

FORM 15

RECORD ON APPEAL

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THE STATE OF SOUTH CAROLINA
In The Court of Appeals

SC Court of Appeals

APPEAL FROM GREENVILLE COUNTY
Court of Common Pleas
Trial Court Case No. 2013CP23-02794

Alexander S. Macaulay, Circuit Court Judge

Appellate Case No. 2014-00297

RECORD ON APPEAL

Neva Steffens, Appellant,

v.

Ocwen Loan Servicing, LLC, Mortgage Electronic Registration Systems, Inc.,
MERSCorps, Inc., American Home Mortgage Servicing, Inc. a/k/a Homeward
Residential, Wells Fargo National Association, and Deutsche Bank National Trust
Company, Defendants,

of whom Ocwen Loan Servicing, LLC, American Home Mortgage Servicing, Inc.
a/k/a Homeward Residential, are the Respondents.

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RECORD ON APPEAL

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM GREENVILLE COUNTY
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**STATE OF SOUTH CAROLINA
IN THE COURT OF COMMON PLEAS
THIRTEENTH JUDICIAL CIRCUIT
COUNTY OF GREENVILLE**

Neva Steffens

Plaintiff,

vs.

Ocwen Loan Servicing, LLC, Mortgage
Electronic Registrations Systems, Inc.,
MERS Corp., Inc., American Home
Mortgage Servicing, Inc. aka Homeward
Residential, Wells Fargo National
Association, Master Servicer and
Securities Administrator,

Defendants.

Case No.: 2013-CP-23-02794

**AMENDED COMPLAINT FOR
BREACH OF CONTRACT, QUIET
TITLE, BAD FAITH, DECLARATORY
JUDGMENT, NEGLIGENCE, GROSS
NEGLIGENCE**

2013 SEP -6 P 1:14

Neva Steffens approaches the Court and files this Amended Complaint for Breach of Contract, Quiet Title, Bad Faith, Declaratory Judgment, Negligence and Gross Negligence Action pursuant to South Carolina law. For good cause, Plaintiff claims that Defendants have

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STATE OF SOUTH CAROLINA
 IN THE COURT OF COMMON PLEAS
 THIRTEENTH JUDICIAL CIRCUIT
 COUNTY OF GREENVILLE

Neva Steffens

Plaintiff,

vs.

Ocwen Loan Servicing, LLC, American Brokers Conduit, Inc., Mortgage Electronic Registrations Systems, Inc., MERS Corp., Inc., American Home Mortgage Servicing, Inc. aka Homeward Residential, American Home Mortgage, American Home Mortgage Investment Trust 2006-1, Wells Fargo National Association, Master Servicer and Securities Administrator, Deutsche Bank National Trust Company, as Trustee for GSAA Home Equity Trust 2006-10, Trust 2006-10, Asset-Backed Certificates, Series 2006-10 and Deutsche Bank National Trust Co. as putative trustee therefore, CitiBank, N.A. successor by merger to CitiBank Federal Savings Bank, Ayenkat Propensities, LLC, 6 Azalea Court, Greenville, South Carolina, Jason Dillard, John & Mary Does 1-1000,

Defendants.

Case No.: 2013-CP-23-02794

COMPLAINT FOR BREACH OF
 CONTRACT, QUIET TITLE, FRAUD,
 DECLARATORY JUDGMENT,
 NEGLIGENCE, GROSS
 NEGLIGENCE

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Neva Steffens approaches the Court and files this Complaint for Breach of Contract, Declaratory Judgment, Negligence and Gross Negligence Action pursuant to South Carolina law. For good cause, Plaintiff claims that Defendants, both known and unknown, have breached the Confidential Full Release and Settlement Agreement dated and executed April 11, 2012 by Plaintiff, Neva Steffens and the following entities: American Brokers Conduit, Inc., Mortgage Electronic Registrations Systems, Inc., MERSCorp., Inc., American Home Mortgage Servicing, Inc. aka Homeward Residential, American Home Mortgage, American Home Mortgage Investment Trust 2006-1 Deutsche Bank National Trust Company, as Trustee for GSAA Home Equity Trust 2006-10, Trust 2006-10, Asset-Backed Certificates, Series 2006-10 and Deutsche Bank National Trust Co. as putative trustee therefore, CitiBank, N.A. successor by merger to CitiBank Federal Savings Bank, Ayenkat Propensities, LLC, 6 Azalea Court, Greenville, South Carolina, Jason Dillard, John & Mary Does 1-1000. The Master Servicer for the Deutsche Bank National Trust Company as Trustee is Wells Fargo Bank National Association and was not included on the caption of the Settlement Agreement but was the Master Servicer for the Deutsche Bank National Trust Co. See Exhibit A (Front page only of the Confidential Full Release and Settlement Agreement dated April 11, 2012) until such time as it is determined by this Court that it may be revealed in its entirety.

Ocwen Loan Servicing, LLC alleges they are now servicing Steffens' loan as loan number 7140102349. Homeward Residential were the former servicers of Steffens' loan per the Confidential Full Release and Settlement Agreement and letter from Homeward dated February 13, 2013 entitled Notice of Servicing Transfer (RESPA) and Welcome to Ocwen Loan Servicing, LLC attached as Exhibit B. Ocwen Loan Servicing, LLC has clouded the title to Plaintiff's property, and because of said clouding no authority is granted to Ocwen to service the property at 6 Azalea Court, Greenville, South Carolina 29615. Title should be lodged solely in the name of Plaintiff; further Plaintiff seeks a Declaratory Judgment of this Court that the

Promissory Note which secures the Mortgage, is not in the possession of Ocwen Loan Servicing, LLC, is of reduced value, or null and void in its entirety and also any further determinations necessary to resolve the legal relationships between any and all parties named in this lawsuit or who may come forward as a result of the publication of the claims set forth herein. See Exhibit C MERS ServicerID dated May 8, 2013 and Exhibit D Registry of Register of Deeds dated May 9, 2013.

Plaintiff's note was sold into the Deutsche Bank National Trust Company, as Trustee for GSAA Home Equity Trust 2006-10, Trust 2006-10, Asset-Backed Certificates, Series 2006-10. There should be ample proof of that fact via documents relating to the sale or purchase of the Subject Loan and documents relating to the transfer of the promissory note. See Exhibit E Corrective Assignment.

Plaintiff also requests that a jury find that several of the defendants have acted negligently and grossly negligently resulting in wrongful collection of sums from Plaintiff of monies on her note, wrongfully refusing to accept the Settlement Agreement and its terms, threatening to require additional loan modification submissions, wrongfully clouding Plaintiff's title among other negligent actions. Plaintiff is contemporaneously with the filing of these claims filing a *Lis Pendens* at the Recorder of Deeds Office giving notice of this action and that until this issue is resolved, a clear title cannot pass.

Jurisdiction and Venue

1. This action is brought pursuant to South Carolina Statutes Title 15: 15-3-230, 15-38-10, 15-67-10, 15-67-30, 15-67-40, 15-67-60, regarding the filing of breach of contract, quiet title actions and Title 15, Sections 15-53-10, 20, 30 and 15-53-120 regarding declaratory judgment actions in the state of South Carolina. The common law of the state of South Carolina

permits the bringing of a negligence and gross negligence claim. Therefore this Court has jurisdiction of this matter.

2. Additionally, this action is brought in the County of Greenville where the property which is the subject of this quiet title is located. Therefore, venue is proper.

3. A *Lis Pendens* is being filed contemporaneously with the filing of these actions in the County and state where the property is located pursuant to state statute.

Parties to this Action

4. Neva Steffens, hereinafter referred to as Plaintiff, is an individual woman, resident of Greenville County, South Carolina residing at Six Azalea Court, Greenville, South Carolina, hereinafter referred to as the Subject Home at all times relevant to the actions set forth herein.

5. American Brokers Conduit, hereinafter referred to as Defendant ABC, was at all times relevant hereto a resident of the State of Michigan.

6. Homeward Residential a/k/a American Home Mortgaging Servicing, Inc., hereinafter referred to as Defendant Homeward, was at all times relevant hereto a resident of the State other than South Carolina.

7. American Home Mortgage, hereinafter referred to as Defendant AHM, was at all times relevant hereto, a resident of a state other than South Carolina and was not registered to do business in the State of South Carolina from and after 2006.

8. American Home Mortgage Investment Trust 2006-1, hereinafter referred to as IT2006-1, was at all times relevant hereto an entity created under the laws of the State of New York and Plaintiff's Promissory Note was allegedly placed in said trust.

9. Deutsche National Trust Company, hereinafter referred to as Defendant Putative Trustee Deutsche, was the Putative Trustee for IT2006-1, and is at all times relevant hereto a resident of a state other than South Carolina and was not registered to do business in the State of South Carolina from and after 2006.

10. Wells Fargo National Association, Master Servicer and Securities Administrator according to the Master Servicing and Trust Agreement for the GSAA Home Equity Trust 2006-10 dated June 1, 2006.

11. Mortgage Electronic Registration Systems, Inc., hereinafter referred to as Defendant MERS, was at all times relevant hereto a resident of a state other than South Carolina and was not authorized to do business in the state of South Carolina.

12. MERSCORP, Inc., hereinafter referred to as Defendant MERSCORP, was at all times relevant hereto a resident of a state other than South Carolina and was not registered to do business in the State of South Carolina.

13. Jason Dillard, hereinafter referred to as Defendant Dillard, was and is at all times relevant hereto, a resident of the State of South Carolina.

13. Six Azalea Court, Greenville, South Carolina, also known as all that certain piece, parcel, or lot of land, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 9 on a Plat of Section 2 North Gardens recorded in the ROD Office for Greenville County in Plat Book EE at Page 103. Reference is hereby made to said Plat for a more complete and accurate metes and bounds description thereof. Said property is the subject of this quiet title and declaratory judgment action as well as the pending foreclosure action; it is necessary to name said entity so that when publication is sought on this lawsuit, all persons or entities claiming a right to said property, may come forward to make claim, if any to this property.

14. John and Mary Does 1-1000, are putative holders or holders in due course, or may claim other interest in the property or Promissory Note on said property; their residency is unknown but they are necessary parties to this litigation so that if they have any claim to the property they may come forward now and make such claim or the judgment of this Court will forever deny them any right they may have to the property which is the subject of this lawsuit.

Facts Giving Rise to Breach of Contract, Fraud, Quiet Title, Declaratory Judgment and Negligence Claims

Background

15. On September 6, 2005, Plaintiff signed a purchase agreement with Defendant Dillard placing a \$15,000 deposit on Six Azalea Court, Greenville, South Carolina; Defendant Dillard assumed responsibility for finding financing for the property.

16. On January 20, 2006, Plaintiff closed on the purchase of the home located at Six Azalea Court, Greenville, South Carolina; Defendant ABC allegedly provided \$88,000 of financing to pay off prior liens and acquire a first Mortgage on Six Azalea Court, hereinafter referred to as the

Subject Home; but that fact is not known and will be the subject of discovery; title was conveyed by Dillard as Grantor to STEFFENS, as grantee on said date and said Title (deed) was recorded on January 23, 2006 in Book 285 at page 1476 in the Office of the Register of Deeds for Greenville County (see Exhibit F).

17. On January 23, 2006, the Mortgage, attached to this action as Exhibit F, with attached Promissory Note and Title to Real Estate, was recorded in the Office of the Register of Deeds for Greenville County in Mortgage Book 4503 at page 950.

18. On January 25, 2008, Defendant AHMSI now known as Homeward Residential instituted an action to foreclose upon the Subject Home through Exhibit G AHMSI v. Steffens (case No. 2009-CP-23-679), a copy of which is attached.

19. Exhibit G states in part:

"By an assignment to be recorded, Mortgage Electronic Registration Systems, Inc. as nominee for American Home Mortgage assigned and transferred the subject Note and Mortgage to American Home Mortgaging Servicing, Inc.; by virtue of said assignment, the Plaintiff is now the owner and holder of said Note and Mortgage."

20. The assignment dated January 25, 2008, Exhibit H, from Defendant MERS states in part:

"For value received, Mortgage Electronic Registration Systems, Inc. as nominee

for American Brokers Conduit of P.O. Box 2026, Flint, Michigan, does hereby transfer and assign unto American Home Mortgage Servicing, Inc. of 4600 Regent Blvd., Suite 200, Irving, Texas, its successors and assigns forever, that certain Mortgage, together with the Note thereby secured in the original amount of \$88,000, executed by Neva Steffens to Mortgage Electronic Registration Systems, Inc. as nominee for American Brokers Conduit dated January 20, 2006 in the Office of the Register of Deeds for Greenville County in Mortgage Book 4503 at page 950."

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc. *as nominee for American Brokers Conduit has caused this Assignment to be duly executed and delivered this 25th day of January, 2008."* [Emphasis added.]

Plaintiff Steffens is not going to be redundant with the previous suits: Steffens versus American Brokers Conduit (Case No. 2011-CP-23-0897). Steffens versus American Brokers Conduit was consolidated with Deutsche Bank National Trust Company versus Neva Steffens (Case No. 2011-CP-23-3284). The consolidated actions in the Court of the Master in Equity were dismissed as a Consent Order of Dismissal and Cancellation of Lis Pendenses dated May 1, 2012 (See Exhibit I) after a Confidential Full Release and Settlement Agreement (Page 1 only Exhibit A) was reached with American Brokers Conduit, Inc., Mortgage Electronic Registrations Systems, Inc., MERSCorp., Inc., American Home Mortgage Servicing, Inc. aka Homeward Residential, American Home Mortgage, American Home Mortgage Investment Trust 2006-1, Deutsche Bank, as putative trustee therefore, 6 Azalea Court, Greenville, South Carolina, Jason Dillard, John & Mary Does 1-1000, Deutsche Bank National Trust Company, as Trustee for GSAA Home Equity Trust 2006-10, Trust 2006-10, Asset-Backed Certificates, Series 2006-10,

Neva Steffens and Ayenkat Propensities, LLC. The Confidential Full Release and Settlement Agreement was signed at a mediation before James Sarratt in Greenville, South Carolina on April 11, 2012 between Elizabeth Scott Moise, Counsel of Record, and Dowse B. Rustin, IV, both of Nelson, Mullins, Scarborough & Riley for Deutsche Bank and Settling Defendants and Neva Steffens. Attached to that Agreement is Loan Modification Agreement Schedule A which will be revealed at orders of the presiding judge.

21. A Corrective Assignment was filed by Elizabeth Scott Moise of Nelson Mullins Riley & Scarborough LLP on May 13, 2011 which states the following: “

For valuable consideration received, Mortgage Electronic Registration System, Inc. does hereby transfer and assign without recourse unto Deutsche Bank National Trust Company as Trustee for GSAA Home Equity Trust 2006-10 Asset Backed Certificate Series 2006-10 . . . “ “This is a corrective assignment of that particular assignment dated January 25, 2008, recorded on June 11, 2008, in the office of the Register of Deeds for Greenville County, South Carolina, in Book 4966 at Page 371, to correct the assignee.” Signed by Robert Hardman, Vice President of Mortgage Electronic Registration System, Inc. and dated May 13, 2011. See Exhibit E Corrective Assignment attached hereto.

21. Title 30, Chapter 7, § 10 of the South Carolina Code, titled *Public Records, Recordation Essential to Validity*, states in pertinent part as follows.

“All deeds of conveyance of lands, ... all mortgages or instruments in writing in the nature of a Mortgage of any real property, ... *all assignments ... and generally all instruments in writing conveying an interest in real estate* required by law to be recorded in the office of the register of deeds ... *are valid so as to*

affect the rights of subsequent creditors (whether lien creditors or simple contract creditors), or purchasers for valuable consideration without notice, only from the day and hour when they are recorded in the office of the register of deeds ... of the county in which the real property affected is situated. In the case of a subsequent ... lien creditor on real estate for valuable consideration without notice, the instrument evidencing the subsequent conveyance or subsequent lien must be filed for record in order for its holder to claim under this section as a subsequent creditor or purchaser for value without notice, and the priority is determined by the time of filing for record.” [Emphasis added.]

22. The recordation of the Mortgage and Promissory Note, Exhibit F, shows that Defendant ABC claims to be the “lender” who allegedly provided the funds for the Promissory Note secured by the Mortgage and allegedly appointed Defendant MERS as its nominee;

23. Subsequent to the filing of the Mortgage and Promissory Note in 2006, and the Corrective Assignment dated May 13, 2011, Defendant OCWEN and HOMEWARD RESIDENTIAL informed Plaintiff that it would be collecting payments from her and servicing her note; however, there were no documents recorded in accordance with the South Carolina Code giving Defendant OCWEN authority to act in such a fashion from any entity whatsoever, and if such authority was granted it was not recorded in the MERS data base system which is not recognized as a substitute for recordation in accordance with South Carolina law. See Exhibits B letter dated February 13, 2013 from Homeward Residential and MERS ServicerID document dated May 8, 2013 as Exhibit C.

24. Additionally, based upon South Carolina law if Defendant MERS conveyed any

authority to Defendants Homeward and/or Ocwen to act as servicer, said action would be *void ab initio*, as Defendant MERS has no authority to convey any rights to any entity and consequently Defendants Homeward and Ocwen has had, and still has, no authority to collect monies from Plaintiff, charge fees to Plaintiff to act as a servicer, and act in any way to order or threaten or require additional loan modification applications or act for someone or entity that informs Defendants Homeward or Ocwen that it must require additional fees or require loan modifications in breach of the Confidential Full Release and Settlement Agreement.

25. Additionally, some investigation into SEC data bases reveals that Defendant American Home Mortgage Investment Trust 2006-1, a securitized trust, allegedly claims some interest in Plaintiff's Mortgage and Promissory Note; whether this is the result of Defendants ABC, or MERS, or AHM or Homeward/AHMSI attempting to convey some interest to said entity is unknown, as there is no recording at the Register of Deeds indicating any such conveyance; it is possible, and it is believed that if such entity has any interest in the Mortgage or Promissory Note it was conveyed and recorded in the Defendant MERS' database and is hidden from the public in violation of the property laws of the State of South Carolina; consequently any claim that Defendant American Home Mortgage Investment Trust 2006-1 may have to the Mortgage or Promissory Note is void and further Defendant American Home Mortgage Investment Trust 2006-1 has no right to order any entity to take any action with regard to the Promissory Note and Mortgage, including but not limited to servicing such note, collecting monies on such note, charging service fees for collection of the note or ordering foreclosure on the Subject Home; additionally, only Defendant ABC would have had the right to convey anything to the securitized trust and such appears nowhere in the Register of Deeds office.

26. Additionally, the investigation into SEC data bases also reveals that Defendant

Trustee Deutsche (who is a named entity in the Settlement Agreement) has been conveyed some right by some entity to act as the putative trustee for American Home Mortgage Investment Trust 2006-1; such alleged conveyance of authority to act as a “putative trustee for American Home Mortgage Investment Trust 2006-1, has not been recorded in the South Carolina Register of Deeds office and therefore it is believed that such alleged interest may have been recorded in the Defendant MERS’ database; in any event given that there is no recording in the Register of Deeds data base conveying any interest or right to act to Defendant Putative Trustee Deutsche, Defendant Putative Trustee Deutsche has no claim to the Mortgage or Promissory Note and further has no right to order any entity to take any action with regard to the Promissory Note and Mortgage, including but not limited to servicing such note, collecting monies on such note, charging service fees for collection of the note, or ordering additional loan modifications or foreclosure.

27. Based upon the recorded documents, and the South Carolina Code excerpted above, and although the Confidential Full Release and Settlement Agreement was signed on April 11, 2012, the alleged loan was “sold” again to Ocwen Loan Servicing and given a new loan number. No assignment appears in the Register of Deeds office for Greenville County, South Carolina. In fact, the Register of Deeds still holds only the so-called Corrective Assignment with Deutsche Bank National Trust Company as Trustee for GSAA Home Equity Trust 2006-10 as the assignee and Mortgage Electronic Registration System, Inc. as nominee for American Brokers Conduit, a bankrupt entity.

Quiet Title and Declaratory Judgment Action

Plaintiff comes before this Court and requests this Court to convene a jury to determine the facts necessary to determine whether quiet title should be granted on Plaintiff’s home in her

sole favor and that no other person or entity shall have any right to make such claim to the Subject Home; that such judgment entry be recorded in the Recorder of Deeds Office and that a jury also be convened to determine the rights among and between the parties to the Promissory Note, whether secured or unsecured; and if such Promissory Note has no value or is found to be null and void or has been discharged in bankruptcy, that this Court also enter an order so finding. Plaintiff seeks these rulings based upon the following:

28. Plaintiff incorporates by reference as if fully set forth herein, paragraphs 1 to 29.

29. Plaintiff specifically states that jurisdiction and venue is only proper for this action in Greenville County, South Carolina the situs of the Subject Home; additionally Plaintiff states that removal is not available of this action as Dillard, one of the defendants, is a South Carolina resident.

30. Plaintiff further states that she has named each and every person and entity, known and unknown, who may claim any interest in the Subject Home; Plaintiff asks this Court to enter an order publishing this lawsuit so that any and all putative claimants to the Subject Home can come forward at this time and litigate what interest if any they have to the Subject Home.

31. Plaintiff also seeks a determination by this Court and a jury of her peers as to relationship among and between the Plaintiff and the (known and unknown) Defendants as to the Promissory Note, that is, is such note secured by the Subject Home, or not; does said Promissory Note have value or not.

32. Plaintiff states that based upon the incorporated factual statements above, that there has been an irrevocable break in the chain of title from the initial conveyance of Defendant ABC to Defendant MERS forward; that additionally, required recordings with the Register of Deeds have not been made so that entities purporting to have authority to act, such as Defendant AHM and AHMSI, do not have authority to act in any fashion, including but not limited to collecting sums from Plaintiff or seeking to foreclose on the Subject Home and that the *ultra vires* acts of numerous defendants requires that title be lodged solely in the name of Plaintiff.

33. Plaintiff further states that there is a serious question as to whether the Promissory Note was ever placed in the trust administered by the putative trustee, Defendant Trustee Deutsche and whether the terms of the trust agreement have in fact been followed; and if not, whether said trust does retain any interest in the Promissory Note and whether said Promissory Note has any value.

WHEREFORE, Plaintiff respectfully prays the order of this Court finding:

- A) That the chain of title has been irrevocably broken again;
- B) That as a result of the chain of title being irrevocably broken the title has been clouded on the Subject Home;
- C) That the actions of one or more of the defendants named or unnamed is the cause for the breach of the chain of title and clouding of the title;
- D) That as a result of the breach of the chain of title and clouding of the title, that the title shall be lodged henceforth solely in the name of the Plaintiff;
- E) That the Promissory Note which was secured by the chain of title is as a result of the breach in the chain of title and clouded title, now void;
- F) That the Promissory Note alternatively was discharged in bankruptcy;

G) That the Promissory Note has no value because of breaches in the trust agreement governing the Promissory Note when it was placed in a securitized trust;

H) That alternatively the Promissory Note has no value as it was satisfied in whole or in part by insurance or government funds;

I) For damages to the Subject Home as a result of the clouding of the title and the requirement that this lawsuit be brought to clear the title, all such damages to be determined by a jury of Plaintiff's peers;

J) For damages to Plaintiff for the risks of having to pursue yet another lawsuit to protect Plaintiff from loss of additional moneys and possible loss of her home, as well as the undue burden of additional loan modifications when there is a settlement agreement in place and all such damages to be determined by a jury of Plaintiff's peers;

K) That defendants be required to provide Plaintiff with a title policy that inures to her sole benefit as a result of their actions herein;

L) And for such other relief as the Court may deem just and proper, including costs and attorneys fees if an attorney enters his/her appearance.

Negligence and Gross Negligence Claim

Comes now the Plaintiff and for her claims of negligence and gross negligence (or exemplary) against Defendants MERS, MERSCORP, Putative Trustee Deutsche for American Home Mortgage Investment Trust 2006-1, AHM, AHMSI/Homeward and Ocwen alleges and states as follows:

36. Plaintiff incorporates by reference Paragraphs 1 through 35.

37. Plaintiff states that defendants, individually or jointly, have engaged in the following actions and inactions that rise to the level of negligence and gross negligence under South Carolina Law as they owed Plaintiff a duty under the terms of her Mortgage and Promissory Note to act in a manner at all times relevant hereto that was fair and preserved the rights of Plaintiff as well as any alleged holder or holder in due course as set forth in her Mortgage and Promissory Note:

A) Defendants, jointly or severally, either negligently, or with gross disregard for the rights of Plaintiff failed to record documents regarding the transfer of title on Plaintiff's property thereby resulting in the clouding of Plaintiff's title;

B) Defendants, jointly or severally, either negligently or with gross disregard for the rights of Plaintiff failed to record documents on Plaintiff's Subject Home regarding the authority any entity had to collect monies on Plaintiff's Home;

C) Defendants, either jointly or severally, failed to monitor whether the Promissory Note was properly placed in American Home Mortgage Investment Trust 2006-1 and was maintained there in accordance with New York State Trust laws and the Pooling and Servicing Agreement for said trust and the effect thereon for Plaintiff if the Trust laws or PSA was violated;

D) Defendants, either jointly or severally, failed to determine whether monies used to fund Plaintiff's Promissory note violated the Patriot's Act of 2001; that is, whether the monies came from sources that violated the Patriot's act of 2001;

E) Defendants, either jointly or severally, failed to determine whether the Promissory Note was paid in part or in full by monies from insurance sources thereby negating the Plaintiff's duty to make further payments on said Promissory note or make payments at the level which defendants were attempting to collect them from Plaintiff;

F) Defendants, either jointly or severally, failed to determine whether any monies that any holder or holder in due course received from any government agency was properly applied to the Promissory Note thereby reducing Plaintiff's obligation to pay same;

G) Defendants, either jointly or severally, failed to determine prior to Homeward's letter dated February 13, 2012 (Exhibit B) whether Defendants Ocwen and Homeward did in fact have the right to collect moneys from Plaintiff in accordance with the laws of South Carolina; and whether the sums of money those entities was seeking from Plaintiff as part of servicing were in fact correct;

38. That defendants, and each of them, should have known based upon their experience as alleged Mortgage lenders, servicers, trustees for trusts providing monies for mortgages and entities allegedly providing services to the aforementioned entities, that their actions would result in harm to Plaintiff individually and to her Home.

39. That Plaintiff as a result of the actions and inactions of Defendants, and each of them, either individually, or jointly, has suffered damages, including but not limited to: extreme emotional distress since the receipt of the letter dated February 13, 2013; costs associated with instituting an additional lawsuit, costs associated with bringing the quiet title and declaratory judgment action; additional loan modification applications; (Ten modifications have already

been submitted by Plaintiff Steffens) damage to her reputation and credit rating all in a sum to be determined by a jury of Plaintiff's peers.

40. That the actions and inactions of the above named defendants in accordance with the standard of proof necessary to prove punitive or exemplary damages rise to such level entitling Plaintiff to an award of exemplary or punitive damages as provided by South Carolina law.

WHEREFORE, Plaintiff requests this Court have a jury of Plaintiff's peers hear the above matter and determine what if any actual and punitive or exemplary damages are due Plaintiff for the actions, inactions and grossly negligent actions of Defendants and each of them, as set forth hereinabove, and award such damages as are appropriate and for her costs herein incurred and expended.

41. Plaintiff upon further research has determined that the title to the Subject Home is "clouded" irreparably and that therefore the entity claiming the right to service the loan may have no such right to service it and, additionally, the note may have no value, for one or more reasons, therefore making collection of moneys impossible. Plaintiff has been paying the wrong entity and advised Ocwen via several letters see attached Exhibit J including a Qualified Written Request and letters to Ocwen, FHFA, OCC, South Carolina Commissioner of Banking, U.S. Attorney General, South Carolina Attorney General re Ocwen's lack of standing to collect and lack of servicing rights and that documentation of such servicing rights was not properly filed, served, noticed and that the title was clouded again. The following evidence is sufficient to establish standing in such a scenario: a special endorsement on the note in favor of the plaintiff or a blank endorsement, evidence of an assignment from the payee to Ocwen. Additionally, Ocwen did not state when it became the owner of the note nor did they indicate that any entity

was the owner of the note before it became the servicer. Thus, Ocwen failed to submit evidence that it held the right to service the loan. Plaintiff did not receive a response to the Qualified Written Request.

Plaintiff also attaches as Exhibit K a copy of her savings account with Bank of Travelers Rest with the most recent mortgage payment of \$513.84. All previous payments to Homeward residential are proven and attached and all payments through the month of April 2013 to Ocwen are also attached as Exhibit K.

47. That Plaintiff as noted above is filing a Quiet Title Action as part of this action; Plaintiff has also recorded a *Lis Pendens* in the Recorder's Office giving notice of the filing of the Quiet Title Action.

48. That in accordance with the law of the State of South Carolina, Plaintiff requests that the Court, and a jury of her peers, make a determination, after discovery, of the ownership of her Title, the value of her note, if any, and the rights between the parties, whoever they may be, who claim an ownership interest in the Mortgage and Promissory Note, including but not limited to Defendant HOMEWARD/OCWEN, publication being made giving notice of the Quiet Title and Declaratory Judgment action in a legal publication in Greenville, South Carolina.

50. That Defendant HOMEWARD/OCWEN have not provided to the Court uncontested proof that they have authority to service the loan; that is, they have not shown to date that they have such authority in a proper chain of title, that they have been given direction to service the loan by some entity in a proper chain of title which claims proper ownership of the Mortgage and Promissory Note; and complied with the evidentiary rules of the State of South Carolina so as to permit Defendants HOMEWARD/OCWEN to service this loan. Accepting

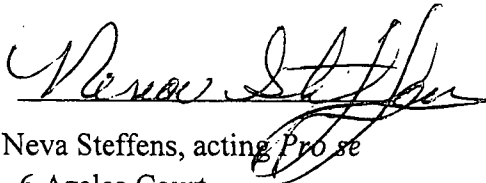
money from a consumer without the right to do so is a fraudulent act and in violation of the Confidential Release and Settlement Agreement.

51. That until discovery and hearing is had before a Court and a jury in law and equity making the determinations of who or what if anyone has a proper claim to the title of this property other than Plaintiff, and also a determination of the rights between the parties as to the Promissory Note, including whether it has any value and complete chain of events, including the documents whereby Defendants and Defendants OCWEN and DEUTSCHE claim they have a canceled check, a wire transfer receipt, an ACH confirmation, or a check 21 confirmation, requiring proof of payment and proof of loss (which are the elements of proof of ownership) would have produced no results in the number of servicers claiming to have the authority to collect monthly payments.

52. Settlement of Claims through State Attorneys General: "In March 2013 nation's five largest mortgage lenders agreed to pay \$25 billion to settle claims they had abused the foreclosure process. That settlement, the largest involving a single industry since a 1998 multistate deal against cigarette makers, was aimed at reducing loans for nearly one million households. Under the agreement, Bank of America, JPMorgan Chase, Wells Fargo, Citigroup and Ally Financial acknowledged that hundreds of thousands of their customers were improperly foreclosed upon, through the use of fake signatures or improper paperwork. JPMorgan Chase alone was liable for \$5 billion. Meanwhile, Lender Processing Services this summer signed a \$2 million plea deal to settle criminal robo-signing allegations against it in Missouri. The business also pledged to cooperate in ongoing criminal investigations in other states."

The settlement does not preclude a borrower/homeowner from pursuing further legal remedies.

Respectfully submitted by



Neva Steffens, acting *Pro se*
6 Azalea Court
Greenville, S. Carolina 29615
Phone (864) 241 8602

DEMAND FOR TRIAL BY JURY

Plaintiff hereby makes demand for trial by jury of all facts and claims triable by a jury under the laws and Constitution of the State of South Carolina on all claims set forth in this document.

VERIFICATION

To the Honorable Common Pleas Court Judge:

Now comes Plaintiff, Neva Steffens, 6 Azalea Court, Greenville, South Carolina 29615, and hereby states under oath and subject to all penalties of perjury that all facts presented in this COMPLAINT FOR BREACH OF CONTRACT, QUIET TITLE, FRAUD, DECLARATORY JUDGMENT, NEGLIGENCE, GROSS NEGLIGENCE are true and correct; that these claims are warranted by existing law and that these allegations have evidentiary support, after a reasonable opportunity is allowed for discovery and investigation.

Plaintiff has never been sanctioned by a court for filing a frivolous or malicious lawsuit. Plaintiff is aware that any false or deliberately misleading statements may result in sanctions. Plaintiff is aware that sanctions may be monetary or involve dismissal of this action with prejudice.

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Plaintiff is aware that if she moves, she must keep the Court informed of her current address, and failure to keep the court informed can result in dismissal.

Neva Steffens

Neva Steffens

6 Azalea Court

Greenville, SC 29615

Notary Public

State of South Carolina

County of Greenville

On this th 17 day of May, 2013, Neva Steffens personally appeared before me and executed this Notice of Lis Pendens in my presence. I can further affirm that the signature of Neva Steffens appears hereon as an act of free will.



M A Thompson

Notary Public – My Commission expires

Aug 18 2014

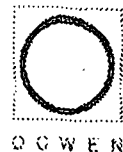
Dated this

May 17 2013



P.O. Box 619063
West Palm Beach, TX 75261-9063

28
Ocwen Loan Servicing, LLC
HELPING HOMEOWNERS IS WHAT WE DO!™
WWW.OCWEN.COM



February 13, 2013

2-764-79784-0033314-007-01-001-000-000-000

NEVA STEFFENS
6 AZALEA CT
GREENVILLE SC 29615-2146

OCWEN LOAN #: [REDACTED]
HOMEWARD LOAN #: [REDACTED]
PROPERTY ADDRESS: 6 AZALEA CT
GREENVILLE SC 29615

**NOTICE OF SERVICING TRANSFER (RESPA) and
WELCOME TO OCWEN LOAN SERVICING, LLC**

Dear Borrower(s):

Effective 03/01/2013, Homeward Residential, Inc. (Homeward Residential) will transfer the servicing of your account to Ocwen Loan Servicing, LLC (Ocwen). The transfer of the servicing of your account does not affect any term or condition of your financing agreement, other than terms directly related to the servicing of your account. Your loan number will change, and the new loan number is noted above.

Should you have questions relating to the transfer of servicing or need information regarding your account prior to 03/01/2013, please contact Homeward Residential's Customer Care Department at (877) 304-3100.

New Servicing Contact Information:

As of 03/01/2013, Ocwen's Customer Care Center will assist you with questions regarding the transfer of servicing or any other questions relating to your account. You may reach Ocwen's Customer Care Center at (800) 746-2936 Monday through Friday 8:00 am ET to 9:00 pm ET, Saturday 8:00 am ET to 5:00 pm ET or Sunday 9:00 am ET to 9:00 pm ET. Information concerning Ocwen and your mortgage loan may also be found online at www.ocwen.com. You can also obtain information using Ocwen's Automated Telephone System or by speaking with a Customer Care Center Representative. Please be sure to have your loan number available when you call.

As of 03/01/2013, all written inquiries should be sent to Ocwen at the following address. Please be sure to indicate your loan number on all correspondence to ensure prompt response to your inquiry.

Ocwen Loan Servicing, LLC
Attn: Customer Service Department
P.O. Box 24738
West Palm Beach, FL 33416-4738

Making Payments:

The date that Homeward will stop accepting payments is 2/28/2013. The date that Ocwen will start accepting payments from you is 03/01/2013. Please make all checks payable to Ocwen and send all payments due on or after 03/01/2013 to the following address. If you use a Bill Pay Service, you will also need to inform them of this new payment address.

For Western Union Quick Collect users, you can find the location nearest you by calling (800) 238-5772 or visiting www.westernunion.com and clicking "Find a Location". At the location, please pay to name "OCWEN" and provide the loan number.

PAYMENTS

Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

OVERNIGHT EXPRESS ADDRESS

Ocwen Loan Servicing, LLC
Attn: Cashiering
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

If you are currently enrolled in Homeward Residential's Automated Clearing House (ACH) or the Equity Accelerator Program and your monthly payments are automatically withdrawn from your bank account, the service will continue with Ocwen. Please note, the first draft at Ocwen may be delayed. For your convenience, we have included a temporary payment coupon at the end of this letter.

Ocwen NMLS#: 1852

Homeward Residential NMLS#: 2084

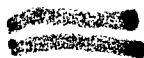
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EXHIBIT B



NOTICE OF SERVICING TRANSFER (RESPA)

Page 3

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where Servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated. Please retain this information with your financing agreement documentation. We look forward to working with you and providing you with the highest quality customer care service.

IMPORTANT DISCLOSURES

Disclaimer Regarding Mandatory Arbitration Provisions: If your account documents require you to submit disputes regarding your account to arbitration for resolution, such requirement is waived and will not be enforced against you. Such waiver, however, does not affect any rights you may have to require arbitration of disputes regarding your account.

Credit Reporting: You are hereby notified that we may report information about your account to credit reporting agencies. Late payments, missed payments, or other defaults on your account may also be reflected on your credit report.

Properties in California: The state Rosenthal Fair Debt Collection Practices Act and the Federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 am or after 9 pm. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may not contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at (877) FTC-HELP or www.ftc.gov.

Properties in Colorado: For information about the Colorado Fair Debt Collection Practices Act, see www.ago.state.co.us/cab.htm. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Properties in Hawaii: Ocwen Loan Servicing, LLC is licensed by the Commissioner of Financial Institutions in Hawaii. Complaints about the servicer may be submitted to the Commissioner.

Properties in Maryland: The Maryland Consumer Protection Act require us to disclose that if Ocwen fails to give written notice of this transfer or fails to make timely payments of taxes or insurance premiums (assuming the borrower has paid an amount to cover these costs) and Ocwen has received the tax bill or notice, Ocwen may face liability for any economic damages incurred by the borrower.

Properties in Minnesota: Borrowers on loans secured by property in Minnesota can direct complaints and questions to the Ocwen Loan Servicing, LLC Customer Care Department at 1-800-746-2936 between 8:00 a.m. and 9:00 p.m. ET, Monday through Friday, from 8:00 a.m. to 5:00 p.m. ET on Saturday, or from 9:00 a.m. to 9:00 p.m. ET on Sunday or in writing to: P.O. Box 24738, West Palm Beach, FL 33416-4738. Each written complaint or question will be responded to within 15 days.

Properties in New York: Ocwen Loan Servicing, LLC is registered with the Superintendent of the New York State Banking Department. The borrower may file complaints about Ocwen Loan Servicing, LLC with or obtain further information from the New York State Banking Department by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at www.banking.state.ny.us.

Properties in North Carolina: Ocwen Loan Servicing, LLC is licensed by the North Carolina Commissioner of Banks (North Carolina Permit No. 3946) and complaints about Ocwen Loan Servicing, LLC may be submitted to the Commissioner.

Properties in Texas: The State of Texas requires us to inform you that a registrant shall provide to the borrower of each residential mortgage loan the following notice not later than the 30th day after the registrant commences servicing the loan: Complaints regarding the servicing of your mortgage should be sent to the Department of Savings and Mortgage Lending, 2601 N. Lamar, Suite 201, Austin, Texas 78705. Complaint Forms and Instructions may be downloaded and printed from the Department's website located at <http://www.sml.state.tx.us> or obtained from the Department upon request by mail at the address above, by telephone at its Toll-free Consumer Hotline at (877) 276-5550, by fax at (512) 475-1360, or by email at SMLinfo@SML.STATE.TX.US.

Ocwen Loan Servicing, LLC is a debt collector attempting to collect a debt: any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

Prior Servicer is a debt collector attempting to collect a debt and any information obtained will be used for that purpose. If you are not obligated on the debt or if the debt has been discharged in a bankruptcy proceeding, this is for informational purposes only and is not an attempt to assess or collect the debt from you personally.

