
	30	
Acct. no. 20402670119		
Name and address of Company	$ Payment/Months	$
SC STUDENTAI	86	6429
	99	
Acct. no. 20402670112		
Name and address of Company	$ Payment/Months	$
CHRD/BRNK	108	1106
	12	
Acct. no. 105986		
Name and address of Company	$ Payment/Months	$
WEXNB/METRO STYLE	88	613
	28	
Acct. no. 6042271572		
Name and address of Company	$ Payment/Months	$
CBNB/CLASS CREDIT	16	201
	19	
Acct. no. 6011380980017		
Name and address of Company	$ Payment/Months	$
FNB/CHSN	10	190
PO BOX 9714	20	
GRAY TN 37615		
Acct. no. 6059082860412189		
Name and address of Company	$ Payment/Months	$
SHELL/CITI	18	302
PO BOX 15687	18	
WILMINGTON DE 19886		
Acct. no. 20847495		
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job-Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	$ 821	
Net Worth a. minus b.	$ -20976	Total Liabilities b. $ 30686

Freddie Mac Form 65 7/03
Fannie Mae Form 1003 7/03
VMP-2N (9502)

Page 2 of 3

Date: _____

VI. ASSETS AND LIABILITIES (cont'd)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	▼	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
	▼							
			$	$	$	$	$	$
		Totals	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION / VIII. DECLARATIONS

VII. Details of Transaction	
a. Purchase price	$ 00000
b. Alterations, improvements, repairs	0
c. Land (if acquired separately)	0
d. Refinance (incl. debts to be paid off)	0
e. Estimated prepaid items	1661.44
f. Estimated closing costs	2005
g. PMI, MIP, Funding Fee	0
h. Discount (if Borrower will pay)	0
i. Total costs (add items a through h)	$1647.44
j. Subordinate financing	0
k. Borrower's closing costs paid by Seller	2400
l. Other Credits (explain)	
Cash Deposit on Sales Contract	500
	0
	0
	0
	0
	0
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	X000
n. PMI, MIP, Funding Fee financed	0
o. Loan amount (add m & n)	X000
p. Cash from/to Borrower (subtract j, k, l & o from i)	6141.44

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

VIII. Declarations	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?	☐	☒	☐	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☒	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☒	☐	☐
d. Are you a party to a lawsuit?	☐	☒	☐	☐
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	☐	☒	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	☐	☒	☐	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☒	☐	☐
h. Is any part of the down payment borrowed?	☐	☒	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☒	☐	☐
j. Are you a U.S. citizen?	☒	☐	☐	☐
k. Are you a permanent resident alien?	☐	☒	☐	☐
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	☒	☐	☐	☐
m. Have you had an ownership interest in a property in the last three years?	☐	☒	☐	☐
(1) What type of property did you own - - principal residence (PR), second home (SH), or investment property (IP)?				
(2) How did you hold title to the home - - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

IX. ACKNOWLEDGEMENT AND AGREEMENT

[illegible]

Acknowledgement. [illegible]

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

[illegible]

BORROWER	☒ I do not wish to furnish this information	CO-BORROWER	☐ I do not wish to furnish this information
Ethnicity:	☐ Hispanic or Latino ☐ Not Hispanic or Latino	Ethnicity:	☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race:	☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White	Race:	☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex:	☒ Female ☐ Male	Sex:	☐ Female ☐ Male

To be Completed by Interviewer	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
This application was taken by:		
☐ Face-to-face interview	Interviewer's Signature / Date	
☐ Mail		
☒ Telephone	Interviewer's Phone Number (incl. area code)	
☐ Internet		

(Page 4 of 10)

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower	Agency Case Number
	[redacted]	
	Co-Borrower:	Lender Case Number:
	[redacted]	[redacted]
	[redacted]	[redacted]

Liabilities:

Payment	Type	Name / Address or Description	Balance	Account#
219	01	BANK OF AMERICA 1910 E SOUNDYS RD PHOENIX AZ 8503	21073	647
210	01	BK OF AMER P O X 100290 COLUMBIA, SC 29202-329	10717	4800930101349
151	17	CITI PO BOX 6500 SIOUX FALLS SD 57117	7128	5161160244[illegible]

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date	Co-Borrower's Signature	Date
X		X	

Freddie Mac Form 65 1/05
Fannie Mae Form 1003 1/05
(rev. 6/01)

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Addendum to Application (1003)

Loan Number: [redacted]
Borrower(s) Name: MELISSA MARKS
Borrower(s) Name: MELISSA MARKS

Property Address: 209 PRESIDENTIAL CT ROUND O, SC 29474

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower

Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	Agency Case Number	Lender Case Number
☐ VA ☒ Conventional ☐ Other (explain): ☐ FHA ☐ USDA/Rural Housing Service		601604092

Amount	Interest Rate	No. of Months	Amortization Type:	
$ 74000	7%	360	☒ Fixed Rate ☐ GPM	☐ Other (explain): ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP) — No. of Units: 1

209 PRESIDENTIAL CT ROCKY O, SC 29474

Legal Description of Subject Property (attach description if necessary) TMS 1150-00-00-147 — Year Built: 2002

Purpose of Loan: ☒ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain):

Property will be: ☒ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
0	$ 0	$ 0	$ 0	$ 0	$ 0

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	
	$ 0	$ 0		☐ made ☒ to be made	Cost: $ 0

Title will be held in what Name(s): WILLIAM JOHNS, Unknown Marko

Manner in which Title will be held: SINGLE WOMAN

Estate will be held in: ☒ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
WILLIAM JOHNS	
Social Security Number: [redacted]	Social Security Number:
Home Phone (incl. area code): 8190134898	Home Phone (incl. area code):
DOB (mm/dd/yyyy): [redacted]	DOB (mm/dd/yyyy):
Yrs. School: 0	Yrs. School:
☐ Married ☒ Unmarried (single, divorced, widowed) ☐ Separated	☐ Married ☐ Unmarried (single, divorced, widowed) ☐ Separated
Dependents (not listed by Co-Borrower): No. 0 Ages	Dependents (not listed by Borrower): No. Ages
Present Address (street, city, state, ZIP) ☐ Own ☒ Rent 6 No. Yrs.: 6672 TULLYMORE DRIVE NORTH CHARLESTON, SC 29418	Present Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)	Former Address (street, city, state, ZIP)
☐ Own ☐ Rent No. Yrs.	☐ Own ☐ Rent No. Yrs.

IV. EMPLOYMENT INFORMATION

Name & Address of Employer ☐ Self Employed	Yrs. on this job	Name & Address of Employer ☐ Self Employed	Yrs. on this job
Bobby Ribs 28 Bridgeside Blvd Mount Pleasant SC 29464	7 Yrs. employed in this line of work/profession: 7		Yrs. employed in this line of work/profession
Position/Title/Type of Business: Paralegal XX	Business Phone (incl. area code): 8432158000	Position/Title/Type of Business	Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer ☐ Self Employed	Dates (from - to) / Monthly Income	Name & Address of Employer ☐ Self Employed	Dates (from - to) / Monthly Income
	$		$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer ☐ Self Employed	Dates (from - to) / Monthly Income	Name & Address of Employer ☐ Self Employed	Dates (from - to) / Monthly Income
	$		$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

[redacted]
Freddie Mac Form 65 7/05
Fannie Mae Form 1003 7/05
VMP-2IN (rev)
Page 1 of 4 Initials: _____
VMP Mortgage Solutions, Inc. (800)521-7291

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Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$ 9082	$	$ 9082	Rent	$ 0	
Overtime	0		0	First Mortgage (P&I)	0	$ 505.68
Bonuses	0		0	Other Financing (P&I)	0	$ 505.68
Commissions	0		0	Other Financing (P&I)	0	0
Dividends/Interest	0		0	Hazard Insurance	0	95.01
Net Rental Income	0		0	Real Estate Taxes	0	95.1
Other (before completing, see the notice in "describe other income," below)	0		0	Mortgage Insurance	0	55.1
				Homeowner Assn. Dues	0	0
				Other:	0	0
Total	$ 9082	$	$ 9082	Total	$ 0	$ 601.74

* Self-Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income. Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		$

Declarations and Assets and Liabilities

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☐ Jointly ☒ Not Jointly

ASSETS Description	Cash or Market Value
Cash deposit toward purchase held by:	$ 500
Cash deposit on Property	
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union	
Wachovia	
Acct. no.	$ 1098
Name and address of Bank, S&L, or Credit Union	
ING	
Acct. no.	$ 2830
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Stocks & Bonds: (Company name/number & description)	$
Life insurance net cash value	$
Face amount: $	
Subtotal Liquid Assets	$ 3858
Real estate owned (enter market value from schedule of real estate owned)	$ 0
Vested interest in retirement fund	$ 6412
Net worth of business(es) owned (attach financial statement)	$
Automobiles owned (make & year)	$
Other Assets (itemize)	$
Total Assets a.	$ 9710

Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company	$ Payment/Months	$
SC STUDENT	20 / 90	1950
Acct. no. 284826700113		
Name and address of Company	$ Payment/Months	$
SC STUDENT	56 / 97	5429
Acct. no. 284826700112		
Name and address of Company	$ Payment/Months	$
GRM/BMAR	100 / 12	1185
Acct. no. 10F7C6		
Name and address of Company	$ Payment/Months	$
WENN/BRITH STYLE	80 / 20	619
Acct. no. 0041278872		
Name and address of Company	$ Payment/Months	$
DIRS/CARD CREDIT	15 / 15	291
Acct. no. 6011360800617		
Name and address of Company	$ Payment/Months	$
CMD/CBSD PO BOX 9711 GRAY TN 37615	10 / 20	190
Acct. no. 5588261052480129		
Name and address of Company	$ Payment/Months	$
SHELL/CXVI PO BOX 15687 WILMINGTON DE 19850	10 / 10	102
Acct. no. 400477495		
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job-Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	$ 621	
Net Worth a. minus b.	$ -23975	Total Liabilities b. $ 33685

Freddie Mac Form 65 1/95
Fannie Mae Form 1003 1/95
VMP-2R (9507)

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Initials: _____

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Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Maintenance, Taxes & Misc.	Net Rental Income
	Totals	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

Details of Transaction

a. Purchase price	$ 80000
b. Alterations, improvements, repairs	0
c. Land (if acquired separately)	0
d. Refinance (incl. debts to be paid off)	0
e. Estimated prepaid items	1561.44
f. Estimated closing costs	2985
g. PMI, MIP, Funding Fee	0
h. Discount (if Borrower will pay)	0
i. Total costs (add items a through h)	81617.44
j. Subordinate financing	0
k. Borrower's closing costs paid by Seller	2400
l. Other Credits (explain)	
Cash Deposit on Sales Contract	800
	0
	0
	0
	0
	0
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	76000
n. PMI, MIP, Funding Fee financed	0
o. Loan amount (add m & n)	76000
p. Cash from/to Borrower (subtract j, k, l & o from i)	5747.44

Declarations

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?		X		
b. Have you been declared bankrupt within the past 7 years?		X		
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		X		
d. Are you a party to a lawsuit?		X		
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)		X		
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.		X		
g. Are you obligated to pay alimony, child support, or separate maintenance?		X		
h. Is any part of the down payment borrowed?		X		
i. Are you a co-maker or endorser on a note?		X		
j. Are you a U.S. citizen?	X			
k. Are you a permanent resident alien?		X		
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	X			
m. Have you had an ownership interest in a property in the last three years?		X		
(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?				
(2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

Acknowledgment and Agreement

Each of the undersigned hereby acknowledges and agrees that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a mortgage loan; (5) all information provided in this application is true, correct, and complete as of the date set forth opposite my signature, and if there is any change prior to closing of the Loan, I will immediately notify the Lender, its successors and/or assigns; (6) the Lender, its successors and/or assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (7) in the event that my payments on the Loan become delinquent, the Lender, its successors and/or assigns, may, directly or indirectly, request from or report information concerning my employment, past or present, to any person or entity that may have information relating thereto; (8) neither the Lender, its successors and/or assigns nor their agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (9) the Lender, its successors and/or assigns may retain the original and/or an electronic record of this application, whether or not the Lender, its successors and/or assigns approves my loan application, rejects my loan application, or I withdraw my loan application before closing for any reason, and neither the Lender, its successors and/or assigns nor their agents, brokers, insurers, servicers, successors, and assigns shall be liable to me for any action they may take in reliance on any document, record, or electronic image maintained and stored in their sole discretion, even if they choose not to maintain the original document, record, or electronic image; (10) my transmission of this application as an "electronic record" containing my "electronic signature," or the transmission of this application bearing a facsimile or other image of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature; (11) my electronic signature may be stored and relied upon and used to produce a paper version of this application which will be treated for all purposes as an original signed document; and (12) all statements made in this application are made for the purpose of obtaining a residential mortgage loan.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a credit report regarding me, my employment history, my credit history, and my financial condition. I authorize any person or entity that shall have or may receive any such information or data to release it to the Lender and its successors and assigns without any liability to me. A photocopy or facsimile of this authorization shall be as valid as the original.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

Information for Government Monitoring Purposes

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may select more than one designation. If you do not furnish one or more of this information, the lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject in the applicable jurisdiction. Do not preprint any information, except for the name of the applicable lender, regulatory agency, and loan type.)

	BORROWER	CO-BORROWER
	[X] I do not wish to furnish this information.	[ ] I do not wish to furnish this information.
Ethnicity:	[ ] Hispanic or Latino [ ] Not Hispanic or Latino	Ethnicity: [ ] Hispanic or Latino [ ] Not Hispanic or Latino
Race:	[ ] American Indian or Alaska Native [ ] Asian [ ] Black or African American [ ] Native Hawaiian or Other Pacific Islander [ ] White	Race: [ ] American Indian or Alaska Native [ ] Asian [ ] Black or African American [ ] Native Hawaiian or Other Pacific Islander [ ] White
Sex:	[X] Female [ ] Male	Sex: [ ] Female [ ] Male

To be Completed by Interviewer

This application was taken by:

- [ ] Face-to-Face Interview
- [ ] Mail
- [X] Telephone
- [ ] Internet

Interviewer's Name (print or type)

Interviewer's Signature — Date

Interviewer's Phone Number (incl. area code)

Name and Address of Interviewer's Employer

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Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower: [redacted]	Agency Case Number:
	Co-Borrower: [redacted]	Lender Case Number: 5816940[illegible] 5816940[illegible]52

Liabilities:

Payment	#Mos	Name / Address on Description	Balance	Account#
219	61	BANK OF AMERICA 1825 W NICKERY RD PHOENIX AZ 8004	11078	647[illegible]
210	51	BK OF AMER P O X 100290 COLUMBIA, SC 29202-329	10747	4889328011[illegible]9
161	47	CITY PO BOX 6500 SIOUX FALLS SD 57117	7128	5466160244[illegible]5

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
X		X	

[redacted] 4510A
Fannie Mae Form 1003 7/01
[redacted] 2110 (0107)

Addendum to Application (1003)

Loan Number: [redacted]

Borrower(s) Name: MELISSA MARKS

Property Address: 289 PRESIDENTIAL CT ROUNDO, SC 29474

VI FNCD LOAN #
MIN: 100052550160105273

NOTE

OCTOBER 5, 2007 [Date] | Walterboro, [City] | SOUTH CAROLINA [State]

209 PRESIDENTIAL CT, ROUND O, SC 29474-4374
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. $76,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is OLD SOUTH MORTGAGE CORP, A SOUTH CAROLINA CORPORATION.

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

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

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 7.000%.

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

3. PAYMENTS

(A) Time and Place of Payments
I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1ST day of each month beginning on NOVEMBER 1, 2007. 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 OCTOBER 1, 2037, 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
4 CARRIAGE LN
403
CHARLESTON, SC 29407
or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments
My monthly payment will be in the amount of U.S. $505.63.

4. BORROWER'S RIGHT TO PREPAY

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

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any

Initials:

[redacted]

209 Presidential Ct, Round O, SC 29474-4374

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sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments
If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

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

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

(D) No Waiver By Note Holder
Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

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

7. GIVING OF NOTICES

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

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

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

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

10. UNIFORM SECURED NOTE

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

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

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which

Initials: [redacted]

[redacted]

VI HBCD LOAN # [redacted]

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.

MELISSA MARKS (Seal)

PAY TO THE ORDER OF
FLAGSTAR BANK, FSB
WITHOUT RECOURSE

OLD SOUTH MORTGAGE CORP

BY: _____

PRINTED NAME: _____

ITS: _____

VOID

NOTE ENDORSEMENT

PAY TO THE ORDER OF
Flagstar Bank, FSB
WITHOUT RECOURSE

Old South Mortgage Corp

By: Sandra Yavello
Sandra Yavello
Loan Operations Associate

[Sign Original Only]

[redacted]

(9)Prestential CI Rand O. SC 29714-9711

000160 Nationstar

VI WSCD LOAN # [redacted]
MIN: 100052550160409273

NOTE

OCTOBER 5, 2007 [Date] | Walterboro, [City] | SOUTH CAROLINA [State]

209 PRESIDENTIAL CT, ROUND O, SC 29474-4374
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. $76,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is OLD SOUTH MORTGAGE CORP, A SOUTH CAROLINA CORPORATION.

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

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

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 7.000%.

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

3. PAYMENTS

(A) Time and Place of Payments
I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1ST day of each month beginning on NOVEMBER 1, 2007. I will make those 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 OCTOBER 1, 2037, 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
4 CARRIAGE LN
403
CHARLESTON, SC 29407
or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments
My monthly payment will be in the amount of U.S. $505.63.

4. BORROWER'S RIGHT TO PREPAY

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

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any

Initials: [redacted]

[redacted]
209 Presidential Ct Round O SC 29474-4374

sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund [illegible] to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

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

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

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

7. GIVING OF NOTICES

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

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

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

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

10. UNIFORM SECURED NOTE

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

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

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which

Initials: [illegible]

[redacted]

VI MBCD LOAN [redacted]

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 [illegible] 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.

[redacted] (Seal)
MELISSA MARKS

PAY TO THE ORDER OF
FLAGSTAR BANK, FSB
WITHOUT RECOURSE

OLD SOUTH MORTGAGE CORP

BY: _____

PRINTED NAME: _____

ITS: _____

VOID

NOTE ENDORSEMENT

PAY TO THE ORDER OF
Flagstar Bank, FSB
WITHOUT RECOURSE

Old South Mortgage Corp

By: Sandra Yavello
Sandra Yavello
Loan Operations Associate

[Sign Original Only]

[redacted]

PAY TO THE ORDER OF
WITHOUT RECOURSE
FLAGSTAR BANK, FSB

BY:
JEAN A. BATMAN, SENIOR VICE PRESIDENT

BY:
JOHN P. KLEECKER, EXECUTIVE VICE PRESIDENT

Genworth Financial

** IMPORTANT **
LOAN CLOSING DATE IS REQUIRED TO ACTIVATE INSURANCE
- SEE ACTIVATION INSTRUCTIONS -

Attn:

From: GENWORTH MORTGAGE INSURANCE CORPORATION

CONTACT NUMBER: 800-444-8564

Date: 09/26/2007

COMMITMENT / CERTIFICATE OF INSURANCE

PLEASE VERIFY THAT ALL INFORMATION ON THIS COMMITMENT/CERTIFICATE MEETS YOUR REQUIREMENTS PRIOR TO REMITTING PREMIUM.

In consideration of the premium hereinafter set forth and in reliance upon the statements made in the application the, Company hereby issues this Commitment and Certificate of Insurance for the mortgage loan herein described subject to the terms and conditions of your Master Policy identified below, and subject to any special conditions that may be set forth below.

TERM OF COVERAGE	EXPIRATION DATE	EFFECTIVE DATE	MASTER POLICY NUMBER	COMMITMENT NUMBER
STD/ 1 MONTH	03/24/2008	09/28/2007	B222229F60	0301681460

INSURED'S NAME AND ADDRESS:	BORROWER NAME AND PROPERTY ADDRESS:
FLAGSTAR BANK, FSB 5151 CORPORATE DR TROY MI 48098-0000	MELISSA MARKS 209 PRESIDENTIAL CT ROUND O SC 29474-0000

LOAN TYPE	INSURED AMOUNT	SALES PRICE	APPRAISED VALUE	TERM OF LOAN	COVERAGE
FIXED RATE/FIXED PAYMENT	75,000	80,000	80,000	360 MONTHS	TOP 25%
LTV/OCCUPANCY	INITIAL PREMIUM RATE	RENEWAL RATE	RENEWAL TYPE	INITIAL PREMIUM	INITIAL TOTAL DUE
95 / PRIMARY	.67000000	.67000000	MONTHLY-LEVEL	ZERO MONTHLY	0.00

PREMIUM SCHEDULE • PREMIUMS MUST BE REMITTED MONTHLY.
.0700% x ORIG LOAN AMT x 1/12 (EFF MO RATE = .0728000%) FOR MOS 1-120,
THEREAFTER AT .2000% x ORIG LOAN AMT x 1/12 (EFF MO RATE = .0168800%).

FIRST PREMIUM PAYABLE 56.10

**NON-REFUNDABLE PREMIUM IF CANCELLED

FIXED RATE - EASY MONTHLY

SPECIAL CONDITIONS •

** ACTIVATION INSTRUCTIONS **
Please provide loan closing date and servicing information in the boxes below and FAX form to 800-866-8708 OR MAIL form to:
GENWORTH MORTGAGE INSURANCE CORP.
PO BOX 277197
ATLANTA GA 30384-7197
NO PAYMENT IS DUE NOW. Your first payment will be billed once Genworth receives the loan closing date.

* Insurance will not be in force until
* Genworth receives the loan closing date.

If other methods of providing loan closing dates are preferred, please call the Genworth Action Center at 800-444-8564 to request information.

SERVICING TRANSFER DATA *(complete only if servicing has been transferred):*

New Servicer's Name (Please print): _____

New Servicer's Loan Number: _____

Address: _____

City: _____ State: _____ Zip: _____

New Servicer's Contact: _____ Phone Number: (_____) _____-_____

**Refunds will be provided for non-refundable premiums if cancelled under Homeowners Protection Act of 1998.

Instructions to Lenders: Insurance coverage as set forth above shall become effective as of the loan closing date or such later date as mutually agreed to by you and the Company. Any revision or modification of the terms and conditions as set forth in this Commitment/Certificate, or failure to satisfy any Special Conditions specified above, without prior written consent of the Company, or any material change in circumstance occurring before coverage becomes effective resulting in the failure of the loan to qualify for insurance will invalidate this Commitment/Certificate and the related insurance coverage.

Insured's Certification: By tender of premium, or in case of "Zero Monthly" mortgage insurance, by submission of the date on which the referenced loan has closed, the Original Insured accepts the Company's offer set forth above and represents and certifies that the above Loan transaction has been consummated, in accordance with the loan documents provided to the Company by the Insured and the Original Insured understands and acknowledges that this Loan is covered by and subject to the terms and conditions of the Policy.

LENDER'S LOAN NUMBER	LOAN CLOSING DATE	PREMIUM REMITTED	DATE OF SIGNATURE
[redacted]			

AUTHORIZED REPRESENTATIVE OF LENDER

TELEPHONE NUMBER

CC(7/06)

PRESIDENT

SECRETARY

AUTHORIZED REPRESENTATIVE

000165 Nationstar

Private Mortgage Insurance Disclosure

Loan Number: [redacted]
Property Address: 239 PRESIDENTIAL CT
Property Address: 239 PRESIDENTIAL CT
ROUND O, SC 29474-4374
ROUND O, SC 29474-4374

You are obtaining a mortgage loan that requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments.

Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. This disclosure describes when cancellation and termination may occur. Please note that PMI is not the same as property/casualty insurance - such as homeowner's or flood insurance - which protects you against damage to the property. Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

In this disclosure, "loan" means the mortgage loan you are obtaining; "you" means the original borrower (or his or her successors or assigns); and "property" means the property securing the mortgage loan.

Initial Amortization Schedule
An amortization schedule showing the principal and interest due on your loan, along with the balance remaining after each scheduled payment, is attached for your reference.

Borrower Requested Cancellation of PMI
You have the right to request that PMI be canceled on or after the following dates:

(1) The date the principal balance of your loan is first scheduled to reach 80% of the original value of the property. This date is SEPTEMBER 1, 2018.

(2) The date the principal balance actually reaches 80% of the original value of the property.

"Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed. If this loan refinances an existing loan secured by the property, "original value" means the appraised value relied on by the lender to approve this loan.

PMI will only be canceled if all the following conditions are satisfied:

(1) you submit a written request for cancellation;
(2) you have a good payment history;
(3) you are current on the payments required by your loan; and
(4) we receive, if requested and at your expense, evidence satisfactory to the holder of your loan that the value of the property has not declined below its original value, and certification that there are no subordinate liens on the property.

A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the later of (a) the cancellation date, or (b) the date you submit a request for cancellation.

Automatic Termination of PMI
If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. This date is OCTOBER 1, 2019.
If you are not current on your loan payments as of that date, PMI will automatically terminate on the first day of the month immediately following the date you thereafter become current on your payments.

Exceptions to Cancellation and Automatic Termination
The cancellation and automatic termination requirements described above do not apply to certain loans that may present a higher risk of default. Your loan, however, does not fall into this category. Accordingly, the cancellation and automatic termination provisions described above apply to your loan.

I/we have received a copy of this disclosure.

MELISSA MARKS — Date 10/5/07

© 1999, 2001 America's Community Bankers®, Mortgage Bankers Association of America.

FEDERAL PRIVATE MORTGAGE INSURANCE CANCELLATION DATA SHEET

Borrower(s): MELISSA MARKS

Loan #: [redacted]

Settlement Date: OCTOBER 5, 2007

Borrower PMI Termination Date: SEPTEMBER 1, 2018

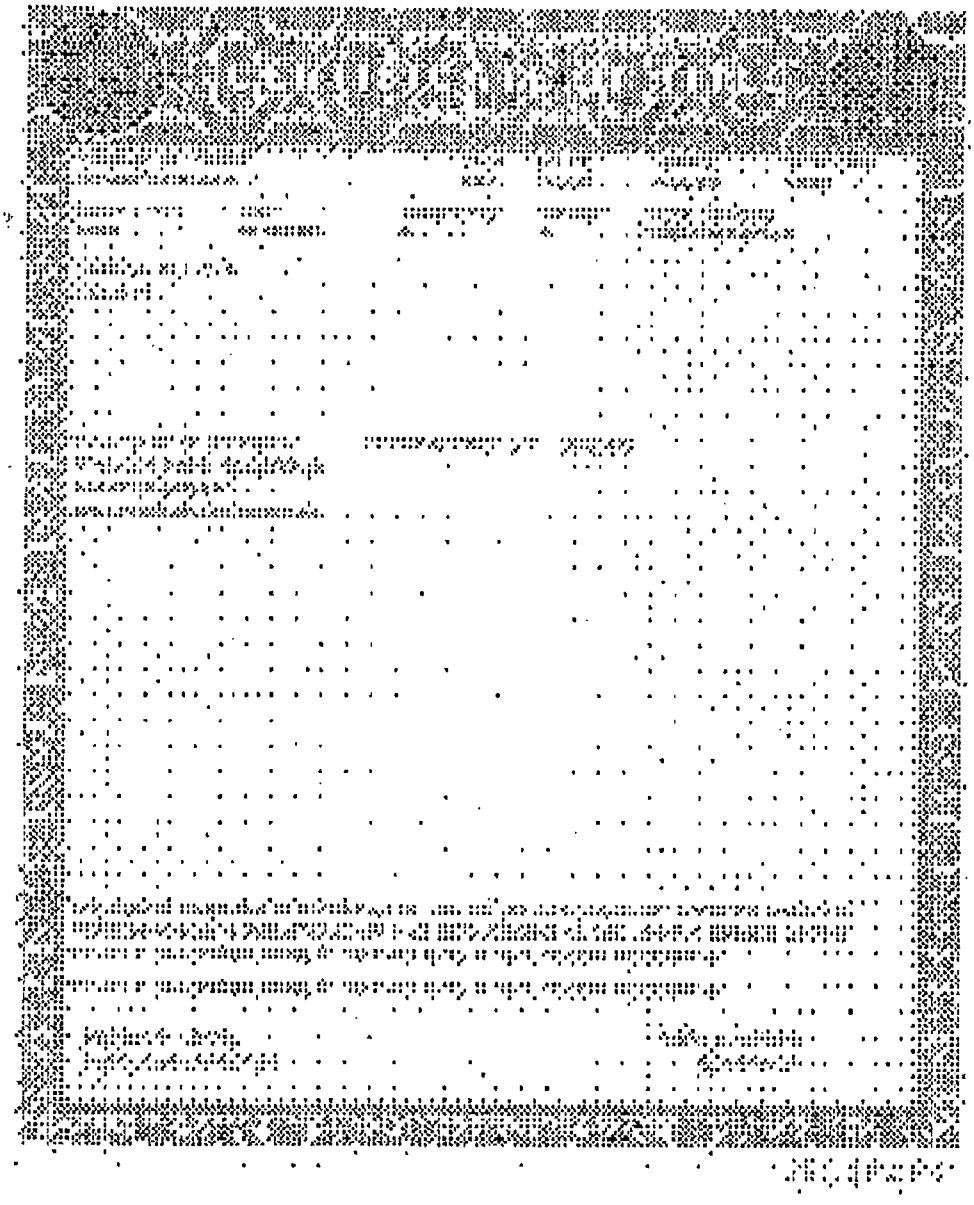
Mandatory PMI Termination Date: OCTOBER 1, 2019

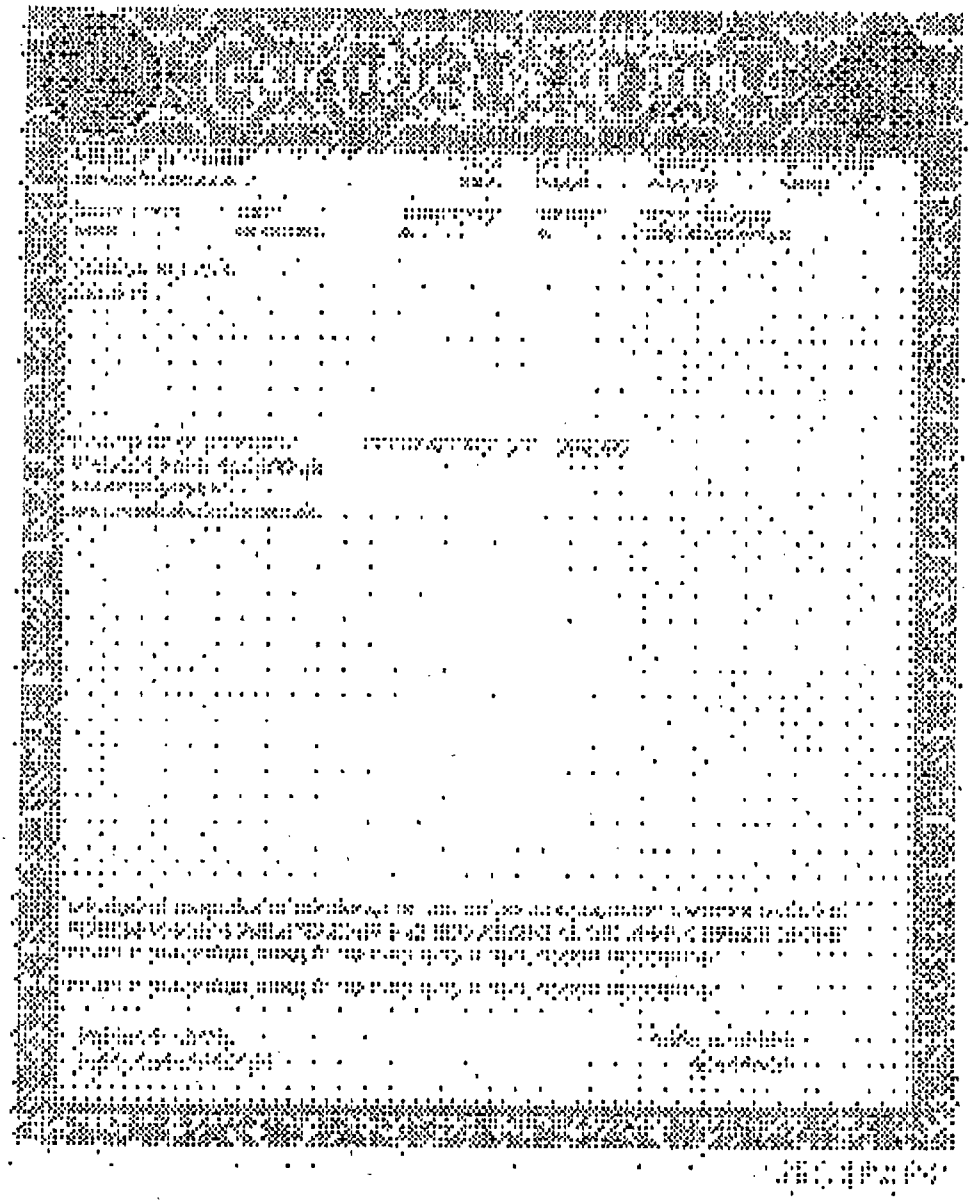
PMI Midpoint Date: NOVEMBER 1, 2022

© 1999, 2006 Online Documents Inc.
10-04-2007 12:11

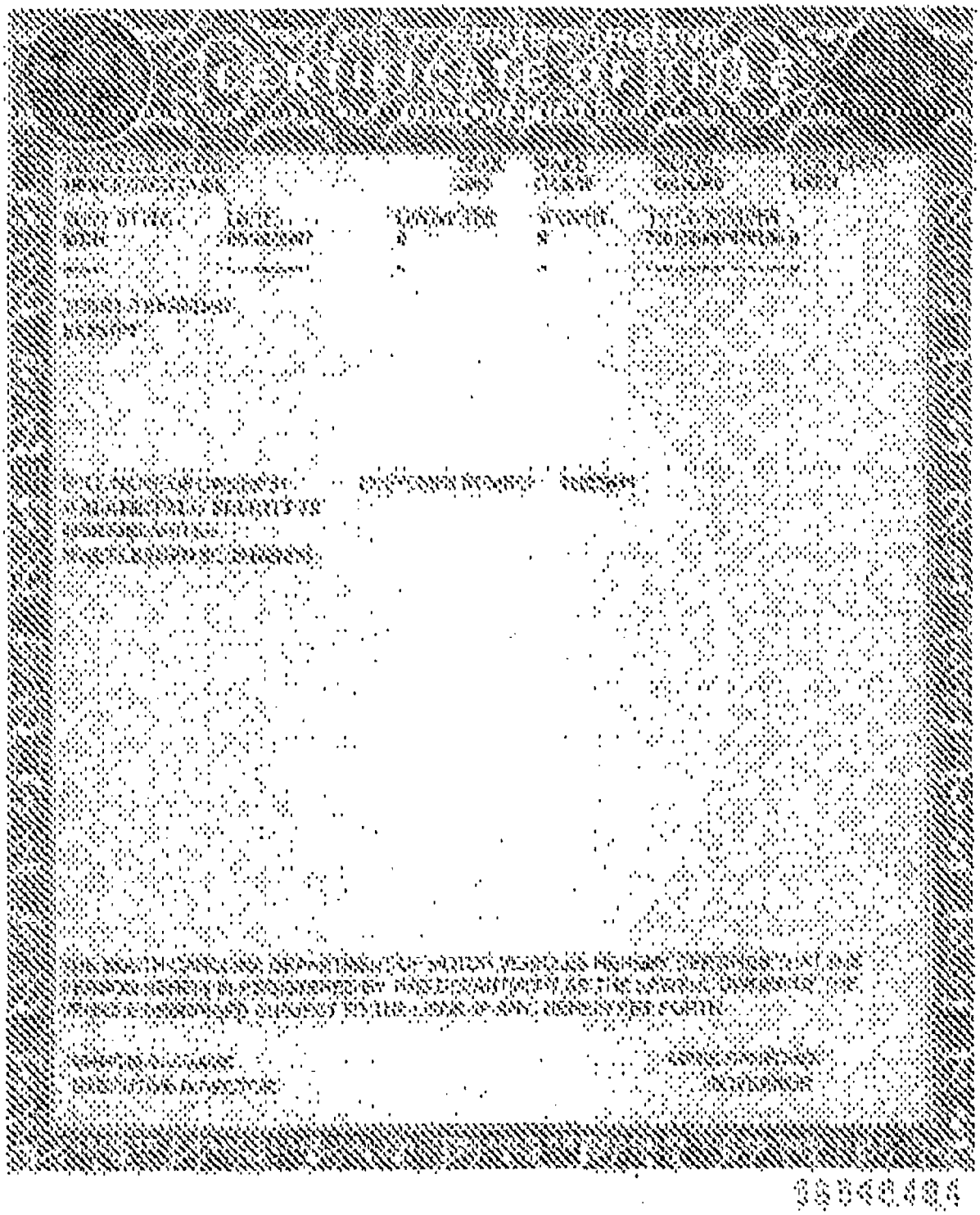
GPMI GFECMO 0311

000167 Nationstar





000169 Nationstar



Servicing Transfer Estimates

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

A. ☐ We may assign, sell or transfer the servicing of your loan while the loan is outstanding.

We are able to service your loan, and we
☐ will service your loan.
☐ will not service your loan.
☐ haven't decided whether to service your loan.

B. ☑ We do not service mortgage loans ☑ and we have not serviced mortgage loans in the past three years.
We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

2. For all mortgage loans that we make in the 12 month period after your mortgage loan is funded, we estimate that the percentage of such loans for which we will transfer servicing is between:

_____ 0 to 25% _____ 26 to 50% _____ 51 to 75% ___✓___ 76 to 100%

This estimate ☑ does ☐ does not include assignments, sales or transfers to affiliates or subsidiaries

This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. A. ☐ We have previously assigned, sold, or transferred the servicing of mortgage loans.

B. ☑ This is our record of transferring the servicing of mortgage loans we have made in:

Year	Percentage of Loans Transferred
2004	100 %
2005	100 %
2006	100 %

This information ☑ does ☐ does not include assignments, sales or transfers to affiliates or subsidiaries

Acknowledgment of Mortgage Loan Applicant(s)

We have read and understood the disclosure; and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below;

Melissa J. Martin 9/19/07
Applicant Melissa Martin Date

Applicant Date

Applicant Date

Applicant Date

CALYX Form 6-3-2/fm 1/98 Page 2 of 2

NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

APPLICATION NO. marks Date: 09/20/2007

PROPERTY ADDRESS: 208 Presidential
Round O, SC 29474 County:Colleton

You have the right to receive a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. We must receive your written request no later than 30 days after we notify you about the action taken on your application or you withdraw your application. If you would like a copy of the appraisal report, contact:

Old South Mortgage Corp.
4 Carriage Lane, Suite 403
Charleston, SC 29407

Melissa J. Marks 9/20/07
Melissa Marks (Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

NOTICE TO HOME APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on the loan application.

If you have questions concerning the terms of the loan, contact the lender.

Equifax	Experian	Trans Union
P.O. Box 740241	P.O. Box 2002	P.O. Box 1000
Atlanta, GA 30374	Allen, TX 75013-3742	Chester, PA 19022
(800) 685-1111	(888) 397-3742	(800) 916-8800

CREDIT SCORE DISCLOSURE

	Fair Isaac (BNPN) The range of possible credit scores under the model used is 300-850	Beacon (BQFX) The range of possible credit scores under the model used is 300-850	Empirica (TU) The range of possible credit scores under the model used is 336-818
Applicant	762	746	738
Co-Applicant			

Melissa J. Mosher 9/6/07
Applicant Date

Applicant Date

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through Old South Mortgage Corp. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.

2. I/We understand and agree that Old South Mortgage Corp. reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.

3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through Old South Mortgage Corp. As part of the application process, Old South Mortgage Corp. and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of the quality control program.
2. I/We authorize you to provide to Old South Mortgage Corp. and to any investor to whom Old South Mortgage Corp. may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. Old South Mortgage Corp. or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower Signature: Melissa Q Marks
Melissa Marks
SSN: [redacted] Date: 9/18/07

Co-Borrower Signature: _____
SSN: _____ Date: _____

9/19/2007 at 1:38 pm [ESTROYIMGFAX00] Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

PRIVACY POLICY DISCLOSURE

(Protection of the Privacy of Personal Non-Public Information)

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. This notice explains how you can limit our disclosing of personal information about you. The provisions of this notice will apply to former customers as well as current customers unless we state otherwise.

The Privacy Policy explains the following:

- Protecting the confidentiality of our customer information.
- Who is covered by the Privacy Policy.
- How we gather information.
- The types of information we share, why, and with whom.
- Opting Out - how to instruct us not to share certain information about you or not to contact you.

Protecting the Confidentiality of Customer Information:

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration, and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you but they must safeguard this information, and they may not use it for any other purposes.

Who is Covered by the Privacy Policy:

We provide our Privacy Policy to customers when they conduct business with our company. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance. This Privacy Policy applies to consumers who are current customers or former customers.

How We Gather Information:

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Applications, forms, and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, income, and credit references;
- Your transaction with us, our affiliates, or others. This information may include your account balances, payment history, and account usage;
- Consumer reporting agencies. This information may include account information and information about your credit worthiness;
- Public sources. This information may include real estate records, employment records, telephone numbers, etc.

Information We Share:

We may disclose information we have about you as permitted by law. We are required to or we may provide information about you to third-parties without your consent, as permitted by law, such as:

- To regulatory authorities and law enforcement officials.
- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.
- To report account activity to credit bureaus.
- To consumer reporting agencies.

Data Form - privacy.frm (9/03)

- To respond to a subpoena or court order, judicial process or regulatory authorities,
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

In addition, we may provide information about you to our service providers to help us process your applications or service your accounts. Our service providers may include billing service providers, mail and telephone service companies, lenders, investors, title and escrow companies, appraisal companies, etc.

We may also provide information about you to our service providers to help us perform marketing services. This information provided to these service providers may include the categories of information described above under "How We Gather Information" limited to only that which we deem appropriate for these service providers to carry out their functions.

We do not provide non-public information about you to any company whose products and services are being marketed unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

Opting Out

We also may share information about you within our corporate family of affiliate(s). We may share all of the categories of information we gather about you, including identification information (such as your name and address), credit reports (such as your credit history), application information (such as your income or credit references), your account transactions and experiences with us (such as your payment history), and information from other third parties (such as your employment history).

By sharing this information we can better understand your financial needs. We can then send you notification of new products and special promotional offers that you may not otherwise know about. For example, if you originally obtained a mortgage loan with us, we would know that you are a homeowner and may be interested in hearing how a home equity loan may be a better option than an auto loan to finance the purchase of a new car.

You may prohibit the sharing of application and third-party credit-related information within our company or any third-party company at any time. If you would like to limit disclosures of personal information about you as described in this notice, just check the appropriate box or boxes to indicate your privacy choices.

☑ Please do not share personal information about me with non-affiliated third-parties.

☑ Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.

☐ Please do not contact me with offers of products or services by mail.

☐ Please do not contact me with offers of products or services by telephone.

Note for Joint Accounts: Your Opt Out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your Opt Out will not apply to these separate accounts.

Melissa Marks	Old South Mortgage Corp.
Name	Company Name
8872 Trotwood Drive	4 Carriage Lane, Suite 4B1
Address	Address
North Charleston, SC 29418	Charleston SC, 29407
City, State, Zip	City, State, Zip
843-819-4N90	843-571-4210
Phone#	Phone#
Loan #	
Melissa J Marks 9/6/07	
Borrower's Signature Date	Co-Borrower's Signature Date

MORTGAGE BROKER FEE AGREEMENT FOR FINANCIAL SERVICES
OLD SOUTH MORTGAGE CORPORATION
OLD SOUTH MORTGAGE CORPORATION
4 CARRIAGE LANE, SUITE 403 CHARLESTON SC 29407
PH 800-849-2204 or 843-573-4780, FAX 843-573-4781

Melissa, Old South Mortgage is acting as your agent in providing mortgage brokerage services. As your agent we owe you a duty of the utmost care, honesty, and loyalty, including full disclosure of all material facts. We do not have an agency relationship with any other person. We will provide the services shown on the Good Faith Estimate (also signed at this time). These services will be paid for by the person indicated - you, the lender, or both. Read this contract carefully so that you can make an informed choice. You are entitled to a copy of this contract. Signing this contract does not constitute loan approval. This agreement is valid for ninety (90) days from 22 August 2007.

The following are your proposed loan terms: Loan amount of $76,000 that is a first mortgage based on a 30-year fixed rate of 7.00%

The brokerage fee paid to Old South Mortgage Corp. for this loan equals $853.00. Processing fees by Old South Mortgage Corp total $150.00. Therefore combined brokerage expenses equate to $1,003 and the percentage of total fees in relation to the loan amount is 1.32%. The dollar amount of the yield spread premium is up to $1,140 and the percentage of yield spread premium in relation to the loan amount can equal up to 1.5% the total of the yield spread premium and fees is not greater than $2,143 and this figure represented as a percentage in relation to the loan amount is 2.82%.

For purposes of this disclosure, a yield spread premium (YSP) is the amount paid to the broker by the lender based on the difference between the interest rate at which the broker originates the loan and the par, or market rate offered by a lender. If you would rather pay a lower interest rate, you may pay higher up front fees; if you pay less up front, you may pay a higher interest rate. Before you sign this contract, I can display alternatives for you. The amounts disclosed here apply only if you qualify for this loan. No fee will be charged if either the applicant or the lender turns down this loan.

The following agency is designated to receive complaints or inquiries about the origination and processing of your mortgage: South Carolina Department of Consumer Affairs, 3600 Forest Dr. 3rd Floor, Columbia, SC 29204 or PO Box 5757, Columbia, SC 29250; Phone - 803-734-4200 or toll free in SC only: 1-800-922-1594

I acknowledge by my signature that I have received a fully executed copy of this disclosure at the time of my application for a mortgage. It has been explained to me and I understand it. I understand that a copy of this disclosure will be maintained in my file with Old South Mortgage and I voluntarily enter into this mortgage transaction.

Melissa J. Markes 9/6/07 Melissa J. Markes
Borrowers Signature Date Printed Name

Borrowers Signature Date Printed Name

By signing below, the Mortgage Broker certifies that the information in this contract is accurate and complies with all provisions of section 8 of the Real Estate Settlement Procedures Act, 24 CFR part 3500 and South Carolina Law.

By [signature] 8-22-07
Old South Mortgage Corporation Date

9/21/2007 at 11:53 am)(EST)(HHGFAX09) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time r
eceived time.
09/27/2007 11:56 8436734701 OLDGOV PAGE 01
Page 1 of 1

Flagstar Bank

BROKER S
BROKER S

ENTER LOAN NUMBER | 3016840 | GO TO LOANTRAC | GO TO LOAN INFO | HOME

VIEW CONDITIONS

Flagstar Loan Number: [redacted]

Please remember to print your commitment letter prior to submitting conditions.

CONDITIONS

Prior To | At Closing | Cleared — Commitment Letter — Contact Underw

Prior To Conditions: The following conditions must be met and analyzed prior to closing.

1. Document the borrower's cash $% into the transaction.
2. Provide copy of Manufactured Home Certificate of Title or proof of application Manufactured Home Affidavit for the Retirement of Ti
Certification and confirmation of retirement from DMV.
3. Satisfactory Flood Certification
4. Copy of the certificate of title to the manufactured home, including the year, make, model, and VIN number of the unit, in addition
being in the borrower's name.
5. Copy of the homeowner's insurance policy showing the dwelling coverage equal to at least the mortgage balance or replacement c
new as construct by the appraiser
6. Per Flagstar policy, all "Prior To Closing" conditions must be satisfied at the same time.
7. Preliminary title commitment showing ALTA 7 endorsement will be issued at closing.
8. Provide Notice to Home Applicant (DOC 82249 or similar document) disclosure dated prior to closing.
9. Provide Notice to Receive Copy of Appraisal Report (DOC 82248 or similar document) dated prior to closing
10. Provide Privacy Disclosure (DOC 84067 or similar document) dated within 3 days of application.
11. 1 month current bk statement for [redacted] with checking acct [redacted]0826 Need complete bank statement with all pages for Wachovia
12 Underwriter: Vincie Williams/Kenwood, Please fax conditions to (866) 864-0659. Please call underwriter at (770) 352-0914, ext 3
Service Wilson at (770) 352-0914 ext 326 with any questions or concerns. You may also email the Kenwood team at
Kenwoodsupport@flagstar.com. Thank you for your business!!!

Print | Close Window

Back to Loantrac

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eceived time.

Doreas M. Tuten
Attorney at Law
Attorney at Law

Post Office Box 1494
Walterboro, South Carolina 29488

Telephone: (843) 542-6488
Facsimile: (843) 542-6410

FAX COVER SHEET

To: Dean

FAX Number: 843-573-6781

From: Mary-Margaret Whitt

Date: September 26, 2007

Pages including Cover Page: 1

These are the revised fees. Thank you!!!!

Taxes: Taxes currently due for 2007 are $422.37. 2007 taxes will be paid at the time of closing. Estimated taxes for 2008 are $422.37.

Fees:
$26,000.00 Loan:

Binder Fee:	$50.00
Doc Prep Fee:	$175.00 (paid by seller)
Attorneys Fee:	$400.00
Courier Fee	$50.00
E-mail Download Fee	$25.00
Title work:	$150.00

Title insurance (approximately): $300.00

If the mobile home must be deeded, these additional fees will be added:

Attorney's Fees:	$200.00
Deeds Fee - SCDMV:	$50.00
Fee to Obtain Title - SCDMV:	$35.00
Affidavit to Retire - Recording:	$10.00
Affidavit of Lien - Recording:	$10.00

Our e-mail address is: tutenlaw@lowcountry.com

THIS TRANSMITTAL IS INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY TO WHICH IT IS ADDRESSED AND MAY CONTAIN INFORMATION THAT IS PRIVILEGED AND CONFIDENTIAL. IF THE READER OF THIS TRANSMITTAL IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE FOR DELIVERING THE TRANSMITTAL TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE AND RETURN THE ORIGINAL TRANSMITTAL TO US.

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09/27/2007 11:04 8455734781 OLCSOV PAGE 04

Preview ICL

Stewart
Stewart Title Guaranty Company

September 26, 2007

Peggy A. Powell
Division Attorney

[redacted]
Regular Mail, FSB
Its successors and/or assigns
8181 Corporate Drive
Troy, MI 48098

Re: Insured Closing Service
Rhyne/Norcross Nelson Mortg

Property Address:
200 Presidential Court
Round O, SC 29474

480002
Doreen N Tuten/DBA Gilbert Title Insurance
222 Wisteria Street
P. O. Box 1014
Walterboro, SC 29488

Dear Madam or Sir:

When the insurance of Stewart Title Guaranty Company (the "Company") is requested for your protection in connection with closings of real estate transactions in which you are to be the: (a) lessee of an interest in land, (b) purchaser of an interest in land, or (c) lender secured by a mortgage (including any other security instrument) of an interest in land, or assignee of a warehouse lender, the Company, subject to the Conditions and Exclusions set forth below, hereby agrees to reimburse you actual loss incurred by you in connection with such closings when conducted by the issuing Agent (an agent authorized to issue title insurance for the Company) or the Approved Attorney (an attorney upon whose certification of title the Company issues title insurance) and which such loss arises out of:

1. Failure of the issuing Agent or Approved Attorney to comply with your written closing instructions to the extent that they relate to (a) the status of the title to said interest in land or the validity, enforceability and priority of the lien of said mortgage on said interest in land, including the obtaining of documents and the disbursement of funds necessary to establish such status of title or lien, or (b) the obtaining of any other document, specifically requested by you, but not to the extent that said instructions require a determination of the validity, enforceability or effectiveness of such other document, or (c) the collection and payment of funds due you, or

2. Fraud, dishonesty or negligence of the issuing Agent or Approved Attorney in handling your funds or documents in connection with such closings to the extent such fraud, dishonesty or negligence relates to the status of the title to said interest in land or to the validity, enforceability and priority of the lien of said mortgage on said interest in land,

If you are a lender protected under the foregoing paragraph, your borrower, your assignee and your successors in connection with a loan secured by a mortgage shall be protected as if this letter were addressed to them.

CONDITIONS AND EXCLUSIONS

1. The Company will not be liable to you for loss arising out of:

A. Failure of the issuing Agent or Approved Attorney to comply with your closing instructions which require title insurance protection inconsistent with that set forth in the insurance binders or commitment issued by the Company. Instructions which require the removal of specific exceptions to title or compliance with the requirements contained in said binders or commitment shall not be deemed to be inconsistent.

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eceived time.

G. Loss or impairment of your funds in the course of collection or while on deposit with a bank due to bank failure, insolvency or suspension, except such as shall result from failure of the Issuing Agent or the Approved Attorney to comply with your written closing instructions to deposit the funds in a bank which you designated by name.

H. Mechanics' and materialmen's liens in connection with your purchase or lease or construction loan transactions, except to the extent that protection against such liens is afforded by a title insurance binder, commitment or policy of the Company.

I. Fraud, dishonesty or negligence of your employee, agent, attorney or broker,

J. Your settlement or release of any claim without the written consent of the Company,

K. Any matters created, suffered, assumed or agreed to by you or known to you.

2. If the closing is to be conducted by an Approved Attorney, a title insurance binder or commitment for the issuance of a policy of title insurance of the Company must have been received by you prior to the transmission of your final closing instructions to the Approved Attorney.

3. When the Company shall have reimbursed you pursuant to this letter, it shall be subrogated to all rights and remedies which you would have had against any person or property had you not been so reimbursed. Liability of the Company for such reimbursement shall be reduced to the extent that you have knowingly and voluntarily impaired the value of such right of subrogation.

4. Protection herein offered shall not extend to any transaction in which the funds are received by the Issuing Agent or Approved Attorney exceeds $10 million. The Company shall have no liability of any kind for the actions or omissions of the Issuing Agent or Approved Attorney in such a transaction except as may be derived under the Company's commitment for title insurance, policy of title insurance or other express written agreement. Please contact the Company if you have such a transaction and desire the protections of this letter to apply to it. This paragraph shall not apply to individual mortgage loan transactions on individual one-to-four-family residential properties (including residential townhouses, condominium and cooperative apartment units).

5. Any liability of the Company for loss incurred by you in connection with closings of real estate transactions by an Issuing Agent or Approved Attorney shall be limited to the protection provided by this letter. However, this letter shall not reduce the protection afforded by a title insurance binder, commitment or policy of the Company.

6. Claims shall be made promptly to the Company at its principal office at P.O. Box 2029 in Houston, Texas 77252-2029. When the failure to give prompt notice shall prejudice the Company, then liability of the Company hereunder shall be reduced to the extent of such prejudice. The Company shall not be liable hereunder unless notice of claim in writing is received by the Company within sixty (60) days from the date of discovery of loss. The Company shall not be liable hereunder unless notice of claim in writing is received by the Company at its Home Office in Houston, Texas, within one year from the date of closing.

7. The protection herein offered does not extend to real property transactions in Georgia, Texas, New Jersey, New Mexico, Florida, Virginia, Vermont, Louisiana, Pennsylvania, North Carolina, Ohio, West Virginia and New York.

Any claim arising under this letter will be submitted to arbitration pursuant to the title insurance arbitration rules of the American Land Title Association.

Any previous insured closing service letter or similar agreement is hereby canceled, except as to closings of your real estate transactions regarding which you have previously sent or within 30 days hereafter send written closing instructions to the Issuing Agent or Approved Attorney.

