

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM COLLETON COUNTY
Court of Common Pleas

Maité Murphy, Circuit Court Judge

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

Melissa Jean Marks, ...Appellant,

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

Respondent.

RECORD ON APPEAL
VOLUME IV of IV

RECEIVED

MAR 19 2014

SC Court of Appeals

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

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

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Attorney for Respondent

STATE OF SOUTH CAROLINA

COUNTY OF COLLETON

MELISSA JEAN MARKS,

Plaintiff,

Vs.

OLD SOUTH MORTGAGE
CORPORATION, JOHN DOES 1-100, AND
FICTITIOUS CORPORATIONS 1-100,

Defendants.

AND

Nationstar Mortgage, LLC,

Intervenor/Defendant.

(HPW 501904-00001)

IN THE COURT OF COMMON PLEAS
FOURTEENTH JUDICIAL CIRCUIT
CIVIL CASE NO. 2012-CP-15-262

**NATIONSTAR MORTGAGE, LLC'S
ANSWER TO PLAINTIFF'S REQUEST
FOR PRODUCTION OF DOCUMENTS
TO DEFENDANT NATIONSTAR
MORTGAGE, LLC**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

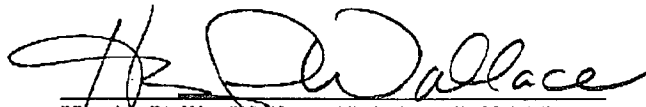
ANSWER: Nationstar objects to this request on the grounds that it is overly vague, overly broad and unduly burdensome and not likely to lead to the discovery of admissible evidence. Subject to this objection, please see the documents enclosed hereto Bates Stamped 000001 Nationstar through 000408 Nationstar.

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

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

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

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



Harriet Pollitt Wallace (S.C. Bar # 69454)
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Columbia, South Carolina 29202-3200
Tel: (803) 771-7900
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harriet.wallace@rtt-law.com

ATTORNEY FOR NATIONSTAR MORTGAGE,
LLC

10/4/12

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

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

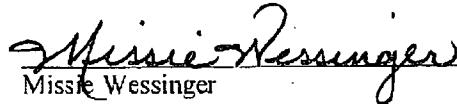
Documents Served:

Nationstar Mortgage, LLC's Answers to Plaintiff's Interrogatories to Defendant Nationstar Mortgage, LLC

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

Parties Served:

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


Missie Wessinger

Case # 11-02619

MARKS

Date	Contractual Paid Date	Amount Received	Comments	Amount Applied to Principal	Amount Applied to Interest	Escrow Applied Disbursed	Debtor Partial	Late Charges Assessed (-) or Recovered (+)	Corporate Assessed (-) or Recovered (+)	Principal Balance	Escrow Balance	Debtor Partial Balance
	1ST DUE 11/1/07		Beginning due dates/balances							\$76,000.00	\$422.37	\$0.00
11/05/07	11/01/07	\$681.74	Payment Receipt/Application	\$62.30	\$442.33	\$176.11				\$75,937.70	\$598.48	\$0.00
11/19/07			Escrow Disbursed			-\$422.67				\$75,937.70	\$175.81	\$0.00
12/03/07	12/01/07	\$681.74	Payment Receipt/Application	\$62.66	\$442.97	\$176.11				\$75,875.04	\$351.92	\$0.00
12/31/07	01/01/08	\$681.74	Payment Receipt/Application	\$63.03	\$442.80	\$176.11				\$75,812.01	\$528.03	\$0.00
01/04/08			PMI Disbursed			-\$55.10				\$75,812.01	\$472.93	\$0.00
01/28/08	02/01/08	\$681.74	Payment Receipt/Application	\$63.39	\$442.24	\$176.11				\$75,748.62	\$649.04	\$0.00
02/01/08			PMI Disbursed			-\$55.10				\$75,748.62	\$593.94	\$0.00
02/04/08			PMI Disbursed			-\$55.10				\$75,748.62	\$538.84	\$0.00
02/25/08	03/01/08	\$681.74	Payment Receipt/Application	\$63.76	\$441.87	\$176.11				\$75,684.86	\$714.95	\$0.00
03/04/08			PMI Disbursed			-\$55.10				\$75,684.86	\$659.85	\$0.00
03/24/08	04/01/08	\$681.74	Payment Receipt/Application	\$64.14	\$441.49	\$176.11				\$75,620.72	\$835.96	\$0.00
04/02/08			PMI Disbursed			-\$55.10				\$75,620.72	\$780.86	\$0.00
04/11/08		\$422.67	Refund Escrow Disbursement			\$422.07				\$75,620.72	\$1,203.53	\$0.00
04/21/08			Escrow Disbursed			-\$482.34				\$75,620.72	\$721.19	\$0.00
04/24/08	05/01/08	\$680.93	Payment Receipt/Application	\$64.51	\$441.12	\$175.30				\$75,556.21	\$898.49	\$0.00
05/02/08			PMI Disbursed			-\$55.10				\$75,556.21	\$841.39	\$0.00
05/23/08	06/01/08	\$680.93	Payment Receipt/Application	\$64.89	\$440.74	\$175.30				\$75,491.32	\$1,016.69	\$0.00
06/03/08			PMI Disbursed			-\$55.10				\$75,491.32	\$961.59	\$0.00
06/23/08	07/01/08	\$680.93	Payment Receipt/Application	\$65.26	\$440.37	\$175.30				\$75,426.06	\$1,136.89	\$0.00
07/02/08			PMI Disbursed			-\$55.10				\$75,426.06	\$1,081.79	\$0.00
07/28/08	08/01/08	\$680.93	Payment Receipt/Application	\$65.64	\$439.99	\$175.30				\$75,360.42	\$1,257.09	\$0.00
08/04/08			PMI Disbursed			-\$55.10				\$75,360.42	\$1,201.99	\$0.00

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MARKS

000002 Nationslar

Date	Contractual Paid Date	Amount Received	Comments	Amount Applied to Principal	Amount Applied to Interest	Escrow Applied Disbursed	Debtor Partial	Late Charges Assessed (-) or Recovered (+)	Corporate Assessed (-) or Recovered (+)	Principal Balance	Escrow Balance	Debtor Partial Balance
08/28/08	09/01/08	\$680.93	Payment Receipt/Application	\$66.03	\$439.60	\$175.30				\$75,294.39	\$1,377.29	\$0.00
09/03/08			PMI Disbursed			-\$55.10				\$75,294.39	\$1,322.19	\$0.00
09/19/08			Escrow Disbursed			-\$1,019.72				\$75,294.39	\$302.47	\$0.00
09/24/08	10/01/08	\$680.93	Payment Receipt/Application	\$66.41	\$439.22	\$175.30				\$75,227.98	\$477.77	\$0.00
10/02/08			PMI Disbursed			-\$55.10				\$75,227.98	\$422.67	\$0.00
10/24/08	11/01/08	\$680.93	Payment Receipt/Application	\$66.80	\$438.83	\$175.30				\$75,161.18	\$597.97	\$0.00
11/04/08			PMI Disbursed			-\$55.10				\$75,161.18	\$542.87	\$0.00
11/19/08			Escrow Disbursed			-\$685.02				\$75,161.18	-\$142.15	\$0.00
11/20/08	12/01/08	\$680.93	Payment Receipt/Application	\$67.19	\$438.44	\$175.30				\$75,093.99	\$33.15	\$0.00
12/02/08			PMI Disbursed			-\$55.10				\$75,093.99	-\$21.95	\$0.00
12/29/08	01/01/09	\$680.93	Payment Receipt/Application	\$67.53	\$438.05	\$175.30				\$75,026.41	\$153.35	\$0.00
01/05/09			PMI Disbursed			-\$55.10				\$75,026.41	\$98.25	\$0.00
01/28/09	02/01/09	\$680.93	Payment Receipt/Application	\$67.93	\$437.65	\$175.30				\$74,958.43	\$273.55	\$0.00
02/03/09			PMI Disbursed			-\$55.10				\$74,958.43	\$218.45	\$0.00
02/23/09	03/01/09	\$680.93	Payment Receipt/Application	\$68.37	\$437.26	\$175.30				\$74,890.06	\$353.75	\$0.00
03/03/09			PMI Disbursed			-\$55.10				\$74,890.06	\$338.65	\$0.00
03/23/09	04/01/09	\$680.93	Payment Receipt/Application	\$68.77	\$436.86	\$175.30				\$74,821.29	\$513.65	\$0.00
04/02/09			PMI Disbursed			-\$55.10				\$74,821.29	\$458.55	\$0.00
05/04/09			PMI Disbursed			-\$55.10				\$74,821.29	\$403.75	\$0.00
05/16/09			Assessed Late Charge					-\$25.28		\$74,821.29	\$403.75	\$0.00
05/26/09	05/01/09	\$680.93	Payment Receipt/Application	\$69.17	\$436.46	\$175.30				\$74,752.12	\$579.05	\$0.00
06/01/09	06/01/09	\$706.21	Payment Receipt/Application	\$69.58	\$436.05	\$175.30		\$25.28		\$74,682.54	\$754.35	\$0.00
06/02/09			PMI Disbursed			-\$55.10				\$74,682.54	\$699.25	\$0.00
06/29/09	07/01/09	\$580.93	Payment Receipt/Application	\$69.98	\$435.65	\$175.30				\$74,612.56	\$874.55	\$0.00

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MARKS

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Date	Contractual Paid Date	Amount Received	Comments	Amount Applied to Principal	Amount Applied to Interest	Escrow Applied Disbursed	Debtor Partial	Late Charges Assessed (-) or Recovered (+)	Corporate Assessed (-) or Recovered (+)	Principal Balance	Escrow Balance	Debtor Partial Balance
07/02/09			PMI Disbursed			-\$55.10				\$74,612.56	\$819.45	\$0.00
07/27/09	08/01/09	\$680.93	Payment Receipt/Application	\$70.39	\$435.24	\$175.30				\$74,542.17	\$994.75	\$0.00
08/04/09			PMI Disbursed			-\$55.10				\$74,542.17	\$939.65	\$0.00
08/22/09	09/01/09	\$680.93	Payment Receipt/Application	\$70.80	\$434.83	\$175.30				\$74,471.37	\$1,114.95	\$0.00
09/02/09			PMI Disbursed			-\$55.10				\$74,471.37	\$1,059.85	\$0.00
09/14/09			Escrow Disbursed			-\$1,019.72				\$74,471.37	\$40.13	\$0.00
09/19/09	10/01/09	\$680.93	Payment Receipt/Application	\$71.21	\$434.42	\$175.30				\$74,400.16	\$215.43	\$0.00
09/29/09			PMI Disbursed			-\$110.20				\$74,400.16	\$105.23	\$0.00
10/23/09	11/01/09	\$746.51	Payment Receipt/Application	\$71.63	\$434.00	\$240.88				\$74,328.53	\$346.11	\$0.00
11/20/09	12/01/09	\$746.51	Payment Receipt/Application	\$72.05	\$433.58	\$240.88				\$74,256.48	\$586.99	\$0.00
12/01/09			PMI Disbursed			-\$55.10				\$74,256.48	\$531.89	\$0.00
12/14/09			County Tax Disbursed			-\$686.51				\$74,256.48	-\$154.62	\$0.00
12/18/09	01/01/10	\$746.51	Payment Receipt/Application	\$72.47	\$433.16	\$240.88				\$74,184.01	\$86.26	\$0.00
12/30/09			PMI Disbursed			-\$55.10				\$74,184.01	\$31.16	\$0.00
01/26/10			PMI Disbursed			-\$55.10				\$74,184.01	-\$23.94	\$0.00
01/26/10	02/01/10	\$746.51	Payment Receipt/Application	\$72.89	\$432.74	\$240.88				\$74,111.12	\$216.94	\$0.00
02/24/10			PMI Disbursed			-\$55.10				\$74,111.12	\$161.84	\$0.00
02/26/10	03/01/10	\$746.51	Payment Receipt/Application	\$73.32	\$432.31	\$240.88				\$74,037.80	\$402.72	\$0.00
03/29/10	04/01/10	\$721.34	Payment Receipt/Application	\$73.74	\$431.89	\$215.71				\$73,954.06	\$618.43	\$0.00
03/29/10		\$25.17	Payment Receipt/Application				\$25.17			\$73,964.06	\$618.43	\$25.17
03/29/10			PMI Disbursed			-\$55.10				\$73,964.06	\$563.33	\$25.17
03/31/10			Funds from Debtor Partial	\$25.17			-\$25.17			\$73,938.89	\$563.33	\$0.00
04/23/10	05/01/10	\$721.34	Payment Receipt/Application	\$74.32	\$431.31	\$215.71				\$73,864.57	\$779.04	\$0.00
04/28/10			PMI Disbursed			-\$55.10				\$73,864.57	\$723.94	\$0.00

Case # 11-02619

MARKS

000004 Nationstar

Date	Contractual Paid Date	Amount Received	Comments	Amount Applied to Principal	Amount Applied to Interest	Escrow Applied Disbursed	Debtor Partial	Late Charges Assessed (-) or Recovered (+)	Corporate Assessed (-) or Recovered (+)	Principal Balance	Escrow Balance	Debtor Partial Balance
05/21/10	06/01/10	\$721.34	Payment Receipt/Application	\$74.75	\$430.88	\$215.71				\$73,789.82	\$939.65	\$0.00
06/26/10			PMI Disbursed			-\$55.10				\$73,789.82	\$884.55	\$0.00
06/17/10	07/01/10	\$721.34	Payment Receipt/Application	\$75.19	\$430.44	\$215.71				\$73,714.63	\$1,100.26	\$0.00
06/28/10			PMI Disbursed			-\$55.10				\$73,714.63	\$1,045.16	\$0.00
07/23/10			PMI Disbursed			-\$55.10				\$73,714.63	\$990.06	\$0.00
7/29/2010	08/01/10	\$721.34	Payment Receipt/Application	\$75.63	\$430.00	\$215.71				\$73,639.00	\$1,205.77	\$0.00
08/23/10	09/01/10	\$721.34	Payment Receipt/Application	\$76.07	\$429.56	\$215.71				\$73,562.93	\$1,421.48	\$0.00
08/26/10			PMI Disbursed			-\$55.10				\$73,562.93	\$1,366.38	\$0.00
09/13/10			Hazard Insurance Disbursed			-\$1,019.72				\$73,562.93	\$346.66	\$0.00
09/24/10	10/01/10	\$721.34	Payment Receipt/Application	\$76.51	\$429.12	\$215.71				\$73,486.42	\$562.37	\$0.00
09/29/10			PMI Disbursed			-\$55.10				\$73,486.42	\$507.27	\$0.00
10/22/10	11/01/10	\$721.34	Payment Receipt/Application	\$76.96	\$428.87	\$215.71				\$73,409.46	\$722.98	\$0.00
10/25/10			PMI Disbursed			-\$55.10				\$73,409.46	\$667.88	\$0.00
11/19/10	12/01/10	\$721.34	Payment Receipt/Application	\$77.41	\$428.22	\$215.71				\$73,332.05	\$883.59	\$0.00
11/24/10			PMI Disbursed			-\$55.10				\$73,332.05	\$828.49	\$0.00
12/16/10			County Tax Disbursed			-\$664.54				\$73,332.05	\$163.95	\$0.00
12/28/10			PMI Disbursed			-\$55.10				\$73,332.05	\$108.85	\$0.00
12/30/10	01/01/11	\$721.34	Payment Receipt/Application	\$77.86	\$427.77	\$215.71				\$73,254.19	\$324.56	\$0.00
01/24/11			PMI Disbursed			-\$55.10				\$73,254.19	\$269.46	\$0.00
01/28/11	02/01/11	\$721.34	Payment Receipt/Application	\$78.31	\$427.32	\$215.71				\$73,175.88	\$485.17	\$0.00
02/22/11			PMI Disbursed			-\$55.10				\$73,175.88	\$430.07	\$0.00
02/26/11	03/01/11	\$721.34	Payment Receipt/Application	\$78.77	\$426.86	\$215.71				\$73,097.11	\$645.78	\$0.00
03/23/11			PMI Disbursed			-\$55.10				\$73,097.11	\$590.68	\$0.00

Case # 11-02619

MARKS

Date	Contractual Paid Date	Amount Received	Comments	Amount Applied to Principal	Amount Applied to Interest	Escrow Applied Disbursed	Debtor Partial	Late Charges Assessed (-) or Recovered (+)	Corporate Assessed (-) or Recovered (+)	Principal Balance	Escrow Balance	Debtor Partial Balance
03/26/11	04/01/11	\$701.09	Payment Receipt/Application	\$79.23	\$426.40	\$195.46				\$73,017.88	\$785.14	\$0.00
04/27/11			PMI Disbursed			-\$55.10				\$73,017.88	\$731.04	\$0.00
04/27/11	05/01/11	\$701.09	Payment Receipt/Application	\$79.69	\$425.94	\$195.46				\$72,938.19	\$926.50	\$0.00
05/24/11			PMI Disbursed			-\$55.10				\$72,938.19	\$871.40	\$0.00
05/23/11	06/01/11	\$701.09	Payment Receipt/Application	\$80.16	\$425.47	\$195.46				\$72,858.03	\$1,066.86	\$0.00
06/24/11			PMI Disbursed			-\$55.10				\$72,858.03	\$1,011.76	\$0.00
06/26/11	07/01/11	\$701.09	Payment Receipt/Application	\$80.62	\$425.01	\$195.46				\$72,777.41	\$1,207.22	\$0.00
07/27/11			PMI Disbursed			-\$55.10				\$72,777.41	\$1,152.12	\$0.00
07/27/11	08/01/11	\$701.09	Payment Receipt/Application	\$81.10	\$424.53	\$195.46				\$72,696.31	\$1,347.58	\$0.00
08/25/11			PMI Disbursed			-\$55.10				\$72,696.31	\$1,292.48	\$0.00
08/25/11	09/01/11	\$701.09	Payment Receipt/Application	\$81.57	\$424.06	\$195.46				\$72,614.74	\$1,487.94	\$0.00
09/13/11			Hazard Insurance Disbursed			-\$1,019.72				\$72,614.74	\$468.22	\$0.00
09/24/11	10/01/11	\$701.09	Payment Receipt/Application	\$82.04	\$423.59	\$195.46				\$72,532.70	\$663.68	\$0.00
09/26/11			PMI Disbursed			-\$55.10				\$72,532.70	\$608.58	\$0.00
10/25/11			PMI Disbursed			-\$55.10				\$72,532.70	\$553.48	\$0.00
10/27/11	11/01/11	\$701.09	Payment Receipt/Application	\$82.62	\$423.11	\$195.46				\$72,450.18	\$748.94	\$0.00
11/28/11	12/01/11	\$701.09	Payment Receipt/Application	\$83.00	\$422.63	\$195.46				\$72,367.18	\$944.40	\$0.00
11/29/11			PMI Disbursed			-\$55.10				\$72,367.18	\$889.30	\$0.00
12/14/11			County Tax Disbursed			-\$664.61				\$72,367.18	\$224.69	\$0.00
12/23/11			PMI Disbursed			-\$55.10				\$72,367.18	\$169.59	\$0.00
12/27/11	01/01/12	\$701.09	Payment Receipt/Application	\$83.49	\$422.14	\$195.46				\$72,283.69	\$365.05	\$0.00
01/26/12			PMI Disbursed			-\$55.10				\$72,283.69	\$309.95	\$0.00
01/26/12	02/01/12	\$701.09	Payment Receipt/Application	\$83.98	\$421.65	\$195.46				\$72,199.71	\$505.41	\$0.00

Case # 11-02619

MARKS

U000006 Nationstar

Date	Contractual Paid Date	Amount Received	Comments	Amount Applied to Principal	Amount Applied to Interest	Escrow Applied Disbursed	Debtor Partial	Late Charges Assessed (-) or Recovered (+)	Corporate Assessed (-) or Recovered (+)	Principal Balance	Escrow Balance	Debtor Partial Balance
02/24/12			PMI Disbursed			-\$55.10				\$72,199.71	\$450.31	\$0.00
02/24/12	03/01/12	\$701.09	Payment Receipt/Application	\$84.47	\$421.16	\$195.46				\$72,115.24	\$845.77	\$0.00
03/23/12			PMI Disbursed			-\$55.10				\$72,115.24	\$590.67	\$0.00
03/26/12	04/01/12	\$701.09	Payment Receipt/Application	\$84.98	\$420.67	\$155.46				\$72,030.28	\$786.13	\$0.00
04/23/12			PMI Disbursed			-\$55.10				\$72,030.28	\$731.03	\$0.00
04/26/12	05/01/12	\$701.09	Payment Receipt/Application	\$85.45	\$420.18	\$195.46				\$71,944.83	\$926.49	\$0.00
05/28/12	06/01/12	\$701.09	Payment Receipt/Application	\$85.95	\$419.68	\$195.46				\$71,858.88	\$1,121.95	\$0.00
06/01/12			PMI Disbursed			-\$110.20				\$71,858.88	\$1,011.75	\$0.00
06/05/12			Corporate Advance-BPO						-\$95.00	\$71,858.88	\$1,011.75	\$0.00
06/11/12			Refund Escrow Disbursement			\$55.10				\$71,858.88	\$1,068.85	\$0.00
06/25/12			PMI Disbursed			-\$55.10				\$71,858.88	\$1,011.75	\$0.00
06/30/12	07/01/12	\$701.09	Payment Receipt/Application	\$86.43	\$419.18	\$195.46				\$71,772.43	\$1,207.21	\$0.00
07/26/12			PMI Disbursed			-\$55.10				\$71,772.43	\$1,152.11	\$0.00
07/29/12	08/01/12	\$701.09	Payment Receipt/Application	\$86.96	\$418.67	\$195.46				\$71,685.47	\$1,347.57	\$0.00
	Due 9/1/12		Ending due dates/balances					\$0.00	-\$85.00	\$71,685.47	\$1,347.57	\$0.00

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Trans	Date	Description	Trans-Total	Amnt-To-Int	Amnt-to-Pnn	Amnt-To-Esc	Esc Balance	Amnt-To-Esc2	Amnt-To-LC	Pd-To-Dt	Pric-Bal
10/23/07	REG	Beginning Balance	76,364.07	-58.30	76,000.00	422.37	422.37			10/01/07	76,000.00
11/05/07	REG	PAY	681.74	443.38	62.36	176.11	598.48			11/01/07	75,937.70
11/19/07	DIS	901 CK# F53395	-422.67			-422.67	175.81				
12/03/07	REG	LKB	681.74	442.97	62.66	176.11	351.92			12/01/07	75,875.04
12/31/07	REG	LKB	681.74	442.60	63.03	176.11	528.03			01/01/08	75,812.01
01/04/08	DIS	217 CK# COWIRE	-55.10			-55.10	472.93				
01/28/08	REG	LKB	681.74	442.24	63.35	176.11	648.04			02/01/08	75,748.62
02/01/08	DIS	217 CK# 633067	-55.10			-55.10	593.94				
02/04/08	DIS	217 CK# COWIRE	-55.10			-55.10	538.84				
02/25/08	REG	LKB	681.74	441.87	63.76	176.11	714.95			03/01/08	75,684.86
03/04/08	DIS	217 CK# COWIRE	-55.10			-55.10	659.85				
03/24/08	REG	LKB	681.74	441.49	64.14	176.11	835.96			04/01/08	75,620.72
04/02/08	DIS	217 CK# COWIRE	-55.10			-55.10	780.86				
04/11/08	REG	ZRF	422.67			422.67	1,203.53			04/01/08	75,620.72
04/14/08	MSG	Payment updated by KSW See Aud					1,203.53				
04/21/08	DIS	901 CK# 657127	-482.34			-482.34	721.19				
04/24/08	REG	LKB	680.93	441.12	64.51	175.30	896.49			05/01/08	75,556.21
05/02/08	DIS	217 CK# COWIRE	-55.10			-55.10	841.39				
05/23/08	REG	LKB	680.93	440.74	64.85	175.30	1,016.69			06/01/08	75,491.32
06/03/08	DIS	217 CK# COWIRE	-55.10			-55.10	961.59				
06/23/08	REG	LKB	680.93	440.37	65.26	175.30	1,136.89			07/01/08	75,426.06
07/02/08	DIS	217 CK# COWIRE	-55.10			-55.10	1,081.79				
07/28/08	REG	LKB	680.93	439.99	65.64	175.30	1,257.09			08/01/08	75,360.42
08/04/08	DIS	217 CK# COWIRE	-55.10			-55.10	1,201.99				
08/28/08	REG	LKB	680.93	439.60	66.03	175.30	1,377.29			09/01/08	75,294.39
09/03/08	DIS	217 CK# COWIRE	-55.10			-55.10	1,322.19				
09/16/08	MSG	Payment updated by See Audit T					1,322.19				
09/19/08	DIS	8105 CK# 384062	-1,019.72			-1,019.72	302.47				
09/24/08	REG	LKB	680.93	439.22	66.41	175.30	477.77			10/01/08	75,227.98
10/02/08	DIS	217 CK# COWIRE	-55.10			-55.10	422.67				
10/24/08	REG	LKB	680.93	438.83	66.80	175.30	597.97			11/01/08	75,151.18
11/04/08	DIS	217 CK# COWIRE	-55.10			-55.10	542.87				
11/19/08	DIS	001 CK# F95114	-685.02			-685.02	142.15				
11/20/08	REG	LKB	680.93	438.44	67.19	175.30	33.15			12/01/08	75,093.99
12/02/08	DIS	217 CK# COWIRE	-55.10			-55.10	-21.95				
12/29/08	REG	LKB	680.93	438.05	67.58	175.30	233.33			01/01/09	75,026.41
01/05/09	DIS	217 CK# COWIRE	-55.10			-55.10	98.25				
01/28/09	REG	LKB	681.93	437.65	67.98	175.30	273.55			02/01/09	74,958.43
02/03/09	DIS	217 CK# COWIRE	-55.10			-55.10	218.45				
02/23/09	REG	LKB	680.93	437.26	68.37	175.30	393.75			03/01/09	74,890.06
03/03/09	DIS	217 CK# COWIRE	-55.10			-55.10	338.65				
03/23/09	REG	LKB	680.93	436.85	68.77	175.30	513.95			04/01/09	74,821.25
04/02/09	DIS	217 CK# COWIRE	-55.10			-55.10	458.85				
05/04/09	DIS	217 CK# COWIRE	-55.10			-55.10	403.75				
05/26/09	REG	WEB	680.93	436.46	69.17	175.30	579.15			05/01/09	74,752.12
06/01/09	REG	WEB	706.21	436.05	69.58	175.30	754.35			06/01/09	74,682.54
06/02/09	DIS	217 CK# COWIRE	-55.10			-55.10	699.25		25.28		
06/29/09	REG	WEB	680.93	435.65	69.98	175.30	874.55			07/01/09	74,612.56
07/02/09	DIS	217 CK# COWIRE	-55.10			-55.10	819.45				
07/27/09	REG	WEB	680.93	435.24	70.39	175.30	994.75			08/01/09	74,542.17
08/04/09	DIS	217 CK# COWIRE	-55.10			-55.10	939.65				
08/22/09	REG	WEB	680.93	434.83	70.80	175.30	1,114.95			09/01/09	74,471.37
09/02/09	DIS	217 CK# COWIRE	-55.10			-55.10	1,059.85				
09/14/09	DIS	8100 CK# 459417	-1,019.72			-1,019.72	40.13				
09/16/09	MSG	Payment updated by See Audit T					40.13				
09/19/09	REG	WEB	680.53	434.42	71.21	175.30	215.43			10/01/09	74,400.16
09/29/09	DIS	217 CK# 500131	-110.20			-110.20	105.23				

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Nationstar Mortgage LLC
PAYMENT HISTORY TRANSACTION REPORT

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LOAN NUMBER: UNPAID PRINCIPAL: 71,685.47
BORROWER 1: MELISSA HAYES
BORROWER 2:
PROPERTY ADDRESS: 209 PRESIDENTIAL CT
ROUND O, SC 29474
MAILING ADDRESS: 209 PRESIDENTIAL CT
ROUND O, SC 29474

TRANSACTION NR	DATE	CODE DESCRIPTION	AMOUNT	APPLIED TO PRINCIPAL INTEREST ESCROW	FEE PAID	NEXT DUE	AFTER TRANSACTION PRINCIPAL ESCROW
92	7/29/2012	02 PAYMENT	701.09	86.96 418.67 195.46	.00	9/12	71685.47 1341.57
91	7/26/2012	6074BORR PAID MI ADVANCE	55.10-	.00 .00 55.10-	.00	8/12	71772.43 1152.11
90	6/29/2012	02 PAYMENT	701.09	86.45 419.18 195.46	.00	8/12	71772.43 1207.21
89	6/26/2012	6074BORR PAID MI ADVANCE	55.10-	.00 .00 55.10-	.00	7/12	71858.88 1011.75
88	6/11/2012	1530ESCROW DEPOSIT	55.10	.00 .00 55.10	.00	7/12	71858.88 1066.85
87	6/05/2012	522ECORP ADV DISB	95.03-	.00 .00 .00	.00	7/12	71858.88 1011.75
86	6/01/2012	6074BORR PAID MI ADVANCE	110.20-	.00 .00 110.20-	.00	7/12	71858.88 1011.75
85	5/28/2012	02 PAYMENT	701.09	85.95 415.68 195.46	.00	7/12	71858.88 1121.95
84	4/26/2012	02 PAYMENT	701.09	85.45 420.18 195.46	.00	6/12	71944.83 926.49
83	4/23/2012	6074BORR PAID MI ADVANCE	55.10-	.00 .00 55.10-	.00	5/12	72030.28 731.03
82	1/26/2012	02 PAYMENT	701.09	84.95 420.67 195.46	.00	5/12	72030.28 786.13
81	3/23/2012	6074BORR PAID MI ADVANCE	55.10-	.00 .00 55.10-	.00	4/12	72115.24 590.67
80	2/24/2012	02 PAYMENT	701.09	84.47 421.16 195.46	.00	4/12	72115.24 645.77
79	2/21/2012	6074BORR PAID MI ADVANCE	55.10-	.00 .00 55.10-	.00	3/12	72199.71 450.21
78	1/26/2012	02 PAYMENT	701.09	83.98 421.65 195.46	.00	3/12	72199.71 505.41
77	1/26/2012	6074BORR PAID MI ADVANCE	55.10-	.00 .00 55.10-	.00	2/12	72283.69 309.95
76	12/27/2011	02 PAYMENT	701.09	83.49 422.14 195.46	.00	2/12	72283.69 365.05
75	12/23/2011	6074BORR PAID MI ADVANCE	55.10-	.00 .00 55.10-	.00	1/12	72367.18 169.59
74	12/14/2011	6031COUNTY TAX DISBURSED	664.61-	.00 .00 664.61-	.00	1/12	72367.18 224.69
73	11/29/2011	6074BORR PAID MI ADVANCE	55.10-	.00 .00 55.10-	.00	1/12	72367.18 889.30
72	11/28/2011	02 PAYMENT	701.09	83.00 422.63 195.46	.00	1/12	72367.18 944.40
71	10/27/2011	02 PAYMENT	701.09	82.52 423.11 195.46	.00	12/11	72450.18 748.94
70	10/25/2011	6074BORR PAID MI ADVANCE	55.10-	.00 .00 55.10-	.00	11/11	72532.70 553.48

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Nationstar Mortgage LLC
PAYMENT HISTORY TRANSACTION REPORT

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LOAN NUMBER: 0000095959 CONTINUED

TRANSACTION SER	DATE	CODE DESCRIPTION	AMOUNT	AMOUNT PRINCIPAL	APPLIED INTEREST	TO ESCROW	FEE PAID	NEXT DUE	AFTER TRANSACTION PRINCIPAL	ESCROW
69	5/26/2011	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	11/11	72532.70	608.58
68	5/24/2011	02 PAYMENT	701.09	82.14	423.59	195.46	.00	11/11	72532.70	663.68
67	5/13/2011	6050CALARD SFR DISBURSED	1019.72-	.00	.00	1019.72-	.00	10/11	72614.74	168.22
66	3/25/2011	02 PAYMENT	701.09	91.57	424.06	195.46	.00	10/11	72614.74	1187.94
65	3/23/2011	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	9/11	72656.31	1292.48
64	7/27/2011	02 PAYMENT	701.09	91.10	424.53	195.46	.00	9/11	72656.31	1347.58
63	7/27/2011	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	8/11	72777.41	1152.12
62	6/26/2011	02 PAYMENT	701.09	80.62	425.01	195.46	.00	8/11	72777.41	1207.22
61	6/24/2011	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	7/11	72858.03	1011.76
60	6/23/2011	02 PAYMENT	701.09	90.16	425.17	195.46	.00	7/11	72858.03	1056.88
59	5/24/2011	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	6/11	72938.19	871.40
58	4/27/2011	02 PAYMENT	701.09	79.89	425.94	195.46	.00	6/11	72938.19	926.50
57	4/27/2011	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	5/11	73017.88	731.04
56	3/26/2011	02 PAYMENT	701.09	79.38	426.40	195.46	.00	5/11	73017.88	785.16
55	3/23/2011	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	4/11	73097.11	590.68
54	2/26/2011	02 PAYMENT	721.34	78.77	426.86	215.71	.00	4/11	73097.11	645.78
53	2/22/2011	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	3/11	73175.88	430.07
52	1/28/2011	02 PAYMENT	721.34	78.31	427.32	215.71	.00	3/11	73175.88	485.17
51	1/24/2011	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	2/11	73254.19	269.46
50	12/30/2010	02 PAYMENT	721.34	77.86	427.77	215.71	.00	2/11	73254.19	324.56
49	12/28/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	1/11	73332.05	108.85
48	12/16/2010	5031COUNTY TAX DISBURSED	664.54-	.00	.00	664.54-	.00	1/11	73332.05	163.95
47	11/24/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	1/11	73332.05	828.49
46	11/15/2010	02 PAYMENT	721.34	77.41	428.22	215.71	.00	1/11	73332.05	183.59
45	10/25/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	12/10	73409.46	667.88

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Nationstar Mortgage LLC
PAYMENT HISTORY TRANSACTION REPORT

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LOAN NUMBER: 2600006559 CONTINUED

TRANSACTION NR	DATE	CODE DESCRIPTION	AMOUNT	AMOUNT PRINCIPAL	APPLIED INTEREST	TO ESCRON	FEE PAID	NEXT DUE	AFTER TRANSACTION PRINCIPAL	ESCRON
44	10/22/2010	02 PAYMENT	721.34	76.96	426.67	215.71	.00	12/10	73409.46	722.94
43	9/23/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	12/10	73486.42	567.27
42	9/24/2010	02 PAYMENT	721.34	76.51	426.12	215.71	.00	11/10	73486.42	562.37
41	9/13/2010	6050EMERD SPE DISBURSED	1019.72-	.00	.00	1019.72-	.00	10/10	73562.93	345.66
40	8/26/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	10/10	73562.93	1366.38
39	8/23/2010	02 PAYMENT	721.34	76.07	425.56	215.71	.00	10/10	73562.93	1421.43
38	7/29/2010	02 PAYMENT	721.34	75.63	430.00	215.71	.00	9/10	73639.00	1205.77
37	7/23/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	8/10	73716.63	990.06
36	6/28/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	8/10	73716.63	1045.16
35	6/17/2010	02 PAYMENT	721.34	75.19	430.44	215.71	.00	8/10	73716.63	1100.76
34	5/25/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	7/10	73789.82	884.55
33	5/21/2010	02 PAYMENT	721.34	74.75	430.86	215.71	.00	7/10	73789.82	939.65
32	4/28/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	6/10	73864.57	723.94
31	4/23/2010	02 PAYMENT	721.34	74.32	431.81	215.71	.00	6/10	73864.57	779.04
30	1/31/2010	11 PRINCIPAL PAYMENT	23.17	23.17	.00	.00	.00	5/10	73938.89	563.33
29	1/31/2010	2624SUSPENSE ADJUSTMENT	25.17-	.00	.00	.00	.00	5/10	73964.06	563.33
28	1/29/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	5/10	73964.06	563.33
27	1/29/2010	1324EXT- SOSB	25.17	.00	.00	.00	.00	5/10	73964.06	618.43
26	3/29/2010	02 PAYMENT	721.34	73.74	431.85	215.71	.00	5/10	73964.06	619.43
25	1/26/2010	02 PAYMENT	746.51	73.32	432.31	240.88	.00	4/10	74037.80	402.72
24	2/24/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	3/10	74111.12	161.84
23	1/26/2010	1919B3COVER ESCROW ADVANCE	23.94-	.00	.00	23.94-	.00	3/10	74111.12	215.94
22	1/26/2010	02 PAYMENT	746.51	72.89	433.74	240.88	.00	3/10	74111.12	240.88
21	1/26/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	2/10	74184.01	.00
20	1/26/2010	1974BORR PAID MI ADVANCE	23.94	.00	.00	23.94	.00	2/10	74184.01	55.10

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Nationstar Mortgage LLC
PAYMENT HISTORY TRANSACTION REPORT

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LOAN NUMBER: 6959 CONTINUED

TRANSACTION NR	DATE	CODE DESCRIPTION	AMOUNT			APPLIED TO		NEXT DUE	AFTER TRANSACTION	
			AMOUNT	PRINCIPAL	INTEREST	ESCRW	FEE PAID		PRINCIPAL	ESCRW
19	12/30/2005	607430ER PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	2/10	74184.01	31.16
18	12/18/2005	1919RECOVER ESCROW ADVANCE	154.62-	.00	.00	154.62-	.00	2/10	74184.01	86.26
17	12/18/2005	02 PAYMENT	726.51	72.47	433.15	240.88	.00	2/10	74184.01	349.88
16	12/14/2005	6031COUNTY TAX DISBURSED	686.51-	.00	.00	686.51-	.00	1/10	74256.48	.00
15	12/14/2005	1921COUNTY TAX ADVANCE	154.62	.00	.00	154.62	.00	1/10	74256.48	686.51
14	12/31/2005	607430ER PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	1/10	74256.48	531.83
13	12/20/2005	02 PAYMENT	746.51	72.05	433.58	240.88	.00	1/10	74256.48	586.93
12	10/23/2005	02 PAYMENT	746.51	71.53	434.00	240.88	.00	12/09	74328.53	346.11
11	10/01/2005	2593ESCRW NOCASH ADJ	105.23	.00	.00	105.23	.00	11/09	74400.16	105.23
10	10/01/2005	9102NEW LOAN BALANCE	74400.16-	74400.16-	.00	.00	.00	11/09	74400.16	.00
TOTAL AMOUNTS:			71685.47-	14501.90	1547.57					
CORPORATE ADVANCE TOTALS:										
A		D2 OCRA-BPO					95.00-			

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NATIONAL MORTGAGE LLC
PAYMENT HISTORY TRANSACTION REPORT

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LOAN NUMBER: UNPAID PRINCIPAL	PROPERTY ADDRESS:	MAILING ADDRESS:
6074B088 71,685.47	209 PRESIDENTIAL CT	209 PRESIDENTIAL CT
Borrower 1: MELISSA MARKS	ROUND O, SC 29474	ROUND O, SC 29474
Borrower 2:		

TRANSACTION SER	DATE	CODE DESCRIPTION	AMOUNT	PRINCIPAL	INTEREST	ESCROW	PRE PAID	NEXT DUE	AFTER TRANSACTION PRINCIPAL	ESCROW
92	7/29/2012	02 PAYMENT	701.09	85.16	418.67	195.46	.00	9/12	71685.47	1347.57
91	7/26/2012	6074B088 PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	8/12	71772.43	1152.11
90	6/30/2012	02 PAYMENT	701.09	86.45	419.18	195.46	.00	8/12	71772.43	1207.21
89	6/25/2012	6074B088 PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	7/12	71858.88	1011.75
88	6/11/2012	1530ESCROW DEPOSIT	55.10	.00	.00	55.10	.00	7/12	71858.88	1066.85
87	6/05/2012	6226CORP ADV DISE	95.00-	.00	.00	.00	.00	7/12	71858.88	1011.75
86	6/01/2012	6074B088 PAID MI ADVANCE	110.20	.00	.00	110.20-	.00	7/12	71858.88	1011.75
85	5/28/2012	02 PAYMENT	701.09	85.25	419.68	195.46	.00	7/12	71858.88	1121.95
84	4/26/2012	02 PAYMENT	701.09	85.45	420.18	195.46	.00	6/12	71944.83	925.49
83	4/23/2012	6074B088 PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	5/12	72030.28	731.03
82	3/26/2012	02 PAYMENT	701.09	84.56	420.67	195.46	.00	5/12	72030.28	786.13
81	3/23/2012	6074B088 PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	4/12	72115.24	590.67
80	2/24/2012	02 PAYMENT	701.09	84.47	421.16	195.46	.00	4/12	72115.24	645.77
79	2/24/2012	6074B088 PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	3/12	72199.71	450.31
78	1/26/2012	02 PAYMENT	701.09	83.38	421.68	195.46	.00	3/12	72199.71	505.41
77	1/26/2012	6074B088 PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	2/12	72283.69	309.95
76	12/27/2011	02 PAYMENT	701.09	83.49	422.14	195.46	.00	2/12	72283.69	365.05
75	12/23/2011	6074B088 PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	1/12	72367.18	169.59
74	12/14/2011	6031COUNTY TAX DISBURSED	664.61-	.00	.00	664.61-	.00	1/12	72367.18	224.69
73	11/29/2011	6074B088 PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	1/12	72367.18	839.30
72	11/28/2011	02 PAYMENT	701.09	83.00	422.53	195.46	.00	1/12	72367.18	944.40
71	10/27/2011	02 PAYMENT	701.09	82.52	423.11	195.46	.00	12/11	72450.18	748.94
70	10/25/2011	6074B088 PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	11/11	72532.70	553.48

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NATIONSTAR MORTGAGE LLC
PAYMENT HISTORY TRANSACTION REPORT

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LOAN NUMBER: 000006953 CONTINUED

TRANSACTION NR	DATE	CODE DESCRIPTION	AMOUNT	AMOUNT APPLIED TO			NEXT DUE	AFTER TRANSACTION	
				PRINCIPAL	INTEREST	ESCROW FEE PAID		PRINCIPAL	ESCROW
69	9/26/2011	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	11/11	72532.70 608.58
68	9/24/2011	02 PAYMENT	701.09	82.04	423.59	195.46	.00	11/11	72532.70 563.68
67	9/13/2011	6074BORR SFR DISBURSED	1019.72-	.00	.00	1019.72-	.00	10/11	72614.74 468.22
66	8/25/2011	02 PAYMENT	701.09	81.57	424.06	195.46	.00	10/11	72614.74 1487.94
65	8/25/2011	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	9/11	72696.31 1292.48
64	7/27/2011	02 PAYMENT	701.09	81.10	424.53	195.46	.00	9/11	72696.31 1347.58
63	7/27/2011	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	8/11	72777.41 1152.12
62	6/26/2011	02 PAYMENT	701.09	80.62	425.01	195.46	.00	8/11	72777.41 1207.22
61	6/24/2011	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	7/11	72858.03 1011.76
60	5/23/2011	02 PAYMENT	701.09	80.16	425.47	195.46	.00	7/11	72858.03 1066.86
59	5/24/2011	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	6/11	72938.19 871.40
58	4/27/2011	02 PAYMENT	701.09	79.69	425.94	195.46	.00	6/11	72938.19 926.50
57	4/27/2011	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	5/11	73017.88 731.04
56	3/26/2011	02 PAYMENT	701.09	79.23	426.40	195.46	.00	5/11	73017.88 786.14
55	3/23/2011	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	4/11	73097.11 590.68
54	2/26/2011	02 PAYMENT	721.34	78.77	426.86	215.71	.00	4/11	73097.11 645.78
53	2/22/2011	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	3/11	73175.88 430.07
52	1/26/2011	02 PAYMENT	721.34	78.31	427.32	215.71	.00	3/11	73175.88 485.17
51	1/24/2011	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	2/11	73254.19 269.46
50	12/30/2010	02 PAYMENT	721.34	77.86	427.77	215.71	.00	2/11	73254.19 324.56
49	12/28/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	1/11	73332.05 108.85
48	12/16/2010	6031COUNTY TAX DISBURSED	664.54-	.00	.00	664.54-	.00	1/11	73332.05 163.93
47	11/24/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	1/11	73332.05 628.69
46	11/19/2010	02 PAYMENT	721.34	77.41	428.22	215.71	.00	1/11	73332.05 683.59
45	10/26/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	12/10	73409.46 667.98

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LOAN NUMBER: ~~680178~~ 6959 CONTINUED

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MER	TRANSACTION		AMOUNT	AMOUNT ADJUSTED TO			NEXT DUE	AFTER TRANSACTION	
	DATE	CODE DESCRIPTION		PRINCIPAL	INTEREST	ESCRW		PRINCIPAL	ESCRW
44	10/22/2010	01 PAYMENT	721.34	76.96	428.67	215.71	.00	12/10	73409.46 722.96
43	9/29/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	11/10	73456.62 507.27
42	9/24/2010	02 PAYMENT	721.34	76.93	429.12	215.71	.00	11/10	73486.42 562.37
41	9/13/2010	6050HAZARD SER DISBURSED	1019.72-	.00	.00	1019.72-	.00	10/10	73562.93 346.66
40	8/26/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	10/10	73662.93 1366.38
39	8/23/2010	02 PAYMENT	721.34	76.07	429.56	215.71	.00	10/10	73672.92 1421.48
38	7/29/2010	02 PAYMENT	721.34	75.63	430.00	215.71	.00	9/10	73639.00 1205.77
37	7/23/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	8/10	73714.63 990.06
36	6/28/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	8/10	73714.63 1305.16
35	6/17/2010	02 PAYMENT	721.34	75.19	432.44	215.71	.00	8/10	73715.63 1100.26
34	5/25/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	7/10	73769.82 884.55
33	5/21/2010	02 PAYMENT	721.34	74.75	430.88	215.71	.00	7/10	73789.02 939.65
32	4/28/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	6/10	73864.57 723.94
31	4/23/2010	02 PAYMENT	721.34	74.32	431.31	215.71	.00	6/10	73864.57 779.04
30	3/31/2010	11 PRINCIPAL PAYMENT	25.17	25.17	.00	.00	.00	5/10	73936.89 563.33
29	3/31/2010	2624SUSPENSE ADJUSTMENT	25.17-	.00	.00	.00	.00	5/10	73964.06 563.33
28	3/29/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	5/10	73964.06 563.33
27	3/29/2010	1324HGT- SUSS	25.17	.00	.00	.00	.00	5/10	73964.06 518.43
26	3/29/2010	02 PAYMENT	721.34	73.74	431.89	215.71	.00	5/10	73964.06 518.43
25	2/26/2010	02 PAYMENT	746.51	73.32	432.31	240.88	.00	4/10	74037.86 402.72
24	2/24/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	3/10	74111.12 161.84
23	1/26/2010	1491RECOVER ESCROW ADVANCE	23.94	.00	.00	23.94-	.00	3/10	74111.12 216.74
22	1/26/2010	02 PAYMENT	746.51	72.89	432.74	240.88	.00	3/10	74111.12 240.86
21	1/26/2010	6074BORR PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00	2/10	74184.01 .00
20	1/26/2010	1574BORR PAID MI ADVANCE	23.94	.00	.00	23.94	.00	2/10	74184.01 55.10

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Nationstar Mortgage LLC
PAYMENT HISTORY TRANSACTION REPORT

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LOAN NUMBER: 0000015353 CONTINUED

TRANSACTION NRX	DATE	CODE DESCRIPTION	AMOUNT APPLIED TO				NEXT DUE	AFTER TRANSACTION	
			AMOUNT	PRINCIPAL	INTEREST	ESCROW FEE PAID		PRINCIPAL	ESCROW
19	12/30/2009	6074B00E PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00 2/10	74184.01	31.16
18	12/18/2009	1919B000E ESCROW ADVANCE	154.62-	.00	.00	154.62-	.00 2/10	74184.01	86.26
17	12/18/2009	02 PAYMENT	746.51	72.47	433.16	240.88	.00 2/10	74184.01	240.88
16	12/14/2009	6031COUNTY TAX DISBURSED	686.51-	.00	.00	686.51-	.00 1/10	74255.48	.00
15	12/14/2009	1531COUNTY TAX ADVANCE	154.62	.00	.00	154.62	.00 1/10	74255.48	686.51
14	12/01/2009	6074B00E PAID MI ADVANCE	55.10-	.00	.00	55.10-	.00 1/10	74255.48	631.89
13	11/20/2009	02 PAYMENT	746.51	72.05	433.58	240.88	.00 1/10	74255.48	586.99
12	10/23/2009	02 PAYMENT	746.51	71.63	434.00	240.88	.00 12/09	74329.53	346.11
11	10/01/2009	2593ESCROW MOCASH ADV	105.23	.00	.00	105.23	.00 11/09	74403.16	105.23
10	10/01/2009	8147NEW LOAN BALANCE	74403.16-	74400.16-	.00	.00	.00 11/09	74403.16	.00

TOTAL AMOUNTS:
CORPORATE ADVANCE TOTALS:

A DZ COAPA-BPO

95.00-

**** END OF REPORT ****

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PAGE 02

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as appropriate. All financial information must be as provided and the applicant has checked that ☐ this income is theirs or ☐ a partner other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income of members of the Borrower's spouse or other person who has community property with the Borrower's spouse will be used as a basis for loan qualification or ☐ the income of members of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but the lender has indicated that the lender is not considering the spouse or other person has community property rights pursuant to applicable law and the lender's credit in a community property state, the lender's property is located in a community property state, or the borrower is relying on other property located in a community property state as a basis for repayment of the loan.

This is an application for joint credit. Borrower and Co-Borrower each agree that you intend to apply for joint credit upon below:

Borrower		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	☐ VA ☐ FHA ☐ Conventional ☐ Other (specify):	Agency (see Manual)	Loan Term (Months)
Amount	\$ 75,000	Interest Rate	7.000 %
No. of Payments	300/360	Amortization Type	Fixed Rate ☐ Other (specify):
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Borrower's Property Address (if not, city, state, & ZIP)			No. of Units
200 Presidential, Round D, SC 29124 County: Colleton			1
Legal Description of Borrower's Property (attach map or plat if necessary)			Year Built
TMS #100-00-00-147			
Purpose of Loan: ☒ Purchase ☐ Refinance ☐ Construction/Improvement ☐ Other (specify):		Property Status: ☒ Primary Residence ☐ Secondary Residence ☐ Investment	
Complete this form if refinancing or construction/improvement loan.			
Year of Acquisition	Original Cost	Amount Existing Loan	(a) Present Value of 1st
	\$	\$	\$
Complete this form if this loan refinances a loan.		(b) Date of Improvements	
Year of Acquisition	Original Cost	Amount Existing Loan	Total (a+b)
	\$	\$	\$
This will be held in title (trust)		Describe improvements: ☐ none ☐ in the nature	
Mortgage will be held in		Date: 4	
Single mortgage		Mortgage will be held in	
		☒ First ☐ Second ☐ Other	
Source of Down Payment, Simultaneous Changes in the Subordinate Financing (if any):			
Checking/Savings:			
Borrower		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)	
Malissa Marks			
Home Address (street, city, state, ZIP)		Home Address (street, city, state, ZIP)	
1100 S. 1st St. 29101			
Home Phone (not toll-free)		Home Phone (not toll-free)	
(803) 443-4300			
Business Address (street, city, state, ZIP)		Business Address (street, city, state, ZIP)	
Past Address (street, city, state, ZIP)		Past Address (street, city, state, ZIP)	
6674 Timberwood Drive			
North Charleston, SC 29418			
Mailing Address, if different from Present Address:		Mailing Address, if different from Present Address:	
If residing at present address for less than one year, complete the following:			
Former Address (street, city, state, ZIP)		Former Address (street, city, state, ZIP)	
☐ Own ☐ Rent ☐ No. Yrs.		☐ Own ☐ Rent ☐ No. Yrs.	
Former Address (street, city, state, ZIP)		Former Address (street, city, state, ZIP)	
☐ Own ☐ Rent ☐ No. Yrs.		☐ Own ☐ Rent ☐ No. Yrs.	

Form 1003-UR (Rev. 10/03) 07/05
OldStar Financial Corp. 09/07/05

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Lender:
Co-Borrower:

Form 1003-UR (Rev. 10/03) 07/05

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ASSETS		Debit	Credit	Balance
Current Assets				
Cash (Checking, Savings, etc.)				
Accounts Receivable				
Inventory				
Prepaid Expenses				
Other Current Assets				
Total Current Assets				
Fixed Assets				
Land				
Buildings				
Equipment				
Other Fixed Assets				
Total Fixed Assets				
Total Assets				
LIABILITIES AND EQUITY				
Liabilities				
Accounts Payable				
Notes Payable				
Other Liabilities				
Total Liabilities				
Equity				
Owner's Equity				
Retained Earnings				
Total Equity				
Total Liabilities and Equity				

IX. ACKNOWLEDGEMENT AND AGREEMENT

DISCLAIMER: Even if the undersigned hereby states that he or she is the owner of the Loan, he or she does not warrant, express or implied, any right of ownership, any right to possession or any right to control any information or data relating to the Loan, all of which remain the property of the bank, excepting to whom all rights in the information or data contained in the Loan are reserved.

Math for Friends Quiz

KALINA PAPER

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower" as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the name or name of a person other than the borrower(s) is provided. The name of a person other than the borrower(s) will be used as a check for this application of the income or assets of the borrower(s) or other person who has ownership property rights in the property to be used as a check for this application. The use of this information will be used to determine the borrower's ability to repay the loan. If the property is located in a community property state, the community property state will be used to determine the borrower's ability to repay the loan. If the property is located in a community property state and the borrower is using the community property state as a check for this application, the community property state will be used to determine the borrower's ability to repay the loan.

Borrower

Co-Borrower

Mortgage Applied for	☐ VA ☒ Conventional ☐ Other (explain)	Agency Case Number	Lender Case Number
Amount	Interest Rate	No. of Months	Amortization Type
\$ 70,000	7.5%	360	Fixed Rate ARM (explain)

Subject Property Address (including room & apt.)	City	State	Zip
209 PLEASANTVIEW CT	WINDY D.	SC	29414
Legal description (if subject property is not a subdivision lot)	PLOT 1468-00-00-007		

No. of Loans	☒ Purchase ☐ Refinance ☐ Construction ☐ Other (explain)	Property is for:
1		Primary Residence ☒ Secondary Residence ☐ Investment ☐
Complete this form if construction of subject property is in progress		
Tax lot (if different)	Assessed Value of Lot	Cost of Improvements
15.0	3.0	3.0
Estimated time to complete construction (months)	Annual Building Costs	Number of Borrowers
12	3.0	2
Year completed	Annual Building Costs	Number of Borrowers
2000	3.0	2
Who will be paid in interest (name)	Interest to which (name) is paid	Who will be paid in
MELISSA MARSH, Charleston, SC	ARMOR MORTGAGE	Yes ☒ No ☐
Source of Down Payment, Seller's Charges, and/or Seller's Financing (explain)		

Borrower's Name (include all names, if applicable)	Co-Borrower's Name (include all names, if applicable)
WILLIAM MARSH (DOB: 01/01/1970)	WILLIAM MARSH (DOB: 01/01/1970)
SSN: 123-45-6789	SSN: 123-45-6789
Home Address (including room & apt.)	Home Address (including room & apt.)
209 PLEASANTVIEW CT	209 PLEASANTVIEW CT
WINDY D., SC 29414	WINDY D., SC 29414
Home Address (including room & apt.)	Home Address (including room & apt.)
209 PLEASANTVIEW CT	209 PLEASANTVIEW CT
WINDY D., SC 29414	WINDY D., SC 29414
Mailing Address (if different from Home Address)	Mailing Address (if different from Home Address)
209 PLEASANTVIEW CT	209 PLEASANTVIEW CT
WINDY D., SC 29414	WINDY D., SC 29414

Is the applicant a resident of the United States?	Yes ☒ No ☐
Is the applicant a resident of the United States for at least 12 months prior to the date of the application?	Yes ☒ No ☐

Name & Address of Employer	Yes, on the job	Name & Address of Employer	Yes, on the job
WILLIAM MARSH	Yes, on the job	WILLIAM MARSH	Yes, on the job
209 PLEASANTVIEW CT	Yes, on the job	209 PLEASANTVIEW CT	Yes, on the job
WINDY D., SC 29414	Yes, on the job	WINDY D., SC 29414	Yes, on the job
Position/Title of Borrower	Position/Title of Borrower	Position/Title of Borrower	Position/Title of Borrower
WILLIAM MARSH	WILLIAM MARSH	WILLIAM MARSH	WILLIAM MARSH
Monthly Income	Monthly Income	Monthly Income	Monthly Income
3,000	3,000	3,000	3,000
Name & Address of Employer	Yes, on the job	Name & Address of Employer	Yes, on the job
WILLIAM MARSH	Yes, on the job	WILLIAM MARSH	Yes, on the job
209 PLEASANTVIEW CT	Yes, on the job	209 PLEASANTVIEW CT	Yes, on the job
WINDY D., SC 29414	Yes, on the job	WINDY D., SC 29414	Yes, on the job
Position/Title of Borrower	Position/Title of Borrower	Position/Title of Borrower	Position/Title of Borrower
WILLIAM MARSH	WILLIAM MARSH	WILLIAM MARSH	WILLIAM MARSH
Monthly Income	Monthly Income	Monthly Income	Monthly Income
3,000	3,000	3,000	3,000

Signature of Borrower	Signature of Co-Borrower
WILLIAM MARSH	WILLIAM MARSH
Date	Date
01/01/2000	01/01/2000

<page name>

Asset	Liability	Equity	Total
Cash			
Accounts Receivable			
Inventory			
Prepaid Expenses			
Other Assets			
Accounts Payable			
Notes Payable			
Other Liabilities			
Equity			

1. The following information is required to be provided by the company to the auditor:

Asset	Liability	Equity	Total
Cash			
Accounts Receivable			
Inventory			
Prepaid Expenses			
Other Assets			
Accounts Payable			
Notes Payable			
Other Liabilities			
Equity			

The company and its auditor are required to provide the following information to the auditor:

Asset	Liability	Equity	Total
Cash			
Accounts Receivable			
Inventory			
Prepaid Expenses			
Other Assets			
Accounts Payable			
Notes Payable			
Other Liabilities			
Equity			

1. The following information is required to be provided by the company to the auditor:

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[illegible][illegible][illegible]

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<Page Name>

Addendum to Application (1003)

Loan Number: 000004092

Loan Number: 000004092

Borrower(s) Name: MELISSA MARKS

Property Address: 209 PRESIDENTIAL CT ROUND O, SC 29474

10042

REV 4/201

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PAGE 00

Earnings Statement

ADP

MOTLEY RICE LLC
28 BRIDGESIDE BOULEVARD
P.O. BOX 1702
MT PLEASANT, SC 29405

Period Ending: 03/24/2007
Pay Date: 03/24/2007

104000000154
MELISSA J. MARKS
8872 TRAILWOOD DR.
N. CHARLESTON, SC 29418

Special Security Number: 00000000000000000000

Earnings	rate	hours	this period	year to date
Regular	20.4500	74.75	1,536.13	21,048.04
Vacation	20.5500	.25	5.14	
Holiday				600.00
July Pay				164.13
Retro Pay				70.82
				20,292.95

Deductions	Statutory		
Federal Income Tax		190.21	3,260.80
Social Security Tax		95.65	1,435.97
Medicare Tax		22.34	300.17
SC State Income Tax		62.07	1,402.93
Other			
Health Insurance		1,053.68	
FICA Post Tax		75.00	900.00
Terrill		7.11	66.32
401K-1		16.41*	100.88
FICA			75.00
			2,671.78

* Excluded from federal taxable wages

Your federal taxable wages this period are
\$1,638.06

MOTLEY RICE LLC
28 BRIDGESIDE BOULEVARD
P.O. BOX 1702
MT PLEASANT, SC 29405

Advice number: 00000000000000000000
Pay date: 03/24/2007

Deposited to the account of
MELISSA J. MARKS
121777716 2500 7497 \$1,053.68

Bank of America

THIS IS NOT A CHECK
VOID AFTER 180 DAYS

NON-NEGOTIABLE

000025 Nationstar

(Page 2 of 3)

09/19/2007 at 2:43 pm [EST000000000000] Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time received.
09/19/2007 14:04 E436734701 01.DSDV PAGE 09

Earnings Statement



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

MOTLEY RICE LLC
28 BRIDGESIDE BOULEVARD
P.O. BOX 1792
MT PLEASANT, SC 29485

Taxable (Net) Status: Single
Exemption Allowance:
Federal: 1
State: 1

0000000138
MELISSA J. MARKS
6572 TRAILWOOD DR.
N. CHARLESTON, SC 29418

Gross Payable Amount: XXX-XX-0701

Earnings	rate	hours	this period	year to date
Regular	20.5500	30.00	616.51	80,160.61
Vacation	20.5500	45.00	924.75	
Holiday				600.00
Jury Duty				184.13
Reid Pay				78.82
Gross Pay				24,752.68

Deductions	Statutory		
Federal Income Tax	-180.21	3,070.68	
Social Security Tax	-95.58	1,510.02	
Medicare Tax	-22.36	367.63	
SC State Income Tax	-62.07	1,320.00	
Other			
FI Checking	-1,053.56		
PI-ins Payroll Tax	-75.00	125.00	
Yrlyl	-7.11	78.21	
401K-1	-15.41	134.47	
PI-ins		75.00	
Net Pay			1,063.60

* Excluded from federal taxable wages

Your federal taxable wages this period are
\$1,525.60

0000000138

MOTLEY RICE LLC
28 BRIDGESIDE BOULEVARD
P.O. BOX 1792
MT PLEASANT, SC 29485

Address number: 0000000138
Pay date: 09/10/2007

Deposited to the account of
MELISSA J. MARKS

Account number: 1217717718
Branch: ADA
Amount: \$1,063.60

THIS IS NOT A CHECK
VOID AFTER 180 DAYS

NON-NEGOTIABLE

000026 Nationsstar

09/21/2007 at 10:16 am (EST) 011MG:AX09 Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true x received time.

PAGE 03

ADP

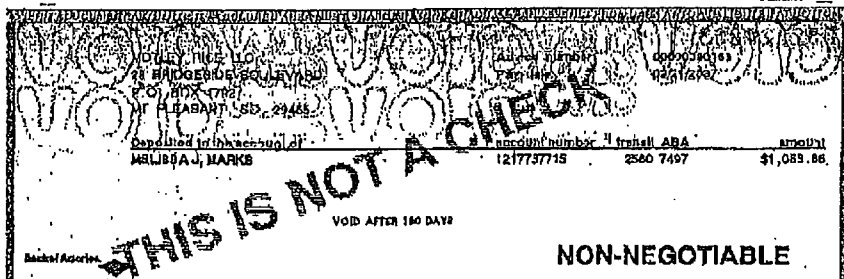
Period Ending: 09/21/2007
Pay Date: 09/21/2007
Pay Date: 09/21/2007

00000000154
MELISSA J. MARKS
6672 TRAILWOOD DR.
N. CHARLESTON, SC 29419

Earnings	rate	hours	time period	year to date
Regular	20.6503	67.00	1,376.67	24,199.21
Holiday	20.6503	7.50	164.13	1,062.96
Vacation	20.6503	.00	10.28	
Jury Duty				184.13
Note Pay				79.62
				26,376.00

Statutory		
Federal Income Tax	-190.21	3,841.31
Social Security Tax	-95.86	1,816.09
Medicare Tax	-22.35	424.87
SC State Income Tax	-62.08	1,567.06
Other		
Ret. Clothing	-1,453.86	
Pl-ins Pool Tax	-75.00	1,650.00
Travel	-7.11	99.54
401K-I	-15.41	300.70
Pl-ins		75.00

Your federal taxable wages this period are
\$1,525.87



1350

Request for Transcript of Tax Return

VI HBCD LOAN # 501684092

Form 4506-T
(Rev. April 2006)

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

OMB No. 1545-0047

Department of the Treasury
Internal Revenue Service

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

- 1a Name shown on tax return. If a joint return, enter the name shown first.
- 1b First social security number on tax return or employee identification number (see instructions)
- 2a If a joint return, enter spouse's name shown on tax return
- 2b Second social security number if joint tax return
- 3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code
5572 TRAILWOOD DRIVE
NORTON CHARLESTON, SC 29410
- 4 Previous address shown on the last return filed if different from line 3
- 5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

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

- 6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request.
- a Return Transcript, which includes most of the information on a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days.
- b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.
- c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days.
- 7 Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Most requests will be processed within 10 business days.
- d Form W-2, Form 1099 series, Form 1098 series, or Form 5408 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2003, filed in 2004, will not be available from the IRS until 2005. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days.

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

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

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

Sign Here

Signature (see instructions) Melissa Marks Date 1/15/07

OMB No. 1545-0047

Spouse's signature _____ Date _____

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

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

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

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

Chart for Individual transcripts (Form 1040 series and Form W-2)
If you filed an individual return and lived in:

and lived in: Service at:

Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia

Arkansas, Kansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, Texas, West Virginia

Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington, Wyoming

Connecticut, Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio, Wisconsin

New Jersey, Pennsylvania, a foreign country, or A.P.O. or F.P.C. address

Chart for all other transcripts
If you lived in or your business was in:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming

Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky,

Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin

A foreign country, or A.P.O. or F.P.C. address

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

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

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 6 requesting the information to be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

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

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

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 6.

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

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

VI-1000-1000-1 501684092

Letters Testamentary authorizing an individual to act for an estate.

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

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

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

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

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-8406, Washington, DC 20224. Do not send the form to this address. Instead, send where to file on this page.

Form W-9
(Rev. November 2003)
Department of the Treasury
Internal Revenue Service

VI HBCD LOAN # 501684092

Request for Taxpayer Identification Number and Certification

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

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

Business name, if different from above

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

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

City, state, and ZIP code
ROUND O, MD 29474-4374

Unl account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 2. For other entities, it is your employer identification number (EIN). If you do not have a number, see How to get a TIN on page 8. Note: If the account is more than one name, see the chart on page 3 for guidelines on whose number to enter.

Social security number
000-00-0000

Employer identification number
00-0000000

Part II Certification

Under penalties of perjury, I certify that:

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

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 8.)

Sign Here **Signature of U.S. person** *Melissa Marks*

Date **10/15/07**

Purpose of Form

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

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

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

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

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

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

- An individual who is a citizen or resident of the United States,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or
- Any estate (other than foreign estate) or trust. See Regulations sections 301.7701-4(b) and 7(c) for additional information.

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay withholding tax

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

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

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

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 54, Withholding of Tax on Nonresident Aliens and Foreign Entities).

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

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

VI WECD LOAN # 501684092

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty Article addressing the income.
3. The article number (or location) in the tax treaty that contains the exemption.
4. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
5. The type and amount of income that qualifies for the exemption from tax.
6. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example: Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if he or she stays in the United States exceeds 6 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exemption under paragraph 2 of the first protocol and is relying on this exemption to claim an exemption from tax on his or her scholarship or fellowship income must attach to Form W-8 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8. What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments (after December 31, 2002). This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and broker exchange transactions, rents, royalties, nonemployee pay, and certain payments from issuing bond operators. Real estate transactions are not subject to backup withholding.

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

1. You do not furnish your TIN to the requester.
2. You do not certify your TIN when required (see the Part II instructions on page 3 for details).
3. The IRS has the requester that you furnished an incorrect TIN.
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above for reportable interest and dividend accounts opened after 1983 only.

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate instructions for the Requester of Form W-8.

Also see Special rules regarding partnerships on page 1.

Penalties

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

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

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

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

Specific instructions

Name

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

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

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

Limited liability company (LLC). If you are a single-member LLC (not doing a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, enter the owner's name on the "Name" line. Enter the LLC's name on the

"Business name" line. Check the appropriate box for your filing status (sole proprietor, corporation, etc.), then check the box for "Other" and enter "LLC" in the space provided.

Other entities. Enter your business name as shown on required federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name" line. Note: You are requested to check the appropriate box for your status (individual sole proprietor, corporation, etc.).

Exempt From Backup Withholding

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

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

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

From payees, Backup withholding is not required on any payments made to the following payees:

1. An organization exempt from tax under section 501(c)(3), any FIA, or a commodity account under section 405(b)(7) if the account satisfies the requirements of section 405(b)(9).
 2. The United States or any of its agencies or instrumentalities.
 3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities.
 4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or
 5. An international organization or any of its agencies or instrumentalities.
- Other payees that may be exempt from backup withholding include:
6. A corporation.
 7. A foreign central bank of issue.
 8. A dealer in securities or commodities required to register in the United States the District of Columbia, or a possession of the United States.
 9. A futures commission merchant registered with the Commodity Futures Trading Commission.
 10. A real estate investment trust.
 11. An entity registered in all times during the tax year under the Investment Company Act of 1940.
 12. A common trust fund operated by a bank under section 854(a).
 13. A financial institution.
 14. A middleman known in the investment community as a nominee or custodian, or
 15. A trust exempt from tax under section 664 or described in section 6647.

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

If the payment is for:	TIN/EN the payee is exempt from:
Interest and dividend payments	All exempt recipients except for 8
Broker transactions	Exempt recipients 1 through 15, also a person registered under the Investment Advisers Act of 1940 who regularly acts as a broker
Broker exchange transactions and patronage dividends	Exempt recipients 1 through 8
Payments over \$600 required to be reported and direct sales over \$5,000	Generally, exempt recipients 1 through 7*

(See Forms 1099-MISC, 1099-DIV, and the instructions. However, the following payments made to a corporation (including or not proceeds paid to or for an owner under section 6041), even if the corporation is a corporation and reports on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, and payments for services paid by a federal executive agency.)

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have one and are not eligible to obtain an EIN, your TIN is your individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see How to get a TIN on page 6.

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

If you are a single-owner LLC that is disregarded as an entity separate from its owner (see Limited liability company (LLC) on page 6), enter your SSN (or EIN, if you have one). If the LLC is a corporation, partnership, etc., enter the entity's EIN.

[The body of the page contains several paragraphs of extremely faint, illegible text, likely due to poor scan quality or redaction.]

Note. See the chart on page 3 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.ssa.gov/online. You may also get this form by calling 1-800-772-1210. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer ID Numbers under Related Topics. You can get Forms W-7 and SS-4 from the IRS by visiting www.irs.gov by calling 1-800-TAX-FORM (1-800-829-1070).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester. Note: Writing "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon. Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-9.

Part II. Certification

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

For a joint account, only the person whose TIN is shown in Part I should sign (when required). *Exception: For backup withholding on page 2, signature requirements. Complete the certification as indicated in 1 through 5 below.*

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

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

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

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

Privacy Act Notice

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

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

VI WBCD LOAN # 501684092

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

What Name and Number to Give the Requester

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

¹ If a joint account, give the name of the person whose number you mention. If only one person on a joint account has an SSN, that person's number must be furnished. Circle the minor's name and furnish the minor's SSN.

² You must show your individual name and you may also enter your business or "DBA" name on the second name line. You may use either your SSN or EIN (if you have one). If you are a sole proprietor, IRS encourages you to use your SSN.

³ List the name of the legal trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see special rules regarding partnership on page 1.

⁴ Note: If no name is checked when more than one name is listed, the number will be considered to be that of the first name listed.

EQUIDATA , INC.

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

MERGED CREDIT REPORT

ORDER #	:	1155446566PQR	SOURCES	:	XPN,TU,BFX
ORIGINAL ORDER #	:	phhvn-4100618			
ENTERED	:	00/22/07 - 01:41PM	RELEASED	:	09/18/07 - 01:39PM
LENDER	:	1019-7715 Old South Mortgage Corp			
REQUESTED BY	:	20092f1b	LOAN #	:	[REDACTED]
BORROWER	:	MARKS, MELISSA	SSN	:	[REDACTED]
CO-BORROWER	:	NOT APPLICABLE	SSN	:	NOT APPLICABLE
PRESENT ADDRESS	:	5572 TRAILWOOD DRIVE	CHARGE	:	
SUBJECT ADDRESS	:	N CHARLESTON, SC 29418		:	

*** CREDIT SCORES ***

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

FACTORS:

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

MELISSA J MARKS	FICO	788	TU RISK SCORE CLASSIC 04

FACTORS:

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

MELISSA J MARKS	FICO	746	BFX BEACON 5.0

FACTORS:

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

CONTINUED ON THE NEXT PAGE

115544656PQR / phhvn-4100618 - MARKS, MELISSA - XXXXXXXXXX PAGE 2 OF 13

Creditor	RPT-DT	EC	Open	High	Approx	Terms	Mo	30	60	90	Cur	Stat
Account Number	ACT-DT	OA	Date	cred	Bal	Pynt	Rev	59	89	+	Loan	Type
BANK OF AMERICA 647	08/07 07/07	B	10/05 (XPN1 TJ1)	14000	11073	REV 219	21	0	0	0	R-01 CHG CARD	
BK OF AMER 488893301149 EFX: CREDIT CARD	07/07 07/07	B	10/05 (RFX1)	14000	10717	REV 210	16	0	0	0	R-01 CHG CARD	
CITI 546616024415 EFX: CREDIT CARD	08/07 00/07	B	10/05 (XPN1 TU1 RFX1)	0	7128	REV 151	22	0	0	0	R-01 CHG CARD	
SC STUDENTLN 12 EFX: STUDENT LOAN	07/07 07/07	B	02/06 (TU1 RFX1)	6046	5429	144 Mo 17 56	0	0	0	0	I-01 EDUCATION	
SC STUDENTLN 13 EFX: STUDENT LOAN	07/07 07/07	B	02/06 (TU1 RFX1)	2170	1950	144 Mo 17 20	0	0	0	0	I-01 EDUCATION	
GBMB/BELK 106956 EFX: CHARGE	07/07 07/07	B	06/02 (XPN1 TU1 RFX1)	4500	1185	REV 102	61	0	0	0	R-01 CHG CARD	
WENNE/METRO STYLE 564927572 EFX: CHARGE	00/07 08/07	D	05/97 (XPN1 TU1 RFX1)	1800	613	REV 30	99	0	0	0	R-01 CHG CARD	
GBMB/CARE CREDIT 601918038017 EFX: CHARGE	08/07 08/07	B	04/07 (XPN1 TU1 RFX1)	3000	291	REV 15	04	0	0	0	R-01 CHG CARD	
THD/CBSB 6035320106948129 EFX: CHARGE	07/07 07/07	B	01/02 (XPN1 TU1 RFX1)	1100	198	REV 10	66	0	0	0	R-01 CHG CARD	
SHELL/CITI 408477495 EFX: CREDIT CARD	05/07 05/07	B	08/00 (XPN1 TU1 RFX1)	600	102	REV 10	00	0	0	0	R-01 CHG CARD	
BANK OF AMERICA 7849 XPN: CREDIT CARD LOST OR STOLEN XPN: CREDIT CARD LOST OR STOLEN	03/07 03/07	B	10/05 (XPN1)	14000	0	REV	17	0	0	0	R-01 CHG CARD	

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1155446566PQR / phhvn-4100619 - MARKS, MELISSA - ~~XXXXXXXXXX~~ PAGE 3 OF 13

Creditor	RPT-DT	EC	Open	High	Approx	Terms	Mo	30	60	90	Curr	Stat	
Creditor	RPT-DT	EC	Open	High	Approx	Terms	Mo	30	60	90	Curr	Stat	
Account Number	ACT-DT	OA	Date	ured	Bal	Pynt	Rev	59	89	+	Loan	Type	
EK OF AMER	03/07	U	10/05				0	REV		0	0	0	R-00
431904300057	02/07		(BFX1)										CHG CARD
IR : LOST OR STOLEN CARD													
BFX: CREDIT CARD													
CHASE	07/06	B	02/02	5913			0	REV	53	0	0	0	R-01
518337167053	04/06		(XPN1 TUI BFX1)										CHG CARD
XPN: PAID ACCOUNT/ZERO BALANCE													
XPN: ACCOUNT CLOSED AT CONSUMER'S REQUEST													
TU : CREDIT LINE CLOSED BY CUSTOMER													
BFX: ACCOUNT CLOSED AT CONSUMERS REQUEST													
BFX: PAID ACCOUNT/ZERO BALANCE													
CHASE	02/06	B	02/00	4971			0	REV	72	0	0	0	R-01
518445001062	11/05		(XPN1 TUI BFX1)										CHG CARD
XPN: PAID ACCOUNT/ZERO BALANCE													
XPN: ACCOUNT CLOSED AT CONSUMER'S REQUEST													
TU : CREDIT LINE CLOSED BY CUSTOMER													
BFX: ACCOUNT CLOSED AT CONSUMERS REQUEST													
BFX: PAID ACCOUNT/ZERO BALANCE													
CITI	05/00	B	02/89				0	REV	99	0	0	0	R-01
412800340625	04/94		(XPN1)										CHG CARD
XPN: INACTIVE ACCOUNT													
CITI	07/03	B	02/89	2100			0	REV	28	0	0	0	R-01
542418048171	02/03		(XPN1 BFX1)										CHG CARD
XPN: PAID ACCOUNT/ZERO BALANCE													
XPN: ACCOUNT CLOSED AT CONSUMER'S REQUEST AND IN DISPUTE UNDER FCRA													
BFX: CREDIT CARD													
BFX: ACCOUNT CLOSED BY CONSUMER													
CITIFINANC	07/03	B	07/00	3600			0	PAID	12	0	0	0	I-01
6074008430501338	06/01		(BFX1 XPN1 TUI)										INST SLS
XPN: PAID ACCOUNT/ZERO BALANCE													
TU : CLOSED													
BFX: PAID ACCOUNT/ZERO BALANCE													
BFX: ACCOUNT CLOSED BY CONSUMER													
CITIMORTG	07/03	J	03/98	60610			0	PAID	55	0	0	0	M-01
505124085	08/00		(BFX1 TUI)										VA R/E
TU : CLOSED													
BFX: ACCOUNT CLOSED BY CONSUMER													

CONTINUED ON THE NEXT PAGE

1155446566PQR / phhvn-4100618 - MARKS, WELISSA XXXXXXXXXX PAGE 4 OF 12

Creditor	RPT-DT	MC	Open	High	Approx	Terms	No	30	60	90	Curr	Stat
Creditor	RPT-DT	EC	Open	High	Approx	Terms	No	30	60	90	Curr	Stat
Account Number	ACT-DT	OA	Date	ored	Bal	Pymt	Rev	59	89	+	Loan	Type
CRDT FIRST 523244663 BFX: CHARGE	01/06 09/01	B	05/01 (BFX1 TUI)	361		0 REV	24	0	0	0	R-01 CHG ACCT	
GENB/JCP 117224 XFN: CREDIT CARD LOST OR STOLEN XFN: CREDIT CARD LOST OR STOLEN TU : LOST OR STOLEN CARD	07/07 02/98	J	04/87 (XFN1 TUI)	348		0 REV	56	0	0	0	R-01 CHG CARD	
GENB/JCP 227048 XFN: PAID ACCOUNT/ZERO BALANCE XFN: ACCOUNT CLOSED AT CONSUMER'S REQUEST TU : CREDIT LINE CLOSED BY CUSTOMER BFX: ACCOUNT CLOSED AT CONSUMERS REQUEST BFX: PAID ACCOUNT/ZERO BALANCE	07/07 04/04	J	04/87 (XFN1 TUI BFX1)	2600		0 REV	99	0	0	0	R-01 CHG CARD	
GENB/M WARD 805151 TU : LOST OR STOLEN CARD	02/93 01/93	B	10/97 (TUI)	1300		0 REV	01	C	0	0	R-00 UNKNOWN	
GENB/M WARD 805474	09/93 06/98	B	10/97 (TUI)	55		0 REV	01	C	0	0	R-01 UNKNOWN	
GENB/SAMS 771410026087 BFX: CLOSED ACCOUNT BFX: CHARGE	04/06 03/06	T	11/03 (TUI BFX1)	800		0 REV	29	C	0	0	R-01 CHG ACCT	
GENB/WALMART C77607220270838 XFN: PAID ACCOUNT/ZERO BALANCE XFN: ACCOUNT CLOSED AT CONSUMER'S REQUEST TU : CREDIT LINE CLOSED BY CUSTOMER BFX: CONSUMER DISPUTES REINVESTIGATION IN PROGRESS BFX: ACCOUNT CLOSED AT CONSUMERS REQUEST	08/07 05/01	B	03/00 (XFN1 TUI BFX1)	2000		0 REV	09	0	0	0	R-01 CHG CARD	
HSBC/BSNY 1696010102211483 BFX: CHARGE	08/07 01/07	B	03/03 (XFN1 TUI BFX1)	1500		0 REV	53	0	0	0	R-01 CHG CARD	

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

CONTINUED ON THE NEXT PAGE

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Creditor	RPT-DT EC Open	High Approx Terms	Mo	30	60	90	Curr Stat
Account Number	ACT-DT OA Date	cred Bal Pymt	Rev	59	89	+	Loan Type

SHARS/CESD	08/07	B 07/00	7200	0	REV	85	0	0	0	R-01
512107970756	11/05	(XPN1 TU1 BFX1)								CHG CARD
XPN: PAID ACCOUNT/ZERO BALANCE										
XPN: ACCOUNT CLOSED AT CONSUMER'S REQUEST										
TU : CREDIT LINE CLOSED BY CUSTOMER										
BFX: ACCOUNT CLOSED AT CONSUMER'S REQUEST										
BFX: PAID ACCOUNT/ZERO BALANCE										

US BANK	01/00	J 08/93	6000	0	REV	22	0	0	0	R-01
471921102009	09/95	(TU1 XPN1)								CHG CARD
XPN: PAID ACCOUNT/ZERO BALANCE										
XPN: ACCOUNT CLOSED AT GRANTOR'S REQUEST										
TU : CLOSED										

WACHDFS	07/05	B 08/00	12965	0	PAID	71	0	0	0	I-01
102000000242816	07/05	(XPN1 TU1 BFX1)								AUTO
XPN: PAID ACCOUNT/ZERO BALANCE										
TU : CLOSED										
BFX: PAID ACCOUNT/ZERO BALANCE										
BFX: AUTO										

SC STUDMTN	02/06	B 09/03	1345	120	MO	29	0	0	0	I-01
[REDACTED] 07	02/06	(TU1)		15						EDUCATION
SC STUDMTN	02/06	B 09/04	1004	120	MO	17	0	0	0	I-01
[REDACTED] 09	02/06	(TU1)		10						EDUCATION

DYSCOVER FIN	04/05	T 12/91	8656	0	REV	48	1	0	0	R-01
601100071018	04/05	(TU1)								CHG CARD
TU : CREDIT LINE CLOSED BY CUSTOMER										
DELINQUENCIES: 30 DAYS-03/03										

**** PUBLIC RECORDS ****

PUBLIC RECORDS SEARCHED FROM CREDIT REPOSITORIES
NONE DEVELOPED

**** INQUIRIES ****

NAME
EQUIDATA

DATE
09/22/07

CONTINUED ON THE NEXT PAGE

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**** INQUIRIES ****

**** INQUIRIES ****

NAME	DATE
BR OF AMER	08/20/07

**** ADDRESS RECORDS ****

ADDRESS DATA	REPOSITORY	R-DTE
5572 TRAILWOOD DR, NORTH CHARLESTON, SC 294185	XPNI TU1 BFX1	04/07
1015 EDISON DR, PENSACOLA, FL 325054511	XPNI TU1	12/04
119 CAROLINA WREN AVE, LADSON, SC 294564949	XPNI TU1 BFX1	10/01
101 ELMWOOD AVE UNIT C, LADSON, SC 29456	BFX1	11/01

**** EMPLOYMENT RECORDS ****

NAME	EMPLOYMENT DATA	REPOSITORY	R-DTE
MELISSA J MARKS	MOTLEY RICE LLC/	TU1	08/04
MELISSA J MARKS	HEEMOTLEY LAW FIRM/	TU1	
MELISSA J MARKS	HESS. MOTLEY ATTORNEYS/	BFX1	

**** REPOSITORY NOTES ****

XPNI MARKS, MELISSA J

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

TU1 MARKS, MELISSA J

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

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**** REPOSITORY NOTES ****

**** REPOSITORY NOTES ****

EPX1 MARKS, MELISSA J

AGE: 30

SAFE SCANNED *** (S) Clear

EPX REPORTS AN AKA OF MELISSA J TANNER

5572 TRAILWOOD DR/NORTH CHARLESTON, SC 29418

119 CAROLINA WREN AVE/LADSON, SC 29456

101 ELMWOOD AVE UNIT C/LADSON, SC 29456

**** SUMMARY ****

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

**** ADDITIONAL INFORMATION ****

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

SAFE SCANNED *** (S) Clear. (EPX1)

CONTINUED ON THE NEXT PAGE

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*** ITEMIZATION OF ASSETS AND DEBT WORKSHEET ***									
*** ITEMIZATION OF ASSETS AND DEBT WORKSHEET ***									
CREDITOR ACCOUNT #	OPEN RPTDT	DLA 07/07	HIGH BAL	ADJ BAL	TERM PAYMNT	CUR. ST 30-60-90+	PAY TYPE	HIST LOAN	
BANK OF AMERICA 647	10/05 08/07	07/07	14000 11073		REV 219	R-01 CARD	0 0 0	CHG	(XPN1 TU1)
BK OF AMER 48069301149	10/05 07/07	07/07	14000 10717		REV 210	R-U1 CARD	0 0 0	CHG	(RFX1)
CITI 546616024415	10/05 08/07	00/07	0 7128		REV 151	R-01 CARD	0 0 0	CHG	(XPN1 TU1 RFX1)
SC STUDENTLN [REDACTED] 12	02/06 07/07	07/07	6046 5429		144 MO 56.	I-01 EDUCATION	0 0 0		(TU1 RFX1)
SC STUDENTLN [REDACTED] 13	02/06 07/07	07/07	2170 1950		144 MO 20	I-01 EDUCATION	0 0 0		(TU1 RFX1)
GEHE/BELK 106556	06/02 07/07	07/07	4500 1185		REV 102	R-01 CARD	0 0 0	CHG	(XPN1 TU1 RFX1)
WENNE/METRO STYLE 554927572	05/97 06/07	08/07	1800 613		REV 30	R-01 CARD	0 0 0	CHG	(XPN1 TU1 RFX1)
GEHE/CARR CREDIT 601918033017	04/07 08/07	08/07	3000 291		REV 15	R-01 CARD	0 0 0	CHG	(XPN1 TU1 RFX1)
THD/CBSB 6035320106343129	01/02 07/07	07/07	1100 198		REV 10	R-01 CARD	0 0 0	CHG	(XPN1 TU1 RFX1)
SHELL/CITI 408477495	08/00 05/07	05/07	600 102		REV 10	R-01 CARD	0 0 0	CHG	(XPN1 TU1 RFX1)

TOTAL ADJUSTED BALANCE: _____, AND TOTAL PAYMENTS: _____

CONTINUED ON THE NEXT PAGE

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**** CREDITOR DIRECTORY ****

**** CREDITOR DIRECTORY ****

SUBS #	CREDITOR NAME	PHONE #	ADDRESS	SOURCE
1213727	BANK OF AMERICA	8004448430	PO BOX 1596 NORFOLK, VA 23501	XPN
1232910	SHELL/CITI	BYMAILONLY	PO BOX 6003 HAGERSTOWN, MD 21747	XPN
A03835003	CRDT FIRST	2163625000	6275 EASTLAND ROAD BROOK PARK, OH 44142-1399	TU
1303000	CEMB/BELK		PO BOX 981491 EL PASO, TX 79998	XPN
3321860	CEMB/JCP	8005420800	PO BOX 984100 EL PASO, TX 79998	XPN
3321860	CEMB/JCP	8005420800	PO BOX 984100 EL PASO, TX 79998	XPN
Q02233001	CITIMORTG	8002837918	5280 CORPORATE DR FREDERICK, MD 21703	TU
416EB01228BK OF AMER		8007596262	P.O. BOX 7047 DOVER, DE 19903	EFX
130041U	HSBC/BSBY	BYMAILONLY	PO BOX 15519 WILMINGTON, DE 19850	XPN
2300350	JB ROBINSON	BYMAILONLY	375 GHEAT RD AKRON, OH 44333	XPN
2240464	US BANK	8662344750	332 MINNESOTA DR SAINT PAUL, MN 55102	XPN
1895033	SC STUDENT LOAN CORP	8037729480	PO BOX 21487 COLUMBIA, SC 29221	XPN
1260847	CITI	BYMAILONLY	PO BOX 6241 SIOUX FALLS, SD 57117	XPN
1230730	SEARS/CESD	BYMAILONLY	PO BOX 6189 SIOUX FALLS, SD 57117	XPN
1240338	CHASE	8009559900	600 BROOKSEDGE BLVD WESTERVILLE, OH 43081	XPN

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1155446566PQR / phhvn-4100618 - MARKS, MELISSA - [REDACTED] PAGE 11 OF 13

**** CREDITOR DIRECTORY ****

**** CREDITOR DIRECTORY ****

SUBS #..	CREDITOR NAME	PHONE #...	ADDRESS.....	SOURCE
1240000	CITI	BYMAILONLY	PO BOX 6241 SIOUX FALLS, SD 57117	XPM
1237480	GEHE/CAPR CREDIT	8663968254	PO BOX 981439 EL PASO, TX 79996	XPM
1327500	GEHE/WALMART	BYMAILONLY	PO BOX 981400 EL PASO, TX 79996	XPM
3170962	TRD/CBSB	BYMAILONLY	PO BOX 6003 HAGERSTOWN, MD 21747	XPM
002550468	GEHE/HAMS	8009641917	PO BOX 981400 EL PASO, TX 79996	TU
1396281	RADIO/CBSB	BYMAILONLY	PO BOX 9714 GRAY, TN 37615	XPM
1503320	CITIFINANC	8009226235	PO BOX 499 HANOVER, MD 21076	XPM
3900614	KROLL FACTUAL DATA/D60	9706635700	5200 HAHNS PEAK DR LOVELAND, CO 80538	XPM
3970740	KROLL FACTUAL DATA/D60	9706635700	5200 HAHNS PEAK DR LOVELAND, CO 80538	XPM
8909276	GMAC MORTGAGE	7148005871	3200 PARK CENTER DR STE COSTA MESA, CA 92626	XPM
3970665	RELS REPORTING SERVICE	8666468448	12395 FIRST AMERICAN WAY POWAY, CA 92064	XPM
B00008720	BK OF AMER		PO BOX 17054 WILMINGTON, DE 19850	TU
B02200166	WASHMTL/PROV		P O BOX 9007 PLEASANTON, CA 94566	TU
200001200	PDC		5200 HAHNS PEAK DR LOVELAND, CO 80538	TU

CONTINUED ON THE NEXT PAGE

1155446566PQR / phhvn-4100618 - MARKS, MELISSA - [REDACTED] PAGE 12 OF 13

**** CREDITOR DIRECTORY ****

**** CREDITOR DIRECTORY ****

SUES #..	CREDITOR NAME	PHONE #...	ADDRESS.....	SOURCE
NO1201031	GMAC MFG		3200 PARK CENTER D COSTA MESA, CA 92626	TU
FOO728002	RELSUREDIT		4550 SW MACADAM AV PORTLAND, OR 97201	TU
404FF037956EMB		9375346950	PO BOX 276 DAYTON, OH 45401	EFX
404BB09555CITI		6053317084	PO BOX 6241 SIOUX FALLS, SD 57117	EFX
668DM041508WISB CLHY			1112 7TH AVH MONROE, WI 53566-1364	EFX
190BB11262AMRX			4315 SOUTH 2700 WEST SALT LAKE CITY, UT 84184-2145	EFX
241BB02480BK OF AMER			1825 E BUCKEYE RD PHOENIX, AZ 85034	EFX
243FP19017CITIPINANC		4103325939	300 ST. PAUL PLACE BALTIMORE, MD 21202	EFX
155FP01739HFC		6306176690	P O BOX 8633 HEMURST, IL 60126	EFX
160FM10442DITECH		8007134933	3200 PARK CENTER DR COST MESA, CA 92626	EFX

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

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

DISCLAIMER MESSAGE: THIS CREDIT REPORT CONTAINS DATA FROM THE IDENTIFIED REPOSITORIES. THE CONTENTS HAVE NOT BEEN VERIFIED AND CONTINUED ON THE NEXT PAGE

1155446566PQR / phhvn-4100618 - MARKE, MELISSA - [REDACTED] PAGE 13 OF 13

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

*** END OF REPORT ***

EQUIDATA , INC.