Attention Service members and Dependents: The federal Service members Civil Relief Act and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances during and nine months after the service member's



I received a notice from my Prior Servicer that I was denied for the Making Home Affordable Program. I am still having financial difficulty; what can I do?

We may still be able to help you. We offer a number of specialized programs designed to fit your situation. Please go to www.ocwen.com for more information and download an application for assistance.

I received a notice from my Prior Servicer that they were missing documents for my modification but I have not sent them yet; do I send these documents to Ocwen now?

Yes, please send the documents to Ocwen via e-mail at mod@ocwen.com or fax the documents to (407) 737-6174. Your Prior Servicer will be providing Ocwen with the status of your modification (trial plan or initial application), copies of your initial application and information identifying the missing documentation. Please allow up to 30 days from the date you send the documentation for Ocwen to process your documentation.

I have a Short Sale or Deed-in-Lieu application pending with my Prior Servicer, do I have to resend all the documentation to Ocwen now and reapply?

Your Prior Servicer will be providing Ocwen with the status of your pending resolution. If you have a pending foreclosure sale date or closing scheduled in the next 60 days, to expedite processing, please resend the documentation by fax to (407) 737-5071. If you do not have a foreclosure sale or scheduled closing in the next 60 days, your Prior Servicer will be providing Ocwen the status of your pending resolution. Ocwen will be contacting you with a final approval or denial. Please allow Ocwen up to 30 days to process your Short Sale or Deed-in-Lieu application.

I received approval from my Prior Servicer for a Short Sale or Deed-in-Lieu; will this approval be honored by Ocwen?

Yes, it will be honored as long as you meet the original requirements or contingencies for approval provided by your Prior Servicer. With respect to Short Sales, please note that the original expiration date of your Prior Servicer's approval (the "good through" date) still applies and if it has expired, the approval is no longer valid. Your Prior Servicer will be providing these approval requirements to Ocwen.

I received approval from my Prior Servicer for a Short Sale or Deed-in-Lieu, but the approval is going to expire shortly (or just expired) and my closing is after this day. What do I do?

You should fax your original approval documents and an updated net sheet or HUD1 with the new projected closing date to (407) 737-5071. With respect to Short Sales, please note the original expiration date of your Prior Servicer's approval (the "good through" date) still applies. Please note, if there is a Foreclosure Sale scheduled on your account, we will not postpone the foreclosure sale.

Please Detach below and include with your monthly payment.

00000529347 4444444881 000007140102349 50 000513846

NEVA STEFFENS

Account Number: 7140102349

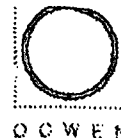
☐ Check box if your contact information has changed, update on the back

Payment Coupon

AMOUNT DUE \$
Additional Principal: \$
Additional Escrow: \$
Other: (Please Specify) \$
Total Enclosed: \$

OCWEN
PO BOX 6440
CAROL STREAM IL 60197-6440

Note: If your loan is current, any excess funds will first be applied to outstanding amounts due and then additional principal.
If this payment is made via automatic drafting, this statement is for informational purposes only.



NOTICE OF SERVICING TRANSFER (RESPA)

Page 2

Taxes and Insurance:

If you are currently responsible for payment of your real estate taxes and/or homeowners insurance, you will continue to be responsible for payment of these items after your account transfers to Ocwen. To ensure our records accurately reflect your insurance carrier and taxing authority, you may receive a letter of verification from Ocwen shortly after the transfer.

Additionally, it is important to contact your insurance agency to ensure that (i) Ocwen receives proof of hazard insurance (with flood and/or windstorm coverage, as applicable) on your property and (ii) Ocwen is named as the beneficiary in the Mortgagee Clause of your policy. If your mortgage payment includes escrow for taxes or insurance, please take the necessary steps to have all future bills forwarded to:

INSURANCE

Ocwen Loan Servicing, LLC
ISAOA
P.O. Box 6723
Springfield, OH 45501-6723
E-mail: updateinsurance@ocwen.com
Insurance Center: (866) 825-9265
Insurance Center Fax: (888) 882-1816

PROPERTY TAXES

Ocwen Loan Servicing, LLC
Attn: Tax Department
P.O. Box 24665
West Palm Beach, FL 33416-4665
Customer Care Center: (800) 746-2936

Year-end Interest Statement (IRS Form 1098):

By January 31 of each year, you will be mailed an Annual Tax and Interest Statement from each company that has serviced your loan during the prior year. Each statement will contain IRS reporting information for the time your loan was serviced by each company.

Optional Insurance:

The transfer of servicing rights may affect the terms of, or the continued availability of, mortgage life, disability insurance, or any other type of optional insurance. Not everyone has this type of insurance, but if you do, please be advised that it may not transfer to Ocwen Loan Servicing, LLC. However, to verify if Ocwen is able to offer any of these services, please call our Customer Care Center at (800) 746-2936 during the business hours indicated above or contact an independent insurance agent for alternate coverage options.

Except in limited circumstances, the law requires that your present Servicer send you this notice at least fifteen (15) days before the effective date of transfer. Your new Servicer must also send you this notice no later than fifteen (15) days after this effective date. In this case, all necessary information is combined in this one notice.

You are advised of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 USC 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old Servicer before its due date may not be treated by the new loan Servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 USC 2605) gives your certain consumer rights. If you should need to send a "qualified written request" to your loan Servicer concerning the servicing of your loan, your Servicer must provide you with a written acknowledgement within five (5) business days of receipt of your request. A "qualified written request" is defined as a written correspondence, other than notice in a payment coupon or other payment medium supplied by the Servicer, which includes your name and loan 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:

If to Homeward Residential, Inc.:
Homeward Residential, Inc.
Attn: Research Department
P.O. Box 630467
Irving, TX 75063-0467

If to Ocwen:
Ocwen Loan Servicing, LLC
Attn: Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

Not later than thirty (30) business days after receiving your request, your Servicer must make appropriate corrections to your account and provide you with a written clarification regarding any dispute, or in some circumstances, a notice of a fifteen (15) business day extension. During this period, your Servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the Servicer from initiating foreclosure if proper grounds exist under the mortgage documents. A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.



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Welcome to Ocwen! Important Information

Welcome to Ocwen Loan Servicing, LLC (Ocwen). We have attached frequently asked questions, as it is natural that you may have a few questions about this change and what it will mean. Please rest assured that we value your business and look forward to assisting you in the future as **HELPING HOMEOWNERS IS WHAT WE DO!™**

Frequently Asked Questions:

What if I made a payment to my Prior Servicer, but it has not posted yet?

Your Prior Servicer will forward your payment to us within 15 business days. It may take a few days for us to receive and apply the payments, but this will not negatively impact your account or your credit report. To check on the status of your account, you may go to www.ocwen.com.

How can I get information about my account?

You can access Ocwen's website and/or automated telephone system which will provide you with information regarding your account 24-hours a day. These systems have been designed to provide you with the most frequently requested services or information. They may include, but are not limited to, options to obtain payment histories, a payoff or reinstatement quote, status of your credit reporting, payment options, status of tax and insurance payments, financial hardship options and frequently asked questions (FAQ). Website: www.ocwen.com. Telephone Number: (800) 746-2936.

If my account is past due and I have not made a payment arrangement with Homeward Residential, how can I make payment arrangements or get assistance due to financial difficulties?

We offer a number of specialized programs designed to fit your unique financial situation. Please go to www.ocwen.com, click on Mortgage Customers and then log in with your User ID and Password. If you need to create a User ID and Password, select the New Customers icon. Once you log in, select the Financial Difficulties icon. This will allow you to download an application package.

If I cannot resolve my issue online, what number do I call and what are the hours?

Ocwen's toll free number is (800) 746-2936. In order to accommodate borrowers' busy schedules, we are open late at night and very early in the morning. Our hours are Monday through Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm, and Sunday 9:00 am to 9:00 pm, all Eastern Standard Time.

If my account is current, where do I send my payments?

Our payment processing address is:
Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

I am currently on a trial modification plan and still have payments remaining before it becomes a final/permanent modification. What do I do?

You should continue making monthly payments as required in the modification plan. Your Prior Servicer will be providing Ocwen the status of your modification. Please allow us 30 days to review and process your information. It is not necessary to call for a status prior to 30 days as the agent will not have any additional information to provide to you.

I am currently on a trial plan for my mortgage modification, and I have made all of my trial payments. When can I expect my final/permanent modification?

Your Prior Servicer will be providing Ocwen with the status of your modification. You should continue to make your payment each month. Our goal is to review your loan as soon as possible and provide your final modification agreement to you. Please allow up to 30 days from the date of the transfer for Ocwen to obtain and process your application documentation.

EXHIBIT C



www.mers-servicerid.org

Process Loans, Not Paperwork™

1 record matched your search:

MIN: 1000242-0001123377-8 Note Date: 01/20/2006

MIN Status: Active

Servicer: Homeward Residential, Inc.
West Palm Beach, FL

Phone: (561) 682-7141

If you are a borrower on this loan, you can [click here](#) to enter additional information and display the Investor name.

[Return to Search](#)

For more information about Mortgage Electronic Registration Systems, Inc. (MERS) please go to www.mersinc.org

Copyright© 2012 by MERSCORP Holdings, Inc.

EXHIBIT D

Instrument #	Date Received	Other Names?	Name	Other Names?	Associated Name	Document Type	Legal Description	Image	Book	Page	Status
2006001879	09/02/2005	E	STEFFENS NEVA	R	DILLARD JASON	BOND/TITLE	BOND FOR TITLE LT 9 NORTH GARDEN 8 SEC 2 0279000202400	✓	2163	1108	Verified
2008006446	01/23/2008	E	STEFFENS NEVA	R	DILLARD JASON	DEED	LT 9 NORTH GARDENS SEC 2 0279000202400	✓	2185	1476	Verified
2006006448	01/23/2006	R	STEFFENS NEVA	E	AMERICAN BROKERS CONDUIT	MTG	LT 9 NORTH GARDENS SEC 2	✓	4603	950	Verified
2006017122	02/23/2006	R	STEFFENS NEVA	E	CITIBANK FEDERAL SAVINGS BANK	MTG	LT 9 NORTH GARDENS SEC 2	✓	4519	60	Verified
2008034121	04/11/2008	R	STEFFENS NEVA	E	AYENKAT PROPENSITIES LLC	FS/REAL	LT 9 NORTH GARDENS SEC 2	✓	2008	844	Verified
2008055173	06/11/2008	R	STEFFENS NEVA	E	AMERICAN BROKERS CONDUIT	ASMT	BK 4503-950 ASMT TO AMERICAN HOME MORTGAGE SERVICING INC	✓	4988	371	Verified
2011033295	05/16/2011	R	STEFFENS NEVA	E	MORTGAGE ELECTRONIC REGISTRATION SYSTEM INC	ASMT	ASMT BK 4503-950 CORRECTS ASMT IN BK 4966-371	✓	5118	5698	Verified

MAY 09 2013

DATE
 CERTIFIED TO BE A TRUE AND CORRECT COPY
 OF DOCUMENT ON FILE IN THIS OFFICE
Tonally L. Hammy
 REGISTER OF DEEDS, GREENVILLE COUNTY

Notation: E Grantee R Grantor

EXHIBIT E

Return to:

Nelson Mullins Riley & Scarborough LLP
c/o Elizabeth Scott Moise
151 Meeting Street / Sixth Floor
Post Office Box 1806 (29402-1806)
Charleston, SC 29401-2239

STATE OF SOUTH CAROLINA)
)
COUNTY OF GREENVILLE) American Home Loan #1001123377
)
) Mortgage Book 4503, Page 950

CORRECTIVE ASSIGNMENT OF MORTGAGE

For valuable consideration received, Mortgage Electronic Registration System, Inc. does hereby transfer and assign without recourse unto Deutsche Bank National Trust Company as Trustee for GSAA Home Equity Trust 2006-10 Asset Backed Certificate Series 2006-10 of 1761 East St. Andrew Place, Santa Ana, CA 92705-4934, its successors and assigns forever, that certain mortgage, thereby secured in the original principal amount of \$88,000.00, executed by Neva Steffens to Mortgage Electronic Registration Systems, Inc. as nominee for American Brokers Conduit and its successors and assigns dated January 20, 2006, recorded January 23, 2006, in the Office of the Register of Deeds for Greenville County, South Carolina, in Mortgage Book 4503 at page 950.

This is a corrective assignment of that particular assignment dated January 25, 2008, recorded on June 11, 2008, in the Office of the Register of Deeds for Greenville County, South Carolina, in Book 4966 at Page 371, to correct the assignee.

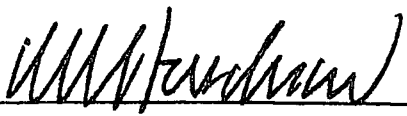
IN WITNESS WHEREOF, Mortgage Electronic Registration System, Inc. has caused this Assignment to be duly executed and delivered this 13th day of May, 2011.

WITNESSES:

**MORTGAGE ELECTRONIC REGISTRATION
SYSTEM, INC.**

Ernest A. Morse
Witness #1

Valerie Costello
Witness #2

By: 
Name: Robert Hardman
Title: Vice President

STATE OF TEXAS)
)
COUNTY OF DALLAS)

PERSONALLY appeared before me the undersigned witness, who being duly sworn, says that (s)he saw Mortgage Electronic Registration System, Inc. by its duly authorized officer whose signature appears above, sign, seal, and as its act and deed deliver the within Assignment for the uses and purposes therein mentioned, and that (s)he with the other witness whose signature appears above witnessed the due execution and delivery thereof.

SWORN to and subscribed before me
this 1st day of May, 2011

[Signature] (SEAL)
Notary Public for Texas
My commission expires *January 21, 2014*

[Signature]
WITNESS #1 or #2

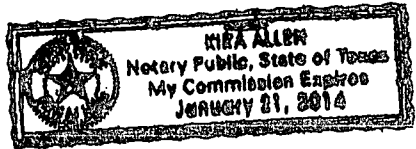


EXHIBIT F

Return To:
American Brokers Conduit
520 Broadhollow Road
Melville, NY 11747

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BOOK 4503 PAGE 950 ✓
FILED
GREENVILLE, SC

2006 JAN 23 P 1:05

Prepared By:
Natisha Kilgo
10735 David Taylor Drive
3rd Floor, Suite 310
Charlotte, NC
28262

TIMOTHY L. HANNEY
REGISTER OF DEEDS

[Space Above This Line For Recording Date]

MORTGAGE

MIN 100024200011233778

DEFINITIONS

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

(A) "Security Instrument" means this document, which is dated January 20, 2006 together with all Riders to this document.

(B) "Borrower" is Neva Steffens

Borrower is the mortgagor under this Security Instrument.

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

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SOUTH CAROLINA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

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VMP MORTGAGE FORMS - (800)521-7291



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(D) "Lender" is American Brokers Conduit

Lender is a Corporation
organized and existing under the laws of State of New York
Lender's address is 538 Broadhollow Road, Melville, NY 11747

(E) "Note" means the promissory note signed by Borrower and dated January 20, 2006
The Note states that Borrower owes Lender Eighty Eight Thousand and No/100

(U.S. \$ 88,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic
Payments and to pay the debt in full not later than February 1, 2036

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

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

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

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

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

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

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

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

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

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

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

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its
implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time,
or any additional or successor legislation or regulation that governs the same subject matter. As used in this

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

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

TRANSFER OF RIGHTS IN THE PROPERTY

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

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

Parcel ID Number: N/A
6 AZALEA CT
GREENVILLE
("Property Address"):

which currently has the address of
[Street]
[City], South Carolina 29615 [Zip Code]

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

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

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

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

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

DOC #: 324490

APPL #: 0001123377

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

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

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

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

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

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a

notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

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

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

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

DOC #:324492

APPL #:0001123377

②MP 6A(SC) (0005).01

Page 12 of 15

Initials:

Form 3041 1/01

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 by any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Homestead Waiver. Borrower waives all rights of homestead exemption in the Property to the extent allowed by Applicable Law.

25. Waiver of Appraisal Rights. The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within 30 days after the sale of the mortgaged property apply to the court for an order of appraisal. The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. TO THE EXTENT PERMITTED BY LAW, THE UNDERSIGNED HEREBY WAIVES AND RELINQUISHES THE STATUTORY APPRAISAL RIGHTS WHICH MEANS THE HIGH BID AT THE JUDICIAL FORECLOSURE SALE WILL BE APPLIED TO THE DEBT REGARDLESS OF ANY APPRAISED VALUE OF THE MORTGAGED PROPERTY. This waiver shall not apply so long as the Property is used as a dwelling place as defined in Section 12-37-250 of the South Carolina Code of Laws.

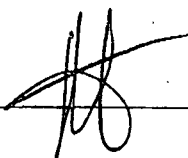
26. Future Advances. The lien of this Security Instrument shall secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to 150% of the original principal amount of the Note plus interest thereon, attorneys' fees and court costs.

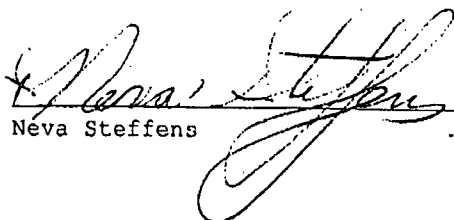
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BOOK 4503 PAGE 963

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:




Neva Steffens (Seal)
-Borrower

Kimberly Bowers Sellers

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

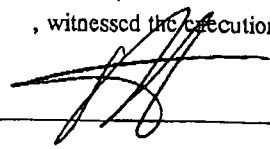
(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

STATE OF SOUTH CAROLINA,
County of greenville

Personally appeared before me Kimberly Bowen Sellers
and made oath that he/she saw the within named Borrower sign, seal, and as his/her/their act and deed, deliver
the within written Mortgage; and that he/she with Alex J. Newton
, witnessed the execution thereof.

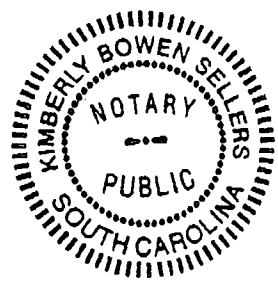


Sworn to before me this 20th day of January, 2006

My Commission Expires:

My Commission Expires
December 16, 2014

Kimberly Bowen Sellers
Notary Public for South Carolina



Legal Description

ALL THAT CERTAIN PIECE, PARCEL OR LOT OF LAND, LYING AND BEING IN THE STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE, BEING KNOWN AND DESIGNATED AS LOT 9 ON A PLAT OF SECTION 2 NORTH GARDENS RECORDED IN THE ROD OFFICE FOR GREENVILLE COUNTY IN PLAT BOOK EE AT PAGE 103. REFERENCE IS HEREBY MADE TO SAID PLAT FOR A MORE COMPLETE AND ACCURATE METES AND BOUNDS THEREOF.

T.M.S. # 0279.00-02-024.00

This being the same property conveyed to the Grantor herein by deed of Jason Dillard dated 01/20/2006 and recorded in the ROD Office for Greenville County on

~~2185 1-23~~, 2006 in Deed Book 2185 at Page 1476

Timothy J. H.

57

InterestFirstSM NOTE

January 20, 2006
[Date]

GREENVILLE
[City]

South Carolina
[State]

6 AZALEA CT, GREENVILLE, SC 29615

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S.\$ 88,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is American Brokers Conduit

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 7.500 %.

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 make a payment every month. This payment will be for interest only for the first 120 months, and then will consist of principal and interest.

I will make my monthly payment on the 1st day of each month beginning on March 1, 2006. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date, and if the payment includes both principal and interest it will be applied to interest before Principal. If, on February 1, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 660029, Dallas, TX 75266-0029

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.\$ 550.00 for the first 120 months of this Note, and thereafter will be in the amount of U.S. \$ 708.92. The Note Holder will notify me prior to the date of change in monthly payment.

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 of my monthly payment unless the Note Holder

DOC #:315801

APPL #:0001123377

MULTISTATE InterestFirst FIXED RATE NOTE-Single Family-Fannie Mae UNIFORM INSTRUMENT

MS1 0210

836N (0210)

Form 3271 1/01

VMF MORTGAGE FORMS - (800)521-7291

Page 1 of 3

Initials: _____



agrees in writing to those changes. However, if the partial Prepayment is made during the period when my monthly payments consist only of interest, the amount of the monthly payment will decrease for the remainder of the term when my payments consist only of interest as well as during the time that my payments consist of principal and interest. If the partial Prepayment is made during the period when my payments consist of principal and interest, the amount of my monthly payment will not decrease; however, the principal and the interest required under this Note will be paid prior to the Maturity Date.

5. LOAN CHARGES

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

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of my overdue payment of interest and/or 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 Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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

_____(Seal)_____(Seal)
Neva Steffens -Borrower -Borrower

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

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

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

[Sign Original Only]

FILED
GREENVILLE, SC

Space above this line for recording information

STATE OF SOUTH CAROLINA)

2006 JAN 23 P 1:04

COUNTY OF GREENVILLE)

TITLE TO REAL ESTATE

TIMOTHY L. HANNEY
REGISTER OF DEEDS

KNOW ALL MEN BY THESE PRESENTS THAT, JASON DILLARD herein referred to as Grantor for and in consideration of the sum of ONE HUNDRED THOUSAND AND 00/100 (\$100,000.00) Dollars to me paid by NEVA STEFFENS, hereinafter referred to as Grantee in the State aforesaid, the receipt of which is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the said Grantee, his heirs, successors, and assigns forever:

ALL THAT CERTAIN PIECE, PARCEL OR LOT OF LAND, LYING AND BEING IN THE STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE, BEING KNOWN AND DESIGNATED AS LOT 9 ON A PLAT OF SECTION 2 NORTH GARDENS RECORDED IN THE ROD OFFICE FOR GREENVILLE COUNTY IN PLAT BOOK EE AT PAGE 103. REFERENCE IS HEREBY MADE TO SAID PLAT FOR A MORE COMPLETE AND ACCURATE METES AND BOUNDS THEREOF.

Tax Map Number: 0279.00-02-024.00

This being the same property conveyed to Jason Dillard by deed of Michael W. Fortner dated 05/14/2004 and recorded in the ROD Office for Greenville County on 05/19/2004 in Deed Book 2089 at Page 676.

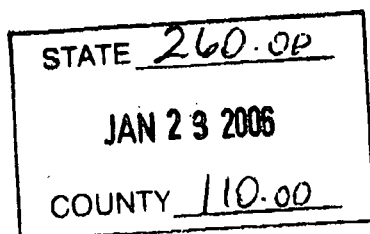
This conveyance is made subject to any and all existing reservations, easements, rights of way, zoning ordinances, setback lines, and restrictions or protective covenants that may appear of record, on the recorded plat(s), or on the premises.

Grantee Address: 6 Azalea Court
Greenville, SC 29615

TOGETHER with all and singular, the rights, members, hereditaments and appurtenances to the said premises belonging or in any way incident or appertaining.

TO HAVE AND TO HOLD all and singular the premises before mentioned unto the said Grantee, her heirs, and assigns forever.

AND THE GRANTOR does hereby bind Grantor heirs, and the Grantor's heirs, executors and administrators, to warrant and forever defend all and singular the said premises unto the said Grantee, her heirs, his/her heirs and assigns, against Grantor and Grantor's heirs and against every person whomsoever lawfully claiming or to claim the same or any part thereof.



6446

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05-1897/Steffens

BOOK 2185 PAGE 1477

WITNESS my Hand and Seal this 20th day of January, in the year of our Lord 2006.

Signed, Sealed and Delivered
in the Presence of:



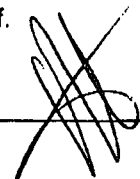
Cynthia J. Speed


_____ Jason Dillard

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Personally appeared before me the undersigned witness and made oath that (s)he saw the within named Grantor sign, seal and, as his/herHis act and deed, deliver the within-written Deed and that (s)he, with the other witness subscribed above, witnessed the execution thereof.

SWORN to before me this
20th day of January, 2006.



Cynthia J. Speed
Notary Public for South Carolina
My Commission Expires: 12-5-15

FILED FOR RECORD IN GREENVILLE
COUNTY SC R.O.D. OFFICE AT 01:04 PM
01 23 06 RECORDED IN DEED
BOOK 2185 PAGE 1476 THRU 1477
DOC # 2006006446

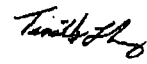


EXHIBIT G

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

American Home Mortgage Servicing,
Inc.,

Plaintiff,

vs.

Neva Steffens, et al.

Defendants.)

IN THE COURT OF COMMON PLEAS
THIRTEENTH JUDICIAL CIRCUIT

63

CIVIL ACTION COVER SHEET

2008 -CP- 23 - 679

(Please Print)

Submitted By: Ben N. Miller III

Address: 1704 Main Street, 2nd Floor

Post Office Box 58

Columbia, South Carolina 29202

SC Bar#: 3977

Telephone #: (803)252-0500

Fax #: (803)252-6705

Other:

Email:

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

- ☐ 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 (certificate 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)
☐ Notice/File 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)

Inmate Petitions

- ☐ PCR(500)
☐ Sexual Predator(510)
☐ Mandamus(520)
☐ Habeas Corpus(530)
☐ Other(599)

Judgements/Settlements

- ☐ Death Settlement(700)
☐ Foreign Judgement(710)
☐ Magistrate's Judgement(720)
☐ Minor Settlement(730)
☐ Transcript Judgement(740)
☐ Lis Pendens(750)
☐ Other(799)

Administrative Law/Relief

- ☐ Reinstate Driver's License(800)
☐ Judicial Review(810)
☐ Relief(820)
☐ Permanent Injunction(830)
☐ Forfeiture(840)
☐ 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)
☐ Administrative Law Judge(980)
☐ Public Service Commission (990)
☐ Employment Security Commission (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)

Submitting Party Signature:

Date:

1-25-08

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.
SCCA/234 (8/06)

COUNTY OF GREENVILLE

IN THE COURT OF COMMON PLEAS
THIRTEENTH JUDICIAL CIRCUIT

64

American Home Mortgage Servicing, Inc.,

2008-CP-23-679

Plaintiff,

vs.

Neva Steffens and Citibank, N.A., successor by
merger to Citibank Federal Savings Bank,

Defendants.

CERTIFICATE OF EXEMPTION
FROM ADR

I certify that this action is exempt from ADR because:

- this is a special proceeding or action seeking extraordinary relief such as
mandamus, habeas corpus or prohibition;
- this action is appellate in nature;
- this is a post-conviction relief matter;
- this is a contempt of court proceeding;
- this is a forfeiture proceeding brought by the State;
- X this is a case involving a mortgage foreclosure; or
- the parties submitted the case to voluntary mediation with certified
mediator prior to the filing of this civil action.


Plaintiff/Attorney(s) for Plaintiff(s)
Ben N. Miller III
P.O. Box 58
Columbia, SC 29202
(803) 252-0500

Defendant/Attorney(s) for Defendant

January 25, 2008

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

IN THE COURT OF COMMON PLEAS

American Home Mortgage Servicing, Inc.,

Plaintiff,

vs.

Neva Steffens and Citibank, N.A., successor by
merger to Citibank Federal Savings Bank,

Defendants.

2008-CP-23-679

SUMMONS
(Non-Jury Foreclosure)

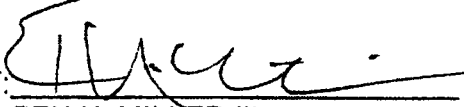
FILED
JAN 25 2008
CLERK OF COURT

TO THE DEFENDANTS ABOVE NAMED:

YOU ARE HEREBY SUMMONED and required to answer the Complaint in this action, a copy of which is herewith served upon you, and to serve a copy of your Answer on the subscribers at their offices, 1704 Main Street, P. O. Box 58, Columbia, South Carolina 29202, within thirty (30) days after the service hereof, exclusive of the day of such service, and if you fail to answer the Complaint within the time aforesaid, the Plaintiff in this action will apply to the Court for judgment by default for the relief demanded in the Complaint. Your answer must be in writing and signed by you or your attorney and must state your address or the address of your attorney, if signed by your attorney.

This communication is an attempt to collect a debt, and any information obtained will be used for that purpose.

McDONALD, McKENZIE, RUBIN,
MILLER AND LYBRAND, L.L.P.

BY: 
BEN N. MILLER III

Attorneys for the Plaintiff
P. O. Box 58
Columbia, South Carolina 29202
(803) 252-0500

Columbia, South Carolina
January 25, 2008

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

IN THE COURT OF COMMON PLEAS

American Home Mortgage Servicing, Inc.,

Plaintiff,

vs.

Neva Steffens and Citibank, N.A., successor by
merger to Citibank Federal Savings Bank,

Defendants.

2008-CP-23-679

COMPLAINT

The Plaintiff above named, complaining of the Defendants above named, herein alleges that:

1. Upon information and belief, the Defendant Neva Steffens is a resident of the County of Greenville, State of South Carolina; the Defendant Citibank, N.A., is a corporation doing business in the County of Greenville, State of South Carolina; and the subject of this action is real property located in the County of Greenville, State of South Carolina.

2. Heretofore, on January 20, 2006, the Defendant Neva Steffens made, executed and delivered to American Brokers Conduit a certain Mortgage Note in writing, wherein and whereby she promised to pay to the order of American Brokers Conduit the principal sum of \$88,000.00, together with interest at the rate of 7.5% per annum on the unpaid balance; said principal and interest being payable in monthly installments in the initial amount of \$550.00, commencing on the first day of March, 2006, and on the first day of each month thereafter until said note is fully paid; among other things the said Note provides as follows:

If the Note Holder has not received the full amount of any monthly payment by the end of fifteen 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% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

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

B. Steffens
Page 1.

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.

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.

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.

3. In order to secure said note, the said Defendant Neva Steffens did, on January 20, 2006, make, execute and deliver to Mortgage Electronic Registration Systems, Inc. as nominee for American Brokers Conduit, its successors and assigns, a certain mortgage covering the premises located in the County and State aforesaid and described as follows:

All that certain piece, parcel or lot of land, with the improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, being shown and delineated as Lot 9 on a plat of North Gardens, Section 2, prepared by Dalton & Neves dated January, 1955, and recorded in the Office of the Register of Deeds for Greenville County in Plat Book EE at page 103B. Reference is hereby made to said plat for a more complete and accurate metes and bounds thereof.
TMS# 0279-00-02-024-00.

Said property is the same property conveyed to Neva Steffens by Deed of Jason Dillard dated January 20, 2006, recorded January 23, 2006, in the Office of the Register of Deeds for Greenville County in Deed Book 2185 at page 1476.

4. Subject mortgage was given for the purpose of securing funds for the purchase of the above described property and therefore constitutes a purchase money mortgage.

5. On January 23, 2006, said Mortgage was recorded in the Office of the Register of Deeds for Greenville County in Mortgage Book 4503 at page 950.

6. By an Assignment to be recorded, Mortgage Electronic Registration Systems, Inc. as nominee for American Home Mortgage assigned and transferred the subject Note and Mortgage to American Home Mortgage Servicing, Inc.; by virtue of said Assignment, the Plaintiff is now the owner and holder of said Note and Mortgage.

D. L. W.
Page 2

7. Among other things, said mortgage provides as follows:

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.

8. The installments of principal and interest which became due on the first days of October, 2007, and of subsequent months have not been paid although demand for the payment thereof has been made and the plaintiff, as the holder of the said note and mortgage, after giving all required notices, has and does hereby elect to declare the entire balance of said principal and interest due and payable at once; there is now due and owing and unpaid upon the said note and mortgage the sum of \$88,000.00 together with interest thereon at the rate of 7.5% per annum from the first day of September, 2007, together with a reasonable sum as attorney's fees and the costs of this action.

9. If Plaintiff secures the premises being foreclosed herein, Plaintiff's costs of securing said premises should be added to any judgment rendered on its behalf. If Plaintiff pays any utility charges constituting a lien on said premises, Plaintiff's costs should be added to any judgment rendered on its behalf.

10. The Plaintiff does not waive, but specifically demands judgment against the Defendant Neva Steffens for the full amount found to be due to Plaintiff on the Note and Mortgage held by Plaintiff, with the right to enter a personal deficiency judgment against the Defendant Neva Steffens for any deficiency in this action remaining after sale of the mortgaged premises.

11. The Defendant Citibank, N.A., successor by merger to Citibank Federal Savings

P. a
Page 3

Bank, has or may claim to have some interest in or lien upon the subject property by virtue of that certain Mortgage in the amount of \$26,000.00 given to Citibank Federal Savings Bank by Neva Steffens, dated February 2, 2006, recorded February 23, 2006, in the Office of the Register of Deeds for Greenville County in Mortgage Book 4519 at page 60; the interest or lien of the Defendant Citibank, N.A., successor by merger to Citibank Federal Savings Bank, if any, is junior and subordinate to the lien of the Plaintiff's purchase money mortgage.

WHEREFORE, Plaintiff prays judgment:

(1) That the amount due upon said note and mortgage held by the Plaintiff be ascertained and determined under the direction of this Court, together with attorney's fees and the costs of this action.

(2) That the said Plaintiff's mortgage be declared a first lien and that said Plaintiff have judgment of foreclosure for the amount so found to be due and owing thereon, together with any taxes or insurance premiums which may be due, with a reasonable sum as attorney's fees, and for the costs of this action.

(3) That the mortgaged premises be sold under the direction of this Court, the equity of redemption be barred, and that the proceeds of sale be applied as follows:

First, to the costs and expenses of the within action and said sale.

Second, to the payment and discharge of the amount due on Plaintiff's note and mortgage, together with attorney's fees as aforesaid, and

Third, the surplus, if any, be distributed according to law.

(4) Plaintiff have judgment against the Defendant Neva Steffens for the full amount found to be due Plaintiff on the note and mortgage with the right to enter a personal judgment against the Defendant Neva Steffens for any deficiency in this action remaining after the sale of the mortgaged premises.

[Handwritten signature]
Page 4.

(5) For such other and further relief as may be just and proper.

McDONALD, McKENZIE, RUBIN,
MILLER AND LYBRAND, L.L.P.

BY: 
BEN N. MILLER III

Attorneys for the Plaintiff
P. O. Box 58
Columbia, South Carolina 29202
(803) 252-0500

Columbia, South Carolina

January 25, 2008

P. 5
Page 5

EXHIBIT H

72

STATE OF SOUTH CAROLINA) American Home Loan #1001123377
COUNTY OF GREENVILLE) ASSIGNMENT OF MORTGAGE
Mortgage Book 4503, Page 950

For value received, Mortgage Electronic Registration Systems, Inc. as nominee for American Brokers Conduit of P O Box 2026, Flint, Michigan 48501, does hereby transfer and assign unto American Home Mortgage Servicing, Inc of 4600 Regent Blvd, Suite 200, Irving, Texas 75063, its successors and assigns forever, that certain mortgage, together with the Note thereby secured in the original principal amount of \$88,000.00, executed by Neva Steffens to Mortgage Electronic Registration Systems, Inc. as nominee for American Brokers Conduit dated January 20, 2006, recorded January 23, 2006, in the Office of the Register of Deeds for Greenville County, South Carolina, in Mortgage Book 4503 at page 950.

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc. as nominee for American Brokers Conduit has caused this Assignment to be duly executed and delivered this 25 day of January, 2008.

WITNESSES:

Jessica Harris
Witness #1
[Signature]
Witness #2

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. AS NOMINEE FOR AMERICAN
BROKERS CONDUIT (SEAL)

BY [Signature]
ROBERT HARDMAN

ITS Vice President

STATE OF TEXAS)
COUNTY OF DALLAS)

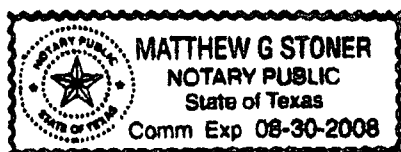
PROBATE

PERSONALLY appeared before me the undersigned witness, who being duly sworn, says that (s) he saw Mortgage Electronic Registration Systems, Inc. as nominee for American Brokers Conduit, by its duly authorized officer whose signature appears above, sign, seal, and as its act and deed deliver the within Assignment for the uses and purposes therein mentioned, and that (s) he with the other witness whose signature appears above witnessed the due execution and delivery thereof.

SWORN to and subscribe before me this
25 day of January, 2008.

Matthew G Stoner (SEAL)
Notary Public for Texas
My commission expires 2/20/08

Jessica Harris
WITNESS #1 OR #2



FILED FOR RECORD IN GREENVILLE COUNTY, SC ROD
2008055173 Book: MO 4966 Page: 371-371
June 11, 2008 03:39:54 PM

Timothy J. Hanney

ASMT
1 PG
Page 371-371
2008055173
Book: MO 4966
June 11, 2008 03:39:54 PM
Cnty Tax: \$0.00
State Tax: \$0.00
Rec \$5.00
FILED IN GREENVILLE COUNTY, SC

DATE
JUN 23 2010
CERTIFIED TO BE A TRUE AND CORRECT COPY
OF DOCUMENT ON FILE IN THIS OFFICE
REGISTER OF DEEDS, GREENVILLE COUNTY

EXHIBIT I

074

STATE OF SOUTH CAROLINA)

COUNTY OF GREENVILLE)

MASTER-IN-EQUITY
THIRTEENTH JUDICIAL CIRCUIT

Neva Steffens,

Plaintiff,

vs.

American Brokers Conduit, Inc.,
Mortgage Electronic Registration
Systems, Inc., MERSCorp., Inc.,
American Home Mortgage Servicing,
Inc., American Home Mortgage,
American Home Mortgage Investment
Trust 2006-1, and Deutsche Bank
National Trust Co., as putative trustee
therefore, 6 Azalea Court, Greenville,
South Carolina, Jason Dillard, John &
Mary Does 1-1000,

Defendants.

Deutsche Bank National Trust
Company, as Trustee for GSAA Home
Equity Trust 2006-10, Trust 2006-10,
Asset-Backed Certificates, Series 2006-
10,

Plaintiff,

vs.

Neva Steffens, CitiBank, N.A.,
successor by merger to CitiBank Federal
Savings Bank, and Ayenkat Propensities,
LLC, ~~Servicing, Inc., et al.~~

Defendants.

Consolidated Actions *per Order filed*
February 8, 2012

Civil Action No. 2011-CP-23-897
(*Steffens v. ABC, Inc. et al.*)

Civil Action No. 2011-CP-23-3284
(*Deutsche Bank v. Steffens et al.*)

Lis Pendens No. R4 088
(*American Home v. Steffens et al.*)

Lis Pendens No. JJ1 016
(*Steffens v. ABC, Inc. et al.*)

Lis Pendens No. KK8 042
(*Deutsche Bank v. Steffens et al.*)

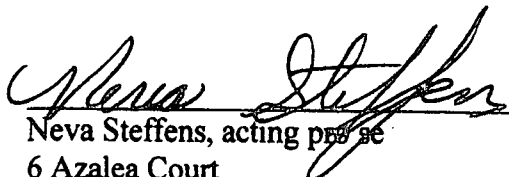
CONSENT ORDER OF DISMISSAL
AND CANCELLATION OF LIS
PENDENSES

THIS MATTER COMES BEFORE THE COURT upon motion under Rule
41(a)(2), SCRPC of Neva Steffens (hereinafter "Steffens") and Mortgage Electronic
Registration Systems, Inc.; MERSCORP., Inc.; n/k/a MERSCORP Holding

RECEIVED

MAY - 1 2012

I CONSENT:


Neva Steffens, acting pro se
6 Azalea Court
Greenville, S. Carolina 29615
Telephone: (864) 241 8602

WE CONSENT:

NELSON MULLINS RILEY & SCARBOROUGH LLP


Elizabeth Scott Moise
E-Mail: scott.moise@nelsonmullins.com
151 Meeting Street / Sixth Floor
Post Office Box 1806 (29402-1806)
Charleston, SC 29401-2239
Telephone: (843) 853-5200
Facsimile: (843) 722-8700

Reid T. Sherard
E-Mail: reid.sherard@nelsonmullins.com
Dowse Bradwell "Brad" Rustin, IV
E-mail: brad.rustin@nelsonmullins.com
104 South Main Street / Ninth Floor
Post Office Box 10084 (29603-0084)
Greenville, SC 29601
(864) 250-2300

Attorneys for Settling Defendants

EXHIBIT J



DO NOT MAIL PAYMENTS
TO THIS ADDRESS

P.O. Box 9063
Dallas, TX 75261-9063

77

JUNE 11, 2012



0-764-71216-0000269-001-1-000-000-000-000

Neva Steffens
6 Azalea CT
Greenville, SC 29615-

Re: Homeward Residential, Inc. Loan Number: [REDACTED]
Property Address: 6 Azalea Ct
Greenville SC 29615

Dear Borrower(s):

Homeward Residential, Inc. ("Homeward"), your mortgage servicer, wants you to know that there is help available if you believe you will be unable to make your mortgage loan payments. At this time, you may be in the process of a non-HAMP modification review. However, while this review is in process, we also have considered you for the Home Affordable Foreclosure Alternatives ("HAFA") Program and determined that you meet the minimum eligibility requirements. HAFA is an initiative announced by President Obama to help homeowners who can no longer afford to stay in their homes and is part of the Home Affordable Modification Program ("HAMP"). HAFA provides options that allow you to gracefully exit your property and avoid costly foreclosure. Additionally, HAFA offers a \$3,000 borrower relocation incentive if all requirements are met and the program is successfully completed.