By: [signature]

Holly A. Powell
Counsel Attorney

002/876 Limitations CPL/002

222 Waterman Street P. O. Box 1604 * Wethersfield, CT 06109 * (860)563-0495

09/27/2007 at 3:11 pm [FSTBOYIHGFAX09] Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true re ceived time.
09/27/2007 15:12 8435734781 CLOSOV PAGE 01

Flagstar Bank

BROKER $
BROKER $

ENTER LOAN NUMBER | 5016840002 | GO LOAN TRAC | GO LOAN INFO | HOME

VIEW CONDITIONS

Flagstar Loan Number [redacted]

Please remember to print your commitment letter prior to submitting conditions.

CONDITIONS

Prior To | At Closing | Closing | Commitment Letter | Contact | Actions

Prior To Conditions: The following conditions must be met and analyzed prior to closing.

1. Document the borrower's own 5% into the transaction.
2. Provide copy of Manufactured Home Certificate of Title or proof of recorded Manufactured Home Affidavit for the Retirement of Title Certificate and confirmation of retirement from DMV
3. Satisfactory Flood Certification
4. Copy of the certificate of title to the manufactured home, indicating the year, make, model, and VIN number of the unit, in addition being in the borrowers name.
5. Copy of the borrowerpart insurance policy showing the dwelling coverage equal to at least the mortgage balance or replacement cost new as presumed by the appraiser.
6. Per Flagstar policy, all "Prior To Closing" conditions must be submitted at the same time.
7. Preliminary title commitment showing ALTA 7 endorsement will be issued at closing
8. Provide Notice to Home Applicant (DOC #2240 or newer document) disclosure dated prior to closing.
9. Provide Notice to Receive Copy of Appraisal Report (DOC #3343 or newer document) dated prior to closing
10. Provide Privacy Disclosure (DOC #4694 or newer document) dated within 3 days of application.
11. 1 month current bank statement for asset to evidence acct ****3026 need complete bank statement with all pages for Wachovia
12. Underwriter Valerie Wilson/Dunwoody. Please fax conditions to (800) 924-0606. Please call underwriter at (770) 353-0044, ext 3 Service Fusion at (770) 362-0044 ext 120 with any questions or concerns. You may also email the Dunwoody team at DunwoodySupport@flagstar.com. Thank you for your business!!

Back to Loan Trac

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5151 CORPORATE DRIVE, TROY MICHIGAN 48098 | PHI

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NOTICE TO HOME APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on the loan application.

If you have questions concerning the terms of the loan, contact the lender.

Equifax	Experian	Trans Union
P.O. Box 740241	P.O. Box 2002	P.O. Box 1000
Atlanta, GA 30374	Allen, TX 75013-3742	Chester, PA 19022
(800) 685-1111	(888) 397-3742	(800) 916-8800

CREDIT SCORE DISCLOSURE

	Fair Isaac (FICO)	Experian (EQUIFAX)	Equifax (TU)
	The range of possible credit scores under the model used is 300-850	The range of possible credit scores under the model used is 300-850	The range of possible credit scores under the model used is 336-818
Applicant:	762	746	738
Co-Applicant:			

Applicant — Date — Applicant — Date

9/6/07

000183 Nationstar

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Hazard Policy Binder: DBYRU

Presented by: Cliff Heath Ins.
1730 Savannah Hwy.
Charleston, SC 29407
843-766-8216
fax 766-8052

Flagstar Bank, FSB
ISAOA
P.O. Box 7026
Troy, MI 48007-7026
Loan # [redacted]

Applicant: MARKS, MELISSA

Dates of Coverage: 9-27-07 to 9-27-08

Property Address: 209 Presidential Court
Moncks Corner, SC 29474

$50,000 Limit of Liability
$ 500 Medical Payments

Premium Amount, Binder, Policy, Attached, Lender/Mortgagee Clause, ATV, Condominium Unit(s), Fire/Smoke/Explosion Damages, Animal, Gun, Unoccupied, Multi-Family Unit(s), Day Care, Business Conducted from Residence, Wind Deductible, Swimming Pool Exclusion/Limitation applies.

Location 1

$ 83,000 Dwelling (A)
$ 10,500 Personal Property (C)
$ 8,200 Other Structures (B)
$ 1,000 Theft Building
$ 1,000 Loss of Use (D)

Coverage Form: Basic Valuation: ACV
Coinsurance: 80%
Deductible: $500 Deductible applies to Dwelling and Contents separately

Special Wind Deductible/Conditions:
Wind and Hail Coverage is excluded if the property is located in a Beach Zone and/or is eligible for any State or Federal Wind Pool Coverage. Properties located in Beaufort, Charleston, Georgetown or Horry County will carry a Wind and Hail deductible equal to 5% of Coverage "A", subject to a minimum deductible of $2,000.

Total Premium for One Year: $1029.72

Please make check payable to Cliff Heath Insurance and mail to my attention.

(Michelle Whitehead)

Thank you.

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BROKER 5
BROKER 5

ENTER LOAN NUMBER | OR LOAN MAG | GO LOAN ID | HOME

ORDER FLOOD CERT

Flagstar Loan Number: [redacted] Borrower Name: MELISSA MARKS

FLOOD INFORMATION

This property does not require flood insurance.
You may print this page for your records

Loan Information

Lender Name & Address:	Collateral/Property Address:
Flagstar Bank 5151 Corporate Dr. Troy, MI 48098	209 PRESIDENTIAL CT ROUND O, SC 29474

Flood Information

Flood Zone:	X
Community:	FOSI
Flood Certificate:	07081C0503
Map Number:	450209
Map Panel:	0385
Panel Suffix:	F

First American Flood Data Services
http://www.floodcert.com/
1-800-447-1772

Back to Location

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NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

APPLICATION NO. marks Date: 08/23/2007

PROPERTY ADDRESS: 109 Presidential
Round O, SC 29474 County:Colleton

You have the right to receive a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. We must receive your written request no later than 30 days after we notify you about the action taken on your application or you withdraw your application. If you would like a copy of the appraisal report, contact :

Old South Mortgage Corp.
4 Carriage Lane, Suite 403
Charleston, SC 29407

Melissa J. Marks 9/6/07
(Melissa Marks) (Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

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PRIVACY POLICY DISCLOSURE

(Protection of the Privacy of Personal Non-Public Information)

(Protection of the Privacy of Personal Non-Public Information)

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. This notice explains how you can limit our disclosing of personal information about you. The provisions of this notice will apply to former customers as well as current customers unless we state otherwise.

The Privacy Policy explains the Following:

- Protecting the confidentiality of our customer information.
- Who is covered by the Privacy Policy.
- How we gather information.
- The types of information we share, why, and with whom.
- Opting Out - how to instruct us not to share certain information about you or not to contact you.

Protecting the Confidentiality of Customer Information:

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration, and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you but they must safeguard this information, and they may not use it for any other purposes.

Who is Covered by the Privacy Policy:

We provide our Privacy Policy to customers when they conduct business with our company. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance. This Privacy Policy applies to consumers who are current customers or former customers.

How We Gather Information:

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Applications, forms, and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, income, and credit references;
- Your transaction with us, our affiliates, or others. This information may include your account balances, payment history, and account usage;
- Consumer reporting agencies. This information may include account information and information about your credit worthiness;
- Public sources. This information may include real estate records, employment records, telephone numbers, etc.

Information We Share:

We may disclose information we have about you as permitted by law. We are required to or we may provide information about you to third-parties without your consent, as permitted by law, such as:

- To regulatory authorities and law enforcement officials.
- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.
- To report account activity to credit bureaus.
- To consumer reporting agencies.

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- To respond to a subpoena or court order, judicial process or regulatory authorities
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

In addition, we may provide information about you to our service providers to help us process your applications or service your accounts. Our service providers may include billing service providers, mail and telephone service companies, lenders, investors, title and escrow companies, appraisal companies, etc.

We may also provide information about you to our service providers to help us perform marketing services. This information provided to these service providers may include the categories of information described above under "How We Gather Information" limited to only that which we deem appropriate for these service providers to carry out their functions.

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We also may share information about you within our corporate family of affiliate(s). We may share all of the categories of information we gather about you, including identification information (such as your name and address), credit reports (such as your credit history), application information (such as your income or credit references), your account transactions and experiences with us (such as your payment history), and information from other third parties (such as your employment history).

By sharing this information we can better understand your financial needs. We can then send you notification of new products and special promotional offers that you may not otherwise know about. For example, if you originally obtained a mortgage loan with us, we would know that you are a homeowner and may be interested in hearing how a home equity loan may be a better option than an auto loan to finance the purchase of a new car.

You may prohibit the sharing of application and third-party credit-related information within our company or any third-party company at any time. If you would like to limit disclosure of personal information about you as described in this notice, just check the appropriate box or boxes to indicate your privacy choices.

☑ Please do not share personal information about me with non-affiliated third-parties.

☑ Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.

☐ Please do not contact me with offers of products or services by mail.

☐ Please do not contact me with offers of products or services by telephone.

Note for Joint Accounts: Your Opt Out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your Opt Out will not apply to those separate accounts.

Melissa Marks	Old South Mortgage Corp.
Name	Company Name
8672 Trailwood Drive	6 Carriage Lane, Suite 403
Address	Address
North Charleston, SC 29418	Charleston SC, 29407
City, State, Zip	City, State, Zip
843-478-4490	843-573-4706
Phone#	Phone #
marks	
Loan #	
Melissa J. Marks 9/6/07	
Borrower's Signature Date	Co-Borrower's Signature Date

Dorcas M. Tuten
Attorney at Law
Attorney at Law

Post Office Box 1694
Walterboro, South Carolina 29488

Telephone: (843) 542-9495
Facsimile: (843) 542-9536

October 8, 2007

VIA FEDERAL EXPRESS
Flagstar Bank
Closed Package Receiving Mail Stop W-800-1
5151 Corporate Drive
Troy, Michigan 48098

RETURN OF CLOSING DOCUMENTS

Enclosed is the original settlement statement, copy of the mortgage, and the original loan documents signed in connection with the following real estate transaction:

Closing/Loan Date:	October 5, 2007
Loan Number:	[redacted]
Borrower:	Melissa Marks
Seller:	Paul Walker
Property Address:	209 Presidential Court Round O, South Carolina 29488

Thank you for your business!!! Please do not hesitate to contact me if you have any questions.

VI MBOD LOAN #[redacted]

O. Delivery of Closed Loan Package - The closed loan package must be received within 72 hours of disbursement (96 hours for AK and HI). Packages that are not received within this time frame will be charged a $100.00 per day fee and/or any marketing loss incurred by Flagstar Bank until the package is received.

PLEASE SEND ALL CLOSED LOAN PACKAGES BY OVERNIGHT DELIVERY TO:

FLAGSTAR BANK
CLOSED PACKAGE RECEIVING MAIL STOP W-800-1
5151 CORPORATE DRIVE
TROY, MI 48098

P. Final Documents - All recorded documents and the final title policy, if applicable, must be received within 90 days from the closing date.

PLEASE SEND ALL FINAL DOCUMENTS TO:

FLAGSTAR BANK
Final Documents Mail Stop W-800-1
5151 Corporate Drive
Troy, MI 48098

Q. Please read the SPECIFIC CONDITIONS that are made part of these Closing Instructions for any other outstanding conditions that must be met prior to closing this loan. If there are any necessary items missing from the closing package, please contact the Closer/Loan Originator immediately.

Closing Agent Signature [signature] 10/5/07
Printed Name /Date
Dorcas M. Tuten

*****SPECIFIC CONDITIONS*****

THE SETTLEMENT AGENT AND/OR TITLE COMPANY MUST NOTIFY FLAGSTAR BANK VIA A PHONE CALL TO (800) 447-7181 IMMEDIATELY IF IT HAS KNOWLEDGE THAT:
1. the subject property changed ownership within the preceding 60 days; or
2. this mortgage transaction is one of multiple purchase transactions, involving the same buyer that has occured within the previous 90 days; or
3. this transaction involves cash back to the buyer at the closing that is in excess of 5 percent of the purchase price

01. Satisfactory title work -- an ALTA 7 endorsement must accompany all title work for a manufactured home. The endorsement should ensure that the land described in the policy as the insured property includes the manufactured housing unit located on the land as of the date of the policy.
02. Sign and Date Typed Loan Application
03. Total New House Payment Including Taxes and Insurance Cannot Exceed $(690).
04. Borrower's Cash Used for Closing, Net of the Original Real Estate Broker's Deposit (if applicable), Cannot Exceed $(6000).
05. If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Insure Over These Rights
06. Flagstar Bank to Have First and Only Lien
07. Title Work to Prove no Delinquent Taxes, Undisclosed Liens, Judgments or Assessments or Approval May Be Null and Void
08. One General Authorization Form
09. Zero-up front monthly M.I. has been ordered on this loan. The monthly M.I. premium must be included in the payment letter and the Truth-in-Lending.
10. All Applicable Riders and Disclosures per Product Descriptions and FHMA/FHLMC Guidelines
11. Flood Hazard Notice Sent
12. Any property tax figures that are available at the time of settlement must be paid at closing. Do NOT escrow for

AMORTIZATION SCHEDULE

NAME: MELISSA MARKS
NAME: MELISSA MARKS
LN AMT: $76,000.00
TERM: 360

PROD: 1400
PROD: 1400
DESC: FS - (1183) AGBOY 30 YRAR FIXED

PMT #	PAYMENT AMOUNT	INT RATE	DISTRIBUTION PRIN	DISTRIBUTION INT	ENDING BALANCE	PMI PAYMENT	LOAN TO VALUE
1	$505.63	7.000%	$62.30	$443.33	$75,937.70	$55.10	94.92%
2	$505.63	7.000%	$62.66	$442.97	$75,875.04	$55.10	94.84%
3	$505.63	7.000%	$63.03	$442.60	$75,812.01	$55.10	94.77%
4	$505.63	7.000%	$63.39	$442.24	$75,748.62	$55.10	94.69%
5	$505.63	7.000%	$63.76	$441.87	$75,684.86	$55.10	94.61%
6	$505.63	7.000%	$64.14	$441.49	$75,620.72	$55.10	94.53%
7	$505.63	7.000%	$64.51	$441.12	$75,556.21	$55.10	94.45%
8	$505.63	7.000%	$64.89	$440.74	$75,491.32	$55.10	94.36%
9	$505.63	7.000%	$65.26	$440.37	$75,426.06	$55.10	94.28%
10	$505.63	7.000%	$65.64	$439.99	$75,360.42	$55.10	94.20%
11	$505.63	7.000%	$66.03	$439.60	$75,294.39	$55.10	94.12%
12	$505.63	7.000%	$66.41	$439.22	$75,227.98	$55.10	94.03%
13	$505.63	7.000%	$66.80	$438.83	$75,161.18	$55.10	93.95%
14	$505.63	7.000%	$67.19	$438.44	$75,093.99	$55.10	93.87%
15	$505.63	7.000%	$67.58	$438.05	$75,026.41	$55.10	93.78%
16	$505.63	7.000%	$67.98	$437.65	$74,958.43	$55.10	93.70%
17	$505.63	7.000%	$68.37	$437.26	$74,890.06	$55.10	93.61%
18	$505.63	7.000%	$68.77	$436.86	$74,821.29	$55.10	93.53%
19	$505.63	7.000%	$69.17	$436.46	$74,752.12	$55.10	93.44%
20	$505.63	7.000%	$69.58	$436.05	$74,682.54	$55.10	93.35%
21	$505.63	7.000%	$69.98	$435.65	$74,612.56	$55.10	93.27%
22	$505.63	7.000%	$70.39	$435.24	$74,542.17	$55.10	93.18%
23	$505.63	7.000%	$70.80	$434.83	$74,471.37	$55.10	93.09%
24	$505.63	7.000%	$71.21	$434.42	$74,400.16	$55.10	93.00%
25	$505.63	7.000%	$71.63	$434.00	$74,328.53	$55.10	92.91%
26	$505.63	7.000%	$72.05	$433.58	$74,256.48	$55.10	92.82%
27	$505.63	7.000%	$72.47	$433.16	$74,184.01	$55.10	92.73%
28	$505.63	7.000%	$72.89	$432.74	$74,111.12	$55.10	92.64%
29	$505.63	7.000%	$73.32	$432.31	$74,037.80	$55.10	92.55%
30	$505.63	7.000%	$73.74	$431.89	$73,964.06	$55.10	92.46%
31	$505.63	7.000%	$74.17	$431.46	$73,889.89	$55.10	92.36%
32	$505.63	7.000%	$74.61	$431.02	$73,815.28	$55.10	92.27%
33	$505.63	7.000%	$75.04	$430.59	$73,740.24	$55.10	92.18%
34	$505.63	7.000%	$75.48	$430.15	$73,664.76	$55.10	92.08%
35	$505.63	7.000%	$75.92	$429.71	$73,588.84	$55.10	91.99%
36	$505.63	7.000%	$76.36	$429.27	$73,512.48	$55.10	91.89%
37	$505.63	7.000%	$76.81	$428.82	$73,435.67	$55.10	91.79%
38	$505.63	7.000%	$77.26	$428.37	$73,358.41	$55.10	91.70%
39	$505.63	7.000%	$77.71	$427.92	$73,280.70	$55.10	91.60%
40	$505.63	7.000%	$78.16	$427.47	$73,202.54	$55.10	91.50%
41	$505.63	7.000%	$78.62	$427.01	$73,123.92	$55.10	91.40%
42	$505.63	7.000%	$79.07	$426.55	$73,044.85	$55.10	91.31%
43	$505.63	7.000%	$79.54	$426.09	$72,965.31	$55.10	91.21%
44	$505.63	7.000%	$80.00	$425.63	$72,885.31	$55.10	91.11%
45	$505.63	7.000%	$80.47	$425.16	$72,804.84	$55.10	91.01%
46	$505.63	7.000%	$80.94	$424.69	$72,723.90	$55.10	90.90%
47	$505.63	7.000%	$81.41	$424.22	$72,642.49	$55.10	90.80%
48	$505.63	7.000%	$81.88	$423.75	$72,560.61	$55.10	90.70%
49	$505.63	7.000%	$82.36	$423.27	$72,478.25	$55.10	90.60%
50	$505.63	7.000%	$82.84	$422.79	$72,395.41	$55.10	90.49%
51	$505.63	7.000%	$83.32	$422.31	$72,312.09	$55.10	90.39%
52	$505.63	7.000%	$83.81	$421.82	$72,228.28	$55.10	90.29%
53	$505.63	7.000%	$84.30	$421.33	$72,143.98	$55.10	90.18%
54	$505.63	7.000%	$84.79	$420.84	$72,059.19	$55.10	90.07%
55	$505.63	7.000%	$85.28	$420.35	$71,973.91	$55.10	89.97%

THIS AMORTIZATION SCHEDULE IS BASED ON THE TERMS SET FORTH ABOVE AND ASSUMES THAT PAYMENTS ARE MADE AS SCHEDULED AND THAT NO PREPAYMENTS OCCUR PRIOR TO THE MATURITY DATE OF THE LOAN. IT IS PROVIDED AS AN EXAMPLE ONLY. IF IT IS FOR AN ADJUSTABLE RATE MORTGAGE LOAN, IT ASSUMES HYPOTHETICAL INTEREST RATE AND PAYMENT CHANGES THAT MAY DIFFER FROM ACTUAL CHANGES. PMI PAYMENT MAY BE DISCONTINUED PRIOR TO REACHING THE PMI CANCELLATION DATE IF PREMIUMS WERE PAID AT THE TIME OF LOAN CLOSING.

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GAMS 0200

AMORTIZATION SCHEDULE

NAME: MELISSA MARKS
NAME: MELISSA MARKS
LN AMT: $76,000.00
TERM: 360

PMT #	PAYMENT AMOUNT	INT RATE	DISTRIBUTION PRIN	DISTRIBUTION INT	ENDING BALANCE	PMI PAYMENT	LOAN TO VALUE
56	$505.63	7.000%	$85.78	$419.85	$71,888.13	$55.10	89.86%
57	$505.63	7.000%	$86.28	$419.35	$71,801.85	$55.10	89.75%
58	$505.63	7.000%	$86.79	$418.84	$71,715.06	$55.10	89.64%
59	$505.63	7.000%	$87.29	$418.34	$71,627.77	$55.10	89.53%
60	$505.63	7.000%	$87.80	$417.83	$71,539.97	$55.10	89.42%
61	$505.63	7.000%	$88.31	$417.32	$71,451.66	$55.10	89.31%
62	$505.63	7.000%	$88.83	$416.80	$71,362.83	$55.10	89.20%
63	$505.63	7.000%	$89.35	$416.28	$71,273.48	$55.10	89.09%
64	$505.63	7.000%	$89.87	$415.76	$71,183.61	$55.10	88.98%
65	$505.63	7.000%	$90.39	$415.24	$71,093.22	$55.10	88.87%
66	$505.63	7.000%	$90.92	$414.71	$71,002.30	$55.10	88.75%
67	$505.63	7.000%	$91.45	$414.18	$70,910.85	$55.10	88.64%
68	$505.63	7.000%	$91.98	$413.65	$70,818.87	$55.10	88.52%
69	$505.63	7.000%	$92.52	$413.11	$70,726.35	$55.10	88.41%
70	$505.63	7.000%	$93.06	$412.57	$70,633.29	$55.10	88.29%
71	$505.63	7.000%	$93.60	$412.03	$70,539.69	$55.10	88.17%
72	$505.63	7.000%	$94.15	$411.48	$70,445.54	$55.10	88.06%
73	$505.63	7.000%	$94.70	$410.93	$70,350.84	$55.10	87.94%
74	$505.63	7.000%	$95.25	$410.38	$70,255.59	$55.10	87.82%
75	$505.63	7.000%	$95.81	$409.82	$70,159.78	$55.10	87.70%
76	$505.63	7.000%	$96.36	$409.27	$70,063.42	$55.10	87.58%
77	$505.63	7.000%	$96.93	$408.70	$69,966.49	$55.10	87.46%
78	$505.63	7.000%	$97.49	$408.14	$69,869.00	$55.10	87.34%
79	$505.63	7.000%	$98.06	$407.57	$69,770.94	$55.10	87.21%
80	$505.63	7.000%	$98.63	$407.00	$69,672.31	$55.10	87.09%
81	$505.63	7.000%	$99.21	$406.42	$69,573.10	$55.10	86.97%
82	$505.63	7.000%	$99.79	$405.84	$69,473.31	$55.10	86.84%
83	$505.63	7.000%	$100.37	$405.26	$69,372.94	$55.10	86.72%
84	$505.63	7.000%	$100.95	$404.68	$69,271.99	$55.10	86.59%
85	$505.63	7.000%	$101.54	$404.09	$69,170.45	$55.10	86.46%
86	$505.63	7.000%	$102.14	$403.49	$69,068.31	$55.10	86.34%
87	$505.63	7.000%	$102.73	$402.90	$68,965.58	$55.10	86.21%
88	$505.63	7.000%	$103.33	$402.30	$68,862.25	$55.10	86.08%
89	$505.63	7.000%	$103.93	$401.70	$68,758.32	$55.10	85.95%
90	$505.63	7.000%	$104.54	$401.09	$68,653.78	$55.10	85.82%
91	$505.63	7.000%	$105.15	$400.48	$68,548.63	$55.10	85.69%
92	$505.63	7.000%	$105.76	$399.87	$68,442.87	$55.10	85.55%
93	$505.63	7.000%	$106.38	$399.25	$68,336.49	$55.10	85.42%
94	$505.63	7.000%	$107.00	$398.63	$68,229.49	$55.10	85.29%
95	$505.63	7.000%	$107.62	$398.01	$68,121.87	$55.10	85.15%
96	$505.63	7.000%	$108.25	$397.38	$68,013.62	$55.10	85.02%
97	$505.63	7.000%	$108.88	$396.75	$67,904.74	$55.10	84.88%
98	$505.63	7.000%	$109.52	$396.11	$67,795.22	$55.10	84.74%
99	$505.63	7.000%	$110.16	$395.47	$67,685.06	$55.10	84.61%
100	$505.63	7.000%	$110.80	$394.83	$67,574.26	$55.10	84.47%
101	$505.63	7.000%	$111.45	$394.18	$67,462.81	$55.10	84.33%
102	$505.63	7.000%	$112.10	$393.53	$67,350.71	$55.10	84.19%
103	$505.63	7.000%	$112.75	$392.88	$67,237.96	$55.10	84.05%
104	$505.63	7.000%	$113.41	$392.22	$67,124.55	$55.10	83.91%
105	$505.63	7.000%	$114.07	$391.56	$67,010.48	$55.10	83.76%
106	$505.63	7.000%	$114.74	$390.89	$66,895.74	$55.10	83.62%
107	$505.63	7.000%	$115.40	$390.23	$66,780.34	$55.10	83.48%
108	$505.63	7.000%	$116.08	$389.55	$66,664.26	$55.10	83.33%
109	$505.63	7.000%	$116.76	$388.87	$66,547.50	$55.10	83.18%
110	$505.63	7.000%	$117.44	$388.19	$66,430.06	$55.10	83.04%

THIS AMORTIZATION SCHEDULE IS BASED ON THE TERMS SET FORTH ABOVE AND ASSUMES THAT PAYMENTS ARE MADE AS SCHEDULED AND THAT NO PREPAYMENTS OCCUR PRIOR TO THE MATURITY DATE OF THE LOAN. IT IS PROVIDED AS AN EXAMPLE ONLY. IF IT IS FOR AN ADJUSTABLE RATE MORTGAGE LOAN, IT ASSUMES HYPOTHETICAL INTEREST RATE AND PAYMENT CHANGES THAT MAY DIFFER FROM ACTUAL CHANGES. PMI PAYMENT MAY BE DISCONTINUED PRIOR TO REACHING THE PMI CANCELLATION DATE IF PREMIUMS WERE PAID AT THE TIME OF LOAN CLOSING.

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GAMS 0268

AMORTIZATION SCHEDULE

NAME: MELISSA MARKS
NAME: MELISSA MARKS
LN AMT: $76,000.00
TERM: 360

PMT #	PAYMENT AMOUNT	INT RATE	DISTRIBUTION PRIN	DISTRIBUTION INT	ENDING BALANCE	PMI PAYMENT	LOAN TO VALUE
111	$505.63	7.000%	$118.12	$387.51	$66,311.94	$55.10	82.89%
112	$505.63	7.000%	$118.81	$386.82	$66,193.13	$55.10	82.74%
113	$505.63	7.000%	$119.50	$386.13	$66,073.63	$55.10	82.59%
114	$505.63	7.000%	$120.20	$385.43	$65,953.43	$55.10	82.44%
115	$505.63	7.000%	$120.90	$384.73	$65,832.53	$55.10	82.29%
116	$505.63	7.000%	$121.61	$384.02	$65,710.92	$55.10	82.14%
117	$505.63	7.000%	$122.32	$383.31	$65,588.60	$55.10	81.99%
118	$505.63	7.000%	$123.03	$382.60	$65,465.57	$55.10	81.83%
119	$505.63	7.000%	$123.75	$381.88	$65,341.82	$55.10	81.68%
120	$505.63	7.000%	$124.47	$381.16	$65,217.35	$55.10	81.52%
121	$505.63	7.000%	$125.20	$380.43	$65,092.15	$12.67	81.37%
122	$505.63	7.000%	$125.93	$379.70	$64,966.22	$12.67	81.21%
123	$505.63	7.000%	$126.66	$378.97	$64,839.56	$12.67	81.05%
124	$505.63	7.000%	$127.40	$378.23	$64,712.16	$12.67	80.89%
125	$505.63	7.000%	$128.14	$377.49	$64,584.02	$12.67	80.73%
126	$505.63	7.000%	$128.89	$376.74	$64,455.13	$12.67	80.57%
127	$505.63	7.000%	$129.64	$375.99	$64,325.49	$12.67	80.41%
128	$505.63	7.000%	$130.40	$375.23	$64,195.09	$12.67	80.24%
129	$505.63	7.000%	$131.16	$374.47	$64,063.93	$12.67	80.08%
130	$505.63	7.000%	$131.92	$373.71	$63,932.01	$12.67	79.92%
131	$505.63	7.000%	$132.69	$372.94	$63,799.32	$12.67	79.75%
132	$505.63	7.000%	$133.47	$372.16	$63,665.85	$12.67	79.58%
133	$505.63	7.000%	$134.25	$371.38	$63,531.60	$12.67	79.41%
134	$505.63	7.000%	$135.03	$370.60	$63,396.57	$12.67	79.25%
135	$505.63	7.000%	$135.82	$369.81	$63,260.75	$12.67	79.08%
136	$505.63	7.000%	$136.61	$369.02	$63,124.14	$12.67	78.91%
137	$505.63	7.000%	$137.41	$368.22	$62,986.73	$12.67	78.73%
138	$505.63	7.000%	$138.21	$367.42	$62,848.52	$12.67	78.56%
139	$505.63	7.000%	$139.01	$366.62	$62,709.51	$12.67	78.39%
140	$505.63	7.000%	$139.82	$365.81	$62,569.69	$12.67	78.21%
141	$505.63	7.000%	$140.64	$364.99	$62,429.05	$12.67	78.04%
142	$505.63	7.000%	$141.46	$364.17	$62,287.59	$12.67	77.86%
143	$505.63	7.000%	$142.29	$363.34	$62,145.30	$12.67	77.68%
144	$505.63	7.000%	$143.12	$362.51	$62,002.18		77.50%
145	$505.63	7.000%	$143.95	$361.68	$61,858.23		77.32%
146	$505.63	7.000%	$144.79	$360.84	$61,713.44		77.14%
147	$505.63	7.000%	$145.63	$360.00	$61,567.81		76.96%
148	$505.63	7.000%	$146.48	$359.15	$61,421.33		76.78%
149	$505.63	7.000%	$147.34	$358.29	$61,273.99		76.59%
150	$505.63	7.000%	$148.20	$357.43	$61,125.79		76.41%
151	$505.63	7.000%	$149.06	$356.57	$60,976.73		76.22%
152	$505.63	7.000%	$149.93	$355.70	$60,826.80		76.03%
153	$505.63	7.000%	$150.81	$354.82	$60,675.99		75.84%
154	$505.63	7.000%	$151.69	$353.94	$60,524.30		75.66%
155	$505.63	7.000%	$152.57	$353.06	$60,371.73		75.46%
156	$505.63	7.000%	$153.46	$352.17	$60,218.27		75.27%
157	$505.63	7.000%	$154.36	$351.27	$60,063.91		75.08%
158	$505.63	7.000%	$155.26	$350.37	$59,908.65		74.89%
159	$505.63	7.000%	$156.16	$349.47	$59,752.49		74.69%
160	$505.63	7.000%	$157.07	$348.56	$59,595.42		74.49%
161	$505.63	7.000%	$157.99	$347.64	$59,437.43		74.30%
162	$505.63	7.000%	$158.91	$346.72	$59,278.52		74.10%
163	$505.63	7.000%	$159.84	$345.79	$59,118.68		73.90%
164	$505.63	7.000%	$160.77	$344.86	$58,957.91		73.70%
165	$505.63	7.000%	$161.71	$343.92	$58,796.20		73.50%

THIS AMORTIZATION SCHEDULE IS BASED ON THE TERMS SET FORTH ABOVE AND ASSUMES THAT PAYMENTS ARE MADE AS SCHEDULED AND THAT NO PREPAYMENTS OCCUR PRIOR TO THE MATURITY DATE OF THE LOAN. IT IS PROVIDED AS AN EXAMPLE ONLY. IF IT IS FOR AN ADJUSTABLE RATE MORTGAGE LOAN, IT ASSUMES HYPOTHETICAL INTEREST RATE AND PAYMENT CHANGES THAT MAY DIFFER FROM ACTUAL CHANGES. PMI PAYMENT MAY BE DISCONTINUED PRIOR TO REACHING THE PMI CANCELLATION DATE IF PREMIUMS WERE PAID AT THE TIME OF LOAN CLOSING.

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GAMS 0210

000193 Nationstar

AMORTIZATION SCHEDULE

NAME: KELISSA MARKS
NAME: KELISSA MARKS
LN AMT: $76,000.00
TERM: 360

PMT #	PAYMENT AMOUNT	INT RATE	DISTRIBUTION PRIN	DISTRIBUTION INT	ENDING BALANCE	PMI PAYMENT	LOAN TO VALUE
166	$505.63	7.000%	$162.68	$342.99	$58,633.55		73.29%
167	$505.63	7.000%	$163.60	$342.03	$58,469.95		73.09%
168	$505.63	7.000%	$164.56	$341.07	$58,305.39		72.88%
169	$505.63	7.000%	$165.52	$340.11	$58,139.87		72.67%
170	$505.63	7.000%	$166.48	$339.15	$57,973.39		72.47%
171	$505.63	7.000%	$167.60	$338.18	$57,805.94		72.26%
172	$505.63	7.000%	$168.43	$337.20	$57,637.51		72.05%
173	$505.63	7.000%	$169.41	$336.22	$57,468.10		71.84%
174	$505.63	7.000%	$170.40	$335.23	$57,297.70		71.62%
175	$505.63	7.000%	$171.39	$334.24	$57,126.31		71.41%
176	$505.63	7.000%	$172.39	$333.24	$56,953.92		71.19%
177	$505.63	7.000%	$173.40	$332.23	$56,780.52		70.98%
178	$505.63	7.000%	$174.41	$331.22	$56,606.11		70.76%
179	$505.63	7.000%	$175.43	$330.20	$56,430.68		70.54%
180	$505.63	7.000%	$176.45	$329.18	$56,254.23		70.32%
181	$505.63	7.000%	$177.48	$328.15	$56,076.75		70.10%
182	$505.63	7.000%	$178.52	$327.11	$55,898.23		69.87%
183	$505.63	7.000%	$179.56	$326.07	$55,718.67		69.65%
184	$505.63	7.000%	$180.60	$325.03	$55,538.07		69.42%
185	$505.63	7.000%	$181.66	$323.97	$55,356.41		69.20%
186	$505.63	7.000%	$182.72	$322.91	$55,173.69		68.97%
187	$505.63	7.000%	$183.78	$321.85	$54,989.91		68.74%
188	$505.63	7.000%	$184.86	$320.77	$54,805.05		68.51%
189	$505.63	7.000%	$185.93	$319.70	$54,619.12		68.27%
190	$505.63	7.000%	$187.02	$318.61	$54,432.10		68.04%
191	$505.69	7.000%	$188.11	$317.52	$54,243.99		67.80%
192	$505.63	7.000%	$189.21	$316.42	$54,054.78		67.57%
193	$505.63	7.000%	$190.31	$315.32	$53,864.47		67.33%
194	$505.63	7.000%	$191.42	$314.21	$53,673.05		67.09%
195	$505.63	7.000%	$192.54	$313.09	$53,480.51		66.85%
196	$505.63	7.000%	$193.66	$311.97	$53,286.85		66.61%
197	$505.63	7.000%	$194.79	$310.84	$53,092.06		66.37%
198	$505.63	7.000%	$195.93	$309.70	$52,896.13		66.12%
199	$505.63	7.000%	$197.07	$308.56	$52,699.06		65.87%
200	$505.63	7.000%	$198.22	$307.41	$52,500.84		65.63%
201	$505.63	7.000%	$199.38	$306.25	$52,301.46		65.38%
202	$505.63	7.000%	$200.54	$305.09	$52,100.92		65.13%
203	$505.63	7.000%	$201.71	$303.92	$51,899.21		64.87%
204	$505.63	7.000%	$202.88	$302.75	$51,696.33		64.62%
205	$505.63	7.000%	$204.07	$301.56	$51,492.26		64.37%
206	$505.63	7.000%	$205.26	$300.37	$51,287.00		64.11%
207	$505.63	7.000%	$206.46	$299.17	$51,080.54		63.85%
208	$505.63	7.000%	$207.66	$297.97	$50,872.88		63.59%
209	$505.63	7.000%	$208.87	$296.76	$50,664.01		63.33%
210	$505.63	7.000%	$210.09	$295.54	$50,453.92		63.07%
211	$505.63	7.000%	$211.32	$294.31	$50,242.60		62.80%
212	$505.63	7.000%	$212.55	$293.08	$50,030.05		62.54%
213	$505.63	7.000%	$213.79	$291.84	$49,816.26		62.27%
214	$505.63	7.000%	$215.04	$290.59	$49,601.22		62.00%
215	$505.63	7.000%	$216.29	$289.34	$49,384.93		61.73%
216	$505.63	7.000%	$217.55	$288.08	$49,167.38		61.46%
217	$505.63	7.000%	$218.82	$286.81	$48,948.56		61.19%
218	$505.63	7.000%	$220.10	$285.53	$48,728.46		60.91%
219	$505.63	7.000%	$221.38	$284.25	$48,507.08		60.63%
220	$505.63	7.000%	$222.67	$282.96	$48,284.41		60.36%

THIS AMORTIZATION SCHEDULE IS BASED ON THE TERMS SET FORTH ABOVE AND ASSUMES THAT PAYMENTS ARE MADE AS SCHEDULED AND THAT NO PREPAYMENTS OCCUR PRIOR TO THE MATURITY DATE OF THE LOAN. IT IS PROVIDED AS AN EXAMPLE ONLY. IF IT IS FOR AN ADJUSTABLE RATE MORTGAGE LOAN, IT ASSUMES HYPOTHETICAL INTEREST RATE AND PAYMENT CHANGES THAT MAY DIFFER FROM ACTUAL CHANGES. PMI PAYMENT MAY BE DISCONTINUED PRIOR TO REACHING THE PMI CANCELLATION DATE IF PREMIUMS WERE PAID AT THE TIME OF LOAN CLOSING.

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GAMB 0208

000194 Nationstar

AMORTIZATION SCHEDULE

NAME: HELISSA MARKS
NAME: HELISSA MARKS
LN AMT: $76,000.00
TERM: 360

PMT #	PAYMENT AMOUNT	INT RATE	DISTRIBUTION PRIN	DISTRIBUTION INT	ENDING BALANCE	PMI PAYMENT	LOAN TO VALUE
221	$505.63	7.000%	$223.97	$281.66	$48,050.44		60.09%
222	$505.63	7.000%	$225.38	$280.25	$47,825.16		59.78%
223	$505.63	7.000%	$226.79	$279.84	$47,600.37		59.51%
224	$505.63	7.000%	$227.91	$277.72	$47,380.66		59.23%
225	$505.63	7.000%	$229.24	$276.39	$47,151.42		58.94%
226	$505.63	7.000%	$230.38	$275.25	$46,920.64		58.65%
227	$505.63	7.000%	$231.93	$273.70	$46,688.91		58.36%
228	$505.63	7.000%	$233.28	$272.35	$46,455.63		58.07%
229	$505.63	7.000%	$234.64	$270.99	$46,220.99		57.78%
230	$505.63	7.000%	$236.01	$269.62	$45,984.98		57.48%
231	$505.63	7.000%	$237.38	$268.25	$45,747.60		57.18%
232	$505.63	7.000%	$238.77	$266.86	$45,508.83		56.89%
233	$505.63	7.000%	$240.16	$265.47	$45,268.67		56.59%
234	$505.63	7.000%	$241.56	$264.07	$45,027.11		56.28%
235	$505.63	7.000%	$242.97	$262.66	$44,784.14		55.98%
236	$505.63	7.000%	$244.39	$261.24	$44,539.75		55.67%
237	$505.63	7.000%	$245.81	$259.82	$44,293.94		55.37%
238	$505.63	7.000%	$247.25	$258.38	$44,046.69		55.06%
239	$505.63	7.000%	$248.69	$256.94	$43,798.00		54.75%
240	$505.63	7.000%	$250.14	$255.49	$43,547.86		54.43%
241	$505.63	7.000%	$251.60	$254.03	$43,296.26		54.12%
242	$505.63	7.000%	$253.07	$252.56	$43,043.19		53.80%
243	$505.63	7.000%	$254.54	$251.09	$42,788.65		53.49%
244	$505.63	7.000%	$256.03	$249.60	$42,532.62		53.17%
245	$505.63	7.000%	$257.52	$248.11	$42,275.10		52.84%
246	$505.63	7.000%	$259.03	$246.60	$42,016.07		52.52%
247	$505.63	7.000%	$260.54	$245.09	$41,755.53		52.19%
248	$505.63	7.000%	$262.06	$243.57	$41,493.47		51.87%
249	$505.63	7.000%	$263.58	$242.05	$41,229.89		51.54%
250	$505.63	7.000%	$265.12	$240.51	$40,964.77		51.21%
251	$505.63	7.000%	$266.67	$238.96	$40,698.10		50.87%
252	$505.63	7.000%	$268.22	$237.41	$40,429.88		50.54%
253	$505.63	7.000%	$269.79	$235.84	$40,160.09		50.20%
254	$505.63	7.000%	$271.36	$234.27	$39,888.73		49.86%
255	$505.63	7.000%	$272.95	$232.68	$39,615.78		49.52%
256	$505.63	7.000%	$274.54	$231.09	$39,341.24		49.18%
257	$505.63	7.000%	$276.14	$229.49	$39,065.10		48.83%
258	$505.63	7.000%	$277.75	$227.88	$38,787.35		48.48%
259	$505.63	7.000%	$279.37	$226.26	$38,507.98		48.13%
260	$505.63	7.000%	$281.00	$224.63	$38,226.98		47.78%
261	$505.63	7.000%	$282.64	$222.99	$37,944.34		47.43%
262	$505.63	7.000%	$284.29	$221.34	$37,660.05		47.08%
263	$505.63	7.000%	$285.95	$219.68	$37,374.10		46.72%
264	$505.63	7.000%	$287.61	$218.02	$37,086.49		46.36%
265	$505.63	7.000%	$289.29	$216.34	$36,797.20		46.00%
266	$505.63	7.000%	$290.98	$214.65	$36,506.22		45.63%
267	$505.63	7.000%	$292.68	$212.95	$36,213.54		45.27%
268	$505.63	7.000%	$294.38	$211.25	$35,919.16		44.90%
269	$505.63	7.000%	$296.10	$209.53	$35,623.06		44.53%
270	$505.63	7.000%	$297.83	$207.80	$35,325.23		44.16%
271	$505.63	7.000%	$299.57	$206.06	$35,025.66		43.78%
272	$505.63	7.000%	$301.31	$204.32	$34,724.35		43.41%
273	$505.63	7.000%	$303.07	$202.56	$34,421.28		43.03%
274	$505.63	7.000%	$304.84	$200.79	$34,116.44		42.65%
275	$505.63	7.000%	$306.62	$199.01	$33,809.82		42.26%

THIS AMORTIZATION SCHEDULE IS BASED ON THE TERMS SET FORTH ABOVE AND ASSUMES THAT PAYMENTS ARE MADE AS SCHEDULED AND THAT NO PREPAYMENTS OCCUR PRIOR TO THE MATURITY DATE OF THE LOAN. IT IS PROVIDED AS AN EXAMPLE ONLY. IF IT IS FOR AN ADJUSTABLE RATE MORTGAGE LOAN, IT ASSUMES HYPOTHETICAL INTEREST RATE AND PAYMENT CHANGES THAT MAY DIFFER FROM ACTUAL CHANGES. PMI PAYMENT MAY BE DISCONTINUED PRIOR TO REACHING THE PMI CANCELLATION DATE IF PREMIUMS WERE PAID AT THE TIME OF LOAN CLOSING.

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CAMS 0208

000195 Nationslar

AMORTIZATION SCHEDULE

NAME: MELISSA MARKS
NAME: MELISSA MARKS
LN AMT: $76,000.00
TERM: 360

PMT #	PAYMENT AMOUNT	INT RATE	DISTRIBUTION PRIN	DISTRIBUTION INT	ENDING BALANCE	PMI PAYMENT	LOAN TO VALUE
276	$505.63	7.000%	$308.41	$197.22	$33,501.41		61.88%
277	$505.63	7.000%	$310.21	$195.42	$33,191.20		61.49%
278	$505.63	7.000%	$312.01	$193.62	$32,879.19		61.10%
279	$505.63	7.000%	$313.83	$191.80	$32,565.36		60.71%
280	$505.63	7.000%	$315.67	$189.96	$32,249.69		60.31%
281	$505.63	7.000%	$317.51	$188.12	$31,932.18		59.92%
282	$505.63	7.000%	$319.36	$186.27	$31,612.82		59.52%
283	$505.63	7.000%	$321.22	$184.41	$31,291.60		59.11%
284	$505.63	7.000%	$323.10	$182.53	$30,968.50		58.71%
285	$505.63	7.000%	$324.98	$180.65	$30,643.52		58.30%
286	$505.63	7.000%	$326.88	$178.75	$30,316.64		57.90%
287	$505.63	7.000%	$328.78	$176.85	$29,987.86		57.48%
288	$505.63	7.000%	$330.70	$174.93	$29,657.16		57.07%
289	$505.63	7.000%	$332.63	$173.00	$29,324.53		56.66%
290	$505.63	7.000%	$334.57	$171.06	$28,989.96		56.24%
291	$505.63	7.000%	$336.52	$169.11	$28,653.44		55.82%
292	$505.63	7.000%	$338.48	$167.15	$28,314.96		55.39%
293	$505.63	7.000%	$340.46	$165.17	$27,974.50		54.97%
294	$505.63	7.000%	$342.45	$163.18	$27,632.05		54.54%
295	$505.63	7.000%	$344.44	$161.19	$27,287.61		54.11%
296	$505.63	7.000%	$346.45	$159.18	$26,941.16		53.68%
297	$505.63	7.000%	$348.47	$157.16	$26,592.69		53.24%
298	$505.63	7.000%	$350.51	$155.12	$26,242.18		52.80%
299	$505.63	7.000%	$352.56	$153.08	$25,889.63		52.36%
300	$505.63	7.000%	$354.61	$151.02	$25,535.02		51.92%
301	$505.63	7.000%	$356.68	$148.95	$25,178.34		51.47%
302	$505.63	7.000%	$358.76	$146.87	$24,819.58		51.02%
303	$505.63	7.000%	$360.85	$144.78	$24,458.73		50.57%
304	$505.63	7.000%	$362.95	$142.68	$24,095.78		50.12%
305	$505.63	7.000%	$365.07	$140.56	$23,730.71		49.66%
306	$505.63	7.000%	$367.20	$138.43	$23,363.51		49.20%
307	$505.63	7.000%	$369.34	$136.29	$22,994.17		48.74%
308	$505.63	7.000%	$371.50	$134.13	$22,622.67		48.28%
309	$505.63	7.000%	$373.66	$131.97	$22,249.01		47.81%
310	$505.63	7.000%	$375.84	$129.79	$21,873.17		47.34%
311	$505.63	7.000%	$378.04	$127.59	$21,495.13		46.87%
312	$505.63	7.000%	$380.24	$125.39	$21,114.89		46.39%
313	$505.63	7.000%	$382.46	$123.17	$20,732.43		45.92%
314	$505.63	7.000%	$384.69	$120.94	$20,347.74		45.43%
315	$505.63	7.000%	$386.93	$118.70	$19,960.81		44.95%
316	$505.63	7.000%	$389.19	$116.44	$19,571.62		44.46%
317	$505.63	7.000%	$391.46	$114.17	$19,180.16		43.98%
318	$505.63	7.000%	$393.75	$111.88	$18,786.41		43.48%
319	$505.63	7.000%	$396.04	$109.59	$18,390.37		42.99%
320	$505.63	7.000%	$398.35	$107.28	$17,992.02		42.49%
321	$505.63	7.000%	$400.68	$104.95	$17,591.34		41.99%
322	$505.63	7.000%	$403.01	$102.62	$17,188.33		41.49%
323	$505.63	7.000%	$405.36	$100.27	$16,782.97		40.98%
324	$505.63	7.000%	$407.73	$97.90	$16,375.24		40.47%
325	$505.63	7.000%	$410.11	$95.52	$15,965.13		39.95%
326	$505.63	7.000%	$412.50	$93.13	$15,552.63		39.44%
327	$505.63	7.000%	$414.91	$90.72	$15,137.72		38.92%
328	$505.63	7.000%	$417.33	$88.30	$14,720.39		38.40%
329	$505.63	7.000%	$419.76	$85.87	$14,300.63		37.88%
330	$505.63	7.000%	$422.21	$83.42	$13,878.42		37.35%

THIS AMORTIZATION SCHEDULE IS BASED ON THE TERMS SET FORTH ABOVE AND ASSUMES THAT PAYMENTS ARE MADE AS SCHEDULED AND THAT NO PREPAYMENTS OCCUR PRIOR TO THE MATURITY DATE OF THE LOAN. IT IS PROVIDED AS AN EXAMPLE ONLY. IF IT IS FOR AN ADJUSTABLE RATE MORTGAGE LOAN, IT ASSUMES HYPOTHETICAL INTEREST RATE AND PAYMENT CHANGES THAT MAY DIFFER FROM ACTUAL CHANGES. PMI PAYMENT MAY BE DISCONTINUED PRIOR TO REACHING THE PMI CANCELLATION DATE IF PREMIUMS WERE PAID AT THE TIME OF LOAN CLOSING.

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CAMS 0203

AMORTIZATION SCHEDULE

NAME: MELISSA MARKS
NAME: MELISSA MARKS
LN AMT: $76,000.00
TERM: 360

PMT #	PAYMENT AMOUNT	INT RATE	DISTRIBUTION PRIN	DISTRIBUTION INT	ENDING BALANCE	PMI PAYMENT	LOAN TO VALUE
331	$505.63	7.000%	$424.67	$80.96	$13,453.75		16.82%
332	$505.63	7.000%	$427.15	$78.48	$13,026.60		16.28%
333	$505.63	7.000%	$429.64	$75.99	$12,596.96		15.75%
334	$505.63	7.000%	$432.15	$73.48	$12,164.81		15.21%
335	$505.63	7.000%	$434.67	$70.96	$11,730.14		14.66%
336	$505.63	7.000%	$437.20	$68.43	$11,292.94		14.12%
337	$505.63	7.000%	$439.75	$65.88	$10,853.19		13.57%
338	$505.63	7.000%	$442.32	$63.31	$10,410.87		13.01%
339	$505.63	7.000%	$444.90	$60.73	$9,965.97		12.46%
340	$505.63	7.000%	$447.50	$58.13	$9,518.47		11.90%
341	$505.63	7.000%	$450.11	$55.52	$9,068.36		11.34%
342	$505.63	7.000%	$452.73	$52.90	$8,615.63		10.77%
343	$505.63	7.000%	$455.37	$50.26	$8,160.26		10.20%
344	$505.63	7.000%	$458.03	$47.60	$7,702.23		9.63%
345	$505.63	7.000%	$460.70	$44.93	$7,241.53		9.05%
346	$505.63	7.000%	$463.39	$42.24	$6,778.14		8.47%
347	$505.63	7.000%	$466.09	$39.54	$6,312.05		7.89%
348	$505.63	7.000%	$468.81	$36.82	$5,843.24		7.30%
349	$505.63	7.000%	$471.54	$34.09	$5,371.70		6.71%
350	$505.63	7.000%	$474.30	$31.33	$4,897.40		6.12%
351	$505.63	7.000%	$477.06	$28.57	$4,420.34		5.53%
352	$505.63	7.000%	$479.84	$25.79	$3,940.50		4.93%
353	$505.63	7.000%	$482.64	$22.99	$3,457.86		4.32%
354	$505.63	7.000%	$485.46	$20.17	$2,972.40		3.72%
355	$505.63	7.000%	$488.29	$17.34	$2,484.11		3.11%
356	$505.63	7.000%	$491.14	$14.49	$1,992.97		2.49%
357	$505.63	7.000%	$494.00	$11.63	$1,498.97		1.87%
358	$505.63	7.000%	$496.89	$8.74	$1,002.08		1.25%
359	$505.63	7.000%	$499.78	$5.85	$502.30		.63%
360	$505.23	7.000%	$502.30	$2.93			

Melissa Marks
MELISSA MARKS

THIS AMORTIZATION SCHEDULE IS BASED ON THE TERMS SET FORTH ABOVE AND ASSUMES THAT PAYMENTS ARE MADE AS SCHEDULED AND THAT NO PREPAYMENTS OCCUR PRIOR TO THE MATURITY DATE OF THE LOAN. IT IS PROVIDED AS AN EXAMPLE ONLY. IF IT IS FOR AN ADJUSTABLE RATE MORTGAGE LOAN, IT ASSUMES HYPOTHETICAL INTEREST RATE AND PAYMENT CHANGES THAT MAY DIFFER FROM ACTUAL CHANGES. PMI PAYMENT MAY BE DISCONTINUED PRIOR TO REACHING THE PMI CANCELLATION DATE IF PREMIUMS WERE PAID AT THE TIME OF LOAN CLOSING.

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GAMS 0208

AFFIDAVIT OF OCCUPANCY

VI NBCD LOAN # [redacted]

STATE OF SOUTH CAROLINA }
COUNTY OF [redacted] } SS.
COUNTY OF } SS.
209 PRESIDENTIAL CT
ROUND O, SC 29474-4174
Before me, the undersigned authority duly authorized to take acknowledgments and administer oaths personally appeared: MELISSA MARKS

("Affiants") who, upon being duly sworn, depose and say as follows:

1. Affiants hereby certify that, upon taking title to the real property described above, their occupancy status will be as follows:

[x] 1.1 **Primary Residence:** Occupied by owner as his/her principal residence and entitled to receive, under SOUTH CAROLINA law, Homestead Exemptions for taxes and/or creditor exemptions.

[ ] 1.2 **Secondary Residence:** Occupied by owner as second home (vacation, etc.) while maintaining principal residence elsewhere.
(NOTE: Please mark this box if property will initially be a second home but you plan to establish it as your primary residence at a future date (i.e., retirement)).

[ ] 1.3 **Investment Property:** Not owner occupied. Purchased as an investment to be held or rented.

2. Affiants acknowledge that this Affidavit of Occupancy is given as a material inducement to cause: OLD SOUTH MORTGAGE CORP

to make a mortgage loan to Affiants and that any false statements, misrepresentations or material omissions shall constitute a breach of the Affiant's obligation to: OLD SOUTH MORTGAGE CORP

and that all the provisions of the mortgage indenture concerning default on the Promissory Note will thereupon be in full force and effect.

3. Affiants further acknowledge that they have read and understand the following:
<u>18 United States Code Section 1014:</u>
"Whoever knowingly makes any false statement or report,...for the purpose of influencing in any way the action of...any institution the accounts of which are insured by the Federal Deposit Insurance Corporation, the Office of Thrift Supervision, any Federal home loan bank, the Federal Housing Finance Board, the Federal Deposit Insurance Corporation, the Resolution Trust Corporation, the Farm Credit System Insurance Corporation, or the National Credit Union Administration Board,...upon any application,...or loan,...shall be fined not more than $1,000,000 or imprisoned not more than 30 years or both."

4. The agreements and covenants contained herein shall survive the closing of the mortgage loan transaction.

Melissa Marks 10/5/07
MELISSA MARKS Date/SEAL

State of: SOUTH CAROLINA

County of: Colleton

Subscribed and sworn to (or affirmed) before me on this day of October
by Melissa Marks

My Commission expires: 11/15/2016 [signature]
(Seal) (Notary Public)

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VI MIXED LOAN # [redacted]

Manufactured Home Closing Instructions Addendum

All documents must be proofread by someone other than the preparer before closing. Accuracy is very important. Because it is very difficult to make corrections after closing, all incorrect documents must be corrected prior to closing with the approval of Flagstar Bank.

The closing agent must sign this Closing Instructions Addendum page attesting to the steps taken to close on this manufactured home loan.

Place a "√" in the box if information relating to the numbered item is included in the closing package, or an "X" in the box if not applicable.
If the document is to follow, then circle the box. You must provide a written explanation in the space provided below referencing the corresponding item number.