PAGE 1 OF 2

CREDIT SCORE DISCLOSURE

ORDER # : 1155446566PQR
 ORIGINAL ORDER # : phhvn-4100618
 ORDER # : 1155446566PQR
 ORIGINAL ORDER # : phhvn-4100618
 ENTERED : 08/22/07 - 01:41PM RELEASED : 09/18/07 - 01:39PM
 LENDER : 1019-7715 Old South Mortgage Corp
 BORROWER : MARKS, MELISSA SSN : XXX-XX-6701
 CO-BORROWER : NOT APPLICABLE SSN : NOT APPLICABLE

**** CREDIT SCORE DISCLOSURE ****

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

FACTORS:

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

MELISSA J MARKS	FICO	738	TD RISK SCORE CLASSIC 04

FACTORS:

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

MELISSA J MARKS	FICO	746	EFX BEACON 5.0

FACTORS:

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

THE OVERALL RANGE OF THE FICO SCORE IS: 300-900

THE ABOVE SCORE(S) HAS BEEN PROVIDED BY ONE OF THE BUREAUS LISTED BELOW:
 EXPERIAN, TRANSUNION, OR EQUIFAX. THESE BUREAUS MAY BE CONTACTED DIRECTLY
 SHOULD YOU HAVE QUESTIONS ABOUT YOUR SCORE, THE BUREAUS CALCULATE THEIR RISK
 SCORES BASED ON A SPECIFIC RISK SCORE MODEL (FICO) PROVIDED BY:

Fair Isaac Corporation
 901 Marquette Avenue
 Suite 3200
 Minneapolis, MN 55402
 (612) 758-5200
 www.fairisac.com

CONTINUED ON THE NEXT PAGE

000047 Nationslar

1155446566PQR / phhvm-4100618 - MARKS, MELISSA - XXX-XX-6701 PAGE 2 OF 2
=====

BUREAU SCORE DISCLAIMER:

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

Experian
P.O. Box 2002
Allen, TX 75013
(888) 397-3742
www.experian.com

Trans Union
P.O. Box 1000
2 Baldwin Place
Chester, PA 19022
(800) 916-8800
www.transunion.com

Equifax Credit Information
P.O. Box 740256
Atlanta, GA 30374
(800) 685-1111
www.equifax.com



Purchase Commitment Letter



RETAIN ORIGINAL UNDERWRITING
FILE FOR THIS LOAN

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

Loan Number: 10005250106409273 Status: Approved with Conditions
MERS M/N Number: 10005250106409273 Lock Expiration: 10/18/2007
Property Address: 209 PRESIDENTIAL CT
ROUND O, SC 29474-4274

Dear MELISSA MARKS

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

Loan Amount	OWNER OCCUPIED (Occupancy Type)	Assume 30-Year Fixed (Program)
\$26,000.00	PURCHASE	FULL DOCUMENTATION
(Over Loan Amount)	(Purpose Type)	(Document Type)
??	??	??

1. The title to the property located at the above address, given to secure this loan and all other legal business pertaining to this transaction must meet with the approval of FLAGSTAR BANK.
2. There will be an amount required to be held in escrow to cover funding real estate taxes, hazard insurance, and flood insurance and private mortgage insurance, if applicable, at closing.
3. Mortgage: This insurance for at least the loan amount must be provided at your own expense, through your attorney or title company, and must be in effect for the term of the loan.
4. Hazard Insurance must be obtained through a company acceptable to Flagstar Bank, naming FLAGSTAR BANK, FSB, its Successor and/or its Assignee as the beneficiary, in the amount at least equal to the loan amount. Hazard Insurance can be obtained through Flagstar Insurance Services by calling (800) 905-1099. A paid receipt for the first year's premium must accompany the policy at closing. A binder is not acceptable. POLICY AND RECEIPT MUST BE ORIGINALS AND PROVIDED AT THE CLOSING FROM AN INSURANCE COMPANY WITH A B RATING OR BETTER ACCEPTABLE TO FLAGSTAR BANK.
5. The Loan Purchase Commitment shall be null and void if, in the opinion of FLAGSTAR BANK, there is a material change in the financial condition, employment of the borrower(s), occupancy, or any other material condition prior to or at closing.
6. The property is to comply with all applicable law and code enforcement requirements.
7. This Loan Purchase Commitment will expire 12/31/2007. This is not your lock expiration. This commitment does not constitute a later than your lock expiration or loan purchase commitment expiration whichever is earlier or this loan purchase commitment is null and void, if the loan purchase commitment is extended it shall be extended at a different rate and different fee.

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

- 1) Provide copy of Manufactured Home Certificate of Title or proof of recorded Manufactured Home Affidavit for the Return of Title Certificate and contribution of retirement from DMV.
- 2) Satisfactory Flood Certification.
- 3) Document the borrower's own \$K into the transaction.
- 4) Provide Privacy Disclosure (DOC #4804 or similar document) dated within 3 days of application.
- 5) Flagstar requires a satisfactory RPO (Retail Price Opinion) on all transactions secured by a Manufactured Home. This will be ordered by Flagstar after issuance of purchase commitment and receipt of appraisal and will take approximately 3-5 business days.
- 6) Provide Notice to Home Applicant (DOC #3249 or similar document) disclosure dated prior to closing.
- 7) Copy of the borrower's insurance policy showing the dwelling coverage equal to at least the mortgage balance or replacement cost now as generated by the appraisal.
- 8) Copy of the certificate of title to this manufactured home, indicating the year, make, model, and VIN number of the unit, in addition to being in the borrower's name.
- 9) Per Flagstar policy, all "Prior To Closing" conditions must be submitted at the same time.
- 10) Preliminary title commitment showing ALTA 7 endorsement will be issued at closing.
- 11) Provide Notice to Receive Copy of Appraisal Report (DOC #3248 or similar document) dated prior to closing.
- 12) 1 month current tax statement for state in which borrower aced
- 13) 0
- Underwritten Valerie Williams/Greenthorn. Please fax conditions to (888) 894-0600. Please call underwriter at (770) 342-0844, ext 529 or Sandra Wilson at (770) 342-0844 ext 326 with any questions or concerns. You may also email the Greenthorn team at GreenthornSupport@flagstar.com. Thank you for your business!!
- 14) Please provide one of the following for each borrower: Updated pay stub for borrower (must be within 30 days of closing) OR verbal verification of employment

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

- 1) Seller Contributions not to exceed \$ (3%) or loan must be re-underwritten and consummation may be null and void. No additional under credits, or other transactions that have not been approved by Flagstar are permitted. Seller carrybacks, payment arbitrage or 125 Apartments not disclosed to the lender are not permitted.
- 2) Sign and Date Typed Loan Application
- 3) Total New House Payment Including Taxes and Insurance Cannot Exceed \$1690.
- 4) Borrower's Cash Used for Closing, Not of the Original Real Estate Broker's Deposit (If applicable), Cannot Exceed \$16000.
- 5) If This Week Shows Any Gas, Oil, or Mineral Rights, Title Company Must Have a Letter Stating Final Policy Will Run Over These Rights
- 6) All Applicable Riders and Endorsements per Product Description and MHA/PHL MC Guidelines
- 7) If This Week Shows Any Gas, Oil, or Mineral Rights, Title Company Must Have a Letter Stating Final Policy Will Run Over These Rights
- 8) All Applicable Riders and Endorsements per Product Description and MHA/PHL MC Guidelines
- 9) Flagstar Bank to Have First and Only Lien
- 10) Flood Hazard Notice Zone
- 11) This Week to Provide Delinquent Taxes, Undisbursed Liens, Judgments or Assessments or Approval by De Null and Void
- 12) One General Authorization Form
- 13) Zero-up front monthly M.I. has been ordered on this loan. The monthly M.I. premium must be included in the payment letter and the Trillium Bank.
- 14) Any property tax figures that are available at the time of settlement must be paid at closing. Do NOT assume for them later, as they will be due before the loan has been set up on our servicing system.
- 15) This product is eligible for a Short Term Title Policy. This week should be presented on the proper ALTA short term title commitment at closing.
- 16) Provide Bill of Servicing Disclosure (DOC #3208 or similar document) dated within 5 days of application and signed prior to closing.
- 17) The Manufactured Home Rider must contain the following phrases "which is affixed and attached to the real property and is part of the real property."
- 18) Homeowner's Policy must include Wind Storm coverage. If Wind Storm is covered under separate rider, borrower's deductible cannot exceed 1% of the face value of the policy.
- 19) Provide proof of recorded Manufactured Home Affidavit for the Release of Title Certification and confirmation of released from DMV.
- 20) Any Power of Attorney must be approved by a Flagstar underwriter.
- 21) This loan is to be closed on a MERS Security Instrument.
- 22) Satisfactory title work - an ALTA 7 endorsement must accompany all title work for a manufactured home. The endorsement should ensure that the land described in the policy as the insured property includes the manufactured housing unit located on the land as of its date of the policy.
- 23) Acknowledgment of Receipt of Disclosure Form (Doc #3494) to be executed by all borrowers.
- 24) Title Company to provide copies of all manufactured home title elimination forms in closing package.
- 25) Fully Executed Manufactured Home Rider. Manufactured Home Riders must be completed with Manufacturer Name, Model Name, Model Number, and Serial Number, and Length and Width (if applicable).
- 26) Closing Documents must be prepared by Web-Based Closing Documents.
- 27) Closing Documents must be prepared by Web-Based Closing Documents
- 28) The Manufactured Home Rider must contain the following phrase "which, by intention of the parties, shall constitute a part of the realty and shall pass with it."
- 29) All Seller Contributions must be reviewed by Underwriting or Purchase Commitment may be null and void.
- 30) You are required to retain your original underwriting package. Flagstar retains an image copy of all underwriting documents faxed to your underwriting office. As Flagstar already has a copy of your underwriting package, do not send the original to Flagstar.

MT. DATA FOR INFORMATIONAL PURPOSES ONLY - Absence of data does not negate requirement

M.I. Company Name: Certificate MNC
Coverage and: Option Type: ??

This Loan Purchase Commitment to purchase this mortgage is void if this loan bears rates and/or fees above a certain percentage and/or amount which would require a special disclosure as defined by the Regia Community Development and Regulatory Improvement Act of 1994 (Pub L. 103-325 Stat. 2180) enacted in September 1994, containing the Home Ownership and Equity Protection Act of 1994. Required by 12CFR 226.32 (Regulations for certain closed-end home mortgages). The Broker acknowledges that the Broker is responsible and liable for all credit and underwriting decisions. The Broker agrees to approve and/or to close the mortgage. The Broker understands that Flagstar Bank is only acting as an investor to purchase the mortgage loan subject to Flagstar Bank requirements.

Underwritten: Valisaf, William
??

ALL CONDITIONS ON THIS LOAN MUST BE FAXED TO

Flagstar Bank Headquarters #161 Corporate Drive Troy, MI 48068

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

(Page 3 of 17)

(9/21/2007 at 10:15 am) (FSTR071H0A709) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

09/21/2007 10:17 8436734781 01 000001
09/21/2007 10:17 8436734781 01 000001
COMMITMENT LETTER

WHOLESALE COMMITMENT LETTER

OLD SOUTH MORTGAGE CORP LenderId:208407
DBA:
4 CARRIAGE LN
CHARLESTON, SC 29407



Loan Number:

~~0000000000~~

MERB MIN Number:

100002850160409273

Closed in the Name of:

OLD SOUTH MORTGAGE CORP

Property Address:

209 PRESIDENTIAL CT

ROUND O, SC 29474-4374

Status: APPROVED WITH CONDITIONS
Lock Expiration: 10/18/2007

Status Date: 09/21/2007

Dear,
MELISSA MARKS

\$70,000.00
(Loan Amount)

350
(Term) Months

FULL DOCUMENTATION
(Document Type)

\$70,000.00
(Gross Loan Amount)
ARM/NOI 30-Year Fixed
(Program)
NONE
(Prepayment Penalty)

OWNER OCCUPIED
(Occupancy)
PURCHASE
(Purpose)

1. The title to the property located at the above address, given to secure this loan and all other legal matters pertaining to this transaction must meet with the approval of FLAGSTAR BANK.
2. There will be an amount required to be held in escrow to cover ongoing real estate taxes, hazard insurance, and flood insurance and private mortgage insurance, if applicable, at closing.
3. Mortgage Title Insurance for at least the loan amount must be provided at your own expense, through your attorney or title company, and must be in our office prior to the closing being scheduled.
4. Hazard Insurance must be obtained through a company acceptable to Flagstar Bank, naming FLAGSTAR BANK, FSB, its successors and/or its Assigns as their interest may appear, P.O. Box 7026, Troy, MI 48007-7026 as beneficiary, in the amount at least equal to the loan amount. Hazard Insurance can be obtained through Flagstar Insurance Services by calling (888) 989-1809. A paid receipt for the first year's premium must accompany the policy at closing. A binder is not acceptable. POLICY AND RECEIPT MUST BE ORIGINALS AND PROVIDED AT THE CLOSING FROM AN INSURANCE COMPANY WITH A B RATING OR BETTER ACCEPTABLE TO FLAGSTAR BANK.
5. This Loan Purchase Commitment shall be null and void if, in the opinion of FLAGSTAR BANK, there is a material change in the financial condition, employment of the borrower(s), cash equity, occupancy, or any other material situations prior to or at closing.
6. The property is to comply with all applicable law and code enforcement requirements.
7. This Loan Purchase Commitment will expire 12/21/2007. This is not your lock expiration. This loan must close and disburse no later than your lock expiration or loan purchase commitment expiration whichever is earlier or this loan purchase commitment is null and void. If the loan purchase commitment is extended it shall be extended at a different rate and discount fee.

(Page 4 of 17)

9/21/2007 at 10:16 am (F57801NFX09) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time received fax.
09/24/2007 10:17 0435734781 70 0000 PAGE 02
09/24/2007 10:17 0435734781 DLSDSV PAGE 02
COMMITMENT LETTER

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

1. Document the borrower's own title into the transaction.
2. Provide copy of Manufactured Home Certificate of Title or proof of recorded Manufactured Home Affidavit for the Retirement of Title Certification and confirmation of retirement from DMV.
3. Satisfactory Flood Certification
4. Copy of the certificate of title to the manufactured home, indicating the year, make, model, and VIN number of the unit, in addition to being in the borrower's name.
5. Copy of the homeowner's insurance policy showing the dwelling coverage equal to at least the mortgage balance or replacement cost new as generated by the appraiser.
6. Per Flagstar policy, all "Prior To Closing" conditions must be submitted at the same time.
7. Preliminary title commitment showing ALTA 7 endorsement will be issued at closing.
8. Provide Notice to Home Applicant (DOC #3249 or similar document) disclosure dated prior to closing.
9. Provide Notice to Receive Copy of Appraisal Report (DOC #3248 or similar document) dated prior to closing.
10. Provide Privacy Disclosure (DOC #1804 or similar document) dated within 3 days of application.
11. Underwriter Valeria Williams/Jenneth, Please fax conditions to (800) 694-0600. Please call underwriter at (770) 352-0844, ext 329 or Sandra Wilson at (770) 352-0844 ext 328 with any questions or concerns. You may also email the Genworth team at Genworthsupport@flagstar.com. Thank you for your business!!!
12. 1 month current tax statement for assets in vehicle pool
13. Please provide one of the following for each borrower: Updated pay stub for borrower (must be within 30 days of closing) OR verbal verification of employment
14. Flagstar requires a satisfactory BPO (Broker Price Opinion) on all transactions secured by a Manufactured Home. This will be ordered by Flagstar after issuance of purchase commitment and receipt of appraisal and will take approximately 3-5 business days.

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

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



Purchase Commitment Letter



RETAIN ORIGINAL UNDERWRITING
FILE FOR THIS LOAN

Originator: OLD SOUTH MORTGAGE CORP 77
LBA: 4 CARRIAGE LN 403
CHARLESTON SC 29407

Loan Number: 0000000000
14885 LBN Number: 100052550168403273
Property Address: 209 PRESIDENTIAL CT
RCUNDO, SC 29474-4274

Status: Approved with Conditions Status Date: 9/25/2007
Lock Expiration: 10/08/2007

Dear HELESA MARKS

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

<u>\$26,000.00</u> (Loan Amount)	<u>OWNER OCCUPIED</u> (Occupancy Type)	<u>ARMED 20-Year Fixed</u> (Program)
<u>\$16,000.00</u> (Gross Loan Amount)	<u>PURCHASE</u> (Program Type)	<u>FULL DOCUMENTATION</u> (Document Type)
??	??	360 (Term (months))
		?? (Prepayment Penalty)

1. The title to the property located at the above address, given to secure this loan and all other legal matters pertaining to this transaction must meet with the approval of FLAGSTAR BANK.
2. There will be an amount required to be held in escrow to cover funding real estate taxes, hazard insurance, and flood insurance and private mortgage insurance, if applicable, at closing.
3. Mortgage Title Insurance for at least the loan amount must be provided at your own expense, through your attorney or this company, and must be in our office prior to the closing being scheduled.
4. Hazard Insurance must be obtained through a company acceptable to Flagstar Bank, naming FLAGSTAR BANK, FN, its Successors and/or its Assigns as the insured; my agent, P.O. Box 7026, Troy, MI 48067-7026 at beneficiary, in the amount at least equal to the loan amount. Hazard insurance can be obtained through Flagstar Insurance Services by calling (888) 393-1899. A paid receipt for the first year's premium must accompany the policy at closing. A binder is not acceptable. POLICY AND RECEIPT MUST BE ORIGINALS AND PROVIDED AT THE CLOSING FROM AN INSURANCE COMPANY WITH A B RATING OR BETTER ACCEPTABLE TO FLAGSTAR BANK.
5. The Loan Purchase Commitment shall be null and void if, in the opinion of FLAGSTAR BANK, there is a material change in the financial condition, employment of the borrower(s), cash equity, occupancy, or any other material condition prior to or at closing.
6. The property is to comply with all applicable law and code and/or: structural requirements.
7. This Loan Purchase Commitment will expire 12/31/2007. This is not your lock expiration. This loan must close and disburse no later than your lock expiration or loan purchase commitment expiration whichever is earlier or this loan purchase commitment is null and void. If the loan purchase commitment is extended it shall be extended at a different rate and different fee.

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

- 1) Provide copy of Manufactured Home Certificate of Title or proof of recorded Manufactured Home Affidavit for the Release of Title Certification and confirmation of retirement from DMV.
- 2) satisfactory Flood Certification.
- 3) Document the borrower's own 5% into the transaction.
- 4) Provide Policy Disclosure (DOC #4384 or similar document) dated within 7 days of application.
- 5) Flagstar requires a satisfactory DEO (Dealer Price Opinion) on all transactions secured by a Manufactured Home. This will be ordered by Flagstar after issuance of purchase commitment and receipt of appraisal and will take approximately 3-5 business days.
- 6) Provide Notice to Home Applicant (DOC #749 or similar document) disclosure dated prior to closing.
- 7) Copy of the borrower's insurance policy showing the dwelling coverage equal to at least the mortgage balance or replacement cost now at generated by the appraisal.
- 8) Copy of the certificate of title to the manufactured home, indicating the year, make, model, and VIN number of the unit, in addition to being in the borrower's name.
- 9) Per Flagstar policy, all "Prior To Closing" conditions must be satisfied at the same time.
- 10) Preliminary title commitment showing ALTA 7 endorsement will be issued at closing.
- 11) Provide Notice to Receive Copy of Appraisal Report (DOC #3148 or similar document) dated prior to closing.
- 12) 1 month current bank statement for assets in vacioria account****0923 Need complete bank statement with all pages for Wachovia
- 13) Underwriter Valeria Williams/Gemworth Please fax conditions to (888) 894-0000. Please call underwriter at (770) 332-0844, ext 229 or Sandra Wilson at (770) 332-0844 ext 1236 with any questions or concerns. You may also email the Gemworth team at Gemworthsupport@flagstar.com. Thank you for your business!

000053 Nationstar

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

- 1) Seller Contributions not to exceed 1 (3%) or loan must be re-underwritten and recombined may be null and void. No additional lender credit, or other concessions that have not been approved by Flagstar are permitted. Seller carrybacks, payment assistance or other agreements not disclosed to the lender are not permitted.
- 2) Sign and Date Typed Loan Application
- 3) Total New House Payment Including Taxes and Insurance Cannot Exceed \$1600.
- 4) Borrower's Cash Used for Closing Not of the Original Real Estate Broker's Deposit (if applicable), Cannot Exceed \$16000.
- 5) If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Inure Over These Rights.
- 6) All Available Riders and Endorsements per Product Descriptions and FIMAA/FILMIC Guidelines
- 7) If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Inure Over These Rights
- 8) All Applicable Riders and Endorsements per Product Descriptions and FIMAA/FILMIC Guidelines
- 9) Flagstar Bank to Have First and Only Lien
- 10) Flood Hazard Notice Zone
- 11) Title Work to Prove no Delinquent Taxes, Undisclosed Liens, Judgments or Assessments or Approval May Be Null and Void
- 12) One General Authorization Form
- 13) Zero-up front monthly M.I. has been ordered on this loan. The monthly M.I. payment must be included in the payment letter and the Truth-in-Lending.
- 14) Any property tax liens that are available at the time of refinancing must be paid at closing. No HOT money by these taxes, as they will be due before this loan has been set up on our servicing system.
- 15) This product is eligible for a Short Form Title Policy. This must be presented on the proper ALTA short form with commitment at closing.
- 16) Provide Sub of Servicing Disclosure (DOC #3208 or similar document) dated within 3 days of application and signed prior to closing.
- 17) The Manufactured Home Rider must contain the following phrase "which is affixed and attached to the real property and is part of the real property."
- 18) Homeowners Policy must include Wind Storm coverage. If Wind Storm is covered under separate rider, borrower's deductible can not exceed 1% of the face value of the policy.
- 19) Provide proof of recorded Manufactured Home Affidavit for the Retirement of Title Certification and contribution of retirement from DMV.
- 20) Any Power of Attorney must be approved by a Flagstar underwriter.
- 21) This loan is to be closed on a HELOC Security Instrument.
- 22) Satisfaction of this work -- an ALTA 7 endorsement must accompany all title work for a manufactured home. The endorsement should assure that the land described in the policy as the insured property includes the manufactured dwelling and located on the land as of the date of the policy.
- 23) Acknowledgment of Receipt of Disclosure Form (Doc #3634) to be executed by all borrowers.
- 24) Title Company to provide copies of all manufactured home title subdivision forms including package.
- 25) Fully Recorded Manufactured Home Rider, Manufactured Home Rider must be completed with Make/Model Name, Model Name, Model Number, and Serial Number, and Length and Width (if applicable).
- 26) Closing Documents must be prepared by Web-Based Closing Documents.
- 27) Closing Documents must be signed by Web-Based Closing Documents.
- 28) The Manufactured Home Rider must contain the following phrase "which, by intention of the parties, shall constitute a part of the realty and shall pass with it."
- 29) All Seller Contributions must be reviewed by Underwriting or Purchase Commitment may be null and void.
- 30) You are required to retain your original underwriting package. Flagstar retains an indexed copy of all underwriting documents filed to your underwriting office. As Flagstar already has a copy of your underwriting package, do not send the original to Flagstar.

MLI DATA FOR INFORMATIONAL PURPOSES ONLY - Absence of data does not signify inapplicable

MLI Company Name: Certificate name
Coverage and: Option Type: ??

This Loan Purchase Commitment to purchase this mortgage is void if this loan bears interest and/or fees above a certain percentage and/or amount which would require a special disclosure as defined by the Real Estate Development and Regulatory Improvement Act of 1994 (Pub. L. 103-325 Stat. 2160) attached in September 1994, constituting the Home Ownership and Equity Protection Act of 1994. Required by 12CFR 225.22 (Requirements for certain closed-end home mortgages). The Broker recognizes that the Broker is responsible and liable for all credit and underwriting decisions. The Broker agrees to approve and/or to close the mortgage. The Broker understands that Flagstar Bank is only acting as an investor to purchase the mortgage loan subject to Flagstar Bank requirements.

Underwriter: Valerie J. Williams
??

ALL CONDITIONS ON THIS LOAN MUST BE FAXED TO
Flagstar Bank Headquarters 151 Corporate Drive Troy, MI 48060

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



Purchase Commitment Letter



RETAIN ORIGINAL UNDERWRITING
FILE FOR THIS LOAN

Originator: OLD SOUTH MORTGAGE CORP ??
DBA: 4 GARRAGE LANE 403
CHARLESTON SC 29407

Loan Number: 00000000000000000000
MRF# MFI Number: 10005535010000000000
Property Address: 200 PRESIDENTIAL CT
ROUND O, SC 29474-4374

Status: Approved with Conditions Status Date: 9/26/2007
Loan Expiration: 10/19/2007

Date: MELISSA MARKS

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

\$26,000.00 (Loan Amount)	OWNER OCCUPIED (Occupancy Type)	ARMED 30-Year Fixed (Program)
\$26,000.00 (Gross Loan Amount)	PURCHASE (Purpose Type)	FULL DOCUMENTATION 360 (Document Type) (Term (months))
??	??	22 (Prepayment Penalty)

1. The title to the property located at the above address, given to secure this loan and all other legal matters pertaining to this transaction must meet with the approval of FLAGSTAR BANK.
2. There will be an amount required to be held in escrow to cover: existing real estate taxes, hazard insurance, and flood insurance and private mortgage insurance, if applicable, at closing.
3. Mortgage Title Insurance for at least the loan amount must be provided at your own expense, through your attorney or title company, and must be in escrow prior to the closing being recorded.
4. Hazard insurance must be obtained through a company acceptable to Flagstar Bank, including FLAGSTAR BANK, FSB, its successor; and/or its Assignee, which insurer may appear, P.O. Box 7076, Troy, MI 48001-7076 as beneficiary, in the amount at least equal to the loan amount. Hazard insurance can be obtained through Flagstar Insurance Services by calling (888) 989-1888. A paid receipt for the first year's premium must accompany the policy at closing. A binder is not acceptable. POLICY AND RECEIPT MUST BE ORIGINALS AND PROVIDED AT THE CLOSING FROM AN INSURANCE COMPANY WITH A B RATING OR BETTER ACCEPTABLE TO FLAGSTAR BANK.
5. The Loan Purchase Commitment shall be null and void if, in the opinion of FLAGSTAR BANK, there is a material change in the financial condition, employment of the borrower(s), credit rating, occupancy, or any other material situation prior to or at closing.
6. The property is to comply with all applicable law and code enforcement requirements.
7. This Loan Purchase Commitment will expire 12/31/2007. This is not your lock expiration. This loan must close and disburse no later than your lock expiration or your purchase commitment expiration whichever is earlier or this loan purchase commitment is null and void. If the loan purchase commitment is extended it shall be extended at a different rate and different fee.

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

- 1) Provide copy of Manufactured Home Certificate of Title or proof of recorded Manufactured Home Affidavit for the Release of Title Certification and confirmation of satisfaction from DMV.
- 2) Satisfactory Flood Certification
- 3) Document the borrower's own 3/28 into the transaction.
- 4) Provide Privacy Disclosure (DOC #4804 or similar document) dated within 3 days of application.
- 5) Flagstar requires a satisfactory BPO (Broker Price Opinion) on all transactions secured by a Manufactured Home. This will be ordered by Flagstar after issuance of purchase commitment and receipt of appraisal and will take approximately 3-5 business days.
- 6) Provide Notice to Home Applicant (DOC #1249 or similar document) disclosure dated prior to closing.
- 7) Copy of the borrower's insurance policy showing the dwelling coverage equal to at least the mortgage balance or replacement cost up to as generated by the appraiser.
- 8) Copy of the certificate of title to the manufactured home, indicating the year, make, model, and VIN number of the unit, in addition to being in the borrower's name.
- 9) Per Flagstar policy, all "Prior To Closing" conditions must be submitted at the same time.
- 10) Preliminary title commitment showing ALTA 7 endorsement will be issued at closing.
- 11) Provide Notice to Receive Copy of Appraisal Report (DOC #3248 or similar document) dated prior to closing.
- 12) 1 month current tax statement for units in vacaville acc****09/25 Need complete bank statement with all pages for Wachovia
- 13) Underwriter: Valerie Williams/Gerworth. Please fax conditions to (888) 894-0600. Please call underwriter at (770) 332-0644, ext 329 or Sandra Wilson at (770) 332-0844 ext 326 with any questions or concerns. You may also email the Gerworth team at Gerworthsupport@flagstar.com. Thank you for your business!!!

000055 Nationstar

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

- 1) Seller Contribution not to exceed \$1390 or less must be secondarily and commitment may be null and void. No additional lender credits, or other considerations that have not been approved by Flagstar are permitted. Seller's contribution, payment schedule or title agreement not disclosed to the lender are not permitted.
- 2) Seller and Date Typed Loan Application
- 3) Total New Home Payment (including Taxes and Insurance Costs) Exceed \$1200.
- 4) Borrower's Cash Used for Closing, Not of the Original Real Estate Broker's Deposit (If applicable, Current Excess \$1000).
- 5) If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Insure Over These Rights
- 6) All Applicable Risks and Deductions per Product Description and NHA/ATL/MC Outline
- 7) If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Insure Over These Rights
- 8) All Applicable Risks and Deductions per Product Description and NHA/ATL/MC Outline
- 9) Fluctuate Bank to Have First and Only Lien
- 10) Flood Hazard Notice Zone
- 11) Title Work to Show No Delinquent Taxes, Unfinished Liens, Judgments or Assessments or Approval May Be Null and Void
- 12) One General Authorization Form
- 13) Zero-up front monthly M.I. has been ordered on this loan. The monthly M.I. payment must be included in the payment letter and the "Truth in Lending."
- 14) Any property tax (s) that are available at the time of settlement must be paid at closing. Do NOT reserve for these taxes, as they will be due before the annual tax is set up on our servicing system.
- 15) This product is eligible for a Short Term Title Policy. This work should be presented on the proper ALTA short form with commitment at closing.
- 16) Provide Sale of Servicing Disclosure (DOC #3205 or similar document) dated within 5 days of application and signed prior to closing.
- 17) The Manufactured Home Rider must contain the following phrase which is affixed and attached to the real property and is part of the real property.
- 18) Homeowner's Policy must include Windstorm coverage. If Windstorm is covered under separate rider, borrower's deductible can not exceed 1% of the face value of the policy.
- 19) Provide proof of recorded Manufactured Home Affidavit for the Return of Title Certificate and confirmation of retirement from DMV.
- 20) Any Power of Attorney must be approved by a Notary Public.
- 21) This loan is to be closed on a MERS Fully Amortized Instrument.
- 22) Satisfactory title work - as ALTA 7 endorsement must accompany all title work for a manufactured home. The endorsement should ensure that the land described in the policy as the insured property includes the manufactured housing unit located on the land as of the date of the policy.
- 23) Acknowledgment of Receipt of Title Insurance Form (Form M1694) to be executed by all borrowers.
- 24) Title Company to provide copies of all manufactured home title elimination items in closing package.
- 25) Fully executed Manufactured Home Rider. Manufactured Home Rider must be completed with Manufacturer Name, Model Name, Model Number, and Serial Number, and Length and Width (if applicable).
- 26) Closing Documents must be prepared by Web-Based Closing Documents.
- 27) Closing Documents must be prepared by Web-Based Closing Documents.
- 28) The Manufactured Home Rider must contain the following phrase which, by initiation of the parties, shall constitute a part of the realty and shall pass with it.
- 29) All Seller Contributions must be reviewed by Underwriting or Purchase Commitment may be null and void.
- 30) You are required to retain your original underwriting package. Flagstar retains an untagged copy of all underwriting documents faxed to your underwriting office. At Flagstar already has a copy of your underwriting package, do not send the original to Flagstar.

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

M.I. Company Name: GRNWORKS FINANCIAL Certificate #6301681460
Coverage amt: 2254 Option Type: 17
Note: changes may affect coverage and premiums - refer to actual M.I. certificate.

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

Underwriter: Valdez J. Williams
??

ALL CONDITIONS ON THIS LOAN MUST BE MET TO

Flagstar Bank/Headquarters 8161 Corporate Drive Troy, MI 48068
This correspondence may contain information that is confidential, proprietary or "non-public personal information", as that term is defined in the Gramm-Leach-Bliley Act ("collectively, "Confidential Information"). The Confidential Information is disclosed confidentially upon your agreement that you will treat all Confidential Information confidentially and in accordance with applicable law, ensure that such information is not used or disclosed except for the limited purpose for which it is being provided and will notify and cooperate with Flagstar Bank regarding any requested disclosure or any unauthorized disclosure or use of any Confidential Information. By accepting and reviewing this Confidential Information you agree to indemnify Flagstar Bank against any losses or expenses, including attorney's fees that Flagstar Bank may incur as a result of any unauthorized use or disclosure of the Confidential Information due to your acts or omissions. If this correspondence received by a party other than the intended recipient, you are requested to immediately notify us of the erroneous delivery and return to us all information so delivered.



Purchase Commitment Letter



RETAIN ORIGINAL UNDERWRITING
FILE FOR THIS LOAN

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

Loan Number: 10032150108409273
MERS M/N Number: 200 PRESIDENTIAL CT
Property Address: ROUND O, SC 29474-4374

Status: Approved with Conditions
Lock Expiration: 10/30/2007

Status Date: 9/27/2007

Dear MELISSA MARKS

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

\$14,000.00 (Loan Amount)	OWNERS OCCUPIED (Occupancy Type)	Agency 30-Year Fixed (Program)
\$14,000.00 (Gross Loan Amount)	PURCHASE (Purpose Type)	FULL DOCUMENTATION (Document Type)
??	??	360 (Term (months))
??	??	?? (Prepayment Penalty)

1. The title to the property located at the above address, given to secure this loan and all other legal matters pertaining to this transaction must meet with the approval of FLAGSTAR BANK.
2. There will be an amount required to be held in escrow to cover funding real estate taxes, hazard insurance, and flood insurance and private mortgage insurance, if applicable, at closing.
3. Mortgage Title Insurance for at least the loan amount must be provided at your own expense, through your attorney or title company, and must be in our office prior to the closing being scheduled.
4. Hazard Insurance must be obtained through a company acceptable to Flagstar Bank, naming FLAGSTAR BANK, TSB, or Successors and/or its Assigns as their interest may appear, P.O. Box 7026, Troy, MI 48067-7026 as beneficiary, in the amount of least equal to the loan amount. Hazard Insurance can be obtained through Flagstar Insurance Services by calling (888) 988-1899. A paid receipt for the first year's premium must accompany the policy at closing. A binder is not acceptable. POLICY AND RECEIPT MUST BE ORIGINALS AND PROVIDED AT THE CLOSING FROM AN INSURANCE COMPANY WITH A B RATING OR BETTER ACCEPTABLE TO FLAGSTAR BANK.
5. The Loan Purchase Commitment shall be null and void if, in the opinion of FLAGSTAR BANK, there is a material change in the financial condition, employment of the borrower(s), co-borrower(s), occupancy, or any other material situation prior to or at closing.
6. The property to be conveyed with all applicable law and code enforcement requirements.
7. This Loan Purchase Commitment will expire 12/31/2007. This is not year lock expiration. This document does and expires no later than your lock expiration or loan purchase commitment expiration whichever is earlier or this loan purchase commitment is null and void. If the loan purchase commitment is extended it shall be extended at a different rate and different fee.

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

- 1) Provide copy of Manufactured Home Certificate of Title as proof of recorded Manufactured Home Affidavit For the Release of Title Certification and confirmation of release from DMV.
 - 2) Satisfactory Flood Certification
 - 3) Document the borrower's own 5% into the transaction.
 - 4) Provide Privacy Disclosure (DOC #4804 or similar document) dated within 3 days of application.
 - 5) Provide Notice to Home Applicant (DOC #3249 or similar document) disclosure dated prior to closing.
 - 6) Copy of the borrower's insurance policy showing the dwelling coverage equal to at least the mortgage balance or replacement cost and as guaranteed by the appraiser.
 - 7) Copy of the certificate of title to the manufactured home, including the year, make, model, and VIN number of the unit, in addition to being in the borrower's name.
 - 8) Per Flagstar policy, all "Prior To Closing" conditions must be submitted at the same time.
 - 9) Preliminary title commitment showing ALTA 7 endorsement will be issued at closing.
 - 10) Provide Notice to Reside Copy of Appraisal Report (DOC #3248 or similar document) dated prior to closing.
 - 11) 1 month commitment to statement for assets in worksheet as of 10/25/07. Need complete bank statement with all pages for Wachovia.
 - 12) Underwriter Valaris Williams/Kenneth. Please fax conditions to (888) 894-0600. Please call underwriter at (770) 932-0844, ext 339 or Sandra Wilson at (770) 932-0844 ext 376 with any questions or concerns. You may also email the Georgetown team at Georgetown@flagstar.com.
- Thank you for your business!!

000057 Nationstar

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

- 1) Seller Contributions not to exceed \$1,314 or loan must be in underwritten and commitment may be null and void. No additional under credits, or seller contributions that have not been approved by Flagstar are permitted. Seller carrybacks, payment assistance or like agreements not disclosed to the lender are not permitted.
- 2) Sign and Date Typed Loan Application
- 3) Total New House Payment Including Taxes and Insurance Cannot Exceed \$1,600.
- 4) Borrower's Cash Used for Closing, Not of the Original and Estate Broker's Deposit (If applicable), Cannot Exceed \$1,600.
- 5) If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Title Policy Will Insure Over These Rights
- 6) All Applicable Riders and Endorsements: see Product Description and FLAGSTAR/MLC Outside Rider
- 7) If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Title Policy Will Insure Over These Rights
- 8) All Applicable Riders and Endorsements: see Product Description and FLAGSTAR/MLC Outside Rider
- 9) Flagstar Bank to Issue First and Only Loan
- 10) Flood Hazard Notice Zone
- 11) Title Work to Provide Differentiated Taxes, Undisclosed Liens, Judgments or Assessments or Approval May Be Null and Void
- 12) One Original Authorization Form
- 13) Zero-out front monthly PMI has been added on this loan. The monthly PMI premium must be included in the payment letter and the Truth-in-Lending.
- 14) Any property tax items that are available at the time of settlement must be paid at closing. Do NOT escrow for these taxes, as they will be due before the loan has been set up on our servicing system.
- 15) The purchase is eligible for a Short Term Title Policy. Title work should be presented on the proper ALTA short form with commitment at closing.
- 16) Provide Sale of Servicing Disclosure (DCC # 3228 or similar document) dated within 3 days of application and signed prior to closing.
- 17) The Manufactured Home Rider must contain the following phrase "which is affixed and attached to the real property and is part of the real property."
- 18) Manufactured Home Policy must include Wind Storm coverage. If Wind Storm is covered under separate rider, borrower's deductible cannot exceed 5% of the face value of the policy.
- 19) Provide proof of successful Manufactured Home Affidavit for the Retirement of Title Certification, and cancellation of retirement from DMV.
- 20) Any Power of Attorney must be approved by a Flagstar underwriter.
- 21) This loan is to be closed on a MERS Security Instrument.
- 22) Satisfactory Title Work -- an ALTA 7 endorsement must accompany all title work for a manufactured home. The endorsement should ensure that the land described in the policy as the insured property includes the manufactured dwelling unit located on the land as of the date of the policy.
- 23) Acknowledgment of Receipt of Disclosure Form (Doc #3494) to be executed by all borrowers.
- 24) Title Company to provide copies of all manufactured home title information forms in closing package.
- 25) Fully Recycled Manufactured Home Rider. Manufactured Home Rider must be completed with Manufacturer Name, Model Name, Model Number, and Serial Number, and Length and Width (If applicable).
- 26) Closing Documents must be prepared by Web-Based Closing Documents.
- 27) Closing Documents must be prepared by Web-Based Closing Documents.
- 28) The Manufactured Home Rider must contain the following phrase "which, by intention of the parties, shall constitute a part of the deed and shall run with it."
- 29) All Seller Contributions must be reviewed by Underwriting or Purchase Commitment may be null and void.
- 30) You are required to return your original underwriting package. Flagstar retains an image copy of all underwriting documents filed in your underwriting office. As Flagstar already has a copy of your underwriting package, do not send the original to Flagstar.

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

M.I. Company Name: GENWORTH FINANCIAL Certificate number 6201681460
Coverage amount: 25% Option Type: 17
Note: Loan changes may affect coverage and premiums - refer to actual M.I. certificates.

This Loan Purchase Commitment to purchase this mortgage is void if this loan bears rates and/or fees above a certain percentage and/or amount which would require a special disclosure as defined by the Real Community Development and Regulatory Improvement Act of 1994 (Pub. L. 103-325 Stat. 2160) enacted in September 1994, containing the Home Ownership and Equity Protection Act of 1994. Regulated by 12CFR 226.23 (Requirements for certain closed-end loans mortgages). The Broker recognizes that the Broker is responsible and liable for all credit and underwriting decisions. The Broker agrees to approve and/or to close the mortgage. The Broker understands that Flagstar Bank is only acting as a servicer to purchase the mortgage loan subject to Flagstar Bank requirements.

Underwriter: Valerio J. Williams
??

ALL CONDITIONS ON THIS LOAN MUST BE FAXED TO

Flagstar Bank Headquarters 5161 Corporate Drive Troy, AL 36058

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

22-1283



Purchase Commitment Letter



RETAIN ORIGINAL COUNTERSIGNED
FILE FOR THIS LOAN

Origination: OLD SOUTH MORTGAGE CORP ??
DBA: 4 CARRIAGE LIT 400
CHARLESTON SC 29407

Loan Number: 100052510148092123
NERS MIN Number: 100052510148092123
Property Address: 209 PRESIDENTIAL CT
ROUND O, SC 29474-4374
Approved with Conditions
Lock Expiration: 10/18/2007
Status Date: 9/28/2007

Dear MELISSA MARCUS

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

\$75,000.00 (Loan Amount)	OWNER OCCUPIED (Occupancy Type)	ARMED 30-Year Fixed (Program)
\$75,000.00 (Gross Loan Amount)	PURCHASE (Purpose Type)	FULL DOCUMENTATION 360 (Document Type) (Term (months))
??		?? (Payment Penalty)

1. The title to the property located at the above address, given to secure this loan and all other legal matters pertaining to this transaction must meet with the approval of FLAGSTAR BANK.
2. There will be an amount required to be held in escrow to cover annual real estate taxes, hazard insurance, and flood insurance and private mortgage insurance, if applicable, at closing.
3. Mortgage Title Insurance for at least the loan amount must be provided at your own expense, through your attorney or title company, and must be in our office prior to the closing being scheduled.
4. Hazard insurance must be obtained through a company acceptable to Flagstar Bank, naming FLAGSTAR BANK, FSB, its successors and/or its assigns as the insured party. P.O. Box 7016, Troy, MI 48007-7026 is beneficiary, in the amount at least equal to the loan amount. Hazard insurance can be obtained through Flagstar Insurance Services by calling (800) 969-1029. A paid receipt for the first year's premium must accompany the policy at closing. A binder is not acceptable. POLICY AND RECEIPT MUST BE ORIGINALS AND PROVIDED AT THE CLOSING FROM AN INSURANCE COMPANY WITH A B RATING OR BETTER ACCEPTABLE TO FLAGSTAR BANK.
5. The Loan Purchase Commitment shall be null and void if, in the opinion of FLAGSTAR BANK, there is a material change in the financial condition, employment of the borrower(s), each co-borrower, or any other material situation prior to or at closing.
6. The property is to comply with all applicable law and code requirements.
7. This Loan Purchase Commitment will expire 12/31/2007. This is not your lock expiration. This loan must close and disburse no later than your lock expiration or your purchase commitment expiration whichever is earlier or this loan purchase commitment is null and void. If the loan purchase commitment is extended it shall be extended at a different rate and different fee.

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

- 1) Provide copy of Manufactured Home Certificate of Title or proof of recorded Manufactured Home Affidavit for the Release of Title.
- 2) Document the borrower's own 3/28 rate in the transaction.
- 3) Copy of the certificate of title to the manufactured home, indicating the year, make, model, and VIN number of the unit, in addition to being in the borrower's name.
- 4) Per Flagstar policy, all "Prior To Closing" conditions must be submitted at the same time.
- 5) Underwriter: Valerie Williams/Gonzalez. Please fax conditions to (888) 894-0600. Please call underwriter at (770) 352-0844, ext 325 or Sandra Wilson at (770) 352-0844 ext 326 with any questions or concerns. You may also email the Savannah team at Savannahteam@flagstar.com. Thank you for your business!!!

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

- 1) Seller Contribution not to exceed \$ (3%) on loan must be submitted with and commitment may be null and void. No additional lender credit, or seller contribution that have not been approved by Flagstar are permitted. Seller carrybacks, payment assistance or rate agreements not disclosed in the loan are not permitted.
- 2) Sign and Date Typed Loan Application
- 3) Total New House Payment Including Taxes and Insurance Cannot Exceed \$ (600).
- 4) Borrower's Cash Used for Closing Not of the Original Real Estate Broker's Deposit (If applicable), Cannot Exceed \$ (6000).
- 5) If This Work Shows Any Gas, Oil, or Mineral Rights, This Company Must Have a Letter Stating Full Policy Will Insure Over These Rights
- 6) All Applicable Hitters and Disclosures per Product Descriptions and FHIA/FHLMC Guidelines
- 7) If This Work Shows Any Gas, Oil, or Mineral Rights, This Company Must Have a Letter Stating Full Policy Will Insure Over These Rights
- 8) All Applicable Hitters and Disclosures per Product Descriptions and FHIA/FHLMC Guidelines
- 9) Hitter's Bank to Have Full and Only Lien
- 10) Flood Hazard Notice Zone
- 11) This Work to Have no Delinquent Taxes, Unrecorded Liens, Judgments or Assessments or Approval May Be Null and Void
- 12) One General Authorization Form
- 13) Zero-up front monthly M.I. has been ordered on this loan. The monthly M.I. premium must be included in the payment letter and the Truth-in-Lending.
- 14) Any property tax taxes that are available at the time of settlement must be paid at closing. Do NOT allow for these taxes, as they will be due before the loan has been set up on our servicing system.
- 15) The product is eligible for a Short Term Title Policy. This work should be presented on the proper ALTA short term with commitment at closing.
- 16) Provide Set of Servicing Disclosure (DOC #3204 or similar document) dated within 3 days of application and signed prior to closing.
- 17) The Manufactured Home Rider must contain the following phrase "which is affixed and attached to the real property and is part of the real property."
- 18) Homeowner's Policy must include Windstorm coverage. If Windstorm is covered under separate rider, borrower's deductible cannot exceed 5% of the face value of the policy.
- 19) Provide proof of recorded Manufactured Home Affidavit for the Release of Title Certification and continuation of railroad from DAVY.
- 20) Any Power of Attorney must be approved by a Flagstar underwriter.
- 21) This loan is to be stored on a MERS Security Instrument.
- 22) Satisfactory title work -- an ALTA 7 endorsement must accompany all title work for a manufactured home. The endorsement should ensure that the work described in the policy as the insured property includes the manufactured housing unit located on the land as of the date of this policy.
- 23) Acknowledgment of Receipt of Disclosure Form (Doc #3694) to be approved by all borrowers.
- 24) This Company to provide copies of all manufactured home title endorsement forms in title policy.
- 25) Only Executed Manufactured Home Rider. Manufactured Home Rider must be completed with Manufacturer's Name, Model Name, Model Number, and Serial Number, and Length and Width (If applicable).
- 26) Closing Documents must be prepared by Web-Based Closing Documents.
- 27) Closing Documents must be prepared by Web-Based Closing Documents
- 28) The Manufactured Home Rider must contain the following phrase "which, by intention of the parties, shall constitute a part of the realty and shall pass with it."
- 29) All Seller Contributions must be reviewed by Underwriting or Purchase Commitment may be null and void.
- 30) You are required to retain your original underwriting package. Flagstar retains an original copy of all underwriting documents filed to your underwriting office. As Flagstar already has a copy of your underwriting package, do not send the original to Flagstar.

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

M.I. Company Name: GENWORTH FINANCIAL Certificate Number: 5201681460
Coverage: amt: 2374 Option Type: 77
Note: Loan changes may affect coverage and premium - refer to actual M.I. certificate.

This Loan Purchase Commitment is subject to the mortgage is void if the loan does not meet the above criteria percentage and/or amount which would require a special disclosure as defined by the Effects Community Development and Regulatory Improvement Act of 1994 (Pub. L. 103-325 Stat. 2160) enacted by September 1994, including the Home Ownership and Equity Protection Act of 1994. Required by 12CFR 226.22 (Regulation Z) for certain closed-end home mortgages. The Broker represents that the Broker is responsible and liable for all credit and underwriting decisions. The Broker agrees to approve and/or close the mortgage loan. The Broker understands that Flagstar Bank is only acting as an investor to purchase the mortgage loan subject to Flagstar Bank requirements.

Underwritten: Valaris J. Williams
??

ALL CONDITIONS ON THIS LOAN MUST BE FAXED TO

Yazoo Bank Headquarters 6151 Corporate Drive Troy, MI 48068

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

(Page 13 of 17)

10/1/2007 at 1:26 pm (ESTROYINGVAX05) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time re-

ceived faxes.

10/01/2007 15:27 0435734731

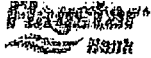
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PAGE 01

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PAGE 01



BROKEN S

ENTER LOAN NUMBER 801804032 TO LOAN INFO

HOME

[VIEW CONDITIONS](#)

Flagstar Loan Refinement

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

CONDITIONS

Prior To [AI Closing] Closing

Commitment Letter Condition Uniform

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

1. Document the borrower's own EV at the time of closing.
2. Provide copy of Manufactured Home Condition or 100% proof of recorded Manufactured Home Affidavit for the Refinement of VA Certification and completion of Uniform form D14.
3. Copy of the certificate of title in the manufactured home, including the year, make, model, and VIN number of the unit, in addition to the borrower's name.
4. Use Flagstar policy, or Prior To Closing conditions must be satisfied at the same time.
5. Underwriter: Valdez Williams/Cheney, Please fax conditions to (800) 564-0600. Please call underwriter at (770) 322-0444, ext 3 or Sharon Wilson at (770) 322-0444 ext 120 with any questions or concerns. You may also email the borrower's team at Sharon.Wilson@flagstar.com. Thank you for your business!



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

PRIVACY POLICY | FEAR LEADHIP POLICY

BACK TO TOP | © 2002 - 2006 FLAGSTAR BANK, ALL R

5151 CORPORATE DRIVE, TROY, MICHIGAN 48060 | PNC

<https://wholesale.flagstar.com/Lending/process/ReviewConditions?loanNumber=801804032> 9/18/2007

000061 Nationstar



Purchase Commitment Letter



RETAIN ORIGINAL UNDERWRITING
FILE FOR THIS LOAN

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

Loan Number: 0000000000 Status: Approved with Conditions
MERS MNI Number: 100052130168409273 Lock Expiration: 10/18/2007
Property Address: 289 PRINCEDENTIAL CT
ROCKY O, SC 29474-4314

Dear MELISSA MARKS

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

\$75,000.00 (Loan Amount)	OWNER OCCUPIED (Occupancy Type)	Agency 10-Year Fixed (Program)
\$75,000.00 (Gross Loan Amount)	PURCHASE (Purpose Type)	FULL DOCUMENTATION 361 (Documentation)
??	??	27 (Prepayment Penalty)

1. The title to the property located at the above address, given to secure this loan and all other legal matters pertaining to this transaction must meet with the approval of FLAGSTAR BANK.
2. There will be an amount required to be held in escrow to cover closing real estate taxes, hazard insurance, and flood insurance and private mortgage insurance, if applicable, at closing.
3. Mortgage Title Insurance for at least the loan amount must be provided at your own expense, through your attorney or title company, and must be in effect prior to the closing being scheduled.
4. Hazard Insurance must be obtained through a company acceptable to Flagstar Bank, naming FLAGSTAR BANK, FSB, its successors and/or its assigns as the insured party, P.O. Box 7026, Troy, MI 48007-7026 as beneficiary, in the amount of least equal to the loan amount. Hazard Insurance can be obtained through Flagstar Insurance Services by calling (888) 960 1899. A full receipt for this first year's premium must accompany the policy at closing. A binder is not acceptable. POLICY AND RECEIPT MUST BE ORIGINALS AND PROVIDED AT THE CLOSING FROM AN INSURANCE COMPANY WITH A B RATING OR BETTER ACCEPTANCE TO FLAGSTAR BANK.
5. This Loan Purchase Commitment shall be null and void if, in the opinion of FLAGSTAR BANK, there is a material change in the financial condition, employment of the borrower(s), cash equity, occupancy, or any other material situation prior to or at closing.
6. The property is to comply with all applicable law and code enforcement requirements.
7. This Loan Purchase Commitment will expire 12/21/2007. This is not your lock expiration. This loan must close and disburse no later than your lock expiration or loan purchase commitment expiration whichever is earlier or this loan purchase commitment is null and void. If the loan purchase commitment is extended it shall be extended at a different rate and different fee.

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

- 1) Provide copy of Manufactured Home Certificate of Title or proof of recorded Manufactured Home Affidavit for the Retirement of Title Certification and confirmation of retirement from DMV.
- 2) Document the borrower's own \$4,000 to the transaction.
- 3) Copy of the certificate of title to the manufactured home, indicating the year, make, model, and VIN number of the unit, in addition to being in the borrower's name.
- 4) For Flagstar policy, all "Prior To Closing" conditions must be submitted at the same time.
- 5) Underwriter: Valerie Williams/Gowenlock. Please fax questions to (808) 894-8608. Please call underwriter at (770) 332-0844, ext 329 or Sandra Wilson at (770) 332-0844 ext 326 with any questions or comments. You may also email the Gowenlock team at Gowenlockteam@flagstar.com. Thank you for your business!!

- 6) ***G02 Could not read the Vehicle "Title Brand" please read card in very light.

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

- 1) Seller Contributions not to exceed \$ (3%) or loan must be re-underwritten and commitment may be null and void. No additional lender credit, or seller concessions that have not been approved by Flagstar are permitted. Seller carrybacks, payment substitutes or fee agreements not disclosed to the lender are not permitted.
- 2) Sign and Date Typed Loan Application
- 3) Total New Home Payment including Taxes and Insurance Cannot Exceed \$ (650).
- 4) Borrower's Cash, Gift or Closing 1% of the Original Real Estate Broker's Deposit (if applicable), Cannot Exceed \$ (6500).
- 5) If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Title Policy Will Assume Over These Rights
- 6) All Applicable Flood and Displacement Hazard Protection and FEMA/FEMA-MAC Certificates
- 7) If the Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Title Policy Will Assume Over These Rights
- 8) All Applicable Flood and Displacement Hazard Protection and FEMA/FEMA-MAC Certificates
- 9) Flagstar Bank to Have First and Only Lien
- 10) Flood Hazard Notice Zone
- 11) Title Work to Prove no Delinquent Taxes, Unfiled Liens, Judgments or Assessments or Approved May Be Null and Void
- 12) One General Authorization Form
- 13) Two-day Flood Monthly M.I. has been ordered on this loan. The monthly M.I. premium must be included in the payment letter and the borrower is funding.
- 14) Any property tax figures that are available at the time of settlement must be paid at closing. Do NOT accrue for these taxes, as they will be due before the loan has been set up on our servicing system.
- 15) The product is eligible for a Short Term Title Policy. Title work should be presented on the proper ALTA short form with commitment at closing.
- 16) Provide date of Issuance Disclosure (DOC #3208 or similar document) dated within 2 days of application and signed prior to closing.
- 17) The Manufactured Home Rider must contain the following phrase "which is affixed and attached to the real property and is part of the real property."
- 18) Homeowner Policy must include Wind Storm coverage. If Wind Storm is covered under separate rider, borrower's deductible can not exceed .5% of the face value of the policy.
- 19) Provide proof of recorded Manufactured Home Affidavit for the Returnment of Title Certification and confirmation of returnment from DMV.
- 20) Any Power of Attorney must be approved by a Flagstar underwriter.
- 21) This loan is to be closed on a HERF Security Instrument.
- 22) Satisfactory title work - an ALTA 7 endorsement must accompany all title work for a manufactured home. The endorsement should ensure that the land described in the policy as the insured property includes the manufactured housing unit located on the lot(s) of the date of the policy.
- 23) Acknowledgment of Receipt of Disclosure Form (Doc #3684) to be executed by all borrower.
- 24) Title Company to provide copies of all manufactured home title affidavits forms in closing package.
- 25) Fully Executed Manufactured Home Rider. Manufactured Home Rider must be completed with Manufactured Home, Model Name, Model Number, and Serial Number, and Length and Width (if applicable).
- 26) Closing Documents must be prepared by Web-Based Closing Documents.
- 27) Closing Documents must be prepared by Web-Based Closing Documents.
- 28) The Manufactured Home Rider must contain the following phrase "which, by intention of the parties, shall constitute a part of the realty and shall pass with it."
- 29) All Seller Contributions must be reviewed by Underwriting or Purchase Commitment may be null and void.
- 30) You are required to retain your original underwriting package. Flagstar retains an image copy of all underwriting documents dated to your underwriting office. As Flagstar already has a copy of your underwriting package, do not send the original to Flagstar.

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

M.I. Company Name: GEN WORTH FINANCIAL Certificate num: 5301681460
Coverage with: 2394 Option Type: P7
Note: Loan through any other coverage and premiums - refer to actual M.I. certificate.

"This Loan/Purchase Commitment to purchase this mortgage is void if this loan bears an arrear for more than a certain percentage and/or amount within certain periods - a special disclosure as defined by the Right Community Development and Regulatory Improvement Act of 1994 (Pub. L. 103-323 Stat. 2182) enacted in September 1994, containing the Home Ownership and Equity Protection Act of 1994. Required by 12CFR 226.32 (Requirements for certain closed-end home mortgages). The Broker recognizes that the Broker is responsible and liable for all credit and underwriting decisions. The Broker agrees to approve and/or to close the mortgage. The Broker understands that Flagstar Bank is only acting as an investor to purchase this mortgage loan subject to Flagstar Bank requirements.

Underwriter: Valeria J. Williams
??

ALL CONFIDENTIAL ON THIS LOAN MUST BE FAXED TO

Flagstar Bank Headquarters 161 Corporate Drive, Troy, MI 48069
This correspondence may contain information that is confidential, proprietary or "non-public personal information", as that term is defined in the Gramm-Leach-Bliley Act (collectively, "Confidential Information"). The Confidential Information is disclosed conditioned upon your agreement that you will treat all Confidential Information confidentially and in accordance with applicable law, ensure that such information is not used or disclosed except for the limited purposes for which it is being provided and will notify and cooperate with Flagstar Bank regarding any requested disclosure or any unauthorized disclosure or use of any Confidential Information. By accepting and reviewing the Confidential Information you agree to indemnify Flagstar Bank against any losses or expenses, including attorney fees that Flagstar Bank may incur as a result of any unauthorized use or disclosure of the Confidential Information due to your acts or omissions. If this correspondence is received by a party other than the intended recipient, you are requested to immediately notify us of the erroneous delivery and return to us all information so delivered. (vrt)



Purchase Commitment Letter



RETURN ORIGINAL UNDERWRITING
FILE FOR THIS LOAN

Originator: OLD SOUTH MORTGAGE CORP ??
DEA: 4 GARFIELD LN 403
CHARLESTON SC 29407

Loan Number: 0000000000
HERE MIN Number: 10005250169409273
Property Address: 215 PLYMOUTH CT
ROUND O, SC 29401-4334

Status: Final Approval Clear to Close
Loan Expiration: 10/18/2007
Status Date: 10/18/2007

Dear MELISSA MARKS

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

\$76,000.00 (Loan Amount)	OWNER OCCUPIED (Occupancy Type)	ARMED 30-Year Fixed (Program)
\$76,000.00 (Gross Loan Amount)	PURCHASE (Purchase Type)	FULL DOCUMENTATION 360 (Document Type) (Term/Month)
??		11 (Prepayment Penalty)

1. The title to the property located at the above address, given to secure this loan and all other legal matters pertaining to this transaction must meet with the approval of FLAGSTAR BANK.
2. There will be an amount required to be held in escrow to cover annual real estate taxes, hazard insurance, and flood insurance and private mortgage insurance, if applicable, at closing.
3. Mortgage Title Insurance for at least the loan amount must be provided at your own expense, through your attorney or title company, and must be in effect prior to the closing being recorded.
4. Hazard Insurance must be obtained through a company acceptable to Flagstar Bank, naming FLAGSTAR BANK, FSB, its Successors and/or its Assigns as the primary or co-primary beneficiary, in the amount at least equal to the loan amount. Hazard Insurance can be obtained through Flagstar Insurance Services by calling (888) 980-1899. A paid receipt for the first year's premium must accompany the policy at closing. A binder is unacceptable. POLICY AND RECEIPT MUST BE ORIGINALS AND PROVIDED AT THE CLOSING FROM AN INSURANCE COMPANY WITH A B RATING OR BETTER ACCEPTABLE TO FLAGSTAR BANK.
5. The Loan Purchase Commitment shall be null and void if, in the opinion of FLAGSTAR BANK, there is a material change in the financial condition, employment of the borrower(s), cash equity, occupancy, or any other material situation prior to or at closing.
6. The property is to comply with all applicable law and code minimums and requirements.
7. The Loan Purchase Commitment will expire 12/31/2007. This is not your loan expiration. This commitment does and does not expire (beyond your loan expiration) or loan purchase commitment expiration whichever is earlier or this loan purchase commitment is null and void. If the loan purchase commitment is extended it shall be extended at a different rate and different fee.

000064 Nationsstar

THE FOLLOWING CONDITIONS MUST BE COMPLIED WITH AT CLOSING OR THIS PURCHASE CONTRACT IS NULL AND VOID
1) Seller Contributions not to exceed 1 (3%) or less must be re-underwritten and committed may be null and void. No additional lender credits or other considerations that have not been approved by Flagstar are permitted. Seller carrybacks, payment assistance or side agreements not disclosed to the lender are not permitted.

2) Sign and Date Typed Loan Application

3) Total New Home Payments Including Taxes and Insurance Cannot Exceed \$4650.

4) Borrower's Cash Used for Closing, Not of the Original Real Estate Broker's Deposit (if applicable), Cannot Exceed \$6000.

5) If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Inure Over These Rights

6) All Applicable Riders and Disclosures per Product Descriptions and FHFA/FILAC Guidelines

7) If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Inure Over These Rights

8) All Applicable Riders and Disclosures per Product Descriptions and FHFA/FILAC Guidelines

9) Flagstar Bank to Have First and Only Lien

10) Flood Hazard Notice Zone

11) Title Work to Show no Easement Taxes, Undisclosed Liens, Judgments or Assignments or Approved May Be Mail and Will

12) One General Authorization Form

13) Zero-out final monthly M.I. has been ordered on this loan. The monthly M.I. premium must be included in the payment letter and the Truth-in-Lending.

14) Any property tax figures that are available at the time of settlement must be paid at closing. Do NOT allow for these taxes, as they will be due before the loan has been set up on our servicing system.

15) This product is eligible for a Short Term Title Policy. Title work should be presented on the proper ALTA short term title commitment at closing.

16) Provide Sale of Servicing Disclosure (DOC #3208 or similar document) dated within 3 days of application and signed prior to closing.

17) The Manufactured Home Rider must contain the following phrase "which is affixed and attached to the real property and is part of the real property."

18) Homeowner's Policy must include Windstorm coverage. If Wind Storm is covered under separate rider, borrower's cash/hold is not exceed 5% of the face value of the policy.

19) Provide proof of recorded Manufactured Home Affidavit for the Release of Title Certification and confirmation of Release of Lien DUE.

20) Any Power of Attorney must be approved by a Flagstar underwriter.

21) This loan is to be closed on a MERS Security Instrument.

22) Satisfactory title work as an ALTA 7 endorsement must accompany all title work for a manufactured home. The endorsement should ensure that the land described in the policy as the insured property includes the manufactured home and located on the land as of the date of the policy.

23) Acknowledgment of Receipt of Disclosures Form (Doc #3094) to be executed by all borrowers.

24) Title Company to provide copies of all manufactured home title elimination forms including package.

25) Fully Recorded Manufactured Home Rider. Manufactured Home Rider must be completed with Manufacturer Name, Model Name, Model Number, and Serial Number, and Length and Width (if applicable).

26) Closing Documents must be prepared by Web-Based Closing Documents.

27) Closing Documents must be prepared by Web-Based Closing Documents

28) The Manufactured Home Rider must contain the following phrase "which, by inclusion of the parties, shall constitute a part of the realty and shall pass with it."

29) All Seller Contributions must be received by Underwriting or Purchase Commitment may be null and void.

30) You are required to retain your original underwriting package. Flagstar retains an image copy of all underwriting documents filed to your underwriting office. As Flagstar already has a copy of your underwriting package, do not send the original to Flagstar.

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

MLI Company Name: GENWORTH FINANCIAL Certificate number 6301691460

Coverage ends 2344

Option Type: ??

Note: Loan charges may affect coverage and premiums - refer to actual M.I. certificate.

This Loan Purchase Commitment to purchase the mortgage is void if the loan bears rates and/or fees above a certain percentage and/or amount which would require a special disclosure as defined by the Real Estate Community Development and Regulatory Improvement Act of 1994 (Pub. L. 103-323 Stat. 2160) enacted in September 1994, containing the Home Ownership and Equity Protection Act of 1994. Required by 12CFR 226.22 (Requirements for certain closed-end home mortgages). The Broker represents that the Broker is responsible and liable for all credit and underwriting decisions. The Broker agrees to approve and/or to close the mortgage. The Broker understands that Flagstar Bank is only acting as an intermediary to purchase the mortgage loan subject to Flagstar Bank requirements.

Underwriter: Valérie J. Williams

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ALL CONDITIONS ON THIS LOAN MUST BE TAKEN TO

Flagstar Bank Headquarters 516 Corporate Drive Troy, MI 48068

This correspondence may contain information that is confidential, proprietary or "non-public personal information", as that term is defined in the Gramm-Leach-Bliley Act collectively, "Confidential Information". The Confidential Information is disclosed conditioned upon your agreement that you will treat all Confidential Information confidentially and in accordance with applicable law, upon that such information is not used or disclosed except for the limited purpose for which the being provided and will notify and cooperate with Flagstar Bank regarding any requested disclosure or any unauthorized disclosure or use of any Confidential Information. By accepting and reviewing the Confidential Information you agree to indemnify Flagstar Bank against any losses or expenses, including attorney's fees that Flagstar Bank may incur as a result of any unauthorized use or disclosure of the Confidential Information due to your act or omission. If this correspondence received by a party other than the intended recipient, you are requested to immediately notify us of the erroneous delivery and return to us all information so delivered. 2/2/2013

FROM: LEGARE R DUKE PORT CITY APPRAISALS, INC. PORT CITY APPRAISALS, INC. 2148 DORCHESTER RD NORTH CHARLESTON, SC 29406 Telephone Number: 843-224-3686 Fax Number: 843-429-3785		INVOICE INVOICE NUMBER: 1816C709 DATE: 9/9/2007	
TO: SEAN DAVIS OLD SOUTH MORTGAGE 4 CARRIAGE LN, STE 403 CHARLESTON, SC 29407 Telephone Number: (843) 673-4780 Fax Number: (843) 673-4781 Alternate Number: E-Mail:		REFERENCE: Internal Order #: 1816C709 Lender Case #: 1816 Client File #: 1816C709 Agent File #: 1816 Federal Tax ID: 20-1057890 Employer ID:	
DESCRIPTION Lender: OLD SOUTH MORTGAGE Client: OLD SOUTH MORTGAGE Purchaser/Borrower: MARKS, MELISSA Property Address: 208 Presidential Ct City: HOUNDO County: COLLETON State: SC Zip: 29474 Legal Description: LOT 7			
FEES		AMOUNT	
FULL APPRAISAL		400.00	
SUBTOTAL		400.00	
PAYMENTS		AMOUNT	
Check #:	Date:	Description:	
Check #:	Date:	Description:	
Check #:	Date:	Description:	
SUBTOTAL			
TOTAL DUE		\$ 400.00	

Form NWS - "WINTOXAL" appraised services by a Landmark, Inc. - 1-800-ALANSCO
 PORT CITY APPRAISALS

000066 Nationsstar



APPRAISAL OF REAL PROPERTY

LOCATED AT:

208 Presidential Ct
LOT 7
ROUND O, SC 29474

FOR:

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

AS OF:

SEPTEMBER 7, 2007

BY:

SCOTT, CAMPBELL

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

SEAN DAVIS

OLD SOUTH MORTGAGE
4 CARRIAGE LN, STE 401
CHARLESTON, SC 29407

Re: Property: 209 Presidential Ct
ROUND O, SC 29474
Borrower: MARKUS, MELISSA
File No.: 1816C709

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

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

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

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

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

Sincerely,



SCOTT CAMPBELL

PORT CITY APPEALS

File No. 18162704 Page 4 of 4

Summary Appraisal Report

Manufactured Home Appraisal Report

1816

File # 18162704

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

Property Address: 208 Presidential Ct City: ROUND O State: SC Zip Code: 29474

Owner: MARIE MELISSA Type of Public Record: WALKER, PAUL County: COLLETON

Legal Description: LOT 7

Assessor's Parcel #: 168-00-00-147-000 Tax Year: 2006 R.E. Taxes: \$ 381.07

High/Lowest Name: PRESIDENTIAL ESTATES Map Reference: 16700 Census Tract: 45029-9707-00

Occupant: ☐ Owner ☒ Tenant ☐ Vacant Project Type (if applicable): ☐ RUD ☐ Condominium ☐ Cooperative ☐ Other (describe)

Special Assessments: \$ 0.0 HOA: \$ N/A ☐ per year ☐ per month

Property Rights Appraised: ☒ Fee Simple ☐ Leased ☐ Other (describe)

Assignment Type: ☒ Purchase Transaction ☐ Refinance Transaction ☐ Other (describe)

Lender/Cash: OLD SOUTH MORTGAGE Address: 4 CARRIAGE LN, STE 403, CHARLESTON, SC 29407

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☒ Yes ☐ No

Report data source(s) used, offering price(s), and date(s): MLS - THE SUBJECT WAS LISTED ON 05/11/2007 AND IS CURRENTLY LISTED FOR \$79,000

Manufactured homes located in either a condominium or cooperative project require the appraiser to inspect the project and complete the Project Information section of the individual Condominium Unit Appraisal Report or the individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

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

Contract Price: \$ 80,000 Date of Contract: 08/27/2007 Is the property being sold for the purpose of a purchase? ☒ Yes ☐ No Data Source(s): COLLETON CO.

Is there any financial assistance from charges, side concessions, gift or discount assistance, etc., to be paid by any party on behalf of the borrower? ☒ Yes ☐ No

If Yes, report the total dollar amount and describe the items to be paid. \$2,700 SELLER TO PAY 3% OF SALES PRICE TOWARDS BUYERS

CLOSING COSTS:

☐ I did not analyze the manufacturer's invoice. Explain the results of the analysis of the manufacturer's invoice or why the analysis was not performed.

N/A

Detailer's Name (Any Consideration): N/A

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		Manufactured Housing Trends		Neighborhood Housing		Present Land Use %	
Location	Urban ☐ Suburban ☐ Rural ☐	Property Values	☒ Increasing ☐ Stable ☐ Declining	Price	Age	One Unit	77 %
But-Up	Over 75% ☒ 25-75% ☐ Under 25% ☐	Demand/Supply	☒ Shortage ☐ In Balance ☐ Over Supply	8 years	(Yes)	2-4 Unit	1 %
Growth	Rapid ☒ Moderate ☐ Slow ☐	Marketing Time	Under 3 mths ☒ 3-6 mths ☐ Over 6 mths ☐	26	Low	NEW	8 %
Neighborhood Boundaries	NORTH BY DANA RD, EAST BY VACANT LANDS, SOUTH BY HARMONY						
HALL LN, AND WEST BY JACKSONBORO HIGHWAY	81						
Neighborhood Description	THE SUBJECT IS LOCATED IN PRESIDENTIAL ESTATES IN ROUND O, SC. THE AREA IS CHARACTERIZED BY MOSTLY SINGLE FAMILY MANUFACTURED HOMES OF AVERAGE CONSTRUCTION QUALITY. CONVENIENCE TO SCHOOLS, PLACES OF WORK-SHIP, RECREATIONAL AREAS, AND EMPLOYMENT OPPORTUNITIES ARE CONSIDERED AVERAGE.						
Market Conditions (Include support for the above conclusions)	AVERAGE DOM FOR LAST TWELVE MONTHS FOR MANUFACTURED HOMES IN THE SUBJECT'S MILE AREA (AREA 02) WAS 103 DAYS AND AVERAGE SALES PRICE WAS \$61,668. TYPICAL SALES PRICE TO LIST PRICE IS JUST OVER 10% AND CONVENTIONAL FINANCING IS PREVALENT. PROPERTY VALUES IN THE GREATER CHARLESTON AREA, INCLUDING ROUND O, ARE ON THE RISE.						
Dimensions	SEE ATTACHED MAP	Area	1.00 +/- AC	Shape	RECTANGULAR	View	SIMILAR PRCP
Specific Zoning Classification	UD	Zoning Description	URBAN DEVELOPMENT				
Zoning Compliance	☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)						
Is the highest and best use of subject property as proposed (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe							
Utilities	Public ☒ Other (describe)	Public ☐ Other (describe)	Off-site Improvements - Type	Public	Private		
Electricity	☒	Water	☒ PRIVATE	Street	DIRT		
Gas	☒	Sanitary Sewer	☒ PRIVATE	Alley	NONE		
FEMA Special Flood Hazard Area	☐ Yes ☒ No	FEMA Flood Zone	X	FEMA Map #	45026C0306F	FEMA Map Date	1/17/2001
Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe							
Is the site flat, shape and topography generally conforming to and acceptable in the market area? ☒ Yes ☐ No If No, explain							
Is there adequate vehicular access to the subject property? ☒ Yes ☐ No If No, describe							
Is the street properly maintained? ☒ Yes ☐ No If No, describe							
Are there any adverse site conditions or external factors (sewerage, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe							
The HUD Data Plate/Compliance Certificate is located on the interior of the subject and contains, among other things, the manufacturer's name, factory model name, year manufactured and serial number. The HUD Certification Label is located on the exterior of each section of the home.							
Is the HUD Data Plate/Compliance Certificate attached to the dwelling? ☒ Yes ☐ No If Yes, identify the location. If No, provide the data source(s) for the HUD Data Plate/Compliance Certificate information.							
UNDER PINK ATTACHED TO GARINET ROOM.							
Is a HUD Certification Label attached to the exterior of each section of the dwelling? ☒ Yes ☐ No If No, provide the data source(s) for the HUD Certification Label #s							
Manufacturer's Serial # (s) MON07 716247 A/B 1032							
HUD Certification Label # (s) NYA1197641, NYA1167942							
Manufacturer's Name: HPOE MANUFACTURING, L.P. Trade/Model: OMS/VOOD Date of Manufacture: 04/16/2002							
Do the Wind, Roof Load, and Thermal Zones meet the minimum HUD requirements for the location of the subject property? ☒ Yes ☐ No If No, explain							

File No. 1818C709 Part #2

Manufactured Home Appraisal Report

1818
File # 1818C709

General Description		Foundation		Exterior Description		Interior Description	
# of Units ☒ 1 ☐ 2 ☐ 3 ☐ 4	Address	☐ Poured Concrete ☐ Concrete Slab	☐ Other	Roofing	BRICK UNDERPINN	Floors	OPTIMIZED
Year Built 2002	Make/Model	☐ Block & Pier ☐ Other	☐ Other	Exterior Walls	VINYL/SID	Walls	WALL BOARDING
Driveway Style	Driveway Surface	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
Driveway #	Driveway Width	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
# of Sections	Section Area	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
Other	Section Area	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
Type ☐ Det ☐ Att ☐ S-Deck/Ent	Outside Entry/Door	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
☒ Existing ☐ Proposed	Outside Entry/Door	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
Year Built 2002	Outside Entry/Door	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
Alto	Outside Entry/Door	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
Driv. Style	Outside Entry/Door	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
Floor	Outside Entry/Door	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
Finished	Outside Entry/Door	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
Appliances	Outside Entry/Door	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
Refrigerator	Outside Entry/Door	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
Range/Oven	Outside Entry/Door	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
Dishwasher	Outside Entry/Door	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
Disposal	Outside Entry/Door	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
Washer/Dryer	Outside Entry/Door	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
Other	Outside Entry/Door	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
Finishes	Outside Entry/Door	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
8 Rooms	Outside Entry/Door	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
8 Bedrooms	Outside Entry/Door	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
2 Baths	Outside Entry/Door	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
1520 Square Feet of Gross Living Area Above Grade	Outside Entry/Door	☐ Full Basement ☐ Partial Basement	☐ Other	Roof Surface	GRAPT SHINGLES	Trim/Finish	WOOD/PAINT
SUBJECT CONTAINED A FRONT PORCH AND A REAR WOOD DECK.							
Is the manufactured home attached to a permanent foundation system? ☒ Yes ☐ No If No, describe the foundation system and the nature of attachment.							
Have the following items, checks, and sales been removed? ☒ Yes ☐ No If No, explain.							
Is the manufactured home permanently connected to a sewage tank or sewage system and other utilities? ☒ Yes ☐ No If No, explain.							
Does the dwelling have sufficient gross living area and room dimensions to be acceptable to the market? ☒ Yes ☐ No If No, explain.							
Additional features (special energy efficient items, new safety items, etc.)							
LOW MAINTENANCE VINYL EXTERIOR, MASTER BEDROOM SUITE WITH GARDEN TUB IN MASTER BATH, AND CEILING FANS.							
The appraiser must run the quality of construction for the subject unit based on objective criteria (such as N.A.A.A. Manufactured Housing Appraisal Guide), based on a visual inspection of the property (including records, drawings, etc.), and the appraiser must also report the source used for this quality of construction rating identification.							
Durability ☐ Fair ☐ Good ☐ Excellent							
Discontinue condition of the property (including records, drawings, etc.)							
THE SUBJECT WAS IN GOOD OVERALL CONDITION AT THE TIME OF THE APPRAISAL. THE SUBJECT HAD BEEN ENTIRELY RE-CARPETED AND WAS RECENTLY RE-PAINTED ON THE INTERIOR. THE APPRAISAL IS MADE IN THE "AS-IS" CONDITION. THE APPRAISER ASSUMES THAT THE IMPROVEMENTS ARE STRUCTURALLY SOUND AND THAT THE MECHANICAL SYSTEMS ARE IN NORMAL WORKING ORDER.							
Are there any physical conditions or adverse conditions that affect the liquidity, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe.							
Does the property generally conform to the local building, fire, health, safety, and other codes, laws, and regulations? ☒ Yes ☐ No If No, describe.							
Provide appropriate information for the lender/client to replicate the basis of the cost figures and calculations.							
Support for the opinion of the value (summary of comparable land sales or other methods for estimating site value)							
MLS SALES OF VACANT LAND IN THE SUBJECT AREA.							
ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW							
Source of cost data APPRAISER/DEVELOPER'S FILE Effective date of cost data 09/10/2007							
Quantity rating from cost source							
OPTION OF SITE VALUE							
Section One 1,820 Sq. Ft. @ \$ 37.26 \$ 67,872							
Section Two 1,820 Sq. Ft. @ \$ 37.26 \$ 67,872							
Section Three 1,820 Sq. Ft. @ \$ 37.26 \$ 67,872							
Section Four 1,820 Sq. Ft. @ \$ 37.26 \$ 67,872							
KITCHEN EQUIPMENT PORCH/DECK/EXTRAS \$ 6,000							
Sub-total \$ 211,824							
Cost Multiplier (if applicable) 1.00							
Modified Sub-total \$ 211,824							
Physical Deterioration or Condition Modifier -2.40%							
Functional Obsolescence (not used for N.A.A.A.)							
External Deterioration or Site Location Modifier							
Ordinary, Installation, and Setup (not used for N.A.A.A.) \$ 9,000							
Other Depreciated Site Improvements \$ 2,500							
Adjusted Value of Estimated Site (as applicable above) \$ 15,000							
Indicated Value by Cost Approach \$ 226,824							
Estimated Remaining Economic Life (HSD and VA only) 46 Years							
Summary of Cost Approach							

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Manufactured Home Appraisal Report

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File # 1816C709

There are 28 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 48,200 to \$ 134,000	There are 30 comparable sales in the subject neighborhood within the prior twelve months ranging in sale price from \$ 28,500 to \$ 118,000			
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Address 209 Presidential Ct ROUND O, SC 29474	216 JOYLAND LN COTTAGEVILLE, SC 29436	237 JOYLAND DR COTTAGEVILLE, SC 29436	1097 POLLING DR ROUND O, SC 29474	
Proximity to Subject	3.82 miles NW	3.54 miles NW	0.3 miles W	
Sale Price	\$ 80,000	\$ 84,600	\$ 77,000	\$ 87,700
Sale Price/Gross Living Area	\$ 62.83/sq.ft.	\$ 66.89/sq.ft.	\$ 60.02/sq.ft.	\$ 38.16/sq.ft.
Manufactured Home	☒ Yes ☐ No	☒ Yes ☐ No	☒ Yes ☐ No	☒ Yes ☐ No
Unit Description	MLS # 2028489	MLS # 2022308	MLS # 2020057	
Verification Source(s)	PUBLIC RECORD INSPECTION	PUBLIC RECORD INSPECTION	PUBLIC RECORD INSPECTION	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Sales or Financing Concessions	CONV	CONV		
Date of Sale/Title	08/08/2007	08/05/2007	08/10/2006	
Location	ROUND O	COTTAGEVILLE	ROUND O	
Leasehold/Free Single	FEE SIMPLE	FEE SIMPLE	FEE SIMPLE	
Site	1.00 +/- AC	2.80 +/- AC	1.00 +/- AC	3.80 +/- AC
View	SIMILAR PROP	SIMILAR PROP	SIMILAR PROP	SIMILAR PROP
Design (Style)	BRK UNDERPANN	BRK UNDERPANN	BRK UNDERPANN	BRK UNDERPANN
Quality of Construction	AVERAGE	AVERAGE	AVERAGE	AVERAGE
Actual Age	2002	1988	1988	1988
Condition	GOOD	GOOD	GOOD	GOOD
Known Gains	Total Gains: \$0	Total Gains: \$0	Total Gains: \$0	Total Gains: \$0
Known Losses	Total Losses: \$0	Total Losses: \$0	Total Losses: \$0	Total Losses: \$0
Gross Living Area	1,620 sq.ft.	1,512 sq.ft.	1,260 sq.ft.	2,240 sq.ft.
Basement & Finished	NONE	NONE	NONE	NONE
Rooms Below Grade	N/A	N/A	N/A	N/A
Functional Utility	GOOD	GOOD	GOOD	GOOD
Heating/Cooling	CEN HSA	CEN HSA	CEN HSA	CEN HSA
Energy Efficient Home	STANDARD	STANDARD	STANDARD	STANDARD
Garage/Carport	OFF ST PKING	OFF ST PKING	OFF ST PKING	OFF ST PKING
Porch/Patio/Deck	PORCH/DECK	PORCH/DECK	PORCH/DECK	PORCH/DECK
Fence/Retain	NONE	NONE	ONE FT	ONE FT
Fence Style	FENCE	FENCE	NONE	NONE
Kitchen Equipment	KITCHEN EQUIP	KITCHEN EQUIP	KITCHEN EQUIP	KITCHEN EQUIP
Net Adjustment (Total)	\$ -4,000	\$ -4,000	\$ 7,200	\$ -14,400
Adjusted Sale Price of Comparable	\$ 76,000	\$ 80,600	\$ 84,200	\$ 73,300
☒ did not research the sale or transfer history of the subject property and comparable sales, if any, within the prior 12 months.				
My research ☒ did not reveal any prior sales or transfers of the subject property for the 12 months prior to the effective date of this appraisal.				
Data source(s) ☒ MLS/PUBLIC RECORDS				
My research ☐ did not reveal any prior sales or transfers of the comparable sales for the 12 months prior to the sale of the subject property.				
Data source(s) ☒ MLS/PUBLIC RECORDS				
Recall the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 4).				
DATE	08/07/2007	08/07/2007	08/07/2007	08/07/2007
Date of Prior Sale/Transfer	08/07/2007	08/07/2007	08/07/2007	08/07/2007
Price of Prior Sale/Transfer	\$81,301	N/A	N/A	N/A
Date of Sale/Transfer	08/07/2007	08/07/2007	08/07/2007	08/07/2007
Effective Date of Data Source(s)	08/07/2007	08/07/2007	08/07/2007	08/07/2007
Analysis of prior sale or transfer history of the subject property and comparable sales: THE ONLY SALES OR TRANSFERS OF THE SUBJECT PROPERTY IN THE PREVIOUS 12 MONTHS WAS A SALE ON 08/02/2007 FOR \$81,301 OUT OF FORECLOSURE FROM EQUITY ONE BANK AND APPEARS TO HAVE BEEN SOLD BELOW MARKET VALUE. NONE OF THE COMPARABLES SOLD OR TRANSFERRED WITHIN THE PREVIOUS 12 MONTHS FROM THE CLOSED SALE DATES STATED ABOVE.				
Summary of Sales Comparison Approach: ALL SALES WERE THE MOST RECENT MARKET TRANSACTIONS TO OCCUR NEAR THE SUBJECT THAT WERE SIMILAR IN DESIGN AND MARKET APPEAL. A GRT ADJUSTMENT OF \$5,000 PER ACRE FOR AREA IN EXCESS OF ONE ACRE WAS NECESSARY FOR COMPARABLE ONE. AN AGE ADJUSTMENT WAS NECESSARY FOR COMPARABLE ONE AND TWO SINCE THEY WERE MANUFACTURED MORE THAN 10 YEARS PRIOR TO THE SUBJECT AND WERE CONSIDERED INFERIOR. GLA WAS ADJUSTED AT \$26/SQ.FT. IN AREAS EXCESS OF 100 SQUARE FEET. AFTER DUE CONSIDERATION, MOST EMPHASIS WAS AWARDED TO COMPARABLE ONE SINCE IT WAS THE MOST SIMILAR IN GLA AND THE MOST RECENT SALE. THE SALES USED WERE THE BEST AVAILABLE AND ARE CONSIDERED VALID SALES FOR COMPARISON.				
Indicated Value by Sales Comparison Approach \$ 80,000				
Indicated Value by: Sales Comparison Approach \$ 80,000 Cost Approach \$ 70,655 Income Approach (if developed) \$				
BOTH THE MARKET DATA ANALYSIS AND THE COST APPROACH TO VALUE CLOSELY SUPPORTED EACH OTHER'S FINDINGS. THE INCOME APPROACH TO VALUE WAS NOT WITHIN THE SCOPE OF WORK REQUIRED TO PROVIDE A CREDIBLE ESTIMATE OF MARKET VALUE.				
This appraisal is made ☒ "as is" ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: THE SUBJECT PROPERTY WAS APPRAISED IN THE "AS IS" CONDITION. FINANCIAL INCENTIVES AND CONCESSIONS HAVE BEEN CONSIDERED IN THIS REPORT.				
Based on a complete visual inspection of the interior and exterior areas of the subject property, uniform scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 80,000 as of SEPTEMBER 7, 2007, which is the date of inspection and the effective date of this appraisal.				