While we determine whether you qualify for a non-HAMP modification, we want to make you aware of the HAFA program in case you wish to pursue a foreclosure alternative other than a loan modification. Please note that if we are considering you for a non-HAMP modification, that review will continue, however, HAFA provides the option of a short sale or deed-in-lieu. A short sale allows you to list and sell your property for less than the total amount due on the first mortgage. A deed-in-lieu of foreclosure allows you to voluntarily transfer ownership of your property to us provided that title is free and clear of mortgages, liens, and encumbrances. Upon successful completion of either HAFA foreclosure alternative, you will receive a full release from your first lien mortgage.

Call us now so we can begin the evaluation process and determine if you meet all HAFA eligibility requirements. Be prepared to submit income verification documents and a Request for Modification and Hardship Affidavit ("RMA") as soon as possible.

LM111 040 CPI

Page 1 of 2

28

We want to make this process as easy as possible. However, you must take the first step by contacting us at our toll free number 1-877-304-3100. You may also write to us at Homeward Residential, Inc., P.O. Box 631730, Irving, TX 75063-1730 or fax to 1-800-645-6793. Our hours of operation are Monday through Friday, 7 am to 9 pm, central time, and Saturday, 7 am to 4 pm, central time.

Sincerely,

Homeward Residential, Inc.

Homeward Residential, Inc., is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, in the event the debt has been discharged pursuant to or the addressee or recipient is under the protection of federal bankruptcy law, this communication is solely for informational purposes and is not an attempt to collect a debt. ~~XXXXXXXXXX~~

NEVA STEFFENS
6 Azalea Court
Greenville, South Carolina 29615
(864) 241-8602
Burmese8@yahoo.com

March 25, 2013

79
Fax: Owen
Research Dept.
407-737-6375

Via Certified Mail: Receipt No.: 7012 3460 0002 2826 6045

Ocwen Loan Servicing, LLC
Attn: Customer Service Department
P. O. Box 24738
West Palm Beach, FL 33416-4738

Ocwen Loan Servicing, LLC
Attn: Research Department
P. O. Box 24736
West Palm Beach, FL 33416-4738

Consumer Communications
Federal Housing Finance Agency
Constitution Center
400 7th Street, SW
Washington, DC 20024

Office of the Comptroller of the
Currency
250 E St SW
Washington, DC 20219

Louie A. Jacobs
Commissioner of Banking
1205 Pendleton Street, Suite 305
Columbia, SC 29201

Re: Ocwen Loan No.: [REDACTED]
Homeward Residential Loan No.: [REDACTED]
6 Azalea Court, Greenville, SC 29615
Qualified Written Request

To Whom It May Concern:

My loan has been sold again. It has a new loan number.

I request a complete accounting as to what has been paid down for this mortgage and loan to date. I am not asking for a copy of your General Ledger, I am asking for a copy of the trust ledger. American Brokers Conduit was the alleged original creditor and has that entity received any of the money I am paying on this loan? They are no longer in business as of August 2007. I am not paying any additional fees for \$55.00 or any other amount to a servicer allegedly no longer affiliated with my loan and account.

The Confidential Full Release and Settlement Agreement dated April 11, 2012 is between American Brokers Conduit, Inc., Mortgage Electronic Registration Systems, Inc., MERSCorp., Inc., American Home Mortgage Servicing, Inc. American Home Mortgage, American Home Mortgage Investment Trust 2006-1, Deutsche Bank National Trust Co., (putative trustee), 6 Azalea Court, Greenville, South Carolina, Jason Dillard, John & Mary Does 1-1000 and Deutsche Bank National Trust Company, s Trustee for GSAA Home Equity Trust 2006-10, Trust 2006-10, Asset-Backed Certificates, Series 2006-10, Neva Steffens, CitiBank, N.A., successor by merger to CitiBank Federal Savings Bank and Ayenkat Propensities, LLC. No where in that list do I see the name Ocwen Loan Servicing, Inc.

I am requesting written notice that the Trustee is aware of the loan being transferred into the Deutsche Bank National Trust Company, s Trustee for GSAA Home Equity Trust 2006-10, Trust 2006-10, Asset-Backed Certificates, Series 2006-10. During my lawsuit which is now closed, it was conveyed to me that there is no Pooling and Servicing Agreement presently available. I contacted the SEC directly and spoke to an attorney from the SEC. She told me that the Pooling and Servicing Agreement was no longer on the SEC website and that, sometimes, they are taken off the website when they have been closed down. How did my loan end up in a Trust that was closed? The Trust has a date of 2006, how did my loan get into a trust in 2011? The trust agreement should have the words "delivery and acceptance" on it with the date and the trustee's signature and it is notarized. Who is the Trustee?

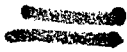
To date, I see nothing from Ocwen Loan Servicing, LLC that it can prove it owns the servicing rights to the loan other than a letter referring to servicing rights. I believe that I am being defrauded through wire and mail fraud. Is Ocwen Loan Servicing a subservicer or a master servicer? American Brokers Conduit, the alleged original lender is no longer in business as of August of 2007. RESPA requires that a valid assignment be on file at the Registrar of Deeds Office. I also request documents that prove Ocwen Loan Servicing now has the right to collect this debt.

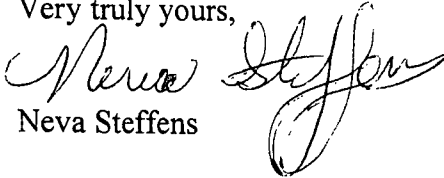
I also request a principal reduction of my loan which is significantly underwater and contains amounts which are totally without merit, i.e., paying an attorney fee to a law firm who was a party to the first foreclosure lawsuit and which was dismissed for lack of standing.

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Again, I was offered a loan modification under HAMP by American Home Mortgage Servicing, Inc. AHMSI stated that this loan is a Fannie Mae Loan. I sent in ten loan modification packages over at least 3 years. Please expedite this request as it affects my April 1, 2013 payment. It also may affect future litigation in this matter.

Thank you for your attention to this matter.


Very truly yours,


Neva Steffens

Cc: The Honorable Alan Wilson
South Carolina Attorney General
P.O. Box 11549
Columbia, S.C. 29211

Eric Holder, Attorney General
U.S. Department of Justice
950 Pennsylvania Avenue, NW
Washington, DC 20530-0001

Enc



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PO Box 618033
Dallas, TX 75261-8033

Ocwen Loan Servicing, LLC
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WWW.OCWEN.COM



OCWEN

February 13, 2013

2-764-70764-6033314-001-01-001-CDS-CSD-OC

NEVA STEFFENS
6 AZALEA CT
GREENVILLE SC 29615-2146

OCWEN LOAN #: [REDACTED]
HOMEWARD LOAN #: [REDACTED]
PROPERTY ADDRESS: 6 AZALEA CT
GREENVILLE SC 29615

NOTICE OF SERVICING TRANSFER (RESPA) and
WELCOME TO OCWEN LOAN SERVICING, LLC

Dear Borrower(s):

Effective 03/01/2013, Homeward Residential, Inc. (Homeward Residential) will transfer the servicing of your account to Ocwen Loan Servicing, LLC (Ocwen). The transfer of the servicing of your account does not affect any term or condition of your financing agreement, other than terms directly related to the servicing of your account. Your loan number will change, and the new loan number is noted above.

Should you have questions relating to the transfer of servicing or need information regarding your account prior to 03/01/2013, please contact Homeward Residential's Customer Care Department at (877) 304-3100.

New Servicing Contact Information:

As of 03/01/2013, Ocwen's Customer Care Center will assist you with questions regarding the transfer of servicing or any other questions relating to your account. You may reach Ocwen's Customer Care Center at (800) 746-2936 Monday through Friday 8:00 am ET to 9:00 pm ET, Saturday 8:00 am ET to 5:00 pm ET or Sunday 9:00 am ET to 9:00 pm ET. Information concerning Ocwen and your mortgage loan may also be found online at www.ocwen.com. You can also obtain information using Ocwen's Automated Telephone System or by speaking with a Customer Care Center Representative. Please be sure to have your loan number available when you call.

As of 03/01/2013, all written inquiries should be sent to Ocwen at the following address. Please be sure to indicate your loan number on all correspondence to ensure prompt response to your inquiry.

Ocwen Loan Servicing, LLC
Attn: Customer Service Department
P.O. Box 24738
West Palm Beach, FL 33416-4738

Making Payments:

The date that Homeward will stop accepting payments is 2/28/2013. The date that Ocwen will start accepting payments from you is 03/01/2013. Please make all checks payable to Ocwen and send all payments due on or after 03/01/2013 to the following address. If you use a Bill Pay Service, you will also need to inform them of this new payment address.

For Western Union Quick Collect users, you can find the location nearest you by calling (800) 238-5772 or visiting www.westernunion.com and clicking "Find a Location". At the location, please pay to name "OCWEN" and provide the loan number.

PAYMENTS

Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

OVERNIGHT EXPRESS ADDRESS

Ocwen Loan Servicing, LLC
Attn: Cashiering
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

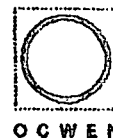
If you are currently enrolled in Homeward Residential's Automated Clearing House (ACH) or the Equity Accelerator Program and your monthly payments are automatically withdrawn from your bank account, the service will continue with Ocwen. Please note, the first draft at Ocwen may be delayed. For your convenience, we have included a temporary payment coupon at the end of this letter.

Ocwen NMLS#: 1852
Homeward Residential NMLS#: 3984

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NOTICE OF SERVICING TRANSFER (RESPA)

Page 2

Taxes and Insurance:

If you are currently responsible for payment of your real estate taxes and/or homeowners insurance, you will continue to be responsible for payment of these items after your account transfers to Ocwen. To ensure our records accurately reflect your insurance carrier and taxing authority, you may receive a letter of verification from Ocwen shortly after the transfer.

Additionally, it is important to contact your insurance agency to ensure that (i) Ocwen receives proof of hazard insurance (with flood and/or windstorm coverage, as applicable) on your property and (ii) Ocwen is named as the beneficiary in the Mortgagee Clause of your policy. If your mortgage payment includes escrow for taxes or insurance, please take the necessary steps to have all future bills forwarded to:

INSURANCE

Ocwen Loan Servicing, LLC
ISAOA
P.O. Box 6723
Springfield, OH 45501-6723
E-mail: updateinsurance@ocwen.com
Insurance Center: (866) 825-9265
Insurance Center Fax: (888) 882-1816

PROPERTY TAXES

Ocwen Loan Servicing, LLC
Attn: Tax Department
P.O. Box 24665
West Palm Beach, FL 33416-4665
Customer Care Center: (800) 746-2936

Year-end Interest Statement (IRS Form 1098):

By January 31 of each year, you will be mailed an Annual Tax and Interest Statement from each company that has serviced your loan during the prior year. Each statement will contain IRS reporting information for the time your loan was serviced by each company.

Optional Insurance:

The transfer of servicing rights may affect the terms of, or the continued availability of, mortgage life, disability insurance, or any other type of optional insurance. Not everyone has this type of insurance, but if you do, please be advised that it may not transfer to Ocwen Loan Servicing, LLC. However, to verify if Ocwen is able to offer any of these services, please call our Customer Care Center at (800) 746-2936 during the business hours indicated above or contact an independent insurance agent for alternate coverage options.

Except in limited circumstances, the law requires that your present Servicer send you this notice at least fifteen (15) days before the effective date of transfer. Your new Servicer must also send you this notice no later than fifteen (15) days after this effective date. In this case, all necessary information is combined in this one notice.

You are advised of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 USC 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old Servicer before its due date may not be treated by the new loan Servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 USC 2605) gives you certain consumer rights. If you should need to send a "qualified written request" to your loan Servicer concerning the servicing of your loan, your Servicer must provide you with a written acknowledgement within five (5) business days of receipt of your request. A "qualified written request" is defined as a written correspondence, other than notice in a payment coupon or other payment medium supplied by the Servicer, which includes your name and loan 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:

If to Homeward Residential, Inc.:
Homeward Residential, Inc.
Attn: Research Department
P.O. Box 630467
Irving, TX 75063-0467

If to Ocwen:
Ocwen Loan Servicing, LLC
Attn: Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

Not later than thirty (30) business days after receiving your request, your Servicer must make appropriate corrections to your account and provide you with a written clarification regarding any dispute, or in some circumstances, a notice of a fifteen (15) business day extension. During this period, your Servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the Servicer from initiating foreclosure if proper grounds exist under the mortgage documents. A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

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Welcome to Ocwen!
Important Information

Welcome to Ocwen Loan Servicing, LLC (Ocwen). We have attached frequently asked questions, as it is natural that you may have a few questions about this change and what it will mean. Please rest assured that we value your business and look forward to assisting you in the future as **HELPING HOMEOWNERS IS WHAT WE DO™**

Frequently Asked Questions:

What if I made a payment to my Prior Servicer, but it has not posted yet?

Your Prior Servicer will forward your payment to us within 15 business days. It may take a few days for us to receive and apply the payments, but this will not negatively impact your account or your credit report. To check on the status of your account, you may go to www.ocwen.com.

How can I get information about my account?

You can access Ocwen's website and/or automated telephone system which will provide you with information regarding your account 24-hours a day. These systems have been designed to provide you with the most frequently requested services or information. They may include, but are not limited to, options to obtain payment histories, a payoff or reinstatement quote, status of your credit reporting, payment options, status of tax and insurance payments, financial hardship options and frequently asked questions (FAQ). Website: www.ocwen.com. Telephone Number: (800) 746-2936.

If my account is past due and I have not made a payment arrangement with Homeward Residential, how can I make payment arrangements or get assistance due to financial difficulties?

We offer a number of specialized programs designed to fit your unique financial situation. Please go to www.ocwen.com, click on Mortgage Customers and then log in with your User ID and Password. If you need to create a User ID and Password, select the New Customers icon. Once you log in, select the Financial Difficulties icon. This will allow you to download an application package.

If I cannot resolve my issue online, what number do I call and what are the hours?

Ocwen's toll free number is (800) 746-2936. In order to accommodate borrowers' busy schedules, we are open late at night and very early in the morning. Our hours are Monday through Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm, and Sunday 9:00 am to 9:00 pm, all Eastern Standard Time.

If my account is current, where do I send my payments?

Our payment processing address is:
Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

I am currently on a trial modification plan and still have payments remaining before it becomes a final/permanent modification. What do I do?

You should continue making monthly payments as required in the modification plan. Your Prior Servicer will be providing Ocwen the status of your modification. Please allow us 30 days to review and process your information. It is not necessary to call for a status prior to 30 days as the agent will not have any additional information to provide to you.

I am currently on a trial plan for my mortgage modification, and I have made all of my trial payments. When can I expect my final/permanent modification?

Your Prior Servicer will be providing Ocwen with the status of your modification. You should continue to make your payment each month. Our goal is to review your loan as soon as possible and provide your final modification agreement to you. Please allow up to 30 days from the date of the transfer for Ocwen to obtain and process your application documentation.

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NOTICE OF SERVICING TRANSFER (RESPA)

Page 3

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where Servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated. Please retain this information with your financing agreement documentation. We look forward to working with you and providing you with the highest quality customer care service.

IMPORTANT DISCLOSURES

Disclaimer Regarding Mandatory Arbitration Provisions: If your account documents require you to submit disputes regarding your account to arbitration for resolution, such requirement is waived and will not be enforced against you. Such waiver, however, does not affect any rights you may have to require arbitration of disputes regarding your account.

Credit Reporting: You are hereby notified that we may report information about your account to credit reporting agencies. Late payments, missed payments, or other defaults on your account may also be reflected on your credit report.

Properties in California: The state Rosenthal Fair Debt Collection Practices Act and the Federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may not contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at (877) FTC-HELP or www.ftc.gov.

Properties in Colorado: For information about the Colorado Fair Debt Collection Practices Act, see www.sgo.state.co.us/cap.htm. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Properties in Hawaii: Ocwen Loan Servicing, LLC is licensed by the Commissioner of Financial Institutions in Hawaii. Complaints about the servicer may be submitted to the Commissioner.

Properties in Maryland: The Maryland Consumer Protection Act require us to disclose that if Ocwen fails to give written notice of this transfer or fails to make timely payments of taxes or insurance premiums (assuming the borrower has paid an amount to cover these costs) and Ocwen has received the tax bill or notice, Ocwen may face liability for any economic damages incurred by the borrower.

Properties in Minnesota: Borrowers on loans secured by property in Minnesota can direct complaints and questions to the Ocwen Loan Servicing, LLC Customer Care Department at 1-800-746-2936 between 8:00 a.m. and 9:00 p.m. ET, Monday through Friday, from 8:00 a.m. to 5:00 p.m. ET on Saturday, or from 9:00 a.m. to 9:00 p.m. ET on Sunday or in writing to: P.O. Box 24738, West Palm Beach, FL 33416-4738. Each written complaint or question will be responded to within 15 days.

Properties in New York: Ocwen Loan Servicing, LLC is registered with the Superintendent of the New York State Banking Department. The borrower may file complaints about Ocwen Loan Servicing, LLC with or obtain further information from the New York State Banking Department by calling the Department's Consumer Help Unit at 1-877- BANK-NYS or by visiting the Department's website at www.banking.state.ny.us.

Properties in North Carolina: Ocwen Loan Servicing, LLC is licensed by the North Carolina Commissioner of Banks (North Carolina Permit No. 3946) and complaints about Ocwen Loan Servicing, LLC may be submitted to the Commissioner.

Properties in Texas: The State of Texas requires us to inform you that a registrant shall provide to the borrower of each residential mortgage loan the following notice not later than the 30th day after the registrant commences servicing the loan: Complaints regarding the servicing of your mortgage should be sent to the Department of Savings and Mortgage Lending, 2601 N. Lamar, Suite 201, Austin, Texas 78705. Complaint Forms and Instructions may be downloaded and printed from the Department's website located at <http://www.sml.state.tx.us> or obtained from the Department upon request by mail at the address above, by telephone at its Toll-free Consumer Hotline at (877) 276-5550, by fax at (512) 473-1360, or by email at SMLInfo@SML.STATE.TX.US.

Ocwen Loan Servicing, LLC is a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

Prior Servicer is a debt collector attempting to collect a debt and any information obtained will be used for that purpose. If you are not obligated on the debt or if the debt has been discharged in a bankruptcy proceeding, this is for informational purposes only and is not an attempt to assess or collect the debt from you personally.

Attention Service members and Dependents: The federal Service members Civil Relief Act and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances during and nine months after the service member's military or other service. Prior Servicer will not foreclose on the property of a service member or his or her dependent during that time, unless pursuant either to a court order or a service member's written waiver agreement.

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I received a notice from my Prior Servicer that I was denied for the Making Home Affordable Program. I am still having financial difficulty; what can I do?

We may still be able to help you. We offer a number of specialized programs designed to fit your situation. Please go to www.ocwen.com for more information and download an application for assistance.

I received a notice from my Prior Servicer that they were missing documents for my modification but I have not sent them yet; do I send these documents to Ocwen now?

Yes, please send the documents to Ocwen via e-mail at mod@ocwen.com or fax the documents to (407) 737-6174. Your Prior Servicer will be providing Ocwen with the status of your modification (trial plan or initial application), copies of your initial application and information identifying the missing documentation. Please allow up to 30 days from the date you send the documentation for Ocwen to process your documentation.

I have a Short Sale or Deed-in-Lieu application pending with my Prior Servicer, do I have to resend all the documentation to Ocwen now and reapply?

Your Prior Servicer will be providing Ocwen with the status of your pending resolution. If you have a pending foreclosure sale date or closing scheduled in the next 60 days, to expedite processing, please resend the documentation by fax to (407) 737-5071. If you do not have a foreclosure sale or scheduled closing in the next 60 days, your Prior Servicer will be providing Ocwen the status of your pending resolution. Ocwen will be contacting you with a final approval or denial. Please allow Ocwen up to 30 days to process your Short Sale or Deed-in-Lieu application.

I received approval from my Prior Servicer for a Short Sale or Deed-in-Lieu; will this approval be honored by Ocwen?

Yes, it will be honored as long as you meet the original requirements or contingencies for approval provided by your Prior Servicer. With respect to Short Sales, please note that the original expiration date of your Prior Servicer's approval (the "good through" date) still applies and if it has expired, the approval is no longer valid. Your Prior Servicer will be providing these approval requirements to Ocwen.

I received approval from my Prior Servicer for a Short Sale or Deed-in-Lieu, but the approval is going to expire shortly (or just expired) and my closing is after this day. What do I do?

You should fax your original approval documents and an updated net sheet or HUD1 with the new projected closing date to (407) 737-5071. With respect to Short Sales, please note the original expiration date of your Prior Servicer's approval (the "good through" date) still applies. Please note, if there is a Foreclosure Sale scheduled on your account, we will not postpone the foreclosure sale.

Please Detach below and include with your monthly payment.

00000529347 4444444881 000007140102349 50 000513846



Note: If your loan is current, any excess funds will first be applied to outstanding amounts due and then additional principal. If this payment is made via automatic drafting, this statement is for informational purposes only.

Payment Coupon

AMOUNT DUE \$
Additional Principal \$
Additional Escrow \$
Other (Please Specify) \$
Total Enclosed \$

NEVA STEFFENS

Account Number: 7140102349

☐ Check box if your contact information has changed, update on the back

OCWEN
PO BOX 8440
CAROL STREAM IL 60197-8440

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InterestFirstSM NOTE

January 20, 2006
[Date]

GREENVILLE
[City]

South Carolina
[State]

6 AZALEA CT, GREENVILLE, SC 29615

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S.\$ 88,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is American Brokers Conduit

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 7.500 %.

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 make a payment every month. This payment will be for interest only for the first 120 months, and then will consist of principal and interest.

I will make my monthly payment on the 1st day of each month beginning on March 1, 2006. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date, and if the payment includes both principal and interest it will be applied to interest before Principal. If, on February 1, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 660029, Dallas, TX 75266-0029

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.\$ 550.00 for the first 120 months of this Note, and thereafter will be in the amount of U.S. \$ 708.92. The Note Holder will notify me prior to the date of change in monthly payment.

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 of my monthly payment unless the Note Holder

DOC #315801

APPL #0001123377

MULTISTATE InterestFirst FIXED RATE NOTE-Single Family-Resale Also UNIFORM INSTRUMENT

WS1 0210

36N (210)

Form 3271 1/01

VMP MORTGAGE FORMS - (800)521-7291

Page 1 of 3

Includin



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agrees in writing to those changes. However, if the partial Prepayment is made during the period when my monthly payments consist only of interest, the amount of the monthly payment will decrease for the remainder of the term when my payments consist only of interest as well as during the time that my payments consist of principal and interest. If the partial Prepayment is made during the period when my payments consist of principal and interest, the amount of my monthly payment will not decrease; however, the principal and the interest required under this Note will be paid prior to the Maturity Date.

5. LOAN CHARGES

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

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of my overdue payment of interest and/or 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.

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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 Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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

 (Seal)
Neva Steffens -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
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____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

PAY TO THE ORDER OF

[Sign Original Only]

DOC # 315803

APPL # 0001123377

12-22-83 6N (222)

Page 3 of 3

WITHHOLD RECOGNITION
THE AMERICAN BROTHERS CREDIT

RYAN MCCOY
1997-01-17

Form 3271 1/01



OCWEN

Ocwen First Servicing, LLC
www.ocwen.com

NMLS #: 1852

NC Permit No. 3946

CUSTOMER CARE CENTER 1-800-746-2936

Your call may be recorded for the coaching and development of our associates.

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Account StatementAccount number: **149-020-00**Account Statement Date: **03/14/2013**

Property Address:

6 Azalea Ct
Greenville SC 29615

CURR

Page 1

Special Notices

Looking for ways to reduce your homeowners insurance cost? Consider increasing your deductible. First Protector will pay it for you, up to \$1,000. Visit www.OcwenFirstProtector.com or call 1-800-349-9756, 8am-8pm E.T. for more information.



2MB 01349/001349/002699 0007 2 ACQ1HV

NEVA STEFFENS

6 AZALEA CT

GREENVILLE SC 29615-2146

**Account Information**

* Current Principal Balance:	71,321.65
Interest Rate:	2.00000%
Next Payment Due Date:	04/01/2013
Current Escrow Balance:	570.33
Interest Paid Year-To-Date:	.00
Taxes Paid Year-To-Date:	.00
Beginning Principal Balance:	71,321.65
Deferred Principal Balance:	60,000.00
Escrow Deposits/Adjustments Year-To-Date:	570.33
Recently Assessed Amounts:	
03/03/13 Prior Servicer Fees:	55.00

*This is the principal balance only, not the amount required to pay your account in full.

Details of Amount Due

Current Amount Due:	
Principal:	204.65
Interest:	118.87
Escrow:	190.32
Current Amount Due by 04/01/13:	513.84
Assessed Fees/Expense Outstanding:	
Curr-Prior Servicer Fees:	55.00
Total Fees/Expense Outstanding:	55.00
Total Amount Due:	568.84

Recent Account Activity

Date	Description	Principal	Interest	Escrow	Optional	Late Charges	Fees/Other	Suspense	Total
No transactions since last statement									

Important Messages

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. To obtain information about your rights under the Fair Credit Reporting Act go to www.ftc.gov/credit.

If you are currently in bankruptcy or if you have filed for bankruptcy since obtaining this loan, please read the bankruptcy information provided on the back of this

SENDER: COMPLETE THIS SECTION

- ☒ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- ☒ Print your name and address on the reverse so that we can return the card to you.
- ☒ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

SCOTT MOISE, ESQ.
NELSON MULLINS
151 MEETING ST., 6th FL.
P.O. BOX 1806 (29402-1806)
Charleston, SC 29401-2239

2. Article Number:

(Transfer from service label)

7012 1010 0001 9446 9223

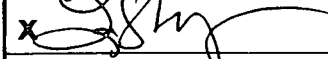
PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature


☐ Agent☒ Addressee

B. Received by (Printed Name)

ERIC S. GOURNAY

C. Date of Delivery

3/15/13

D. Is delivery address different from item 1?

☐ Yes

If YES, enter delivery address below:

☐ No

3. Service Type

☒ Certified Mail☐ Express Mail☐ Registered☐ Return Receipt for Merchandise☐ Insured Mail☐ C.O.D.

4. Restricted Delivery (Extra Fee)

☐ Yes

U.S. Postal Service

CERTIFIED MAIL RECEIPT

(Domestic Mail Only, No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

CHARLESTON SC 29401

Postage	\$	\$0.66	0276
Certified Fee		\$3.10	
Return Receipt Fee (Endorsement Required)		\$2.55	
Restricted Delivery Fee (Endorsement Required)		\$0.00	
Total Postage & Fees	\$	\$6.31	

KEITH D. GLENN
STATION
Postmark Here

MAR 12 2013

03/12/2013

Sent To

SCOTT MOISE, ESQ. NELSON MULLINS

Street, Apt. No.:

or P.O. Box No.

City, State, ZIP+4

Charleston SC 29401-2239

PS Form 3800, August 2006

See Reverse for Instructions

7012 1010 0001 9446 9223

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RETURN SERVICE ONLY
Please do not mail payment to this address
P.O. Box 619063
Dallas, TX 75261-9063

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8-764-80621-0100558-021-1-000-000-000-000

Statement Date:

03/05/2013

Loan Number:

NEVA STEFFENS
6 AZALEA CT
GREENVILLE SC 29615-2146

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity. The statement is the result of loan payoff, assumption, or transfer.

ACCOUNT HISTORY

The following statement of activity in your escrow account from 06/2012 through 04/2013 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Over this period, an additional \$0.00 was deposited into your escrow account for interest on escrow.

Month	Payments		Disbursements		Description	Projected Escrow	Actual Escrow
	Projected	Actual	Projected	Actual		Account Balance	Account Balance
					Beginning Balance	699.85	890.17
06/12	190.32	190.32 *	73.68		PMI	816.49	1,080.49
06/12				73.68	PMI	816.49	1,006.81
07/12	190.32	190.32 *	73.68		PMI	933.13	1,197.13
07/12				63.91	PMI	933.13	1,133.22
08/12	190.32	190.32 *	73.68		PMI	1,049.77	1,323.54
08/12				63.91	PMI	1,049.77	1,259.63
09/12	190.32		73.68		PMI	1,166.41	1,259.63
09/12				63.91	PMI	1,166.41	1,195.72
10/12	190.32	380.64 *	73.68		PMI	1,283.05	1,576.36
10/12				63.91	PMI	1,283.05	1,512.45
11/12	190.32	190.32 *	73.68		PMI	1,399.69	1,702.77
11/12				63.91	PMI	1,399.69	1,638.86
12/12	190.32	190.32 *	73.68		PMI	1,516.33	1,829.18
12/12			875.69	877.76	COUNTY TAX	640.64	951.42
12/12				63.91	PMI	640.64	887.51
01/13	190.32	190.32 *	73.68		PMI	757.28	1,077.83
01/13			524.00	570.00	HAZARD INS.	233.28	507.83
01/13				63.91	PMI	233.28	443.92
02/13	190.32	190.32 *	73.68		PMI	349.92	634.24
02/13				63.91	PMI	349.92	570.33
03/13	190.32		73.68		PMI	466.56	570.33
03/13				570.33	TRANSFER BAL	466.56	0.00
04/13	190.32		73.68		PMI	583.20	0.00

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date.

Homeward Residential, Inc. is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, in the event the debt has been discharged pursuant to or the addressee or recipient is under the protection of federal bankruptcy law, this communication is solely for informational purposes and is not an attempt to collect a debt.

Should you have any questions about this Escrow Analysis, please call our Customer Care Department toll-free at (877)304-3100.



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www.ocwen.com

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Item	When Charged	Item	When Charged
Late Fee	If your payment is not received before the grace period expires, as stated in your loan documents.	Returned Check Fee	If your bank returns a check unpaid for any reason (such as insufficient funds in the account-NSF, payment has been spotted, not properly endorsed, incorrect information, etc.).
Bankruptcy Fees and/or Costs	If your loan is involved in bankruptcy proceedings, these fees will be charged once the loan is referred to a law firm to represent Ocwen and/or the owner of your loan in regards to the bankruptcy.	Broker's Price Opinion	If you become delinquent on your loan, this fee may be charged for determining the value and condition of the property, using a certified Real Estate Agent.
Assumption Cost	If your loan is assumed by a third-party (for example, if you transfer your property), this cost may be charged for the underwriting, preparation and processing of necessary documents and attorney fees.	Prepayment Penalty Fee	You may have taken out a loan with a prepayment penalty. This is an amount that is charged if you pay off your loan early by refinancing or selling your property or if payments of principal are made before they are due.
Subordination Fee	If you agree to a resolution that requires the position of the lien securing the loan to be subordinated (ie, lowered) in relation to another lien, this fee may be charged for preparation and processing of necessary documents to be filed.	Partial Release Fee	If you or a third party requests a release of a portion of the property from the lien, this fee may be charged for preparing and recording the partial release.
Satisfaction Fee	If you pay off your loan, this fee may be charged to cover the expense of recording the release / satisfaction of the loan as determined by the applicable county / town.	Certified Mail Fee	If you become delinquent on your loan, this fee may be charged to send you notices via Certified Mail.
Property Inspection Fee	If you become delinquent on your loan, this fee may be charged for an inspection of the property to make sure that it is still in good condition.	Foreclosure Attorney Fee	If you become delinquent on your loan and foreclosure is required, this fee may be charged for services rendered by legal counsel who handle the foreclosure case. Ocwen utilizes recognized industry guidelines, such as those developed by Fannie Mae and Freddie Mac, to assist in establishing acceptable limitations for attorney fees.
Foreclosure Costs	If you become delinquent on your loan and foreclosure is required, these fees and costs may be charged for expenses and court costs incurred by Ocwen to complete the legal requirements associated with a foreclosure action.		

OCW031

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS #: 1852



WWW.OCWEN.COM

March 4, 2013

Neva Steffens
6 Azalea Ct
Greenville, SC 29615

Loan Number: [REDACTED]
Property Address: 6 Azalea Ct, Greenville, SC 29615

Dear Borrower(s):

Ocwen Loan Servicing, LLC ("Ocwen") is the servicer of the above-referenced loan (hereinafter referred to as "the Debt") for ("Creditor") GSAA 2006-10.

As of March 4, 2013, our records reflect that the current unpaid debt is:

Principal	\$71,321.65
Interest	\$ 0.00
Late Charges	\$ 0.00
Collection Costs	\$ 55.00
Escrow Advances	\$ 0.00
Suspense Balance	\$ 0.00
NSF Fees	\$ 0.00
Securitized Interest Balance	\$ 0.00
Deferred Interest Balance	\$60,000.00
Total Due	\$71,376.65

Please be advised that accrued interest, fees, corporate and escrow advances, and other charges (including prepayment charges if applicable) may be assessed to your account during the period prior to receipt of your payment. Therefore, the total amount due on the day your payment is received by Ocwen may have increased. This letter is in no way intended as a payoff statement for your mortgage. It merely states the amount of the debt as of the date of this letter. In the event you wish to payoff your debt please contact us at (800) 746-2936 to request a payoff statement. Ocwen prefers that all payments be made in certified funds, cashier's check or money order(s) payable to Ocwen Loan Servicing, LLC. Please always include the "Loan Number" with your payment.

Unless, within thirty (30) days after receipt of this notice, you dispute the validity of this debt or any portion thereof, we will assume the debt to be valid. If, within thirty (30) days of your receipt of this notice, you notify us in writing that the debt, or any portion thereof, is disputed, we will:

1. Obtain verification of the debt or, if the debt is founded upon a judgment, we will mail to you a copy of such verification or judgment.
2. If the original creditor is different from the creditor named above, then upon your written request within thirty (30) days of the receipt of this notice we will provide you with the name and address of the original creditor.

If you are experiencing a financial hardship, please contact our Customer Care Center immediately. Our Customer Care Coordinators can assist you or help you set up an appointment with an Ocwen Relationship Manager to discuss mortgage assistance options and explore options to avoid foreclosure. If you have been previously denied a modification, short sale or other resolution by your prior servicer, we may still be able to help you.

For your convenience, you can set up an appointment with a Relationship Manager at any time. To set up an appointment with a Relationship Manager, simply call our Customer Care Center at (800) 746-2936, Monday to Thursday 24 hours a day, Friday 12:00 am to 11:00 pm ET, Saturday 8:00 am to 4:00 pm ET or Sunday 3:00 pm to Midnight ET. Once a Relationship Manager is assigned to you, she/he will be responsible for monitoring your account, making sure that we have all of your critical information and carefully reviewing your situation.

Yours truly,

Customer Care Center
Toll Free Phone: 1 (800) 746-2936

NMLS # 1852

CORRESPONDENCE ADDRESS:

Ocwen Loan Servicing, LLC
ATTN: Customer Care Center
P.O. Box 24738
West Palm Beach, FL 33416-4738

DERVALTR 001

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checks payable to Ocwen and send all payments due on or after 03/01/2013 to the following address.

Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

As we all know, making payments for the wrong amount can lead to major problems. I received the Ocwen statement today, Monday, March 11, 2013. I require the correct Ocwen Statement BEFORE March 25, 2013, in order to make sure that the payment gets to Ocwen on time. Also, there is a charge of \$55 on the Ocwen account statement for prior servicing fees which is not appropriate either. I reserve my rights to dispute any additional amounts stated on the letter dated March 4, 2013 attached.

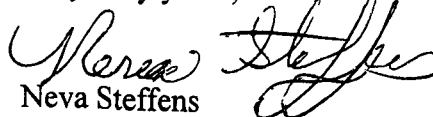
Also, on another subject, to date, I have still not received the letter of verification. Per the Settlement Agreement dated April 11, 2012 and the specific terms set forth in the Settlement Agreement, no addition or change to that number (\$513.84 per month) will be made. My taxes and insurance are escrowed into my monthly mortgage payment of \$513.84 heretofore and should continue to do so. I have received notice from State Farm but not from Ocwen regarding property taxes and escrow with the incorrect mortgagee indicated.

I have checked the MERS system and at this date, no transfer of my loan from Homeward Residential to Ocwen Loan Servicing LLC has occurred in their records.

The alleged Note appears to have been sold again as it reflects a new loan number. I also see that Ocwen Loan Servicing represents itself as a debt collector in its Notice of Servicing Transfer letter.

I assume I will be receiving the letter verifying the escrow of my taxes and insurance per my Settlement Agreement.

Very truly yours,


Neva Steffens

Cc: Ocwen Loan Servicing, LLC
Henry Mashburn, State Farm Insurance
Homeward Residential

Enclosures
Ocwen Account Statement
Letter dated March 4, 2013 from Ocwen
Annual Escrow Account Disclosure Statement

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NEVA STEFFENS
6 Azalea Court
Greenville, South Carolina 29615
(864) 241-8602
Burmese8@yahoo.com

March 11, 2013

Via Certified Mail
Receipt No.: 7012 1010 0001 9446 9233
And Facsimile 843-720-4369

Elizabeth Scott Moise, Esq.
Nelson Mullins Riley & Scarborough
151 Meeting Street / Sixth Floor
Post Office Box 1806 (29402-1806)
Charleston, SC 29401-2239

Re: Steffens v. ABC 2011-CP-23-0879 Consolidated with
Deutsche Bank National Trust v. Steffens 2011-CP-23-3284
Notice of Servicing Transfer (RESPA)
Homeward Loan No.: [REDACTED]
Ocwen Loan No.: 7[REDACTED]

Dear Scott:

I have received an Account Statement from Ocwen in the amount of \$364.19, which is not correct. My mortgage payment is \$513.84. Ocwen indicates that the next payment may be higher, "may be" the operating words. I need a correct statement from Ocwen before March 25, 2013.

The letter from Homeward Residential states:

"Effective 03/01/2013, Homeward Residential, Inc.(Homeward Residential) will transfer the servicing of your account to Ocwen Loan Servicing, LLC (Ocwen). The transfer of the servicing of your account does not affect any term or condition of your financing agreement, other than terms directly related to the servicing of your account."

Under the paragraph "Making Payments":

The date that Homeward will stop accepting payments is 2/28/2013. The date that Ocwen will start accepting payments from you is 03/01/2013. Please make all

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I received a notice from my Prior Servicer that I was denied for the Making Home Affordable Program. I am still having financial difficulty; what can I do?

We may still be able to help you. We offer a number of specialized programs designed to fit your situation. Please go to www.ocwen.com for more information and download an application for assistance.