1. ☐ Make certain that the borrower's name is typed and written identically on all closing documents, especially the specific documents mentioned below. If there are any differences in the typed name or if the borrower's signature contains fewer characters than the typed name (i.e., typed John Doe and signed as J. Doe), then you must complete a name affidavit for ALL variations.

2. ☐ Make certain that the manufactured home (MH) is attached to the property as a permanent improvement. Proof may be made by means of an appraisal, inspection, or affidavit and pictures with a survey, if applicable.

3. ☐ Ensure that the affidavit of fixture for the MH is recorded, if permitted by law.

4. ☐ In the case of an existing MH attached to a permanent foundation, provide a certificate of completion or other evidence that the manufactured home was properly installed and attached to utilities.

5. ☐ Ensure that the MH is not currently treated, under state law, as personal property by verifying that any previously-issued certificate of title (or certificates of title in the case of multi-wide MH units, for which more than one certificate of title may be issued) has been cancelled.

6. ☐ If state law permits the MH to be classified as real property without the issuance of a Certificate of Title, then provide evidence that no certificate of title was issued (e.g. certificate of origin).

7. ☐ If state law does not permit the "surrender of title," then make certain that Flagstar Bank appears as the lienholder on the certificate of title and that no other liens exist.

8. ☐ The borrower(s) must sign an affidavit acknowledging their intention that the MH is permanently to be part of the real property securing the mortgage. The affidavit must contain any specific language that may be required by applicable law and, if possible, it must be recorded.

9. ☐ Make absolutely certain that any liens on the certificate of title are satisfied and that any sales or personal property taxes on the transfer of the MH have been paid.

10. ☐ If state law requires a UCC filing to perfect the security interest in the MH, then you must instruct the title company to notify Flagstar Bank of that requirement. Also, if another party has made a UCC filing on the MH, you must review the applicable records and ensure that the prior UCC filing is released.

11. ☐ Ensure that the title company clears all liens or UCC filings on the certificate of title prior to closing. If the title company is unable to clear such liens or filings prior to closing, you may not close.

12. ☐ Contact the assessor or other pertinent state or county authority of the city, state, or county in which the MH and the attached property are located and verify that the MH has been assessed as an improvement to real property for tax purposes.

13. ☐ Record a valid first lien on the land and the real property and include a description of the immovable MH or, if a multi-wide home, all such descriptions, in the mortgage or deed of trust. The description must include the serial number of the HUD Data Plate, which provides evidence that the MH complies with the Federal Manufactured Home, Construction and Safety Standards that were established on June 15, 1976. The HUD Data Plate is permanently affixed near the main electrical panel or other accessible visible location. The description must also include the vehicle identification number, the make, year, and size of the manufactured home, and any other information which specifically identifies the home, and this description must be followed by the words "which, by intention of the parties, shall constitute a part of the realty and shall pass with it", or other similar state-specified wording.

14. ☐ Make certain that the title policy includes an 'Alta 7' or similar endorsement to insure the MH located on the land, and/or any other applicable endorsements which may be required by the jurisdiction.

V1 MBCD LOAN'S [redacted]

16. ☐ Provide Flagstar Bank with a title protection letter for this specific loan.

18. ☐ Make certain that the closing entity sufficiently verifies the identities of all of the persons involved in the closing of this transaction.

17. ☐ Closing Agent/Company/Attorney comments:

The Closing Agent has completed all of the applicable steps above to insure the manufactured housing unit and the land to which it is attached.

Dorcas M. Tuten x [signature]
Print or type Closing Agent/Company/Attorney Name Signature

Phone Number (813) 842-9495

Date: 10/5/2007

Loan Review Department Check List

Borrower: MELISSA MARKS Loan #: [redacted]

Co-Borrower:

Property Address: 209 PRESIDENTIAL CT
ROUND C, SC 29474-6374

Contact Name: Sean Davis Contact Info: (843) 873-4780

Settlement Agent: Contact Info:

Please send all Closing Packages via overnight mail to the address below. Do not send to any other department (i.e. Post Closing, Final Documents, Accounting, etc.) If you are mailing multiple sets of documents in the same overnight package, please place each set of documents in their own envelope or fastened in a file folder AND place the appropriate Flagstar department sticker on the outside of the envelope or file folder.

Flagstar Bank, FSB
Closed Package Receiving Mail Stop W-600-1
5151 Corporate Drive
Troy, MI 48098

Keep your Underwriting Packages for paperless loans. Refer to Document #4209 for further details.

Closing Packages must be received by Flagstar Bank within 72 hours of disbursement (96 hours for California, Washington, and Oregon)

PLEASE ENCLOSE THE FOLLOWING DOCUMENTS IN THE ORDER LISTED

- ☐ 1 Original Note W/Addenda (endorsed to Flagstar Bank if applicable)
- ☐ 2 Name Affidavit (if applicable)
- ☐ 3 Loan Review Department Check List
- ☐ 4 Power of Attorney (Copy of Borrower if applicable)
- ☐ 5 Original Loan Modification (if applicable, NY CEMA loans only)
- ☐ 6 Settlement Statement - Either final signed HUD - 1, totaled or both.
- ☐ 7 Mortgage / Deed of Trust - Certified true copy and any applicable Riders. (If MOM document is used, include the MERS MIN # with the MERS language)
- ☐ 8 Corporate Assignment - Certified true copy, assigned to Flagstar Bank (Not applicable when MERS is used)
- ☐ 9 Legal Description
- ☐ 10 Mortgage Insurance Certificate (if applicable)
- ☐ 11 PMI Initial Disclosure (if applicable)
- ☐ 12 1003 / Application - Typed, signed, and dated
- ☐ 13 Borrower's certification of authorization
- ☐ 14 First Payment Letter - Original
- ☐ 15 Buydown agreement (if applicable)
- ☐ 16 Initial Escrow / Impound Disclosure or Escrow waiver agreement
- ☐ 17 Hazard Insurance - Current Declaration page or Certification
- ☐ 18 Hazard Insurance Endorsement Letter (Flagstar Bank's doc # 3620 or similar document showing intention to transfer) If Policy does not list Flagstar Bank as the mortgagee, this form should be used as evidence of intention to transfer.
- ☐ 19 Flood Certificate - Include Flood Insurance - Current Declaration page or Certification if required.
- ☐ 20 Flood Insurance Notification - Original
- ☐ 21 Tax Information Sheet - Original
- ☐ 22 Homeowners Authorization Statement
- ☐ 23 Short Form Title Policy (Preferred) or Title Commitment w/Legal Description
- ☐ 24 Final Truth-In-Lending - Original, including Itemization
- ☐ 25 Notice of Right to Cancel - (Owner occupied refinance only)
- ☐ 26 Good Faith Estimate and Initial Truth-In-Lending (dated within 3 business days of application)
- ☐ 27 W-9
- ☐ 28 RESPA Servicing Disclosure
- ☐ 29 Arm / Program Disclosure Statements
- ☐ 30 Notice of Assignment, Sale, or Transfer of Servicing Rights
- ☐ 31 Original First Lien Letter, with loan amount (unless short form title is used)
- ☐ 32 Tax Option Disclosure (Wisconsin only)
- ☐ 33 Survey, if any and Hold Harmless (if applicable)
- ☐ 34 Buyer and Seller escrow instructions if applicable - Copy
- ☐ 35 Loan Closing Disclosure Acknowledgment - Original
- ☐ 36 Premium Payment Authorization (if applicable) Original
- ☐ 37 Manufactured Home additional documentation (if applicable)
- ☐ 38 "At closing" conditions or documents
- ☐ 39 Compliance Agreement
- ☐ 40 Any other documents as required by Flagstar, product, descriptions, or seller's guide

V1 WBCD LOAN #[redacted]

OLD SOUTH MORTGAGE CORP

OLD SOUTH MORTGAGE CORP

FIRST LIEN LETTER

RE: Title Commitment Number:
Borrower(s): MELISSA MARKS

209 PRESIDENTIAL CT
ROUND O, SC 29474-4374
Date: OCTOBER 5, 2007.

ATTN:

We have closed and completely disbursed the proceeds of the mortgage contemplated by the above mentioned commitment in the amount of 76,000.00.

The said mortgage is a valid first lien on the property described in said commitment, subject only to the exceptions shown therein, and there are no outstanding or unpaid taxes or special assessments on said premises as to the date thereof.

An Alta Mortgagee's Title Policy, dated as of the date of recording of the mortgage and subject only to those exceptions referred to above, will be issued in due course.

This letter is an endorsement to the captioned commitment, and is subject to the schedules, conditions and stipulations of the Alta Loan Policy Form.

SETTLEMENT/CLOSING AGENT

BY: Doreas M. Tuten

1193FTLS 403

000202 Nationstar

Hold Harmless for Well, Septic and Insulation

Date OCTOBER 5, 2007 Loan #[redacted]

Date OCTOBER 5, 2007 Loan #[redacted]

RE: Property Address 209 PRESIDENTIAL CT
ROUND O, SC 29474-4374

Please check the appropriate statement(s)

✓ 1. I/We are aware that this property has a well and/or septic system. I/We are satisfied with the conditions of the well and septic system and with the water quality and, therefore, waive the need for an inspection.

I/We hold OLD SOUTH MORTGAGE CORP

its assignees, employees, and agents harmless from any liability for any damages that I/we might suffer as a result of this decision. I/We acknowledge that the decision to waive an inspection was made freely by me/us without duress.

✓ 2. I/We have reviewed and accept the attached inspection reports, regarding the water supply and sewage disposal system for this property. I/We acknowledge and understand that OLD SOUTH MORTGAGE CORP

makes no promises or representations about the reports and assumes no responsibility for the accuracy of the inspection reports.

I/We hold OLD SOUTH MORTGAGE CORP

its assignees, employees, and agents harmless from any liability for any damages that I/we might suffer as a result of my/our decision to accept the inspection reports. I/We acknowledge that the decision to accept the inspection reports without additional investigation was made freely by me/us without duress.

✓ 3. I/We are aware that the appraiser that appraised this property was unable to determine the type or the condition of the insulation during his/her inspection of the property. I/We acknowledge and understand that OLD SOUTH MORTGAGE CORP

has no knowledge of the type or condition of the insulation.

I/We hold OLD SOUTH MORTGAGE CORP

its assignees, employees, and agents harmless from any liability for any damages that I/we might suffer as a result of my/our decision to accept the appraiser's appraisal even though it is lacking information with respect to the type and condition of the insulation. I/We acknowledge that this decision to was made freely by me/us without duress.

Melissa Mares 10/5/07
MELISSA MARES Date

COMPLIANCE AGREEMENT

STATE OF SOUTH CAROLINA }
COUNTY OF Colleton }

BORROWER(S): MELISSA MARKS

SELLER(S): WALKER, PAUL

LENDER: OLD SOUTH MORTGAGE CORP

PROPERTY: 209 PRESIDENTIAL CT
MOUND 0, SC 29471-4374

LOAN NUMBER: [redacted]

The undersigned borrower(s) in consideration of the above referenced loan agree(s), if requested by Lender, or Closing Agent for the Lender, to fully cooperate in adjusting for clerical errors on any or all loan documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Federal Housing Authority or the Department of Veterans Affairs.

The undersigned borrower(s) do hereby agree and covenant in order to assure that the loan documentation executed this date will conform and be acceptable in the market place in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan.

The undersigned borrower(s) agree(s) to comply with all above requests by the above-referenced Lender, or Closing Agent for Lender, within 30 days from date of mailing said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period.

Dated effective

Melissa Marks
MELISSA MARKS

on October 5, 2007 before me, Dorcas M. Tutten.

personally appeared MELISSA MARKS

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

WITNESS my hand and official seal.

Dorcas M Tutten
Signature

OLD SOUTH MORTGAGE CORP
4 CARRIAGE LN
403
CHARLESTON, SC 29407
CHARLESTON, SC 29407
(843) 573-4780

Borrower Closing Certification

Date: OCTOBER 5, 2007 Loan Number: [redacted]
Borrower(s): MELISSA MARKS

Property Address: 209 PRESIDENTIAL CT
ROUND O, SC 29474-6374

As of the date referenced above, I/we hereby certify that:

1. The income and employment information that I/we provided as part of our original application has not changed or, if my/our income has changed, it has increased.
2. If I/we were required to provide tax returns to you, the complete set of 1040s that I/we provided to you is an exact copy of the 1040s that I/we filed with the I.R.S.
3. No additional debt exists other than the debt that was listed on my/our original and final applications.
4. There are no unrecorded mortgages and/or liens encumbering the property.
5. I/We have not been given any seller concessions other than those that were disclosed in my/our original purchase agreement nor have I/we entered into any agreement with the seller or another person or entity related to or involved with the seller, involving this property.
6. If my/our original and final application indicates that I/we will occupy the property, this is an accurate statement.
7. The information that is contained on my/our final application is accurate and complete as of today's date.

I/We fully understand that it is a federal crime, pursuant to the provisions 18 U.S.C. § 1010, punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts.

Acknowledgement by borrower(s):

Melissa Marks (Seal)
MELISSA MARKS

STATE OF South Carolina)
COUNTY OF Colleton)

Sworn to and subscribed before me by MELISSA MARKS, known to me to be the person(s) who signed the foregoing certificate in my presence this 5th day of October, 2007.

Notary Public

My commission expires 11/15/2016

VA HBOD LOAN # [redacted]

MORTGAGOR'S AFFIDAVIT

THE STATE OF SOUTH CAROLINA §
THE STATE OF SOUTH CAROLINA §
§
COUNTY OF COLLETON §

BEFORE ME, the undersigned authority, a Notary Public in and for the said County and State, on this day personally appeared: MELISSA MARKS

(Borrower(s)), who after being duly sworn on oath say(s):

- THAT I/we purchased the property and premises known as:
209 PRESIDENTIAL CT
ROUND O, SC 29474-4374

from: PAUL WALKER.

(Seller(s)),

- THAT I/we received a copy of the good faith estimate of borrowers' settlement costs, a copy of the Truth in Lending "Settlement of Cost of Loan" and a copy of the booklet entitled "Settlement Costs," all of which were delivered or mailed within three business days after the date of my/our loan application.
- THAT I/we acknowledge that any earnest money deposited by me/us has been applied toward the down payment and settlement charges; no money has been paid to anyone other than the Lender for arranging for the extension of credit in connection with this loan; and I/we have reviewed and understand the manner in which the deposits toward our taxes, insurance and monthly assessments, if any, and reserve accounts are calculated, and agree that the method of calculation is fair, accurate and meets with my/our full approval.
- THAT I/we do hereby accept the house and improvements and agree that no claim or defense which I/we may have against Seller shall be asserted against the Lender, its successors and/or assigns; I/we have accepted, are in possession of and, if so indicated on my/our loan application, will occupy said premises as my/our homestead; and I/we accept the size of the lot on which such improvements are situated according to the records thereof.
- THAT I/we do hereby grant specific authority to the Lender to furnish information contained in our policy of insurance to any person I/we designate in writing or the Lender deems advisable for the purpose of quoting rates and complying with the covenants of the Security Instrument.
- THAT I/we have reviewed the restrictions, maintenance charges, easements, title exceptions and encroachments, if any, reflected by the survey and the owner's and/or mortgagee's information letter or title report. I/We acknowledge that these restrictions, maintenance charges, easements, title exceptions and encroachments, if any, are acceptable to me/us.
- THAT I/we understand that, in the event the due date of our first monthly installment is more than one month from the date of settlement, I/we will be billed for and agree to pay preliminary interest for the period of time exceeding one month.
- THAT none of the fees and/or expenses paid by the Seller in this transaction have been passed on to me/us as part of the purchase price of the said property or premises or otherwise. I/We have not made, nor will make, any refunds or reimbursement to the Seller, or to anyone else, for the fees and/or expenses paid by the Seller.
- THAT I/we understand that the Lender is relying on the statement contained in this Affidavit in making the mortgage loan to me/us and would not make the mortgage loan except for this Affidavit.

SECTION 1010 OF TITLE 18 OF THE UNITED STATES CODE PROVIDES: "WHOEVER FOR THE PURPOSE OF OBTAINING ANY LOAN OR ADVANCE OF CREDIT...MAKES, PASSES, UTTERS, OR PUBLISHES ANY STATEMENT KNOWING THE SAME TO BE FALSE...SHALL BE FINED NOT MORE THAN $5,000 OR IMPRISONED NOT MORE THAN TWO YEARS, OR BOTH".

Melissa Marks
MELISSA MARKS

SUBSCRIBED AND SWORN TO BEFORE ME this 5th day of October, 2007.

Notary Public in and for the State of SOUTH CAROLINA.



FLAGSTAR WEB BASED CLOSING DOCUMENTS
(WBCD)
CHECKLIST
CHECKLIST

For : OLD SOUTH MORTGAGE CORP
In the name of : OLD SOUTH MORTGAGE CORP
Name: MARKS, MELISSA

LOAN # [redacted]
ATTN: Sean Davis
MEMO BY:
PROGRAM: FS - (1183) AGENCY 30 YEAR FIXED

***ORDS 44192LDR
DESTIN: LOCAL
TYPE : DRAW
P-CODE: 1400

DOCUMENT		CHECKED
L4419IIN	IMPORTANT INFORMATION FOR SETTLEMENT AGENT	
L4419NCL	CLOSING INSTRUCTIONS	
L0091GMD	SETTLEMENT STATEMENT	
I336TFF	TABLE FUNDS REQUEST FORM	
I336TFI	TABLE FUNDS INSTRUCTIONS	
GRG2	FEDERAL TRUTH-IN-LENDING	
F1200NOT	MULTISTATE FIXED RATE NOTE	
SCHDEED	MORTGAGE/DEED OF TRUST	
GW9C	IRS W-9	
GTX6T	IRS 4506-T/REQUEST FOR TRANSCRIPT OF TAX RETURN	
GR84	RESPA ACCOUNT DISCLOSURE	
G8C1	NAME AFFIDAVIT	
GTSV	TRANSFER OF SERVC DISCL. STMT	
GNSV1	NOTICE OF ASSGMT, SALE, TRF OF SERV RGTS	
GPTV1	INVESTOR PAYMENT LETTER	
GAOC	AFFIDAVIT OF OCCUPANCY	
G8CT	BORROWER'S CERTIFICATION	
L0091MAN	MANUFACTURED HOME CLOSING INSTRUCTIONS ADD.	
L44192CL	POST CLOSING CHECKLIST	
I195ACK	LE CLOSING DISCLOSURE ACK	
I195FRS	FIRST LIEN LETTER	
I195H42	HAZ INS AUTH AND RQMTS	
I336HHL	HOLD HARMLESS LETTER	
I336RET	HOMEOWNER'S REAL ESTATE TAX AUTHORIZATION	
I195FLD	FLOOD INSURANCE NOTIFICATION	
L4419TRN	NOTICE OF TRANSFER OF LOAN SERVICING	
L4419RMH	MANUFACTURED HOME RIDER TO MORTGAGE/DEED	
L4419COM	COMPLIANCE AGREEMENT	
I336BCC	BORROWER CLOSING CERTIFICATION	
L4419MAF	MORTGAGOR'S AFFIDAVIT	
GAMS	AMORTIZATION SCHEDULE	
I336ARD	ACKNOWLEDGMENT OF RECEIPT OF DISCLOSURES	
I336NFN	FBI MORTGAGE FRAUD NOTICE	
GPHI	PHI DISCLOSURE NOB	

[redacted] CDI USE ONLY [redacted]

Deliver Docs to: OLD SOUTH MORTGAGE CORP

L4419CHK 0001

10-04-2007 12:11

(10/15/2007 at 10:23 am) [FSTROYINGFAX10] Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.
OCT-16-2007 10:48 FLAGSTAR BANK 2483126958 P.01/01

MFG HOME REVIEW CHECKLIST

RETAIL WHOLESALE CAD GOV'T

LOAN #	[redacted]
NAME	MARKS
STATE	SC
DATE	10/16/2007

	YES	NO	N/A
Title Surrender Confirmation		X	
Original Certificate of Title			X
UCC-1 Financing Statement			X
Release of UCC on Title Commitment			X
MH Rider w/Correct Legal Desc. Info.		X	
ALTA 7 / CLTA 116.5		X	
WBCD	X		
PUD Rider			X
1004C	X		
POA			X
Clear C of O			X

VIN NUMBER

JACKSON WAREHOUSE #

CONTACT INFO

COMMENTS

000209 Nationstar

(12/27/2007 at 3:06 pm) (FSTEOYINGFAX10) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true r eceived time.

Attorney at Law

Post Office Box 1694
Walterboro, South Carolina 29488

Telephone: (843) 542-9495
Facsimile: (843) 542-9536
E-mail: tatenlaw@lowcountry.com

FAX COVER SHEET

To: Warren Sebastian

FAX Number: 248-250-5457

From: Bray Mabry

Date: December 27, 2007

Pages including Cover Page: 2

Re: Melissa Marks / [redacted]

Attached please find a copy of the final letter from the SCDMV for the above referenced client. If you have any questions please feel free to contact our office.

THIS TRANSMITTAL IS INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY TO WHICH IT IS ADDRESSSED AND MAY CONTAIN INFORMATION THAT IS PRIVILEGED AND CONFIDENTIAL. IF THE READER OF THIS TRANSMITTAL IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE FOR DELIVERING THIS TRANSMITTAL TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE AND RETURN THE ORIGINAL TRANSMITTAL TO US.

(12/27/2007 at 3:06 pm) (FSTRDYIHGFAX10) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the trans received time.

South Carolina
South Carolina
Department of Motor Vehicles

12/21/2007

MARKS, MELISSA J
209 PRESIDENTIAL CT
ROUND O, SC 29671-4374

Subject: Retirement of Title Confirmation

Dear Customer:

We are in receipt of South Carolina title number 770150182360191, covering a 2001 OAKN, serial number HONCD7715247A68. Please be advised that this letter is written confirmation of the retirement of the title certificate to the homeowner pursuant to Section 56-19-330.

Customer Service Unit, (803) 896-5000
Please mail all correspondence to:
SC Department of Motor Vehicles
PO Box 1498
Blythewood, SC 29016-0021

cc: DORCAS M TUTEN, ATTY
PO BOX 1694
WALTERBORO, SC 29488

Customer No: 091659001
File No: 007439090

/WE

000211 Nationstar

(12/27/2007 at 3:22 pm) (FSTROYINGFAX10) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time received time.
To: IDM Page 1 of 1 2007-12-27 20:22:18 (GMT) 12482505457 From: Warren Sebastian

Final Documents Checklist for Manufactured Homes

12/27/2007

Request sent by: WARREN SEBASTIAN

LOAN #[redacted]
BWR: MARKS, MELISSA

Check box if Manufactured Home Rider is In Closed Package: ☐

Document	Required	Corrections/Re-recording needed	Waived
Recorded Mortgage / Deed of Trust legal description	☐	☐	☐
Pud Rider	☐	☐	☐
Manufactured Home Rider	☐	X	☐
UCC Financing Statement	☐	☐	☐
Other Document: ALTA 7 Endorsement	☐	☐	☐
Other Document:	☐	☐	☐

MANUFACTURER: OAKWOOD
YEAR: 2002
SERIAL NUMBER: HON07716247AB
MODEL: UNKNOWN

Comments:

VI NBCD LOAN # [redacted]

NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

Borrower Name & Address:

Borrower Name & Address:
MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O, SC 29474-4374

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 OLD SOUTH MORTGAGE CORP

to FLAGSTAR BANK, FSB

effective NOVEMBER 1, 2007

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. (In this case, all necessary information is combined in this one notice.)

Your present servicer is OLD SOUTH MORTGAGE CORP

If you have any questions relating to the transfer of servicing from your present servicer call their Servicing Department
at (800) 968-7700 between 8:30 AM - 5 PM EST
on the following days:

This is a toll-free or collect call number.

Your new servicer will be FLAGSTAR BANK, FSB

The business address for your new servicer is: 5151 CORPORATE DRIVE
TROY, MI 48098

The toll-free or collect call telephone number of your new servicer is (800)968-7700 If you have any questions relating to the transfer of servicing to your new servicer call their Servicing Department

at (800)968-7700 between 8:30 AM - 5 PM EST
on the following days: Monday through Friday

The date that your present servicer will stop accepting payments from you is NOVEMBER 1, 2007
The date that your new servicer will start accepting payments from you is NOVEMBER 1, 2007 Send all payments due on or after that date to your new servicer.

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. Section 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. 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 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, it must be sent to this address:
5151 CORPORATE DRIVE
TROY, MI 48098

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.

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GNSV 0305

C00213 Nationstar

VI HMCP LOAN #[redacted]

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.

* This notification is a requirement of Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2605).

Melissa Marks 10/5/07
MELISSA MARKS Date

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6N8V (0003

000214 Nationstar

VI WBCD LOAN # [redacted]

OLD SOUTH MORTGAGE CORP
4 CARRIAGE LN
403
403
CHARLESTON, SC 29407
(843) 573-4780

Notice of Transfer of Loan Servicing Rights

MELISSA MARKS
5572 TRAILWOOD DRIVE
NORTH CHARLESTON, SC 29418

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 OLD SOUTH MORTGAGE CORP

to Flagstar Bank, FSB, effective NOVEMBER 1, 2007.

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 the 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. In this case, all necessary information is combined in this one notice.

Your present servicer is OLD SOUTH MORTGAGE CORP.

If you have any questions relating to the transfer of servicing from your present servicer call (843) 573-4780 between the hours of 9:00 a.m. and 5:00 p.m., on the following days: Monday through Friday. This is a toll-free or collect-call number.

Your New Servicer will be Flagstar Bank, FSB.
The business address for your new servicer is: Flagstar Bank, FSB, 5151 Corporate Drive, Troy MI, 48098-2639. The toll-free telephone number of your new servicer is (800)968-7700. If you have any questions relating to the transfer of servicing to your new servicer call (800)968-7700 to speak with a Customer Service Department representative, between 7:30 a.m. and 5:00 p.m. Eastern Standard Time, Monday through Friday.

The date that your present servicer will stop accepting payments from you is NOVEMBER 1, 2007.
The date that your new servicer will start accepting payments from you is NOVEMBER 1, 2007. Send all payments due on or after that date to your new servicer. Always send the mortgage payment with the payment coupon to the address specified on the coupon.

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 the receipt of the 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, it must be sent to this address: Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI, 48098-2639, Attn: Customer Service Department.

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 a foreclosure if proper grounds exist under the mortgage documents.

000215 Nationstar

VI-NEGD LOAN # [redacted]

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 (12 U.S.C. 2605) also provides for damages and costs for individuals or classes of individuals in

Section 6 of RESPA (12 U.S.C. 2605) 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.

OLD SOUTH MORTGAGE CORP OCTOBER 5, 2007

AND

Flagstar Bank, FSB OCTOBER 5, 2007

09/27/2007 at 11:51 am (PSTRNTIMEFAX19) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time received time.

Commitment Number: MARKS, MELISSA
File No. MARKS, MELISSA
Commitment Number: MARKS, MELISSA
File No. MARKS, MELISSA

SCHEDULE A

1. Commitment Date: September 13, 2007 at 08:00 AM

2. Policy (or Policies) to be issued:

   (a) Owner's Policy (ALTA Owner's Policy) Policy Amount $80,000.00
   Proposed Insured:

   Melissa Marks

   (b) Loan Policy (ALTA Loan Policy) Policy Amount $76,000.00
   Proposed Insured:

   Flagstar Bank, FSB, its successors and/or assigns as their respective interests may appear.

   (c) Policy Amount: $
   Proposed Insured:

3. Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by:

   Paul Walker

4. The land referred to in the Commitment is described as follows:

   See attached Exhibit A

09/27/2007 at 11:53 am (ISTROYTHGFAX09) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time received time.
09/27/2007 11:54 8435734701 OLDSOV ... PAGE 06

ALTA Plain Language Commitment (6/17/06)

TITLE INSURANCE COMMITMENT

TITLE INSURANCE COMMITMENT

Issued by

Stewart title guaranty company

ORIGINAL

AGREEMENT TO ISSUE POLICY

We agree to issue policy to you according to the terms of the Commitment. When we show the policy amount and your name as the proposed insured in Schedule A, this Commitment becomes effective as of the Commitment Date shown in Schedule A.

If the Requirements shown in this commitment have not been met within six months after the Commitment Date, our obligation under this Commitment will end. Also, our obligation under this Commitment will end when the Policy is issued and then our obligation to you will be under the Policy.

Our obligation under this Commitment is limited by the following:

The Provisions in Schedule A.

The Requirements in Schedule B-I.

The Exceptions in Schedule B-II.

The Conditions on Page 2.

This Commitment is not valid without SCHEDULE A and Sections 1 and II of SCHEDULE B.

This commitment shall not be valid or binding until countersigned by a validating officer or authorized signatory.

IN WITNESS WHEREOF, Stewart Title Guaranty Company has caused its corporate name and seal to be hereunto affixed by its duly authorized officers on the date shown in Schedule A.

Stewart

Chairman of the Board

President

Countersigned:

Authorized Countersignature

Agency # TuloYOBA Edwa Feb

Company Name

Washington, DC

City, State

File Number: 07-AE-457

09/27/2007 at 11:53 am (FSTMOVIEGFAX09) Elagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true r
eceived time.
09/27/2007 11:5d 8435734701 OLDSOV PAGE .10

Commitment Number: MARKS, MELISSA
File No MARKH, MELISSA
Commitment Number: MARKS, MELISSA
File No MARKH, MELISSA

SCHEDULE B - SECTION II
EXCEPTIONS

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. Those taxes and special assessments that become due and payable subsequent to date of policy
3. Covenants, conditions and restrictions, if any, appearing in the public records. This policy insures that the same have not been violated, except that such affirmative assurance does not extend to covenants, conditions and restrictions relating to environmental protection unless a notice of a violation thereof has been recorded or filed in the public records and is not referenced in an addendum attached hereto. Further, this policy insures that any future violation of any covenants, conditions and restrictions appearing in the public records, including any relating to environmental protection, will not result in a forfeiture or reversion of title and that there are no provisions therein under which the lien of the insured mortgage can be extinguished, subordinated or impaired.
4. Any easements or servitudes appearing in the public records. This policy insures that none of the improvements encroach upon the easements and that any use of the easements for the purposes granted or reserved will not interfere with or damage the improvements, including lawns, shrubbery and trees.
5. Any lease, grant, exception or reservation of minerals or mineral rights appearing in the public records. This policy insures that the use of the land for residential one-to-four family dwelling purposes is not, and will not be affected or impaired by reason of any lease, grant, exception or reservation of minerals or mineral rights appearing in the public records and this policy insures against damage to existing improvements, including lawns, shrubbery and trees, resulting from the future exercise of any right to use the surface of the land for the extraction or development of the minerals or mineral rights so leased, granted, excepted or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.
6. This policy insures against loss or damage by reason of any violation variation, encroachment or adverse circumstance affecting the title that would have been disclosed by an accurate survey. The term "encroachment" includes encroachments of existing improvements located on the land onto adjoining land, and encroachments onto the land of existing improvements located on adjoining land
7. Restrictive covenants governing and controlling Providential Estates Subdivision filed for record in the Office of the Clerk of Court for Colleton County in Deed Book 950, Page 10 and in Deed Book 988, Page 194.
8. Right of Way easement to Palmetto Rural Telephone Cooperative filed for record in the Office of the Clerk of Court for Colleton County in Deed Book 094, Page 294.

[9/27/2007 at 11:53 am] (FSTROTHHEAX08) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time received time.
09/27/2007 11:56 8436734781 OLDSOV PAGE 07

CONDITIONS

CONDITIONS

1. DEFINITIONS

(a) "Mortgage" means mortgage, deed of trust or other security instrument. (b) "Public Records" means the records that give constructive notice of matters affecting you title according to the state statutes where your land is located.

2. LATER DEFECTS

The Exceptions in Schedule B - Section II may be amended to show any defects, liens or encumbrances that appear for the first in the public records or are created or attach between the Commitment Date and the date on which all of the Requirements (a) and (c) of Section B - Section I are met. We shall have no liability to you because of this amendment.

3. EXISTING DEFECTS

If any defects, liens or encumbrances existing at Commitment Date are not shown in Schedule B, we may amend Schedule B to show them. If we do amend Schedule to show these defects, liens or encumbrances, we shall be liable to you according to Paragraph 4 below unless you knew of this information and did not tell us about it in writing.

4. LIMITATION OF OUR LIABILITY

Our only obligation is to issue to you the Policy referred to in this Commitment, when you have met its Requirements. If we HAVE any liability to you for any loss you incur because of an error in this Commitment, our liability will be limited to your actual loss caused by your relying on this Commitment when you acted in good faith to:

Comply with the Requirements shown in Schedule B - Section I

or

Eliminate with our written consent any Exceptions shown in Schedule B - Section II.

We shall not be liable for more than the Policy Amount shown in Schedule A of this Commitment and our liability is subject to the terms of the Policy form to be issued to you.

5. CLAIMS MUST BE BASED ON THIS COMMITMENT

Any claim, whether or not based on negligence, which you may have against us concerning the title to the land must be based on this Commitment and is subject to its terms.

09/27/2007 at 11:53 am (FSTROTIMGPRX09) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true r eceived time.

Commitment Number: MARKS, MELISSA
File No. MARKS, MELISSA
Commitment Number: MARKS, MELISSA
File No. MARKS, MELISSA

SCHEDULE B - SECTION I
REQUIREMENTS

The following are the requirements to be complied with.

1. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record.
2. Execution by Owner/Seller/Contractor and Affidavit as to Debts and Liens and Affidavit and Indemnity.
3. Execution and Acknowledgment by Borrower/Purchaser of Form 38-30 (Mortgagor's Notice of Availability of Owner's Coverage and Title Insurance Disclosure.
4. Payment of 2007 real property taxes, a lien now due and payable.
5. Installation of the manufactured housing in accordance with Section 56-19-610 of the Code of Laws for South Carolina and the filing of a Manufactured Home Affidavit for the Retirement of Title Certificate.
6. Satisfaction and release of any lien set forth in the certificate of title.
7. Compliance with requirements for the retirement of the certificate of title as set forth in Section 56-19-620 of the Code of Laws for South Carolina.

09/27/2007 at 11:51 am (FSTROTHGFAX09) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true r
eceived time.
09/27/2007 11:54 8439573471 OLDSON PAGE 11

Exhibit "A"

Exhibit "A"

All that certain piece, parcel or lot of land situate, lying and being South of Cottageville in the County of Colleton, State of South Carolina, as shown on a plat entitled "AN AS-BUILT SURVEY OF 4.08 ACRES TMS 160-00-00-147 LOT 7 - PRESIDENTIAL ESTATES SURVEYED FOR LEPAUL EDWARDS FLETCHER" prepared by Jerry L. Fowler, R.L.S. 16178, dated July 28, 2003, and recorded in the Office of the Clerk of Court for Colleton County in Plat Book 54 at Page 277. Said lot measuring and bounding as follows:

On the North measuring One Hundred Eighty-Seven and Fifty Hundredths (187.50') feet, more or less, and being bounded thereon by lands now or formerly of Jay P. Campbell, Jr.; on the East measuring Two Hundred Forty (240.00') feet, more or less, and being bounded thereon by lands now or formerly of Paul Walker; on the South measuring One Hundred Eighty-Seven and Fifty Hundredths (187.50') feet, more or less, and being bounded thereon by the Fifty (50') foot Right-of-Way of Presidential Court; and on the West measuring Two Hundred Forty (240.00') feet, more or less, and being bounded thereon by lands now or formerly of Paul Walker.

TMS# 160-00-00-147

(10/5/2007 at 10:07 am)(FSTROYINGFAX03) Flagstar Bank Date/Time Stamp -- This header is put on all received faxes and shows the true r
eceived time.
OCT-05-2007 09:05 From:DORCAS TUTEN 8435422536 To:FLAGSTAR P.11/15

ALTA Plain Language Commitment (6/17/06)

TITLE INSURANCE COMMITMENT
Issued by
TITLE INSURANCE COMMITMENT
Issued by

stewart title guaranty company

ORIGINAL

AGREEMENT TO ISSUE POLICY

We agree to issue policy to you according to the terms of the Commitment. When we show the policy amount and your name as the proposed insured in Schedule A, this Commitment becomes effective as of the Commitment Date shown in Schedule A.

If the Requirements shown in this commitment have not been met within six months after the Commitment Date, our obligation under this Commitment will end. Also, our obligation under this Commitment will end when the Policy is issued and then our obligation to you will be under the Policy.

Our obligation under this Commitment is limited by the following:

The Provisions in Schedule A.

The Requirements in Schedule B-I.

The Exceptions in Schedule B-II.

The Conditions on Page 2.

This Commitment is not valid without SCHEDULE A and Sections 1 and II of SCHEDULE B.

This commitment shall not be valid or binding until countersigned by a validating officer or authorized signatory.

IN WITNESS WHEREOF, Stewart Title Guaranty Company has caused its corporate name and seal to be hereunto affixed by its duly authorized officers on the date shown in Schedule A.

stewart title guaranty company

Chairman of the Board

President

Countersigned:

Authorized Countersignature

Dorcas M Tuten/DBA Edisto Title
Company Name

Walterboro, SC
City, State

File Number: 07-RE-057

000223 Nationstar

(10/5/2007 at 10:07 am) [FSTROYINGFAX03] Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true r
eceived time.
OCT-05-2007 09:05 From:DUKUS TOTEN 8435162536 toFLAGSTAR P.12/16

CONDITIONS

CONDITIONS

1. DEFINITIONS

   (a) "Mortgage" means mortgage, deed of trust or other security instrument. (b) "Public Records" means title records that give constructive notice of matters affecting your title according to the state statutes where your land is located.

2. LATER DEFECTS

   the Exceptions in Schedule B – Section II may be amended to show any defects, liens or encumbrances that appear for the first in the public records or are created or attach between the Commitment Date and the date on which all of the Requirements (a) and (c) of Section B – Section I are met. We shall have no liability to you because of this amendment.

3. EXISTING DEFECTS

   If any defects, liens or encumbrances existing at Commitment Date are not shown in Schedule B, we may amend Schedule B to show them. If we do amend Schedule to show these defects, liens or encumbrances, we shall be liable to you according to Paragraph 4 below unless you knew of this information and did not tell us about it in writing.

4. LIMITATION OF OUR LIABILITY

   Our only obligation is to issue to you the Policy referred to in this Commitment, when you have met its Requirements. If we have any liability to you for any loss you incur because of an error in this Commitment, our liability will be limited to your actual loss caused by your relying on this Commitment when you acted in good faith to:

   Comply with the Requirements shown in Schedule B – Section I

   or

   Eliminate with out written consent any Exceptions shown in Schedule B – Section II.

   We shall not be liable for more then the Policy Amount shown in Schedule A of this Commitment and our liability is subject to the terms of the Policy from to be issued to you.

5. CLAIMS MUST BE BASED ON THIS COMMITMENT

   Any claim, whether or not based on negligence, which you may have against us concerning the title to the land must be based on this Commitment and is subject to its terms.

(10/5/2007 at 10:07 am)(ESTRCVINGFAX03) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true r
eceived time.
OCT-05-2007 09:05 From:CURCHS TITLE 8435425554 To:FLAGSTAR P.13/16

Commitment Number: MARKS, MELISSA
File No. MARKS, MELISSA
Commitment Number: MARKS, MELISSA
File No. MARKS, MELISSA

SCHEDULE A

1. Commitment Date: September 13, 2007 at 08:00 AM.

2. Policy (or Policies) to be issued:

   (a) Owner's Policy (ALTA Owner's Policy) Policy Amount $80,000.00
   Proposed Insured:

   Melissa Marks

   (b) Loan Policy (ALTA Loan Policy) Policy Amount $76,000.00
   Proposed Insured:

   Flagstar Bank, FSB, its successors and/or assigns as their respective interests may appear.

   (c) Policy Amount $
   Proposed Insured:

3. Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by:

   Paul Walker

4. The land referred to in this Commitment is described as follows:

   See attached Exhibit A.

[10/5/2007 at 10:07 am] (FSTROTIIGFAX03) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true r
eceived time.
OCT-05-2007 09:05 From:LUNCHS TUTEN 8435429536 To:FLAGSTAR P.14/16

Commitment Number: MARKS, MELISSA
File No. MARKS, MELISSA
Commitment Number: MARKS, MELISSA
File No. MARKS, MELISSA

SCHEDULE B - SECTION I
REQUIREMENTS

The following are the requirements to be complied with:

1. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record.
2. Execution by Owner/Seller/Contractor and Affidavit as to Debts and Liens and Affidavit and Indemnity.
3. Execution and Acknowledgment by Borrower/Purchaser of Form 39-30 (Mortgagor's Notice of Availability of Owner's Coverage) and Title Insurance Disclosure.
4. Payment of 2007 real property taxes, a lien now due and payable.
5. Installation of the manufactured housing in accordance with Section 56-19-510 of the Code of Laws for South Carolina and the filing of a Manufactured Home Affidavit for the Retirement of Title Certificate.
6. Satisfaction and release of any lien set forth in the certificate of title.
7. Compliance with requirements for the retirement of the certificate of title as set forth in Section 56-19-520 of the Code of Laws for South Carolina.

(10/5/2007 at 10:07 am)(ESTRCYIHGEAX03) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true r
eceived time.
OCT-05-2007 09:26 FROM:LORIS TUREN 8435942556 TO:FLAGSTAR P.13/16

Commitment Number: MARKS, MELISSA
File No. MARKS, MELISSA
Commitment Number: MARKS, MELISSA
File No. MARKS, MELISSA

SCHEDULE B - SECTION II
EXCEPTIONS

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the company:

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. Those taxes and special assessments that become due and payable subsequent to date of policy.
3. Covenants, conditions and restrictions, if any, appearing in the public records. This policy insures that the same have not been violated, except that such affirmative assurance does not extend to covenants, conditions and restrictions relating to environmental protection unless a notice of a violation thereof has been recorded or filed in the public records and is not referenced in an addendum attached hereto. Further, this policy insures that any future violation of any covenants, conditions and restrictions appearing in the public records, including any relating to environmental protection, will not result in a forfeiture or reversion of title and that there are not provisions therein under which the lien of the insured mortgage can be extinguished, subordinated or impaired.
4. Any easements or servitudes appearing in the public records. This policy insures that none of the improvements encroach upon the easements and that any use of the easements for the purposes granted or reserved will not interfere with or damage the improvements, including lawns, shrubbery and trees.
5. Any lease, grant, exception or reservation of minerals or mineral rights appearing in the public records. This policy insures that the use of the land for residential one-to-four family dwelling purposes is not, and will not be, affected or impaired by reason of any lease, grant, exception or reservation of minerals or mineral rights appearing in the public records and this policy insures against damage to existing improvements, including lawns, shrubbery and trees, resulting from the future exercise of any right to use the surface of the land for the extraction or development of the minerals or mineral rights so leased, granted, excepted or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.
6. This policy insures against loss or damage by reason of any violation variation, encroachment or adverse circumstance affecting the title that would have been disclosed by an accurate survey. The term "encroachment" includes encroachments of existing improvements located on the land onto adjoining land, and encroachments onto the land of existing improvements located on adjoining land.
7. Restrictive covenants governing and controlling Presidential Estates Subdivision filed for record in the Office of the Clerk of Court for Colleton County in Deed Book 958, Page 16 and in Deed Book 968, Page 104.
8. Right of Way easement to Palmetto Rural Telephone Cooperative filed for record in the Office of the Clerk of Court for Colleton County in Deed Book 984, Page 231.

(10/5/2007 at 10:07 am)(FSTROYIEGFAX03) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true r
eceived time.
OCT-05-2007 09:06 From:DUNLAP TUTEN 8433426536 To:FLAGSTAR P.16/16

Exhibit "A"

Exhibit "A"

All that certain piece, parcel or lot of land situate, lying and being South of Cottageville in the County of Colleton, State of South Carolina, as shown on a plat entitled "AN AS-BUILT SURVEY OF 1.03 ACRES TMS 168-00-00-147 LOT 7 - PRESIDENTIAL ESTATES SURVEYED FOR LEPAUL EDWARDS FLETCHER" prepared by Jerry L. Fowler, R.L.S. 15178, dated July 28, 2003, and recorded in the Office of the Clerk of Court for Colleton County in Plat Book 34 at Page 277. Said lot measuring and bounding as follows:

On the North measuring One Hundred Eighty-Seven and Fifty Hundredths (187.50') feet, more or less, and being bounded thereon by lands now or formerly of Jay P. Campbell, Jr.; on the East measuring Two Hundred Forty (240.00') feet, more or less, and being bounded thereon by lands now or formerly of Paul Walker; on the South measuring One Hundred Eighty-Seven and Fifty Hundredths (187.50') feet, more or less, and being bounded thereon by the Fifty (50') foot Right-of-Way of Presidential Court; and on the West measuring Two Hundred Forty (240.00') feet, more or less, and being bounded thereon by lands now or formerly of Paul Walker.

TMS# 168-00-00-147

(10/10/2007 at 2:28 pm) (FSTROYINGFAX10) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true r
eceived time.
To: IDM Page 2 of 7 2007-10-16 16:26:22 (GMT) 12482505467 From: Warren Sebastian

OCT-18-2007 12:21 From:DORCAS T.ITEN 0435429536 To:12482505457 P.2/7

ALTA Plain Language Commitment (6/17/06)
ALTA Plain Language Commitment (6/17/06)

TITLE INSURANCE COMMITMENT
Issued by

stewart title guaranty company

☐ ORIGINAL

AGREEMENT TO ISSUE POLICY

We agree to issue policy to you according to the terms of the Commitment. When we show the policy amount and your name as the proposed insured in Schedule A, this Commitment becomes effective as of the Commitment Date shown in Schedule A.

If the Requirements shown in this commitment have not been met within six months after the Commitment Date, our obligation under this Commitment will end. Also, our obligation under this Commitment will end when the Policy is issued and then our obligation to you will be under the Policy.

Our obligation under this Commitment is limited by the following:

The Provisions in Schedule A.

The Requirements in Schedule B-I.

The Exceptions in Schedule B-II.

The Conditions on Page 2.

This Commitment is not valid without SCHEDULE A and Sections 1 and II of SCHEDULE B.

This commitment shall not be valid or binding until countersigned by a validating officer or authorized signatory.

IN WITNESS WHEREOF, Stewart Title Guaranty Company has caused its corporate name and seal to be hereunto affixed by its duly authorized officers on the date shown in Schedule A.

stewart

Chairman of the Board

President

Countersigned:

Authorized Countersignature

Dorcas M Tyler/DBA Eplete Title
Company Name

Wallyford, EO
City, State

File Number: 07-RE-007

(10/18/2007 at 2:20 pm) (FSIROYINGFAX10) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true r
eceived time.
To: IDM Page 3 of 7 2007-10-18 18:28:22 (GMT) 12402505457 From: Warren Sebastian

OCT-18-2007 12:21 From:DORCAS TJTEH 9135429536 To:12402505457 P.3/7

CONDITIONS

1. DEFINITIONS

   (a) "Mortgage" means mortgage, deed of trust or other security instrument. (b) "Public Records" means title records that give constructive notice of matters affecting you title according to the state statutes where your land is located.

2. LATER DEFECTS

   the Exceptions in Schedule B – Section II may be amended to show any defects, liens or encumbrances that appear for the first in the public records or are created or attach between the Commitment Date and the date on which all of the Requirements (a) and (b) of Section B – Section I are met. We shall have no liability to you because of this amendment.

3. EXISTING DEFECTS

   If any defects, liens or encumbrances existing at Commitment Date are not shown in Schedule B, we may amend Schedule B to show them. If we do amend Schedule to show these defects, liens or encumbrances, we shall be liable to you according to Paragraph 4 below unless you knew of this information and did not tell us about it in writing.

4. LIMITATION OF OUR LIABILITY

   Our only obligation is to issue to you the Policy referred to in this Commitment, when you have met its Requirements. If we have any liability to you for any loss you incur because of an error in this Commitment, our liability will be limited to your actual loss caused by your relying on this Commitment when you acted in good faith to:

   Comply with the Requirements shown in Schedule B – Section I

   or

   Eliminate with out written consent any Exceptions shown in Schedule B – Section II.

   We shall not be liable for more than the Policy Amount shown in Schedule A of this Commitment and our liability is subject to the terms of the Policy from to be issued to you.

5. CLAIMS MUST BE BASED ON THIS COMMITMENT

   Any claim, whether or not based on negligence, which you may have against us concerning the title to the land must be based on this Commitment and is subject to its terms.

(10/10/2007 at 2:28 pm) (FSTROYHGFAX10) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time r
eceived time.

Commitment Number: MARKS, MELISSA
File No. MARKS, MELISSA

SCHEDULE A

1. Commitment Date: September 19, 2007 at 08:00 AM.

2. Policy (or Policies) to be issued:

   (a) Owner's Policy (ALTA Owner's Policy) Policy Amount $80,000.00
   Proposed Insured:

   Melissa Marks

   (b) Loan Policy (ALTA Loan Policy) Policy Amount $76,000.00
   Proposed Insured:

   Flagstar Bank, FSB, its successors and/or assigns as their respective interests may appear.

   (c) Policy Amount $
   Proposed Insured:

3. Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by:

   Paul Walker

4. The land referred to in the Commitment is described as follows:

   See attached Exhibit A.

(10/10/2007 at 2:20 pm) (FSTROTHGFAX10) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true r
eceived time.
To: IDM Page 5 of 7 2007-10-10 18:28:22 (GMT) 12482505457 From: Warren Sebastian

OCT-10-2007 12:21 From:DORCAS TUTEN 9435429536 To:12482505457 P.5/7

Commitment Number: MARKS, MELISSA
File No: MARKS, MELISSA

SCHEDULE B - SECTION I
REQUIREMENTS

The following are the requirements to be complied with:

1. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record.
2. Execution by Owner/Seller/Contractor and Affidavit as to Debts and Liens and Affidavit and Indemnity.
3. Execution and Acknowledgment by Borrower/Purchaser of Form 30-30 (Mortgagor's Notice of Availability of Owner's Coverage) and Title Insurance Disclosure.
4. Payment of 2007 real property taxes, a lien now due and payable.
5. Installation of the manufactured housing in accordance with Section 56-15-110 of the Code of Laws for South Carolina and the filing of a Manufactured Home Affidavit for the Retirement of Title Certificate.
6. Satisfaction and release of any lien set forth in the certificate of title.
7. Compliance with requirements for the retirement of the certificate of title as set forth in Section 56-19-520 of the Code of Laws for South Carolina.
8. An Alta 7, 8.1 and 9 will be issued with the final title policy.

(10/10/2007 at 2:28 pm) (FSTROYIMGFAX10) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

Commitment Number: MARKS, MELISSA
File No. MARKS, MELISSA

SCHEDULE B - SECTION II
EXCEPTIONS

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the company:

1. Covenants, conditions, or restrictions, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from:

   (a) the violation of those covenants, conditions, or restrictions on or prior to Date of Policy;

   (b) a forfeiture or reversion of Title from a future violation of those covenants, conditions, or restrictions, including those relating to environmental protection; and

   (c) provisions in those covenants, conditions, or restrictions, including those relating to environmental protection, under which the lien of the Insured Mortgage can be extinguished, subordinated, or impaired.

   As used in paragraph 1(a), the words "covenants, conditions, or restrictions" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of a violation or alleged violation affecting the Land has been recorded or filed in the Public Records at Date of Policy and is not referenced in an addendum attached to this policy.

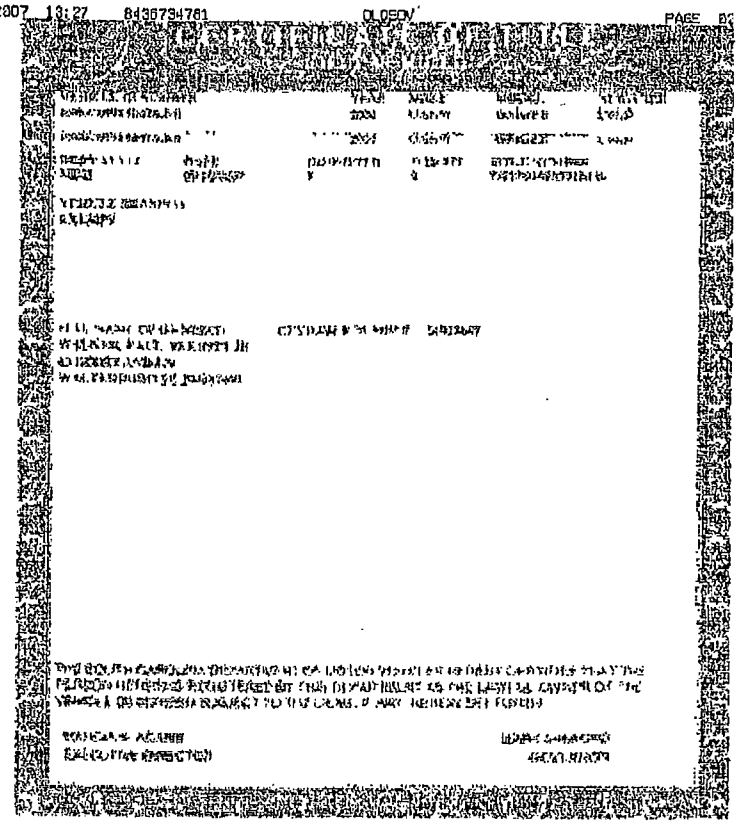
2. Any easements or servitudes appearing in the Public Records; however, this policy insures against loss or damage arising from (a) the encroachment, at Date of Policy, of the improvements on any easement, and (b) any interference with or damage to existing improvements, including lawns, shrubbery, and trees, resulting from the use of the easements for the purposes granted or reserved.

3. Any lease, grant, exception, or reservation of minerals or mineral rights appearing in the Public Records; however, this policy insures against loss or damage arising from (a) any effect on or impairment of the use of the Land for residential one-to-four family dwelling purposes by reason of such lease, grant, exception or reservation of minerals or mineral rights, and (b) any damage to existing improvements, including lawns, shrubbery, and trees, resulting from the future exercise of any right to use the surface of the Land for the extraction or development of the minerals or mineral rights so leased, granted, excepted, or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.

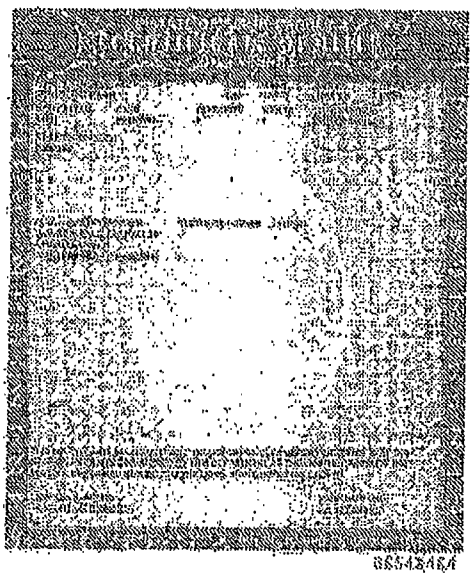
4. Restrictive covenants governing and controlling Presidential Estates Subdivision filed for record in the Office of the Clerk of Court for Colleton County in Deed Book 958, Page 16 and in Deed Book 988, Page 104.
5. Right of Way easement to Palmetto Rural Telephone Cooperative filed for record in the Office of the Clerk of Court for Colleton County in Deed Book 984, Page 231.

(10/1/2007 at 1:26 pm)(FS7BOXIBGFAX09) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time received time.