Friedle Mae Form 70B March 2002

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Fannie Mae Form 1004C March 2005

Form 1004C — "Minimum" appraisal coverage by a licensee, as — 1-800-ALANCODE

000071 Nationstar

File No. 10162709 Page 4/8

Manufactured Home Appraisal Report

1518
File # 1518C709

ADDITIONAL COMMENTS	*** DEFINITION OF INSPECTION ***			
	THE TERM "INSPECTION" AS USED IN THIS REPORT, IS NOT THE SAME LEVEL OF INSPECTION THAT IS REQUIRED FOR A "PROFESSIONAL HOME INSPECTION". THE APPRAISER DOES NOT FULLY INSPECT THE ELECTRICAL SYSTEM, PLUMBING SYSTEM, MECHANICAL SYSTEM, ROOF (EXCEPT FROM THE GROUND LEVEL), FOUNDATION SYSTEM, FLOOR STRUCTURE OR SUBFLOOR, OR EXTERIOR WALLS. THE APPRAISER'S INSPECTION IS LIMITED TO THE EXTERIOR OF THE MANUFACTURED HOME.			
	THE APPRAISER IS NOT AN EXPERT IN CONSTRUCTION MATERIALS AND THE PURPOSE OF THE APPRAISAL IS TO MAKE AN ECONOMIC EVALUATION OF THE SUBJECT PROPERTY. IF THE CLIENT NEEDS A MORE DETAILED INSPECTION OF THE PROPERTY, A HOME INSPECTION BY A PROFESSIONAL HOME INSPECTOR, IS SUGGESTED.			
INCOME APPROACH TO VALUE (not required by Freddie Mac) Estimated Monthly Market Rent \$ _____ X Gross Rent Multiplier _____ = \$ _____ Implied Value by Income Approach Summary of Income Approach (including support for market rent and GRM) NOT WITHIN SCOPE OF WORK				
PROPERTY INFORMATION (FOR PUDs ONLY) Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☒ No Unit type(s) ☒ Detached ☐ Attached Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is in attached dwelling unit. Legal name of project: PRESIDENTIAL ESTATES - NOT ATTACHED DWELLINGS Total number of phases: N/A Total number of units: N/A Total number of units sold: N/A Total number of units rented: N/A Total number of units for sale: N/A Data source(s): N/A Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion: N/A Does the project contain any multi-family units? ☐ Yes ☐ No Data source(s): N/A Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion: N/A Are the common elements listed to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the details/terms and options: N/A Describe common elements and recreational facilities: N/A				

Manufactured Home Appraisal Report

1816
File # 18160709

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise noted in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Manufactured Home Appraisal Report

1816
FIR 18160708**APPRAISER'S CERTIFICATION:** The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I also developed the cost approach to value as support for the sales comparison approach. I have adequate comparable market and cost data to develop reliable sales comparison and cost approaches for this appraisal assignment. I further certify that I considered the income approach to value but did not develop it, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sales, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimation, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

File No. 1016C7091 Page #6

Manufactured Home Appraisal Report

1618
FIN # 1516C709

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

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

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

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

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

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature [Signature]
 Name SCOTT CAMPBELL
 Company Name PORT CITY APPRAISALS, INC.
 Company Address 2146 DORCHESTER RD, N CHARLESTON, SC 29405
 Telephone Number (813) 583 5403
 Email Address SC@portcityappraisals.com
 Date of Signature and Report September 11, 2007
 Effective Date of Appraisal SEPTEMBER 7, 2007
 State Certification # _____
 or State License # A5716
 or Other _____
 State SC
 Expiration Date of Certification or License 5/30/2008

ADDRESSES OF PROPERTY APPRAISED

209 Presidential Ct.
ROUND O, SC 29474

APPRAISED VALUE OF SUBJECT PROPERTY \$ 80,000

LENDER/CLIENT

Name SEAN DAVIS
 Company Name OLD SOUTH MORTGAGE
 Company Address 4 CANNONBALL LN, STE 403, CHARLESTON, SC 29407
 Email Address SEAN@DAVISMORTGAGE.NET

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature [Signature]
 Name LEGARE DUKE
 Company Name PORT CITY APPRAISALS, INC.
 Company Address 2146 DORCHESTER RD, NORTH CHARLESTON, SC 29405
 Telephone Number (813) 221 3886
 Email Address leg@portcityappraisals.com
 Date of Signature September 11, 2007
 State Certification # 3784
 or State License # _____
 State SC
 Expiration Date of Certification or License 8/30/2008

SUBJECT PROPERTY

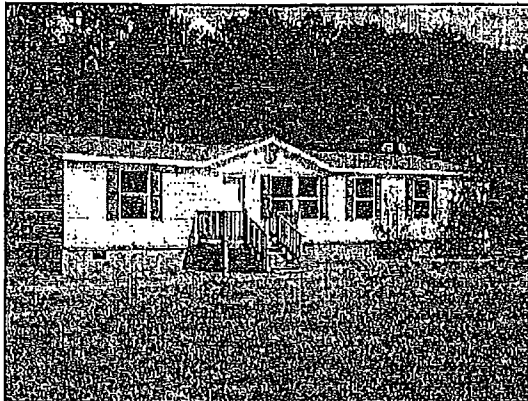
- ☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
 Date of Inspection _____
☒ Did inspect interior and exterior of subject property
 Date of Inspection SEPTEMBER 7, 2007

COMPARABLE SALES

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

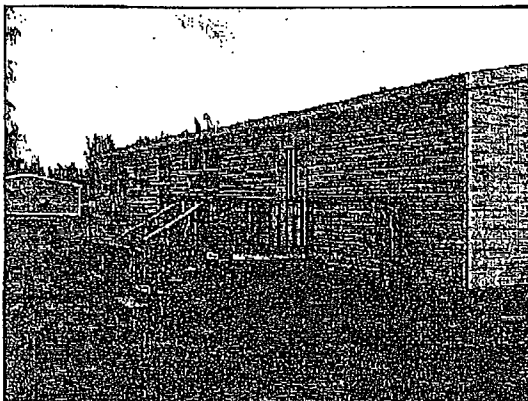
Subject Photos

Owner/Client	MARKS, MELISSA				
Property Address	208 Presidential Ct				
City	ROUND O	County	COLLETON	State	SC
Letter	OLD SOUTH MORTGAGE				
Letter	OLD SOUTH MORTGAGE				

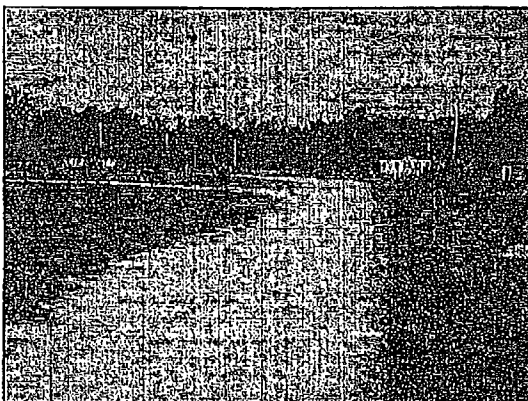


Subject Front

208 Presidential Ct
Sales Price \$60,000
Gross Living Area 1,520
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2
Location ROUND O
View SIMILAR PRCP
C/A 1.00 +/- AC
Quality AVERAGE
Age 2002



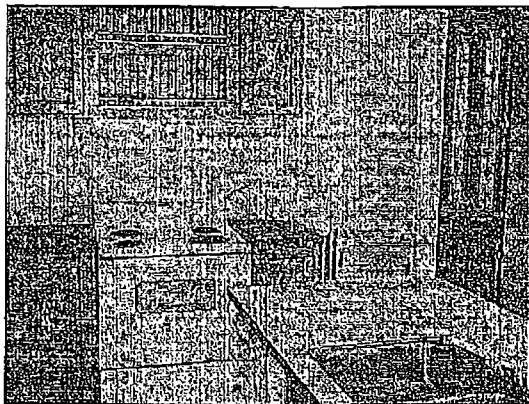
Subject Rear



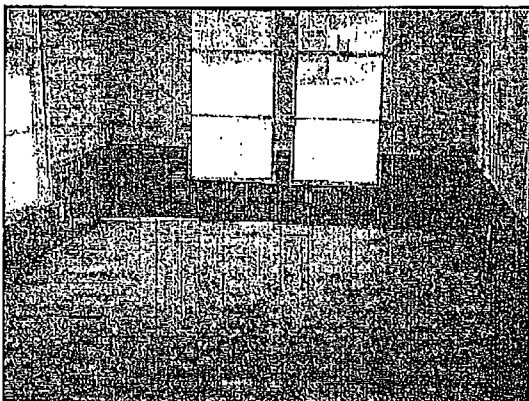
Subject Street

Photograph Addendum

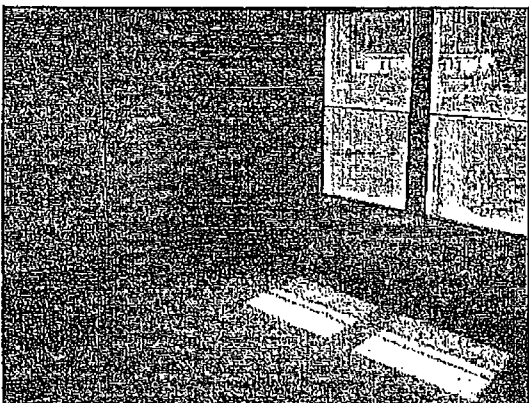
Property Address	MARKS, ME 193A		
City	ROUND O	County	COLLETON
State	OLD SOUTH MORTGAGE	Sub	SO
Zip Code	29474		
Lender	OLD SOUTH MORTGAGE		



KITCHEN



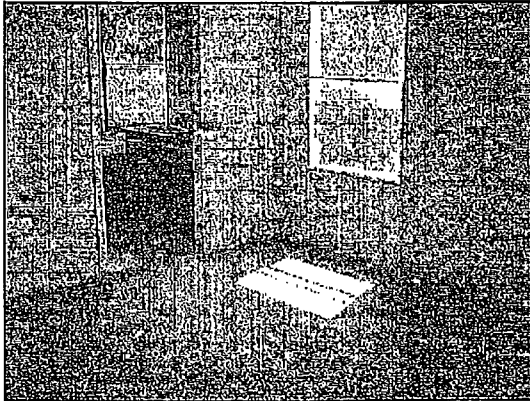
BED



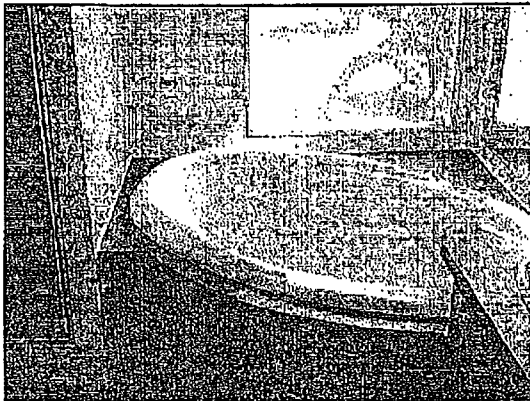
LIVING ROOM

Photograph Addendum

Borrower/Client	MARKH, MELISSA				
Property Address	200 Presidential Ct				
City	ROUND O	County	COLLETON	State	SC
Zip Code	29474				
Lender	OLD SOUTH MORTGAGE				
Loan#	OLD SOUTH MORTGAGE				



MASTER BEDROOM



MASTER BATHROOM



BATHROOM

File No. 10160709, Page 2/13

Building Sketch

Borrower	MARKS, MELISSA				
Property Address	209 Presidential Ct				
City	ROUND O	County	COLLETON	State	SC - Zip Code 28474
Lender	OLD SOUTH MORTGAGE				
Loan	OLD SOUTH MORTGAGE				

Sketch by: [Signature]

Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
0001	Fixed Floor	1520.1	1520.1
0002	Porch	44.0	
	Deck	44.0	88.0
Net Livable Area (Rounded)			1520

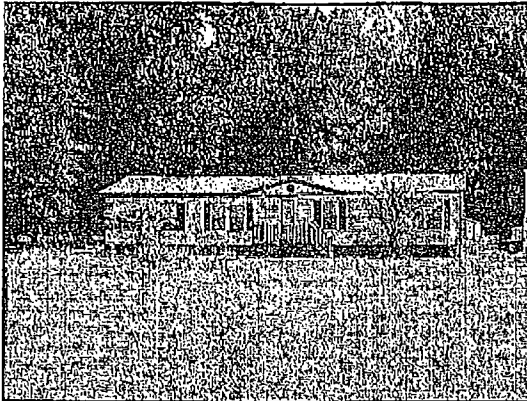
LIVING AREA BREAKDOWN		
Breakdown	Subtotal	
First Floor	21.0 x 54.3	1520.1
1 Item (Rounded)		1520

Form SKT.00180 — "MINOTAL" spreadsheet software by e la mode, Inc. — 1-800-AL-ANODE

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Comparable Photos 1-3

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



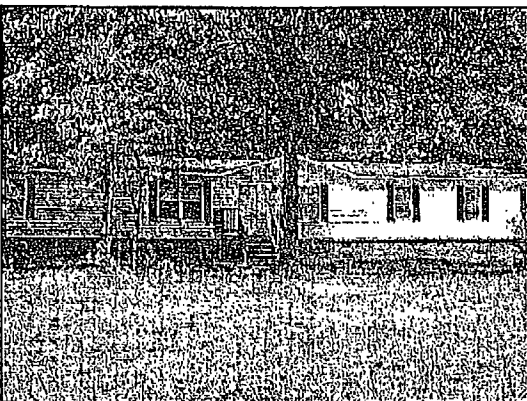
Comparable 1

210 JOYLAND LN
 Prop. to Subject 3.82 miles NW
 Sales Price 84,600
 Gross Living Area 1,512
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2
 Location COTTAGEVILLE
 View SIMILAR PROP
 Site 2.30 +/- AC
 Quality AVERAGE
 Age 1988



Comparable 2

237 JOYLAND DR
 Prop. to Subject 3.84 miles NW
 Sales Price 77,000
 Gross Living Area 1,285
 Total Rooms 6
 Total Bedrooms 4
 Total Bathrooms 2
 Location COTTAGEVILLE
 View SIMILAR PROP
 Site 1.00 +/- AC
 Quality AVERAGE
 Age 1986



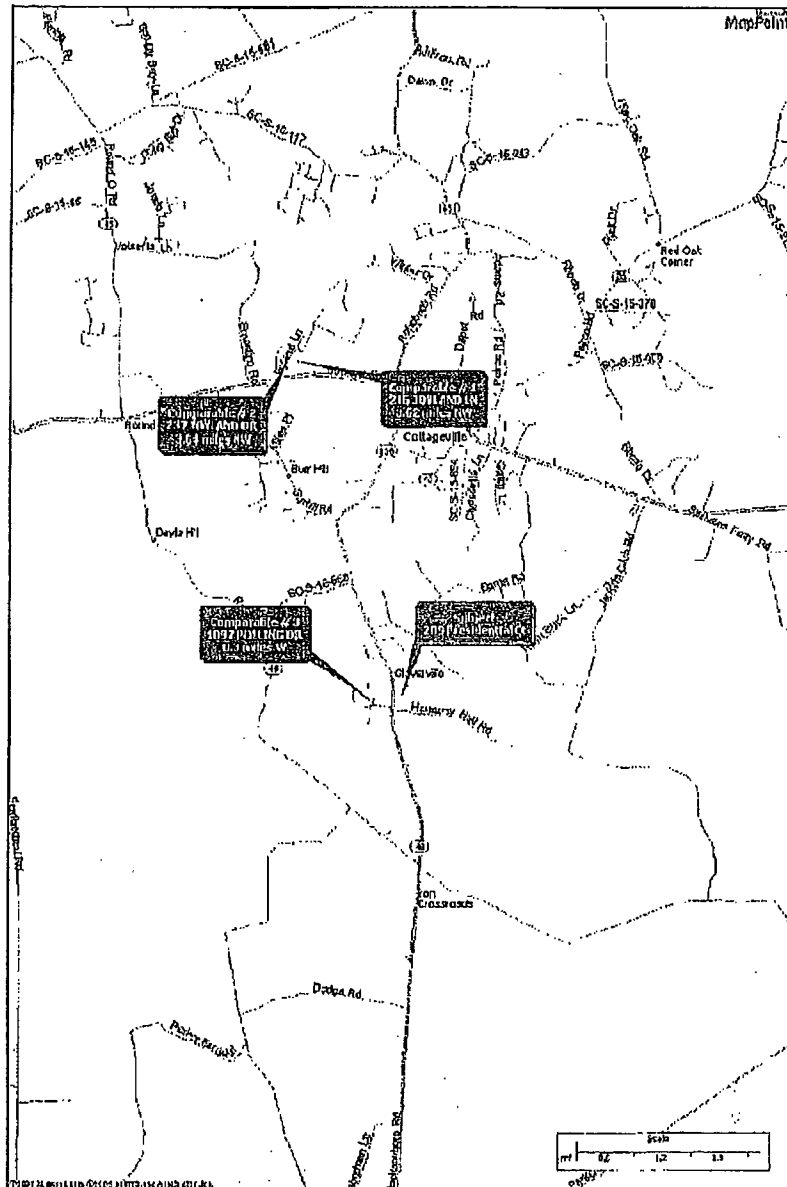
Comparable 3

1097 POLLING DR
 Prop. to Subject 0.3 miles W
 Sales Price 87,700
 Gross Living Area 2,240
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 2
 Location ROUND-O
 View SIMILAR PROP
 Site 0.80 +/- AC
 Quality AVERAGE
 Age 1990

File No. 18160702 Page 4/16

Location Map

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



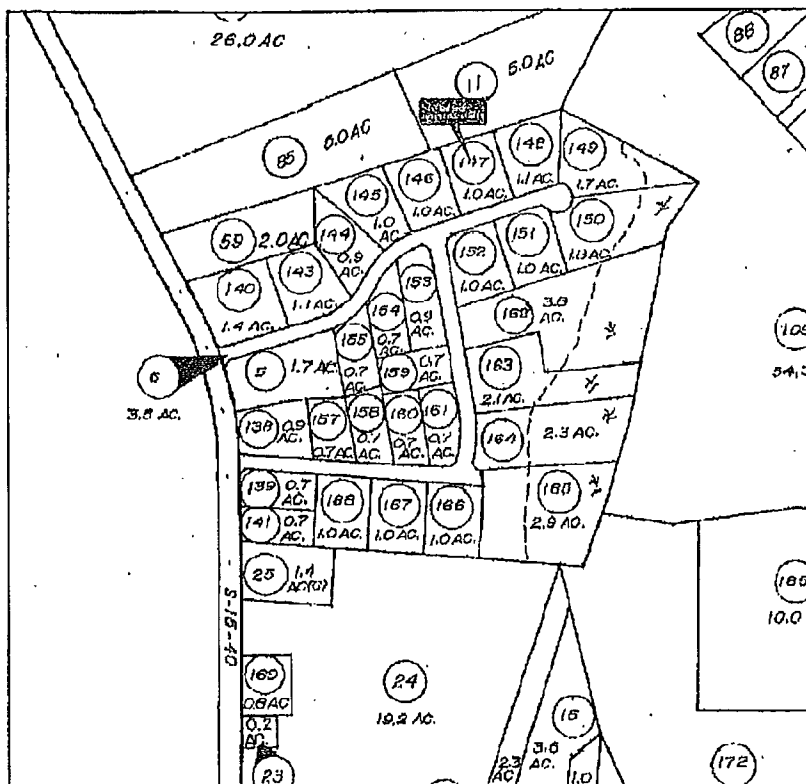
Form MAPA.CO - "VINTOTAL" appraised software by alicia, inc. - 1-800-ALAMODE

000081 Nationstar

File No. 161567101 Page 918

Tax Assessor's Map

PROPERTY	MARKS, MELISSA			
Property Address	200 Presidential Ct			
City	ROUND O	County	COLLETON	State SC Zip Code 29474
Lender	OLD SOUTH MORTGAGE			
ILBCH	OLD SOUTH MORTGAGE			



Form MAP.Tax -- "WATOTAL" appraised software by a la mode, inc. -- 1-800-ALANODE

000082 Nallionstar

NAME/SIGNATURE CERTIFICATION
NAME/SIGNATURE CERTIFICATION

LOAN #: 501684092

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

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

, certifies that

Melissa Jean Marks
Indicate Name Variation

Indicate Name Variation

Indicate Name Variation

Indicate Name Variation

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

Melissa Marks 10/5/07
MELISSA MARKS (DATE)

State of SOUTH CAROLINA
County of Colleton

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

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

WITNESS my hand and official seal.

Signature Doreas M. Tuten (Seal)

(Page 1 of 1)

09/19/2007 at 1:36 pm [PS10070267X06] Flagstar Bank Data/Time Stamp - This header is put on all received faxes and shows the true received time.

09/19/2007 13:39 843E7347E1

01.DSCV

PAGE 08

Customer Identification Documentation
Customer Identification Documentation
Patriot Act

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

Application Number 843E7347E1 Date 09/19/2007

Name of Applicant Michael Harte

Social Security # 843E7347E1 Date of Birth 09/19/1971

Present Address 8022 Trailwood Drive / North Charleston, SC 29418

Mailing Address 8022 Trailwood Drive / North Charleston, SC 29418

Primary Identification Documentation

Document Type Driver License Other Document Type _____

Document Number 011480893

Issue Date 10/17/2006 Expiration Date 10/17/2010

Issued by SO DNV

Secondary Identification Documentation

Document Type _____ Other Document Type _____

Document Number _____

Issue Date _____ Expiration Date _____

Issued by _____

Discrepancies and Resolution

Completed by Ben Davis SC72913

Copy Form 4004
09/19/2007

000084 Nationslar

V1 HECD LOAN # [REDACTED]

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

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

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

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

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

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

Authorization to Release Information

To Whom It May Concern:

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

As part of the application process, OLD SOUTH MORTGAGE CORP

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

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

and to any investor to whom OLD SOUTH MORTGAGE CORP

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

3. OLD SOUTH MORTGAGE CORP

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

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

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

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

Melissa Marks
MELISSA MARKS
SSN: [REDACTED]



FUNDING BREAKDOWN

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

BORROWER(S) NAME: Melissa Marks

BORROWER(S) NAME: Melissa Marks

ADDRESS: 5572 Trailwood Drive North Charleston, SC 29418

LOAN NO: 00000000

DRAFT DATE: October 6th, 2007

PAY

CLOSING DATE:	10/5/07	BENEFICIARY NAME:	Edisto Title Insurance
INTEREST RATE:	7.018 %	ACCOUNT NUMBER:	1006220241
MONTHLY P (CONSTANT):	\$506.63	NOTE TO BENEFICIARY:	
TOTAL PAYMENT:	\$861.74	Funding for [Marks, Melissa] Loan 001804092	
FIRST PAYMENT DATE:	11/07	FILE REFERENCE:	
TERM:	366 MOS	RECEIVER NAME:	THE BANKERS BANK ILL.
LOAN TYPE:	FIX	ABA NUMBER:	081003416
COPIED:	Yes	BENEFICIARY NAME:	EDISTO TITLE INSURANCE
CO-MENT DESIGNATION:		ACCOUNT NUMBER:	1006220241
REMARKS:		NOTE TO BENEFICIARY:	
PREPARED BY:	Borrower	Funding for [MARKS, MELISSA] Loan 001804092	
LOAN REP:		FILE REFERENCE:	
MORTGAGE AMOUNT:		RECEIVER NAME:	THE BANKERS BANK ILL.
LESS:		ABA NUMBER:	081003416
Administrative Fee - Wire	\$320.00		
Net Escrow Amount:	\$122.57		
ADD:			
Interest Interest:	\$-60.30		
Premium Discount:	\$-1,078.92		
NET DISBURSEMENT AMOUNT:	\$76,092.05		

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

²You are not allowed to close loans in the name of Flagstar Bank, unless authorized by Flagstar. Flagstar Bank must prepare all documents for loans closing in the name of Flagstar Bank.

³Please refer to Flagstar Bank's Closing and Funding Instructions for further detail.

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

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

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(Page 1 of 4)

(9/13/2007 at 1:30 pm) (FSTROY1H9FAX06) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

09/19/2007 18:39 84357347M

N.D.S.O.V

PAGE 09

SERVICING DISCLOSURE STATEMENT

Lender: One South Mortgage Corp.
4 Cambridge Lane, Suite 403
Durham, NC 27607
Servicer: One South Mortgage Corp.
4 Cambridge Lane, Suite 403
Durham, NC 27607

Date: 08/27/2007

Loan: 84357347M

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

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

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

Transfer of loan and requirements

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

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60 day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before the due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. Section 2606) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your servicer, then your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written explanation regarding any dispute. During this 60 Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

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

Damage and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

CALLY Form 84357347M

Page 1 of 2

000087 Nationslar

VI HBOD LOAN # [REDACTED]

RESPA SERVICING DISCLOSURE

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

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

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

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

Transfer Procedures and Requirements

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

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your servicer, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During the 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

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

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimates

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:
☐ We may assign, sell or transfer the servicing of your loan while the loan is outstanding. ☐ We are able to service your loan and we ☐ will ☐ will not ☐ haven't decided whether to service your loan.

OR

☐ We do not service mortgage loans, ☒ and we have not serviced mortgage loans in the past three years.
☐ We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

☐ We assign, sell or transfer the servicing of some of our loans while the loan is outstanding depending on the type of loan and other factors. For the program you have applied for, we expect to:

☐ sell all of the mortgage servicing ☐ retain all of the mortgage servicing
☐ assign, sell or transfer _____ % of the mortgage servicing

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

☐ [0 to 25%] or [NONE] ☐ 26 to 50% ☐ 51 to 75% ☒ [76 to 100%] or [ALL]

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

3. ☐ We have previously assigned, sold or transferred the servicing of first lien mortgage loans.

OR

☐ This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:
 Year _____ Percentage of Loans Transferred (Rounded to nearest quartile - 0%, 25%, 50%, 75%, or 100%)

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

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

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

Melissa Marks 10/5/07
MELISSA MARKS Date

V1 RECD LOAN #

LOAN CLOSING DISCLOSURE ACKNOWLEDGMENTS

BORROWER(S): NEW YORK MARRS

BORROWER(S): MELISSA MARKS

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

DATE: OCTOBER 5, 2007

This day we have just closed a mortgage with your company/bank (Lender) and acknowledge the following:
We certify that in accordance with the Real Estate Settlement Procedures Act of 1974, as Amended, that we received the Special Information Booklet at the time of our mortgage application; that we received a Good Faith Estimate of settlement costs and that each borrower received a copy of the Truth in Lending Disclosure within three days of our mortgage application.

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

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

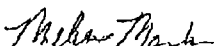
We understand that our mortgage can be sold to another financial institution by the Lender at any time before the maturity of the mortgage loan. We also understand that if our loan is sold, any refinancing conversion certificate or any other refinancing arrangement of the Lender is void and that the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

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

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

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

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


MELISSA MARKS

РЕСПА (№ 4-2/85)

Initial Escrow Account Disclosure Statement

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

Server's Name and Address:
OLD SOUTH HORTON CORP
& CARRIAGE LN
403
CHARLESTON, SC 29407

Toll Free Number: (800) 968-7700

Borrowers: MELBA HARRIS

Property Address: 209 PRESIDENTIAL CT, ROUND O, BC. 29474-6374

Mailing Address: 5572 TRAILWOOD DRIVE
NORTH CHARLESTON, SC 29410

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

[illegible]

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

Cushion selected by servicer: \$ 242.01

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

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

Melissa Marks 10/5/07
Melissa Marks Date

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

PAGE 02
Four. 1 &

979 Rotavision Blvd.
Waltham, MA 02408
Office: 843-349-1900
Fax: 843-349-1933

Outstanding Agents. &
Outstanding Results.

1415

[illegible]

[Faint, illegible handwritten notes at the bottom of the page]

[illegible]

7. 11. 1961 31. 12. 1961 4. 01. 62

1420

HAZARD INSURANCE AUTHORIZATION AND REQUIREMENTS

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

DATE: 10/05/2007
LOAN NO.: ~~XXXXXXXXXX~~
LOAN NO.: ~~XXXXXXXXXX~~

ESCROW:

ESCROW NO.:

BORROWER'S NAME(S): WALTER MARKS

PROPERTY ADDRESS: 209 PRESIDENTIAL CT
ROSELAND, NC 29474-4374

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

1. Coverage must be in an amount equal to the lesser of loan amount or replacement cost from property appraisal.
2. The insurance company providing coverage must have a "B" rating or better from A.M. BEST, in the latest edition of "Best's Insurance Guide," or rated "A" through "Excellent," must be licensed in the State in which the property described above is located, and must be licensed to transact the lines of insurance required in the transaction.
3. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO 2" form.
4. The maximum deductible for all policy types must not exceed the greater of \$5,000.00 or 5% of the coverage amount.
5. Policy must provide coverage for a term of at least one year. Premiums may be paid on an annual installment basis only if the policy provides that the Lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Riders are not acceptable, unless otherwise mandated by state law.
6. If any existing policy is provided which will expire within 3 months from the date of the recording of this loan, said policy must be renewed for the required term as noted in #5 above.
7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of the policy.
8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) have changed insurance Agents.
9. Verification of renewal of insurance policies must be in the Lender's office at least thirty days prior to the expiration date of the existing policy. If this requirement is not met, the LENDER OR ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED. The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
10. The policy must include a standard "mortgage loss payee clause" (Lenders Loss Payable Endorsement 436 BFU or equivalent) in favor of:
FLACUTAR BANK, FOR ITS SUCCESSORS AND/OR ASSIGNS
P.O. BOX 7026
TROY, MI 48067-7026

11. Property address and insured's name must be designated on the policy as on the ALTA Title Policy.
12. The Lender's loan number must appear on the policy and any subsequent endorsements.
13. Effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording this loan.
14. If the security property is a condominium, the master insurance policy must contain a minimum of \$1,000,000.00 coverage for "Directors & Officers" liability. A copy of the master policy must be submitted to the Lender prior to funding. Each of the undersigned acknowledges that he or she has read and understands the foregoing provisions and insurance requirements. This authorization will remain revocable for the undersigned as owner(s) of the subject property, and for any assignees, for as long as this loan remains on subject property.

Melvin Marks 10/5/07
WALTER MARKS Date

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

Barbara West 10/5/07
Settlement Agent Signature Date

Online Documents, Inc.
10-04-2007 12:11

11/2/22 09:10

000098 Nationstar

FLOOD INSURANCE NOTIFICATION

LENDER: OLD SOUTH MORTGAGE CORP

Borrower: MELISSA MARKS

Property Address: 209 PRESIDENTIAL CT

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

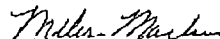
Loan Number: ~~XXXXXXXXXX~~

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

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

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

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


MELISSA MARKS

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

ACKNOWLEDGMENT OF RECEIPT OF DISCLOSURES

Date: OCTOBER 5, 2007

Loan Number: ~~XXXXXXXXXX~~

Borrower(s): MELISSA MARKS

209 PRESIDENTIAL CT
Property Address: ROUTE 0, SC 29474-4276

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

Disclosures Required for all Loans:

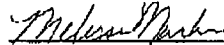
- **Good Faith Estimate (GFE):** This disclosure provides a good faith estimate of the fees that you will be charged to obtain your loan.
- **Initial and Final Truth in Lending:** These disclosures provide the Annual Percentage Rate for your loan, which is the cost of your credit at a yearly percentage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

Disclosures That May Be Required For Your Loan:

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

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

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


MELISSA HARRIS

10/5/2007
Date

**Motley Rice LLC Employee Retirement Savings Plan
FINANCIAL HARDSHIP WITHDRAWAL REQUEST**

I. Participant Information

Name: Melissa J. Marks Soc. Sec. No. [REDACTED]
Address: 5572 Trailwood Dr.
N. Charleston, SC 29418

II. Hardship Withdrawal Amount

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

☒ Specific dollar amount: \$5,702.⁰⁰ net after taxes
☐ Maximum amount available.

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

III. Election of Distribution and Withholding

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

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

- ☐ Indicate a different percentage: _____ %
☐ Do not withhold federal income tax.

IV. Required Signature(s)

This completed form must accompany the Financial Hardship Affidavit.

Melissa J. Marks 9/19/2007
Participant Signature Date
N/A
Spouse's Signature Date

V. Plan Administrator Approval

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

Plan Administrator Signature Date

Motley Rice LLC Employee Retirement Savings Plan
FINANCIAL HARDSHIP AFFIDAVIT

Participant Name: Melissa J. Mark Soc. Sec. Num. [REDACTED]

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

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

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

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

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

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

REASON FOR DISTRIBUTION

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

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

Melissa J. Mark
Participant Signature

9/12/2007
Date

(Page 3 of 16)

(9/19/2007 at 2:03 pm) (FSTRNVLNPGF0008) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time received time.

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Enveritas - Aggregate, by Fund for MELISSA J. MARKS

Page 1 of 1

MELISSA J. MARKS

ROSLY RICELLO EMPLOYEE RETIREMENT SAVINGS PLAN

Aggregate, by Fund

Valued as of: 09/12/2007

FUND	EDGE	STOCKS	CURRENT ALLOCATION %	Value
BALANCED MODEL PORTFOLIO	N/A	N/A	100	\$0,775.65
3 % FEDERATED CAPITAL PRESERVATION	\$10.00	26.4600		\$204.80
15 % FIMCO HIGH YIELD	\$9.89	136.3710		\$1,271.13
32 % PIMCO TOTAL RETURN	\$10.31	275.0440		\$2,835.70
5 % HEUBERGER BENHAY GEMESTO	\$37.47	12.5200		\$468.02
5 % FEDERATED GROWTH STRATEGIES	\$40.77	11.1020		\$452.63
10 % AMERICAN FUNDS WASH MUTUAL A	\$36.30	24.5670		\$891.70
10 % LONG MANSION VALUE TRUST	\$09.20	11.9420		\$820.78
10 % AMERICAN FUNDS EURO PACIFIC A	\$10.07	10.2200		\$892.23
5 % AIM SMALL CAP GROWTH FUND A	\$31.82	1.2000		\$453.57
5 % GOLDMAN SACHS MID CAP VAL A	\$39.19	10.7120		\$819.02
Total Value				\$8,775.65
Vested Balance				\$0,775.65

<https://my.accesscdm.com/scrivlet/ParticipantWebServlet?PI=participant>

8/21/2007

000104 Nationstar

cdm.
Network Computers Inc.

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

Check out the new **AccountsDirect** online homepage and access your account for an array of transactional and informational capabilities.

While you're logged on...

Maintaining your account is just a click away! Get up-to-the-minute rebalancing for your account through **AccountsDirectNow** — it's a quick and easy way to help keep your asset allocation goals in place. **Click your way** between your account's **asset "Transitions"** then **"Rebalance"** from the main menu.

If you have investment-related questions, please contact your Smith Barney Financial Advisor, Stephen C. West at 800-428-5570

Other 103%

WED-2007-AG-09546-000 for 24 hour online access to your records on 2011-01-10 (date: 03-10-11). Please review this statement carefully. If the information is incorrect, or if you are not the person named in this statement, please contact the agency within 30 days of the date of this statement. Otherwise, it may be deemed correct and accurate.

03/15/2007 at 2:43 pm (EST50YINGENX06) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

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CLDECV

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

	Beginning Balance	Contributions	Other	Earnings	Distributions	Ending Balance	Yield %	Ending Balance
Source Totals								
WFO's Deposits	3,009.20	0.00	0.00	123.49	0.00	3,009.20	100	3,009.20
Employer Match	3,378.91	100.00	0.00	123.73	0.00	4,211.43	100	4,211.43
Plan Sharing	536.02	0.00	0.00	17.77	0.00	573.79	100	573.79
Account Totals	\$6,924.13	\$100.00	\$0.00	\$264.99	\$0.00	\$7,289.12		\$7,289.12

	Beginning Balance	Contributions	Other	Earnings	Distributions	Ending Balance
Other:						
Horseshoe Model Portfolio	0.00	216.38	0.00	0.00	0.00	216.38
Account Totals	\$6,924.13	\$216.38	\$0.00	\$0.00	\$0.00	\$7,140.51

	12 Month Total Rate of Return				1 Year Price	5 Year Price	10 Year Price	Current Yield %
Equity								
Monroe Technology Fund A	8.04	23.37	8.35	N/A	N/A	N/A	N/A	0
American Funds Wash Mutual A	8.71	20.91	10.08	N/A	N/A	N/A	N/A	0
Stonewall S&P 500 Index	0.25	20.60	10.83	N/A	N/A	N/A	N/A	0
Calvert Strategic Growth	7.02	20.37	N/A	N/A	N/A	N/A	N/A	0
Fidelity Growth Company	6.16	20.23	14.37	N/A	N/A	N/A	N/A	0
Goldman Sachs Mid Cap Value	4.70	21.20	15.24	N/A	N/A	N/A	N/A	0
Am Fund Corp Growth Fund A	7.02	20.60	12.20	N/A	N/A	N/A	N/A	0
Fidelity International A	9.37	20.34	10.01	N/A	N/A	N/A	N/A	0
Legg Mason Value Trust	6.40	18.88	12.87	N/A	N/A	N/A	N/A	0
Hausberger Growth Canada	6.17	18.30	18.07	N/A	N/A	N/A	N/A	0
AMFAC Growth Cap Growth	5.14	16.05	7.80	N/A	N/A	N/A	N/A	0
Fixed Income								
Fidelity High Yield	-0.02	-0.75	10.15	N/A	N/A	N/A	N/A	0
Fidelity Total Return	-1.44	4.73	4.20	N/A	N/A	N/A	N/A	0
International Equity								
American Funds European A	8.43	27.51	16.43	N/A	N/A	N/A	N/A	0
Fidelity Int'l Small Company	0.18	85.17	23.97	N/A	N/A	N/A	N/A	0
Alternative								
American Funds Air Balanced A	5.02	15.70	0.30	N/A	N/A	N/A	N/A	0
Public Value								
Fidelity Capital Preservation	1.08	4.33	3.93	N/A	N/A	N/A	N/A	0
Other								
Calvert Model Portfolio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Horseshoe Model Portfolio	N/A	N/A	N/A	830.540	N/A	5,075.10	190.00	100
Calvert Model Portfolio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Aggressive Model Portfolio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Loan Balance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0

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

Return information is being provided by a third party. CUM does not guarantee the accuracy of the figures. For a detailed explanation of the actual funds and their return information please contact your Financial Advisor. Longer time periods may be used to analyze the actual fund returns. Actual fund performance can be obtained using any of the fund's website and should be reviewed prior to making investment changes.

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975,2307

PAGE 04



Free Checking

01	1016082160762	008	20	0	110	88,550

WACHOVIA

00022438 D1 AT 0.334 01 30G 61



00022436 D U AT 03 JAN 87 SQG BT
#.
MELISSA J MARKS
5672 TRAILWOOD DRIVE
NORTH CHARLESTON SC 29415

1'8

Free Checking

7/19/2007 thru 8/15/2007

Account number: 1010082103751
Account owner(s): MELISSA J MARKS

Account Summary

Opening balance 7/1/19	\$820.86
Deposits and other credits	1,040.72
Checks	289.19
Automated Checks	144.04
Other withdrawals and service fees	684.78
Closing balance 8/1/19	\$1,092.40

Deposits and Other Credits

Date	Amount	Description
7/25	974.36	DEPOSIT
8/08	974.36	DEPOSIT
Total	\$1,948.72	

Cheeks

Month	Amount	Date	Month	Amount	Date
1963	35.00	7/30	1968*	40.00	8/10
1968*	210.00	8/18	1969	38.00	8/09
			Total	\$505.10	

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

Automated Checks

Number	Amount	Date	Description
1804	100.49	7/20	AUTOMATED CHECK BCE&G/PSND BILL PYMT CG ID: 2058040100 070728 ARC MSG 1804
1806	65.00	7/30	AUTOMATED CHECK WAM/JPVN CARD CHECKPAYMT CG ID: 1001200301 070730 ARC MSG 1806
1871	100.00	8/08	AUTOMATED CHECK CAPITAL ONE ARC CHECK PYMT CG ID: 0241713766 070808 ARC MSG 1871

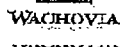
Automated Checks continued on next page.

WACHOVIA BANK, N.A., MOUNT PLEASANT MAIN

page 1 of 1

000108 Nationstar

PAGE 05



04	1010082160753	008	30	0	110	68.653

	Phone number	Address
Checking & Savings Accounts, Check Card & ATM Card	800-WACHOVIA 800-822-4504 800-635-7221	WACHOVIA BANK, NATIONAL ASSOCIATION NORFOLK P O BOX 563066 CHARLOTTE NC 28226-3066
TOD (For the Hearing Impaired) En español para cuentas corrientes y de ahorros	800-329-6877	
Bank By Mail (Deposits Only)		WACHOVIA BANK, NATIONAL ASSOCIATION VA3260 P O BOX 26090 RICHMOND VA 23200-0690
Consumer Loan Accounts	800-347-1131	WACHOVIA BANK, NATIONAL ASSOCIATION VA0563 P O BOX 13027 ROANOKE VA 24040-0343

To Balance Your Account		Net Outstanding Checks and Withdrawals			
		Chk. No.	Amount	Chk. No.	Amount
1. Compare your account register to your account statement for unrecorded transactions (such as ATM, Check Card, Interest earned, fees, etc.). Your new account register total should match the adjusted balance in line 6 below.	_____				
2. Write in the closing balance shown on the front of account statement.	_____				
3. Write in any deposits you have made since the date of the statement.	_____				

4. Add together amounts listed above in steps 2 and 3.	_____				
5. In the section to the right, list and total all checks and withdrawals that you have made that are not reported on your account statement. Write in the total here.	_____				

6. Subtract the amount in line 5 from the amount in line 4. This is your adjusted balance and should match the balance in Step 1 above.	_____				
				Total	

In Case of Errors or Questions about Your Electronic Transfer: Telephone us at 800-WACHOVIA, 800-922-1664, or write to us at WACHOVIA BANK, NATIONAL ASSOCIATION, P.O. BOX 6035, Charlotte, NC 28226-0355. We will investigate your claim, and we will return your statement or receipt to you free of charge if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appeared.

Tell us the date and account number (if any).

2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.

3. Tell us the dollar amount of the suspected error.

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

WACHOVIA BANK, N.A. IS MEMBER FDIC

WACHOVIA BANK, N.A., MOUNT PLEASANT MAIN

page 4 of 4



WACHOVIA

ACCOUNT ACTIVITY

Account FREE CKG 0753

Go

View Paper Statements Check Search Order Checks Stop Payment (checks)

Posted Balance 08/20/2007: \$1,030.45 * Available Balance as of 09/21/2007: \$978.45 ** Check Card Hold * : View Details
Find Transactions

Date Last 30 days

- CR -

to

Range:

(MM/DD/YYYY)

(MM/DD/YYYY)

Sort By: All Transaction Types

Go

Note: You have up to 90 days of account history available.
To view the last 10 months, go to View Paper Statements

Transactions for: FREE CKG 0753

Date	Type	Description	Withdrawals	Deposits	Balance
08/21/2007	ATM	WITHDRAWAL SCOTCHMAN 08/21	\$82.00		Processing +
08/18/2007	Other	SERVICE FEE main Int	\$16.00		\$1,038.46
08/18/2007	Check View	CHECK 1891	\$200.00		\$1,054.46
08/18/2007	Deposit	DEPOSIT		\$467.16	\$1,224.46
08/17/2007	ATM	WITHDRAWAL CARDTRONICS CCB 08/18	\$21.50		\$787.27
08/17/2007	Check N/A	AUTOMATED CHECK 8448 CLUB/GEMB CHECKPAYMT 1896	\$84.00		\$708.77
08/17/2007	Check View	CHECK 1893	\$73.84		\$632.77
08/17/2007	Purchase	PURCHASE WAL WAL MART SUPER 0225 08/15	\$99.45		\$529.61
08/14/2007	Check View	CHECK 1890	\$35.00		\$1,018.00
08/14/2007	Check View	CHECK 1895	\$64.12		\$1,051.08
08/14/2007	Check N/A	AUTOMATED CHECK DILLARD'S PYMT 1804	\$70.00		\$1,117.88
08/13/2007	Check View	CHECK 1897	\$28.50		\$1,107.88
08/13/2007	Check N/A	AUTOMATED CHECK AT&T MOBILITY CHECK PYMT 1880	\$211.89		\$1,218.38
08/12/2007	Check View	CHECK 1892	\$15.00		\$1,420.31
08/12/2007	Check View	CHECK 1888	\$40.00		\$1,443.31
08/12/2007	ATM	WITHDRAWAL ULTRON, INC 08/12	\$162.00		\$1,409.31
08/10/2007	Purchase	PURCHASE CO-OP #2871 08/08	\$20.01		\$1,616.31
08/10/2007	ATM	WITHDRAWAL	\$21.50		\$1,605.32

<https://onlinebanking2.wachovia.com/AccountActivity.aspx?Index=1>

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10/11/2007 at 10:11 AM (ASTRONUTRAX) Flagstar Bank Data/Line Stamp - This header is put on all received faxes and shows the true received time.

09/24/2007 10:17 8436734761

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Wachovia Online Services | Account Activity

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		CARDTRONICS 008 00/00			
		WITHDRAWAL PIGGLY			\$1,688.82
09/10/2007	ATM	WIGGLY #041 08/08	\$41.50		\$1,688.82
09/10/2007	Purchase	PURCHASE LONGHORN #202 09/09	\$42.00		\$1,728.32
09/10/2007	Check View	CHECK 1887	\$200.00		\$1,770.41
09/10/2007	Deposit	DEPOSIT		\$974.36	\$1,870.41
09/07/2007	Purchase	PURCHASE KFO 06020 09/06	\$10.00		\$808.08
09/04/2007	Purchase	PURCHASE PIGGLY WIGGLY 6101 ASHL 09/02	\$17.63		\$1,007.00
09/04/2007	Check View	CHECK 1888	\$20.70		\$1,024.98
09/04/2007	Check View	CHECK 1889	\$25.00		\$1,046.68
09/04/2007	Check N/A	AUTOMATED CHECK ADT SECURITY SER CHECKPAYMT 1895	\$43.45		\$1,000.63
09/04/2007	Check N/A	AUTOMATED CHECK WAMUPVN CARD CHECKPAYMT 1882	\$83.00		\$1,124.08
09/04/2007	Deposit	DEPOSIT		\$187.19	\$1,187.08
08/31/2007	Check N/A	AUTOMATED CHECK WAL-MARTDISCOVER CHECKPAYMT 1891	\$200.00		\$600.00
08/30/2007	Purchase	PURCHASE APPLEBBEB 1891 08/28	\$36.68		\$660.00
08/28/2007	ATM	WITHDRAWAL TENET - EAST CO 08/28	\$42.00		\$806.46
08/28/2007	Check N/A	AUTOMATED CHECK CAPITAL ONE ARC CHECK PYMT 1894	\$50.00		\$978.46
08/27/2007	Purchase	PURCHASE SHELL OIL 63941000 08/24	\$22.00		\$1,028.46
08/27/2007	ATM	WITHDRAWAL TEAGUE'S 8 60/28	\$22.00		\$1,050.46
08/27/2007	Purchase	PURCHASE TEAGUE'S SUPERETTE 0207 08/28	\$22.00		\$1,072.46
08/27/2007	Purchase	PURCHASE CO-OP 02871 08/24	\$30.00		\$1,094.46
08/24/2007	Check View	CHECK 1880	\$16.00		\$1,124.46
08/24/2007	Check View	CHECK 1879	\$23.39		\$1,150.46
08/24/2007	ATM	WITHDRAWAL CARDTRONICS CGS 08/24	\$20.150		\$1,182.03
08/23/2007	Purchase	PURCHASE MCDONALD'S F6878 08/22	\$17.99		\$1,344.33

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* Includes transactions that have cleared your account as of the close of the previous business day. See help with this page for more details.

** Transactions that have been authorized but not yet posted are included. See help with this page for more details.

† Pending transaction in balance column has not yet posted to your account.

<https://onlinebanking2.wachovia.com/AccountActivity.aspx?Index=1>

9/21/2007

000111 Nations:ar

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9/21/2007 at 10:11 am (PSYBQ7IHQFAX09) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

09/21/2007 10:11 6408734701

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Wachovia Online Services | Account Activity

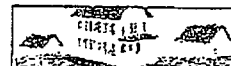
Customer Agreement Privacy Security Legal
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<https://onlinebanking2.wachovia.com/AccountActivity.aspx?Index=1>

9/21/2007

000112 Nationstar

ING DIRECT



National Average
Closing Costs: \$2727

Details for Missy- #27585317

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

Current Annual Percentage Yield: 4.30%

Interest Earned This Month: \$ 4.67

Interest Paid Year to Date: \$ 60.83

Interest Paid In: 2006: \$ 21.31

Open an
Account

Account
& Transfer

Tools
& Links

About
Us

FAQ

Posted Transactions

Date	Transaction Description	Amount	Balance
Sep 18, 2007	Interest Rate Change to 4.215% (4.30% APY)		
Sep 17, 2007	Interest Withdrawal NAVY FEDERAL CREDIT UNION checking account XXXXXX07715	(\$10.00)	1,538.03
Aug 31, 2007	Monthly Interest Paid	7.60	2,038.03
Jul 31, 2007	Monthly Interest Paid	7.58	2,030.43
Jun 30, 2007	Monthly Interest Paid	7.31	2,022.85
May 31, 2007	Monthly Interest Paid	7.57	2,015.54
May 30, 2007	Interest Withdrawal NAVY FEDERAL CREDIT UNION checking account XXXXXX07715	(\$10.00)	2,007.07
Apr 30, 2007	Monthly Interest Paid	7.61	2,107.67
Mar 31, 2007	Monthly Interest Paid	7.64	2,100.06
Feb 28, 2007	Monthly Interest Paid	7.05	2,082.22

Next

Need a "jumbo" mortgage over \$417,000 but don't want to pay a "jumbo" rate? Good news! Unlike other lenders, we don't charge a higher rate for a larger mortgage. Learn more about our great rates, closing costs and new Interest Only payment feature.

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[Join Us](#)
[Team](#)
[Site](#)
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[The Shop](#)
[Help](#)

Earn \$500
 Refer a Friend

Total Interest Paid to Date: \$ 21.31
 \$ 2,091,292.22

<https://secure.ingdirect.com/myaccount/INGDirect.html?command=displayAccountDetails&usertype=Client>

9/21/2007 007

(Page 12 of 16)
 9/21/2007 at 10:16 am (EST) (10/16/2007) Taggart Bank Data/Tax Stamp - This header is put on all received forms and shows the true &
 received time
 09/24/2007 10:17 043673-701 01/03/07
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1436

000113 Nationalstar

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8/27/2007 11:53 AM (ES18071067A000) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true r

ceived time.

09/27/2007 11:54 8435784781

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<https://onlinelinking2.wachovia.com/AccountActivity.aspx?Index=1>

9/21/2007

000114 Nationstar

8/21/2007 at 11:53 am (FSTROYINGFAM09) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

08/27/2007 11:54 0405734701

CA DSCU

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Wachovia Online Services | Account Activity

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WACHOVIA
WACHOVIA

ACCOUNT ACTIVITY

Account FREE CHK 0765 [Go](#) [View Paper Statement](#) [Check Search](#) [Order Checks](#) [Stop Payment \(check#\)](#)

Period Balance 08/20/2007: \$1,036.16 Available Balance as of 08/21/2007: \$976.45 Check Card Mobile: [View Details](#)
Find Transactions

Date Last 30 Days Range: [Go](#) [View Paper Statement](#) [Check Search](#) [Order Checks](#) [Stop Payment \(check#\)](#)

Sort By: All Transaction Types

Note: You have up to 60 days of account history available.
To view the last 18 months, go to [View Paper Statement](#)

Transactions for: FREE CHK 0765

Date	Type	Description	Withdrawals	On/Reversal	Balance
08/21/2007	ATM	WITHDRAWAL SCOT CHIMAN 08/21	\$02.00		Processing \$
08/18/2007	Other	SERVICE FEE max 1000	\$10.00		\$1,036.16
08/15/2007	Check View	CHECK 1001	\$200.00		\$1,054.16
08/14/2007	Deposit	DEPOSIT		\$487.10	\$1,254.16
08/17/2007	ATM	WITHDRAWAL CARDTRONICS COS 08/10	\$71.50		\$767.27
08/17/2007	Check N/A	AUTOMATED CHECK SAMS CLUBCARD CHECKPAYMT 1000	\$64.00		\$703.27
08/17/2007	Check View	CHECK 1001	\$73.84		\$629.43
08/17/2007	Purchase	PURCHASE W.M. WAL. MARY SUPER 08/25 08/16	\$80.45		\$548.98
08/14/2007	Check View	CHECK 1000	\$20.00		\$528.98
08/14/2007	Check View	CHECK 1000	\$16.82		\$512.16
08/14/2007	Check N/A	AUTOMATED CHECK DILLARD'S PYMT 1000	\$70.00		\$442.16
08/13/2007	Check View	CHECK 1007	\$26.30		\$415.86
08/13/2007	Check N/A	AUTOMATED CHECK AT&T MOBILITY CHECK PYMT 1000	\$211.63		\$194.23
08/12/2007	Check View	CHECK 1002	\$10.00		\$184.23
08/12/2007	Check View	CHECK 1000	\$40.00		\$144.23
08/12/2007	ATM	WITHDRAWAL ULTRON, INC 08/12	\$102.00		\$42.23
08/10/2007	Purchase	PURCHASE CO-OP #2071 08/08	\$20.01		\$22.22
08/10/2007	ATM	WITHDRAWAL	\$21.70		\$0.52

<https://onlinebanking2.wachovia.com/AccountActivity.aspx?Index=1>

8/21/2007

(Page 15 of 16)

9/21/2007 at 11:53 am (ESTROFINEX09) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

09/27/2007 11:54 6435794781

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Wachovia Online Services | Account Activity

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Date	Transaction	Description	Debit	Credit	Balance
09/10/2007	ATM	CAROTRONICS CCS 09/08	\$41.00		\$1,044.82
09/10/2007	ATM	WITHDRAWAL PICOPLY	\$41.50		\$1,003.32
09/10/2007	Purchase	PURCHASE LONGHORN	\$42.00		\$1,725.32
09/10/2007	Check Vm	CHECK 1037	\$200.00		\$1,770.41
09/10/2007	Deposit	DEPOSIT		\$974.50	\$1,970.41
09/07/2007	Purchase	PURCHASE WFO 09/05	\$10.05		\$990.05
09/04/2007	Purchase	PURCHASE PICOPLY	\$17.03		\$1,007.00
09/04/2007	Check Vm	CHECK 1060	\$20.70		\$1,024.03
09/04/2007	Check Vm	CHECK 1060	\$35.00		\$1,043.69
09/04/2007	Check N/A	AUTOMATED CHECK AOT	\$40.45		\$1,003.89
09/04/2007	Check N/A	AUTOMATED CHECK	\$03.00		\$1,123.09
09/04/2007	Deposit	DEPOSIT		\$407.10	\$1,530.19
09/01/2007	Check, N/A	AUTOMATED CHECK	\$200.00		\$909.90
09/01/2007	Purchase	PURCHASE AMPLEBES	\$36.98		\$908.40
09/01/2007	ATM	WITHDRAWAL TENET -	\$42.00		\$936.40
09/01/2007	Check N/A	AUTOMATED CHECK	\$60.00		\$876.40
09/27/2007	Purchase	PURCHASE SHELL OIL	\$22.00		\$1,076.40
09/27/2007	ATM	WITHDRAWAL TENET -	\$22.00		\$1,054.40
09/27/2007	Purchase	PURCHASE TEAQUEB	\$22.00		\$1,072.40
09/27/2007	Purchase	PURCHASE CO-OP #2075	\$30.00		\$1,094.40
09/24/2007	Check Vm	CHECK 1069	\$12.00		\$1,124.40
09/24/2007	Check Vm	CHECK 1070	\$23.55		\$1,100.85
09/24/2007	ATM	WITHDRAWAL CAROTRONICS CCS 09/24	\$201.00		\$1,102.83
09/23/2007	Purchase	PURCHASE MAXIMUS	\$17.50		\$1,304.33

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† Includes transactions that have cleared your account as of the close of the previous business day. See help with this page for more details.

† Transactions that have been authorized but not yet posted are included. See help with this page for more details.

† Pending transactions in balance columns not yet posted to your account.

<https://onlinebanking2.wachovia.com/AccountActivity.aspx?Index=1>

9/21/2007

STEWART TITLE GUARANTY COMPANY
SHORT FORM RESIDENTIAL
STEWART TITLE GUARANTY COMPANY
SHORT FORM RESIDENTIAL
LOAN POLICY -- ONE-TO-FOUR FAMILY

SCHEDULE A

Amount of Insurance: \$76,000.00 Premium: \$215.00
File Number: MARKS, MELISSA Mortgage Amount: \$76,000.00
Policy Number: U-9312-000137673 Loan Number: [REDACTED]
Mortgage Date: October 5, 2007
Date of Policy: October 9, 2007 at 09:14 AM
(or the date of recording of the insured mortgage, whichever is later)

Name of Insured: Flagstar Bank, FSB, its successors and/or assigns as their respective interests may appear.

Name of Borrower(s): Melissa Marks

Property Address: 209 Presidential Court, Round O, South Carolina 29474

County and State: Colleton, South Carolina

The estate or interest in the land identified in this Schedule A and which is encumbered by the insured mortgage is fee simple and is at Date of Policy vested in the borrower(s) shown in the insured mortgage and named above.

The land referred to in this policy is described as set forth in the insured mortgage and is identified as the property address shown above.

This policy consists of 2 page(s) unless an addendum is attached and indicated below:

☒ Addendum attached ☐ No addendum attached

The ALTA endorsements indicated below are incorporated herein:

Subject to the conditions stated in the endorsement list below, the following ALTA endorsements are incorporated herein:

ENDORSEMENT 4 and 4.1 (Condominium), if the land or estate or interest is referred to in the insured mortgage as a condominium

ENDORSEMENT 5 and 5.1 (Planned Unit Development)

ENDORSEMENT 6 (Variable Rate) if the insured mortgage contains provisions which provide for an adjustable interest rate.

ENDORSEMENT 6.2 (Variable Rate - Negative Amortization) if the insured mortgage contains provisions which provide for both an adjustable interest rate and negative amortization.

ENDORSEMENT 7 (Manufactured Housing Unit), if a manufactured housing unit is located on the land at Date of Policy.

ENDORSEMENT 8.1 (Environmental Protection Lien) referring to the following state statute(s): None

ENDORSEMENT 9 (Restrictions, Encroachments, Minerals)

**ADDENDUM TO SHORT FORM
RESIDENTIAL LOAN POLICY
ADDENDUM TO SHORT FORM
RESIDENTIAL LOAN POLICY**

File Number: MARKS, MELISSA Addendum to Policy Number: U-9312-000137676
Loan Number: [REDACTED]

SCHEDULE B (Continued)

IN ADDITION TO THE MATTERS SET FORTH ON SCHEDULE B OF THE POLICY TO WHICH THIS ADDENDUM IS ATTACHED, THIS POLICY DOES NOT INSURE AGAINST LOSS OR DAMAGE BY REASON OF THE FOLLOWING:

1. Restrictive covenants governing and controlling Presidential Estates Subdivision filed for record in the Office of the Clerk of Court for Colleton County in Deed Book 958, Page 16 and in Deed Book 968, Page 104.
2. Right of Way easement to Palmetto Rural Telephone Cooperative filed for record in the Office of the Clerk of Court for Colleton County in Deed Book 984, Page 231.

NOTICES, WHERE SENT: Any notice of claim or other notice or statement in writing required to be given the Company under this policy must be given to the Company at the following address: Claims Department at P.O. Box 2020, Houston, TX 77262-2020.

SHORT FORM RESIDENTIAL LOAN-POLICY-ONE-TO-FOUR FAMILY

Issued By

Issued By

stewart
title guaranty company

ORIGINAL
ORIGINAL

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, STEWART TITLE GUARANTY COMPANY, A TEXAS CORPORATION, HEREIN CALLED THE "COMPANY", HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS, CONDITIONS AND STIPULATIONS SET FORTH IN THE AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (6-17-06), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B SHALL REFER TO SCHEDULES A AND B OF THIS POLICY.

SCHEDULE B

EXCEPTIONS FROM COVERAGE AND AFFIRMATIVE INSURANCE

Except to the extent of the affirmative insurance set forth below, this Policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

1. Covenants, conditions or restrictions, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from:
 - a. The violation of those covenants, conditions, or restrictions on or prior to Date of Policy;
 - b. a forfeiture or reversion of Title from a future violation of those covenants, conditions or restrictions, including those relating to environmental protection; and
 - c. provisions in those covenants, conditions or restrictions, including those relating to environmental protection, under which the lien of the Insured Mortgage can be extinguished, subordinated, or impaired.

As used in paragraph 1(a), the words "covenants, conditions, or restrictions" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of violation or alleged violation affecting the Land has been recorded or filed in the Public Records at Date of Policy and is not referenced in an addendum attached to this policy.

2. Any easements or servitudes appearing in the Public Records; however, this Policy insures against loss or damage arising from (a) the encroachment, at Date of Policy, of the improvements on any easement; and (b) any interference with or damage to existing improvements, including lawns, shrubbery, and trees, resulting from the use of the easements for the purposes granted or reserved.
3. Any lease, grant, exception, or reservation of minerals or mineral rights appearing in the Public Records; however, this policy insures against loss or damage arising from (a) any effect on or impairment of the use of the Land for residential one-to-four family dwelling purposes by reason of such lease, grant, exception or reservation of minerals or mineral rights; and (b) any damage to existing improvements, including lawns, shrubbery and trees, resulting from the future exercise of any right to use the surface of the Land for the extraction or development of the minerals or mineral rights so leased, granted, excepted or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.

Signed under seal for the Company, but this policy is to be valid only when it bears an authorized countersignature.

Countersigned by:

stewart
title guaranty company



[Signature]

Authorized Signature

DORCAS M TUTENDBA EDISTO TITLE INSURANCE

Company

Wallerboro, SC

City, State

[Signature]
Senior Chairman of the Board

[Signature]
Chairman of the Board

[Signature]
President

Serial Number U-9312-000137676

ALTA Short Form Residential Loan Policy 6/17/06

File Number 07RE357

000119 Nationstar

DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION		See Attached Instructions	O.M.D. No 1680-0040 Expires October 31, 2001	
SECTION I - LOAN INFORMATION				
1. LENDER NAME AND ADDRESS		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS		
4. LENDER NAME AND ADDRESS Flagstar Bank 6151 Corporate Drive TROY, MI 48068 Company: Branch: FSWB Requested by:		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached) 209 PRESIDENTIAL CT HOLAND, SC 29474 Borrower: MELESA MARCUS		
3. LENDER ID. NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED		
SECTION II				
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION				
NFIP Community Name	County (ies)	State	NFIP Community Number	
COLLETON COUNTY	COLLETON	SC	450068	
B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME				
NFIP Map Number or Community Panel Number (Community name, if not the same as "A")	NFIP Map Panel Effective/ Revised Date	LOMA/LDMR	Flood Zone	No NFIP Map
450280 - 0385 F	11/27/2001		X	
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)				
☒ Federal Flood Insurance is available (community participates in NFIP) ☒ Regular Program ☐ Emergency Program of NFIP ☐ Federal Flood Insurance is not available because community is not participating in the NFIP ☐ Building/Mobile is in a Coastal Barrier Resource Area (CBRA) or otherwise Protected Area (OPA); Federal Flood Insurance may not be available.				
CRA/OPA designation date: _____				
D. DETERMINATION				
IS BUILDING HOME IN SPECIAL FLOOD HAZARD AREA (ZONES BEGINNING WITH LETTERS "A" OR "V")? ☐ YES ☒ NO				
If yes, flood insurance is required by the Flood Disaster Protection Act of 1973				
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973				
E. COMMENTS (Optional):				
THIS FLOOD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT. IT SHOULD NOT BE USED FOR ANY OTHER PURPOSE.				
This determination is based on examining the NFIP map, any Federal Emergency Agency (telephone to it, and any other information) need to locate the building/mobile home in the NFIP map				
F. PREPARER'S INFORMATION				
NAME, ADDRESS, TELEPHONE NUMBER (if other than Lender)			DATE OF DETERMINATION	
FIRST AMERICAN FLOOD DATA SERVICE, INC.			03/20/2007	
AUSTIN TX 78758 (800) 447-1772			Root Cert #: 0704165803	
			"LIFE OF LOAN"	

B/11/2007 at 1:38 pm (ESTROYINGPAX00) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

09/15/2007 13:39 8436734781

CLDSUN

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GOOD FAITH ESTIMATE

Applicant: Melissa Marks
Property Addr: 208 Presbury Rd, Round O, MO 64074
Prepared By: OMI South Meritone Corp. Ph. 013-673-1700
4 Courthouse Lane, Suite 401, Charleston, SC 29407
4 Courthouse Lane, Suite 401, Charleston, SC 29407

Application ID: 00188007
Data Prepared: 09/15/2007
Loan Program:

This information provided herein reflects an estimate of the charges which you are liable to incur at the completion of your loan. The fees listed are estimates of the charges which you are liable to incur. Your actual charges may not be the same as the estimates provided herein. The lender will provide you with a statement of the actual charges at the completion of your loan.

100	ITEMS PAYABLE IN CONNECTION WITH LOAN	7,000.00		PTO B F P00
101	Loan Origination Fee			
102	Loan Processing Fee			
103	Alphabetical Fee			
104	Credit Report Fee			
105	Landlord's Inspection Fee			
106	Inspection & Survey Fee	1,750.00		
107	Tax Return Review Fee			
108	Insurance Fee			
109	Underwriting Fee			
110	Value Transfer Fee			
111	Landlord's UMI & Attorney Fees			
112				
113	TITLE CHARGES			PTO B F P00
114	Closing or Escrow Fee			
115	Document Preparation Fee			
116	Notary Fee			
117	Alphabetical Fee			
118	Value Transfer Fee			
119				
120	GOVERNMENT RECORDING & TRANSFER CHARGES			PTO B F P00
121	Recording Fee			
122	Transfer Fee			
123				
124	ADDITIONAL SETTLEMENT CHARGES			PTO B F P00
125	Participation Fee			
126				
127	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			PTO B F P00
128	Escrow Fee			
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OMB NO. 2502-0266

A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT		3. TYPE OF LOAN: 1. ☐ FHA 2. ☐ FmHA 3. ☒ CONV. UNINS. 4. ☐ VA 5. ☐ CONV. INS. 6. FILE NUMBER: MARKS, MELISSA 7. LOAN NUMBER: 0000000000 8. MORTGAGE INS CASE NUMBER:	
C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "FOC" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.			
D. NAME AND ADDRESS OF BORROWER: Melissa Marks 5572 Trellwood Drive North Charleston, South Carolina 29418		E. NAME AND ADDRESS OF SELLER: Paul Walker Post Office Box 1131 Wallerboro, South Carolina 29403	
		F. NAME AND ADDRESS OF LENDER: Flagstar Bank, FBS 6151 Corporate Drive Troy, Michigan 48068	
G. PROPERTY LOCATION: 228 Presidential Court Round O, SC 29414 Colleton County, South Carolina		H. SETTLEMENT AGENT: 20-1855693 Dorcas M. Toler, Attorney at Law PLACE OF SETTLEMENT: 222 Withman Street Wallerboro, South Carolina 29403	
		I. SETTLEMENT DATE: October 5, 2007	
J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER: 101. Contract Sales Price 80,000.00 102. Personal Property 0.00 103. Settlement Charges to Borrower (Line 140) 2,344.79 104. 0.00 105. 0.00 106. Adjustments For Items Paid By Seller in advance 107. City/Town Taxes to 100.75 108. County Taxes 10/05/07 to 01/01/08 100.75 109. Assessments to 0.00 110. 0.00 111. 0.00 112. 0.00 120. GROSS AMOUNT DUE FROM BORROWER 82,445.64 200. AMOUNTS PAID BY CR IN BEHALF OF BORROWER: 201. Deposit of earnest money 800.00 202. Principal Amount of New Loan(s) 78,000.00 203. Existing loan(s) taken subject to 0.00 204. 0.00 205. 0.00 206. 0.00 207. 0.00 208. 0.00 209. 0.00 210. Adjustments For Items Unpaid By Seller 211. City/Town Taxes to 0.00 212. County Taxes to 0.00 213. Assessments to 0.00 214. 0.00 215. 0.00 216. 0.00 217. 0.00 218. 0.00 219. 0.00 220. TOTAL PAID BY/ FOR BORROWER 70,500.00 300. CASH AT SETTLEMENT FROM/ TO BORROWER: 301. Gross Amount Due From Borrower (Line 120) 82,445.64 302. Less Amount Paid By/ For Borrower (Line 220) 70,500.00 303. CASH (X FROM) (TO) BORROWER 11,945.64		400. GROSS AMOUNT DUE TO SELLER: 401. Contract Sales Price 80,000.00 402. Personal Property 0.00 403. 0.00 404. 0.00 405. 0.00 406. Adjustments For Items Paid By Seller in advance 407. City/Town Taxes to 0.00 408. County Taxes 10/01/07 to 01/01/08 100.75 409. Assessments to 0.00 410. 0.00 411. 0.00 412. 0.00 420. GROSS AMOUNT DUE TO SELLER 80,100.75 500. REDUCTIONS IN AMOUNT DUE TO SELLER: 501. Excess Deposit (See Instructions) 0.00 502. Settlement Charges to Seller (Line 140) 2,344.60 503. Existing loan(s) taken subject to 0.00 504. Payoff of 1st Mortgage 0.00 505. Payoff of 2nd Mortgage 0.00 506. 0.00 507. (Deposit) (due, as proceeds) 0.00 508. 0.00 509. 0.00 510. Adjustments For Items Unpaid By Seller 511. City/Town Taxes to 0.00 512. County Taxes to 0.00 513. Assessments to 0.00 514. 0.00 515. 0.00 516. 0.00 517. 2007 County Property Taxes in Colleton County Taxes 472.87 518. 0.00 519. 0.00 520. TOTAL REDUCTION AMOUNT DUE SELLER 8,266.67 600. CASH AT SETTLEMENT TO/ FROM SELLER: 601. Gross Amount Due To Seller (Line 420) 80,100.75 602. Less Reductions Due Seller (Line 520) 8,266.67 603. CASH (X TO) (FROM) SELLER 71,832.08	

The undersigned hereby acknowledge receipt of a completed copy of pages 1 & 2 of this statement & any attachments referred to therein.

Borrower

Melissa Marks
Melissa Marks

Seller

Paul Walker
Paul Walker

L. SETTLEMENT CHARGES					
700. TOTAL COMMISSION Based on Price		\$ 30,000.00 @ 8.0000 %	4,800.00		
Division of Commission (line 700) as follows:					
701. \$ 4,800.00		to RE/MAX Southern Real Estate			
702. \$		to			
703. Commission Paid at Settlement					4,800.00
704. Commission Paid at Settlement					4,800.00
B. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801. Loan Origination Fee 1.250 %		to Old South Mortgage Corp.			856.00
802. Loan Discount %		to			
803. Appraisal Fee		to First City Appraisals			400.00
804. Credit Report		to			
805. Lender's Inspection Fee		to			
806. Mortgage Inv. App. Fee		to			
807. Assumption Fee		to			
808. Processing Fee		to Old South Mortgage			150.00
809. Administrative Fee		to First City Bank, PSC			670.00
810. Flood Certification Fee		to FCSI	POCL 8.00		
811. Tax Service Fee		to 1st American RE Tax Service	PDGL 89.00		
812. Broker Yield Spread Premium		to Old South Mortgage	POCL 1970.82		
813.					
814.					
815.					
816.					
817.					
818.					
819.					
820.					
C. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901. Interest from 10/05/07 to 10/01/07 @ 5 1/2% (30 days)					58.30
902. Mortgage Insurance Premium for months to					
903. Hazard Insurance Premium for 1.0 years to Cliff Health Insurance					854.72
904.					375.00
905.					
D. RESERVES DEPOSITED WITH LENDER					
1001. Hazard Insurance 3,000 months @ \$		85.81 per month			257.43
1002. Mortgage Insurance 6,000 months @ \$		88.10 per month			
1003. City/Town Taxes months @ \$		per month			
1004. County Taxes 12,000 months @ \$		35.20 per month			422.40
1005. Assessments months @ \$		per month			
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After Recording Return To:
FLAGSTAR BANK
5151 CORPORATE DRIVE
TROY, MI 48098
TROY, MI 48098
FINAL DOCUMENTS, MAIL STOP H-530-3

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200700037539 OR 1567 193

200700037539
Filed for Record in
COLLETON COUNTY SC
KARLA DADDIECD
COLLETON COUNTY SC
KARLA DADDIECD
10-09-2007 At 09:14 am.
MORTGAGE 18.00
OR Volume 1567 Page 193 - 204
200700037539
BORCAS H TOLCH
ATTORNEY AT LAW

This instrument was prepared by:

V1 MCD LOAN

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MORTGAGE

MIN 100052550168409273

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 8, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated OCTOBER 5, 2007, together with all Riders to this document.

(B) "Borrower" is Melissa Hanks.

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 2028, Flint, Michigan 48501-2028, tel. (888) 678-MERS.

(D) "Lender" is OLD SOUTH KONGAUK CORP.

Lender is a CORPORATION,
SOUTH CAROLINA,
CHARLESTON, SC 29407.

organized and existing under the laws of
Lender's address is 4 CARRIAGE LN, 403,

(E) "Note" means the promissory note signed by Borrower and dated OCTOBER 5, 2007. The Note states that Borrower owes Lender SEVENTY SIX THOUSAND AND NO/100 Dollars (U.S. \$76,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than OCTOBER 1, 2037.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

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

☐ Adjustable Rate Rider	☐ Condominium Rider	☐ Second Home Rider
☐ Balloon Rider	☐ Planned Unit Development Rider	☒ Other(s) [specify]
☐ 1-4 Family Rider	☐ Biweekly Payment Rider	MANUFACTURED HOME RIDER
☐ V.A. Rider		

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

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Instrument 209700039539 OR Volung Page 1567 194

VI RACED LOAN

(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 initiated 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 3) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

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

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

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2801 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3600), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

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

TRANSFER OF RIGHTS IN THE PROPERTY

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

COUNTY
[Name of Recording Jurisdiction]:
TMS 1168-00-00-147
APN #: 168-00-00-147

[Type of Recording Jurisdiction] of Colleton

which currently has the address of 209 PRESIDENTIAL CT, ROUND O,

[County] (City)

South Carolina 29474-4374 ["Property Address"]
[Zip Code]

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

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

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

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

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received

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SOUTH CAROLINA-Single Family-Florida Mee/Fiedde Mae UNIFORM INSTRUMENT Form 3041 1/01
© 1999-2001 Online Documents, Inc. Page 2 of 9

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VI. WACD LOANS

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, as selected by Lender; (d) check; (e) check drawn on a depository institution whose deposits are insured by a federal agency, check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentally, or entity; or (f) 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 payment is 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 right 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 no 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 becomes 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 it, 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 prepayment 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 attach priority over this Security Instrument as a lien or encumbrance on the Property; (b) household payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be 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 8. 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 8 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 8.

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, instrumentally, 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.

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VI MORTGAGE LOAN

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 attach 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) cures 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 attach priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

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

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

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

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

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repair 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 premium 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 extraordinary circumstances exist which are beyond Borrower's control.

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VI. HOME LOAN

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

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

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

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

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

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

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

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

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

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the

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VI. WBCD LOAN # [REDACTED]

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 premium paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

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 18, 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 Successor in interest of Borrower. Lender shall not be required to commence proceedings against any Successor in interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in interest of Borrower. Any forbearance by Lender in exercising any right or remedy, including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

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

Subject to the provisions of Section 18, any Successor in interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits

Initials: [Signature]

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VI NCSD LOAN

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 noun 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 nonpayment. 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.

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VI MORTGAGE

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 result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under 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 RESFA 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 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 law 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 Substances or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spill, 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 Substances 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 this evidence, all of which shall be additional sums secured by this Security Instrument.

23. **Release.** Upon payment of all sums secured by this Security Instrument, this Security Instrument shall become null and void. Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

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

25. **Waiver of Appraisal Rights.** The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within 30 days after the sale of the mortgaged property apply to the court for an order of appraisal. The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. TO THE EXTENT PERMITTED BY LAW, THE UNDERSIGNED HEREBY WAIVES AND RELINQUISHES THE STATUTORY

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VI WRCD LOAN

APPRaisal RIGHTS WHICH MEANS THE HIGH BID AT THE JUDICIAL FORECLOSURE SALE WILL BE APPLIED TO THE DEBT REGARDLESS OF ANY APPRAISED VALUE OF THE MORTGAGED PROPERTY. This waiver shall not apply so long as the Property is used as a dwelling place as defined in § 12-37-250 of the South Carolina Code of Laws. 30. If the Property is used as a dwelling place as defined in § 12-37-250 of the South Carolina Code of Laws, the 28. Future Advances. The lien of this Security Instrument shall secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to 180% of the original principal amount of the Note plus interest thereon, attorneys' fees and court costs.

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

Signed, sealed and delivered in the presence of:

Mary Margaret W. D.

Melissa Marks (Seal)
MELISSA MARKS

Dennis W. D.

State of SOUTH CAROLINA
County of COLLETON

The foregoing instrument was acknowledged before me this 10/5/07 (date)
by Melissa Marks

(name of person acknowledged).

Dennis W. D.
Signature of Person Taking Acknowledgement

My commission expires: 11/15/2016

Exhibit "A"

All that certain piece, parcel or lot of land situate, lying and being South of Cottageville in the County of Colleton, State of South Carolina, as shown on a plat entitled "AN AS-BUILT SURVEY OF 1.03 ACRES TMS 168-00-00-147 LOT 7 - PRESIDENTIAL ESTATES SURVEYED FOR LEPAUL EDWARDS FLETCHER" prepared by Jerry L. Fowler, R.L.S. 15178, dated July 28, 2003, and recorded in the Office of the Clerk of Court for Colleton County in Plat Book 34 at Page 277. Said lot measuring and bounding as follows:

On the North measuring One Hundred Eighty-Seven and Fifty Hundredths (187.50') feet, more or less, and being bounded thereon by lands now or formerly of Jay P. Campbell, Jr.; on the East measuring Two Hundred Forty (240.00') feet, more or less, and being bounded thereon by lands now or formerly of Paul Walker; on the South measuring One Hundred Eighty-Seven and Fifty Hundredths (187.50') feet, more or less, and being bounded thereon by the Fifty (50') foot Right-of-Way of Presidential Court; and on the West measuring Two Hundred Forty (240.00') feet, more or less, and being bounded thereon by lands now or formerly of Paul Walker.

Subject to easements, restrictions, and rights of way of record.

This being the same property conveyed to Melissa Marks by deed of Paul Walker dated October 5, 2007 and recorded October 9, 2007 in the Office of the Register of Deeds for Colleton in Record Book 1547 at Page 190.

TMS# 168-00-00-147

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VI TRACD LOAN

**MANUFACTURED HOME RIDER TO THE MORTGAGE/
DEED OF TRUST/TRUST INDENTURE**

This Rider is made this 5TH day of OCTOBER, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage/Deed of Trust/Trust Indenture (the "Security Instrument") of the same date given by the undersigned
MELISSA HARRIS

(the "Borrower")
to secure Borrowers' Note to **OLD SOUTH MORTGAGE CORP, A SOUTH CAROLINA CORPORATION**

(the "Note Holder")
of the same date (the "Note") and covering the property described in the Security Instrument and located at **209 PRESIDENTIAL CT, ROUND O, SC 29474-4374**

(Property Address)

LEGAL DESCRIPTION:
TRIS #16B-00-00-147

MODIFICATIONS: In addition to the covenants and agreements made in the Security Instrument, Borrowers and Note Holder further covenant and agree as follows:

A. PROPERTY:

Property, as the term is defined herein, shall also encompass the Manufactured Home described as follows:

Manufacturer's Name: **OAKWOOD**
Model Name: **OAK/EX** Model Number:
Model Year: **2002**
Serial Number(s): **HONC07715247AAB**
Width and Length:

which, by intention of the parties, shall constitute a part of the realty and shall pass with it.

B. ADDITIONAL COVENANTS OF BORROWER:

(a) Borrower(s) covenant and agree that they will comply with all state and local laws and regulations regarding the affixation of the Manufactured Home to the real property described herein including, but not limited to, surrendering the Certificate of Title (if required) and obtaining the requisite governmental approval and accompanying documentation necessary to classify the Manufactured Home as real property under state and local law.

OnSite Documents, Inc.

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- VI. HBCD LOMM
- (b) That the Manufactured Home described above shall be, at all times, and for all purposes, permanently affected to and part of the real property legally described herein.
 - (c) Borrower(s) covenant that affixing the Manufactured Home to the real property legally described herein does not violate any zoning laws or other local requirements applicable to manufactured homes and further covenant that the Manufactured Homes has been delivered and installed to their satisfaction and is free from all defects.

By signing this, Borrower(s) agree to all of the above.

Melissa Marrs (Seal)
MELISSA MARRS

After Recording Return To:
WINGSTAR BANK
6161 CORPORATE DRIVE
TROY, MI 48068
FINAL DOCUMENTS, MAIL STOP H-530-3
FINAL DOCUMENTS, MAIL STOP H-530-3

This instrument was prepared by:

VI HUCD JOAN [REDACTED]

(Space Above This Line For Recording Date)

MORTGAGE

MIN 1000E2B50160409273

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 19, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated OCTOBER 5, 2007, together with all Riders to this document.
(B) "Borrower" is Melissa Marks.

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, Michigan 48501-2026, tel. (888) 678-MERS.
(D) "Lender" is OLD SOUTH MORTGAGE CORP.

Lender is a CORPORATION,
SOUTH CAROLINA,
CHARLESTON, SC 29407.

organized and existing under the laws of
Lender's address is 4 CARRIAGE LN, 403,

(E) "Note" means the promissory note signed by Borrower and dated OCTOBER 5, 2007. The Note states that Borrower owes Lender *****SEVENTY SIX THOUSAND AND NO/100 ***** Dollars (U.S. \$76,000.00) plus interest. Borrower has promised to pay this debt in regular periodic payments and to pay the debt in full not later than OCTOBER 1, 2037.

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

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

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

☐ Adjustable Rate Rider	☐ Condominium Rider	☐ Second Home Rider
☐ Balloon Rider	☐ Planned Unit Development Rider	☒ Other(s) (specify)
☐ 1-4 Family Rider	☐ Biweekly Payment Rider	MANUFACTURED HOME RIDER
☐ V.A. Rider		

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

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SOUTH CAROLINA—Single Family—Partial Lien/Produce Lien UNIFORM INSTRUMENT Form 0601 1/01
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VI HBOD LOM 1

(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, telephone 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 5.

(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) misrepresentation of, or omission as to, the value and/or condition of the Property.

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

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

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

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

TRANSFER OF RIGHTS IN THE PROPERTY

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

[Type of Recording Jurisdiction] of [County]

[Name of Recording Jurisdiction]:

THIS 168-00-00-147

APN #: 168-00-00-147

which currently has the address of 209 PRESIDENTIAL CT, ROUND O,

[State] [City]

South Carolina 29474-4374 ("Property Address")
[Zip Code]

TO HAVE AND TO HOLD this property unto MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, forever, together with all the improvements now or hereafter erected on the property, and all accretions, 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 cancelling this Security Instrument.

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

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 9. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument is involved

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by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payment is 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 obtain 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 18 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.

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

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

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

5. **Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductibles) 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, notwithstanding 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 repair 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.

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VI. WACO LOAN

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 deterioration 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 foreclosure, for enforcement of a lien which may attach prior to 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. Borrowers shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrowers shall not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

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

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

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

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the

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V1 HAMP LOAN

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. Those 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 repair 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, forgive or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits

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under this Security Instrument, Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

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

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

15. **Notice.** 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 18 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, instrumentally or orally; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

Initials: *MM*

VI. HBCD LOAN, ~~AND~~

20. **Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note. This Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 16) 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 12 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

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

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

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

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. **Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence, all of which shall be additional sums secured by this Security Instrument.

23. **Release.** Upon payment of all sums secured by this Security Instrument, this Security Instrument shall become null and void. Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

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

25. **Waiver of Appraisal Rights.** The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within 90 days after the sale of the mortgaged property apply to the court for an order of appraisal. The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. TO THE EXTENT PERMITTED BY LAW, THE UNDERSIGNED HEREBY WAIVES AND RELINQUISHES THE STATUTORY

Initials: *Man*

V1 WOOD LOAN INC.

APPRAISAL RIGHTS WHICH MEANS THE HIGH BID AT THE JUDICIAL FORECLOSURE SALE WILL BE APPLIED TO THE DEBT REGARDLESS OF ANY APPRAISED VALUE OF THE MORTGAGED PROPERTY. This waiver shall not apply so long as the Property is used as a dwelling place as defined in § 12-37-250 of the South Carolina Code of Laws.
19. Future Advances. The lien of this Security Instrument shall secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to 150% of the original principal amount of the Note plus interest thereon, attorneys' fees and court costs.

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

Signed, sealed and delivered in the presence of:

Mary-Margaret Winslow
Dorcas

Melissa Marks (Seal)
MELISSA MARKS

State of SOUTH CAROLINA
County of COLLETON

The foregoing instrument was acknowledged before me this 10/13/07 (date)
by Melissa Marks
(name of person acknowledged).

Dorcas
Signature of Person Taking Acknowledgment
My commission expires: 11/13/2016

Exhibit "A"

All that certain piece, parcel or lot of land situate, lying and being South of Cottageville in the County of Colleton, State of South Carolina, as shown on a plat entitled "AN AS-BUILT SURVEY OF 1.03 ACRES TMS 168-00-00-147 LOT 7 - PRESIDENTIAL ESTATES SURVEYED FOR LEPAUL EDWARDS FLETCHER" prepared by Jerry L. Fowler, R.L.S. 15170, dated July 28 2003, and recorded in the Office of the Clerk of Court for Colleton County in Plat Book 34 at Page 277. Said lot measuring and bounding as follows:

On the North measuring One Hundred Eighty-Seven and Fifty Hundredths (187.50') feet, more or less, and being bounded thereon by lands now or formerly of Jay P. Campbell, Jr.; on the East measuring Two Hundred Forty (240.00') feet, more or less, and being bounded thereon by lands now or formerly of Paul Walker; on the South measuring One Hundred Eighty-Seven and Fifty Hundredths (187.50') feet, more or less, and being bounded thereon by the Fifty (50') foot Right-of-Way of Presidential Court; and on the West measuring Two Hundred Forty (240.00') feet, more or less, and being bounded thereon by lands now or formerly of Paul Walker.

Subject to easements, restrictions, and rights of way of record.

This being the same property conveyed to Melissa Marks by deed of Paul Walker dated October 5, 2007 and recorded October ____, 2007 in the Office of the Register of Deeds for Colleton in Record Book ____ at Page ____.

TMS# 168-00-00-147

VI WOOD LOAN # [REDACTED]

**MANUFACTURED HOME RIDER TO THE MORTGAGE/
DEED OF TRUST/TRUST INDENTURE**

This Rider is made this 5TH day of OCTOBER, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage/Deed of Trust/Trust Indenture (the "Security Instrument") of the same date given by the undersigned **MELISSA HARRIS**

(the "Borrower")
to secure Borrowers' Note to OLD SOUTH MORTGAGE CORP, A SOUTH CAROLINA CORPORATION

(the "Note Holder")
of the same date (the "Note") and covering the property described in the Security Instrument and located at 209 PRESIDENTIAL CT, ROUND O, SC 29474-4374

(Property Address)

LEGAL DESCRIPTION:
TMS #168-00-00-147

MODIFICATIONS: In addition to the covenants and agreements made in the Security Instrument, Borrowers and Note Holder further covenant and agree as follows:

A. PROPERTY:
Property, as the term is defined herein, shall also encompass the Manufactured Home described as follows:

Manufacturer's Name: OAKWOOD
Model Name: OAK/FR Model Number:
Model Year: 2002
Serial Number(s): HONC07715247A&B
Width and Length:

which, by intention of the parties, shall constitute a part of the realty and shall pass with it.

B. ADDITIONAL COVENANTS OF BORROWER:

(a) Borrower(s) covenant and agree that they will comply with all state and local laws and regulations regarding the affixation of the Manufactured Home to the real property described herein including, but not limited to, surrendering the Certificate of Title (if required) and obtaining the requisite governmental approval and accompanying documentation necessary to classify the Manufactured Home as real property under state and local law.

Online Documents, Inc.

Page 1 of 2

Initials: [Signature]
L4191814 0003
18-04-2007 12:11

000146 Nationstar

- VI. WAIVER OF DEFENSE
- (b) That the Manufactured Home described above shall be, at all times, and for all purposes, permanently affected to and part of the real property legally described herein.
- (c) Borrower(s) covenant that affixing the Manufactured Home to the real property legally described herein does not violate any zoning laws or other local requirements applicable to manufactured homes and further covenant that the Manufactured Homes has been delivered and installed to their satisfaction and is free from all defects.

By signing this, Borrower(s) agree to all of the above.

Melissa Marks (Seal)
MELISSA MARKS

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower" as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (checking the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights interest in the property being financed, and/or ☐ the income or assets of the Borrower's spouse or other person who has community property rights interest in the property being financed, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and/or because the spouse or other person is a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a backstop for payment of the loan.

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

Borrower

Co-Borrower

Mortgage Applied For: ☐ VA ☒ Conventional ☐ Other (explain):		Agency Case Number:	Lender Case Number:
Annual: \$ 1000		Interest Rate: 7.5	Term: 30
Subject Property Address (street, city, state, and zip):		No. of Units: 1	

Legal Description of Subject Property (attach description if necessary):		Year Built:
205 WILKINSON AVE, CT 06104		2002

Purpose of Loan: ☒ Purchase ☐ Refinance ☐ Construction ☐ Other (explain):	Property will be: ☒ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if used for purchase or construction-permanent loan.	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
Year Acquired: 0	\$ 0	\$ 0	\$ 0

Complete this line if this is a refinance loan.	Amount Being refinanced	Purpose of Refinance	Describe improvements: ☐ made ☒ to be made
Year Acquired: 0	\$ 0		Cost: \$ 0

This will be held by what Name(s):	Manner in which Title will be held:	Estate will be held in:
JOHN & JANE DOE, HUSBAND & WIFE	JOINT TENANTS	☒ Fee Simple ☐ Life Estate ☐ Other (explain):

Borrower's Name (include J. or Sr. if applicable):	Co-Borrower's Name (include J. or Sr. if applicable):
JOHN & JANE DOE	

Borrower's Social Security Number:	Borrower's Home Phone (incl. area code):	Co-Borrower's Social Security Number:	Co-Borrower's Home Phone (incl. area code):
123 456 7890	(603) 123 4567		

Present Address (street, city, state, and zip):	Present Address (street, city, state, and zip):
1234 WASHINGTON ST, CT 06104	1234 WASHINGTON ST, CT 06104

Mailing Address, if different from Present Address:	Mailing Address, if different from Present Address:

If residing at present address for less than two years, complete the following:	If residing at present address for less than two years, complete the following:
Former Address (street, city, state, and zip):	Former Address (street, city, state, and zip):

Name & Address of Employer:	Name & Address of Employer:
XYZ Company, 123 Main St, CT 06104	XYZ Company, 123 Main St, CT 06104

Position/Title/Type of Business:	Position/Title/Type of Business:
Software Engineer	Software Engineer

Name & Address of Employer:	Name & Address of Employer:
ABC Company, 456 Main St, CT 06104	ABC Company, 456 Main St, CT 06104

Position/Title/Type of Business:	Position/Title/Type of Business:
Marketing Manager	Marketing Manager

Name & Address of Employer:	Name & Address of Employer:
DEF Company, 789 Main St, CT 06104	DEF Company, 789 Main St, CT 06104

Position/Title/Type of Business:	Position/Title/Type of Business:
Sales Representative	Sales Representative

Name & Address of Employer:	Name & Address of Employer:
GHI Company, 101 Main St, CT 06104	GHI Company, 101 Main St, CT 06104

Position/Title/Type of Business:	Position/Title/Type of Business:
Product Manager	Product Manager

Name & Address of Employer:	Name & Address of Employer:
JKL Company, 202 Main St, CT 06104	JKL Company, 202 Main St, CT 06104

Position/Title/Type of Business:	Position/Title/Type of Business:
Business Development	Business Development

[illegible]

^A 514 0716/94 B2740 (71) may be required to provide individual details on the number of returns and relevant information.

