

Bankruptcy Litigation Model VOLUME 5 TRANSACTION CODES

For Ipad

Copyright © 2011
By MaxGardnerLaw, PLLC
All Rights Reserved.

Volume 5 - Transaction Codes

Table of Contents

Servicer		Page
CitiMortgage Countrywide	CitiMortgage Codes	5
	Countrywide Codes	10
	Countrywide Payment History	14
	Countrywide KLT Spreadsheet	24
	Fees Due Listing	42
Everhome	Everhome Codes	45
Fiserv/Mortgageserv	Fiserv/Mortgageserv Codes	47
	Saxon Payment History	51
	Fiserve Mortgageserv Platform Enables	
	Servicers to Directly Input Proctor Hazard	
	Insurance Data for Real-time Results	57
	Fiserv Loan Servicing Platform Consumer	
	Loan Servicing	59
	Fiserve Loan Servicing Platform One System,	
	One Workflow, One Workforce	61
	Executive White Paper: Mortgageserv	
	Architectural Overview: Future Proofing Your	
	Investment in Loan Servicing Technology	66
	Loan Servicing InSight	74
	Loan Servicing Platform Features Overview	82
Loprena LPS/MSP	LoprenaCodes	90
	LPS Generic Codes	107
	MSP/CPI Codes	110
	WaMu Other Amount Codes	112
	Wachovia Customer Account Activity	114
	Statement	
	Wachovia Customer Account Activity	
	Statement – Marked Up Version	121
	Analysis of Mortgage Loan-Nita Dollar	128
	Option One KLT Spreadsheet	131
	P309 Screenshot	136
	Wells Fargo LPS/MSP Based Codes for P309	137
	Wells Fargo Customer Account Activity	
	Statement	138
LSAMS	LSAMS Codes	144

MAESTRO	Chase Accounting Detail Report	165
	Litton Detail Transaction History	175
	Homecomings LSAMS Based Codes	186
	Homecomings Transaction History	216
	Homecomings Detail Transaction History	227
	GMAC/DITECH LSAMS Based Codes	247
	GMAC Payment History Code Key	259
	GMAC Payment History	260
	Maestro Codes	269
	Citi Residential Lending Customer Account Activity Statement	272
OCWEN	Citi Residential Lending KLT Spreadsheet	282
	Citi Residential Ledger Card History	283
	Ocwen Codes	293
	Ocwen Account History Inquiry	298
SERVICER AFFIDAVITS RE PAYMENT APPLICATION	Ocwen Detail Transaction History	304
	Affidavit of Deborah Baker for Chase	308
	Affidavit of John Dunnery of HomEq	312

CITIMORTGAGE



Default Management - St. Louis < Departments < MortgageWeb < (

Menu ▾

Codes**Transaction Codes**

CODE	TRANSACTION DESCRIPTION
AA	Administrative Adjustment
AP	Auto-posting tape used
AS	Assumption
BI	Buydown Interest
CO	Carryover Interest
DEB	Delinquency Expense Balance
DEF	Delinquency Operations
DEN	Delinquency Expense Non-Billable to Mortgagor
DET	Delinquency Expense Third Party
ESQ	Escrow Quality Services
EXX	Mass Disbursement XX=Disbursement Type Code (see below)
XX CODE	ESCROW DISBURSAL DESCRIPTION
01	Escrow Analysis Refund Check
06	Miscellaneous Refund To Mortgagor
10	Additional Insurance Premium
20	Hazard Insurance
21	Flood Insurance
22	Windstorm Insurance
23	Earthquake Insurance
24	Hazard Insurance, Co-Op
25	Contents Insurance, Condo
26	Mobile Home Insurance
27	Mine Insurance
28	Hazard Insurance, Condo
29	Flood Insurance, Condo
30s	Optional Insurance
40s	PMI (Type = 8) or Dual Collateral

50s	MIP (Type = 2)																
60s	Miscellaneous Refunds To 3rd Parties																
70	MIP (Type = 2)																
80	Non-Escrow Tax Item (Water/Sewer Meter Bill)																
81	Solid Waste																
82	Swim																
90	County																
91	City																
92	School																
93	Special Assessment																
94	Utility																
95	Special Assessment																
96	Special Assessment																
97	Builder																
EI	Earned Escrow Interest																
FC	Foreclosure																
FEX	Fee X=Action regarding Fee (see below)																
	<table> <tr> <th>X CODE</th><th>FEE ACTION DESCRIPTION</th></tr> <tr> <td>A</td><td>Assessment for Servicing Fees excluding short payment and short payoff</td></tr> <tr> <td>C</td><td>Charge off of DEB</td></tr> <tr> <td>E</td><td>Assessment of DEB from GEAC and short payment and short payoffs</td></tr> <tr> <td>I</td><td>Assessment of Property Inspections Fees – Fee Code 046</td></tr> <tr> <td>P</td><td>Payment of fees by the customer or other third party</td></tr> <tr> <td>R</td><td>Reversal of Servicing Fee or DEB</td></tr> <tr> <td>W</td><td>Waiving of Servicing Fee</td></tr> </table>	X CODE	FEE ACTION DESCRIPTION	A	Assessment for Servicing Fees excluding short payment and short payoff	C	Charge off of DEB	E	Assessment of DEB from GEAC and short payment and short payoffs	I	Assessment of Property Inspections Fees – Fee Code 046	P	Payment of fees by the customer or other third party	R	Reversal of Servicing Fee or DEB	W	Waiving of Servicing Fee
X CODE	FEE ACTION DESCRIPTION																
A	Assessment for Servicing Fees excluding short payment and short payoff																
C	Charge off of DEB																
E	Assessment of DEB from GEAC and short payment and short payoffs																
I	Assessment of Property Inspections Fees – Fee Code 046																
P	Payment of fees by the customer or other third party																
R	Reversal of Servicing Fee or DEB																
W	Waiving of Servicing Fee																
FR	Fee Reversal																
FW	Foreclosure																
GP	Government Payment																
ITR	Investor Transfer																
MXX	Manual Disbursement																