10/01/2007 13:27 8436794761 CLOSOV PAGE 01



000234 Nationstar



(9/19/2007 at 1:36 pm)(ESTROPINGFAX08) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

09/19/2007 13:39 8436734781 OLDSOV PAGE 06

TRUTH-IN-LENDING DISCLOSURE STATEMENT

THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND

Applicants	Melissa Marks	Prepared By:	Old South Mortgage Corp. 4 Garlage Lane, Suite 403
			4 Garlage Lane, Suite 403
Property Address	100 Presidential Round O, SC 29474		Charleston , SC 29407 843-873-4700
Application No:	marks	Date Prepared:	08/22/2007

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after making all payments as scheduled
6.638 %	$ 178,726.36	$ 74,013.00	$ 252,739.36

☐ REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit.

PAYMENTS: Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due	Number of Payments	Amount of Payments	When Payments Are Due	Number of Payments	Amount of Payments	When Payments Are Due
		Month Starting			Month, or Event			Month, or Event
359	663.00	10/1/2007						
1	663.61	09/1/2037						

☐ DEMAND FEATURE. This obligation has a demand feature.

☐ VARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

CREDIT LIFE/CREDIT DISABILITY: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature	
Credit Life		I want credit life insurance.	Signature:
Credit Disability		I want credit disability insurance.	Signature:
Credit Life and Disability		I want credit life and disability insurance.	Signature:

INSURANCE: The following insurance is required to obtain credit:

☐ Credit life insurance ☐ Credit disability ☑ Property insurance ☐ Flood insurance

You may obtain the insurance from anyone you want that is acceptable to creditor

☐ If you purchase ☑ property ☐ flood insurance from creditor you will pay $ for a one year term

SECURITY: You are giving a security interest in:

☑ The goods or property being purchased ☐ Real property you already own.

FILING FEES: $

LATE CHARGE: If a payment is more than days late, you will be charged % of the payment

PREPAYMENT: If you pay off early, you

☐ may ☑ will not have to pay a penalty.

☐ may ☑ will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property

☐ may ☐ may, subject to conditions ☑ may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

☑ * means an estimate ☑ all dates and numerical disclosures except the late payment disclosures are estimates.

* NOTE: The Payments shown above include/do not include deposits for Mortgage Insurance (if applicable), but exclude Property Taxes and Insurance.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

Melissa Marks 9/6/07 (Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Lender) (Date)

000236 Nationstar

TRUTH-IN-LENDING DISCLOSURE STATEMENT

DATE: OCTOBER 5, 2007 LOAN #: [redacted]
LOAN AMT: $76,000.00

OLD SOUTH MORTGAGE CORP
OLD SOUTH MORTGAGE CORP
4 CARRIAGE LN
403
CHARLESTON, SC 29407

BORROWER(S):
MELISSA MARKS

PROPERTY ADDRESS: 209 PRESIDENTIAL CT
ROUND O, SC 29474-4374

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	☐
7.739 %	$ 113,556.51	$ 75,373.30	$ 188,929.81	

Your payment schedule will be:

No. of Payment(s)	Amount of Payment(s)	Due Monthly Beginning	No. of Payment(s)	Amount of Payment(s)	Due Monthly Beginning	No. of Payment(s)	Amount of Payment(s)	Due Monthly Beginning
120	$560.73	11/01/2007						
23	$518.30	11/01/2017						
216	$505.63	10/01/2019						
1	$505.23	10/01/2037						

INSURANCE: THE FOLLOWING INSURANCE IS REQUIRED TO OBTAIN CREDIT: PROPERTY INSURANCE. YOU MAY OBTAIN THIS INSURANCE FROM ANYONE YOU WANT THAT IS REASONABLY ACCEPTABLE TO THE CREDITOR. CREDIT LIFE AND CREDIT DISABILITY INSURANCE ARE NOT REQUIRED TO OBTAIN CREDIT.

SECURITY: YOU ARE GIVING A SECURITY INTEREST IN THE PROPERTY LOCATED AT: 209 PRESIDENTIAL CT, ROUND O, SC 29474-4374.

FILING/RECORDING FEE: $26.00

LATE CHARGE: IF A PAYMENT IS MORE THAN 15 DAYS LATE, YOU WILL BE CHARGED 5.000% OF THE PAYMENT.

PREPAYMENT: IF YOU PAY OFF EARLY, YOU WILL NOT HAVE TO PAY A PENALTY AND YOU WILL NOT BE ENTITLED TO A REFUND OF PART OF THE FINANCE CHARGE.

ASSUMPTION: SOMEONE BUYING YOUR PROPERTY CANNOT ASSUME THE REMAINDER OF THE MORTGAGE ON THE ORIGINAL TERMS.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

THE UNDERSIGNED ACKNOWLEDGE RECEIVING AND READING A COMPLETED COPY OF THIS DISCLOSURE. THIS DOCUMENT IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND.

Melissa Marks 10/5/07
MELISSA MARKS DATE

10-05-2007 11:58

OLD SOUTH MORTGAGE CORP

4 CARRIAGE LN
403
403
CHARLESTON, SC 29407
BORROWER(S) NAME(S):
MELISSA MARKS

DATE: OCTOBER 5, 2007
LOAN#: [redacted]
LOAN#: [redacted]
LOAN AMOUNT: $76,000.00

PROPERTY ADDRESS: 209 PRESIDENTIAL CT
RCUND O, SC 29674-4374

ITEMIZATION OF AMOUNT FINANCED

	ITEMIZATION OF THE AMOUNT FINANCED OF		$75,559.30
	NET PROCEEDS FOR FUNDING		$ 73,446.21
Ref HUD-1	AMOUNT PAID TO OTHERS ON YOUR BEHALF		
	RESERVES DEPOSITED WITH LENDER		$422.37
903	Hazard Insurance Premium	to Cliff Heath Insurance	$1,029.72
1103	Title Examination	to Dorcas M Tuten	$150.00
1104	Title Insurance Binder	to Dorcas M Tuten	$50.00
1108	Title Insurance	to Stewart Title	$300.00
1113	Detitle Fee	to SCDMV	$50.00
1114	Fee to Obtain Title	to SCDMV	$25.00
1201	Recording Fees	to Register of Deeds	$62.00
	TOTAL AMOUNT PAID TO OTHERS		$ 2,109.09
1101	Settlement/Closing Fee	to Dorcas M Tuten	$100.00
1126	Misc/Email Fee	to Dorcas M Tuten	$25.00
1122	Recording/Processing Serv	to Registrar of Deeds	$10.00
1124	Courier Fee	to Dorcas M Tuten	$60.00
1125	Affidavit of Lien	to Registrar of Deeds	$10.00
901	INTEREST TO FIRST PAYMENT	-4 @ $ 14.5753 =	($58.30)
	TOTAL PREPAID FINANCE CHARGE		$ 446.70

****

AT OR AFTER THE CLOSING, FLAGSTAR BANK, FSB:

WILL PAY A BROKER YIELD SPREAD PREMIUM TO OLD SOUTH MORTGAGE CORP IN CONNECTION WITH YOUR LOAN OF: $ 1,076.92.

THIS AMOUNT IS NOT PART OF YOUR CLOSING COSTS.

****** FEES PAID BY MISCELLANEOUS PAYOR ON BEHALF OF BORROWER ******

824	Flood Certification Fee	to FDDI	$8.50
825	Tax Service Fee	to Int American R.E.Tax Serv	$69.00
		TOTAL	$77.50

The undersigned acknowledge receiving and reading a completed copy of this disclosure. Neither you nor the creditor previously has become obligated to make or accept this loan. This disclosure is not part of your loan contract.

MELISSA MARKS

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10-04-2007 12:11

CIAFI 0209

000238 Nationstar

REPRESENTATION OF PRINTED DOCUMENT 501G84092

Flagstar Bank 5151 CORPORATE DR. TROY, MI 48098-2639

IMPORTANT TAX RETURN INFORMATION BELOW

CUSTOMER SERVICE HOURS
7:30 A.M. TO 7:00 P.M. EST
CUSTOMER SERVICE HOURS
7:30 A.M. TO 7:00 P.M., EST
MONDAY - FRIDAY
1-800-968-7700

57126-037072-000
MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4374

LOAN NUMBER: [redacted]

If the Tax I.D. Number below is incorrect or if the space is blank, please complete and return the T.I.N. Certification on the reverse side of the Statement to the company Flagstar Bank, Mailstop South 110-3, 5151 Corporate Drive, Troy, MI 48098-2639.

ANNUAL TAX AND INTEREST STATEMENT

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474

PLEASE RETAIN FOR INCOME TAX PURPOSES AS OF 12/31/07
YEAR: 2007
LOAN #: [redacted]

TAX ID # [redacted]

TAX AND INSURANCE ACTIVITY 2007		PRINCIPAL ACTIVITY 2007	
PROPERTY TAX	422.67	76,000.00	BEG BAL
HAZARD INSURANCE	.00	187.99	PRINCIPAL PAID
MORTGAGE INSURANCE	.00	75,812.01	ENDING BAL

INTEREST RECONCILIATION
1,270.80 INTEREST PAID

365-2012-0108F

☐ CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, address and telephone number

FLAGSTAR BANK
5151 CORPORATE DR.
TROY, MI 48098-2639
1-800-968-7700

"Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

OMB No. 1545-0901

07

Form 1098

Mortgage Interest Statement

PAYER'S/BORROWER'S name, street address (including apt. no.), city, state and ZIP code

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4374

1 Mortgage interest received from payer(s)/borrower(s)*	$ 1,270.80
2 Points paid on purchase of principal residence	$ .00
3 Refund of overpaid interest	$ .00
4 Mortgage insurance Premiums	$ .00
5	

RECIPIENT'S Federal identification No. 98-3150851

PAYER'S social security number [redacted]

Account number (see instructions) [redacted]

Copy B For Payer

The information in boxes 1, 2, 3, and 4 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.

Form 1098 (Keep for your records) Department of the Treasury - Internal Revenue Service

000239 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

TAX IDENTIFICATION CERTIFICATION

In order to verify your deduction for mortgage interest paid during the calendar year, the IRS requires that you furnish your social security or taxpayer identification number to us. Failure to provide this information can result in a $50 penalty by the IRS. If you are an individual, please provide us with your social security number in the space indicated below. If you are a company or a corporation, please provide us with your taxpayer identification number (TIN) where indicated below.

Borrower _____ - _____ - _____ OR _____ - _____
Social Security No. Taxpayer I.D. No. (TIN)

_____ - _____ - _____ OR _____ - _____
Social Security No. Taxpayer I.D. No. (TIN)

Co-Borrower _____ - _____ - _____ OR _____ - _____
Social Security No. Taxpayer I.D. No. (TIN)

CERTIFICATION - Under the penalties of perjury, I certify that the information provided on this form is true, correct and complete.

Borrower _____ _____
Signature Date

Co-Borrower _____ _____
Signature Date

Mail this form to: Flagstar Bank, Mailstop South 116-3, 5151 Corporate Drive, Troy, MI 48098-2639

655-2013-01038

Instructions for Payer/Borrower

What's new. See the instructions for box 4 for an additional interest deduction which may be available to you.

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least $600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 3.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Form 1040, Schedule A, C, or E for how to report the mortgage interest. Also, for more information, see Pub. 936, Home Mortgage Interest Deduction, and Pub. 535, Business Expenses.

Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received during the year. This amount includes interest on any obligation secured by real property, including a home equity, line of credit, or credit card loan. This amount does not include points, government subsidy payments, or seller payments on a "buy-down" mortgage. Such amounts are deductible by you only in certain circumstances.

Caution: *If you prepaid interest in 2007 that accrued in full by January 15, 2008, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2007 even though it may be included in box 1.* If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396, Mortgage Interest Credit. If the interest was paid on a mortgage, home equity, line of credit, or credit card loan secured by your personal residence, you may be subject to a deduction limitation.

Box 2. Not all points are reportable to you. Box 2 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points may also be deductible. See Pub. 936 or Schedule A (Form 1040) instructions.

Box 3. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 3 amount on the "Other income" line of your 2007 Form 1040. No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and Recoveries in Pub. 525, Taxable and Nontaxable Income.

Box 4. Shows mortgage insurance premiums which may qualify to be treated as deductible mortgage interest. See the Sch. A (Form 1040) instructions.

Box 5. The interest recipient may use this box to give you other information, such as the address of the property that secures the debt, real estate taxes, or insurance paid from escrow.

1098

DEFINITIONS

BEGINNING BALANCE
Beginning principal balance at the start of the year or the date Flagstar began servicing your loan.

PRINCIPAL PAID
The amount you paid to principal.

ENDING BALANCE
The year-end balance after principal paid.

INTEREST PAID
Interest paid during the calendar year.

PREPAID INTEREST NOT ALLOWED PRIOR YEARS
Interest paid in the previous year which was not deductible in that year.

PREPAID INTEREST NOT ALLOWED THIS YEAR
Interest paid during the current year that is not deductible until the following year.

FHA/PMI INSURANCE PAID
Required insurance that protects the lender against loss in the event of default.

PROPERTY TAXES PAID
Funds paid from your escrow account to pay real-estate taxes.

HAZARD INSURANCE PAID
Funds paid from your escrow account to pay homeowners, flood, windstorm etc. if required.

REFUNDED ESCROW
Escrow funds refunded from escrow during the calendar year.

POINTS PAID
Points paid this year for the purchase of a principal residence. Note: The originating lender is responsible for reporting points paid at the closing.

000240 Nationstar

REPRESENTATION OF PRINTED DOCUMENT [redacted]

Flagstar Bank
5151 CORPORATE DR.
TROY, MI 48098-2639

IMPORTANT TAX RETURN INFORMATION BELOW

CUSTOMER SERVICE HOURS

CUSTOMER SERVICE HOURS
7:30 A.M. TO 7:00 P.M., EST
MONDAY - FRIDAY
1-800-968-7700

5088'7-032898-007
MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4374

LOAN NUMBER: [redacted]

If the Tax I.D. Number below is incorrect or if the space is blank, please complete and return the T.I.N. Certification on the reverse side of the Statement to the company Flagstar Bank, Mailstop South 115-3, 5151 Corporate Drive, Troy, MI 48098-2639.

ANNUAL TAX AND INTEREST STATEMENT

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474

PLEASE RETAIN FOR INCOME TAX PURPOSES AS OF 12/31/08
YEAR: 2008
LOAN #: [redacted]

TAX ID # [redacted]

TAX AND INSURANCE ACTIVITY 2008		PRINCIPAL ACTIVITY 2008	
PROPERTY TAX	685.02	75,812.01	BEG BAL
HAZARD INSURANCE	1,019.72	786.60	PRINCIPAL PAID
MORTGAGE INSURANCE	716.30	75,020.41	ENDING BAL

INTEREST RECONCILIATION
5,261.98 INTEREST PAID

685-2344-0108F

☐ CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, address and telephone number

FLAGSTAR BANK
5151 CORPORATE DR.
TROY, MI 48098-2639
1-800-968-7700

*Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, solely paid by you, and not reimbursed by another person.

OMB No. 1545-0901

08

Form 1098

Mortgage Interest Statement

PAYER'S/BORROWER'S name, street address (including apt. no.), city, state and ZIP code

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4374

1 Mortgage interest received from payer(s)/borrower(s)*
$ 5,261.98

2 Points paid on purchase of principal residence
$ .00

3 Refund of overpaid interest
$ .00

4 Mortgage insurance Premiums
$ 716.30

5

RECIPIENT'S Federal identification No. 58-3150851

PAYER'S social security number [redacted]

Account number (see instructions) [redacted]

Copy B For Payer

The information in boxes 1, 2, 3, and 4 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.

Form 1098 (Keep for your records) Department of the Treasury - Internal Revenue Service

000241 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

TAX IDENTIFICATION CERTIFICATION

In order to verify your deduction for mortgage interest paid during the calendar year, the IRS requires that you furnish your social security or taxpayer identification number to us. Failure to provide this information can result in a $50 penalty by the IRS. If you are an individual, please provide us with your social security number in the space indicated below. If you are a company or a corporation, please provide us with your taxpayer identification number (TIN) where indicated below.

Borrower _____ - _____ - _____ or _____ - _____
Social Security No. Taxpayer I.D. No. (TIN)

Co-Borrower _____ - _____ - _____ or _____ - _____
Social Security No. Taxpayer I.D. No. (TIN)

CERTIFICATION - Under the penalties of perjury, I certify that the information provided on this form is true, correct and complete.

Borrower _____ _____
Signature Date

Co-Borrower _____ _____
Signature Date

Mail this form to: Flagstar Bank, Mailstop South 115-3, 3151 Corporate Drive, Troy, MI 48098-2639

Instructions for Payer/Borrower

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least $600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payor of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 3.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Form 1040, Schedule A, C, or E for how to report the mortgage interest. Also, for more information, see Pub. 936, Home Mortgage Interest Deduction, and Pub. 535, Business Expenses.

Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received during the year. This amount includes interest on any obligation secured by real property, including a home equity, line of credit, or credit card loan. This amount does not include points, government subsidy payments, or seller payments on a "buy-down" mortgage. Such amounts are deductible by you only in certain circumstances.

Caution: *If you prepaid interest in 2000 that accrued in full by January 19, 2000, this prepaid interest may be included in box 1.*

However, you cannot deduct the prepaid amount in 2000 even though it may be included in box 1. If you had a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396, Mortgage Interest Credit. If the interest was paid on a mortgage, home equity, line of credit, or credit card loan secured by your personal residence, you may be subject to a deduction limitation.

Box 2. Not all points are reportable to you. Box 2 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 2 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 3. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid this interest, you may have to include part or all of the box 3 amount on the "Other Income" line of your 2000 Form 1040. No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and *Itemized Deduction Recoveries* in Pub. 525, Taxable and Nontaxable Income.

Box 4. Shows mortgage insurance premiums which may qualify to be treated as deductible mortgage interest. See the Schedule A (Form 1040) instructions.

Box 5. The interest recipient may use this box to give you other information, such as the address of the property that secures the debt, real estate taxes, or insurance paid from escrow.

1999

6S-2015-01998

DEFINITIONS

BEGINNING BALANCE
Beginning principal balance at the start of the year or the date Flagstar began servicing your loan.

PRINCIPAL PAID
The amount you paid to principal.

ENDING BALANCE
The year-end balance after principal paid.

INTEREST PAID
Interest paid during the calendar year.

PREPAID INTEREST NOT ALLOWED PRIOR YEARS
Interest paid in the previous year which was not deductible in that year.

PREPAID INTEREST NOT ALLOWED THIS YEAR
Interest paid during the current year that is not deductible until the following year.

PMI/FMI INSURANCE PAID
Required insurance that protects the lender against loss in the event of default.

PROPERTY TAXES PAID
Funds paid from your escrow account to pay real-estate taxes.

HAZARD INSURANCE PAID
Funds paid from your escrow account to pay homeowners, flood, windstorm etc. if required.

REFUNDED ESCROW
Escrow funds refunded from escrow during the calendar year.

POINTS PAID
Points paid this year for the purchase of a principal residence. Note: The originating lender is responsible for reporting points paid at the closing.

000242 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

IMPORTANT TAX RETURN
INFORMATION BELOW

Nationstar MORTGAGE

8-682-50654-0073417-015-1-000-000-000-000

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 20474-4374

PROPERTY ADDRESS:
209 PRESIDENTIAL CT
ROUND O SC 29474

LOAN NUMBER:

FOR INFORMATION CALL: 1-888-480-2432
CUSTOMER SERVICE HOURS: MON - TH, 8:00 A.M. - 8:00 P.M. CT
FRI, 8:00 A.M. - 5:00 P.M. CT

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

ANNUAL TAX AND INTEREST STATEMENT

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4374

NATIONSTAR MORTGAGE LLC
350 HIGHLAND DRIVE
LEWISVILLE TX 75067

YEAR: 2010
ACCT:
SS#: XXX-XX-6701

TIN# 75-2921540

DISBURSEMENTS FROM ESCROW		PRINCIPAL RECONCILIATION	
PROPERTY TAX	664.54	74,184.01	BEG BAL
HAZARD INSURANCE	1,018.72	829.83	APPLIED PRIN
MORTGAGE INSURANCE	661.20	73,354.18	ENDING BAL
ESCROW REFUND	.00		

		INTEREST RECONCILIATION	
		5,162.61	INTEREST PAID
CURRENT TOTAL PYMT	721.34	5,162.61	*MORTGAGE INTEREST RECEIVED FROM PAYER(S)/HOMEBUYER(S)
CURRENT ESCROW PYMT	216.71		
CURRENT OPTIONAL INS PYMT	.00		

If the Tax ID Number shown above is incorrect or if the space is blank, please complete the Tax Identification Certification on the reverse side of this statement and return to us at our return address above.

☐ CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, address, and telephone number

NATIONSTAR MORTGAGE LLC
350 HIGHLAND DRIVE
LEWISVILLE, TX 75067
1-888-480-2432

'Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

OMB No. 1545-0901

2010

Form 1098

Mortgage Interest Statement

PAYER'S/BORROWER'S name, street address (including apt. no.), city, state, and ZIP code

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4374

1 Mortgage interest received from payer(s)/borrower(s)*	$ 5,162.61
2 Points paid on purchase of principal residence	$ .00
3 Refund of overpaid interest	$ .00
4 Mortgage insurance premiums	$ 661.20
5	.00
RECIPIENT'S/LENDER'S federal identification number	PAYER'S social security number
75-2921540	XXX-XX-6701
Account number (see instructions)	

Copy B For Payer/Borrower

The information in boxes 1, 2, 3, and 4 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. If you paid points to buy your principal residence, you may be entitled to a deduction for this mortgage interest or for these points, or both. If you did not pay points, see the instructions for line 2 to find out if you may deduct points paid by the seller. If you prepaid interest, see the instructions for line 3 to find out if you may deduct the amount. If you paid mortgage insurance premiums, see the instructions for line 4 to find out if you may deduct the amount. If you refinanced your mortgage, see the instructions for line 5 to find out if you may deduct points. If you bought your principal residence after 2007, see the instructions for line 5 to find out if you may deduct points. If you bought your principal residence after 2007, see the instructions for line 5 to find out if you may deduct points.

Form 1098 (Keep for your records) Department of the Treasury - Internal Revenue Service

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: You have the right to request that PMI be canceled on or after either of those dates: (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property or (2) the date the principal balance actually reaches 80% of the original value of the property. PMI will only be canceled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; and (3) we require, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed.

Automatic Termination of PMI: If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

For further information about PMI Cancellation: To determine if you can cancel the PMI on your loan, contact us at Nationstar Mortgage LLC, 350 Highland Drive, Lewisville, Texas 75067, 1-888-291-2432.

C2524B INTERNET REPRINT 01/16/2011

000243 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE 350 Highland Drive Lewisville, TX 75067

IMPORTANT TAX RETURN INFORMATION BELOW

0-692-88810-0040402-000-1-000-000-000-000

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4874

PROPERTY ADDRESS:
209 PRESIDENTIAL CT
ROUND O SC 29474

LOAN NUMBER: [redacted]

FOR INFORMATION CALL: 1-888-480-2432
CUSTOMER SERVICE HOURS: MON - TH, 8:00 A.M. - 8:00 P.M. CT
FRI, 8:00 A.M. - 5:00 P.M. CT

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

ANNUAL TAX AND INTEREST STATEMENT

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4874

NATIONSTAR MORTGAGE LLC
350 HIGHLAND DRIVE
LEWISVILLE TX 75067

YEAR: 2011
ACCT# [redacted]
SSN: XXX-XX-6701

FIN# 7E-2021540

DISBURSEMENTS FROM ESCROW

PROPERTY TAX	664.61	
HAZARD INSURANCE	1,018.72	
MORTGAGE INSURANCE	661.20	
ESCROW REFUND	.00	

PRINCIPAL RECONCILIATION

73,254.18	BEG BAL
870.50	APPLIED PRIN
72,383.68	ENDING BAL

INTEREST RECONCILIATION

6,007.08	INTEREST PAID
6,007.08	*MORTGAGE INTEREST RECEIVED FROM PAYER(S)/BORROWER(S)

CURRENT TOTAL PYMT	701.09
CURRENT ESCROW PYMT	195.48
CURRENT OPTIONAL INS PYMT	.00

005-1209-01-35

If the Tax ID Number shown above is incorrect or if the space is blank, please complete the Tax Identification Certification on the reverse side of this statement and return to us at the return address above.

☐ CORRECTED (if checked)

RECIPIENT/LENDER'S name, address, and telephone number

NATIONSTAR MORTGAGE LLC
350 HIGHLAND DRIVE
LEWISVILLE, TX 75067
1-888-480-2432

*Caution: If the amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct points to the extent you have treated by you, actually paid by you, and not reimbursed by another person.

OMB No. 1545-0901

2011

Form 1098

Mortgage Interest Statement

PAYER'S/BORROWER'S name, street address (including apt. no.), city, state, and ZIP code

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4874

1 Mortgage interest received from payer(s)/borrower(s)	$ 6,007.08
2 Points paid on purchase of principal residence	$ .00
3 Refund of overpaid interest	$ .00
4 Mortgage insurance premiums	$ 661.20
5	.00

RECIPIENT'S federal identification no.	PAYER'S/BORROWER'S taxpayer identification no.
75-2921040	XXX-XX-6701

Account number (see instructions) [redacted]

Copy B
For Payer/Borrower

The information in boxes 1, 2, 3, and 4 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. If you make payments of tax results because you overstated a deduction for this mortgage interest or for these points, or because you did not report the refund or recovery on your return.

Form 1098 (Keep for your records) Department of the Treasury - Internal Revenue Service

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: You have the right to request that PMI be canceled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property or (2) the date the principal balance actually reaches 80% of the original value of the property. PMI will only be canceled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history, and (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed.

Automatic Termination of PMI: If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 70% of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

For further information about PMI Cancellation: To determine if you can cancel the PMI on your loan, contact us at Nationstar Mortgage LLC, 350 Highland Drive, Lewisville, Texas 75067, 1-800-297-2432.

INTERNET REPRINT

000244 Nationstar

REPRESENTATION OF PRINTED DOCUMENT [redacted]

Nationstar MORTGAGE 350 HIGHLAND DRIVE LEWISVILLE, TX 75067

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

www.nationstarMtg.com

CUSTOMER SERVICE
1-888-480-2432 TOLL FREE

LOAN NUMBER: [redacted]
DATE: FEBRUARY 25, 2010

PREVIOUS PAYMENT
P&I 505.63
ESCROW 175.30
TOTAL PAYMENT 680.93

NEW PAYMENT AS OF D#OU#
P&I 505.63
ESCROW 197.29
SHORTAGE SPREAD 18.42
TOTAL PAYMENT 721.34

46C76-0026826-001
MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4374

COMING YEAR ESCROW PROJECTION

The purpose of the Coming Year Escrow Projection is to determine the lowest Balance "Low Point" to which your escrow account will decline over the upcoming year. The purpose of the Low Balance Summary is to compare the projected and allowable low point amounts. If the projected low point is greater than the allowable low point, there is a surplus. If the projected low point is less than the allowable low point, there is a shortage and/or deficiency which will be recovered by an adjustment to your monthly payment over a specified number of months. The adjustment amount(s) appears in the Low Balance Summary and New Payment Information.

ANTICIPATED ESCROW DISBURSEMENTS

COUNTY TAX	688.61
HAZARD SFR	1,018.72
BORR PAID MI	661.20
TOTAL DISBURSEMENTS	2,367.43
DIVIDED BY 12 MONTHS	
MTHLY ESCROW DEPOSIT (MAY VARY DUE TO ROUNDING)	197.29

MONTH	PAYMENTS TO ESCROW	PAYMENTS FROM ESCROW	DESCRIPTION	CUSHION PROJECTION	REQ BAL PROJECTION
			STARTING BALANCE	347.62	868.71
04/10	197.29	55.10-	BORR PAID	489.81	710.90
05/10	197.29	55.10-	BORR PAID	632.00	853.09
06/10	197.29	55.10-	BORR PAID	774.19	995.26
07/10	197.29	55.10-	BORR PAID	916.38	1,137.47
08/10	197.29	55.10-	BORR PAID	1,058.57	1,279.66
09/10	197.29	55.10-	BORR PAID	1,200.76	1,421.85
10/10	197.29	55.10-	BORR PAID	1,342.95	1,564.04
10/10	.00	1,018.72-	HAZARD SFR	323.23	545.32
11/10	197.28	55.10-	BORR PAID	465.41	685.51
12/10	197.28	55.10-	BORR PAID	607.61	826.70
01/11	197.28	55.10-	BORR PAID	749.80	970.98
01/11	.00	688.61-	COUNTY TAX	63.29	284.38 <
02/11	197.29	55.10-	BORR PAID	205.48	426.57
03/11	197.29	55.10-	BORR PAID	347.67	568.76
TOTAL	2,367.48	2,367.43-			

LOW BALANCE SUMMARY

PROJECTED LOW POINT	63.29
LESS ALLOWABLE LOW BAL	284.38
SHORTAGE	221.09
ESCROW SHORTAGE PRORATED OVER 12 MONTHS	18.42
SURPLUS	0.00

The cushion allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless state law specifies a lower amount.

This is an attempt to collect a debt and any information obtained will be used for that purpose. If this debt is in or has been discharged in a bankruptcy proceeding, be advised this communication is not an attempt to collect the debt against you. Please note, however, we reserve the right to exercise the legal rights only against the property securing the original obligation.

Nationstar MORTGAGE

LOAN # [redacted]
NAME: MELISSA MARKS

NATIONSTAR MORTGAGE
350 HIGHLAND DRIVE
LEWISVILLE, TX 75067

ESCROW SHORTAGE REPLY

(This is NOT a bill)

SHORTAGE AMOUNT 221.09

Your escrow shortage has been spread over 12 months, resulting in an additional increase in your monthly payment.

IF YOU CHOOSE to pay your shortage in full, please mail this coupon with your remittance of the shortage amount to Nationstar Mortgage at the address shown to the left. Your monthly payment will then be reduced by the "Shortage Spread".

INTERNET REPRINT

000245 Nationstar

REPRESENTATION OF PRINTED DOCUMENT [redacted]

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
ACCOUNT HISTORY

LOAN NUMBER: [redacted] DATE: FEBRUARY 25, 2010

This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments and disbursements. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred.

In addition, you can determine whether differences may have occurred.

An asterisk (*) indicates a difference in either the amount or date. When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

Your anticipated low point may or may not have been reached based on one or more of the following factors:

PAYMENTS
- Monthly payment(s) received were lesser OR greater than expected
- Monthly payment(s) received earlier OR later than expected
- Partial overage was returned to escrow
- Previous deficit/shortage was paid initially

TAXES
- Tax rate or assessed value changed
- Exemption status lost or changed
- Supplemental/delinquent tax paid
- Tax bill not mailed OR later than expected
- Tax installment not paid
- Tax refund received
- New tax levied (replacement) paid

INSURANCE
- Premium changed
- Coverage changed
- Additional premium paid
- Insurance bill not mailed OR later than expected
- Premium was not paid
- Premium refund received
- New insurance policy established
- Recognized hazards premium paid

MONTH	PAYMENTS TO ESCROW PROJECTED	PAYMENTS TO ESCROW ACTUAL		PAYMENTS FROM ESCROW PROJECTED	PAYMENTS FROM ESCROW ACTUAL	DESCRIPTION	ESCROW BALANCE PROJECTED	ESCROW BALANCE ACTUAL	
						STARTING BALANCE	.00	.00	
10/09	.00	346.11	*	.00	.00		.00	346.11	<
11/09	.00	240.88	*	.00	.00		.00	586.99	
12/09	.00	240.88	*	.00	55.10-	* BORR PAID MI	.00	772.77	
12/09	.00	.00	*	.00	668.61-	* COUNTY TAX	.00	88.16	
12/09	.00	.00	*	.00	55.10-	* BORR PAID MI	.00	31.16	<
01/10	.00	240.88	*	.00	55.10-	* BORR PAID MI	.00	216.94	
02/10	.00	.00	*	.00	55.10-	* BORR PAID MI	.00	161.84	
03/10	.00	240.88	*E	.00	55.10-	* BORR PAID MI	.00	347.62	

Under Federal Law (RESPA) the lowest monthly balance in your escrow account should not exceed $284.38 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies a lower amount. When your escrow balance reaches its lowest point during the account cycle, that balance is targeted to be your cushion amount. Under your Mortgage Contract or State or Federal Law, your targeted low point in your escrow account is $284.38 and your actual low point was $31.16 ; the amounts are indicated with an arrow (<).

By comparing the projected escrow payments with the actual payments you can determine where a difference may have occurred. An asterisk (*) indicates a difference in either the amount or date. The estimated payments to escrow and payments from escrow are indicated with an (E).

INTERNET REPRINT

000246 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE 350 HIGHLAND DRIVE LEWISVILLE, TX 75067

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS

www.NationstarMg.com

www.NationstarMg.com

2-602-45852-0139402-027--1-000-000-000-000

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4974

Statement Date: 01/15/2010
Scheduled Payment Date: 02/01/2010
Loan Number: [redacted]

Property Address: 209 PRESIDENTIAL CT
ROUND O SC 29474

Home Phone Number: 843-819-4390
Work Phone Number: 000-000-0000

This is an attempt to collect a debt and any information obtained will be used for that purpose.

LOAN INFORMATION

Last Payment Received	12/18/2009	Escrow Balance	$31.16
Account next due	02/01/2010		
Principal Balance[1]	$74,184.01		

[1]This is your principal balance only, not the amount required to pay your loan in full.

Amount Required To Bring Your Account Contractually Current $748.51

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:		PAST DUE AMOUNTS AND CHARGES:
Payment Due By	02/01/2010	
Payment Amount[2]	$508.03	
Tax & Insurance Escrow	$240.88	

TOTAL CURRENT AMOUNT DUE[3]	$748.91	TOTAL AMOUNTS PAST DUE	$0.00

[3]Payment amount includes Principal, Interest and Optional Insurance, if applicable, and excludes Escrow, if applicable.

[3]This amount may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

[2]Past Due Payment Amounts include Principal and Interest and exclude Optional Insurance and Escrow, if applicable.

PLEASE READ THESE IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar MORTGAGE www.nationstarmg.com

☐ PLEASE CHECK BOX IF ANY ADDRESS OR PHONE CHANGES HAVE BEEN MADE. OTHER CHANGES ON BACK OF COUPON

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 650783
DALLAS, TX 75265-0783

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE[3]	
[redacted]	$748.51	02/01/2010
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	LATE PAYMENT IF RECEIVED ON OR AFTER	
	$771.79	02/17/2010

ADDITIONAL ESCROW _____

** ADDITIONAL PRINCIPAL _____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH! $ _____

[3]The amount above may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

** All amounts must be paid in full before additional principal reduction can be made.

INTERNET REPRINT

000247 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

[redacted]

IMPORTANT PAYMENT INFORMATION

- [illegible] timely posting of payments.
- [illegible] Correspondence should be sent to the address provided in the Contact Information section below.
- Always include your loan number on your check or money order.
- Please be advised that if your account is delinquent or if there are fees and charges due, your [illegible]
- [illegible] When Nationstar Mortgage receives a remittance that is [illegible] of the Deed of Trust. [illegible] you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance coupon.
- Should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the Contact Information section below.
- Any lump sum received that is not accompanied by a payoff [illegible] will be applied according to our standard payment application rules. This will not result in [illegible] amounts due and owing on the account.

PAYMENT OPTIONS

Payment By Mail: Detach the coupon portion with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.

MoneyGram ExpressPayment [illegible] Nationstar Mortgage. [illegible] Call 1-800-926-9400 to locate the [illegible] Nationstar Mortgage loan number. The MoneyGram Receive Code is [illegible]. All ExpressPayment [illegible] The agent will charge a fee for this service.

[illegible] The agent will charge a fee for this service.

Western Union Quick Collect® ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the [illegible] your name and Nationstar Mortgage loan number, [illegible]
Pay to: Nationstar Mortgage Code City: Astar State: TX
All QuickCollect transactions require cash. Western Union will charge a fee for this service.

Auto-Pay allows you to have your payment automatically deducted each month from the checking or savings account of your choice. Nationstar Mortgage may charge a fee to activate this service. Call 1-888-480-2432 for more information.

QuickCHECK is Nationstar Mortgage's pay-by-phone service, which allows you to submit [illegible] Call 1-888-[illegible]. Have your checkbook available to refer [illegible] making your QuickCHECK payment. There is a [illegible] fee for this optional service.

[illegible]

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account a dishonored check fee of up to $30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved nonprofit homeownership counseling agencies may be downloaded from the Internet at: http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

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

[illegible]

PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:
Nationstar Mortgage, 350 Highland Drive, Lewisville, Texas 75067, Attn: Customer Relations Officer. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

FEES FOR SELECT SPECIAL SERVICES

- $ 10* Copy of Legal Loan Documents, per document
- $ 25* [illegible] Pay-Off Statement sent to borrower within 60 days
- $ 25 Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties ** (Fax Service, add $10)
- $250 Partial Lien Release or Subordination

* Approximate. Fees may vary by State. **All requests for Pay-off information must be received in writing.

All fees are subject to change without notice. These fees may not apply if prohibited by federal or state law or mortgage documents. The above listed fees do not include all fees that may be charged for services rendered.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ *Mailing Address* ☐ *Telephone Number* *Loan #:* __________

Borrower's Name: __________	*Co-Borrower's Name:* __________
Borrower's New Address: __________	*Co-Borrower's New Address:* __________
__________	__________
Borrower's Telephone #: Home (____) ______	*Co-Borrower's Telephone #: Home* (____) ______
Work (____) ______	*Work* (____) ______
Signature Required: __________	*Signature Required:* __________

INTERNET REPRINT

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REPRESENTATION OF PRINTED DCCUMENT

IMPORTANT TAX RETURN
INFORMATION BELOW

Nationstar MORTGAGE 350 HIGHLAND DRIVE LEWISVILLE, TX 75067

2-685-46882-0|33462-027-2-000-000-000-000
MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474

PROPERTY ADDRESS:
209 PRESIDENTIAL CT
ROUND O SC 29474

LOAN NUMBER:
FOR INFORMATION CALL: 1-888-480-2432
CUSTOMER SERVICE HOURS: MON-TH, 8:00 A.M. - 8:00 P.M. CT
FRI, 8:00 A.M. - 6:00 P.M. CT

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

ANNUAL TAX AND INTEREST STATEMENT

MELISSA MARKS
200 PRESIDENTIAL CT
ROUND O SC 29474

NATIONSTAR MORTGAGE LLC
350 HIGHLAND DRIVE
LEWISVILLE, TX 75067

YEAR: 2008
ACCT#:
SSN:

TIN# 75-2821540

DISBURSEMENTS FROM ESCROW		PRINCIPAL RECONCILIATION		ESCROW RECONCILIATION	
PROPERTY TAX	$606.61	$74,400.10	BEG BAL	$105.20	BEG BAL
HAZARD INSURANCE	$0.00	$216.15	APPLIED PRIN	$722.64	DEPOSITS
MORTGAGE INSURANCE	$110.20	$74,184.01	ENDING BAL	$786.71	DISBURSEMENTS
ESCROW REFUND	$0.00			$81.16	ENDING BAL

INTEREST RECONCILIATION

CURRENT TOTAL PYMT	$746.61	$1,800.74	INTEREST PAID
CURRENT ESCROW PYMT	$240.66	$1,800.74	*MORTGAGE INTEREST RECEIVED FROM PAYER(S)/BORROWER(S)
CURRENT OPTIONAL INS PYMT	$0.00		

If the Tax ID Number shown above is incorrect or if this space is blank, please complete the Tax Identification Certification on the reverse side of this statement and return to us at our return address above.

☐ CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, address, and telephone number	*Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the actual value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.	OMB No. 1545-0901 2009 Form 1098	Mortgage Interest Statement
NATIONSTAR MORTGAGE LLC 350 HIGHLAND DRIVE LEWISVILLE, TX 75067 1-888-480-2432	1 Mortgage interest received from payer(s)/borrower(s)* $ 1,800.74		Copy B For Payer
PAYER'S/BORROWER'S name, street address (including apt. no.), city, state, and ZIP code	2 Points paid on purchase of principal residence $ 0.00		
MELISSA MARKS 209 PRESIDENTIAL CT ROUND O SC 29474	3 Refund of overpaid interest $ 0.00		
	4 Mortgage insurance premiums $ 110.20		
	5 6.00		
RECIPIENT'S federal identification number: 75-2821540	PAYER'S social security number		
Account number (see instructions)			

Form 1098 (Keep for your records) Department of the Treasury - Internal Revenue Service

The information in boxes 1, 2, 3, and 4 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. If this mortgage interest or its taxes points is because you did not report this refund of interest on your return.

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: You have the right to request that PMI be canceled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property or (2) the date the principal balance actually reaches 80% of the original value of the property. PMI will only be canceled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history and (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed.

Automatic Termination of PMI: If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

For further information about PMI Cancellation: To determine if you can cancel the PMI on your loan, contact us at Nationstar Mortgage LLC, 350 Highland Drive, Lewisville, Texas 75067, 1-888-297-2432.

INTERNET REPRINT

REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE 350 HIGHLAND DRIVE LEWISVILLE, TX 75067

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.

www.NationstarMtg.com

www.NationstarMtg.com

46005-138403-028

MELISSA MARKS
208 PRESIDENTIAL CT
ROUND O SC 29474-4074

Statement Date: 08/16/2010
Scheduled Payment Date: 09/01/2010
Loan Number: [redacted]

Property Address: 208 PRESIDENTIAL CT
ROUND O SC 29474

Home Phone Number: 843-819-4590
Work Phone Number: 000-000-0000

This is an attempt to collect a debt and any information obtained will be used for that purpose.

LOAN INFORMATION

Last Payment Received	01/26/2010	Escrow Balance	$218.84
Account next due	09/01/2010	Interest Paid Year To Date	$432.74
Principal Balance[1]	$74,111.12		

[1]This is your principal balance only as the amount required to pay your loan in full.

Amount Required To Bring Your Account Contractually Current $748.51

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:		PAST DUE AMOUNTS AND CHARGES:	
Payment Due By	09/01/2010		
Payment Amount[2]	$505.00		
Tax & Insurance Escrow	$243.88		
TOTAL CURRENT AMOUNT DUE[3]	$748.51	TOTAL AMOUNTS PAST DUE	$0.00

[2] Payment amount includes Principal, Interest and Optional Insurance, if applicable, and excludes Escrow, if applicable.

[3] The amounts above may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

[4] Past Due Payment Amounts include Principal and Interest and exclude Optional Insurance and Escrow, if applicable.

PLEASE READ THESE IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar MORTGAGE www.nationstarmtg.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. NAMES CHANGED ON BACK OF COUPON

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 650783
DALLAS, TX 75265-0783

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE[3]
[redacted]	$748.51 09/01/2010
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	LATE PAYMENT IF RECEIVED ON OR AFTER $771.79 09/17/2010

ADDITIONAL ESCROW _____

** ADDITIONAL PRINCIPAL _____

TOTAL AMOUNT OF YOUR CHECK *DO NOT SEND CASH* $ _____

[3] The amounts above may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

** All amounts sent to principal are for reduction and/or payoff of the loan.

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REPRESENTATION OF PRINTED DOCUMENT

IMPORTANT PAYMENT INFORMATION

- Be sure you have the enclosed, return envelope provided and write your loan number on your check or money order. Please keep your coupon and detach payment coupon.
- Do not send cash or postdated checks. Overpayments should be sent to the address provided in the Contact Information section below.
- Always return your payment coupon with your check or money order.
- Payments which will cause your loan to be reinstated or bring your loan current may take up to [illegible] days to be posted and may be delayed by [illegible] payments. Please refer to your Note for more information regarding [illegible] payments. Partial payments will be held in a non-interest bearing [illegible] account and will be applied to your loan when sufficient funds are received to bring your account current. Please refer to your Mortgage or Deed of Trust. This agreement may be found in the [illegible] section.
- Should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail in the payment address as provided in the Contact Information section below.
- Any payment not received that is not accompanied by a payment coupon will be applied according to our standard payment application rules. This will result in a shortage and possible late charges unless otherwise instructed. All amounts due may vary on the account.

PAYMENT METHODS

Payment By Mail: Detach the original payment coupon from the bottom of your bill and write your check or money order on the coupon. Return only the coupon with your payment and allow adequate time for postal delivery so the receipt and posting date will govern the assessment of late charges.

MoneyGram ExpressPayment assures same-day delivery of your payment to Nationstar Mortgage. Visit your local MoneyGram Agent Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form provided by your MoneyGram Agent including your name and Nationstar Mortgage loan number. The MoneyGram Receive Code is 77777. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

Western Union QuickCollect® assures same-day delivery of your payment to Nationstar Mortgage. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Nationstar Mortgage loan number, bill code.

Pay to: Nationstar Mortgage Code City: Arbor Glen TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

Auto-Pay allows you to have your payment automatically debited each month from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to activate this service. Call 1-800-850-2402 for more information.

QuickCHECK is Nationstar Mortgage's pay-by-phone service, which allows you to make the payment by providing your Quick CHECK payment. There will be a $10 fee for the initial activation of each checking account.

[redacted]

LATE CHARGES AND OVERPAYMENT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delivery so the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is modified by your account or subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account a dishonored check fee of up to $30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved housing counseling agencies may be downloaded from the Internet at http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved housing agencies serving your residential area.

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

[redacted]

PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: Nationstar Mortgage, 350 Highland Drive, Lewisville, Texas 75067, Attn: Customer Relations Officer. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

FEES FOR SELECT SPECIAL SERVICES

$ 10*	Copy of Legal Loan Documents, per document
$ 25*	More than one Pay-Off Statement sent to borrower within 60 days
$ 15	Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties ** (Fax Service add $10)
$250	Partial Lien Release or Subordination

* *Approximate. Fees may vary by State.* ** *All requests for Pay-off information must be received in writing.*

All fees are subject to change without notice. Waiver fees may not apply if prohibited by federal or state law or mortgage documents. The above listed fees do not include all fees that may be charged for services rendered.

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CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ *Mailing Address* ☐ *Telephone Number* *Loan #:*_____

*Borrower's Name:*_____ *Co-Borrower's Name:*_____

*Borrower's New Address:*_____ *Co-Borrower's New Address:*_____

_____ _____

_____ _____

Borrower's Telephone #: *Home* (_____)_____ *Co-Borrower's Telephone #:* *Home* (_____)_____

Work (_____)_____ *Work* (_____)_____

*Signature Required:*_____ *Signature Required:*_____

INTERNET REPRINT

000251 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE

PO BOX 650783
DALLAS, TX 75265

www.MyNationstarMtg.com

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.
1-888-480-2432

51355-035480-009
MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4974

Statement Date: 03/01/2011
Payment Due Date: 04/01/2011

Loan Number: [redacted]

Home Phone Number: 843-210-4900
Work Phone Number: 000-000-0000

Property Address: 209 PRESIDENTIAL CT
ROUND O SC 29474

AMOUNT DUE EXPLANATION

Principal and Interest Due	$505.63
Escrow Amount	$195.46
Total	$701.09
Amount Due* - By 04/01/2011	$701.09

*This amount does not include any payments made, or fees or charges that may have been incurred and/or added to your account after the date of this statement.

Interest Rate	7.000%
Principal Balance - As of 03/01/2011	$73,097.11
Escrow Balance - As of 03/01/2011	$645.78

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Interest Paid Year-To-Date	$854.18

PLEASE NOTE:

If the payment due on 04/01/2011 is not received by 04/16/2011, a late charge in the amount of $25.28 may be assessed to your account.

PAYMENT ACTIVITY

Last Payment Received 02/25/2011	
Principal - Scheduled	$78.77
Interest	$420.80
Escrow	$216.71
Total	$716.28

IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

Important Tax Information: Visit www.mynationstarmtg.com
Did you know that you can download a copy of your 1098/1099 tax form online? to log in or register for My Account access.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar MORTGAGE www.MyNationstarMtg.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

ACCOUNT NUMBER	TOTAL AMOUNT DUE
[redacted]	04/01/2011 $701.09
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	PAYMENT DUE IF RECEIVED ON OR AFTER 04/17/2011 $726.37

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 650783
DALLAS, TX 75265-0783

ADDITIONAL ESCROW _____
** ADDITIONAL PRINCIPAL _____
TOTAL AMOUNT OF YOUR CHECK *DO NOT SEND CASH* $ _____

** All amounts must be paid in full before additional principal reduction can be made

REPRESENTATION OF PRINTED DOCUMENT

IMPORTANT PAYMENT INFORMATION

- [illegible]
- Do not send cash or unsupported money orders made payable to Customer Service. Always be sure to include your Loan Information on your check.
- Always make your loan number on your check or money order.
- Please be advised that if your account is subject to late charges and there are late charges due, your account may not be paid ahead nor any prepayment made.
- Failure to make sufficient payments to cover all late charges due, your account may not be paid ahead nor any prepayment made. Partial payments will be held in suspense until sufficient funds are received to cover the full payment due. Certain rules and limitations may apply to the application of your payment. If you have a problem or question regarding the application of your payment, please contact us at the number provided on the front of your statement.
- Should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail your payment coupon as provided at the bottom portion of this statement.
- Any funds we receive that is not sufficient to cover a full payment will be applied according to our unapplied payment application policy. This will not result in a delinquency and may not be reported to credit bureaus. Late charges will continue to accrue on the unpaid principal balance of your loan and may apply at the end of the month. Unapplied funds will be held in a non-interest bearing account until sufficient funds are received to cover a full payment. Upon your request, we will apply the funds to your account or return them to you.

PAYMENT OPTIONS

Payment By Mail: Select the payment option that best suits you and mail your check or money order in the envelope provided. Please have your loan number on your payment and allow adequate time for postal delivery so that receipt and posting does not garner the assessment of late charges.

Nationwide Express Payment service is another option of your payment to Nationwide Mortgage. Call your local Money Gram Agent, or 1-800-926-9400 to locate the one nearest you. Transfer the Express Payment fee(s), provided you make it to Nationwide Mortgage loan number. The Money Gram Receive Code is "[illegible]". All Express payments are subject to certain limits. The agent will charge a fee for this service.

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Western Union QuickCollect® service accepts delivery of your payment to Nationwide Mortgage. Call your local Western Union Agent, or 1-800-325-6000 to locate the one nearest you. Transfer the Express Payment fee(s), provided you make it to Nationwide Mortgage loan number, Nationwide.

Pay to: Nationwide Mortgage Dues City: Anny State: TX

At QuickCollect participating agent locations. Western Union will charge a fee for this service.

Auto-Pay allows you to have your payment automatically withdrawn each month from the checking or savings account you choose. Please see enrollment form for details and to arrange this service. Call 1-800-[illegible] for more information.

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[redacted]

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$ 250	Partial Lien Release or Subordination

* *Approximate. Fees may vary by State.* ** *All requests for Pay-off information must be received in writing.*

All fees are subject to change without notice. These fees may not apply if prohibited by federal or state law or mortgage documents. The above fees are not inclusive of and may be charged for services rendered.

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CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ *Mailing Address* ☐ *Telephone Number* *Loan #:* _____

Borrower's Name: _____	*Co-Borrower's Name:* _____
Borrower's New Address: _____	*Co-Borrower's New Address:* _____
_____	_____
_____	_____
Borrower's Telephone #: Home (____) _____	*Co-Borrower's Telephone #: Home* (____) _____
Work (____) _____	*Work* (____) _____
Signature Required: _____	*Signature Required:* _____

INTERNET REPRINT

000253 Nationsar

REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE

350 HIGHLAND DRIVE
LEWISVILLE, TX 75067

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.

www.Nationstarmtg.com

www.Nationstarmtg.com

47023-126822-026

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4074

Statement Date: 06/15/2010
Scheduled Payment Date: 07/01/2010
Loan Number: [redacted]

Property Address: 209 PRESIDENTIAL CT
ROUND O SC 29474

Home Phone Number: 843-819-4880
Work Phone Number: 000-000-0000

This is an attempt to collect a debt and any information obtained will be used for that purpose.

LOAN INFORMATION

Last Payment Received	06/21/2010	Escrow Balance	$884.55
Account next due	07/01/2010	Interest Paid Year To Date	$2,183.13
Principal Balance[1]	$78,788.82		

[1]This is your principal balance only not the amount required to pay your loan in full.

Amount Required To Bring Your Account Contractually Current $721.34

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:		PAST DUE AMOUNTS AND CHARGES:	
Payment Due By	07/01/2010		
Payment Amount[2]	$505.63		
Tax & Insurance Escrow	$215.71		
TOTAL CURRENT AMOUNT DUE[3]	$721.34	TOTAL AMOUNTS PAST DUE	$0.00

[2]Payment amount includes Principal, Interest and Optional Insurance, if applicable, and excludes Escrow, if applicable.

[3]The amounts above may not represent the total required to bring your account current or may be incorrect. The amount to be paid is in the LOAN INFORMATION section of your statement.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

[4]Past Due Payment Amounts include Principal and Interest and exclude Optional Insurance and Escrow, if applicable.

PLEASE READ THESE IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar MORTGAGE www.nationstarmtg.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 660783
DALLAS, TX 75266-0783

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE[3]	
[redacted]	$721.34	07/01/2010
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	LATE PAYMENT IF RECEIVED ON OR AFTER	
	$746.62	07/17/2010

ADDITIONAL ESCROW _____

** ADDITIONAL PRINCIPAL _____

TOTAL AMOUNT OF YOUR CHECK *DO NOT SEND CASH* $ _____

* The amounts above may not represent the total required to bring your account contractually current. The amount to be paid is in the LOAN INFORMATION section of your statement.

** All grace periods must be paid in full before additional principal reduction can be given.

INTERNET REPRINT

000254 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

IMPORTANT PAYMENT INFORMATION

- [illegible] unless we authorize it in writing. We may return any payment or partial payment if it is insufficient to bring your account current. In addition, we may refuse to accept any partial payment that is received from you that is dishonored more than one time. However, we will accept a cashier's check or money order that is received from you to cure the dishonored payment.
- Do not send cash or non-sufficient funds checks by mail. Cash payments should be sent to the address provided with the Contact Information section below.
- Always include your loan number on your check or money order.
- Please be advised that if your account is delinquent at the time of loan payoff, additional charges may apply. Please contact us prior to requesting payoff quotes to determine if additional charges may apply.
- Please be advised that if your account is delinquent at the time of loan payoff, additional charges may apply. Please contact us prior to requesting payoff quotes to determine if additional charges may apply. Payoff funds must be received by us by 2:00 p.m. Central Time in order to be credited to your account on the day received. Payoff funds received after 2:00 p.m. Central Time will be credited to your account on the next business day. Payoff requests may be faxed to us at [illegible] Attn: Payoff Department. Payoff requests may be mailed to us at the address provided with the Contact Information section below.
- Should you not receive your statement, DO NOT SEND PAYMENT. Simply write your loan number on your check or money order and mail it with the payment address as provided in the Contact Information section below.
- Any funds we receive that [illegible] payment will be applied according to our standard payment application. We will not apply funds to satisfy late charges until sufficient funds are received to satisfy all amounts due and owing on the account.

PAYMENT OPTIONS

Payment By Mail: Select the payment option that is most convenient for you and mail your check or money order to the address provided. Please write your loan number on your payment and allow adequate time for postal delivery as the receipt and posting date will govern the assessment of late charges.

MoneyGram Express Payment makes automatic delivery of your payment to Nationstar Mortgage. Visit your local MoneyGram Agent, call 1-800-926-0000 or locate the nearest one online at MoneyGram.com. When prompted, enter your name and Nationstar Mortgage loan number. The MoneyGram Receive Code is "2311". All Federal Deposit Insurance Corporation regulations apply. The agent will charge a fee for the service.