B/C | Available Only to: **Notes:** All info, with report or reports in this case, must be provided by Director of
or Component (C) and not provided to any (1) agency or foreign entity.

DATE	DEBIT OR CREDIT: NOTE: Amount, date, payor, or amount in writing must be shown in full on each entry or on summary (C) only. Indicate to whom it is payable or for whom.	Monthly Amount
		\$

This statement and any exhibits supporting schedules may be completed jointly by both married and unmarried Co-Defendants. If both assets and liabilities are sufficiently joined so that the statement can be maintained jointly on a combined basis, otherwise, separate statements and schedules are required. If the Co-Defendant section is completed about a non-married spouse or other person, this statement and supporting schedules must be completed about that spouse or other person also.

[illegible]

PRICE 1100 PGM 65 T.03
 12113 RTR FORM 1002 P.1333
 VADP-24N (P507)

Page 2 of 4

Is this:

B. Purchase price		\$	00000
a. Alterations, improvements, repairs			
b. Land (if acquired separately)			
c. Assumptions (net debts to be paid off)			
d. Estimated prepaid items		2,663.48	
e. Estimated closing costs		2000	
f. FHA, MIP, Funding fee			
g. Closing (if Borrower will pay)			
1. Total costs (add items c through h)		21,647.48	
2. Subordinate financing			
c. Borrower's closing costs paid by Seller		2,400	
L Other Credits (explain)			
Cash Deposit on Sales Contract		500	
10. Loan amount (exclude FHA, MIP, Funding Fee financed)		26,000	
d. FHA, MIP, Funding Fee financed			
e. Loan amount (add in d)		26,000	
f. Cash from down payment		2,147.44	

If you answer "Yes" to any question a through i, please use continuation sheet for expansion		OWNY/N		CO-BORROWER/N	
	Yes	No	Yes	No	No
a. Are there any outstanding judgments against you?	☐	☒	☐	☒	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☒	☐	☒	☐
c. Have you had property foreclosed upon or given title as deed in lieu thereof in the last 7 years?	☐	☒	☐	☒	☐
d. Are you a party to a lawsuit?	☐	☒	☐	☒	☐
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure of title to real property, or on any loan which would include such as a home improvement loan, EPA loan, home improvement loan, educational loan, manufactured mobile home loan, or any mortgage, home improvement, home loan, automobile, or other vehicle debt, including debt, name, and address of lender, FHA or VA case number, if any, and reasons for the action?	☐	☒	☐	☒	☐
f. Are you presently delinquent on or default on any Federal debt in any other form, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	☐	☒	☐	☒	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☒	☐	☒	☐
h. Is any part of the down payment borrowed?	☐	☒	☐	☒	☐
i. Are you a co-maker or endorser on a note?	☐	☒	☐	☒	☐
j. Are you a U.S. citizen?	☐	☒	☐	☒	☐
k. Are you a permanent resident alien?	☐	☒	☐	☒	☐
l. Do you intend to occupy the property as your primary residence? If "Yes," complete questions in below.	☐	☒	☐	☒	☐
m. If you had an ownership interest in a property in the last 3 years:					
1. What type of property did you own - a. personal real estate (PR), shared home (SH), or investment property (IP)?					
2. How did you title it to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person					

[illegible][illegible]

Operator's Signature	Date	Co-Operator's Signature	Date
X		X	

[illegible]

BORROWER	X	1st (c) 1st 2nd 3rd 4th 5th 6th 7th 8th 9th 10th 11th 12th	C.BORROWER	X	1st (c) 1st 2nd 3rd 4th 5th 6th 7th 8th 9th 10th 11th 12th
Ethnicity		Hispanic or Latino Asian Native Hawaiian or Other Pacific Islander Black or African American White Other race	Ethnicity		Hispanic or Latino Asian Native Hawaiian or Other Pacific Islander Black or African American White Other race
Race	X	Hispanic or Latino Asian Native Hawaiian or Other Pacific Islander Black or African American White Other race	Race	X	Hispanic or Latino Asian Native Hawaiian or Other Pacific Islander Black or African American White Other race
Sex	X	Male Female	Sex	X	Male Female

To be Completed by Interviewer		Interviewer Name (print or type)		Name and Address of Interviewer's Employer	
This application was taken by:		Interviewer's Signature		Date	
☐ Face-to-face interview ☐ Mail ☒ Telephone ☐ Internet		Interviewer's Phone Number (work and code)			

Use this continuation sheet if you need more space to complete the Residential Lender Application. Make B for Borrower C for Co-Borrower.	
Borrower	Agency Case Number
DEANESA JONES	Lender Case Number
Co-Borrower:	001684092
00000000000000000000	001684092

Liabilities:

Payment	Mon. Name / Address or Description	Balance	Payment
219	61 BANK OF AMERICA 1820 N BURNLEY RD FARMINGTON AR 8503 11873	647	
230	61 BK OF AMER F O K 106290 COLUMBIA, SC 29292-429	30727	480890101349
181	47 CITY PD BOX 6800 SIOUX FALLS SD 57117	7116	616116024416

I hereby understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts or applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
X		X	

14400 Use Form 65145
July 1993 Rev. 1037 1440
CRP-2416 (p.01)

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000151 Nationstar

Addendum to Application (1093)

Loan Number: [REDACTED]

Borrower(s) Name: MELISSA MARKS

Borrower(s) Name: MELISSA MARKS

Property Address: 209 PRESIDENTIAL CT ROUND O, NC 29474

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicable should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will be used as a basis for loan qualification. But all such individuals must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower, residing in a community property state, the community property is treated as a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

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

Borrower

Co-Borrower

Mortgage Applied for: ☐ VA ☒ Conventional ☐ Other (explain):		Agency Case Number	
☐ FHA ☐ USDA/Rural Housing Service		Lender Case Number	
Amount: \$ 70000	Interest Rate: 7 1/2 %	No. of Months: 360	Amortization Type: ☒ Fixed Rate ☐ ARM (Type):
Subject Property Address (Include Apt. No. & Zip): 209 PARKVIEW CT, ROUND O, SC 29074			
Legal Description of Subject Property (Attach description if necessary): TRS 1160-00-00-147			No. of Units: 1
Purpose of Loan: ☒ Purchase ☐ Construction ☐ Other (explain):			Property will be: ☒ Primary Residence ☐ Secondary Residence ☐ Investment
Complete this line if construction or construction-permanent loan.			
Year lot acquired: 0	Original Cost: \$ 0	Amount Existing Lien: \$ 0	(a) Present Value of Lot: \$ 0
		(b) Cost of improvements: \$ 0	Total (a + b): \$ 0
Complete this line if take a refinance loan.			
Year Acquired: 0	Original Cost: \$ 0	Amount Existing Lien: \$ 0	Purpose of Refinance: ☐ Description: ☐ made ☒ to be made
This will be held in what name(s): JENNIFER JONES, Husband & Wife		Estate will be held in: ☒ Fee Simple ☐ Leasehold (specify term):	
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (Specify):			

Borrower's Name (Include J. or Sr. if applicable): JENNIFER JONES		Co-Borrower's Name (Include J. or Sr. if applicable):	
Social Security Number: 0190154190	DOB: 01/01/70	VA: 0	WU: 0
Home Phone (incl. area code): 803-211-1111	Work Phone (incl. area code):	Mobile Phone (incl. area code):	Other Phone (incl. area code):
Present Address (incl. apt. no., street, city, state, zip): 6872 TULLWOOD DRIVE, MONROE, MISSISSIPPI, MS 39010	Own ☒ Rent ☐ No. Yrs.:	Former Address (incl. apt. no., street, city, state, zip):	Own ☐ Rent ☐ No. Yrs.:
Mailing Address, if different from Present Address:		Mailing Address, if different from Present Address:	
If reading of present address for less than two years, complete the following:			
Former Address (incl. apt. no., street, city, state, zip):		Former Address (incl. apt. no., street, city, state, zip):	
Own ☐ Rent ☐ No. Yrs.:	Own ☐ Rent ☐ No. Yrs.:	Own ☐ Rent ☐ No. Yrs.:	Own ☐ Rent ☐ No. Yrs.:

Name & Address of Employer: 28 Bridgeway Blvd, Mount Pleasant, SC 29464		Name & Address of Employer: Yes, employed in this line of work/profession	
Position/Title/Type of Business: Financial XX	Business Phone (incl. area code): 843-211-1111	Position/Title/Type of Business:	Business Phone (incl. area code):
If employed in current position for less than two years or if currently employed in more than one position, complete the following:			
Name & Address of Employer:	Position/Title/Type of Business:	Name & Address of Employer:	Position/Title/Type of Business:
Own ☐ Rent ☐ No. Yrs.:	Own ☐ Rent ☐ No. Yrs.:	Own ☐ Rent ☐ No. Yrs.:	Own ☐ Rent ☐ No. Yrs.:
Monthly Income:	Monthly Income:	Monthly Income:	Monthly Income:
Business Phone (incl. area code):	Business Phone (incl. area code):	Business Phone (incl. area code):	Business Phone (incl. area code):

Printed Name: JENNIFER JONES
 Date: 01/01/2005
 Signature: [Signature]
 Page 1 of 1
 VUE Mortgage Exhibit, No. 000701-1201

Schedule C Real Estate Owned Schedule C Real Estate Owned (If additional schedules are needed, see instructions sheet.)							
Property Address (enter S/E from P.O. if pending sale or R/R rental being held for issuance)	Type of Property	Fund(s) Held/Vested In	Annuity Receipts & Losses	Gross Rental Income	Mortgage Payments	Rental Exp. (including depreciation)	Net Rental Income
Total:	\$	\$	\$	\$	\$	\$	\$

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

All estate funds

Creditor Name

Account Number

PARTIAL DETAILS OF YOURS SHOWS		PARTIAL DETAILS OF YOURS SHOWS				
a. First two plots	9	100.00	If you answer "Yes" to any question a through i, please use continuation sheet for explanation.			
b. Alterations, improvements, repairs	0		a. Are there any outstanding judgments against you?			
c. Land (if recorded separately)	0		b. Have you been delinquent backstop within the past 7 years?			
d. Refinance (incl. debts to be paid off)	0		c. Have you had property foreclosed upon or given title in deed in fee interest in the last 7 years?			
e. Estimated plot/lot items	2563.44		d. Are you a party to a lawsuit?			
f. Estimated closing costs	2986		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure of title in fee of someone, or judgment? (The word includes such loans as home equity loans, SBA loans, home improvement loans, educational loans, manufactured home loans, etc., and mortgage, financial institution, bank, or credit union loans, private lenders, including debt, firms, and address of lender. FHA or VA loan number, if any, and reasons for the entry.)			
g. PMI, MIP, Funding Fee	0		f. Are you presently delinquent in a default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.			
h. Discount (if Bureau will pay)	0		g. Are you obligated to pay alimony, child support, or spousal maintenance?			
i. Total costs (add item e through h)	1647.44		h. Is any part of the down payment borrowed?			
j. Subordinate financing	0		i. Are you a co-maker or endorser on a note?			
k. Decreases closing cost paid by Seller	2400		j. Are you a U.S. citizen?			
l. Other Credits (explain)	0		k. Are you a permanent resident alien?			
Cash Deposit on Sales Contract	500		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question in block.			
			m. Have you had an ownership interest in a property in the last five years?			
			n. If "Yes," type of property and your own - a. leased residence b. second home c. d. investment property (GP)?			
			o. If "Yes," did you hold title in the home - solely by you or (b) jointly with your spouse (GP), or jointly with another person			
m. Loan amount exclusive PMI, MIP, Funding Fee financed)	16000					
n. PMI, MIP, Funding Fee financed	0					
o. Loan amount (add in k, n)	16000					
p. Cash from the Buyer/subject, i. e., from D	5747.44					

[illegible]

Notwithstanding, each of the identified parties retains for itself and its successors, assigns and agents, any right of identity any foreclosed or taken in the application of the any foreclosed or taken in the loan, for any legal or business purpose that it may desire, including but not limited to the application of a court or arbitration award.

Member's Signature	Date	Co-Member's Signature	Date
X		X	

[illegible]

DORROWER	☐ Isolate Is to isolate isolate isolate	CO-DORROWER	☐ Isolate Is to isolate isolate isolate
BNHNCY	☐ Isolate Is to isolate isolate isolate	BNHNCY	☐ Isolate Is to isolate isolate isolate
Race!	☐ Isolate Is to isolate isolate isolate	Race!	☐ Isolate Is to isolate isolate isolate
Sex!	☐ Isolate Is to isolate isolate isolate	Sex!	☐ Isolate Is to isolate isolate isolate

To be Completed by Interviewer		Interviewee's Name (Print in type)		Name and Address of Interviewee's Employer	
This application was taken by:					
☐ Face-to-face interview		Interviewee's Signature		Date	
☐ Mail					
☒ Telephone		Interviewee's Phone Number (local and area)			
☐ Internet					

Use this section to fill in you need responses to complete the National Loan Application. Mark B for Borrower or C for Co-Borrower. Borrower or C for Co-Borrower.	Borrower	Agency Case Number
	NATIONSTAR MORTGAGE	Loan Case Number
	Co-Borrower	581494032

Debit List:

Payment	Item Name / Payment or Description	Balance	Amount
119	01 BANK OF AMERICA 1026 X MURKINX RD PINEVILLE AR 70454	13078	647
120	01 BK OF AMER F O X 100290 COLUMBIA, SC 29202-329	10747	168894281119
121	07 CITY PD BOX 6600 SIOUX FALLS SD 57117	7118	546614024415

I have fully understood that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
X		X	

NATIONSTAR MORTGAGE
 1000 11th St. NW
 Atlanta, GA 30333
 (404) 211-6100

Page 8 of 8

000156 Nationstar

Addendum to Application (1093)

Loan Member: [REDACTED]

Borrower(s) Name: MELISSA MARKS

Borrower(s) Name: MELISSA MARKS

Property Address: 209 PRESIDENTIAL CT ROUND O, SC 29474

11/11/11

REV 4/12/11

000157 Nationstar

VI HMOED LOAN # [REDACTED]
HIN: 100052550169A05273

NOTE

OCTOBER 5, 2007
[Date]

Walterboro,
[City]

SOUTH CAROLINA
[State]

205 PRESIDENTIAL CT, ROUND O, SC 29474-4374
[Property Address]

1. BORROWER'S PROMISE TO PAY

(In return for a loan that I have received, I promise to pay U.S. \$76,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is OLD SOUTH MORTGAGE CORP, A SOUTH CAROLINA CORPORATION.

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

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 7.000%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 3(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on November 1, 2007. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on OCTOBER 1, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at
4 CARRIAGE LN
403
CHARLESTON, SC 29407
or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$505.63.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any

Initials: [REDACTED]

MULTISTATE FIXED RATE NOTE-Single Family-Fannie Mae Uniform Instrument Form 6250 1/01
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PRINTED ON 10-04-2007 12:11

[REDACTED]

801 First National C, Round O, SC 29474-4374

VI H&C LONN

sums already collected from me which exceeded permitted limits will be refunded to me. the Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments
If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

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

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

(D) No Waiver By Note Holder
Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses
If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

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

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 16 within which

Initials: *Man*

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.

VI FIXED LOAN # [REDACTED]

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

Melissa Marks (Seal)
MELISSA MARKS

PAY TO THE ORDER OF
FLAGSTAR BANK, FSB
WITHOUT RECOURSE

OLD SOUTH MORTGAGE CORP.

BY:

PRINTED NAME

DATE

NOTE ENDORSEMENT VOID
34

PAY TO THE ORDER OF
Flagstar Bank, FSB
WITHOUT RECOURSE

Old South Mortgage Corp
By: Sandra Yavello
Sandra Yavello
Loan Operations Associate

[Sign Original Only]

MULTISTATE FIXED RATE NOTE-Single Family-Permit 1990/Feedline-See UNIFORM INSTRUMENT Form 8800 101
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AS200407 0101
10-04-2007 12:11



200 Presidential Ct. Suite 6.00 2007-12-11

000160 Nationstar

VI WRCD LOAN # [REDACTED]
MIN: 10005250168409273
PMT: 0000000000000000

NOTE

OCTOBER 5, 2007
[Date]

Norfolk, VA
[City]

SOUTH CAROLINA
[State]

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

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$76,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is CLO SOUTH HOMES CORP, A SOUTH CAROLINA CORPORATION.

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

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 7.000%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 8(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on NOVEMBER 1, 2007. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on OCTOBER 1, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at

4 CARRIAGE LN
403
CHARLESTON, SC 29407
or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$806.63.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any

Initials: Man
MULTISTATE FIXED RATE NOTE-Single Family-Partial Mso/Procto Mso UNIFORM INSTRUMENT Form 3200 1/01
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15-64-2007 12:11

209 PRESIDENTIAL CT, ROUND O, SC 29474-4374

V1 NBD LOAN

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 \$.0004 of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

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

(C) **Notice of Default**
If I am in default, the Note Holder may send me a written notice telling me that 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 16 within which

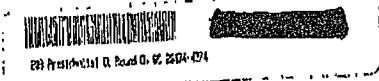
Initials: *Man*

MULTI-STATE FIXED RATE NOTE-Single Family-Residential-Minor/Produce Map UNIFORM INSTRUMENT Form 2001/01
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Page 2 of 3

R3260NOT 0701

10-04-2007 12:11



V1 MISC LOAN

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

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

Melissa Marks (Seal)
MELISSA MARKS

PAY TO THE ORDER OF
FLAGSTAR BANK, FSB
WITHOUT RECOURSE

OLD SOUTH MORTGAGE CORP.

BY:

PRINTED NAME

TITLE

PAY TO THE ORDER OF
Flagstar Bank, FSB
WITHOUT RECOURSE

Old South Mortgage Corp

By: Sandra Yavello
Sandra Yavello
Loan Operations Associate

NOTE ENDORSEMENT VOID
SY

[Sign Original Only]

MULTISTATE FIXED RATE (NOTE-Single Family-Fannie Mae/Freddie Mac) UNIFORM INSTRUMENT Form 3200 1/01
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FS2003NOT 0701
10-04-2007 12:11



220 First Street SE, Suite 200, Atlanta, GA 30333-4001

000163 Nationstar

Genworth Financial 

**** IMPORTANT ****
LOAN CLOSING DATE IS REQUIRED TO ACTIVATE INSURANCE
- SEE ACTIVATION INSTRUCTIONS -

Attn:

From: GENWORTH MORTGAGE INSURANCE CORPORATION

CONTACT NUMBER: 800-444-8664

Date: 00/26/2007

COMMITMENT / CERTIFICATE OF INSURANCE

COMMITMENT / CERTIFICATE OF INSURANCE

PLEASE VERIFY THAT ALL INFORMATION ON THIS COMMITMENT/CERTIFICATE MEETS YOUR REQUIREMENTS PRIOR TO REMITTING PREMIUM.
 In consideration of the premium hereinafter set forth and in reliance upon the statements made in the application file, Company hereby issues this Commitment and Certificate of Insurance for the mortgage loan herein described, subject to the terms and conditions of your Master Policy described below, and subject to any special conditions that may be set forth below.

TERM OF COVERAGE STD / 1 MONTH	EXPIRATION DATE 03/24/2010	EFFECTIVE DATE 03/28/2007	MASTER POLICY NUMBER B22229F60	COMMITMENT NUMBER 0301681460	
INSURED'S NAME AND ADDRESS: FLAGSTAR BANK, FSB 8151 CORPORATE DR TROY MI 48068-0000			BORROWER NAME AND PROPERTY ADDRESS: MELISSA MAHKS 288 PRESIDENTIAL CT ROUND O SC 29474-0000		
LOAN TYPE FIXED RATE/FIXED PAYMENT	INSURED AMOUNT 76,000	SALES PRICE 80,000	APPRAISED VALUE 80,000	TERM OF LOAN 360 MONTHS	CONVERSION TOP 25%
LT/VOCU/ANCY 95 / PRIMARY	INITIAL PREMIUM RATE .87000000	RENEWAL RATE .87000000	RENEWAL TYPE MONTHLY-LEVEL	INITIAL PREMIUM ZERO MONTHLY	INITIAL TOTAL DUE 0.00

PREMIUM SCHEDULE • PREMIUMS MUST BE REMITTED MONTHLY.
 .8700% x ORIG LOAN AMT x 1/12 (EFF MO RATE = .07200000%) FOR MOS 1-120,
 THEREAFTER AT .2000% x ORIG LOAN AMT x 1/12 (EFF MO RATE = .01666666%).

FIRST PREMIUM PAYABLE 66.10

***NON-REFUNDABLE PREMIUM IF CANCELLED

FIXED RATE - EASY MONTHLY

SPECIAL CONDITIONS •

** ACTIVATION INSTRUCTIONS **

Please provide loan closing date and servicing information in the boxes below and FAX form to 800-866-8708 OR MAIL form to: GENWORTH MORTGAGE INSURANCE CORP. PO BOX 277187 ATLANTA GA 30384-7187 NO PAYMENT IS DUE NOW. Your first payment will be billed once Genworth receives the loan closing date.

* Insurance will not be in force until
 * Genworth receives the loan closing date.

If other methods of providing loan closing dates are preferred, please call the Genworth Action Center at 800-444-8664 to request information.

SERVICING TRANSFER DATA (complete only if servicing has been transferred):

New Servicer's Name (Please print): _____
 New Servicer's Loan Number: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 New Servicer's Contact: _____ Phone Number: () _____

*** Refunds will be provided for non-refundable premiums if cancelled under Homeowners Protection Act of 1998.
 Instructions to Lenders: Insurance coverage as set forth above shall become effective as of the loan closing date or such later date as mutually agreed to by you and the Company. Any revision or modification of the terms and conditions as set forth in this Commitment/Certificate, or failure to satisfy any Special Conditions specified above, without prior written consent of the Company, or any material change in circumstance occurring before coverage becomes effective resulting in the failure of the loan to qualify for insurance will invalidate this Commitment/Certificate and the related insurance coverage.

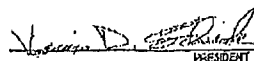
Insured's Certification: By lender of premium, or in case of "Zero Monthly" mortgage insurance, by submission of the date on which the referenced loan has closed, the Original Insured accepts the Company's policy set forth above and represents and warrants that the above Loan transaction has been consummated. In accordance with the loan documents provided to the Company by the Insured and the Original Insured understands and acknowledges that this Loan is covered by and subject to the terms and conditions of the Policy.

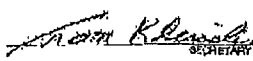
LENDER'S LOAN NUMBER	LOAN CLOSING DATE	PREMIUM REMITTED	DATE OF SIGNATURE

AUTHORIZED REPRESENTATIVE OF LENDER

00/19/08

TELEPHONE NUMBER


 VIRGINIA D. SMITH
 PRESIDENT


 TOM KLEIN
 SECRETARY


 DUANE WESSALL
 AUTHORIZED REPRESENTATIVE

000165 Nationstar

Private Mortgage Insurance Disclosure

Loan Number: ~~CONFIDENTIAL~~
Property Address: 239 PRINCIDENTIAL CT
Property Address: 239 PRINCIDENTIAL CT
ROUND O, SC 29474-4274

You are obtaining a mortgage loan that requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments.

Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. This disclosure describes when cancellation and termination may occur. Please note that PMI is not the same as property/casualty insurance - such as homeowner's or flood insurance - which protects you against damage to the property. Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

In this disclosure, "loan" means the mortgage loan you are obtaining; "you" means the original borrower (or his or her successors or assignee); and "property" means the property securing the mortgage loan.

Initial Amortization Schedule

An amortization schedule showing the principal and interest due on your loan, along with the balance remaining after each scheduled payment, is attached for your reference.

Borrower Requested Cancellation of PMI

You have the right to request that PMI be canceled on or after the following dates:

(1) The date the principal balance of your loan is first scheduled to reach 80% of the original value of the property. This date is SEPTEMBER 1, 2019.

(2) The date the principal balance actually reaches 80% of the original value of the property.

"Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed. If this loan refinances an existing loan secured by the property, "original value" means the appraised value relied on by the lender to approve this loan.

PMI will only be canceled if all the following conditions are satisfied:

- (1) you submit a written request for cancellation;
- (2) you have a good payment history;
- (3) you are current on the payments required by your loan; and
- (4) we receive, at requested and at your expense, evidence satisfactory to the holder of your loan that the value of the property has not declined below its original value, and certification that there are no subordinate liens on the property.

A "good payment history" means no payments 60 or more days past due within two years and no payments 90 or more days past due within one year of the later of (a) the cancellation date, or (b) the date you submit a request for cancellation.

Automatic Termination of PMI

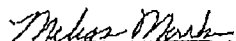
If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. This date is OCTOBER 1, 2019.

If you are not current on your loan payments as of that date, PMI will automatically terminate on the first day of the month immediately following the date you thereafter become current on your payments.

Exceptions to Cancellation and Automatic Termination

The cancellation and automatic termination requirements described above do not apply to certain loans that may present a higher risk of default. Your loan, however, does not fall into this category. Accordingly, the cancellation and automatic termination provisions described above apply to your loan.

I/we have received a copy of this disclosure.


MPLTSSB MARKS Date 10/5/07

FEDERAL PRIVATE MORTGAGE INSURANCE
CANCELLATION DATA SHEET

Borrower(s): MELISSA MARKS

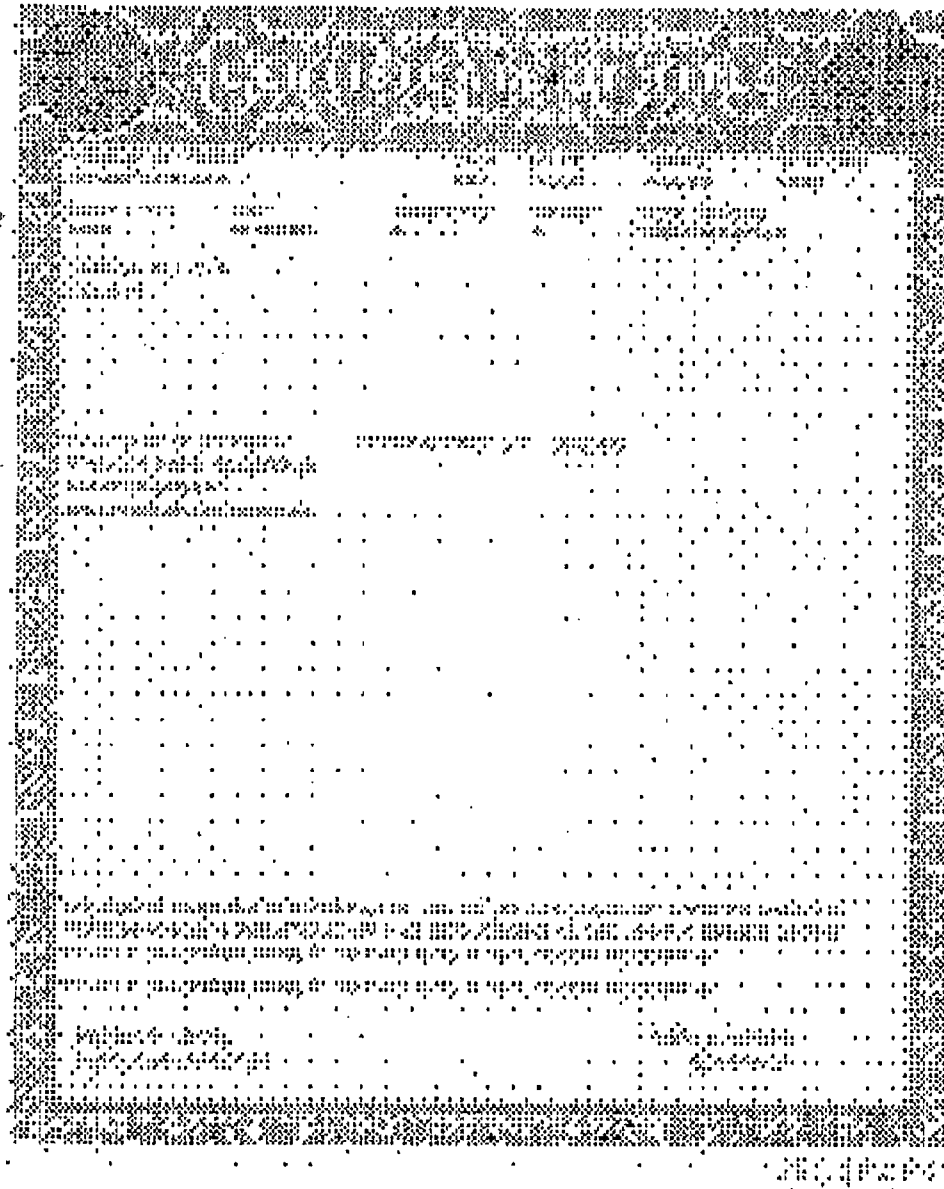
Loan #: [REDACTED]

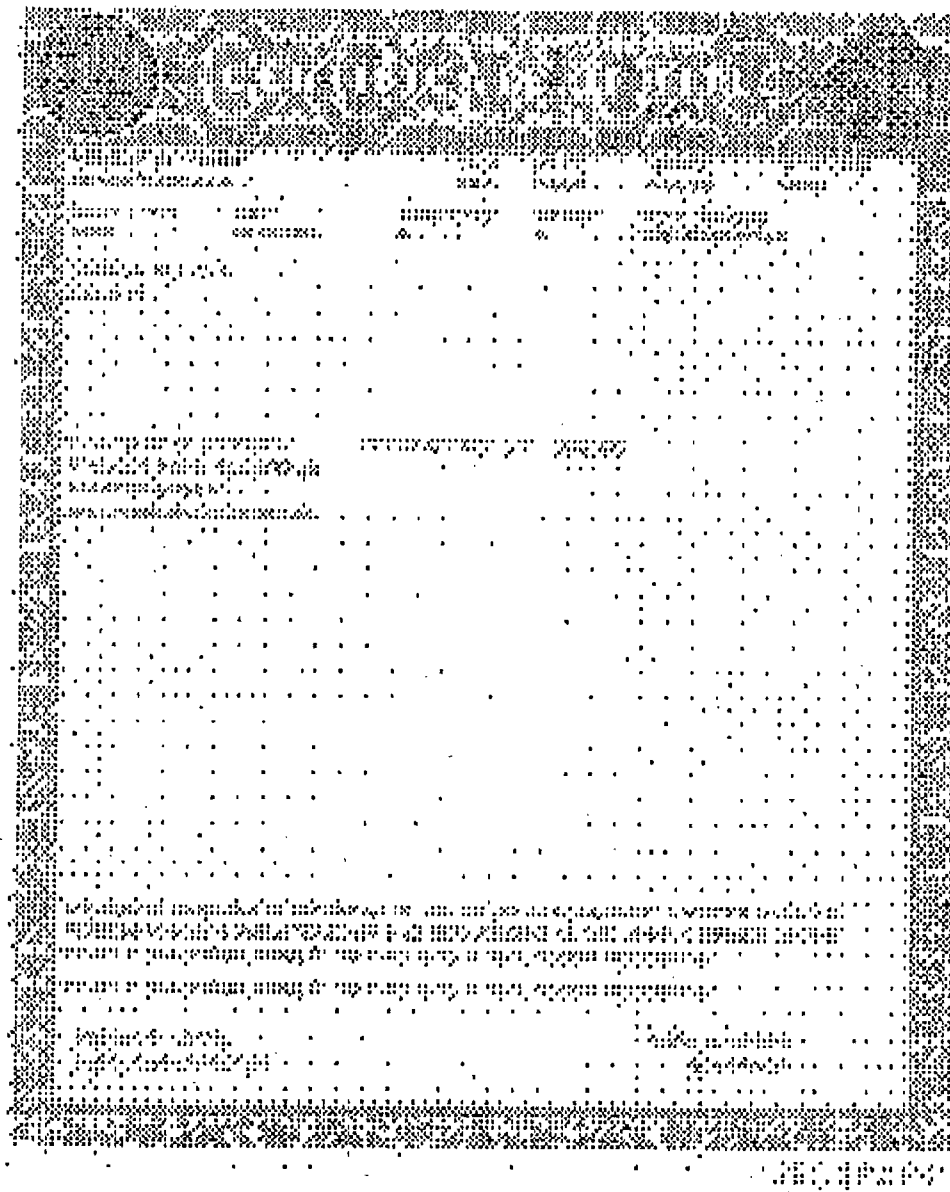
Settlement Date: OCTOBER 5, 2007

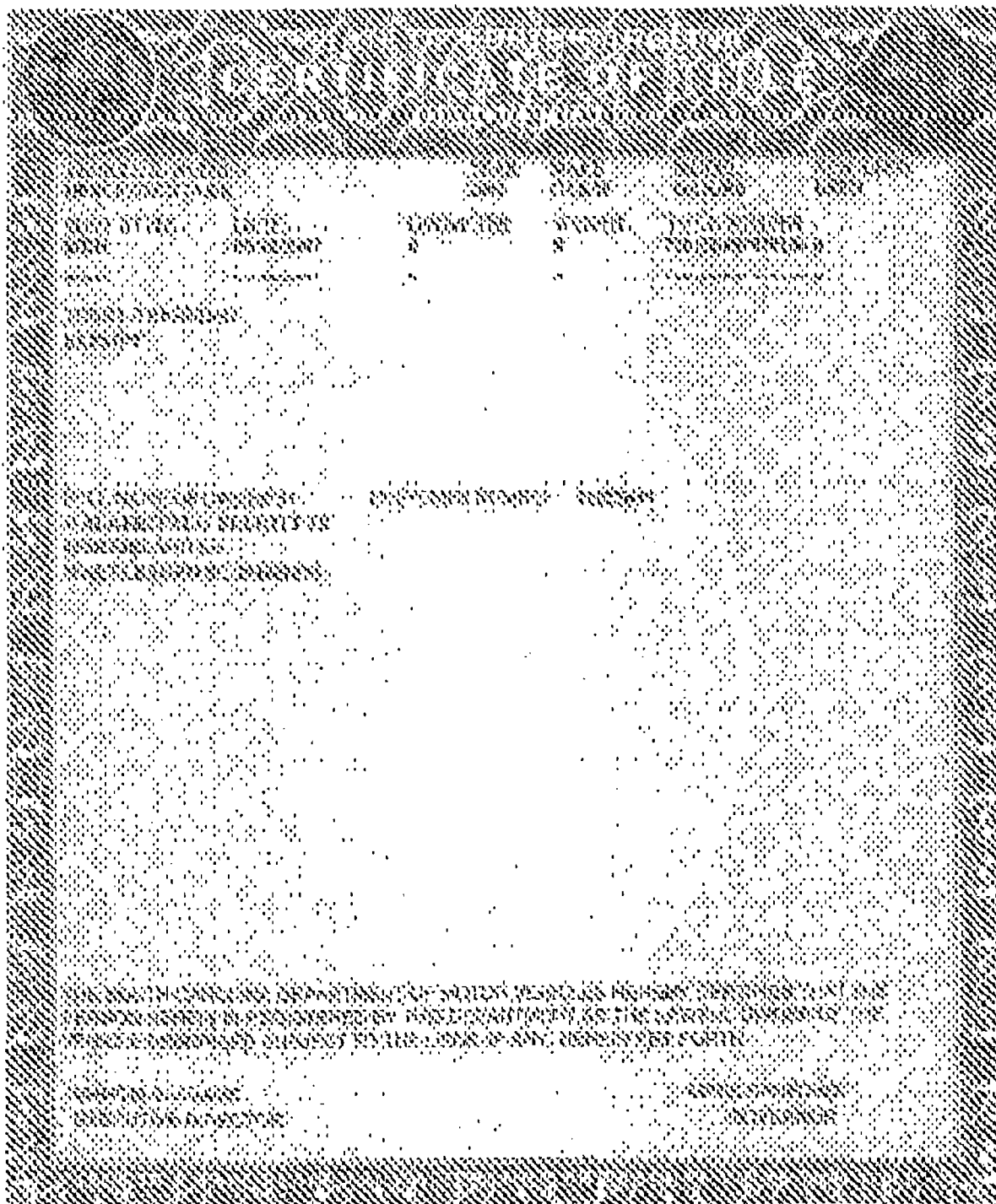
Borrower PMI Termination Date: SEPTEMBER 1, 2019

Mandatory PMI Termination Date: OCTOBER 1, 2019

PMI Midpoint Date: NOVEMBER 1, 2022







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(Page 1 of 42)

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PAGE 18

Servicing Transfer Estimates

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:
The following is the best estimate of what will happen to the servicing of your mortgage loan:

A. ☐ We may assign, sell or transfer the servicing of your loan while the loan is outstanding.

We are able to service your loan, and we

☐ will service your loan.

☐ will not service your loan.

☐ haven't decided whether to service your loan.

B. ☒ We do not service mortgage loans ☒ and we have not serviced mortgage loans in the past three years.

We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your mortgage.

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

_____ 0 to 25% _____ 26 to 50% _____ 51 to 75% ✓ 76 to 100%

This estimate ☒ does ☐ does not include assignments, sales or transfers to affiliates or subsidiaries

This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. A. ☐ We have previously assigned, sold, or transferred the servicing of mortgage loans.

B. ☒ This is our record of transferring the servicing of mortgage loans we have made in:

Year	Percentage of Loans Transferred
2004	100 %
2005	100 %
2006	100 %

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

Acknowledgment of Mortgage Loan Applicant(s)

We have read and understood the disclosure, and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below:

Michael J. Martin 9/19/07
Applicant Michael Martin Date Applicant Date

Applicant Date Applicant Date

(Page 2 of 42)

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**NOTICE TO APPLICANT OF RIGHT
TO RECEIVE COPY OF APPRAISAL REPORT**

APPLICATION NO. 00000000

Date: 09/20/2007

PROPERTY ADDRESS: 208 Presidential
Riverside, CA 92504 County: Orange

You have the right to receive a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. We must receive your written request no later than 45 days after we notify you about the action taken on your application or you withdraw your application. If you would like a copy of the appraisal report, contact:

Old South Mortgage Corp.
4 Carlsbad Lane, Suite 403
Chula Vista, CA 92011

Melissa J. Marks 9/16/07
Applicant (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

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(Page 3 of 42)

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NOTICE TO HOME APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender. If the lender developed or generated the credit score, the consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on the loan application.

If you have questions concerning the terms of the loan, contact the lender.

Equifax P.O. Box 740243 Atlanta, GA 30374 (800) 685-1111	Experian P.O. Box 2002 Allen, TX 75013-3742 (800) 397-3742	Trans Union P.O. Box 1800 Chester, PA 19021 (800) 916-0800

CREDIT SCORE DISCLOSURE

Fair Isaac (FICO) The range of possible credit scores under the model used is 300-850	Beacon (BEACON) The range of possible credit scores under the model used is 300-850	Empire (EMPIRE) The range of possible credit scores under the model used is 300-850

Applicant: 762 746 738

Co-Applicant: _____

Nicholas J. Martin 9/6/07
Applicant Date

Applicant

Date

Borrowers' Certification and Authorization

CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan through Old South Mortgage Corp. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Old South Mortgage Corp. reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through Old South Mortgage Corp. As part of the application process, Old South Mortgage Corp. and the mortgage primary insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of the quality control program.
2. I/We authorize you to provide to Old South Mortgage Corp. and to any investor to whom Old South Mortgage Corp. may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. Old South Mortgage Corp. or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as no original.

Borrower Signature Melissa J. Marks
Melissa Marks
SSN: 9/16/07 Date: 9/16/07

Co-Borrower Signature _____
SSN: _____ Date: _____

PRIVACY POLICY DISCLOSURE

Protection of Personal Information
(Protection of the Privacy of Personal Non-Public Information)

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we want that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. This notice explains how you can limit our disclosing of personal information about you. The provisions of this notice will apply to former customers as well as current customers unless we state otherwise.

The Privacy Policy explains the following:

- Protecting the confidentiality of our customer information.
- Who is covered by the Privacy Policy.
- How we gather information.
- The types of information we share, why, and with whom.
- Opting Out - how to instruct us not to share certain information about you or not to contact you.

Protecting the Confidentiality of Customer Information

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration, and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under those agreements, the companies may receive information about you but they must safeguard this information, and they may not use it for any other purposes.

Who is Covered by the Privacy Policy?

We provide our Privacy Policy to customers when they conduct business with our company, if we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance. This Privacy Policy applies to consumers who are current customers or former customers.

How We Gather Information:

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Applications, forms, and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, income, and credit information.
- Your transaction with us, our affiliates, or others. This information may include your account balances, payment history, and account usage.
- Consumer reporting agencies. This information may include account information and information about your credit worthiness.
- Public sources. This information may include real estate records, employment records, telephone numbers, etc.

Information We Share:

We may disclose information we have about you as permitted by law. We are required to or we may provide information about you to third parties without your consent, as permitted by law, such as:

- To regulatory authorities and law enforcement officials.
- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.
- To report account activity to credit bureaus.
- To consumer reporting agencies.

Out/Print: privacy.htm (0803)

- To respond to a subpoena or court order, judicial process or regulatory authorities.
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of a business or all or a portion of its assets.
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of its assets.

unit, etc.

In addition, we may provide information about you to our service providers to help us process your applications or service your accounts. Our service providers may include billing service providers, mail and telephone service companies, lenders, investors, title and escrow companies, appraisal companies, etc.

We may also provide information about you to our service providers to help us perform marketing services. This information provided to these service providers may include the categories of information described above under "How We Gather Information" limited to only that which we deem appropriate for these service providers to carry out their functions.

We do not provide non-public information about you to any company whose products and services are being marketed unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

Opting Out

We also may share information about you within our corporate family of offices. We may share all of the categories of information we gather about you, including identification information (such as your name and address), credit reports (such as your credit history), application information (such as your income or credit references), your account transactions and experiences with us (such as your payment history), and information from other third parties (such as your employment history).

By sharing this information we can better understand your financial needs. We can then send you notification of new products and special promotional offers that you may not otherwise know about. For example, if you originally obtained a mortgage loan with us, we would know that you are a homeowner and may be interested in hearing how a home equity loan may be a better option than an auto loan to finance the purchase of a new car.

You may prohibit the sharing of application and third-party credit-related information within our company or any third-party company at any time. If you wish to limit disclosure of personal information about you as described in this notice, just check the appropriate box or boxes to indicate your privacy choices.

- ☒ Please do not share personal information about me with non-affiliated third parties.
- ☒ Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.
- ☐ Please do not contact me with offers of products or services by mail.
- ☐ Please do not contact me with offers of products or services by telephone.

Note for Joint Accounts: Your Opt Out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your Opt Out will not apply to those separate accounts.

Melissa Marks
Name
8872 Trochman Drive
Address
North Charleston, SC 29418
City, State, Zip
843-318-4859
Phone
11/1/07
Loan #

Old South Mortgage Corp.
Company Name
4 Carriage Lane, Suite 400
Address
Charleston SC, 29407
City, State, Zip
843-673-4710
Phone

Melissa J. Marks 9/16/07
Borrower's Signature Date

Co-Borrower's Signature Date

MORTGAGE BROKER FEE AGREEMENT FOR FINANCIAL SERVICES

OLD SOUTH MORTGAGE CORPORATION
 OLD SOUTH MORTGAGE CORPORATION
 4 CARRIAGE LANE, SUITE 403 CHARLESTON SC 29407
 PH 800-849-2304 or 843-573-4780, FAX 843-573-4781

Melissa Old South Mortgage is acting as your agent in providing mortgage brokerage services. As your agent we owe you a duty of the utmost care, honesty, and loyalty, including full disclosure of all material facts. We do not have an agency relationship with any other person. We will provide the services shown on the Good Faith Estimate (also signed at this time). These services will be paid for by the person indicated - you, the lender, or both. Read this contract carefully so that you can make an informed choice. You are entitled to a copy of this contract. Signing this contract does not constitute loan approval. This agreement is valid for ninety (90) days from 22 August 2007.

The following are your proposed loan terms: Loan amount of \$76,000 that is a first mortgage based on a 30-year fixed rate of 7.00%.

The brokerage fee paid to Old South Mortgage Corp. for this loan equals \$255.00. Processing fees by Old South Mortgage Corp. total \$150.00. Therefore combined brokerage expenses equal to \$405.00 and the percentage of total fees in relation to the loan amount is 1.32%. The dollar amount of the yield spread premium is up to \$1,140 and the percentage of yield spread premium in relation to the loan amount can equal up to 1.3% the total of the yield spread premium and fees is not greater than \$2,145 and this figure represented as a percentage in relation to the loan amount is 2.82%.

For purposes of this disclosure, a yield spread premium (YSP) is the amount paid to the broker by the lender based on the difference between the interest rate at which the broker originates the loan and the par, or market rate offered by a lender. If you would rather pay a lower interest rate, you may pay higher up front fees; if you pay less up front, you may pay a higher interest rate. Before you sign this contract, I can display alternatives for you. The amounts disclosed here apply only if you qualify for this loan. No fee will be charged if either the applicant or the lender turns down this loan.

The following agency is designated to receive complaints or inquiries about the origination and processing of your mortgage: South Carolina Department of Consumer Affairs, 3600 Forest Dr. 3rd Floor, Columbia, SC 29204 or P.O. Box 3757, Columbia, SC 29250; Phone - 803-734-4200 or toll free in SC only: 1-800-922-1594

I acknowledge by my signature that I have received a fully executed copy of this disclosure at the time of my application for a mortgage. It has been explained to me and I understand it. I understand that a copy of this disclosure will be maintained in my file with Old South Mortgage and I voluntarily enter into this mortgage transaction.

Melissa J. Marks 8-22-07
 Borrower Signature Date Printed Name

Borrower Signature Date Printed Name

By signing below, the Mortgage Broker certifies that the information in this contract is accurate and complies with all provisions of section 8 of the Real Estate Settlement Procedures Act, 24 CFR part 2506 and South Carolina law.

By S. L. Marks 8-22-07
 Old South Mortgage Corporation Date

9/21/2007 at 11:53 am (EST) FLAGSTAR Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

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PAGE 01
PAGE 01



BROKER 3
BROKER 3

ENTER LOAN NUMBER 001634002 COLLATERAL 00 LOAN INFO

HOME

VIEW CONDITIONS

Flagstar Loan Number: 001634002

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

CONDITIONS

Day To | At Closing | Closed

Commitment Letter Contact Under

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

1. Document the borrower's own 4% into his transaction.
2. Provide copy of Manufactured Home Certificate of Title or proof of receipt of Manufactured Home Affidavit for the Refinancing of Title Certificate and confirmation of refinancing from DMV.
3. Satisfactory Flood Certification
4. Copy of the certificate of title to the manufactured home, indicating the year, make, model, and VIN number of the unit, in broken being in the borrower's name.
5. Copy of the borrower's insurance policy showing the dwelling coverage. Must be at least the mortgage balance or replacement cost as required by the lender.
6. For Flagstar policy, or "Prior To Closing" condition must be satisfied at the same time.
7. Preliminary title commitment showing ACTA 7 endorsement will be issued at closing.
8. Provide Home to Home Affidavit (HOC 92410 or similar document) disclosure dates prior to closing.
9. Provide Home to Home Copy of Appraisal Report (HOC 92410 or similar document) dated prior to closing.
10. Provide Privacy Disclosure (DOC 94561 or similar document) dated within 3 days of application.
11. 1 month current delinquency for March on schedule 100% 100% New! complete home statement with all pages for Worksheet
12. Unavailable: Vantage/Vantage/Gemvantage. Please fax conditions to (800) 804-0600. Please call and inquire to (770) 352-0314, ext 3. Service Vantage at (770) 352-0314 ext 366 with any questions or concerns. You may also email the Gemvantage home to ServiceVantage@flagstar.com. Thank you for your business!



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

PRIVACY POLICY | FAIR LENDING POLICY

BACK TO TOP | © 2002 - 2008, FLAGSTAR BANK, ALL R

3161 CORPORATE DRIVE, TROY MICHIGAN 48068 | PHC

<https://wholesale.flagstar.com/Lending/process/ReviewConditions?loanNumber=3016340...> 9/27/2007

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9/27/2007 at 11:51 am (FSTR02/HCSX09) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time received fax.

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PAGE 02

Dorcas M. Tuton
Attorney at Law
Attorney at Law

Post Office Box 1494
Wahpeton, South Carolina 29484

Telephone: (843) 542-6433
Facsimile: (843) 542-6436

FAX COVER SHEET

To: Dean
FAX Number: 843-573-6761
From: Mary-Margaret Whelan
Date: September 25, 2007
Pages including Cover Page: 1

These are the revised fees. Thank you!!!

Taxes: Taxes currently due for Q307 are \$422.37. 2007 taxes will be paid at the time of closing. Estimated taxes for 2008 are \$422.37.

Fees:
\$25,000.00 Loan:
Binder Fee: \$50.00
Doc Prep Fee: \$175.00 (paid by seller)
Attorney's Fee: \$400.00
County Fee: \$25.00
E-mail Download Fee: \$25.00
Title work: \$149.00

Full Insurance (approximate) \$300.00

If the mobile home must be deeded, these additional fees will be added:

Attorney's Fees: \$200.00
Deeds Fee - SCDMV: \$54.00
Fee to Obtain Title - SCDMV: \$33.00
Affidavit to Retire - Recording: \$10.00
Affidavit of Lien - Recording: \$10.00

Our e-mail address is: tutonlaw@lowcountry.com

THIS TRANSMITTAL IS INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY TO WHICH IT IS ADDRESSED AND MAY CONTAIN INFORMATION THAT IS PRIVILEGED AND CONFIDENTIAL. IF THE HOLDER OF THIS TRANSMITTAL IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE FOR DELIVERING THE TRANSMITTAL TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE AND RETURN THE ORIGINAL TRANSMITTAL TO US.

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Page 1 of 2

(Page 11 of 42)

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Page 2 of 2

D. Loss or impairment of your funds in the course of collection or while on deposit with a bank due to bank failure, insolvency or liquidation, except to the extent that such loss or impairment is covered by the FDIC Insurance or the FDIC Insurance's policy of the FDIC Insurance.

E. Member's and member's estate or beneficiary's right of contribution with your business or income or contribution to your business, except to the extent that protection against such loss is afforded by a life insurance policy, commitment or policy of the Company.

F. Death, disability or negligence of your employee, agent, attorney or broker.

G. Your assignment or release of any claim without the written consent of the Company.

H. Any matters asserted, suffered, assumed or agreed to by you or known to you.

2. If the closing is to be conducted by an Approved Attorney, a life insurance policy or commitment for the issuance of a policy of life insurance of the Company must have been received by you prior to the consummation of your real estate transaction with the Approved Attorney.

3. When the Company shall have reimbursed you pursuant to this letter, it shall be subrogated to all rights and remedies which you could have had against any person or property and you shall not be reimbursed. Liability of the Company for such reimbursement shall be reduced to the extent that you have knowingly and voluntarily assigned the value of such right of subrogation.

4. Protection herein offered shall not extend to any transaction in which the Agent or Broker is the Issuing Agent or Approved Attorney or the Company's agent or broker in any kind of any kind of the business or transaction of the Issuing Agent or Approved Attorney in such a transaction except as may be covered under the Company's commitment for life insurance, policy of life insurance or other express written agreement. Please contact the Company if you have such a transaction and make the provisions of this letter to apply to it. This paragraph shall not apply to individual mortgage loan transactions or individual one-to-four-family residential properties (including residential condominiums, cooperatives and cooperative apartments).

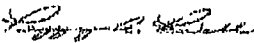
5. Any liability of the Company for loss incurred by you in connection with the above transactions by an Issuing Agent or Approved Attorney shall be limited to the protection provided by this letter. However, this letter shall not limit the protection afforded by a life insurance policy, commitment or policy of the Company.

6. Claims shall be made promptly to the Company at its principal office at P.O. Box 2026 in Houston, Texas 77262-2026. When the claim is given prompt notice shall entitle the Company, the liability of the Company hereunder shall be reduced to the extent of such payment. The Company shall not be liable hereunder unless notice of claim is given in writing to the Company within ninety (90) days from the date of discovery of loss. The Company shall not be liable hereunder unless notice of claim is given in writing to the Company within ninety (90) days from the date of discovery of loss. The Company shall not be liable hereunder unless notice of claim is given in writing to the Company within ninety (90) days from the date of discovery of loss.

7. The protection herein offered does not extend to real property transactions in Kentucky, Texas, New Jersey, New Mexico, Florida, Virginia, Vermont, Louisiana, Pennsylvania, North Carolina, Ohio, West Virginia and New York.

Any claim arising under this letter shall be submitted to arbitration pursuant to the life insurance arbitration rules of the American Land Title Association.

Any provision in your closing service letter or similar agreement in formily consoling, agreeing to in exchange of your real estate transactions regarding which you have previously sent or within 30 days hereafter send written closing instructions to the Issuing Agent or Approved Attorney.

By: 

Robert A. Powell
President/Manager

0028Y6 Limitations CPL002

222 Westman Street P. O. Box 1604 * Westborough, MA 01581-0160

https://www.stevemiller.com/Letter.aspx?From=ICLMain&CancelledAgent=0&Branches*.. 9/26/2007

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8/27/2007 at 3:11 pm [ESTB0YH6FA09] Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

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BROKER S
BROKER S

ENTER LOAN NUMBER 50168402 BY 10/1/2007 09/27/2007

HOME

VIEW CONDITIONS

Flagstar Loan Number 50168402

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

CONDITIONS

Prior To Closing / Closing

Commitment Letter Contact Address

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

1. Enclose the borrower's own 9% into the transaction.
2. Provide copy of Manufactured Home Certificate of Title or proof of recorded Manufactured Home Affidavit in the Return of Title Certificate and confirmation of title from DMV.
3. Provide Flood Certificate.
4. Copy of the certificate of title to the manufactured home, indicating the year, make, model, and VIN number of the unit, in addition to the borrower's name.
5. Copy of the borrower's insurance policy showing the dwelling coverage equal to at least the mortgage balance or replacement cost as required by the lender.
6. For Register policy, all "Prior To Closing" conditions must be submitted at the same time.
7. Preliminary fee commitment showing all 12.7% interest will be closed at closing.
8. Provide Proof of Home Address (DOC #2240 or similar document) showing date prior to closing.
9. Provide Notice to Receive Copy of Appraisal Report (DOC #2240 or similar document) dated prior to closing.
10. Provide Privacy Notice (DOC #4184 or similar document) dated within 3 days of application.
11. 1 month current tax statement for state to borrower's account. 2007 1000 complete book submitted with all pages for Manufactured Home.
12. Underwriter: Visit in US Home Inspection. Please fax conditions to (800) 564-0600. Please call underwriter at (770) 553-0044, ext 3. Service team at (770) 553-0044 ext 120 with any questions or concerns. You may also email the documents to: DeniseHarpert@flagstar.com. Thank you for your business!



Back to Loan

This Web site must be used in Internet Explorer version 4.0 or higher

PRIVACY POLICY | FAIR LENDING POLICY

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5161 CORPORATE DRIVE, TROY HIGHWAY 4000 | PH

<https://wholesale.flagstar.com/Lending/process/ReviewConditions?loanNumber=50168402...> 9/27/2007

000182 Nationstar

NOTICE TO HOME APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit score.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on the loan application.

If you have questions concerning the terms of the loan, contact the lender.

Equifax P.O. Box 740243 Atlanta, GA 30374 (800) 685-1111	Experian P.O. Box 2002 Allen, TX 75013-0742 (888) 397-3742	Trans Union P.O. Box 1000 Chester, PA 19022 (800) 916-8000

CREDIT SCORE EXPLANATION

Fair Isaac (FICO®)	Equifax (EQI X)	Experian (EXP)
The range of possible credit scores under the model used is 300-850	The range of possible credit scores under the model used is 300-850	The range of possible credit scores under the model used is 300-850

Applicant: 762 746 738

Co-Applicant: _____

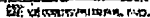
Michael J. Mark 9/10/07
Applicant Date

Applicant

Date

13/12/2007 at 3:11 pm (EST) (X) (G) (X) (9) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time received time.

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Flagstar Bank, FSB
ISROA
P.O. Box 7026
Troy, MI 48067-7026
Loan # [REDACTED]

Date of coverage: 9-27-07 to 9-27-08
Property Address: 209 Presidential Court
Houndu, NC 29076

\$50.000	Limit of Liability
\$ 500	Medical Payments

FOUNDING ARTIST, BARRY. FOR INFO, ADDRESS, LEASING OR CH. TV, COMMERCIAL OFFICE, FORT BRILLIANTLY DANCING, ANTHEM GUILD, TEMPERANCE
HALL, 1000 PINE ST., NEW YORK, N.Y. 10001. THE NEW YORK GUILD OF MUSICIANS, 1000 PINE ST., NEW YORK, N.Y. 10001.

Figure 2

\$ 52,000	Ownership (A)
\$ 10,000	Personal Property (C)
\$ 0.200	Other Structures (B)
\$ 1,000	Thrift Substink
\$ 1,000	Loss of Use (D)

Conversion Form:	Basic	Version:	NPV
Conversion:	80%		
Discount:	8.5%	Discounts apply to Dollars and Cents separately	

Special Value Considerations: The property is located in a General Zone under the official City and County Coverage. Properties located in General Character, Georgetown or City Center will carry a 100% and has deduction equal to 5% of Coverage. It is subject to a minimum deductible of \$2,000.

Total Premium for One Year: \$1029.72

Please make check payable to Cliff Health Insurance and mail to my attention.

(Nicholas Whitehead)

Thank you.

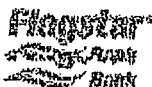
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8/27/2007 at 3:11 pm [F51807:HGFX09] Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time received faxes.

8/27/2007 15:12 8435734781

OLDSON

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PAGE 011



BROKEN 3
BROKEN 3

ENTER LOAN NUMBER		OR LOAN/PAID	OR LOAN/PAID	NAME
ORDER FLOOD CERT				
Flagstar Loan Number:		Customer Name: MELISSA MARSH		
FLOOD INFORMATION				
This property does not require flood insurance. You may print this page for your records.				
Lender Name & Address:		Collateral/Property Address:		
Flagstar Bank 6151 Corporate Dr. Troy, MI 48068		200 PRESIDENTIAL CT ROUNDTOWN, SC 29474		
Flood Information				
Flood Zone:	X			
Company:	F081			
Flood Certificate:	0700K0003			
Map Number:	460000			
Map Panel:	0385			
Panel Bulb:	F			
First American Flood Data Services http://www.floodnet.com 1-800-447-1772				
 Back to Loan				

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

PRIVACY POLICY | FAIR LENDING POLICY

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6151 CORPORATE DRIVE, TROY MICHIGAN 48068 | FHC

<https://mkweb.flagstar.com/mortgage/flood/ViewFloodResponse.do?sessionId=zhzdG71QV...> 9/27/2007

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09/27/2007 at 1:11 pm [EST]07H0PAX09] Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time received fax.

09/27/2007 15:12 0435734751

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**NOTICE TO APPLICANT OF RIGHT
TO RECEIVE COPY OF APPRAISAL REPORT**

APPLICATION NO.

Date: 08/13/2007

PROPERTY ADDRESS: 309 Presidential
Round O, SC 29474 County: Colleton

You have the right to receive a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. We must receive your written request no later than 60 days after we notify you about the action taken on your application or you withdraw your application. If you would like a copy of the appraisal report, contact:

Old South Mortgage Corp.
4 Carriage Lane, Suite 403
Charleston, SC 29407

Melissa J. Martin 7/6/07
(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

Copy 1.000 on 09/27/07

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(3/27/2017 at 1:11 pm) [F57A0YHGF006] Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time received time.
03/27/2017 15:12 0436734781 DLDSOV PAGE 06

PRIVACY POLICY DISCLOSURE

(Protection of the Privacy of Personal Non-Public Information)
(Protection of the Privacy of Personal Non-Public Information)

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. This notice explains how you can limit our disclosure of personal information about you. The provisions of this notice will apply to former customers as well as current customers unless we state otherwise.

The Privacy Policy explains the Following:

- Protecting the confidentiality of our customer information.
- Who is covered by the Privacy Policy.
- How we gather information.
- The types of information we share, why, and with whom.
- Opting Out - how to instruct us not to share certain information about you or not to contact you.

Protecting the Confidentiality of Customer Information:

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration, and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you but they must safeguard this information, and they may not use it for any other purposes.

Who is Covered by the Privacy Policy:

We provide our Privacy Policy to customers when they conduct business with our company. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance. This Privacy Policy applies to consumers who are current customers or former customers.

How We Gather Information:

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Applications, forms, and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, income, and credit references.
- Your transaction with us, our affiliates, or others. This information may include your account balances, payment history, and account usage.
- Consumer reporting agencies. This information may include account information and information about your credit worthiness.
- Public sources. This information may include real estate records, employment records, telephone numbers, etc.

Information We Share:

We may disclose information we have about you as permitted by law. We are required to or we may provide information about you to third parties without your consent, as permitted by law, such as:

- To regulatory authorities and law enforcement officials.
- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.
- To report account activity to credit bureaus.
- To consumer reporting agencies.

Colby Puzos - Privacy Act (05/04)

- To respond to a subpoena or court order, judicial process or regulatory authorities
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

In addition, we may provide information about you to our service providers to help us process your applications or service your accounts. Our service providers may include billing service providers, mail and telephone service companies, lenders, investors, title and escrow companies, appraisal companies, etc.

We may also provide information about you to our service providers to help us perform marketing services. This information provided to these service providers may include the categories of information described above under "How We Gather Information" limited to only that which we deem appropriate for those service providers to carry out their functions.

We do not provide non-public information about you to any company whose products and services are being marketed unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

Opting Out

We also may share information about you within our corporate family of offices. We may share all of the categories of information we gather about you, including identification information (such as your name and address), credit reports (such as your credit history), application information (such as your income or credit references), your account transactions and expenditures with us (such as your payment history), and information from other third parties (such as your employment history).

By sharing this information we can better understand your financial needs. We can then send you notification of new products and special promotional offers that you may not otherwise know about. For example, if you originally obtained a mortgage loan with us, we would know that you are a homeowner and may be interested in learning how a home equity loan may be a better option than an auto loan to finance the purchase of a new car.

You may prohibit the sharing of application and third-party credit-related information within our company or any third-party company at any time. If you would like to limit disclosure of personal information about you as described in this notice, just check the appropriate box or boxes to indicate your privacy choices.

- ☒ Please do not share personal information about me with non-affiliated third parties.
- ☒ Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.
- ☐ Please do not contact me with offers of products or services by mail.
- ☐ Please do not contact me with offers of products or services by telephone.

Note for Joint Accounts: Your Opt Out choice will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your Opt Out will not apply to those separate accounts.

Mallory Marks
Name
8772 Trailwood Drive
Address
North Charleston, SC 29412
City, State, Zip
843-478-1496
Phone
Mallory
Last Name

Old South Mortgage Corp.
Company Name
4 Garriage Lane, Suite 403
Address
Charleston SC, 29407
City, State, Zip
843-573-4700
Phone #

Mallory G. Marks 9/6/07
Borrower's Signature Date

Co-Borrower's Signature Date

Dorcas M. Tuten
Attorney at Law
Attorney at Law

Post Office Box 1694
Walterboro, South Carolina 29488

Telephone: (843) 542-9495
Facsimile: (843) 542-9536

October 8, 2007

VIA FEDERAL EXPRESS

Flagstar Bank
Closed Package Receiving Mail Stop W-800-1
5151 Corporate Drive
Troy, Michigan 48098

RETURN OF CLOSING DOCUMENTS

Enclosed is the original settlement statement, copy of the mortgage, and the original loan documents signed in connection with the following real estate transaction:

Closing/Loan Date: October 5, 2007
Loan Number: [REDACTED]
Borrower: Melissa Marks
Seller: Paul Walker
Property Address: 209 Presidential Court
Round O, South Carolina 29488

Thank you for your business!!! Please do not hesitate to contact me if you have any questions.

VI. WEBCO LOAN # [REDACTED]
Q. Delivery of Closed Loan Package - The closed loan package must be received within 72 hours of disbursement (96 hours for AK and HI). Packages that are not received within this time frame will be charged a \$100.00 per day fee and/or any marketing loss incurred by Flagstar Bank until the package is received.

PLEASE SEND ALL CLOSED LOAN PACKAGES BY OVERNIGHT DELIVERY TO:
PLEASE SEND ALL CLOSED LOAN PACKAGES BY OVERNIGHT DELIVERY TO:

FLAGSTAR BANK
CLOSED PACKAGE RECEIVING MAIL STOP W-806-1
6151 CORPORATE DRIVE
TROY, MI 48098

P. Final Documents - All recorded documents and the final title policy, if applicable, must be received within 90 days from the closing date.

PLEASE SEND ALL FINAL DOCUMENTS TO:

FLAGSTAR BANK
Final Documents Mail Stop W-800-1
6151 Corporate Drive
Troy, MI 48098

Q. Please read the SPECIFIC CONDITIONS that are made part of these Closing Instructions for any other outstanding conditions that must be met prior to closing this loan. If there are any necessary items missing from the closing package, please contact the Closer/Loan Originator immediately.

Closing Agent Signature [Signature] 10/5/07
Printed Name /Date
Doreas M. Tuten

*****SPECIFIC CONDITIONS*****

THE SETTLEMENT AGENT AND/OR TITLE COMPANY MUST NOTIFY FLAGSTAR BANK VIA A PHONE CALL TO (800) 447-7181 IMMEDIATELY IF IT HAS KNOWLEDGE THAT:

1. the subject property changed ownership within the preceding 60 days; or
2. this mortgage transaction is one of multiple purchase transactions, involving the same buyer that has occurred within the previous 90 days; or
3. this transaction involves cash back to the buyer at the closing that is in excess of 6 percent of the purchase price

01. Satisfactory title work -- an ALTA 7 endorsement must accompany all title work for a manufactured home. The endorsement should ensure that the land described in the policy as the insured property includes the manufactured housing unit located on the land as of the date of the policy.

02. Sign and Date Typed Loan Application

03. Total New House Payment Including Taxes and Insurance Cannot Exceed \$(690).

04. Borrower's Cash Used for Closing, Net of the Original Real Estate Broker's Deposit (if applicable), Cannot Exceed \$(6000).

05. If Title Work Shows Any Gas, Oil, or Mineral Rights, Title Company Must Issue a Letter Stating Final Policy Will Insure Over These Rights

06. Flagstar Bank to Have First and Only Lien

07. Title Work to Prove no Delinquent Taxes, Undisclosed Liens, Judgments or Assessments or Approval May Be Null and Void

08. One General Authorization Form

09. Zero-up front monthly M.I. has been ordered on this loan. The monthly M.I. premium must be included in the payment letter and the Truth-in-lending.

10. All Applicable Riders and Disclosures per Product Descriptions and FHMA/FHMC Guidelines

11. Flood Hazard Notice Sent

12. Any property tax figures that are available at the time of settlement must be paid at closing. Do NOT order for

AMORTIZATION SCHEDULE

NAME: MELISSA MARKS PROD: 1400
 NAME: MELISSA MARKS PROD: 1400
 LN AMT: \$76,000.00 DESQ: Y8 - (1183) ACBROV 30 YRAR FIXED
 TERM: 360

PMT #	PAYMENT AMOUNT	INT RATE	DISTRIBUTION		ENDING BALANCE	PMI PAYMENT	LOAN TO VALUE
			PRIN	INT			
1	\$505.63	7.000%	\$62.30	\$443.33	\$75,937.70	\$55.10	\$4,924
2	\$505.63	7.000%	\$62.66	\$442.97	\$75,875.04	\$55.10	\$4,844
3	\$505.63	7.000%	\$63.03	\$442.60	\$75,812.01	\$55.10	\$4,774
4	\$505.63	7.000%	\$63.39	\$442.24	\$75,748.62	\$55.10	\$4,694
5	\$505.63	7.000%	\$63.76	\$441.87	\$75,684.86	\$55.10	\$4,614
6	\$505.63	7.000%	\$64.14	\$441.49	\$75,620.72	\$55.10	\$4,534
7	\$505.63	7.000%	\$64.51	\$441.12	\$75,556.21	\$55.10	\$4,454
8	\$505.63	7.000%	\$64.89	\$440.74	\$75,491.32	\$55.10	\$4,374
9	\$505.63	7.000%	\$65.26	\$440.37	\$75,426.06	\$55.10	\$4,294
10	\$505.63	7.000%	\$65.64	\$439.99	\$75,360.42	\$55.10	\$4,214
11	\$505.63	7.000%	\$66.03	\$439.60	\$75,294.39	\$55.10	\$4,134
12	\$505.63	7.000%	\$66.41	\$439.22	\$75,227.98	\$55.10	\$4,054
13	\$505.63	7.000%	\$66.80	\$438.83	\$75,161.18	\$55.10	\$3,974
14	\$505.63	7.000%	\$67.19	\$438.44	\$75,093.99	\$55.10	\$3,894
15	\$505.63	7.000%	\$67.58	\$438.05	\$75,026.41	\$55.10	\$3,814
16	\$505.63	7.000%	\$67.98	\$437.66	\$74,958.43	\$55.10	\$3,734
17	\$505.63	7.000%	\$68.37	\$437.26	\$74,890.06	\$55.10	\$3,654
18	\$505.63	7.000%	\$68.77	\$436.86	\$74,821.29	\$55.10	\$3,574
19	\$505.63	7.000%	\$69.17	\$436.46	\$74,752.12	\$55.10	\$3,494
20	\$505.63	7.000%	\$69.58	\$436.05	\$74,682.54	\$55.10	\$3,414
21	\$505.63	7.000%	\$69.98	\$435.65	\$74,612.56	\$55.10	\$3,334
22	\$505.63	7.000%	\$70.39	\$435.24	\$74,542.17	\$55.10	\$3,254
23	\$505.63	7.000%	\$70.80	\$434.83	\$74,471.37	\$55.10	\$3,174
24	\$505.63	7.000%	\$71.21	\$434.42	\$74,400.16	\$55.10	\$3,094
25	\$505.63	7.000%	\$71.63	\$434.00	\$74,328.53	\$55.10	\$3,014
26	\$505.63	7.000%	\$72.05	\$433.58	\$74,256.40	\$55.10	\$2,934
27	\$505.63	7.000%	\$72.47	\$433.16	\$74,184.01	\$55.10	\$2,854
28	\$505.63	7.000%	\$72.89	\$432.74	\$74,111.12	\$55.10	\$2,774
29	\$505.63	7.000%	\$73.32	\$432.31	\$74,037.80	\$55.10	\$2,694
30	\$505.63	7.000%	\$73.74	\$431.89	\$73,964.06	\$55.10	\$2,614
31	\$505.63	7.000%	\$74.17	\$431.46	\$73,889.89	\$55.10	\$2,534
32	\$505.63	7.000%	\$74.61	\$431.02	\$73,815.28	\$55.10	\$2,454
33	\$505.63	7.000%	\$75.04	\$430.59	\$73,740.24	\$55.10	\$2,374
34	\$505.63	7.000%	\$75.48	\$430.15	\$73,664.76	\$55.10	\$2,294
35	\$505.63	7.000%	\$75.92	\$429.71	\$73,588.84	\$55.10	\$2,214
36	\$505.63	7.000%	\$76.36	\$429.27	\$73,512.48	\$55.10	\$2,134
37	\$505.63	7.000%	\$76.81	\$428.82	\$73,435.67	\$55.10	\$2,054
38	\$505.63	7.000%	\$77.26	\$428.37	\$73,358.41	\$55.10	\$1,974
39	\$505.63	7.000%	\$77.71	\$427.92	\$73,280.70	\$55.10	\$1,894
40	\$505.63	7.000%	\$78.16	\$427.47	\$73,202.54	\$55.10	\$1,814
41	\$505.63	7.000%	\$78.62	\$427.01	\$73,123.92	\$55.10	\$1,734
42	\$505.63	7.000%	\$79.07	\$426.56	\$73,044.85	\$55.10	\$1,654
43	\$505.63	7.000%	\$79.54	\$426.09	\$72,965.31	\$55.10	\$1,574
44	\$505.63	7.000%	\$80.00	\$425.63	\$72,885.31	\$55.10	\$1,494
45	\$505.63	7.000%	\$80.47	\$425.16	\$72,804.84	\$55.10	\$1,414
46	\$505.63	7.000%	\$80.94	\$424.69	\$72,723.90	\$55.10	\$1,334
47	\$505.63	7.000%	\$81.41	\$424.22	\$72,642.49	\$55.10	\$1,254
48	\$505.63	7.000%	\$81.88	\$423.75	\$72,560.61	\$55.10	\$1,174
49	\$505.63	7.000%	\$82.36	\$423.27	\$72,478.25	\$55.10	\$1,094
50	\$505.63	7.000%	\$82.84	\$422.79	\$72,395.41	\$55.10	\$1,014
51	\$505.63	7.000%	\$83.32	\$422.31	\$72,312.09	\$55.10	\$934
52	\$505.63	7.000%	\$83.81	\$421.82	\$72,228.28	\$55.10	\$854
53	\$505.63	7.000%	\$84.30	\$421.33	\$72,143.98	\$55.10	\$774
54	\$505.63	7.000%	\$84.79	\$420.84	\$72,059.19	\$55.10	\$694
55	\$505.63	7.000%	\$85.28	\$420.35	\$71,973.91	\$55.10	\$614

THIS AMORTIZATION SCHEDULE IS BASED ON THE TERMS SET FORTH ABOVE AND ASSUMES THAT PAYMENTS ARE MADE AS SCHEDULED AND THAT NO PREPAYMENTS OCCUR PRIOR TO THE MATURITY DATE OF THE LOAN. IT IS PROVIDED AS AN EXAMPLE ONLY. IF IT IS FOR AN ADJUSTABLE RATE MORTGAGE LOAN, IT ASSUMES HYPOTHETICAL INTEREST RATE AND PAYMENT CHANGES THAT MAY DIFFER FROM ACTUAL CHANGES. PMI PAYMENT MAY BE DISCONTINUED PRIOR TO REACHING THE PMI CANCELLATION DATE IF PREMIUMS WERE PAID AT THE TIME OF LOAN CLOSING.

AMORTIZATION SCHEDULE

NAME: MELISSA MARKS
 NAME: MELISSA MARKS
 LN AMT: \$76,000.00
 TERM: 360

PMT #	PAYMENT AMOUNT	INT RATE	DISTRIBUTION PRIN	INT	ENDING BALANCE	PMI PAYMENT	LOAN TO VALUE
56	\$505.63	7.000%	\$86.78	\$419.85	\$71,889.13	\$55.10	89.86%
57	\$505.63	7.000%	\$86.28	\$419.35	\$71,801.05	\$55.10	89.75%
58	\$505.63	7.000%	\$86.79	\$418.84	\$71,716.06	\$55.10	89.64%
59	\$505.63	7.000%	\$87.29	\$418.34	\$71,627.77	\$55.10	89.53%
60	\$505.63	7.000%	\$87.80	\$417.83	\$71,539.97	\$55.10	89.42%
61	\$505.63	7.000%	\$88.31	\$417.32	\$71,451.66	\$55.10	89.31%
62	\$505.63	7.000%	\$88.83	\$416.80	\$71,362.83	\$55.10	89.20%
63	\$505.63	7.000%	\$89.35	\$416.28	\$71,273.48	\$55.10	89.09%
64	\$505.63	7.000%	\$89.87	\$415.76	\$71,183.61	\$55.10	88.98%
65	\$505.63	7.000%	\$90.39	\$415.24	\$71,093.22	\$55.10	88.87%
66	\$505.63	7.000%	\$90.92	\$414.71	\$71,002.30	\$55.10	88.75%
67	\$505.63	7.000%	\$91.45	\$414.19	\$70,910.85	\$55.10	88.64%
68	\$505.63	7.000%	\$91.98	\$413.66	\$70,818.87	\$55.10	88.52%
69	\$505.63	7.000%	\$92.52	\$413.11	\$70,726.35	\$55.10	88.41%
70	\$505.63	7.000%	\$93.05	\$412.57	\$70,633.29	\$55.10	88.29%
71	\$505.63	7.000%	\$93.60	\$412.03	\$70,539.69	\$55.10	88.17%
72	\$505.63	7.000%	\$94.15	\$411.48	\$70,445.54	\$55.10	88.06%
73	\$505.63	7.000%	\$94.70	\$410.93	\$70,350.84	\$55.10	87.94%
74	\$505.63	7.000%	\$95.25	\$410.38	\$70,255.59	\$55.10	87.82%
75	\$505.63	7.000%	\$95.81	\$409.82	\$70,159.78	\$55.10	87.70%
76	\$505.63	7.000%	\$96.36	\$409.27	\$70,063.42	\$55.10	87.58%
77	\$505.63	7.000%	\$96.93	\$408.70	\$69,966.49	\$55.10	87.46%
78	\$505.63	7.000%	\$97.49	\$408.14	\$69,869.00	\$55.10	87.34%
79	\$505.63	7.000%	\$98.05	\$407.57	\$69,770.94	\$55.10	87.21%
80	\$505.63	7.000%	\$98.63	\$407.00	\$69,672.31	\$55.10	87.09%
81	\$505.63	7.000%	\$99.21	\$406.42	\$69,573.10	\$55.10	86.97%
82	\$505.63	7.000%	\$99.79	\$405.84	\$69,473.31	\$55.10	86.84%
83	\$505.63	7.000%	\$100.37	\$405.26	\$69,372.94	\$55.10	86.72%
84	\$505.63	7.000%	\$100.95	\$404.68	\$69,271.99	\$55.10	86.59%
85	\$505.63	7.000%	\$101.54	\$404.09	\$69,170.45	\$55.10	86.46%
86	\$505.63	7.000%	\$102.13	\$403.49	\$69,068.31	\$55.10	86.34%
87	\$505.63	7.000%	\$102.73	\$402.90	\$68,965.58	\$55.10	86.21%
88	\$505.63	7.000%	\$103.33	\$402.30	\$68,862.28	\$55.10	86.09%
89	\$505.63	7.000%	\$103.93	\$401.70	\$68,758.32	\$55.10	85.96%
90	\$505.63	7.000%	\$104.54	\$401.09	\$68,653.78	\$55.10	85.82%
91	\$505.63	7.000%	\$105.15	\$400.48	\$68,548.63	\$55.10	85.69%
92	\$505.63	7.000%	\$105.76	\$399.87	\$68,442.87	\$55.10	85.55%
93	\$505.63	7.000%	\$106.38	\$399.25	\$68,336.49	\$55.10	85.42%
94	\$505.63	7.000%	\$107.00	\$398.63	\$68,229.49	\$55.10	85.29%
95	\$505.63	7.000%	\$107.62	\$398.01	\$68,121.87	\$55.10	85.15%
96	\$505.63	7.000%	\$108.25	\$397.38	\$68,013.62	\$55.10	85.02%
97	\$505.63	7.000%	\$108.88	\$396.75	\$67,904.74	\$55.10	84.88%
98	\$505.63	7.000%	\$109.52	\$396.11	\$67,795.22	\$55.10	84.74%
99	\$505.63	7.000%	\$110.16	\$395.47	\$67,685.06	\$55.10	84.61%
100	\$505.63	7.000%	\$110.80	\$394.83	\$67,574.26	\$55.10	84.47%
101	\$505.63	7.000%	\$111.45	\$394.18	\$67,462.81	\$55.10	84.33%
102	\$505.63	7.000%	\$112.10	\$393.53	\$67,350.71	\$55.10	84.19%
103	\$505.63	7.000%	\$112.75	\$392.88	\$67,237.96	\$55.10	84.05%
104	\$505.63	7.000%	\$113.41	\$392.22	\$67,124.53	\$55.10	83.91%
105	\$505.63	7.000%	\$114.07	\$391.56	\$67,010.48	\$55.10	83.76%
106	\$505.63	7.000%	\$114.74	\$390.89	\$66,895.74	\$55.10	83.62%
107	\$505.63	7.000%	\$115.40	\$390.23	\$66,780.34	\$55.10	83.48%
108	\$505.63	7.000%	\$116.08	\$389.55	\$66,664.26	\$55.10	83.33%
109	\$505.63	7.000%	\$116.76	\$388.87	\$66,547.50	\$55.10	83.18%
110	\$505.63	7.000%	\$117.44	\$388.19	\$66,430.06	\$55.10	83.04%

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AMORTIZATION SCHEDULE

NAME: MELISSA MARKS
NAME: MELISSA MARKS
LN AMT: \$76,000.00
TERM: 360

PMT #	PAYMENT AMOUNT	INT RATE	DISTRIBUTION PRIN	INT	ENDING BALANCE	PMI PAYMENT	LOAN TO VALUE
111	\$505.63	7.000%	\$110.12	\$387.51	\$66,311.94	\$55.10	82.89%
112	\$505.63	7.000%	\$110.01	\$386.62	\$66,193.15	\$55.10	82.74%
113	\$505.63	7.000%	\$109.80	\$386.13	\$66,073.63	\$55.10	82.59%
114	\$505.63	7.000%	\$109.20	\$385.43	\$65,953.43	\$55.10	82.44%
115	\$505.63	7.000%	\$109.90	\$384.73	\$65,832.83	\$55.10	82.29%
116	\$505.63	7.000%	\$121.61	\$384.02	\$65,710.92	\$55.10	82.14%
117	\$505.63	7.000%	\$122.32	\$383.31	\$65,588.60	\$55.10	81.99%
118	\$505.63	7.000%	\$123.03	\$382.60	\$65,465.87	\$55.10	81.83%
119	\$505.63	7.000%	\$123.75	\$381.88	\$65,341.82	\$55.10	81.60%
120	\$505.63	7.000%	\$124.47	\$381.16	\$65,217.35	\$55.10	81.52%
121	\$505.63	7.000%	\$125.20	\$380.43	\$65,092.15	\$12.67	81.37%
122	\$505.63	7.000%	\$125.93	\$379.70	\$64,966.22	\$12.67	81.21%
123	\$505.63	7.000%	\$126.66	\$378.97	\$64,839.56	\$12.67	81.08%
124	\$505.63	7.000%	\$127.40	\$378.23	\$64,712.16	\$12.67	80.89%
125	\$505.63	7.000%	\$128.14	\$377.49	\$64,584.02	\$12.67	80.73%
126	\$505.63	7.000%	\$128.89	\$376.74	\$64,455.13	\$12.67	80.57%
127	\$505.63	7.000%	\$129.64	\$375.99	\$64,325.49	\$12.67	80.41%
128	\$505.63	7.000%	\$130.40	\$375.23	\$64,195.09	\$12.67	80.24%
129	\$505.63	7.000%	\$131.16	\$374.47	\$64,063.93	\$12.67	80.08%
130	\$505.63	7.000%	\$131.92	\$373.71	\$63,932.01	\$12.67	79.92%
131	\$505.63	7.000%	\$132.69	\$372.94	\$63,799.32	\$12.67	79.78%
132	\$505.63	7.000%	\$133.47	\$372.16	\$63,665.85	\$12.67	79.63%
133	\$505.63	7.000%	\$134.25	\$371.38	\$63,531.60	\$12.67	79.48%
134	\$505.63	7.000%	\$135.03	\$370.60	\$63,396.87	\$12.67	79.25%
135	\$505.63	7.000%	\$135.82	\$369.81	\$63,260.75	\$12.67	79.08%
136	\$505.63	7.000%	\$136.61	\$369.02	\$63,124.14	\$12.67	78.91%
137	\$505.63	7.000%	\$137.41	\$368.22	\$62,986.73	\$12.67	78.73%
138	\$505.63	7.000%	\$138.21	\$367.42	\$62,848.52	\$12.67	78.56%
139	\$505.63	7.000%	\$139.01	\$366.62	\$62,709.51	\$12.67	78.39%
140	\$505.63	7.000%	\$139.82	\$365.81	\$62,569.69	\$12.67	78.21%
141	\$505.63	7.000%	\$140.64	\$364.99	\$62,429.05	\$12.67	78.04%
142	\$505.63	7.000%	\$141.46	\$364.17	\$62,287.59	\$12.67	77.86%
143	\$505.63	7.000%	\$142.29	\$363.34	\$62,145.30	\$12.67	77.68%
144	\$505.63	7.000%	\$143.12	\$362.51	\$62,002.18		77.50%
145	\$505.63	7.000%	\$143.95	\$361.68	\$61,858.23		77.32%
146	\$505.63	7.000%	\$144.79	\$360.84	\$61,713.44		77.14%
147	\$505.63	7.000%	\$145.63	\$359.99	\$61,567.81		76.96%
148	\$505.63	7.000%	\$146.48	\$359.18	\$61,421.33		76.78%
149	\$505.63	7.000%	\$147.34	\$358.39	\$61,273.99		76.59%
150	\$505.63	7.000%	\$148.20	\$357.63	\$61,125.79		76.41%
151	\$505.63	7.000%	\$149.06	\$356.87	\$60,976.73		76.22%
152	\$505.63	7.000%	\$149.93	\$356.10	\$60,826.84		76.03%
153	\$505.63	7.000%	\$150.81	\$355.32	\$60,675.99		75.84%
154	\$505.63	7.000%	\$151.69	\$354.54	\$60,524.30		75.66%
155	\$505.63	7.000%	\$152.57	\$353.76	\$60,371.73		75.46%
156	\$505.63	7.000%	\$153.46	\$352.97	\$60,218.27		75.27%
157	\$505.63	7.000%	\$154.36	\$352.17	\$60,063.91		75.08%
158	\$505.63	7.000%	\$155.26	\$351.37	\$59,908.65		74.89%
159	\$505.63	7.000%	\$156.16	\$350.57	\$59,752.49		74.69%
160	\$505.63	7.000%	\$157.07	\$349.76	\$59,595.42		74.49%
161	\$505.63	7.000%	\$157.99	\$348.94	\$59,437.43		74.30%
162	\$505.63	7.000%	\$158.91	\$348.12	\$59,278.52		74.10%
163	\$505.63	7.000%	\$159.84	\$347.29	\$59,118.68		73.90%
164	\$505.63	7.000%	\$160.77	\$346.46	\$58,957.91		73.70%
165	\$505.63	7.000%	\$161.71	\$345.62	\$58,796.20		73.50%

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AMORTIZATION SCHEDULE

NAME: KSLISSA MARKS
 NAME: KSLISSA MARKS
 LN AMT: \$76,000.00
 TERM: 360

PMT #	PAYMENT AMOUNT	INT RATE	DISTRIBUTION PRIN	INT	ENDING BALANCE	PMI PAYMENT	LOAN TO VALUE
166	\$805.63	7.000%	\$162.68	\$342.98	\$58,633.55		73.29%
167	\$805.63	7.000%	\$163.60	\$342.03	\$58,469.95		73.09%
168	\$805.63	7.000%	\$164.56	\$341.07	\$58,305.39		72.88%
169	\$805.63	7.000%	\$165.52	\$340.11	\$58,139.87		72.67%
170	\$805.63	7.000%	\$166.48	\$339.15	\$57,973.39		72.47%
171	\$805.63	7.000%	\$167.40	\$338.18	\$57,805.99		72.26%
172	\$805.63	7.000%	\$168.43	\$337.20	\$57,637.51		72.05%
173	\$805.63	7.000%	\$169.41	\$336.22	\$57,468.10		71.84%
174	\$805.63	7.000%	\$170.40	\$335.23	\$57,297.70		71.62%
175	\$805.63	7.000%	\$171.39	\$334.24	\$57,126.31		71.41%
176	\$805.63	7.000%	\$172.39	\$333.24	\$56,953.92		71.19%
177	\$805.63	7.000%	\$173.40	\$332.23	\$56,780.52		70.98%
178	\$805.63	7.000%	\$174.41	\$331.22	\$56,606.11		70.76%
179	\$805.63	7.000%	\$175.43	\$330.20	\$56,430.68		70.54%
180	\$805.63	7.000%	\$176.45	\$329.18	\$56,254.23		70.32%
181	\$805.63	7.000%	\$177.48	\$328.15	\$56,076.75		70.10%
182	\$805.63	7.000%	\$178.52	\$327.11	\$55,898.23		69.87%
183	\$805.63	7.000%	\$179.56	\$326.07	\$55,718.67		69.65%
184	\$805.63	7.000%	\$180.60	\$325.03	\$55,538.07		69.42%
185	\$805.63	7.000%	\$181.66	\$323.97	\$55,356.41		69.20%
186	\$805.63	7.000%	\$182.72	\$322.91	\$55,173.69		68.97%
187	\$805.63	7.000%	\$183.70	\$321.85	\$54,989.91		68.74%
188	\$805.63	7.000%	\$184.86	\$320.77	\$54,805.05		68.51%
189	\$805.63	7.000%	\$185.93	\$319.70	\$54,619.12		68.27%
190	\$805.63	7.000%	\$187.02	\$318.61	\$54,432.10		68.04%
191	\$805.63	7.000%	\$188.11	\$317.52	\$54,244.99		67.80%
192	\$805.63	7.000%	\$189.21	\$316.42	\$54,056.78		67.57%
193	\$805.63	7.000%	\$190.31	\$315.32	\$53,867.47		67.33%
194	\$805.63	7.000%	\$191.42	\$314.21	\$53,677.05		67.09%
195	\$805.63	7.000%	\$192.54	\$313.09	\$53,485.51		66.85%
196	\$805.63	7.000%	\$193.66	\$311.97	\$53,292.88		66.61%
197	\$805.63	7.000%	\$194.79	\$310.84	\$53,099.05		66.37%
198	\$805.63	7.000%	\$195.93	\$309.70	\$52,904.13		66.12%
199	\$805.63	7.000%	\$197.07	\$308.56	\$52,709.06		65.87%
200	\$805.63	7.000%	\$198.22	\$307.41	\$52,513.84		65.63%
201	\$805.63	7.000%	\$199.38	\$306.25	\$52,317.46		65.38%
202	\$805.63	7.000%	\$200.54	\$305.09	\$52,120.92		65.13%
203	\$805.63	7.000%	\$201.71	\$303.92	\$51,924.21		64.87%
204	\$805.63	7.000%	\$202.88	\$302.75	\$51,726.33		64.62%
205	\$805.63	7.000%	\$204.07	\$301.56	\$51,527.26		64.37%
206	\$805.63	7.000%	\$205.26	\$300.37	\$51,327.00		64.11%
207	\$805.63	7.000%	\$206.46	\$299.17	\$51,125.54		63.85%
208	\$805.63	7.000%	\$207.66	\$297.97	\$50,922.88		63.59%
209	\$805.63	7.000%	\$208.87	\$296.76	\$50,719.01		63.33%
210	\$805.63	7.000%	\$210.09	\$295.54	\$50,513.92		63.07%
211	\$805.63	7.000%	\$211.32	\$294.31	\$50,307.60		62.80%
212	\$805.63	7.000%	\$212.55	\$293.08	\$50,100.05		62.54%
213	\$805.63	7.000%	\$213.79	\$291.84	\$49,891.26		62.27%
214	\$805.63	7.000%	\$215.04	\$290.59	\$49,681.22		62.00%
215	\$805.63	7.000%	\$216.29	\$289.34	\$49,469.93		61.73%
216	\$805.63	7.000%	\$217.55	\$288.08	\$49,257.38		61.46%
217	\$805.63	7.000%	\$218.82	\$286.81	\$49,043.56		61.19%
218	\$805.63	7.000%	\$220.10	\$285.53	\$48,828.46		60.91%
219	\$805.63	7.000%	\$221.30	\$284.25	\$48,612.08		60.63%
220	\$805.63	7.000%	\$222.57	\$282.96	\$48,394.41		60.36%

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AMORTIZATION SCHEDULE

NAME: MELISSA MARKS
 NAME: MELISSA MARKS
 LN AMT: \$76,000.00
 TERM: 360

PMT #	PAYMENT AMOUNT	INT RATE	DISTRIBUTION PRIN	INT	ENDING BALANCE	PMI PAYMENT	LOAN TO VALUE
221	\$505.63	7.000%	\$223.97	\$281.66	\$48,060.44		60.03%
222	\$505.63	7.000%	\$225.20	\$280.35	\$47,835.16		59.79%
223	\$505.63	7.000%	\$226.59	\$279.04	\$47,608.57		59.51%
224	\$505.63	7.000%	\$227.91	\$277.72	\$47,380.66		59.23%
225	\$505.63	7.000%	\$229.24	\$276.39	\$47,151.42		58.94%
226	\$505.63	7.000%	\$230.50	\$275.05	\$46,920.84		58.65%
227	\$505.63	7.000%	\$231.93	\$273.70	\$46,688.91		58.36%
228	\$505.63	7.000%	\$233.20	\$272.38	\$46,455.63		58.07%
229	\$505.63	7.000%	\$234.64	\$270.99	\$46,220.99		57.78%
230	\$505.63	7.000%	\$236.01	\$269.62	\$45,984.98		57.48%
231	\$505.63	7.000%	\$237.38	\$268.25	\$45,747.60		57.18%
232	\$505.63	7.000%	\$238.77	\$266.86	\$45,508.83		56.89%
233	\$505.63	7.000%	\$240.16	\$265.47	\$45,268.67		56.59%
234	\$505.63	7.000%	\$241.56	\$264.07	\$45,027.11		56.28%
235	\$505.63	7.000%	\$242.97	\$262.66	\$44,784.14		55.98%
236	\$505.63	7.000%	\$244.39	\$261.24	\$44,539.75		55.67%
237	\$505.63	7.000%	\$245.81	\$259.82	\$44,294.94		55.37%
238	\$505.63	7.000%	\$247.25	\$258.39	\$44,048.69		55.06%
239	\$505.63	7.000%	\$248.69	\$256.94	\$43,799.00		54.75%
240	\$505.63	7.000%	\$250.14	\$255.49	\$43,547.86		54.43%
241	\$505.63	7.000%	\$251.60	\$254.03	\$43,295.26		54.12%
242	\$505.63	7.000%	\$253.07	\$252.56	\$43,041.19		53.80%
243	\$505.63	7.000%	\$254.54	\$251.09	\$42,785.65		53.49%
244	\$505.63	7.000%	\$256.03	\$249.60	\$42,528.62		53.17%
245	\$505.63	7.000%	\$257.52	\$248.11	\$42,270.10		52.84%
246	\$505.63	7.000%	\$259.03	\$246.60	\$42,010.07		52.52%
247	\$505.63	7.000%	\$260.54	\$245.09	\$41,748.53		52.19%
248	\$505.63	7.000%	\$262.06	\$243.57	\$41,485.47		51.87%
249	\$505.63	7.000%	\$263.58	\$242.05	\$41,220.89		51.54%
250	\$505.63	7.000%	\$265.12	\$240.51	\$40,954.77		51.21%
251	\$505.63	7.000%	\$266.67	\$238.96	\$40,688.10		50.87%
252	\$505.63	7.000%	\$268.22	\$237.41	\$40,420.88		50.54%
253	\$505.63	7.000%	\$269.79	\$235.84	\$40,152.09		50.20%
254	\$505.63	7.000%	\$271.36	\$234.27	\$39,881.73		49.86%
255	\$505.63	7.000%	\$272.95	\$232.60	\$39,610.78		49.52%
256	\$505.63	7.000%	\$274.54	\$231.09	\$39,338.24		49.18%
257	\$505.63	7.000%	\$276.14	\$229.49	\$39,065.10		48.83%
258	\$505.63	7.000%	\$277.75	\$227.88	\$38,791.35		48.48%
259	\$505.63	7.000%	\$279.37	\$226.26	\$38,517.98		48.13%
260	\$505.63	7.000%	\$281.00	\$224.63	\$38,243.98		47.78%
261	\$505.63	7.000%	\$282.64	\$222.99	\$37,969.34		47.43%
262	\$505.63	7.000%	\$284.29	\$221.34	\$37,694.05		47.08%
263	\$505.63	7.000%	\$285.95	\$219.68	\$37,418.10		46.72%
264	\$505.63	7.000%	\$287.61	\$218.02	\$37,141.49		46.36%
265	\$505.63	7.000%	\$289.29	\$216.34	\$36,864.20		46.00%
266	\$505.63	7.000%	\$290.98	\$214.65	\$36,586.22		45.63%
267	\$505.63	7.000%	\$292.68	\$212.95	\$36,307.54		45.27%
268	\$505.63	7.000%	\$294.38	\$211.25	\$36,028.16		44.90%
269	\$505.63	7.000%	\$296.10	\$209.53	\$35,748.06		44.53%
270	\$505.63	7.000%	\$297.83	\$207.80	\$35,467.23		44.16%
271	\$505.63	7.000%	\$299.57	\$206.06	\$35,185.66		43.78%
272	\$505.63	7.000%	\$301.31	\$204.32	\$34,903.35		43.41%
273	\$505.63	7.000%	\$303.07	\$202.56	\$34,620.28		43.03%
274	\$505.63	7.000%	\$304.84	\$200.79	\$34,336.44		42.65%
275	\$505.63	7.000%	\$306.62	\$199.01	\$34,051.82		42.26%

THIS AMORTIZATION SCHEDULE IS BASED ON THE TERMS SET FORTH ABOVE AND ASSUMES THAT PAYMENTS ARE MADE AS SCHEDULED AND THAT NO PREPAYMENTS OCCUR PRIOR TO THE MATURITY DATE OF THE LOAN. IT IS PROVIDED AS AN EXAMPLE ONLY. IF IT IS FOR AN ADJUSTABLE RATE MORTGAGE LOAN, IT ASSUMES HYPOTHETICAL INTEREST RATE AND PAYMENT CHANGES THAT MAY DIFFER FROM ACTUAL CHANGES. PMI PAYMENT MAY BE DISCONTINUED PRIOR TO REACHING THE PMI CANCELLATION DATE IF PREMIUMS WERE PAID AT THE TIME OF LOAN CLOSING.