	XX=Disbursement Type Code (see above)																				
NT	Note Containing Name Of New Servicer																				
PA	Payment Allocated (Short payment received)																				
PB	Buydown receipt																				
PRX	Payment Reversal X=Reversal Type Code (see below)																				
	<table> <tr> <th>X CODE</th><th>REVERSAL DESCRIPTION</th></tr> <tr> <td>PR1</td><td>Payment Reversal, Insufficient Funds</td></tr> <tr> <td>PR2</td><td>Payment Reversal, Account Closed</td></tr> <tr> <td>PR3</td><td>Payment Reversal, Stop Payment</td></tr> <tr> <td>PR4</td><td>Payment Reversal, Endorsement Missing</td></tr> <tr> <td>PR5</td><td>Payment Reversal, Signature Missing</td></tr> <tr> <td>PR6</td><td>Payment Reversal, Refer to Maker / Lost or Stolen Checks</td></tr> <tr> <td>PR7</td><td>Unidentified</td></tr> <tr> <td>PR8</td><td>Other Department Research Corrections <input type="checkbox"/> For details on transaction, check for data messages, case notes, etc. If nothing can be found, request an Escalation Agent to contact the Teller responsible for transaction for explanation. If Teller is not available, Escalation Agent may open an Inquiry Code 636, requesting an explanation.</td></tr> <tr> <td>PR9</td><td>Payment Reversal, Payment Research Payoff <input type="checkbox"/> For details on transaction, check for data messages, case notes, etc. If nothing can be found, request an Escalation Agent to contact the Teller responsible for transaction for explanation. If Teller is not available, Escalation Agent may open an Inquiry Code 636, requesting an explanation.</td></tr> </table>	X CODE	REVERSAL DESCRIPTION	PR1	Payment Reversal, Insufficient Funds	PR2	Payment Reversal, Account Closed	PR3	Payment Reversal, Stop Payment	PR4	Payment Reversal, Endorsement Missing	PR5	Payment Reversal, Signature Missing	PR6	Payment Reversal, Refer to Maker / Lost or Stolen Checks	PR7	Unidentified	PR8	Other Department Research Corrections <input type="checkbox"/> For details on transaction, check for data messages, case notes, etc. If nothing can be found, request an Escalation Agent to contact the Teller responsible for transaction for explanation. If Teller is not available, Escalation Agent may open an Inquiry Code 636, requesting an explanation.	PR9	Payment Reversal, Payment Research Payoff <input type="checkbox"/> For details on transaction, check for data messages, case notes, etc. If nothing can be found, request an Escalation Agent to contact the Teller responsible for transaction for explanation. If Teller is not available, Escalation Agent may open an Inquiry Code 636, requesting an explanation.
X CODE	REVERSAL DESCRIPTION																				
PR1	Payment Reversal, Insufficient Funds																				
PR2	Payment Reversal, Account Closed																				
PR3	Payment Reversal, Stop Payment																				
PR4	Payment Reversal, Endorsement Missing																				
PR5	Payment Reversal, Signature Missing																				
PR6	Payment Reversal, Refer to Maker / Lost or Stolen Checks																				
PR7	Unidentified																				
PR8	Other Department Research Corrections <input type="checkbox"/> For details on transaction, check for data messages, case notes, etc. If nothing can be found, request an Escalation Agent to contact the Teller responsible for transaction for explanation. If Teller is not available, Escalation Agent may open an Inquiry Code 636, requesting an explanation.																				
PR9	Payment Reversal, Payment Research Payoff <input type="checkbox"/> For details on transaction, check for data messages, case notes, etc. If nothing can be found, request an Escalation Agent to contact the Teller responsible for transaction for explanation. If Teller is not available, Escalation Agent may open an Inquiry Code 636, requesting an explanation.																				

PF	Payoff
PT	Change Investor
RP	Regular Payment
RT	Investor Transfer
RXX	Refund To Escrow XX=Disbursement Type Code (see above)
SR	Single Receipt
SR8	Money reversal/other department research
SV	Service Release
UI	Uncollected Late Fees - OR - Payment On Uncollected Late Fees - OR - Uncollected Optional Insurance - OR - Payment On Uncollected Optional Insurance
YTD	Tax Figures - Year To Date - Year's Net Int And Tax Figures

07/25/2006

citigroup.net

<http://mortgageweb.citicorp.com/collections/codes/TRANSCD.htm>[Terms and](#)