Western Union QuickCollect makes same-day delivery of your payment to your Nationstar Mortgage. Visit your local Western Union Agent, call 1-800-325-6000 or locate the nearest one online at WesternUnion.com. When prompted, enter your name and Nationstar Mortgage loan number, which is [illegible]. Pay to: Nationstar Mortgage Coso City, Astro State: TX. At Quick Collect participating agents only. Western Union will charge a fee for the service.

Auto-Pay allows you to have your payment automatically debited each month from your checking or savings account at your bank, credit union, thrift or savings bank. There is no charge for this service. Call 1-800-430-2432 for more information.

QuickCHECK is Nationstar Mortgage's pay-by-phone service, which allows you to initiate an electronic payment from your checking or savings account. There is no charge for this service. Call 1-800-430-2432 for more information.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for mailed delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account a dishonored check fee of up to $30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive housing/mortgage counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved housing counseling agencies may be obtained from the Internet at: http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or by calling the HUD toll free number 1-800-569-4287 (Toll Free TDD number 1-800-877-8339) to obtain a list of approved non-profit agencies serving your additional area.

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

PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: Nationstar Mortgage, 350 Highland Drive, Lewisville, Texas 75067, Attn: Customer Relations Office. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name and account number and the reason(s) for the request.

FEES FOR SELECT SPECIAL SERVICES

$ 10*	Copy of Legal Loan Documents, per document	
$ 20*	More than one Pay-Off Statement sent to borrower within 60 days	
$ 25	Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties ** (Fax Service, add $10)	
$ 60	Partial Lien Release or Subordination	

* *Approximate. Fees may vary by State.* ** *All requests for Pay-off Information must be received in writing.*

All fees are subject to change without notice. These fees may not apply if prohibited by federal or state law or mortgage documents. The above listed fees do not include all fees that may be charged for services rendered.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents or employees, are hereby liable nor responsible for nor make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ *Mailing Address* ☐ *Telephone Number* *Loan #:* _____

Borrower's Name: _____ *Co-Borrower's Name:* _____

Borrower's New Address: _____ *Co-Borrower's New Address:* _____

Borrower's Telephone #: Home (___) _____ *Co-Borrower's Telephone #: Home (___)* _____

Work (___) _____ *Work (___)* _____

Signature Required: _____ *Signature Required:* _____

INTERNET REPRINT

000255 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE

PO BOX 650783
DALLAS, TX 75265

www.MyNationstarMtg.com

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.
1-888-480-2432

B1968-038908-004
MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-1374

Statement Date: 04/01/2011
Payment Due Date: 05/01/2011

Loan Number: 0596586958

Home Phone Number: [redacted]
Work Phone Number: 000-000-0000

Property Address: 209 PRESIDENTIAL CT
ROUND O SC 29474

AMOUNT DUE EXPLANATION

Principal and Interest Due	$505.63
Escrow Amount	$196.46
Total	$701.09
Amount Due - By 05/01/2011	$701.09

This amount does not include any payments made, or fees or charges that may have been incurred and/or added to your account after the date of this statement.

Interest Rate	7.000%
Principal Balance - As of 04/01/2011	$73,017.83
Escrow Balance - As of 04/01/2011	$708.14

The "Principal Balance" does not represent the payoff amount of your account and cannot be used for payoff purposes.

Interest Paid Year-To-Date	$1,280.58

PLEASE NOTE:

If the payment due on 05/01/2011 is not received by 05/16/2011, a late charge in the amount of $25.28 may be assessed to your account.

PAYMENT ACTIVITY

Last Payment Received 03/28/2011	
Principal - Scheduled	$70.23
Interest	$428.40
Escrow	$196.46
Total	$701.09

IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

Remember that you can obtain information regarding your account 24 hours a day, 7 days a week on our website.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar MORTGAGE www.MyNationstarMtg.com

☐ PLEASE CHECK BOX IF ANY INFORMATION OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 650783
DALLAS, TX 75265-0783

ACCOUNT NUMBER	TOTAL AMOUNT DUE
[redacted]	05/01/2011 $701.09
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	PAYMENT DUE IF RECEIVED ON OR AFTER 05/17/2011 $726.37

ADDITIONAL ESCROW _____

** ADDITIONAL PRINCIPAL _____

TOTAL AMOUNT OF YOUR CHECK *DO NOT SEND CASH* $ _____

** All payments must be paid in full before additional principal reduction can be made.

C2559C

INTERNET REPRINT

10132010

000256 Nationstar

REPRESENTATION OF PRINTED DOCUMENT [redacted]

IMPORTANT PAYMENT INFORMATION

- [illegible]
- [illegible] Correspondence should be sent to the address provided in the Contact Information section below.
- Always include your loan number on your check or money order.
- [illegible]
- [illegible]
- Should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the Contact Information section below.
- Any payment received that is not accompanied by a payment coupon will be applied according to our standard payment application rules. [illegible] amounts due and owing on the Account.

PAYMENT OPTIONS

Payment By Mail: [illegible] in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.

MoneyGram ExpressPayment [illegible] Nationstar Mortgage loan number. [illegible] The agent will charge a fee for this service.

[illegible] The agent will charge a fee for this service.

Western Union Quick Collect [illegible]

Pay to: Nationstar Mortgage Code City: [illegible] State: TX

[illegible] Western Union will charge a fee for this service.

Auto-Pay allows you to have your payment automatically deducted each month from the checking or savings account of your choice. [illegible] Call 1-888-480-2432 for more information.

QuickCHECK [illegible]

[illegible]

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be accessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account a dishonored check fee of up to $30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved nonprofit homeownership counseling agencies may be downloaded from the Internet at: [illegible] or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

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

[illegible]

PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: *Nationstar Mortgage, 350 Highland Drive, Lewisville, Texas 75067, Attn: Customer Relations Officer. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.*

FEES FOR SELECT SPECIAL SERVICES

$ 10* Copy of Legal Loan Documents, per document
$ 25* More than one Pay-Off Statement sent to borrower within 60 days
$ 25 Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties ** (Fax Service, add $10)
$250 Partial Lien Release or Subordination
* *Approximate. Fees may vary by State.* ***All requests for Pay-off Information must be received in writing.*

All fees are subject to change without notice. These fees may not apply if prohibited by federal or state law or mortgage documents. The above listed fees do not include all fees that may be charged for services rendered.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: [ ] *Mailing Address* [ ] *Telephone Number* *Loan #:* ____________

Borrower's Name: ____________ *Co-Borrower's Name:* ____________

Borrower's New Address: ____________ *Co-Borrower's New Address:* ____________

Borrower's Telephone #: Home (____) ____________ *Co-Borrower's Telephone #: Home* (____) ____________

Work (____) ____________ *Work* (____) ____________

Signature Required: ____________ *Signature Required:* ____________

INTERNET REPRINT

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REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE 350 HIGHLAND DRIVE LEWISVILLE, TX 75067

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT
RETAIN TOP PORTION FOR YOUR RECORDS.

www.NationstarMtg.com

www.NationstarMtg.com

46707-142084-028

MS. ISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4374

Statement Date: 12/16/2009
Scheduled Payment Date: 01/01/2010
Loan Number: [redacted]

Property Address: 209 PRESIDENTIAL CT
ROUND O SC 29474

Home Phone Number: 843-810-4800
Work Phone Number: 000-000-0000

This is an attempt to collect a debt and any information obtained will be used for that purpose.

LOAN INFORMATION

Last Payment Received	11/20/2009	Escrow Balance	$154.62-
Account next due	01/01/2010	Taxes Paid Year To Date	$686.51
Principal Balance[1]	$74,256.48	Interest Paid Year To Date	$867.58

[1]This is your principal balance only, not the amount required to pay your loan in full.

Amount Required To Bring Your Account Contractually Current $746.51

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:		PAST DUE AMOUNTS AND CHARGES:
Payment Due By	01/01/2010	
Payment Amount[2]	$505.69	
Tax & Insurance Escrow	$240.82	

TOTAL CURRENT AMOUNT DUE[3] $746.51

[2] Payment amount includes Principal, Interest and Optional Insurance, if applicable, and excludes Escrow, if applicable.

TOTAL AMOUNTS PAST DUE $0.00

[4] The amounts above may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

[3] Past Due Payment Amounts include Principal and Interest and exclude Optional Insurance and Escrow, if applicable.

PLEASE READ THESE IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW AN ADDITIONAL 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar MORTGAGE www.NationstarMtg.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 650783
DALLAS, TX 75265-0783

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE*
[redacted]	$746.51 01/01/2010
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	LATE PAYMENT IF RECEIVED ON OR AFTER
	$771.79 01/17/2010

ADDITIONAL ESCROW _____

** ADDITIONAL PRINCIPAL _____

TOTAL AMOUNT OF YOUR CHECK *DO NOT SEND CASH* $ _____

* The amounts shown may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

** All accounts must be paid in full before additional principal reductions can be made.

INTERNET REPRINT

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REPRESENTATION OF PRINTED DOCUMENT

IMPORTANT PAYMENT INFORMATION

- [illegible]
- Do not send a check [illegible]
- Always include your loan number on [illegible]
- Please be aware that your payment [illegible]
- [illegible]
- Should you need to cancel your payment, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as noted in the Contact Information section below.
- Any [illegible]

PAYMENT OPTIONS

Payment By Mail: [illegible]

MoneyGram ExpressPayment [illegible]

Western Union QuickCollect® [illegible]

Auto-Pay [illegible]

QuickCHECK [illegible]

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. This late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account a dishonored check fee of up to $30.00, as permitted by applicable law. (This is not by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved housing counseling agencies may be downloaded from the Internet at: http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved housing counseling agencies serving your residential area.

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

PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS!
Nationstar Mortgage, 350 Highland Drive, Lewisville, Texas 75067, Attn: Customer Relations Officer. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason for the request.

FEES FOR SELECT SPECIAL SERVICES

$ 10*	Copy of Legal Loan Documents, per document
$ 30*	Mailed Loan over Pay-Off Statement sent to borrower within 30 days
$ 25	Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties ** (Fax Service, add $10)
$150	Partial Lien Release or Subordination

* *Approximate. Fees may vary by State.* ** *All requests for Pay-off information must be received in writing.*

All fees are subject to change without notice. These fees may not apply if prohibited by federal or state law or mortgage documents. The above listed fees do not include charges that may be charged for services rendered.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ *Mailing Address* ☐ *Telephone Number* *Loan #:* _____

Borrower's Name: _____ *Co-Borrower's Name:* _____

Borrower's New Address: _____ *Co-Borrower's New Address:* _____

Borrower's Telephone #: Home (___) _____ *Co-Borrower's Telephone #: Home (___)* _____

Work (___) _____ *Work (___)* _____

Signature Required: _____ *Signature Required:* _____

INTERNET REPRINT

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REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE
350 SOUTHLAND DRIVE
LEWISVILLE, TX 75067

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.

www.NationstarMtg.com

www.NationstarMtg.com

46000-119392-024
MELISSA MARKS
200 PRESIDENTIAL CT
ROUND O SC 29474-4374

Statement Date: 09/16/2010
Scheduled Payment Date: 10/01/2010
Loan Number: [redacted]

Property Address: 200 PRESIDENTIAL CT
ROUND O SC 29474

Home Phone Number: 843-815-4800
Work Phone Number: 000-000-0000

This is an attempt to collect a debt and any information obtained will be used for that purpose.

LOAN INFORMATION

Last Payment Received	08/20/2010	Escrow Balance	$346.66
Account next due	10/01/2010	Interest Paid Year To Date	$8,449.13
Principal Balance[1]	$78,582.93		

[1]This is your principal balance only, not the amount required to pay your loan in full.

Amount Required To Bring Your Account Contractually Current $721.34

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:		PAST DUE AMOUNTS AND CHARGES:	
Payment Due By	10/01/2010		
Payment Amount[2]	$505.63		
Tax & Insurance Escrow	$215.71		
TOTAL CURRENT AMOUNT DUE[3]	$721.34	TOTAL AMOUNTS PAST DUE	$0.00

[2] Payment amount includes Principal, Interest and Optional Insurance, if applicable, and excludes Escrow, if applicable.

[3] This amount alone may not represent the total required to bring your account contractually current. This amount is reflected in the LOAN INFORMATION section of your statement.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

[4] Past Due Payment Amounts include Principal and Interest and exclude Optional Insurance and Escrow, if applicable.

PLEASE READ THESE IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

Save time and money! Enroll in automatic payments (ACH) and never worry about having to mail in your payment again. Visit www.mynationstarmtg.com to enroll or learn more about this and other convenient payment options.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar MORTGAGE www.nationstarmtg.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 650783
DALLAS, TX 75265-0783

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE[3]	
[redacted]	$721.34	10/01/2010
Write YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	LATE PAYMENT IF RECEIVED ON OR AFTER	
	$746.02	10/17/2010

ADDITIONAL ESCROW _____

** ADDITIONAL PRINCIPAL _____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH. $ _____

[3] The amount above may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

** All amounts must be paid in full before additional principal contributions can be made.

INTERNET REPRINT

000260 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

IMPORTANT PAYMENT INFORMATION

- [illegible]
- [illegible]
- Always include your loan number on your check or money order.
- Please be aware that if your account is delinquent or in default at the payoff date, your payoff may include past due payments and additional fees and charges. Please contact us prior to sending your payment to obtain the correct payoff amount.
- If you receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number (as listed on your statement) and mail in the payment envelope provided in the Contact Information section below.
- Any time a returned item is not accepted by a payor, we may charge a fee, as allowed by applicable state and federal laws, unless waived. Interest continues to accrue day-to-day on the account.

PAYMENT OPTIONS

Payment By Mail: Do not send cash or staples. Use only the envelope provided with your statement or payment coupon. Please write your loan number on your payment to allow adequate time for postal delays and for receipt and posting. Date will govern the assessment of late charges.

MoneyGram ExpressPayment [illegible] payment to your mortgage. Visit your local MoneyGram agent. Call 1-800-926-9400 to locate the one nearest you. Complete the MoneyGram Receive Form (the "Form"). Tell Agent Payment is for Nationstar Mortgage loan number. The Agent will charge a fee for this service.

Western Union Quick Collect® [illegible] payment to your mortgage. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the Quick Collect Send Form. Tell Agent Payment is for Nationstar Mortgage loan number, [illegible]

Pay to: Nationstar Mortgage Code City: Lewisville State: TX

Agent Quick Collect fee will vary by Agent. Western Union will charge a fee for this service.

Auto-Pay allows you to have your payment automatically initiated, each month, from the checking or savings account of your choice. [illegible] Contact us for details or a list of other bills we offer. Call 1-866-556-2400 for more information.

QuickCHECK® [illegible] payment option, which allows you to [illegible] payment over the phone. Call 1-866-[illegible] from your checkbook and have it ready to write in your Credit/ECK payment. There will be a $5 fee for the use of this service.

LATE CHARGES AND OVERDRAFT FEES

Payments not received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays on the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account a dishonored check fee of up to $30.00, as permitted by applicable law. (This fee may vary by state.)

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If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved nonprofit homeowner-help counseling agencies may be downloaded from the Internet at http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved counseling agencies serving your residential area.

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

PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: Nationstar Mortgage, 8950 Cypress Waters Boulevard, Coppell, Texas 75019, Attn: Customer Relations Officer. *A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.*

FEES FOR SELECT SPECIAL SERVICES

$ 10*	Copy of Legal Loan Documents, per document
$ 25*	More than one Pay-Off Statement sent to borrower within 60 days
$ 35	Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties ** (Fax Service, add $10)
$250	Partial Lien Release or Subordination

* *Approximate. Fees may vary by State.* ** *All requests for Pay-off Information must be received in writing.*

All fees are subject to change without notice. These fees may not apply if prohibited by federal or state law or mortgage documents. The above listed fees do not include all fees that may be charged for services rendered.

Nationstar Mortgage LLC, its affiliates, successors or its assignees, their officers, directors, agents or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ *Mailing Address* ☐ *Telephone Number* *Loan #:* _____

Borrower's Name: _____ *Co-Borrower's Name:* _____

Borrower's New Address: _____ *Co-Borrower's New Address:* _____

_____ _____

_____ _____

Borrower's Telephone #: Home (____) _____ *Co-Borrower's Telephone #: Home (____)* _____

Work (____) _____ *Work (____)* _____

Signature Required: _____ *Signature Required:* _____

INTERNET REPRINT

000261 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE 350 HIGHLAND DRIVE LEWISVILLE, TX 75067

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.

www.NationstarMtg.com

www.NationstarMtg.com

48021-108741-026

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4874

Statement Date: 04/20/2010
Scheduled Payment Date: 05/01/2010
Loan Number: [redacted]

Property Address: 209 PRESIDENTIAL CT
ROUND O SC 29474

Home Phone Number: 843-810-4800
Work Phone Number: 000-000-0000

This is an attempt to collect a debt and any information obtained will be used for that purpose.

LOAN INFORMATION

Last Payment Received	03/29/2010	Escrow Balance	$563.06
Account next due	05/01/2010	Interest Paid Year To Date	$1,296.34
Principal Balance[1]	$70,980.09		
[1]This is your principal balance only, not the amount required to pay your loan in full.		Amount Required To Bring Your Account Contractually Current	$721.34

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:		PAST DUE AMOUNTS AND CHARGES:	
Payment Due By	05/01/2010		
Payment Amount[2]	$505.63		
Tax & Insurance Escrow	$215.71		
TOTAL CURRENT AMOUNT DUE[3]	$721.34	TOTAL AMOUNTS PAST DUE	$0.00

[2]Payment amount includes Principal, Interest and Optional Insurances, if applicable, and excludes Escrows, if applicable.

[3]The amounts shown may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

[4]Past Due Payment Amounts include Principal and Interest and exclude Optional Insurances and Escrows, if applicable.

PLEASE READ THESE IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar MORTGAGE www.nationstarmtg.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 650783
DALLAS, TX 75265-0783

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE[4]	
[redacted]	$721.34	05/01/2010
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	LATE PAYMENT IF RECEIVED ON OR AFTER	
	$748.62	05/17/2010

ADDITIONAL ESCROW _____

** ADDITIONAL PRINCIPAL _____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH $ _____

[4]The amounts shown may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

** All amounts must be paid in full before additional principal contributions can be made.

INTERNET REPRINT

000262 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

HOW TO PAY YOUR MORTGAGE

- Bills will be sent to you by mail or made available for you to view electronically. Please review your statement for accuracy.
- Do not send cash or postdated checks. Make your check payable to Nationstar Mortgage LLC. Write your loan number on your check to ensure proper application of funds.
- Always include your loan number with your payment.
- If you've selected a different payment due date, we'll credit your account on the day we receive your payment. Otherwise, your account may not be posted timely or properly.
- If you've selected a different payment amount, we'll credit your account on the day we receive your payment. Otherwise, your account may not be posted timely or properly. If we receive a payment that is less than the amount due, we'll hold the payment in a non-interest bearing suspense account until we receive enough money to bring your account current. Once this happens, we'll apply the funds to your account as of the date we received the last payment needed to bring your account current. Please note, however, that we may use a different allocation as to how we apply the payment amount, to the extent permitted by your Note and by Utah law (for example, to the principal balance of your mortgage loan).
- If you're not receiving your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail in your payment. Please see Section 19 of the Note or Section 18 of the Deed of Trust for information about notice of transfer of the Note.
- Any payment received that is not accompanied by a proper coupon will be applied according to the applicable payment application clause. This will not result in late charges and your payment will not remain current. Interest will be calculated one day later on the amount.

PAYMENT OPTIONS

Payment By Mail: Be sure to include your loan number with your check or money order in the envelope provided. Please write your loan number on your check to ensure proper application of funds. Please allow adequate time for postal delays or this receipt and possible late charges will accrue the assessment of late charges.

MoneyGram Express Payment makes sending money to pay your mortgage simple. Visit your local MoneyGram agent, call 1-800-926-9400 to locate the agent nearest you, or go to www.moneygram.com. Tell the agent you want to pay your mortgage with MoneyGram Express Payment. Ask the agent for the Nationstar Mortgage LLC receive code. The agent will charge a fee for this service.

Western Union QuickCollect® assures same-day delivery of your payment to Nationstar Mortgage. Visit your local Western Union Agent, call 1-800-325-6000 to locate the one nearest you. Complete a Quick Collect® form with your name and Nationstar Mortgage loan number, including

Pay to: Nationstar Mortgage Code City: Dallas State: TX

with the correct loan number. Please note: Western Union will charge a fee for this service.

Auto-Pay allows you to have your payment automatically debited from the checking or savings account of your choice. Nationstar Mortgage must receive your request at least 10 days prior to the payment due date. Call 1-888-480-2432 for more information.

QuickCHECK is Nationstar Mortgage's new telephone service, which allows you to submit your monthly payment over the phone. Call 1-888-480-2432. Have your checking account number and routing number available and be prepared to authorize a one-time debit from your checking account. There will be a $10 fee for this optional service.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently returned by your bank, Nationstar Mortgage will recover that payment and assess your loan account a dishonored check fee of up to $30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of these HUD-approved nonprofit housing counseling agencies may be downloaded from the Internet at http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

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

PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: Nationstar Mortgage, 350 Highland Drive, Lewisville, Texas 75067, Attn: Customer Relations Officer. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

FEES FOR SELECT SPECIAL SERVICES

$ 10*	Copy of Legal Loan Documents, per document
$ 25*	More than one Pay-Off Statement sent to borrower within 60 days
$ 25	Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties ** (Fax Service add $10)
$ 250	Partial Lien Release or Subordination

* Applicable. Fees may vary by State. **All requests for Pay-off information must be received in writing.

All fees are subject to change without notice. These fees may not apply if prohibited by federal or state law or mortgage documents. The above-listed fees do not include all fees that may be charged for services rendered.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ *Mailing Address* , ☐ *Telephone Number* *Loan #:*_____

*Borrower's Name:*_____ *Co-Borrower's Name:*_____

*Borrower's New Address:*_____ *Co-Borrower's New Address:*_____

*Borrower's Telephone #: Home (____)*_____ *Co-Borrower's Telephone #: Home (____)*_____

*Work (____)*_____ *Work (____)*_____

*Signature Required:*_____ *Signature Required:*_____

INTERNET REPRINT

000263 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.

www.Nationstarmtg.com

www.Nationstarmtg.com

48603-114226-020
MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4874

Statement Date: 10/16/2010
Scheduled Payment Date: 11/01/2010
Loan Number: [redacted]

Property Address: 209 PRESIDENTIAL CT
ROUND O SC 29474

Home Phone Number: 843-818-4880
Work Phone Number: 000-000-0000

This is an attempt to collect a debt and any information obtained will be used for that purpose.

LOAN INFORMATION

Last Payment Received	09/24/2010	Escrow Balance	$507.27
Account next due	11/01/2010	Interest Paid Year To Date	$4,878.26
Principal Balance[1]	$73,486.42		

[1]This is your principal balance only, not the amount required to pay your loan in full.

Amount Required To Bring Your Account Contractually Current $721.84

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:		PAST DUE AMOUNTS AND CHARGES:
Payment Due By	11/01/2010	
Payment Amount[2]	$505.03	
Tax & Insurance Escrow	$215.71	

TOTAL CURRENT AMOUNT DUE[3]	$721.84	TOTAL AMOUNTS PAST DUE	$0.00

[2]Payment amount includes Principal, Interest and Optional Insurance, if applicable, and excludes Escrow, if applicable.

[3]The amounts above may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

[4]Past Due Payment Amounts include Principal and Interest and exclude Optional Insurance and Escrow, if applicable.

PLEASE READ THESE IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

Important Tax Information: Nationstar Mortgage will begin mailing 1098/1099 tax forms in January. Please take a moment to verify that we have your correct contact information on file to avoid any delays in receiving your tax forms.
Log on to My Account online at www.mynationstarmtg.com and update your contact information today!

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW AN ENVELOPE OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar MORTGAGE www.mynationstarmtg.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 360789
DALLAS, TX 75265-0789

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE*	
[redacted]	$721.84	11/01/2010
MAKE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE	LATE PAYMENT IF RECEIVED ON OR AFTER	
	$740.02	11/17/2010

ADDITIONAL ESCROW _____

** ADDITIONAL PRINCIPAL _____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH $ _____

* The amounts above may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

** All amounts must be paid in full before additional principal reduction can be made.

INTERNET REPRINT

000264 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

[redacted]

IMPORTANT PAYMENT INFORMATION

- This payment is for the scheduled principal and interest shown on the statement. Any [illegible] must be paid separately. If you have a partial payment, ...
- Do not send cash or payments that do not include your account number. Payments should be sent to the address provided in the Contact Information section below.
- Always send only the payment coupon that is attached to your statement.
- Please be aware that all your money (this total must be all in one form of payment) you have elected may be paid through one payment transaction. PLEASE NOTE: IF ANY PART OF YOUR PAYMENT IS REJECTED FOR INSUFFICIENT FUNDS, THE ENTIRE PAYMENT AMOUNT MAY BE REJECTED AND YOU MAY BE SUBJECT TO LATE CHARGES. Your account may be paid ahead but we may require additional payments be applied. When Nationstar Mortgage is notified that the full payment of the principal and interest due on your account has been received, your account will be credited with the payment on the date it is received. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your bank account a dishonored check fee of up to $30.00, as permitted by applicable law. (This fee may vary by state.)
- Should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail it in for payment address as provided in the Contact Information section below.
- Any loan that remains due is not reinstated by a payment made after it is applied exclusively to the Monthly Payment Applicable Date. This will not result in such failure and any acceleration action cannot be rescinded. All amounts due and owing on the account.

PAYMENT OPTIONS

Payment By Mail: Detach the coupon provided with the statement and mail it to you at the address provided. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.

MoneyGram ExpressPayment ... [illegible] ... Nationstar Mortgage. Visit your local MoneyGram Agent, call 1-800-926-9400 to locate the nearest location, or log on to www.moneygram.com. Simply provide the agent with the receiver name: Nationstar Mortgage, your loan number, the exact amount to be paid, and your name and telephone number. The agent will charge a fee for this service.

Western Union QuickCollect® ... [illegible] ... Nationstar Mortgage. Visit your local Western Union agent, call 1-800-325-6000 to locate the nearest one. Complete the QuickCollect form and give the agent the following information:

Pay to: Nationstar Mortgage Code City: Ashe State: TX

Auto-Pay ... [illegible] ... Nationstar Mortgage must receive changes five to ...

QuickCHECK is Nationstar Mortgage's pay-by-phone service, which allows you to make the payment processing with. Call 1-800-460-2105, have your checking account number ... [illegible] ... Quick CHECK payment. There will be a $15 fee for this optional service.

[redacted]

LATE CHARGES AND OVERDRAFT FEES

Payments received after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your bank account a dishonored check fee of up to $30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved housing counseling agencies may be downloaded from the Internet at http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

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

[redacted]

PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: Nationstar Mortgage, 350 Highland Drive, Lewisville, Texas 75067, Attn: Customer Relations Officer. A "qualified written request" is written correspondence, other than notes on a payment coupon or statement, which includes your name, account number and the reasons(s) for the request.

FEES FOR SELECT SPECIAL SERVICES

$ 10*	Copy of Legal Loan Documents, per document
$ 25*	More than one Pay-Off Statement sent to borrower within 60 days
$ 25	Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties ** (Fax Service, add $10)
$250	Partial Lien Release or Subordination

* *Approximate. Fees may vary by State.* ***All requests for Pay-off information must be received in writing.*

All fees are subject to change without notice. These fees may not apply if prohibited by federal or state law or mortgage documents. The above fees do not include all fees that may be charged for services rendered.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any outbound license.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ *Mailing Address* ☐ *Telephone Number* *Loan #:* _____

Borrower's Name: _____ *Co-Borrower's Name:* _____

Borrower's New Address: _____ *Co-Borrower's New Address:* _____

_____ _____

_____ _____

Borrower's Telephone #: Home (___) _____ *Co-Borrower's Telephone #: Home (___)* _____

Work (___) _____ *Work (___)* _____

Signature Required: _____ *Signature Required:* _____

REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE P.O. BOX 199400 DALLAS, TX 75219

www.NationstarMtg.com

October 12, 2009

41646 00488440 010
MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4874

Re: New Nationstar Loan Number [redacted]

Dear Melissa Marks,

Welcome to Nationstar Mortgage! Effective 10/01/09 Nationstar Mortgage is now the servicer for your mortgage account. We're excited about the opportunity to serve you. You can count on Nationstar Mortgage to meet your needs whether you're looking to make a payment or refinance your loan. We offer many exciting features including 24-hour account access through our Internet website at www.NationstarMtg.com, various payment options, and a toll free customer service line at (1-888-480-2432) with automated account information. You will be receiving a "Welcome Call" sometime over the next few weeks to welcome you to our company and to answer any immediate questions you may have.

Every month you will receive a billing statement detailing your loan information, payment amount, and important messages. In addition, the back of your billing statement includes helpful hints and important information. Each billing statement will include a remittance coupon. Expect to receive your billing statement approximately 7-10 days prior to each scheduled payment due date. Important payment information and other notices are included on the reverse of this letter for your reference.

To ensure accuracy, please verify the following loan information:

Name:	Melissa Marks	Home Phone Number:	843-819-4890
Property Address:	209 Presidential Ct Round O Sc 29474	Work Phone Number:	
Mailing Address:	209 Presidential Ct Round O Sc 29474-4874		

If you find any of the information listed above to be incorrect, please contact us immediately at 1-888-480-2432.

As a reminder, your first monthly payment amount of $746.51 is due on 11/01/2009. For your convenience your November payment coupon is attached below. Timely remittance of your monthly payments will protect your home and credit. In the event that you do not receive your billing statement as scheduled, please do not delay making your payment. Be sure to indicate your loan number, as referenced above, on your payment and allow adequate mailing time. Simply mail your payment to:

Nationstar Mortgage
P.O. Box 650783
Dallas, Texas 75265-0783

IF YOU CURRENTLY HAVE AUTOMATIC DRAFT/DEBIT (ACH) SET-UP WITH FLAGSTAR BANK AND YOUR BANK - Due to the timing of your loan information being loaded into Nationstar's systems, your automatic draft may be delayed in October. If your automatic draft (ACH) usually takes place during the first few days of the month, you will notice a change. We expect ACH payments to take place on or around the second week of October. Please plan accordingly. Your automatic draft will return to the normally scheduled day of the month in November 2009.

If you would like to enroll in our automatic payment program, please complete the form available on our website at www.NationstarMtg.com under Payment Options.

At Nationstar Mortgage, your business and total satisfaction are important to us. Any time you have questions regarding your account, do not hesitate to contact our Customer Service Department at 1-888-480-2432, 8:00 a.m. to 8:00 p.m. central time Monday through Thursday and 8:00 a.m. to 5:00 p.m. central time on Friday. We look forward to a long and lasting relationship with you.

Sincerely, Nationstar Mortgage

This is an attempt to collect a debt and any information obtained will be used for that purpose.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar MORTGAGE www.NationstarMtg.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE
[redacted]	$746.51 11/01/2009
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE	LATE PAYMENT IF RECEIVED ON OR AFTER $777.79 11/17/2009

ADDITIONAL PRINCIPAL _____

TOTAL AMOUNT OF YOUR CHECK *DO NOT SEND CASH* $

NATIONSTAR MORTGAGE
PO BOX 650783
DALLAS TX 75265-0783

INTERNET REPRINT

000266 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE
350 HIGHLAND DRIVE
LEWISVILLE, TX 75067
www.NationstarMtg.com

October 12, 2009

41646 0049440

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4371

Loan Number: [redacted]
Servicer Loan Number: [redacted]
Borrower: MELISSA MARKS
Address:
209 PRESIDENTIAL CT
ROUND O SC 29474-4374

Dear Melissa Marks:

This notice is provided to you in accordance with Section 404 of the "Helping Families Save Their Homes Act of 2009."

1. On 10/01/09 Nationstar Mortgage LLC acquired your mortgage loan.

   Nationstar Mortgage LLC's telephone number is: 1-888-480-2432.
   Nationstar Mortgage LLC's address is: Nationstar Mortgage LLC, 350 Highland Drive, Lewisville, TX 75067.

2. Nationstar Mortgage LLC is also the servicer of your mortgage loan. For information regarding your mortgage loan, you can contact Nationstar Mortgage LLC at the phone number and address specified in number 1 above.

3. The transfer of ownership of your mortgage loan has not been publicly recorded. (If, however, your mortgage loan was registered on the MERS system ("Mortgage Electronic Registration System"), the transfer of ownership of your mortgage loan may be reflected on the MERS system. If so, Nationstar Mortgage LLC is 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 MERS toll-free at 1-888-679-6377 for an automated touch-tone system, or go to www.mers-servicerid.org/sic/.
   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 Nationstar Mortgage LLC at 1-888-480-2432. 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.

REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE
P.O. BOX 650783
DALLAS, TX 75265
www.MyNationstarMtg.com

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.
1-888-480-3432

80794-012794-009
MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4374

Statement Date: 01/28/2011
Payment Due Date: 03/01/2011
Loan Number: [redacted]
Home Phone Number: 843-819-4880
Work Phone Number: 000-000-0000
Property Address: 209 PRESIDENTIAL CT
ROUND O SC 29474

AMOUNT DUE EXPLANATION

Principal and Interest Due	$505.63
Escrow Amount	$216.71
Total	$721.34
Amount Due* - By 03/01/2011	$721.34

*This amount does not include any payments, checks, or fees or charges that may have been incurred and/or added to your account after the date of this statement.

Interest Rate	7.000%
Principal Balance - As of 01/28/2011	$73,175.88
Escrow Balance - As of 01/28/2011	$485.17

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Interest Paid Year-To-Date $427.32

PLEASE NOTE:

If the payment due on 03/01/2011 is not received by 03/16/2011, a late charge in the amount of $25.28 may be assessed to your account.

PAYMENT ACTIVITY

Last Payment Received 01/28/2011	
Principal - Scheduled	$78.31
Interest	$427.32
Escrow	$216.71
Total	$721.34

IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

Important Tax Information: Visit www.mynationstarmtg.com
Did you know that you can download a copy of your 1098/1099 tax form online? to log in or register for My Account access.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar MORTGAGE www.MyNationstarMtg.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 650783
DALLAS, TX 75265-0783

ACCOUNT NUMBER	TOTAL AMOUNT DUE
[redacted]	03/01/2011 $721.34
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	PAYMENT DUE IF RECEIVED ON OR AFTER 03/17/2011 $746.62

ADDITIONAL ESCROW _____
** ADDITIONAL PRINCIPAL _____
TOTAL AMOUNT OF YOUR CHECK *DO NOT SEND CASH* $ _____

** All amounts must be paid in full before additional principal reduction can be made.

REPRESENTATION OF PRINTED DOCUMENT

IMPORTANT PAYMENT INFORMATION

- If a payment is over the minimum amount or includes payment of late charges, escrow or other amounts, it will be applied to your account as of the date it is received at the Payment Location.
- Do not send cash or correspondence to the Payment Location. Correspondence should be sent to the Customer Information Location listed.
- Always include your loan number on your check or draft.
- Please be advised that if your account is ever closed or if you are found to be delinquent, your account may not be eligible for any prepaid incentive.
- Payments received that are not sufficient to cover the entire amount due, your account may not be past due or may be [illegible]. Partial payments will be applied as of the date received, but may be insufficient to avoid late charges and may not be sufficient to prevent a default if the full amount of the payment is not received by the end of the month. Partial payments will be applied to the oldest outstanding amount due. For example, if your mortgage is due on the 1st of the month and you make a payment sufficient to cover only one month's payment, the payment will be applied to the oldest month's payment due. This will result in your account being shown as delinquent for the most recent month, and may also result in late charges being assessed and additional late charges may be assessed each month thereafter until sufficient funds are received to bring your account current. Once late charges have been assessed, you may give specific instructions as to how you want the excess amount to be applied to your account (e.g. to your next payment or to a late charge).
- Should you receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number (on all checks or money orders) and mail to the payment address as provided in the Contact Information section below.
- Any check or other instrument that is for an amount less than payoff may be applied in accordance with a lender's restrictive endorsement unless otherwise agreed in writing by us. Payoff funds must be received by us by 5:00 p.m. on a business day in order to be credited that day. Payoff funds received after 5:00 p.m. on a business day or on a non-business day may be credited on the next business day. Please call us prior to sending payoff funds to confirm the correct payoff amount.

PAYMENT OPTIONS

Payment By Mail: Detach the coupon from your bill. It's important that you send your check or money order to the address provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.

MoneyGram ExpressPayment® ensures same-day delivery of your payment to Nationstar Mortgage. To place your MoneyGram® ExpressPayment®, call 1-800-666-4968 to locate the MoneyGram® Location nearest you. Be sure to have your loan number on your payment coupon available. The MoneyGram® Receive Code is "7878". All ExpressPayment® transactions require cash. The agent will charge a fee for this service.

Western Union QuickCollect® ensures same-day delivery of your payment to Nationstar Mortgage. To find a Western Union® location near you, call 1-800-325-6000 or visit www.westernunion.com. Provide the QuickCollect® Code 4831 and your loan number. Western Union will collect your payment and charge a fee for this service.

Pay to: Nationstar Mortgage Coeur d'Alene State ID

QuickPayment® allows you to pay your mortgage automatically each month from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to enroll or use this service. Call 1-888-480-2432 for more information.

QuickACH® is Nationstar Mortgage's pay-by-phone service, which allows you to make a payment processing date. Call 1-888-480-2432. Have your checkbook available to make your QuickACH® payment. There will be a $7.95 fee for this service.

[redacted]

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for mailing delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account a dishonored check fee of up to $30.00, as permitted by applicable law. (Fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved nonprofit homeownership counseling agencies may be downloaded from the Internet at: http://www.hud.gov/offices/hsg/sfh/hcc/fchc/ or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

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

[redacted]

PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:
Nationstar Mortgage, 350 National Drive, Lewisville, Texas 75067, Attn: Customer Relations Office. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

6462025-70746

FEES FOR SELECT SPECIAL SERVICES

$ 10*	Copy of Legal Loan Documents, per document
$ 25*	More than one Pay-Off Statement sent to borrower within 60 days
$ 25	Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties ** (Fax Service, add $10)
$250	Partial Lien Release, or Subordination

* Approximate. Fees may vary by State. ** All requests for Pay-off information must be received in writing.

As fees are subject to change without notice. These fees may not apply if prohibited by federal or state law or under the documents. The above listed fees do not include all fees that may be charged for services rendered.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #: _____

Borrower's Name: _____ Co-Borrower's Name: _____

Borrower's New Address: _____ Co-Borrower's New Address: _____

_____ _____

_____ _____

Borrower's Telephone #: Home (____) _____ Co-Borrower's Telephone #: Home (____) _____

Work (____) _____ Work (____) _____

Signature Required: _____ Signature Required: _____

INTERNET REPRINT

000269 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE 350 HIGHLAND DRIVE LEWISVILLE, TX 75067

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.

www.NationstarMtg.com
www.NationstarMtg.com

46315-146587-030

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4074

Statement Date: 10/16/2009
Scheduled Payment Date: 11/01/2009
Loan Number: [redacted]

Property Address: 209 PRESIDENTIAL CT
ROUND O SC 29474

Home Phone Number: 843-819-4880
Work Phone Number: 000-000-0000

This is an attempt to collect a debt and any information obtained will be used for that purpose.

LOAN INFORMATION

Account next due	11/01/2009	Escrow Balance	$105.20
Principal Balance[1]	$74,400.16		
[1]This is your principal balance only, not the amount required to pay your loan in full.		Amount Required To Bring Your Account Contractually Current	$745.61

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:		PAST DUE AMOUNTS AND CHARGES:	
Payment Due By	11/01/2009		
Payment Amount[2]	$503.63		
Tax & Insurance Escrow	$240.88		
TOTAL CURRENT AMOUNT DUE[3]	$745.61	TOTAL AMOUNTS PAST DUE	$0.00

[2]Payment amount includes Principal, Interest and Optional insurance, if applicable, and excludes Escrow, if applicable.

[3]The amounts shown may not represent the total required to bring your account contractually current. That amount is provided in the LOAN INFORMATION section of your statement.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

[4]Past Due Payment Amounts include Principal and Interest and exclude Optional Insurance and Escrow, if applicable.

PLEASE READ THESE IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

We at Nationstar Mortgage would like to welcome you. Whether you just bought a new home or refinanced an existing loan, we would like to take this opportunity to Thank You for allowing Nationstar Mortgage to serve your mortgage needs.

You will receive a billing statement every month approximately two weeks before each scheduled due date. The billing statement has a clean easy to read design with detailed account and payment information. We are certain it will meet your needs and expectations. The back of your statement is loaded with helpful hints and important information including PAYMENT OPTIONS, CONTACT INFORMATION, and our website address. A brochure entitled "Introducing Your New Billing Statement" is enclosed and gives you all the details regarding your monthly statement. Please take a little time and review it carefully.

Should you ever have any questions with regard to your mortgage loan, please contact the Customer Service Department at 1-866-180-2432, 8am-8pm Central time, Monday through Thursday and 8am-6pm Central time, Friday or visit our website address at WWW.NATIONSTARMTG.COM.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar MORTGAGE www.nationstarmtg.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 650783
DALLAS, TX 75265-0783

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE*	
[redacted]	$745.61	11/01/2009
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE	LATE PAYMENT IF RECEIVED ON OR AFTER	
	$771.79	11/17/2009

ADDITIONAL ESCROW _____

** ADDITIONAL PRINCIPAL _____

TOTAL AMOUNT OF YOUR CHECK *DO NOT SEND CASH* $ _____

* The amounts shown may not represent the total required to bring your account contractually current. That amount is provided in the LOAN INFORMATION section of your statement.

** All amounts must be paid in full before additional principal reduction can be made.

INTERNET REPRINT

000270 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

IMPORTANT PAYMENT INFORMATION

- It is our desire to make your mortgage account as convenient possible. Please feel free to contact us by telephone, mail or in person to discuss your payment options.
- Overnight mail and courier services are to be used for delivery purposes only. Correspondence should be sent to the address provided in the Contact Information section below.
- Always include your loan number on your check or money order.
- Please be advised that if your account is delinquent at the time of payoff, your payoff statement may include additional interest charges. Please contact us prior to requesting payoff funds to verify the exact payoff amount.
- [illegible] payments are received and posted to your account by the 15th of the month, your account will be reported as delinquent to the credit bureaus. If you are unable to make your payment by the 15th of the month, please contact us to discuss your options.
- Should you ever receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail in the payment envelope provided in the Contact Information section below.
- Any funds not received that is not accompanied by a payoff quote will be applied automatically to your standard payment type, unless otherwise instructed. This will result in unscheduled late charges/penalties unless sufficient funds are received to cover all charges due and owing on the account.

PAYMENT OPTIONS

Payment By Mail: Please mail your payment, and the coupon, well in advance of the due date to ensure timely receipt. Please allow your loan number to appear on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.

MoneyGram ExpressPayment [illegible] Nationstar Mortgage. Visit your local MoneyGram agent. Call 1-800-926-9400 to locate the most convenient location for ExpressPayment. With ExpressPayment, simply provide your name and Nationstar Mortgage loan number. The MoneyGram Receive Code is "[illegible]". An ExpressPayment transaction typically [illegible]. There may be charges for this service.

Western Union QuickCollect® [illegible] delivery of your payment to Nationstar Mortgage. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect Form and [illegible] your name and Nationstar loan number, including [illegible]. Pay to: Nationstar Mortgage Dept City: Dallas State: TX [illegible] QuickCollect Service Fee [illegible]. You will be charged a fee for this service.

Auto-Pay allows you to have your payment automatically debited each month from the [illegible] or savings account of your choice. Nationstar Mortgage does not charge a fee for this service. Call 1-800-469-6789 for more information.

QuickCHECK is Nationstar Mortgage's payment service, which allows you to make [illegible] payment processing fee. Call 1-800-469-6789, have your checkbook available to [illegible] when making your QuickCHECK payment. There will be a fee for the use of this service.

LATE CHARGES AND OVERDRAFT FEES

Payments received after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account a dishonored check fee of up to $30.00, as permitted by applicable law. (Fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are advised to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit housing counseling agencies may be downloaded from the Internet at http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved housing agencies serving your residential area.

We may report information about your account to credit bureaus. Late payments, missed payments or other details on your account may be reflected in your credit report.

PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: Nationstar Mortgage, 350 Highland Drive, Lewisville, Texas 75067, Attn: Customer Relations Officer. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

FEES FOR SELECT SPECIAL SERVICES

$ 10*	Copy of Legal Loan Documents, per Document
$ 25*	More than one Pay-Off Statement sent to borrower within 60 days
$ 25	Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties ** (Fax Service, add $10)
$250	Partial Lien Release or Subordination

* *Approximate. Fees may vary by State.* ** *All requests for Pay-off information must be received in writing.*

All services subject to change without notice. These fees may not apply if prohibited by federal or state law or mortgage documents. The above listed fees do not include additional fees that may be charged for services requested.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ *Mailing Address* ☐ *Telephone Number* *Loan #:* _____

Borrower's Name: _____ *Co-Borrower's Name:* _____

Borrower's New Address: _____ *Co-Borrower's New Address:* _____

Borrower's Telephone #: Home (___) _____ *Co-Borrower's Telephone #, Home (___)* _____

Work (___) _____ *Work (___)* _____

Signature Required: _____ *Signature Required:* _____

INTERNET REPRINT

000271 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE 350 HIGHLAND DRIVE LEWISVILLE, TX 75067

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT
RETAIN TOP PORTION FOR YOUR RECORDS

www.Nationstarmtg.com

www.Nationstarmtg.com

46713-126782-016

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4974

Statement Date: 06/14/2010
Scheduled Payment Date: 06/01/2010
Loan Number: [redacted]

Property Address: 209 PRESIDENTIAL CT
ROUND O SC 29474

Home Phone Number: 843-819-4390
Work Phone Number: 000-000-0000

This is an attempt to collect a debt and any information obtained will be used for that purpose.

LOAN INFORMATION

Last Payment Received	04/28/2010	Escrow Balance	$728.94
Account next due	06/01/2010	Interest Paid Year To Date	$1,728.26
Principal Balance[1]	470,664.57		

[1]This is your principal balance only, not the amount required to pay your loan in full.

Amount Required To Bring Your Account Contractually Current $721.34

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:		PAST DUE AMOUNTS AND CHARGES:	
Payment Due By	06/01/2010		
Payment Amount[2]	$905.63		
Tax & Insurance Escrow	$215.71		
TOTAL CURRENT AMOUNT DUE[3]	$721.34	TOTAL AMOUNTS PAST DUE	$0.00

[2]Payment amount includes Principal, Interest and Optional Insurance, if applicable, and excludes Escrow, if applicable.

[3]This amount does not represent the total required to bring your account contractually current as indicated in the LOAN INFORMATION section of your statement.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

[4]Past Due Payment Amounts include Principal and Interest and exclude Optional Insurance and Escrow, if applicable.

PLEASE READ THESE IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar MORTGAGE www.nationstarmtg.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 650783
DALLAS, TX 75265-0783

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE[3]	
[redacted]	$721.34	06/01/2010
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	LATE PAYMENT IF RECEIVED ON OR AFTER	
	$746.62	06/17/2010

ADDITIONAL ESCROW _____

** ADDITIONAL PRINCIPAL _____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH $ _____

[3]This amount does not represent the total required to bring your account contractually current. That amount is detailed in the LOAN INFORMATION section of your statement.

** All amounts must be paid in full before additional principal reduction can be made.

INTERNET REPRINT

000272 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

[redacted]

IMPORTANT PAYMENT INFORMATION

- Bill payment coupon must be used. A envelope (window or other) cannot accommodate the bill payment coupon and will cause a delay of payment.
- Do not send cash or envelope stamps. Bill payment processing. Correspondence should be sent to the address provided. See Contact Information section below.
- Always check your loan number on your check or money order.
- Check the amount of your payment to be sure it will not be less than or more than your scheduled payment. Partial payments will be applied [illegible] your account may be placed [illegible] payment is applied. When late charges or escrow shortages are [illegible] payment is applied to your account as [illegible] Deed of Trust. The payment applied first to interest and principal amounts that are due, then to applicable escrow amounts and late charges that have been assessed by your servicer. Once these amounts have been satisfied, any [illegible] payments as to how you would like excess amounts to be applied to your account by writing us [illegible] on the back of your remittance.
- Should you [illegible] your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address or location in the Contact Information section below.
- Any letter or statement that is not accompanied by a payoff quote will be applied accordingly to our standard payment application rules. This will not result in a satisfaction and reconveyance of your loan unless sufficient additional funds are received to pay the loan in full.

PAYMENT OPTIONS

Payment By Mail: Send the payment coupon and the payment in the envelope provided. Please make sure your check matches the payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.

MoneyGram Express Payment makes same-day delivery of your payment to Nationstar to avoid late charges. Visit your local MoneyGram Agent. Call [illegible] to locate the one nearest you. Complete the Express Payment form, providing your name and Nationstar Mortgage loan number. The clerk accepts Express Payment and collects your payment amount plus a [illegible] fee. All Express Payment transactions require cash. The agent will charge a fee for this service.

Western Union Quick Collect® makes same-day delivery of your payment to make your Mortgage Payment at Western Union Agent. Call 1-800-325-6000 or locate the one nearest you. Complete the Quick Collect form with your name and Nationstar Mortgage loan number. The Pay for Nationstar Mortgage Code City, Ashur State is TX. All Quick Collect transactions require cash. Western Union will charge a fee for this service.

Auto-Pay allows you to have your payment automatically withdrawn from your checking or savings account on your chosen [illegible] Nationstar Mortgage does not charge a fee for this service. Call 1-888-480-2432 for more information.

QuickCHECK is a telephone or computer payment service which allows you to check the payment processing date. Call [illegible] have your electronic payment or make changes to your QuickCHECK payment. There will be a $[illegible] fee for the expedited service.

[redacted]

LATE CHARGES AND OVERDRAFT FEES

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HOMEOWNER COUNSELING NOTICE

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

[redacted]

PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: *Nationstar Mortgage, 350 Highland Drive, Lewisville, Texas 75067, Attn: Customer Relations Officer. A "qualified written request" is written correspondence that does not on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.*

FEES FOR SELECT SPECIAL SERVICES

$ 10*	Copy of Legal Loan Documents per document
$ 25*	More than one Pay-Off Statement sent to borrower within 60 days
$ 25	Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties * (Fee Section, add $10)
$250	Partial Lien Release or Subordination

* Approximate. Fees may vary by State. **All requests for Pay-off information must be received in writing.

All fees are subject to change without notice. Taxes may not apply if prohibited by federal or state law or municipal documents. The above listed fees do not include all fees that may be charged for services rendered.

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CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #:_____

Borrower's Name:_____ Co-Borrower's Name:_____

Borrower's New Address:_____ Co-Borrower's New Address:_____

_____ _____

_____ _____

Borrower's Telephone #: Home (____)_____ Co-Borrower's Telephone #: Home (____)_____

Work (____)_____ Work (____)_____

Signature Required:_____ Signature Required:_____

INTERNET REPRINT

000273 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE 350 HOME AND DRIVE LEWISVILLE, TX 75067

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.

www.NationstarMtg.com
www.NationstarMtg.com

45600-143544-029

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4874

Statement Date: 11/16/2009
Scheduled Payment Date: 12/01/2009
Loan Number: [redacted]

Property Address: 209 PRESIDENTIAL CT
ROUND O SC 29474

Home Phone Number: 843-810-4980
Work Phone Number: 000-000-0000

This is an attempt to collect a debt and any information obtained will be used for that purpose.

LOAN INFORMATION

Last Payment Received	10/23/2009	Escrow Balance	$946.11
Account next due	12/01/2009	Interest Paid Year To Date	$434.00
Principal Balance[1]	$74,826.59		
[1]This is your principal balance only, not the amount required to pay your loan in full.		Amount Required To Bring Your Account Contractually Current	$746.51

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:		PAST DUE AMOUNTS AND CHARGES:	
Payment Due By	12/01/2009		
Payment Amount[2]	$506.69		
Tax & Insurance Escrow	$240.06		
TOTAL CURRENT AMOUNT DUE[3]	$746.51	TOTAL AMOUNTS PAST DUE	$0.00

[2]Payment amount includes Principal, Interest and Optional Insurance, if applicable, and Escrow, if applicable.

[3]The amounts above may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

[4]Past Due Payment Amounts include Principal and Interest and exclude Optional Insurance and Escrow, if applicable.

PLEASE READ THESE IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

Nationstar Mortgage hopes you are becoming more familiar and comfortable with your monthly billing statement. Should you have any questions regarding your statement's layout, please log on to our website at www.nationstarmtg.com for an online version of "How To Read Your Statement". On our website, you will find other valuable information including Auto-Pay enrollment, your current loan status and answers to frequently asked questions. Thank you for allowing Nationstar Mortgage to serve your mortgage needs. We appreciate your business.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY

Nationstar MORTGAGE www.nationstarmtg.com

☐ PLEASE CHECK BOX IF NAME, MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 660783
DALLAS, TX 75266-0783

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE*	
[redacted]	$746.51	12/01/2009
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	LATE PAYMENT IF RECEIVED ON OR AFTER	
	$771.78	12/17/2009

ADDITIONAL ESCROW _____

** ADDITIONAL PRINCIPAL _____

TOTAL AMOUNT OF YOUR CHECK $ _____
DO NOT SEND CASH

* The amounts above may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

** All amounts must be paid in full before additional principal reduction can be made.

INTERNET REPRINT

REPRESENTATION OF PRINTED DOCUMENT [redacted]

IMPORTANT PAYMENT INFORMATION

- [illegible]
- [illegible] Correspondence should be sent to the address provided in the Contact Information section below.
- Always include your loan number on your check or money order.
- [illegible]
- [illegible]
- [illegible] DO NOT DELAY PAYMENT. [illegible] Contact Information section below.
- [illegible] This will not result in satisfaction [illegible] amounts due and owing on the account.

PAYMENT OPTIONS

Payment By Mail: [illegible] Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.

MoneyGram ExpressPayment [illegible] Nationstar Mortgage. [illegible] All ExpressPayment [illegible]

[illegible]

Western Union QuickCollect® [illegible] Nationstar Mortgage [illegible]

Pay to: Nationstar Mortgage Code City: Aster State: TX

[illegible]

Auto-Pay allows you to have your payment automatically [illegible] checking or savings account [illegible] Nationstar Mortgage does not charge a fee to activate this service. [illegible]

QuickCHECK is Nationstar Mortgage's pay-by-phone [illegible] payment processing date. [illegible]

[illegible]

LATE CHARGES AND OVERDRAFT FEES

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

[illegible]

PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: *Nationstar Mortgage, 350 Highland Drive, Lewisville, Texas 75067, Attn: Customer Relations Officer. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.*

FEES FOR SELECT SPECIAL SERVICES

$ 10*	Copy of Legal Loan Documents, per document
$ 25*	More than one Pay-Off Statement sent to borrower within 60 days
$ 25	Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties ** (Fax Service add $10)
$250	Partial Lien Release or Subordination

* *Approximate. Fees may vary by State.* ***All requests for Pay-off information must be received in writing.*

All fees are and Not Exchange without notice. These fees may not apply if prohibited by federal or state law or mortgage documents. The above listed fees do not include all fees that may be charged for services rendered.