I received a notice from my Prior Servicer that they were missing documents for my modification but I have not sent them yet; do I send these documents to Ocwen now?

Yes, please send the documents to Ocwen via e-mail at mod@ocwen.com or fax the documents to (407) 737-6174. Your Prior Servicer will be providing Ocwen with the status of your modification (trial plan or initial application), copies of your initial application and information identifying the missing documentation. Please allow up to 30 days from the date you send the documentation for Ocwen to process your documentation.

I have a Short Sale or Deed-in-Lieu application pending with my Prior Servicer, do I have to resend all the documentation to Ocwen now and reapply?

Your Prior Servicer will be providing Ocwen with the status of your pending resolution. If you have a pending foreclosure sale date or closing scheduled in the next 60 days, to expedite processing, please resend the documentation by fax to (407) 737-5071. If you do not have a foreclosure sale or scheduled closing in the next 60 days, your Prior Servicer will be providing Ocwen the status of your pending resolution. Ocwen will be contacting you with a final approval or denial. Please allow Ocwen up to 30 days to process your Short Sale or Deed-in-Lieu application.

I received approval from my Prior Servicer for a Short Sale or Deed-in-Lieu; will this approval be honored by Ocwen?

Yes, it will be honored as long as you meet the original requirements or contingencies for approval provided by your Prior Servicer. With respect to Short Sales, please note that the original expiration date of your Prior Servicer's approval (the "good through" date) still applies and if it has expired, the approval is no longer valid. Your Prior Servicer will be providing these approval requirements to Ocwen.

I received approval from my Prior Servicer for a Short Sale or Deed-in-Lieu, but the approval is going to expire shortly (or just expired) and my closing is after this day. What do I do?

You should fax your original approval documents and an updated net sheet or HUD1 with the new projected closing date to (407) 737-5071. With respect to Short Sales, please note the original expiration date of your Prior Servicer's approval (the "good through" date) still applies. Please note, if there is a Foreclosure Sale scheduled on your account, we will not postpone the foreclosure sale.

Please Detach below and include with your monthly payment.

00000529347 4444444881 000007140102349 50 000513846



Payment Coupon

NEVA STEFFENS

Account Number: [REDACTED]

☐ Check box if your contact information has changed, update on the back

Note: If your loan is current, any excess funds will first be applied to outstanding amounts due and then additional principal.
If this payment is made via automatic drafting, this statement is for informational purposes only.

AMOUNT DUE \$ [REDACTED]
Additional Principal: \$ [REDACTED]
Additional Escrow: \$ [REDACTED]
Other: (Please Specify) \$ [REDACTED]
Total Enclosed: \$ [REDACTED]

OCWEN
PO BOX 6440
CAROL STREAM IL 60197-6440

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Welcome to Ocwen!
Important Information

Welcome to Ocwen Loan Servicing, LLC (Ocwen). We have attached frequently asked questions, as it is natural that you may have a few questions about this change and what it will mean. Please rest assured that we value your business and look forward to assisting you in the future as **HELPING HOMEOWNERS IS WHAT WE DO!™**

Frequently Asked Questions:

What if I made a payment to my Prior Servicer, but it has not posted yet?

Your Prior Servicer will forward your payment to us within 15 business days. It may take a few days for us to receive and apply the payments, but this will not negatively impact your account or your credit report. To check on the status of your account, you may go to www.ocwen.com.

How can I get information about my account?

You can access Ocwen's website and/or automated telephone system which will provide you with information regarding your account 24-hours a day. These systems have been designed to provide you with the most frequently requested services or information. They may include, but are not limited to, options to obtain payment histories, a payoff or reinstatement quote, status of your credit reporting, payment options, status of tax and insurance payments, financial hardship options and frequently asked questions (FAQ). Website: www.ocwen.com. Telephone Number: (800) 746-2936.

If my account is past due and I have not made a payment arrangement with Homeward Residential, how can I make payment arrangements or get assistance due to financial difficulties?

We offer a number of specialized programs designed to fit your unique financial situation. Please go to www.ocwen.com, click on Mortgage Customers and then log in with your User ID and Password. If you need to create a User ID and Password, select the New Customers icon. Once you log in, select the Financial Difficulties icon. This will allow you to download an application package.

If I cannot resolve my issue online, what number do I call and what are the hours?

Ocwen's toll free number is (800) 746-2936. In order to accommodate borrowers' busy schedules, we are open late at night and very early in the morning. Our hours are Monday through Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm, and Sunday 9:00 am to 9:00 pm, all Eastern Standard Time.

If my account is current, where do I send my payments?

Our payment processing address is:
Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

I am currently on a trial modification plan and still have payments remaining before it becomes a final/permanent modification. What do I do?

You should continue making monthly payments as required in the modification plan. Your Prior Servicer will be providing Ocwen the status of your modification. Please allow us 30 days to review and process your information. It is not necessary to call for a status prior to 30 days as the agent will not have any additional information to provide to you.

I am currently on a trial plan for my mortgage modification, and I have made all of my trial payments. When can I expect my final/permanent modification?

Your Prior Servicer will be providing Ocwen with the status of your modification. You should continue to make your payment each month. Our goal is to review your loan as soon as possible and provide your final modification agreement to you. Please allow up to 30 days from the date of the transfer for Ocwen to obtain and process your application documentation.

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NOTICE OF SERVICING TRANSFER (RESPA)

Page 3

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where Servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated. Please retain this information with your financing agreement documentation. We look forward to working with you and providing you with the highest quality customer care service.

IMPORTANT DISCLOSURES

Disclaimer Regarding Mandatory Arbitration Provisions: If your account documents require you to submit disputes regarding your account to arbitration for resolution, such requirement is waived and will not be enforced against you. Such waiver, however, does not affect any rights you may have to require arbitration of disputes regarding your account.

Credit Reporting: You are hereby notified that we may report information about your account to credit reporting agencies. Late payments, missed payments, or other defaults on your account may also be reflected on your credit report.

Properties in California: The state Rosenthal Fair Debt Collection Practices Act and the Federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 am or after 9 pm. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may not contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at (877) FTC-HELP or www.ftc.gov.

Properties in Colorado: For information about the Colorado Fair Debt Collection Practices Act, see www.ago.state.co.us/cab.htm. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Properties in Hawaii: Ocwen Loan Servicing, LLC is licensed by the Commissioner of Financial Institutions in Hawaii. Complaints about the servicer may be submitted to the Commissioner.

Properties in Maryland: The Maryland Consumer Protection Act requires us to disclose that if Ocwen fails to give written notice of this transfer or fails to make timely payments of taxes or insurance premiums (assuming the borrower has paid an amount to cover these costs) and Ocwen has received the tax bill or notice, Ocwen may face liability for any economic damages incurred by the borrower.

Properties in Minnesota: Borrowers on loans secured by property in Minnesota can direct complaints and questions to the Ocwen Loan Servicing, LLC. Customer Care Department at 1-800-746-2936 between 8:00 a.m. and 9:00 p.m. ET, Monday through Friday, from 8:00 a.m. to 5:00 p.m. ET on Saturday, or from 9:00 a.m. to 9:00 p.m. ET on Sunday or in writing to: P.O. Box 24738, West Palm Beach, FL 33416-4738. Each written complaint or question will be responded to within 15 days.

Properties in New York: Ocwen Loan Servicing, LLC is registered with the Superintendent of the New York State Banking Department. The borrower may file complaints about Ocwen Loan Servicing, LLC with or obtain further information from the New York State Banking Department by calling the Department's Consumer Help Unit at 1-877- BANK-NYS or by visiting the Department's website at www.banking.state.ny.us.

Properties in North Carolina: Ocwen Loan Servicing, LLC is licensed by the North Carolina Commissioner of Banks (North Carolina Permit No. 3946) and complaints about Ocwen Loan Servicing, LLC may be submitted to the Commissioner.

Properties in Texas: The State of Texas requires us to inform you that a registrant shall provide to the borrower of each residential mortgage loan the following notice not later than the 30th day after the registrant commences servicing the loan: Complaints regarding the servicing of your mortgage should be sent to the Department of Savings and Mortgage Lending, 2601 N. Lamar, Suite 201, Austin, Texas 78705. Complaint Forms and Instructions may be downloaded and printed from the Department's website located at <http://www.sml.state.tx.us> or obtained from the Department upon request by mail at the address above, by telephone at its Toll-free Consumer Hotline at (877) 276-5550, by fax at (512) 475-1360, or by email at SMLInfo@SML.STATE.TX.US.

Ocwen Loan Servicing, LLC is a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

Prior Servicer is a debt collector attempting to collect a debt and any information obtained will be used for that purpose. If you are not obligated on the debt or if the debt has been discharged in a bankruptcy proceeding, this is for informational purposes only and is not an attempt to assess or collect the debt from you personally.

Attention Service members and Dependents: The federal Service members Civil Relief Act and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances during and nine months after the service member's military or other service. Prior Servicer will not foreclose on the property of a service member or his or her dependent during that time, unless pursuant either to a court order or a service member's written waiver agreement.



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PO Box 619063
Dallas, TX 75261-9063

Ocwen Loan Servicing, LLC
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WWW.OCWEN.COM



OCWEN

February 13, 2013

2-764-79784-0033314-001-01-001-000-000-000

NEVA STEFFENS
6 AZALEA CT
GREENVILLE SC 29615-2146

OCWEN LOAN #: [REDACTED]
HOMEWARD LOAN #: [REDACTED]
PROPERTY ADDRESS: 6 AZALEA CT
GREENVILLE SC 29615

**NOTICE OF SERVICING TRANSFER (RESPA) and
WELCOME TO OCWEN LOAN SERVICING, LLC**

Dear Borrower(s):

Effective 03/01/2013, Homeward Residential, Inc. (Homeward Residential) will transfer the servicing of your account to Ocwen Loan Servicing, LLC (Ocwen). The transfer of the servicing of your account does not affect any term or condition of your financing agreement, other than terms directly related to the servicing of your account. Your loan number will change, and the new loan number is noted above.

Should you have questions relating to the transfer of servicing or need information regarding your account prior to 03/01/2013, please contact Homeward Residential's Customer Care Department at (877) 304-3100.

New Servicing Contact Information:

As of 03/01/2013, Ocwen's Customer Care Center will assist you with questions regarding the transfer of servicing or any other questions relating to your account. You may reach Ocwen's Customer Care Center at (800) 746-2936 Monday through Friday 8:00 am ET to 9:00 pm ET, Saturday 8:00 am ET to 5:00 pm ET or Sunday 9:00 am ET to 9:00 pm ET. Information concerning Ocwen and your mortgage loan may also be found online at www.ocwen.com. You can also obtain information using Ocwen's Automated Telephone System or by speaking with a Customer Care Center Representative. Please be sure to have your loan number available when you call.

As of 03/01/2013, all written inquiries should be sent to Ocwen at the following address. Please be sure to indicate your loan number on all correspondence to ensure prompt response to your inquiry.

Ocwen Loan Servicing, LLC
Attn: Customer Service Department
P.O. Box 24738
West Palm Beach, FL 33416-4738

Making Payments:

The date that Homeward will stop accepting payments is 2/28/2013. The date that Ocwen will start accepting payments from you is 03/01/2013. Please make all checks payable to Ocwen and send all payments due on or after 03/01/2013 to the following address. If you use a Bill Pay Service, you will also need to inform them of this new payment address.

For Western Union Quick Collect users, you can find the location nearest you by calling (800) 238-5772 or visiting www.westernunion.com and clicking "Find a Location". At the location, please pay to name "OCWEN" and provide the loan number.

PAYMENTS

Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

OVERNIGHT EXPRESS ADDRESS

Ocwen Loan Servicing, LLC
Attn: Cashiering
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

If you are currently enrolled in Homeward Residential's Automated Clearing House (ACH) or the Equity Accelerator Program and your monthly payments are automatically withdrawn from your bank account, the service will continue with Ocwen. Please note, the first draft at Ocwen may be delayed. For your convenience, we have included a temporary payment coupon at the end of this letter.

Ocwen NMLS#: 1852
Homeward Residential NMLS#: 3984

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REPRESENTATION OF PRINTED DOCUMENT

Ocwen Loan Servicing, LLC
HELPING HOMEOWNERS IS WHAT WE DO!™
WWW.OCWEN.COM



NOTICE OF SERVICING TRANSFER (RESPA)

Page 2

Taxes and Insurance:

If you are currently responsible for payment of your real estate taxes and/or homeowners insurance, you will continue to be responsible for payment of these items after your account transfers to Ocwen. To ensure our records accurately reflect your insurance carrier and taxing authority, you may receive a letter of verification from Ocwen shortly after the transfer.

Additionally, it is important to contact your insurance agency to ensure that (i) Ocwen receives proof of hazard insurance (with flood and/or windstorm coverage, as applicable) on your property and (ii) Ocwen is named as the beneficiary in the Mortgagee Clause of your policy. If your mortgage payment includes escrow for taxes or insurance, please take the necessary steps to have all future bills forwarded to:

INSURANCE

Ocwen Loan Servicing, LLC
ISAOA
P.O. Box 6723
Springfield, OH 45501-6723
E-mail: updateinsurance@ocwen.com
Insurance Center: (866) 825-9265
Insurance Center Fax: (888) 882-1816

PROPERTY TAXES

Ocwen Loan Servicing, LLC
Attn: Tax Department
P.O. Box 24665
West Palm Beach, FL 33416-4665
Customer Care Center: (800) 746-2936

Year-end Interest Statement (IRS Form 1098):

By January 31 of each year, you will be mailed an Annual Tax and Interest Statement from each company that has serviced your loan during the prior year. Each statement will contain IRS reporting information for the time your loan was serviced by each company.

Optional Insurance:

The transfer of servicing rights may affect the terms of, or the continued availability of, mortgage life, disability insurance, or any other type of optional insurance. Not everyone has this type of insurance, but if you do, please be advised that it may not transfer to Ocwen Loan Servicing, LLC. However, to verify if Ocwen is able to offer any of these services, please call our Customer Care Center at (800) 746-2936 during the business hours indicated above or contact an independent insurance agent for alternate coverage options.

Except in limited circumstances, the law requires that your present Servicer send you this notice at least fifteen (15) days before the effective date of transfer. Your new Servicer must also send you this notice no later than fifteen (15) days after this effective date. In this case, all necessary information is combined in this one notice.

You are advised of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 USC 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old Servicer before its due date may not be treated by the new loan Servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 USC 2605) gives your certain consumer rights. If you should need to send a "qualified written request" to your loan Servicer concerning the servicing of your loan, your Servicer must provide you with a written acknowledgement within five (5) business days of receipt of your request. A "qualified written request" is defined as a written correspondence, other than notice in a payment coupon or other payment medium supplied by the Servicer, which includes your name and loan 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:

If to Homeward Residential, Inc.:

Homeward Residential, Inc.
Attn: Research Department
P.O. Box 630467
Irving, TX 75063-0467

If to Ocwen:

Ocwen Loan Servicing, LLC
Attn: Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

Not later than thirty (30) business days after receiving your request, your Servicer must make appropriate corrections to your account and provide you with a written clarification regarding any dispute, or in some circumstances, a notice of a fifteen (15) business day extension. During this period, your Servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the Servicer from initiating foreclosure if proper grounds exist under the mortgage documents. A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

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Nelson Mullins

Nelson Mullins Riley & Scarborough LLP

Attorneys and Counselors at Law

151 Meeting Street / Sixth Floor / Charleston, SC 29401-2239

Tel: 843.853.5200 Fax: 843.720.4369

www.nelsonmullins.com

Elizabeth Scott Moïse

Tel: 843.720.4382

Fax: 843.720.4369

scott.moise@nelsonmullins.com

March 14, 2013

Ms. Neva Steffens
6 Azalea Court
Greenville, SC 29615

Dear Neva:

Thank you for your recent correspondence. Reid, Brad, and I no longer represent Homeward Residential as it relates to your loan. Therefore, if you have issues with billing or questions about your loan, please contact the new servicer, Ocwen Loan Servicing, LLC. I am enclosing a copy of the letter of notification of the transfer in servicing, which gives you the contact information you need for communications with Ocwen.

Very truly yours,



Elizabeth Scott Moïse

ESM:esm

Enclosure: Notice of Servicing Transfer (RESPA) and Welcome to Ocwen Loan Servicing, LLC (dated 2/13/13)

cc: Reid T. Sherard
Dowse B. Rustin, IV

7012 3460 0002 2826 6045

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only - Insurance Coverage Provided)

For delivery information, visit our website at www.usps.com

Postage	\$	NET POSTAGE
Certified Fee	\$3.10	STANDARD
Return Receipt Fee (Endorsement Required)	\$2.00	POSTAGE
Restricted Delivery Fee (Endorsement Required)	\$0.00	POSTAGE
Total Postage & Fees	\$5.10	POSTAGE

Sent To: **OCWEN LOAN SERVICES**
 Street, Apt. No.: **P.O. Box 24738**
 City, State, ZIP+4: **West Palm Beach, FL 33416-4738**

PS Form 3811, August 2003 See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

- ☒ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- ☒ Print your name and address on the reverse so that we can return the card to you.
- ☒ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

OCWEN LOAN SERVICES
Customer Service Dept.
P.O. Box 24738
West Palm Beach, FL 33416
4738

2. Article Number
(Transfer from service label)

7012 3460 0002 2826 6045

COMPLETE THIS SECTION ON DELIVERY

A. Signature

x Noland Francis ☒ Agent ☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ YesIf YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

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NEVA STEFFENS
6 Azalea Court
Greenville, South Carolina 29615
(864) 241-8602
Burmese8@yahoo.com

March 8, 2013

Via Certified Mail
Receipt No.: 7010 2780 0002 2757 3102

Elizabeth Scott Moïse, Esq.
Nelson Mullins Riley & Scarborough
151 Meeting Street / Sixth Floor
Post Office Box 1806 (29402-1806)
Charleston, SC 29401-2239

Re: Steffens v. ABC 2011-CP-23-0879 Consolidated with
Deutsche Bank National Trust v. Steffens 2011-CP-23-3284
Notice of Servicing Transfer (RESPA)
Homeward Loan No.: 0030900722
Ocwen Loan No.: 70102549

Dear Scott:

I have received a Monthly Billing Statement from Homeward Residential for payment of my mortgage...

The letter from Homeward Residential states:

"Effective 03/01/2013, Homeward Residential, Inc.(Homeward Residential) will transfer the servicing of your account to Ocwen Loan Servicing, LLC (Ocwen). The transfer of the servicing of your account does not affect any term or condition of your financing agreement, other than terms directly related to the servicing of your account."

Under the paragraph "Making Payments":

The date that Homeward will stop accepting payments is 2/28/2013. The date that Ocwen will start accepting payments from you is 03/01/2013. Please make all checks payable to Ocwen and send all payments due on or after 03/01/2013 to the following address.

Ocwen Loan Servicing, LLC

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P.O. Box 6440
Carol Stream, IL 60197-6440

As we all know, making payments to the incorrect entity could lead to devastating consequences. I have not received a statement from Ocwen as of today, March 8, 2013. I require the Ocwen Statement BEFORE March 25, 2013, in order to make sure that the payment gets to Ocwen on time.

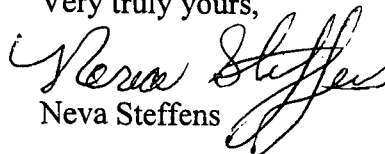
Also, on another subject, to date, I have still not received the letter of verification. Per the Settlement Agreement dated April 11, 2012 and the specific terms set forth in the Settlement Agreement, no addition or change to that number (\$513.84 per month) will be made. My taxes and insurance are escrowed into my monthly mortgage payment of \$513.84 heretofore and should continue to do so. I have received notice from State Farm but not from Ocwen regarding property taxes and escrow with the incorrect mortgagee indicated.

I have checked the MERS system and at this date, no transfer of my loan from Homeward Residential to Ocwen Loan Servicing LLC has occurred in their records.

The alleged Note appears to have been sold again as it reflects a new loan number. I also see that Ocwen Loan Servicing represents itself as a debt collector in its Notice of Servicing Transfer letter.

I assume I will be receiving the letter verifying the escrow of my taxes and insurance per my Settlement Agreement.

Very truly yours,


Neva Steffens

Cc: Ocwen Loan Servicing, LLC
Henry Mashburn, State Farm Insurance
Homeward Residential

Enclosures
Letter from Homeward Residential 2/13/13
Declarations page State Farm 6 Azalea Court
w/Homeward Residential as the mortgagee
Statement from Homeward Residential 04/01/13

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Process Loans, Not Paperwork™

1 record matched your search:

MIN: 1000242-0001123377-8 Note Date: 01/20/2006

MIN Status: Active

Servicer: Homeward Residential, Inc.
Coppell, TX

Phone: (469) 645-3000

If you are a borrower on this loan, you can [click here](#) to enter additional information and display the Investor name.

[Return to Search](#)

For more Information about Mortgage Electronic Registration Systems, Inc. (MERS) please go to www.mersinc.org

Copyright© 2012 by MERSCORP Holdings, Inc.



RETURN SERVICE ONLY
Please do mail payments to this address
P.O. Box 619063
Dallas, TX 75261-9063



6-764-80362-0003410-001-1-000-100-000-000
NEVA STEFFENS
6 AZALEA CT
GREENVILLE SC 29615-2146

Customer Care Department 1-877-304-3100
7:00am - 9:00pm CT Monday through Friday
7:00am - 4:00pm CT Saturday
Web site: www.gohomeward.com

MONTHLY BILLING STATEMENT

Property Address

6 AZALEA CT
GREENVILLE SC 29615

Statement Date:
Payment Due Date:
Loan Number:

02/25/2013
04/01/2013

ACCOUNT DETAILS

AMOUNT

Total Principal Balance	\$131,321.65
Minus *Deferred Principal Balance	\$60,000.00
**Current Principal Balance	\$71,321.65
Escrow Balance	\$570.33
Unpaid Late Charges	\$0.00
Interest Rate	2.000%
Payment Elements	
Principal & Interest	\$323.52
Escrow	\$190.32
Optional Products	\$0.00
Other	\$0.00
Total Payment	\$513.84
Year To Date	
Interest	\$238.76
Taxes	\$0.00

IMPORTANT MESSAGES

*Deferred, non-interest bearing principal amount due at payoff but not included in monthly payment calculation.
**Interest bearing portion of the principal balance upon which monthly payment amount is calculated.

Homeward Residential, Inc. has recently enhanced our self service payment options. Now you can make your payment on our website at www.gohomeward.com without a fee up to the 5th day of the month. Our secure website is available for your convenience 24 hours a day. It's easy and even better it's free!

TRANSACTIONS SINCE LAST STATEMENT

Date	Description	Principal	Interest	Escrow	Misc.	Late/Other Charges	Total
02/14/13	MORTGAGE INSUR	\$0.00	\$0.00	-\$63.91	\$0.00	\$0.00	-\$63.91
02/25/13	PAYMENT	\$204.31	\$119.21	\$190.32	\$0.00	\$0.00	\$513.84

SPECIAL MESSAGES

If you are having trouble making your mortgage payment, please contact Homeward Residential for a possible solution. You can also seek assistance through your state housing agency:

South Carolina State Housing Finance and Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210

Telephone: (855) 435-7472 Website: <http://www.scmortgagehelp.com>

If you would like to speak to a HUD approved counselor, you may contact the U.S. Department of Housing and Urban Development at (800) 569-4287 or online at www.hud.gov for a list of approved housing counseling agencies in your area.



☐ To change address and/or phone number, check here and complete back of form

Please detach the mortgage payment coupon at perforation above and return with payment

Payments received before 5:00 p.m. CT at the address listed below will be credited to your account as of the date of receipt. Funds received after 5:00 p.m. CT will be credited to your account on the next business day.

NEVA STEFFENS

Loan Number	
Payment Due Date	04/01/2013
Current Payment	\$513.84
Past Due Payment(s)	\$0.00
Unpaid Late Charges	\$0.00
Other Charges	\$0.00
Optional products	\$0.00
Total Amount Due	\$513.84
After 04/16/13 Add Late Charge Of	\$15.50
Total Payment After 04/16/13	\$529.34

HOMEWARD RESIDENTIAL, INC.
PO BOX 660029
DALLAS, TX 75266-0029



Additional Principal	\$ _____
Additional Escrow	\$ _____
Other	\$ _____
Total Amount Paid	\$ _____

00309069290401130000000051384 00051384 00000 3

110

SENDER'S COPY

☒ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
☒ Print your name and address on the reverse so that we can return the card to you.
☒ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
 C. Scott Morse, Esq.
 Nelson, Mullins, Ariz.
 151 Meeting St., 6th FL.
 P.O. Box 1806 (29402-1806)
 Charleston, SC 29401-2237

A. Signature
 X *Aditya* ☐ Agent ☒ Addressee

B. Received by (Printed Name)
Aditya

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
 If YES, enter delivery address below: ☐ No

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number 7010 2780 0002 2757 3102
 (Transfer from service label)

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540

7010 2780 0002 2757 3102

U.S. Postal Service
CERTIFIED MAIL - RECEIPT
 (Domestic Mail Only. No Insurance Coverage Provided)

For delivery information, visit our website at www.usps.com

Postage	\$	Postmark Here
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

Sent To
 C. Scott Morse, Nelson, Mullins
 Street, Apt. No.:
 or P.O. Box No.:
 City, State, ZIP+4:
 Charleston, SC 29401-2237

PS Form 3800, August 2000 See Reverse for Instructions

NEVA STEFFENS
6 Azalea Court
Greenville, South Carolina 29615
(864) 241-8602
Burmese8@yahoo.com

February 17, 2013

Ocwen Loan Servicing, LLC
Attn: Customer Service Department
P. O. Box 24738
West Palm Beach, FL 33416-4738

Mr. Henry Mashburn
State Farm
415 N Pleasantburg Drive
Greenville, SC 29607

Re: Notice of Servicing Transfer (RESPA)
Homeward Loan No.: [REDACTED]
Ocwen Loan No.: 714-12345

To Whom It May Concern:

I received Saturday, February 17, 2013 the attached letter from Homeward Residential of Dallas, Texas a Notice of Servicing Transfer (RESPA) and Welcome To Ocwen Loan Servicing, LLC as well as the Declarations page from my State Farm Renewal Certificate. I will be paying my monthly payment to Homeward Residential for the March mortgage payment and Ocwen Loan Servicing, LLC thereafter.

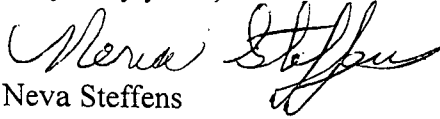
The letter from Homeward Residential states:

"Taxes and Insurance: If you are currently responsible for payment of your real estate taxes and/or homeowners insurance, you will continue to be responsible for payment of these items after your account transfers to Ocwen. To ensure our records accurately reflect your insurance carrier and taxing authority, you may receive a letter of verification from Ocwen shortly after the transfer."

912

To date, I have not received this letter of verification. My taxes and insurance have been included in my monthly payment of \$513.84 heretofore and should continue to do so.

Very truly yours,

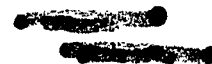

Neva Steffens

Encs.

Cc: Elizabeth Scott Moise, Esq.

Ocwen Loan Servicing, LLC
ISAOA
P.O. Box 6723
Springfield, OH 45501-6723

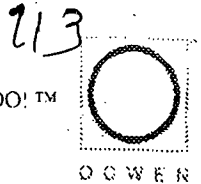
Ocwen Loan Servicing LLC
Attn: Tax Department
P.O. Box 24665
West Palm Beach, FL 33416-4665





PO B 9063
Dallas, TX 75261-9063

Ocwen Loan Servicing, LLC
HELPING HOMEOWNERS IS WHAT WE DO!™
WWW.OCWEN.COM



February 13, 2013

2-764-79764-0033314-007-01-001-000-000-000

NEVA STEFFENS
6 AZALEA CT
GREENVILLE SC 29615-2146

OCWEN LOAN #: [REDACTED]
HOMEWARD LOAN #: [REDACTED]
PROPERTY ADDRESS: 6 AZALEA CT
GREENVILLE SC 29615

**NOTICE OF SERVICING TRANSFER (RESPA) and
WELCOME TO OCWEN LOAN SERVICING, LLC**

Dear Borrower(s):

Effective 03/01/2013, Homeward Residential, Inc. (Homeward Residential) will transfer the servicing of your account to Ocwen Loan Servicing, LLC (Ocwen). The transfer of the servicing of your account does not affect any term or condition of your financing agreement, other than terms directly related to the servicing of your account. Your loan number will change, and the new loan number is noted above.

Should you have questions relating to the transfer of servicing or need information regarding your account prior to 03/01/2013, please contact Homeward Residential's Customer Care Department at (877) 304-3100.

New Servicing Contact Information:

As of 03/01/2013, Ocwen's Customer Care Center will assist you with questions regarding the transfer of servicing or any other questions relating to your account. You may reach Ocwen's Customer Care Center at (800) 746-2936 Monday through Friday 8:00 am ET to 9:00 pm ET, Saturday 8:00 am ET to 5:00 pm ET or Sunday 9:00 am ET to 9:00 pm ET. Information concerning Ocwen and your mortgage loan may also be found online at www.ocwen.com. You can also obtain information using Ocwen's Automated Telephone System or by speaking with a Customer Care Center Representative. Please be sure to have your loan number available when you call.

As of 03/01/2013, all written inquiries should be sent to Ocwen at the following address. Please be sure to indicate your loan number on all correspondence to ensure prompt response to your inquiry.

Ocwen Loan Servicing, LLC
Attn: Customer Service Department
P.O. Box 24738
West Palm Beach, FL 33416-4738

Making Payments:

The date that Homeward will stop accepting payments is 2/28/2013. The date that Ocwen will start accepting payments from you is 03/01/2013. Please make all checks payable to Ocwen and send all payments due on or after 03/01/2013 to the following address. If you use a Bill Pay Service, you will also need to inform them of this new payment address.

For Western Union Quick Collect users, you can find the location nearest you by calling (800) 238-5772 or visiting www.westernunion.com and clicking "Find a Location". At the location, please pay to name "OCWEN" and provide the loan number.

PAYMENTS

Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

OVERNIGHT EXPRESS ADDRESS

Ocwen Loan Servicing, LLC
Attn: Cashiering
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

If you are currently enrolled in Homeward Residential's Automated Clearing House (ACH) or the Equity Accelerator Program and your monthly payments are automatically withdrawn from your bank account, the service will continue with Ocwen. Please note, the first draft at Ocwen may be delayed. For your convenience, we have included a temporary payment coupon at the end of this letter.

Ocwen NMLS#: 1852
Homeward Residential NMLS#: 3984



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NOTICE OF SERVICING TRANSFER (RESPA)

Page 2

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If you are currently responsible for payment of your real estate taxes and/or homeowners insurance, you will continue to be responsible for payment of these items after your account transfers to Ocwen. To ensure our records accurately reflect your insurance carrier and taxing authority, you may receive a letter of verification from Ocwen shortly after the transfer.

Additionally, it is important to contact your insurance agency to ensure that (i) Ocwen receives proof of hazard insurance (with flood and/or windstorm coverage, as applicable) on your property and (ii) Ocwen is named as the beneficiary in the Mortgagee Clause of your policy. If your mortgage payment includes escrow for taxes or insurance, please take the necessary steps to have all future bills forwarded to:

INSURANCE

Ocwen Loan Servicing, LLC
ISAOA
P.O. Box 6723
Springfield, OH 45501-6723
E-mail: updateinsurance@ocwen.com
Insurance Center: (866) 825-9265
Insurance Center Fax: (888) 882-1816

PROPERTY TAXES

Ocwen Loan Servicing, LLC
Attn: Tax Department
P.O. Box 24665
West Palm Beach, FL 33416-4665
Customer Care Center: (800) 746-2936

Year-end Interest Statement (IRS Form 1098):

By January 31 of each year, you will be mailed an Annual Tax and Interest Statement from each company that has serviced your loan during the prior year. Each statement will contain IRS reporting information for the time your loan was serviced by each company.

Optional Insurance:

The transfer of servicing rights may affect the terms of, or the continued availability of, mortgage life, disability insurance, or any other type of optional insurance. Not everyone has this type of insurance, but if you do, please be advised that it may not transfer to Ocwen Loan Servicing, LLC. However, to verify if Ocwen is able to offer any of these services, please call our Customer Care Center at (800) 746-2936 during the business hours indicated above or contact an independent insurance agent for alternate coverage options.

Except in limited circumstances, the law requires that your present Servicer send you this notice at least fifteen (15) days before the effective date of transfer. Your new Servicer must also send you this notice no later than fifteen (15) days after this effective date. In this case, all necessary information is combined in this one notice.

You are advised of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 USC 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old Servicer before its due date may not be treated by the new loan Servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 USC 2605) gives you certain consumer rights. If you should need to send a "qualified written request" to your loan Servicer concerning the servicing of your loan, your Servicer must provide you with a written acknowledgement within five (5) business days of receipt of your request. A "qualified written request" is defined as a written correspondence, other than notice in a payment coupon or other payment medium supplied by the Servicer, which includes your name and loan 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:

If to Homeward Residential, Inc.:

Homeward Residential, Inc.
Attn: Research Department
P.O. Box 630467
Irving, TX 75063-0467

If to Ocwen:

Ocwen Loan Servicing, LLC
Attn: Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

Not later than thirty (30) business days after receiving your request, your Servicer must make appropriate corrections to your account and provide you with a written clarification regarding any dispute, or in some circumstances, a notice of a fifteen (15) business day extension. During this period, your Servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the Servicer from initiating foreclosure if proper grounds exist under the mortgage documents. A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.



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NOTICE OF SERVICING TRANSFER (RESPA)

Page 3



Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where Servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated. Please retain this information with your financing agreement documentation. We look forward to working with you and providing you with the highest quality customer care service.

IMPORTANT DISCLOSURES

Disclaimer Regarding Mandatory Arbitration Provisions: If your account documents require you to submit disputes regarding your account to arbitration for resolution, such requirement is waived and will not be enforced against you. Such waiver, however, does not affect any rights you may have to require arbitration of disputes regarding your account.

Credit Reporting: You are hereby notified that we may report information about your account to credit reporting agencies. Late payments, missed payments, or other defaults on your account may also be reflected on your credit report.

Properties in California: The state Rosenthal Fair Debt Collection Practices Act and the Federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may not contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at (877) FTC-HELP or www.ftc.gov.

Properties in Colorado: For information about the Colorado Fair Debt Collection Practices Act, see www.ago.state.co.us/cab.htm. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Properties in Hawaii: Ocwen Loan Servicing, LLC is licensed by the Commissioner of Financial Institutions in Hawaii. Complaints about the servicer may be submitted to the Commissioner.

Properties in Maryland: The Maryland Consumer Protection Act requires us to disclose that if Ocwen fails to give written notice of this transfer or fails to make timely payments of taxes or insurance premiums (assuming the borrower has paid an amount to cover these costs) and Ocwen has received the tax bill or notice, Ocwen may face liability for any economic damages incurred by the borrower.

Properties in Minnesota: Borrowers on loans secured by property in Minnesota can direct complaints and questions to the Ocwen Loan Servicing, LLC. Customer Care Department at 1-800-746-2936 between 8:00 a.m. and 9:00 p.m. ET, Monday through Friday, from 8:00 a.m. to 5:00 p.m. ET on Saturday, or from 9:00 a.m. to 9:00 p.m. ET on Sunday or in writing to: P.O. Box 24738, West Palm Beach, FL 33416-4738. Each written complaint or question will be responded to within 15 days.

Properties in New York: Ocwen Loan Servicing, LLC is registered with the Superintendent of the New York State Banking Department. The borrower may file complaints about Ocwen Loan Servicing, LLC with or obtain further information from the New York State Banking Department by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at www.banking.state.ny.us.

Properties in North Carolina: Ocwen Loan Servicing, LLC is licensed by the North Carolina Commissioner of Banks (North Carolina Permit No. 3946) and complaints about Ocwen Loan Servicing, LLC may be submitted to the Commissioner.

Properties in Texas: The State of Texas requires us to inform you that a registrant shall provide to the borrower of each residential mortgage loan the following notice not later than the 30th day after the registrant commences servicing the loan: Complaints regarding the servicing of your mortgage should be sent to the Department of Savings and Mortgage Lending, 2601 N. Lamar, Suite 201, Austin, Texas 78705. Complaint Forms and Instructions may be downloaded and printed from the Department's website located at <http://www.sml.state.tx.us> or obtained from the Department upon request by mail at the address above, by telephone at its Toll-free Consumer Hotline at (877) 276-5550, by fax at (512) 475-1360, or by email at SMLinfo@SML.STATE.TX.US.

Ocwen Loan Servicing, LLC is a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

Prior Servicer is a debt collector attempting to collect a debt and any information obtained will be used for that purpose. If you are not obligated on the debt or if the debt has been discharged in a bankruptcy proceeding, this is for informational purposes only and is not an attempt to assess or collect the debt from you personally.

Attention Service members and Dependents: The federal Service members Civil Relief Act and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances during and nine months after the service member's military or other service. Prior Servicer will not foreclose on the property of a service member or his or her dependent during that time, unless pursuant either to a court order or a service member's written waiver agreement.



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Welcome to Ocwen! Important Information

Welcome to Ocwen Loan Servicing, LLC (Ocwen). We have attached frequently asked questions, as it is natural that you may have a few questions about this change and what it will mean. Please rest assured that we value your business and look forward to assisting you in the future as **HELPING HOMEOWNERS IS WHAT WE DO!™**

Frequently Asked Questions:

What if I made a payment to my Prior Servicer, but it has not posted yet?

Your Prior Servicer will forward your payment to us within 15 business days. It may take a few days for us to receive and apply the payments, but this will not negatively impact your account or your credit report. To check on the status of your account, you may go to www.ocwen.com.

How can I get information about my account?

You can access Ocwen's website and/or automated telephone system which will provide you with information regarding your account 24-hours a day. These systems have been designed to provide you with the most frequently requested services or information. They may include, but are not limited to, options to obtain payment histories, a payoff or reinstatement quote, status of your credit reporting, payment options, status of tax and insurance payments, financial hardship options and frequently asked questions (FAQ). Website: www.ocwen.com. Telephone Number: (800) 746-2936.

If my account is past due and I have not made a payment arrangement with Homeward Residential, how can I make payment arrangements or get assistance due to financial difficulties?

We offer a number of specialized programs designed to fit your unique financial situation. Please go to www.ocwen.com, click on Mortgage Customers and then log in with your User ID and Password. If you need to create a User ID and Password, select the New Customers icon. Once you log in, select the Financial Difficulties icon. This will allow you to download an application package.

If I cannot resolve my issue online, what number do I call and what are the hours?

Ocwen's toll free number is (800) 746-2936. In order to accommodate borrowers' busy schedules, we are open late at night and very early in the morning. Our hours are Monday through Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm, and Sunday 9:00 am to 9:00 pm, all Eastern Standard Time.

If my account is current, where do I send my payments?

Our payment processing address is:
Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

I am currently on a trial modification plan and still have payments remaining before it becomes a final/permanent modification. What do I do?

You should continue making monthly payments as required in the modification plan. Your Prior Servicer will be providing Ocwen the status of your modification. Please allow us 30 days to review and process your information. It is not necessary to call for a status prior to 30 days as the agent will not have any additional information to provide to you.

I am currently on a trial plan for my mortgage modification, and I have made all of my trial payments. When can I expect my final/permanent modification?

Your Prior Servicer will be providing Ocwen with the status of your modification. You should continue to make your payment each month. Our goal is to review your loan as soon as possible and provide your final modification agreement to you. Please allow up to 30 days from the date of the transfer for Ocwen to obtain and process your application documentation.



I received a notice from my Prior Servicer that I was denied for the Making Home Affordable Program. I am still having financial difficulty; what can I do?