Copyright ©

COUNTRYWIDE

TransCode

Description

Include at
Remittance
Due at Pay off
Income Expense
Liability

COUNTRYWIDE

					Owed by Bwr	Billable	Waivable	Claimable	Comments:
10010	PAYMENT ADVANCE	N	Y	E	N	Y	N	Y	
10060	P&I ADVANCE (RWRHSE)	N	N	E	N	N	N	N	
10061	P & I ADVANCE (ADDL GOVERNMENT	N	N	E	N	N	N	N	
10001	BOOKLOSS	N	N	E	N	N	N	N	
10002	FNMA/FHLMC BOOKLOSS	N	N	E	N	N	N	N	
10003	REO BOOKLOSS	N	N	E	N	N	N	N	
10017	PREP FOR CONVEYANCE	Y*	Y	E	N	Y	Y	Y	For CA - can only incl fees paid prior to Date referred to atty.
10025	ITT BOOKLOSS	N	N	E	N	N	N	N	
10045	SUPPLEMENTAL CLAIM	N	N	E	N	N	N	Y	
10056	TRUSTEE FEES (FCL)	Y	Y	E	N	Y	N	Y	
10063	FCL TAX ADV(BASE)	Y	Y	E	N	Y	N	Y	
10064	ATTORNEY/TRUSTEE FEE	Y	Y	E	N	Y	N	Y	
10067	TITLE FEES	Y	Y	E	N	Y	N	Y	
10070	SHERIFF'S FEES	Y	Y	E	N	Y	N	Y	
10071	ADVERTISE/PUBLISH	Y	Y	E	N	Y	N	Y	
10072	CLERK'S FEES	Y	Y	E	N	Y	N	Y	
10073	COURT COSTS	Y	Y	E	N	Y	N	Y	
10074	AUCTIONEER COSTS	Y	Y	E	N	Y	N	Y	
10076	ABSTRACT FEES	Y	Y	E	N	Y	N	Y	
10077	MAILING FEES	Y	Y	E	N	Y	N	Y	
10078	POSTING FEES	Y	Y	E	N	Y	N	Y	
10079	COMMISSIONER'S FEES	Y	Y	E	N	Y	N	Y	
10083	ATTORNEY FEES/EVICT	Y	Y	E	N	Y	N	Y	
10119	CASH FOR KEYS	Y	Y	E	N	N	N	Y	
10124	EVICTON FILING FEE	Y	Y	E	N	N	N	Y	
10125	EVICTON COURT COSTS	Y	Y	E	N	N	N	Y	
10131	RECORDING FEES	Y	Y	E	N	Y	N	Y	
10133	2ND CHECK FHAVA	N	N	E	N	Y	N	Y	
10145	ITT SUPP RECEIVABLE	N	N	E	N	N	N	N	
10147	BID AT 1ST-HELOC	Y	Y	E	Y	Y	N	Y	
10149	CLM PROCEEDS/FEES	N	N	E	N	Y	Y	N	
10154	3RD PARTY PROCEEDS	N	N	E	N	N	N	N	
10155	DATE DOWNS	N	Y	E	N	Y	N	Y	
10159	CLRD PARTIAL (FORCL)	N	N	E	N	N	N	N	
10288	OHIO FC ATTORNEY FEE	N	N	E					
10289	FC CHRG NON CLM BORR	N	N	E					
10500	FCL/BKY RECEIVABLE	Y	Y	E	N	Y	N	Y	
10501	DOC STMPs/TX ON DEED	Y	Y	E	N	Y	N	Y	
10502	PROCESS SERVER	Y	Y	E	N	Y	N	Y	
10503	ATTORNEY AD LITEM	Y	Y	E	N	Y	N	Y	
10504	FCL-HOA FEES(BASE)	Y	Y	E	N	Y	N	Y	
10506	ATTORNEY OVERHEAD	Y	Y	E	N	Y	N	Y	
10507	LIEN/SPCL ASSESSMENT	Y	Y	E	N	Y	N	Y	
10508	REIMBURSE HUD/VA	N	Y	E	N	Y	N	Y	
10510	FCL TAX ADV(PENALTY)	Y	Y	E	N	Y	N	Y	
10700	CONV CLAIMS RCVBL	N	N	E	N	N	N	N	

EXHIBIT

JS14

07/18/07

CONFIDENTIAL

CW 006866

70083	ATTORNEY FEES	Y	Y	E	Y	Y	N	Y	
10075	FILING FEES	Y	Y	E	N	Y	N	Y	
10084	BK FEES	Y	Y	E	N	Y	N	Y	
10122	BK FILING FEE	Y	Y	E	N	N	N	Y	
10123	BK COURT COSTS	Y	Y	E	N	N	N	Y	
10141	BK FEE- EVICT. ATTY	Y	Y	E	N	Y	N	Y	
10142	PENDING ATTORNEY BILL	Y	Y	E	Y	Y	Y	N	
10193	BK FEES FNMA CH. 13	N	N	E	N	N	N	Y	
10194	BK COSTS FNMA CH. 13	N	N	E	N	N	N	Y	
10250	BK PROOF OF CLAIM	N	Y	E	N	N	N	Y	
10016	INSPECTION-VACANT	Y*	Y	E	Y	Y	Y	Y	For CA - can only incl fees paid prior to Date referred to atty.
10021	203K INSPECTION FEE	N	N	L	N	N	N	N	
10055	INSPECTION-OCCUPIED	Y*	Y	E	Y	Y	Y	N	For CA - can only incl fees paid prior to Date referred to atty.
10120	TERMITE/HOUSE INSP	Y	Y	E	N	N	N	Y	For CA - can only incl fees paid prior to Date referred to atty.
13001	HELOC PROP INSP	N	Y	E	N	N	N	Y	For CA - can only incl fees paid prior to Date referred to atty.
14000	TITLE 1 INSPECTION	N	Y	E	N	Y	N	N	For CA - can only incl fees paid prior to Date referred to atty.
14002	FC NONCLAIM TITLE	N	N	E					
14003	LEGAL NON COLL/CLMBL	N	N	E					
10037	PAYOFF FAX FEE	N	Y	I	Y	Y	Y	N	
10039	TITLE CHANGE FEE	N	Y	I	Y	Y	Y	N	
10048	TRUSTEE INTEREST	N	Y	I	Y	Y	Y	N	
10050	NSF FEE	N	Y	I	Y	Y	Y	N	
10052	PAYOFF STATEMENT FEE	N	Y	I	Y	Y	Y	N	
10053	LEGAL FEES (LGL OPT)	N	Y	I	Y	Y	Y	N	
10055	RECONVEYANCE FEE	N	Y	I	Y	Y	Y	N	
10009	BPO - DRIVE BY	N	N	E	N	N	N	N	
10026	INDEMNITY ADMIN FEE	N	N	E	N	Y	Y	Y	
10029	SERVICE PREM REFUND	N	N	E	N	Y	N	Y	
10068	PROPERTY PRESRVATION	Y*	Y	E	N	Y	N	Y	For CA - can only incl fees if the state allowable max. has not been exceeded.
10069	MISCELLANEOUS	Y	Y	E	N	Y	N	Y	
10080	HAZARD INSURANCE	N/A	Y	E	N	Y	N	Y	
10081	MODIFICATION RECORDING	Y	Y	E	N	Y	N	Y	
10085	DOCUMENT RETRIEVAL	Y	Y	E	N	Y	N	Y	
10089	APPRAISAL FEE	N	Y	E	N	Y	N	Y	
10112	BPO - INTERIOR	N	Y	E	N	N	N	N	
10113	APPRAISAL-DRIVE BY	N	Y	E	N	N	N	N	
10114	CLEANING/MAINTENANCE	Y*	Y	E	N	N	N	Y	For CA - can only incl fees if the state allowable max. has not been exceeded.
10115	BOARDING/SECURING	Y*	Y	E	N	N	N	Y	For CA - can only incl fees if the state allowable max. has not been exceeded.
10116	REKEY PROPERTY	Y*	Y	E	N	N	N	Y	For CA - can only incl fees if the state allowable max. has not been exceeded.
10117	SERVICE CALL	Y*	Y	E	N	N	N	Y	For CA - can only incl fees if the state allowable max. has not been exceeded.
10118	UTILITIES	Y*	Y	E	N	N	N	Y	For CA - can only incl fees if the state allowable max. has not been exceeded.
10126	HOA FEES(BASE)	Y	Y	E	N	N	N	Y	