Nationstar Mortgage LLC, its affiliates, shareholders or its affiliates or their officers, directors, agents or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ *Mailing Address* ☐ *Telephone Number* *Loan #:* ____________

Borrower's Name: ____________ *Co-Borrower's Name:* ____________

Borrower's New Address: ____________ *Co-Borrower's New Address:* ____________

Borrower's Telephone #: Home (____) ____________ *Co-Borrower's Telephone #: Home* (____) ____________

Work (____) ____________ *Work* (____) ____________

Signature Required: ____________ *Signature Required:* ____________

INTERNET REPRINT

000275 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE 350 HIGHLAND DRIVE LEWISVILLE, TX 75067

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.

www.NationstarMtg.com

www.NationstarMtg.com

47632-123789-028

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4374

Statement Date: 08/16/2010
Scheduled Payment Date: 09/01/2010
Loan Number: [redacted]

Property Address: 209 PRESIDENTIAL CT
ROUND O SC 29474

Home Phone Number: 843-819-4890
Work Phone Number: 000-000-0000

This is an attempt to collect a debt and any information obtained will be used for that purpose.

LOAN INFORMATION

Last Payment Received	07/28/2010	Escrow Balance	$1,205.77
Account next due	09/01/2010	Interest Paid Year To Date	$3,019.57
Principal Balance[1]	$70,600.00		

[1]This is your principal balance only, not the amount required to pay your loan in full.

Amount Required To Bring Your Account Contractually Current $721.34

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:		PAST DUE AMOUNTS AND CHARGES:	
Payment Due By	09/01/2010		
Payment Amount[2]	$903.63		
Tax & Insurance Escrow	$215.71		
TOTAL CURRENT AMOUNT DUE[3]	$721.34	TOTAL AMOUNTS PAST DUE	$0.00

[2]Payment amount includes Principal, Interest and Optional Insurances, if applicable, and excludes Escrow, if applicable.

[3]The amounts shown may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

[4]Past Due Payment Amounts include Principal and Interest and exclude Optional Insurances and Escrow, if applicable.

PLEASE READ THESE IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

Save time and money! Enroll in automatic payments (ACH) and never worry about having to mail in your payment again. Visit www.mynationstarmtg.com to enrol or learn more about this and other convenient payment options.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar MORTGAGE www.mynationstarmtg.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 650783
DALLAS, TX 75265-0783

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE*	
[redacted]	$721.34	09/01/2010
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	LATE PAYMENT IF RECEIVED ON OR AFTER	
	$740.02	09/17/2010

ADDITIONAL ESCROW _____

** ADDITIONAL PRINCIPAL _____

TOTAL AMOUNT OF YOUR CHECK $ _____
DO NOT SEND CASH

* The amounts above may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

** All amounts must be paid in full before additional principal reduction can be made.

INTERNET REPRINT

000276 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

IMPORTANT PAYMENT INFORMATION

- It is important to us that we receive your payment on the date it is due. Please allow adequate time for postal delays or the receipt and posting date will govern the assessment of late charges.
- Please send your payment only to the address provided in the Contact Information section below.
- Always include your loan number on your check or money order.
- Please be aware that if your account is delinquent or if we are not in receipt of your payment any collection activity may be suspended.
- If your account is in bankruptcy or foreclosure, or if you have received a discharge in bankruptcy, your account may not be credited for late charges or other fees that may be imposed on the account as permitted by applicable law. For a Nationstar Mortgage reverse mortgage, the late charge is calculated as a percentage of the principal and interest portion of the monthly payment due. Late charges are based on the number of days a payment is late. Please refer to your Mortgage or Deed of Trust. This payment applies first to interest and principal portions that are due, then to unpaid late charges and fees, and finally to escrow and property inspection fees that have been advanced by Lender. Our subsequent letters will not remind you of late charges. If you have questions as to how your loan payment amount is to be applied to your account, you may contact us at the telephone number listed in the Contact Information section below.
- Should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to us at the address provided in the Contact Information section below.
- Any loan that accrues daily interest may result in a payoff quote that is greater than the principal balance shown on your statement due to interest that accrues after the statement closing date. Payoff quotes are valid through the date indicated on the quote. If we receive payment after that date, we may need to request updated payoff figures to ensure sufficient funds are received to satisfy the loan in full.

PAYMENT OPTIONS

Payment By Mail: Send the original payment coupon and the statement and make sure your check or money order is the only item in the envelope provided. Please allow your bank enough time for your payment and allow adequate time for postal delays or the receipt and posting date will govern the assessment of late charges.

MoneyGram Express Payment makes same-day posting of your payment to Nationstar Mortgage. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the MoneyGram Receive Form, providing your name and Nationstar Mortgage loan number. The MoneyGram Receive Code is "[illegible]". At ExpressPayment locations you may pay with cash. There will be a fee for this service.

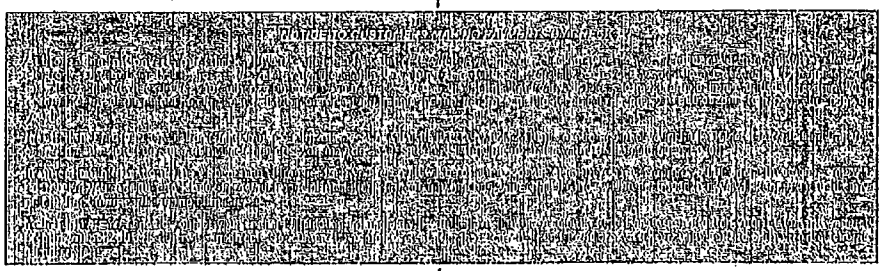
Western Union QuickCollect® allows you to make same-day delivery of your payment to Nationstar Mortgage. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect Form with your name and Nationstar Mortgage loan number, including

Pay to: Nationstar Mortgage Cash Office Anne Street TX

A QuickCollect transaction begins with Western Union will charge a fee for this service.

Auto-Pay allows you to have your payment sent automatically around each month. You may change or cancel your Auto-Pay choice. Nationstar Mortgage does not charge a fee to activate this service. Call 1-[illegible] for more information.

QuickCHECK is Nationstar Mortgage's pay-by-phone service, which allows you to submit a payment instantly with Call 1-[illegible]. Have your checkbook available to make a withdrawal from your checking account. There will be a $10 Fee for the optional service.



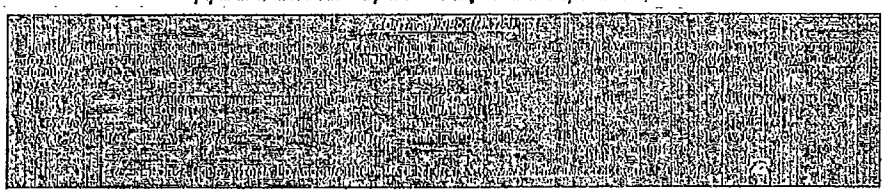
LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays or the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account a dishonored check fee of up to $30.00, or permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved housing counseling agencies may be downloaded from the Internet at http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or by calling the HUD toll free number 1-800-569-4287 and the toll free TDD number 1-800-877-8339 to obtain a list of approved housing counseling agencies serving your residential area.

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FEES FOR SELECT SPECIAL SERVICES

$ 10*	Copy of Legal Loan Documents, per document
$ 25*	More than one Pay-Off Statement sent to borrower within 60 days
$ 25	Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties ** (for Service call 916)
$220	Partial Lien Release or Subordination

* Approximate. Fees may vary by State. **All requests for Pay-off information must be received in writing.

All fees are subject to change without notice. These fees may not apply if prohibited by federal or state law or non-judicial documents. The above listed fees do not include attorney fees that may be charged for services rendered.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ *Mailing Address* ☐ *Telephone Number* *Loan #:* _____

Borrower's Name: _____ *Co-Borrower's Name:* _____

Borrower's New Address: _____ *Co-Borrower's New Address:* _____

Borrower's Telephone #: Home (___) _____ *Co-Borrower's Telephone #: Home (___)* _____

Work (___) _____ *Work (___)* _____

Signature Required: _____ *Signature Required:* _____

INTERNET REPRINT

000277 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE
350 HIGHLAND DRIVE
LEWISVILLE, TX 75067

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS

www.NationstarMtg.com
www.NationstarMtg.com

46246-136078-028

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4374

Statement Date: 03/16/2010
Scheduled Payment Date: 04/01/2010
Loan Number: [redacted]

Property Address: 209 PRESIDENTIAL CT
ROUND O SC 29474

Home Phone Number: 843-818-4880
Work Phone Number: 000-000-0000

This is an attempt to collect a debt and any information obtained will be used for that purpose.

LOAN INFORMATION

Last Payment Received	02/26/2010	Escrow Balance	$402.72
Account next due	04/01/2010	Interest Paid Year To Date	$885.05
Principal Balance[1]	$74,037.80		
[1]This is your principal balance only, not the amount required to pay your loan in full.		Amount Required To Bring Your Account Contractually Current	$721.34

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:		PAST DUE AMOUNTS AND CHARGES:	
Payment Due By	04/01/2010		
Payment Amount[2]	$505.03		
Tax & Insurance Escrow	$216.71		
TOTAL CURRENT AMOUNT DUE[3]	$721.04	TOTAL AMOUNTS PAST DUE	$0.00

[2] Payment amount includes Principle, Interest and Optional Insurance, if applicable, and excludes Escrow, if applicable.

[3] The amounts above may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

This loan attempt to collect a debt and any information obtained will be used for that purpose.

[4] Past Due Payment Amounts include Principal and Interest and exclude Optional Insurance and Escrow, if applicable.

PLEASE READ THESE IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar MORTGAGE www.nationstarmtg.com

☐ PLEASE CHECK BOX IF LABEL AND ADDRESS ARE INCORRECT OR HAVE CHANGED. ENTER CHANGES ON BACK OF COUPON

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 650783
DALLAS, TX 75265-0783

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE*	
[redacted]	$721.34	04/01/2010
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	LATE PAYMENT IF RECEIVED ON OR AFTER	
	$748.62	04/17/2010

ADDITIONAL ESCROW _____

** ADDITIONAL PRINCIPAL _____

TOTAL AMOUNT OF YOUR CHECK $ _____
DO NOT SEND CASH

* The amounts above may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of this statement.

** All amounts must be paid in full before additional principal reduction can be made.

INTERNET REPRINT

000278 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

[redacted]

IMPORTANT PAYMENT INFORMATION

- It is important to mail the mortgage coupon with a payment possible since late fees can be assessed starting the 16th day of the month if payment is not received by that date.
- Do not send cash or any coupons or payments that are post-dated, stale-dated or have any special conditions or restrictions placed on them. Correspondence should be sent to the address given in the Contact Information section below.
- Always include your loan number on your check or money order.
- Please be advised if your escrow is delinquent or if you are late on mortgage payments, late charges may be assessed each month you are delinquent. Late charges may be assessed on the principal and interest portion of your payment or the entire payment amount, depending on the terms of your mortgage. Late charges are usually a percentage of the payment amount. Payments received in advance of the due date will be applied to the principal balance as of the date received, as specified in your Note or Deed of Trust. This sequence applies first to interest and principal owed at the time funds are received in your account. Once the escrow balance is brought up to date, funds in applicable escrow accounts shall apply, in part and whenever they have been received in your account. Once the escrow balance is brought up to date, you may give specific instructions as to how you would like excess funds to be applied to your account by calling your reference on the loan at your convenience.
- Should you receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number between your check and payment coupon as provided in the Contact Information section below.
- Any payment or statement that is not accompanied by a payment coupon will be applied according to your contract or original application. This will result in additional late charges being assessed and may result in your account becoming delinquent.

PAYMENT OF FUNDS

Payment By Mail: Usually the lender receives all the payments that are mailed to it each day. Please make your payment as early as possible to avoid late charges. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.

MoneyGram Express Payment ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local MoneyGram agent. Call 1-800-926-9400 to locate the one nearest you. Complete the MoneyGram form, providing your name and Nationstar Mortgage loan number. The MoneyGram Receive Code is "1790". All MoneyGram payments must be received by 3:00 p.m. (Eastern Time) to be posted that day. Nationstar Mortgage may not receive the payment immediately. The agent will charge a fee for this service.

Western Union QuickCollect® service ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Nationstar Mortgage loan number, including:

Pay to: Nationstar Mortgage Code City: Addr: State: TX

All QuickCollect transactions must be made with Western Union with a fee charged by them.

Auto-Pay allows you to have your payment automatically debited from your account on the due date. Nationstar Mortgage does not charge a fee to activate this service. Call 1-800-766-2432 for more information.

QuickPAYSM is Nationstar Mortgage's pay-by-phone service. With it, you can make the payment processing date. Call 1-888-480-2432. Have your checking account number and routing number available in order to complete your QuickPAY payment. There will be a $2.95 fee for this transaction.

[redacted]

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account a dishonored check fee of up to $30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved nonprofit housing counseling agencies may be downloaded from the Internet at http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved counseling agencies serving your residential area.

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

[redacted]

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FEES FOR SELECT SPECIAL SERVICES

$ 10*	Copy of Legal Loan Documents, per document
$ 25*	More than one Pay-Off Statement sent to borrower within 60 days
$ 25	Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties ** (Fax Service, add $10)
$250	Partial Lien Release or Subordination

* Approximate. Fees may vary by State. **All requests for Pay-Off information must be received in writing.

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CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #:_____

Borrower's Name:_____ Co-Borrower's Name:_____

Borrower's New Address:_____ Co-Borrower's New Address:_____

Borrower's Telephone #: Home (____)_____ Co-Borrower's Telephone #: Home (____)_____

Work (____)_____ Work (____)_____

Signature Required:_____ Signature Required:_____

INTERNET REPRINT

000279 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE 350 HIGHLAND DRIVE LEWISVILLE, TX 75067

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.

www.NationstarMtg.com

www.NationstarMtg.com

48830-036867-008
MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4374

Statement Date: 11/04/2010
Scheduled Payment Date: 12/01/2010
Loan Number: [redacted]

Property Address: 209 PRESIDENTIAL CT
ROUND O SC 29474

Home Phone Number: 843-819-4800
Work Phone Number: 000-000-0000

This is an attempt to collect a debt and any information obtained will be used for that purpose.

LOAN INFORMATION

Last Payment Received	10/22/2010	Escrow Balance	$887.68
Account next due	12/01/2010	Interest Paid Year To Date	$4,306.92
Principal Balance[1]	$79,409.46		
This is your principal balance only and does not include any fees you may owe.		Amount Required To Bring Your Account Contractually Current	$721.84

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:		PAST DUE AMOUNTS AND CHARGES:	
Payment Due By	12/01/2010		
Payment Amount[2]	$506.69		
Tax & Insurance Escrow	$215.71		
TOTAL CURRENT AMOUNT DUE[3]	$721.84	TOTAL AMOUNTS PAST DUE	$0.00

[1] Payment amount includes Principal, Interest and Optional Insurance, if applicable, and excludes Escrow, if applicable.

[2] The amounts above may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

[3] Past Due Payment Amounts include Principal and Interest and exclude Optional Insurance and Escrow, if applicable.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

PLEASE READ THESE IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

Remember that you can obtain information regarding your account 24 hours a day, 7 days a week on our website. Visit www.mynationstarmtg.com to log in or register for My Account access today!

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar MORTGAGE www.nationstarmtg.com

☐ PLEASE CHECK BOX IF ANY ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 650783
DALLAS, TX 75265-0783

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE[1]	
[redacted]	$721.84	12/01/2010
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE	LATE PAYMENT IF RECEIVED ON OR AFTER	
	$746.82	12/17/2010

ADDITIONAL ESCROW _____

** ADDITIONAL PRINCIPAL _____

TOTAL AMOUNT OF YOUR CHECK $ _____
DO NOT SEND CASH

[1] The amount above may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

** All amounts must be paid in full before additional principal reduction can be made.

INTERNET REPRINT

000280 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

[redacted]

IMPORTANT PAYMENT INFORMATION

- Please make your payment as early as possible. Remember that it may take several days for your payment to reach us by mail. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.
- Do not send cash or correspondence to this address. Only payments should be sent to this address. Correspondence should be sent to the appropriate address listed in the Contact Information section below.
- Always include your loan number on your check or letter.
- Please be aware that your account is scheduled for payment on the due date. Any payment received after the due date, your account may be past due and may result in late charges, default, or foreclosure. Please refer to your Note and Security Instrument for more information regarding late charges and default. When making payments, please allow enough time for your payment to reach us by the due date. Nationstar Mortgage cannot be responsible for late charges or default if your payment is received after the due date.
- Should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address provided in the Contact Information section below.
- Any partial payment that is not sufficient to cover a payment may be applied separately to our standard payment application rules. This will put you in default and may result in late charges and foreclosure. Unapplied funds will be held in suspense until sufficient funds are received to bring the account current. Please see your Note and Security Instrument for more information.

PAYMENT OPTIONS

Payment By Mail: Detach the payment coupon from the statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.

MoneyGram Express Payment ensures same-day delivery of your payment in Nationstar's favor. Visit your local MoneyGram Agent, Call 1-800-926-9400 to locate the one nearest you. Complete the Express Payment form, providing your name and Nationstar Mortgage loan number. The MoneyGram Agent will collect your payment and Nationstar Mortgage loan number. The MoneyGram Agent will collect your payment and [illegible] Express Payment transaction receipt. The agent will charge a fee for this service.

Western Union QuickCollect® ensures same-day delivery of your payment to Nationstar Mortgage. Visit a Local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Nationstar Mortgage loan number, including:

Pay to: Nationstar Mortgage Code City: Aztec State: TX

[illegible] Western Union will charge a fee for this service.

Auto-Pay allows you to have your payment automatically debited from your account from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to activate this service. Call 1-800-850-2432 for more information.

QuickClaim!® is Nationstar Mortgage's fast payment service, which allows you to submit the payment processing info. Call 1-888-480-2432. Have your checkbook available to refer to when making your QuickClaim! payment. There will be a $15 fee for this optional service.

[redacted]

LATE CHARGES AND OVERDRAFT FEES

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[redacted]

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$ 10*	Copy of Legal Loan Documents, per document
$ 25*	More than one Pay-Off Statement sent to borrower within 60 days
$ 25	Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties ** (Fax Service, add $10)
$250	Partial Lien Release or Subordination

*Approximate. Fees may vary by State. **All requests for Pay-off information must be received in writing.

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Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #: _____

Borrower's Name: _____ Co-Borrower's Name: _____

Borrower's New Address: _____ Co-Borrower's New Address: _____

_____ _____

_____ _____

Borrower's Telephone #: Home (____)_____ Co-Borrower's Telephone #: Home (____)_____

Work (____)_____ Work (____)_____

Signature Required: _____ Signature Required: _____

INTERNET REPRINT

000281 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE 350 HIGHLAND DRIVE LEWISVILLE, TX 75067

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.

www.NationstarMtg.com

www.NationstarMtg.com

47314-127776-026

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4374

Statement Date: 07/16/2010
Scheduled Payment Date: 08/01/2010
Loan Number: [redacted]

Property Address: 209 PRESIDENTIAL CT
ROUND O SC 29474

Home Phone Number: 843-819-1880
Work Phone Number: 000-000-0000

This is an attempt to collect a debt and any information obtained will be used for that purpose.

LOAN INFORMATION

Last Payment Received	06/17/2010	Escrow Balance	$1,045.18
Account next due	08/01/2010	Interest Paid Year To Date	$2,888.87
Principal Balance[1]	$79,714.63		

[1]This is your principal balance only, not the amount required to pay your loan in full.

Amount Required To Bring Your Account Contractually Current $721.34

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:		PAST DUE AMOUNTS AND CHARGES:
Payment Due By	08/01/2010	
Payment Amount[2]	505.68	
Tax & Insurance Escrow	216.71	

TOTAL CURRENT AMOUNT DUE[3]	$721.34	TOTAL AMOUNTS PAST DUE	$0.00

[2] Payment amount includes Principal, Interest and Optional Insurance, if applicable, and excludes Escrow, if applicable.

[3] The amounts above may not represent the total required to bring your account contractually current. That amount is calculated in the LOAN INFORMATION section of your statement.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

[4] Past Due Payment Amounts include Principal and Interest and exclude Optional Insurance and Escrow, if applicable.

PLEASE READ THESE IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW APPROXIMATELY 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar MORTGAGE www.NationstarMtg.com

☐ PLEASE CHECK BOX & MAIL TO ADDRESS ON REVERSE. MAKE ANY NAME OR ADDRESS CHANGES ON BACK OF COUPON.

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 650783
DALLAS, TX 75265-0783

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE*	
[redacted]	$721.34	08/01/2010
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	LATE PAYMENT IF RECEIVED ON OR AFTER	
	$746.62	08/17/2010

ADDITIONAL ESCROW _____

** ADDITIONAL PRINCIPAL _____

TOTAL AMOUNT OF YOUR CHECK $ _____
DO NOT SEND CASH

* If a payment shown may not represent the total required to bring your account contractually current. That amount is calculated in the LOAN INFORMATION section of your statement.

** All amounts must be paid in full before additional principal reduction can be made.

INTERNET REPRINT

000282 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

IMPORTANT PAYMENT INFORMATION

- [illegible] the payment coupon with the payment [illegible] and with your check or money order in the envelope provided. Please write your loan number on your payment. Allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.
- [illegible] Always write your loan number on your check or money order.
- Please pay without delay your monthly obligation. Late payments and charges may be reported to credit bureaus. Your account may be paid ahead of its due date. However, [illegible] payments be applied. When [illegible] is received, it shall be [illegible] of delinquent amount, the excess is applied to your account in accordance with the terms of the Note and Deed of Trust. This will prevent late charges from [illegible] your account. Once the amount of the late charge has been [illegible] you may give specific instructions as to how you would like excess funds to be applied. If you [illegible] your preference on the face of your remittance check.
- Should you not receive your statement, DO NOT DELAY PAYMENT. Simply refer your loan number to your check or money order and mail to the payment address as provided in the Contact Information section below.
- Any partial payment that is not received by the payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance of the lien instrument. Interest continues to accrue daily and owing on the account.

PAYMENT OPTIONS

Payment By Mail: Detach the payment coupon from the statement and mail with your check or money order in the envelope provided. Please write your loan number on your payment. Allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.

MoneyGram Express Payment makes sending money to your payment to Nationstar Mortgage, Valley or [illegible] MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the MoneyGram form with your name and Nationstar Mortgage loan number, [illegible]

Pay to: Nationstar Mortgage Dept City: Coppell State: TX

At MoneyGram's discretion, maximum cash. Western Union will charge a fee for this service.

Auto-Pay allows you to have your payment automatically debited each month from the checking or savings account of any choice. Nationstar Mortgage offers this service free to [illegible] Call 1-866-[illegible] 2400 for more information.

QuickCHECK a Nationstar Mortgage pay-by-phone service, which allows you to record the payment you're making today. Call 1-888-[illegible]. Have your checkbook available to enter routing numbers from your check. You will receive a confirmation number for your records.

[redacted]

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account a dishonored check fee of up to $30.00, as permitted by applicable law. (This is only way by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit housing counseling agencies may be downloaded from the Internet at: http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?id=cfm or by calling the HUD toll free number 1-(800)-569-4287 (800 from TDD number 1-(800) 877-8339) to obtain a list of approved nonprofit agencies serving your neighborhood area.

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

[redacted]

PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: Nationstar Mortgage, 350 Highland Drive, Lewisville, Texas 75067, Attn: Customer Relations Officer. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

FEES FOR SELECT SPECIAL SERVICES

$ 10* Copy of Legal Loan Document, per Document
$ 25* More than one Pay-Off Statement sent to borrower within 60 days
$ 25 Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties ** (Fax Service add $10)
$ 250 Partial Lien Release or Subordination

* Approximate. Fees may vary by state. **All requests for Pay-off information must be received in writing

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CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #: _____

Borrower's Name: _____ Co-Borrower's Name: _____

Borrower's New Address: _____ Co-Borrower's New Address: _____

_____ _____

_____ _____

Borrower's Telephone #: Home (____) _____ Co-Borrower's Telephone #: Home (____) _____

Work (____) _____ Work (____) _____

Signature Required: _____ Signature Required: _____

INTERNET REPRINT

000283 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE
P.O. BOX 650783
DALLAS, TX 75265
www.MyNationstarMtg.com

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.
1-888-480-2432

50123-011867-008
MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4374

Statement Date: 12/31/2010
Payment Due Date: 02/01/2011
Loan Number: [redacted]
Home Phone Number: 843-818-4880
Work Phone Number: 000-000-0000
Property Address: 209 PRESIDENTIAL CT
ROUND O SC 29474

AMOUNT DUE EXPLANATION

Principal and Interest Due	$505.63
Escrow Amount	$215.71
Total	$721.34
Amount Due* - by 02/01/2011	$721.34

*This amount does not include any payments made, or fees or charges that may have been incurred and/or added to your account after the date of this statement.

Interest Rate	7.000%
Principal Balance - As of 12/31/2010	$73,554.19
Escrow Balance - As of 12/31/2010	$324.56

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Interest Paid Year-To-Date	$5,102.91
Taxes Paid Year-To-Date	$804.54

PLEASE NOTE:

If the payment due on 02/01/2011 is not received by 02/16/2011, a late charge in the amount of $25.28 may be assessed to your account.

PAYMENT ACTIVITY

Last Payment Received 12/30/2010	
Principal - Scheduled	$77.60
Interest	$427.77
Escrow	$215.71
Total	$721.34

IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

Important Tax Information: Visit www.mynationstarmtg.com
Did you know that you can download a copy of your 1098/1099 tax form online? to log in or register for My Account access.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar MORTGAGE www.MyNationstarMtg.com

☐ PLEASE CHECK BOX IF NAME AND ADDRESS ON THIS COUPON HAS BEEN CHANGED. ENTER CHANGES ON BACK OF COUPON

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 650783
DALLAS, TX 75265-0783

ACCOUNT NUMBER: [redacted]	TOTAL AMOUNT DUE 02/01/2011 $721.34
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE	PAYMENT DUE IF RECEIVED ON OR AFTER 02/17/2011 $746.62

ADDITIONAL ESCROW _____
** ADDITIONAL PRINCIPAL _____
TOTAL AMOUNT OF YOUR CHECK $ _____
DO NOT SEND CASH

** All amounts sent in will be applied to the next scheduled principal reduction can be made

REPRESENTATION OF PRINTED DOCUMENT [redacted]

IMPORTANT PAYMENT INFORMATION

- If a payment coupon is not included with a payment, please include the loan number on the payment. Failure to include the loan number may result in delayed application of the payment.
- Do not send cash or currency in the mail. Money orders, cashier's checks or personal checks should be sent to the address provided on the payment coupon. Other forms of payment may be accepted at our discretion.
- Always include your loan number on your check or money order.
- Please do not send your payment to any other address than the one provided on your payment coupon. Payments sent to other addresses may be returned to you or delayed in being applied to your account.
- Payments received after 3:00 p.m. Central Time will be credited to your account on the next business day. Payments received on non-business days will be credited on the next business day.
- Any partial payment may be returned to you or held in a non-interest bearing account until sufficient funds are received to bring your account current. Partial payments will not be applied to your account. Once the suspense funds have been applied, you may give specific instructions as to how you would like to apply amounts held in suspense. Unless we receive your instructions, we will apply such funds in accordance with our normal procedures.
- Should you need to stop payment, DO NOT DELAY PAYMENT. Simply make your loan current as soon as possible and ask to stop payment. Contact the Customer Information Center number.
- Any time it is accepted that a payment is applied by a payoff quote it will be applied accordingly to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount received satisfies all amounts due and owing on the account.

PAYMENT OPTIONS

Payment By Mail: Detach the coupon provided with the statement and mail with your check or money order to the address provided. Please verify your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.

MoneyGram ExpressPayment [illegible] payment to Home 123 Mortgage. Visit your local MoneyGram agent. Call 1-800-926-9400 to locate the one nearest you. Complete the Quick Collect form with your name and Nationstar Mortgage loan number. The MoneyGram Receive Code is "123789". An ExpressPayment [illegible] request form. The agent will charge a fee for this service.

Western Union QuickCollect® secures [illegible] delivery of your payment to Home 123 Mortgage. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the Quick Collect form with your name and Nationstar Mortgage loan number, the amount of your payment and the following information:

Pay to: Nationstar Mortgage Code City: Addy State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

Auto-Pay allows you to have your payment automatically debited each month from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to enroll in this service. Call 1-866-480-2432 for more information.

QuickCHECK is [illegible] payment service. With which you to submit the payment immediately. Call 1-800-499-9605. Have your checkbook available to refer to when making your QuickCHECK payment. There will be a $15 fee for this optional service.

LATE CHARGES AND OVERDRAFT FEES

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HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit, homeownership counseling agencies may be downloaded from the Internet at: http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

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

[redacted]

PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: Nationstar Mortgage, 350 Highland Drive, Lewisville, Texas 75067, Attn: Customer Relations. Only a "qualified written request" as stated correspondence. Other than notice on a payment coupon or statement, which includes your name, account number and that mandated for the request.

FEES FOR SELECT SPECIAL SERVICES

$ 10*	Copy of Legal Loan Documents, per Document
$ 25*	More than one Pay-Off Statement sent to borrower within 60 days
$ 25	Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties ** (Fax Service will $10)
$220	Partial Lien Release or Subordination

* *Approximate. Fees may vary by State.* ** *All requests for Pay-off information must be received in writing.*

All fees are subject to change without notice. These fees may not apply if prohibited by federal or state law or mortgage documents. This does not list fees that may be charged for services rendered.

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CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ *Mailing Address* ☐ *Telephone Number* *Loan #:*_____

*Borrower's Name:*_____ *Co-Borrower's Name:*_____

*Borrower's New Address:*_____ *Co-Borrower's New Address:*_____

*Borrower's Telephone #: Home (___)*_____ *Co-Borrower's Telephone #: Home (___)*_____

*Work (___)*_____ *Work (___)*_____

*Signature Required:*_____ *Signature Required:*_____

INTERNET REPRINT

000285 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

Nationstar MORTGAGE
P.O. BOX 650783
DALLAS, TX 75265
www.MyNationstarMtg.com

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.
1-888-480-2432

48522-010132-003
MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4874

Statement Date: 12/01/2010
Payment Due Date: 01/01/2011
Loan Number: [redacted]
Home Phone Number: 843-819-4880
Work Phone Number 000-000-0000

Property Address: 209 PRESIDENTIAL CT
ROUND O SC 29474

AMOUNT DUE EXPLANATION

Principal and Interest Due	$505.63
Escrow Amount	$215.71
Total	$721.34
Amount Due* - By 01/01/2011	$721.84

*This amount does not include any payments made, offset or charges that may have been incurred and/or added to your account after the date of this statement.

Interest Rate	7.000%
Principal Balance - As of 12/01/2010	$73,852.05
Escrow Balance - As of 12/01/2010	$820.48

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Interest Paid Year-To-Date	$1,135.14

PLEASE NOTE:

If the payment due on 01/01/2011 is not received by 01/10/2011, a late charge in the amount of $25.28 may be assessed to your account.

PAYMENT ACTIVITY

Last Payment Received 11/19/2010	
Principal - Scheduled	$77.41
Interest	$490.22
Escrow	$215.71
Total	$721.34

IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

Important Tax Information: Nationstar Mortgage will begin mailing 1098/1099 tax forms in January. Please take a moment to verify that we have your correct contact information on file to avoid any delays in receiving your tax forms. Log on to My Account online at www.mynationstarmtg.com and update your contact information today!

This is an attempt to collect a debt and any information obtained will be used for that purpose.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar MORTGAGE www.MyNationstarMtg.com

☐ PLEASE CHECK BOX IF ALL NO ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 650783
DALLAS, TX 75265-0783

ACCOUNT NUMBER	TOTAL AMOUNT DUE
[redacted]	01/01/2011 $721.34
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	PAYMENT DUE IF RECEIVED ON OR AFTER 01/17/2011 $746.62

ADDITIONAL ESCROW _____
** ADDITIONAL PRINCIPAL _____
TOTAL AMOUNT OF YOUR CHECK *DO NOT SEND CASH* $ _____

** All amounts must be paid in full before additional principal reduction can be taken

C2999C

INTERNET REPRINT

10/15/2010

000286 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

IMPORTANT PAYMENT INFORMATION

- Be specific about the method and/or receiving location where you want your payment processed. Not following these instructions may result in delayed payment posting.
- Do not send cash or non-sequential money orders. Overpayments should be sent as a separate payment to the Contact Information section below.
- Always include your loan number on your check or money order.
- Please be advised that if your account is subject to late charges, your payment may not be received before any late charges are assessed.
- [illegible] Please allow [illegible] days for receipt and processing of your payment. Do not send your payment directly to any payoff requestor.
- If you receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the Contact Information section below.
- Any payment returned for insufficient funds or payment stop will result in a fee assessed in the amount of [illegible] dollars. This will not result in additional late charges, but will be collected as a fee. Please see your Mortgage or Deed of Trust. This payment may be converted to a one-time electronic debit from your account. Once converted, your payment will not be returned. Once converted, your payment may not be processed. Once converted, your payment may give specific instructions as to how your payment is to be applied. Unless stated otherwise by you, payments will be first applied to late charges, then to principal, then to interest, then to escrow, then to any other amounts due and owing on the account.

PAYMENT OPTIONS

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Western Union QuickCollect® makes same day delivery of your payment to Nationstar Mortgage. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Nationstar Mortgage loan number, [illegible]. Pay to: Nationstar Mortgage Code City: Addy State: TX. [illegible] Western Union will charge a fee for this service.

Auto-Pay allows you to have your payment automatically withdrawn from your checking or savings account on your chosen [illegible] day. Contact us for all the details and to activate this service. Call 1-888-480-2432 for more information.

QuickCHECK a Nationstar Mortgage's pay-by-phone service, allows you to submit the payment immediately. Call 1-888-480-2432. Have your checkbook available to enter routing and account [illegible]. There will be a $10 fee for this convenient service.

[redacted]

LATE CHARGES AND OVERDRAFT FEES

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[redacted]

PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: Nationstar Mortgage, 350 Highland Drive, Lewisville, Texas 75067, Attn: Customer Relations Officer. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number; and the reason(s) for the request.

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$ 50	Partial Lien Release or Subordination

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CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #: _____

Borrower's Name: _____ Co-Borrower's Name: _____

Borrower's New Address: _____ Co-Borrower's New Address: _____

_____ _____

_____ _____

Borrower's Telephone #: Home (____) _____ Co-Borrower's Telephone #: Home (____) _____

Work (____) _____ Work (____) _____

Signature Required: _____ Signature Required: _____

INTERNET REPRINT

000287 Nationstar

5-0904-1

VI MUCD LOAN # [redacted]
MIN: 100052880168409273

NOTE

OCTOBER 5, 2007 [Date] | Walterboro, [City] | SOUTH CAROLINA [State]

209 PRESIDENTIAL CT, ROUND O, SC 29474-4374
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. $76,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is OLD SOUTH MORTGAGE CORP, A SOUTH CAROLINA CORPORATION.

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

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

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 7.000%.

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

3. PAYMENTS

(A) Time and Place of Payments
I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1ST day of each month beginning on NOVEMBER 1, 2007. 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 OCTOBER 1, 2037, 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
4 CARRIAGE LN
403
CHARLESTON, SC 29407
or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments
My monthly payment will be in the amount of U.S. $505.53.

4. BORROWER'S RIGHT TO PREPAY

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

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any

Initials: [signature]

[redacted]
209 Presidential Ct Round O SC 29474-4374

sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

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

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

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

7. GIVING OF NOTICES

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

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

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

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

10. UNIFORM SECURED NOTE

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

> If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.
>
> If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which

Initials: [redacted]

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.

Melissa Marks (Seal)
MELISSA MARKS

PAY TO THE ORDER OF
FLAGSTAR BANK, FSB
WITHOUT RECOURSE

OLD SOUTH MORTGAGE CORP

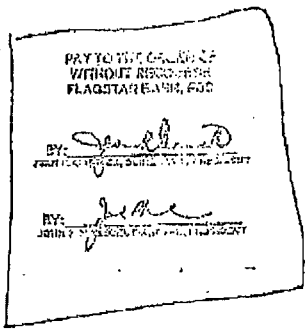
BY: _____

PRINTED NAME: _____

ITS: _____

PAY TO THE ORDER OF
Flagstar Bank, FSB
WITHOUT RECOURSE
Old South Mortgage Corp
By: Sandra Yavello
Sandra Yavello
Loan Operations Associate

[Sign Original Only]



000291 Nationstar

U.S. BANKRUPTCY COURT
District of South Carolina

Case Number: 11-02619-jw

Order Modifying Stay

The relief set forth on the following pages, for a total of 2 pages including this page, is hereby **ORDERED**.

FILED BY THE COURT
05/25/2012

Entered: 05/25/2012

John E. Waites
Chief US Bankruptcy Judge
District of South Carolina

000292 Nationstar

UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF SOUTH CAROLINA

IN RE: Melissa Jean Marks aka Melissa Jean Tanner, DEBTOR(S).	CHAPTER 13 CASE NO.: 11-02619-jw

ORDER MODIFYING STAY

This matter comes before the Court upon motion of Nationstar Mortgage ("Movant"), seeking relief from the automatic stay for the limited purpose of being able to intervene in and defend state court litigation filed by Debtor *pro se* against Old South Mortgage Corporation, John Does 1-100, and Fictitious Corporations, 1-100, in Colleton County Court of Common Pleas, 2012-CP-15-262.

It is not disputed by either the Debtor or the Movant that Debtor is current on her post-petition payments to Movant, and in fact, Debtor was current on the loan payments when the bankruptcy was filed. However, Movant would be prejudiced if Debtor were granted the relief she is seeking in the State Court Action unless Movant is allowed to intervene and asserts its rights to the mortgage and underlying obligation in such action.

NOW THEREFORE, upon motion of Movant, it is hereby

ORDERED THAT:

The stay pursuant to 11 U.S.C. §362 is lifted to the extent necessary to allow Movant to appear, intervene and otherwise defend State Court Action 2012-CP-15-262. Movant is otherwise still bound by the automatic stay.

United States Bankruptcy Court
District of South Carolina

In re:
Melissa Jean Marks
Debtor

Case No. 11-02619-jw
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0420-2 User: brooks Page 1 of 2 Date Rcvd: May 25, 2012
Form ID: pdf01 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2012.

db +Melissa Jean Marks, 209 Presidential Ct, Round O, SC 29474-4374

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****
NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2012 Signature: Joseph Speetjens

000294 Nationstar

District/off: 0420-2 User: brooks Page 2 of 2 Date Rcvd: May 25, 2012
Form ID: pdf01 Total Noticed: 1

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2012 at the address(es) listed below:

B-Line LLC on behalf of Creditor CR Evergreen II, LLC blins.chapter13@blinellc.com
Harriet Pollitt Wallace on behalf of Creditor Nationstar Mortgage harriet.wallace@rtt-law.com, sheri.mcclendon@rtt-law.com;missie.wessinger@rtt-law.com
James M. Wyman nobles@charleston13.com, wyman@charleston13.com;lamontagne@charleston13.com;renno@charleston13.com;d_nobles@bellsouth.net; gillespie@charleston13.com;powers@charleston13.com
Joe M. Lozano on behalf of Creditor Nationstar Mortgage notice@bkcylaw.com
Robert R. Meredith on behalf of Debtor Melissa Marks rm@meredithlawfirm.com, slengram@meredithlawfirm.com;ejenkins@meredithlawfirm.com
US Trustee's Office USTPRegion04.CO.ECF@usdoj.gov

TOTAL: 6

000295 Nationstar

UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF SOUTH CAROLINA

IN RE: Melissa Jean Marks aka Melissa Jean Tanner, Debtor(s).	CHAPTER 13 CASE NO.: 11-02619-jw MOTION FOR CLARIFICATION

501904-1 HPW

Nationstar Mortgage, LLC ("Movant") moves the Court pursuant to 11 U.S.C. §362(d) for a determination by the Court as to the applicability of the automatic stay.

FACTUAL ALLEGATIONS

1. Debtor filed a Petition for Relief under Chapter 13 of the United States Bankruptcy Code on April 20, 2011.

2. The Voluntary Petition filed herein properly lists Movant as a creditor holding a secured interest in Debtor's property located at 209 Presidential Court, Round O, SC 29474. (Doc. 1, Sch.B(21).)

3. The Voluntary Petition states there are no "contingent and unliquidated claims." (Doc. 1, Sch. D.)

4. Movant filed a Proof of Claim which is of record herein. (Claim 2-1.)

5. The Confirmed Plan, of record herein, states that "debtor is current on obligations to Nationstar Mortgage, LLC and will continue making regular payments directly to that creditor. Description of collateral: Detitle mobile home and lot located at 209 Presidential Court, Round O, SC 29474" and that "Debtor shall pay directly to the creditor non-arrearage payments arising under the agreement with the secured creditor." (Doc. 6, ¶¶ IV(B)(2), IV(B)(3).)

6. Movant is the current holder of a note ("Note") given by Melissa Marks ("Marks") to Old South Mortgage Corp, a South Carolina Corporation. The Note is secured by a mortgage ("Mortgage") signed, witnessed and probated on October 5, 2007, and recorded in the Office of the Register of Deeds for Colleton County on October 9, 2009, in Mortgage Book 1567 at Page 193.

7. The Mortgage evidences and secured the repayment of money advanced to Marks and constitutes a purchase money first lien on the following premises:

All that certain piece, parcel or lot of land situate, lying and being South of Cottageville in the County of Colleton, State of South Carolina, as shown on a plat entitled "AN AS-BUILT SURVEY OF 1.03 ACRES TMS 168-00-00-147 LOT 7 PRESIDENTIAL ESTATES SURVEYED FOR LEPAUL EDWARDS FLETCHER" prepared by Jerry L. Fowler, R.L.S., 15178, dated July 28, 2003, and recorded in the Office of the Clerk of Court for Colleton County in Plat Book 34 at Page 277. Said lot measuring and bounding as follows:

On the North measuring One Hundred Eighty-Seven and Fifty Hundredths (187.50') feet, more or less, and being bounded thereon by lands now or formerly of Jay P. Campbell, Jr.; on the East measuring Two Hundred Forty (240.00') feet, more or less, and being bounded thereon by lands nor or formerly of Paul Walker; on the South measuring One Hundred Eighty-Seven and Fifty Hundredths (187.50') feet, more or less, and being bounded thereon by the Fifty (50') foot Right-of-Way of Presidential Court; and on the West measuring Two Hundred Forty (240.00') feet, more or less, and being bounded thereon by lands now or formerly of Paul Walker.

Subject to easements, restrictions, and rights of way of record.

This being the same property conveyed to Melissa Marks by deed of Paul Walker dated October 5, 2007 and recorded October 9, 2007 in the Office of the Register of Deeds for Colleton in Record Book 1567 at Page 190.

Property Address: 209 Presidential Ct., Round O, SC 29474-4374

8. Thereafter, on April 6, 2012, Debtor filed a pro se action in South Carolina state court, the Colleton County's Court of Common Pleas, against Old South Mortgage (C/A # 12-CP-15-262) and others for declaratory and injunctive relief through a finding that the Note and Mortgage are invalid and unenforceable. Movant is not named as a defendant in the action despite the fact that Debtor discloses Movant as a secured creditor and does not disclose any contingent or unliquidated claims in her Voluntary Petition. Furthermore, Debtor's plan proposing to continue making payments on the secured obligation to Movant was confirmed.

9. Movant must necessarily protect its interest with respect to the loan obligation and collateral securing the obligation by filing and serving motions to intervene, motions to dismiss, and/or an answer in the state court action, and will be required to engage in other communications with Debtor and make appearances in connection with the state court action, none of which will include an attempt by Movant to collect a debt.

WHEREFORE, Movant prays that:

1. The court issue an order clarifying that Movant's appearance and filing of an answer or

other responsive pleading and/or motions in the pending state court action brought by the Debtor will not constitute violations of the automatic stay.

2. The Court order such other relief as may be just and proper.

Is Harriet Pollitt Wallace

Harriet Pollitt Wallace (#10451)
220 Executive Center Drive
P.O. Box 100200
Columbia, SC 29202
803-771-7900 telephone/803-343-7017 fax
harriet.wallace@rtt-law.com

Attorneys for Movant, Nationstar Mortgage, LLC

May 9, 2012

STATE OF SOUTH CAROLINA,)
)
COUNTY OF COLLETON)
)
MELISSA JEAN MARKS (PRO SE))
Plaintiff,)
)
vs.)
)
OLD SOUTH MORTGAGE)
CORPORATION, JOHN DOES 1-100, and)
FICTITIOUS CORPORATIONS 1-100, Defendants.)

IN THE COURT OF COMMON PLEAS

SUMMONS

FILE NO. 12-CP-15-262

TO THE DEFENDANT ABOVE-NAMED:

YOU ARE HEREBY SUMMONED and required to answer the complaint herein, a copy of which is herewith served upon you, and to serve a copy of your answer to this complaint upon the subscriber, at the address shown below, within thirty (30) days after service hereof, exclusive of the day of such service, and if you fail to answer the complaint, judgment by default will be rendered against you for the relief demanded in the complaint.

Round O, South Carolina

Dated: 4/6/2012

Melissa J. Marks
Plaintiff/Attorney for Plaintiff

Address: [redacted]

PATRICIA C. GRANT
COLLETON COUNTY
COMMON PLEAS
2012 APR -6 AM 8:38

Gulfstream
Mortgage Corp.
3101 Carlisle St
Cola, SC. 29205
ATTN: Bob Graybill

SCCA 401 (5/02)

000299 Nationstar

STATE OF SOUTH CAROLINA)
)
COUNTY OF COLLETON)
)
MELISSA JEAN MARKS (Pro Se))
Plaintiff(s))
)
vs.)
)
OLD SOUTH MORTGAGE CORPORATION, ET AL.)
Defendant(s))

IN THE COURT OF COMMON PLEAS

12-CP-15-263

CIVIL ACTION COVERSHEET

-CP- -

(Please Print)
Submitted By: Melissa Jean Marks (Pro Se) SC Bar #: Not licensed
Address: [redacted] Telephone #: [redacted]
Fax #:
Other:
E-mail:

NOTE: The cover sheet and information contained herein neither replaces nor supplements the filing and service of pleadings or other papers as required by law. This form is required for the use of the Clerk of Court for the purpose of docketing. It must be filled out completely, signed, and dated. A copy of this cover sheet must be served on the defendant(s) along with the Summons and Complaint.

DOCKETING INFORMATION (*Check all that apply*)

*If Action is Judgment/Settlement do not complete

2012 APR -6 AM 8:38
PATRICIA C. GRANT
COLLETON COUNTY
COMMON PLEAS

☐ JURY TRIAL demanded in complaint. ☒ NON-JURY TRIAL demanded in complaint.
☐ This case is subject to ARBITRATION pursuant to the Court Annexed Alternative Dispute Resolution Rules.
☐ This case is subject to MEDIATION pursuant to the Court Annexed Alternative Dispute Resolution Rules.
☐ This case is exempt from ADR. (Proof of ADR/Exemption Attached)

NATURE OF ACTION (*Check One Box Below*)

Contracts
☐ Constructions (100)
☐ Debt Collection (110)
☐ Employment (120)
☐ General (130)
☐ Breach of Contract (140)
☐ Other (199)

Torts - Professional Malpractice
☐ Dental Malpractice (200)
☐ Legal Malpractice (210)
☐ Medical Malpractice (220)
Previous Notice of Intent Case #
20____-CP-____-_____
☐ Notice/ Filu Med Mal (230)
☐ Other (299)

Torts – Personal Injury
☐ Assault/Slander/Libel (300)
☐ Conversion (310)
☐ Motor Vehicle Accident (320)
☐ Premises Liability (330)
☐ Products Liability (340)
☐ Personal Injury (350)
☐ Wrongful Death (360)
☐ Other (399)

Real Property
☐ Claim & Delivery (400)
☐ Condemnation (410)
☐ Foreclosure (420)
☐ Mechanic's Lien (430)
☐ Partition (440)
☐ Possession (450)
☐ Building Code Violation (460)
☒ Other (499) Declaratory Judgment/Injunctive Relief

Inmate Petitions
☐ PCR (500)
☐ Mandamus (520)
☐ Habeas Corpus (530)
☐ Other (599)

Judgments/Settlements
☐ Death Settlement (700)
☐ Foreign Judgment (710)
☐ Magistrate's Judgment (720)
☐ Minor Settlement (730)
☐ Transcript Judgment (740)
☐ Lis Pendens (750)
☐ Transfer of Structured Settlement Payment Rights Application (760)
☒ ~~Other (799) Declaratory Judgment/Injunctive Relief~~

Administrative Law/Relief
☐ Reinstate Driver's License (800)
☐ Judicial Review (810)
☐ Relief (820)
☐ Permanent Injunction (830)
☐ Forfeiture-Petition (840)
☐ Forfeiture—Consent Order (850)
☐ Other (899)

Appeals
☐ Arbitration (900)
☐ Magistrate-Civil (910)
☐ Magistrate-Criminal (920)
☐ Municipal (930)
☐ Probate Court (940)
☐ SCDOT (950)
☐ Worker's Comp (960)
☐ Zoning Board (970)
☐ Public Service Commission (990)
☐ Employment Security Comm (991)
☐ Other (999)

Special/Complex /Other
☐ Environmental (600)
☐ Automobile Arb. (610)
☐ Medical (620)
☐ Other (699)
☐ Pharmaceuticals (630)
☐ Unfair Trade Practices (640)
☐ Out-of State Depositions (650)
☐ Motion to Quash Subpoena in an Out-of-County Action (660)
☐ Sexual Predator (510)

Submitting Party Signature: Melissa J Marks Date: 4/6/2012

Note: Frivolous civil proceedings may be subject to sanctions pursuant to SCRCP, Rule 11, and the South Carolina Frivolous Civil Proceedings Sanctions Act, S.C. Code Ann. §15-36-10 et. seq.

000300 Nationstar

FOR MANDATED ADR COUNTIES ONLY

Allendale, Anderson, Beaufort, Clarendon, Colleton, Florence, Greenville, Hampton, Horry, Jasper, Lee, Lexington, Pickens (Family Court Only), Richland, Sumter, Union, Williamsburg, and York

SUPREME COURT RULES REQUIRE THE SUBMISSION OF ALL CIVIL CASES TO AN ALTERNATIVE DISPUTE RESOLUTION PROCESS, UNLESS OTHERWISE EXEMPT.

You are required to take the following action(s):

1. The parties shall select a neutral and file a "Proof of ADR" form on or by the 210th day of the filing of this action. If the parties have not selected a neutral within 210 days, the Clerk of Court shall then appoint a primary and secondary mediator from the current roster on a rotating basis from among those mediators agreeing to accept cases in the county in which the action has been filed.

2. The initial ADR conference must be held within 300 days after the filing of the action.

3. Pre-suit medical malpractice mediations required by S.C. Code §15-79-125 shall be held not later than 120 days after all defendants are served with the "Notice of Intent to File Suit" or as the court directs. (Medical malpractice mediation is mandatory statewide.)

4. Cases are exempt from ADR only upon the following grounds:

   a. Special proceeding, or actions seeking extraordinary relief such as mandamus, habeas corpus, or prohibition;

   b. Requests for temporary relief;

   c. Appeals

   d. Post Conviction relief matters;

   e. Contempt of Court proceedings;

   f. Forfeiture proceedings brought by governmental entities;

   g. Mortgage foreclosures; and

   h. Cases that have been previously subjected to an ADR conference, unless otherwise required by Rule 3 or by statute.

5. In cases not subject to ADR, the Chief Judge for Administrative Purposes, upon the motion of the court or of any party, may order a case to mediation.

6. Motion of a party to be exempt from payment of neutral fees due to indigency should be filed with the Court within ten (10) days after the ADR conference has been concluded.

Please Note: **You must comply with the Supreme Court Rules regarding ADR. Failure to do so may affect your case or may result in sanctions.**

STATE OF SOUTH CAROLINA	)	IN THE COURT OF COMMON PLEAS
	)	FOURTEENTH JUDICIAL CIRCUIT
COUNTY OF COLLETON	)	CIVIL ACTION NO.: 2012-CP-15-362
MELISSA JEAN MARKS, *Pro Se*,	)	
Plaintiff,	)	
vs.	)	**DECLARATORY JUDGMENT COMPLAINT AND PETITION FOR FOR INJUNCTIVE RELIEF**
OLD SOUTH MORTGAGE CORPORATION, JOHN DOES 1-100, and FICTITIOUS CORPORATIONS 1-100,	)	
Defendants.	)	

2012 APR -6 AM 8:30
PATRICIA C. GRANT
COLLETON COUNTY
COMMON PLEAS

TO THE ABOVE NAMED DEFENDANTS:

Plaintiff, Melissa Jean Marks, complaining of the Defendants herein, would show and allege as follows:

1. Plaintiff resides in Colleton County, South Carolina.

2. Defendant Old South Mortgage Corporation is a dissolved South Carolina corporation with its registered agent's office situated in Charleston County, South Carolina.

3. Defendants John Does 1-100 and Fictitious Corporations 1-100 are unknown individuals and business entities that may claim to have ownership or an equitable interest arising from an unrecorded assignment of mortgage and lien against the real property that is subject to this civil proceeding.

4. This Circuit Court has jurisdiction over the parties hereto and subject matter hereof by virtue of the fact the subject real property is situated in Colleton County, South Carolina, and this Circuit Court has jurisdiction over the Colleton County Register of Deeds.

5. Venue of this action is proper in this Circuit Court.

6. In August-October 2007, Plaintiff retained the services of Sean Davis, an employee of Defendant Old South Mortgage Corporation (hereinafter "Defendant Old South"), to secure financing for the purchase of her first home and only residence at 209 Presidential Court, Round O, Colleton County, South Carolina (hereinafter "home"). **Exhibits 1 and 2** are incorporated herein by reference.

7. Plaintiff is the sole holder of legal title to her home, and except for the mortgage, the title is free and clear of liens. **Exhibit 3** is incorporated herein by reference.

8. Plaintiff retained Dorcas Tuten, Esq., (hereinafter "Ms. Tuten") to handle the closing at Ms. Tuten's office in Walterboro, Colleton County, South Carolina, and the closing was on October 5, 2007. **Exhibit 4** is incorporated herein by reference.

9. Pursuant to the legal instruments recorded in the Colleton County Register of Deeds, Defendant Old South is the only registered lender/lien holder against Plaintiff's home.

10. Pursuant to the research and professional opinion of Edisto Title Services, Inc., dated November 29, 2011, no assignments of mortgage have been recorded in the Colleton County Register of Deeds. **Exhibit 5** is incorporated herein by reference.

11. Pursuant to Plaintiff's personal research of the documents recorded in the Colleton County Register of Deeds, Plaintiff obtained additional documents related to retiring the title to her manufactured home, which were generated and filed by Ms. Tuten on behalf of the parties and are not assignments of mortgage. **Exhibit 6** is incorporated herein by reference.

12. Ms. Tuten did not identify Defendant Old South as a secured party in the Manufactured Home Lien Affidavit recorded on November 5, 2007, although she knew or should have known that Defendant Old South was the only registered lender/lien holder

against Plaintiff's home pursuant to the mortgage recorded in the Colleton County Register of Deeds at the time. (Exhibit 6)

13. Pursuant to Title 30, Public Records, Chapter 7, Recordation Essential to Validity, of the South Carolina Code of Laws, Defendants John Does 1-100 and Fictitious Corporations 1-100 knew or should have known that when they or their agents decided not to record assignments of mortgage in the Colleton County Register of Deeds in compliance with the requirements of that chapter, they assumed the risk that a subsequent purchaser or subsequent creditor could successfully petition the court to invalidate an original note holder's lien against Plaintiff's home without notifying assignees that are unknown at the time the petition is filed with the court.