We may still be able to help you. We offer a number of specialized programs designed to fit your situation. Please go to www.ocwen.com for more information and download an application for assistance.

I received a notice from my Prior Servicer that they were missing documents for my modification but I have not sent them yet; do I send these documents to Ocwen now?

Yes, please send the documents to Ocwen via e-mail at mod@ocwen.com or fax the documents to (407) 737-6174. Your Prior Servicer will be providing Ocwen with the status of your modification (trial plan or initial application), copies of your initial application and information identifying the missing documentation. Please allow up to 30 days from the date you send the documentation for Ocwen to process your documentation.

I have a Short Sale or Deed-in-Lieu application pending with my Prior Servicer, do I have to resend all the documentation to Ocwen now and reapply?

Your Prior Servicer will be providing Ocwen with the status of your pending resolution. If you have a pending foreclosure sale date or closing scheduled in the next 60 days, to expedite processing, please resend the documentation by fax to (407) 737-5071. If you do not have a foreclosure sale or scheduled closing in the next 60 days, your Prior Servicer will be providing Ocwen the status of your pending resolution. Ocwen will be contacting you with a final approval or denial. Please allow Ocwen up to 30 days to process your Short Sale or Deed-in-Lieu application.

I received approval from my Prior Servicer for a Short Sale or Deed-in-Lieu; will this approval be honored by Ocwen?

Yes, it will be honored as long as you meet the original requirements or contingencies for approval provided by your Prior Servicer. With respect to Short Sales, please note that the original expiration date of your Prior Servicer's approval (the "good through" date) still applies and if it has expired, the approval is no longer valid. Your Prior Servicer will be providing these approval requirements to Ocwen.

I received approval from my Prior Servicer for a Short Sale or Deed-in-Lieu, but the approval is going to expire shortly (or just expired) and my closing is after this day. What do I do?

You should fax your original approval documents and an updated net sheet or HUD1 with the new projected closing date to (407) 737-5071. With respect to Short Sales, please note the original expiration date of your Prior Servicer's approval (the "good through" date) still applies. Please note, if there is a Foreclosure Sale scheduled on your account, we will not postpone the foreclosure sale.

Please Detach below and include with your monthly payment.

00000529347 4444444881 000007140102349 50 000513846

NEVA STEFFENS

Account Number: [REDACTED]

☐ Check box if your contact information has changed update on the back

Payment Coupon

AMOUNT DUE \$ [REDACTED]
Additional Principal: \$ [REDACTED]
Additional Escrow: \$ [REDACTED]
Other: (Please Specify) \$ [REDACTED]
Total Enclosed: \$ [REDACTED]

OCWEN
PO BOX 6440
CAROL STREAM IL 60197-6440

Note: If your loan is current, any excess funds will first be applied to outstanding amounts due and then additional principal. If this payment is made via automatic drafting, this statement is for informational purposes only.



DO NOT MAIL PAYMENTS
TO THIS ADDRESS

P.O. Box 9063
Dallas, TX 75261-9063

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JUNE 11, 2012



0-764-71216-0000269-001-1-000-000-000-000

Neva Steffens
6 Azalea CT
Greenville, SC 29615-

Re: Homeward Residential, Inc. Loan Number: [REDACTED]
Property Address: 6 Azalea Ct
Greenville SC 29615

Dear Borrower(s):

Homeward Residential, Inc. ("Homeward"), your mortgage servicer, wants you to know that there is help available if you believe you will be unable to make your mortgage loan payments. At this time, you may be in the process of a non-HAMP modification review. However, while this review is in process, we also have considered you for the Home Affordable Foreclosure Alternatives ("HAFA") Program and determined that you meet the minimum eligibility requirements. HAFA is an initiative announced by President Obama to help homeowners who can no longer afford to stay in their homes and is part of the Home Affordable Modification Program ("HAMP"). HAFA provides options that allow you to gracefully exit your property and avoid costly foreclosure. Additionally, HAFA offers a \$3,000 borrower relocation incentive if all requirements are met and the program is successfully completed.

While we determine whether you qualify for a non-HAMP modification, we want to make you aware of the HAFA program in case you wish to pursue a foreclosure alternative other than a loan modification. Please note that if we are considering you for a non-HAMP modification, that review will continue, however, HAFA provides the option of a short sale or deed-in-lieu. A short sale allows you to list and sell your property for less than the total amount due on the first mortgage. A deed-in-lieu of foreclosure allows you to voluntarily transfer ownership of your property to us provided that title is free and clear of mortgages, liens, and encumbrances. Upon successful completion of either HAFA foreclosure alternative, you will receive a full release from your first lien mortgage.

Call us now so we can begin the evaluation process and determine if you meet all HAFA eligibility requirements. Be prepared to submit income verification documents and a Request for Modification and Hardship Affidavit ("RMA") as soon as possible.

LM111 040 CPI

Page 1 of 2



We want to make this process as easy as possible. However, you must take the first step by contacting us at our toll free number 1-877-304-3100. You may also write to us at Homeward Residential, Inc., P.O. Box 631730, Irving, TX 75063-1730 or fax to 1-800-645-6793. Our hours of operation are Monday through Friday, 7 am to 9 pm, central time, and Saturday, 7 am to 4 pm, central time.

Sincerely,

Homeward Residential, Inc.

Homeward Residential, Inc., is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, in the event the debt has been discharged pursuant to or the addressee or recipient is under the protection of federal bankruptcy law, this communication is solely for informational purposes and is not an attempt to collect a debt.



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Comptroller of the Currency
Administrator of National Banks

April 9, 2013

Neva Steffens
6 Azalea Court
Greenville SC 29615

Re: Case#: 02848234 - Ocwen Loan Servicing, LLC / Homeward Residential

Dear Mr. Steffens :

This letter acknowledges receipt of your complaint in the Customer Assistance Group of the Office of the Comptroller of the Currency (OCC).

As your complaint is against an entity that does not fall under the jurisdiction of our office, we are referring your letter to the appropriate supervisory agency, which is the Consumer Financial Protection Bureau (CFPB). Their address is:

Consumer Financial Protection Bureau
PO Box 4503
Iowa City, IA 52244

Their toll free phone number is 1 (855) 411-2372. Their Internet address is www.consumerfinance.gov. Please direct all future correspondence regarding this issue to that office.

Sincerely,

Customer Assistance Group

Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050
Phone: (800) 613-6743, FAX: (713) 336-4301
Internet address: www.helpwithmybank.gov



Ocwen Loan Servicing, LLC
P.O. Box 24737
West Palm Beach, FL 33416-4737
(Do not send any correspondence or payments to the above address)

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WWW.OCWEN.COM

April 02, 2013

Neva Steffens

6 Azalea Ct
Greenville, SC 29615-0000

Loan Number: [REDACTED]
Property Address: 6 Azalea Ct, Greenville, SC 29615-0000

Dear Borrower(s):

We have received your correspondence requesting research to be performed for the above referenced loan. It is Ocwen's policy to perform all research and provide a written response to you within twenty (20) days from the receipt of your letter.

Ocwen may need to contact you for further information in order to process your request. Ocwen will notify you if any additional information is required as we research the issue(s) stated in your request. Please direct any inquiries regarding your research request to the following address:

Ocwen Loan Servicing, LLC
Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

Sincerely,

Research Department

7140102349

ACKNOWL23

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS # 1852



April 12, 2013

Neva Steffens
6 Azalea Court
Greenville, SC 29615

Re: Homeward Residential Account Number: [REDACTED]
Property Address: 6 Azalea Court, Greenville, SC 29615

Dear Neva Steffens:

Homeward Residential (Homeward) received your correspondence for the above-referenced account number and forwarded it to my attention for research and resolution. Thank you for the opportunity to address your concerns.

Upon review of the account, on May 31, 2012, we reanalyzed the escrow account. The new monthly payment, effective with the June 1, 2012 payment, was in the amount of \$513.84. Enclosed, please find a copy of the Annual Escrow Account Disclosure Statement that was mailed on June 5, 2012, for your review.

Additionally, on February 27, 2013, we reanalyzed the escrow account. The new monthly payment, effective with the May 1, 2013 payment, is in the amount of \$503.14. This analysis reflected a surplus in the amount of \$29.62 which was prorated over a 6 month period and reduces your monthly payment by \$4.94. We have also enclosed a copy of this Annual Escrow Account Disclosure Statement mailed on February 28, 2013.

Homeward last received funds in the amount of \$513.84 on February 25, 2013 which were applied to the March 1, 2013 payment.

As you are aware, your account was transferred to Ocwen Loan Servicing, LLC (Ocwen) on March 1, 2013. We have enclosed a copy of the Notice of Servicing Transfer letter for your review. This letter provides all addresses and phone numbers for Ocwen.

P.O. Box 631730, Irving, Texas 75063-1730

Homeward Residential is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, in the event the debt has been discharged pursuant to or the addressee or recipient is under the protection of federal bankruptcy law, this communication is solely for informational purposes and is not an attempt to collect a debt.

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Should you have additional questions relating to the servicing of your loan, please contact Ocwen's Customer Care Center. You may reach Ocwen at 1-800-746-2936, Monday through Friday from 8:00 a.m. to 9:00 p.m. Saturday from 8:00 a.m. to 5:00 p.m. ET and Sunday 9:00 a.m. to 9:00 p.m. ET. Information regarding Ocwen and your mortgage loan may also be found online at www.ocwen.com.

Sincerely,

A handwritten signature in cursive script, appearing to read "Ch Ferrell".

Chelsea Ferrell
Customer Correspondence Department

Enclosures: Notice of Servicing Transfer letter and Annual Escrow Account Disclosure Statements

P.O. Box 631730, Irving, Texas 75063-1730

Homeward Residential is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, in the event the debt has been discharged pursuant to or the addressee or recipient is under the protection of federal bankruptcy law, this communication is solely for informational purposes and is not an attempt to collect a debt.

0030906929-Page 2 of 2

EXHIBIT K

Bank of Travelers Rest's Internet Banking

Transactions

Selection

Balance as of 05/14/2013 616.38

Available Balance 616.38

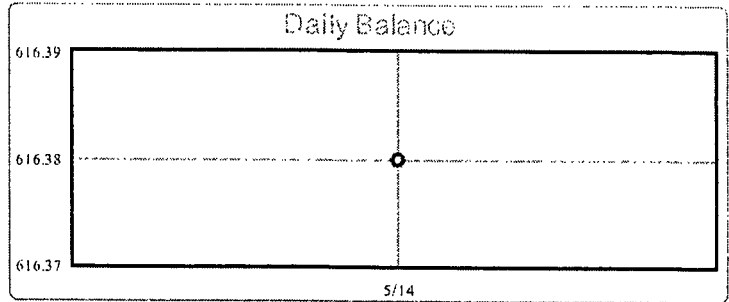
Account **xxxxxxx6520 - Regular Savings**

From 04/15/2013

To 05/15/2013

Submit

[transaction search](#) [image search](#) [download](#)



>> Posted <<	Description	Check	Withdrawal	Deposit	Balance	Reference
05/14/2013	<u>Deposit</u>			513.84	616.38	

May 16, 2012

Letter: Neva Steffens
Memo: [REDACTED]

American Home Mortgage Servicing Inc

\$513.84

****Pay Exactly**** Five Hundred Thirteen and 84/100*****

Memorandum

For _____

CASHIER'S CHECK

NOT NEGOTIABLE



E07215/39301 (2/10) 5/22/12



Thanks for your business!
Have a Great Day!

All items credited
subject to payment.

Account XXXXX-XXXX
2012 withdrawal 513.84
05/16/2012 10:23 AM
05/16/2012 10:23 AM

Bank of
Travelers Rest
P.O. Box 1067
(864) 834-9031

926

127

**Bank of
TRAVELERS REST**
SINCE 1946

Member FDIC

P.O. Box 1067, Travelers Rest, SC 29680 • (864) 834-9031

No. 174309

May 16, 2012

REMITTER Neva Steffens

PAY TO THE ORDER OF American Home Mortgage Servicing Inc

\$513.84

Pay ExactlyFive Hundred Thirteen and 84/100*****

CASHIER'S CHECK

Memo: 0030906929



AUTHORIZED SIGNATURE

⑈174309⑈ ⑆053207371⑆ 11 38 713⑈

Details on Back



Security Features Included

*received
mp3 on masher
5/16/12*

UNRECORDED

No. 224314

REMITTER

Jun 22, 2012

128

\$513.84

Pay Exactly Five Hundred Thirteen and 84/100*****

PAY
TO THE
ORDER
OF

Home used Residential
[Redacted]



42 Plaza Dr.
P.O. Box 1067
Travelers Rest, SC 29690
(864) 834-9031
www.bankoftravelersrest.com

Norma Stephens
[Signature]
672 Alex St
Greenville SC 29615
[Address]

SECURITY FEATURES INCLUDED. DETAILS ON BACK.

⑈ 224314 ⑈ ⑆053207371⑆ 10 46 500⑈

PURCHASER'S COPY OF PERSONAL MONEY ORDER DRAWN ON OFFICE SHOWN HEREON

No. 224314

REMITTER

Jun 22, 2012

\$513.84

Pay Exactly Five Hundred Thirteen and 84/100*****



42 Plaza Dr.
P.O. Box 1067
Travelers Rest, SC 29690
(864) 834-9031
www.bankoftravelersrest.com

NOT NEGOTIABLE

The customer procuring the Personal Money Order form, corresponding in number and amount to that shown hereon, agrees to insert thereon in ink, the date, payee, his/her signature and address and assumes responsibility for all events made possible by his/her failure to do so.

SAVE THIS COPY FOR YOUR RECORD

7011 3500 0001 3249 1241

CERTIFIED MAIL RECEIPT		
(Domestic Mail Only, No Insurance or Coverage Provided)		
For delivery information visit our website at www.usps.com		
DALLAS TX 75266		
Postage	\$ 0.45	0276
Certified Fee	\$2.95	20
Return Receipt Fee (Endorsement Required)	\$2.35	Postmark Here
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$ 5.75	06/22/2012

Sent to	
Homeward Residential	
Street, Apt. No., or PO Box No.	
P.O. Box 660029	
City, State, ZIP+4	
Dallas, TX 75266-0029	

PS Form 3800, August 2006 See Reverse for Instructions

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Bank of
Travelers Rest
Pelham Road
(864) 834-9031

Br# 7 Tlr# 2 Seq# 10
06/22/2012 12:14 PM

Account XXXXX9428
DDA Withdrawal 514.84

Thanks for your business!
Have a Great Day!

All items credited
subject to payment.

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
☒ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. ☒ Print your name and address on the reverse so that we can return the card to you. ☒ Attach this card to the back of the mailpiece, or on the front if space permits.	A. Signature <u>J. M. G</u> ☐ Agent ☐ Addressee X <u>TXDL-050</u> B. Received by <u>JOSE GARCIA</u> C. Date of Delivery <u>06/22/2012</u> D. Is delivery address different from item 1? ☐ Yes If YES, enter delivery address below: ☐ No
1. Article Addressed to: Homeward Residential P.O. Box 660029 Dallas, TX 75266-0029	3. Service Type ☒ Certified Mail ☐ Express Mail ☐ Registered ☐ Return Receipt for Merchandise ☐ Insured Mail ☐ C.O.D.
2. Article Number (Transfer from service) 7011 3500 0001 3249 1241	4. Restricted Delivery? (Extra Fee) ☐ Yes

No. 224355

REMITTER

Jul 19, 2012

\$513.84

Pay Exactly Five Hundred Thirteen and 84/100*****



42 Plaza Dr.
P.O Box 1067
Travelers Rest, SC 29690
(864) 834-9031
www.bankoftravelersrest.com

NOT NEGOTIABLE

The customer procuring the Personal Money Order form, corresponding in number and amount to that shown hereon, agrees to insert thereon in ink, the date, payee, his/her signature and address and assumes responsibility for all events made possible by his/her failure to do so.

SAVE THIS COPY FOR YOUR RECORD

SENDER: COMPLETE THIS SECTION

- ☒ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- ☒ Print your name and address on the reverse so that we can return the card to you.
- ☒ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

HomeWARD Residential
P.O. Box 660029
Dallas, TX 75266-0029

2. Article Number

(Transfer from service label)

7011 3500 0001 3249 1258

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☐ Address

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ YesIf YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail ☐ Express Mail☐ Registered☐ Return Receipt for Merchandise☐ Insured Mail☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

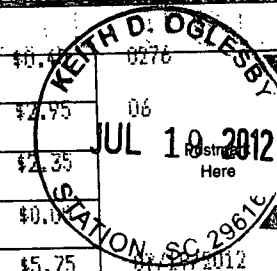
☐ Yes
U.S. Postal Service
CERTIFIED MAIL RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information, visit our website at www.usps.com

DALLAS, TX 75266

Postage	\$	\$0.40
Certified Fee	\$	\$2.95
Return Receipt Fee (Endorsement Required)	\$	\$2.35
Restricted Delivery Fee (Endorsement Required)	\$	\$0.00
Total Postage & Fees	\$	\$5.75



Sent To

HomeWARD Residential
Street, Apt. No.,
or PO Box No.
P.O. Box 660029
City, State, ZIP+4
DALLAS, TX 75266-0029

PS Form 3800, August 2006

See Reverse for Instructions

9521 1258 3249 0001 3500 7011

PERSONAL MONEY ORDER

No. 224355

REMITTER

Jul 19, 2012

131

\$513.84

Homeward Res. Lontine

by # [redacted]

Pay Exactly Five Hundred Thirteen and 84/100*****

PAY
TO THE
ORDER
OF



42 Plaza Dr.
P.O Box 1067
Travelers Rest, SC 29690
(864) 834-9031
www.bankoftravelersrest.com

Maria Stephens
SIGNATURE OF REMITTER
6728102 Court
ADDRESS/CITY & STATE
Crownsville, SC 22615

⑈ 224355 ⑈ ⑆05320737⑆ ⑆046500⑈

PURCHASER'S COPY OF PERSONAL MONEY ORDER DRAWN ON OFFICE SHOWN HEREON

No. 224355

REMITTER

Jul 19, 2012

\$513.84

Pay Exactly Five Hundred Thirteen and 84/100*****



42 Plaza Dr.
P.O Box 1067
Travelers Rest, SC 29690
(864) 834-9031
www.bankoftravelersrest.com

NOT NEGOTIABLE

The customer procuring the Personal Money Order form, corresponding in number and amount to that shown hereon, agrees to insert thereon in ink, the date, payee, his/her signature and address and assumes responsibility for all events made possible by his/her failure to do so.

SAVE THIS COPY FOR YOUR RECORD



RETURN SERVICE ONLY
Please do not mail payments to this address
P.O. Box 619063
Dallas, TX 75261-9063

Property Address: 6 AZALEA CT
GREENVILLE SC 29615

Statement Date: 06/27/2012
Payment Due Date: 08/01/2012
Loan Number:

ACCOUNT DETAILS	AMOUNT
Total Principal Balance	\$132,946.64
Minus *Deferred Principal Balance	\$60,000.00
**Current Principal Balance	\$72,946.64
Escrow Balance	\$1,006.81
Unpaid Late Charges	\$0.00
Interest Rate	2.000%
Payment Elements	
Principal & Interest	\$323.52
Escrow	\$190.32
Optional Products	\$0.00
Other	\$0.00
Total Payment	\$513.84
Year To Date	
Interest	\$31,044.16
Taxes	\$0.00

8-764-71779-0002326-001-1-000-100-000-000
NEVA STEFFENS
6 AZALEA CT
GREENVILLE SC 29615-2146

Customer Care Department 1-877-304-3100
7:00am - 9:00pm CST Monday through Friday
7:00am - 4:00pm CST Saturday
Web site: www.gohomeward.com

IMPORTANT MESSAGES

*Deferred, non-interest bearing principal amount due at payoff but not included in monthly payment calculation.
**Interest bearing portion of the principal balance upon which monthly payment amount is calculated.

Homeward Residential, Inc. has recently enhanced our self service payment options. Now you can make your payment on our website at www.gohomeward.com without a fee up to the 5th day of the month. Our secure website is available for your convenience 24 hours a day. It's easy and even better it's free!

Homeward Residential does not recognize property tax deferrals, repayment plans, or third-party property tax lien transfers and will take the necessary action to pay your property taxes to ensure that our mutually vested interest in your property is not at risk. These programs create a lien on your property that takes precedence over the mortgage lien in most cases and may result in interest at a high rate owed to the tax collector or a third party, payable over the course of the repayment plan or at the expiration of the deferral period. If you are having trouble making your loan payments and are considering or participating in one of these programs, please contact Homeward Residential at 1-877-304-3100 so that we may offer you assistance.

TRANSACTIONS SINCE LAST STATEMENT

Date	Description	Principal	Interest	Escrow	Misc. Late/Other Charges	Total
06/04/12	LATE CHARGE ADJ	\$0.00	\$0.00	\$0.00	\$0.00	\$279.00
06/13/12	PROP INSPECTIONS	\$0.00	\$0.00	\$0.00	\$0.00	\$10.00
06/26/12	MORTGAGE INSUR	\$0.00	\$0.00	-\$73.68	\$0.00	\$0.00
06/27/12	PAYMENT	\$201.61	\$121.91	\$190.32	\$0.00	\$513.84

SPECIAL MESSAGES

If you are having trouble making your mortgage payment, please contact Homeward Residential for a possible solution. You can also seek assistance through your state housing agency:

South Carolina State Housing Finance and Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210
Telephone: (803) 896-9001 Website: <http://www.schousing.com>

If you would like to speak to a HUD approved counselor, you may contact the U.S. Department of Housing and Urban Development at (800) 569-4287 or online at www.hud.gov for a list of approved housing counseling agencies in your area.



To change address and phone number, check here and complete back of form

NEVA STEFFENS

HOMeward RESIDENTIAL, INC.
PO BOX 660029
DALLAS, TX 75266-0029



Please detach the mortgage payment coupon at perforation above and return with payment

To avoid additional charges, we must receive your payment no later than 2:30 pm Central Standard Time on 08/16/12. Funds received after 2:30 pm CST will be credited to your account the next business day.

Loan Number	08/01/2012
Payment Due Date	\$513.84
Current Payment	\$0.00
Past Due Payment(s)	\$0.00
Unpaid Late Charges	\$0.00
Other Charges	\$0.00
Optional products	\$0.00
Total Amount Due	\$513.84
After 08/16/12 Add Late Charge Of	\$15.50
Total Payment After 08/16/12	\$529.34

Additional Principal	\$
Additional Escrow	\$
Other	\$
Total Amount Paid	\$

00309069290801120000000051384 00051384 00000 6

REMITTER

Homeward Residential

No. 224369

Aug 20, 2012

233

\$513.84

Pay Exactly Five Hundred Thirteen and 84/100*****



42 Plaza Dr.
P.O. Box 1067
Travelers Rest, SC 29690
(864) 834-9031
www.bankoftravelersrest.com

NOT NEGOTIABLE

The customer procuring the Personal Money Order form, corresponding in number and amount to that shown hereon, agrees to insert thereon in ink, the date, payee, his/her signature and address and assumes responsibility for all events made possible by his/her failure to do so.

SAVE THIS COPY FOR YOUR RECORD

All items credited
subject to payment.

Thanks for your business!
Have a Great Day!

Account XXXXXX9428
DDA Withdrawal 513.84

Br# 7 11# 4 Seq# 11
08/20/2012 10:29 AM

Bank of
Travelers Rest
Pelham Road
(864) 834-9031

SENDER: COMPLETE THIS SECTION

- ☒ Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
- ☒ Print your name and address on the reverse so that we can return the card to you.
- ☒ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Homeward Residential
P.O. Box 660029
Dallas, TX 75266-0029

2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *[Signature]*

☐ Agent
☐ Address

B. Received by (Printed Name)

C. Date of Delivery

AUG 24 2012

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail
- ☐ Registered ☐ Return Receipt for Merchandise
- ☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

7010 2780 0001 7640 6520

Domestic Return Receipt

102595-02-M-1

U.S. Postal Service CERTIFIED MAIL RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

DALLAS TX 75266

Postage	\$ 04.45
Certified Fee	\$ 2.95
Return Receipt Fee (Endorsement Required)	\$ 2.35
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 45.75

0276

13

Postmark
Here

08/20/2012

Sent To

Homeward Residential
P.O. Box 660029
Dallas, TX 75266-0029

PS Form 3800, August 2006

See Reverse for Instructions



Please do not mail payments to this address
P.O. Box 619063
Dallas, TX 75261-9063

Property Address:

6 AZALEA CT
GREENVILLE SC 29615

Statement Date:

07/25/2012

Payment Due Date:

09/01/2012

Loan Number:

0056829



2-764-72663-0002077-001-1-000-110-000-000
NEVA STEFFENS
6 AZALEA CT
GREENVILLE SC 29615-2146

Customer Care Department 1-877-304-3100
7:00am - 9:00pm CT Monday through Friday
7:00am - 4:00pm CT Saturday
Web site: www.gohomeward.com

ACCOUNT DETAILS	AMOUNT
Total Principal Balance	\$132,744.70
Minus *Deferred Principal Balance	\$60,000.00
**Current Principal Balance	\$72,744.70
Escrow Balance	\$1,133.22
Unpaid Late Charges	\$0.00
Interest Rate	2.000%
Payment Elements	
Principal & Interest	\$323.52
Escrow	\$190.32
Optional Products	\$0.00
Other	\$0.00
Total Payment	\$513.84
Year To Date	
Interest	\$31,165.74
Taxes	\$0.00

IMPORTANT MESSAGES

*Deferred, non-interest bearing principal amount due at payoff but not included in monthly payment calculation.
**Interest bearing portion of the principal balance upon which monthly payment amount is calculated.

Homeward Residential, Inc. has recently enhanced our self service payment options. Now you can make your payment on our website at www.gohomeward.com without a fee up to the 5th day of the month. Our secure website is available for your convenience 24 hours a day. It's easy and even better it's free!

TRANSACTIONS SINCE LAST STATEMENT

Date	Description	Principal	Interest	Escrow	Misc.	Late/Other Charges	Total
07/19/12	MORTGAGE INSUR	\$0.00	\$0.00	-\$63.91	\$0.00	\$0.00	-\$63.91
07/25/12	PAYMENT	701.84	\$121.58	\$190.32	\$0.00	\$0.00	\$513.84

SPECIAL MESSAGES

If you are having trouble making your mortgage payment, please contact Homeward Residential for a possible solution. You can also seek assistance through your state housing agency:

South Carolina State Housing Finance and Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210

Telephone: (803) 896-9001 Website: <http://www.schousing.com>

If you would like to speak to a HUD approved counselor, you may contact the U.S. Department of Housing and Urban Development at (800) 569-4287 or online at www.hud.gov for a list of approved housing counseling agencies in your area.



To change address and/or phone number, check here and complete back of form.

Please detach the mortgage payment coupon at perforation above and return with payment

Payments received before 5:00 p.m. CT at the address listed below will be credited to your account as of the date of receipt. Funds received after 5:00 p.m. CT will be credited to your account on the next business day.

NEVA STEFFENS

Loan Number

Payment Due Date

Current Payment

Past Due Payment(s)

Unpaid Late Charges

Other Charges

Optional products

Total Amount Due

After 09/16/12 Add Late Charge Of

Total Payment After 09/16/12

09/01/2012

\$513.84

\$0.00

\$0.00

\$0.00

\$0.00

\$513.84

\$15.50

\$529.34

HOMeward RESIDENTIAL, INC.
PO BOX 660029
DALLAS, TX 75266-0029



Additional Principal \$
Additional Escrow \$
Other \$
Total Amount Paid \$

00309069290901120000000051384 00051384 00000 4

No. 228024

REMITTER

Sep 26, 2012

\$513.84

Pay Exactly Five Hundred Thirteen and 84/100*****



42 Plaza Dr.
P.O Box 1067
Travelers Rest, SC 29690
(864) 834-9031
www.bankoftravelersrest.com

NOT NEGOTIABLE

The customer procuring the Personal Money Order form, corresponding in number and amount to that shown hereon, agrees to insert thereon in ink, the date, payee, his/her signature and address and assumes responsibility for all events made possible by his/her failure to do so.

SAVE THIS COPY FOR YOUR RECORD

Money Order

Bank of
Travelers Rest
Pelham Road
(864) 834-9031

Br# 7 Tr# 2 Seq# 29
09/26/2012 11:54 AM

Account XXXXXX9428
DDA Withdrawal 514.84

Thanks for your business!
Have a Great Day!

All items credited
subject to payment.

SENDER: COMPLETE THIS SECTION.

- ☒ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- ☒ Print your name and address on the reverse so that we can return the card to you.
- ☒ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Homeward Residential
PO BOX 660029
Dallas, TX 75266-0029

2. Article Number
(Transfer from service label)

7012 1010 0001 9446 9209

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-11

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *Martin Lichungu*
☐ Agent
☐ Address

B. Received by (Print Name)

C. Date of Delivery

SEP 30 2012

D. Is delivery address different from item 1?

☐ YesIf YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

DALLAS TX 75266

Postage	\$ 0.45	0276
Certified Fee	\$2.95	13
Return Receipt Fee (Endorsement Required)	\$2.35	
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$ 5.75	09/26/2012

Sent To
Homeward Residential
Street, Apt. No.,
or P.O. Box
PO BOX 660029
City, State, ZIP+4
DALLAS TX 75266-0029

PERSONAL MONEY ORDER

No. 228024

REMITTER " Neva Steffens

Sep 26, 2012

\$513.84

136

Pay Exactly Five Hundred Thirteen and 84/100*****

PAY
TO THE
ORDER
OF Homeward Residential

Loan Number 0030906929



42 Plaza Dr.
P.O Box 1067
Travelers Rest, SC 29690
(864) 834-9031
www.bankoftravelersrest.com

Neva Steffens
SIGNATURE OF REMITTER
6 Azalea Dr
ADDRESS, CITY & STATE
Greenville, SC 29615

⑈ 228024 ⑈ ⑆ 053207371 ⑆ 10 46 500 ⑈

PURCHASER'S COPY OF PERSONAL MONEY ORDER DRAWN ON OFFICE SHOWN HEREON

No. 228024

REMITTER

Sep 26, 2012

\$513.84

Pay Exactly Five Hundred Thirteen and 84/100*****



42 Plaza Dr.
P.O Box 1067
Travelers Rest, SC 29690
(864) 834-9031
www.bankoftravelersrest.com

NOT NEGOTIABLE

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SAVE THIS COPY FOR YOUR RECORD



RETURN TO: ONLY
Please do not mail payments to this address
P.O. Box 619063
Dallas, TX 75261-9063



2-764-73769-0003397-001-1-100-100-000-000
NEVA STEFFENS
6 AZALEA CT
GREENVILLE SC 29615-2146

Customer Care Department 1-877-304-3100
7:00am - 9:00pm CT Monday through Friday
7:00am - 4:00pm CT Saturday
Web site: www.gohomeward.com

Property Address:

6 AZALEA CT
GREENVILLE SC 29615

Statement Date:

08/27/2012

Payment Due Date:

10/01/2012

Loan Number:

ACCOUNT DETAILS

AMOUNT

Total Principal Balance	\$132,542.42
Minus *Deferred Principal Balance	\$60,000.00
**Current Principal Balance	\$72,542.42
Escrow Balance	\$1,259.63
Unpaid Late Charges	\$0.00
Interest Rate	2.000%
Payment Elements	
Principal & Interest	\$323.52
Escrow	\$190.32
Optional Products	\$0.00
Other	\$0.00
Total Payment	\$513.84
Year To Date	
Interest	\$31,286.98
Taxes	\$0.00

IMPORTANT MESSAGES

*Deferred, non-interest bearing principal amount due at payoff but not included in monthly payment calculation.
**Interest bearing portion of the principal balance upon which monthly payment amount is calculated.

Homeward Residential, Inc. has recently enhanced our self service payment options. Now you can make your payment on our website at www.gohomeward.com without a fee up to the 5th day of the month. Our secure website is available for your convenience 24 hours a day. It's easy and even better it's free!

TRANSACTIONS SINCE LAST STATEMENT

Date	Description	Principal	Interest	Escrow	Misc. Late/Other Charges	Total
08/24/12	MORTGAGE INSUR	\$0.00	\$0.00	-\$63.91	\$0.00	-\$63.91
08/27/12	PAYMENT	\$202.28	\$121.24	\$190.32	\$0.00	\$513.84

SPECIAL MESSAGES

If you are having trouble making your mortgage payment, please contact Homeward Residential for a possible solution. You can also seek assistance through your state housing agency:

South Carolina State Housing Finance and Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210

Telephone: (803) 896-9001 Website: <http://www.schousing.com>

If you would like to speak to a HUD approved counselor, you may contact the U.S. Department of Housing and Urban Development at (800) 669-4287 or online at www.hud.gov for a list of approved housing counseling agencies in your area.



Please detach the mortgage payment coupon at perforation above and return with payment

Payments received before 5:00 p.m. CT at the address listed below will be credited to your account as of the date of receipt.
Funds received after 5:00 p.m. CT will be credited to your account on the next business day.



To change address and/or phone number, check here and complete back of form

NEVA STEFFENS

HOMEWARD RESIDENTIAL, INC.
PO BOX 660029
DALLAS, TX 75266-0029



Loan Number	
Payment Due Date	10/01/2012
Current Payment	\$513.84
Past Due Payment(s)	\$0.00
Unpaid Late Charges	\$0.00
Other Charges	\$0.00
Optional products	\$0.00
Total Amount Due	\$513.84
After 10/16/12 Add Late Charge Of	\$15.50
Total Payment After 10/16/12	\$529.34

Additional Principal	\$
Additional Escrow	\$
Other	\$
Total Amount Paid	\$

00309069291001120000000051384 00051384 00000 2

REMITTER

Oct 23, 2012

\$513.84

Pay Exactly Five Hundred Thirteen and 84/100*****



42 Plaza Dr.
P.O. Box 1067
Travelers Rest, SC 29690
(864) 834-9031
www.bankoftravelersrest.com

NOT NEGOTIABLE

The customer procuring the Personal Money Order form, corresponding in number and amount to that shown hereon, agrees to insert thereon in ink, the date, payee, his/her signature and address and assumes responsibility for all events made possible by his/her failure to do so.

SAVE THIS COPY FOR YOUR RECORD

CERTIFIED MAIL		SECTION ON DELIVERY	
Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Write your name and address on the reverse of this card to the back of the mailpiece, the front if space permits. Addressed to: <i>Homeward Residential</i> <i>PO Box 66 0029</i> <i>Dallas, TX 75266-0029</i>		A. Signature X <i>[Signature]</i> ☐ Agent ☐ Address B. Received by (Printed Name) C. Date of Delivery <i>10/23/2012</i> D. Is delivery address different from item 1? ☐ Yes ☐ No If YES, enter delivery address below:	
2. Article Number (Transfer from service label)		3. Service Type ☐ Certified Mail ☐ Express Mail ☐ Registered ☐ Return Receipt for Merchandise ☐ Insured Mail ☐ C.O.D. 4. Restricted Delivery? (Extra Fee) ☐ Yes	
PS Form 3811, February 2004		Domestic Return Receipt 102595-02-M-11	

7010 2780 0002 2757 3041

U.S. Postal Service		CERTIFIED MAIL RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)			
For delivery information visit our website at www.usps.com			
OFFICIAL USE			
Postage	\$	10.40	Postmark Here 10/23/2012
Certified Fee	\$	2.75	
Return Receipt Fee (Endorsement Required)	\$	2.35	
Restricted Delivery Fee (Endorsement Required)	\$	6.00	
Total Postage & Fees	\$	21.50	
Sent To: <i>Homeward Residential</i> Street, Apt. No. or PO Box No.: <i>PO Box 66 0029</i> City, State, ZIP+4: <i>Dallas TX 75266-0029</i>			



RETURN SERVICE ONLY
Please direct all mail payments to this address
P.O. Box 619063
Dallas, TX 75261-9063

Property Address:

6 AZALEA CT
GREENVILLE SC 29615

Statement Date:
Payment Due Date:
Loan Number:

10/02/2012
11/01/2012



2-764-75059-0004437-001-1-000-100-000-000
NEVA STEFFENS
6 AZALEA CT
GREENVILLE SC 29615-2146

Customer Care Department 1-877-304-3100
7:00am - 9:00pm CT Monday through Friday
7:00am - 4:00pm CT Saturday
Web site: www.gohomeward.com

ACCOUNT DETAILS	AMOUNT
Total Principal Balance	\$132,339.80
Minus *Deferred Principal Balance	\$60,000.00
**Current Principal Balance	\$72,339.80
Escrow Balance	\$1,386.04
Unpaid Late Charges	\$0.00
Interest Rate	2.000%
Payment Elements	
Principal & Interest	\$323.52
Escrow	\$190.32
Optional Products	\$0.00
Other	\$0.00
Total Payment	\$513.84
Year To Date	
Interest	\$31,407.88
Taxes	\$0.00

IMPORTANT MESSAGES

*Deferred, non-interest bearing principal amount due at payoff but not included in monthly payment calculation.
**Interest bearing portion of the principal balance upon which monthly payment amount is calculated.

Homeward Residential, Inc. has recently enhanced our self service payment options. Now you can make your payment on our website at www.gohomeward.com without a fee up to the 5th day of the month. Our secure website is available for your convenience 24 hours a day. It's easy and even better it's free!

TRANSACTIONS SINCE LAST STATEMENT

Date	Description	Principal	Interest	Escrow	Misc.	Late/Other Charges	Total
09/24/12	MORTGAGE INSUR	\$0.00	\$0.00	-\$63.91	\$0.00	\$0.00	-\$63.91
10/02/12	PAYMENT	\$202.62	\$120.90	\$190.32	\$0.00	\$0.00	\$513.84

SPECIAL MESSAGES

If you are having trouble making your mortgage payment, please contact Homeward Residential for a possible solution. You can also seek assistance through your state housing agency:

South Carolina State Housing Finance and Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210

Telephone: (803) 896-9001 Website: <http://www.schousing.com>

If you would like to speak to a HUD approved counselor, you may contact the U.S. Department of Housing and Urban Development at (800) 569-4287 or online at www.hud.gov for a list of approved housing counseling agencies in your area.



Please detach the mortgage payment coupon at perforation above and return with payment

Payments received before 5:00 p.m. CT at the address listed below will be credited to your account as of the date of receipt.
Funds received after 5:00 p.m. CT will be credited to your account on the next business day.

☐ To change address and/or phone number, check here and complete back of form

NEVA STEFFENS

HOMEWARD RESIDENTIAL, INC.
PO BOX 660029
DALLAS, TX 75266-0029



Loan Number	
Payment Due Date	11/01/2012
Current Payment	\$513.84
Past Due Payment(s)	\$0.00
Unpaid Late Charges	\$0.00
Other Charges	\$0.00
Optional products	\$0.00
Total Amount Due	\$513.84
After 11/16/12 Add Late Charge Of	\$15.50
Total Payment After 11/16/12	\$529.34

Additional Principal \$
Additional Escrow \$
Other \$
Total Amount Paid \$

00309069291101120000000051384 00051384 00000 0

REMITTER

Nov 27, 2012

\$513.84

Homeward Residential

Pay Exactly Five Hundred Thirteen and 84/100*****



42 Plaza Dr.
P.O. Box 1067
Travelers Rest, SC 29690
(864) 834-9031
www.bankoftravelersrest.com

NOT NEGOTIABLE

The customer procuring the Personal Money Order form, corresponding in number and amount to that shown hereon, agrees to insert thereon in ink, the date, payee, his/her signature and address and assumes responsibility for all events made possible by his/her failure to do so.