AMORTIZATION SCHEDULE

NAME: MELISSA MARKS
 NAME: MELISSA MARKS
 LN AMT: \$76,000.00
 TERM: 360

PMT #	PAYMENT AMOUNT	INT RATE	DISTRIBUTION PRIN	INT	ENDING BALANCE	PMI PAYMENT	LOAN TO VALUE
276	\$505.63	7.000%	\$308.41	\$197.22	\$33,501.41		61.88%
277	\$505.63	7.000%	\$310.21	\$195.92	\$33,191.20		61.49%
278	\$505.63	7.000%	\$312.01	\$193.62	\$32,879.19		61.10%
279	\$505.63	7.000%	\$313.83	\$191.80	\$32,565.36		60.71%
280	\$505.63	7.000%	\$315.67	\$189.96	\$32,249.69		60.31%
281	\$505.63	7.000%	\$317.51	\$188.12	\$31,932.18		59.92%
282	\$505.63	7.000%	\$319.36	\$186.27	\$31,612.82		59.52%
283	\$505.63	7.000%	\$321.22	\$184.41	\$31,291.60		59.11%
284	\$505.63	7.000%	\$323.10	\$182.53	\$30,968.50		58.71%
285	\$505.63	7.000%	\$324.98	\$180.65	\$30,643.52		58.30%
286	\$505.63	7.000%	\$326.88	\$178.75	\$30,316.64		57.90%
287	\$505.63	7.000%	\$328.70	\$176.88	\$29,987.96		57.48%
288	\$505.63	7.000%	\$330.70	\$174.93	\$29,657.16		57.07%
289	\$505.63	7.000%	\$332.63	\$173.00	\$29,324.53		56.66%
290	\$505.63	7.000%	\$334.57	\$171.06	\$28,989.96		56.24%
291	\$505.63	7.000%	\$336.52	\$169.11	\$28,653.44		55.82%
292	\$505.63	7.000%	\$338.48	\$167.18	\$28,314.96		55.39%
293	\$505.63	7.000%	\$340.46	\$165.17	\$27,974.50		54.97%
294	\$505.63	7.000%	\$342.45	\$163.18	\$27,632.05		54.54%
295	\$505.63	7.000%	\$344.44	\$161.19	\$27,287.61		54.11%
296	\$505.63	7.000%	\$346.45	\$159.18	\$26,941.16		53.68%
297	\$505.63	7.000%	\$348.47	\$157.16	\$26,592.69		53.24%
298	\$505.63	7.000%	\$350.51	\$155.12	\$26,242.18		52.80%
299	\$505.63	7.000%	\$352.58	\$153.08	\$25,889.63		52.36%
300	\$505.63	7.000%	\$354.61	\$151.02	\$25,535.02		51.92%
301	\$505.63	7.000%	\$356.66	\$148.98	\$25,178.34		51.47%
302	\$505.63	7.000%	\$358.74	\$146.87	\$24,819.58		51.02%
303	\$505.63	7.000%	\$360.85	\$144.78	\$24,458.73		50.57%
304	\$505.63	7.000%	\$362.98	\$142.68	\$24,095.78		50.12%
305	\$505.63	7.000%	\$365.07	\$140.56	\$23,730.71		49.66%
306	\$505.63	7.000%	\$367.20	\$138.43	\$23,363.51		49.20%
307	\$505.63	7.000%	\$369.34	\$136.29	\$22,994.17		48.74%
308	\$505.63	7.000%	\$371.50	\$134.13	\$22,622.67		48.28%
309	\$505.63	7.000%	\$373.66	\$131.97	\$22,249.01		47.81%
310	\$505.63	7.000%	\$375.84	\$129.79	\$21,873.17		47.34%
311	\$505.63	7.000%	\$378.04	\$127.59	\$21,495.13		46.87%
312	\$505.63	7.000%	\$380.24	\$125.39	\$21,114.89		46.39%
313	\$505.63	7.000%	\$382.46	\$123.17	\$20,732.43		45.92%
314	\$505.63	7.000%	\$384.69	\$120.94	\$20,347.74		45.43%
315	\$505.63	7.000%	\$386.93	\$118.70	\$19,960.81		44.95%
316	\$505.63	7.000%	\$389.19	\$116.44	\$19,571.62		44.46%
317	\$505.63	7.000%	\$391.46	\$114.17	\$19,180.16		43.98%
318	\$505.63	7.000%	\$393.75	\$111.88	\$18,786.41		43.48%
319	\$505.63	7.000%	\$396.04	\$109.59	\$18,390.37		42.99%
320	\$505.63	7.000%	\$398.35	\$107.28	\$17,992.02		42.49%
321	\$505.63	7.000%	\$400.68	\$104.98	\$17,591.34		41.99%
322	\$505.63	7.000%	\$403.01	\$102.62	\$17,188.33		41.49%
323	\$505.63	7.000%	\$405.36	\$100.27	\$16,782.97		40.98%
324	\$505.63	7.000%	\$407.73	\$97.90	\$16,375.24		40.47%
325	\$505.63	7.000%	\$410.11	\$95.52	\$15,965.13		39.96%
326	\$505.63	7.000%	\$412.50	\$93.13	\$15,552.63		39.44%
327	\$505.63	7.000%	\$414.91	\$90.74	\$15,137.72		38.92%
328	\$505.63	7.000%	\$417.33	\$88.30	\$14,720.39		38.40%
329	\$505.63	7.000%	\$419.76	\$85.87	\$14,300.63		37.88%
330	\$505.63	7.000%	\$422.21	\$83.42	\$13,878.42		37.35%

THIS AMORTIZATION SCHEDULE IS BASED ON THE TERMS SET FORTH ABOVE AND ASSUMES THAT PAYMENTS ARE MADE AS SCHEDULED AND THAT NO PREPAYMENTS OCCUR PRIOR TO THE MATURITY DATE OF THE LOAN. IT IS PROVIDED AS AN EXAMPLE ONLY. IF IT IS FOR AN ADJUSTABLE RATE MORTGAGE LOAN, IT ASSUMES HYPOTHETICAL INTEREST RATE AND PAYMENT CHANGES THAT MAY DIFFER FROM ACTUAL CHANGES. PMI PAYMENT MAY BE DISCONTINUED PRIOR TO REACHING THE PMI CANCELLATION DATE IF PREMIUMS WERE PAID AT THE TIME OF LOAN CLOSING.

AMORTIZATION SCHEDULE

NAME: MELISSA MARKS
 NAME: MELISSA MARKS
 LN AMT: \$76,000.00
 TERM: 360

PMT #	PAYMENT AMOUNT	INT RATE	DISTRIBUTION		ENDING BALANCE	PMI PAYMENT	LOAN TO VALUE
			PRIN	INT			
331	\$505.63	7.000%	\$424.67	\$80.96	\$13,453.75		16.82%
332	\$505.63	7.000%	\$427.15	\$78.48	\$13,026.60		16.28%
333	\$505.63	7.000%	\$429.64	\$75.99	\$12,596.96		15.78%
334	\$505.63	7.000%	\$432.18	\$73.48	\$12,164.81		15.21%
335	\$505.63	7.000%	\$434.67	\$70.96	\$11,730.14		14.66%
336	\$505.63	7.000%	\$437.20	\$68.43	\$11,292.94		14.13%
337	\$505.63	7.000%	\$439.75	\$65.88	\$10,853.19		13.62%
338	\$505.63	7.000%	\$442.32	\$63.31	\$10,410.87		13.01%
339	\$505.63	7.000%	\$444.90	\$60.73	\$9,965.97		12.40%
340	\$505.63	7.000%	\$447.50	\$58.13	\$9,518.47		11.90%
341	\$505.63	7.000%	\$450.11	\$55.52	\$9,068.36		11.34%
342	\$505.63	7.000%	\$452.73	\$52.90	\$8,615.63		10.77%
343	\$505.63	7.000%	\$455.37	\$50.26	\$8,160.26		10.20%
344	\$505.63	7.000%	\$458.03	\$47.60	\$7,702.23		9.63%
345	\$505.63	7.000%	\$460.70	\$44.93	\$7,241.53		9.05%
346	\$505.63	7.000%	\$463.39	\$42.24	\$6,778.14		8.47%
347	\$505.63	7.000%	\$466.09	\$39.54	\$6,312.05		7.89%
348	\$505.63	7.000%	\$468.81	\$36.82	\$5,843.24		7.30%
349	\$505.63	7.000%	\$471.54	\$34.09	\$5,371.70		6.71%
350	\$505.63	7.000%	\$474.30	\$31.33	\$4,897.40		6.12%
351	\$505.63	7.000%	\$477.06	\$28.57	\$4,420.34		5.53%
352	\$505.63	7.000%	\$479.84	\$25.79	\$3,940.50		4.93%
353	\$505.63	7.000%	\$482.64	\$22.99	\$3,457.86		4.32%
354	\$505.63	7.000%	\$485.46	\$20.17	\$2,972.40		3.72%
355	\$505.63	7.000%	\$488.29	\$17.34	\$2,484.11		3.11%
356	\$505.63	7.000%	\$491.13	\$14.49	\$1,992.97		2.49%
357	\$505.63	7.000%	\$494.00	\$11.63	\$1,498.97		1.07%
358	\$505.63	7.000%	\$496.89	\$8.74	\$1,002.08		1.25%
359	\$505.63	7.000%	\$499.78	\$5.85	\$502.30		.63%
360	\$505.23	7.000%	\$502.10	\$2.93			

Melissa Marks
 MELISSA MARKS

THIS AMORTIZATION SCHEDULE IS BASED ON THE TERMS SET FORTH ABOVE AND ASSUMES THAT PAYMENTS ARE MADE AS SCHEDULED AND THAT NO PREPAYMENTS OCCUR PRIOR TO THE MATURITY DATE OF THE LOAN. IT IS PROVIDED AS AN EXAMPLE ONLY. IF IT IS FOR AN ADJUSTABLE RATE MORTGAGE LOAN, IT ASSUMES HYPOTHETICAL INTEREST RATE AND PAYMENT CHANGES THAT MAY DIFFER FROM ACTUAL CHANGES. PMI PAYMENT MAY BE DISCONTINUED PRIOR TO REACHING THE PMI CANCELLATION DATE IF PREMIUMS WERE PAID AT THE TIME OF LOAN CLOSING.

AFFIDAVIT OF OCCUPANCY

VI WRCD LOAN # [REDACTED]

STATE OF SOUTH CAROLINA
COUNTY OF [REDACTED]
COUNTY OF [REDACTED]

} SS.
} SS.

209 PRESIDENTIAL CT
ROUND O, SC 29474-4374

Before me, the undersigned authority duly authorized to take acknowledgments and administer oaths personally appeared: MELISSA MARKS

("Affiants") who, upon being duly sworn, depose and say as follows:

1. Affiants hereby certify that, upon taking title to the real property described above, their occupancy status will be as follows:
 - (x) 1.1 Primary Residence: Occupied by owner as his/her principal residence and entitled to receive, under South Carolina law, Homestead Exemptions for taxes and/or creditor exemptions.
 - [] 1.2 Secondary Residence: Occupied by owner as second home (vacation, etc.) while maintaining principal residence elsewhere.
(NOTE: Please mark this box if property will initially be a second home but you plan to establish it as your primary residence at a future date (i.e., retirement)).
 - [] 1.3 Investment Property: Not owner occupied. Purchased as an investment to be held or rented.
2. Affiants acknowledge that this Affidavit of Occupancy is given as a material inducement to cause: OLD SOUTH MORTGAGE CORP.
to make a mortgage loan to Affiants and that any false statements, misrepresentations or material omissions shall constitute a breach of the Affiant's obligation to:
OLD SOUTH MORTGAGE CORP.
and that all the provisions of the mortgage indenture concerning default on the Promissory Note will thereupon be in full force and effect.
3. Affiants further acknowledge that they have read and understand the following:
16 United States Code Section 1014:
"Whoever knowingly makes any false statement or report...for the purpose of influencing in any way the action of...any institution the accounts of which are insured by the Federal Deposit Insurance Corporation, the Office of Thrift Supervision, any Federal home loan bank, the Federal Housing Finance Board, the Federal Deposit Insurance Corporation, the Resolution Trust Corporation, the Farm Credit System Insurance Corporation, or the National Credit Union Administration Board...upon any application...or loan...shall be fined not more than \$1,000,000 or imprisoned not more than 90 years or both."
4. The agreements and covenants contained herein shall survive the closing of the mortgage loan transaction.

Melissa Marks
MELISSA MARKS

10/5/07
Date/Sign

State of: SOUTH CAROLINA

County of: Colleton

Subscribed and sworn to (or affirmed) before me on this day of October
by: Melissa Marks

My Commission expires: 11/30/2016
(Seal)

[Signature]
(Notary Public)

Manufactured Home Closing Instructions Addendum

All documents must be prepared by someone other than the preparer before closing. Accuracy is very important. Because it is very difficult to make corrections after closing, all incorrect documents must be corrected prior to closing with the approval of Flagstar Bank.

The closing agent must sign this Closing Instructions Addendum page attesting to the steps taken to close on this manufactured home loan.

Place a "✓" in the box if information relating to the numbered item is included in the closing package, or an "X" in the box if not applicable.

If the document is to follow, then circle the box. You must provide a written explanation in the space provided below referencing the corresponding item number.

1. ☐ Make certain that the borrower's name is typed and written identically on all closing documents, especially the specific documents mentioned below. If there are any differences in the typed name or if the borrower's signature contains fewer characters than the typed name (i.e., typed John Doe and signed as J. Doe), then you must complete a name affidavit for ALL variations.
2. ☐ Make certain that the manufactured home (MH) is attached to the property as a permanent improvement. Proof may be made by means of an appraisal, inspection, or affidavit and pictures with a survey, if applicable.
3. ☐ Ensure that the affidavit of fixture for the MH is recorded, if permitted by law.
4. ☐ In the case of an existing MH attached to a permanent foundation, provide a certificate of completion or other evidence that the manufactured home was properly installed and attached to utilities.
5. ☐ Ensure that the MH is not currently treated, under state law, as personal property by verifying that any previously-issued certificate of title (or certificates of title in the case of multi-wide MH units, for which more than one certificate of title may be issued) has been cancelled.
6. ☐ If state law permits the MH to be classified as real property without the issuance of a Certificate of Title, then provide evidence that no certificate of title was issued (e.g., certificate of origin).
7. ☐ If state law does not permit the "surrender of title," then make certain that Flagstar Bank appears as the lienholder on the certificate of title and that no other liens exist.
8. ☐ The borrower(s) must sign an affidavit acknowledging their intention that the MH is permanently to be part of the real property securing the mortgage. The affidavit must contain any specific language that may be required by applicable law and, if possible, it must be recorded.
9. ☐ Make absolutely certain that any liens on the certificate of title are satisfied and that any sales or personal property taxes on the transfer of the MH have been paid.
10. ☐ If state law requires a UCC filing to perfect the security interest in the MH, then you must instruct the title company to notify Flagstar Bank of that requirement. Also, if another party has made a UCC filing on the MH, you must review the applicable records and ensure that the prior UCC filing is released.
11. ☐ Ensure that the title company clears all liens or UCC filings on the certificate of title prior to closing. If the title company is unable to clear such liens or filings prior to closing, you may not close.
12. ☐ Contact the assessor or other pertinent state or county authority of the city, state, or county in which the MH and the attached property are located and verify that the MH has been assessed as an improvement to real property for tax purposes.
13. ☐ Record a valid first lien on the land and the real property and include a description of the immovable MH or, if a multi-wide home, all such descriptions, in the mortgage or deed of trust. The description must include the serial number of the HUD Data Plate, which provides evidence that the MH complies with the Federal Manufactured Home Construction and Safety Standards that were established on June 16, 1976. The HUD Data Plate is permanently affixed near the main electrical panel or other accessible visible location. The description must also include the vehicle identification number, the make, year, and size of the manufactured home, and any other information which specifically identifies the home, and this description must be followed by the words "which, by inclusion of the parties, shall constitute a part of the realty and shall pass with it", or other similar state-specified wording.
14. ☐ Make certain that the title policy includes an "Alta 7" or similar endorsement to insure the MH located on the land, and/or any other applicable endorsements which may be required by the jurisdiction.

01 MHCN LOAN'S

15. ☐ Provide Flagstar Bank with a title protection letter for this specific loan.
16. ☐ Make certain that the closing entity sufficiently verifies the identities of all of the persons involved in the closing of this transaction.
17. ☐ Closing Agent/Company/Attorney comments:

The Closing Agent has completed all of the applicable steps above to insure the manufactured housing unit and the land to which it is attached.

Dorcas M. Tuten

Print or type Closing Agent/Company/Attorney Name

x *Dorcas M. Tuten*

Signature

Phone Number (843) 542-9495

Date: 10/5/2007

Loan Review Department Check List

Borrower: MELISSA HARRIS

Loan #: 1572222222

Co-Borrower:

Property Address: 209 PRESIDENTIAL CT
ROUND C, BC 29474-4374

Contact Name: Sean Davis

Contact Info: (843) 973-4750

Settlement Agent:

Contact Info:

Please send all Closing Packages via overnight mail to the address below. Do not send to any other department (i.e. Post Closing, Final Documents, Accounting, etc.) If you are mailing multiple sets of documents in the same overnight package, please place each set of documents in their own envelope or fastened in a file folder AND place the appropriate Flagstar department sticker on the outside of the envelope or file folder.

Flagstar Bank, FSB
Closed Package Receiving Mail Stop W-800-1
8161 Corporate Drive
Troy, MI 48060

Keep your Underwriting Packages for paperless loans. Refer to Document #4203 for further details.

Closing Packages must be received by Flagstar Bank within 72 hours of disbursement
(96 hours for California, Washington, and Oregon)

PLEASE ENCLOSE THE FOLLOWING DOCUMENTS IN THE ORDER LISTED

- ☐ 1 Original Note W/Addenda (endorsed to Flagstar Bank if applicable)
- ☐ 2 Name Affidavit (if applicable)
- ☐ 3 Loan Review Department Check List
- ☐ 4 Power of Attorney (Copy of Borrower if applicable)
- ☐ 5 Original Loan Modification (if applicable, NY CEMA loans only)
- ☐ 6 Settlement Statement - Either final signed HUD-1, totaled or both.
- ☐ 7 Mortgage / Deed of Trust - Certified true copy and any applicable Riders. (If MOM document is used, include the MERS MIN # with the MERS language)
- ☐ 8 Corporate Assignment - Certified true copy, assigned to Flagstar Bank (Not applicable when MERS is used)
- ☐ 9 Legal Description
- ☐ 10 Mortgage Insurance Certificate (if applicable)
- ☐ 11 PMI Initial Disclosure (if applicable)
- ☐ 12 TDD / Application - Typed, signed, and dated
- ☐ 13 Borrower's certification of authorization
- ☐ 14 First Payment Letter - Original
- ☐ 15 Buydown agreement (if applicable)
- ☐ 16 Initial Escrow / Impound Disclosure or Escrow waiver agreement
- ☐ 17 Hazard Insurance - Current Declaration page or Certification
- ☐ 18 Hazard Insurance Endorsement Letter (Flagstar Bank's doc # 3620 or similar document showing intention to transfer) If Policy does not list Flagstar Bank as the mortgagee, this form should be used as evidence of intention to transfer.
- ☐ 19 Flood Certificate - Include Flood Insurance - Current Declaration page or Certification if required.
- ☐ 20 Flood Insurance Notification - Original
- ☐ 21 Tax Information Sheet - Original
- ☐ 22 Homeowners Authorization Statement
- ☐ 23 Short Form Title Policy (Preferred) or Title Commitment w/Legal Description
- ☐ 24 Final Truth-in-Lending - Original, including itemization
- ☐ 25 Notice of Right to Cancel - (Owner occupied refinance only)
- ☐ 26 Good Faith Estimate and Initial Truth-in-Lending (dated within 3 business days of application)
- ☐ 27 W-9
- ☐ 28 RESPA Servicing Disclosure
- ☐ 29 Arm / Program Disclosure Statements
- ☐ 30 Notice of Assignment, Sale, or Transfer of Servicing Rights
- ☐ 31 Original First Lien Letter with loan amount (unless short form title is used)
- ☐ 32 Tax Option Disclosure (Maclean only)
- ☐ 33 Survey, if any and Hold Harmless (if applicable)
- ☐ 34 Buyer and Seller escrow instructions if applicable - Copy
- ☐ 35 Loan Closing Disclosure Acknowledgment - Original
- ☐ 36 Premium Payment Authorization (if applicable) Original
- ☐ 37 Manufactured Home additional documentation (if applicable)
- ☐ 38 "At closing" conditions or documents
- ☐ 39 Compliance Agreement
- ☐ 40 Any other documents as required by Flagstar, product, descriptions, or seller's guide

OnFile Documents, Inc

L44192CL 0109
10-01-2007 12:11

000201 Nationstar

V1 WBCE LOAN # [REDACTED]

OLD SOUTH MORTGAGE CORP
OLD SOUTH MORTGAGE CORP

FIRST LIEN LETTER

RE: Title Commitment Number:
Borrower(s): MELISSA HARRIS

209 PRESIDENTIAL CT
ROUND O, SC 29474-4374
Date: OCTOBER 5, 2007.

ATTN:

We have closed and completely disbursed the proceeds of the mortgage contemplated by the above mentioned commitment in the amount of 76,000.00.

The said mortgage is a valid first lien on the property described in said commitment, subject only to the exceptions shown therein, and there are no outstanding or unpaid taxes or special assessments on said premises as to the date thereof.

An Alta Mortgage's Title Policy, dated as of the date of recording of the mortgage and subject only to those exceptions referred to above, will be issued in due course.

This letter is an endorsement to the captioned commitment, and is subject to the schedules, conditions and stipulations of the Alta Loan Policy Form.

Doreas M. Tuten
SETTLEMENT/CLOSING AGENT

BY: Doreas M. Tuten

1123FMLS 403

000202 Nationstar

Hold Harmless for Well, Septic and Insulation

Date OCTOBER 5, 2007

Loan # [REDACTED]

WELL [REDACTED]

WELL # [REDACTED]

RE: Property Address 209 PRESIDENTIAL CT
ROUND O, SC 29474-6374

Please check the appropriate statement(s)

☒ 1. I/We are aware that this property has a well and/or septic system. I/We are satisfied with the conditions of the well and septic system and with the water quality and, therefore, waive the need for an inspection.

I/We hold OLD SOUTH MORTGAGE CORP

☒ I/We assign, employees, and agents harmless from any liability for any damages that I/we might suffer as a result of this decision. I/We acknowledge that the decision to waive an inspection was made freely by me/us without duress.

☒ 2. I/We have reviewed and accept the attached inspection reports, regarding the water supply and sewage disposal system for this property. I/We acknowledge and understand that OLD SOUTH MORTGAGE CORP

makes no promises or representations about the reports and assumes no responsibility for the accuracy of the inspection reports.

I/We hold OLD SOUTH MORTGAGE CORP

☒ I/We assign, employees, and agents harmless from any liability for any damages that I/we might suffer as a result of my/our decision to accept the inspection reports. I/We acknowledge that the decision to accept the inspection reports without additional investigation was made freely by me/us without duress.

☒ 3. I/We are aware that the appraiser that appraised this property was unable to determine the type or the condition of the insulation during his/her inspection of the property. I/We acknowledge and understand that OLD SOUTH MORTGAGE CORP

has no knowledge of the type or condition of the insulation.

I/We hold OLD SOUTH MORTGAGE CORP

I/We assign, employees, and agents harmless from any liability for any damages that I/we might suffer as a result of my/our decision to accept the appraiser's appraisal even though it is lacking information with respect to the type and condition of the insulation. I/We acknowledge that this decision was made freely by me/us without duress.

Michael Mark
KELISA KARES

10/5/07
Date

COMPLIANCE AGREEMENT

STATE OF SOUTH CAROLINA
COUNTY OF Colleton
BORROWER(S): MELISSA HARRIS

SS
SO
,

SELLER(S): HALLER, PAUL

LENDER: OLD SOUTH MORTGAGE CORP

PROPERTY: 309 PRESIDENTIAL CT
ROUND O, SC 29474-4374

LOAN NUMBER: [REDACTED]

The undersigned borrower(s) in consideration of the above referenced loan agree(s), if requested by Lender, or Closing Agent for the Lender, to fully cooperate in adjusting for clerical errors on any or all loan documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an Investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Federal Housing Authority or the Department of Veterans Affairs.

The undersigned borrower(s) do hereby agree and covenant in order to assure that the loan documentation executed this date will conform and be acceptable in the market place in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan.

The undersigned borrower(s) agree(s) to comply with all above requests by the above referenced Lender, or Closing Agent for Lender, within 30 days from date of mailing said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period.

Dated effective

Melissa Harris
MELISSA HARRIS

on October 5, 2007
personally appeared MELISSA HARRIS

before me, Dorcas M. Tuten.

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

WITNESS my hand and official seal.

Dorcas M. Tuten
Signature

Onlso Document, Inc.
10-04-2007 12:11

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

Borrower Closing Certification

Date: OCTOBER 5, 2007
Borrower(s): MELISSA HARRIS

Loan Number: [REDACTED]

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

As of the date referenced above, I/we hereby certify that:

1. The income and employment information that I/we provided as part of our original application has not changed or, if my/our income has changed, it has increased.
2. If I/we were required to provide tax returns to you, the complete set of 1040s that I/we provided to you is an exact copy of the 1040s that I/we filed with the IRS.
3. No additional debt exists other than the debt that was listed on my/our original and final applications.
4. There are no unrecorded mortgages and/or liens encumbering the property.
5. I/we have not been given any seller concessions other than those that were disclosed in my/our original purchase agreement nor have I/we entered into any agreement with the seller or another person or entity related to or involved with the seller, involving this property.
6. If my/our original and final application indicates that I/we will occupy the property, this is an accurate statement.
7. The information that is contained on my/our final application is accurate and complete as of today's date.

I/we fully understand that it is a federal crime, pursuant to the provisions 18 U.S.C. § 1010, punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts.

Acknowledgment by borrower(s):

Melissa Harris (Seal)
MELISSA HARRIS

STATE OF South Carolina

COUNTY OF Colleton

Sworn to and subscribed before me by MELISSA HARRIS, known to me to be the person(s)
who signed the foregoing certificate in my presence this 5th day of

October, 2007.
[Signature]
Notary Public

My commission expires 11/15/2010

Document #3894 7/20/06
Online Documents, Inc.

ISSUED 06 0705
10-04-2007 12:11

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V1 HBOD LOAN # [REDACTED]

MORTGAGOR'S AFFIDAVIT

THE STATE OF SOUTH CAROLINA
THE STATE OF SOUTH CAROLINA
COUNTY OF COLLETON

§
§
§
§

BEFORE ME, the undersigned authority, a Notary Public in and for the said County and State, on this day personally appeared: MELISSA MARKS

(Borrower(s)), who after being duly sworn on oath say(s):
• THAT I/we purchased the property and premises known as:
209 PRESIDENTIAL CT
ROUND O, SC 29472-4374
from: PAUL HALKER.

(Seller(s)),
• THAT I/we received a copy of the good faith estimate of borrower's settlement costs, a copy of the Truth in Lending "Settlement of Cost of Loan" and a copy of the booklet entitled "Settlement Costs," all of which were delivered or mailed within three business days after the date of my/our loan application.
• THAT I/we acknowledge that any earnest money deposited by me/us has been applied toward the down payment and settlement charges; no money has been paid to anyone other than the Lender for arranging for the extension of credit in connection with this loan; and I/we have reviewed and understand the manner in which the deposits toward our taxes, insurance and monthly assessments, if any, and reserve accounts are calculated, and agree that the method of calculation is fair, accurate and meets with my/our full approval.
• THAT I/we do hereby accept the house and improvements and agree that no claim or defense which I/we may have against Seller shall be asserted against the Lender, its successors and/or assigns; I/we have accepted, are in possession of and, if so indicated on my/our loan application, will occupy said premises as my/our homestead; and I/we accept the size of the lot on which such improvements are situated according to the records thereof.
• THAT I/we do hereby grant specific authority to the Lender to furnish information contained in our policy of insurance to any person I/we designate in writing or the Lender deems advisable for the purpose of quoting rates and complying with the covenants of the Security Instrument.
• THAT I/we have reviewed the restrictions, maintenance charges, easements, title exceptions and encroachments, if any, reflected by the survey and the owner's and/or mortgagee's information letter or file report. I/we acknowledge that these restrictions, maintenance charges, easements, title exceptions and encroachments, if any, are acceptable to me/us.
• THAT I/we understand that, in the event the due date of our first monthly installment is more than one month from the date of settlement, I/we will be billed for and agree to pay preliminary interest for the period of time exceeding one month.
• THAT none of the fees and/or expenses paid by the Seller in this transaction have been passed on to me/us as part of the purchase price of the said property or premises or otherwise. I/we have not made, nor will make, any refund or reimbursement to the Seller, or to anyone else, for the fees and/or expenses paid by the Seller.
• THAT I/we understand that the Lender is relying on the statement contained in this Affidavit in making the mortgage loan to me/us and would not make the mortgage loan except for this Affidavit.

SECTION 1010 OF TITLE 16 OF THE UNITED STATES CODE PROVIDES: "WHOEVER FOR THE PURPOSE OF OBTAINING ANY LOAN OR ADVANCE OF CREDIT...MAKES, PASSES, UTTERS, OR PUBLISHES ANY STATEMENT KNOWING THE SAME TO BE FALSE...SHALL BE FINED NOT MORE THAN \$5,000 OR IMPRISONED NOT MORE THAN TWO YEARS, OR BOTH".

Melissa Marks
MELISSA MARKS

SUBSCRIBED AND SWORN TO BEFORE ME this 5th day of October, 2007,
[Signature] SOUTH CAROLINA
Notary Public in and for the State of

1. The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that proper record-keeping is essential for the integrity of the financial system and for the ability to detect and prevent fraud.

2. The second part of the document outlines the specific requirements for record-keeping. It states that all transactions must be recorded in a timely and accurate manner, and that the records must be maintained for a minimum of five years.

3. The third part of the document discusses the consequences of failing to comply with the record-keeping requirements. It states that individuals or entities that fail to maintain accurate records may be subject to civil or criminal penalties.

4. The fourth part of the document provides a detailed explanation of the record-keeping requirements. It states that all transactions must be recorded in a timely and accurate manner, and that the records must be maintained for a minimum of five years. It also states that the records must be made available for inspection by the appropriate authorities.

5. The fifth part of the document discusses the importance of internal controls. It states that internal controls are essential for the integrity of the financial system and for the ability to detect and prevent fraud. It also states that internal controls must be designed and implemented in a way that is consistent with the record-keeping requirements.

6. The sixth part of the document discusses the importance of training. It states that training is essential for the integrity of the financial system and for the ability to detect and prevent fraud. It also states that training must be provided to all individuals who are involved in the financial system.

7. The seventh part of the document discusses the importance of monitoring. It states that monitoring is essential for the integrity of the financial system and for the ability to detect and prevent fraud. It also states that monitoring must be conducted in a way that is consistent with the record-keeping requirements.

8. The eighth part of the document discusses the importance of reporting. It states that reporting is essential for the integrity of the financial system and for the ability to detect and prevent fraud. It also states that reporting must be conducted in a way that is consistent with the record-keeping requirements.

9. The ninth part of the document discusses the importance of documentation. It states that documentation is essential for the integrity of the financial system and for the ability to detect and prevent fraud. It also states that documentation must be maintained in a way that is consistent with the record-keeping requirements.

10. The tenth part of the document discusses the importance of communication. It states that communication is essential for the integrity of the financial system and for the ability to detect and prevent fraud. It also states that communication must be conducted in a way that is consistent with the record-keeping requirements.

11. The eleventh part of the document discusses the importance of the financial system. It states that the financial system is essential for the integrity of the financial system and for the ability to detect and prevent fraud. It also states that the financial system must be designed and implemented in a way that is consistent with the record-keeping requirements.

12. The twelfth part of the document discusses the importance of the legal system. It states that the legal system is essential for the integrity of the financial system and for the ability to detect and prevent fraud. It also states that the legal system must be designed and implemented in a way that is consistent with the record-keeping requirements.

13. The thirteenth part of the document discusses the importance of the regulatory system. It states that the regulatory system is essential for the integrity of the financial system and for the ability to detect and prevent fraud. It also states that the regulatory system must be designed and implemented in a way that is consistent with the record-keeping requirements.

14. The fourteenth part of the document discusses the importance of the market system. It states that the market system is essential for the integrity of the financial system and for the ability to detect and prevent fraud. It also states that the market system must be designed and implemented in a way that is consistent with the record-keeping requirements.

15. The fifteenth part of the document discusses the importance of the economic system. It states that the economic system is essential for the integrity of the financial system and for the ability to detect and prevent fraud. It also states that the economic system must be designed and implemented in a way that is consistent with the record-keeping requirements.

(10/15/2007 at 10:23 am) (F5TR0Y(NGFAX10) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time received time.
OCT-16-2007 10:48 FLAGSTAR BANK 2483126958 P.01/01

MFG HOME REVIEW CHECKLIST MFG HOME REVIEW CHECKLIST

RETAIL WHOLESALE CAD GOV'T

LOAN # [REDACTED]
NAME MARKS
STATE SC
DATE 10/16/2007

	YES	NO	N/A
Title Surrender Confirmation	☐	☒	☐
Original Certificate of Title	☐	☐	☒
UCC-1 Financing Statement	☐	☐	☒
Release of UCC on Title Commitment	☐	☐	☒
MH Rider w/Correct Legal Desc. Info.	☐	☒	☐
ALTA 7 / CLTA 116.5	☐	☒	☐
WBCD	☒	☐	☐
PUD Rider	☐	☐	☒
1004C	☒	☐	☐
POA	☐	☐	☒
Clear C of O	☐	☐	☒
VIN NUMBER			
JACKSON WAREHOUSE #			
CONTACT INFO			
COMMENTS			

(Page 40 of 42)

(12/27/2007 at 3:06 pm) (F5TEOVINGFAX10) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

Attorney at Law

Post Office Box 1694
Walterboro, South Carolina 29488

Telephone: (843) 342-9495
Facsimile: (843) 342-9536
E-mail: tucanlaw@lowcountry.com

FAX COVER SHEET

To: Warren Sebastian

FAX Number: 248-250-5457

From: Eray Mabry

Date: December 27, 2007

Pages including Cover Page: 2

Re: Melissa Marks / [REDACTED]

Attached please find a copy of the final letter from the SCDMV for the above referenced client. If you have any questions please feel free to contact our office,

THIS TRANSMITTAL IS INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY TO WHICH IT IS ADDRESSED AND MAY CONTAIN INFORMATION THAT IS PRIVILEGED AND CONFIDENTIAL. IF THE READER OF THIS TRANSMITTAL IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE FOR DELIVERING THE TRANSMITTAL TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE AND RETURN THE ORIGINAL TRANSMITTAL TO US.

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(Page 41 of 42)

(12/27/2007 at 3:06 pm) (FSTROYINGFAX10) Flagstar Bank Data/Time Stamp - This header is put on all received taxes and shows the transaction received time.
Tax ID# Page 3 of 3 2007-12-27 20:08:18 (GMT) 12482605467 From: Warren Sebastian

DEC-27-2007 14:46 From: DORCAS TUTEN

8435423536

To: 12482605467

P.2/2

South Carolina
South Carolina
Department of Motor Vehicles



12/21/2007

MARKS, MELISSA J
209 PRECINCTUAL CT
ROUND O, SC 29474-4374

Subject: Relinquishment of Title Confirmation

Dear Customer:

We are in receipt of South Carolina title number 770150182360191, covering a 2001 OAKN, serial number HONC07715247A48. Please be advised that this letter is written confirmation of the relinquishment of the title certificate to the homeowner pursuant to Section 56-19-330.

Customer Service Unit (803) 636-3000
Please mail all correspondence to:
SC Department of Motor Vehicles
PO Box 1480
Blytheboro, SC 29016-0024

cc: DORCAS M TUTEN, ATTY
PO BOX 1694
WALTERSBORO, SC 29488

Customer No: 091659081
File No: 007439000

/ms

000211 Nationstar

(Page 42 of 42)

(12/27/2007 at 3:22 pm) (FSTROYINGFAX10) Flagstar Bank Data/Time Stamp - This header is put on all received faxes and shows the time received time.
To: IDM Page 1 of 1 2007-12-27 20:22:19 (GMT) 124825DS457 From: Warren Sebastian

Final Documents Checklist for Manufactured Homes

12/27/2007

Request sent by: WARREN SEBASTIAN

LOAN # [REDACTED]
BWR: MARKS, MELISSA

Check box if Manufactured Home Rider is In Closed Package:

☐

Document	Corrections/R		
	Required	e-recording needed	Waived
Recorded Mortgage / Deed of Trust legal description	☐	☐	☐
Pud Rider	☐	☐	☐
Manufactured Home Rider	☐	☒	☐
LCC Financing Statement	☐	☐	☐
Other Document: ALTA 7 Endorsement	☐	☐	☐
Other Document:	☐	☐	☐

MANUFACTURER: OAKWOOD
YEAR: 2002
SERIAL NUMBER: HON07716247AB
MODEL: UNKNOWN

Comments:

000212 Nationslar

V1 MCD LOAN # [REDACTED]

NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

Borrower Name & Address:
Borrower Name & Address:
BELISSA HARRIS
209 PRESIDENTIAL CT
ROUND O, SC 29474-4374

You are hereby notified* that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from OLD SOUTH MORTGAGE CORP

to FLAGSTAR BANK, PBA

effective NOVEMBER 1, 2007

The assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

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

Your present servicer is OLD SOUTH MORTGAGE CORP

If you have any questions relating to the transfer of servicing from your present servicer call their Servicing Department at (800) 968-7700 between 8:30 AM - 5 PM EST on the following days:

This is a toll-free or collect call number.

Your new servicer will be FLAGSTAR BANK, PBA

The business address for your new servicer is: 5151 CORPORATE DRIVE
TROY, MI 48068

The toll-free or collect call telephone number of your new servicer is (800) 968-7700. If you have any questions relating to the transfer of servicing to your new servicer call their Servicing Department at (800) 968-7700 between 8:30 AM - 5 PM EST on the following days: Monday through Friday

The date that your present servicer will stop accepting payments from you is NOVEMBER 1, 2007. The date that your new servicer will start accepting payments from you is NOVEMBER 1, 2007. Send all payments due on or after that date to your new servicer.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2605):

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

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to this address:
5151 CORPORATE DRIVE
TROY, MI 48068

Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

VI. HARP LAM 10/15/07

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

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where services are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

* This notification is a requirement of Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2605).

Melissa Harris
MELISSA HARRIS

10/15/07
Date

V1 WDCD LOAN # [REDACTED]

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

Notice of Transfer of Loan Servicing Rights

MELISSA MARKS
5572 TRAILWOOD DRIVE
NORTH CHARLESTON, SC 29418

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from OLD SOUTH MORTGAGE CORP

to Flagstar Bank, FSB, effective NOVEMBER 1, 2007.

The assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

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

Your present servicer is OLD SOUTH MORTGAGE CORP.

If you have any questions relating to the transfer of servicing from your present servicer call (843) 573-4780 between the hours of 9:00 a.m. and 5:00 p.m., on the following days: Monday through Friday. This is a toll-free or collect-call number.

Your New Servicer will be Flagstar Bank, FSB.

The business address for your new servicer is: Flagstar Bank, FSB, 5161 Corporate Drive, Troy, MI, 48068-2639. The toll-free telephone number of your new servicer is (800) 968-7700. If you have any questions relating to the transfer of servicing to your new servicer call (800) 968-7700 to speak with a Customer Service Department representative, between 7:30 a.m. and 5:00 p.m. Eastern Standard Time, Monday through Friday.

The date that your present servicer will stop accepting payments from you is NOVEMBER 1, 2007.

The date that your new servicer will start accepting payments from you is NOVEMBER 1, 2007. Send all payments due on or after that date to your new servicer. Always send the mortgage payment with the payment coupon to the address specified on the coupon.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

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

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 Business Days of the receipt of the request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to this address: Flagstar Bank, FSB, 5161 Corporate Drive, Troy, MI, 48068-2639, Attn: Customer Service Department.

Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period of "qualified written request." However, this does not prevent the servicer from initiating a foreclosure if proper grounds exist under the mortgage documents.

Document #3819 R11/2004
Online Documents, Inc.

Page 1 of 2

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10-06-2007 12:11

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(Page 4 of 4)

V1 - NBOD LOAN # [REDACTED]

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

Section 8 of RESPA (12 U.S.C. 2608) also provides for damages and costs for individuals or classes of individuals in Section 8 of RESPA (12 U.S.C. 2608) also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

OLD SOUTH MORTGAGE CORP

OCTOBER 5, 2007

AND

Flagstar Bank, FSB

OCTOBER 5, 2007

(Page 1 of 17)

09/27/2007 at 11:51 am (PST) (TIME FAX) (9) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time received Fax.

09/27/2007 11:54 8436734781

NLDSCW

PAGE 08

Commitment Number: MARKS, MELISSA
Poe No. MARKS, MELISSA
Poe No. MARKS, MELISSA
Poe No. MARKS, MELISSA

SCHEDULE A

1. Commitment Date: September 13, 2007 at 08:00 AM
2. Policy (or Policies) to be issued:
 - (a) Owner's Policy (ALTA Owner's Policy) Policy Amount \$80,000.00
Proposed Insured:
Melissa Marks
 - (b) Loan Policy (ALTA Loan Policy) Policy Amount \$78,000.00
Proposed Insured:
Flagstar Bank, FSB, its successors and/or assigns as their respective interests may appear.
 - (c) Proposed Insured: Policy Amount \$
3. For Simple interest in the land described in this Commitment is owned, at the Commitment Date, by:
Paul Wagner
4. The land referred to in this Commitment is described as follows:
See Attached Exhibit A.

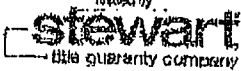
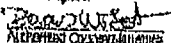
13/27/2007 at 11:53 am (JSTR07HFFX09) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time & received date.

05/27/2007 11:54 8435734701

MLDSDV

... PAGE 96

ALTA Title Lending Commitment (07/2/00)

TITLE INSURANCE COMMITMENT	
TITLE INSURANCE COMMITMENT	
Issued by	
	ORIGINAL
AGREEMENT TO ISSUE POLICY	
We agree to issue policy to you according to the terms of the Commitment. When we show the policy amount and your name as the proposed insured in Schedule A, this Commitment becomes effective as of the Commitment Date shown in Schedule A.	
If the Requirements shown in this commitment have not been met within six months after the Commitment Date, our obligation under this Commitment will end. Also, our obligation under the Commitment will end when the Policy is issued and then our obligation to you will be under the Policy.	
Our obligation under this Commitment is limited by the following:	
The Provisions in Schedule A.	
The Requirements in Schedule B-1.	
The Exceptions in Schedule B-2.	
The COVENANTS on Page 2.	
This Commitment is not valid without SCHEDULE A and Sections 1 and 2 of SCHEDULE B.	
This commitment shall not be valid or binding until countersigned by a validating officer or authorized signatory.	
IN WITNESS WHEREOF, Stewart Title Guaranty Company has caused its corporate name and seal to be hereunto affixed by its duly authorized officers on the date shown in Schedule A.	
 Chairman of the Board	 President
	
Countersigned:  Notary Public Notary State of Maryland Notary No. 123456789 Notary Exp. 12/31/2008 City, State	

File Number: 07-451

(Page 3 of 17)

8/27/2007 at 1:53 am (F57NOV16EAX09) Elavstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time it was received.

89/27/2007 11:54 8435734701

OLDSUV

PAGE 18

Conveyance Number: MARKS, MELISSA
File No. MARKS, MELISSA
Conveyance Number: MARKS, MELISSA
File No. MARKS, MELISSA

**SCHEDULE B - SECTION II
EXEMPTIONS**

Schedule B of this policy or policies to be issued will contain exceptions to the following policies unless the same are disposed of to the satisfaction of the company.

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, but appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage therein covered by this Conveyance.
2. Those taxes and special assessments that become due and payable subsequent to date of policy.
3. Covenants, conditions and restrictions, if any, appearing in the public records. This policy insures that the same have not been violated, except that such affirmative assurance does not extend to covenants, conditions and restrictions relating to environmental protection unless a notice of a violation thereof has been recorded or filed in the public records and is not referenced in an affidavit submitted hereto. Further, this policy insures that any future violation of any covenant, condition and restriction appearing in the public records, including any relating to environmental protection, will not result in a forfeiture or reversion of title and that there are no provisions therein under which the lien of the insured mortgage can be extinguished, subordinated or impaired.
4. Any easements or servitudes appearing in the public records. This policy insures that none of the improvements excepted upon the easements and that any use of the easements for the purposes granted or reserved will not interfere with or damage the improvements, including towns, utility and roads.
5. Any lease, grant, exception or reservation of minerals or mineral rights appearing in the public records. This policy insures that the use of the land for residential or non-residential purposes is not, and will not be affected or impaired by reason of any lease, grant, exception or reservation of minerals or mineral rights appearing in the public records and this policy insures against damage to existing improvements, including towns, utility and roads, resulting from the future exercise of any right to use the surface of the land for the extraction or development of the minerals or mineral rights so leased, granted, excepted or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.
6. This policy insures against loss or damage by reason of any violation, violation, encroachment or adverse circumstance affecting the title that would have been discovered by an accurate survey. This term "encroachment" includes encroachments of existing improvements located on the land onto adjoining land, and encroachments onto the land of existing improvements located on adjoining land.
7. Restrictive covenants governing and controlling fractional Estates subdivision filed for record in the Office of the Clerk of Court for Colleton County in Deed Book 950, Page 10 and in Deed Book 955, Page 10.
8. Right of Way easement to Palmetto Rural Telephone Cooperative filed for record in the Office of the Clerk of Court for Colleton County in Deed Book 954, Page 231.

000219 Nationsstar

CONDITIONS
CONDITIONS

1. DEFINITIONS

(a) "Mortgage" means mortgage, deed of trust or other security instrument. (b) "Public Records" means the records that give constructive notice of mortgage affecting you this according to the state statutes where your land is located.

2. LATER DEFECTS

The Exceptions in Schedule B - Section II may be amended to show any defects, liens or encumbrances that appear for the first in the public records or are created or alleged between the Commitment Date and the date on which all of the Requirements (a) and (c) of Section B - Section I are met. We shall have no liability to you because of this amendment.

3. EXISTING DEFECTS

If any defects, liens or encumbrances existing at Commitment Date are not shown in Schedule B, we may amend Schedule B to show them. If we do amend Schedule B to show those defects, liens or encumbrances, we shall be liable to you according to Paragraph A below unless you know of this information and did not tell us about it in writing.

4. LIMITATION OF OUR LIABILITY

Our only obligation is to issue to you the Policy referred to in this Commitment, when you have paid the Redemption Fee. If we have any liability to you for any loss you incur because of an error in this Commitment, our liability will be limited to your actual loss caused by your relying on this Commitment when you acted in good faith to:

Comply with the Requirements shown in Schedule B - Section I

or

Eliminate with you within seven days the exceptions shown in Schedule B - Section II.

We shall not be liable for more than the Policy Amount shown in Schedule A of this Commitment and our liability is subject to the terms of the Policy form to be issued to you.

5. CLAIMS MAY BE BASED ON THIS COMMITMENT

Any claim, whether or not based on negligence, which you may have against us concerning the title to the land must be based on this Commitment and is subject to its terms.

(Page 6 of 17)

09/27/2007 at 11:53 am (FSTR071H071009) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received List.

09/27/2007 11:54 0435734761

CLDSCH

PAGE 09

Current/lien Holder: MARKS, MELISSA
File No. MARKS, MELISSA
Current/lien Holder: MARKS, MELISSA
File No. MARKS, MELISSA

**SCHEDULE B - SECTION 1
REQUIREMENTS**

The following are the requirements to be complied with.

1. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record.
2. Execution by Owner/Owner/Contractor and Affidavit as to Debt and Lien and Affidavit and Inventory.
3. Execution and Acknowledgment by Borrower/Purchaser of Form 30-30 (Borrower's Notice of Availability of Owner's Coverage and Title Insurance Certificate).
4. Payment of 2007 real property taxes, a lien now due and payable.
5. Installation of the manufactured housing in accordance with Section 66-18-610 of the Code of Laws for South Carolina and the filing of a Manufactured Home Affidavit for the Refinement of Title Certificate.
6. Satisfaction and release of any lien set forth in the certificate of title.
7. Compliance with requirements for the refinement of the certificate of title as set forth in Section 66-18-620 of the Code of Laws for South Carolina.

000221 Nationslar

(Page 6 of 17)

8/27/2007 at 11:51 am (FSTR01INGFA09) Flagstar Bank Data/Time Stamp - This header is put on all received faxes and shows the true received time.

89/27/2007 11:54 84357347E1

OLDSON

PAGE: 11

Exhibit "A"

Exhibit "A"

All that certain piece, parcel or lot of land situated, lying and being South of Cottageville in the County of Colleton, State of South Carolina, as shown on a plat entitled "AN AS-BUILT SURVEY OF 1.03 ACRES TRS 100-00-00-147 LOT 2 - PRESIDENTIAL ESTATES SURVEYED FOR LEPAIL EDWARDS FLETCHER" prepared by JERRY L. FOWLER, R.L.S. 16170, dated July 28, 2003, and recorded in the Office of the Clerk of Court for Colleton County in Plat Book 31 at Page 277. Said lot measuring and bounding as follows:

On the North measuring One Hundred Eighty-Seven and Fifty Hundredths (107.50') feet, more or less, and being bounded thereon by lands now or formerly of Jay P. Campbell, Jr. on the East measuring Two Hundred Forty (240.00') feet, more or less, and being bounded thereon by lands now or formerly of Paul Walker; on the South measuring One Hundred Eighty-Seven and Fifty Hundredths (107.50') feet, more or less, and being bounded thereon by the Fifty (50') foot Right-of-Way of Presidential Court; and on the West measuring Two Hundred Forty (240.00') feet, more or less, and being bounded thereon by lands now or formerly of Paul Walker.

TMS# 100-00-00-147

(10/5/2007 at 10:07 am){FSTROYINGFAX03} Flagstar Bank Data/Time Stamp - This header is put on all received faxes and shows the true received time.
 OCT-05-2007 09:18 From: DORCH 101EN 045542536 1011345144 P.11/16

TITLE INSURANCE COMMITMENT
Issued by
TITLE INSURANCE COMMITMENT
Issued by

stewart
title guaranty company

ORIGINAL

We agree to issue policy to you according to the terms of the Commitment. When we show the policy amount and your name as the proposed insured in Schedule A, this Commitment becomes effective as of the Commitment Date shown in Schedule A.

Our obligation under this Commitment is limited by the following:

The Conditions on Page 2.

This commitment shall not be valid or binding until countersigned by a validating officer or authorized signatory.

IN WITNESS WHEREOF, Stewart Title Guaranty Company has caused its corporate name and seal to be hereunto affixed by its duly authorized officers on the date shown in Schedule A.



stewart
title guaranty company

Chairman of the Board

ជំនាញ


Authorized Counteragent

Wallerboro, GO
City, State

File Number: 07-RE-357

000223 Nalbonstar

(10/5/2007 at 10:07 am) (ESTROYINGFAX03) Elagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.
DLT-05-Edor 09:05 From:DLT-05 101FN 0935/120535 To:FLH61HR P.12/16

CONDITIONS
CONDITIONS

1. DEFINITIONS

(a) "Mortgage" means mortgage, deed of trust or other security instrument. (b) "Public Records" means the records that give constructive notice of matters affecting your title according to the state statutes where your land is located.

2. LATER DEFECTS

the Exceptions in Schedule B - Section II may be amended to show any defects, liens or encumbrances that appear for the first in the public records or are created or attach between the Commitment Date and the date on which all of the Requirements (a) and (c) of Section B - Section I are met. We shall have no liability to you because of this amendment.

3. EXISTING DEFECTS

If any defects, liens or encumbrances existing at Commitment Date are not shown in Schedule B, we may amend Schedule B to show them. If we do amend Schedule to show these defects, liens or encumbrances, we shall be liable to you according to Paragraph 4 below unless you knew of this information and did not tell us about it in writing.

4. LIMITATION OF OUR LIABILITY

Our only obligation is to issue to you the Policy referred to in this Commitment, when you have met the Requirements. If we have any liability to you for any loss you incur because of an error in this Commitment, our liability will be limited to your actual loss caused by your relying on this Commitment when you acted in good faith to:

Comply with the Requirements shown in Schedule B - Section I

or

Eliminate with out written consent any Exceptions shown in Schedule B - Section II.

We shall not be liable for more than the Policy Amount shown in Schedule A of this Commitment and our liability is subject to the terms of the Policy from to be issued to you.

5. CLAIMS MUST BE BASED ON THIS COMMITMENT

Any claim, whether or not based on negligence, which you may have against us concerning the title to the land must be based on this Commitment and is subject to its terms.

(Page 9 of 17)

(10/5/2007 at 10:07 am) (ESTRUYINGEAX03) Flagstar Bank Data/Time Stamp - This header is put on all received faxes and shows the true c
received time,
001-25-2007 09:185 FrontLORUS 101EN 8435475556 101-FLH051HR P.13/16

Commitment Number: MARKS, MELISSA
File No. MARKS, MELISSA
Commitment Number: MARKS, MELISSA
File No. MARKS, MELISSA

SCHEDULE A

1. Commitment Date: September 13, 2007 at 08:00 AM.
2. Policy (or Policies) to be issued:
 - (a) Owner's Policy (ALTA Owner's Policy) Policy Amount \$80,000.00
Proposed Insured:
Melissa Marks
 - (b) Loan Policy (ALTA Loan Policy) Policy Amount \$76,000.00
Proposed Insured:
Flagstar Bank, FSB, its successors and/or assigns as their respective interests
may appear.
 - (c) Proposed Insured: Policy Amount \$
3. Fee Simple interest in the land described in this Commitment is owned, at the
Commitment Date, by:
Paul Walker.
4. The land referred to in the Commitment is described as follows:
See attached Exhibit A.

(Page 10 of 17)

[10/5/2007 at 10:07 am] (ESTROTINGFA203) Flagstar Bank Date/Time Stamp - This header is put on all received taxes and shows the time & received time.
001-05-2007 09:06 From: LUKCHS TULEN 8435425536 101-11-11-11 P. 14/16

Commitment Number: MARKS, MELISSA
File No. MARKS, MELISSA
Commitment Number: MARKS, MELISSA
File No. MARKS, MELISSA

**SCHEDULE B - SECTION I
REQUIREMENTS**

The following are the requirements to be complied with:

1. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record.
2. Execution by Owner/Seller/Contractor and Affidavit as to Debts and Liens and Affidavit and Indemnity.
3. Execution and Acknowledgment by Borrower/Purchaser of Form 39-30 (Mortgagor's Notice of Availability of Owner's Coverage) and Title Insurance Disclosure.
4. Payment of 2007 real property taxes, a lien now due and payable.
5. Installation of the manufactured housing in accordance with Section 56-19-510 of the Code of Laws for South Carolina and the filing of a Manufactured Home Affidavit for the Retirement of Title Certificate.
6. Satisfaction and release of any lien set forth in the certificate of title.
7. Compliance with requirements for the retirement of the certificate of title as set forth in Section 56-19-520 of the Code of Laws for South Carolina.

000226 Nationstar

(10/5/2007 at 10:07 am) (ESTROYINGEAX03) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.
OCT-05-2007 09:26 FROM:LUKAS LOREN 8433423336 10:FLM51HR 7.13/10

Commitment Number: MARKS, MELISSA
File No. MARKS, MELISSA
Commitment Number: MARKS, MELISSA
File No. MARKS, MELISSA

**SCHEDULE B - SECTION II
EXCEPTIONS**

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the company:

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date thereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. Those taxes and special assessments that become due and payable subsequent to date of policy.
3. Covenants, conditions and restrictions, if any, appearing in the public records. This policy insures that the same have not been violated, except that such affirmative assurance does not extend to covenants, conditions and restrictions relating to environmental protection unless a notice of a violation thereof has been recorded or filed in the public records and is not referenced in an addendum attached hereto. Further, this policy insures that any future violation of any covenants, conditions and restrictions appearing in the public records, including any relating to environmental protection, will not result in a forfeiture or reversion of title and that there are no provisions therein under which the lien of the insured mortgage can be extinguished, subordinated or impaired.
4. Any easements or servitudes appearing in the public records. This policy insures that none of the improvements encroach upon the easements and that any use of the easements for the purposes granted or reserved will not interfere with or damage the improvements, including lawns, shrubbery and trees.
5. Any lease, grant, exception or reservation of minerals or mineral rights appearing in the public records. This policy insures that the use of the land for residential one-to-four family dwelling purposes is not, and will not be, affected or impaired by reason of any lease, grant, exception or reservation of minerals or mineral rights appearing in the public records and this policy insures against damage to existing improvements, including lawns, shrubbery and trees, resulting from the future exercise of any right to use the surface of the land for the extraction or development of the minerals or mineral rights so leased, granted, excepted or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.
6. This policy insures against loss or damage by reason of any violation, variation, encroachment or adverse circumstance affecting the title that would have been disclosed by an accurate survey. The term "encroachment" includes encroachments of existing improvements located on the land onto adjoining land, and encroachments onto the land of existing improvements located on adjoining land.
7. Restrictive covenants governing and controlling Presidential Estates Subdivision, filed for record in the Office of the Clerk of Court for Colleton County in Deed Book 958, Page 18 and in Deed Book 968, Page 104.
8. Right of Way easement to Palmetto Rural Telephone Cooperative filed for record in the Office of the Clerk of Court for Colleton County in Deed Book 884, Page 231.

(Page 12 of 17)

(10/5/2007 at 10:07 am) (ESTROYINGFAX03) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.
CALL-05-2007 09:06 From: DUK-HS (U)EN 8935425536 To: FLH651HR P.12/16

Exhibit "A"

Exhibit "A"

All that certain place, parcel or lot of land situate, lying and being South of Cottageville in the County of Colleton, State of South Carolina, as shown on a plat entitled "AN AS-BUILT SURVEY OF 1.03 ACRES TMS 168-00-00-147 LOT 7 - PRESIDENTIAL ESTATES SURVEYED FOR LEPAUL EDWARDS FLETCHER" prepared by Jerry L. Fowler, R.L.S. 15178, dated July 28, 2003, and recorded in the Office of the Clerk of Court for Colleton County in Plat Book 34 at Page 277. Said lot measuring and bounding as follows:

On the North measuring One Hundred Eighty-Seven and Fifty Hundredths (187.50') feet, more or less, and being bounded thereon by lands now or formerly of Jay P. Campbell, Jr.; on the East measuring Two Hundred Forty (240.00') feet, more or less, and being bounded thereon by lands now or formerly of Paul Walker; on the South measuring One Hundred Eighty-Seven and Fifty Hundredths (187.50') foot, more or less, and being bounded thereon by the Fifty (50') foot Right-of-Way of Presidential Court; and on the West measuring Two Hundred Forty (240.00') feet, more or less, and being bounded thereon by lands now or formerly of Paul Walker.

TMS# 168-00-00-147

(Page 13 of 17)

10/10/2007 at 2:20 pm (ESTROYINGFAX10) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.
To: IDN Page 2 of 7 2007-10-10 16:28:22 (GMT) 12482505467 From: Warren Sebastian

OCT-10-2007 12:21 From: DORCAS T.JTEN

0135429536

To: 12403505467

P.2/7

ALTA Plain Language Commitment (6/17/08)

ALTA Plain Language Commitment (6/17/08)

TITLE INSURANCE COMMITMENT
Issued by

stewart
title guaranty company

☐ ORIGINAL

AGREEMENT TO ISSUE POLICY

We agree to issue policy to you according to the terms of the Commitment. When we show the policy amount and your name as the proposed insured in Schedule A, this Commitment becomes effective as of the Commitment Date shown in Schedule A.

If the Requirements shown in this commitment have not been met within six months after the Commitment Date, our obligation under this Commitment will end. Also, our obligation under this Commitment will end when the Policy is issued and then our obligation to you will be under the Policy.

Our obligation under this Commitment is limited by the following:

The Provisions in Schedule A.

The Requirements in Schedule B-I.

The Exceptions in Schedule B-II.

The Conditions on Page 2.

This Commitment is not valid without SCHEDULE A and Sections 1 and II of SCHEDULE B.

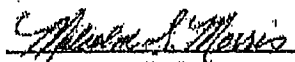
This commitment shall not be valid or binding until countersigned by a validating officer or authorized signatory.

IN WITNESS WHEREOF, Stewart Title Guaranty Company has caused its corporate name and seal to be hereunto affixed by its duly authorized officers on the date shown in Schedule A.

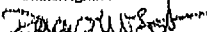

Chairman of the Board

stewart
title guaranty company




President

Countersigned:


Authorized Countersignatory

Debra M. Taylor/DMA Issues Title
Company Name

Waltham, CO
City, State

File Number: 07-RE-507

000229 Nationstar

(Page 14 of 17)

{10/18/2007 at 2:20 pm} (FSIR01INGPAX10) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.
To: DOM Page 3 of 7 2007-10-18 18:28:22 (GMT) 12402505457 From: Warren Sebastian

CCT-18-2007 12121 From: DORCAS TJTEH

0435429536

To: 18402505457

P.3/7

CONDITIONS

1. DEFINITIONS

(a) "Mortgage" means mortgage, deed of trust or other security instrument. (b) "Public Records" means the records that give constructive notice of matters affecting you title according to the state statutes where your land is located.

2. LATER DEFECTS

The Exceptions in Schedule B -- Section II may be amended to show any defects, liens or encumbrances that appear for the first in the public records or are created or attach between the Commitment Date and the date on which all of the Requirements (a) and (b) of Section B -- Section I are met. We shall have no liability to you because of this amendment.

3. EXISTING DEFECTS

If any defects, liens or encumbrances existing at Commitment Date are not shown in Schedule B, we may amend Schedule B to show them. If we do amend Schedule B to show these defects, liens or encumbrances, we shall be liable to you according to Paragraph 4 below unless you knew of this information and did not tell us about it in writing.

4. LIMITATION OF OUR LIABILITY

Our only obligation is to issue to you the Policy referred to in this Commitment, when you have met its Requirements. If we have any liability to you for any loss you incur because of an error in this Commitment, our liability will be limited to your actual loss caused by your relying on this Commitment when you acted in good faith to:

Comply with the Requirements shown in Schedule B -- Section I

or

Eliminate with our written consent any Exceptions shown in Schedule B -- Section II.

We shall not be liable for more than the Policy Amount shown in Schedule A of this Commitment and our liability is subject to the terms of the Policy form to be issued to you.

5. CLAIMS MUST BE BASED ON THIS COMMITMENT

Any claim, whether or not based on negligence, which you may have against us concerning the title to the land must be based on this Commitment and is subject to its terms.

(Page 16 of 17)

(10/10/2007 at 2:23 pm) (FSTROYKHEAX10) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time received time.
To: IDM Page 4 of 7 2007-10-10 10:20:22 (GMT) 12482505457 From: Warren Sebastian

UTC-10-2007 12:21 From: DORCAS TUTEN

0435489536

To: 12482505457

P. 6 of 7

Commitment Number: MARKS, MELISSA
File No. MARKS, MELISSA

SCHEDULE A

1. Commitment Date: September 19, 2007 at 08:00 AM.
2. Policy (or Policies) to be issued:
 - (a) Owner's Policy (ALTA Owner's Policy) Policy Amount \$80,000.00
Proposed Insured:
Melissa Marks
 - (b) Loan Policy (ALTA Loan Policy) Policy Amount \$76,000.00
Proposed Insured:
Flagstar Bank, FSB, its successors and/or assigns as their respective interests may appear.
 - (c) Proposed Insured: Policy Amount \$
3. Fee Simple Interest in the land described in this Commitment is owned, at the Commitment Date, by:
Paul Walker
4. The land referred to in the Commitment is described as follows:
See attached Exhibit A.

(Page 18 of 17)

(10/10/2007 at 2:26 pm) (ESTROTINGAX10) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.
To: IDM Page 5 of 7 2007-10-18 18:28:22 (GMT) 12482605457 From: Warren Sebastian

OCT-18-2007 12:21 From: DORCAS TUTEN

0435422536

To: 12482605457

P. 5/7

Commitment Number: MARKS, MELISSA

File No: MARKS, MELISSA

**SCHEDULE B - SECTION I
REQUIREMENTS**

The following are the requirements to be complied with:

1. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record.
2. Execution by Owner/Seller/Contractor and Affidavit as to Debts and Liens and Affidavit and Indemnity.
3. Execution and Acknowledgment by Borrower/Purchaser of Form 38-30 (Mortgagor's Notice of Availability of Owner's Coverage) and Title Insurance Disclosure.
4. Payment of 2007 real property taxes, a lien now due and payable.
5. Installation of the manufactured housing in accordance with Section 58-10-010 of the Code of Laws for South Carolina and the filing of a Manufactured Home Affidavit for the Retirement of Title Certificate.
6. Satisfaction and release of any lien set forth in the certificate of title.
7. Compliance with requirements for the retirement of the certificate of title as set forth in Section 58-10-020 of the Code of Laws for South Carolina.
8. An Aka 7, B.1 and B will be issued with the final title policy.

000232 Nationstar

(Page 17 of 17)

10/10/2007 at 2:28 pm (FSTROYINGFAX10) Flagstar Bank Data/Time Stamp - This header is put on all received faxes and shows the time received time.
To: ID# Page 6 of 7 2007-10-18 18:28:22 (GMT) 12482505457 From: Warren Sebastian

CT-10-2007 12:22 From: DORCAS TUTEN

64354E9536

To: 12482505457

P. 6 of 7

Commitment Number: MARKS, MELISSA
File No. MARKS, MELISSA

**SCHEDULE B - SECTION II
EXCEPTIONS**

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the company:

1. Covenants, conditions, or restrictions, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from:
 - (a) the violation of those covenants, conditions, or restrictions on or prior to Date of Policy;
 - (b) a forfeiture or reversion of Title from a future violation of those covenants, conditions, or restrictions, including those relating to environmental protection; and
 - (c) provisions in those covenants, conditions, or restrictions, including those relating to environmental protection, under which the lien of the Insured Mortgage can be extinguished, subordinated, or impaired.

As used in paragraph (a), the words "covenants, conditions, or restrictions" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of a violation or alleged violation affecting the Land has been recorded or filed in the Public Records at Date of Policy and is not referenced in an addendum attached to this policy.

2. Any easements or servitudes appearing in the Public Records; however, this policy insures against loss or damage arising from (a) the encroachment, at Date of Policy, of the improvements on any easement, and (b) any interference with or damage to existing improvements, including lawns, shrubbery, and trees, resulting from the use of the easements for the purposes granted or reserved.
3. Any lease, grant, exception, or reservation of minerals or mineral rights appearing in the Public Records; however, this policy insures against loss or damage arising from (a) any effect on or impairment of the use of the Land for residential one-to-four family dwelling purposes by reason of such lease, grant, exception or reservation of minerals or mineral rights, and (b) any damage to existing improvements, including lawns, shrubbery, and trees, resulting from the future exercise of any right to use the surface of the Land for the extraction or development of the minerals or mineral rights so leased, granted, excepted, or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.
4. Restrictive covenants governing and controlling Presidential Estates Subdivision filed for record in the Office of the Clerk of Court for Colleton County in Deed Book 958, Page 10 and in Deed Book 988, Page 104.
5. Right of Way easement to Palmetto Rural Telephone Cooperative filed for record in the Office of the Clerk of Court for Colleton County in Deed Book 984, Page 231.

000233 Naticstar

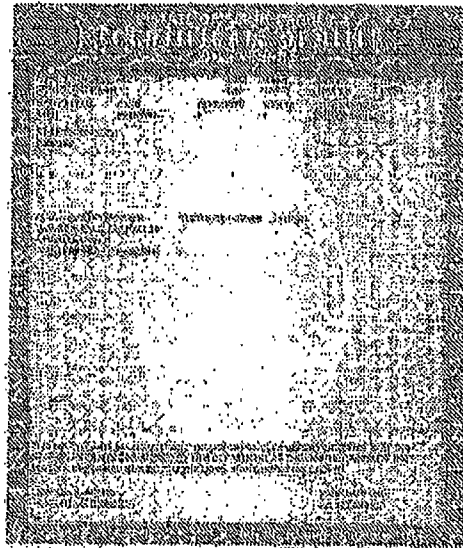
(10/1/2007 at 1:26 pm) (F57BQYHGFAXD) Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the time received time.

CLOSED

PAGE 02

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(Page 2 of 2)



85542464

000235 Nationster

05/19/2007 at 1:38 pm [EST0707INGEX20] Flagstar Bank Date/Time Stamp - This header is put on all received faxes and shows the true received time.

05/19/2007 13:39 0436734761

010300

PAGE 86

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicant: Melissa Marks
 Property Address: 100 Presidential
 Round O, SC 29474
 Application For: Refinance
 Requested By: Old South Mortgage Corp.
 4000 Highway 100, Suite 400
 Charleston, SC 29407
 843-473-4700
 Date Prepared: 05/22/2007

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit on a yearly basis	The dollar amount the credit will cost you	The amount of funds provided to you or on your behalf	The amount you will have paid after making all payments as scheduled
5.500 %	\$ 118,789.36	\$ 78,044.00	\$ 288,710.36

☐ REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit.
 PAYMENTS: Your payment schedule will be:

Number of Payments	Amount of Payment	When Payments Are Due	Number of Payments	Amount of Payment	When Payments Are Due
359	\$63.20	4/18/2007			
1	\$83.61	10/1/2007			

☐ DEMAND FEATURE: This obligation has a demand feature.

☐ VARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

CREDIT LIFE/CRUISE/CRUISE/CRUISE: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Term	Product	Signature
Credit Life	I want credit life insurance.	Signature:
Credit Disability	I want credit disability insurance.	Signature:
Credit Life and Disability	I want credit life and disability insurance.	Signature:

INSURANCE: The following insurance is required to obtain credit:

☐ Credit Life Insurance ☐ Credit Disability ☒ Property Insurance ☐ Flood Insurance

You may obtain the insurance from anyone you want that is acceptable to creditor.

☐ If you purchase ☒ property ☐ flood insurance from another you will pay \$ for a one year term.

SECURITY: You are giving a security interest in:

☒ The goods or property being purchased ☐ Real property you already own.

ILLINOIS: \$

LATE CHARGE: If a payment is more than days late, you will be charged % of the payment.

PREPAYMENT: If you pay off early, you

☐ may ☒ will not have to pay a penalty.

☐ may ☒ will not be entitled to a refund of part of the finance charge.

ASSIGNMENT: Someone buying your property

☐ may ☐ may subject to conditions ☒ may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment or full failure to the scheduled date and prepayment refunds and penalties.

☒ I mean no strategy ☒ all dates and numerical disclosures except the late payment disclosure are estimates.

** NOTE: The Payments shown above include (or may include) payments for Mortgage Insurance (if applicable), but exclude Property Taxes and Insurance.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

Melissa Marks (Applicant) 9/6/07 (Date)
 _____ (Applicant) (Date)
 _____ (Applicant) (Date)
 _____ (Applicant) (Date)

TRUTH-IN-LENDING DISCLOSURE STATEMENT

DATE: OCTOBER 5, 2007

LOAN #: XXXXXXXXXX
LOAN AMT: \$76,000.00OLD SOUTH MORTGAGE CORP.
OLD SOUTH MORTGAGE CORP
4 CARRIAGE LN
403
CHARLESTON, SC 29407BORROWER(S):
MELISSA MARKSPROPERTY ADDRESS: 209 PRESIDENTIAL CT
ROUND O, SC 29474-4374

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	☐
7.739 %	\$ 113,556.51	\$ 75,373.30	\$ 188,929.81	

Your payment schedule will be:

No. of Payment(s)	Amount of Payment(s)	Due Monthly Beginning	No. of Payment(s)	Amount of Payment(s)	Due Monthly Beginning	No. of Payment(s)	Amount of Payment(s)	Due Monthly Beginning
120	\$560.73	11/01/2007						
23	\$516.30	11/01/2017						
216	\$505.63	10/01/2019						
1	\$505.23	10/01/2037						

INSURANCE: THE FOLLOWING INSURANCE IS REQUIRED TO OBTAIN CREDIT: PROPERTY INSURANCE. YOU MAY OBTAIN THIS INSURANCE FROM ANYONE YOU WANT THAT IS REASONABLY ACCEPTABLE TO YOUR CREDITOR. CREDIT LIFE AND CREDIT DISABILITY INSURANCE ARE NOT REQUIRED TO OBTAIN CREDIT.

SECURITY: YOU ARE GIVING A SECURITY INTEREST IN THE PROPERTY LOCATED AT: 209 PRESIDENTIAL CT, ROUND O, SC 29474-4374.

FILING/RECORDING FEE: \$26.00

LATE CHARGE: IF A PAYMENT IS MORE THAN 15 DAYS LATE, YOU WILL BE CHARGED 5.000% OF THE PAYMENT.

PREPAYMENT: IF YOU PAY OFF EARLY, YOU WILL NOT HAVE TO PAY A PENALTY AND YOU WILL NOT BE ENTITLED TO A REFUND OF PART OF THE FINANCE CHARGE.

ASSUMPTION: SOMEONE BUYING YOUR PROPERTY CANNOT ASSUME THE REMAINDER OF THE MORTGAGE ON THE ORIGINAL TERMS.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING AND READING A COMPLETED COPY OF THIS DISCLOSURE. THIS DOCUMENT IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND.

Melissa Marks
MELISSA MARKS

10/5/07
DATE

10-05-2007 11:58

000237 Nationstar

OLD SOUTH MORTGAGE CORP

4 CARRIAGE LN
403
403
CHARLESTON, SC 29407
BORROWER(S) NAME(S):
MELISSA HARKS

DATE: OCTOBER 5, 2007
LOAN#: [REDACTED]
LOAN#: [REDACTED]
LOAN AMOUNT: \$76,000.00

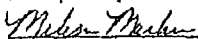
PROPERTY ADDRESS: 209 PRESIDENTIAL CT
ROUND O, SC 29474-4374

ITEMIZATION OF AMOUNT FINANCED

ITEMIZATION OF THE AMOUNT FINANCED OF		\$76,559.30
NET PROCEEDS FOR FUNDING		\$ 73,444.21
Ref HUD-1		
AMOUNT PAID TO OTHERS ON YOUR BEHALF		
RESERVES DEPOSITED WITH LENDER		\$422.37
909 Hazard Insurance Premium	to Cliff Health Insurance	\$1,029.72
1103 Title Examination	to Dorcas M Tuton	\$160.00
1104 Title Insurance Binder	to Dorcas M Tuton	\$80.00
1108 Title Insurance	to Stewart Title	\$300.00
1113 Detitle Fee	to SCDHV	\$50.00
1114 Fee to Obtain Title	to SCDHV	\$25.00
1201 Recording Fees	to Register of Deeds	\$62.00
TOTAL AMOUNT PAID TO OTHERS		\$ 2,109.09
1101 Settlement/Closing Fee		to Dorcas M Tuton \$400.00
1120 Advc/Email Fee		to Dorcas M Tuton \$25.00
1122 Recording/Processing Serv		to Registrar of Deeds \$10.00
1124 Courier Fee		to Dorcas M Tuton \$60.00
1125 Affidavit of Lien		to Registrar of Deeds \$10.00
901 INTEREST TO FIRST PAYMENT		-4 @ \$ 14,575.3 = (\$58.36)
TOTAL PREPAID FINANCE CHARGE		\$ 446.70

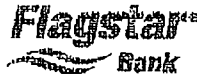
NE OR AFTER THE CLOSING, FLAGSTAR BANK, FEB:		
WILL PAY A BROKER YIELD SPREAD PREMIUM TO OLD SOUTH MORTGAGE CORP IN CONNECTION WITH YOUR LOAN OF: \$ 1,076.72.		
THIS AMOUNT IS NOT PART OF YOUR CLOSING COSTS.		
***** FEES PAID BY MISCELLANEOUS PAYOR ON BEHALF OF BORROWER *****		
024 Flood Certification Fee	to FDOI	\$0.50
025 Tax Service Fee	to Int American R.E. Tax Serv	\$69.00
TOTAL:		\$77.50

The undersigned acknowledges receiving and reading a completed copy of this disclosure. Neither you nor the creditor previously has become obligated to make or accept this loan. This disclosure is not part of your loan contract.


MELISSA HARKS

REPRESENTATION OF PRINTED DOCUMENT

501GB4092



5161 CORPORATE DR.
TROY, MI 48068-2639

IMPORTANT TAX RETURN INFORMATION BELOW

CUSTOMER SERVICE HOURS
7:00 A.M. TO 7:00 P.M. EST
CUSTOMER SERVICE HOURS
7:30 A.M. TO 7:00 P.M. EST
MONDAY - FRIDAY
1-800-888-7700

57326-097872-008
MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 28474-4374

LOAN NUMBER: [REDACTED]

If the Tax ID Number below is incorrect or if the space is blank, please complete and return the T.I.N. Certification on the reverse side of the Statement to the company Flagstar Bank, Mailstop South 104-3, 5161 Corporate Drive, Troy, MI 48068-2639.

ANNUAL TAX AND INTEREST STATEMENT		
MELISSA MARKS 209 PRESIDENTIAL CT ROUND O SC 28474		PLEASE RETAIN FOR INCOME TAX PURPOSES AS OF 12/31/07 YEAR: 2007 LOAN #: [REDACTED]
TAX ID # [REDACTED]		
TAX AND INSURANCE ACTIVITY 2007		PRINCIPAL ACTIVITY 2007
PROPERTY TAX	422.87	76,000.00 BEG BAL
HAZARD INSURANCE	.00	187.89 PRINCIPAL PAID
MORTGAGE INSURANCE	.00	76,812.01 ENDING BAL
INTEREST RECONCILIATION		
1,270.00 INTEREST PAID		

85-2042-0103F

RECIPIENT/LENDER'S name, address and telephone number		CASE No. 1845-0901		Mortgage Interest Statement	
FLAGSTAR BANK 5161 CORPORATE DR. TROY, MI 48068-2639 1-800-888-7700		07 Form 1098		Copy D For Payor	
BORROWER'S name, street address (including apt. no.), city, state and ZIP code		1 Mortgage interest received from payor(s)/borrower(s) \$ 1,270.80		The information in boxes 1, 2, 3, and 4 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a refund may be imposed on you if the IRS determines that an underpayment of tax results because you overclaimed a deduction for this mortgage interest or for these points or because you did not report the refund of interest on your return.	
MELISSA MARKS 209 PRESIDENTIAL CT ROUND O SC 28474-4374		2 Points paid on purchase of principal residence \$.00			
		3 Refund of overpaid interest \$.00			
		4 Mortgage Insurance Premiums \$.00			
		5			
BORROWER'S Federal Identification No.		PAYING credit counseling			
98-3150851		[REDACTED]			
Account number (see instructions)		[REDACTED]			

Form 1098

(Keep for your records)

Department of the Treasury - Internal Revenue Service

000239 Nationslar

REPRESENTATION OF PRINTED DOCUMENT
TAX IDENTIFICATION CERTIFICATION

In order to verify your deduction for mortgage interest paid during the calendar year, the IRS requires that you furnish your social security or taxpayer identification number to us. Failure to provide this information can result in a \$50 penalty by the IRS. If you are an individual, please provide us with your social security number in the space indicated below. If you are a company or a corporation, please provide us with your taxpayer identification number (TIN) where indicated below.

Borrower _____ OR _____
Social Security No. _____ Taxpayer I.D. No. (TIN) _____
Social Security No. _____ Taxpayer I.D. No. (TIN) _____
Co-Borrower _____ OR _____
Social Security No. _____ Taxpayer I.D. No. (TIN) _____

CERTIFICATION - Under the penalties of perjury, I certify that the information provided on this form is true, correct and complete.

Borrower _____ Signature _____ Date _____
Co-Borrower _____ Signature _____ Date _____

Mail this form to: Flagstar Bank, Mailstop South 116-S, 8151 Corporate Drive, Troy, MI 48060-2030

Instructions for Payor/Borrower

What's new. See the instructions for box 4 for an additional interest deduction which may be available to you.

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$500 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payor of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 3.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Form 1040, Schedule A, C, or E for how to report the mortgage interest. Also, for more information, see Pub. 930, Home Mortgage Interest Deduction, and Pub. 535, Business Expenses. Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Show the mortgage interest received during the year. This amount includes interest on any obligation secured by real property, including a home equity, line of credit, or credit card loan. This amount does not include points, government subsidy payments, or seller payments on a "buy-down" mortgage. Such amounts are deductible by you only in certain circumstances.

Caution: If you prepaid interest in 2007 that expired in full by January 15, 2008, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2007 even though it may be included in box 1. If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8889, Mortgage Interest Credit. If the interest was paid on a mortgage, home equity, line of credit, or credit card loan secured by your personal residence, you may be subject to a deduction limitation.

Box 2. Not all points are reportable to you. Box 2 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points may also be deductible. See Pub. 930 or Schedule A (Form 1040) instructions.

Box 3. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 3 amount on the "Other income" line of your 2007 Form 1040. No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 930 and Regulations in Pub. 525, Taxable and Nontaxable Income.

Box 4. Show mortgage insurance premium which may qualify to be treated as deductible mortgage interest. See the Schedule A (Form 1040) instructions.

Box 5. The interest recipient may use this box to give you other information, such as the address of the property that secures the debt, real estate taxes, or insurance paid from escrow.

1020

DEFINITIONS

BEGINNING BALANCE

Beginning principal balance at the start of the year or the date Flagstar began servicing your loan.

PRINCIPAL PAID

The amount you paid to principal.

ENDING BALANCE

The year-end balance after principal paid.

INTEREST PAID

Interest paid during the calendar year.

PREPAID INTEREST NOT ALLOWED PRIOR YEARS

Interest paid in the previous year which was not deductible in that year.

PREPAID INTEREST NOT ALLOWED THIS YEAR

Interest paid during the current year that is not deductible until the following year.

FHA/PMI INSURANCE PAID

Required insurance that protects the lender against loss in the event of default.

PROPERTY TAXES PAID

Funds paid from your escrow account to pay real estate taxes.

HAZARD INSURANCE PAID

Funds paid from your escrow account to pay homeowners, flood, windstorm etc. if required.

REFUNDED ESCROW

Escrow funds refunded from escrow during the calendar year.

POINTS PAID

Points paid this year for the purchase of a principal residence. Note: The originating lender is responsible for reporting points paid at the closing.