CW 006867

CONFIDENTIAL

10128	BPO - CRPI	N	Y	E	N	Y	N	Y	
10156	HOA TRANSFER FEES	Y	Y	E	N	N	N	Y	
10157	HOA SPECT ASSESSMENT	Y	Y	E	N	N	N	Y	
10158	HOA INTEREST	Y	Y	E	N	N	N	Y	
10210	LOCK INSTALLATION	Y*	Y	E	N	N	N	Y	For CA - can only incl fees if the state allowable max. has not been exceeded.
10211	BOARDING/RE-GLAZING	Y*	Y	E	N	N	N	Y	For CA - can only incl fees if the state allowable max. has not been exceeded.
10212	DEBRIS REMOVAL	Y*	Y	E	N	N	N	Y	For CA - can only incl fees if the state allowable max. has not been exceeded.
10213	YARD MAINTENANCE	Y*	Y	E	N	N	N	Y	For CA - can only incl fees if the state allowable max. has not been exceeded.
10214	EVICTON/STORAGE	Y*	Y	E	N	N	N	Y	For CA - can only incl fees if the state allowable max. has not been exceeded.
10215	WINTERIZATION	Y*	Y	E	N	N	N	Y	For CA - can only incl fees if the state allowable max. has not been exceeded.
10216	POOL WORK/PUMP WATER	Y*	Y	E	N	N	N	Y	For CA - can only incl fees if the state allowable max. has not been exceeded.
10217	PHOTO	Y*	Y	E	N	N	N	Y	For CA - can only incl fees if the state allowable max. has not been exceeded.
10218	TRIP CHARGE	Y*	Y	E	N	N	N	Y	For CA - can only incl fees if the state allowable max. has not been exceeded.
10219	DAMAGE EST/REPAIRS	Y*	Y	E	N	N	N	Y	For CA - can only incl fees if the state allowable max. has not been exceeded.
10220	SECURITY SCREENS	Y*	Y	E	N	N	N	Y	For CA - can only incl fees if the state allowable max. has not been exceeded.
10351	PREPAY PEN DUE INV	N	Y	E	N	N	N	N	
10505	HOA FEES(PENALTY)	Y	Y	E	N	Y	N	Y	
10509	REPAIRS DAMAGD PRPTY	Y*	Y	E	N	Y	N	Y	For CA - can only incl fees if the state allowable max. has not been exceeded.
10519	FC COST NON CLM BORR	N	N	E					
10545	BPO RECEIVABLE	N	N	E	N	N	N	Y	
13002	HELOC CHARGE OFF	N	N	E	N	N	N	N	
13050	INMC DRIVE BY APPRSL	N	N	E	N	N	N	N	
19000	REIMBURSE BOR-LAOP	N	N	E	N	N	N	N	
10027	FHA 235 BUYDOWN	N	N	E	N	N	N	N	
10058	VA PRINCIPAL BUYDOWN	N	N	E	N	N	N	N	
10024	ESCROW HOLDBACK FUND	N	N	L	N	N	N	N	
10028	INDEMNIFICATION FUND	N	N	L	N	N	N	N	
10150	AQUISITION RESERVE	N	N	E	N	N	N	N	
10041	LOSS DRAFT DISB-F/C	N	N	L	N	N	N	N	
10062	LOSS DRAFT DISBURSE	N	N	L	N	N	N	N	
50002	VA PROPERTY INSPECTION	Y	Y	E	Y	Y	N	Y	
50003	VA PROP PRESERVATION	Y	Y	E	Y	Y	N	Y	
50004	VA LEGAL FEES NOT PAID AT RI	Y	Y	E	Y	Y	N	Y	
50005	VA PREPETITION COSTS	Y	Y	E	Y	Y	N	Y	

CW 006868

CONFIDENTIAL

50006	VA ADJ TO ACCOUNT FOR NEG ESCROW	N	N	L	N	N	N	Y	
50007	VA SUPP CLAIM/OWED BY BORROWER	Y	Y	E	Y	Y	N	Y	
50008	VA ACCTS RECV FOR NEG ESCROW	Y	Y	E	Y	Y	N	Y	
50009	VA APPRAISAL	N	Y	E	Y	Y	N	Y	
50010	VA VENDEE MISC FEES	N	N	L	Y	Y	<font color="FF FFFF" size="2" f		

CW 006869

CONFIDENTIAL

Countrywide Payment History

Feb-03-06 11:57am From-F/C LIT & TITLE TEAM 8055205100x3534 +8055773489

T-401 P.025/034 F-240

BKRP23-06 CLANDLINE

BANKRUPTCY ACCOUNT STATEMENT

Account:

(NORTH CAROLINA)

(DISPLAY)

Stip: Stip Due: Stip Amt: .00 Dec File: Term:

Partial M: 480.57 Partial T: 380.72 Last Trustee\$: 11/07/03

Total M: 2084.75 Total T: 1751.72 T Remained: 806.17-

D	M/T	DATE	AMOUNT	CHK#	DATE	PRE-PETIT	DATE	POST-PETIT
			.00		2/01/02	.00	4/01/02	.00
	T		446.95			446.95		.00
		6/11/02	682.00		3/01/02	.00	5/01/02	682.00
	M	6/11/02	44.70			.00		44.70
		7/10/02	682.00		4/01/02	.00	6/01/02	682.00
	M	7/10/02	18.00			.00		18.00
		9/05/02	682.00		5/01/02	.00	7/01/02	682.00
		9/05/02	682.00		6/01/02	.00	8/01/02	682.00
	M	9/05/02	36.00			.00		36.00
	T	9/06/02	86.65			86.65		.00
	T	10/08/02	92.81			92.81		.00
		10/08/02	682.00		7/01/02	.00	9/01/02	682.00 +