SAVE THIS COPY FOR YOUR RECORD

Postage		Certified Fee		Return Receipt Fee (Endorserment Required)		Restricted Delivery Fee (Endorserment Required)		Total Postage & Fees	
\$		\$		\$		\$		\$	
11.00		2.35		2.35		15.75		31.45	

Postmarked Here
NOV 27 2012
11/27/2012

Homeward Residential, Inc.
P.O. Box 660029
Dallas, TX 75266-0029

See back for instructions

SENDER: COMPLETE THIS SECTION

- ☒ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
☒ Print your name and address on the reverse so that we can return the card to you.
☒ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Homeward Residential
INC.
P.O. Box 660029
Dallas, TX 75266-0029

2. Article Number

(Transfer from service label)

7010 2780 0002 2757 3065

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-11

COMPLETE THIS SECTION ON DELIVERY

A. Signature

x [Signature]

☐ Agent
☐ Address

B. Received by (Printed Name)

NOV 30 2012

D. Is delivery address different from item 1?

If YES, enter delivery address below: ☐ Yes ☐ No

3. Service Type

☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

590E 2522 2000 0822 0702

Bank of
Travelers Rest
Pelham Road
(864) 834-9031

Br# 7 Tlr# 4 Seq# 6
11/27/2012 12:18 PM

Account XXXXX9428
DDA Withdrawal 514.84

Thanks for your business!
Have a Great Day!

All items credited
subject to payment.



Please deposit mail payments to this address
P.O. Box 619063
Dallas, TX 75261-9063

Property Address:

6 AZALEA CT
GREENVILLE SC 29615

Statement Date:
Payment Due Date:
Loan Number:

10/29/2012
12/01/2012
[REDACTED]



0-764-76041-0005696-002-1-000-100-000-000
NEVA STEFFENS
6 AZALEA CT
GREENVILLE SC 29615-2146

Customer Care Department 1-877-304-3100
7:00am - 9:00pm CT Monday through Friday
7:00am - 4:00pm CT Saturday
Web site: www.gohomeward.com

ACCOUNT DETAILS

AMOUNT

Total Principal Balance	\$132,136.85
Minus *Deferred Principal Balance	\$60,000.00
**Current Principal Balance	\$72,136.85
Escrow Balance	\$1,512.45
Unpaid Late Charges	\$0.00
Interest Rate	2.000%
Payment Elements	
Principal & Interest	\$323.52
Escrow	\$190.32
Optional Products	\$0.00
Other	\$0.00
Total Payment	\$513.84
Year To Date	
Interest	\$31,528.45
Taxes	\$0.00

IMPORTANT MESSAGES

*Deferred, non-interest bearing principal amount due at payoff but not included in monthly payment calculation.
**Interest bearing portion of the principal balance upon which monthly payment amount is calculated.

Homeward Residential, Inc. has recently enhanced our self service payment options. Now you can make your payment on our website at www.gohomeward.com without a fee up to the 5th day of the month. Our secure website is available for your convenience 24 hours a day. It's easy and even better it's free!

TRANSACTIONS SINCE LAST STATEMENT

Date	Description	Principal	Interest	Escrow	Misc.	Late/Other Charges	Total
10/22/12	MORTGAGE INSUR	\$0.00	\$0.00	-\$63.91	\$0.00	\$0.00	-\$63.91
10/28/12	PAYMENT	\$202.95	\$120.57	\$190.32	\$0.00	\$0.00	\$513.84

SPECIAL MESSAGES

If you are having trouble making your mortgage payment, please contact Homeward Residential for a possible solution. You can also seek assistance through your state housing agency:

South Carolina State Housing Finance and Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210

Telephone: (803) 896-9001 Website: <http://www.schousing.com>

If you would like to speak to a HUD approved counselor, you may contact the U.S. Department of Housing and Urban Development at (800) 569-4287 or online at www.hud.gov for a list of approved housing counseling agencies in your area.



☐ To change address and/or phone number, check here and complete back of form

Please detach the mortgage payment coupon at perforation above and return with payment
Payments received before 5:00 p.m. CT at the address listed below will be credited to your account as of the date of receipt.
Funds received after 5:00 p.m. CT will be credited to your account on the next business day.

NEVA STEFFENS

Loan Number	[REDACTED]
Payment Due Date	12/01/2012
Current Payment	\$513.84
Past Due Payment(s)	\$0.00
Unpaid Late Charges	\$0.00
Other Charges	\$0.00
Optional products	\$0.00
Total Amount Due	\$513.84
After 12/16/12 Add Late Charge Of	\$15.50
Total Payment After 12/16/12	\$529.34

HOMEWARD RESIDENTIAL, INC.
PO BOX 660029
DALLAS, TX 75266-0029



Additional Principal	\$
Additional Escrow	\$
Other	\$
Total Amount Paid	\$

00309069291201120000000051384 00051384 00000 8

No. 237589

REMITTER

Dec 26, 2012

\$513.84

Honeuward Residential, INC.

142

Pay Exactly Five Hundred Thirteen and 84/100*****



42 Plaza Dr.
P.O. Box 1067
Travelers Rest, SC 29690
(864) 834-9031
www.bankoftravelersrest.com

NOT NEGOTIABLE

The customer procuring the Personal Money Order form, corresponding in number and amount to that shown hereon, agrees to insert thereon in ink, the date, payee, his/her signature and address and assumes responsibility for all events made possible by his/her failure to do so.

SAVE THIS COPY FOR YOUR RECORD

Neva Stiffes
W Arslan Court
Greenville, SC 29615

SENDER COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
☒ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. ☒ Print your name and address on the reverse so that we can return the card to you. ☒ Attach this card to the back of the mailpiece, or on the front if space permits. 1. Article Addressed to: <i>Honeuward Residential</i> <i>P.O. Box 660029</i> <i>Dallas, TX 75266-0029</i> 2. Article Number (Transfer from) PS Form 381	A. Signature <i>X [Signature]</i> ☐ Agent ☐ Address B. Received by (Printed Name) C. Date of Delivery <i>DEC 28 2012</i> D. Is delivery address different from item 1? ☐ Yes ☐ No If YES, enter delivery address below: 3. Service Type ☒ Certified Mail ☐ Express Mail ☐ Registered ☐ Return Receipt for Merchandise ☐ Insured Mail ☐ C.O.D. 4. Restricted Delivery Fee

Domestic Return Receipt

102595-02-M-1

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information, visit our website at www.usps.com

DALLAS TX 75266

OFFICIAL USE

Postage	\$ 0.45	0276
Certified Fee	\$ 2.95	07
Return Receipt Fee (Endorsement Required)	\$ 2.35	Postmark Here
Restricted Delivery Fee (Endorsement Required)	\$ 0.00	
Total Postage & Fees	\$ 5.75	12/26/2012

Sent To
Honeuward Residential
Street, Apt. No.,
or PO Box No.
P.O. Box 660029
City, State, ZIP+4
Dallas TX 75266-0029

PS Form 3800, August 2006 See Reverse for Instructions

2010 2780 0002 2757 3022



Please do not mail payments to this address
P.O. Box 615063
Dallas, TX 75261-9063



7-764-77187-0010985-003-1-000-100-000-000
NEVA STEFFENS
6 AZALEA CT
GREENVILLE SC 29615-2146

Customer Care Department 1-877-304-3100
7:00am - 9:00pm CT Monday through Friday
7:00am - 4:00pm CT Saturday
Web site: www.gohomeward.com

Property Address:

6 AZALEA CT
GREENVILLE SC 29615

Statement Date:
Payment Due Date:
Loan Number:

11/30/2012
01/01/2013
[REDACTED]

ACCOUNT DETAILS

AMOUNT

Total Principal Balance	\$131,933.66
Minus *Deferred Principal Balance	\$60,000.00
**Current Principal Balance	\$71,933.56
Escrow Balance	\$1,638.86
Unpaid Late Charges	\$0.00
Interest Rate	2.000%
Payment Elements	
Principal & Interest	\$323.52
Escrow	\$190.32
Optional Products	\$0.00
Other	\$0.00
Total Payment	\$513.84
Year To Date	
Interest	\$31,648.68
Taxes	\$0.00

IMPORTANT MESSAGES

*Deferred, non-interest bearing principal amount due at payoff but not included in monthly payment calculation.
**Interest bearing portion of the principal balance upon which monthly payment amount is calculated.

Homeward Residential, Inc. has recently enhanced our self service payment options. Now you can make your payment on our website at www.gohomeward.com without a fee up to the 5th day of the month. Our secure website is available for your convenience 24 hours a day. It's easy and even better it's free!

TRANSACTIONS SINCE LAST STATEMENT

Date	Description	Principal	Interest	Escrow	Misc.	Late/Other Charges	Total
11/21/12	MORTGAGE INSUR	\$0.00	\$0.00	-\$63.91	\$0.00	\$0.00	-\$63.91
11/30/12	PAYMENT	\$203.29	\$120.23	\$190.32	\$0.00	\$0.00	\$513.84

SPECIAL MESSAGES

If you are having trouble making your mortgage payment, please contact Homeward Residential for a possible solution. You can also seek assistance through your state housing agency:

South Carolina State Housing Finance and Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210

Telephone: (803) 896-9001 Website: <http://www.schousing.com>

If you would like to speak to a HUD approved counselor, you may contact the U.S. Department of Housing and Urban Development at (800) 569-4287 or online at www.hud.gov for a list of approved housing counseling agencies in your area.



Please detach the mortgage payment coupon at perforation above and return with payment

Payments received before 5:00 p.m. CT at the address listed below will be credited to your account as of the date of receipt. Funds received after 5:00 p.m. CT will be credited to your account on the next business day.

Loan Number
Payment Due Date
Current Payment
Past Due Payment(s)
Unpaid Late Charges
Other Charges

01/01/2013
\$513.84
\$0.00
\$0.00
\$0.00

To change address and/or phone number

NEVA STEFFENS

REMITTER

Jan 25, 2013

\$513.84

HomeWARD Residential
 Loan# [REDACTED]

144

Pay Exactly Five Hundred Thirteen and 84/100*****



42 Plaza Dr.
 P.O. Box 1067
 Travelers Rest, SC 29690
 (864) 834-9031
 www.bankoftravelersrest.com

NOT NEGOTIABLE

The customer procuring the Personal Money Order form, corresponding in number and amount to that shown hereon, agrees to insert thereon in ink, the date, payee, his/her signature and address and assumes responsibility for all events made possible by his/her failure to do so.

SAVE THIS COPY FOR YOUR RECORD

Domestic Mail Only, No Insurance Coverage Provided
 For delivery information visit our website at www.usps.com

Postage	\$0.45	02/6
Certified Fee	\$2.95	09
Return Receipt Fee (Endorsement Required)	\$2.35	
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$5.75	01/25/2013

Postmark Here

Sent to
 HomeWARD Residential
 P.O. Box 660029
 Dallas, TX 75266-0029
 PS Form 3800, August 2006

SENDER: COMPLETE THIS SECTION

- ☒ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- ☒ Print your name and address on the reverse so that we can return the card to you.
- ☒ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

HomeWARD Residential
 P.O. Box 660029
 Dallas, TX 75266-0029

2. Article Number

(Transfer from service label)

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X Martin Lichungu

- ☐ Agent
☐ Address

B. Received by (Print Name)

C. Date of Delivery

JAN 28 2013

- D. Is delivery address different from item 1? ☐ Yes
 If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

- ☐ Yes

7012 1640 0000 1166 4386

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-11

Bank of
 Travelers Rest
 Pelham Road
 (864) 834-9031

Br# 7 Tlr# 4 Seq# 28
 01/25/2013 10:53 AM

Account XXXXX9428
 DDA Withdrawal 514.84

Thanks for your business!
 Have a Great Day!

All items credited
 subject to payment.



RETURN SERVICE ONLY
Please mail payments to this address:
P.O. Box 619063
Dallas, TX 75261-9063

Property Address: 6 AZALEA CT
GREENVILLE SC 29615

Statement Date: 12/31/2012
Payment Due Date: 02/01/2013
Loan Number:



5-764-78214-0015723-004-1-100-100-000-000
NEVA STEFFENS
6 AZALEA CT
GREENVILLE SC 29615-2146

Customer Care Department 1-877-304-3100
7:00am - 9:00pm CT Monday through Friday
7:00am - 4:00pm CT Saturday
Web site: www.gohomeward.com

ACCOUNT DETAILS	AMOUNT
Total Principal Balance	\$131,729.93
Minus *Deferred Principal Balance	\$60,000.00
**Current Principal Balance	\$71,729.93
Escrow Balance	\$887.51
Unpaid Late Charges	\$0.00
Interest Rate	2.000%
Payment Elements	
Principal & Interest	\$323.52
Escrow	\$190.32
Optional Products	\$0.00
Other	\$0.00
Total Payment	\$513.84
Year To Date	
Interest	\$31,768.57
Taxes	\$877.76

IMPORTANT MESSAGES

*Deferred, non-interest bearing principal amount due at payoff but not included in monthly payment calculation.
**Interest bearing portion of the principal balance upon which monthly payment amount is calculated.

Homeward Residential, Inc. has recently enhanced our self service payment options. Now you can make your payment on our website at www.gohomeward.com without a fee up to the 5th day of the month. Our secure website is available for your convenience 24 hours a day. It's easy and even better it's free!

TRANSACTIONS SINCE LAST STATEMENT

Date	Description	Principal	Interest	Escrow	Misc.	Late/Other Charges	Total
12/05/12	COUNTY TAX	\$0.00	\$0.00	-\$877.76	\$0.00	\$0.00	-\$877.76
12/13/12	MORTGAGE INSUR	\$0.00	\$0.00	-\$63.91	\$0.00	\$0.00	-\$63.91
12/31/12	PAYMENT	\$203.63	\$119.89	\$190.32	\$0.00	\$0.00	\$513.84

SPECIAL MESSAGES

If you are having trouble making your mortgage payment, please contact Homeward Residential for a possible solution. You can also seek assistance through your state housing agency:

South Carolina State Housing Finance and Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210

Telephone: (803) 896-9001 Website: <http://www.schousing.com>

If you would like to speak to a HUD approved counselor, you may contact the U.S. Department of Housing and Urban Development at (800) 569-4287 or online at www.hud.gov for a list of approved housing counseling agencies in your area.



Please detach the mortgage payment coupon at perforation above and return with payment

Payments received before 5:00 p.m. CT at the address listed below will be credited to your account as of the date of receipt. Funds received after 5:00 p.m. CT will be credited to your account on the next business day



To change address and/or phone number, check here and complete back of form

NEVA STEFFENS

HOMEWARD RESIDENTIAL, INC.
PO BOX 660029
DALLAS, TX 75266-0029



Loan Number	02/01/2013
Payment Due Date	02/01/2013
Current Payment	\$513.84
Past Due Payment(s)	\$0.00
Unpaid Late Charges	\$0.00
Other Charges	\$0.00
Optional products	\$0.00
Total Amount Due	\$513.84
After 02/16/13 Add Late Charge Of	\$15.50
Total Payment After 02/16/13	\$529.34

Additional Principal \$
Additional Escrow \$
Other \$
Total Amount Paid \$

246

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
☒ Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired. ☒ Print your name and address on the reverse so that we can return the card to you. ☒ Attach this card to the back of the mailpiece, or on the front if space permits.		A. Signature X Martin Lichungu ☐ Agent ☐ Address	
1. Article Addressed to: HomeWARD Residential PO Box 660029 Dallas, TX 75266-0029		B. Received by (Printed Name) M Lichungu C. Date of Delivery	
2. Article Number (Transfer from service label) 7012 1640 0000 1166 4416		D. Is delivery address different from Item 1? ☐ Yes If YES, enter delivery address below: ☐ No	
		3. Service Type ☒ Certified Mail ☐ Express Mail ☐ Registered ☐ Return Receipt for Merchandise ☐ Insured Mail ☐ C.O.D.	
		4. Restricted Delivery? (Extra Fee) ☐ Yes	

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-11

PURCHASER'S COPY OF PERSONAL MONEY ORDER DRAWN ON OFFICE SHOWN HEREON

No. 237655

REMITTER

HomeWARD Residential, PNC

Feb 20, 2013

\$513.84

Pay Exactly Five Hundred Thirteen and 84/100*****



42 Plaza Dr.
 P.O. Box 1067
 Travelers Rest, SC 29690
 (864) 834-9031
www.bankoftravelersrest.com

NOT NEGOTIABLE

The customer procuring the Personal Money Order form, corresponding in number and amount to that shown hereon, agrees to insert thereon in ink, the date, payee, his/her signature and address and assumes responsibility for all events made possible by his/her failure to do so.

SAVE THIS COPY FOR YOUR RECORD

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information, visit our website at www.usps.com

DALLAS TX 75266

Postage	\$ 10.46	0276
Certified Fee	\$ 3.10	06
Return Receipt Fee (Endorsement Required)	\$ 2.55	FEB 20 2013
Restricted Delivery Fee (Endorsement Required)	\$ 0.00	
Total Postage & Fees	\$ 16.11	02/20/2013

Sent To: **HomeWARD Residential**
 Street, Apt. No., or P.O. Box: **PO Box 660029**
 City, State, ZIP+4: **Dallas TX 75266-0029**

PS Form 3800, August 2006 See Reverse for Instructions



RETURN TO SERVICE ONLY
Please send all mail payments to this address
P.O. Box 619063
Dallas, TX 75261-9063



3-764-79333-0002753-001-1-000-100-000-000
NEVA STEFFENS
6 AZALEA CT
GREENVILLE SC 29615-2146

Customer Care Department 1-877-304-3100
7:00am - 9:00pm CT Monday through Friday
7:00am - 4:00pm CT Saturday
Web site: www.gohomeward.com

Property Address

6 AZALEA CT
GREENVILLE SC 29615

Statement Date:
Payment Due Date:
Loan Number:

01/29/2013
03/01/2013

ACCOUNT DETAILS

AMOUNT

Total Principal Balance	\$131,525.96
Minus *Deferred Principal Balance	\$60,000.00
**Current Principal Balance	\$71,525.96
Escrow Balance	\$443.92
Unpaid Late Charges	\$0.00
Interest Rate	2.000%
Payment Elements	
Principal & Interest	\$323.52
Escrow	\$190.32
Optional Products	\$0.00
Other	\$0.00
Total Payment	\$513.84
Year To Date	
Interest	\$119.55
Taxes	\$0.00

IMPORTANT MESSAGES

*Deferred, non-interest bearing principal amount due at payoff but not included in monthly payment calculation.
**Interest bearing portion of the principal balance upon which monthly payment amount is calculated.

Homeward Residential, Inc. has recently enhanced our self service payment options. Now you can make your payment on our website at www.gohomeward.com without a fee up to the 5th day of the month. Our secure website is available for your convenience 24 hours a day. It's easy and even better it's free!

TRANSACTIONS SINCE LAST STATEMENT

Date	Description	Principal	Interest	Escrow	Misc.	Late/Other Charges	Total
01/08/13	HAZ INS PREM	\$0.00	\$0.00	-\$570.00	\$0.00	\$0.00	-\$570.00
01/18/13	MORTGAGE INSUR	\$0.00	\$0.00	-\$63.91	\$0.00	\$0.00	-\$63.91
01/29/13	PAYMENT	\$203.97	\$119.55	\$190.32	\$0.00	\$0.00	\$513.84

SPECIAL MESSAGES

If you are having trouble making your mortgage payment, please contact Homeward Residential for a possible solution. You can also seek assistance through your state housing agency:

South Carolina State Housing Finance and Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210

Telephone: (855) 435-7472 Website: <http://www.scmortgagehelp.com>

If you would like to speak to a HUD approved counselor, you may contact the U.S. Department of Housing and Urban Development at (800) 569-4287 or online at www.hud.gov for a list of approved housing counseling agencies in your area.



Please detach the mortgage payment coupon at perforation above and return with payment

Payments received before 5:00 p.m. CT at the address listed below will be credited to your account as of the date of receipt. Funds received after 5:00 p.m. CT will be credited to your account on the next business day.



To change address and/or phone number, check here and complete back of form

NEVA STEFFENS

HOMEWARD RESIDENTIAL, INC.
PO BOX 660029
DALLAS, TX 75266-0029

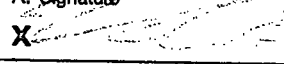
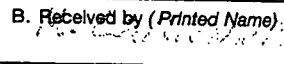


Loan Number	
Payment Due Date	03/01/2013
Current Payment	\$513.84
Past Due Payment(s)	\$0.00
Unpaid Late Charges	\$0.00
Other Charges	\$0.00
Optional products	\$0.00
Total Amount Due	\$513.84
After 03/16/13 Add Late Charge Of	\$15.50
Total Payment After 03/16/13	\$529.34

Additional Principal	\$
Additional Escrow	\$
Other	\$
Total Amount Paid	\$

00309069290301130000000051384 00051384 00000 5

148

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
☒ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. ☒ Print your name and address on the reverse so that we can return the card to you. ☒ Attach this card to the back of the mailpiece, or on the front if space permits.		A. Signature  ☒ Agent ☐ Address	
1. Article Addressed to: OCWEN P.O. Box 6440 CAROL STREAM, IL 60197-6440		B. Received by (Printed Name) 	C. Date of Delivery
2. Article Number (Transfer from serial) 7012 3460 0002 2826 6052		D. Is delivery address different from item 1? ☐ Yes If YES, enter delivery address below: ☐ No	
3. Service Type ☒ Certified Mail ☐ Express Mail ☐ Registered ☐ Return Receipt for Merchandise ☐ Insured Mail ☐ C.O.D.		4. Restricted Delivery? (Extra Fee) ☐ Yes	

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-154

PURCHASER'S COPY OF PERSONAL MONEY ORDER DRAWN ON OFFICE SHOWN HEREON

No. 237721

REMITTER

OCWEN Loan Servicing LLC

Mar 29, 2013

\$513.84

Pay Exactly Five Hundred Thirteen and 84/100*****



42 Plaza Dr.
P.O. Box 1067
Travelers Rest, SC 29690
(864) 834-9031
www.bankoftravelersrest.com

NOT NEGOTIABLE

The customer procuring the Personal Money Order form, corresponding in number and amount to that shown hereon, agrees to insert thereon in ink, the date, payee, his/her signature and address and assumes responsibility for all events made possible by his/her failure to do so.

SAVE THIS COPY FOR YOUR RECORD

2509 9292 2826 6052 7012

U.S. Postal Service		
CERTIFIED MAIL RECEIPT		
(Domestic Mail Only, No Insurance Coverage Provided)		
For delivery information visit our website at www.usps.com		
CAROL STREAM, IL 60197		
Postage	\$ 40.46	0276
Certified Fee	\$3.10	20
Return Receipt Fee (Endorsement Required)	\$2.55	
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$ 46.11	03/29/2013

Sent To
OCWEN
Street, Apt. No.,
or PO Box No.
City, State, ZIP+4
CAROL STREAM IL 60197-6440

PS Form 3800, August 2006 See Reverse for Instructions

NMLS #: 1852
NC Permit No. 3946

CUSTOMER CARE CENTER 1-800-746-2936
Your call may be recorded for the coaching and development of our associates.

Account Number:
Account Statement Date:
Property Address:
6 Azalea Ct
Greenville SC 29615

03/14/2013

CURR

Page 1

Special Notices

Looking for ways to reduce your homeowners insurance cost? Consider increasing your deductible. First Protector will pay it for you, up to \$1,000. Visit www.OcwenFirstProtector.com or call 1-800-349-9756, 8am-8pm E.T. for more information.

2MB 01349/001349/002699 0007 2 ACQ1HV

NEVA STEFFENS
6 AZALEA CT
GREENVILLE SC 29615-2146



Account Information

* Current Principal Balance:	71,321.65
Interest Rate:	2.000000%
Next Payment Due Date:	04/01/2013
Current Escrow Balance:	570.33
Interest Paid Year-To-Date:	.00
Taxes Paid Year-To-Date:	.00
Beginning Principal Balance:	71,321.65
Deferred Principal Balance:	60,000.00
Escrow Deposits/Adjustments Year-To-Date:	570.33
Recently Assessed Amounts:	
03/03/13 Prior Servicer Fees:	55.00

*This is the principal balance only, not the amount required to pay your account in full.

Details of Amount Due

Current Amount Due:	
Principal:	204.65
Interest:	118.87
Escrow:	190.32
Current Amount Due by 04/01/13:	513.84
Assessed Fees/Expense Outstanding:	
Curr-Prior Servicer Fees:	55.00
Total Fees/Expense Outstanding:	55.00
Total Amount Due:	568.84

Recent Account Activity

Date	Description	Principal	Interest	Escrow	Optional	Late Charges	Fees/Other	Suspense	Total
No transactions since last statement									

Important Messages

We may report information about your account to credit bureaus. Late payments, missed payments, or other delinquencies on your account may be reflected in your credit report. To obtain information about your rights under the Fair Credit Reporting Act go to www.ftc.gov/credit.

If you are currently in bankruptcy or if you have filed for bankruptcy since obtaining this loan, please read the bankruptcy information provided on the back of this statement.

Please note that your monthly payment amount has changed to \$503.14 effective 05/01/2013. Further detail regarding the reason for this change will be included in a separate letter.

FOLD AND
DETACH HERE

PLEASE DETACH AND RETURN BOTTOM PORTION WITH PAYMENT IN THE ENCLOSED ENVELOPE WITH ADDRESS VISIBLE.
PLEASE DO NOT SEND CORRESPONDENCE WITH YOUR PAYMENT • ALWAYS WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK

FOLD AND
DETACH HERE

001349/002699 ACQ1HV S1-ET-M1-C001 1

[illegible]

Payment Coupon

Account Number Neva Steffens

O C W E N

O C W E N	AMOUNT DUE	\$ <u>568.84</u>
If Received after 04/17/2013 add Late Charge of:		\$ <u>15.50</u>
Total Amount Due with Late Charge:		\$ <u>584.34</u>
Note: If your loan is current, any excess funds will first be applied to outstanding amounts due and then additional principal.	Additional Principal:	\$ <u> </u>
	Additional Escrow:	\$ <u> </u>
	Late Charges:	\$ <u> </u>
	Other: (Please Specify)	\$ <u> </u>
	Total Enclosed:	\$ <u> </u>

☐ Check for change of information
and see reverse side of coupon.

OCWEN
PO BOX 6440
CAROL STREAM IL 60197-6440



RENTAL SERVICE ONLY
Please do not mail payments to this address
P.O. Box 619063
Dallas, TX 75261-9063

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

6-764-70941-0000453-001-000-000-000-000

NEVA STEFFENS
6 AZALEA CT
GREENVILLE SC 29615-2146

CONTACT INFORMATION

Customer Care Department 1-877-304-3100
7:00am - 9:00pm CST Monday through Friday
7:00am - 4:00pm CST Saturday
Web site: www.gchomeward.com

Statement Date: 06/05/2012
Payment Due Date: 07/01/2012
Account Number: [REDACTED]

PAYMENT INFORMATION

ACCOUNT NUMBER: 0030906929
ANALYSIS DATE: 05/31/2012

	PRESENT PAYMENT	NEW PAYMENT effective 06/01/2012
Principal & Interest	\$323.52	\$323.52
Escrow Deposit	\$190.32	\$190.32
Surplus	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Other	\$0.00	\$0.00
Subsidy	\$0.00	\$0.00
Total	\$513.84	\$513.84

COMING YEAR ESCROW PROJECTIONS

Under Federal Law, your lowest monthly balance in the next twelve months should not exceed \$233.28 or 1/6th of total anticipated payments from the account, unless your mortgage contract or State law specifies a lower amount. Your actual lowest monthly balance was -\$9,216.82. Your current projected low balance is \$233.28. Your required low balance is \$233.28, creating a surplus of \$0.00. The items with an asterisk in your account history may explain this. For further explanations, please call 877-304-3100 or write to P.O. Box 631730, Irving, TX 75063-1730.

NEW ESCROW DEPOSIT BREAKDOWN	
ESCROW ITEM	ANNUAL EXPENSE
Mortgage Ins Disb	\$884.16
County Tax Disb	\$875.69
Haz Ins Disb	\$524.00
TOTAL	\$2,283.85

ESCROW ITEM MONTHLY DEPOSIT*	
Mortgage Ins Disb	\$73.68
County Tax Disb	\$72.97
Haz Ins Disb	\$43.67
TOTAL	\$190.32

* The figures in this section are based on a division by twelve to get your monthly total and may be rounded up or down to the nearest penny.

YOUR ESCROW ACCOUNT PROJECTION					
MONTH	PAID IN TO ESCROW	PAID OUT FROM ESCROW	DESCRIPTION	PROJECTED BALANCE	REQUIRED BALANCE
			Escrow Account Balance	699.85	699.85
Jun-12	190.32	73.68	PMI	816.49	816.49
Jul-12	190.32	73.68	PMI	933.13	933.13
Aug-12	190.32	73.68	PMI	1,049.77	1,049.77
Sep-12	190.32	73.68	PMI	1,166.41	1,166.41
Oct-12	190.32	73.68	PMI	1,283.05	1,283.05
Nov-12	190.32	73.68	PMI	1,399.69	1,399.69
Dec-12	190.32	73.68	PMI	1,516.33	1,516.33
Dec-12	.00	875.69	COUNTY TAX	640.64	640.64
Jan-13	190.32	73.68	PMI	757.28	757.28
Jan-13	.00	524.00	HAZARD INS.	233.28	233.28
Feb-13	190.32	73.68	PMI	349.92	349.92
Mar-13	190.32	73.68	PMI	466.56	466.56
Apr-13	190.32	73.68	PMI	583.20	583.20
May-13	190.32	73.68	PMI	699.84	699.84

NOTICE:

HomewardResidential, Inc. is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, in the event the debt has been discharged pursuant to or the addressee or recipient is under the protection of federal bankruptcy law, this communication is solely for informational purposes and is not an attempt to collect a debt. If a bankruptcy proceeding is pending, please continue to make payments in accordance with any bankruptcy payment arrangement or advice of counsel.

764-2020-0512F



SEE REVERSE SIDE FOR
ADDITIONAL INFORMATION



Loan Number: [REDACTED]

ESCROW ACCOUNT HISTORY

Date: 05/31/2012

- 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, disbursements and escrow balance. By comparing the actual escrow payments to the previous projections listed, you can determine where a difference may have occurred.
- An asterisk (*) indicates a difference from the projected activity 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 projected low point may or may not have been reached based on one or more of the following factors:

PAYMENT(S)

- Monthly payment(s) received earlier OR later than expected
- Monthly payment(s) received were less than OR greater than expected
- Previous overage was returned to escrow
- Previous shortage not paid in full

TAXES

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Tax bill paid earlier OR later than expected
- Tax instalment not paid
- Tax refund received
- New tax escrow requirement paid

INSURANCE

- Premium changed
- Coverage changed
- Additional premium paid
- Insurance bill paid earlier OR later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Lender placed insurance premium paid

Homeward Residential, Inc. does not recognize property tax deferrals, repayment plans, or third-party property tax lien transfers and will take the necessary action to pay your property taxes to ensure that our mutually vested interest in your property is not at risk. These programs create a lien on your property that takes precedence over the mortgage lien in most cases and may result in interest at a high rate owed to the tax collector or a third party, payable over the course of the repayment plan or at the expiration of the deferral period. If you are having trouble making your loan payments and are considering or participating in one of these programs, please contact Homeward Residential, Inc. at 1-877-304-3100 so that we may offer you assistance.

MONTH	PAYMENTS TO ESCROW		DISBURSEMENTS FROM ESCROW		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
08/08		*	60.87		BEGINNING BALANCE	0.00	-600.00
08/08		*	60.87		PMI	1.00	-660.87
09/08		*	60.87		PMI	1.00	-721.74
10/08		*	60.87		PMI	1.00	-782.61
11/08		*	60.87		PMI	1.00	-843.48
12/08		*	60.87		PMI	1.00	-904.35
12/08		*	60.87		PMI	1.00	-965.22
01/09		*	901.64		COUNTY TAX	1.00	-1,866.86
01/09		*	60.87		PMI	1.00	-1,927.73
02/09		*	383.00		HAZARD INS.	1.00	-2,310.73
03/09		*	60.87		PMI	1.00	-2,371.60
04/09		*	60.87		PMI	1.00	-2,432.47
05/09		*	60.87		PMI	1.00	-2,493.34
06/09		*	60.87		PMI	1.00	-2,554.21
07/09		*	60.87		PMI	1.00	-2,615.08
08/09		*	73.68		PMI	1.00	-2,688.76
09/09		*	73.68		PMI	1.00	-2,762.44
10/09		*	73.68		PMI	1.00	-2,836.12
11/09		*	73.68		PMI	1.00	-2,909.80
12/09		*	73.68		PMI	1.00	-2,983.48
12/09		*	73.68		PMI	1.00	-3,057.16
12/09		*	904.01		COUNTY TAX	1.00	-3,961.17
01/10		*	395.00		HAZARD INS.	1.00	-4,356.17
02/10		*	73.68		PMI	1.00	-4,429.85
03/10		*	73.68		PMI	1.00	-4,503.53
04/10		*	73.68		PMI	1.00	-4,577.21
05/10		*	73.68		PMI	1.00	-4,650.89
06/10		*	73.68		PMI	1.00	-4,724.57
07/10		*	73.68		PMI	1.00	-4,798.25
08/10		*	73.68		PMI	1.00	-4,871.93
09/10		*	73.68		PMI	1.00	-4,945.61
10/10		*	73.68		PMI	1.00	-5,019.29
11/10		*	73.68		PMI	1.00	-5,092.97
12/10		*	73.68		PMI	1.00	-5,166.65
12/10		*	943.92		COUNTY TAX	1.00	-6,110.57
01/11		*	73.68		PMI	1.00	-6,184.25
02/11		*	454.00		HAZARD INS.	1.00	-6,638.25
03/11		*	73.68		PMI	1.00	-6,711.93
04/11		*	73.68		PMI	1.00	-6,785.61
05/11		*	73.68		PMI	1.00	-6,859.29
06/11		*	73.68		PMI	1.00	-6,932.97

FREQUENTLY ASKED QUESTIONS

Homeward Residential, Inc. is providing you with this statement as a detailed analysis of the activity to your escrow account. Deposits into your escrow account are included in your monthly mortgage payment and those sums are held in reserve for future disbursements for your property taxes and/or insurance.

Q. Why do escrow deposits change?

When changes in your taxes and/or insurance occur or your escrow account is short, your escrow deposit will adjust resulting in a new monthly payment.

Q. How often are escrowed loans analyzed?

Homeward Residential analyzes contractually current escrowed loans once every 12 months to determine the appropriate monthly escrow deposit. Additional analysis or payment adjustments may be necessary when significant changes in disbursement amounts of escrowed items occur.

Q. What does an analysis reveal?

An analysis determines if adjustments need to be made to the escrow deposit based on escrow disbursements in an upcoming year. If Homeward Residential has disbursed an amount higher than anticipated for any escrowed item(s), generally a shortage is created and a payment coupon will accompany the analysis. If Homeward Residential disbursed an amount lower than anticipated for any escrowed item(s), generally an overage is created and a check may accompany the analysis.

Q. Is a cushion (excess funds) in an escrow account necessary?

Yes, Homeward Residential requires a two month escrow cushion where permitted by state law, to cover unanticipated increases in the following year's tax and insurance bills.

Q. How is a shortage collected?

A shortage is collected over a 12 month period.

Q. How can you get additional information on your escrow account?

If you need more information, please contact us at 1-877-304-3100 or visit our web site at www.gghomeward.com

STATE OF SOUTH CAROLINA)

COUNTY OF GREENVILLE)

Neva Steffens,)

Plaintiff,)

v.)

Ocwen Loan Servicing, LLC,)
 Mortgage Electronic Registration)
 Systems, Inc., MERSCorp., Inc.,)
 American Home Mortgage Servicing,)
 Inc., a/k/a Homeward Residential,)
 Wells Fargo National Association,)
 Association, Master Servicer and)
 Securities Administrator, Deutsche)
 Bank National Trust Company, as)
 Trustee for GSAA Home Equity)
 Trust 2006-10, Trust 2006-10,)
 Asset-Backed Certificates, Series)
 2006-10 and Deutsche Bank National)
 Trust Co. as putative trustee)

Defendants.)

IN THE COURT OF COMMON PLEAS
 THIRTEENTH JUDICIAL CIRCUIT
 CIVIL ACTION NO.: 2013-CP-23-02794

**DEFENDANTS' ANSWER TO
 PLAINTIFF'S SECOND
 AMENDED COMPLAINT**

Defendants Ocwen Loan Servicing, LLC ("Ocwen"), Mortgage Electronic Registration Systems, Inc. ("MERS"), MERSCorp, Inc. ("MERSCorp"), American Home Mortgage Servicing, Inc. n/k/a Homeward Residential ("AHMSI") and Deutsche Bank National Trust Company, as Trustee for GSAA Home Equity Trust 2006-10, Trust 2006-10, Asset-Backed Certificates, Series 2006-10¹ ("Deutsche Bank") (collectively "Defendants"), by and through the undersigned counsel, hereby file their Answer to Plaintiff's Amended Complaint (the "Complaint") as follows:

¹ Deutsche Bank National Trust Company is named twice in the amended complaint, as trustee of the above-mentioned trust and also simply as "putative trustee" with no further specification. This answer is filed on behalf of both named instances.

FOR A FIRST DEFENSE AS TO FACTUAL ALLEGATIONS

1. All allegations of wrongdoing by Defendants contained in the Complaint are denied.
2. Defendants object to Plaintiff's request for a jury trial. There is no right to a jury trial on any equitable claim. *See Allen Bros. Milling Co. v. Adams*, 233 S.C. 416, 420, 105 S.E.2d 257, 258 (1958). The allegations contained in the Complaint are all of an equitable nature; therefore, the entire matter is triable by the court without a jury. *C & S Real Estate Servs. v. Massengale*, 290 S.C. 299, 301, 350 S.E.2d 191, 193 (1986).
3. As to the unnumbered paragraphs in the preamble to the Complaint, Defendants admit that Ocwen is the current servicer of Plaintiff's Loan and Deutsche Bank is the current owner of the Loan. Defendants deny the remaining allegations contained in those paragraphs.
4. As to Paragraph 1, Defendants admit that this Court has jurisdiction over this matter. The remaining allegations in Paragraph 1, if any, are denied.
5. Defendants admit the allegations contained in Paragraph 2.
6. Defendants have insufficient knowledge to either admit or deny the allegations contained in Paragraph 3; therefore, the allegations are denied.
7. Defendants have insufficient knowledge to either admit or deny the allegations contained in Paragraph 4; therefore, the allegations are denied.
8. Defendants have insufficient knowledge to either admit or deny the allegations contained in Paragraph 5; therefore, the allegations are denied.
9. Defendants admit the allegations contained in Paragraph 6.
10. Paragraph 7 contains a fragment of a sentence that Defendants can neither admit nor deny. To the extent Paragraph 7 contains any allegations, Defendants deny those allegations.

11. As to the allegations contained in Paragraph 8, Defendants admit that Mortgage Registration Systems, Inc. was at all times a resident of a state other than South Carolina. The remaining allegations in Paragraph 8, if any, are denied.

12. Defendants admit the allegations contained in Paragraph 9.

13. As to the allegations contained in Paragraph 10, Defendants admit that the legal description of the property is as stated. The remaining allegations in Paragraph 10 contain a legal conclusion that Defendants can neither admit nor deny and are therefore denied. To the degree a response is required, the remaining allegations in Paragraph 10 are denied.

14. Defendants have insufficient knowledge to either admit or deny the allegations contained in Paragraph 11; therefore, the allegations are denied.

15. As to the allegations contained in Paragraph 12, Defendants admit that the referenced deed was filed in the Greenville County Register of Deeds. Defendants further state that the deed speaks for itself and deny any remaining allegations contained in Paragraph 12 that are inconsistent with the contents of the deed.

16. As to the allegations contained in Paragraph 13, Defendants admit that the referenced mortgage was filed in the Greenville County Register of Deeds. Defendants further state that the mortgage speaks for itself and deny any remaining allegations contained in Paragraph 13 that are inconsistent with the contents of the mortgage.