14. Pursuant to the South Carolina Constitution, Article I, Section 3, Plaintiff is legally entitled to receive equal protection of the laws with respect to her title to and financial investment in her home, and therefore, is entitled to receive the same legal protections and remedies under Title 30, Chapter 7, as a subsequent purchaser and subsequent creditor referenced in S.C. Code § 30-7-30.

15. Upon information and belief, Defendant Old South abandoned its lien against Plaintiff's home without recourse immediately after the closing, and Plaintiff has never received constructive, actual, express, or personal notice of the existence of a lawful assignee/lien holder against her home.

16. Pursuant to the public records of the South Carolina Secretary of State, Defendant Old South was dissolved on December 29, 2008, a fact that was discovered by Plaintiff in late November 2011. **Exhibit 7** is incorporated herein by reference.

17. Pursuant to S.C. Code § 33-14-105, a dissolved corporation may not carry on any business except that appropriate to wind up and liquidate its business and affairs and must wind up and liquidate its business affairs as expeditiously as practicable.

18. Defendant Old South is prohibited by South Carolina law to maintain and dispose of its corporate assets years after it was dissolved by its own voluntary acts or by administrative acts of the South Carolina Secretary of State.

19. At the latest, Defendant Old South, the only registered lender/lien holder of record, abandoned its legal rights with respect to the mortgage, note, and lien against Plaintiff's home when it dissolved the corporation and wound up and liquidated its business affairs in 2008.

20. Upon information and belief, there are no lawful assignees/lien holders against the title to Plaintiff's home arising from the original mortgage recorded in the Colleton County Register of Deeds in the name of Defendant Old South as "Lender" due to fraudulent, illegal, or unconscionable acts committed by Defendant Old South and/or its intended assignees and/or their agents; therefore, Plaintiff filed this action for declaratory judgment and petition for injunctive relief.

21. On October 5, 2007, Plaintiff received a "First Payment Letter" from Defendant Old South notifying Plaintiff that, "the servicing of your mortgage loan, that is, the right to collect payments from you is being assigned sold or transferred to Flagstar Bank, FSB [...]." Exhibit 8 is incorporated herein by reference.

22. Plaintiff assumed that Flagstar was the loan servicer on behalf of Defendant Old South since Defendant Old South was identified as "Lender" in the original mortgage and note

that she signed at the closing.

23. Plaintiff made monthly mortgage payments to Flagstar from October 2007 to September 2009; she never missed a payment and never intentionally paid late. **Exhibit 9** is incorporated herein by reference.

24. In May 2009, Flagstar claimed it did not receive a mortgage payment that Plaintiff timely mailed, and in a conversation with a Flagstar representative, Plaintiff was informed that the late fee would not be waived.

25. Plaintiff failed to discover Flagstar did not register her payment as received in its database until several days after the grace period expired, and as soon as she discovered it, Plaintiff paid the mortgage payment and stopped payment on the check she had timely mailed to Flagstar. **Exhibit 10** is incorporated herein by reference.

26. On September 16, 2009, Flagstar notified Plaintiff her escrow payments will be increased and her monthly payment would be increased from $680.93 to $746.51 because it had allowed an escrow shortage to occur, and the increase in her mortgage payment caused temporary hardship because Plaintiff had not budgeted for that amount. **Exhibit 11** is incorporated herein by reference.

27. The foregoing negative experiences taught Plaintiff the importance of personally and carefully monitoring her account status online each month to ensure her payments are being recorded by the company as timely received on or about the first date of the month and that her escrow account is being managed properly.

28. On September 16, 2009, Flagstar notified Plaintiff it was transferring the servicing of her loan to Nationstar Mortgage LLC (hereinafter "Nationstar"). **Exhibit 12** is

Incorporated herein by reference.

29. In violation of Flagstar's representation that Nationstar would honor the terms of the original mortgage, Nationstar sent Plaintiff a deficiency notice demanding that she increase her property insurance coverage to $74,400 on October 14, 2009. **Exhibit 13** is incorporated herein by reference.

30. Plaintiff refused to increase her property insurance coverage and informed Nationstar that she has always had the required amount of coverage, which is $67,120, pursuant to the Hazard Insurance Authorization and Requirements she signed at the closing requiring coverage in an amount equal to the lesser of loan amount or replacement cost from property appraisal; the appraisal states the replacement cost new of the dwelling is $61,620 and $5,500 for the delivery, installation, setup and other depreciated site improvements. **Exhibit 14** is incorporated herein by reference.

31. Nationstar sent Plaintiff notices regarding the Equity Accelerator Program, the U.S. Treasury's Making Home Affordable Program, the Home Affordable Modification Program, the Home Affordable Refinance Program, and the Alternative Assistance Programs, and Plaintiff filed these letters without considering these options because she understood if she applied for one of these programs, that might constitute entering into a new contractual agreement with Nationstar, which she did not want to do. **Exhibit 15** is incorporated herein by reference.

32. Plaintiff was unhappy that Flagstar transferred her home loan account to Nationstar after servicing her loan for only two years and found Flagstar's reason for doing so—"investors' needs"—frivolous and unacceptable; nevertheless, Plaintiff decided to honor the original mortgage and continued to send Nationstar mortgage payments for the following

reasons: (a) she did not discover the Defendants' fraudulent, illegal, or unconscionable acts until late November 2011; (b) she believed during the time period September 2009 – November 2011 that Nationstar could and would successfully foreclose on her home if she refused to continue to send Nationstar the mortgage payments; and (c) she did not discover that she had a basis under law and equity to challenge Nationstar's legal standing to collect payments from her or foreclose until she personally conducted her own extensive research in late November 2011 – March 2012.

33. Plaintiff made monthly mortgage payments to Nationstar from October 2009 to the present; she has never missed a payment and has never paid late. Exhibit 16 is incorporated herein by reference.

34. Due to the loss of a secondary source of income, rising gas and food prices, and other circumstances beyond her control, Plaintiff filed a Chapter 13 bankruptcy proceeding on or about April 20, 2011, to begin the process of resolving her unsecured debts within her ability to pay.

35. Upon receipt of notice Plaintiff filed a Chapter 13 bankruptcy proceeding, Nationstar terminated Plaintiff's access to her account online via the Internet and 24-hour automated account information by phone and stopped sending her monthly billing statements (payment receipts).

36. In December 2011, Plaintiff obtained from her bankruptcy attorney a copy of the proof of claim Nationstar filed against her in her bankruptcy proceeding on April 29, 2011, and Plaintiff discovered that Nationstar did not attach any documents establishing how or when the original mortgage and note Plaintiff signed at the closing had been lawfully transferred or

assigned to Nationstar. **Exhibit 17** is incorporated herein by reference.

37. In June 2011, the bankruptcy court approved Plaintiff's Amended Chapter 13 Plan (hereinafter "the Plan"). **Exhibit 18** is incorporated herein by reference.

38. The Plan indicates zero arrearage on Plaintiff's mortgage payments, the Plan exempts the mortgage from the Plan administered by the bankruptcy Trustee, and the Plan requires Plaintiff to personally pay her mortgage payments directly to Nationstar according to the original terms of the mortgage.

39. Plaintiff contacted Nationstar to request that her account access online, by phone (24-hour automated), and her monthly billing statements be reinstated since the mortgage is exempt from the Plan and she is personally responsible to make her mortgage payments, not the bankruptcy Trustee.

40. Nationstar refused to reinstate Plaintiff's access to her account information online, by phone (24-hour automated), and monthly billing statements.

41. Nationstar required, and still requires, Plaintiff to call the bankruptcy services office during office hours to obtain verbal information regarding her account, which is an unacceptable way of doing business by Plaintiff's and arguably most prudent people's standards.

42. Plaintiff believes that obtaining and maintaining written payment receipts from Nationstar is the best way to deter or defend against false claims of late or insufficient payments on her account and that Nationstar was violating her customary consumer rights by refusing to send her written receipts for each of her monthly payments upon her request.

43. Plaintiff contacted her bankruptcy attorney for assistance, and on July 29, 2011,

Plaintiff's bankruptcy attorney sent Nationstar written authorization to contact Plaintiff regarding her monthly billing statements. **Exhibit 19** is incorporated herein by reference.

44. Plaintiff contacted the bankruptcy services office at Nationstar and offered to fax to the representative the authorization letter from her bankruptcy attorney and explained the mortgage is exempt from the Plan, but the representative explained there are no exceptions to Nationstar's policy of terminating account access online and monthly billing statements once an account holder has filed for bankruptcy.

45. Plaintiff spoke to two representatives at Nationstar's bankruptcy services office but they both refused to reinstate Plaintiff's account access online and her monthly billing statements.

46. Nationstar knows or should know it is not unlawful for Nationstar to permit Plaintiff account access online, by phone (24-hour automated), and to send Plaintiff monthly billing statements with Plaintiff's and her attorney's written permission.

47. Nationstar knows or should know that Plaintiff and Plaintiff's attorney are estopped from making a claim against Nationstar in the bankruptcy proceeding for reinstating Plaintiff's account access online, by phone (24-hour automated), and her monthly billing statements upon their request.

48. For the foregoing and other reasons, Plaintiff believes Nationstar's actions are unreasonably prejudicial to Plaintiff's customary consumer rights as an account holder to 24-hour account access online and by phone and written receipts for her payments showing how her payments are being allocated toward principal, interest, and escrow each month and believes Nationstar's actions constitute bad faith.

49. Plaintiff believes Nationstar's actions are more likely for the purpose of making it more difficult for her to protect or defend herself in the event it attempts to make a false claim against her for late or insufficient mortgage payments or unpaid fees after she emerges from bankruptcy protection because this is a tactic that has been used by Countrywide and perhaps other lenders to foreclose on debtors' homes as soon as they emerge from bankruptcy protection. **Exhibit 20** is incorporated herein by reference.

50. In an attempt to obtain government assistance to compel Nationstar to reinstate Plaintiff's 24-hour account access online and by phone and her monthly billing statements, Plaintiff phoned in a complaint against Nationstar with the Federal Trade Commission, Complaint Reference No. 32528947, on September 20, 2011, and the representative recommended she contact her state attorney general's office for assistance.

51. Plaintiff researched the South Carolina consumer complaint procedures and filed a complaint against Nationstar with the South Carolina Department of Consumer Affairs (the "SCDCA") on October 2, 2011.

52. On November 8, 2011, Nationstar responded to the inquiry of the SCDCA, "Please be advised Nationstar Mortgage does not provide contractual statements or online access to customers that have been involved in bankruptcy unless the debt was reaffirmed." **Exhibit 21** is incorporated herein by reference.

53. Nationstar knows or should know that reaffirming a debt is an issue that typically arises in a Chapter 7 proceeding, not a Chapter 13 proceeding where the mortgage is exempt from the Plan, and that Plaintiff had filed a Chapter 13 proceeding.

54. In lieu of reinstating Plaintiff's account access online and by phone and her

monthly billing statements, Nationstar sent Plaintiff a payment coupon booklet on November 8, 2011, and copied the SCDCA, which Plaintiff viewed as an offensive and inadequate response to her complaint. **Exhibit 22** is incorporated herein by reference.

55. In consideration of Nationstar's foregoing actions and statements, Plaintiff began to suspect that Nationstar may be a disreputable company that routinely engages in predatory business practices and that Nationstar may not actually have legal standing to collect mortgage payments from her or foreclose on her home; therefore, Plaintiff began conducting extensive research, including contacting attorneys and a title researcher for information and assistance.

56. Plaintiff discovered over 100 pages containing consumer complaints against Nationstar at consumer websites accessible via the Internet, and although the Better Business Bureau recently gave Nationstar a baffling A+ rating, the Better Business Bureau's current records reveal that it has received and closed 760 consumer complaints against Nationstar, with 379 complaints being closed within the last 12 months. **Exhibit 23** is incorporated herein by reference.

57. Plaintiff also discovered that in 2004 a Fannie Mae Foundation publication summarizes servicer abuses as follows: "This article discusses the opportunistic and abusive behavior of some servicers of residential mortgages toward borrowers whose loans they service. Such abuse includes claiming that borrowers are in default and attempting to foreclose even when payments are current, charging borrowers unwarranted late fees and other kinds of fees, force-placing insurance even when borrowers already have a policy, and mishandling escrow funds." **Exhibit 24** is incorporated herein by reference.

58. Plaintiff has suffered such abuses and is at substantial risk of suffering even

greater abuses in the future, including an unlawful foreclosure, which could potentially result in Plaintiff being further defrauded and ultimately cheated out of her home and her in excess of thirty thousand dollars ($30,000) of investment toward the purchase and maintenance of it.

59. Now that Plaintiff is aware of her current damages, a clouded title to her home and the costs of this proceeding to resolve it, and is aware that she is at substantial risk of being subjected to additional servicer abuses, including an unlawful foreclosure, Plaintiff has a legal duty to act to mitigate her current damages and to protect herself from suffering foreseeable additional damages in the future.

60. Plaintiff's substantial risk of being subjected to an unlawful foreclosure based on a servicer's fraudulent misrepresentations and forged documents is not mere speculation, but it is a reality based on the facts and the wealth of evidence Plaintiff discovered and read in the public domain.

61. For example, since Fannie Mae and Freddie Mac servicers are overwhelming the South Carolina court dockets with foreclosure proceedings, the South Carolina Supreme Court intervened and issued administrative orders in 2009 and 2011 to force the parties to attempt to work out loan modification agreements or other loss mitigation efforts in lieu of foreclosure; nevertheless, a foreclosure may still proceed if a servicer persuades the court that it has complied with these orders. **Exhibit 25** is incorporated herein by reference.

62. As another example, on October 12, 2010, the Attorney General of the State of Florida wrote a letter to Bank of America and other members of Mortgage Electronic Registration Systems, Inc. (hereinafter "MERS") that participated in the MERS system and stated as follows: "I was distressed to learn from media reports that your company may have

engaged in filing faulty affidavits in foreclosure cases in Florida courts with regard to ownership of promissory notes and affidavits that attested to personal knowledge of facts when, in fact, the affiant had no such personal knowledge. The net effect of these actions, among other things, has been to cast a shadow on the title to these properties which is of such proportions that at least one major title company is now refusing to write title insurance on foreclosed properties. Even more disturbing is that some of these foreclosed properties have already been sold and resold, and now their titles are in question, which may substantially slow the economic recovery for the citizens of Florida. [...] I look forward to our discussion and trust you will assist us in our efforts to come up with a creative solution to restore Floridians' faith in the judicial foreclosure process as well as maintaining the viability and marketability of real property titles in Florida." **Exhibit 26** is incorporated herein by reference.

63. Plaintiff was dissatisfied with Nationstar's response to her consumer complaint and the SCDCA's inquiry but Plaintiff has not contacted the SCDCA since she filed her complaint because she decided to pursue legal remedies in this honorable court.

64. Presumably on its own accord, the SCDCA contacted Nationstar regarding the insufficiency of its response, and on December 19, 2011, Nationstar produced a supplementary response, which included Plaintiff's payment history. **Exhibit 27** is incorporated herein by reference.

65. Upon recommendation of a Colleton County real estate attorney, Plaintiff retained Edisto Title Services to research and report to her whether any assignments of mortgage have been filed in the Colleton County Register of Deeds and whether Flagstar and Nationstar are entirely separate legal entities.

66. On November 29, 2011, Todd Balish of Edisto Title Services issued a report finding, "one mortgage to Old South Mortgage Corp. (MERS, Inc.) recorded in Book 1567, Page 193. We find no assignments of record. We have checked Old South Mortgage Corp. and NorthStar, NationStar and Flagstar Bank for any name changes or mergers and find none." **(Exhibit 5)**

67. In November 2011, Plaintiff reviewed the closing documents she had signed or initialed in October 2007 **(Exhibit 4)** and determined the first place to start her research is to gain a better understanding of MERS.

68. Beginning in November 2011 to March 2012, Plaintiff read a wealth of information in the public domain regarding numerous challenges to the legality of MERS mortgage transactions and foreclosures, including challenges presented by homeowners, county recorders, and state attorneys general expressing concerns about clouded property titles and millions of illegal home foreclosures that were based on forged or insufficient documents and county governments pursuing claims against MERS in the range of millions of dollars in lost assignment recording fees over the years since the MERS system was created and implemented by founding member, Fannie Mae, in 1997.

69. Prior to the November 2011 to March 2012 time period, Plaintiff did not know that MERS was created by and affiliated with Fannie Mae and did not know that MERS mortgage transactions had been declared unenforceable by some courts or that there was a nationwide controversy regarding the legality of the MERS system.

70. Plaintiff discovered New York's U.S. Bankruptcy Court ruled that MERS' business practices are illegal, and a professor of economics, L. Randall Wray, wrote an article published

by The Huffington Post on February 16, 2011, that summarizes and explains succinctly exactly why MERS mortgage transactions are illegal, invalid, and unenforceable, including the full text of the court's opinion referenced therein. **Exhibit 28** is incorporated herein by reference.

71. Plaintiff discovered the Sumter County Court of Common Pleas, South Carolina, ruled that MERS had no legal standing to appear in the court in order to foreclose on the defendant's home because MERS is judicially estopped from asserting a different position than it asserted before the court in Nebraska in order to avoid the state's licensing and regulatory system applicable to mortgage lenders. **Exhibit 29** is incorporated herein by reference.

72. On August 28, 2009, the Kansas Supreme Court quoted the Nebraska opinion, "The Nebraska Supreme Court found in favor of MERS, noting that 'MERS has no independent right to collect on any debt because MERS itself has not extended credit, and none of the mortgage debtors owe MERS any money.' 270 Neb. At 535, 704 N.W.2d 784." **Exhibit 30** is incorporated herein by reference.

73. On December 7, 2006, and March 30, 2010, Fannie Mae issued announcements regarding changes to its Servicing Guide Part VIII, Section 105, that MERS must not be named as a plaintiff in any judicial or non-judicial action filed to foreclose on a mortgage owned or securitized by Fannie Mae. **Exhibit 31** is incorporated herein by reference.

74. On January 18, 2012, John L. O'Brian, Jr., of the Southern Essex District Registry of Deeds, Massachusetts, issued a press release calling for a criminal investigation and stating with regard to MERS and its members, "There is no question in my mind that the officers of these banks and loan processing servicers made a conscious decision to commit fraud and participate in a scheme to deprive the public from knowing the true holder of their mortgage

while at the same time avoiding paying billions of dollars in recording fees. It is my opinion that they acted as a criminal enterprise, crossing state lines to commit their crimes and in most cases using the U.S. Postal Service to send these documents to registries of deeds, thereby committing mail fraud." **Exhibit 32** is incorporated herein by reference.

75. Pursuant to MERS' and Fannie Mae's own websites, its members do not intend to record assignments of mortgage in the county register of deeds; (a) MERS states, "MERS acts as nominee in the county land records for the lender and servicer. Any loan registered on the MERS System is inoculated against future assignments because MERS remains the mortgagee no matter how many times servicing is traded."; and (b) Fannie Mae states, "The Mortgage Electronic Registration System (MERS) was created by mortgage industry participants to streamline the mortgage process by eliminating the need to prepare and record paper assignments of mortgages. Fannie Mae was a founding member of MERS when MERS was launched in 1997." **Exhibit 33** is incorporated herein by reference.

76. It states on page 3 of Fannie Mae Announcement SVC-2010-05, dated March 30, 2010, as follows: "Therefore, when MERS is the mortgagee of record, the servicer must prepare a mortgage assignment from MERS to the servicer, and then bring the foreclosure in its own name, unless Fannie Mae specifically requires that the foreclosure be brought in the name of Fannie Mae." **(Exhibit 31)**

77. The foregoing evidences Fannie Mae's directive to its servicers to file assignments of mortgage in their own name or in Fannie Mae's name before bringing a foreclosure action, which means an assignment may never be recorded in some cases.

78. In its letter of October 12, 2009, Nationstar stated, "The transfer of ownership of

your mortgage loan has not been publicly recorded." **Exhibit 34** is incorporated herein by reference.

79. Although Nationstar admitted that it had not recorded an assignment of mortgage in October 2009, Plaintiff reasonably but mistakenly believed at the time that Nationstar would do so as soon as possible.

80. Upon information and belief, MERS and/or Fannie Mae assigned Flagstar and Nationstar the role of debt collectors/account managers with respect to the mortgage against Plaintiff's home, and Fannie Mae paid Flagstar and Nationstar fees to do so pursuant to complex, confidential servicing agreements. **Exhibit 35** is incorporated herein by reference.

81. In Fannie Mae's servicing agreement with Nationstar, it references the assets transferred to Nationstar on or before September 30, 2009, "including Fannie Mae Rights formerly serviced by Flagstar Capital Markets Corporation," which coincides with the time period Plaintiff's home loan account was transferred from Flagstar to Nationstar for servicing. **(Exhibits 12 & 35)**

82. On January 3, 2012, Plaintiff requested and reviewed her credit report for the first time since before the closing and discovered that in the comments block Equifax refers to the mortgage against her home as a "Fannie Mae account" as far back as October 2007, the month and year she purchased the home, with respect to both Flagstar's and Nationstar's reporting of the mortgage, that Defendant Old South does not appear in this reporting, and the MERS website currently identifies Nationstar as "servicer" and Fannie Mae as "investor." **Exhibit 36** is incorporated herein by reference.

83. Defendant Old South was identified on the original mortgage as "Lender" and on

the original note as "Lender" (note/lien holder), and it appears that a representative of Defendant Old South stamped the note indicating its abandonment of its lien against Plaintiff's home to Flagstar without recourse. **(Exhibit 17)**

84. On or about February 28, 2012, Plaintiff called Ms. Tuten's office and inquired of Ms. Tuten's assistant whether Defendant Old South or Flagstar had loaned her the money to finance the purchase of her home at the closing, and Ms. Tuten's assistant advised Plaintiff that the money came from Flagstar [by wire] and Defendant Old South was just the broker and had nothing more to do with the loan after the closing. (Exhibit 4, Wire Advice)

85. Upon information and belief, Defendant Old South did not loan Plaintiff any money to purchase her home, and Defendant Old South caused or allowed itself to be falsely identified as "Lender" in the original mortgage and note Plaintiff signed at the closing.

86. Even if Defendant Old South had loaned Plaintiff the money to purchase her home solely out of its own financial resources, by Defendant Old South's own decisions and actions, it abandoned or destroyed whatever equitable interest it may have had in the mortgage and note against Plaintiff's home.

87. Upon information and belief, Flagstar did not loan Plaintiff the money to purchase her home solely out of its own financial resources because if Flagstar had done so, Plaintiff cannot fathom why Flagstar did not insist that it be identified on the original mortgage and note as "Lender" and to thereby record and preserve its legal rights in the Colleton County Register of Deeds in its own name.

88. Even if Flagstar had loaned Plaintiff the money to purchase her home solely out of its own financial resources, Flagstar reportedly applied and received $266 million from the

U.S. Government's Troubled Asset Relief Program in early 2009 and received an economic benefit from eliminating "non-performing residential loans" off its balance sheet by 2010, and Flagstar voluntarily transferred Plaintiff's home loan account to Nationstar in September 2009. Exhibit 37 is incorporated herein by reference.

89. Consequently, by Flagstar's own decisions and actions, it abandoned or destroyed whatever equitable interest it may have had in the original mortgage and note against Plaintiff's home.

90. Nationstar did not loan Plaintiff any money to finance the purchase of her home, and upon information and belief, Nationstar has not paid substantial consideration to purchase Plaintiff's home loan account, rather, MERS and/or Fannie Mae assigned Nationstar the role of "servicer" (debt collector/account manager) in place of Flagstar, and Nationstar is paid fees to manage Plaintiff's home loan account on behalf of unidentified private investors pursuant to its servicing agreement with Fannie Mae. **(Exhibit 35)**

91. In consideration of the foregoing, and upon information and belief, Nationstar does not have and never had lawful ownership of or a substantial equitable interest in the original mortgage and note against Plaintiff's home.

92. Plaintiff contends the words and phrases used in the mortgage, note and letters Plaintiff received from Defendant Old South, Flagstar, and Nationstar contain boilerplate language that is so overly broad, vague, and contradictory that none of the documents constitute actual notice to Plaintiff or to the public of the true and correct original lender and lien holder against Plaintiff's home or the true and correct intended assignees and beneficiaries of the mortgage at any given point in time since the closing.

93. Since the Equifax credit report indicates Plaintiff's home loan account was always a "Fannie Mae account," including during the time frame that Flagstar was servicing it (Exhibit 36), Plaintiff's home could have been financed with funds provided by Fannie Mae and/or unidentified private investors acting through Fannie Mae. (Exhibit 12)

94. Pursuant to its own website, Fannie Mae publicly states, "Our charter does not permit us to originate loans or lend money directly to consumers in the primary mortgage market." Exhibit 38 is incorporated herein by reference.

95. Plaintiff did not knowingly, intentionally, or voluntarily enter into a mortgage with Fannie Mae; Fannie Mae is not identified as the mortgagee or lender in the original mortgage and is not identified as lender (lien holder) in the original note she signed at the closing.

96. In consideration of the foregoing, MERS, Flagstar, Nationstar, and Fannie Mae have never produced sufficient documentary evidence to the public or to Plaintiff establishing that they lawfully obtained ownership of the original mortgage and note Plaintiff signed at the closing, and Plaintiff contends that it is clear from the facts and prima facie evidence submitted herein that they will never be able to do so.

97. In consideration of the foregoing, Plaintiff contends MERS, Flagstar, Nationstar, Fannie Mae, and the unidentified private investors have no legal standing to appear in this proceeding, and Defendant Old South is the only known party in interest that has legal standing to appear by virtue of being identified as "Lender" in the original mortgage and note Plaintiff signed at the closing, with Defendant Old South being the only registered lender/lien holder against Plaintiff's home in the Colleton County Register of Deeds.

98. Upon information and belief, the individuals and business entities with a potential equitable interest in the mortgage and note against Plaintiff's home are Defendants John Does 1-100 and Defendants Fictitious Corporations 1-100, which represent the unidentified and unknown private investors in Plaintiff's mortgage acting through Fannie Mae.

99. Upon information and belief, since Plaintiff's mortgage was most likely bundled with thousands or millions of other mortgages and sold to Defendants John Does 1-100 and Defendants Fictitious Corporations 1-100 in the secondary market as part of a complex securitization process administered through Fannie Mae, it may prove difficult and expensive, if not impossible, to determine with a reasonable degree of certainty the exact identities and nominal amount of equitable interest each individual private investor may have in the mortgage and note against Plaintiff's home, and Plaintiff contends this honorable court and she have no legal obligation to attempt to do so.

100. In the CRS Report for Congress, dated September 15, 2008, it states, "On September 7, 2008, the Federal Housing Finance Agency (FHFA) placed Fannie Mae and Freddie Mac, two government-sponsored enterprises (GSEs) that play a critical role in the U.S. home mortgage market, in conservatorship. As conservator, the FHFA has full powers to control the assets and operations of the firms. Dividends to common and preferred shareholders are suspended, but the U.S. Treasury has put in place a set of financing agreements to ensure that the GSEs continue to meet their obligations to holders of bonds that they have issued or guaranteed. This means that the U.S. taxpayer now stands behind about $5 trillion of GSE debt." **Exhibit 39** is incorporated herein by reference.

101. In consideration of the foregoing CRS Report for Congress, whatever nominal

equitable interest each individual private investor may have in the mortgage and lien against Plaintiff's home may eventually be fully or partially reimbursed or liquidated by the U.S. Government, depending on the final decisions the U.S. Congress has yet to make in order to fully resolve the financial crisis of 2008 and to decide the fate of Fannie Mae and Freddie Mac as to whether they will be reformed or dissolved.

102. In consideration of the foregoing, whether or not Defendants John Does 1-100 and Defendants Fictitious Corporations 1-100 have an equitable interest in the mortgage and note against Plaintiff's home and are entitled to receive further compensation is arguably a matter for the federal authorities to decide in separate legal proceedings.

103. Regardless of what the federal authorities decide, Plaintiff did not knowingly, intentionally, or voluntarily enter into a mortgage with Defendants John Does 1-100 and Defendants Fictitious Corporations 1-100, therefore, she contends she has no personal liability for whatever financial loss they may sustain for choosing to invest in securitized mortgages administered through Fannie Mae.

104. Even if the identities of Defendants John Does 1-100 and Defendants Fictitious Corporations 1-100 were known and Plaintiff served them all with this Complaint, they could not appear in this proceeding only to demand that this honorable court disregard the rule of law and allow them to unlawfully assert and maintain a lien against Plaintiff's home.

FOR A FIRST CAUSE OF ACTION
(Fraudulent Misrepresentations of Material Facts)

105. Plaintiff asserts each and every paragraph of this Complaint as if repeated herein.

106. Upon information and belief, Defendant Old South produced or caused to be

produced an original mortgage and note for Plaintiff's signature at the closing on October 5, 2007, with the original mortgage she signed being subsequently recorded in the Colleton County Register of Deeds on October 9, 2007, that contained fraudulent misrepresentations of material facts in that they falsely identify "Old South Mortgage Corp" as "Lender" (lien holder) in both documents (hereinafter "fraudulent misrepresentations"). (Exhibit 4)

107. The fraudulent misrepresentations misled Plaintiff to believe that Defendant Old South was the "Lender" and that the separate documents that she had signed or initialed simply notified her that Flagstar Bank will be the loan servicer (debt collector/account manager) on behalf of Defendant Old South.

108. Defendant Old South never disclosed or explained to Plaintiff at any time before, during, or after the closing that MERS, Fannie Mae, and/or unidentified private investors were the intended owners of the mortgage and lien holders against her home as of the date of the closing.

109. Upon information and belief, Defendant Old South was a state licensed company that employed state licensed employees that knew or should have known the fraudulent misrepresentations could mislead Plaintiff and induce her to sign or initial the closing documents without raising any questions or objections at the closing.

110. Plaintiff retained the services of an attorney, Ms. Tuten, to handle the closing, and Plaintiff reasonably relied upon Ms. Tuten to inform Plaintiff if there were any legal defects or fraudulent misrepresentations contained in the documents Plaintiff was asked to sign or initial at the closing.

111. Ms. Tuten permitted Plaintiff to sign or initial all the closing documents without

ever expressing any concerns or objections to Plaintiff, and Ms. Tuten never disclosed or explained to Plaintiff that MERS, Fannie Mae, and/or unidentified private investors were the intended owners of the mortgage and lien holders against her home as of the date of the closing.

112. Prior to the closing, Plaintiff was familiar with Fannie Mae and knew that it was created by the federal government and is still largely controlled and subsidized by the federal government.

113. Plaintiff would have refused to sign the closing documents if Fannie Mae was identified as "Lender" in the original mortgage and note she signed at the closing because she neither desired nor requested a government loan.

114. As a result of the fraudulent misrepresentations, Plaintiff was deceived and deprived of her consumer right of choice between lenders and loan products, and this has caused Plaintiff to sustain damages—a clouded property title and the costs of this action to resolve it—and to involuntarily assume substantial risk of sustaining additional servicer abuses and future damages over the entire 30-year term, including an unlawful foreclosure.

115. Upon information and belief, now that the members of MERS, the mortgage industry, and the private investors in mortgage-backed securities are aware of the legal defects and nationwide challenges questioning the legality and enforceability of MERS mortgage transactions, the members of MERS have been aggressively foreclosing on homes as fast as possible, even going so far as to falsify legal grounds and/or falsify or forge legal documents in order to unlawfully foreclose on countless homes nationwide.

116. Prior to the closing, Plaintiff knew that a conventional loan is generally defined

and understood as a "real estate loan (usually from a bank or savings and loan association) not involving government participation by way of insurance (FHA) or guarantee (VA)." Blacks Law Dictionary, Sixth Ed.

117. Prior to the closing, Plaintiff knew that she could attempt to finance her home through loans provided by private individuals or some form of government loan or conventional loan product, and she intentionally requested and was promised a conventional loan product from Defendant Old South.

118. Prior to the closing, Plaintiff desired and requested a conventional loan product because mortgage companies and banks must be licensed and regulated by federal or state regulatory agencies, and she believed such licensing and oversight may result in her having at least some government protections from fraudulent and predatory business practices.

119. Prior to the closing, Plaintiff knew that if she requested a government loan, it could result in more red tape in the application process and a conflict of interest in the government's regulatory duties with respect to the loan by virtue of the government's financial interest in the loan, so Plaintiff decided not to request a government loan.

120. Defendant Old South promised Plaintiff a conventional loan product and never disclosed or explained to Plaintiff before, during, or after the closing that it intended to produce and did produce a form of government loan product at the closing.

121. Fannie Mae currently holds itself out to the public as a "private" institution, and Plaintiff contends this would be laughable if it were not such an outrageous misrepresentation to the public.

122. Fannie Mae presumably relies on the term "government sponsored entity" and

the addition of a few privatized features to justify its misrepresentation to the public that it was "privatized" while it still has a government charter and is still largely controlled and subsidized by the federal government.

123. Since Fannie Mae was created by the federal government and has always been so closely tied to and controlled and subsidized by the federal government, Plaintiff contends it is a misrepresentation to hold it out to the public as a "private" institution, which infers that its investments will not be guaranteed by the federal government, and to suggest that a mortgage originated or owned by Fannie Mae is a "conventional loan."

124. Indeed, in the CRS Report for Congress, dated September 15, 2008, it states, "Fannie Mae and Freddie Mac are government-sponsored enterprises (GSEs) – shareholder-owned corporations with government charters – that play a central role in mortgage finance. They buy home mortgages from the original lenders, repackage them as mortgage-back securities (MBSs), and either sell them or hold them in their own investment portfolios. **In 2008, Fannie and Freddie have purchased about 80% of all new home mortgages in the United States." (Exhibit 39, emphasis added)**

125. The author of the foregoing CRS Report for Congress admitted that Fannie Mae and Freddie Mac had somehow "purchased" 80% of all "new" home mortgages by 2008, and since the original mortgage against Plaintiff's home was signed October 5, 2007, she reasonably assumes her mortgage was included in this calculation.

126. Fannie Mae's charter only authorizes it to purchase "existing" mortgages, and Plaintiff, and arguably most reasonable people, would not agree to allow the terms "new" and "existing" to be used interchangeably if that is being done for the purposes of deceiving the

public and of committing unauthorized or unlawful acts.

127. As a result of the boilerplate, overly broad, vague, and contradictory language used in all the documents that Defendant Old South produced or caused to be produced to Ms. Tuten for Plaintiff to sign or initial at the closing, in combination with the fraudulent misrepresentations, Plaintiff was deceived and deprived of her consumer right of choice to decline the form of government loan product she was offered in place of the conventional loan product that Defendant Old South promised to deliver to her to finance the purchase of her home.

128. The foregoing has caused Plaintiff to sustain damages, to suffer servicer abuses, and to involuntarily assume substantial risk of sustaining future damages, including an unlawful foreclosure and the potential loss of her home and her thousands of dollars of investment toward the purchase and maintenance of it.

129. Defendant Old South knew or should have known that Fannie Mae was created by the federal government; that Fannie Mae has always been closely tied to, controlled and subsidized by the federal government; that the federal government would most likely guarantee Fannie Mae's investments; that it was a fraudulent misrepresentation of a material fact to represent to Plaintiff that the loan product they intended to produce and did produce at the closing was a conventional loan while all the evidence gathered would suggest it was a form of government loan, and to structure the loan repayment terms as if it was a conventional loan and as if Defendant Old South was the "Lender."

130. Prior to and at the time of the closing, Plaintiff was unfamiliar and inexperienced with real estate transactions and procedures, which is why Plaintiff retained the services of a

local real estate attorney and reasonably relied upon Ms. Tuten as a member of the state bar to advise Plaintiff or otherwise act in Plaintiff's best interest if Ms. Tuten was aware of anything defective, fraudulent, illegal, or unconscionable with respect to the closing documents, but Ms. Tuten remained silent.

131. Prior to and at the time of the closing, Plaintiff did not realize that she was being defrauded and deprived of her consumer right of choice between lenders and loan products and that as a result she would sustain damages, suffer servicer abuses, and remain at significant risk of suffering servicer abuses and sustaining additional damages during the entire 30-year term, including unlawful foreclosure.

132. If Plaintiff had such prior knowledge before the closing or before she signed the closing documents, she would not have proceeded with the closing on October 5, 2007.

133. Plaintiff would have delayed the closing to investigate alternative financing options, and if she could find none, she would not have purchased a home at that time, but the fraudulent misrepresentations induced Plaintiff to proceed with the closing, which prejudiced her consumer right of choice.

FOR A SECOND CAUSE OF ACTION
(Mortgage and Note Invalid and Unenforceable Due to Fraudulent or Illegal Acts)

134. Plaintiff asserts each and every paragraph of this Complaint as if repeated herein.

135. Upon information and belief, the original mortgage and note against Plaintiff's home are invalid and unenforceable due to fraudulent or illegal acts committed, and therefore, the lien against her home arising from them is invalid and unenforceable.

136. Generally, it is widely known and understood by Americans that it is a criminal

offense and punishable by fines and/or imprisonment to knowingly and intentionally create, file, or record, or knowingly and intentionally cause to be created, filed, or recorded, any document that contains false or misleading statements.

137. For example, pursuant to S.C. Code Section 16-9-10(A)(2), it is unlawful for a person to wilfully give false, misleading, or incomplete information on a document, record, report, or form required by the laws of this State; pursuant to S.C. Code Section 16-13-10(A)(2), it is unlawful for a person to utter or publish as true any false, forged, or counterfeited writing or instrument of writing; pursuant to S.C. Code Section 16-13-230, a person committing a breach of trust with a fraudulent intention or a person who hires or counsels another person to commit a breach of trust with a fraudulent intention is guilty of larceny; and pursuant to S.C. Code Section 16-13-240, a person who by false pretense or representation obtains the signature of a person to a written instrument or obtains from another person any chattel, money, valuable security, or other property, real or personal, with intent to cheat and defraud a person of that property is guilty of a felony or misdemeanor, depending on the property value.

138. Upon information and belief, Defendant Old South did not loan Plaintiff any money to finance the purchase of her home at the closing, and Defendant Old South knew or should have known that it was a fraudulent or illegal act to cause or to allow itself to be identified as the "Lender" in the original mortgage recorded in the Colleton County Register of Deeds and in the original note, if in fact Defendant Old South never was the actual lender and never was the intended note/lien holder against Plaintiff's home.

139. On the one hand, pursuant to page 2 of the closing Settlement Statement,

Defendant Old South was to receive a $855.00 "loan origination fee" and a $150.00 processing fee, and Flagstar was to receive an "administrative fee" of $620.00 as closing costs, which suggests that Defendant Old South's role in the transaction was lender and Flagstar's role in the transaction was servicer (debt collector/account manager) on behalf of Defendant Old South. **Exhibit 40** is incorporated herein by reference.

140. On the other hand, pursuant to page two of the Truth-In-Lending Disclosure Statement, it discloses as follows, "At or after the closing, Flagstar Bank, FSB will pay a broker yield spread premium to Old South Mortgage Corp in connection with your loan of $1,076.92. This amount is not part of your closing costs" which suggests that Defendant Old South's role in the transaction was only as the broker and not as the actual lender. **Exhibit 41** is incorporated herein by reference.

141. Now that Plaintiff has studied the closing documents more carefully, she discovered they contain contradictory statements and she now understands that it does not make sense that Flagstar would pay Defendant Old South a broker premium of $1,076.92 if Defendant Old South was in fact the actual lender and was paying Flagstar servicer fees to act on its behalf.

142. On page one of the RESPA Servicing Disclosure form that Plaintiff received at the closing, Defendant Old South disclosed as follows: "We do not service mortgage loans, and we have not serviced mortgage loans in the past three years." **Exhibit 42** is incorporated herein by reference.

143. Plaintiff also received at the closing a Notice of Assignment, Sale, or Transfer of Servicing Rights and a Notice of Transfer of Loan Servicing Rights informing her that Flagstar

would become servicer of her home loan account immediately after the closing, and Plaintiff interpreted those forms to mean Flagstar would become the debt collector/account manager on behalf of Defendant Old South because Defendant Old South did not perform those functions itself in house and had not done so in the past three years. **Exhibit 43** is incorporated herein by reference.

144. Since the Notice of Assignment, Sale, or Transfer of Servicing Rights and a Notice of Transfer of Loan Servicing Rights are not incorporated and recorded in the Colleton County Register of Deeds as part of the original mortgage, and since those two documents are in the form of "notices," Plaintiff contends they are neither separate agreements nor amendments to the original mortgage and, therefore, are not legally binding or enforceable against Plaintiff. **(Exhibit 43)**

145. Nevertheless, in September 2009, MERS, Fannie Mae, and/or Flagstar transferred Plaintiff's home loan account to Nationstar for servicing, Nationstar accepted the account for servicing, and all of them apparently ignored the facts that Plaintiff had entered into a mortgage with Defendant Old South as the "Lender," and Defendant Old South had dissolved in December 2008, which was months before the transfer to Nationstar occurred.

146. Plaintiff contends the mortgage must necessarily follow the note and the ownership of the two cannot be split or it will render both invalid and unenforceable.

147. Since the ownership of the original mortgage and note against Plaintiff's home have been split by virtue of the fact the identity of the mortgagee and the identity of the note holder do not match identically, Plaintiff contends both legal instruments are invalid and unenforceable.

148. In addition to Defendant Old South being identified as "Lender" in the original mortgage, MERS is also identified as "nominee for Lender" and as mortgagee, but MERS is not named as a note holder in the original note, only Defendant Old South is identified therein as "Lender" (note holder); therefore, Plaintiff contends this split or inconsistency renders both the mortgage and note invalid and unenforceable.

149. If Fannie Mae was secretly the intended original lender, owner and note holder of the original mortgage and note Plaintiff signed at the closing as of the date of the closing on October 5, 2007, and if Fannie Mae provided any funds to Flagstar and designated those funds to be used to finance or quickly reimburse the purchase price of Plaintiff's home, Plaintiff contends Fannie Mae would have acted unlawfully in violation of its charter.

150. By its own admission, Fannie Mae's charter "does not permit us to originate loans or lend money directly to consumers in the primary mortgage market," and if Fannie Mae provided any funds to Flagstar and designated those funds to be used to finance or quickly reimburse the purchase price of Plaintiff's home, Plaintiff contends that it does not matter that Flagstar wired the funds to Ms. Tuten's account at the closing, Fannie Mae would still have technically loaned money directly to Plaintiff in violation of its charter. **(Exhibits 4, 12 & 38)**

151. Since apparently Defendant Old South decided not to lend Plaintiff any money at the closing on October 5, 2007, Plaintiff contends it was fraudulent and unlawful for Defendant Old South to cause or allow the recording of the original mortgage four days later on October 9, 2007, that falsely identified Defendant Old South as the "Lender" and to thereby cause or allow the improper recording of a lien against Plaintiff's home in its own name rather than in the name of the actual lender.

152. If Fannie Mae and/or Flagstar were to now suggest that they "purchased" Plaintiff's "conventional mortgage" from Defendant Old South at the exact same date and time of the closing, Plaintiff contends they would in effect admit that fraudulent and illegal acts were committed with respect to the original mortgage and note Plaintiff signed at the closing.

153. In addition, Plaintiff contends an "existing" mortgage does not consist of a mortgage that has only existed for one second or five minutes or just the time it took to sign the closing documents.

154. Plaintiff contends the prima facie evidence submitted herein establishes that at all times Flagstar was only a servicer (debt collector/account manager) with respect to the mortgage against Plaintiff's home, and Flagstar was acting on behalf of Fannie Mae and/or unidentified private investors in order to receive fees for services rendered. **(Exhibit 4, 12 & 36)**

155. Plaintiff contends the prima facie evidence submitted herein establishes that although MERS, Fannie Mae and/or unidentified private investors were apparently the intended original owners and holders of the original mortgage and note against her home as of the date of the closing, they were never and can never be the lawful owners and holders.

156. Upon information and belief, Plaintiff contends that because the original mortgage and note falsely identifies Defendant Old South as the lender/note holder, everything Plaintiff signed at the closing was based upon false pretenses and is therefore invalid and unenforceable.

FOR A THIRD CAUSE OF ACTION
(Unconscionable Mortgage Contract)

157. Plaintiff asserts each and every paragraph of this Complaint as if repeated

herein.

158. The original note and lien against Plaintiff's home arising from the original mortgage in the name of Defendant Old South as "Lender" are invalid and unenforceable because the mortgage contract, related closing documents, and the MERS system are unconscionable.

159. The mortgage contract, related closing documents, and the MERS system are unconscionable because they were designed to at all times deprive Plaintiff and the public of the true identity of the actual lender, the intended owner(s) of the mortgage, the intended note and lien holder(s) against her home, and the intended beneficiaries of her mortgage payments.

160. As a result of the design of the mortgage contract, related closing documents, and the MERS system, Plaintiff currently has a clouded title to her home, she is making monthly mortgage payments for the benefit of invisible entities, the identities of the invisible entities and the amount of their potential equitable interest are not discoverable in the public domain through simple searches of public records, Plaintiff has suffered and believes she will continue to suffer servicer abuses by companies that do not actually own her mortgage, are not the lawful lien holders against her home, and possess no appreciable equitable interest in her mortgage.

161. The mortgage contract, related closing documents, and the MERS system are unconscionable because they were designed to bind Plaintiff to the foregoing circumstances for the entire 30-year term of the mortgage.

162. The mortgage contract, related closing documents, and the MERS system are unconscionable because they were designed to grant all the privileges, immunities, and legal rights imaginable to invisible entities while depriving Plaintiff of all her consumer choices, legal rights, and legal protections.

163. The mortgage contract, related closing documents, and the MERS system are unconscionable because they were designed to appear like a conventional loan where one licensed private lending institution lends money out of its own financial resources, where it must wait a long period of time for full repayment of the loan, and where it assumes some financial risk of loss in order to at least somewhat justify the oppressive repayment terms of Plaintiff's home loan, while in reality, the MERS system was designed to quickly reimburse the "lender" and thereby shift all the financial burdens and risks to be borne solely by the Plaintiff, the unidentified private investors in Plaintiff's mortgage, and the federal taxpayers, jointly and severally.

164. The oppressive repayment terms of Plaintiff's home loan include a seven (7) percent annual interest rate over a 30-year term (approximately $182,000 repayment of the $76,000 loan) and require Plaintiff to make monthly private mortgage insurance premium payments in the amount of $55.10 until September 1, 2018. **(Exhibit 4)**

165. The mortgage and note are unconscionable because no single bank or mortgage company has assumed any appreciable risk of loss that would justify allowing a company that is neither the lender nor the lawful lien holder against Plaintiff's home, Nationstar, to potentially collect a financial windfall from Plaintiff over the next 25 years or foreclose on behalf of invisible entities.

166. The mortgage contract, related closing documents, and the MERS system are unconscionable because they were designed to deceive and deprive Plaintiff of her consumer right of choices between lenders and loan products based on frivolous and speculative reasons rather than for valid reasons with respect to a mortgage secured by real property and private mortgage insurance, such as the original lender's sale to or a merger with its assignee or bankruptcy of the lender.

167. The mortgage contract, related closing documents, and the MERS system are unconscionable because they were designed to grossly abuse the general right of assignment and make the assignment provisions mean something entirely different than Plaintiff, and arguably most Americans, would understand or interpret them to mean and expect them to be applied.

168. The mortgage contract, related closing documents, and the MERS system are unconscionable because they were designed to bait Plaintiff into signing documents to receive what appeared to be legitimate conventional loan product with a local mortgage company that had gained her trust and then simultaneously switch her loan product to a form of government loan product fraught with much higher risks of Plaintiff being victimized by unfairness, fraudulent or illegal acts.

169. The mortgage and note are unconscionable because Plaintiff's agreement to Defendant Old South's general right of assignment in the mortgage was not intended and could not have been imagined or understood by Plaintiff as her permission for Defendant Old South to collude with MERS, Flagstar, and/or Fannie Mae to deceive her and trap her in a form of government loan product where she would be subjected to servicer abuses, where she would

be making mortgage payments for the benefit of invisible entities whose identities and potential equitable interest cannot be discovered in the public domain by simple searches of public records, and where it would result in a clouded title to her home for a term of 30 years.

170. The mortgage and note are unconscionable because Plaintiff was deceived by the fraudulent misrepresentations; Plaintiff did not knowingly, intentionally, and voluntarily enter into a 30-year mortgage with Fannie Mae or Defendants Fictitious Corporations 1-100 and John Does 1-100, and Plaintiff would not have done so of her own free will after full, unambiguous explanation of all material facts.

171. The mortgage contract, related closing documents, and the MERS system are unconscionable because they were designed to allow the mortgage against Plaintiff's home to be repeatedly traded, sold, assigned, or transferred to any entity in the world without ever notifying Plaintiff, including foreign governments or foreign entities abroad that are most likely among the invisible entities that invested in Plaintiff's mortgage along with thousands or millions of others.

172. Since the United States is currently in a state of national financial crisis, Plaintiff feels vulnerable and threatened while invisible entities, including foreign entities abroad, are allowed to purchase her mortgage or an interest in her mortgage without state licenses or any other regulatory oversight or legal authorization that is normally required by the state and county governments, which leaves Plaintiff with virtually no legal protection unless she takes personal legal action, as she has done by filing this proceeding.

173. The mortgage and note are unconscionable because Plaintiff had a legal right to know and to see clearly and unambiguously in black ink the actual and intended lender and

note holder (lien holder) in the original mortgage and note she signed at the closing, but instead, Defendant Old South appeared as "Lender" on the two most important, relevant and legally binding documents at the closing—the original mortgage and note.

174. The mortgage and note are unconscionable because upon information and belief, Defendant Old South, Flagstar, MERS and/or Fannie Mae colluded to create the illusion that Defendant Old South was the original lender and original note holder (lien holder) against Plaintiff's home, and their collusion induced Plaintiff to unintentionally and involuntarily fund and participate in their fraudulent and illegal acts against the public.

175. The mortgage and note are unconscionable because they require Plaintiff to continue to fund and participate in fraudulent and illegal acts against the public subsequent to her discovery of those acts, against her will, and in violation of her conscience.

176. The mortgage contract, related closing documents, and the MERS system are unconscionable because they were designed to make it possible for a home loan servicer that possesses no appreciable equitable interest, that is acting on behalf of invisible entities, and that is neither the lender nor the lawful lien holder against Plaintiff's home, to deprive Plaintiff of due process of law with respect to her title and possession of her home in violation of the constitutions of South Carolina and the United States.

177. By refusing to properly create and record original mortgages that identify the true and correct name of the original lender/note holder, and by refusing to timely record legitimate assignments of mortgage with the Colleton County Register of Deeds each time they occur, MERS, Fannie Mae, and/or Defendants Fictitious Corporations 1-100 and John Does 1-100 have deprived and intend to continue to deprive Plaintiff of the minimum due process of

law protections that the county clerks routinely provide all property owners as they inspect each document to ensure completeness, accuracy, and legitimacy before accepting and recording the document and before changing the name of a lien holder against an owner's property in the county records.

178. Plaintiff contends that since fraudulent and illegal acts have apparently been committed that invalidate the original mortgage and note Plaintiff signed at the closing, and since apparently no lawful assignments of mortgage can be subsequently recorded in the Colleton County Register of Deeds, Nationstar, Fannie Mae, MERS, and/or Defendants Fictitious Corporations 1-100 and John Does 1-100 can never possess a valid lien against Plaintiff's home and can never lawfully foreclose and seize Plaintiff's home.

179. In consideration of the foregoing, Plaintiff contends it would be unconscionable to leave the door open for an improper party that has no legal standing and no appreciable equitable interest in the mortgage to attempt to unlawfully foreclose and seize Plaintiff's home and do so because of Defendant Old South's recorded but invalid lien, which would cause Plaintiff to suffer mental anguish and incur substantial legal defense costs unjustly, and therefore, Plaintiff filed this action for declaratory judgment and injunctive relief seeking to close the door on those possibilities forever.

WHEREFORE, Plaintiff respectfully requests that she be granted the following relief:

1. This honorable court declare that although a home loan and debt may exist, Plaintiff's home and property situated at 209 Presidential Court, Round O, South Carolina, is no longer the security for the Mortgage, dated October 5, 2007, Instrument No. 200700039539, recorded in Volume 1567, Page 193, because the Mortgage and related Note, dated October 5,

2007, falsely identifies Old South Mortgage Corp as "Lender" and are therefore invalid and unenforceable.

2. This honorable court issue an order to the Colleton County Register of Deeds to remove or clear from its records Old South Mortgage Corp's and MERS, Inc.'s invalidated lien against Plaintiff's home situated at 209 Presidential Court, Round O, South Carolina, arising from the invalidated Mortgage Instrument No. 200700039539, recorded in Volume 1567, Page 193, and the related invalidated Note, dated October 5, 2007, pursuant to the county's procedures under these or similar circumstances.

3. This honorable court issue an order of permanent injunction against any and all persons and entities prohibiting the recording of an assignment of mortgage or lien against Plaintiff's home arising from the invalidated Mortgage Instrument No. 200700039539, recorded in Volume 1567, Page 193, and the related invalidated Note, dated October 5, 2007, that falsely identifies Old South Mortgage Corp as "Lender."

4. This honorable court issue an order of permanent injunction against any and all persons and entities prohibiting foreclosure against Plaintiff's home arising from the invalidated Mortgage Instrument No. 200700039539, recorded in Volume 1567, Page 193, and the related invalidated Note, dated October 5, 2007, that falsely identifies Old South Mortgage Corp as "Lender."

Round O, South Carolina

Dated: 3/27/2012

Melissa J. Marks

Melissa J. Marks, the Plaintiff, appearing *pro se*

[redacted]

12-CP-15-262

STATE OF SOUTH CAROLINA)
)
COUNTY OF COLLETON)

VERIFICATION

MELISSA JEAN MARKS, being duly sworn, says that she is the Petitioner herein, and has read the foregoing Petition and knows the contents thereof, that the same is true of her own knowledge, except as matters therein stated to be alleged on information and belief; and to those matters she believes them to be true.

SWORN to and Subscribed before me
this 27th day of March, 2012

Colleen R. Hemelgarn
Notary Public for South Carolina

My Commission expires: Colleen R. Hemelgarn
Notary Public
South Carolina
Term Expires
October 20th 2019

Melissa J. Marks
Signature of Petitioner

PATRICIA C. GRANT
COLLETON COUNTY
COMMON PLEAS
2012 APR -6 AM 8:39

Form 162aBNC (Revised 01/01/2009)

United States Bankruptcy Court – District of South Carolina
J. Bratton Davis United States
Bankruptcy Courthouse
1100 Laurel Street
Columbia, SC 29201-2423

Case Number: 11-02619-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)*

Melissa Jean Marks
aka Melissa Jean Tanner
209 Presidential Ct
Round O, SC 29474

SSN: xxx-xx-6701

Entered By The Court
6/21/11

ORDER CONFIRMING PLAN AND RESOLVING MOTIONS

Filed By The Court
6/21/11
Tammi M. Hollwig
Clerk of Court
US Bankruptcy Court

It having been determined after notice and hearing that the plan filed by the debtor(s)[1] on **06/08/2011**, as modified on N/A, complies with the provisions of Chapter 13 (11 U.S.C. § 1301 et seq.), and with all other applicable provisions of Title 11 of the United States Code and that all fees and charges to be paid before confirmation have been paid;

IT IS ORDERED THAT:

1. The plan is confirmed.

2. The debtor shall not incur indebtedness nor sell, encumber, or otherwise transfer any interest in estate property outside the ordinary course of business without approval of the court.