REPRESENTATION OF PRINTED DOCUMENT



5151 CORPORATE DR.
TROY, MI 48068-2839

IMPORTANT TAX RETURN INFORMATION BELOW

CUSTOMER SERVICE HOURS

CUSTOMER SERVICE HOURS

7:30 A.M. TO 7:00 P.M., EST

MONDAY - FRIDAY

1-800-800-7790

50887-032898-007
MELISSA MARKS
208 PRESIDENTIAL CT
ROUND O SC 28474-4374

LOAN NUMBER: [REDACTED]

If the Tax ID Number below is incorrect or if the space to right, please complete and return the T.I.N. Certification on the reverse side of the Statement to the company Flagstar Bank, Mailstop South 115-3, 5151 Corporate Drive, Troy, MI 48068-2839.

ANNUAL TAX AND INTEREST STATEMENT

MELISSA MARKS
208 PRESIDENTIAL CT
ROUND O SC 28474

PLEASE RETAIN FOR INCOME TAX PURPOSES AS OF 12/31/08

YEAR: 2008

LOAN #: [REDACTED]

TAX ID # [REDACTED]

TAX AND INSURANCE ACTIVITY 2008

PROPERTY TAX 685.02
HAZARD INSURANCE 1,019.72
MORTGAGE INSURANCE 716.80

PRINCIPAL ACTIVITY 2008

75,812.01 BEG BAL
785.60 PRINCIPAL PAID
75,026.41 ENDING BAL

INTEREST RECONCILIATION
5,281.98 INTEREST PAID

☐ CORRECTED (if checked)

RECIPIENT'S ADDRESS, name, address and telephone number

FLAGSTAR BANK
5151 CORPORATE DR.
TROY, MI 48068-2839
1-800-800-7790

*Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, not by another person.

CRS No. 1545-0801

08

Form 1098

Mortgage
Interest
Statement

PAYER'S BORROWER'S name, street address (including apt. no.), city, state and ZIP code

MELISSA MARKS
208 PRESIDENTIAL CT
ROUND O SC 28474-4374

1 Mortgage interest received from payor(s) (see instructions)

\$ 5,281.98

2 Points paid on purchase of principal residence

\$.00

3 Refund of overpaid interest

\$.00

4 Mortgage Insurance Premiums

\$ 716.80

5

6

7

8

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Copy B
For Fayer

The information in boxes 1, 2, 3, and 4 is important for information and is being furnished to the Internal Revenue Service. If you are required to file a return, a mortgage penalty or other action may be imposed on you if the IRS determines that an understatement of tax results because you overpaid a deduction for this mortgage interest or for three points or because you did not report this kind of interest on your return.

Form 1098

(Keep for your records)

Department of the Treasury - Internal Revenue Service

000241 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

TAX IDENTIFICATION CERTIFICATION

In order to verify your deduction for mortgage interest paid during the calendar year, the IRS requires that you furnish your social security or taxpayer identification number to us. Failure to provide this information can result in a \$400 penalty by the IRS. If you are an individual, please provide us with your social security number in the space indicated below. If you are a company or a corporation, please provide us with your taxpayer identification number (TIN) where indicated below.

Borrower _____ OR _____
Social Security No. _____ Taxpayer I.D. No. (TIN) _____
Co-Borrower _____ OR _____
Social Security No. _____ Taxpayer I.D. No. (TIN) _____

CERTIFICATION - Under the penalties of perjury, I certify that the information provided on this form is true, correct and complete.

Borrower _____ Signature _____ Date _____
Co-Borrower _____ Signature _____ Date _____

Mail this form to: Flagstar Bank, Mailstop South 118-3, 3161 Corporate Drive, Troy, MI 48068-2820

Instructions for Payor/Borrower

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least 30% of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payor of a loan on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allocated as a deduction. Each borrower may have to include in income a share of any amount reported in box 3.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Form 1040, Schedule A, C, or E for how to report the mortgage interest. Also, for more information, see Pub. 936, Home Mortgage Interest Deduction, and Pub. 935, Business Expenses. Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received during the year. This amount includes interest on any obligation secured by real property, including a home equity, line of credit, or credit card loan. This amount does not include points, government subsidy payments, or seller payments on a "buy-down" mortgage. Such amounts are deductible by you only in certain circumstances.

Caution: If you prepaid interest in 2000 that occurred in full by January 15, 2001, this prepaid interest may be included in box 1.

However, you cannot deduct the prepaid amount in 2000 even though it may be included in box 1. If you had a mortgage credit certificate and can claim the mortgage interest credit, see Form 5308, Mortgage Interest Credit. If the interest was paid on a mortgage, home equity, line of credit, or credit card loan secured by your personal residence, you may be subject to a deduction limitation.

Box 2. Not all points are reportable to you. Box 2 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 2 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 3. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you claimed deductions in the year(s) you paid this interest, you may have to include part or all of the box 3 amount on the "Other Income" line of your 2000 Form 1040. No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 930 and Related Deduction Recoveries in Pub. 936, Taxable and Nontaxable Income.

Box 4. Shows mortgage insurance premiums which may qualify to be treated as deductible mortgage interest. See the Schedule A (Form 1040) instructions.

Box 5. The interest recipient may use this box to give you other information, such as the address of the property that secures the debt, real estate taxes, or insurance paid from escrow.

1000

DEFINITIONS

BEGINNING BALANCE

Beginning principal balance at the start of the year or the date Flagstar began servicing your loan.

PRINCIPAL PAID

The amount you paid to principal.

ENDING BALANCE

The year-end balance after principal paid.

INTEREST PAID

Interest paid during the calendar year.

PREPAID INTEREST NOT ALLOWED PRIOR YEARS

Interest paid in the previous year which was not deductible in that year.

PREPAID INTEREST NOT ALLOWED THIS YEAR

Interest paid during the current year that is not deductible until the following year.

FHA/PMI INSURANCE PAID

Required insurance that protects the lender against loss in the event of default.

PROPERTY TAXES PAID

Funds paid from your escrow account to pay real estate taxes.

HAZARD INSURANCE PAID

Funds paid from your escrow account to pay homeowners, flood, windstorm etc. if required.

REFUNDED ESCROW

Escrow funds refunded from escrow during the calendar year.

POINTS PAID

Points paid this year for the purchase of a principal residence. Note: The originating lender is responsible for reporting points paid at the closing.

000242 Nationstar

REPRESENTATION OF PRINTED DOCUMENT
IMPORTANT TAX RETURN
 INFORMATION BELOW



1-888-880-2432
 209 PRESIDENTIAL CT
 ROUND O SC 29474-4374

PROPERTY ADDRESS:
 209 PRESIDENTIAL CT
 ROUND O SC 29474

LOAN NUMBER: [REDACTED]
 FOR INFORMATION CALL: 1-888-880-2432
 CUSTOMER SERVICE HOURS: MON - TH, 8:00 A.M. - 8:00 P.M. CT
 FRI, 9:00 A.M. - 6:00 P.M. CT

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

ANNUAL TAX AND INTEREST STATEMENT			
MELISSA MARKS 209 PRESIDENTIAL CT ROUND O SC 29474-4374		NATIONSTAR MORTGAGE LLC 380 HIGHLAND DRIVE LEWISVILLE TX 76067	
YEAR: 2010		ACCT: [REDACTED]	
SSN: XXX-XX-6701			
TIN# 75-2921540			
DISBURSEMENTS FROM ESCROW			
PROPERTY TAX	684.64	74,184.01	BEG BAL
HAZARD INSURANCE	1,018.72	829.82	APPLIED PRIN
MORTGAGE INSURANCE	881.20	73,294.18	ENDING BAL
ESCROW REFUND	.00		
INTEREST RECONCILIATION			
CURRENT TOTAL PYMT	791.34	\$,182.61	INTEREST PAID
CURRENT ESCROW PYMT	216.71	\$,182.61	MORTGAGE INTEREST RECEIVED
CURRENT OPTIONAL INS PYMT	.00		FROM PAYEE(S)/HOLDING(S)

If the Tax ID Number shown above is incorrect or if the space is blank, please complete the Tax Identification Certification on the reverse side of this statement and return to us at our return address above.

RECIPIENT/LENDER'S name, address, city, state, and ZIP code		Mortgage Interest Statement	
NATIONSTAR MORTGAGE LLC 380 HIGHLAND DRIVE LEWISVILLE, TX 76067 1-888-880-2432		2010 Form 1098	
Borrower's name, street address (including apt. no.), city, state, and ZIP code		Copy B For Payee/Borrower	
MELISSA MARKS 209 PRESIDENTIAL CT ROUND O SC 29474-4374		The information on lines 1, 2, 3, and 4 is for the lender's use only. Do not include this information on your return.	
		1 Mortgage interest received from payments (check one) \$ 182.61	
		2 Points paid on purchase of principal residence \$.00	
		3 Refund of prepaid interest \$.00	
		4 Mortgage insurance premiums \$ 681.20	
		5 \$.00	
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		98 \$.00	
		99 \$.00	
		100 \$.00	

Form 1098

(Keep for your records)

Department of the Treasury - Internal Revenue Service

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: You have the right to request that PMI be canceled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property or (2) the date the principal balance actually reaches 80% of the original value of the property. PMI will only be canceled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; and (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no encumbrances on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed.

Automatic Termination of PMI: If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. If you are not current on your loan payments on that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be retained on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

For further information about PMI Cancellation: To determine if you can cancel the PMI on your loan, contact us at Nationstar Mortgage LLC, 380 Highland Drive, Lewisville, Texas 76067, 1-888-201-2432.



REPRESENTATION OF PRINTED DOCUMENT
IMPORTANT TAX RETURN
INFORMATION BELOW

0-692-88810-0040402-000-1-000-000-000-000
MELISSA MARKS
200 PRESIDENTIAL CT
ROUND C SC 28474-4874

PROPERTY ADDRESS:
200 PRESIDENTIAL CT
ROUND C SC 28474

LOAN NUMBER:

FOR INFORMATION CALL: 1-888-888-2432
CUSTOMER SERVICE HOURS: MON - TH, 8:00 A.M. - 8:00 P.M. CT
FRI, 8:00 A.M. - 5:00 P.M. CT

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

ANNUAL TAX AND INTEREST STATEMENT			
MELISSA MARKS 200 PRESIDENTIAL CT ROUND C SC 28474-4874		NATIONSTAR MORTGAGE LLC 350 HIGHLAND DRIVE LEWISVILLE TX 76067	
		YEAR: 2011 ACCT# XXX-XX-6701 SBN: XXX-XX-6701	
TIN/ 7E-2021040			
DISBURSEMENTS FROM ESCROW		PRINCIPAL RECONCILIATION	
PROPERTY TAX	664.61	70.25% 1E	820 BAL
HAZARD INSURANCE	1,019.72	070.50	APPLIED PRIN
MORTGAGE INSURANCE	681.20	72.28% 8E	ENDTH BAL
ESCROW RETURN	.00		
		INTEREST RECONCILIATION	
CURRENT TOTAL PYMT	701.08	5,087.06	INTEREST PAID
CURRENT ESCROW PYMT	150.46	5,087.06	*MORTGAGE INTEREST RECEIVED
CURRENT OPTIONAL INS PYMT	.00		FROM PAYER(S)/BORROWER(S)

If the TIN ID Number shown above is incorrect or if the space is blank, please complete the Tax Identification Certification on the reverse side of this statement and return it to the address above.

☐ CORRECTED (if checked)

RECIPIENT/LENDER'S name, address, and telephone number	Copy B For Payer/Borrower
NATIONSTAR MORTGAGE LLC 350 HIGHLAND DRIVE LEWISVILLE, TX 76067 1-888-888-2432	2011 Form 1098 Mortgage Interest received from payer(s) or borrower(s)
PAYER/BORROWER'S name, street address (including apt. no.), city, state, and ZIP code	1 Mortgage interest received from payer(s) or borrower(s) \$ 6,007.06
MELISSA MARKS 200 PRESIDENTIAL CT ROUND C SC 28474-4874	2 Points paid on purchase of principal residence \$.00
	3 Refund of unpaid interest \$.00
	4 Mortgage insurance premiums \$ 681.20
	5 \$.00
	SECURITY Federal Identification Number (FIDN) XXX-XX-6701
	Reported total of gross interest (line 1) \$ 6,007.06

Form 1098

(Keep for your records)

Department of the Treasury - Internal Revenue Service

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does not entail any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: You have the right to request that PMI be cancelled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property or (2) the date the principal balance actually reaches 80% of the original value of the property. PMI will only be cancelled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; and (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property. A "good payment history" means no payment delinquencies past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed.

Automatic Termination of PMI: If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

For further information about PMI Cancellation to determine if you can cancel the PMI on your loan, contact us at Nationstar Mortgage LLO, 350 Highland Drive, Lewisville, Texas 75067, 1-888-888-2432.

F2520A

INTERNET REPRINT

01/12/19

000244 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
ACCOUNT HISTORY

LOAN NUMBER: 00000000000000000000

DATE: FEBRUARY 25, 2010

This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments and disbursements. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred.

In addition, you can determine where a difference may have occurred.

An asterisk (*) indicates a difference in either the amount or date. When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

Your anticipated low point may or may not have been reached based on one or more of the following factors:

PAYMENTS

- Monthly payment(s) received were less than the projected (E) amount
- Monthly payment(s) received were more than the projected (E) amount
- Payment(s) were not received as scheduled
- Payment(s) were received in advance

BORR

- The principal amount was not as projected
- The interest rate was not as projected
- The interest rate was not as projected
- The interest rate was not as projected
- The interest rate was not as projected
- The interest rate was not as projected

DISBURSE

- The principal amount was not as projected
- The interest rate was not as projected
- The interest rate was not as projected
- The interest rate was not as projected
- The interest rate was not as projected
- The interest rate was not as projected

MONTH	PAYMENTS TO ESCROW		MONTH	PAYMENTS TO BORROWER		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL		PROJECTED	ACTUAL		PROJECTED	ACTUAL
10/09	.00	948.11 *	.00	.00	.00	STARTING BALANCE	.00	.00
11/09	.00	948.88 *	.00	.00	.00		.00	948.11
12/09	.00	240.00 *	.00	55.10 *	55.10 *	BORR PAID MT	.00	772.77
12/09	.00	.00 *	.00	55.10 *	55.10 *	COUNTY TAX	.00	828.28
12/09	.00	.00 *	.00	55.10 *	55.10 *	BORR PAID MT	.00	31.16 *
01/10	.00	240.88 *	.00	55.10 *	55.10 *	BORR PAID MT	.00	218.94
02/10	.00	.00 *	.00	55.10 *	55.10 *	BORR PAID MT	.00	163.84
03/10	.00	210.88 *E	.00	55.10 *	55.10 *	BORR PAID MT	.00	947.52

Under Federal Law (RESPA) the lowest monthly balance in your escrow account should not exceed \$284.38 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies a lower amount. When your escrow balance reaches its lowest point during the account cycle, that balance is targeted to be your cushion amount. Under your Mortgage Contract or State or Federal Law, your targeted low point in your escrow account is \$284.38 and your actual low point was \$31.16; the amounts are indicated with an arrow (*).

By comparing the projected escrow payments with the actual payments you can determine where a difference may have occurred. An asterisk (*) indicates a difference in either the amount or date. The estimated payments to escrow and payments from escrow are indicated with an (E).

INTERNET REPRINT

000246 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

NATIONSTAR MORTGAGE
2500 LBJ Fwy
Ft Worth, TX 76104MORTGAGE LOAN STATEMENT
DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.www.NationstarMg.com
www.NationstarMg.com

2-602-46862-0130402-027-1-000-000-000-000

MCL133A MARKS
209 PRESIDENTIAL CT
ROUND L SC 29474-4974Statement Date: 01/15/2010
Scheduled Payment Date: 02/01/2010
Loan Number: 00000000000000000000Property Address: 209 PRESIDENTIAL CT
ROUND L SC 29474Home Phone Number: 443-818-4390
Work Phone Number: 000-000-0000

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

LOAN INFORMATION

Last Payment Received	12/18/2009	Escrow Balance	\$31.16
Account next due	02/01/2010		
Principal Balance ¹	\$74,181.01		

¹This is your principal balance only, not the amount required to pay your loan to full.

Amount Required To Bring Your Account Contractually Current: \$748.51

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:		PAST DUE AMOUNTS AND CHARGES:
Payment Due By	02/01/2010	
Payment Amount ²	\$505.00	
Tax & Insurance Escrow	\$240.88	

TOTAL CURRENT AMOUNT DUE³ \$748.51¹Payment amount includes Principal, Interest and Optional Insurance, if applicable, and excludes Escrow, if applicable.TOTAL AMOUNTS PAST DUE \$0.00
²This amount may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

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

³Past Due Payment Amounts include Principal and Interest and exclude Optional Insurance and Escrow, if applicable.

PLEASE READ THESE IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.



MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 000783
DALLAS, TX 76208-0783

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE ¹
00000000000000000000	\$748.51 02/01/2010
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	LATE PAYMENT IF RECEIVED ON OR AFTER
	\$771.70 02/17/2010

ADDITIONAL ESCROW

ADDITIONAL PRINCIPAL

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

\$

¹ The amount shown may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.² All payments must be paid in full before additional principal reductions can be made.

INTERNET REPRINT

000247 Nationstar

IMPORTANT PAYMENT INFORMATION

- [illegible]

DEVELOPMENTS

Payment By Mail: Debitors may request payment with this payment method in which you check out online, view my bill available for print. Please note that it is not possible to pay payments and other accounts due for partial delays as the second and pending date will govern the settlement of the charges.

MoneyGram Express Payment was an automatic transfer of your payment to
MoneyGram Holdings, and your bank MoneyGram Bank, Ltd. Call 1-800-451-1234 to learn the
cost of transfers you can make to MoneyGram Bank, Ltd. MoneyGram Bank, Ltd. is a
banking institution. The MoneyGram Bank, Ltd. is a "USA" All services provided
by the bank are subject to the bank's terms and conditions.

Western Union Radio Collection consists of one-day entries of war posters, to help our fighting boys and their families. Call 1-800-255-0000 to learn more or request your copy of the book. For more information, call 1-800-255-0000

At the Central Government, responsible to the Ministry of Health, and of the local health authorities.

Auto-Pay allows you to have your payment automatically debited each month from the checking or savings account of your choice. Payment of Auto-Pay covers the duration of the term of this service. Call 1-800-486-2472 for more information.

OnfileCHECK is not a payment processor, which allows you to defer the payment processing costs. Call 1-800-462-6666, log on to the Onfile website to view and/or making your OnfileCHECK payment. The cost of OnfileCHECK is the quoted service.

LONG CHARGES AND OVERDRAFT FST3

Payments involved and received after a grace period will be processed a late charge. The late charge rate (a number of cents due for every dollar on your loan) shows a late charge rate for partial delays on the principal and possibly late fee credit for the assumption of a late charge. Initial payments should be applied. If a payment is emailed to your account and subsequently withdrawn by your bank. Mail your Mortgage will receive the payment and assess your loan interest is (discretionary) check late fee of up to \$30.00, no payment on applicable law. (This too may vary by state.)

INFORMATION CONTAINING NOTICE

If you want to advertise, you are entitled to receive information and copy concerning an ad agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved agencies is available on request and may be distributed from the Internet at <http://www.hud.gov/officeofaffairs/wheretofindhelp.cfm> or by calling the HUD toll free number 1-800-525-2287. Also, the FDD number 1-800-877-8318 is available to all approved independent realtors and is a valuable tool.

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.

FEES FOR SELECT SPECIAL SERVICES

- 8 10* Copy of Legal Loan Documents, per Agreement
 9 15* 1st & 2nd Pay-Off Statement sent to borrower within 60 days
 10 25 Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties ** (For Surrogate, call 316)
 11 250* Partial Lien Release or Subordination
 12 * Applicable. Fees may vary by State. **All requests for Pay-off information must be received in writing

As fees are subject to change without notice, there may arise the possibility of payment in violation of state law or mortgage documents. The above listed fees do not include charges that may be charged for services rendered.

Hollister Moripayo LLC, its affiliates, subsidiaries or its agents or their officers, directors, agents or employees, nor neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed liners.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #: _____

Borrower's Name: _____ Co-Owner's Name: _____

Borrower's Name: _____ Co-Borrower's Name: _____
Borrower's New Address: _____ Co-Borrower's New Address: _____

Corrover's Telephone #: Home () _____
Work () _____

Cu-Burnham's Telephone #: Home () _____
Work () _____

Signature Required: _____ Signature Required: _____

1

REPRESENTATION OF PRINTED DOCUMENT

IMPORTANT TAX RETURN
INFORMATION BELOW

2-682-46802-0/33462-027-2-000-000-000-000
MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 28474

PROPERTY ADDRESS:
209 PRESIDENTIAL CT
ROUND O SC 28474

LOAN NUMBER: [REDACTED]
FOR INFORMATION CALL: 1-888-468-2412
CUSTOMER SERVICE HOURS: MON - TH, 8:00 A.M. - 8:00 P.M. CT
FRI, 8:00 A.M. - 6:00 P.M. CT

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

ANNUAL TAX AND INTEREST STATEMENT					
MELISSA MARKS 209 PRESIDENTIAL CT ROUND O SC 28474		NATIONSTAR MORTGAGE LLC 800 HIGHLAND DRIVE LEWISVILLE, TX 75067		YEAR: 2009 ACCT# [REDACTED] SSN: [REDACTED]	
TIN# 75-2821840					
DISBURSEMENTS FROM ESCROW		PRINCIPAL RECONCILIATION		ESCROW RECONCILIATION	
PROPERTY TAX	\$606.51	\$74,400.14	BEG BAL	\$105.20	BEG BAL
HAZARD INSURANCE	\$0.00	\$218.15	APPLIED PRIN	\$722.64	DEPOSITS
MORTGAGE INSURANCE	\$110.20	\$74,181.01	ENDING BAL	\$786.71	DISBURSEMENTS
ESCROW REFUND	\$0.00			\$01.16	ENDING BAL
		INTEREST RECONCILIATION			
CURRENT TOTAL PYMT	\$746.51	\$1,000.74	INTEREST PAID		
CURRENT ESCROW PYMT	\$240.00	\$1,000.74	*MORTGAGE INTEREST RECEIVED		
CURRENT OPTIONAL INS PYMT	\$0.00		FROM PAYER(S)/BORROWER(S)		

If the Tax ID Number shown above is incorrect or if the space is blank, please complete the Tax Identification Certification on the reverse side of this statement and return to us at our return address above.

RECIPIENT/LENDER'S name, address, and telephone number		*WARNING: This document is a copy of the information provided by you (based on the facts provided) and the actual value of the document is not guaranteed. Item 1000 may vary from other items if the actual value is known by you, please contact your lender for more information.		OMB No. 1545-0041 2009 Form 1098		Mortgage Interest Statement	
NATIONSTAR MORTGAGE LLC 800 HIGHLAND DRIVE LEWISVILLE, TX 75067 1-888-468-2412						Copy B For Payer	
PAYER/BORROWER'S name, street address (including apt. no.), city, state, and ZIP code		1 Mortgage interest received from payer(s)/borrower(s) \$ 1,800.74				This information in items 1, 2, 3, and 4 is prepared under oath and is being furnished to the Internal Revenue Service. If you are required to file a return, a refundable credit or other benefits may be imposed on you if the IRS determines that an understatement of tax liability has occurred or that a credit or other benefit is not properly claimed.	
MELISSA MARKS 209 PRESIDENTIAL CT ROUND O SC 28474		2 Points paid on purchase of principal residence \$ 0.00					
		3 Refund of overpaid interest \$ 0.00					
		4 Mortgage insurance premiums \$ 110.20					
		5 6.00					
		RETURN TO (see instructions) FILER'S use only (see instructions) 75-2821540					
		Account number (see instructions)					
		[REDACTED]					

Form 1098 (Keep for your records) Department of the Treasury - Internal Revenue Service

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: You have the right to request that PMI be canceled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property; PMI will only be canceled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; and (3) we receive, at your expense, evidence that the value of the property has not declined below its original value and notification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed.

Automatic Termination of PMI: If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. If you are not current on your loan payments on that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

For further information about PMI cancellation, to determine if you can cancel the PMI on your loan, contact us at Nationstar Mortgage LLC, 800 Highland Drive, Lewisville, Texas 75067, 1-888-207-2432.

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000249 Nationstar



REPRESENTATION OF PRINTED DOCUMENT

MORTGAGE LOAN STATEMENTDETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.www.nationstarhq.com
www.NationstarHQ.com

48006-108403-028

MELISSA MARKS
208 PRESIDENTIAL CT
ROUND O SC 28474-4974Statement Date: 08/15/2010
Scheduled Payment Date: 09/01/2010
Loan Number: 08000000000000000000Property Address: 208 PRESIDENTIAL CT
ROUND O SC 28474Home Phone Number: 843-819-4890
Work Phone Number: 000-000-0000

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

LOAN INFORMATION

Last Payment Received	01/26/2010	Escrow Balance	\$218.84
Account next due	03/01/2010	Interest Paid Year To Date	\$492.74
Principal Balance ¹	\$74,111.12		

¹This is your principal balance only and does not include any late fees or penalties.

Amount Required To Bring Your Account Contractually Current: \$748.51

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:		PAST DUE AMOUNTS AND CHARGES:
Payment Due By	09/01/2010	
Payment Amount ²	\$805.00	
Total Escrow Payment	\$240.88	

TOTAL CURRENT AMOUNT DUE³ \$748.51
¹ Payment amount includes interest, interest and optional insurance, if applicable, and excludes Escrow, if applicable.

TOTAL AMOUNTS PAST DUE \$0.00
² The payment shown may not represent the total amount to bring your account contractually current. That amount is included in the LOAN INFORMATION section of your statement.

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

³ Past Due Payment Amounts include interest and interest and include optional insurance and Escrow, if applicable.**PLEASE READ THESE IMPORTANT MESSAGES**

Additional Critical Notices - see reverse side

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.



MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 060783
DALLAS, TX 75266-0783

LOAN NUMBER 08000000000000000000	TOTAL CURRENT AMOUNT DUE¹ \$748.51 08/01/2010
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	LATE PAYMENT IF RECEIVED ON OR AFTER \$771.75 08/17/2010

ADDITIONAL ESCROW

ADDITIONAL PRINCIPAL

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH¹ The amount shown may represent the total required to bring your account contractually current. That amount is included in the LOAN INFORMATION section of your statement.² An amount may be paid in full before the scheduled payment date.

INTERNET REPRINT

000250 Nationstar

PAYMENT TERMS

- Payment By Mail:** Send the entire payment in the Payment and bill with your check or money order in the envelope together. Please mark your bill number on your personal and office accounts line for postal delivery the receipt and post day date will govern the completion of this charges.

MoneyGram Express Payment means automatic debits of your payment to MoneyGram Payments, United World Bank Group, A/C # 1400425-0000 to cover the full amount you authorize. Use Express Payment with MoneyGram and MoneyGram Payments from member, The MoneyGram Service Co., Inc. 197781. All Express Payments will be subject to a fee. This service will charge a fee for the service.

Winkler Union Quilt Collectors desires to receive a copy of your magazine to read and exchange with you. Write to Winkler Union Quilt Collectors, c/o P.O. Box 1166, Winkler, N.D. 58051. We are interested in you. Complete the Quilt Collectors Card with your name and address and return to the Winkler Union Quilt Collectors.

Auto-Pay allows you to have your payments automatically debited each month from the checking or savings account of your choice. (Customer Agreement must be on file to authorize this service. Call 1-800-350-2434 for more details.)

QUICKCHECK® is a unique mortgage payoff program, which allows you to pay off the mortgage early without penalty. Call 1-800-468-2672. Have your checkbook ready to make a payment when you QUICKCHECK mortgage. There will be a full fee for the initial agreement.

HOMEOVNER COMPLAINT NOTICE

If your letter is deficient, you are entitled to receive reimbursement concerning from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved organizations and their contact information may be downloaded from the Internet at: <http://www.hud.gov/offices/hud/hqs/hudrcg/hudrcg.htm> or by calling the HUD toll free number 1-800-564-4257 (add area TDD number 1-800-827-3335) to obtain a list of approved national agencies with your local office.

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.

PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:
 National Mortgage Servicing Center, Lenders, Texas 75087, Attn: Customer Relationship Officer. A "qualified written request" is defined as a communication, in writing, that contains the following information: (1) a statement of the nature of the problem, (2) a statement of the action requested, (3) a statement of the date of the request, and (4) a statement of the name and address of the person making the request.

FCES FOR SELECT SPECIAL SERVICES

- * Approximate. Fees may vary by State. *All requests for Pay-off information must be received by 11:00 AM, Monday through Friday.

All fees are subject to change without notice. These fees may not apply if prohibited by federal or state law or municipal ordinances. The above fees do not include additional charges for services rendered.

Madison Bay Mortgage LLC, its officers, successors, affiliates, directors, agents or employees, are not liable nor responsible for making any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #: _____

Borrower's Name: _____ Co-Borrower's Name: _____
Borrower's New Address: _____ Co-Borrower's New Address: _____

Borrower's Telephone #: Home (_____) _____ Co-Borrower's Telephone #: Home (_____) _____
Work (_____) _____ Work (_____) _____
Signature Required: _____ Signature Required: _____



MO. BOX 60783
DALLAS, TX 75285

REPRESENTATION OF PRINTED DOCUMENT

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.
1-800-455-3-33

81355-015400-008
NELISSA MARKS
250 PRESIDENTIAL CT
ROUND O SC 28474-4374

Statement Date: 03/01/2011
Payment Due Date: 04/01/2011
Loan Number: 00000000000000000000
Home Phone Number: 845-210-1800
Work Phone Number: 000-000-0000
Property Address: 208 PRESIDENTIAL CT
ROUND O SC 28474

AMOUNT DUE EXPLANATION

Principal and Interest Due	\$505.83
Escrow Amount	\$185.46
Total	\$701.09

Interest Rate	7.000%
Principal Balance - As of 03/01/2011	\$73,087.11
Escrow Balance - As of 03/01/2011	\$045.78

Amount Due* - By 04/01/2011 \$701.09

*This amount does not include any payments, credits, or fees or charges that may have been incurred under add-on to your account after the date of this statement.

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Interest Paid Year-To-Date \$854.10

PLEASE NOTE:

If the payment due on 04/01/2011 is not received by 04/15/2011, a late charge in the amount of \$25.00 may be assessed to your account.

PAYMENT ACTIVITY

Last Payment Received	02/28/2011	\$78.77
Principal - Scheduled		\$520.80
Interest		\$218.71
Escrow		\$721.84
Total		

IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

Important Tax Information: Did you know that you can download a copy of your 1098/1099 tax form online? Visit www.mynationstarllc.com to log in or register for My Account access.

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

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 14 DAYS FOR POSTAL DELIVERY.



NELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 650783
DALLAS, TX 75285-0783

ACCOUNT NUMBER 00000000000000000000	TOTAL AMOUNT DUE 04/01/2011 \$701.09
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	PAYMENT DUE IF RECEIVED ON OR AFTER 04/17/2011 \$721.37

ADDITIONAL ESCROW

** ADDITIONAL PRINCIPAL

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

** An example result to print is 1.00 for one additional principal reduction on the date

PAYMENT OPTIONS

- QuickCHECK** is William & George's pay by mail service, which allows you to submit your prepared tax return with the QuickCHECK. I am your dedicated assistant to make certain that your QuickCHECK payment. There will be a fee for this quick service.

HOFFMEYER CONSULTING, INC.

If your team is disappointed, you are still able to receive information regarding existing grants or agency approved by the United States Department of Housing and Urban Development (HUD). A list of HUD-approved, nonprofit home ownership counseling agencies can be found at <http://www.hud.gov> or by calling the HUD toll free number 1-800-669-4267. Call the TOD number 1-800-677-8333 to obtain a list of approved nonprofit agencies serving your local market area.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

餘

\$ 10* Copy of Legal Tender Documents, per Document
 \$ 25* Max from one Pay-Off Statement sent to borrower within 60 days
 \$ 25* Verification of Receipts (VOR) or Pay-Off Statement sent to Third Parties ** (Fax Service, add \$13)
 \$250* Perpetual Lien Release or Satisfaction
 * Approximate. Fees may vary by State. ** All requests for Pay-off Information must be received in writing.

All fees are subject to change without notice. There has been and will be no reduction in the fee schedule for services rendered. This document is not to be used as a receipt for any services rendered.

Madame Justice Lamer, J.C. in dissent, stated that the rights of the plaintiffs or their children, directors, agents or employees, or neither father nor responsible for the crime, are not responsible for the crime. She stated that the plaintiffs are responsible for the crime, and the plaintiffs are responsible for the crime.

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #: _____

Borrower's Name: _____ Co-Borrower's Name: _____

Borrower's Name: _____ Co-Borrower's Name: _____

Borrower's New Address: _____ **Co-Borrower's New Address:** _____

Co-Boysen's Telephone #: Home ()

Work () Work ()

Signature Required: _____

Signature of Applicant: _____

INTERNET REPRINT

1576

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REPRESENTATION OF PRINTED DOCUMENT

MORTGAGE LOAN STATEMENTDETACH COLUMN BELOW AND RETURN WITH YOUR PAYMENT.
GLUE TOP PORTION FOR YOUR RECORDS.www.NationstarMtg.com
www.NationstarMtg.com

47029-126822-026

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND D SC 29474-4074Disbursement Date: 06/16/2010
Scheduled Payment Date: 07/01/2010
Loan Number: [REDACTED]Property Address: 209 PRESIDENTIAL CT
ROUND D SC 29474Home Phone Number: 843-810-4890
Work Phone Number: 000-000-0000

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

LOAN INFORMATION

Last Payment Received	06/21/2010	Escrow Balance	\$864.50
Account next due	07/01/2010	Interest Paid Year To Date	\$2,189.19
Principal Balance ¹	\$721,789.82		

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

Amount Required To Bring Your
Account Continuously Current \$721.34**PAYMENT AMOUNTS AND CHARGES**

PAYMENT INFORMATION:		PAST DUE AMOUNTS AND CHARGES:	
Payment Due By	07/01/2010		
Payment Amount ²	\$505.63		
Tax & Insurance Escrow	\$218.71		

TOTAL CURRENT AMOUNT DUE³ \$721.34¹ Payment amount includes Principal, Interest and Optional Insurance, if applicable, and excludes
Escrow, if applicable.

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

TOTAL AMOUNTS PAST DUE \$0.00

² The amounts above may not represent the total required to bring your account current and may correct
that amount is indicated in the LOAN INFORMATION section of your statement.³ Past Due Payment Amount includes Principal and Interest and excludes Optional Insurance and
Escrow, if applicable.**PLEASE READ THESE IMPORTANT MESSAGES**

Additional Critical Notices - see reverse side

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.


☐ PLEASE CHECK BOX IF MAILING ADDRESS
OR PHONE NUMBER HAS CHANGED.
ENTER CORRECTED ADDRESS OR PHONE
NUMBER IN SPACE PROVIDED.

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 660783
DALLAS, TX 75265-0783

LOAN NUMBER [REDACTED]	TOTAL CURRENT AMOUNT DUE ³ \$721.34 07/01/2010
NOTE YOUR LOAN NUMBER ON YOUR CHECK OR CREDIT CARD AND MAKE PAYMENTS TO NATIONSTAR MORTGAGE.	LATE PAYMENT IF RECEIVED ON OR AFTER \$746.62 07/17/2010

ADDITIONAL ESCROW

** ADDITIONAL PRINCIPAL

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

\$

¹ The amounts above may not represent the total required to bring your account
current and may correct that amount is indicated in the LOAN INFORMATION
section of your statement.² All payments must be paid in full before additional principal (not escrow) is paid.

INTERNET REPRINT

000254 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

IMPORTANT PAYMENT INFORMATION

- It is important to know the numbers of the account and the name of the lender. The account number is on the top left of the first page of the document. The name of the lender is on the top right of the first page of the document.
- Do not send cash or other money to the lender. The lender will not accept cash or other money. The lender will only accept money from the lender's account.
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PAYMENT OPTIONS

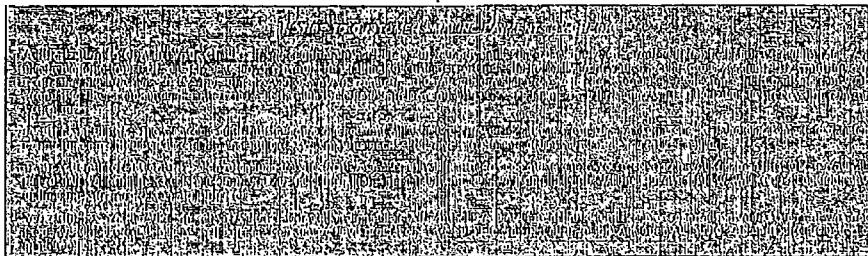
Payment by ACH: Send the money to the lender's account. The lender will not accept cash or other money. The lender will only accept money from the lender's account.

Payment by Credit Card: Send the money to the lender's account. The lender will not accept cash or other money. The lender will only accept money from the lender's account.

Payment by Money Order: Send the money to the lender's account. The lender will not accept cash or other money. The lender will only accept money from the lender's account.

Payment by Personal Check: Send the money to the lender's account. The lender will not accept cash or other money. The lender will only accept money from the lender's account.

Payment by Wire Transfer: Send the money to the lender's account. The lender will not accept cash or other money. The lender will only accept money from the lender's account.



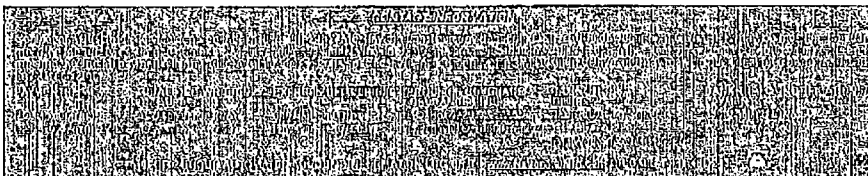
LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your statement. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, National Mortgage will invoice that amount and assess your loan account a returned check fee of up to \$30.00, as permitted by applicable law. (This fee may vary by state.)

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.

Borrower's Responsibility Notice

If your loan is delinquent, you are entitled to receive home ownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of HUD-approved, nonprofit home ownership counseling agencies may be downloaded from the Internet at: <http://www.hud.gov/offices/hud-elliott/eliott/eliott.asp> or by calling the HUD toll free number 1-800-452-4227. The free HUD number 1-800-452-4227 is subject to a list of approved nonprofit agencies serving your residential area.



PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: National Mortgage, 350 Highland Drive, Levensville, Texas 79457, Attn: Customer Relations. A "qualified written request" is written correspondence, other than notice of a payment, coupon or statement, which includes your name, account number and the reasoning for the request.

FEES FOR SELECT SPECIAL SERVICES

- \$100 Copy of Legal Loan Documents, per document
- \$25 More than one Pay-Off Statement sent to borrower within 60 days
- \$25 Verification of Mortgage (VISA) or Pay-Off Statement sent to Third Parties (Fee Service, add \$10)
- \$150 Digital Map Reviews or Submittal
- Appraisals. Fees may vary by State.

All fees are subject to change without notice. These fees may not apply if prohibited by federal or state law or applicable documents. The above listed fees do not include other fees that may be charged for services rendered.

National Mortgage UIC, its affiliates, successors or its assigns or their officers, directors, agents or employees, and neither National Mortgage nor its affiliates, successors or its assigns or their officers, directors, agents or employees, are making any representation regarding the products or services offered on any national mortgage.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #: _____

Borrower's Name: _____

Co-Borrower's Name: _____

Borrower's New Address: _____

Co-Borrower's New Address: _____

Borrower's Telephone #: Home (_____) _____

Co-Borrower's Telephone #: Home (_____) _____

Work (_____) _____

Work (_____) _____

Signature Required: _____

Signature Required: _____

INTERNET REPRINT

000255 Nationstar



PO BOX 880783
DALLAS, TX 75288

www.nationstarMtg.com

REPRESENTATION OF PRINTED DOCUMENT

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
DETACH TOP PORTION FOR YOUR RECORDS.
1-800-80-2122

01968-038908-004
MELISSA MARKS
209 PRESIDENTIAL CT
ROUND 0 SC 28474-1374

Statement Date: 04/01/2011
Payment Due Date: 05/01/2011
Loan Number: 0596564959
Home Phone Number: [REDACTED]
Work Phone Number: 000-000-0000
Property Address: 209 PRESIDENTIAL CT
ROUND 0 SC 28474

AMOUNT DUE EXPLANATION

Principal and Interest Due	\$508.83
Escrow Amount	\$196.40
Total	\$701.09

Amount Due - By 05/01/2011 \$701.09
This amount does not include any payments made, or fees or charges that may have been incurred under added to your account after the date of this statement.

Interest Rate	7.000%
Principal Balance - As of 04/01/2011	\$73,017.88
Escrow Balance - As of 04/01/2011	\$784.14

The "Principal Balance" does not represent the payoff amount of your account and is not to be used for payoff purposes.

Interest Paid Year-To-Date \$1,280.58

PLEASE NOTE:

If the payment due on 05/01/2011 is not received by 05/10/2011, a late charge in the amount of \$25.25 may be assessed to your account.

PAYMENT ACTIVITY

Last Payment Received 03/28/2011	
Principal - Scheduled	\$70.23
Interest	\$428.40
Escrow	\$103.46
Total	\$701.09

IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

Remember that you can obtain information regarding your account 24 hours a day, 7 days a week on our website.

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

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW AN MINIMUM OF 3 TO 5 DAYS FOR POSTAL DELIVERY.



MAIL TO: NATIONSTAR MORTGAGE
PLEASE CHECK BOX IF MAILING ADDRESS
OR PHONE NUMBER HAS CHANGED
ENTER CHANGES ON BACK OF COUPON

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 880783
DALLAS, TX 75288-0783

ACCOUNT NUMBER [REDACTED]	TOTAL AMOUNT DUE 05/01/2011 \$701.09
WRITE YOUR LOAN NUMBER ON YOUR CHECK ON MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE	PAYMENT DUE IF RECEIVED ON OR AFTER 05/17/2011 \$726.37

ADDITIONAL ESCROW

** ADDITIONAL PRINCIPAL

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

** All payments must be paid in full before additional principal reduction can be made.

IMPORTANT PATIENT INFORMATION

- [illegible]

PAYMENT OPTIONS

Payment By Mail: Go to the proper payment with your statement and file a with your check or money order in the envelope provided. Please state your full name and your payment and allow adequate time for mail delays as the receipt and posting date will govern the account and late charges.

Manoelzinho Expresso Político, ministro, a quem se pode referir ao
Ministro da Justiça, e a quem se refere a expressão "o
meu querido" (o "meu querido" é o "meu querido" e o "meu querido")
Manoelzinho Expresso Político, ministro, a quem se pode referir ao
Ministro da Justiça, e a quem se refere a expressão "o
meu querido" (o "meu querido" é o "meu querido" e o "meu querido")

Western Union Telegraphs writes emergency delivery of your message to
and is the only way of reaching Western Union Agents. Call 1-800-225-0000. Learn the
new message you. Complete the Card Catalog from any convenient location. Reply
with address, telephone, and name. No charge. South Atlantic States, 50¢.

Pay for Hollister Nurtigay, Cash City And States TX
At which City of Hollister Nurtigay, Hollister Nurtigay will be paid for this service.

AUTO-PAY allows you to have your payment automatically debited right from the bank (checking or savings account) of your choice. Another great advantage there is on the way to a new to automate this service. Call 1-800-253-3372 for more information.

QUICKCHECK is Hinkley's unique, portable, self-contained, which allows you to select the physical properties you wish to test. Call 1-800-445-2182, from your nearest available landline or toll-free number for a QuickCHECK program. There is no 4-5-6-7-8-9-10-11-12-13-14-15-16-17-18-19-20-21-22-23-24-25-26-27-28-29-30-31-32-33-34-35-36-37-38-39-40-41-42-43-44-45-46-47-48-49-50-51-52-53-54-55-56-57-58-59-60-61-62-63-64-65-66-67-68-69-70-71-72-73-74-75-76-77-78-79-80-81-82-83-84-85-86-87-88-89-90-91-92-93-94-95-96-97-98-99-100-101-102-103-104-105-106-107-108-109-110-111-112-113-114-115-116-117-118-119-120-121-122-123-124-125-126-127-128-129-130-131-132-133-134-135-136-137-138-139-140-141-142-143-144-145-146-147-148-149-150-151-152-153-154-155-156-157-158-159-160-161-162-163-164-165-166-167-168-169-170-171-172-173-174-175-176-177-178-179-180-181-182-183-184-185-186-187-188-189-190-191-192-193-194-195-196-197-198-199-200-201-202-203-204-205-206-207-208-209-210-211-212-213-214-215-216-217-218-219-220-221-222-223-224-225-226-227-228-229-230-231-232-233-234-235-236-237-238-239-240-241-242-243-244-245-246-247-248-249-250-251-252-253-254-255-256-257-258-259-260-261-262-263-264-265-266-267-268-269-270-271-272-273-274-275-276-277-278-279-280-281-282-283-284-285-286-287-288-289-290-291-292-293-294-295-296-297-298-299-300-301-302-303-304-305-306-307-308-309-310-311-312-313-314-315-316-317-318-319-320-321-322-323-324-325-326-327-328-329-330-331-332-333-334-335-336-337-338-339-340-341-342-343-344-345-346-347-348-349-350-351-352-353-354-355-356-357-358-359-360-361-362-363-364-365-366-367-368-369-370-371-372-373-374-375-376-377-378-379-380-381-382-383-384-385-386-387-388-389-390-391-392-393-394-395-396-397-398-399-400-401-402-403-404-405-406-407-408-409-410-411-412-413-414-415-416-417-418-419-420-421-422-423-424-425-426-427-428-429-430-431-432-433-434-435-436-437-438-439-440-441-442-443-444-445-446-447-448-449-450-451-452-453-454-455-456-457-458-459-460-461-462-463-464-465-466-467-468-469-470-471-472-473-474-475-476-477-478-479-480-481-482-483-484-485-486-487-488-489-490-491-492-493-494-495-496-497-498-499-500-501-502-503-504-505-506-507-508-509-510-511-512-513-514-515-516-517-518-519-520-521-522-523-524-525-526-527-528-529-530-531-532-533-534-535-536-537-538-539-540-541-542-543-544-545-546-547-548-549-550-551-552-553-554-555-556-557-558-559-560-561-562-563-564-565-566-567-568-569-570-571-572-573-574-575-576-577-578-579-580-581-582-583-584-585-586-587-588-589-590-591-592-593-594-595-596-597-598-599-600-601-602-603-604-605-606-607-608-609-610-611-612-613-614-615-616-617-618-619-620-621-622-623-624-625-626-627-628-629-630-631-632-633-634-635-636-637-638-639-640-641-642-643-644-645-646-647-648-649-650-651-652-653-654-655-656-657-658-659-660-661-662-663-664-665-666-667-668-669-670-671-672-673-674-675-676-677-678-679-680-681-682-683-684-685-686-687-688-689-690-691-692-693-694-695-696-697-698-699-700-701-702-703-704-705-706-707-708-709-710-711-712-713-714-715-716-717-718-719-720-721-722-723-724-725-726-727-728-729-730-731-732-733-734-735-736-737-738-739-740-741-742-743-744-745-746-747-748-749-750-751-752-753-754-755-756-757-758-759-760-761-762-763-764-765-766-767-768-769-770-771-772-773-774-775-776-777-778-779-780-781-782-783-784-785-786-787-788-789-790-791-792-793-794-795-796-797-798-799-800-801-802-803-804-805-806-807-808-809-810-811-812-813-814-815-816-817-818-819-820-821-822-823-824-825-826-827-828-829-830-831-832-833-834-835-836-837-838-839-840-841-842-843-844-845-846-847-848-849-850-851-852-853-854-855-856-857-858-859-860-861-862-863-864-865-866-867-868-869-870-871-872-873-874-875-876-877-878-879-880-881-882-883-884-885-886-887-888-889-890-891-892-893-894-895-896-897-898-899-900-901-902-903-904-905-906-907-908-909-910-911-912-913-914-915-916-917-918-919-920-921-922-923-924-925-926-927-928-929-930-931-932-933-934-935-936-937-938-939-940-941-942-943-944-945-946-947-948-949-950-951-952-953-954-955-956-957-958-959-960-961-962-963-964-965-966-967-968-969-970-971-972-973-974-975-976-977-978-979-980-981-982-983-984-985-986-987-988-989-990-991-992-993-994-995-996-997-998-999-1000-1001-1002-1003-1004-1005-1006-1007-1008-1009-1010-1011-1012-1013-1014-1015-1016-1017-1018-1019-1020-1021-1022-1023-1024-1025-1026-1027-10

LATE CHARGES AND OVERSET FINE

Payment received and quoted will be given prior to the assessment a full charge. The late charge rate and number of grace days are shown on your bill. Please call us regularly to be sure that you are receiving and paying what you owe for the assessment of a late charge. Failure to pay may result in a charge. If a payment is made to your account and subsequently returned by your bank, please note that you will have to pay the amount and interest on your late account. If returned check for up to \$500, no penalty is applied by applicable law. This is not a very big fine.

DO NOT SIGN OR WRITE ON THIS NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of HUD approved nonprofit homeownership counseling agencies in your jurisdiction can be located on: <http://www.hud.gov/offices/cas/education/other/loan/counselor.htm> or by calling the HUD toll free number 1-800-568-2297. (All fees HUD numbers 1-800-677-6338) to obtain a list of approved nonprofit agencies serving your local area.)

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.

PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:
 Allstate Mortgage, 350 Highland Drive, Louisville, TN 38007, Attn: Customer Relations Officer. A "qualified written request" is written correspondence, other than notices or payment correspondence, which includes your name, account number and the substance of the request.

FEEES FOR SELECT SPECIAL SERVICES

- \$ 10* Copy of Legal Loan Documents, per document
 \$ 25* More than one Pay-Off Statement sent to borrower within 60 days
 \$ 25 Verification of Mortgage(s) (VOID) or Pay-Off Statement sent to Third Parties ** (For Service, add \$10)
 \$250 Partial loan release or substitution
 *Automated. Fees may vary by State. **All requests for Pay-Off Information must be received in writing.

All figures subject to change without notice. These figures are not applied to individual or state tax or investment decisions. The above risk levels do not include all potential may be charged for services rendered.

Notwithstanding Marriage U.C. its officers, successors or its agents or representatives, directors, agents or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #: _____

Borrower's Name: _____ Co-Borrower's Name: _____

Borrower's New Address: _____ Co-Borrower's New Address: _____

Borrower's Telephone #: Home () _____

Work () _____

Signature Required: _____



REPRESENTATION OF PRINTED DOCUMENT

MORTGAGE LOAN STATEMENTDETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT
REMAIL TOP PORTION FOR YOUR RECORDS.

www.NationstarMtg.com

www.NationstarMtg.com

48707-142044-028

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4374

Statement Date: 12/16/2009
Scheduled Payment Date: 01/01/2010
Loan Number: 00000000000000000000

Property Address: 209 PRESIDENTIAL CT
ROUND O SC 29474

Home Phone Number: 843-810-4800
Work Phone Number: 800-220-0600

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

LOAN INFORMATION

Last Payment Received	11/20/2008	Escrow Balance	\$154.62
Account next due	01/01/2010	Taxes Paid Year To Date	\$606.81
Principal Balance ¹	\$74,266.48	Interest Paid Year To Date	\$667.58

¹ This is your principal balance only, not the amount required to pay your loan in full.

Amount Required To Bring Your
Account Contractually Current \$746.51

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:
Payment Due By 01/01/2010
Payment Amount² \$805.60
Tax & Insurance Escrow \$240.88

PAST DUE AMOUNTS AND CHARGES:

TOTAL CURRENT AMOUNT DUE \$746.51
² Payment amount includes Principal, Interest and optional insurance, if applicable, and excludes
Escrow, if applicable.

TOTAL AMOUNTS PAST DUE \$0.00
³ The amount shown represents the total required to bring your account contractually current.
That amount is reflected in the LOAN INFORMATION section of your statement.

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

⁴ Past Due Payment Amounts include Principal and Interest and exclude Optional Insurance and
Escrow, if applicable.**PLEASE READ THESE IMPORTANT MESSAGES**

Additional Critical Notices - see reverse side

DETACH HERE AND RETURN WITH YOUR PAYMENT PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.



MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 850783
DALLAS, TX 75286-0783

LOAN NUMBER 00000000000000000000	TOTAL CURRENT AMOUNT DUE* \$746.51 01/01/2010
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	LATE PAYMENT IF RECEIVED ON OR AFTER \$771.78 01/17/2010

ADDITIONAL ESCROW

** ADDITIONAL PRINCIPAL

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH \$

^{*} The amount shown represents the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.^{**} All payments must be paid in full before additional payments are accepted.

INTERNET REPRINT

000258 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

IMPORTANT PAYMENT INFORMATION

[illegible]

DISCUSSION

Payment By Mail: Order, in company payment and the statement and note is not void check of money, they are the machine transfer. Please note your file number on your payment and submit acquisition time for postal damage to the receipt and posting date and confirm the measurement of all changes.

MoneyGram Express Payment system includes: Transfer of your payment to
a MoneyGram Express Payment agent, who then transfers the funds to the payee.
The payee must be a MoneyGram Express Payment agent, who then transfers the funds to the payee.
The payee must be a MoneyGram Express Payment agent, who then transfers the funds to the payee.
The payee must be a MoneyGram Express Payment agent, who then transfers the funds to the payee.

Women's Union Guild collects services and delivery of your products to
and a few things; we have been Women's Union Guild and 1-15-52-1960. We have a
one nearest you. Complete the Guild's form and your name and address. We will
be in your hands.

Pay to: Halliburton Mortgage Credit Corp., Austin, TX
 All checks must be made payable to this address. Western Union will charge a fee for this service.

[illegible]

CheckCHECK is National Insurance's pay-as-you-go service, which allows you to enjoy the payment flexibility that Call 1600-462-2122 for your checkbook estimates with a 15-day remittance period. Call 1600-462-2122 for your checkbook estimates with a 15-day remittance period. Call 1600-462-2122 for your checkbook estimates with a 15-day remittance period.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a given period will be considered a late charge. The late charge rate and number of grace days are shown on your note. Please allow adequate time for postal delays on this receipt and posting date and consider the consequent of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently disbursed by your bank, please be sure to notify the bank and your lender and advise your loan account of a disbursement check less of up to \$250.00, no penalty by cashing the note. (This is not true by note.)

NONFOUNDER COUNSELING NOTICE

If your loan is prepackaged, you are entitled to receive this information directly from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of HUD-approved, nonaffiliated home mortgage counseling agencies may be downloaded from the Internet at: <http://www.hud.gov/hudinfo/real/realinfo/realinfo2.cfm> or by calling the HUD toll free number 1-800-565-4287. (Hill Rep. HUD number 1-800-877-8378) To obtain a list of approved nonaffiliated mortgage lenders, see individual state.

We may request information about your account to assist our work. Late payments, missed payments or other delinquencies on your account may be reflected in your credit report.

PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:
 National Mortgage, 350 Highway 41, Lewisville, Texas 75047, Attn: Customer Relations Officer. A "qualified written request" is written communication, including notices of a current payment in arrears, which clearly sets forth the problem, provides contact info, and the requested action for the request.

FEES FOR SELECT SPECIAL SERVICES

- * Approval, Fees may vary by State. **All requests for Pay-Off Information must be received in writing.

All items are subject to change without notice. These laws may not apply if prohibited by federal or state law or otherwise determined. The above listed fees do not include shipping and may be charged for services rendered.

Underwriter Mortgage L.C. its affiliates, successors or the assigns of those officers, directors, agents or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #: _____

Former's Name: _____ Co-Former's Name: _____

Borrower's New Address: _____ Co-Borrower's New Address: _____

Baroness's Telephone #: Home () _____

Work ()

Signature Required: _____



REPRESENTATION OF PRINTED DOCUMENT

MORTGAGE LOAN STATEMENTDETACH CHECKS BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.

www.NationstarMtg.com

www.NationstarMtg.com

48000-119392-024
MELISSA MARKS
200 PRESIDENTIAL CT
ROUND O SC 28474-1374

Statement Date: 08/10/2010
Scheduled Payment Date: 10/01/2010
Loan Number: [REDACTED]

Property Address: 200 PRESIDENTIAL CT
ROUND O SC 28474

Home Phone Number: 849-810-4800
Work Phone Number: 800-000-0000

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

LOAN INFORMATION

Last Payment Received	08/10/2010	Escrow Balance	\$346.66
Account next due	10/01/2010	Interest Paid Year To Date	\$8,440.19
Principal Balance ¹	\$721,862.93		

¹This is your principal balance only, not the amount required to pay your loan in full.

Amount Required To Bring Your Account Contractually Current \$721.34

PAYMENT AMOUNTS AND CHARGES**PAYMENT INFORMATION:**

Payment Due By 10/01/2010
Payment Amount² \$808.63
Tax & Insurance Escrow \$213.71

PAST DUE AMOUNTS AND CHARGES:

TOTAL CURRENT AMOUNT DUE³ \$721.34
¹ Payment amount includes Principal, Interest and Optional Insurance, if applicable, and excludes Taxes, if applicable.

TOTAL AMOUNTS PAST DUE \$0.00
² This amount is the amount you must pay to bring your account contractually current. This amount is subject to the LOAN INFORMATION section of your statement.

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

³ Past Due Payment Amounts include Principal and Interest and exclude Optional Insurance and Escrow, if applicable.**PLEASE READ THESE IMPORTANT MESSAGES**

Additional Critical Notices - see reverse side

Save time and money! Enroll in automatic payments (ACH) and never worry about having to mail in your payment again.
Visit www.mynationstar.com to enroll or learn more about this and other convenient payment options.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.



MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 050783
DALLAS, TX 76248-0783

LOAN NUMBER [REDACTED]	TOTAL CURRENT AMOUNT DUE³ \$721.34 10/01/2010
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	LATE PAYMENT IF RECEIVED ON OR AFTER \$748.02 10/17/2010

ADDITIONAL ESCROW

** ADDITIONAL PRINCIPAL

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH.

\$

¹ The amounts above may not represent the total required to bring your account contractually current. Total amount is indicated in the LOAN INFORMATION section of your statement.² All amounts must be paid in full within 10 business days of the date of this statement.

INTERNET REPRINT

000260 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

IMPORTANT PAYMENT INFORMATION

- [illegible]

PAYMENT OPTIONS

Payment By Self: Do not let anyone promise to reimburse you and to give you checks or money orders in full for the donation. Please verify that payment on your payment will allow adequate time for prompt delivery of the receipt and possibly that you receive the acknowledgment of this receipt.

[illegible]

Western Union QuickCorders assure same-day delivery of your message to the other end of the globe. Call Western Union Agent, Call 1-800-325-6900 to learn more about our service. Complete the QuickCorder Request, your name and address at bottom. Please return, fast.

Pay to: National Mortgage Coll Coll; Astor Blkns TX
 14 Quaker Court San Antonio, Texas 78204 Western Union will charge a fee for this service.

Auto-Pay allows you to have your payment automatically debited from your checking or savings account each month. This makes it easy to keep your credit card balance on track. Call 1-866-220-2424 for more information.

QUALITY CHECK: If the number of characters in any of the above words, whether alone or in a phrase, is not equal to the number of characters in the corresponding word, then the word is not a word in the code. This is a good way to check your work. There are 11 in 8-6 but not in 8-6 and 8-6.

LATE CHARGES AND OVERTIME FEES

Payments received and pooled after a notice period will be considered a late charge. The late charge rate and number of grace days are shown on your Rate. Please allow new loans for posted delays in the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently withdrawn by your bank, Mastercard Mortgage will require that payment and an associated loan amount in full or until such time as it is paid in full, as permitted by applicable law. This may vary by state.

HUMECYNER COUNSELING NOTICE

If your team is interested you are entitled to receive a demonstration assembly from a company approved by the United States Department of Housing and Urban Development (HUD). All of the HUD-approved nonprofit home-ownership counseling agencies may be downloaded from the Internet at <http://www.hud.gov/portal/doing/housing/affordable/clin.cfm> or by calling the HUD toll free number 1-800-568-2237 (toll free TDD number 1-800-677-8333) to obtain a list of approved counseling agencies near you. You will also receive

We may report information about your account to a credit bureau. Late payments, missed payments or other delinquencies on your account may be reflected in your credit report.

Fees for Select Special Services

- \$ 10* Copy of Legal Loan Documents, per document
 \$ 25* More than one Pay-Off Statement sent to borrower within 60 days
 \$ 25* Notification of Foreclosure (VOIR) & Pay-Off Statement sent to Third Parties ** (Fax Service, add \$10)
 \$250* Partial Lien Release or Subordination
 *Applicable. Fees may vary by State. **All requests for Pay-Off Information must be received in writing.

As fees are subject to change without notice, this document may not exactly reflect fees by federal or state law or mortgage association. The above stated fees do not include all fees that may be charged for services rendered.

National Mortgage LLC, its affiliates, successors or its agents or their officers, directors, agents or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed invoice.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #: _____

Borrower's Name: _____ Co-Borrower's Name: _____

Borrower's New Address: _____ Co-Borrower's New Address: _____

.....

Bureau's Telephone #: Home ()

Stamps & Postage in France

Signature Required: _____

REPRESENTATION OF PRINTED DOCUMENT

200 HIGHLAND DRIVE
DALLAS, TX 75265

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.

www.NationstarMtg.com

www.NationstarMtg.com

48C21-108741-028

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-1874Statement Date: 01/20/2010
Scheduled Payment Date: 05/01/2010
Loan Number: 028C21-108741-028Property Address: 209 PRESIDENTIAL CT
ROUND O SC 29474Home Phone Number: 843-810-4800
Work Phone Number: 000-000-0000

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

LOAN INFORMATION

Last Payment Received	08/28/2010	Current Balance	\$563.08
Account next due	08/01/2010	Interest Paid Year To Date	\$1,296.94
Principal Balance ¹	\$721.34		

This is your principal balance only, not the amount required to pay your loan back.

Amount Required To Bring Your
Account Contractually Current \$721.34

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:

Payment Due By	08/01/2010
Payment Amount ²	\$606.80
Tax & Insurance Escrow	\$218.71

PAST DUE AMOUNTS AND CHARGES:

TOTAL CURRENT AMOUNT DUE³ \$721.34³ Payment amount includes principal, interest and original insurance, if applicable, and a service fee, if applicable.

TOTAL AMOUNTS PAST DUE \$0.00

⁴ The amounts shown may not represent the total required to bring your account contractually current. The amount is reflected in the LOAN INFORMATION section of your statement.

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

⁵ Past Due Payment amounts include Principal and Interest and a service fee, if applicable.

PLEASE READ THESE IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

DETACH HERE AND MAIL WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.



www.NationstarMtg.com

PLEASE CHECK YOUR MAILING ADDRESS
OR PHONE NUMBER HAS CHANGED.
ENTER NUMBER ON BACK OF COUPON

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 660783
DALLAS, TX 75266-0783

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE ³
028C21-108741-028	\$721.34 08/01/2010
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYMENT TO NATIONSTAR MORTGAGE.	LATE PAYMENT IF RECEIVED ON OR AFTER
	\$748.62 08/17/2010

ADDITIONAL ESCROW

" ADDITIONAL PRINCIPAL

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

\$

³ The amounts shown may not represent the total required to bring your account contractually current. The amount is reflected in the LOAN INFORMATION section of your statement.⁵ All amounts must be paid before a National principal reduction can be made.

INTERNET REPRINT

000262 Nationstar

EXAMINATION: NONE

- Payment By Mail:** We accept payment by mail. Payment should be made by check or money order to the address on the envelope. Please allow 4-6 weeks for payment and allow adequate time for postal delays on the receipt and posting date will govern the payment of late charges.

MADRID(Spain) Expresso magazine's readers' poll has named the 1986 World Cup as the best event since the war.

Maximum Upon QuickCollection ensure same-day delivery of your payment to
help you manage cash flow better. Payment can arrive as early as 10 AM the next business day.
For more information, contact us at 800-967-2222 or visit [www.quickcollection.com](#).

not to be changed without the approval of the Board of Directors.

Auto-Pay allows you to have your payment automatically debited from your bank account on the day your payment is due. No late fees or penalties. Call 1-800-450-2432 for more information.

OrderCHECK is the most convenient way to place your order, which allows you to control the payment processing flow. Call 1-800-444-2422 to view your **OrderCHECK** payment options to make sure it's your best **OrderCHECK** payment. There will be a \$10 fee for the cost of service.

HOUSEHOLD COUNSELING NOTICE

If you have a complaint, you are entitled to request documentation establishing that an agency approved by the United States Department of Health and Human Development (HHS). A list of HHS-approved nonprofit health care delivery agencies may be downloaded from the Internet at <http://www.hhs.gov/ocfo/healthcare/healthcare.html> or by calling the HHS toll free number 1-800-555-4207. For free TDD number: 1-800-677-8359 to obtain a list of approved nonprofit agencies serving your residential area.

[illegible]

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8 101 Copy of Legal Lien Document, per document
8 251 Item Upon the Pay-Off Statement and to borrower within 60 days
8 255 Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties ** (For Service, add 810)
8 259 Partial Lien Release or Satisfaction
* Applicable. Fees may vary by title. **All requests for Pay-off information must be received in writing

National Mortgage LLC, its affiliates, successors or its agents or their officers, directors, agents or employees, shall not be liable nor responsible for nor make any representation regarding the products or services offered on any enclosed letters.

Check the appropriate box: ☐ Mailing Address, ☐ Telephone Number Loan #: _____

Borrower's Name: _____	Co-Borrower's Name: _____
Borrower's Home Address: _____ _____ _____	Co-Borrower's New Address: _____ _____ _____
Borrower's Telephone # Home (_____) _____ Work (_____) _____	Co-Borrower's Telephone # Home (_____) _____ Work (_____) _____
Signature Required: _____	Signature Required: _____



REPRESENTATION OF PRINTED DOCUMENT

MORTGAGE LOAN STATEMENTDEADLINE COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.

www.NationstarMtg.com

www.NationstarMtg.com

48800-114226-020
MELISSA MARKS
209 PRESIDENTIAL CT
ROUND C SC 20474-4874

Statement Date: 10/15/2010
Scheduled Payment Date: 11/01/2010
Loan Number: [REDACTED]

Property Address: 209 PRESIDENTIAL CT
ROUND C SC 20474

Home Phone Number: 840-018-4880
Work Phone Number: 000-000-0000

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

LOAN INFORMATION

Last Payment Received	09/24/2010	Escrow Balance	\$507.27
Account next due	11/01/2010	Interest Paid Year To Date	\$1,878.28
Principal Balance ¹	\$73,486.42		

¹ This is your scheduled balance only and does not include required to pay your loan in full.

Amount Required To Bring Your
Account Contractually Current \$721.34

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:		PAST DUE AMOUNTS AND CHARGES:
Payment Due By	11/01/2010	
Payment Amount ²	\$608.63	
Tax & Insurance Escrow	\$215.71	

TOTAL CURRENT AMOUNT DUE³ \$721.34³ Payment amount includes Principal, Interest and Optional Insurance, if applicable, and excludes Fees, if applicable.

TOTAL AMOUNTS PAST DUE \$0.00

³ The amount shown may be negative if the total amount is less than your account contractually agreed. That amount is reflected in the LOAN INFORMATION section of page 2 of this statement.

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

⁴ Past Due Payment Amounts include Principal and Interest and exclude Optional Insurance and Escrow, if applicable.**PLEASE READ THESE IMPORTANT MESSAGES**

Additional Critical Notice - see reverse side

Important Tax Information: Nationstar Mortgage will begin mailing 1098/1099 tax forms in January. Please take a moment to verify that we have your correct contact information on file to avoid any delays in receiving your tax forms. Log on to My Account online at www.mynationstar.com and update your contact information today!

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 BUSINESS DAYS FOR POSTAL DELIVERY.



MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 360783
DALLAS, TX 75285-0783

LOAN NUMBER [REDACTED]	TOTAL CURRENT AMOUNT DUE ⁵ \$721.34 11/01/2010
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR SERVICE CHECK AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	LATE PAYMENT IF RECEIVED ON OR AFTER \$740.02 11/17/2010

ADDITIONAL ESCROW

** ADDITIONAL PRINCIPAL

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

\$

⁵ The amount shown may be negative if the total amount is less than your account contractually agreed. That amount is reflected in the LOAN INFORMATION section of page 2 of this statement.⁶ All amounts paid to pay in full below additional principal, reduction can be made.

INTERNET REPRINT

000284 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

IMPORTANT PAYMENT INFORMATION

- It is important to use the enclosed address for all payments. Please do not use a different address for payments. Payments made to any other address may not be credited to your account.
- Do not send cash or money orders to this address. Payments made by cash or money orders should be sent to the address provided in the General Information section below.
- Always use the correct amount for each payment.
- Payments should be made on or before the due date. Payments made after the due date may result in late charges and penalties. Payments made before the due date may result in a prepayment penalty.
- Payments should be made in U.S. dollars. Payments made in other currencies may not be credited to your account.
- Payments should be made to the address provided in the General Information section below. Payments made to any other address may not be credited to your account.
- Payments should be made to the address provided in the General Information section below. Payments made to any other address may not be credited to your account.
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- Payments should be made to the address provided in the General Information section below. Payments made to any other address may not be credited to your account.

PAYMENT OPTIONS

Payment By Mail: Send-in your payment with \$1.00 extra for postage. Please do not use a different address for payments. Payments made to any other address may not be credited to your account.

MoneyGram Express Payment: Send-in your payment with \$1.00 extra for postage. Please do not use a different address for payments. Payments made to any other address may not be credited to your account.

Western Union QuickCollection: Send-in your payment with \$1.00 extra for postage. Please do not use a different address for payments. Payments made to any other address may not be credited to your account.

Pay to National Mortgage Credit City: Send-in your payment with \$1.00 extra for postage. Please do not use a different address for payments. Payments made to any other address may not be credited to your account.

Auto-Pay: Send-in your payment with \$1.00 extra for postage. Please do not use a different address for payments. Payments made to any other address may not be credited to your account.

OnlineCHECK: Send-in your payment with \$1.00 extra for postage. Please do not use a different address for payments. Payments made to any other address may not be credited to your account.

LATE CHARGES AND PAYMENT DRAFT FEES

Payments made on or before the due date will not be assessed a late charge. The late charge rate and number of grace days will appear on your bill. Please allow adequate time to process payments on the mail and postage date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently determined by your bank National Mortgage will reverse that payment and assess your full amount. If a payment is credited to your account and subsequently determined by your bank National Mortgage will reverse that payment and assess your full amount. If a payment is credited to your account and subsequently determined by your bank National Mortgage will reverse that payment and assess your full amount.

HOMEOWNERS COUNSELING NOTICE

If you have a delinquent loan, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of HUD-approved nonprofit homeownership counseling agencies may be downloaded from the Internet at <http://www.hud.gov/officeofhousing/ahc/ahcinfo.cfm> or by calling the HUD toll free number 1-800-568-4267. HUD form HUD-900-001-001 may be used to obtain a list of approved nonprofit agencies serving your residential area.

We may report information about your account to credit bureaus. Late payments, missed payments, or other delinquencies on your account may be reflected in your credit report.

FEES FOR SELECT SPECIAL SERVICES

- \$100 Copy of Legal Loan Documents, per document
- \$25 Home Loan Origination Fee (includes: underwriting, appraisal, title, and recording fees)
- \$25 Verification of Mortgage (VOM) or Pay-off Statement sent to Third Parties ** (For Service, not \$100)
- \$150 Partial Lien Release or Subordination
- * Approximate. Fees may vary by state.
- ** All requests for Pay-off Information must be received in writing.

All fees are subject to change without notice. These fees may not apply if prohibited by federal or state law or mortgage documents. The above list does not include all fees that may be charged for services rendered.

Nationstar Mortgage LLC, its affiliates, successors or its agents or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any included item.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number ☐ Both

Borrower's Name: _____

Co-Borrower's Name: _____

Borrower's New Address: _____

Co-Borrower's New Address: _____

Borrower's Telephone #: Home (_____) _____

Co-Borrower's Telephone #: Home (_____) _____

Work (_____) _____

Work (_____) _____

Signature Required: _____

Signature Required: _____

INTERNET REPRINT

000265 Nationstar



www.nationalar/3lg.com

October 12, 2009

41646 0049440 010
MELISSA MAHKS
209 PRESIDENTIAL CT
ROUND D SC 29474-4874

Bei Ken Naitonslar Loan Number

Dear Neilan Marley,
Welcome to National Mortgage Effective 10/01/09 National Mortgage is now the servicer for your mortgage account. We're excited about the opportunity to serve you. You can count on National Mortgage to meet your needs whether you're looking to make a payment or refinance your loan. We offer many exciting features including 24-hour account access through our Internet website at www.NationalMortgage.com, various payment options, and a toll free customer service line at (1-888-480-2432) with automated account information. You will be receiving a "Welcome Call" sometime over the next few weeks to welcome you to our company and to answer any immediate questions you may have.

Every month you will receive a billing statement detailing your loan information, payment amount, and important messages. In addition, the back of your billing statement includes helpful tips and important information. Each billing statement will include a remittance coupon. Expect to receive your billing statement approximately 7-10 days prior to each scheduled payment due date. Important payment information and other notices are included on the reverse of this letter for your reference.

To ensure accuracy, please verify the following loan information:

Name: Melissa Marks
Property Address: 209 Presidential Ct
Round O, Nc 29474

Home Phone Number: 841-819-4890
Work Phone Number:

Mailing Address: 209 Presidential Ct
Round O Sc 29474-4774

If you find any of the information listed above to be incorrect, please contact us immediately at 1-888-188-2472.

As a reminder, your first monthly payment amount of \$746.51 is due on 11/01/2009. For your convenience your November payment coupon is attached below. Timely remittance of your monthly payments will protect your home and credit. In the event that you do not receive your billing statement as scheduled, please do not delay marking your payment. Be sure to indicate your loan number, as referenced above, on your payment and allow adequate mailing time. Simply mail your payment to:

Nationstar Mortgage
P.O. Box 650783
Dallas, Texas 75265-0783

IF YOU CURRENTLY HAVE AUTOMATIC DRAFT/DEBIT (ACH) SET-UP WITH FLAGSTAR BANK AND YOUR BANK - Due to the timing of your loan information being loaded into Nationstar's system, your automatic draft may be delayed in October. If your automatic draft (ACH) usually takes place during the first few days of the month, you will notice a change. We expect ACH payments to take place on or around the second week of October. Please plan accordingly. Your automatic draft will return to its normally scheduled day of the month in November 2009.

If you would like to enroll in our automatic payment program, please complete the form available on our website at www.Nationalgrid.ca under Payment Options.

At Nationsstar Mortgage, your business and total satisfaction are important to us. Any time you have questions regarding your account, do not hesitate to contact our Customer Service Department at 1-888-480-2432, 8:00 a.m. to 8:00 p.m. central time Monday through Thursday and 8:00 a.m. to 5:00 p.m. central time on Friday. We look forward to a long and lasting relationship with you.

Sincerely, National Mortgage

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

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.



☐ PLEASE CHECK BOX IF MAILING ADDRESS
OR PHONE NUMBER HAS CHANGED.
ENTER CHANGES ON BACK OF COUPON

LOAN NUMBER [REDACTED]	TOTAL CURRENT AMOUNT DUE \$746.51 11/01/2009
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAIL PAYMENT TO NATIONAL MORTGAGE	LATE PAYMENT IF RECEIVED ON OR AFTER \$77.70 11/01/2009

ADDITIONAL PRINCIPAL

NATIONSTAR MORTGAGE
PO BOX 650783
DALLAS TX 75265-0783

**TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND BACK**

How do I find the best deal on my car?

INTERNET REPRINT

000266 Nationstar

REPRESENTATION OF PRINTED DOCUMENT



October 12, 2009

41646 0049440

MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 29474-4374

Loan Number: [REDACTED]
Servicer Loan Number: [REDACTED]
Borrower: MELISSA MARKS
Address:
209 PRESIDENTIAL CT
ROUND O SC 29474-4374

Dear Melissa Marks:

This notice is provided to you in accordance with Section 404 of the "Helping Families Save Their Homes Act of 2009."

1. On 10/01/09 Nationstar Mortgage LLC acquired your mortgage loan.
Nationstar Mortgage LLC's telephone number is: 1-888-480-2432.
Nationstar Mortgage LLC's address is: Nationstar Mortgage LLC, 350 Highland Drive,
Louisville, TX 75067.
2. Nationstar Mortgage LLC is now the servicer of your mortgage loan. For information regarding your mortgage loan,
you can contact Nationstar Mortgage LLC at the phone number and address specified in number 1 above.
3. The transfer of ownership of your mortgage loan has not been publicly recorded. (If, however, your mortgage
loan was registered on the MERS system ("Mortgage Electronic Registration System"), the transfer of ownership
of your mortgage loan may be reflected on the MERS system. If so, Nationstar Mortgage LLC is the new owner of
your mortgage loan).
If you are curious about your loan and if it is registered on MERS, then you can either MERS toll-free at
1-888-679-6377 for an automated touch-tone system, or go to www.mers-servicelink.org/feid/.
MERS offers an important benefit to homeowners - it keeps track of the identity of mortgage servicers that
register mortgage loans on MERS.

If you have any questions regarding the above information, or your mortgage loan generally, we encourage you to call
Nationstar Mortgage LLC at 1-888-480-2432. Please have your loan number handy.

This is not a notice regarding any change to the address to or manner in which you send your monthly payments.



INTERNET REPRINT

000267 Nationstar



P.O. BOX 880783
DALLAS, TX 75288

REPRESENTATION OF PRINTED DOCUMENT

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.
1-888-865-3133

60794-012794-008
MELISSA MARKS
200 PRESIDENTIAL CT
ROUND O SC 29474-4374

Statement Date: 01/28/2011
Payment Due Date: 03/01/2011

Loan Number: 000-000-0000

Home Phone Number: 843-819-4880
Work Phone Number: 000-000-0000

Property Address: 200 PRESIDENTIAL CT
ROUND O SC 29474

AMOUNT DUE EXPLANATION

Principal and Interest Due	\$505.63
Escrow Amount	\$215.71
Total	\$721.34

Interest Rate	7.000%
Principal Balance as of 01/28/2011	\$73,175.88
Escrow Balance as of 01/28/2011	\$489.17

Amount Due - By 03/01/2011 \$721.34
This amount does not include any payments, credits, or charges that may have been incurred and/or added to your account since the date of this statement.

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Interest Paid Year-To-Date \$127.33

PLEASE NOTE:

If the payment due on 03/01/2011 is not received by 03/15/2011, a late charge in the amount of \$25.00 may be assessed to your account.

PAYMENT ACTIVITY

Last Payment Received	01/28/2011
Principal - Scheduled	\$38.51
Interest	\$127.32
Escrow	\$215.71
Total	\$721.34

IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

Important Tax Information: Did you know that you can download a copy of your 1098/1099 tax form online?
Visit www.mynationstar.com to log in or register for My Account access.

This is an attempt to collect a debt and any information obtained will be used for that purpose.
IF YOU HERE AND RETURN WITH YOUR PAYMENT, PLEASE ALLOW AN ADDITIONAL 7 TO 10 DAYS FOR POSTAL DELIVERY.



PLEASE CHECK YOUR MAILING ADDRESS
ON EACH PAYMENT TO BE SURE IT IS CORRECT.
ENTER CHANGES ON BACK OF COUPON

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 880783
DALLAS, TX 75288-0783

ACCOUNT NUMBER	TOTAL AMOUNT DUE
000-000-0000	03/01/2011 \$721.34
WRITE YOUR PAYMENT ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	PAYMENT DUE IF RECEIVED ON OR AFTER
	03/17/2011 \$746.82

ADDITIONAL ESCROW

ADDITIONAL PRINCIPAL

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

All payments must be paid in full before additional principal reduction can be made.

PAYMENT OPTIONS

- Payment By Mail:** Order the entire price up with the subscription and send with your check or money order to the appropriate publisher. Please state your last name, on the payment slip after receipt of the postal notice as the receipt and packing slip will govern the correctness of the charges.

Henry (John) Evans-Paght, 1891-1968, was a prominent figure in the
 National Geographic Society, serving as its president from 1941 to 1945. He was
 a naturalist, explorer, and writer, and was known for his work in
 the field of anthropology. He was also a member of the American
 Academy of Arts and Sciences, the American Philosophical Society,
 and the Royal Society. He was married to Mary Evans-Paght, and they
 had three children. He died on December 1, 1968, at the age of 77.

Western Union QuickCollection makes same-day delivery of your papers to 100,000+ locations. Visit www.wu.com for more information. Call 1-800-368-3683 for more information.

Pay to: National Mortgage Co's City: Asher State TX
As order/accept bank, bank or name: Write in full and if page 1 then last received

Auto Pay allows you to have your payment automatically debited each month from a

1. The following information was obtained from the records of the Department of the Interior, Bureau of Land Management, regarding the status of the land owned by the United States in the State of Alaska, as of January 1, 1960:

QuickCHECK is Hibernia's proprietary pay-to-play service, which allows you to collect the payment provider's debt. Call 1-800-461-2362. Have your credit check ready to take "credit" making you QuickCHECK payee. There are no fees for the first 100,000 calls.

HONGKONGER ZHONGSEILIAO MINGZHU

If your brain is independent, you are unlikely to receive homocentrism, understanding from an agency approved by the United States Department of Housing and Urban Development (HUD). A lot of the HUD-approved, conventional homocentrism, ownership agencies may be connected from the United States. <http://www.hud.gov> and <http://www.hud.gov> are the only way to get the HUD. Call 1-800-999-4287 (ask for TDD) or 1-800-999-4287 to obtain a lot of approved homocentrism agencies serving your residential area.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

S 10: Copy of Legal Opinion Documents, per document
 S 23: Where can one Pay-Off Statement sent to borrower within 60 days
 S 25: Verification of Marriages (VOM) or Pay-Off Statement sent to Third Parties " (For Service, add \$10)
 S 26: Finalize Lien Release, or Subordination
 S 27: *Amendments. Fees may vary by state. "All requests for Pay-off Information must be received in writing*

As laws are made by the Congress and the President, there are no laws that say if a politician is indicted or into law enforcement documents. The above cited laws do not include officers that may be charged for services rendered.

NonBanker Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed letters.

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #: _____

Borrower's Name: _____ Co-Borrower's Name: _____
Borrower's New Address: _____ Co-Borrower's New Address: _____

Borrower's Telephone #: Home (_____) _____
 Work (_____) _____
 Signature Required: _____



REPRESENTATION OF PRINTED DOCUMENT

MORTGAGE LOAN STATEMENT

DETACH COLUMN BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.

www.NationstarMtg.com
www.NationstarMtg.com

18315-14557-030

MELISSA MARKS
200 PRESIDENTIAL CT
ROUND O SC 28474-4074

Statement Date: 10/16/2008
Scheduled Payment Date: 11/01/2008
Loan Number: [REDACTED]

Property Address: 200 PRESIDENTIAL CT
ROUND O SC 28474

Home Phone Number: 643-619-4880
Work Phone Number: 000-000-0000

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

LOAN INFORMATION

Account next due	11/01/2008	Escrow Balance	\$105.29
Principal Balance ¹	\$74,400.16		

¹This is your principal balance only, not the amount required to pay your loan in full.

Amount Required To Bring Your
Account Contractually Current \$740.51

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:
Payment Due By 11/01/2008
Payment Amount² \$803.83
Tax & Insurance Escrow \$240.88

PAST DUE AMOUNTS AND CHARGES:

TOTAL CURRENT AMOUNT DUE³ \$740.51
³Payment amount includes Principal, Interest and Optional insurance, if applicable, and includes Escrow, if applicable.

TOTAL AMOUNTS PAST DUE \$0.00
²The amount shown may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

This loan is subject to credit review and any information obtained will be used for that purpose.

³Past Due Payment Amounts include Principal and Interest and exclude Optional Insurance and Escrow, if applicable.

PLEASE READ THESE IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

We at Nationstar Mortgage would like to welcome you. Whether you just bought a new home or refinanced an existing loan, we would like to take this opportunity to Thank You for allowing Nationstar Mortgage to serve your mortgage needs.

You will receive a billing statement every month approximately two weeks before each scheduled due date. The billing statement has a clean easy to read design with detailed account and payment information. We are certain it will meet your needs and expectations. The back of your statement is loaded with helpful hints and important information including PAYMENT OPTIONS, CONTACT INFORMATION, and our website address. A brochure entitled "Introducing Your New Billing Statement" is enclosed and gives you all the details regarding your monthly statement. Please take a little time and review it carefully.

Should you ever have any questions with regard to your mortgage loan, please contact the Customer Service Department at 1-888-180-2432, 8am-8pm Central time, Monday through Thursday and 8am-6pm Central time, Friday or visit our website address at WWW.NATIONSTARMTG.COM.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.



MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 650763
DALLAS, TX 75265-0763

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE ⁴
[REDACTED]	\$740.51 11/01/2008
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE	LATE PAYMENT IF RECEIVED ON OR AFTER
	\$771.79 11/17/2008

ADDITIONAL ESCROW

ADDITIONAL PRINCIPAL

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

⁴The amount shown may not represent the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.⁵All amounts are to be paid in full before additional principal/interest can be added.

INTERNET REPRINT

000270 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

IMPORTANT PAYMENT INFORMATION

- Please read this information carefully. It contains important information about your mortgage loan and how to make payments. It is your responsibility to read this information carefully and to follow the instructions.
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PAYMENT OF YOUR

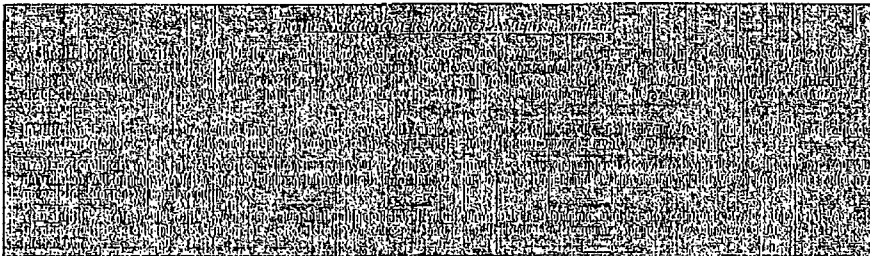
Payment By ACH: Please allow 3-5 business days for your payment to be processed. Please allow 3-5 business days for your payment to be processed. Please allow 3-5 business days for your payment to be processed.

Payment By Check: Please allow 3-5 business days for your payment to be processed. Please allow 3-5 business days for your payment to be processed. Please allow 3-5 business days for your payment to be processed.

Payment By Credit Card: Please allow 3-5 business days for your payment to be processed. Please allow 3-5 business days for your payment to be processed. Please allow 3-5 business days for your payment to be processed.

Payment By Wire Transfer: Please allow 3-5 business days for your payment to be processed. Please allow 3-5 business days for your payment to be processed. Please allow 3-5 business days for your payment to be processed.

Payment By Other Method: Please allow 3-5 business days for your payment to be processed. Please allow 3-5 business days for your payment to be processed. Please allow 3-5 business days for your payment to be processed.



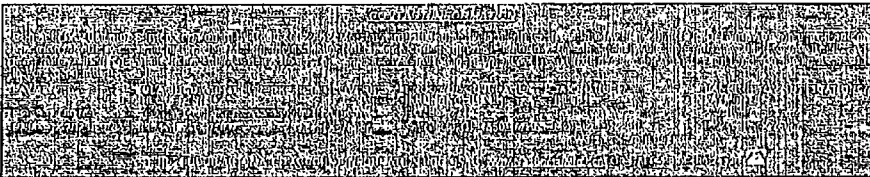
LATE CHARGES AND OVERDRAFT FEES

Payments received after the due date will be considered a late charge. The late charge rate and number of days after due date will be as stated in your Note. Please allow 3-5 business days for your payment to be processed. Please allow 3-5 business days for your payment to be processed. Please allow 3-5 business days for your payment to be processed.

Borrower Counseling Notice

If your loan is subject to a loan modification, you are entitled to receive borrower counseling. Borrower counseling is a free service provided by HUD. Please allow 3-5 business days for your payment to be processed. Please allow 3-5 business days for your payment to be processed. Please allow 3-5 business days for your payment to be processed.

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.



PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: **Nationslar Mortgage, 2001 Highland Drive, Louisville, KY 40203, Attn: Customer Relations Officer. A "qualified written request" is defined as a request for a copy of your loan documents, a request for a copy of your loan statement, a request for a copy of your loan closing disclosure, or a request for a copy of your loan servicing records.**

FEES FOR SELECT SPECIAL SERVICES

- \$ 10 Copy of Loan Documents, per document
- \$ 25 Wire Transfer Fee (Pay-Off Statement sent to borrower within 30 days)
- \$ 25 Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties ** (For Guidance, add \$10)
- \$250 Partial Lien Release or Subordination
- * Approximate. Fees may vary by State. ** All requests for Pay-Off Information must be received in writing.

Nationslar Mortgage LLC, its affiliates, successors or its agents or third parties, including its officers, directors, agents or employees, are neither liable nor responsible for the accuracy or correctness of any information provided on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #: _____

Borrower's Name: _____

Co-Borrower's Name: _____

Borrower's New Address: _____

Co-Borrower's New Address: _____

Borrower's Telephone #: Home (_____) _____

Co-Borrower's Telephone #: Home (_____) _____

Work (_____) _____

Work (_____) _____

Signature Required: _____

Signature Required: _____

INTERNET REPRINT

000271 Nationslar



REPRESENTATION OF PRINTED DOCUMENT

MORTGAGE LOAN STATEMENTDETACH SLIP ON BELOW AND RETURN WITH YOUR PAYMENT
RE-ATTACH SLIP ON FRONT FOR YOUR RECORD

www.NationstarMtg.com

www.NationstarMtg.com

48713-128782-026

MELISSA MARKS
205 PRESIDENTIAL CT
ROUND O SC 28474Statement Date: 08/14/2010
Scheduled Payment Date: 08/01/2010
Loan Number: 48713-128782-026Property Address: 205 PRESIDENTIAL CT
ROUND O SC 28474Home Phone Number: 840-810-4300
Work Phone Number: 000-000-0000

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

LOAN INFORMATION

Last Payment Received	04/29/2010	Escrow Balance	\$728.04
Account next due	08/01/2010	Interest Paid Year to Date	\$1,728.26
Principal Balance ¹	470,664.57		

¹This is your principal balance only, not the amount required to pay your loan in full.

Amount Required To Bring Your Account Contractually Current \$721.34

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:	
Payment Due By	08/01/2010
Payment Amount ²	\$805.63
Tax & Insurance Escrow	\$218.71

PAST DUE AMOUNTS AND CHARGES:TOTAL CURRENT AMOUNT DUE³ \$721.34³Payment amount includes Principal, Interest and Optional Insurance, if applicable, and excludes Escrow, if applicable.