17. As to the allegations contained in Paragraph 14, Defendants admit that the referenced complaint was filed in the Greenville County Court of Common Pleas. Defendants further state that the complaint speaks for itself and deny any remaining allegations contained in this Paragraph 14 that are inconsistent with the contents of the complaint.

18. Defendants deny the allegations contained in Paragraph 15 of the Complaint.

19. As to the allegations contained in Paragraph 16, Defendants admit that the referenced assignment was filed in the Greenville County Register of Deeds. Defendants further admit that the prior foreclosure action was dismissed and that the parties entered into a settlement agreement. Defendants' state that the referenced assignment, dismissal, and settlement agreement speak for themselves and deny any remaining allegations contained in Paragraph 16 that are inconsistent with the contents of such documents.

20. As to the allegations contained in Paragraph 17, Defendants admit that the referenced "corrective" assignment was filed in the Greenville County Register of Deeds. Defendants further state that the assignment speaks for itself and deny any remaining allegations contained in Paragraph 17 that are inconsistent with the contents of the assignment.

21. As to the allegations contained in Paragraph 18, Defendants admit that the quoted language is contained in S.C. Code Ann. § 30-7-10. Defendants further state that the statute speaks for itself and deny any remaining allegations contained in this paragraph inconsistent with the contents of the statute.

22. As to the allegations contained in Paragraph 19, Defendants admit that a copy of the note and mortgage are attached to the Complaint as Exhibit G. Defendants further state that the note and mortgage speak for themselves and deny any remaining allegations contained in Paragraph 19 that are inconsistent with the contents of such documents.

23. As to the allegations contained in Paragraph 20, Defendants admit that Ocwen and Homeward sent Plaintiff the correspondence attached to the Complaint at Exhibit B. Defendants further state that the correspondence speaks for itself and deny any remaining allegations contained in Paragraph 23 that are inconsistent with the contents of the correspondence. The remaining allegations in Paragraph 20 are denied.

24. Defendants deny the allegations contained in Paragraph 21.

25. Defendants deny the allegations contained in Paragraph 22.

26. Defendants deny the allegations contained in the unnumbered paragraphs with the heading entitled "Bad Faith."

27. Defendants deny the allegations contained in the unnumbered paragraph with the heading entitled "Quiet Title and Declaratory Judgment Action."

28. As to the allegations contained in Paragraph 23, Defendants admit that jurisdiction and venue are proper in Greenville County, South Carolina. The remaining allegations, if any, contained in Paragraph 23 are denied.

29. Defendants deny the allegations contained in Paragraph 24.

30. Defendants deny the allegations contained in Paragraph 25.

31. Defendants deny the allegations contained in the first "Wherefore" clause and all of its subparts. Defendants specifically deny that Plaintiff is entitled to any relief.

32. Defendants deny the allegations contained in the unnumbered paragraph with the heading entitled "Negligence and Gross Negligence Claim," if any.

33. Defendants deny the allegations contained in Paragraph 26 and all of its subparts.

34. Defendants deny the allegations contained in Paragraph 27.

35. Defendants deny the allegations contained in Paragraph 28.

36. Defendants deny the allegations contained in Paragraph 29.

37. Defendants deny the allegations contained in the second "Wherefore" clause.

38. Defendants deny the allegations contained in Paragraph 30.

39. Defendants admit the allegations contained in Paragraph 31.

40. Defendants deny the allegations contained in Paragraph 32.

41. Defendants deny the allegations contained in Paragraph 33.

42. Defendants deny the allegations contained in Paragraph 34.

43. Paragraph 35 contains a conclusion of law that Defendants can neither admit nor deny. To the degree a response is required, the allegations in Paragraph 35 are denied. As to the allegations contained in Paragraph 36, Defendants admit that there was a Settlement of Claims through the State Attorneys General. Defendants deny the remaining allegations, if any, contained in Paragraph 36.

FOR A SECOND DEFENSE

44. Plaintiff's Complaint fails to state a claim against Defendants upon which relief may be granted.

45. Some or all of Plaintiff's claims against Defendants have been released.

46. Some or all of Plaintiff's claims are barred by the doctrines of res judicata, claim preclusion, and issue preclusion.

47. Some or all of Plaintiff's claims are barred by failure of consideration.

48. Plaintiff's Complaint is barred in whole or in part by the doctrine of waiver.

49. Plaintiff's claims must fail due to Plaintiff's failure to tender amount(s) admittedly owed.

50. Plaintiff's claims are barred because one or more of the material obligations of the note and security instruments have not been satisfied.

51. Plaintiff lacks clean hands to bring an action in equity.

52. Defendants' conduct or activity conformed at all times to any and all applicable state and federal statutes, codes, and regulations.

53. Any alleged wrongful acts or omissions of Defendants, if and to the extent such acts or omissions occurred, were legally excused or justified or were not intentional and resulted from a bona fide error notwithstanding the maintenance of procedures reasonably adapted to avoid any such error.

54. Defendants' actions and omissions were undertaken in good faith, with the absence of malicious intent to injure Plaintiff, and constitute lawful, proper, and justified means to further the business purposes of Defendants. Any purported conduct of individuals who were or are agents of Defendants was privileged, and those individuals were and are justified in engaging in the conduct attributed to them. Defendants plead all statutory and common law privileges that may apply to their conduct and those of their agents.

55. Plaintiff is not entitled to punitive damages, and any and all excessive amounts of such damages sought violate South Carolina law and the United States Constitution, both of which set limits on the award of punitive damages.

56. Defendants claim all offsets and credits available to Defendants.

57. Defendants reserve the right to assert any defenses, affirmative defense(s), and matter(s) in avoidance as may be disclosed during the course of additional investigation and discovery.

(SIGNATURE ON FOLLOWING PAGE)

Neva Steffens v. Ocwen Loan Servicing, LLC et al.
DEFENDANTS' ANSWER TO PLAINTIFF'S
SECOND AMENDED COMPLAINT
C/A No.: 2013-CP-23-02794

Respectfully submitted,

FINKEL LAW FIRM LLC

A handwritten signature in black ink, appearing to read "Sean A. O'Connor", is written over a horizontal line.

Sean A. O'Connor (SC Bar # 68382)

Post Office Box 41489

Charleston, South Carolina 29423

T: (843) 577-5460

F: (843) 577-5135

soconnor@finkellaw.com

Attorneys for Defendants

December 13, 2013

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

Neva Steffens,

Plaintiff,

v.

Ocwen Loan Servicing, LLC,
Mortgage Electronic Registration
Systems, Inc., MERSCorp., Inc.,
American Home Mortgage Servicing,
Inc., a/k/a Homeward Residential,
Wells Fargo National Association,
Association, Master Servicer and
Securities Administrator, Deutsche
Bank National Trust Company, as
Trustee for GSAA Home Equity
Trust 2006-10, Trust 2006-10,
Asset-Backed Certificates, Series
2006-10 and Deutsche Bank National
Trust Co. as putative trustee

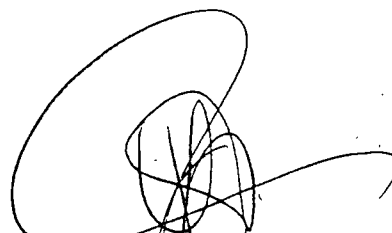
Defendants.

IN THE COURT OF COMMON PLEAS
THIRTEENTH JUDICIAL CIRCUIT
CIVIL ACTION NO.: 2013-CP-23-02794

CERTIFICATE OF SERVICE

The undersigned hereby states that on the 13th day of December, 2013, she caused a true and correct copy of *Defendants' Answer to Plaintiff's Second Amended Complaint* to be served upon all interested parties by having the same deposited in the United States mail, proper postage affixed, addressed as follows:

Neva Steffens
6 Azalea Court
Greenville, South Carolina 29615
Plaintiff, Pro Se



Jennifer L. Ellis
Litigation Paralegal
FINKEL LAW FIRM LLC
Post Office Box 41489
Charleston, South Carolina 29423
T: (843) 577-5460
F: (866) 800-7954
Attorneys for Defendants

STATE OF SOUTH CAROLINA	)	COURT OF COMMON PLEAS
	)	
COUNTY OF GREENVILLE	)	Case No(s): 2013CP2302794
	)	
Neva Steffens,	)	
	)	
Plaintiff,	)	
	)	
-VS-	)	TRANSCRIPT OF RECORD
	)	
Ocwen Loan Servicing, et al	)	
	)	
Defendant.	)	
	)	

October 13-14, 2014
Greenville, South Carolina

B E F O R E:

HONORABLE ALEXANDER S. MACAULAY, Judge.

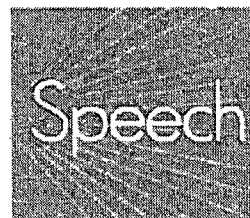
A P P E A R A N C E S:

NEVA STEFFENS, Pro Se
Plaintiff

SEAN O'CONNOR, Esquire
MICHAEL SMITH, Esquire
Attorneys for the Defendants

Teresa B. Johnson
Certified Verbatim Reporter
P.O. Box 2812
Greenville, S.C. 29602

Records are
taken and
produced via



Speech CAT 7

1 number 1, 2, 3, 4, and 5 have been admitted
2 without objection and Defendant's Exhibit 1, 2,
3 3, 4, 5, 6, 7, 8 and 9 have been admitted
4 without objection.

5 **(WHEREUPON, Plaintiff's Exhibits 1 through 5 are**
6 admitted into the record.)

7 **(WHEREUPON, Defendant's Exhibits 1 through 9 are**
8 admitted into the record.)

9 **NEVA STEFFENS**

10 having first been duly sworn, testifies as follows:

11 **THE CLERK:** Thank you. Please be seated.

12 **THE COURT:** State your name please.

13 **MS. STEFFENS:** Okay. I represent myself pro
14 se. I don't have an attorney. So I'm under oath
15 now about what happened. I want to say that I
16 did -- I absolutely agree that I received a
17 RESPA letter. That is what it is called. Uh,
18 RESPA, Real Estate Settlement Procedures Act.
19 It's federal law that they have to notify me
20 when they transfer the servicing rights. Which
21 they did. Which I thought everything was fine
22 until I looked at the Register of Deeds office
23 and found that they had not filed the
24 appropriate assignment of note and mortgage on
25 record in the Register of Deed office. Which

1 **MR. O'CONNOR:** No where. It does not get
2 recorded.

3 **THE COURT:** When you told me you recorded
4 the assignment of the servicing agreement, you
5 didn't?

6 **MR. O'CONNOR:** No, it's two different
7 things. The assignment of the mortgage was
8 recorded.

9 **THE COURT:** I know that.

10 **MR. O'CONNOR:** The assignment of the
11 servicing transfer was not recorded because it
12 doesn't get recorded. It just has to comply with
13 RESPA. That's it. If we tried to take that to
14 the county, they wouldn't take it.

15 **THE COURT:** All right. Ms. Steffens, what
16 do you say?

17 **MS. STEFFENS:** Well, I have from May 9th,
18 2013 when I checked, and you marked this
19 originally, it's Exhibit 2, where I checked to
20 see if an assignment had been filed.

21 **THE COURT:** Assignment of?

22 **MS. STEFFENS:** Well, they call it
23 assignment of mortgage. But it's supposed to say
24 assignment of note and mortgage. And so I looked
25 it up on Greenville county --

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1 **THE COURT:** Notes are not recorded.
2 Mortgages are.

3 **MS. STEFFENS:** Yes.

4 **THE COURT:** So, I mean, that's what they
5 are recording.

6 **MS. STEFFENS:** But they should state in it
7 the assignment of mortgage and note from
8 Mortgage Electronic Registration Systems, Inc.
9 It doesn't say that.

10 **THE COURT:** Again, you are not talking
11 about the servicing agreement -- servicing
12 agreement.

13 **MS. STEFFENS:** No. And this was recorded
14 October 4th.

15 **THE COURT:** Again, that's the only thing
16 what's being recorded was the mortgage.

17 **MR. O'CONNOR:** Yes, sir. The reason for my
18 objection is Ms. Steffens was referencing the
19 RESPA letter, admitted that she got it and then
20 immediately went into the statute. The statute
21 doesn't apply to that RESPA letter.

22 **THE COURT:** Well, also what is
23 interesting, I guess, is this Title 12, section
24 26 -- 2605 --

25 **MR. O'CONNOR:** Of the U.S. Code?

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1 **THE COURT:** U.S. Code and the state..
2 Anyway, the section usually has a chapter in
3 there somewhere. But anyway, I'm looking at, I
4 guess this is -- it could be, uh, -- it's
5 subparagraph H, entitled Preemption of
6 Conflicting State Laws, notwithstanding any
7 provision of any law, regulation of any state. A
8 person makes a federally related mortgage loan
9 or a servicer shall be considered to have
10 complied with the provisions of any such state
11 law and regulation requiring notice and giving
12 notice to a borrower at the time of the
13 application for a loan or a transfer of the
14 servicing of a loan if such person or servicer
15 complies with the requirements under this
16 section. That addresses the partic -- what you
17 are talking about. Are you familiar with that
18 Ms. Steffens?

19 **MS. STEFFENS:** No.

20 **THE COURT:** All right. Well, that's in the
21 RESPA law ---

22 **MS. STEFFENS:** Okay.

23 **THE COURT:** --- that you got the notice
24 from. All the RESPA law requires is that you be
25 given notice. It preempts any recording statute

1 required by the state.

2 **MR. O'CONNOR:** I think that covers it.

3 Thank you, Your Honor.

4 **THE COURT:** You're welcome, but why did
5 you put this --

6 **MR. O'CONNOR:** Well, the nature of my
7 objection was that she was referencing --

8 **THE COURT:** Well, that's what RESPA says.

9 **MR. O'CONNOR:** Yes, sir.

10 **THE COURT:** The law preempts the state
11 recording statute as far -- now only as to the
12 servicing agreement. Not as to the recording of
13 a mortgage or the assignment of the mortgage.

14 **MR. O'CONNOR:** Yes, sir.

15 **THE COURT:** All right. So I'm going to
16 have to strike any reference to the servicing
17 agreement not being recorded.

18 **MR. O'CONNOR:** Yes, sir. Thank you.

19 **THE COURT:** You understand that? That will
20 be subject to your objection.

21 You understand that, Ms. Steffens?

22 **MS. STEFFENS:** Uh, well, you are striking
23 anything about the servicing agreement from the
24 record?

25 **THE COURT:** No, having to be recorded.

1 **MS. STEFFENS:** Having to be recorded.

2 **THE COURT:** In other words, the state
3 statute is not dealing with recording, uh, is
4 not relevant. Because it's preempted by the --

5 **MS. STEFFENS:** Federal statute.

6 **THE COURT:** Federal statute that
7 specifically preempts any record any state law
8 or regulation, uh, relating to the -- requiring
9 notice to a borrower at the time of the
10 application of the loan or transfer of the
11 service.

12 **MR. O'CONNOR:** Yes, sir, Your Honor.

13 **THE COURT:** All right. Be sure that I
14 understand myself what I'm saying is I'm going
15 to direct the jury to disregard any reference to
16 the recording of the assignment, notice of
17 assignment requirement.

18 **MR. O'CONNOR:** It's not an assignment. So I
19 think that would be potentially confusing if you
20 call it that.

21 **THE COURT:** Well, what do you call it?

22 **MR. O'CONNOR:** It's called a notice of
23 servicing transfer. ?

24 **THE COURT:** Transfer?

25 **MR. O'CONNOR:** Yes, sir. Transfer of the

Request for Charge

1 would be authorized to speak for the defendants.
2 said they do not honor such agreements and the
3 only honor --

4 **MS. STEFFENS:** Government loan
5 modifications. That was when I called Ocwen,
6 that is what I was told.

7 **THE COURT:** What do you say about that,
8 Mr. O'Connor?

9 **MR. O'CONNOR:** I don't think there has been
10 any evidence to support the notion that the
11 modification has been repudiated.

12 **THE COURT:** Well, we do have the testimony
13 that she was told this by a representative who
14 she called, who was at the other end of the
15 number provided by the defendants. I'm going to
16 let it in. Again, I think it is going to come
17 down to is insufficient evidence. I think it
18 will go to the jury. There is some evidence.
19 The jury can determine the weight of it and the
20 sufficiency of it.

21 **MR. O'CONNOR:** Very well, Your Honor.

22 **THE COURT:** So I am going to overrule your
23 objection to repudiation. Now, damages. That
24 is going to be a real problem. I will give the
25 general charge of damages. The plaintiff must

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THE COURT: Breach of contract.

MS. STEFFENS: Yes.

THE COURT: So that is what we are going to the jury on.

MR. O'CONNOR: On just a breach of contract only?

THE COURT: Yes.

MR. O'CONNOR: Okay, Your Honor. Thank you.

THE COURT: I'll tell you what, could counsel approach? We are off the record.

MR. O'CONNOR: Your Honor, I mentioned this a moment ago. We have credited that \$55 back. We would contend -- and this again is sort of my motion for directed verdict is that she has got no damages because we can show evidence that it has been credited back. So where is the damages?

THE COURT: That is more of an admission then it is a solution.

MR. O'CONNOR: But it also eliminates any claims for damages that she might have.

THE COURT: Well, I don't know. When you have a breach of contract, you still have a fair dealing and good faith. The jury could -- that

1 is an element of the contract in South Carolina.

2 **MR. O'CONNOR:** It is, Your Honor.

3 **THE COURT:** They could find that that is
4 such disregard of her rights under the contract
5 that it is bad faith.

6 **MS. STEFFENS:** Why did they not answer my
7 letters?

8 **THE COURT:** I'm not here to argue the
9 motions. We off the record right now. In fact,
10 y'all come around.

11 **(WHEREUPON, a bench conference is held off the**
12 **record.)**

13 **THE COURT:** All right. Anything else from
14 the plaintiff before the bring the jury back?

15 **MS. STEFFENS:** No, Your Honor.

16 **THE COURT:** All right. From the defense?

17 **MR. O'CONNOR:** No, sir.

18 **THE COURT:** All right. Ask the jury to
19 come back.

20 **(WHEREUPON, the jury enters at approximately**
21 **3:58 p.m.)**

22 **THE COURT:** All right. Let the record
23 reflect the jury and alternates are in the jury
24 box. Mr. Foreman, Ladies and Gentlemen of the
25 jury, we will now proceed with the defense case.

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APN # 0279 00-02-024 00
Prepared by Joe Simmons



October 04, 2013 10 47:53 AM
Rec \$6 00 Cnty Tax \$0 00 State Tax \$0 00

2013085175 ASMT
Book MO 5234 1 PG
Page 1098-1098

FILED IN GREENVILLE COUNTY, SC

When Recorded Mail To:
Financial Dimensions, Inc.
1400 Lebanon Church Road
Pittsburgh, PA 15236

911965
MIN 100024200011233778
MERS Ph # (888) 679 - 6377

ASSIGNMENT OF MORTGAGE
SOUTH CAROLINA

This ASSIGNMENT OF MORTGAGE, from MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS), as nominee for AMERICAN BROKERS CONDUIT whose address is PO Box 2026 Flint, MI 48501-2026, its successors and assigns, ("Assignor") to DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR GSAA HOME EQUITY TRUST 2006-10, ASSET-BACKED CERTIFICATES, SERIES 2006-10, whose address is c/o Ocwen Loan Servicing, LLC, 5720 Premier Park Dr, West Palm Beach, Florida, 33407, (Assignee) all its rights, title and interest in and to a certain mortgage duly recorded in the Office of the County Recorder of GREENVILLE County, State of SOUTH CAROLINA, as follows,

Mortgagor NEVA STEFFENS
Mortgagee. MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, ACTING SOLELY AS NOMINEE FOR AMERICAN BROKERS CONDUIT
Document Date JANUARY 20, 2006
Amount \$ 88,000 00
Recording Date JANUARY 23, 2006
Instrument No. 6448 Book/Volume/Docket/Liber 4503 Page/Folio 950
Property address: 6 AZALEA CT, GREENVILLE, SC 29615
Property described as follows

LEGAL DESCRIPTION:

ALL THAT CERTAIN PIECE, PARCEL OR LOT OF LAND, LYING AND BEING IN THE STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE, BEING KNOWN AND DESIGNATED AS LOT 9 ON A PLAT OF SECTION 2 NORTH GARDENS RECORDED IN THE ROD OFFICE FOR GREENVILLE COUNTY IN PLAT BOOK EE AT PAGE 103 REFERENCE IS HEREBY MADE TO SAID PLAT FOR A MORE COMPLETE AND ACCURATE METES AND BOUNDS THEREOF

This being the same property conveyed to the Grantor herein by deed of Jason Dillard dated 01/20/2006 and recorded in the ROD Office for Greenville County on

~~2185 123~~, 2006 in Deed Book ~~2185~~ at Page ~~1476~~

JAN 27 2014
DATE
CERTIFIED TO BE A TRUE AND CORRECT COPY
OF DOCUMENT ON FILE IN THIS OFFICE.
Timothy J. Hamner
REGISTER OF DEEDS, GREENVILLE COUNTY

This Assignment is made without recourse, representation or warranty

DATED JULY 24, 2013

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
(MERS)

BY
NAME Leticia N Arias
TITLE: Assistant Secretary

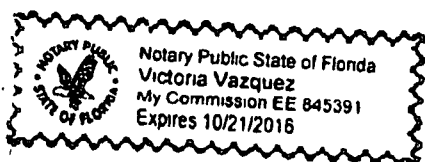
Name

STATE OF FLORIDA)
COUNTY OF PALM BEACH) SS

Signed, sealed and delivered in the presence of

(1)
Debra Spruitt
(2)
Name Janira Walker

The foregoing instrument was acknowledged before me this 24TH day of JULY, 2013, by Leticia N Arias the Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. He/She is personally known to me



Notary Public - Victoria Vazquez

FILED FOR RECORD IN GREENVILLE COUNTY, SC ROD
2013085175 Book MO 5234 Page 1098-1098
October 04, 2013 10:47:53 AM

Timothy J. Hamner

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2

Instrument #	Date Received	Other Names?	Name	Other Names?	Associated Name	Document Type	Legal Description	Image	Book	Page	Status
2008001879	09/02/2005	E	STEFFENS NEVA	R	DILLARD JASON	BOND/TITLE	BOND FOR TITLE LT 9 NORTH GARDEN 8 SEC 2 0278000202400	✓	2163	1108	Verified
2008006448	01/23/2006	E	STEFFENS NEVA	R	DILLARD JASON	DEED	LT 9 NORTH GARDENS SEC 2 0278000202400	✓	2185	1478	Verified
2008006448	01/23/2006	R	STEFFENS NEVA	E	AMERICAN BROKERS CONDUIT	MTG	LT 9 NORTH GARDENS SEC 2	✓	4803	950	Verified
2008017122	02/23/2006	R	STEFFENS NEVA	E	CITIBANK FEDERAL SAVINGS BANK	MTG	LT 9 NORTH GARDENS SEC 2	✓	4519	80	Verified
2008034121	04/11/2008	R	STEFFENS NEVA	E	AYENKAT PROPENSITIES LLC	FS/REAL	LT 9 NORTH GARDENS SEC 2	✓	2008	844	Verified
2008068173	06/11/2008	R	STEFFENS NEVA	E	AMERICAN BROKERS CONDUIT	ASMT	BK 4503-950 ASMT TO AMERICAN HOME MORTGAGE SERVICING INC	✓	4966	371	Verified
2011033295	09/16/2011	R	STEFFENS NEVA	E	MORTGAGE ELECTRONIC REGISTRATION SYSTEM INC	ASMT	ASMT BK 4503-950 CORRECTS ASMT IN BK 4966-371	✓	5119	8898	Verified

MAY 09 2013

DATE
CERTIFIED TO BE A TRUE AND CORRECT COPY
OF DOCUMENT ON FILE IN THIS OFFICE
Tony L. Haman
REGISTER OF DEEDS, GREENVILLE COUNTY

Notation: E Grantee R Grantor



www.ocwen.com

Account Number:
Account Statement Date:
Property Address:
6 Azalea Ct
Greenville SC 29615

03/05/2013

173

NMLS #: 1852
NC Permit No. 3946

CUSTOMER CARE CENTER 1-800-746-2936

Your call may be recorded for the coaching and development of our associates.

CURR

Page 1

Special Notices

Looking for ways to reduce your homeowners insurance cost? Consider increasing your deductible. First Protector will pay it for you, up to \$1,000. Visit www.OcwenFirstProtector.com or call 1-800-349-9756, 8am-8pm E.T. for more information.

1MB 03533/003533/004043 0012 1 ACQ05E

NEVA STEFFENS
6 AZALEA CT
GREENVILLE SC 29615-2146



Account Information

* Current Principal Balance: 71,321.65
Interest Rate: 2.000000%
Next Payment Due Date: 04/01/2013
Current Escrow Balance: 570.33
Interest Paid Year-To-Date: .00
Taxes Paid Year-To-Date: .00
Beginning Principal Balance: 71,321.65
Deferred Principal Balance: 60,000.00
Escrow Deposits/Adjustments Year-To-Date: 570.33
Recently Assessed Amounts:
*13 Prior Servicer Fees: 55.00

*This is the principal balance only, not the amount required to pay your account in full.

Details of Amount Due

Current Amount Due:
Principal: .00
Interest: 118.87
Escrow: 190.32
Current Amount Due by 04/01/13: 309.19
Assessed Fees/Expense Outstanding:
Curr-Prior Servicer Fees: 55.00
Total Fees/Expense Outstanding: 55.00
Total Amount Due: 364.19

Recent Account Activity

Date	Description	Principal	Interest	Escrow	Optional	Late Charges	Fees/Other	Suspense	Total
No transactions since last statement									

Important Messages

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. To obtain information about your rights under the Fair Credit Reporting Act go to www.ftc.gov/credit.

If you are currently in bankruptcy or if you have filed for bankruptcy since obtaining this loan, please read the bankruptcy information provided on the back of this statement.

Due to the status of your loan, fee(s) or charge(s) have recently been added. Please review the enclosed fee description page for explanation of these and any other fee(s) or charge(s).

Please note that your monthly payment amount has changed to \$298.49 effective 05/01/2013. Further detail regarding the reason for this change will be included in a separate letter.

FOLD AND
DETACH HERE

PLEASE DETACH AND RETURN BOTTOM PORTION WITH PAYMENT IN THE ENCLOSED ENVELOPE WITH ADDRESS VISIBLE.
PLEASE DO NOT SEND CORRESPONDENCE WITH YOUR PAYMENT - ALWAYS WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK.

FOLD AND
DETACH HERE

003533/004043 ACQ05E S1-ET-M1-C001 1 3

010590549230 00000000000000000000000005942 000007140102349 50 000364195



Payment Coupon

Account Number Neva Steffens

☐ Check for change of information
and see reverse side of coupon.

OCWEN

AMOUNT DUE \$ 364.19

If Received after 04/17/2013 add Late Charge of: \$ 5.94

Total Amount Due with Late Charge: \$ 370.13

Note: If your loan is current, any excess funds will first be applied to outstanding amounts due and then additional principal.

Additional Principal: \$

Additional Escrow: \$

Late Charges: \$

Other: (Please Specify) \$

Total Enclosed: \$



OCWEN
PO BOX 6440
CAROL STREAM IL 60197-6440





March 4, 2013

Neva Steffens
6 Azalea Ct
Greenville, SC 29615

Loan Number: [REDACTED]
Property Address: 6 Azalea Ct, Greenville, SC 29615

Dear Borrower(s):

Ocwen Loan Servicing, LLC ("Ocwen") is the servicer of the above-referenced loan (hereinafter referred to as "the Debt") for ("Creditor") GSAA 2006-10.

As of March 4, 2013, our records reflect that the current unpaid debt is:

Principal	\$71,321.65
Interest	\$ 0.00
ate Charges	\$ 0.00
Collection Costs	\$ 55.00
Escrow Advances	\$ 0.00
Suspense Balance	\$ 0.00
NSF Fees	\$ 0.00
Securitized Interest Balance	\$ 0.00
Deferred Interest Balance	\$60,000.00
Total Due	\$71,376.65

Please be advised that accrued interest, fees, corporate and escrow advances, and other charges (including prepayment charges if applicable) may be assessed to your account during the period prior to receipt of your payment. Therefore, the total amount due on the day your payment is received by Ocwen may have increased. This letter is in no way intended as a payoff statement for your mortgage. It merely states the amount of the debt as of the date of this letter. In the event you wish to payoff your debt please contact us at (800) 746-2936 to request a payoff statement. Ocwen prefers that all payments be made in certified funds, cashier's check or money order(s) payable to Ocwen Loan Servicing, LLC. Please always include the "Loan Number" with your payment.

Unless, within thirty (30) days after receipt of this notice, you dispute the validity of this debt or any portion thereof, we will assume the debt to be valid. If, within thirty (30) days of your receipt of this notice, you notify us in writing that the debt, or any portion thereof, is disputed, we will:

1. Obtain verification of the debt or, if the debt is founded upon a judgment, we will mail to you a copy of such verification or judgment.
2. If the original creditor is different from the creditor named above, then upon your written request within thirty (30) days of the receipt of this notice we will provide you with the name and address of the original creditor.

If you are experiencing a financial hardship, please contact our Customer Care Center immediately. Our Customer Care Coordinators can assist you or help you set up an appointment with an Ocwen Relationship Manager to discuss mortgage assistance options and explore options to avoid foreclosure. If you have been previously denied a modification, short sale or other resolution by your prior servicer, we may still be able to help you.

For your convenience, you can set up an appointment with a Relationship Manager at any time. To set up an appointment with a Relationship Manager, simply call our Customer Care Center at (800) 746-2936, Monday to Thursday 24 hours a day, Friday 12:00 am to 11:00 pm ET, Saturday 8:00 am to 4:00 pm ET or Sunday 3:00 pm to Midnight ET. Once a Relationship Manager is assigned to you, she/he will be responsible for monitoring your account, making sure that we have all of your critical information and carefully reviewing your situation.

Yours truly,

Customer Care Center
Toll Free Phone: 1 (800) 746-2936

NMLS # 1852

CORRESPONDENCE ADDRESS:

Ocwen Loan Servicing, LLC
ATTN: Customer Care Center
P.O. Box 24738
West Palm Beach, FL 33416-4738



Process Loans, Not Paperwork™

www.mers-servicerid.org

1 record matched your search:

MIN: 1000242-0001123377-8 Note Date: 01/20/2006

MIN Status: Inactive

Servicer: Ocwen Loan Servicing, LLC
Waterloo, IA

Phone: (800) 746-2936

If you are a borrower on this loan, you can [click here](#) to enter additional information and display the Investor name.

[Return to Search](#)

For more information about Mortgage Electronic Registration Systems, Inc. (MERS) please go to www.mersinc.org

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Title 30 - Public Records

CHAPTER 7.

RECORDATION ESSENTIAL TO VALIDITY

SECTION 30-7-10. Validity of conveyances, liens, and other transactions as to subsequent purchasers and creditors.

All deeds of conveyance of lands, tenements, or hereditaments, either in fee simple or for life, all deeds of trust or instruments in writing conveying estate, creating a trust in regard to the property, or charging or encumbering it, all mortgages or instruments in writing in the nature of a mortgage of any real property, all marriage settlements, or instruments in the nature of a settlement of a marriage, all leases or contracts in writing made between landlord and tenant for a longer period than twelve months, all statutory liens on buildings and lands for materials or labor furnished on them, all statutory liens on ships and vessels, all certificates of renunciation of dower, **all contracts for the purchase and sale of real property, all assignments, satisfactions, releases, and contracts in the nature of subordinations, waivers, and extensions of landlords' liens, laborers' liens, sharecroppers' liens, or other liens on real property created by law or by agreement of the parties and generally all instruments in writing conveying an interest in real estate required by law to be recorded in the office of the register of deeds or clerk of court in those counties where the office of the register of deeds has been abolished or in the office of the Secretary of State delivered or executed after July 31, 1934, except as otherwise provided by statute, are valid so as to affect the rights of subsequent creditors (whether lien creditors or simple contract creditors), or purchasers for valuable consideration without notice, only from the day and hour when they are recorded in the office of the register of deeds or clerk of court of the county in which the real property affected is situated. In the case of a subsequent purchaser of real estate, or in the case of a subsequent lien creditor on real estate for valuable consideration without notice, the instrument evidencing the subsequent conveyance or subsequent lien must be filed for record in order for its holder to claim under this section as a subsequent creditor or purchaser for value without notice, and the priority is determined by the time of filing for record.**



Loan ~~XXXXXXXXXX~~

Dear NEVA STEFFENS

We are pleased to advise you that your request for a loan modification is approved. The Loan Modification documents are enclosed for your review and signature.

Your new monthly payment will be due June 1, 2012 in the amount of ~~\$587.52~~. The payment amount will consist of ~~Principal and Interest \$323.52 and taxes and insurance \$264.00.~~ Please see Schedule A for correct amounts.

Enclosed you will find two copies of the Loan Modification Agreement. Please sign and date one copy of the Modification Agreement and initial the Schedule A were indicated. Please retain one copy of Loan Modification for your records.

Please return the signed documents via overnight mail to us before the date indicated in the agreement. A self addressed prepaid label is included in this package. Reusing the same envelope, simply replace the current label with the one contained in this package to send the signed documents back to AHMSI.

If you have any questions concerning the terms of your modification, please contact the Home Retention Contact Center at 877-304-3100

Sincerely

Loan Closer

THIS COMMUNICATION IS FROM A DEBT COLLECTOR BUT DOES NOT IMPLY THAT AMERICAN HOME MORTGAGE SERVICING, INC., IS ATTEMPTING TO COLLECT MONEY FROM ANYONE WHOSE DEBT HAS BEEN DISCHARGED IN PURSUANT TO (OR WHO IS UNDER THE PROTECTION OF) THE BANKRUPTCY LAWS OF THE UNITED STATES; IN SUCH INSTANCES, IT IS INTENDED SOLELY FOR INFORMATIONAL PURPOSES AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT.

Depts EXT 1
177

InterestFirstSM NOTE

January 20, 2006
[Date]

GREENVILLE
[City]

South Carolina
[State]

6 AZALEA CT, GREENVILLE, SC 29615

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 88,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is American Brokers Conduit

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 7.500 %.

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 make a payment every month. This payment will be for interest only for the first 120 months, and then will consist of principal and interest.

I will make my monthly payment on the 1st day of each month beginning on March 1, 2006. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date, and if the payment includes both principal and interest it will be applied to interest before Principal. If, on February 1, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 660029, Dallas, TX 75266-0029

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. \$ 550.00 for the first 120 months of this Note, and thereafter will be in the amount of U.S. \$ 708.92. The Note Holder will notify me prior to the date of change in monthly payment.

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 of my monthly payment unless the Note Holder

DOC #:315801

APPL #:0001123377

MULTISTATE InterestFirst FIXED RATE NOTE-Single Family- Fannie Mae UNIFORM INSTRUMENT

UMS1 0210

UMP-836N (0210)

Form 3271 1/01

VMP MORTGAGE FORMS - (800)521-7291

Page 1 of 3

Initials:



agrees in writing to those changes. However, if the partial Prepayment is made during the period when my monthly payments consist only of interest, the amount of the monthly payment will decrease for the remainder of the term when my payments consist only of interest as well as during the time that my payments consist of principal and interest. If the partial Prepayment is made during the period when my payments consist of principal and interest, the amount of my monthly payment will not decrease; however, the principal and the interest required under this Note will be paid prior to the Maturity Date.

5. LOAN CHARGES

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

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of my overdue payment of interest and/or 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.

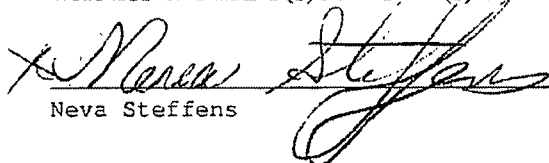
10. UNIFORM SECURED NOTE

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 Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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

 (Seal)
Neva Steffens -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RECOURSE
BY: AMERICAN BROKERS CONDUIT

Return To:
American Brokers Conduit
520 Broadhollow Road
Melville, NY 11747

FILED
GREENVILLE, SC

2006 JAN 23 P 1:05

TIMOTHY L. HANNEY
REGISTER OF DEEDS

Prepared By:
Natisha Kilgo
10735 David Taylor Drive
3rd Floor, Suite 310
Charlotte, NC
28262

[Space Above This Line For Recording Data]

MORTGAGE

MIN 100024200011233778

DEFINITIONS

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

- (A) "Security Instrument" means this document, which is dated January 20, 2006 together with all Riders to this document.
(B) "Borrower" is Neva Steffens

Borrower is the mortgagor under this Security Instrument.

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

DOC #:324481

APPL #:0001123377

SOUTH CAROLINA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

VMP -6A(SC) (0000).01 Form 3041 1/01
Page 1 of 15 UM31 9905.01 Initials: JK

VMP MORTGAGE FORMS - (503)521-7291



6448

(D) "Lender" is American Brokers Conduit

Lender is a Corporation

organized and existing under the laws of State of New York

Lender's address is 538 Broadhollow Road, Melville, NY 11747

(E) "Note" means the promissory note signed by Borrower and dated January 20, 2006

The Note states that Borrower owes Lender Eighty Eight Thousand and No/100

Dollars

(U.S. \$ 88,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February 1, 2036

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

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

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

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

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

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

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

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

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

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

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

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this

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

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

TRANSFER OF RIGHTS IN THE PROPERTY

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

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

Parcel ID Number: N/A which currently has the address of
6 AZALEA CT [Street]
GREENVILLE [City] , South Carolina 29615 [Zip Code]
("Property Address"):

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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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.

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

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

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

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

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

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

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attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a

notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

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

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

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

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

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence, all of which shall be additional sums secured by this Security Instrument.

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

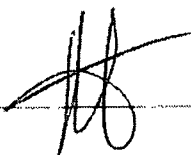
24. Homestead Waiver. Borrower waives all rights of homestead exemption in the Property to the extent allowed by Applicable Law.

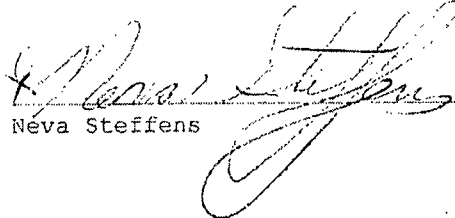
25. Waiver of Appraisal Rights. The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within 30 days after the sale of the mortgaged property apply to the court for an order of appraisal. The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. TO THE EXTENT PERMITTED BY LAW, THE UNDERSIGNED HEREBY WAIVES AND RELINQUISHES THE STATUTORY APPRAISAL RIGHTS WHICH MEANS THE HIGH BID AT THE JUDICIAL FORECLOSURE SALE WILL BE APPLIED TO THE DEBT REGARDLESS OF ANY APPRAISED VALUE OF THE MORTGAGED PROPERTY. This waiver shall not apply so long as the Property is used as a dwelling place as defined in Section 12-37-250 of the South Carolina Code of Laws.

26. Future Advances. The lien of this Security Instrument shall secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to 150% of the original principal amount of the Note plus interest thereon, attorneys' fees and court costs.

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

Signed, sealed and delivered in the presence of:



 (Seal)
Neva Steffens -Borrower

Kimburley Bowers Sellers

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

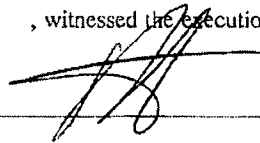
_____ (Seal)
-Borrower

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BOOK 4503 PAGE 964

STATE OF SOUTH CAROLINA,
County of greenville

Personally appeared before me Kimberly Bowen Sellers
and made oath that he/she saw the within named Borrower sign, seal, and as his/her/their act and deed, deliver
the within written Mortgage; and that he/she with Alex J. Newton
, witnessed the execution thereof.