F2-PREV 3-EXIT 4-SER ACT 5-REINST 6-TXTMGT 7-HISTORY 8-FEES 10-FOREC 11-PRINT
 F12-BYPASS 24-UPDATE/EXIT ENTER-VAL/SAVE LDGR

Feb-03-06 11:58am From-F/C LIT & TITLE TEAM 8055205100x3534 +8055773488 T-401 P.026/034 F-240
 BKRP23-06 CHANDLER
 Account: (NORTH CAROLINA) (DISPLAY)

Stip: _ Stip Due: _____ Stip Amt: .00 Dec File: _____ Term: _____
 Partial M: 480.57 Partial T: 380.72 Last Trustee\$: 11/07/03
 Total M: 2084.75 Total T: 1751.72 T Remained: 806.17-

D	M/T	DATE	AMOUNT	CHK#	DATE	PRE-PETIT	DATE	POST-PETIT
..	M	10/08/02	113.67	1111		.00		113.67
..	T	10/23/02	5.73-			5.73-		.00
..	T	11/07/02	93.57			93.57		.00
..		11/13/02	682.00		8/01/02	.00	10/01/02	682.00
..	M	11/13/02	118.14	2222		.00		118.14
..	M	12/13/02	118.26	3333		.00		118.26
..		12/17/02	682.00		9/01/02	.00	11/01/02	682.00
..		12/17/02	682.00		10/01/02	.00		682.00
..	T	12/18/02	550.00-			550.00-		.00
..	T	1/08/03	109.32	5357		109.32		.00
..		1/23/03	682.00		11/01/02	.00	12/01/03	682.00
..	M	1/23/03	113.67	4444		.00		113.67 +

F2-PREV 3-EXIT 4-SER ACT 5-REINST 6-TXTMGT 7-HISTORY 8-FEES 10-FOREC 11-PRINT
 F12-BYPASS 24-UPDATE/EXIT ENTER-VAL/SAVE LDGR

Feb-03-06 11:58am From-F/C LIT & TITLE TEAM 8055205100x3534 +8055773489 T-401 P.027/034 F-240
 Account: (NORTH CAROLINA) (DISPLAY)

Stip: Stip Due: Stip Amt: .00 Dec File: Term:
 Partial M: 480.57 Partial T: 380.72 Last Trustees\$: 11/07/03
 Total M: 2084.75 Total T: 1751.72 T Remained: 806.17-

D	M/T	DATE	AMOUNT	CHK#	DATE	PRE-PETIT	DATE	POST-PETIT
..	..	1/23/03	682.00	..	12/01/02	.00	1/01/03	682.00
..	M	1/23/03	113.67	5555	..	.00	..	113.67
..	M	1/23/03	26.66	..	..	.00	..	26.66
..	M	1/23/03	682.00-	..	1/01/03	.00	2/01/03	682.00-
..	..	2/03/03	682.00-	7	12/01/02	.00	1/01/03	682.00-
..	T	2/05/03	102.27	..	..	102.27	..	.00
..	T	3/07/03	99.66	1624	..	99.66	..	.00
..	..	3/07/03	2.75	2	..	2.75	..	.00
..	..	3/24/03	682.00	..	1/01/03	.00	2/01/03	682.00
..	M	3/24/03	168.00	..	..	.00	..	168.00
..	..	4/23/03	682.00	..	2/01/03	.00	3/01/03	682.00
..	M	4/23/03	18.00	..	..	.00	..	18.00 +

F2-PREV 3-EXIT 4-SER ACT 5-REINST 6-TXTMGT 7-HISTORY 8-FEES 10-FOREC 11-PRINT
 F12-BYPASS 24-UPDATE/EXIT ENTER-VAL/SAVE LDGR

Stip: Stip Due: Stip Amt: .00 Dec File: Term:
 Partial M: 480.57 Partial T: 380.72 Last Trustee\$: 11/07/03
 Total M: 2084.75 Total T: 1751.72 T Remained: 806.17-

D	M/T	DATE	AMOUNT	CHK#	DATE	PRE-PETIT	DATE	POST-PETIT
..	T	5/09/03	203.58	2048	..	203.58	..	.00
..	T	5/09/03	5.26-	2	..	5.26-	..	.00
..	..	5/28/03	695.31	..	3/01/03	.00	4/01/03	695.31
..	M	5/28/03	4.69	..	..	.00	..	4.69
..	..	6/16/03	695.31	..	4/01/03	.00	5/01/03	695.31
..	M	6/16/03	4.69	..	..	.00	..	4.69
..	M	6/30/03	200.50-	..	..	.00	..	200.50-
..	..	6/30/03	695.31	..	5/01/03	.00	6/01/03	695.31
..	T	7/09/03	61.03	8425	..	61.03	..	.00
..	..	7/09/03	3.80	2	..	3.80	..	.00
..	T	7/09/03	36.53	8425	..	36.53	..	.00
..	..	7/21/03	695.31	..	6/01/03	.00	7/01/03	695.31 +

F2-PREV 3-EXIT 4-SER ACT 5-REINST 6-TXTMGT 7-HISTORY 8-FEES 10-FOREC 11-PRINT
 F12-BYPASS 24-UPDATE/EXIT ENTER-VAL/SAVE LDGR

Feb-03-06 11:58am From-F/C LIT & TITLE TEAM 8055205100x3534 +8055773489 T-401 P.029/034 F-240
 BKRP23-06 CLANDLINE BANKRUPTCY ACCOUNT (NORTH CAROLINA) (DISPLAY)
 Account:

Stip: Stip Due: Stip Amt: .00 Dec File: Term:
 Partial M: 480.57 Partial T: 380.72 Last Trustee\$: 11/07/03
 Total M: 2084.75 Total T: 1751.72 T Remained: 806.17-