TOTAL AMOUNTS PAST DUE \$0.00

⁴The amounts shown may not represent the total required to bring your account contractually current. This amount is included in the LOAN INFORMATION section of your statement.

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

⁴Past Due Payment Amounts include Principal and Interest and exclude Optional Insurance and Escrow, if applicable.**PLEASE READ THESE IMPORTANT MESSAGES**

Additional Critical Notices - see reverse side

PLEASE PRINT AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW 7 BUSINESS DAYS FOR POSTAL DELIVERY.



MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 650783
DALLAS, TX 75265-0783

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE³
48713-128782-026	\$721.34 08/01/2010
LATE PAYMENT IF RECEIVED ON OR AFTER	
08/17/2010	\$746.62 08/17/2010

ADDITIONAL ESCROW

ADDITIONAL PRINCIPAL

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

\$

³The amounts shown may not represent the total required to bring your account contractually current. This amount is included in the LOAN INFORMATION section of your statement.⁴All amounts must be paid in full. No second principal reduction can be made.

INTERNET REPRINT

000272 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

IMPORTANT PAYMENT INFORMATION

- 1. All payments (including late fees and penalties) must be made by the date specified on the payment schedule. Failure to make payments on time may result in late fees and penalties being assessed against your account.
- 2. Payments must be made in U.S. dollars. Payments made in foreign currency will be converted to U.S. dollars at the current exchange rate.
- 3. Payments must be made to the lender or its designated payment processor. Payments made to any other entity may not be credited to your account.
- 4. Payments must be made by the date specified on the payment schedule. Failure to make payments on time may result in late fees and penalties being assessed against your account.
- 5. Payments must be made in U.S. dollars. Payments made in foreign currency will be converted to U.S. dollars at the current exchange rate.
- 6. Payments must be made to the lender or its designated payment processor. Payments made to any other entity may not be credited to your account.
- 7. Payments must be made by the date specified on the payment schedule. Failure to make payments on time may result in late fees and penalties being assessed against your account.
- 8. Payments must be made in U.S. dollars. Payments made in foreign currency will be converted to U.S. dollars at the current exchange rate.
- 9. Payments must be made to the lender or its designated payment processor. Payments made to any other entity may not be credited to your account.
- 10. Payments must be made by the date specified on the payment schedule. Failure to make payments on time may result in late fees and penalties being assessed against your account.

PAYMENT OPTIONS

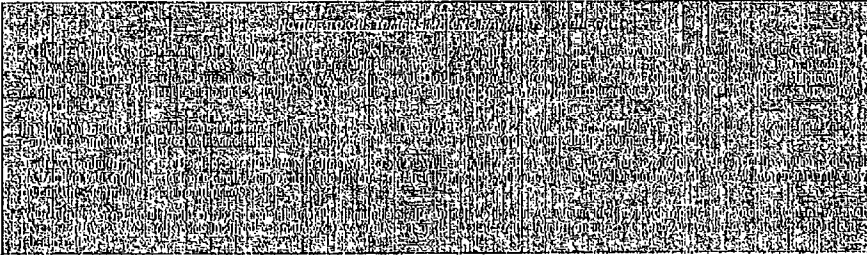
Payment By Mail: Send the payment (including late fees and penalties) to the lender or its designated payment processor by the date specified on the payment schedule. Failure to make payments on time may result in late fees and penalties being assessed against your account.

Automatic Payment: Set up automatic payments from your bank account to the lender or its designated payment processor. Payments must be made by the date specified on the payment schedule. Failure to make payments on time may result in late fees and penalties being assessed against your account.

Automatic Payment: Set up automatic payments from your bank account to the lender or its designated payment processor. Payments must be made by the date specified on the payment schedule. Failure to make payments on time may result in late fees and penalties being assessed against your account.

Automatic Payment: Set up automatic payments from your bank account to the lender or its designated payment processor. Payments must be made by the date specified on the payment schedule. Failure to make payments on time may result in late fees and penalties being assessed against your account.

Automatic Payment: Set up automatic payments from your bank account to the lender or its designated payment processor. Payments must be made by the date specified on the payment schedule. Failure to make payments on time may result in late fees and penalties being assessed against your account.



LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of days past due are shown on your statement. Please allow adequate time for payment of late charges and avoid late charges. If a payment is credited to your account and subsequently disallowed by your bank, late charges will increase. Late charges and overdraft fees are assessed on the day the payment is received. Late charges and overdraft fees are assessed on the day the payment is received.

NON-PAYMENT CONSEQUENCE NOTICE

If you fail to make payments, you are subject to non-payment consequences. These consequences may include: (1) the lender or its designated payment processor may report your delinquency to credit reporting agencies; (2) the lender or its designated payment processor may take legal action against you; (3) the lender or its designated payment processor may sell your account to a collection agency; (4) the lender or its designated payment processor may sue you for the amount of the loan; (5) the lender or its designated payment processor may take other actions to collect the loan. These consequences may be avoided if you make payments on time.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.



PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: **Nationsstar Mortgage, 200 Main Street, Suite 200, Boston, MA 02101, Attn: Customer Relations Office.** A "qualified written request" is defined as a request for information, a request for a copy of the loan documents, a request for a copy of the servicing records, or a request for a copy of the loan history. The request must be in writing and must include your name, account number, and the reason for the request.

FEES FOR SELECT SPECIAL SERVICES

- \$10 Copy of Loan Documents (not returned)
- \$25 More than one Pay-off Statement sent to borrower within 60 days
- \$25 Verification of Mortgage (MVA) or Pay-off Statement sent to Third Parties * (For Service, add \$10)
- \$25 Partial Unit Release or Subordination

* Applicable. Fees may vary by state. All requests for Pay-off Information must be received in writing. All fees are subject to change without notice. These fees may not apply if provided by federal or state law or mortgage documents. The above listed fees do not include other fees that may be charged for services rendered.

Nationsstar Mortgage LLC, its affiliates, successors or its employees or their officers, directors, agents or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed form.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #: _____

Borrower's Name: _____ Co-Borrower's Name: _____

Borrower's New Address: _____ Co-Borrower's New Address: _____

Borrower's Telephone #: Home (_____) _____ Co-Borrower's Telephone #: Home (_____) _____

Work (_____) _____ Work (_____) _____

Signature Required: _____ Signature Required: _____

INTERNET REPRINT

000273 Nationsstar



REPRESENTATION OF PRINTED DOCUMENT

NATIONSTAR MORTGAGE
5500 W. 14TH AVE.
DENVER, CO 80202

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
RETAIN TOP PORTION FOR YOUR RECORDS.www.NationstarMtg.com
www.NationstarMtg.com

45500-140544-029

MELISSA MARKS
208 PRESIDENTIAL CT
ROUND C SC 28474-4374Statement Date: 11/16/2009
Scheduled Payment Date: 12/01/2009
Loan Number: [REDACTED]Property Address: 208 PRESIDENTIAL CT
ROUND C SC 28474Home Phone Number: 843-810-4300
Work Phone Number: 000-000-0000

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

LOAN INFORMATION

Last Payment Received	10/23/2008	Escrow Balance	\$946.11
Account next due	12/01/2009	Interest Paid Year To Date	\$434.00
Principal Balance ¹	\$746.51		

¹This is your principal balance only, not the amount required to pay your loan in full.

Amount Required To Bring Your Account Contractually Current \$746.51

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:		PART DUE AMOUNTS AND CHARGES:
Payment Due By	12/01/2009	
Payment Amount ²	\$606.63	
Tot & Insurance Escrow	\$240.00	

TOTAL CURRENT AMOUNT DUE³ \$746.51³Payment amount includes Principal, Interest and optional Insurance, if applicable, and includes Escrow, if applicable.

TOTAL AMOUNTS PAID DUE \$0.00

⁴The amount shown may not reflect the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

This loan statement is provided as a statement of information and is not to be used for legal purposes.

⁴Part Due Payment Amounts include Principal and Interest and include Optional Insurance and Escrow, if applicable.

PLEASE READ THESE IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

Nationstar Mortgage hopes you are becoming more familiar and comfortable with your monthly billing statement. Should you have any questions regarding your statement's layout, please log on to our website at www.nationstarMtg.com for an online version of "How To Read Your Statement". On our website, you will find other valuable information including Auto-Pay enrollment, your current loan status and answers to frequently asked questions. Thank you for allowing Nationstar Mortgage to serve your mortgage needs. We appreciate your business.

DETACH HERE AND RETURN WITH YOUR PAYMENT PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY


☐ PLEASE CHECKBOX FROM NO ADDRESS OR PHONE NUMBER LISTED, THEN CHECKBOX CHANGE OF ADDRESS

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 860783
DALLAS, TX 75286-0783

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE ³
[REDACTED]	\$746.51 12/01/2009
WHILE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER MUST BE PAYABLE TO NATIONSTAR MORTGAGE.	LATE PAYMENT IF RECEIVED ON OR AFTER
	\$771.79 12/17/2009

ADDITIONAL ESCROW

* ADDITIONAL PRINCIPAL

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH³ To complete a check you may not enclose the total required to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.⁴ All amounts must be paid in full before additional principal reduction can be made.

INTERNET REPRINT

000274 Nationstar

PAYMENT OPTIONS

- [illegible]

HOVEDHVERGOMSTILINGNOTICE

If your letter is identified, you are entitled to receive home ownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of HUD-approved mortgage counselors can be found at <http://www.hud.gov/offices/hud-2007/hud.htm> or by calling the HUD toll free number 1-800-568-2267. HUD also has a toll free number 1-800-568-2267 for more information.

1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the problem.

2. Once the problem is identified, the next step is to define the objectives and goals of the project. This helps to clarify what needs to be achieved and provides a clear direction for the work.

3. The third step is to develop a plan or strategy to address the problem. This involves breaking down the problem into smaller, manageable tasks and determining the resources needed to complete them.

4. The fourth step is to implement the plan. This involves putting the strategy into action and monitoring progress to ensure that the objectives are being met.

5. The final step is to evaluate the results of the project. This involves assessing the effectiveness of the plan and identifying any areas for improvement or further action.

09/18/2016

Nationstar Mortgage LLC, its affiliates, subsidiaries or its agents or field officers, directors, agents or employees, or holding liable for responsibility for her make any representation regarding the products or services offered on any extraordinary.

- CHANGE OF ADDRESS OR TELEPHONE NUMBER

Borrower's Name: _____ Co-Borrower's Name: _____
 Borrower's New Address: _____ Co-Borrower's New Address: _____

 Borrower's Telephone at Home (_____) _____

 Work (_____) _____
 Signature Required _____

 Co-Borrower's Telephone at Home (_____) _____

 Work (_____) _____
 Signature Required _____

000275 Nations:ar

1599

REPRESENTATION OF PRINTED DOCUMENT

IMPORTANT PAYMENT INFORMATION

- It is important to keep the lender's name and address for payment. Please do not change the lender's name or address without notifying the lender in writing.
- Please do not change the lender's name or address without notifying the lender in writing.
- Please do not change the lender's name or address without notifying the lender in writing.
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PAYMENT OF LOAN

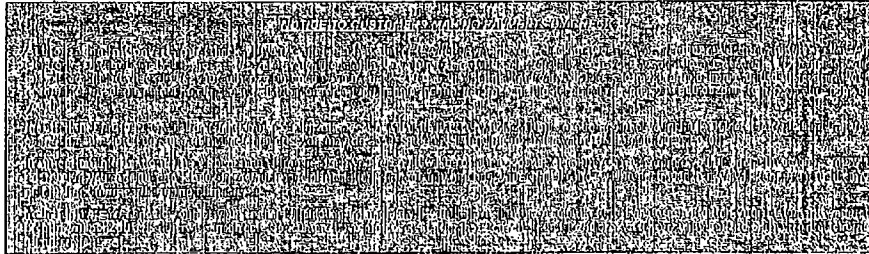
Payment By Mail: Send the lender's name and address to the lender's name and address. Please do not change the lender's name or address without notifying the lender in writing.

Payment By Check: Send the lender's name and address to the lender's name and address. Please do not change the lender's name or address without notifying the lender in writing.

Payment By Credit Card: Send the lender's name and address to the lender's name and address. Please do not change the lender's name or address without notifying the lender in writing.

Payment By Debit Card: Send the lender's name and address to the lender's name and address. Please do not change the lender's name or address without notifying the lender in writing.

Payment By Automatic Bill Payment: Send the lender's name and address to the lender's name and address. Please do not change the lender's name or address without notifying the lender in writing.



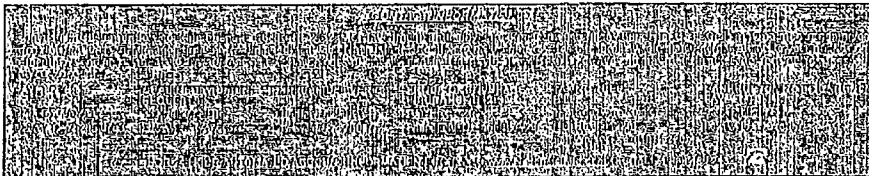
LATE CHARGES AND EXTRA FEES

Payments received late after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your label. Please notify the lender of any late charges on the receipt and putting date and cover the amount of late charge. Partial payments cannot be applied. If a payment is received in your account and subsequently returned by your bank, the lender will receive the payment and assess your loan account a returned check fee of up to \$30.00, or permitted by applicable law. (This fee may vary by state.)

HOWEVER YOUR DELINQUENCY

If your loan is delinquent, you are notified to receive correspondence concerning your delinquency from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of HUD-approved agencies is included in the correspondence. You may be contacted from the Internet at <http://www.hud.gov/lossprevention/foreclosure/14.htm> or by calling the HUD toll-free number 1-800-669-4207. HUD uses TDD number 1-800-669-4207 to obtain a list of approved nonprofit agencies serving your residential area.

We may report information about your account to credit bureaus. Late payments, missed payments or other delinquencies on your account may be reflected in your credit report.



PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:
 National Mortgage Lenders, 200 Maryland Drive, Suite 1000, Silver Spring, MD 20910. A "qualified written request" is defined as a request for information, correction, or other action that is not a request for a new loan, a request for a new loan, or a request for a new loan.

FEES FOR SELECT SPECIAL SERVICES

- \$100 Copy of Legal Loan Documents, per document
 - \$100 More than one Pay-Off Statement sent to borrower within 30 days
 - \$25 Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties ** (for Service, not 016)
 - \$25 Partial Lien Release or Subordination
 - * Applicable. Fees may vary by state. ** All requests for Pay-Off information must be received in writing.
- All fees are subject to change without notice. These fees do not apply if paid by the lender or state law or mortgage documents. The above listed fees do not include charges that may be charged for services rendered.

National Mortgage Lenders, its affiliates, subsidiaries or its agents or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed labels.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #: _____

Borrower's Name: _____ Co-Borrower's Name: _____

Borrower's New Address: _____ Co-Borrower's New Address: _____

Borrower's Telephone #: Home (_____) _____ Co-Borrower's Telephone #: Home (_____) _____

Work (_____) _____ Work (_____) _____

Signature Required: _____ Signature Required: _____

INTERNET REPRINT

000277 Nationstar



REPRESENTATION OF PRINTED DOCUMENT

MORTGAGE LOAN STATEMENTDETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT
RETAIN TOP PORTION FOR YOUR RECORDS

www.NationstarMtg.com

www.NationstarMtg.com

46246 - 136078-028

MELISSA MARKS
200 PRESIDENTIAL CT
ROUND O SC 20474-4374Statement Date: 03/16/2010
Scheduled Payment Date: 04/01/2010
Loan Number: 000000000000000000Property Address: 200 PRESIDENTIAL CT
ROUND O SC 20474Home Phone Number: 643-618-4860
Work Phone Number: 643-600-0000

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

LOAN INFORMATION

Last Payment Received	02/26/2010	Escrow Balance	\$402.72
Account next due	04/01/2010	Interest Paid Year To Date	\$886.08
Principal Balance	\$74,037.80		

This is your principal balance only and does not include any amounts required to pay your loan in full.

Amount Required To Bring Your Account Contractually Current \$721.34

PAYMENT AMOUNTS AND CHARGES**PAYMENT INFORMATION:**

Payment Due By	04/01/2010
Payment Amount*	\$505.00
Tax & Insurance Escrow	\$216.71

PAST DUE AMOUNTS AND CHARGES:

TOTAL CURRENT AMOUNT DUE \$721.34

* Payment amount includes Principal, Interest and optional Insurance, if applicable, and includes Escrow, if applicable.

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

TOTAL AMOUNTS PAID DUE \$0.00

* The amounts shown may not represent the full amount to bring your account contractually current. * Interest will be added to the LOAN INFORMATION section of your statement.

* Past Due Payment Amounts include Principal and Interest and include optional Insurance and Escrow, if applicable.

PLEASE READ THESE IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

NATIONSTAR MORTGAGE
P.O. BOX 660783
DALLAS, TX 75206-0783

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE*
000000000000000000	\$721.34 04/01/2010
WHILE YOUR LOAN HANGS ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.	LATE PAYMENT IF RECEIVED ON OR AFTER
	\$748.62 04/17/2010

ADDITIONAL ESCROW

** ADDITIONAL PRINCIPAL

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

\$

* The amounts shown may not represent the full amount to bring your account contractually current. * Interest will be added to the LOAN INFORMATION section of your statement.

** All amounts must be paid in full before additional principal reduction can be made.

INTERNET REPRINT

000278 Nationstar

REPRESENTATION OF PRINTED DOCUMENT

IMPORTANT PAYMENT INFORMATION

- It is important to make the payments on time as a person's credit score is a key factor in determining the interest rate on a mortgage. Late payments can result in a higher interest rate and a lower credit score.
- Payments should be made on the date specified on the payment schedule. Payments made after the due date will result in a late fee and may affect your credit score.
- Always check your bank account for the correct amount and date of payment.
- Payments should be made to the lender's designated account. Payments made to any other account will not be credited to your loan.
- Payments should be made in US dollars. Payments made in any other currency will not be credited to your loan.
- Payments should be made to the lender's designated account. Payments made to any other account will not be credited to your loan.
- Payments should be made on the date specified on the payment schedule. Payments made after the due date will result in a late fee and may affect your credit score.
- Always check your bank account for the correct amount and date of payment.
- Payments should be made to the lender's designated account. Payments made to any other account will not be credited to your loan.
- Payments should be made in US dollars. Payments made in any other currency will not be credited to your loan.
- Payments should be made to the lender's designated account. Payments made to any other account will not be credited to your loan.

PAYMENT OF YOUR

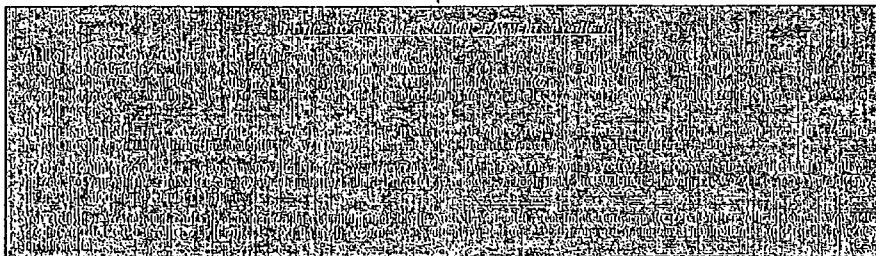
Payment By Check: Make the payment payable to the lender's designated account. Payments made after the due date will result in a late fee and may affect your credit score.

Payment By Credit Card: Make the payment payable to the lender's designated account. Payments made after the due date will result in a late fee and may affect your credit score.

Payment By Wire Transfer: Make the payment payable to the lender's designated account. Payments made after the due date will result in a late fee and may affect your credit score.

Payment By Automatic Bill Payment: Make the payment payable to the lender's designated account. Payments made after the due date will result in a late fee and may affect your credit score.

Payment By Debit Card: Make the payment payable to the lender's designated account. Payments made after the due date will result in a late fee and may affect your credit score.



LATE CHARGES AND OVERPAYMENTS

Payments made after the due date will result in a late fee and may affect your credit score. Payments made in excess of the amount due will be credited to your loan.

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.

HOMEOWNER'S CONCISE NOTICE

If your loan is delinquent, you are entitled to receive a Concise Notice of Foreclosure. This notice will inform you of your rights and the steps you can take to avoid foreclosure.



PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: National Mortgage, 350 Orchard Drive, Levensville, Texas 75077, Attn: Director of Residential Lending. A qualified written request is a request for information, other than that which is a request for a copy of the loan documents, which includes your name, account number and the amount of the request.

FREE FOR SELECT SPECIAL SERVICES

- 0-10 Copy of Loan Documents, per document
- 0-10 Make loan and Pay-Off Statement sent to borrower within 10 days
- 0-10 Verification of Mortgage (VOM) or Pay-Off Statement sent to Third Parties (For Service, add \$10)
- 0-10 Partial Loan Release or Substitution
- * Applicable. Fees may vary by State. ** All requests for Pay-Off Information must be received in writing.

National Mortgage LLC, its affiliates, successors or the assigns or their officers, directors, agents or employees, are neither liable nor responsible for the products or services offered on any enclosed invoice.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #: _____

Borrower's Name: _____

Co-Borrower's Name: _____

Borrower's New Address: _____

Co-Borrower's New Address: _____

Borrower's Telephone #: Home (_____) _____

Co-Borrower's Telephone #: Home (_____) _____

Work (_____) _____

Work (_____) _____

Signature Required: _____

Signature Required: _____



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REMAIN TOP PORTION FOR YOUR RECORDS.

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www.NationstarMtg.com

48830-036957-008
MELISSA MARKS
209 PRESIDENTIAL CT
ROUND D SC 28474-4374

Statement Date: 11/04/2010
Scheduled Payment Date: 12/01/2010
Loan Number: [REDACTED]

Property Address: 209 PRESIDENTIAL CT
ROUND D SC 28474

Home Phone Number: 843-810-4800
Work Phone Number: 000-000-0000

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

LOAN INFORMATION

Last Payment Received	10/29/2010	Escrow Balance	\$887.68
Account next due	12/01/2010	Interest Paid Year To Date	\$4,304.82
Principal Balance ¹	\$74,409.48		

It's to your principal balance only and the amount required to pay your loan to full.

Amount Required To Bring Your
Account Continuously Current \$721.04

PAYMENT AMOUNTS AND CHARGES**PAYMENT INFORMATION:**

Payment Due By 12/01/2010
Payment Amount \$606.69
Tax & Insurance Escrow \$215.71

PAST DUE AMOUNTS AND CHARGES:

TOTAL CURRENT AMOUNT DUE² \$721.04
¹ Payment amount includes Principal, Interest and Optional mortgage, if applicable, and associated fees, if applicable.

TOTAL AMOUNTS PAST DUE \$0.00
² If an available check may not represent the full amount to bring your account continuously current. That amount is reflected in the LOAN INFORMATION section of your statement.

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

³ Past Due Payment Amounts include Principal and Interest not include Optional Insurance and Escrow, if applicable.**PLEASE READ THESE IMPORTANT MESSAGES**

Additional Critical Notices - see reverse side

Remember that you can obtain information regarding your account 24 hours a day, 7 days a week on our website.
Visit www.mynationstar.com to log in or register for My Account access today!

RE-attach and RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR TOTAL DELIVERY.



NATIONSTAR MORTGAGE
P.O. BOX 860783
DALLAS, TX 76286-0783

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE ¹
[REDACTED]	\$721.04 12/01/2010
THRU YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE	LATE PAYMENT IF RECEIVED ON OR AFTER
	\$746.82 12/17/2010

ADDITIONAL ESCROW

** ADDITIONAL PRINCIPAL

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

\$

¹ The amount shown may not represent the full amount to bring your account continuously current. That amount is reflected in the LOAN INFORMATION section of your statement.² All amounts must be paid in full before additional principal reduction can be made.

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PAYMENT OPTIONS

- [illegible]

QIDASG12C1 is a form of Identity's pay-by-mail service, which allows you to collect the payment securely via. Call 1-800-420-2222, have your electronic equivalent in return to collect making your QIDASG12C1 payment. There will be a \$3.60 fee for this quick and simple.

HOH1101MYER COUNSELING NOTICE

If your letter is complete, you are entitled to receive notification by mail of an agency approved by the United States Department of Housing and Urban Development (HUD). A list of HUD approved nonprofit homebased shelter counseling agencies may be downloaded from the website at <http://www.hud.gov/offices/hsp/whatsnew/ncsra/crcr.htm> or by calling the HUD toll free number 1-800-889-4267 (toll free TDD number 1-800-877-6336). To obtain a list of approved nonprofit agencies serving your residential area,

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Fees for Select Special Services

- Rationaler Abwägen LLC, its affiliates, successors or its assigns or their officers, directors, agents or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed letters.

As further subject to change without notice. These fees may not apply if prohibited by statute or state law or foreign customs. The above fees does not include postage that may be charged for articles shipped.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #: _____

Renter's Name: _____ Co. Renter's Name: _____

Former's New Address: _____ **Co-Former's New Address:** _____

Borrower's Telephone #: Home () _____ Co-Borrower's Telephone #: Home () _____

Work ()

Signature Required: _____ Signature Required: _____

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MORTGAGE LOAN STATEMENTDETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT
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www.NationstarMtg.com

47914-127778-026

MELISSA MARKS
208 PRESIDENTIAL CT
ROUND D SC 29474-4374Statement Date: 07/10/2010
Scheduled Payment Date: 08/01/2010
Loan Number: [REDACTED]Property Address: 208 PRESIDENTIAL CT
ROUND D SC 29474Home Phone Number: 843-819-4880
Work Phone Number: 000-000-0000

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

LOAN INFORMATION

Last Payment Received	06/17/2010	Escrow Balance	\$1,046.18
Account next due	08/01/2010	Interest Paid Year To Date	\$2,888.37
Principal Balance ¹	\$721,711.63		

¹ This is your principal balance only; not the amount required to pay your loan.

Amount Required To Bring Your Account Contractually Current \$721.34

PAYMENT AMOUNTS AND CHARGES

PAYMENT INFORMATION:

Payment Due By 08/01/2010

Payment Amount 3505.88

Tax & Insurance Escrow 3216.71

PAST DUE AMOUNTS AND CHARGES:

TOTAL CURRENT AMOUNT DUE² \$721.34

² Payment amount includes Principal, Interest and Certain Insurance, if applicable, and excludes Escrow, if applicable.

TOTAL AMOUNTS PAST DUE \$0.00

³ The amount is shown only if it represents the total past due to bring your account contractually current. That amount is reflected in the LOAN INFORMATION section of your statement.

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

⁴ Past Due Payment Amounts include Principal and Interest and include Optional Insurance and Escrow, if applicable.**PLEASE READ THESE IMPORTANT MESSAGES**

Additional Critical Notices - see reverse side

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW AN ADDITIONAL 10 DAYS FOR POSTAL DELIVERY.

NATIONSTAR MORTGAGE
P.O. BOX 850783
DALLAS, TX 75285-0783

LOAN NUMBER	TOTAL CURRENT AMOUNT DUE¹
[REDACTED]	\$721.34 08/01/2010
WRITE YOUR LOAN NUMBER ON YOUR CHECK GIVE MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE	LATE PAYMENT IF RECEIVED ON OR AFTER
	\$748.82 08/17/2010

ADDITIONAL ESCROW

ADDITIONAL PRINCIPAL

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

\$

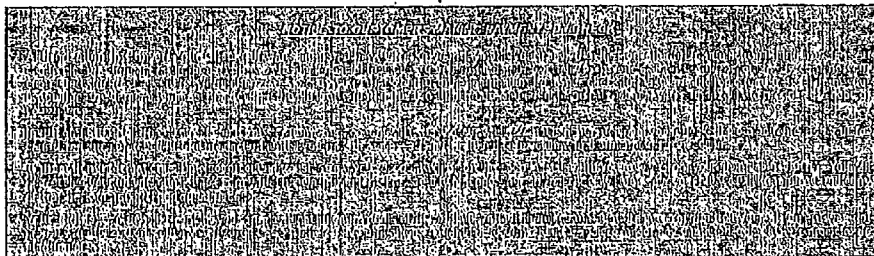
¹ If a payment of late fees and interest is not required to bring your account contractually current, that payment is reflected in the LOAN INFORMATION section of your statement.² All payments must be paid in full before additional principal reduction can be made.

INTERNET REPRINT

000282 Nationstar

PAYMENT OPTIONS

- CHLORFENAC is a member of Ibuprofen's 19-14-phenoxy series, which shows good activity against prostaglandin synthetase. It is a potent analgesic and also an anti-inflammatory agent. It is a potent analgesic and also an anti-inflammatory agent. It is a potent analgesic and also an anti-inflammatory agent.



HOMEPAGE COLLECTING NOTICE

If your paper is integral, you are entitled to receive information regarding counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit housing counseling agencies may be downloaded from the Internet at: <http://www.hud.gov/offices/hsgo/hsgoc/housingcounseling/14.htm> or by calling the HUD toll free number 1-800-568-2887 (toll free 1-800 number 1-800-567-6339) to obtain a list of approved nonprofit agencies serving your local area.

COUNTRY		CITY		DATE	
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7	8	9	10	11	12
13	14	15	16	17	18
19	20	21	22	23	24
25	26	27	28	29	30
31	32	33	34	35	36
37	38	39	40	41	42
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Signature Required: _____ Signature Required: _____

000283 Nationstar



EO 12812-2003
DALLAS, TX 75241

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MORTGAGE LOAN STATEMENT

DETACH BOTTOM LABEL AND RETURN WITH YOUR PAYMENT.
DETACH TOP PORTION FOR YOUR RECORDS.
1-800-452-2132

EO125-0116R7-003
MELISSA MARKS
200 PRESIDENTIAL CT
ROUND D SC 28474-4374

Statement Date: 12/31/2010
Payment Due Date: 02/01/2011

Loan Number: [REDACTED]

Home Phone Number: 842-818-4880
Work Phone Number: 000-000-0000

Property Address: 200 PRESIDENTIAL CT
ROUND D SC 28474

AMOUNT DUE EXPLANATION

Principal and Interest Due	\$535.68
Escrow Amount	\$215.71
Total	\$721.39

Amount Due - by 02/01/2011 \$721.39
This amount does not include any payments made, or fees or charges that may have been incurred. Address added to your account after the date of this statement.

Interest Rate	7.000%
Principal Balance - As of 12/31/2010	\$73,554.10
Escrow Balance - As of 12/31/2010	\$324.66

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Interest Paid Year-To-Date	\$5,162.91
Taxes Paid Year-To-Date	\$604.54

PLEASE NOTE:

If the payment due on 02/01/2011 is not received by 02/15/2011, a late charge in the amount of \$25.28 may be assessed to your account.

PAYMENT ACTIVITY

Last Payment Received	12/30/2010
Principal - Scheduled	\$77.00
Interest	\$427.77
Escrow	\$215.71
Total	\$721.39

IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

Important Tax Information: Did you know that you can download a copy of your 1098/1099 tax form online?
Visit www.mynationstarMtg.com to log in or register for My Account access.

This is an attempt to collect a debt and any information obtained will be used for that purpose.
DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.



MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 850783
DALLAS, TX 75285-0783

ACCOUNT NUMBER	TOTAL AMOUNT DUE
[REDACTED]	02/01/2011 \$721.39
PAYMENT DUE IF RECEIVED ON OR AFTER	
02/17/2011	\$746.82

WRITE YOUR LOAN NUMBER ON YOUR CHECK
OR MONEY ORDER AND MAKE PAYABLE TO
NATIONSTAR MORTGAGE

ADDITIONAL ESCROW

ADDITIONAL PRINCIPAL

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

** All payments must be paid by 10:00 a.m. on the day of payment.

PAYMENT OPTIONS

- Payment By Mail:** Contact the company nearest you (its volunteer) and send it with your check or money order to the volunteer position. Please note your 1-800 number on your payment and allow adequate time for postal delays as the receipt and posting time will depend on the remoteness of the volunteer.

[illegible]

Western Union QuickCollect secures emergency delivery of your payment to
 West Union, Va. 26180. West Union, Va. 26180. Call 1-800-325-0000 to make
 your nearest post. Contact your local agent for more information and to make
 two months (1985).

Pay to: National Mortgage Corp. City, Calif. State of
all United States of America; and, to the order of the City of New York, to be paid to the order of

Auto-Pay lets you put to rest your payment worries by debiting each month's loan payment from your checking or savings account. No need to make checks. No worries about late charges or delinquency. Call 1-800-850-2433 for more information.

QuickCHECK is the new, simplified way by which you can check the payment processing date. Call 1-800-455-6262. Have your checkbook ready to enter a new monthly gas credit/DECI payment. There will be a \$15 fee for the annual report.

HOMECARE COUNSELING NOTICE

If your loan is successful, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the internet at: <http://www.hud.gov/offices/cas/hudcounseling/agency.cfm> or by calling the HUD toll free number 1-800-535-4207. Call your HUD counselor 1-800-535-4207 to obtain a list of approved nonprofit agencies serving your residential area.

We may report information about you without identifying you. We may report, however, information that identifies you or other individuals on your account may be sufficient to identify you or your report.

PURSUANT TO RESA.A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:
 Volkswagen Credit Corp., 350 Hayward Lakes, Lombard, Illinois 60148, Attn: Creditors/Write Back Office. A "qualified written request" is written communication, which shall include on a minimum contain of substantially stated changes your name, account number and the amount for the request.

- 8 10* Copy of Legal Notice Document, per document
8 25* When then one Pay-Off Statement sent to borrower within 60 days
8 26 Verification of Mortgage (VO/M) or Pay-Off Statement sent to Third Parties ** (per Service, Item 516)
3623 Partial Loan Release or Substitution
* Approximate. Fees may vary by State. ** All requests for Pay-Off Information must be received in writing.
and fees are subject to change without notice. These fees may vary by jurisdiction. If provided by federal or state law or mortgage documents, they may differ from those listed above and are subject to change without notice.

Mallinckrodt Marijage LLC, its officers, agents or employees, are not in any way responsible for the use of any representation regarding the products or services offered on any enclosed insert.

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #: _____

Borrower's Name: _____ Co-Signer's Name: _____

Borrower's Name: _____ Co-Entrustor's Name: _____

Borrower's Name: _____ Co-Borrower's Name: _____

Donor's New Address: _____ Co-Donor's New Address: _____

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Journal compilation © 2006 Blackwell Publishing Ltd

Donor's Telephone #: Home () _____ Co-Donor's Telephone #: Home () _____

Work () _____

Signature Required: _____ Signature Received: _____



P.O. BOX 850783
DALLAS, TX 75283

REPRESENTATION OF PRINTED DOCUMENT

MORTGAGE LOAN STATEMENT

DETACH COUPON BELOW AND RETURN WITH YOUR PAYMENT.
REPLY TO: NATIONSTAR MORTGAGE
1000-100-7102

48522-010132-003
MELISSA MARKS
209 PRESIDENTIAL CT
ROUND O SC 28474-4374

Statement Date: 12/01/2010
Payment Due Date: 01/01/2011
Loan Number: [REDACTED]
Home Phone Number: 843-818-4890
Work Phone Number: 000-000-0000
Property Address: 209 PRESIDENTIAL CT
ROUND O SC 28474

AMOUNT DUE EXPLANATION

Principal and Interest Due	\$505.63
Escrow Amount	\$215.71
Total	\$721.34

Amount Due - By 01/01/2011 \$721.34
*This amount does not include any payments made, interest or charges that may have been incurred and/or added to your account after the date of this statement.

Interest Rate	7.00%
Principal Balance - As of 12/01/2010	\$78,432.05
Escrow Balance - As of 12/01/2010	\$320.48

The Payment Amount does not represent the payment amount of your account and is used for payoff purposes.

Interest Paid Year-To-Date \$4,735.14

PLEASE NOTE:

If the payment due on 01/01/2011 is not received by 01/10/2011, a late charge in the amount of \$25.28 may be assessed to your account.

PAYMENT ACTIVITY

Last Payment Received	11/19/2010	
Principal - Scheduled		\$77.41
Interest		\$420.22
Escrow		\$215.71
Total		\$721.34

IMPORTANT MESSAGES

Additional Critical Notices - see reverse side

Important Tax Information: Nationstar Mortgage will begin mailing 1098/098 tax forms in January. Please take a moment to verify that we have your correct contact information on file to avoid any delays in receiving your tax forms. Log on to My Account online at www.mynationstar.com and update your contact information today!

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

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.



WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.
ENTER ON BACK OF COUPON

MELISSA MARKS

NATIONSTAR MORTGAGE
P.O. BOX 850783
DALLAS, TX 75285-0783

ACCOUNT NUMBER	TOTAL AMOUNT DUE
[REDACTED]	01/01/2011 \$721.34
PAYMENT DUE IF RECEIVED ON OR AFTER	
01/17/2011	\$746.62

ADDITIONAL ESCROW

ADDITIONAL PRINCIPAL

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

* All amounts must be paid in full before additional payments will allow credit to your

PAYMENT OPTIONS

- Payment by Mail:** Mail your express order with this statement and mail it with your check or money order on a certified post office "Money Order" for \$1.00. Number on your money order must always correspond with postal design on the receipt and post this date as payment of the amount of late charges.

Western Union TruckCollect® makes sure the delivery of your payment is fast and reliable. Visit our toll-free Western Union Agent, 1-800-325-2366 to learn the cost and process. You'll receive a TruckCollect form with your order and Western Union's toll-free number for help.

Pay to: National Mortgage Corp Only, Attn: Dallas TX
All checks must be made payable to National Mortgage Corp. All checks must be made payable to the above service.

Alfred Papp agrees you in that your definition of "substantially" is not clear. Even the following is somewhat ambiguous as to what "substantially" means. It is not clear to me whether the word "substantially" is to be taken in its ordinary or technical sense. Can you help me with this question?

Служба безопасности и информации по-прежнему работает. Хотите узнать, как мы работаем? Мы рады ответить на все ваши вопросы. Позвоните по телефону 1-800-456-2422. Или посетите наш веб-сайт по адресу www.fbi.gov. Там вы найдете все, что вам нужно знать о нас. Спасибо за сотрудничество. Мы работаем вместе, чтобы сделать мир безопаснее.

HOMEPOLYMER COUNSELING NOTICE

If you have an internet, you are entitled to receive information about establishing an agency approved by the United States Department of Justice and the Department of HUD. And if the HUD approved, nonprofit housing and community agencies may be downloaded from the Internet at <http://www.hud.gov/office/publicaffairs/pressroom/presskit4.cfm> or by calling the HUD toll free number 1-800-568-2267 toll free TDD number 1-800-527-4336 to obtain a list of approved nonprofit providers serving your residential area.

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.

新華書店經售

PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICES OF YOUR LENDER MUST BE SENT TO THIS ADDRESS:
 Fidelity Investments, 350 Highland Drive, Lexington, MA 02421, Attn: Customer Relationship Officer. A "qualified written request" is either nonfrivolous or other than purely for the financial conduct of your financial affairs, account opening, or account closing, and the reasons for the request.

FEEs FOR SELECT SPECIAL SERVICES

- * Approximate. Fees may vary by State. **All requests for Pay-off Information must be received in writing.

As fees are subject to change without notice, there may not apply if published by festival or state fair or magazine documents. The above listed fees do not include all potential may be charged for services rendered.

Nationstar Mortgage LLC, its affiliates, successors or its agents or their officers, directors, agents or employees, and neither Nationstar Mortgage LLC nor its affiliates, successors or its agents or their officers, directors, agents or employees, shall be responsible for nor make any representation regarding the products or services offered on any attached link.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #: _____

Borrower's Name: _____

Co-Borrower's Name: _____

Borrower's New Additions: _____

On-Boarding's New Address: _____

Donor's Telephone # Hours () _____

Co-Doctor's Telephone R: Home (.....).....

Work () _____

Work (.....).

Signature Required: _____

Signature Required: _____

5-01904-1

VI WUCS LOAN # [REDACTED]
NIN: 100052880168409273

NOTE

OCTOBER 5, 2007
[Date]

Waltherboro,
[City]

SOUTH CAROLINA
[State]

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

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$74,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is OLD SOUTH MORTGAGE CORP, A SOUTH CAROLINA CORPORATION.

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

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 7.000%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1ST day of each month beginning on NOVEMBER 1, 2007. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on OCTOBER 1, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at

4 CARRIAGE LN

403

CHARLESTON, SC 29407

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

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$505.63.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

6. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any

Initials: None

MULTISTATE FIXED RATE NOTE-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 31007/01
© 1999-2007 Online Documents, Inc. Page 1 of 3

Printed: 0701

10-04-2007 12:11



209 Presidential Ct Round O, SC 29474-4374

000288 Nallionstar

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 \$ 0.0004 of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

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

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of these conditions are described as follows:

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

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which

Initials: *Man*



V1 FIXED LOAN [REDACTED]
Borrower must pay all sums secured by this Security Instrument, if Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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

Melissa Marks (Seal)
MELISSA MARKS

PAY TO THE ORDER OF
FLAGSTAR BANK, FSB
WITHOUT RECOURSE

OLD SOUTH MORTGAGE CORP.

BY: _____

PRINTED NAME: _____

ITS: _____

PAY TO THE ORDER OF
Flagstar Bank, FSB
WITHOUT RECOURSE

Old South Mortgage Corp.
By: Sandra Yavello
Sandra Yavello
Loan Operations Associate

[Sign Original Only]

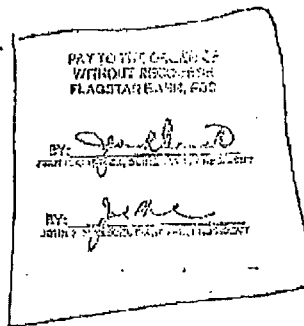
MULTISTATE FIXED RATE NOTE-Single Family-Pendo Mac/Fred/Mac UNIFORM INSTRUMENT Form 2200 1/01
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F3200NOT 0701
10-04-2007 12:11



200 Printed at 11:00:00 AM 10/04/07

000290 Nationstar



000291 Nationstar

U.S. BANKRUPTCY COURT
District of South Carolina

Case Number: 11-02619-jw

Order Modifying Stay

The relief set forth on the following pages, for a total of 2 pages including this page, is hereby **ORDERED**.

FILED BY THE COURT
05/25/2012



Entered: 05/25/2012


Chief US Bankruptcy Judge
District of South Carolina

UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF SOUTH CAROLINA

IN RE:

Melissa Jean Marks aka Melissa Jean
Tanner,

CHAPTER 13
CASE NO.: 11-02619-jw

DEBTOR(S).

ORDER MODIFYING STAY

This matter comes before the Court upon motion of Nationstar Mortgage ("Movant"), seeking relief from the automatic stay for the limited purpose of being able to intervene in and defend state court litigation filed by Debtor *pro se* against Old South Mortgage Corporation, John Does 1-100, and Fictitious Corporations, 1-100, in Colleton County Court of Common Pleas, 2012-CP-15-262.

It is not disputed by either the Debtor or the Movant that Debtor is current on her post-petition payments to Movant, and in fact, Debtor was current on the loan payments when the bankruptcy was filed. However, Movant would be prejudiced if Debtor were granted the relief she is seeking in the State Court Action unless Movant is allowed to intervene and asserts its rights to the mortgage and underlying obligation in such action.

NOW THEREFORE, upon motion of Movant, it is hereby

ORDERED THAT:

The stay pursuant to 11 U.S.C. §362 is lifted to the extent necessary to allow Movant to appear, intervene and otherwise defend State Court Action 2012-CP-15-262. Movant is otherwise still bound by the automatic stay.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of South Carolina

In re:
Melissa Jean Marks
Debtor

Case No. 11-02619-jw
Chapter 13

CERTIFICATE OF NOTICE

District/uff: 0420-2

User: brooke
Form ID: pdf01

Page 1 of 2
Total Noticed: 1

Date Rcvd: May 25, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2012.

db +Melissa Jean Marks, 209 Presidential Ct, Round O, SC 29474-4374

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****
NONE. TOTAL: 0

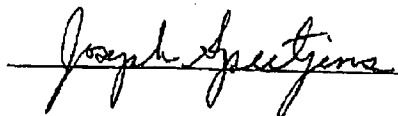
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Spoetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2012

Signature:



000294 Nationstar

Case 11-02619-jw Doc 25 Filed 05/27/12 Entered 05/28/12 00:51:24 Desc Imaged
Certificate of Notice Page 4 of 4

District/off: 0420-2

User: brooks
Form ID: pdf01

Page 2 of 2
Total Noticed: 1

Date Rcvd: May 25, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2012 at the address(es) listed below:

B-Line LLC on behalf of Creditor CR Evergreen 11, LLC blinc.chapter13@blinellc.com
Harriet Pollitt Wallace on behalf of Creditor Nationstar Mortgage harriet.wallace@rtt-law.com,
sheri.mcclelland@rtt-law.com; missie.wessinger@rtt-law.com
James M. Wyman nobles@charleston13.com,
wyman@charleston13.com; lamontagnese@charleston13.com; renno@charleston13.com; d_nobles@bellsouth.net;
gillespie@charleston13.com; powers@charleston13.com
Joe M. Lozano on behalf of Creditor Nationstar Mortgage notice@bkaylaw.com
Robert R. Meredith on behalf of Debtor Melissa Marks rm@meredithlawfirm.com,
slengram@meredithlawfirm.com; ejenkins@meredithlawfirm.com
US Trustee's Office USTFRegion04.CO.ECF@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF SOUTH CAROLINA

IN RE:

Melissa Jean Marks aka Melissa Jean Tanner,
Debtor(s).

501904-1 HPW

CHAPTER 13
CASE NO.: 11-02619-jw

MOTION FOR CLARIFICATION

Nationstar Mortgage, LLC ("Movant") moves the Court pursuant to 11 U.S.C. §362(d) for a determination by the Court as to the applicability of the automatic stay.

FACTUAL ALLEGATIONS

1. Debtor filed a Petition for Relief under Chapter 13 of the United States Bankruptcy Code on April 20, 2011.
2. The Voluntary Petition filed herein properly lists Movant as a creditor holding a secured interest in Debtor's property located at 209 Presidential Court, Round O, SC 29474. (Doc. 1, Sch.B(21).)
3. The Voluntary Petition states there are no "contingent and unliquidated claims." (Doc. 1, Sch. D.)
4. Movant filed a Proof of Claim which is of record herein. (Claim 2-1.)
5. The Confirmed Plan, of record herein, states that "debtor is current on obligations to Nationstar Mortgage, LLC and will continue making regular payments directly to that creditor. Description of collateral: Deitle mobile home and lot located at 209 Presidential Court, Round O, SC 29474" and that "Debtor shall pay directly to the creditor non-arrearage payments arising under the agreement with the secured creditor." (Doc. 6, ¶¶ IV(B)(2), IV(B)(3).)
6. Movant is the current holder of a note ("Note") given by Melissa Marks ("Marks") to Old South Mortgage Corp, a South Carolina Corporation. The Note is secured by a mortgage ("Mortgage") signed, witnessed and probated on October 5, 2007, and recorded in the Office of the Register of Deeds for Colleton County on October 9, 2009, in Mortgage Book 1567 at Page 193.
7. The Mortgage evidences and secured the repayment of money advanced to Marks and constitutes a purchase money first lien on the following premises:

000296 Nationstar

All that certain piece, parcel or lot of land situate, lying and being South of Cottageville in the County of Colleton, State of South Carolina, as shown on a plat entitled "AN AS-BUILT SURVEY OF 1.03 ACRES TMS 168-00-00-147 LOT 7 PRESIDENTIAL ESTATES SURVEYED FOR LEPAUL EDWARDS FLETCHER" prepared by Jerry L. Fowler, R.L.S., 15178, dated July 28, 2003, and recorded in the Office of the Clerk of Court for Colleton County in Plat Book 34 at Page 277. Said lot measuring and bounding as follows:

On the North measuring One Hundred Eighty-Seven and Fifty Hundredths (187.50') feet, more or less, and being bounded thereon by lands now or formerly of Jay P. Campbell, Jr.; on the East measuring Two Hundred Forty (240.00') feet, more or less, and being bounded thereon by lands now or formerly of Paul Walker; on the South measuring One Hundred Eighty-Seven and Fifty Hundredths (187.50') feet, more or less, and being bounded thereon by the Fifty (50') foot Right-of-Way of Presidential Court; and on the West measuring Two Hundred Forty (240.00') feet, more or less, and being bounded thereon by lands now or formerly of Paul Walker.

Subject to easements, restrictions, and rights of way of record.

This being the same property conveyed to Melissa Marks by deed of Paul Walker dated October 5, 2007 and recorded October 9, 2007 in the Office of the Register of Deeds for Colleton in Record Book 1567 at Page 190.

Property Address: 209 Presidential Ct., Round O, SC 29474-4374

8. Thereafter, on April 6, 2012, Debtor filed a pro se action in South Carolina state court, the Colleton County's Court of Common Pleas, against Old South Mortgage (C/A # 12-CP-15-262) and others for declaratory and injunctive relief through a finding that the Note and Mortgage are invalid and unenforceable. Movant is not named as a defendant in the action despite the fact that Debtor discloses Movant as a secured creditor and does not disclose any contingent or unliquidated claims in her Voluntary Petition. Furthermore, Debtor's plan proposing to continue making payments on the secured obligation to Movant was confirmed.

9. Movant must necessarily protect its interest with respect to the loan obligation and collateral securing the obligation by filing and serving motions to intervene, motions to dismiss, and/or an answer in the state court action, and will be required to engage in other communications with Debtor and make appearances in connection with the state court action, none of which will include an attempt by Movant to collect a debt.

WHEREFORE, Movant prays that:

1. The court issue an order clarifying that Movant's appearance and filing of an answer or

other responsive pleading and/or motions in the pending state court action brought by the Debtor will not constitute violations of the automatic stay.

2. The Court order such other relief as may be just and proper.

Is Harriet Pollitt Wallace
Harriet Pollitt Wallace (#10451)
220 Executive Center Drive
P.O. Box 100200
Columbia, SC 29202
803-771-7900 telephone/803-343-7017 fax
harriet.wallace@rtt-law.com

Attorneys for Movant, Nationstar Mortgage, LLC

May 9, 2012

STATE OF SOUTH CAROLINA,

COUNTY OF COLLETON

MELISSA JEAN MARKS (PRO SE)

Plaintiff,

vs.

OLD SOUTH MORTGAGE
CORPORATION, JOHN DOES 1-100, and
FICTITIOUS CORPORATIONS 1-100 Defendants

IN THE COURT OF COMMON PLEAS

SUMMONS

FILE NO. 12-CP-15-2608

TO THE DEFENDANT ABOVE-NAMED:

YOU ARE HEREBY SUMMONED and required to answer the complaint herein, a copy of which is herewith served upon you, and to serve a copy of your answer to this complaint upon the subscriber, at the address shown below, within thirty (30) days after service hereof, exclusive of the day of such service, and if you fail to answer the complaint, judgment by default will be rendered against you for the relief demanded in the complaint.

Round O, South Carolina

Dated: 4/10/2012

Address:

Melissa J. Marks
Plaintiff/Attorney for Plaintiff

*Gulfstream
Mortgage Corp.
3101 Carlisle St.
Cola, SC. 29205
Attn: Bob Graybill*

2012 APR -6 AM 8:38
PATRICIA C. GRANT
COLLETON COUNTY
COMMON PLEAS

SCCA 401 (5/02)

STATE OF SOUTH CAROLINA

COUNTY OF COLLETON

MELISSA JEAN MARKS (Pro Se)

Plaintiff(s)

vs.

OLD SOUTH MORTGAGE CORPORATION, ET AL.

Defendant(s)

IN THE COURT OF COMMON PLEAS

12-CP-15-262

CIVIL ACTION COVERSHEET

-CP-

(Please Print)

Submitted By: Melissa Jean Marks (Pro Se)

Address:

SC Bar #:

Not licensed

Telephone #:

Fax #:

Other:

E-mail:

NOTE: The cover sheet and information contained herein neither replaces nor supplements the filing and service of pleadings or other papers as required by law. This form is required for the use of the Clerk of Court for the purpose of docketing. It must be filled out completely, signed, and dated. A copy of this cover sheet must be served on the defendant(s) along with the Summons and Complaint.

DOCKETING INFORMATION (Check all that apply)

*If Action is Judgment/Settlement do not complete

- ☐ JURY TRIAL demanded in complaint. ☒ NON-JURY TRIAL demanded in complaint.
☐ This case is subject to ARBITRATION pursuant to the Court Annexed Alternative Dispute Resolution Rules.
☐ This case is subject to MEDIATION pursuant to the Court Annexed Alternative Dispute Resolution Rules.
☐ This case is exempt from ADR. (Proof of ADR/Exemption Attached)

NATURE OF ACTION (Check One Box Below)

- ☐ Contracts
☐ Conversions (100)
☐ Debt Collection (110)
☐ Employment (120)
☐ General (130)
☐ Breach of Contract (140)
☐ Other (199)

- ☐ Torts - Professional Malpractice
☐ Dental Malpractice (200)
☐ Legal Malpractice (210)
☐ Medical Malpractice (220)
☐ Previous Notice of Intent Case #
20-CP-
☐ Notice/Fil Med Mal (230)
☐ Other (299)

- ☐ Torts - Personal Injury
☐ Assault/Slander/Libel (300)
☐ Conversion (310)
☐ Motor Vehicle Accident (320)
☐ Premises Liability (330)
☐ Products Liability (340)
☐ Personal Injury (350)
☐ Wrongful Death (360)
☐ Other (399)

- ☐ Real Property
☐ Claim & Delivery (400)
☐ Condemnation (410)
☐ Foreclosure (420)
☐ Mechanic's Lien (430)
☐ Partition (440)
☐ Possession (450)
☐ Building Code Violation (460)
☒ Other (499) *Declaratory Judgment/Injunction*

- ☐ Inmate Petitions
☐ PCR (500)
☐ Mandamus (520)
☐ Habeas Corpus (530)
☐ Other (599)

- ☐ Judgments/Settlements
☐ Death Settlement (700)
☐ Foreign Judgment (710)
☐ Magistrate's Judgment (720)
☐ Minor Settlement (730)
☐ Transcript Judgment (740)
☐ Lis Pendens (750)
☐ Transfer of Structured
Settlement Payment Rights
Application (760)

- ☐ Administrative Law/Relief
☐ Reinstatement Driver's License (800)
☐ Judicial Review (810)
☐ Relief (820)
☐ Permanent Injunction (830)
☐ Forfeiture-Petition (840)
☐ Forfeiture-Consent Order (850)
☐ Other (899)

- ☐ Appeals
☐ Arbitration (900)
☐ Magistrate-Civil (910)
☐ Magistrate-Criminal (920)
☐ Municipal (930)
☐ Probate Court (940)
☐ SCDOT (950)
☐ Worker's Comp (963)
☐ Zoning Board (970)
☐ Public Service Commission
(990)

- ☐ Special/Complex/Other
☐ Environmental (600)
☐ Automobile Acc. (610)
☐ Medical (620)
☐ Other (699)

- ☐ Pharmaceuticals (630)
☐ Unfair Trade Practices (640)
☐ Out-of-State Depositions (650)
☐ Motion to Quash Subpoena in
an Out-of-County Action (660)
☐ Sexual Predator (510)

- ☐ Employment Security Comm (591)
☐ Other (999)

Submitting Party Signature:

Melissa Jean Marks

Date: 4/6/2012

Note: Frivolous civil proceedings may be subject to sanctions pursuant to SCRPC, Rule 11, and the South Carolina Frivolous Civil Proceedings Sanctions Act, S.C. Code Ann. §15-36-10 et. seq.

SCCA / 234 (01/2011)

Page 1 of 2

FOR MANDATED ADR COUNTIES ONLY

Allerdale, Anderson, Beaufort, Clarendon, Colleton, Florence, Greenville, Hampton, Horry, Jasper, Lee, Lexington, Pickens (Family Court Only), Richland, Sumter, Union, Williamsburg, and York

SUPREME COURT RULES REQUIRE THE SUBMISSION OF ALL CIVIL CASES TO AN ALTERNATIVE DISPUTE RESOLUTION PROCESS, UNLESS OTHERWISE EXEMPT.

You are required to take the following action(s):

1. The parties shall select a neutral and file a "Proof of ADR" form on or by the 210th day of the filing of this action. If the parties have not selected a neutral within 210 days, the Clerk of Court shall then appoint a primary and secondary mediator from the current roster on a rotating basis from among those mediators agreeing to accept cases in the county in which the action has been filed.
2. The initial ADR conference must be held within 300 days after the filing of the action.
3. Pre-suit medical malpractice mediations required by S.C. Code §15-79-125 shall be held not later than 120 days after all defendants are served with the "Notice of Intent to File Suit" or as the court directs. (Medical malpractice mediation is mandatory statewide.)
4. Cases are exempt from ADR only upon the following grounds:
 - a. Special proceeding, or actions seeking extraordinary relief such as mandamus, habeas corpus, or prohibition;
 - b. Requests for temporary relief;
 - c. Appeals
 - d. Post Conviction relief matters;
 - e. Contempt of Court proceedings;
 - f. Forfeiture proceedings brought by governmental entities;
 - g. Mortgage foreclosures; and
 - h. Cases that have been previously subjected to an ADR conference, unless otherwise required by Rule 3 or by statute.
5. In cases not subject to ADR, the Chief Judge for Administrative Purposes, upon the motion of the court or of any party, may order a case to mediation.
6. Motion of a party to be exempt from payment of neutral fees due to indigency should be filed with the Court within ten (10) days after the ADR conference has been concluded.

Please Note: You must comply with the Supreme Court Rules regarding ADR. Failure to do so may affect your case or may result in sanctions.

STATE OF SOUTH CAROLINA) IN THE COURT OF COMMON PLEAS
COUNTY OF COLLETON) FOURTEENTH JUDICIAL CIRCUIT
CIVIL ACTION NO.: 2012-CP-15-262

MELISSA JEAN MARKS, *Pro Se*,
Plaintiff,

vs.

OLD SOUTH MORTGAGE CORPORATION,
JOHN DOES 1-100, and
FICTITIOUS CORPORATIONS 1-100,
Defendants.

DECLARATORY JUDGMENT
COMPLAINT AND PETITION FOR
FOR INJUNCTIVE RELIEF

PATRICIA C. GRANT
COLLETON COUNTY
COMMON PLEAS
2012 APR -6 AM 8:38

TO THE ABOVE NAMED DEFENDANTS:

Plaintiff, Melissa Jean Marks, complaining of the Defendants herein, would show
allege as follows:

1. Plaintiff resides in Colleton County, South Carolina.
2. Defendant Old South Mortgage Corporation is a dissolved South Carolina corporation with its registered agent's office situated in Charleston County, South Carolina.
3. Defendants John Does 1-100 and Fictitious Corporations 1-100 are unknown individuals and business entities that may claim to have ownership or an equitable interest arising from an unrecorded assignment of mortgage and lien against the real property that is subject to this civil proceeding.
4. This Circuit Court has jurisdiction over the parties hereto and subject matter hereof by virtue of the fact the subject real property is situated in Colleton County, South Carolina, and this Circuit Court has jurisdiction over the Colleton County Register of Deeds.
5. Venue of this action is proper in this Circuit Court.

6. In August-October 2007, Plaintiff retained the services of Sean Davis, an employee of Defendant Old South Mortgage Corporation (hereinafter "Defendant Old South"), to secure financing for the purchase of her first home and only residence at 209 Presidential Court, Round O, Colleton County, South Carolina (hereinafter "home"). Exhibits 1 and 2 are incorporated herein by reference.

7. Plaintiff is the sole holder of legal title to her home, and except for the mortgage, the title is free and clear of liens. Exhibit 3 is incorporated herein by reference.

8. Plaintiff retained Dorcas Tuten, Esq., (hereinafter "Ms. Tuten") to handle the closing at Ms. Tuten's office in Walterboro, Colleton County, South Carolina, and the closing was on October 5, 2007. Exhibit 4 is incorporated herein by reference.

9. Pursuant to the legal instruments recorded in the Colleton County Register of Deeds, Defendant Old South is the only registered lender/lien holder against Plaintiff's home.

10. Pursuant to the research and professional opinion of Edisto Title Services, Inc., dated November 29, 2011, no assignments of mortgage have been recorded in the Colleton County Register of Deeds. Exhibit 5 is incorporated herein by reference.

11. Pursuant to Plaintiff's personal research of the documents recorded in the Colleton County Register of Deeds, Plaintiff obtained additional documents related to retitling the title to her manufactured home, which were generated and filed by Ms. Tuten on behalf of the parties and are not assignments of mortgage. Exhibit 6 is incorporated herein by reference.

12. Ms. Tuten did not identify Defendant Old South as a secured party in the Manufactured Home Lien Affidavit recorded on November 5, 2007, although she knew or should have known that Defendant Old South was the only registered lender/lien holder

against Plaintiff's home pursuant to the mortgage recorded in the Colleton County Register of Deeds at the time. (Exhibit 6)

13. Pursuant to Title 30, Public Records, Chapter 7, Recordation Essential to Validity, of the South Carolina Code of Laws, Defendants John Does 1-100 and Fictitious Corporations 1-100 knew or should have known that when they or their agents decided not to record assignments of mortgage in the Colleton County Register of Deeds in compliance with the requirements of that chapter, they assumed the risk that a subsequent purchaser or subsequent creditor could successfully petition the court to invalidate an original note holder's lien against Plaintiff's home without notifying assignees that are unknown at the time the petition is filed with the court.

14. Pursuant to the South Carolina Constitution, Article I, Section 3, Plaintiff is legally entitled to receive equal protection of the laws with respect to her title to and financial investment in her home, and therefore, is entitled to receive the same legal protections and remedies under Title 30, Chapter 7, as a subsequent purchaser and subsequent creditor referenced in S.C. Code § 30-7-30.

15. Upon information and belief, Defendant Old South abandoned its lien against Plaintiff's home without recourse immediately after the closing, and Plaintiff has never received constructive, actual, express, or personal notice of the existence of a lawful assignee/lien holder against her home.

16. Pursuant to the public records of the South Carolina Secretary of State, Defendant Old South was dissolved on December 29, 2008, a fact that was discovered by Plaintiff in late November 2011. Exhibit 7 is incorporated herein by reference.

17. Pursuant to S.C. Code § 33-14-105, a dissolved corporation may not carry on any business except that appropriate to wind up and liquidate its business and affairs and must wind up and liquidate its business affairs as expeditiously as practicable.

18. Defendant Old South is prohibited by South Carolina law to maintain and dispose of its corporate assets years after it was dissolved by its own voluntary acts or by administrative acts of the South Carolina Secretary of State.

19. At the latest, Defendant Old South, the only registered lender/lien holder of record, abandoned its legal rights with respect to the mortgage, note, and lien against Plaintiff's home when it dissolved the corporation and wound up and liquidated its business affairs in 2008.

20. Upon information and belief, there are no lawful assignees/lien holders against the title to Plaintiff's home arising from the original mortgage recorded in the Colleton County Register of Deeds in the name of Defendant Old South as "Lender" due to fraudulent, illegal, or unconscionable acts committed by Defendant Old South and/or its intended assignees and/or their agents; therefore, Plaintiff filed this action for declaratory judgment and petition for injunctive relief.

21. On October 5, 2007, Plaintiff received a "First Payment Letter" from Defendant Old South notifying Plaintiff that, "the servicing of your mortgage loan, that is, the right to collect payments from you is being assigned sold or transferred to Flagstar Bank, FSB [...]." Exhibit 8 is incorporated herein by reference.

22. Plaintiff assumed that Flagstar was the loan servicer on behalf of Defendant Old South since Defendant Old South was identified as "Lender" in the original mortgage and note

that she signed at the closing.

23. Plaintiff made monthly mortgage payments to Flagstar from October 2007 to September 2009; she never missed a payment and never intentionally paid late. Exhibit 9 is incorporated herein by reference.

24. In May 2009, Flagstar claimed it did not receive a mortgage payment that Plaintiff timely mailed, and in a conversation with a Flagstar representative, Plaintiff was informed that the late fee would not be waived.

25. Plaintiff failed to discover Flagstar did not register her payment as received in its database until several days after the grace period expired, and as soon as she discovered it, Plaintiff paid the mortgage payment and stopped payment on the check she had timely mailed to Flagstar. Exhibit 10 is incorporated herein by reference.

26. On September 16, 2009, Flagstar notified Plaintiff her escrow payments will be increased and her monthly payment would be increased from \$680.93 to \$746.51 because it had allowed an escrow shortage to occur, and the increase in her mortgage payment caused temporary hardship because Plaintiff had not budgeted for that amount. Exhibit 11 is incorporated herein by reference.

27. The foregoing negative experiences taught Plaintiff the importance of personally and carefully monitoring her account status online each month to ensure her payments are being recorded by the company as timely received on or about the first date of the month and that her escrow account is being managed properly.

28. On September 16, 2009, Flagstar notified Plaintiff it was transferring the servicing of her loan to Nationstar Mortgage LLC (hereinafter "Nationstar"). Exhibit 12 is

S.

Incorporated herein by reference.

29. In violation of Flagstar's representation that Nationstar would honor the terms of the original mortgage, Nationstar sent Plaintiff a deficiency notice demanding that she increase her property insurance coverage to \$74,400 on October 14, 2009. Exhibit 13 is incorporated herein by reference.

30. Plaintiff refused to increase her property insurance coverage and informed Nationstar that she has always had the required amount of coverage, which is \$67,120, pursuant to the Hazard Insurance Authorization and Requirements she signed at the closing requiring coverage in an amount equal to the lesser of loan amount or replacement cost from property appraisal; the appraisal states the replacement cost new of the dwelling is \$61,620 and \$5,500 for the delivery, installation, setup and other depreciated site improvements. Exhibit 14 is incorporated herein by reference.

31. Nationstar sent Plaintiff notices regarding the Equity Accelerator Program, the U.S. Treasury's Making Home Affordable Program, the Home Affordable Modification Program, the Home Affordable Refinance Program, and the Alternative Assistance Programs, and Plaintiff filed these letters without considering these options because she understood if she applied for one of these programs, that might constitute entering into a new contractual agreement with Nationstar, which she did not want to do. Exhibit 15 is incorporated herein by reference.

32. Plaintiff was unhappy that Flagstar transferred her home loan account to Nationstar after servicing her loan for only two years and found Flagstar's reason for doing so—"investors' needs"—frivolous and unacceptable; nevertheless, Plaintiff decided to honor the original mortgage and continued to send Nationstar mortgage payments for the following

reasons: (a) she did not discover the Defendants' fraudulent, illegal, or unconscionable acts until late November 2011; (b) she believed during the time period September 2009 – November 2011 that Nationstar could and would successfully foreclose on her home if she refused to continue to send Nationstar the mortgage payments; and (c) she did not discover that she had a basis under law and equity to challenge Nationstar's legal standing to collect payments from her or foreclose until she personally conducted her own extensive research in late November 2011 – March 2012.

33. Plaintiff made monthly mortgage payments to Nationstar from October 2009 to the present; she has never missed a payment and has never paid late. Exhibit 16 is incorporated herein by reference.

34. Due to the loss of a secondary source of income, rising gas and food prices, and other circumstances beyond her control, Plaintiff filed a Chapter 13 bankruptcy proceeding on or about April 20, 2011, to begin the process of resolving her unsecured debts within her ability to pay.

35. Upon receipt of notice Plaintiff filed a Chapter 13 bankruptcy proceeding, Nationstar terminated Plaintiff's access to her account online via the Internet and 24-hour automated account information by phone and stopped sending her monthly billing statements (payment receipts).

36. In December 2011, Plaintiff obtained from her bankruptcy attorney a copy of the proof of claim Nationstar filed against her in her bankruptcy proceeding on April 29, 2011, and Plaintiff discovered that Nationstar did not attach any documents establishing how or when the original mortgage and note Plaintiff signed at the closing had been lawfully transferred or

assigned to Nationstar. Exhibit 17 is incorporated herein by reference.

37. In June 2011, the bankruptcy court approved Plaintiff's Amended Chapter 13 Plan (hereinafter "the Plan"). Exhibit 18 is incorporated herein by reference.

38. The Plan indicates zero arrearage on Plaintiff's mortgage payments, the Plan exempts the mortgage from the Plan administered by the bankruptcy Trustee, and the Plan requires Plaintiff to personally pay her mortgage payments directly to Nationstar according to the original terms of the mortgage.

39. Plaintiff contacted Nationstar to request that her account access online, by phone (24-hour automated), and her monthly billing statements be reinstated since the mortgage is exempt from the Plan and she is personally responsible to make her mortgage payments, not the bankruptcy Trustee.

40. Nationstar refused to reinstate Plaintiff's access to her account information online, by phone (24-hour automated), and monthly billing statements.

41. Nationstar required, and still requires, Plaintiff to call the bankruptcy services office during office hours to obtain verbal information regarding her account, which is an unacceptable way of doing business by Plaintiff's and arguably most prudent people's standards.

42. Plaintiff believes that obtaining and maintaining written payment receipts from Nationstar is the best way to deter or defend against false claims of late or insufficient payments on her account and that Nationstar was violating her customary consumer rights by refusing to send her written receipts for each of her monthly payments upon her request.

43. Plaintiff contacted her bankruptcy attorney for assistance, and on July 29, 2011,

Plaintiff's bankruptcy attorney sent Nationstar written authorization to contact Plaintiff regarding her monthly billing statements. Exhibit 19 is incorporated herein by reference.

44. Plaintiff contacted the bankruptcy services office at Nationstar and offered to fax to the representative the authorization letter from her bankruptcy attorney and explained the mortgage is exempt from the Plan, but the representative explained there are no exceptions to Nationstar's policy of terminating account access online and monthly billing statements once an account holder has filed for bankruptcy.

45. Plaintiff spoke to two representatives at Nationstar's bankruptcy services office but they both refused to reinstate Plaintiff's account access online and her monthly billing statements.

46. Nationstar knows or should know it is not unlawful for Nationstar to permit Plaintiff account access online, by phone (24-hour automated), and to send Plaintiff monthly billing statements with Plaintiff's and her attorney's written permission.

47. Nationstar knows or should know that Plaintiff and Plaintiff's attorney are estopped from making a claim against Nationstar in the bankruptcy proceeding for reinstating Plaintiff's account access online, by phone (24-hour automated), and her monthly billing statements upon their request.

48. For the foregoing and other reasons, Plaintiff believes Nationstar's actions are unreasonably prejudicial to Plaintiff's customary consumer rights as an account holder to 24-hour account access online and by phone and written receipts for her payments showing how her payments are being allocated toward principal, interest, and escrow each month and believes Nationstar's actions constitute bad faith.

49. Plaintiff believes Nationstar's actions are more likely for the purpose of making it more difficult for her to protect or defend herself in the event it attempts to make a false claim against her for late or insufficient mortgage payments or unpaid fees after she emerges from bankruptcy protection because this is a tactic that has been used by Countrywide and perhaps other lenders to foreclose on debtors' homes as soon as they emerge from bankruptcy protection. Exhibit 20 is incorporated herein by reference.

50. In an attempt to obtain government assistance to compel Nationstar to reinstate Plaintiff's 24-hour account access online and by phone and her monthly billing statements, Plaintiff phoned in a complaint against Nationstar with the Federal Trade Commission, Complaint Reference No. 32528947, on September 20, 2011, and the representative recommended she contact her state attorney general's office for assistance.

51. Plaintiff researched the South Carolina consumer complaint procedures and filed a complaint against Nationstar with the South Carolina Department of Consumer Affairs (the "SCDCA") on October 2, 2011.

52. On November 8, 2011, Nationstar responded to the inquiry of the SCDCA, "Please be advised Nationstar Mortgage does not provide contractual statements or online access to customers that have been involved in bankruptcy unless the debt was reaffirmed." Exhibit 21 is incorporated herein by reference.

53. Nationstar knows or should know that reaffirming a debt is an issue that typically arises in a Chapter 7 proceeding, not a Chapter 13 proceeding where the mortgage is exempt from the Plan, and that Plaintiff had filed a Chapter 13 proceeding.

54. In lieu of reinstating Plaintiff's account access online and by phone and her

monthly billing statements, Nationstar sent Plaintiff a payment coupon booklet on November 8, 2011, and copied the SCDCA, which Plaintiff viewed as an offensive and inadequate response to her complaint. Exhibit 22 is incorporated herein by reference.

55. In consideration of Nationstar's foregoing actions and statements, Plaintiff began to suspect that Nationstar may be a disreputable company that routinely engages in predatory business practices and that Nationstar may not actually have legal standing to collect mortgage payments from her or foreclose on her home; therefore, Plaintiff began conducting extensive research, including contacting attorneys and a title researcher for information and assistance.

56. Plaintiff discovered over 100 pages containing consumer complaints against Nationstar at consumer websites accessible via the Internet, and although the Better Business Bureau recently gave Nationstar a baffling A+ rating, the Better Business Bureau's current records reveal that it has received and closed 760 consumer complaints against Nationstar, with 379 complaints being closed within the last 12 months. Exhibit 23 is incorporated herein by reference.

57. Plaintiff also discovered that in 2004 a Fannie Mae Foundation publication summarizes servicer abuses as follows: "This article discusses the opportunistic and abusive behavior of some servicers of residential mortgages toward borrowers whose loans they service. Such abuse includes claiming that borrowers are in default and attempting to foreclose even when payments are current, charging borrowers unwarranted late fees and other kinds of fees, force-placing insurance even when borrowers already have a policy, and mishandling escrow funds." Exhibit 24 is incorporated herein by reference.

58. Plaintiff has suffered such abuses and is at substantial risk of suffering even

greater abuses in the future, including an unlawful foreclosure, which could potentially result in Plaintiff being further defrauded and ultimately cheated out of her home and her in excess of thirty thousand dollars (\$30,000) of investment toward the purchase and maintenance of it.

59. Now that Plaintiff is aware of her current damages, a clouded title to her home and the costs of this proceeding to resolve it, and is aware that she is at substantial risk of being subjected to additional servicer abuses, including an unlawful foreclosure, Plaintiff has a legal duty to act to mitigate her current damages and to protect herself from suffering foreseeable additional damages in the future.

60. Plaintiff's substantial risk of being subjected to an unlawful foreclosure based on a servicer's fraudulent misrepresentations and forged documents is not mere speculation, but it is a reality based on the facts and the wealth of evidence Plaintiff discovered and read in the public domain.

61. For example, since Fannie Mae and Freddie Mac servicers are overwhelming the South Carolina court dockets with foreclosure proceedings, the South Carolina Supreme Court intervened and issued administrative orders in 2009 and 2011 to force the parties to attempt to work out loan modification agreements or other loss mitigation efforts in lieu of foreclosure; nevertheless, a foreclosure may still proceed if a servicer persuades the court that it has complied with these orders. Exhibit 25 is incorporated herein by reference.

62. As another example, on October 12, 2010, the Attorney General of the State of Florida wrote a letter to Bank of America and other members of Mortgage Electronic Registration Systems, Inc. (hereinafter "MERS") that participated in the MERS system and stated as follows: "I was distressed to learn from media reports that your company may have

engaged in filing faulty affidavits in foreclosure cases in Florida courts with regard to ownership of promissory notes and affidavits that attested to personal knowledge of facts when, in fact, the affiant had no such personal knowledge. The net effect of these actions, among other things, has been to cast a shadow on the title to these properties which is of such proportions that at least one major title company is now refusing to write title insurance on foreclosed properties. Even more disturbing is that some of these foreclosed properties have already been sold and resold, and now their titles are in question, which may substantially slow the economic recovery for the citizens of Florida. [...] I look forward to our discussion and trust you will assist us in our efforts to come up with a creative solution to restore Floridians' faith in the judicial foreclosure process as well as maintaining the viability and marketability of real property titles in Florida." Exhibit 26 is incorporated herein by reference.

63. Plaintiff was dissatisfied with Nationstar's response to her consumer complaint and the SCDCA's inquiry but Plaintiff has not contacted the SCDCA since she filed her complaint because she decided to pursue legal remedies in this honorable court.

64. Presumably on its own accord, the SCDCA contacted Nationstar regarding the insufficiency of its response, and on December 19, 2011, Nationstar produced a supplementary response, which included Plaintiff's payment history. Exhibit 27 is incorporated herein by reference.

65. Upon recommendation of a Colleton County real estate attorney, Plaintiff retained Edisto Title Services to research and report to her whether any assignments of mortgage have been filed in the Colleton County Register of Deeds and whether Flagstar and Nationstar are entirely separate legal entities.

66. On November 29, 2011, Todd Balish of Edisto Title Services issued a report finding, "one mortgage to Old South Mortgage Corp. (MERS, Inc.) recorded in Book 1567, Page 193. We find no assignments of record. We have checked Old South Mortgage Corp. and NorthStar, NatlonStar and Flagstar Bank for any name changes or mergers and find none."
(Exhibit 5)

67. In November 2011, Plaintiff reviewed the closing documents she had signed or initialed in October 2007 (Exhibit 4) and determined the first place to start her research is to gain a better understanding of MERS.

68. Beginning in November 2011 to March 2012, Plaintiff read a wealth of information in the public domain regarding numerous challenges to the legality of MERS mortgage transactions and foreclosures, including challenges presented by homeowners, county recorders, and state attorneys general expressing concerns about clouded property titles and millions of illegal home foreclosures that were based on forged or insufficient documents and county governments pursuing claims against MERS in the range of millions of dollars in lost assignment recording fees over the years since the MERS system was created and implemented by founding member, Fannie Mae, in 1997.

69. Prior to the November 2011 to March 2012 time period, Plaintiff did not know that MERS was created by and affiliated with Fannie Mae and did not know that MERS mortgage transactions had been declared unenforceable by some courts or that there was a nationwide controversy regarding the legality of the MERS system.

70. Plaintiff discovered New York's U.S. Bankruptcy Court ruled that MERS' business practices are illegal, and a professor of economics, L. Randall Wray, wrote an article published

by The Huffington Post on February 16, 2011, that summarizes and explains succinctly exactly why MERS mortgage transactions are illegal, invalid, and unenforceable, including the full text of the court's opinion referenced therein. Exhibit 28 is incorporated herein by reference.

71. Plaintiff discovered the Sumter County Court of Common Pleas, South Carolina, ruled that MERS had no legal standing to appear in the court in order to foreclose on the defendant's home because MERS is judicially estopped from asserting a different position than it asserted before the court in Nebraska in order to avoid the state's licensing and regulatory system applicable to mortgage lenders. Exhibit 29 is incorporated herein by reference.

72. On August 28, 2009, the Kansas Supreme Court quoted the Nebraska opinion, "The Nebraska Supreme Court found in favor of MERS, noting that 'MERS has no independent right to collect on any debt because MERS itself has not extended credit, and none of the mortgage debtors owe MERS any money.' 270 Neb. At 535, 704 N.W.2d 784." Exhibit 30 is incorporated herein by reference.

73. On December 7, 2006, and March 30, 2010, Fannie Mae issued announcements regarding changes to its Servicing Guide Part VIII, Section 105, that MERS must not be named as a plaintiff in any judicial or non-judicial action filed to foreclose on a mortgage owned or securitized by Fannie Mae. Exhibit 31 is incorporated herein by reference.

74. On January 18, 2012, John L. O'Brian, Jr., of the Southern Essex District Registry of Deeds, Massachusetts, issued a press release calling for a criminal investigation and stating with regard to MERS and its members, "There is no question in my mind that the officers of these banks and loan processing servicers made a conscious decision to commit fraud and participate in a scheme to deprive the public from knowing the true holder of their mortgage

while at the same time avoiding paying billions of dollars in recording fees. It is my opinion that they acted as a criminal enterprise, crossing state lines to commit their crimes and in most cases using the U.S. Postal Service to send these documents to registries of deeds, thereby committing mail fraud." Exhibit 32 is incorporated herein by reference.

75. Pursuant to MERS' and Fannie Mae's own websites, its members do not intend to record assignments of mortgage in the county register of deeds; (a) MERS states, "MERS acts as nominee in the county land records for the lender and servicer. Any loan registered on the MERS System is inoculated against future assignments because MERS remains the mortgagee no matter how many times servicing is traded."; and (b) Fannie Mae states, "The Mortgage Electronic Registration System (MERS) was created by mortgage industry participants to streamline the mortgage process by eliminating the need to prepare and record paper assignments of mortgages. Fannie Mae was a founding member of MERS when MERS was launched in 1997." Exhibit 33 is incorporated herein by reference.

76. It states on page 3 of Fannie Mae Announcement SVC-2010-05, dated March 30, 2010, as follows: "Therefore, when MERS is the mortgagee of record, the servicer must prepare a mortgage assignment from MERS to the servicer, and then bring the foreclosure in its own name, unless Fannie Mae specifically requires that the foreclosure be brought in the name of Fannie Mae." (Exhibit 31)

77. The foregoing evidences Fannie Mae's directive to its servicers to file assignments of mortgage in their own name or in Fannie Mae's name before bringing a foreclosure action, which means an assignment may never be recorded in some cases.

78. In its letter of October 12, 2009, Nationstar stated, "The transfer of ownership of

your mortgage loan has not been publicly recorded." Exhibit 34 is incorporated herein by reference.

79. Although Nationstar admitted that it had not recorded an assignment of mortgage in October 2009, Plaintiff reasonably but mistakenly believed at the time that Nationstar would do so as soon as possible.

80. Upon information and belief, MERS and/or Fannie Mae assigned Flagstar and Nationstar the role of debt collectors/account managers with respect to the mortgage against Plaintiff's home, and Fannie Mae paid Flagstar and Nationstar fees to do so pursuant to complex, confidential servicing agreements. Exhibit 35 is incorporated herein by reference.

81. In Fannie Mae's servicing agreement with Nationstar, it references the assets transferred to Nationstar on or before September 30, 2009, "including Fannie Mae Rights formerly serviced by Flagstar Capital Markets Corporation," which coincides with the time period Plaintiff's home loan account was transferred from Flagstar to Nationstar for servicing. (Exhibits 12 & 35)

82. On January 3, 2012, Plaintiff requested and reviewed her credit report for the first time since before the closing and discovered that in the comments block Equifax refers to the mortgage against her home as a "Fannie Mae account" as far back as October 2007; the month and year she purchased the home, with respect to both Flagstar's and Nationstar's reporting of the mortgage, that Defendant Old South does not appear in this reporting, and the MERS website currently identifies Nationstar as "servicer" and Fannie Mae as "investor." Exhibit 36 is incorporated herein by reference.

83. Defendant Old South was identified on the original mortgage as "Lender" and on

the original note as "Lender" (note/lien holder), and it appears that a representative of Defendant Old South stamped the note indicating its abandonment of its lien against Plaintiff's home to Flagstar without recourse. (Exhibit 17)

84. On or about February 28, 2012, Plaintiff called Ms. Tuten's office and inquired of Ms. Tuten's assistant whether Defendant Old South or Flagstar had loaned her the money to finance the purchase of her home at the closing, and Ms. Tuten's assistant advised Plaintiff that the money came from Flagstar [by wire] and Defendant Old South was just the broker and had nothing more to do with the loan after the closing. (Exhibit 4, Wire Advice)

85. Upon information and belief, Defendant Old South did not loan Plaintiff any money to purchase her home, and Defendant Old South caused or allowed itself to be falsely identified as "Lender" in the original mortgage and note Plaintiff signed at the closing.

86. Even if Defendant Old South had loaned Plaintiff the money to purchase her home solely out of its own financial resources, by Defendant Old South's own decisions and actions, it abandoned or destroyed whatever equitable interest it may have had in the mortgage and note against Plaintiff's home.

87. Upon information and belief, Flagstar did not loan Plaintiff the money to purchase her home solely out of its own financial resources because if Flagstar had done so, Plaintiff cannot fathom why Flagstar did not insist that it be identified on the original mortgage and note as "Lender" and to thereby record and preserve its legal rights in the Colleton County Register of Deeds in its own name.

88. Even if Flagstar had loaned Plaintiff the money to purchase her home solely out of its own financial resources, Flagstar reportedly applied and received \$266 million from the

U.S. Government's Troubled Asset Relief Program in early 2009 and received an economic benefit from eliminating "non-performing residential loans" off its balance sheet by 2010, and Flagstar voluntarily transferred Plaintiff's home loan account to Nationstar in September 2009. Exhibit 37 is incorporated herein by reference.

89. Consequently, by Flagstar's own decisions and actions, it abandoned or destroyed whatever equitable interest it may have had in the original mortgage and note against Plaintiff's home.

90. Nationstar did not loan Plaintiff any money to finance the purchase of her home, and upon information and belief, Nationstar has not paid substantial consideration to purchase Plaintiff's home loan account, rather, MERS and/or Fannie Mae assigned Nationstar the role of "servicer" (debt collector/account manager) in place of Flagstar, and Nationstar is paid fees to manage Plaintiff's home loan account on behalf of unidentified private investors pursuant to its servicing agreement with Fannie Mae. (Exhibit 35)

91. In consideration of the foregoing, and upon information and belief, Nationstar does not have and never had lawful ownership of or a substantial equitable interest in the original mortgage and note against Plaintiff's home.

92. Plaintiff contends the words and phrases used in the mortgage, note and letters Plaintiff received from Defendant Old South, Flagstar, and Nationstar contain boilerplate language that is so overly broad, vague, and contradictory that none of the documents constitute actual notice to Plaintiff or to the public of the true and correct original lender and lien holder against Plaintiff's home or the true and correct intended assignees and beneficiaries of the mortgage at any given point in time since the closing.

93. Since the Equifax credit report indicates Plaintiff's home loan account was always a "Fannie Mae account," including during the time frame that Flagstar was servicing it (Exhibit 36), Plaintiff's home could have been financed with funds provided by Fannie Mae and/or unidentified private investors acting through Fannie Mae. (Exhibit 12)

94. Pursuant to its own website, Fannie Mae publicly states, "Our charter does not permit us to originate loans or lend money directly to consumers in the primary mortgage market." Exhibit 38 is incorporated herein by reference.

95. Plaintiff did not knowingly, intentionally, or voluntarily enter into a mortgage with Fannie Mae; Fannie Mae is not identified as the mortgagee or lender in the original mortgage and is not identified as lender (lien holder) in the original note she signed at the closing.

96. In consideration of the foregoing, MERS, Flagstar, Nationstar, and Fannie Mae have never produced sufficient documentary evidence to the public or to Plaintiff establishing that they lawfully obtained ownership of the original mortgage and note Plaintiff signed at the closing, and Plaintiff contends that it is clear from the facts and prima facie evidence submitted herein that they will never be able to do so.

97. In consideration of the foregoing, Plaintiff contends MERS, Flagstar, Nationstar, Fannie Mae, and the unidentified private investors have no legal standing to appear in this proceeding, and Defendant Old South is the only known party in interest that has legal standing to appear by virtue of being identified as "Lender" in the original mortgage and note Plaintiff signed at the closing, with Defendant Old South being the only registered lender/lien holder against Plaintiff's home in the Colleton County Register of Deeds.

98. Upon information and belief, the individuals and business entities with a potential equitable interest in the mortgage and note against Plaintiff's home are Defendants John Does 1-100 and Defendants Fictitious Corporations 1-100, which represent the unidentified and unknown private investors in Plaintiff's mortgage acting through Fannie Mae.

99. Upon information and belief, since Plaintiff's mortgage was most likely bundled with thousands or millions of other mortgages and sold to Defendants John Does 1-100 and Defendants Fictitious Corporations 1-100 in the secondary market as part of a complex securitization process administered through Fannie Mae, it may prove difficult and expensive, if not impossible, to determine with a reasonable degree of certainty the exact identities and nominal amount of equitable interest each individual private investor may have in the mortgage and note against Plaintiff's home, and Plaintiff contends this honorable court and she have no legal obligation to attempt to do so.

100. In the CRS Report for Congress, dated September 15, 2008, it states, "On September 7, 2008, the Federal Housing Finance Agency (FHFA) placed Fannie Mae and Freddie Mac, two government-sponsored enterprises (GSEs) that play a critical role in the U.S. home mortgage market, in conservatorship. As conservator, the FHFA has full powers to control the assets and operations of the firms. Dividends to common and preferred shareholders are suspended, but the U.S. Treasury has put in place a set of financing agreements to ensure that the GSEs continue to meet their obligations to holders of bonds that they have issued or guaranteed. This means that the U.S. taxpayer now stands behind about \$5 trillion of GSE debt." Exhibit 39 is incorporated herein by reference.

101. In consideration of the foregoing CRS Report for Congress, whatever nominal

equitable interest each individual private investor may have in the mortgage and lien against Plaintiff's home may eventually be fully or partially reimbursed or liquidated by the U.S. Government, depending on the final decisions the U.S. Congress has yet to make in order to fully resolve the financial crisis of 2008 and to decide the fate of Fannie Mae and Freddie Mac as to whether they will be reformed or dissolved.

102. In consideration of the foregoing, whether or not Defendants John Does 1-100 and Defendants Fictitious Corporations 1-100 have an equitable interest in the mortgage and note against Plaintiff's home and are entitled to receive further compensation is arguably a matter for the federal authorities to decide in separate legal proceedings.

103. Regardless of what the federal authorities decide, Plaintiff did not knowingly, intentionally, or voluntarily enter into a mortgage with Defendants John Does 1-100 and Defendants Fictitious Corporations 1-100, therefore, she contends she has no personal liability for whatever financial loss they may sustain for choosing to invest in securitized mortgages administered through Fannie Mae.

104. Even if the identities of Defendants John Does 1-100 and Defendants Fictitious Corporations 1-100 were known and Plaintiff served them all with this Complaint, they could not appear in this proceeding only to demand that this honorable court disregard the rule of law and allow them to unlawfully assert and maintain a lien against Plaintiff's home.

**FOR A FIRST CAUSE OF ACTION
(Fraudulent Misrepresentations of Material Facts)**

105. Plaintiff asserts each and every paragraph of this Complaint as if repeated herein.

106. Upon information and belief, Defendant Old South produced or caused to be

produced an original mortgage and note for Plaintiff's signature at the closing on October 5, 2007, with the original mortgage she signed being subsequently recorded in the Colleton County Register of Deeds on October 9, 2007, that contained fraudulent misrepresentations of material facts in that they falsely identify "Old South Mortgage Corp" as "Lender" (lien holder) in both documents (hereinafter "fraudulent misrepresentations"). (Exhibit 4)

107. The fraudulent misrepresentations misled Plaintiff to believe that Defendant Old South was the "Lender" and that the separate documents that she had signed or initialed simply notified her that Flagstar Bank will be the loan servicer (debt collector/account manager) on behalf of Defendant Old South.