3. The court hereby values secured claims and voids liens as set forth in the confirmed plan or as established by separate order to the extent permitted by 11 U.S.C. § 506 (a), 506(d), § 1325(a), and applicable law.

4. Pursuant to 11 U.S.C. § 522(f)(1)(A) and/or (B), the court hereby finds that the security interests to be avoided as set forth in the confirmed plan or by separate order impair an exemption to which the debtor would otherwise be entitled under 11 U.S.C. § 522(b) and South Carolina Code § 15-41-30 and are, therefore, avoided.

John E. Waites

Chief United States Bankruptcy Judge

Date: June 21, 2011

Document 12 - 3, 9

[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.

D00343 Nationstar

UNITED STATES BANKRUTPCY COURT
DISTRICT OF SOUTH CAROLINA

IN RE: Melissa Jean Marks 209 Presidential Court Round O, SC 29474 SSN xxx-xx-6701 DEBTORS.	CASE NO: 11-02619-jw CHAPTER 13

STATEMENT OF CHANGE

The debtor in the above-captioned case hereby amends the Statement of Current Monthly Income by substituting the attached amended schedule for that originally filed, pursuant to Fed. R. Bankr. P. 1009. The Statement of Current Monthly Income is amended to correctly reflect the annual bonus that she received in December 2010.

Robert R. Meredith, Jr.
Elizabeth R. H. Jenkins
Attorneys for the Debtor
District Court ID No. 6152
4000 Faber Place Drive, Ste 120
North Charleston, SC 29405
843-529-9000

Date: 6/14/11

B22C (Official Form 22C) (Chapter 13) (12/10)

In re. Melissa Jean Marks
Debtor(s)
Case Number: 11-02619
(If known)

According to the calculations required by this statement:
☐ The applicable commitment period is 3 years.
■ The applicable commitment period is 5 years.
■ Disposable income is determined under § 1325(b)(3).
☐ Disposable income is not determined under § 1325(b)(3).
(Check the boxes as directed in Lines 17 and 23 of this statement.)

AMENDED

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME			
1	**Marital/filing status.** Check the box that applies and complete the balance of this part of this statement as directed. a. ■ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. ☐ Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.		
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.	Column A Debtor's Income	Column B Spouse's Income
2	**Gross wages, salary, tips, bonuses, overtime, commissions.**	$ 4,393.68	$
3	**Income from the operation of a business, profession, or farm.** Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. **Do not include any part of the business expenses entered on Line b as a deduction in Part IV.** a. Gross receipts — Debtor $ 0.00 — Spouse $ b. Ordinary and necessary business expenses — Debtor $ 0.00 — Spouse $ c. Business income — Subtract Line b from Line a	$ 0.00	$
4	**Rents and other real property income.** Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. **Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.** a. Gross receipts — Debtor $ 0.00 — Spouse $ b. Ordinary and necessary operating expenses — Debtor $ 0.00 — Spouse $ c. Rent and other real property income — Subtract Line b from Line a	$ 0.00	$
5	**Interest, dividends, and royalties.**	$ 0.00	$
6	**Pension and retirement income.**	$ 0.00	$
7	**Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.** Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.	$ 0.00	$
8	**Unemployment compensation.** Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act — Debtor $ 0.00 — Spouse $	$ 0.00	$

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9	**Income from all other sources.** Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. **Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include** any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.		
		Debtor	Spouse
	a.	$	$
	b.	$	$
		$ 0.00	$
10	**Subtotal.** Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	$ 4,393.68	$
11	**Total.** If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	$	4,393.68

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	**Enter the amount from Line 11**	$ 4,393.68
13	**Marital Adjustment.** If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.	
	a. $	
	b. $	
	c. $	
	Total and enter on Line 13	$ 0.00
14	**Subtract Line 13 from Line 12 and enter the result.**	$ 4,393.68
15	**Annualized current monthly income for § 1325(b)(4).** Multiply the amount from Line 14 by the number 12 and enter the result.	$ 52,724.16
16	**Applicable median family income.** Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: SC b. Enter debtor's household size: 2	$ 50,500.00
17	**Application of § 1325(b)(4).** Check the applicable box and proceed as directed. ☐ **The amount on Line 15 is less than the amount on Line 16.** Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. ■ **The amount on Line 15 is not less than the amount on Line 16.** Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.	

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	**Enter the amount from Line 11.**	$ 4,393.68
19	**Marital Adjustment.** If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.	
	a. $	
	b. $	
	c. $	
	Total and enter on Line 19.	$ 0.00
20	**Current monthly income for § 1325(b)(3).** Subtract Line 19 from Line 18 and enter the result.	$ 4,393.68

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21	**Annualized current monthly income for § 1325(b)(3).** Multiply the amount from Line 20 by the number 12 and enter the result.	$ 52,724.16
22	**Applicable median family income.** Enter the amount from Line 16.	$ 50,500.00
23	**Application of § 1325(b)(3).** Check the applicable box and proceed as directed. ■ **The amount on Line 21 is more than the amount on Line 22.** Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. ☐ **The amount on Line 21 is not more than the amount on Line 22.** Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. **Do not complete Parts IV, V, or VI.**	

Part IV. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

24A	**National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous.** Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	$ 985.00
24B	**National Standards: health care.** Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.	$ 120.00

Persons under 65 years of age			Persons 65 years of age or older		
a1.	Allowance per person	60	a2.	Allowance per person	144
b1.	Number of persons	2	b2.	Number of persons	0
c1.	Subtotal	120.00	c2.	Subtotal	0.00

25A	**Local Standards: housing and utilities; non-mortgage expenses.** Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	$ 480.00
25B	**Local Standards: housing and utilities; mortgage/rent expense.** Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. **Do not enter an amount less than zero.**	$ 0.00

a.	IRS Housing and Utilities Standards; mortgage/rent expense	$ 560.00
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	$ 701.09
c.	Net mortgage/rental expense	Subtract Line b from Line a.

26	**Local Standards: housing and utilities; adjustment.** If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: _____	$ 0.00

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27A	**Local Standards: transportation; vehicle operation/public transportation expense.** You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. ☐ 0 ☐ 1 ■ 2 or more. If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	$ 488.00
27B	**Local Standards: transportation; additional public transportation expense.** If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	$ 0.00
28	**Local Standards: transportation ownership/lease expense; Vehicle 1.** Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) ☐ 1 ■ 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. **Do not enter an amount less than zero.**	
	a. IRS Transportation Standards, Ownership Costs — $ 200.00	
	b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47 — $ 0.00	
	c. Net ownership/lease expense for Vehicle 1 — Subtract Line b from Line a.	$ 200.00
29	**Local Standards: transportation ownership/lease expense; Vehicle 2.** Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. **Do not enter an amount less than zero.**	
	a. IRS Transportation Standards, Ownership Costs — $ 200.00	
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 — $ 0.00	
	c. Net ownership/lease expense for Vehicle 2 — Subtract Line b from Line a.	$ 200.00
30	**Other Necessary Expenses: taxes.** Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. **Do not include real estate or sales taxes.**	$ 1,191.89
31	**Other Necessary Expenses: involuntary deductions for employment.** Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. **Do not include discretionary amounts, such as voluntary 401(k) contributions.**	$ 0.00
32	**Other Necessary Expenses: life insurance.** Enter total average monthly premiums that you actually pay for term life insurance for yourself. **Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.**	$ 19.10
33	**Other Necessary Expenses: court-ordered payments.** Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. **Do not include payments on past due obligations included in line 49.**	$ 0.00
34	**Other Necessary Expenses: education for employment or for a physically or mentally challenged child.** Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	$ 0.00
35	**Other Necessary Expenses: childcare.** Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. **Do not include other educational payments.**	$ 0.00

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36	**Other Necessary Expenses: health care.** Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. **Do not include payments for health insurance or health savings accounts listed in Line 39.**	$ 10.00
37	**Other Necessary Expenses: telecommunication services.** Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. **Do not include any amount previously deducted.**	$ 54.98
38	**Total Expenses Allowed under IRS Standards.** Enter the total of Lines 24 through 37.	$ 3,748.94

Subpart B: Additional Living Expense Deductions

Note: Do not include any expenses that you have listed in Lines 24-37

39	**Health Insurance, Disability Insurance, and Health Savings Account Expenses.** List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.		
	a. Health Insurance	$ 165.92	
	b. Disability Insurance	$ 0.00	
	c. Health Savings Account	$ 0.00	
	Total and enter on Line 39		$ 165.92
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: $		
40	**Continued contributions to the care of household or family members.** Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. **Do not include payments listed in Line 34.**		$ 0.00
41	**Protection against family violence.** Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		$ 0.00
42	**Home energy costs.** Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. **You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.**		$ 0.00
43	**Education expenses for dependent children under 18.** Enter the total average monthly expenses that you actually incur, not to exceed $147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. **You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.**		$ 0.00
44	**Additional food and clothing expense.** Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) **You must demonstrate that the additional amount claimed is reasonable and necessary.**		$ 0.00
45	**Charitable contributions.** Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). **Do not include any amount in excess of 15% of your gross monthly income.**		$ 15.00
46	**Total Additional Expense Deductions under § 707(b).** Enter the total of Lines 39 through 45.		$ 180.92

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Subpart C: Deductions for Debt Payment

47 **Future payments on secured claims.** For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.

	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance
a.	Nationstar Mortgage LLC	Dettile Mobile Home and Lot located at 209 Presidential Court Round O, SC 29474 (current)	$ 701.09	☒ yes ☐ no
			Total: Add Lines	$ 701.09

48 **Other payments on secured claims.** If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.

	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount
a.	-NONE-		$
			Total: Add Lines $ 0.00

49 **Payments on prepetition priority claims.** Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33. $ 44.77

50 **Chapter 13 administrative expenses.** Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.

a.	Projected average monthly Chapter 13 plan payment.	$	170.00
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x	8.40
c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b	$ 14.28

51 **Total Deductions for Debt Payment.** Enter the total of Lines 47 through 50. $ 760.14

Subpart D: Total Deductions from Income

52 **Total of all deductions from income.** Enter the total of Lines 38, 46, and 51. $ 4,690.00

Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53 **Total current monthly income.** Enter the amount from Line 20. $ 4,393.68

54 Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child. $ 0.00

55 Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19). $ 0.00

56 **Total of all deductions allowed under § 707(b)(2).** Enter the amount from Line 52. $ 4,690.00

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57	**Deduction for special circumstances.** If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. **You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expense necessary and reasonable.**	
	Nature of special circumstances / Amount of Expense a. $ b. $ c. $ Total: Add Lines	$ 0.00
58	**Total adjustments to determine disposable income.** Add the amounts on Lines 54, 55, 56, and 57 and enter the result.	$ 4,690.00
59	**Monthly Disposable Income Under § 1325(b)(2).** Subtract Line 58 from Line 53 and enter the result.	$ -296.32

Part VI. ADDITIONAL EXPENSE CLAIMS

60	**Other Expenses.** List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.	
	Expense Description / Monthly Amount a. $ b. $ c. $ d. $ Total: Add Lines a, b, c and d $	

Part VII. VERIFICATION

61	I declare under penalty of perjury that the information provided in this statement is true and correct. *(If this is a joint case, both debtors must sign.)* Date: 6/10/2011 Signature: Melissa Jean Marks Melissa Jean Marks (Debtor)	

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Current Monthly Income Details for the Debtor

Debtor Income Details:
Income for the Period 10/01/2010 to 03/31/2011.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions
Source of Income: Motley Rice, LLC
Income by Month:

6 Months Ago:	10/2010	$3,335.68
5 Months Ago:	11/2010	$3,335.67
4 Months Ago:	12/2010	$4,168.75
3 Months Ago:	01/2011	$3,507.00
2 Months Ago:	02/2011	$3,507.00
Last Month:	03/2011	$3,807.00
	Average per month:	$3,560.36

Remarks:
The debtor receives a paycheck every 2 weeks, in December 2010, she received two paychecks and a Christmas bonus.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions
Source of Income: Motley Rice, LLC Christmas Bonus
Income by Month:

6 Months Ago:	10/2010	$0.00
5 Months Ago:	11/2010	$0.00
4 Months Ago:	12/2010	$5,000.00
3 Months Ago:	01/2011	$0.00
2 Months Ago:	02/2011	$0.00
Last Month:	03/2011	$0.00
	Average per month:	$833.33

Remarks:
Debtor received a $5000 merit bonus in December 2010. The merit bonus fluctuates from year to year, and the bonus in December 2010, was a larger bonus because the debtor's boss made partner at the law firm.

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UNITED STATE BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

IN RE: **Melissa Jean Marks** **209 Presidential Court** **Round O, SC 29474** **SSN xxx-xx-6701** **DEBTORS.**	**CASE NO: 11-02619-jw** **CHAPTER 13**

CERTIFICATE OF SERVICE

I hereby certify that a copy of the within Amended Current Monthly Income was duly served electronically upon the parties named below through CM/ECF pursuant to Operating Order 04-11, on this date.

ELECTRONICALLY
James M. Wyman
Chapter 13 Trustee
PO Box 997
Mt. Pleasant, SC 29465-0997

Patricia Clark, Paralegal for
Robert R. Meredith, Jr.
Elizabeth R. H. Jenkins
Meredith Law Firm, LLC
Attorneys for the Debtors
District Court ID No. 6152
4000 Faber Place Drive, Ste 120
North Charleston, SC 29405
843-529-9000

Date: 6/15/11

IN RE: Melissa Jean Marks 209 Presidential Court Round O, SC 29474 SSN xxx-xx-6701 DEBTOR	CASE NO: 11-02619 CHAPTER: 13 NOTICE OF PLAN MODIFICATION BEFORE CONFIRMATION, AMENDED 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 AFFECTED CREDITORS AND PARTIES IN INTEREST: The above-captioned debtor[1] previously proposed a chapter 13 plan and motions; debtor now moves, pursuant to 11 U.S.C. § 1323 and Fed. R. Bankr. P. 2002(a)(5), to modify the proposed plan and motions as detailed below:

The debtor's plan is amended to extend the length of the plan in order to resolve Chapter 13 Trustee's objection. No other specific creditor or other party in interest is directly affected by the change.

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. 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-eight (28) days from the date this document is filed. Timely objections will be heard at the confirmation hearing, notice of which is given separately in the Notice of Meeting of Creditors. If a timely objection is filed after the confirmation hearing, a separate hearing on the objection will be scheduled and notice of such a hearing will be given. If no timely objection is filed, the Court, upon recommendation of the chapter 13 trustee and without further hearing or notice, may enter an order confirming the plan and granting the motions.

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

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

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

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

[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] 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.

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

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)
N/A					

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)
N/A				

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 $170.00 per month for a period of 48 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:

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 for the services identified in the Rule 2016(b) disclosure statement filed in this case. The amount of $486.00 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

[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.

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 $N/A and for plan confirmation purposes only, the fees and expenses of counsel are estimated at $N/A 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 Nationstar Mortgage, LLC and will continue regular payments directly to that creditor. Description of collateral: Detitle mobile home and lot located at 209 Presidential Court, Round O, SC 29474

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 N/A at the rate of $N/A or more per month, for (describe collateral here), *including* 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 N/A 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 N/A the sum of $N/A or more per month, *including* 5.25% interest until the secured claim of $N/A 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 N/A the sum of $N/A or more per month, *including* 5.25% interest until the allowed secured claim is paid in full.

The trustee shall pay N/A the sum of $N/A or more per month, *including* 5.25% 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: N/A. 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 N/A the sum of $N/A or more per month until the (net balance or value) of creditor's secured claim *including* N/A% interest has been paid. If the lien is to be valued, the debtor shall file a separate

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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 N/A, at the rate of $N/A or more per month until the balance, without interest, is paid in full.

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 $N/A 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: 6/8/11 BY: _____

Robert R. Meredith, Jr.
~~Elizabeth R. H.~~ Jenkins
Meredith Law Firm, LLC
Attorneys for Debtors
District Court ID No. 6152
4000 Faber Place Drive, Suite 120
North Charleston, SC 29405
843-529-9000

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.

VIA US MAIL
Melissa Jean Marks
209 Presidential Court
Round O, SC 29474

ELECTRONICALLY

James M. Wyman, Esquire
Chapter 13 Trustee
PO Box 997
Mt. Pleasant, SC 29465-0997

Date: 6/8/11

Patricia Clark

Patricia Clark, Legal Assistant to
Robert R. Meredith, Jr.
Elizabeth R. H. Jenkins
Meredith Law Firm, LLC
Attorneys for Debtor
District Court ID No. 6152
4000 Faber Place Drive, Suite 120
North Charleston, SC 29405
843-529-9000

B1 (Official Form 1)(4/10)

United States Bankruptcy Court
District of South Carolina

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):	Name of Joint Debtor (Spouse) (Last, First, Middle):
Marks, Melissa Jean	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
AKA Melissa Jean Tanner	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
xxx-xx-6701	
Street Address of Debtor (No. and Street, City, and State):	Street Address of Joint Debtor (No. and Street, City, and State):
209 Presidential Ct Round O, SC ZIP Code 29474	ZIP Code
County of Residence or of the Principal Place of Business:	County of Residence or of the Principal Place of Business:
Colleton	
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	

Type of Debtor (Form of Organization) (Check one box)

- ☒ Individual (includes Joint Debtors) *See Exhibit D on page 2 of this form.*
- ☐ Corporation (includes LLC and LLP)
- ☐ Partnership
- ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)

Nature of Business (Check one box)

- ☐ Health Care Business
- ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
- ☐ Railroad
- ☐ Stockbroker
- ☐ Commodity Broker
- ☐ Clearing Bank
- ☐ Other

Tax-Exempt Entity (Check box, if applicable)

- ☐ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).

Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- ☐ Chapter 7
- ☐ Chapter 9
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13
- ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding
- ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Nature of Debts (Check one box)

- ☒ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ Debts are primarily business debts.

Filing Fee (Check one box)

- ☒ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.
- ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.

Chapter 11 Debtors

Check one box:
- ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
- ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).

Check if:
- ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than $2,343,300 *(amount subject to adjustment on 4/01/13 and every three years thereafter).*

Check all applicable boxes:
- ☐ A plan is being filed with this petition.
- ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information

- ☒ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors

☒ 1-49	☐ 50-99	☐ 100-199	☐ 200-999	☐ 1,000-5,000	☐ 5,001-10,000	☐ 10,001-25,000	☐ 25,001-50,000	☐ 50,001-100,000	☐ OVER 100,000

Estimated Assets

☐ $0 to $50,000	☒ $50,001 to $100,000	☐ $100,001 to $500,000	☐ $500,001 to $1 million	☐ $1,000,001 to $10 million	☐ $10,000,001 to $50 million	☐ $50,000,001 to $100 million	☐ $100,000,001 to $500 million	☐ $500,000,001 to $1 billion	☐ More than $1 billion

Estimated Liabilities

☐ $0 to $50,000	☐ $50,001 to $100,000	☒ $100,001 to $500,000	☐ $500,001 to $1 million	☐ $1,000,001 to $10 million	☐ $10,000,001 to $50 million	☐ $50,000,001 to $100 million	☐ $100,000,001 to $500 million	☐ $500,000,001 to $1 billion	☐ More than $1 billion

000359 Nationstar

Voluntary Petition *(This page must be completed and filed in every case)*	Name of Debtor(s): Marks, Mellssa Jean	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Robert R Meredith Jr April 20, 2011
Signature of Attorney for Debtor(s) (Date)
Robert R Meredith Jr 6162

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

■ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

■ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

■ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
Marks, Melissa Jean

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Melissa Jean Marks
Signature of Debtor Melissa Jean Marks

X
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

April 20, 2011
Date

Signature of Attorney*

X /s/ Robert R Meredith Jr
Signature of Attorney for Debtor(s)

Robert R Meredith Jr 6152
Printed Name of Attorney for Debtor(s)

Meredith Law Firm, LLC
Firm Name
4000 Faber Place Drive, Suite 120
North Charleston, SC 29405

Address

Email: rm@meredithlawfirm.com
(843) 529-9000 Fax: (843) 629-9907
Telephone Number

April 20, 2011
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
District of South Carolina

In re Melissa Jean Marks
Debtor(s)

Case No.
Chapter 13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* ___

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

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☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Melissa Jean Marks
Melissa Jean Marks

Date: April 20, 2011

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
District of South Carolina

In re **Melissa Jean Marks** Debtor

Case No. _____

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	80,000.00		
B - Personal Property	Yes	4	16,093.53		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		73,017.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		2,686.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		38,770.10	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,783.06
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,577.87
Total Number of Sheets of ALL Schedules		19			
		Total Assets	96,093.53		
			Total Liabilities	114,473.10	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court
District of South Carolina

In re Melissa Jean Marks, Debtor

Case No. _____

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	2,686.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	2,686.00

State the following:

Average Income (from Schedule I, Line 16)	2,703.06
Average Expenses (from Schedule J, Line 18)	2,577.87
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,977.02

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	2,686.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		38,770.10
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		38,770.10

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B6A (Official Form 6A) (12/07)

In re Melissa Jean Marks, Debtor

Case No. _____

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Detitle Mobile Home and Lot located at 209 Presidential Court Round O, SC 29474 Pin #168-00-00-147.00 (The debtor purchased this home for $80,000 in 2007. The debtor is informed and believes if she were to sell this property she could receive approximately $80,000, based on the current housing market.) Tax Assessment Value $79,300	Fee Owner	-	80,000.00	73,017.00
Sub-Total >			80,000.00	(Total of this page)
Total >			80,000.00	

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re Melissa Jean Marks, Debtor

Case No.

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand		Cash	-	1,000.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Navy Federal Credit Union Checking Acct #7715	-	1,152.08
			Navy Federal Credit Union Savings Acct #7103	-	40.37
			ING Savings Acct #5317	-	31.02
			Wachovia Checking Acct #0753	-	33.39
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Personal Items Kitchenware Stove Refrigerator Freezer Washing Machine Dryer Living Room Furniture Den Furniture Bedroom Furniture Dining Room Furniture Lawn Furniture Televisions(3) Stereo Radio Musical Instrument Lawn Mower Yard Tools Computer Work Tools	-	3,870.00

Sub-Total > (Total of this page) 6,126.86

3 continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6H) (12/07) - Cont.

In re Melissa Jean Marks, Debtor

Case No. _____

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books	-	150.00
		Household prints	-	50.00
		Knick knack figurines	-	200.00
		Compact Disks	-	200.00
6. Wearing apparel.		Clothing	-	800.00
7. Furs and jewelry.		Rings Necklaces Earrings	-	300.00
8. Firearms and sports, photographic, and other hobby equipment.		Treadmill	-	150.00
		Free weights	-	25.00
		Digital camera	-	50.00
		Glock	-	300.00
		.22 rifle	-	250.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance (2)	-	2.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k)	-	4,789.67
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
			Sub-Total > (Total of this page)	7,266.67

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re Melissa Jean Marks, Debtor

Case No. _____

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2010 taxes filed and refund received in the amount of $1,416.00 for federal, and $500.00 for state. The debtor used the refund to pay attorney's fees and household expenses.	-	0.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

Sub-Total > (Total of this page) 0.00

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re Melissa Jean Marks, Debtor

Case No. _____

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Chevrolet Cavalier VIN 1G1JC524927370438 Mileage 154,945 (No lien)	-	1,725.00
		1994 Mercury Cougar VIN 1MELM6246RH608610 Mileage 200,000 (No lien)	-	625.00
		Open Utility Trailer 4'x3.4'	-	100.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Desk Bookshelf Chair	-	200.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Cats (2)	-	50.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page) 2,700.00

Total > 16,093.63

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/10)

In re Melissa Jean Marks, Debtor

Case No. _____

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)
☐ 11 U.S.C. §522(b)(2)
☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds $146,450. *(Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Dettie Mobile Home and Lot located at 209 Presidential Court Round O, SC 29474 Pin #168-00-00-147.00 (The debtor purchased this home for $80,000 in 2007. The debtor is informed and believes if she were to sell this property she could receive approximately $80,000, based on the current housing market.) Tax Assessment Value $79,300	S.C. Code Ann. § 15-41-30(A)(1)	45,000.00	80,000.00
Cash on Hand			
Cash	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	1,000.00	1,000.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Navy Federal Credit Union Checking Acct #7716	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	1,152.08	1,152.08
Navy Federal Credit Union Savings Acct #7103	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	40.37	40.37
ING Savings Acct #5317	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	31.02	31.02
Wachovia Checking Acct #0763	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	33.39	33.39

2 continuation sheets attached to Schedule of Property Claimed as Exempt

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B6C (Official Form 6C) (4/10) – Cont.

In re Melissa Jean Marks, Debtor Case No. _____

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings Personal Items Kitchenware Stove Refrigerator Freezer Washing Machine Dryer Living Room Furniture Den Furniture Bedroom Furniture Dining Room Furniture Lawn Furniture Televisions(3) Stereo Radio Musical Instrument Lawn Mower Yard Tools Computer Work Tools	S.C. Code Ann. § 15-41-30(A)(3)	3,870.00	3,870.00
Books, Pictures and Other Art Objects; Collectibles Books	S.C. Code Ann. § 15-41-30(A)(3)	150.00	150.00
Household prints	S.C. Code Ann. § 15-41-30(A)(3)	50.00	50.00
Knick knack figurines	S.C. Code Ann. § 15-41-30(A)(3)	200.00	200.00
Compact Disks	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	200.00	200.00
Wearing Apparel Clothing	S.C. Code Ann. § 15-41-30(A)(7) Uunsed portion of jewelry exemption	750.00	800.00
	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	50.00	
Furs and Jewelry Rings Necklaces Earrings	S.C. Code Ann. § 15-41-30(A)(4)	300.00	300.00
Firearms and Sports, Photographic and Other Hobby Equipment Treadmill	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	150.00	150.00
Free weights	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	25.00	25.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Property Claimed as Exempt

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B6C (Official Form 6C) (4/10) -- Cont.

In re **Melissa Jean Marks** Case No. _____
Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Digital camera	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	50.00	50.00
Glock	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	300.00	300.00
.22 rifle	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	250.00	250.00
Interests in Insurance Policies Term life insurance (2)	S.C. Code Ann. § 15-41-30(A)(8)	2.00	2.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans 401(k)	S.C. Code Ann. § 9-1-1680	4,789.67	4,789.67
Automobiles, Trucks, Trailers, and Other Vehicles 2002 Chevrolet Cavalier VIN 1G1JC524927370438 Mileage 154,945 (No lien)	S.C. Code Ann. § 15-41-30(A)(2)	5,350.00	1,726.00
1994 Mercury Cougar VIN 1MELM6246RH608610 Mileage 200,000 (No lien)	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	950.00	625.00
Open Utility Trailer 4'x3.4'	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	100.00	100.00
Office Equipment, Furnishings and Supplies Desk Bookshelf Chair	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	200.00	200.00
Animals Cats (2)	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	50.00	50.00
	Total:	65,043.53	96,093.53

Sheet 2 of 2 continuation sheets attached to the Schedule of Property Claimed as Exempt

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B6D (Official Form 6D) (12/07)

In re Melissa Jean Marks, Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 6959 Nationstar Mortgage LLC 350 Highland Dr Lewisville, TX 75067		-	10/05/07 Mortgage Delltle Mobile Home and Lot located at 209 Presidential Court Round O, SC 29474 (current) Value $ 80,000.00				73,017.00	0.00
Account No. Value $								
Account No. Value $								
Account No. Value $								
0 continuation sheets attached			Subtotal (Total of this page)				73,017.00	0.00
			Total (Report on Summary of Schedules)				73,017.00	0.00

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B6E (Official Form 6E) (4/10)

In re Melissa Jean Marks, Debtor

Case No. _____

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to $11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to $5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to $2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

** Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

1 continuation sheets attached

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B6E (Official Form 6E) (4/10) - Cont.

In re Melissa Jean Marks, Debtor

Case No. _____

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY / AMOUNT ENTITLED TO PRIORITY
Account No. Meredith Law Firm, LLC 4000 Faber Place Drive Suite 120 North Charleston, SC 29405		-					2,686.00	0.00 2,686.00
Account No.								
Account No.								
Account No.								
Account No.								

Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims

Subtotal (Total of this page)	2,686.00	0.00 2,686.00
Total (Report on Summary of Schedules)	2,686.00	0.00 2,686.00

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B6F (Official Form 6F) (12/07)

In re Melissa Jean Marks, Debtor

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 8054 Bank Of America Po Box 17054 Wilmington, DE 19850		-	8/20/07				21,662.00
Account No. 6210 Citi Po Box 6241 Sioux Falls, SD 57117		-	10/31/06				6,443.83
Account No. Colleton County Treasurer PO Box 8 Walterboro, SC 29488		-	Notice Only				0.00
Account No. 4011 GE Money Bank/Sam's Club PO Box 981064 El Paso, TX 79998	X	J					3,077.23
						Subtotal (Total of this page)	31,183.06

2 continuation sheets attached

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B6F (Official Form 6F) (12/07) - Cont.

In re Melissa Jean Marks, Debtor Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Internal Revenue Service 1835 Assembly St. MDP 03 Columbia, SC 29201		-	Notice Only				0.00
Account No. 0049 Medical Data Systems Inc 128 W Center Ave Fl 2 Sebring, FL 33870		-	11/16/10				761.00
Account No. 1391 Roper Hospital PO Box 62889 North Charleston, SC 29419		-					112.80
Account No. SC Department of Revenue PO Box 12265 Columbia, SC 29211		-	Notice Only				0.00
Account No. 5699 Sc Student Loan Corp Po Box 21487 Columbia, SC 29221		-	2/02/06 The debtor understands these student loan debts are not subject to discharge.				3,781.65
Sheet no. 1 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				4,655.45

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B6F (Official Form 6F) (12/07) - Cont.

In re Melissa Jean Marks, Debtor

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 5799 Sc Student Loan Corp Po Box 21487 Columbia, SC 29221 -		-	2/02/06 The debtor understands these student loan debts are not subject to discharge. Educational				1,363.77
Account No. Security Collection Agency 617 Soundside Road Edenton, NC 27932		-					224.80
Account No. 7485 Shell/Citi Po Box 6497 Sioux Falls, SD 57117		-	8/24/00				466.91
Account No. 8129 Thd/CBSD PO Box 6497 Sioux Falls, SD 57117		-	1/26/2002				693.61
Account No. 7572 Wfnnb/Metro Style 220 W Schrock Rd Westerville, OH 43081		-	5/28/97				182.50
Sheet no. 2 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	2,931.59
						Total (Report on Summary of Schedules)	38,770.10

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B6G (Official Form 6G) (12/07)

In re Melissa Jean Marks, Debtor

Case No. _____

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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B6H (Official Form 6H) (12/07)

In re **Melissa Jean Marks**, Debtor

Case No. _____

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Gerald Grenier **209 Presidential Court** **Round O, SC 29474**	**GE Money Bank/Sam's Club** **PO Box 981064** **El Paso, TX 79998**

0 _____ continuation sheets attached to Schedule of Codebtors

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B6I (Official Form 6I) (12/07)

In re Melissa Jean Marks Case No. _____
Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Single	RELATIONSHIP(S): Live in boyfriend	AGE(S): -

Employment:	DEBTOR	SPOUSE
Occupation	Paralegal	N/A
Name of Employer	Motley Rice, LLC	Disabled
How long employed	10 years	
Address of Employer	28 Bridgeside Blvd. Mount Pleasant, SC 29466	

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	$ 3,757.00	$ 0.00
2. Estimate monthly overtime	$ 0.00	$ 0.00
3. SUBTOTAL	$ 3,757.00	$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	$ 804.84	$ 0.00
b. Insurance	$ 169.10	$ 0.00
c. Union dues	$ 0.00	$ 0.00
d. Other (Specify): _____	$ 0.00	$ 0.00
_____	$ 0.00	$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	$ 973.94	$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	$ 2,783.06	$ 0.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	$ 0.00	$ 0.00
8. Income from real property	$ 0.00	$ 0.00
9. Interest and dividends	$ 0.00	$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	$ 0.00	$ 0.00
11. Social security or government assistance (Specify): _____	$ 0.00	$ 0.00
_____	$ 0.00	$ 0.00
12. Pension or retirement income	$ 0.00	$ 0.00
13. Other monthly income (Specify): _____	$ 0.00	$ 0.00
_____	$ 0.00	$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	$ 0.00	$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	$ 2,783.06	$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	$ 2,783.06	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

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B61 (Official Form 6I) (12/07)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

The debtor does not anticipate an increase or decrease in her income of 10% or more at this time.
The debtor lives with her boyfriend of ten years, Gerald Grenier, who is disabled from a previous work incident and currently receives no income. He stopped receiving worker's compensation in 2007 and is unable to find employment in his current condition. The debtor is paying expenses for both herself and her boyfriend.
The debtor receives a yearly fluctuating merit bonus. The average yearly bonus she receives is $3000, in December 2010, the yearly bonus was $5000, because the debtor's boss made partner at the law firm.

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B6J (Official Form 6J) (12/07)

In re Melissa Jean Marks Case No. _____
Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		$ 701.09
a. Are real estate taxes included?	Yes X No ___	
b. Is property insurance included?	Yes X No ___	
2. Utilities: a. Electricity and heating fuel		$ 280.00
b. Water and sewer		$ 0.00
c. Telephone		$ 62.81
d. Other See Detailed Expense Attachment		$ 207.13
3. Home maintenance (repairs and upkeep)		$ 50.00
4. Food		$ 600.00
5. Clothing		$ 40.00
6. Laundry and dry cleaning		$ 20.00
7. Medical and dental expenses		$ 130.00
8. Transportation (not including car payments)		$ 350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		$ 100.00
10. Charitable contributions		$ 15.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		$ 0.00
b. Life		$ 0.00
c. Health		$ 0.00
d. Auto		$ 106.84
e. Other		$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)		$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		$ 0.00
b. Other		$ 0.00
c. Other		$ 0.00
14. Alimony, maintenance, and support paid to others		$ 0.00
15. Payments for support of additional dependents not living at your home		$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		$ 0.00
17. Other Pet Expenses		$ 15.00
Other		$ 0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		$ 2,677.87

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

The debtor does not anticipate an increase or decrease in her expenditures of 10% or more at this time.

20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		$ 2,783.06
b. Average monthly expenses from Line 18 above		$ 2,577.87
c. Monthly net income (a. minus b.)		$ 205.19

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B6J (Official Form 6J) (12/07)
In re Melissa Joan Marks Case No.
Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditures

Cell Phone	$	86.56
Netflix	$	29.95
Internet	$	54.95
Security	$	35.67
Total Other Utility Expenditures	$	207.13

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court
District of South Carolina

In re Melissa Jean Marks
Debtor(s)

Case No.
Chapter 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 20, 2011 Signature /s/ Melissa Jean Marks
Melissa Jean Marks
Debtor

Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/10)

United States Bankruptcy Court
District of South Carolina

In re Melissa Jean Marks (Debtor(s)) Case No. ____ Chapter 13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
$10,621.00	2011 YTD Employment
$61,186.00	2010 Employment
$46,054.00	2009 Employment

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE

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3. Payments to creditors

None ☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than $600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Nationstar Mortgage LLC 360 Highland Dr Lewisville, TX 75067	January 2011 $701.09 February 2011 $701.09 March 2011 $701.09	$2,103.27	$73,017.00
Shell/Citi Po Box 6497 Sioux Falls, SD 57117	January 2011 $250.00 February 2011 $150.00 March 2011 $250.00	$650.00	$468.00

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than $5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING

None ☒ c. *All debtors:* List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
FIA Card Services, N.A. vs. Melissa J. Marks Case no.: 11-CP-15-188	Debt Collection	Court of Common Pleas County of Colleton	Pending

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than $200 in value per individual family member and charitable contributions aggregating less than $100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Meredith Law Firm, LLC 4000 Faber Place Drive, Suite 120 North Charleston, SC 29405	April 2011	Attorneys Fees $486.00 Filing Fees $274.00 Credit Report Fees $40.00
Cricket	April 2011	Credit Counseling Certificate $30.00

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10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Arland Dean Poplin 3284 Hway 15S Sumter, SC 29150 Unrelated 3rd party	October 13, 2010	The debtor transferred her inoperable 1998 Toyota Corolla, valued at $600, for vehicle parts, to Arland Poplin. She received $600 in proceeds, and she used the full amount of the proceeds for travel expenses to West Virginia to visit ailing family.

None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY

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15. Prior address of debtor

None ☒ If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION

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18 . Nature, location and name of business

None ☒ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED

None ☒ b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED

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20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND | TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 20, 2011 Signature /s/ Melissa Jean Marks
Melissa Jean Marks
Debtor

Penalty for making a false statement: Fine of up to $500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court
District of South Carolina

In re Melissa Jean Marks (Debtor(s)) Case No. ____ Chapter 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	$	3,000.00
Prior to the filing of this statement I have received	$	486.00
Balance Due	$	2,514.00

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
d. [Other provisions as needed]
N/A

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
Defense or prosecution of adversary proceedings, motions to modify the stay, audits, motions to incur debt or sell an asset, 2004 examinations, defense of dischargeability actions and, in a chapter 13 case, modification of the plan after confirmation and any other motion, filing or proceeding taking place after confirmation.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: April 20, 2011

/s/ Robert R Meredith Jr
Robert R Meredith Jr 6162
Meredith Law Firm, LLC
4000 Faber Place Drive, Suite 120
North Charleston, SC 29405
(843) 529-9000 Fax: (843) 529-9007
rm@meredithlawfirm.com

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WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation ($245 filing fee, $39 administrative fee, $15 trustee surcharge: Total Fee $299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income ($235 filing fee, $39 administrative fee: Total fee $274)

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Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization ($1000 filing fee, $39 administrative fee: Total fee $1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman ($200 filing fee, $39 administrative fee: Total fee $239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court
District of South Carolina

In re Melissa Jean Marks
Debtor(s)

Case No.
Chapter 13

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Melissa Jean Marks
Printed Name(s) of Debtor(s)

X /s/ Melissa Jean Marks — April 20, 2011
Signature of Debtor — Date

Case No. (if known) _____

X _____
Signature of Joint Debtor (if any) — Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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LOCAL OFFICIAL FORM 1007-1(b) TO SC LBR 1007-1

United States Bankruptcy Court
District of South Carolina

In re Melissa Jean Marks
Debtor(s)

Case No. _____
Chapter 13

CERTIFICATION VERIFYING CREDITOR MATRIX

The above named debtor, or attorney for the debtor if applicable, hereby certifies pursuant to South Carolina Local Bankruptcy Rule 1007-1 that the master mailing list of creditors submitted either on computer diskette, electronically filed via CM/ECF, or conventionally filed in a typed hard copy scannable format which has been compared to, and contains identical information to, the debtor's schedules, statements and lists which are being filed at this time or as they currently exist in draft form.

Master mailing list of creditors submitted via:

(a) _____ computer diskette

(b) _____ scannable hard copy
(number of sheets submitted _____)

(c) X electronic version filed via CM/ECF

Date: April 20, 2011

/s/ Melissa Jean Marks
Melissa Jean Marks
Signature of Debtor

Date: April 20, 2011

/s/ Robert R Meredith Jr
Signature of Attorney
Robert R Meredith Jr 6152
Meredith Law Firm, LLC
4000 Faber Place Drive, Suite 120
North Charleston, SC 29405
(843) 529-9000 Fax: (843) 529-9907
Typed/Printed Name/Address/Telephone

6152
District Court I.D. Number

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ALLIANCE ONE
4850 STREET RD.
SUITE 300
TREVOSE PA 19053

APPLIED BUSINESS SERVICES
PO BOX 910
EDENTON NC 27932

BANK OF AMERICA
PO BOX 17054
WILMINGTON DE 19850

BON SECOURS ST. FRANCIS HOSPITAL
PO BOX 602009
CHARLOTTE NC 28260

CITI
PO BOX 6241
SIOUX FALLS SD 57117

COLLETON COUNTY TREASURER
PO BOX 8
WALTERBORO SC 29488

GE MONEY BANK/SAM'S CLUB
PO BOX 981064
EL PASO TX 79998

GERALD GRENIER
209 PRESIDENTIAL COURT
ROUND O SC 29474

HOME DEPOT CREDIT SERVICES
PO BOX 653000
DALLAS TX 75265

INTERNAL REVENUE SERVICE
1835 ASSEMBLY ST.
MDP 03
COLUMBIA SC 29201

KOHN LAW FIRM, PA
PO BOX 12369
COLUMBIA SC 29211

MANN BRACKEN LLP
TWO IRVING CENTRE
702 KING FARM BLVD.
ROCKVILLE MD 20850

MEDICAL DATA SYSTEMS INC
128 W CENTER AVE FL 2
SEBRING FL 33870

MEDICAL REVENUE SERVICES
PO BOX 1149
SEBRING FL 33871

MEREDITH LAW FIRM, LLC
4000 FABER PLACE DRIVE
SUITE 120
NORTH CHARLESTON SC 29405

NATIONSTAR MORTGAGE LLC
350 HIGHLAND DR
LEWISVILLE TX 75067

NCO FINANCIAL SYSTEMS INC.
PO BOX 12100
DEPARTMENT 64
TRENTON NJ 08650

PLANNED ADMINSTRATORS, INC.
PO BOX 6927
COLUMBIA SC 29260

ROPER HOSPITAL
PO BOX 62889
NORTH CHARLESTON SC 29419

ROPER HOSPITAL
PO BOX 602003
CHARLOTTE NC 28260

SC DEPARTMENT OF REVENUE
PO BOX 12265
COLUMBIA SC 29211

SC STUDENT LOAN CORP
PO BOX 21487
COLUMBIA SC 29221

SECURITY COLLECTION AGENCY
617 SOUNDSIDE ROAD
EDENTON NC 27932

SECURITY COLLECTION AGENCY
PO BOX 910
EDENTON NC 27932

SHELL/CITI
PO BOX 6497
SIOUX FALLS SD 57117

THD/CBSD
PO BOX 6497
SIOUX FALLS SD 57117

WFNNB/METRO STYLE
220 W SCHROCK RD
WESTERVILLE OH 43081

000400 Nationstar

B22C (Official Form 22C) (Chapter 13) (12/10)

In re Melissa Jean Marks
Debtor(s)

Case Number:
(If known)

According to the calculations required by this statement:
- ☒ The applicable commitment period is 3 years.
- ☐ The applicable commitment period is 5 years.
- ☐ Disposable income is determined under § 1325(b)(3).
- ☒ Disposable income is not determined under § 1325(b)(3).

(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME

		Column A Debtor's Income	Column B Spouse's Income
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. ☒ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. ☐ Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.		
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		
2	Gross wages, salary, tips, bonuses, overtime, commissions.	$ 3,977.02	$
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.		
	a. Gross receipts — Debtor $ 0.00 — Spouse $		
	b. Ordinary and necessary business expenses — Debtor $ 0.00 — Spouse $		
	c. Business income — Subtract Line b from Line a	$ 0.00	$
4	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.		
	a. Gross receipts — Debtor $ 0.00 — Spouse $		
	b. Ordinary and necessary operating expenses — Debtor $ 0.00 — Spouse $		
	c. Rent and other real property income — Subtract Line b from Line a	$ 0.00	$
5	Interest, dividends, and royalties.	$ 0.00	$
6	Pension and retirement income.	$ 0.00	$
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.	$ 0.00	$
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act — Debtor $ 0.00 — Spouse $	$ 0.00	$

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9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.	Debtor	Spouse	
	a.	$	$	
	b.	$	$	
			$ 0.00	$
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).		$ 3,977.02	$
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.			$ 3,977.02

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	Enter the amount from Line 11		$ 3,977.02
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.		
	a.	$	
	b.	$	
	c.	$	
	Total and enter on Line 13		$ 0.00
14	Subtract Line 13 from Line 12 and enter the result.		$ 3,977.02
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.		$ 47,724.24
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: SC b. Enter debtor's household size: 2		$ 50,500.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. ☒ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. ☐ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.		

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	Enter the amount from Line 11.		$ 3,977.02
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.		
	a.	$	
	b.	$	
	c.	$	
	Total and enter on Line 19.		$ 0.00
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.		$ 3,977.02

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21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	$ 47,724.24
22	Applicable median family income. Enter the amount from Line 16.	$ 50,600.00
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. ☐ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. ☒ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.	

Part IV. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	$
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Line c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.	$

Persons under 65 years of age			Persons 65 years of age or older		
a1.	Allowance per person		a2.	Allowance per person	
b1.	Number of persons		b2.	Number of persons	
c1.	Subtotal		c2.	Subtotal	

25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	$
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.	$

a.	IRS Housing and Utilities Standards; mortgage/rent expense	$
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	$
c.	Net mortgage/rental expense	Subtract Line b from Line a.

26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:	$

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27A	**Local Standards: transportation; vehicle operation/public transportation expense.** You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. ☐ 0 ☐ 1 ☐ 2 or more. If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	$
27B	**Local Standards: transportation; additional public transportation expense.** If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	$
28	**Local Standards: transportation ownership/lease expense; Vehicle 1.** Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) ☐ 1 ☐ 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs $ b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47 $ c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a.	$
29	**Local Standards: transportation ownership/lease expense; Vehicle 2.** Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs $ b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 $ c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a.	$
30	**Other Necessary Expenses: taxes.** Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.	$
31	**Other Necessary Expenses: involuntary deductions for employment.** Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	$
32	**Other Necessary Expenses: life insurance.** Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	$
33	**Other Necessary Expenses: court-ordered payments.** Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in line 49.	$
34	**Other Necessary Expenses: education for employment or for a physically or mentally challenged child.** Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	$
35	**Other Necessary Expenses: childcare.** Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	$
36	**Other Necessary Expenses: health care.** Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.	$

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37	**Other Necessary Expenses: telecommunication services.** Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	$
38	**Total Expenses Allowed under IRS Standards.** Enter the total of Lines 24 through 37.	$
	Subpart B: Additional Living Expense Deductions	
	Note: Do not include any expenses that you have listed in Lines 24-37	
39	**Health Insurance, Disability Insurance, and Health Savings Account Expenses.** List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. a. Health Insurance $ b. Disability Insurance $ c. Health Savings Account $ Total and enter on Line 39 If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: $	$
40	**Continued contributions to the care of household or family members.** Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	$
41	**Protection against family violence.** Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	$
42	**Home energy costs.** Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	$
43	**Education expenses for dependent children under 18.** Enter the total average monthly expenses that you actually incur, not to exceed $147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	$
44	**Additional food and clothing expense.** Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	$
45	**Charitable contributions.** Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	$
46	**Total Additional Expense Deductions under § 707(b).** Enter the total of Lines 39 through 45.	$

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B22C (Official Form 22C) (Chapter 13) (12/10)

Subpart C: Deductions for Debt Payment

47 Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.

	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance
a.			$	☐yes ☐no
			Total: Add Lines	$

48 Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.

	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount
a.			$
			Total: Add Lines $

49 Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33. $

50 Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.

a.	Projected average monthly Chapter 13 plan payment.	$
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x
c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b $

51 Total Deductions for Debt Payment. Enter the total of Lines 47 through 50. $

Subpart D: Total Deductions from Income

52 Total of all deductions from income. Enter the total of Lines 38, 46, and 51. $

Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53 Total current monthly income. Enter the amount from Line 20. $

54 Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child. $

55 Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19). $

56 Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52. $

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57	**Deduction for special circumstances.** If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a–c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expense necessary and reasonable.	
	Nature of special circumstances / Amount of Expense	
	a. $	
	b. $	
	c. $	
	Total: Add Lines	$
58	**Total adjustments to determine disposable income.** Add the amounts on Lines 54, 55, 56, and 57 and enter the result.	$
59	**Monthly Disposable Income Under § 1325(b)(2).** Subtract Line 58 from Line 53 and enter the result.	$

Part VI. ADDITIONAL EXPENSE CLAIMS

60 **Other Expenses.** List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

	Expense Description	Monthly Amount
a.		$
b.		$
c.		$
d.		$
	Total: Add Lines a, b, c and d	$

Part VII. VERIFICATION

61 I declare under penalty of perjury that the information provided in this statement is true and correct. *(If this is a joint case, both debtors must sign.)*

Date: April 20, 2011 Signature: /s/ Melissa Jean Marks
Melissa Jean Marks
(Debtor)

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Current Monthly Income Details for the Debtor

Debtor Income Details:
Income for the Period 10/01/2010 to 03/31/2011.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions
Source of Income: Motley Rice, LLC
Income by Month:

6 Months Ago:	10/2010	$3,335.68
5 Months Ago:	11/2010	$3,335.67
4 Months Ago:	12/2010	$4,169.75
3 Months Ago:	01/2011	$3,507.00
2 Months Ago:	02/2011	$3,507.00
Last Month:	03/2011	$3,507.00
	Average per month:	$3,560.35

Remarks:
The debtor receives a paycheck every 2 weeks, in December 2010, she received two paychecks and a Christmas bonus.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions
Source of Income: Motley Rice, LLC Christmas Bonus
Income by Month:

6 Months Ago:	10/2010	$0.00
5 Months Ago:	11/2010	$0.00
4 Months Ago:	12/2010	$2,500.00
3 Months Ago:	01/2011	$0.00
2 Months Ago:	02/2011	$0.00
Last Month:	03/2011	$0.00
	Average per month:	$416.67

Remarks
Debtor received a $5000 merit bonus in December 2010, it is shown here divided by two to show an accurate impact on her income over the last six months since this is a yearly bonus. The merit bonus fluctuates from year to year, and the bonus in December 2010, was a larger bonus because the debtor's boss made partner at the law firm.

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STATE OF SOUTH CAROLINA COUNTY OF COLLETON MELISSA JEAN MARKS, Plaintiff, Vs. OLD SOUTH MORTGAGE CORPORATION, JOHN DOES 1-100, AND FICTITIOUS CORPORATIONS 1-100, Defendants. AND Nationstar Mortgage, LLC, Intervenor/Defendant. (HPW 501904-00001)	IN THE COURT OF COMMON PLEAS FOURTEENTH JUDICIAL CIRCUIT CIVIL CASE NO. 2012-CP-15-262 **NATIONSTAR MORTGAGE, LLC'S RESPONSES TO PLAINTIFF'S REQUEST FOR ADMISSIONS TO DEFENDANT NATIONSTAR MORTGAGE, LLC**

Pursuant to Rule 36 of the South Carolina Rules of Civil Procedure, Intervenor/Defendant Nationstar Mortgage, LLC ("Nationstar"), by and through its undersigned counsel, submits the following Answers to Plaintiff's Requests for Admissions to Defendant Nationstar Mortgage, LLC.

REQUESTS TO ADMIT

1. Admit that Nationstar does not own the subject mortgage and is not the holder in due course of the subject note.

ANSWER: Nationstar objects to this Request on the grounds it is impossible to admit or deny. Subject to this objection, Nationstar admits it is the holder of the note which is secured by the subject mortgage and that FNMA is the investor of the note which is secured by the mortgage.

2. Admit that Nationstar did not pay any consideration to purchase the subject mortgage and note.

ANSWER: Nationstar objects to this Request on the grounds this is outside the scope of Rule 26(b), SCRCP.

3. Admit that Nationstar did not pay any consideration to purchase the servicing rights to

Plaintiff's home loan account or subject mortgage and note.

ANSWER: Nationstar objects to this Request on the grounds this is outside the scope of Rule 26(b), SCRCP, and has no applicability to the pleadings or relief sought.

4. Admit that Nationstar was never the custodian of the purported original note that Nationstar produced to the Court for in camera inspection on July 18, 2012 (hereinafter "original note").

ANSWER: Nationstar objects to this Request on the grounds it is outside the scope of Rule 26(b), SCRCP, has no applicability to the pleadings or relief sought, and is ambiguously worded. Nationstar admits that the note presented at the July 18, 2012 hearing was the original note. Nationstar admits is not the custodian of the original note, but also admits it was the holder at the July 18, 2012 hearing. Nationstar denies that the original note was presented in camera, but admits the original note was presented to the Court and all parties at the July 18, 2012, without objection. To the extent this Request is deemed to mean anything other than what has been responded to, this Request is denied.

5. Admit that during the time period October 2009 to May 2012, the Bank of New York Mellon was at all times the custodian and in possession of the original note.

ANSWER: Admit.

6. Admit that the first time Nationstar obtained and held the original note in its possession was on May 31, 2012.

ANSWER: Nationstar objects to this Request to the extent it is outside the scope of Rule 26(b), SCRCP, has no applicability to the pleadings or relief sought, and is so vague or misleading that it is impossible to admit or deny as written. To the extent this Request is intended to request whether Nationstar is the holder of the note, this Request is admitted. To the extent this Request is intended to request whether Nationstar and/or its agent was in possession of the original note in May 2012, this Request is admitted. To the extent this Request is intended to request whether the first time Nationstar was in possession of the original note was May 2012, this Request is admitted. To the extent this Request is interpreted to mean anything else, this Request is denied.

7. Admit that the copy of the note that Nationstar attached to its Form 10 proof of claim that it filed in Plaintiff's Chapter 13 bankruptcy case on or about April 29, 2011, is not a true and correct copy of the original note.

ANSWER: Nationstar objects to this Request to the extent that "true and correct copy of the original note" is not defined. Nationstar admits the copy of the note attached to the proof of claim in Plaintiff's bankruptcy did not include a copy of the back of the note.

Harriet Pollitt Wallace (S.C. Bar # 69454)
ROGERS TOWNSEND & THOMAS, P.C.
220 Executive Center Drive
Post Office Box 100200
Columbia, South Carolina 29202-3200
Tel: (803) 771-7900
Fax: (803) 343-7017
harriet.wallace@rtt-law.com

ATTORNEY FOR NATIONSTAR MORTGAGE, LLC

November 14, 2012
Columbia, South Carolina

This firm collects debts for mortgage lenders and other creditors. Any information obtained will be used for that purpose. However, if you have previously received a discharge in bankruptcy, this message is not and should not be construed as an attempt to collect a debt, but only an enforcement of the lien against the property.

CERTIFICATE OF SERVICE BY MAIL
Civil Action # 2012-CP-15-262

I, Missie Wessinger, an employee for the law firm of Rogers Townsend & Thomas, PC, do hereby certify that I have caused a copy of the following to be served upon the following by U.S. Mail, postage prepaid, on November 14, 2012 at the following address:

Document Served:

Responses to Plaintiff's Requests for Admissions to Defendant Nationstar Mortgage, LLC

Plaintiff Served:

Melisssa Jean Marks, Plaintiff pro se
209 Presidential Court
Round O, SC 29474

Missie Wessinger

Certificate of Appellant/Plaintiff *Pro Se*

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.

Respectfully submitted,

Dated: March 19, 2014

Melissa Jean Marks
209 Presidential Court
Round O, SC 29474
(843) 599-3156
mjmarks68@hotmail.com

Appellant/Plaintiff *Pro Se*

RECEIVED
MAR 19 2014
SC Court of Appeals

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM COLLETON COUNTY
Court of Common Pleas

Maité Murphy, Circuit Court Judge

RECEIVED
MAR 19 2014
SC Court of Appeals

Civil Action Case No. 2012-CP-15-00262
Appellate Case No. 2013-002555

Melissa Jean Marks, ...Appellant,

v.

Nationstar Mortgage, LLC, ...Respondent.

PROOF OF SERVICE

I certify that I have served the Record on Appeal on the Respondent, Nationstar Mortgage, LLC, the only party to have submitted an appellate brief in this action, by depositing a copy of it in the United States Mail, postage prepaid, on March 19, 2014, addressed to its attorney of record, Robert A. Muckenfuss, Esq., McGuireWoods LLP, 201 North Tryon Street, Suite 3000, Charlotte, NC 28202.

Respectfully submitted,

March 19, 2014

Melissa Jean Marks
209 Presidential Court
Round O, SC 29474
(843) 599-3156
mjmarks68@hotmail.com

Appellant/Plaintiff *Pro Se*