D	M/T	DATE	AMOUNT	CHK#	DATE	PRE-PETIT	DATE	POST-PETIT
	M	7/21/03	9.04			.00		9.04
		8/05/03	695.31	7	5/01/03	.00	6/01/03	695.31
	M	8/05/03	9.04-	7		.00		9.04-
		8/07/03	1.57	2		1.57		.00
	T	8/12/03	682.00-	1	6/01/03	682.00-	99/99/99	.00
	T	9/11/03	74.55	4720		74.55		.00
		9/11/03	1.09	2		1.09		.00
	T	9/11/03	41.70	4720		41.70		.00
		9/19/03	695.31		7/01/03	.00		695.31
		9/19/03	695.31		8/01/03	.00		695.31
		9/19/03	695.31		9/01/03	.00		695.31
	M	9/19/03	114.07			.00		114.07 +

F2-PREV 3-EXIT 4-SER ACT 5-REINST 6-TXTMGT 7-HISTORY 8-FEES 10-FOREC 11-PRINT
 F12-BYPASS 24-UPDATE/EXIT ENTER-VAL/SAVE LDGR

Feb-03-06 11:59am From-F/C LIT & TITLE TEAM 8055205100x3534 +8055773489 T-401 P.030/034 F-240
 BKRP23-06 CHANDLINE
 Account: (NORTH CAROLINA) (DISPLAY)

Stip: Stip Due: Stip Amt: .00 Dec File: Term:
 Partial M: 480.57 Partial T: 380.72 Last Trustee\$: 11/07/03
 Total M: 2084.75 Total T: 1751.72 T Remained: 806.17-

D	M/T	DATE	AMOUNT	CHK#	DATE	PRE-PETIT	DATE	POST-PETIT
..	T	9/22/03	128.90	1635	..	128.90	..	.00
..	T	9/22/03	1.57	2	..	1.57	..	.00
..	T	10/10/03	116.05	7751	..	116.05	..	.00
..	..	10/10/03	.63	2	..	.63	..	.00
..	..	10/20/03	695.31	..	10/01/03	.00	..	695.31
..	M	10/20/03	22.35	..	..	.00	..	22.35
..	T	11/07/03	36.02	994	..	36.02	..	.00
..	..	11/07/03	.21	2	..	.21	..	.00
..	T	11/07/03	20.56	994	..	20.56	..	.00
..	..	11/17/03	695.31	..	11/01/03	.00	..	695.31
..	..	12/31/03	695.31	..	12/01/03	.00	..	695.31
..	M	12/31/03	22.35	..	..	.00	..	22.35 +

F2-PREV 3-EXIT 4-SER ACT 5-REINST 6-TXTMGT 7-HISTORY 8-FEES 10-FOREC 11-PRINT
 F12-BYPASS 24-UPDATE/EXIT ENTER-VAL/SAVE LDGR

Account:

(NORTH CAROLINA)

(DISPLAY)

Stip: _ Stip Due: _____ Stip Amt: _____ .00 Dec File: _____ Term: _____

Partial M: 480.57 Partial T: 380.72 Last Trustee\$: 11/07/03

Total M: 2084.75 Total T: 1751.72 T Remained: 806.17-

D	M/T	DATE	AMOUNT	CHK#	DATE	PRE-PETIT	DATE	POST-PETIT
..	..	1/22/04	695.31	..	1/01/04	..00	..	695.31
..	..	3/05/04	695.31	..	2/01/04	..00	..	..00
..	M	3/05/04	22.35	..	..	..00	..	22.35
..	..	4/01/04	712.64	..	3/01/04	..00	..	712.64
..	M	4/01/04	17.36	..	..	..00	..	17.36
..	..	4/22/04	712.64	..	4/01/04	..00	..	712.64
..	..	5/27/04	712.64	..	5/01/04	..00	..	712.64
..	M	5/27/04	22.35	..	..	..00	..	22.35
..	..	7/06/04	700.00	..	6/01/04	..00	..	700.00
..	..	8/03/04	712.64	..	7/01/04	..00	..	712.64
..	M	8/03/04	22.36	..	..	..00	..	22.36
..	..	8/30/04	712.64	..	8/01/04	..00	..	712.64 +

F2-PREV 3-EXIT 4-SER ACT 5-REINST 6-TXTMGT 7-HISTORY 8-FEES 10-FOREC 11-PRINT
 F12-BYPASS 24-UPDATE/EXIT ENTER-VAL/SAVE LDGR

Feb-03-06 11:59am From-F/C LIT & TITLE TEAM 8055205100x3534 +8055773489 T-401 P.032/034 F-240
 BAKF23-00
 Account: (NORTH CAROLINA) (DISPLAY)

Stip: Stip Due: Stip Amt: .00 Dec File: Term:
 Partial M: 480.57 Partial T: 380.72 Last Trustee\$: 11/07/03
 Total M: 2084.75 Total T: 1751.72 T Remained: 806.17-

D	M/T	DATE	AMOUNT	CHK#	DATE	PRE-PETIT	DATE	POST-PETIT
..	M	8/30/04	23.36			.00		23.36
..		10/05/04	712.64		9/01/04	.00		712.64
..	M	10/05/04	27.36			.00		27.36
..		11/09/04	712.64		10/01/04	.00		712.64
..	M	11/09/04	22.36			.00		22.36
..	M	11/11/04	712.64-		11/01/04	.00		712.64-
..	T	12/06/04	128.01-			128.01-		.00
..		12/07/04	728.19		12/01/04	.00		728.19
..	M	12/07/04	6.81			.00		6.81
..		1/13/05	728.19		1/01/05	.00		728.19
..	M	1/13/05	22.35			.00		22.35
..		3/03/05	728.19		2/01/05	.00		728.19 +

F2-PREV 3-EXIT 4-SER ACT 5-REINST 6-TXTMGT 7-HISTORY 8-FEES 10-FOREC 11-PRINT
 F12-BYPASS 24-UPDATE/EXIT ENTER-VAL/SAVE LDGR

Stip: Stip Due: Stip Amt: .00 Dec File: Term:
 Partial M: 480.57 Partial T: 380.72 Last Trustee\$: 11/07/03
 Total M: 2084.75 Total T: 1751.72 T Remained: 806.17-