108. Defendant Old South never disclosed or explained to Plaintiff at any time before, during, or after the closing that MERS, Fannie Mae, and/or unidentified private investors were the intended owners of the mortgage and lien holders against her home as of the date of the closing.

109. Upon information and belief, Defendant Old South was a state licensed company that employed state licensed employees that knew or should have known the fraudulent misrepresentations could mislead Plaintiff and induce her to sign or initial the closing documents without raising any questions or objections at the closing.

110. Plaintiff retained the services of an attorney, Ms. Tuten, to handle the closing, and Plaintiff reasonably relied upon Ms. Tuten to inform Plaintiff if there were any legal defects or fraudulent misrepresentations contained in the documents Plaintiff was asked to sign or initial at the closing.

111. Ms. Tuten permitted Plaintiff to sign or initial all the closing documents without

ever expressing any concerns or objections to Plaintiff, and Ms. Tuten never disclosed or explained to Plaintiff that MERS, Fannie Mae, and/or unidentified private investors were the intended owners of the mortgage and lien holders against her home as of the date of the closing.

112. Prior to the closing, Plaintiff was familiar with Fannie Mae and knew that it was created by the federal government and is still largely controlled and subsidized by the federal government.

113. Plaintiff would have refused to sign the closing documents if Fannie Mae was identified as "Lender" in the original mortgage and note she signed at the closing because she neither desired nor requested a government loan.

114. As a result of the fraudulent misrepresentations, Plaintiff was deceived and deprived of her consumer right of choice between lenders and loan products, and this has caused Plaintiff to sustain damages—a clouded property title and the costs of this action to resolve it—and to involuntarily assume substantial risk of sustaining additional servicer abuses and future damages over the entire 30-year term, including an unlawful foreclosure.

115. Upon information and belief, now that the members of MERS, the mortgage industry, and the private investors in mortgage-backed securities are aware of the legal defects and nationwide challenges questioning the legality and enforceability of MERS mortgage transactions, the members of MERS have been aggressively foreclosing on homes as fast as possible, even going so far as to falsify legal grounds and/or falsify or forge legal documents in order to unlawfully foreclose on countless homes nationwide.

116. Prior to the closing, Plaintiff knew that a conventional loan is generally defined

and understood as a "real estate loan (usually from a bank or savings and loan association) not involving government participation by way of insurance (FHA) or guarantee (VA)." Blacks Law Dictionary, Sixth Ed.

117. Prior to the closing, Plaintiff knew that she could attempt to finance her home through loans provided by private individuals or some form of government loan or conventional loan product, and she intentionally requested and was promised a conventional loan product from Defendant Old South.

118. Prior to the closing, Plaintiff desired and requested a conventional loan product because mortgage companies and banks must be licensed and regulated by federal or state regulatory agencies, and she believed such licensing and oversight may result in her having at least some government protections from fraudulent and predatory business practices.

119. Prior to the closing, Plaintiff knew that if she requested a government loan, it could result in more red tape in the application process and a conflict of interest in the government's regulatory duties with respect to the loan by virtue of the government's financial interest in the loan, so Plaintiff decided not to request a government loan.

120. Defendant Old South promised Plaintiff a conventional loan product and never disclosed or explained to Plaintiff before, during, or after the closing that it intended to produce and did produce a form of government loan product at the closing.

121. Fannie Mae currently holds itself out to the public as a "private" institution, and Plaintiff contends this would be laughable if it were not such an outrageous misrepresentation to the public.

122. Fannie Mae presumably relies on the term "government sponsored entity" and

the addition of a few privatized features to justify its misrepresentation to the public that it was "privatized" while it still has a government charter and is still largely controlled and subsidized by the federal government.

123. Since Fannie Mae was created by the federal government and has always been so closely tied to and controlled and subsidized by the federal government, Plaintiff contends it is a misrepresentation to hold it out to the public as a "private" institution, which infers that its investments will not be guaranteed by the federal government, and to suggest that a mortgage originated or owned by Fannie Mae is a "conventional loan."

124. Indeed, in the CRS Report for Congress, dated September 15, 2008, it states, "Fannie Mae and Freddie Mac are government-sponsored enterprises (GSEs) – shareholder-owned corporations with government charters – that play a central role in mortgage finance. They buy home mortgages from the original lenders, repackage them as mortgage-back securities (MBSs), and either sell them or hold them in their own investment portfolios. In 2008, Fannie and Freddie have purchased about 80% of all new home mortgages in the United States." (Exhibit 39, emphasis added)

125. The author of the foregoing CRS Report for Congress admitted that Fannie Mae and Freddie Mac had somehow "purchased" 80% of all "new" home mortgages by 2008, and since the original mortgage against Plaintiff's home was signed October 5, 2007, she reasonably assumes her mortgage was included in this calculation.

126. Fannie Mae's charter only authorizes it to purchase "existing" mortgages, and Plaintiff, and arguably most reasonable people, would not agree to allow the terms "new" and "existing" to be used interchangeably if that is being done for the purposes of deceiving the

public and of committing unauthorized or unlawful acts.

127. As a result of the boilerplate, overly broad, vague, and contradictory language used in all the documents that Defendant Old South produced or caused to be produced to Ms. Tuten for Plaintiff to sign or initial at the closing, in combination with the fraudulent misrepresentations, Plaintiff was deceived and deprived of her consumer right of choice to decline the form of government loan product she was offered in place of the conventional loan product that Defendant Old South promised to deliver to her to finance the purchase of her home.

128. The foregoing has caused Plaintiff to sustain damages, to suffer servicer abuses, and to involuntarily assume substantial risk of sustaining future damages, including an unlawful foreclosure and the potential loss of her home and her thousands of dollars of investment toward the purchase and maintenance of it.

129. Defendant Old South knew or should have known that Fannie Mae was created by the federal government; that Fannie Mae has always been closely tied to, controlled and subsidized by the federal government; that the federal government would most likely guarantee Fannie Mae's investments; that it was a fraudulent misrepresentation of a material fact to represent to Plaintiff that the loan product they intended to produce and did produce at the closing was a conventional loan while all the evidence gathered would suggest it was a form of government loan, and to structure the loan repayment terms as if it was a conventional loan and as if Defendant Old South was the "Lender."

130. Prior to and at the time of the closing, Plaintiff was unfamiliar and inexperienced with real estate transactions and procedures, which is why Plaintiff retained the services of a

local real estate attorney and reasonably relied upon Ms. Tuten as a member of the state bar to advise Plaintiff or otherwise act in Plaintiff's best interest if Ms. Tuten was aware of anything defective, fraudulent, illegal, or unconscionable with respect to the closing documents, but Ms. Tuten remained silent.

131. Prior to and at the time of the closing, Plaintiff did not realize that she was being defrauded and deprived of her consumer right of choice between lenders and loan products and that as a result she would sustain damages, suffer servicer abuses, and remain at significant risk of suffering servicer abuses and sustaining additional damages during the entire 30-year term, including unlawful foreclosure.

132. If Plaintiff had such prior knowledge before the closing or before she signed the closing documents, she would not have proceeded with the closing on October 5, 2007.

133. Plaintiff would have delayed the closing to investigate alternative financing options, and if she could find none, she would not have purchased a home at that time, but the fraudulent misrepresentations induced Plaintiff to proceed with the closing, which prejudiced her consumer right of choice.

FOR A SECOND CAUSE OF ACTION
(Mortgage and Note Invalid and Unenforceable Due to Fraudulent or Illegal Acts)

134. Plaintiff asserts each and every paragraph of this Complaint as if repeated herein.

135. Upon information and belief, the original mortgage and note against Plaintiff's home are invalid and unenforceable due to fraudulent or illegal acts committed, and therefore, the lien against her home arising from them is invalid and unenforceable.

136. Generally, it is widely known and understood by Americans that it is a criminal

offense and punishable by fines and/or imprisonment to knowingly and intentionally create, file, or record, or knowingly and intentionally cause to be created, filed, or recorded, any document that contains false or misleading statements.

137. For example, pursuant to S.C. Code Section 16-9-10(A)(2), It is unlawful for a person to wilfully give false, misleading, or incomplete information on a document, record, report, or form required by the laws of this State; pursuant to S.C. Code Section 16-13-10(A)(2), It is unlawful for a person to utter or publish as true any false, forged, or counterfeited writing or instrument of writing; pursuant to S.C. Code Section 16-13-230, a person committing a breach of trust with a fraudulent intention or a person who hires or counsels another person to commit a breach of trust with a fraudulent intention is guilty of larceny; and pursuant to S.C. Code Section 16-13-240, a person who by false pretense or representation obtains the signature of a person to a written instrument or obtains from another person any chattel, money, valuable security, or other property, real or personal, with intent to cheat and defraud a person of that property is guilty of a felony or misdemeanor, depending on the property value.

138. Upon information and belief, Defendant Old South did not loan Plaintiff any money to finance the purchase of her home at the closing, and Defendant Old South knew or should have known that it was a fraudulent or illegal act to cause or to allow itself to be identified as the "Lender" in the original mortgage recorded in the Colleton County Register of Deeds and in the original note, if in fact Defendant Old South never was the actual lender and never was the intended note/lien holder against Plaintiff's home.

139. On the one hand, pursuant to page 2 of the closing Settlement Statement,

Defendant Old South was to receive a \$855.00 "loan origination fee" and a \$150.00 processing fee, and Flagstar was to receive an "administrative fee" of \$620.00 as closing costs, which suggests that Defendant Old South's role in the transaction was lender and Flagstar's role in the transaction was servicer (debt collector/account manager) on behalf of Defendant Old South.

Exhibit 40 is incorporated herein by reference.

140. On the other hand, pursuant to page two of the Truth-In-Lending Disclosure Statement, it discloses as follows, "At or after the closing, Flagstar Bank, FSB will pay a broker yield spread premium to Old South Mortgage Corp in connection with your loan of \$1,076.92. This amount is not part of your closing costs" which suggests that Defendant Old South's role in the transaction was only as the broker and not as the actual lender. Exhibit 41 is incorporated herein by reference.

141. Now that Plaintiff has studied the closing documents more carefully, she discovered they contain contradictory statements and she now understands that it does not make sense that Flagstar would pay Defendant Old South a broker premium of \$1,076.92 if Defendant Old South was in fact the actual lender and was paying Flagstar servicer fees to act on its behalf.

142. On page one of the RESPA Servicing Disclosure form that Plaintiff received at the closing, Defendant Old South disclosed as follows: "We do not service mortgage loans, and we have not serviced mortgage loans in the past three years." Exhibit 42 is incorporated herein by reference.

143. Plaintiff also received at the closing a Notice of Assignment, Sale, or Transfer of Servicing Rights and a Notice of Transfer of Loan Servicing Rights informing her that Flagstar

would become servicer of her home loan account immediately after the closing, and Plaintiff interpreted those forms to mean Flagstar would become the debt collector/account manager on behalf of Defendant Old South because Defendant Old South did not perform those functions itself in house and had not done so in the past three years. Exhibit 43 is incorporated herein by reference.

144. Since the Notice of Assignment, Sale, or Transfer of Servicing Rights and a Notice of Transfer of Loan Servicing Rights are not incorporated and recorded in the Colleton County Register of Deeds as part of the original mortgage, and since those two documents are in the form of "notices," Plaintiff contends they are neither separate agreements nor amendments to the original mortgage and, therefore, are not legally binding or enforceable against Plaintiff. (Exhibit 43)

145. Nevertheless, in September 2009, MERS, Fannie Mae, and/or Flagstar transferred Plaintiff's home loan account to Nationstar for servicing, Nationstar accepted the account for servicing, and all of them apparently ignored the facts that Plaintiff had entered into a mortgage with Defendant Old South as the "Lender," and Defendant Old South had dissolved in December 2008, which was months before the transfer to Nationstar occurred.

146. Plaintiff contends the mortgage must necessarily follow the note and the ownership of the two cannot be split or it will render both invalid and unenforceable.

147. Since the ownership of the original mortgage and note against Plaintiff's home have been split by virtue of the fact the identity of the mortgagee and the identity of the note holder do not match identically, Plaintiff contends both legal instruments are invalid and unenforceable.

148. In addition to Defendant Old South being identified as "Lender" in the original mortgage, MERS is also identified as "nominee for Lender" and as mortgagee, but MERS is not named as a note holder in the original note, only Defendant Old South is identified therein as "Lender" (note holder); therefore, Plaintiff contends this split or inconsistency renders both the mortgage and note invalid and unenforceable.

149. If Fannie Mae was secretly the intended original lender, owner and note holder of the original mortgage and note Plaintiff signed at the closing as of the date of the closing on October 5, 2007, and if Fannie Mae provided any funds to Flagstar and designated those funds to be used to finance or quickly reimburse the purchase price of Plaintiff's home, Plaintiff contends Fannie Mae would have acted unlawfully in violation of its charter.

150. By its own admission, Fannie Mae's charter "does not permit us to originate loans or lend money directly to consumers in the primary mortgage market," and if Fannie Mae provided any funds to Flagstar and designated those funds to be used to finance or quickly reimburse the purchase price of Plaintiff's home, Plaintiff contends that it does not matter that Flagstar wired the funds to Ms. Tuten's account at the closing, Fannie Mae would still have technically loaned money directly to Plaintiff in violation of its charter. (Exhibits 4, 12 & 38)

151. Since apparently Defendant Old South decided not to lend Plaintiff any money at the closing on October 5, 2007, Plaintiff contends it was fraudulent and unlawful for Defendant Old South to cause or allow the recording of the original mortgage four days later on October 9, 2007, that falsely identified Defendant Old South as the "Lender" and to thereby cause or allow the improper recording of a lien against Plaintiff's home in its own name rather than in the name of the actual lender.

152. If Fannie Mae and/or Flagstar were to now suggest that they "purchased" Plaintiff's "conventional mortgage" from Defendant Old South at the exact same date and time of the closing, Plaintiff contends they would in effect admit that fraudulent and illegal acts were committed with respect to the original mortgage and note Plaintiff signed at the closing.

153. In addition, Plaintiff contends an "existing" mortgage does not consist of a mortgage that has only existed for one second or five minutes or just the time it took to sign the closing documents.

154. Plaintiff contends the prima facie evidence submitted herein establishes that at all times Flagstar was only a servicer (debt collector/account manager) with respect to the mortgage against Plaintiff's home, and Flagstar was acting on behalf of Fannie Mae and/or unidentified private investors in order to receive fees for services rendered. (Exhibit 4, 12 & 36)

155. Plaintiff contends the prima facie evidence submitted herein establishes that although MERS, Fannie Mae and/or unidentified private investors were apparently the intended original owners and holders of the original mortgage and note against her home as of the date of the closing, they were never and can never be the lawful owners and holders.

156. Upon information and belief, Plaintiff contends that because the original mortgage and note falsely identifies Defendant Old South as the lender/note holder, everything Plaintiff signed at the closing was based upon false pretenses and is therefore invalid and unenforceable.

**FOR A THIRD CAUSE OF ACTION
(Unconscionable Mortgage Contract)**

157. Plaintiff asserts each and every paragraph of this Complaint as if repeated

herein.

158. The original note and lien against Plaintiff's home arising from the original mortgage in the name of Defendant Old South as "Lender" are invalid and unenforceable because the mortgage contract, related closing documents, and the MERS system are unconscionable.

159. The mortgage contract, related closing documents, and the MERS system are unconscionable because they were designed to at all times deprive Plaintiff and the public of the true identity of the actual lender, the intended owner(s) of the mortgage, the intended note and lien holder(s) against her home, and the intended beneficiaries of her mortgage payments.

160. As a result of the design of the mortgage contract, related closing documents, and the MERS system, Plaintiff currently has a clouded title to her home, she is making monthly mortgage payments for the benefit of invisible entities, the identities of the invisible entities and the amount of their potential equitable interest are not discoverable in the public domain through simple searches of public records, Plaintiff has suffered and believes she will continue to suffer servicer abuses by companies that do not actually own her mortgage, are not the lawful lien holders against her home, and possess no appreciable equitable interest in her mortgage.

161. The mortgage contract, related closing documents, and the MERS system are unconscionable because they were designed to bind Plaintiff to the foregoing circumstances for the entire 30-year term of the mortgage.

162. The mortgage contract, related closing documents, and the MERS system are unconscionable because they were designed to grant all the privileges, immunities, and legal rights imaginable to invisible entities while depriving Plaintiff of all her consumer choices, legal rights, and legal protections.

163. The mortgage contract, related closing documents, and the MERS system are unconscionable because they were designed to appear like a conventional loan where one licensed private lending institution lends money out of its own financial resources, where it must wait a long period of time for full repayment of the loan, and where it assumes some financial risk of loss in order to at least somewhat justify the oppressive repayment terms of Plaintiff's home loan, while in reality, the MERS system was designed to quickly reimburse the "lender" and thereby shift all the financial burdens and risks to be borne solely by the Plaintiff, the unidentified private investors in Plaintiff's mortgage, and the federal taxpayers, jointly and severally.

164. The oppressive repayment terms of Plaintiff's home loan include a seven (7) percent annual interest rate over a 30-year term (approximately \$182,000 repayment of the \$76,000 loan) and require Plaintiff to make monthly private mortgage insurance premium payments in the amount of \$55.10 until September 1, 2018. (Exhibit 4)

165. The mortgage and note are unconscionable because no single bank or mortgage company has assumed any appreciable risk of loss that would justify allowing a company that is neither the lender nor the lawful lien holder against Plaintiff's home, Nationstar, to potentially collect a financial windfall from Plaintiff over the next 25 years or foreclose on behalf of invisible entities.

166. The mortgage contract, related closing documents, and the MERS system are unconscionable because they were designed to deceive and deprive Plaintiff of her consumer right of choices between lenders and loan products based on frivolous and speculative reasons rather than for valid reasons with respect to a mortgage secured by real property and private mortgage insurance, such as the original lender's sale to or a merger with its assignee or bankruptcy of the lender.

167. The mortgage contract, related closing documents, and the MERS system are unconscionable because they were designed to grossly abuse the general right of assignment and make the assignment provisions mean something entirely different than Plaintiff, and arguably most Americans, would understand or interpret them to mean and expect them to be applied.

168. The mortgage contract, related closing documents, and the MERS system are unconscionable because they were designed to bait Plaintiff into signing documents to receive what appeared to be legitimate conventional loan product with a local mortgage company that had gained her trust and then simultaneously switch her loan product to a form of government loan product fraught with much higher risks of Plaintiff being victimized by unfairness, fraudulent or illegal acts.

169. The mortgage and note are unconscionable because Plaintiff's agreement to Defendant Old South's general right of assignment in the mortgage was not intended and could not have been imagined or understood by Plaintiff as her permission for Defendant Old South to collude with MERS, Flagstar, and/or Fannie Mae to deceive her and trap her in a form of government loan product where she would be subjected to servicer abuses, where she would

be making mortgage payments for the benefit of invisible entities whose identities and potential equitable interest cannot be discovered in the public domain by simple searches of public records, and where it would result in a clouded title to her home for a term of 30 years.

170. The mortgage and note are unconscionable because Plaintiff was deceived by the fraudulent misrepresentations; Plaintiff did not knowingly, intentionally, and voluntarily enter into a 30-year mortgage with Fannie Mae or Defendants Fictitious Corporations 1-100 and John Does 1-100, and Plaintiff would not have done so of her own free will after full, unambiguous explanation of all material facts.

171. The mortgage contract, related closing documents, and the MERS system are unconscionable because they were designed to allow the mortgage against Plaintiff's home to be repeatedly traded, sold, assigned, or transferred to any entity in the world without ever notifying Plaintiff, including foreign governments or foreign entities abroad that are most likely among the invisible entities that invested in Plaintiff's mortgage along with thousands or millions of others.

172. Since the United States is currently in a state of national financial crisis, Plaintiff feels vulnerable and threatened while invisible entities, including foreign entities abroad, are allowed to purchase her mortgage or an interest in her mortgage without state licenses or any other regulatory oversight or legal authorization that is normally required by the state and county governments, which leaves Plaintiff with virtually no legal protection unless she takes personal legal action, as she has done by filing this proceeding.

173. The mortgage and note are unconscionable because Plaintiff had a legal right to know and to see clearly and unambiguously in black ink the actual and intended lender and

note holder (lien holder) in the original mortgage and note she signed at the closing, but instead, Defendant Old South appeared as "Lender" on the two most important, relevant and legally binding documents at the closing—the original mortgage and note.

174. The mortgage and note are unconscionable because upon information and belief, Defendant Old South, Flagstar, MERS and/or Fannie Mae colluded to create the illusion that Defendant Old South was the original lender and original note holder (lien holder) against Plaintiff's home, and their collusion induced Plaintiff to unintentionally and involuntarily fund and participate in their fraudulent and illegal acts against the public.

175. The mortgage and note are unconscionable because they require Plaintiff to continue to fund and participate in fraudulent and illegal acts against the public subsequent to her discovery of those acts, against her will, and in violation of her conscience.

176. The mortgage contract, related closing documents, and the MERS system are unconscionable because they were designed to make it possible for a home loan servicer that possesses no appreciable equitable interest, that is acting on behalf of invisible entities, and that is neither the lender nor the lawful lien holder against Plaintiff's home, to deprive Plaintiff of due process of law with respect to her title and possession of her home in violation of the constitutions of South Carolina and the United States.

177. By refusing to properly create and record original mortgages that identify the true and correct name of the original lender/note holder, and by refusing to timely record legitimate assignments of mortgage with the Colleton County Register of Deeds each time they occur, MERS, Fannie Mae, and/or Defendants Fictitious Corporations 1-100 and John Does 1-100 have deprived and intend to continue to deprive Plaintiff of the minimum due process of

law protections that the county clerks routinely provide all property owners as they inspect each document to ensure completeness, accuracy, and legitimacy before accepting and recording the document and before changing the name of a lien holder against an owner's property in the county records.

178. Plaintiff contends that since fraudulent and illegal acts have apparently been committed that invalidate the original mortgage and note Plaintiff signed at the closing, and since apparently no lawful assignments of mortgage can be subsequently recorded in the Colleton County Register of Deeds, Nationstar, Fannie Mae, MERS, and/or Defendants Fictitious Corporations 1-100 and John Does 1-100 can never possess a valid lien against Plaintiff's home and can never lawfully foreclose and seize Plaintiff's home.

179. In consideration of the foregoing, Plaintiff contends it would be unconscionable to leave the door open for an improper party that has no legal standing and no appreciable equitable interest in the mortgage to attempt to unlawfully foreclose and seize Plaintiff's home and do so because of Defendant Old South's recorded but invalid lien, which would cause Plaintiff to suffer mental anguish and incur substantial legal defense costs unjustly, and therefore, Plaintiff filed this action for declaratory judgment and injunctive relief seeking to close the door on those possibilities forever.

WHEREFORE, Plaintiff respectfully requests that she be granted the following relief:

1. This honorable court declare that although a home loan and debt may exist, Plaintiff's home and property situated at 209 Presidential Court, Round O, South Carolina, is no longer the security for the Mortgage, dated October 5, 2007, Instrument No. 200700039539, recorded in Volume 1567, Page 193, because the Mortgage and related Note, dated October 5,

2007, falsely identifies Old South Mortgage Corp as "Lender" and are therefore invalid and unenforceable.

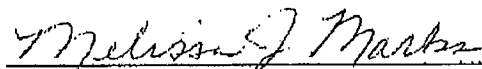
2. This honorable court issue an order to the Colleton County Register of Deeds to remove or clear from its records Old South Mortgage Corp's and MERS, Inc.'s invalidated lien against Plaintiff's home situated at 209 Presidential Court, Round O, South Carolina, arising from the invalidated Mortgage Instrument No. 200700039539, recorded in Volume 1567, Page 193, and the related invalidated Note, dated October 5, 2007, pursuant to the county's procedures under these or similar circumstances.

3. This honorable court issue an order of permanent injunction against any and all persons and entities prohibiting the recording of an assignment of mortgage or lien against Plaintiff's home arising from the invalidated Mortgage Instrument No. 200700039539, recorded in Volume 1567, Page 193, and the related invalidated Note, dated October 5, 2007, that falsely identifies Old South Mortgage Corp as "Lender."

4. This honorable court issue an order of permanent injunction against any and all persons and entities prohibiting foreclosure against Plaintiff's home arising from the invalidated Mortgage Instrument No. 200700039539, recorded in Volume 1567, Page 193, and the related invalidated Note, dated October 5, 2007, that falsely identifies Old South Mortgage Corp as "Lender."

Round O, South Carolina

Dated: 3/27/2012


Melissa J. Marks, the Plaintiff, appearing pro se



12-CP-15-262

STATE OF SOUTH CAROLINA)
COUNTY OF COLLETON) VERIFICATION

MELISSA JEAN MARKS, being duly sworn, says that she is the Petitioner herein, and has read the foregoing Petition and knows the contents thereof, that the same is true of her own knowledge, except as matters therein stated to be alleged on information and belief; and to those matters she believes them to be true.

SWORN to and Subscribed before me

this 27th day of March, 2012

Colleen R. Hemelgarn
Notary Public for South Carolina

My Commission expires Colleen R. Hemelgarn
Notary Public
South Carolina
Term Expires
October 20th 2019

Melissa J. Marks
Signature of Petitioner

PATRICIA C. GRANT
COLLETON COUNTY
COMMON PLEAS
2012 APR -6 AM 8:39

Case 11-02619-jw Doc 12 Filed 06/21/11 Entered 06/21/11 14:03:56 Desc Order
Confirming Ch 13 Plan (1 Page 1 of 1

Form 162aBNC (Revised 01/01/2009)

United States Bankruptcy Court – District of South Carolina
J. Bratton Davis United States
Bankruptcy Courthouse
1100 Laurel Street
Columbia, SC 29201-2423

Case Number: 11-02619-jw

Chapter: 13

In re: (Debtor(s) name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address)

Melissa Jean Marks
aka Melissa Jean Tanner
209 Presidential Ct
Round O, SC 29474

SSN: xxx-xx-6701

Entered By The Court
6/21/11

ORDER CONFIRMING PLAN AND RESOLVING MOTIONS

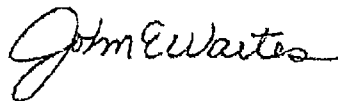
Filed By The Court

6/21/11
Tammi M. Hollwig
Clerk of Court
US Bankruptcy Court

It having been determined after notice and hearing that the plan filed by the debtor(s)¹ on 06/08/2011, as modified on N/A, complies with the provisions of Chapter 13 (11 U.S.C. § 1301 et seq.), and with all other applicable provisions of Title 11 of the United States Code and that all fees and charges to be paid before confirmation have been paid;

IT IS ORDERED THAT:

1. The plan is confirmed.
2. The debtor shall not incur indebtedness nor sell, encumber, or otherwise transfer any interest in estate property outside the ordinary course of business without approval of the court.
3. The court hereby values secured claims and voids liens as set forth in the confirmed plan or as established by separate order to the extent permitted by 11 U.S.C. § 506 (a), 506(d), § 1325(a), and applicable law.
4. Pursuant to 11 U.S.C. § 522(f)(1)(A) and/or (B), the court hereby finds that the security interests to be avoided as set forth in the confirmed plan or by separate order impair an exemption to which the debtor would otherwise be entitled under 11 U.S.C. § 522(b) and South Carolina Code § 15-41-30 and are, therefore, avoided.



Chief United States Bankruptcy Judge

Date: June 21, 2011

Document 12 - 3, 9

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

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

IN RE:)

Melissa Jean Marks)
209 Presidential Court)
Round O, SC 29474)
SSN xxx-xx-6701)

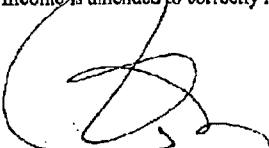
DEBTORS.)

CASE NO: 11-02619-jw

CHAPTER 13

STATEMENT OF CHANGE

The debtor in the above-captioned case hereby amends the Statement of Current Monthly Income by substituting the attached amended schedule for that originally filed, pursuant to Fed. R. Bankr. P. 1009. The Statement of Current Monthly Income is amended to correctly reflect the annual bonus that she received in December 2010.



Robert R. Meredith, Jr.
Elizabeth R. H. Jenkins
Attorneys for the Debtor
District Court ID No. 6152
4000 Faber Place Drive, Ste 120
North Charleston, SC 29405
843-529-9000

Date: 6/14/11

B22C (Official Form 22C) (Chapter 13) (12/10)

In re: Melissa Jean Marks
Debtor(s)
Case Number: 11-02619
(if known)

According to the calculations required by this statement:
☐ The applicable commitment period is 3 years.
☒ The applicable commitment period is 5 years.
☒ Disposable income is determined under § 1325(b)(3).
☐ Disposable income is not determined under § 1325(b)(3).
(Check the boxes as directed in Lines 17 and 23 of this statement.)

AMENDED

**CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME
AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME**

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME																
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. ☒ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. ☐ Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		Column A Debtor's Income	Column B Spouse's Income												
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$ 4,393.68	\$												
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV. <table border="1" style="width: 100%;"> <thead> <tr> <th></th> <th>Debtor</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td>\$ 0.00</td> <td>\$</td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td>\$ 0.00</td> <td>\$</td> </tr> <tr> <td>c. Business income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>			Debtor	Spouse	a. Gross receipts	\$ 0.00	\$	b. Ordinary and necessary business expenses	\$ 0.00	\$	c. Business income	Subtract Line b from Line a		\$ 0.00	\$
	Debtor	Spouse														
a. Gross receipts	\$ 0.00	\$														
b. Ordinary and necessary business expenses	\$ 0.00	\$														
c. Business income	Subtract Line b from Line a															
4	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV. <table border="1" style="width: 100%;"> <thead> <tr> <th></th> <th>Debtor</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td>\$ 0.00</td> <td>\$</td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td>\$ 0.00</td> <td>\$</td> </tr> <tr> <td>c. Rent and other real property income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>			Debtor	Spouse	a. Gross receipts	\$ 0.00	\$	b. Ordinary and necessary operating expenses	\$ 0.00	\$	c. Rent and other real property income	Subtract Line b from Line a		\$ 0.00	\$
	Debtor	Spouse														
a. Gross receipts	\$ 0.00	\$														
b. Ordinary and necessary operating expenses	\$ 0.00	\$														
c. Rent and other real property income	Subtract Line b from Line a															
5	Interest, dividends, and royalties.		\$ 0.00	\$												
6	Pension and retirement income.		\$ 0.00	\$												
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.		\$ 0.00	\$												
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1" style="width: 100%;"> <tr> <td>Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td>Debtor \$ 0.00</td> <td>Spouse \$</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$	\$ 0.00	\$									
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$														

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9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 15%;"></th> <th style="width: 10%; text-align: center;">Debtor</th> <th style="width: 10%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>			Debtor	Spouse	a.		\$	\$	b.		\$	\$	\$ 0.00	\$
		Debtor	Spouse												
a.		\$	\$												
b.		\$	\$												
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$ 4,393.68													
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 4,393.68													
Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD															
12	Enter the amount from Line 11	\$ 4,393.68													
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 15%;"></td> <td style="width: 10%; text-align: center;">\$</td> <td style="width: 10%;"></td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: center;">\$</td> <td></td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td style="text-align: center;">\$</td> <td></td> </tr> </tbody> </table> Total and enter on Line 13	a.		\$		b.		\$		c.		\$		\$ 0.00	
a.		\$													
b.		\$													
c.		\$													
14	Subtract Line 13 from Line 12 and enter the result.	\$ 4,393.68													
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$ 52,724.16													
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: SC b. Enter debtor's household size: 2	\$ 50,500.00													
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. ☐ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. ☒ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.														
Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME															
18	Enter the amount from Line 11.	\$ 4,393.68													
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 15%;"></td> <td style="width: 10%; text-align: center;">\$</td> <td style="width: 10%;"></td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: center;">\$</td> <td></td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td style="text-align: center;">\$</td> <td></td> </tr> </tbody> </table> Total and enter on Line 19.	a.		\$		b.		\$		c.		\$		\$ 0.00	
a.		\$													
b.		\$													
c.		\$													
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$ 4,393.68													

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$ 52,724.16																								
22	Applicable median family income. Enter the amount from Line 16.	\$ 50,500.00																								
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. ☒ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. ☐ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.																									
Part IV. CALCULATION OF DEDUCTIONS FROM INCOME																										
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)																										
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$ 985.00																								
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3">Persons under 65 years of age</th> <th colspan="3">Persons 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a1.</td> <td style="width: 40%;">Allowance per person</td> <td style="width: 15%; text-align: center;">60</td> <td style="width: 5%;">a2.</td> <td style="width: 40%;">Allowance per person</td> <td style="width: 15%; text-align: center;">144</td> </tr> <tr> <td>b1.</td> <td>Number of persons</td> <td style="text-align: center;">2</td> <td>b2.</td> <td>Number of persons</td> <td style="text-align: center;">0</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td style="text-align: center;">120.00</td> <td>c2.</td> <td>Subtotal</td> <td style="text-align: center;">0.00</td> </tr> </tbody> </table>		Persons under 65 years of age			Persons 65 years of age or older			a1.	Allowance per person	60	a2.	Allowance per person	144	b1.	Number of persons	2	b2.	Number of persons	0	c1.	Subtotal	120.00	c2.	Subtotal	0.00
Persons under 65 years of age			Persons 65 years of age or older																							
a1.	Allowance per person	60	a2.	Allowance per person	144																					
b1.	Number of persons	2	b2.	Number of persons	0																					
c1.	Subtotal	120.00	c2.	Subtotal	0.00																					
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$ 480.00																								
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero. <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%;">a.</td> <td style="width: 45%;">IRS Housing and Utilities Standards; mortgage/rent expense</td> <td style="width: 15%; text-align: right;">\$ 560.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td> <td style="text-align: right;">\$ 701.09</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </tbody> </table>		a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$ 560.00	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$ 701.09	c.	Net mortgage/rental expense	Subtract Line b from Line a.															
a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$ 560.00																								
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$ 701.09																								
c.	Net mortgage/rental expense	Subtract Line b from Line a.																								
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:	\$ 0.00																								

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27A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. ☐ 0 ☐ 1 ☒ 2 or more. If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$ 488.00									
27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$ 0.00									
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) ☐ 1 ☒ 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero. <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$ 200.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td> <td>\$ 0.00</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$ 200.00	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$ 0.00	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$ 200.00
a.	IRS Transportation Standards, Ownership Costs	\$ 200.00									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$ 0.00									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero. <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$ 200.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td>\$ 0.00</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$ 200.00	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$ 0.00	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$ 200.00
a.	IRS Transportation Standards, Ownership Costs	\$ 200.00									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$ 0.00									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.	\$ 1,191.89									
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$ 0.00									
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$ 19.10									
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in line 49.	\$ 0.00									
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$ 0.00									
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$ 0.00									

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36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.		\$ 10.00									
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.		\$ 54.98									
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.		\$ 3,748.94									
Subpart B: Additional Living Expense Deductions												
Note: Do not include any expenses that you have listed in Lines 24-37												
39	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. <table border="1"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$ 165.92</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$ 0.00</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$ 0.00</td> </tr> </table> Total and enter on Line 39 If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$		a.	Health Insurance	\$ 165.92	b.	Disability Insurance	\$ 0.00	c.	Health Savings Account	\$ 0.00	\$ 165.92
a.	Health Insurance	\$ 165.92										
b.	Disability Insurance	\$ 0.00										
c.	Health Savings Account	\$ 0.00										
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.		\$ 0.00									
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		\$ 0.00									
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.		\$ 0.00									
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.		\$ 0.00									
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.		\$ 0.00									
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.		\$ 15.00									
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.		\$ 180.92									

Subpart C: Deductions for Debt Payment																			
47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 15%;">Average Monthly Payment</th> <th style="width: 20%;">Does payment include taxes or insurance</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Nationstar Mortgage LLC</td> <td>Deitle Mobile Home and Lot located at 209 Presidential Court Round O, SC 29474 (current)</td> <td style="text-align: right;">\$ 701.09</td> <td>☒ yes ☐ no</td> </tr> <tr> <td colspan="3"></td> <td style="text-align: right;">Total: Add Lines</td> <td></td> </tr> </tbody> </table>					Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance	a.	Nationstar Mortgage LLC	Deitle Mobile Home and Lot located at 209 Presidential Court Round O, SC 29474 (current)	\$ 701.09	☒ yes ☐ no				Total: Add Lines	
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance															
a.	Nationstar Mortgage LLC	Deitle Mobile Home and Lot located at 209 Presidential Court Round O, SC 29474 (current)	\$ 701.09	☒ yes ☐ no															
			Total: Add Lines																
				\$ 701.09															
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 35%;">1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td colspan="2">-NONE-</td> <td style="text-align: right;">\$</td> </tr> <tr> <td colspan="3"></td> <td style="text-align: right;">Total: Add Lines</td> </tr> </tbody> </table>					Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.	-NONE-		\$				Total: Add Lines			
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount																
a.	-NONE-		\$																
			Total: Add Lines																
				\$ 0.00															
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.																		
				\$ 44.77															
50	Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense. <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 45%;">Projected average monthly Chapter 13 plan payment</td> <td style="width: 50%; text-align: right;">\$ 170.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td style="text-align: right;">x 8.40</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Average monthly administrative expense of chapter 13 case</td> <td style="text-align: right;">Total: Multiply Lines a and b</td> </tr> </tbody> </table>				a.	Projected average monthly Chapter 13 plan payment	\$ 170.00	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x 8.40	c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b						
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c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b																	
				\$ 14.28															
51	Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.																		
				\$ 760.14															
Subpart D: Total Deductions from Income																			
52	Total of all deductions from income. Enter the total of Lines 38, 46, and 51.																		
				\$ 4,690.00															
Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)																			
53	Total current monthly income. Enter the amount from Line 20.																		
				\$ 4,393.68															
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.																		
				\$ 0.00															
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).																		
				\$ 0.00															
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.																		
				\$ 4,690.00															

57	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expense necessary and reasonable. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 60%;">Nature of special circumstances</th> <th style="width: 35%;">Amount of Expense</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total: Add Lines</td> <td>\$</td> </tr> </tbody> </table>		Nature of special circumstances	Amount of Expense	a.		\$	b.		\$	c.		\$	Total: Add Lines		\$	\$ 0.00			
	Nature of special circumstances	Amount of Expense																		
a.		\$																		
b.		\$																		
c.		\$																		
Total: Add Lines		\$																		
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.	\$ 4,690.00																		
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.	\$ -296.32																		
Part VI. ADDITIONAL EXPENSE CLAIMS																				
60	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 60%;">Expense Description</th> <th style="width: 35%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td>d.</td> <td></td> <td>\$</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total: Add Lines a, b, c and d</td> <td>\$</td> </tr> </tbody> </table>			Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$	d.		\$	Total: Add Lines a, b, c and d		\$
	Expense Description	Monthly Amount																		
a.		\$																		
b.		\$																		
c.		\$																		
d.		\$																		
Total: Add Lines a, b, c and d		\$																		
Part VII. VERIFICATION																				
61	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.) Date: <u>6/10/2011</u> Signature: <u>Melissa Jean Marks</u> Melissa Jean Marks (Debtor)																			

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 10/01/2010 to 03/31/2011.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Motley Rice, LLC

Income by Month:

6 Months Ago:	10/2010	\$3,335.68
5 Months Ago:	11/2010	\$3,335.67
4 Months Ago:	12/2010	\$4,168.75
3 Months Ago:	01/2011	\$3,507.00
2 Months Ago:	02/2011	\$3,507.00
Last Month:	03/2011	\$3,807.00
Average per month:		\$3,560.36

Remarks:

The debtor receives a paycheck every 2 weeks. In December 2010, she received two paychecks and a Christmas bonus.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Motley Rice, LLC Christmas Bonus

Income by Month:

6 Months Ago:	10/2010	\$0.00
5 Months Ago:	11/2010	\$0.00
4 Months Ago:	12/2010	\$5,000.00
3 Months Ago:	01/2011	\$0.00
2 Months Ago:	02/2011	\$0.00
Last Month:	03/2011	\$0.00
Average per month:		\$833.33

Remarks:

Debtor received a \$5000 merit bonus in December 2010. The merit bonus fluctuates from year to year, and the bonus in December 2010, was a larger bonus because the debtor's boss made partner at the law firm.

UNITED STATE BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

IN RE:

Melissa Jean Marks
209 Presidential Court
Round O, SC 29474
SSN xxx-xx-6701

DEBTORS.

CASE NO: 11-02619-jw

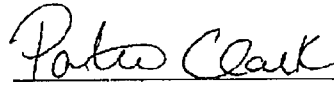
CHAPTER 13

CERTIFICATE OF SERVICE

I hereby certify that a copy of the within Amended Current Monthly Income was duly served electronically upon the parties named below through CM/ECF pursuant to Operating Order 04-11, on this date.

ELECTRONICALLY

James M. Wyman
Chapter 13 Trustee
PO Box 997
Mt. Pleasant, SC 29465-0997



Patricia Clark, Paralegal for
Robert R. Meredith, Jr.
Elizabeth R. H. Jenkins
Meredith Law Firm, LLC
Attorneys for the Debtors
District Court ID No. 6152
4000 Faber Place Drive, Ste 120
North Charleston, SC 29405
843-529-9000

Date:

6/15/11

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

IN RE:

Melissa Jean Marks
209 Presidential Court
Round O, SC 29474
SSN xxx-xx-6701

DEBTOR

CASE NO: 11-02619
CHAPTER: 13

NOTICE OF PLAN MODIFICATION BEFORE
CONFIRMATION, AMENDED CHAPTER 13
PLAN, MOTIONS TO VALUE SECURITY,
AVOID JUDICIAL LIEN, AVOID A
NONPURCHASE-MONEY, NONPOSSESSORY
SECURITY INTEREST AND LIEN, AND/OR
TO ASSUME OR REJECT AN EXECUTORY
CONTRACT/UNEXPIRED LEASE

I. NOTICE TO AFFECTED CREDITORS AND PARTIES IN INTEREST: The above-captioned debtor¹ previously proposed a chapter 13 plan and motions; debtor now moves, pursuant to 11 U.S.C. § 1323 and Fed. R. Bankr. P. 2002(a)(5), to modify the proposed plan and motions as detailed below:

The debtor's plan is amended to extend the length of the plan in order to resolve Chapter 13 Trustee's objection. No other specific creditor or other party in interest is directly affected by the change.

This modification to the chapter 13 plan and motions, and the remaining terms of the chapter 13 plan and motions set forth below, may affect your rights. Failure to object may constitute an implied acceptance of and consent to the relief requested.

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

B. DEADLINE FOR FILING OBJECTIONS, NOTICE OF HEARING ON CONFIRMATION OF CHAPTER 13 PLAN AND MOTIONS: Objections to the motions and any provision of the plan must be made in accordance with SC LBR 9014-1, properly served, and filed with the United States Bankruptcy Court, 1100 Laurel Street, Columbia, SC 29201, within twenty-eight (28) days from the date this document is filed. Timely objections will be heard at the confirmation hearing, notice of which is given separately in the Notice of Meeting of Creditors. If a timely objection is filed after the confirmation hearing, a separate hearing on the objection will be scheduled and notice of such a hearing will be given. If no timely objection is filed, the Court, upon recommendation of the chapter 13 trustee and without further hearing or notice, may enter an order confirming the plan and granting the motions.

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

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

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

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

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

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

Name of creditor and description of property securing lien	Value of Debtor's interest in property	Total of all other liens	Document Claimed	Estimated judicial lien	Unsecured lien Not avoided (see IV(B)(4) below)	Judicial lien avoided (see IV(E) below)
N/A						

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

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

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

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

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

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

The debtor shall pay to the trustee the sum of \$170.00 per month for a period of 48 months unless all allowed claims (other than long-term claims) are fully paid pursuant to the plan.

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

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

A. Attorney for the debtor:

1. The debtor and the debtor's attorney have agreed to an attorney's fee in the amount of \$3,000.00 for the services identified in the Rule 2016(b) disclosure statement filed in this case. The amount of \$486.00 was paid prior to the filing of the case. The remaining fee shall be disbursed by the trustee as follows: Following confirmation of the plan and unless the Court orders otherwise, the trustee shall disburse \$500.00 to the attorney from the initial disbursement.³ Thereafter, the balance of the attorney's compensation as allowed by the Court shall be paid, to the extent then due, with all funds remaining each month after payment of allowed secured claims and pre-petition arrearages on domestic support obligations. In instances where an attorney assumes representation in a pending *pro se* case and a plan is confirmed, a separate order may be entered by the Court, without further notice, which allows for the payment of a portion of the attorney's fees in advance of payments

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

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

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

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

2. Long-term or mortgage debt. No default: The debtor is current on obligations to Nationstar Mortgage, LLC and will continue regular payments directly to that creditor. Description of collateral: Detitle mobile home and lot located at 209 Presidential Court, Round O, SC 29474

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

a. Arrearage payments. The trustee shall pay the arrearage as stated in the creditor's allowed claim or as otherwise ordered by the Court to N/A at the rate of \$N/A or more per month, for (describe collateral here), including 0% interest. The creditor shall apply trustee payments solely to those designated arrearages, i.e., those arrearages accruing before the month specified in (b) below. For so long as the debtor complies with this plan, a creditor may not declare a default based on any payment delinquency to be cured by this paragraph and the creditor shall not impose any post-petition fee on account of any arrearage paid by the trustee.

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

4. Secured portion of claims altered by valuation and lien avoidance: The trustee shall pay N/A the sum of \$N/A or more per month, including 5.25% interest until the secured claim of \$N/A established above is paid in full. The remaining portion of the allowed claim will be treated as a general unsecured claim.

5. Other secured debts (allowed claim to be paid in full without valuation or avoidance of lien): The trustee shall pay N/A the sum of \$N/A or more per month, including 5.25% interest until the allowed secured claim is paid in full.

The trustee shall pay N/A the sum of \$N/A or more per month, including 5.25% interest until the allowed secured claim is paid in full.

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

7. Secured tax debt: The trustee shall pay N/A the sum of \$N/A or more per month until the (net balance or value) of creditor's secured claim including N/A% interest has been paid. If the lien is to be valued, the debtor shall file a separate

Case 11-02619-jw Doc 9 Filed 06/08/11 Entered 06/08/11 15:21:46 Desc Main Document Page 4 of 6
motion to value the claim and establish priority remains a tax obligation. If a tax priority creditor files a claim designated as secured, is not treated as secured in this paragraph, and does not timely object to confirmation of this plan, then the claim may be paid as a priority claim for purposes of distributions from the trustee.

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

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

a. Pre-petition arrearages. The trustee shall pay the pre-petition domestic support obligation arrearage to N/A, at the rate of \$N/A or more per month until the balance, without interest, is paid in full.

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

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

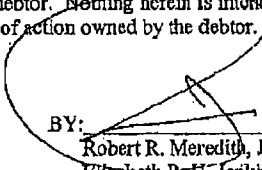
2. Other Priority debt. The trustee shall pay all remaining pre-petition 11 U.S.C. § 507 priority claims on a *pro rata* basis.

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

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

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

Date: 6/8/11

BY: 

Robert R. Meredith, Jr.
Elizabeth R. H. Jenkins
Meredith Law Firm, LLC
Attorneys for Debtors
District Court ID No. 6152
4000 Faber Place Drive, Suite 120
North Charleston, SC 29405
843-529-9000

Certificate of Service

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

VIA US MAIL

Melissa Jean Marks
209 Presidential Court
Round O, SC 29474

ELECTRONICALLY

James M. Wyman, Esquire
Chapter 13 Trustee
PO Box 997
Mt. Pleasant, SC 29465-0997

Date: 6/8/11

Patricia Clark

Patricia Clark, Legal Assistant to
Robert R. Meredith, Jr.
Elizabeth R. H. Jenkins
Meredith Law Firm, LLC
Attorneys for Debtor
District Court ID No. 6152
4000 Faber Place Drive, Suite 120
North Charleston, SC 29405
843-529-9000

11 (Official Form 1) (4/10)

United States Bankruptcy Court District of South Carolina		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Marks, Melissa Jean		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Melissa Jean Tanner		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-6701		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 209 Presidential Ct Round O, SC ZIP Code 29474		Street Address of Joint Debtor (No. and Street, City, and State): ZIP Code
County of Residence or of the Principal Place of Business: Colleton		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): ZIP Code		Mailing Address of Joint Debtor (if different from street address): ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) ☒ Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (if debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) ☐ Health Care Business ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) ☐ Chapter 7 ☐ Chapter 9 ☐ Chapter 11 ☐ Chapter 12 ☒ Chapter 13 ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) ☒ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." ☐ Debts are primarily business debts.
Filing Fee (Check one box) ☒ Full Filing Fee attached ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1036(b). See Official Form JA. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: ☐ A plan is being filed with this petition. ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information ☒ Debtor estimates that funds will be available for distribution to unsecured creditors. ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors ☒ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999 ☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000 ☐ 25,001-50,000 ☐ 50,001-100,000 ☐ OVER 100,000 Estimated Assets ☐ \$0 to \$50,000 ☒ \$50,001 to \$100,000 ☐ \$100,001 to \$500,000 ☐ \$500,001 to \$1 million ☐ \$1,000,001 to \$10 million ☐ \$10,000,001 to \$50 million ☐ \$50,000,001 to \$100 million ☐ \$100,000,001 to \$500 million ☐ \$500,000,001 to \$1 billion ☐ More than \$1 billion Estimated Liabilities ☐ \$0 to \$50,000 ☐ \$50,001 to \$100,000 ☒ \$100,001 to \$500,000 ☐ \$500,001 to \$1 million ☐ \$1,000,001 to \$10 million ☐ \$10,000,001 to \$50 million ☐ \$50,000,001 to \$100 million ☐ \$100,000,001 to \$500 million ☐ \$500,000,001 to \$1 billion ☐ More than \$1 billion		THIS SPACE IS FOR COURT USE ONLY

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B1 (Official Form 1)(4/10)

Page 2

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): Marks, Melissa Jean	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -		Case Number:	Date Filed:
District		Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) ☐ Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). ☒ <u>/s/ Robert R Meredith Jr</u> <u>April 20, 2011</u> Signature of Attorney for Debtor(s) (Date) Robert R Meredith Jr 6152	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? ☐ Yes, and Exhibit C is attached and made a part of this petition. ☒ No.			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) ☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box) ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) _____ (Name of landlord that obtained judgment) _____ (Address of landlord) ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

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Voluntary Petition		Name of Debtor(s): Marks, Melissa Jean	
(This page must be completed and filed in every case)			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7.] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition.] I have obtained and read the notice required by 11 U.S.C. §342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X <u>/s/ Melissa Jean Marks</u> Signature of Debtor <u>Melissa Jean Marks</u> X _____ Signature of Joint Debtor Telephone Number (if not represented by attorney) <u>April 20, 2011</u> Date		Signatures Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached. ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X _____ Signature of Foreign Representative _____ Printed Name of Foreign Representative _____ Date	
Signature of Attorney* X <u>/s/ Robert R Meredith Jr</u> Signature of Attorney for Debtor(s) <u>Robert R Meredith Jr 6152</u> Printed Name of Attorney for Debtor(s) <u>Meredith Law Firm, LLC</u> Firm Name <u>4000 Faber Place Drive, Suite 120</u> <u>North Charleston, SC 29405</u> Address Email: <u>rm@meredithlawfirm.com</u> <u>(843) 529-9000 Fax: (843) 629-9907</u> Telephone Number <u>April 20, 2011</u> Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.		Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. _____ Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) _____ Address X _____ Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date			

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
District of South Carolina

In re Melissa Jean Marks

Debtor(s)

Case No.
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

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Best Case Bankruptcy

E 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Melissa Jean Marks
Melissa Jean Marks

Date: April 20, 2011

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
District of South Carolina

In re Melissa Jean Marks

Debtor

Case No. _____

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	80,000.00		
B - Personal Property	Yes	4	16,093.53		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		73,017.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		2,686.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		38,770.10	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,783.06
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,577.87
Total Number of Sheets of ALL Schedules		19			
Total Assets			96,093.53		
Total Liabilities				114,473.10	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court
District of South Carolina

In re: Melissa Jean Marks

Debtor

Case No. _____

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	2,686.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	2,686.00

State the following:

Average Income (from Schedule I, Line 16)	2,783.06
Average Expenses (from Schedule J, Line 18)	2,577.87
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,977.02

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	2,686.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		38,770.10
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		38,770.10

H&A (Official Form 6A) (12/07)

In re Melissa Jean Marks

Case No. _____

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, communally property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Detitle Mobile Home and Lot located at 209 Presidential Court Round O, SC 29474	Fee Owner	-	80,000.00	73,017.00

Pin #168-00-00-147.00

(The debtor purchased this home for \$80,000 in 2007. The debtor is informed and believes if she were to sell this property she could receive approximately \$80,000, based on the current housing market.)

Tax Assessment Value \$79,300

Sub-Total > 80,000.00 (Total of this page)

Total > 80,000.00

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 612) (12/07)

In re Melissa Jean Marks

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	-	1,000.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Navy Federal Credit Union Checking Acct #7716	-	1,162.08
		Navy Federal Credit Union Savings Acct #7103	-	40.37
		ING Savings Acct #5317	-	31.02
		Wachovia Checking Acct #0753	-	33.39
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Personal Items Kitchenware Stove Refrigerator Freezer Washing Machine Dryer Living Room Furniture Den Furniture Bedroom Furniture Dining Room Furniture Lawn Furniture Televisions(3) Stereo Radio Musical Instrument Lawn Mower Yard Tools Computer Work Tools	-	3,870.00

Sub-Total > 6,128.86
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Melissa Jean Marks

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books	-	160.00
		Household prints	-	50.00
		Knick knack figurines	-	200.00
		Compact Disks	-	200.00
6. Wearing apparel.		Clothing	-	800.00
7. Furs and jewelry.		Rings	-	300.00
		Necklaces		
		Earrings		
8. Firearms and sports, photographic, and other hobby equipment.		Treadmill	-	160.00
		Free weights	-	25.00
		Digital camera	-	50.00
		Glock	-	300.00
		.22 rifle	-	250.00
		Term life insurance (2)	-	2.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k)	-	4,789.67
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
Sub-Total >				7,266.67
(Total of this page)				

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re Melissa Jean Marks

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2010 taxes filed and refund received in the amount of \$1,416.00 for federal, and \$500.00 for state. The debtor used the refund to pay attorney's fees and household expenses.	-	0.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

Sub-Total > 0.00
(Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (11/07) - Cont.

In re Melissa Jean Marks

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Chevrolet Cavalier VIN 1G1JC524827370438 Mileage 164,945 (No lien)	-	1,725.00
		1994 Mercury Cougar VIN 1MELM6246RH608610 Mileage 200,000 (No lien)	-	625.00
		Open Utility Trailer 4'x3.4'	-	100.00
26. Bools, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Desk Bookshelf Chair	-	200.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Cats (2)	-	50.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 2,700.00
(Total of this page)
Total > 16,093.53

(Report also on Summary of Schedules)

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

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H4C (Official Form 6C) (4/10)

In re Melissa Jean Marks

Case No. _____

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(2)

☒ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds

\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Deitle Mobile Home and Lot located at 209 Presidential Court Round O, SC 29474	S.C. Code Ann. § 15-41-30(A)(1)	45,000.00	80,000.00
Pin #168-00-00-147.00 (The debtor purchased this home for \$80,000 in 2007. The debtor is informed and believes if she were to sell this property she could receive approximately \$80,000, based on the current housing market.) Tax Assessment Value \$79,300			
Cash on Hand			
Cash	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	1,000.00	1,000.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Navy Federal Credit Union Checking Acct #7715	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	1,152.08	1,152.08
Navy Federal Credit Union Savings Acct #7103	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	40.37	40.37
ING Savings Acct #5317	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	31.02	31.02
Wachovia Checking Acct #0753	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	33.39	33.39

2 continuation sheets attached to Schedule of Property Claimed as Exempt

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Real Case Bankruptcy
000371 Nationsstar

B6C (Official Form 6C) (4/10) - Cont.

In re Melissa Jean Marks

Debtor

Case No. _____

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Household Goods and Furnishings</u>			
Personal Items	S.C. Code Ann. § 15-41-30(A)(3)	3,870.00	3,870.00
Kitchenware			
Stove			
Refrigerator			
Freezer			
Washing Machine			
Dryer			
Living Room Furniture			
Den Furniture			
Bedroom Furniture			
Dining Room Furniture			
Lawn Furniture			
Televisions(3)			
Stereo			
Radio			
Musical Instrument			
Lawn Mower			
Yard Tools			
Computer			
Work Tools			
<u>Books, Pictures and Other Art Objects: Collectibles</u>			
Books	S.C. Code Ann. § 15-41-30(A)(3)	150.00	150.00
Household prints	S.C. Code Ann. § 15-41-30(A)(3)	50.00	50.00
Knick knock figurines	S.C. Code Ann. § 15-41-30(A)(3)	200.00	200.00
Compact Disks	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	200.00	200.00
<u>Wearing Apparel</u>			
Clothing	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of jewelry exemption	750.00	800.00
	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	50.00	
<u>Furs and Jewelry</u>			
Rings	S.C. Code Ann. § 15-41-30(A)(4)	300.00	300.00
Necklaces			
Earrings			
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Treadmill	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	150.00	150.00
Free weights	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	25.00	25.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Property Claimed as Exempt
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Best Case Bankruptcy
000372 Nationstar

B/C (Official Form 6C) (4/10) -- Cont.

In re Melissa Jean Marks

Case No. _____

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Digital camera	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	50.00	50.00
Glock	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	300.00	300.00
.22 rifle	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	250.00	250.00
<u>Interests in Insurance Policies</u> Term life Insurance (2)	S.C. Code Ann. § 15-41-30(A)(8)	2.00	2.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u> 401(k)	S.C. Code Ann. § 9-1-1680	4,789.67	4,789.67
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2002 Chevrolet Cavalier VIN 1G1JC524827370438 Mileage 154,945 (No lien)	S.C. Code Ann. § 15-41-30(A)(2)	5,350.00	1,726.00
1984 Mercury Cougar VIN 1MELN6246RH608610 Mileage 200,000 (No lien)	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	950.00	625.00
Open Utility Trailer 4'x3.4'	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	100.00	100.00
<u>Office Equipment, Furnishings and Supplies</u> Desk Bookshelf Chair	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	200.00	200.00
<u>Animals</u> Cats (2)	S.C. Code Ann. § 15-41-30(A)(7) Unused portion of homestead exemption	50.00	50.00

Total: 65,043.53 96,093.53

Sheet 2 of 2 continuation sheets attached to the Schedule of Property Claimed as Exempt

Best Case Bankruptcy
000373 Nationalstar

BGD (Official Form 6D) (12/07)

In re Melissa Jean Marks

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule II - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	H W J C CODEBTOR	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 6959		10/05/07 Mortgage Debbie Mobile Home and Lot located at 209 Presidential Court Round O, SC 29474 (current)				73,017.00	0.00
Nationstar Mortgage LLC 350 Highland Dr Lewisville, TX 75067		Value \$ 80,000.00					
Account No.							
		Value \$					
Account No.							
		Value \$					
Account No.							
		Value \$					
Subtotal (Total of this page)						73,017.00	0.00
Total (Report on Summary of Schedules)						73,017.00	0.00

0 continuation sheets attached

BEE (Official Form 61E) (4/10)

In re Melissa Jean Marks

Case No. _____

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 3/01/73, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

DSF (Official Form 6E) (4/10) - Cont.

In re Melissa Jean Marks

Case No. _____

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								A M O U N T E N T I T L E D T O P R I O R I T Y
Account No.								
Meredith Law Firm, LLC 4000 Faber Place Drive Suite 120 North Charleston, SC 29405							2,686.00	0.00
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal							2,686.00	0.00
(Total of this page)							2,686.00	2,686.00
Total							2,686.00	0.00
(Report on Summary of Schedules)							2,686.00	2,686.00

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 607) (12/07)

In re Melissa Jean Marks

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 8054 Bank Of America Po Box 17054 Wilmington, DE 19850			8/20/07				21,662.00
Account No. 6210 Citi Po Box 6241 Sioux Falls, SD 57117			10/31/05				6,443.83
Account No. Colleton County Treasurer PO Box 8 Walterboro, SC 29488			Notice Only				0.00
Account No. 4011 GE Money Bank/Sam's Club PO Box 981064 El Paso, TX 79998		X J					3,077.23
Subtotal (Total of this page)							31,183.06

2 continuation sheets attached

B6F (Official Form 67) (12/97) - Cont.

In re Melissa Jean Marks

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G U E N T	U N L I Q U I T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.				Notice Only				
Internal Revenue Service 1835 Assembly St. MDP 03 Columbia, SC 29201								0.00
Account No. 0049				11/18/10				
Medical Data Systems Inc 128 W Center Ave Fl 2 Sebring, FL 33870								761.00
Account No. 1391								
Roper Hospital PO Box 62889 North Charleston, SC 29419								112.80
Account No.				Notice Only				
SC Department of Revenue PO Box 12265 Columbia, SC 29211								0.00
Account No. 5699				2/02/06 The debtor understands these student loan debts are not subject to discharge.				
Sc Student Loan Corp Po Box 21487 Columbia, SC 29221								3,781.65
Subtotal (Total of this page)								4,665.46

Sheet no. 1 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

B6F (Official Form 6F) (12/07) - Cont.

In re Melissa Jean Marks

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5799 Sc Student Loan Corp Po Box 21487 Columbia, SC 29221			2/02/06 The debtor understands these student loan debts are not subject to discharge. Educational				1,363.77
Account No. Security Collection Agency 617 Soundside Road Edenton, NC 27532							224.80
Account No. 7486 Shell/Citi Po Box 6497 Sioux Falls, SD 57117			8/24/00				466.91
Account No. 8129 Thd/CBSD PO Box 6497 Sioux Falls, SD 57117			1/26/2002				693.61
Account No. 7572 Wfnnb/Metro Style 220 W Schrock Rd Westerville, OH 43081			5/28/97				182.50
Subtotal (Total of this page)							2,931.59
Total (Report on Summary of Schedules)							38,770.10

Sheet no. 2 of 2 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

B6G (Official Form 6G) (12/07)

In re Melissa Jean Marks

Debtor

Case No. _____

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

0

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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Best Case Bankruptcy
000380 Nationstar

B6H (Official Form 6B) (12/07)

In re Melissa Jean Marks

Case No. _____

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Gerald Grenier 209 Presidential Court Round O, SC 29474	GE Money Bank/Sam's Club PO Box 981084 El Paso, TX 79998

0

continuation sheets attached to Schedule of Codebtors
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Best Case Bankruptcy
000381 Nationstar

In re Melissa Jean Marks

Debtor(s)

Case No. _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		DEPENDENTS OF DEBTOR AND SPOUSE	
Single		RELATIONSHIP(S): Live in boyfriend	AGE(S): -
Employment:	DEBTOR	SPOUSE	
Occupation	Paralegal	N/A	
Name of Employer	Motley Rice, LLC	Disabled	
How long employed	10 years		
Address of Employer	28 Bridgeside Blvd. Mount Pleasant, SC 29465		

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 3,787.00	\$ 0.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 3,787.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 804.84	\$ 0.00
b. Insurance	\$ 189.10	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify):	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 993.94	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,793.06	\$ 0.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
11. Social security or government assistance (Specify):	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify):	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 0.00	\$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,793.06	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 2,793.06	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

Case 11-02619-jw Doc 1 Filed 04/20/11 Entered 04/20/11 17:28:45 Desc Main Document Page 25 of 50

251 (Official Form 67) (11/07)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

The debtor does not anticipate an increase or decrease in her income of 10% or more at this time.

The debtor lives with her boyfriend of ten years, Gerald Grenier, who is disabled from a previous work incident and currently receives no income. He stopped receiving worker's compensation in 2007 and is unable to find employment in his current condition. The debtor is paying expenses for both herself and her boyfriend.

The debtor receives a yearly fluctuating merit bonus. The average yearly bonus she receives is \$3000. In December 2010, the yearly bonus was \$5000, because the debtor's boss made partner at the law firm.

000383 Nationstar

RSJ (Official Form 67) (12/07)

In re Mellisa Jean Marks

Debtor(s)

Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Promote any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (Include lot rented for mobile home)		\$ <u>701.00</u>
a. Are real estate taxes included?	Yes <u>X</u> No <u> </u>	
b. Is property insurance included?	Yes <u>X</u> No <u> </u>	
2. Utilities:		\$ <u>280.00</u>
a. Electricity and heating fuel		\$ <u>0.00</u>
b. Water and sewer		\$ <u>62.84</u>
c. Telephone		\$ <u>207.13</u>
d. Other <u>See Detailed Expense Attachment</u>		\$ <u>60.00</u>
3. Home maintenance (repairs and upkeep)		\$ <u>600.00</u>
4. Food		\$ <u>40.00</u>
5. Clothing		\$ <u>20.00</u>
6. Laundry and dry cleaning		\$ <u>130.00</u>
7. Medical and dental expenses		\$ <u>350.00</u>
8. Transportation (not including car payments)		\$ <u>100.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>15.00</u>
10. Charitable contributions		\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$ <u>0.00</u>
a. Homeowner's or renter's		\$ <u>0.00</u>
b. Life		\$ <u>0.00</u>
c. Health		\$ <u>0.00</u>
d. Auto		\$ <u>105.84</u>
e. Other		\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$ <u>0.00</u>
(Specify) _____		
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$ <u>0.00</u>
a. Auto		\$ <u>0.00</u>
b. Other		\$ <u>0.00</u>
c. Other		\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or firm (attach detailed statement)		\$ <u>0.00</u>
17. Other <u>Pet Expenses</u>		\$ <u>15.00</u>
Other _____		\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <u>2,677.87</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: The debtor does not anticipate an increase or decrease in her expenditures of 10% or more at this time.		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ <u>2,783.06</u>
b. Average monthly expenses from Line 18 above		\$ <u>2,577.87</u>
c. Monthly net income (a. minus b.)		\$ <u>205.19</u>

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures

<u>Cell Phone</u>	<u>\$</u>	<u>86.56</u>
<u>Netflix</u>	<u>\$</u>	<u>29.96</u>
<u>Internet</u>	<u>\$</u>	<u>64.96</u>
<u>Security</u>	<u>\$</u>	<u>36.67</u>
<u>Total Other Utility Expenditures</u>	<u>\$</u>	<u>207.13</u>

In re Melissa Jean Marks

Debtor(s)

Case No.
Chapter

13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 20, 2011

Signature /s/ Melissa Jean Marks
Melissa Jean Marks
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both 18 U.S.C. §§ 152 and 3571.

BT (Official Form 7) (4/10)

United States Bankruptcy Court
District of South Carolina

In re Melissa Jean Marks

Debtor(s)

Case No.

Chapter

13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(n).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None ☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$10,521.00	2011 YTD Employment
\$61,186.00	2010 Employment
\$46,054.00	2009 Employment

2. Income other than from employment or operation of business

None ☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE

3. Payments to creditors

None ☐ Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Nationstar Mortgage LLC 360 Highland Dr Lewisville, TX 75067	January 2011 \$701.08 February 2011 \$701.08 March 2011 \$701.08	\$2,103.27	\$78,017.00
Shell/Citi Po Box 6497 Sioux Falls, SD 57117	January 2011 \$260.00 February 2011 \$160.00 March 2011 \$260.00	\$680.00	\$468.00

None ☒ b. *Debtor whose debts are not primarily consumer debts.* List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING

None ☒ c. *All debtors:* List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
FA Card Services, N.A. vs. Melissa J. Marks Case no.: 11-CP-15-188	Debt Collection	Court of Common Pleas County of Cuyahoga	Pending

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Meredith Law Firm, LLC 4000 Faber Place Drive, Suite 120 North Charleston, SC 29405	April 2011	Attorneys Fees \$486.00 Filing Fees \$274.00 Credit Report Fees \$40.00
Cricket	April 2011	Credit Counseling Certificate \$38.00

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Arland Dean Poplin 3284 Hwy 158 Sumter, SC 29180 Unrelated 3rd party	October 13, 2010	The debtor transferred her inoperable 1998 Toyota Corolla, valued at \$600, for vehicle parts, to Arland Poplin. She received \$600 in proceeds, and she used the full amount of the proceeds for travel expenses to West Virginia to visit ailing family.

- None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF

14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY

15. Prior address of debtor

None ☒ If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION

18. Nature, location and name of business

- None ☒ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.
- If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.
- If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-ID. NO. (ITIN) COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES

- None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None ☒ a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED

- None ☒ b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED

- None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS

- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of this case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 20, 2011

Signature /s/ Melissa Jean Marks
Melissa Jean Marks
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
District of South Carolina

In re Melissa Jean Marks

Debtor(s)

Case No.

Chapter 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>3,000.00</u>
Prior to the filing of this statement I have received	\$	<u>488.00</u>
Balance Due	\$	<u>2,514.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. [Other provisions as needed]
- N/A

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Defense or prosecution of adversary proceedings, motions to modify the stay, audits, motions to incur debt or sell an asset, 2004 examinations, defense of dischargeability actions and, in a chapter 13 case, modification of the plan after confirmation and any other motion, filing or proceeding taking place after confirmation.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: April 20, 2011

/s/ Robert R Meredith Jr
Robert R Meredith Jr 6162
Meredith Law Firm, LLC
4000 Faber Place Drive, Suite 120
North Charleston, SC 29406
(843) 529-9000 Fax: (843) 529-9907
rm@meredithlawfirm.com

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

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

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge; Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee; Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court
District of South Carolina

In re Melissa Jean Marks

Debtor(s)

Case No.
Chapter

13

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Melissa Jean Marks

Printed Name(s) of Debtor(s)

X /s/ Melissa Jean Marks

Signature of Debtor

April 20, 2011

Date

Case No. (if known) _____

X _____

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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Best Case Bankruptcy

LOCAL OFFICIAL FORM 1007-1(b) TO SC LBR 1007-1

United States Bankruptcy Court
District of South Carolina

In re Melissa Jean Marks Debtor(s) Case No. Chapter 13

CERTIFICATION VERIFYING CREDITOR MATRIX

The above named debtor, or attorney for the debtor if applicable, hereby certifies pursuant to South Carolina Local Bankruptcy Rule 1007-1 that the master mailing list of creditors submitted either on computer diskette, electronically filed via CM/ECF, or conventionally filed in a typed hard copy scannable format which has been compared to, and contains identical information to, the debtor's schedules, statements and lists which are being filed at this time or as they currently exist in draft form.

Master mailing list of creditors submitted via:

- (a) ☐ computer diskette
(b) ☐ scannable hard copy
(number of sheets submitted)
(c) ☒ electronic version filed via CM/ECF

Date: April 20, 2011

/s/ Melissa Jean Marks
Melissa Jean Marks
Signature of Debtor

Date: April 20, 2011

/s/ Robert R Meredith Jr
Signature of Attorney
Robert R Meredith Jr 6152
Meredith Law Firm, LLC
4000 Faber Place Drive, Suite 120
North Charleston, SC 29405
(843) 529-9000 Fax: (843) 529-8907
Typed/Printed Name/Address/Telephone

6152
District Court L.D. Number

ALLIANCE ONE Case 11-02619-jw Doc 1 Filed 04/20/11 Entered 04/20/11 17:28:45 Desc Main Document Page 42 of 50
4850 STREET RD.
SUITE 300
TREVISO PA 19053
KORAL LAW FIRM, P.C.
PO BOX 12369
COLUMBIA SC 29211
SC DEPARTMENT OF REVENUE
PO BOX 12265
COLUMBIA SC 29211

APPLIED BUSINESS SERVICES
PO BOX 910
EDENTON NC 27932

MANN BRACKEN LLP
TWO IRVING CENTRE
702 KING FARM BLVD.
ROCKVILLE MD 20850

SC STUDENT LOAN CORP
PO BOX 21487
COLUMBIA SC 29221

BANK OF AMERICA
PO BOX 17054
WILMINGTON DE 19850

MEDICAL DATA SYSTEMS INC
128 W CENTER AVE FL 2
SEBRING FL 33870

SECURITY COLLECTION AGENCY
617 SOUNDSIDE ROAD
EDENTON NC 27932

BON SECOURS ST. FRANCIS HOSPITAL
PO BOX 602009
CHARLOTTE NC 28260
MEDICAL REVENUE SERVICES
PO BOX 1149
SEBRING FL 33871

SECURITY COLLECTION AGENCY
PO BOX 910
EDENTON NC 27932

CITI
PO BOX 6241
SIOUX FALLS SD 57117

MEREDITH LAW FIRM, LLC
4000 FABER PLACE DRIVE
SUITE 120
NORTH CHARLESTON SC 29405

SHELL/CITI
PO BOX 6487
SIOUX FALLS SD 57117

COLLETON COUNTY TREASURER
PO BOX 8
WALTERBORO SC 29488

NATIONSTAR MORTGAGE LLC
350 HIGHLAND DR
LEWISVILLE TX 75067

THD/CBSD
PO BOX 6497
SIOUX FALLS SD 57117

GE MONEY BANK/SAM'S CLUB
PO BOX 981064
EL PASO TX 79998

NCO FINANCIAL SYSTEMS INC.
PO BOX 12100
DEPARTMENT 64
TRENTON NJ 08650

WFNNB/METRO STYLE
220 W SCHROCK RD
WESTERVILLE OH 43081

GERALD GRENIER
209 PRESIDENTIAL COURT
ROUND O SC 29474

PLANNED ADMINISTRATORS, INC.
PO BOX 6927
COLUMBIA SC 29260

HOME DEPOT CREDIT SERVICES
PO BOX 653000
DALLAS TX 75265

ROPER HOSPITAL
PO BOX 62889
NORTH CHARLESTON SC 29419

INTERNAL REVENUE SERVICE
1835 ASSEMBLY ST.
MDP 03
COLUMBIA SC 29201

ROPER HOSPITAL
PO BOX 602003
CHARLOTTE NC 28260

000400 Nationstar

In re Melissa Jean Marks
Debtor(s)
Case Number: _____
(if known)

According to the calculations required by this statement:
☒ The applicable commitment period is 3 years.
☐ The applicable commitment period is 5 years.
☐ Disposable income is determined under § 1325(b)(3).
☒ Disposable income is not determined under § 1325(b)(3).
 (Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME															
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. ☒ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. ☐ Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.														
2	Gross wages, salary, tips, bonuses, overtime, commissions.	Column A Debtor's Income	Column B Spouse's Income												
		\$ 3,977.02	\$												
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.														
	<table border="1"> <thead> <tr> <th></th> <th>Debtor</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td>\$ 0.00</td> <td>\$</td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td>\$ 0.00</td> <td>\$</td> </tr> <tr> <td>c. Business income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>		Debtor	Spouse	a. Gross receipts	\$ 0.00	\$	b. Ordinary and necessary business expenses	\$ 0.00	\$	c. Business income	Subtract Line b from Line a		\$ 0.00	\$
	Debtor	Spouse													
a. Gross receipts	\$ 0.00	\$													
b. Ordinary and necessary business expenses	\$ 0.00	\$													
c. Business income	Subtract Line b from Line a														
4	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.														
	<table border="1"> <thead> <tr> <th></th> <th>Debtor</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td>\$ 0.00</td> <td>\$</td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td>\$ 0.00</td> <td>\$</td> </tr> <tr> <td>c. Rent and other real property income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>		Debtor	Spouse	a. Gross receipts	\$ 0.00	\$	b. Ordinary and necessary operating expenses	\$ 0.00	\$	c. Rent and other real property income	Subtract Line b from Line a		\$ 0.00	\$
	Debtor	Spouse													
a. Gross receipts	\$ 0.00	\$													
b. Ordinary and necessary operating expenses	\$ 0.00	\$													
c. Rent and other real property income	Subtract Line b from Line a														
5	Interest, dividends, and royalties.	\$ 0.00	\$												
6	Pension and retirement income.	\$ 0.00	\$												
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.	\$ 0.00	\$												
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1"> <tr> <td>Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td>Debtor \$ 0.00</td> <td>Spouse \$</td> </tr> </table>	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$	\$ 0.00	\$									
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$													

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.	<table border="1"> <thead> <tr> <th></th> <th>Debtor</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>\$</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>\$</td> <td>\$</td> </tr> </tbody> </table>		Debtor	Spouse	a.	\$	\$	b.	\$	\$	\$ 0.00	\$
	Debtor	Spouse											
a.	\$	\$											
b.	\$	\$											
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).		\$ 3,977.02	\$									
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		\$ 3,977.02	\$									
Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD													
12	Enter the amount from Line 11		\$ 3,977.02										
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.	<table border="1"> <tbody> <tr> <td>a.</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>\$</td> </tr> </tbody> </table>	a.	\$	b.	\$	c.	\$	\$ 0.00				
a.	\$												
b.	\$												
c.	\$												
14	Subtract Line 13 from Line 12 and enter the result.		\$ 3,977.02										
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.		\$ 47,724.24										
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdci.gov/ust/ or from the clerk of the bankruptcy court.)												
	a. Enter debtor's state of residence: SC b. Enter debtor's household size: 2		\$ 50,500.00										
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. ☒ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. ☐ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.												
Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME													
18	Enter the amount from Line 11.		\$ 3,977.02										
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.	<table border="1"> <tbody> <tr> <td>a.</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>\$</td> </tr> </tbody> </table>	a.	\$	b.	\$	c.	\$	\$ 0.00				
a.	\$												
b.	\$												
c.	\$												
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.		\$ 3,977.02										

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$ 47,724.24																
22	Applicable median family income. Enter the amount from Line 16.	\$ 60,600.00																
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. ☐ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. ☒ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.																	
Part IV. CALCULATION OF DEDUCTIONS FROM INCOME																		
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)																		
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at www.usdoj.gov/ust or from the clerk of the bankruptcy court). The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$																
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B. <table border="1"> <thead> <tr> <th colspan="2">Persons under 65 years of age</th> <th colspan="2">Persons 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td>a1.</td> <td>Allowance per person</td> <td>a2.</td> <td>Allowance per person</td> </tr> <tr> <td>b1.</td> <td>Number of persons</td> <td>b2.</td> <td>Number of persons</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td>c2.</td> <td>Subtotal</td> </tr> </tbody> </table>	Persons under 65 years of age		Persons 65 years of age or older		a1.	Allowance per person	a2.	Allowance per person	b1.	Number of persons	b2.	Number of persons	c1.	Subtotal	c2.	Subtotal	\$
Persons under 65 years of age		Persons 65 years of age or older																
a1.	Allowance per person	a2.	Allowance per person															
b1.	Number of persons	b2.	Number of persons															
c1.	Subtotal	c2.	Subtotal															
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$																
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero. <table border="1"> <tbody> <tr> <td>a.</td> <td>IRS Housing and Utilities Standards; mortgage/rent expense</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a</td> </tr> </tbody> </table>	a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a	\$							
a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$																
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$																
c.	Net mortgage/rental expense	Subtract Line b from Line a																
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:	\$																

B22C (Official Form 22C) (Chapter 13) (12/10)

27A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. ☐ 0 ☐ 1 ☐ 2 or more. If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. (If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$									
27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$									
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) ☐ 1 ☐ 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero. <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this line only if you checked the "2 or more" box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero. <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.	\$									
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$									
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$									
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in line 49.	\$									
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$									
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$									
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.	\$									

BMI Case Bankruptcy

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000404 Nationalstar

B22C (Official Form 22C) (Chapter 13) (12/10)

37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$									
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$									
Subpart B: Additional Living Expense Deductions											
Note: Do not include any expenses that you have listed in Lines 24-37											
39	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. <table border="1"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> </tr> </table> Total and enter on Line 39 If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$	a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$	\$
a.	Health Insurance	\$									
b.	Disability Insurance	\$									
c.	Health Savings Account	\$									
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	\$									
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable Federal law. The nature of these expenses is required to be kept confidential by the court.	\$									
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$									
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$									
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$									
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	\$									
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.	\$									

Best Case Bankruptcy

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000405 Nationsstar

Subpart C: Deductions for Debt Payment																
47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47. <table border="1"> <thead> <tr> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>Average Monthly Payment</th> <th>Does payment include taxes or insurance</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> <td>☐ yes ☐ no</td> </tr> <tr> <td colspan="2"></td> <td colspan="2">Total: Add Lines</td> </tr> </tbody> </table>				Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance	a.		\$	☐ yes ☐ no			Total: Add Lines	
Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance													
a.		\$	☐ yes ☐ no													
		Total: Add Lines														
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. <table border="1"> <thead> <tr> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td colspan="2"></td> <td>Total: Add Lines</td> </tr> </tbody> </table>				Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.		\$			Total: Add Lines			
Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount														
a.		\$														
		Total: Add Lines														
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.															
50	Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense. <table border="1"> <tbody> <tr> <td>a.</td> <td>Projected average monthly Chapter 13 plan payment.</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/csl/ or from the clerk of the bankruptcy court.)</td> <td>x</td> </tr> <tr> <td>c.</td> <td>Average monthly administrative expense of chapter 13 case</td> <td>Total: Multiply Lines a and b</td> </tr> </tbody> </table>				a.	Projected average monthly Chapter 13 plan payment.	\$	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/csl/ or from the clerk of the bankruptcy court.)	x	c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b			
a.	Projected average monthly Chapter 13 plan payment.	\$														
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/csl/ or from the clerk of the bankruptcy court.)	x														
c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b														
51	Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.															
Subpart D: Total Deductions from Income																
52	Total of all deductions from income. Enter the total of Lines 38, 46, and 51.															
Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)																
53	Total current monthly income. Enter the amount from Line 20.															
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.															
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).															
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.															

57	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines e-e below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expense necessary and reasonable. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 65%;">Nature of special circumstances</th> <th style="width: 15%;">Amount of Expense</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total: Add Lines</td> <td>\$</td> </tr> </tbody> </table>			Nature of special circumstances	Amount of Expense	a.		\$	b.		\$	c.		\$	Total: Add Lines		\$			
	Nature of special circumstances	Amount of Expense																		
a.		\$																		
b.		\$																		
c.		\$																		
Total: Add Lines		\$																		
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.																			
59	Monthly Disposable Income Under § 1325(h)(2). Subtract Line 58 from Line 53 and enter the result.																			
Part VI. ADDITIONAL EXPENSE CLAIMS																				
60	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 65%;">Expense Description</th> <th style="width: 15%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td>d.</td> <td></td> <td>\$</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total: Add Lines a, b, c and d</td> <td>\$</td> </tr> </tbody> </table>			Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$	d.		\$	Total: Add Lines a, b, c and d		\$
	Expense Description	Monthly Amount																		
a.		\$																		
b.		\$																		
c.		\$																		
d.		\$																		
Total: Add Lines a, b, c and d		\$																		
Part VII. VERIFICATION																				
61	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i> Date: <u>April 20, 2011</u> Signature: <u>/s/ Melissa Jean Marks</u> Melissa Jean Marks (Debtor)																			

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 10/01/2010 to 03/31/2011.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Motley Rice, LLC

Income by Month:

6 Months Ago:	10/2010	\$3,336.68
5 Months Ago:	11/2010	\$3,336.67
4 Months Ago:	12/2010	\$4,166.75
3 Months Ago:	01/2011	\$3,607.00
2 Months Ago:	02/2011	\$3,607.00
Last Month:	03/2011	\$3,607.00
Average per month:		\$3,560.36

Remarks:

The debtor receives a paycheck every 2 weeks. In December 2010, she received two paychecks and a Christmas bonus.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Motley Rice, LLC Christmas Bonus

Income by Month:

6 Months Ago:	10/2010	\$0.00
5 Months Ago:	11/2010	\$0.00
4 Months Ago:	12/2010	\$2,500.00
3 Months Ago:	01/2011	\$0.00
2 Months Ago:	02/2011	\$0.00
Last Month:	03/2011	\$0.00
Average per month:		\$416.67

Remarks:

Debtor received a \$5000 merit bonus in December 2010. It is shown here divided by two to show an accurate impact on her income over the last six months since this is a yearly bonus. The merit bonus fluctuates from year to year, and the bonus in December 2010, was a larger bonus because the debtor's boss made partner at the law firm.

STATE OF SOUTH CAROLINA

COUNTY OF COLLETON

MELISSA JEAN MARKS,

Plaintiff,

Vs.

OLD SOUTH MORTGAGE
CORPORATION, JOHN DOES 1-100, AND
FICTITIOUS CORPORATIONS 1-100,

Defendants.

AND

Nationstar Mortgage, LLC,

Intervenor/Defendant.

(HPW 501904-00001)

IN THE COURT OF COMMON PLEAS
FOURTEENTH JUDICIAL CIRCUIT
CIVIL CASE NO. 2012-CP-15-262

**NATIONSTAR MORTGAGE, LLC'S
RESPONSES TO PLAINTIFF'S
REQUEST FOR ADMISSIONS TO
DEFENDANT NATIONSTAR
MORTGAGE, LLC**

Pursuant to Rule 36 of the South Carolina Rules of Civil Procedure, Intervenor/Defendant Nationstar Mortgage, LLC ("Nationstar"), by and through its undersigned counsel, submits the following Answers to Plaintiff's Requests for Admissions to Defendant Nationstar Mortgage, LLC.

REQUESTS TO ADMIT

1. Admit that Nationstar does not own the subject mortgage and is not the holder in due course of the subject note.

ANSWER: Nationstar objects to this Request on the grounds it is impossible to admit or deny. Subject to this objection, Nationstar admits it is the holder of the note which is secured by the subject mortgage and that FNMA is the investor of the note which is secured by the mortgage.

2. Admit that Nationstar did not pay any consideration to purchase the subject mortgage and note.

ANSWER: Nationstar objects to this Request on the grounds this is outside the scope of Rule 26(b), SCRPC.

3. Admit that Nationstar did not pay any consideration to purchase the servicing rights to

Plaintiff's home loan account or subject mortgage and note.

ANSWER: Nationstar objects to this Request on the grounds this is outside the scope of Rule 26(b), SCRCF, and has no applicability to the pleadings or relief sought.

4. Admit that Nationstar was never the custodian of the purported original note that Nationstar produced to the Court for in camera inspection on July 18, 2012 (hereinafter "original note").

ANSWER: Nationstar objects to this Request on the grounds it is outside the scope of Rule 26(b), SCRCF, has no applicability to the pleadings or relief sought, and is ambiguously worded.

Nationstar admits that the note presented at the July 18, 2012 hearing was the original note.

Nationstar admits is not the custodian of the original note, but also admits it was the holder at the July 18, 2012 hearing. Nationstar denies that the original note was presented in camera, but admits the original note was presented to the Court and all parties at the July 18, 2012, without objection. To the extent this Request is deemed to mean anything other than what has been responded to, this Request is denied.

5. Admit that during the time period October 2009 to May 2012, the Bank of New York Mellon was at all times the custodian and in possession of the original note.

ANSWER: Admit.

6. Admit that the first time Nationstar obtained and held the original note in its possession was on May 31, 2012.

ANSWER: Nationstar objects to this Request to the extent it is outside the scope of Rule 26(b), SCRCF, has no applicability to the pleadings or relief sought, and is so vague or misleading that it is impossible to admit or deny as written. To the extent this Request is intended to request whether Nationstar is the holder of the note, this Request is admitted. To the extent this Request is intended to request whether Nationstar and/or its agent was in possession of the original note in May 2012, this Request is admitted. To the extent this Request is intended to request whether the first time Nationstar was in possession of the original note was May 2012, this Request is admitted. To the extent this Request is interpreted to mean anything else, this Request is denied.

7. Admit that the copy of the note that Nationstar attached to its Form 10 proof of claim that it filed in Plaintiff's Chapter 13 bankruptcy case on or about April 29, 2011, is not a true and correct copy of the original note.

ANSWER: Nationstar objects to this Request to the extent that "true and correct copy of the original note" is not defined. Nationstar admits the copy of the note attached to the proof of claim in Plaintiff's bankruptcy did not include a copy of the back of the note.



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

ATTORNEY FOR NATIONSTAR MORTGAGE, LLC

November 14, 2012
Columbia, South Carolina

This firm collects debts for mortgage lenders and other creditors. Any information obtained will be used for that purpose. However, if you have previously received a discharge in bankruptcy, this message is not and should not be construed as an attempt to collect a debt, but only an enforcement of the lien against the property.

CERTIFICATE OF SERVICE BY MAIL
Civil Action # 2012-CP-15-262

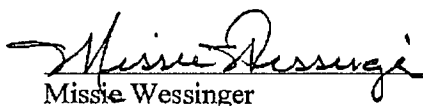
I, Missie Wessinger, an employee for the law firm of Rogers Townsend & Thomas, PC,
do hereby certify that I have caused a copy of the following to be served upon the following by
U.S. Mail, postage prepaid, on November 14, 2012 at the following address:

Document Served:

Responses to Plaintiff's Requests for Admissions to Defendant Nationstar Mortgage, LLC

Plaintiff Served:

Melissa Jean Marks, Plaintiff pro se
209 Presidential Court
Round O, SC 29474

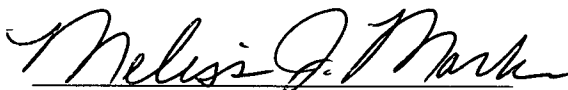

Missie Wessinger

Certificate of Appellant/Plaintiff *Pro Se*

The undersigned hereby certifies that the Record on Appeal contains all material proposed to be included by any of the parties and not any other material.

Respectfully submitted,

Dated: March 19, 2014



Melissa Jean Marks
209 Presidential Court
Round O, SC 29474
(843) 599-3156
mjmarks68@hotmail.com

Appellant/Plaintiff *Pro Se*

RECEIVED
MAR 19 2014
SC Court of Appeals

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM COLLETON COUNTY
Court of Common Pleas

Maité Murphy, Circuit Court Judge

RECEIVED

MAR 19 2014

SC Court of Appeals

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

Melissa Jean Marks, ...Appellant,

v.

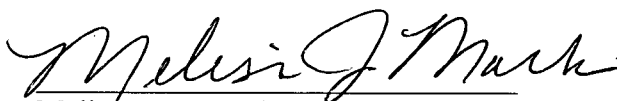
Nationstar Mortgage, LLC, ...Respondent.

PROOF OF SERVICE

I certify that I have served the Record on Appeal on the Respondent, Nationstar Mortgage, LLC, the only party to have submitted an appellate brief in this action, by depositing a copy of it in the United States Mail, postage prepaid, on March 19, 2014, addressed to its attorney of record, Robert A. Muckenfuss, Esq., McGuire Woods LLP, 201 North Tryon Street, Suite 3000, Charlotte, NC 28202.

Respectfully submitted,

March 19, 2014



Melissa Jean Marks
209 Presidential Court
Round O, SC 29474
(843) 599-3156
mjmarks68@hotmail.com

Appellant/Plaintiff *Pro Se*