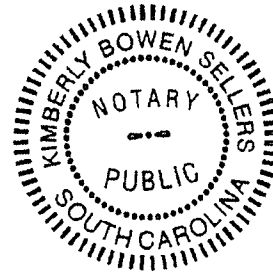


Sworn to before me this 20th day of January, 2006

My Commission Expires:

My Commission Expires
December 16, 2014

Kimberly Bowen Sellers
Notary Public for South Carolina



DOC # 324495

APPL # 0001123377

LAMP-6A(SC) (XXX).01

Page 15 of 15

Initials: AN

Form 3041 1/01

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BOOK 4503 PAGE 965

Legal Description

ALL THAT CERTAIN PIECE, PARCEL OR LOT OF LAND, LYING AND BEING IN THE STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE, BEING KNOWN AND DESIGNATED AS LOT 9 ON A PLAT OF SECTION 2 NORTH GARDENS RECORDED IN THE ROD OFFICE FOR GREENVILLE COUNTY IN PLAT BOOK EE AT PAGE 103. REFERENCE IS HEREBY MADE TO SAID PLAT FOR A MORE COMPLETE AND ACCURATE METES AND BOUNDS THEREOF.

T.M.S. # 0279.00-02-024.00

This being the same property conveyed to the Grantor herein by deed of Jason Dillard dated 01/20/2006 and recorded in the ROD Office for Greenville County on

~~2185 1-23~~, 2006 in Deed Book 2185 at Page 1476

FILED FOR RECORD IN GREENVILLE
COUNTY SC R.O.D. OFFICE AT 01:05 PM
01 23 06 RECORDED IN MORTGAGE
BOOK 4503 PAGE 0950 THRU 0965
DOC # 2006006448

Timothy J. [Signature]

Reps EYT 2
196

Return to:

Nelson Mullins Riley & Scarborough LLP
c/o Elizabeth Scott Moise
151 Meeting Street / Sixth Floor
Post Office Box 1806 (29402-1806)
Charleston, SC 29401-2239

STATE OF SOUTH CAROLINA)
)
COUNTY OF GREENVILLE) American Home Loan #1001123377
)
) Mortgage Book 4503, Page 950

CORRECTIVE ASSIGNMENT OF MORTGAGE

For valuable consideration received, Mortgage Electronic Registration System, Inc. does hereby transfer and assign without recourse unto Deutsche Bank National Trust Company as Trustee for GSAA Home Equity Trust 2006-10 Asset Backed Certificate Series 2006-10 of 1761 East St. Andrew Place, Santa Ana, CA 92705-4934, its successors and assigns forever, that certain mortgage, thereby secured in the original principal amount of \$88,000.00, executed by Neva Steffens to Mortgage Electronic Registration Systems, Inc. as nominee for American Brokers Conduit and its successors and assigns dated January 20, 2006, recorded January 23, 2006, in the Office of the Register of Deeds for Greenville County, South Carolina, in Mortgage Book 4503 at page 950.

This is a corrective assignment of that particular assignment dated January 25, 2008, recorded on June 11, 2008, in the Office of the Register of Deeds for Greenville County, South Carolina, in Book 4966 at Page 371, to correct the assignee.

IN WITNESS WHEREOF, Mortgage Electronic Registration System, Inc. has caused this Assignment to be duly executed and delivered this 13th day of May, 2011.

WITNESSES:

MORTGAGE ELECTRONIC REGISTRATION
SYSTEM, INC.

Ernest A. Morse
Witness #1

Valerie Costello
Witness #2

By: 
Name: Robert Hardman
Title: Vice President

STATE OF TEXAS)

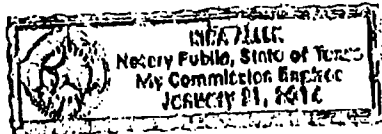
COUNTY OF DALLAS)

PERSONALLY appeared before me the undersigned witness, who being duly sworn, says that (s)he saw Mortgage Electronic Registration System, Inc. by its duly authorized officer whose signature appears above, sign, seal, and as its act and deed deliver the within Assignment for the uses and purposes therein mentioned, and that (s)he with the other witness whose signature appears above witnessed the due execution and delivery thereof.

SWORN to and subscribed before me
this 21st day of May, 2011

[Signature] (SEAL)
Notary Public for Texas
My commission expires January 21, 2014

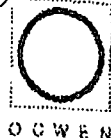
[Signature]
WITNESS #1 or #2





P.O. Box 619063
Dallas, TX 75261-9063

Ocwen Loan Servicing, LLC
HELPING HOMEOWNERS IS WHAT WE DO!™
WWW.OCWEN.COM



February 13, 2013

2-764-79784-0033314-007-01-001-000-000-000

NEVA STEFFENS
6 AZALEA CT
GREENVILLE SC 29615-2146

OCWEN LOAN #: 7140102349
HOMeward LOAN #: 0030906929
PROPERTY ADDRESS: 6 AZALEA CT
GREENVILLE SC 29615

**NOTICE OF SERVICING TRANSFER (RESPA) and
WELCOME TO OCWEN LOAN SERVICING, LLC**

Dear Borrower(s):

Effective 03/01/2013, Homeward Residential, Inc. (Homeward Residential) will transfer the servicing of your account to Ocwen Loan Servicing, LLC (Ocwen). The transfer of the servicing of your account does not affect any term or condition of your financing agreement, other than terms directly related to the servicing of your account. Your loan number will change, and the new loan number is noted above.

Should you have questions relating to the transfer of servicing or need information regarding your account prior to 03/01/2013, please contact Homeward Residential's Customer Care Department at (877) 304-3100.

New Servicing Contact Information:

As of 03/01/2013, Ocwen's Customer Care Center will assist you with questions regarding the transfer of servicing or any other questions relating to your account. You may reach Ocwen's Customer Care Center at (800) 746-2936 Monday through Friday 8:00 am ET to 9:00 pm ET, Saturday 8:00 am ET to 5:00 pm ET or Sunday 9:00 am ET to 9:00 pm ET. Information concerning Ocwen and your mortgage loan may also be found online at www.ocwen.com. You can also obtain information using Ocwen's Automated Telephone System or by speaking with a Customer Care Center Representative. Please be sure to have your loan number available when you call.

As of 03/01/2013, all written inquiries should be sent to Ocwen at the following address. Please be sure to indicate your loan number on all correspondence to ensure prompt response to your inquiry.

Ocwen Loan Servicing, LLC
Attn: Customer Service Department
P.O. Box 24738
West Palm Beach, FL 33416-4738

Making Payments:

The date that Homeward will stop accepting payments is 2/28/2013. The date that Ocwen will start accepting payments from you is 03/01/2013. Please make all checks payable to Ocwen and send all payments due on or after 03/01/2013 to the following address. If you use a Bill Pay Service, you will also need to inform them of this new payment address.

For Western Union Quick Collect users, you can find the location nearest you by calling (800) 238-5772 or visiting www.westernunion.com and clicking "Find a Location". At the location, please pay to name "OCWEN" and provide the loan number.

PAYMENTS

Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

OVERNIGHT EXPRESS ADDRESS

Ocwen Loan Servicing, LLC
Attn: Cashiering
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

If you are currently enrolled in Homeward Residential's Automated Clearing House (ACH) or the Equity Accelerator Program and your monthly payments are automatically withdrawn from your bank account, the service will continue with Ocwen. Please note, the first draft at Ocwen may be delayed. For your convenience, we have included a temporary payment coupon at the end of this letter.

Ocwen NMLS#: 1852
Homeward Residential NMLS#: 3984



NOTICE OF SERVICING TRANSFER (RESPA)
Page 3

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where Servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated. Please retain this information with your financing agreement documentation. We look forward to working with you and providing you with the highest quality customer care service.

IMPORTANT DISCLOSURES

Disclaimer Regarding Mandatory Arbitration Provisions: If your account documents require you to submit disputes regarding your account to arbitration for resolution, such requirement is waived and will not be enforced against you. Such waiver, however, does not affect any rights you may have to require arbitration of disputes regarding your account.

Credit Reporting: You are hereby notified that we may report information about your account to credit reporting agencies. Late payments, missed payments, or other defaults on your account may also be reflected on your credit report.

Properties in California: The state Rosenthal Fair Debt Collection Practices Act and the Federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 am or after 9 pm. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may not contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at (877) FTC-HELP or www.ftc.gov.

Properties in Colorado: For information about the Colorado Fair Debt Collection Practices Act, see www.ago.state.co.us/cab.htm. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Properties in Hawaii: Ocwen Loan Servicing, LLC is licensed by the Commissioner of Financial Institutions in Hawaii. Complaints about the servicer may be submitted to the Commissioner.

Properties in Maryland: The Maryland Consumer Protection Act require us to disclose that if Ocwen fails to give written notice of this transfer or fails to make timely payments of taxes or insurance premiums (assuming the borrower has paid an amount to cover these costs) and Ocwen has received the tax bill or notice, Ocwen may face liability for any economic damages incurred by the borrower.

Properties in Minnesota: Borrowers on loans secured by property in Minnesota can direct complaints and questions to the Ocwen Loan Servicing, LLC Customer Care Department at 1-800-746-2936 between 8:00 a.m. and 9:00 p.m. ET, Monday through Friday, from 8:00 a.m. to 5:00 p.m. ET on Saturday, or from 9:00 a.m. to 9:00 p.m. ET on Sunday or in writing to: P.O. Box 24738, West Palm Beach, FL 33416.4738. Each written complaint or question will be responded to within 15 days.

Properties in New York: Ocwen Loan Servicing, LLC is registered with the Superintendent of the New York State Banking Department. The borrower may file complaints about Ocwen Loan Servicing, LLC with or obtain further information from the New York State Banking Department by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at www.banking.state.ny.us.

Properties in North Carolina: Ocwen Loan Servicing, LLC is licensed by the North Carolina Commissioner of Banks (North Carolina Permit No. 3946) and complaints about Ocwen Loan Servicing, LLC may be submitted to the Commissioner.

Properties in Texas: The State of Texas requires us to inform you that a registrant shall provide to the borrower of each residential mortgage loan the following notice not later than the 30th day after the registrant commences servicing the loan: Complaints regarding the servicing of your mortgage should be sent to the Department of Savings and Mortgage Lending, 2601 N. Lamar, Suite 201, Austin, Texas 78705. Complaint Forms and Instructions may be downloaded and printed from the Department's website located at <http://www.sml.state.tx.us> or obtained from the Department upon request by mail at the address above, by telephone at its Toll-free Consumer Hotline at (877) 276-5550, by fax at (512) 475-1360, or by email at SMLinfo@SML.STATE.TX.US.

Ocwen Loan Servicing, LLC is a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

Prior Servicer is a debt collector attempting to collect a debt and any information obtained will be used for that purpose. If you are not obligated on the debt or if the debt has been discharged in a bankruptcy proceeding, this is for informational purposes only and is not an attempt to assess or collect the debt from you personally.

Attention Service members and Dependents: The federal Service members Civil Relief Act and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances during and nine months after the service member's military or other service. Prior Servicer will not foreclose on the property of a service member or his or her dependent during that time, unless pursuant either to a court order or a service member's written waiver agreement.



I received a notice from my Prior Servicer that I was denied for the Making Home Affordable Program. I am still having financial difficulty; what can I do?

We may still be able to help you. We offer a number of specialized programs designed to fit your situation. Please go to www.ocwen.com for more information and download an application for assistance.

I received a notice from my Prior Servicer that they were missing documents for my modification but I have not sent them yet; do I send these documents to Ocwen now?

Yes, please send the documents to Ocwen via e-mail at mod@ocwen.com or fax the documents to (407) 737-6174. Your Prior Servicer will be providing Ocwen with the status of your modification (trial plan or initial application), copies of your initial application and information identifying the missing documentation. Please allow up to 30 days from the date you send the documentation for Ocwen to process your documentation.

I have a Short Sale or Deed-in-Lieu application pending with my Prior Servicer, do I have to resend all the documentation to Ocwen now and reapply?

Your Prior Servicer will be providing Ocwen with the status of your pending resolution. If you have a pending foreclosure sale date or closing scheduled in the next 60 days, to expedite processing, please resend the documentation by fax to (407) 737-5071. If you do not have a foreclosure sale or scheduled closing in the next 60 days, your Prior Servicer will be providing Ocwen the status of your pending resolution. Ocwen will be contacting you with a final approval or denial. Please allow Ocwen up to 30 days to process your Short Sale or Deed-in-Lieu application.

I received approval from my Prior Servicer for a Short Sale or Deed-in-Lieu; will this approval be honored by Ocwen?

Yes, it will be honored as long as you meet the original requirements or contingencies for approval provided by your Prior Servicer. With respect to Short Sales, please note that the original expiration date of your Prior Servicer's approval (the "good through" date) still applies and if it has expired, the approval is no longer valid. Your Prior Servicer will be providing these approval requirements to Ocwen.

I received approval from my Prior Servicer for a Short Sale or Deed-in-Lieu, but the approval is going to expire shortly (or just expired) and my closing is after this day. What do I do?

You should fax your original approval documents and an updated net sheet or HUD1 with the new projected closing date to (407) 737-5071. With respect to Short Sales, please note the original expiration date of your Prior Servicer's approval (the "good through" date) still applies. Please note, if there is a Foreclosure Sale scheduled on your account, we will not postpone the foreclosure sale.

Please Detach below and include with your monthly payment.

00000529347 4444444881 000007140102349 50 000513846

NEVA STEFFENS

Account Number: 7140102349

☐ Check box if your contact information has changed, update on the back

Payment Coupon

AMOUNT DUE \$
Additional Principal: \$
Additional Escrow: \$
Other: (Please Specify) \$
Total Enclosed: \$

OCWEN
PO BOX 6440
CAROL STREAM IL 60197-6440

Note: If your loan is current, any excess funds will first be applied to outstanding amounts due and then additional principal. If this payment is made via automatic drafting, this statement is for informational purposes only.



NOTICE OF SERVICING TRANSFER (RESPA)

Page 2

Taxes and Insurance:

If you are currently responsible for payment of your real estate taxes and/or homeowners insurance, you will continue to be responsible for payment of these items after your account transfers to Ocwen. To ensure our records accurately reflect your insurance carrier and taxing authority, you may receive a letter of verification from Ocwen shortly after the transfer.

Additionally, it is important to contact your insurance agency to ensure that (i) Ocwen receives proof of hazard insurance (with flood and/or windstorm coverage, as applicable) on your property and (ii) Ocwen is named as the beneficiary in the Mortgagee Clause of your policy. If your mortgage payment includes escrow for taxes or insurance, please take the necessary steps to have all future bills forwarded to:

INSURANCE

Ocwen Loan Servicing, LLC
ISAOA
P.O. Box 6723
Springfield, OH 45501-6723
E-mail: updateinsurance@ocwen.com
Insurance Center: (866) 825-9265
Insurance Center Fax: (888) 882-1816

PROPERTY TAXES

Ocwen Loan Servicing, LLC
Attn: Tax Department
P.O. Box 24665
West Palm Beach, FL 33416-4665
Customer Care Center: (800) 746-2936

Year-end Interest Statement (IRS Form 1098):

By January 31 of each year, you will be mailed an Annual Tax and Interest Statement from each company that has serviced your loan during the prior year. Each statement will contain IRS reporting information for the time your loan was serviced by each company.

Optional Insurance:

The transfer of servicing rights may affect the terms of, or the continued availability of, mortgage life, disability insurance, or any other type of optional insurance. Not everyone has this type of insurance, but if you do, please be advised that it may not transfer to Ocwen Loan Servicing, LLC. However, to verify if Ocwen is able to offer any of these services, please call our Customer Care Center at (800) 746-2936 during the business hours indicated above or contact an independent insurance agent for alternate coverage options.

Except in limited circumstances, the law requires that your present Servicer send you this notice at least fifteen (15) days before the effective date of transfer. Your new Servicer must also send you this notice no later than fifteen (15) days after this effective date. In this case, all necessary information is combined in this one notice.

You are advised of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 USC 2605):

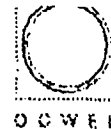
During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old Servicer before its due date may not be treated by the new loan Servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 USC 2605) gives your certain consumer rights. If you should need to send a "qualified written request" to your loan Servicer concerning the servicing of your loan, your Servicer must provide you with a written acknowledgement within five (5) business days of receipt of your request. A "qualified written request" is defined as a written correspondence, other than notice in a payment coupon or other payment medium supplied by the Servicer, which includes your name and loan 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:

If to Homeward Residential, Inc.:
Homeward Residential, Inc.
Attn: Research Department
P.O. Box 630467
Irving, TX 75063-0467

If to Ocwen:
Ocwen Loan Servicing, LLC
Attn: Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

Not later than thirty (30) business days after receiving your request, your Servicer must make appropriate corrections to your account and provide you with a written clarification regarding any dispute, or in some circumstances, a notice of a fifteen (15) business day extension. During this period, your Servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the Servicer from initiating foreclosure if proper grounds exist under the mortgage documents. A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.



Welcome to Ocwen! Important Information

Welcome to Ocwen Loan Servicing, LLC (Ocwen). We have attached frequently asked questions, as it is natural that you may have a few questions about this change and what it will mean. Please rest assured that we value your business and look forward to assisting you in the future as **HELPING HOMEOWNERS IS WHAT WE DO!™**

Frequently Asked Questions:

What if I made a payment to my Prior Servicer, but it has not posted yet?

Your Prior Servicer will forward your payment to us within 15 business days. It may take a few days for us to receive and apply the payments, but this will not negatively impact your account or your credit report. To check on the status of your account, you may go to www.ocwen.com.

How can I get information about my account?

You can access Ocwen's website and/or automated telephone system which will provide you with information regarding your account 24-hours a day. These systems have been designed to provide you with the most frequently requested services or information. They may include, but are not limited to, options to obtain payment histories, a payoff or reinstatement quote, status of your credit reporting, payment options, status of tax and insurance payments, financial hardship options and frequently asked questions (FAQ). Website: www.ocwen.com. Telephone Number: (800) 746-2936.

If my account is past due and I have not made a payment arrangement with Homeward Residential, how can I make payment arrangements or get assistance due to financial difficulties?

We offer a number of specialized programs designed to fit your unique financial situation. Please go to www.ocwen.com, click on Mortgage Customers and then log in with your User ID and Password. If you need to create a User ID and Password, select the New Customers icon. Once you log in, select the Financial Difficulties icon. This will allow you to download an application package.

If I cannot resolve my issue online, what number do I call and what are the hours?

Ocwen's toll free number is (800) 746-2936. In order to accommodate borrowers' busy schedules, we are open late at night and very early in the morning. Our hours are Monday through Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm, and Sunday 9:00 am to 9:00 pm, all Eastern Standard Time.

If my account is current, where do I send my payments?

Our payment processing address is:
Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

I am currently on a trial modification plan and still have payments remaining before it becomes a final/permanent modification. What do I do?

You should continue making monthly payments as required in the modification plan. Your Prior Servicer will be providing Ocwen the status of your modification. Please allow us 30 days to review and process your information. It is not necessary to call for a status prior to 30 days as the agent will not have any additional information to provide to you.

I am currently on a trial plan for my mortgage modification, and I have made all of my trial payments. When can I expect my final/permanent modification?

Your Prior Servicer will be providing Ocwen with the status of your modification. You should continue to make your payment each month. Our goal is to review your loan as soon as possible and provide your final modification agreement to you. Please allow up to 30 days from the date of the transfer for Ocwen to obtain and process your application documentation.

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

BEFORE THE MASTER-IN-EQUITY

Neva Steffens,)
Plaintiff,)
vs.)

Consolidated Actions *per Order filed*
February 8, 2012

American Brokers Conduit, Inc.,)
Mortgage Electronic Registration)
Systems, Inc., MERS Corp., Inc.,)
American Home Mortgage Servicing,)
Inc., American Home Mortgage,)
American Home Mortgage Investment)
Trust 2006-1, and Deutsche Bank)
National Trust Co., as putative trustee)
therefore, 6 Azalea Court, Greenville,)
South Carolina, Jason Dillard, John &)
Mary Does 1-1000,)
Defendants.)

Civil Action No. 2011-CP-23-897
(*Steffens v. ABC, Inc. et al.*)

Civil Action No. 2011-CP-23-3284
(*Deutsche Bank v. Steffens et al.*)

CONFIDENTIAL FULL RELEASE
AND SETTLEMENT AGREEMENT

Deutsche Bank National Trust)
Company, as Trustee for GSAA Home)
Equity Trust 2006-10, Trust 2006-10,)
Asset-Backed Certificates, Series 2006-)
10,)
Plaintiff,)
vs.)

Neva Steffens, CitiBank, N.A.,)
successor by merger to CitiBank Federal)
Savings Bank, and Ayenkat Propensities,)
LLC, Servicing, Inc.,)
Defendants.)

At mediation, the parties agreed to the following full and final settlement of all matters in this case. This settlement is entered into on this 11th day of April, 2012.

DEFINITIONS



1. "Steffens" means Neva Steffens, her agents, employees, investigators, attorneys, affiliates, partners of any kind (personal or professional), corporations, partnerships, or sole proprietorships, heirs, family (to any degree of relationship), successors and assigns.
2. "Settling Defendants" means Mortgage Electronic Registration Systems, Inc.; MERSCORP., Inc.; n/k/a MERSCORP Holdings, Inc.; American Home Mortgage Servicing, Inc.; Deutsche Bank National Trust Co. as Trustee for GSAA Home Equity Trust 2006-10, Trust 2006-10, Asset Backed Certificates, Series 2006-10 (herein after, referred to as Deutsche Bank), and their affiliates, parents, current/past/future subsidiaries, related entities, holding companies, owners, shareholder, trustees, originators, owners, holders, trusts, Investors, beneficial owners, certificate holders, originators, servicers, Master Servicers, sub-servicers, special services, subcontractors, independent contractors, officers, directors and board members together with their respective owners, officers, directors, partners, shareholders, associates, employees, members, parents, subsidiaries, predecessors, affiliates, representatives, agents, employees, investigators, attorneys, insurers, affiliates, subsidiaries, investors, successors and assigns (or associated in any way with Settling Defendants) or any person acting on behalf of, at the direction of, or for the benefit of any of them.

RECITALS

WHEREAS, on or about January 20, 2006, for valuable consideration, Steffens executed and delivered to American Brokers Conduit, a Promissory Note ("Note") in the principal amount of \$88,000.00. The Note is secured by a Mortgage executed by Steffens in favor of American Brokers Conduit and recorded against the real property located at 6 Azalea Ct, Greenville, SC 29615 ("Property"). The Note and Mortgage, along with all other

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documents executed by Borrower in connection therewith, shall be referred to as the "Loan."

TERMS

1. Within seven (7) days of approval of the loan modification by Master Servicer, Steffens agrees to dismiss all claims that were, or could have been asserted (in tort, contract or otherwise) against Settling Defendants from the beginning of time to the date of this agreement.
2. Upon execution of the agreement by all parties and upon compliance with the terms of this Agreement, the parties hereby release and forever discharge each other of and from any and all claims, complaints, demands, defenses, obligations, causes of action, choses in action, damages, fees, costs, and/or expenses whatsoever of any kind or nature (including unknown and unforeseen claims and defenses and later discovered facts) including but not limited to, those arising out of, or related in any manner, to the loan, the origination, the modification, and/or servicing of the loan, the securitization, transfer or assignment of the loan, the lawsuit, or the facts asserted in this Agreement.
3. The parties acknowledge that this release does not include events that post-date this Agreement or the obligations created hereunder.
4. Deutsche Bank will modify the Promissory Note and Mortgage in accordance to Exhibit A ("Loan Modification Agreement Schedule A").
5. There is no prepayment penalty associated with the modified Promissory Note and Mortgage.
6. Nothing contained herein will prevent Steffens from applying to a lender to refinance the modified debt.

BBM

CDH

7. Steffens acknowledges the indebtedness set forth in Exhibit A.
8. Nothing contained herein shall prevent Steffens from pursuing claims against CitiBank, N.A. (or any "Citi" entity) in a separate action (in law or in equity).
9. Both parties will execute all documents necessary to effect this settlement. This agreement is contingent on approval by the Master Servicer.
10. Both parties will file a Stipulation of Dismissal with the Court dismissing all claims with prejudice except as modified or stated herein. Nothing shall preclude enforcement of the obligations under this Settlement Agreement or the new loan obligations created hereby. Nothing herein shall prevent Settling Defendants from bringing any action to enforce the terms of this Agreement.
11. Nothing contained herein shall affect any existing title insurance policies.

The Following terms are agreed upon.

1. The Parties mutually agree that if any provision of this Agreement is found to be unenforceable, said provision shall be severed from the Agreement and shall have no effect on the enforceability of any other provision in the Agreement. In the event that a provision is found unenforceable, the Parties agree to insert (or allow a court of competent jurisdiction to insert) an enforceable, replacement provision giving maximum allowable effect to the intent of the severed term.

2. This Agreement constitutes the complete understanding between the Parties in this matter and supersedes any and all prior or contemporaneous representations, promises, inducements, understandings, and agreements. It may not be amended except by a written instrument signed by the Parties.

3. The Parties mutually agree to cooperate and take all steps necessary and reasonable to effectuate this Agreement, including, but not limited to, the preparation of the documents necessary to effectuate the settlement referenced herein.

4. The Parties acknowledge that this settlement and/or the transfers contemplated herein may have tax consequences to Defendants and/or Plaintiff, and that neither Party is responsible for the other Party's tax liability, if any.

5. The Parties acknowledge they have received good and sufficient consideration for their execution of this Agreement, and that the consideration stated herein is sufficient to support and does, in fact, support the obligations in this agreement.

6. The Parties expressly acknowledge and declare that no other or further contract, promise or inducement whatsoever has been made to them by each other, that the authorized representatives of the Parties have carefully read and fully understand all of the provisions of this Agreement, that these representatives have reviewed and discussed the terms of this Agreement with their legal counsel and that these representatives have signed the Agreement of their own free will and accord.

7. The Parties agree that the terms of this Agreement are confidential and may be disclosed only within the respective businesses, to attorneys, to tax advisors, or where disclosure is required by law. The Parties and their counsel (if applicable) agree to notify the other Party in writing, immediately, if any subpoena or similar process is served on any of them which seeks to compel the disclosure of the above confidential information.

8. The Parties agree that each will not disparage the other party, the party's products, services, officers, employees, or business.

9. This Agreement may be executed in multiple counterparts, each of which shall be deemed an original Agreement, and all of which shall constitute one agreement to be effected. Photocopies or facsimile copies of this Agreement (bearing the parties' original signatures) may be treated as an original. A duly authorized attorney may sign on behalf of a corporate entity.

10. This Agreement shall be governed by the laws of the State of South Carolina and federal law where applicable (without giving effect to principles of conflict of laws) and any disputes arising under this Agreement shall be resolved exclusively in the Court of Common Pleas for Greenville County, South Carolina, and each party hereby consents and agrees that such courts have jurisdiction over the respective parties and that each is subject to venue in the in such jurisdiction.

11. This Agreement shall be construed as if the Parties jointly prepared it and any uncertainty or ambiguity shall not be interpreted against any party.

12. The parties mutually agree that a breach of the terms of this Agreement shall be deemed a violation of an Order of the Court.

13. Each Party to this Agreement shall indemnify, defend, and hold harmless any other Party to this Agreement from and against any claims, suits, damages, or losses arising out of, related to, or connected with any claim, counterclaim, and/or cause of action related to a violation of the confidentiality provisions of Paragraph 7 of the Agreement.

14. Each Party to this Agreement covenants and agrees not to bring, induce any party to bring, or assist any party in bringing, except to the extent required by law or process, any claim, action, or proceedings of any kind or nature, which was released pursuant to this Agreement against any other Party to this Agreement. Each Party further covenants and agrees that this Agreement is a bar to any claim, action, suit, or proceeding released by this Agreement.

The Parties agree that attorneys' fees incurred in prosecuting a claim or counterclaim for breach of the covenant not to sue or for the enforcement of this Agreement are recoverable as damages arising from such breach.

IN TESTIMONY WHEREOF, the Parties have hereunto set their hands and seals the day and year first written above. By signing below, the parties agree that they have capacity (mental and legal) to sign on behalf of the entity.

SIGNED, SEALED AND DELIVERED
In the presence of:

[Signature]
Witness #1

Deutsche Bank and Settling Defendants

BY: Elizabeth Scott Moise

Its: Counsel of Record

SWORN to and subscribed before me

this 11 day of April, 2012

[Signature] (L.S.)
Notary Public for South Carolina

My Commission Expires: 6/18/13

[Signature]
Dowse B. Rustin, IV

Elizabeth Scott Moise
Elizabeth Scott Moise

Counsel to Settling Defendants

[Signature]
Witness #1

Neva Steffens
Neva Steffens

Neva Steffens, having appeared before me
swore to and subscribed before me the
foregoing,

this 11 day of April, 2012

[Signature] (L.S.)
Notary Public for South Carolina

My Commission Expires: 1.19.15

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Loan Modification Agreement
Schedule A

Name of Borrower(s): NEVA STEFFENS
Loan Number: 0030906929

DESCRIPTION OF TOTAL	AMOUNT DUE
Current Principal Balance	\$88,000.00
Total Amount Capitalized	\$45,349.52
NEW PRINCIPAL BALANCE	\$133,349.52

BALLOON LOAN DISCLOSURES (if applicable)

Amortizing Amount	\$73,349.52
Deferment Amount	\$60,000.00
Total Balloon Payment*	\$60,000.00

* The Balloon Payment is subject to change if your loan contains a variable rate feature.

ITEMIZATION OF AMOUNT DUE

	Deferred Amount	Total Amount Due
Delinquent/Unpaid Interest		
From September 1, 2007		
To April 30, 2012	\$0.00	\$30,800.00
Foreclosure Attorney Fees	\$0.00	\$3,669.57
Accrued Late Charges	\$279.00	\$279.00
NSF Check Fees	\$25.00	\$25.00
Property Inspections	\$0.00	\$174.60
Property Preservation	\$0.00	\$645.00
Delinquent Taxes/Unpaid Insurance	\$0.00	\$9,990.35
Property Valuations	\$0.00	\$70.00
TOTALS	\$304.00	\$45,653.52
Borrower Contribution		\$0.00
Mortgage Insurance Contribution		\$0.00
Total Deferred Amount		\$304.00
Amount towards 1st payment due		\$0.00
Total Amount Capitalized		\$45,349.52

New Principal and Interest Payment Effective: ** June 1, 2012	\$323.52
Monthly Tax Payment***	\$72.97
Monthly Insurance Payment ***	\$43.67
Monthly Mortgage Insurance Payment	\$73.68
Total Payment	\$513.84

** If your loan contains a variable rate feature, your monthly principal and interest payment is subject to change based on the terms of the Note and Modification Agreement.

*** Includes estimated amount for the monthly escrow payment (which is subject to change).

Borrower Initials here: _____

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	Interest Rates	Payment Amounts	Months
1st Step Interest Rate	2.000%	\$329.43	60
2nd Step Interest Rate	3.000%	\$359.27	12
3rd Step Interest Rate	4.000%	\$389.12	12
4th Step- Loan Maturity Interest Rate	4.000%	\$389.12	12

65

2.

213

No. 237774

REMITTER

Apr 25, 2013

\$513.84

OCWEX

7140102349

Pay Exactly Five Hundred Thirteen and 84/100*****



42 Plaza Dr.
P.O. Box 1067
Travelers Rest, SC 29690
(864) 834-9031
www.bankoftravelersrest.com

NOT NEGOTIABLE

The customer procuring the Personal Money Order form, corresponding in number and amount to that shown herein, agrees to insert thereon in ink, the date, payee, his/her signature and address and assumes responsibility for all events made possible by his/her failure to do so

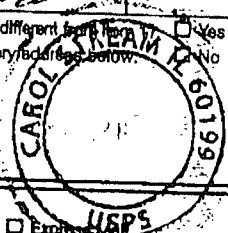
SAVE THIS COPY FOR YOUR RECORD

7012 3460 0002 2825 4479

U.S. Postal Service	
CERTIFIED MAIL RECEIPT	
(Domestic Mail Only. No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
Sent To	Postage \$
Street, Apt. No., Box, or P.O. Box	Certified Fee
City, State, ZIP+4	Return Receipt Fee (Endorsement Required)
	Restricted Delivery Fee (Endorsement Required)
	Total Postage & Fees \$
	Postmark Here

SENDER: COMPLETE THIS SECTION	
☒ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.	
☒ Print your name and address on the reverse so that we can return the card to you.	
☒ Attach this card to the back of the mailpiece, or on the front if space permits.	
1. Article Addressed to:	
OCWEX P.O. Box 6440 Carol Stream, IL 60197-6440	
2. Article Number (Transfer from service)	
7012 3460 0002 2825 4479	
PS Form 3811, February 2004	

COMPLETE THIS SECTION ON DELIVERY	
A. Signature	☐ Agent ☐ Address
X <i>[Signature]</i>	
B. Received by (Printed Name)	C. Date of Delivery
<i>[Signature]</i>	
D. Is delivery address different from item 1?	☐ Yes ☒ No
If YES, enter delivery address below.	
3. Service Type	
☐ Certified Mail	☐ Express Mail
☐ Registered	☐ Return Receipt for Merchandise
☐ Insured Mail	☐ C.O.D.
4. Restricted Delivery? (Extra Fee)	
☐ Yes	



Thanks for your business!
Have a Great Day!

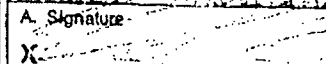
ALL items credited
subject to payment.

Bank of
Travelers Rest
Pelham Road
(864) 834-9031

Br# 7 Tr# 4 Seg# 28
04/25/2013 12:47 PM

Account XXXXX9428
ID# Withdrawal \$14.84

D/P EXT 8 214

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
☐ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. ☐ Print your name and address on the reverse so that we can return the card to you. ☐ Attach this card to the back of the mailpiece, or on the front if space permits.		A. Signature  ☒ Agent ☐ Addressee	
1. Article Addressed to: OCWEN P.O. Box 6440 CAROL STREAM, IL. 60197-6440		B. Received by (Printed Name) _____	C. Date of Delivery _____
2. Article Number (Transfer from sender) 7012 3460 0002 2826 6052		D. Is delivery address different from item 1? ☐ Yes If YES, enter delivery address below: ☐ No	
3. Service Type ☒ Certified Mail ☐ Express Mail ☐ Registered ☐ Return Receipt for Merchandise ☐ Insured Mail ☐ C.O.D.		4. Restricted Delivery? (Extra Fee) ☐ Yes	

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-154

PURCHASER'S COPY OF PERSONAL MONEY ORDER DRAWN ON OFFICE SHOWN HEREON
No. 237721

REMITTER

OCWEN Loan Servicing LLC

Mar 29, 2013

\$513.84

Pay Exactly Five Hundred Thirteen and 84/100*****



42 Plaza Dr.
P.O. Box 1067
Travelers Rest, SC 29690
(864) 834-9031
www.bankoftravelersrest.com

NOT NEGOTIABLE

The customer procuring the Personal Money Order form, corresponding in number and amount to that shown hereon, agrees to insert thereon in ink, the date, payee, his/her signature and address and assumes responsibility for all events made possible by his/her failure to do so.

SAVE THIS COPY FOR YOUR RECORD

2509 9292 2000 0946 2102

U.S. Postal Service CERTIFIED MAIL RECEIPT (Domestic Mail Only, No Insurance Coverage Provided)			
For delivery information visit our website at www.usps.com			
CAROL STREAM IL 60197			
Postage	\$ 90.46	0276	Postmark Here
Certified Fee	\$3.10	20	
Return Receipt Fee (Endorsement Required)	\$2.55		
Restricted Delivery Fee (Endorsement Required)	\$0.00		
Total Postage & Fees	\$ 46.11	03/29/2013	
Sent To OCWEN Street, Apt. No. or PO Box P.O. Box 6440 City, State, ZIP+4 CAROL STREAM IL 60197-6440			

PS Form 3800, January 2009



WWW.OCWEN.COM

Carves
Dyft 9 215

March 4, 2013

Neva Steffens
6 Azalea Ct
Greenville, SC 29615

Loan Number: 7140102349
Property Address: 6 Azalea Ct, Greenville, SC 29615

Dear Borrower(s):

Ocwen Loan Servicing, LLC ("Ocwen") is the servicer of the above-referenced loan (hereinafter referred to as "the Debt") for ("Creditor")
GSAA 2006-10

As of March 4, 2013, our records reflect that the current unpaid debt is:

Principal	\$71,321.65
Interest	\$ 0.00
Late Charges	\$ 0.00
Collection Costs	\$ 55.00
Escrow Advances	\$ 0.00
Suspense Balance	\$ 0.00
NSF Fees	\$ 0.00
Securitized Interest Balance	\$ 0.00
Deferred Interest Balance	\$60,000.00
Total Due	\$71,376.65

Please be advised that accrued interest, fees, corporate and escrow advances, and other charges (including prepayment charges if applicable) may be assessed to your account during the period prior to receipt of your payment. Therefore, the total amount due on the day your payment is received by Ocwen may have increased. This letter is in no way intended as a payoff statement for your mortgage. It merely states the amount of the debt as of the date of this letter. In the event you wish to payoff your debt please contact us at (800) 746-2936 to request a payoff statement. Ocwen prefers that all payments be made in certified funds, cashier's check or money order(s) payable to Ocwen Loan Servicing, LLC. Please always include the "Loan Number" with your payment.

Unless, within thirty (30) days after receipt of this notice, you dispute the validity of this debt or any portion thereof, we will assume the debt to be valid. If, within thirty (30) days of your receipt of this notice, you notify us in writing that the debt, or any portion thereof, is disputed, we will:

1. Obtain verification of the debt or, if the debt is founded upon a judgment, we will mail to you a copy of such verification or judgment.
2. If the original creditor is different from the creditor named above, then upon your written request within thirty (30) days of the receipt of this notice we will provide you with the name and address of the original creditor.

If you are experiencing a financial hardship, please contact our Customer Care Center immediately. Our Customer Care Coordinators can assist you or help you set up an appointment with an Ocwen Relationship Manager to discuss mortgage assistance options and explore options to avoid foreclosure. If you have been previously denied a modification, short sale or other resolution by your prior servicer, we may still be able to help you.

For your convenience, you can set up an appointment with a Relationship Manager at any time. To set up an appointment with a Relationship Manager, simply call our Customer Care Center at (800) 746-2936, Monday to Thursday 24 hours a day, Friday 12:00 am to 11:00 pm ET, Saturday 8:00 am to 4:00 pm ET or Sunday 3:00 pm to Midnight ET. Once a Relationship Manager is assigned to you, she/he will be responsible for monitoring your account, making sure that we have all of your critical information and carefully reviewing your situation.

Yours truly,

Customer Care Center
Toll Free Phone: 1 (800) 746-2936

NMLS # 1852

CORRESPONDENCE ADDRESS:

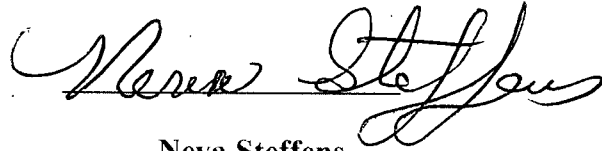
Ocwen Loan Servicing, LLC
ATTN: Customer Care Center
P.O. Box 24738
West Palm Beach, FL 33416-4738

DERVALTR 001

*This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose.
However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does
not constitute an attempt to collect a debt.*

I certify that this designation contains no matter which is irrelevant to this appeal.

July 24, 2015

A handwritten signature in cursive script, reading "Neva Steffens", written over a horizontal line.

**Neva Steffens
Appellant Pro Se
6 Azalea Court
Greenville, S.C. 29615
(864) 241-8602**