D	M/T	DATE	AMOUNT	CHK#	DATE	PRE-PETIT	DATE	POST-PETIT
..	M	3/03/05	21.81			.00		21.81
..		4/05/05	728.19		3/01/05	.00		728.19
..	M	4/05/05	31.81			.00		31.81
..		4/15/05	728.19		4/01/05	.00		728.19
..		6/09/05	728.19		5/01/05	.00		728.19
..		6/09/05	728.19		6/01/05	.00		728.19
..	M	6/09/05	43.62			.00		43.62
..		8/08/05	728.19		7/01/05	.00		728.19
..	M	8/08/05	22.35			.00		22.35
..		9/06/05	728.19		8/01/05	.00		728.19
..	M	9/06/05	12.35			.00		12.35
..	M	12/01/05	700.19	5611		.00		700.19 +

F2-PREV 3-EXIT 4-SER ACT 5-REINST 6-TXTMGT 7-HISTORY 8-FEES 10-FOREC 11-PRINT
 F12-BYPASS 24-UPDATE/EXIT ENTER-VAL/SAVE LDGR

(DISPLAY)

Total M: 2084.75 Total T: 1751.72 T Remained: 806.17-

F2-PREV 3-EXIT 4-SER ACT 5-REINST 6-TXTMGT 7-HISTORY 8-FEES 10-FOREC 11-PRINT
F12-BYPASS 24-UPDATE/EXIT ENTER-VAL/SAVE LDGR



Feb-03-06

11:52am

From-F/C LIT & TITLE TEAM 8055205100x3534

+8055773489

T-401

P.007/034

F-240

Account Number:

Statement Period: 01/1986 - 01/2006

Date Prepared: 01/31/2006

Property Address:

GROVER, NC 28073

Page 1

Date	Description	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges	Unapplied Total	Payment Total
02/16/1999	Beginning Balance		83,931.14		.00			.00	.00	
02/16/1999	INITIAL TAX DEP	02/1999	.00	.00	313.76	.00	.00	.00	.00	313.76
03/01/1999	TRANSFER	02/1999	83,931.14		313.76		.00	.00	.00	
03/01/1999	TRANSFER	02/1999	69.26	.00	.00		.00	.00	.00	69.26
03/01/1999	TRANSFER	02/1999	83,861.88		313.76		.00	.00	.00	
03/01/1999	TRANSFER	02/1999	-69.26	.00	.00		.00	.00	.00	-69.26
03/01/1999	TRANSFER	02/1999	83,931.14		313.76		.00	.00	.00	
03/18/1999	REGULAR PAYMENT	03/1999	69.26	489.50	108.41	.00	.00	22.35	.00	689.62
04/16/1999	PMI PMT MONTHLY	03/1999	.00	.00	422.17	.00	.00	.00	.00	-25.90
04/28/1999	REGULAR PAYMENT	04/1999	83,861.88		396.27		.00	.00	.00	
05/10/1999	REGULAR PAYMENT	05/1999	69.57	489.19	108.41	.00	.00	.00	.00	667.27
05/10/1999	REGULAR PAYMENT	05/1999	83,792.21		504.58		.00	.00	.00	
05/13/1999	PMI PMT MONTHLY	05/1999	70.07	488.79	108.41	.00	.00	.00	.00	687.27
05/13/1999	PMI PMT MONTHLY	05/1999	83,722.14		613.09		.00	.00	.00	-25.90
06/11/1999	PMI PMT MONTHLY	05/1999	.00	.00	-25.90	.00	.00	.00	.00	-25.90
06/11/1999	PMI PMT MONTHLY	05/1999	83,722.14		587.19		.00	.00	.00	
06/14/1999	REGULAR PAYMENT	06/1999	.00	.00	-25.90	.00	.00	.00	.00	-25.90
06/14/1999	REGULAR PAYMENT	06/1999	83,722.14		561.29		.00	.00	.00	
06/24/1999	PMI PMT MONTHLY	06/1999	70.48	488.38	108.41	.00	.00	.00	.00	667.27
06/24/1999	PMI PMT MONTHLY	06/1999	83,651.66		659.70		.00	.00	.00	
07/12/1999	PMI PMT MONTHLY	06/1999	.00	.00	-25.90	.00	.00	.00	.00	-25.90
07/12/1999	PMI PMT MONTHLY	06/1999	83,651.66		643.80		.00	.00	.00	
07/27/1999	COUNTY TAX PMT	06/1999	.00	.00	-25.90	.00	.00	.00	.00	-25.90
07/27/1999	COUNTY TAX PMT	06/1999	83,651.66		617.90		.00	.00	.00	
07/27/1999	COUNTY TAX PMT	06/1999	.00	.00	-614.93	.00	.00	.00	.00	-614.93



HOME LOANS

Account Number:

Statement Period: 01/1986 - 01/2006

Date Prepared: 01/31/2006

Property Address:

GROVER, NC 28073

Page 2

Date	Description	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total	Total Payment
07/30/1999	REGULAR PAYMENT	07/1999	70.89	487.97	108.41	.00	.00	22.35	.00	689.62
07/30/1999	MISC. POSTING	07/1999	83,580.77		111.38			.00	.00	
07/30/1999		07/1999	667.27	.00	.00	.00	.00	.00	.00	667.27
08/11/1999	MISC. POSTING	07/1999	82,913.50		111.38			.00	.00	
08/11/1999		07/1999	-667.27	.00	.00	.00	.00	.00	.00	-667.27
08/11/1999	REGULAR PAYMENT	08/1999	83,580.77	487.55	108.41	.00	.00	.00	.00	667.27
08/11/1999	PMI PMT MONTHLY	08/1999	71.31		219.79	.00	.00	.00	.00	
08/11/1999		08/1999	83,509.46	.00	-25.90	.00	.00	.00	.00	-25.90
08/20/1999	REGULAR PAYMENT	09/1999	83,509.46	487.14	193.89	.00	.00	.00	.00	667.27
09/20/1999	PMI PMT MONTHLY	09/1999	71.72		302.30	.00	.00	-22.35	.00	
09/20/1999		09/1999	83,437.74	.00	-25.90	.00	.00	.00	.00	-25.90
10/12/1999	HAZARD INS PMT	09/1999	83,437.74	.00	276.40	.00	.00	-22.35	.00	-351.00
10/15/1999	REGULAR PAYMENT	10/1999	83,437.74	486.72	-74.60	.00	.00	-22.35	.00	689.62
10/15/1999	PMI PMT MONTHLY	10/1999	72.14		108.41	.00	.00	22.35	.00	
10/15/1999		10/1999	83,365.60	.00	33.81	.00	.00	.00	.00	
11/01/1999	PAYMENT REVERSAL	09/1999	83,365.60	-486.72	-25.90	.00	.00	.00	.00	-25.90
11/01/1999		09/1999	-72.14		7.91	.00	.00	.00	.00	-689.62
11/11/1999	PMI PMT MONTHLY	09/1999	83,437.74	.00	-108.41	.00	.00	-22.35	.00	
11/12/1999	REGULAR PAYMENT	10/1999	83,437.74	486.72	-100.50	.00	.00	-22.35	.00	667.27
11/12/1999		10/1999	72.14		-125.40	.00	.00	.00	.00	-25.90
11/12/1999	REGULAR PAYMENT	11/1999	83,365.60	486.30	108.41	.00	.00	-44.70	.00	667.27
11/12/1999		11/1999	72.56		108.41	.00	.00	.00	.00	667.27



Account Number: 01/1986 - 01/2006
Statement Period: 01/1986 - 01/2006
Date Prepared: 01/31/2006

Property Address:

GROVER, NC 28073

Page 3

Date	Description	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges	Unapplied Total	Total Payment
12/13/1999	PMI PMT MONTHLY	11/1999	83,293.04	.00	-25.90	.00	.00	.00	.00	-25.90
12/23/1999	REGULAR PAYMENT	12/1999	72.96	485.88	108.41	.00	.00	-44.70	.00	689.62
01/13/2000	REGULAR PAYMENT	01/2000	83,220.08	485.45	172.93	.00	.00	-44.70	.00	689.62
01/13/2000	PMI PMT MONTHLY	01/2000	83,146.55	.00	108.41	.00	.00	22.35	.00	-25.90
01/13/2000	ESCROW SHORTAGE	01/2000	83,146.55	.00	281.34	.00	.00	-22.35	.00	22.35
02/14/2000	PMI PMT MONTHLY	01/2000	83,146.55	.00	255.44	.00	.00	.00	.00	-25.90
02/17/2000	REGULAR PAYMENT	02/2000	73.84	485.02	22.35	.00	.00	-22.35	.00	701.35
03/15/2000	PMI PMT MONTHLY	02/2000	83,072.81	.00	277.79	.00	.00	22.35	.00	-25.90
03/17/2000	REGULAR PAYMENT	03/2000	74.27	484.59	372.03	.00	.00	-22.35	.00	679.00
04/17/2000	PMI PMT MONTHLY	03/2000	82,998.54	.00	346.13	.00	.00	.00	.00	-25.90
04/17/2000	REGULAR PAYMENT	04/2000	74.70	484.16	120.14	.00	.00	-44.70	.00	679.00
05/16/2000	PMI PMT MONTHLY	04/2000	82,923.84	.00	466.27	.00	.00	.00	.00	-25.90
05/18/2000	REGULAR PAYMENT	05/2000	75.14	483.72	440.37	.00	.00	-44.70	.00	701.35
06/14/2000	PMI PMT MONTHLY	05/2000	82,848.70	.00	534.61	.00	.00	.00	.00	-25.90
06/14/2000	REGULAR PAYMENT	06/2000	75.14	483.72	120.14	.00	.00	22.35	.00	701.35
06/14/2000	PMI PMT MONTHLY	06/2000	82,773.56	.00	654.75	.00	.00	-44.70	.00	-25.90



Account Number:
Statement Period: 01/1986 - 01/2006
Date Prepared: 01/31/2006

Property Address:

GROVER, NC 28073

Page 4

Date	Description	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional Buydown	Late Charges Total	Unapplied Total	Total Payment
06/15/2000	REGULAR PAYMENT	06/2000	75.58	483.28	120.14	.00	.00	.00	679.00
07/17/2000	REGULAR PAYMENT	07/2000	82,773.12	482.84	748.99	.00	-44.70	.00	679.00
07/25/2000	PMI PMT MONTHLY	07/2000	82,697.10	.00	869.13	.00	-44.70	.00	-25.90
08/10/2000	COUNTY TAX PMT	07/2000	82,697.10	.00	843.23	.00	-44.70	.00	-778.27
08/17/2000	REGULAR PAYMENT	08/2000	82,697.10	482.40	54.96	.00	-44.70	.00	679.00
08/18/2000	PMI PMT MONTHLY	08/2000	82,620.64	.00	185.10	.00	-67.05	.00	-25.90
09/18/2000	PMI PMT MONTHLY	08/2000	82,620.64	.00	159.20	.00	-67.05	.00	-25.90
09/21/2000	REGULAR PAYMENT	09/2000	82,620.64	481.95	133.30	.00	-67.05	.00	768.40
10/12/2000	HAZARD INS PMT	09/2000	82,543.73	.00	253.44	.00	.00	.00	-382.00
10/13/2000	PMI PMT MONTHLY	09/2000	82,543.73	.00	-128.56	.00	.00	.00	-25.90
10/26/2000	REGULAR PAYMENT	10/2000	77.35	481.51	120.14	.00	22.35	.00	701.35
11/13/2000	PMI PMT MONTHLY	10/2000	82,466.38	.00	-34.32	.00	.00	.00	-25.90
11/27/2000	REGULAR PAYMENT	11/2000	77.81	481.05	120.14	.00	22.35	.00	701.35
12/18/2000	PMI PMT MONTHLY	11/2000	82,388.57	.00	59.92	.00	.00	.00	-25.90



Feb-03-06

11:54am

From-F/C LIT & TITLE TEAM 8055205100x3534

+8055773489

T-401 P.011/034 F-240

Page 5

Property Address:

GROVER, NC 28073

Account Number:

Statement Period: 01/1986 - 01/2006

Date Prepared: 01/31/2006

Date	Description	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total	Total Payment
12/29/2000	REGULAR PAYMENT	12/2000	78.26	480.60	120.14	.00	.00	22.35	.00	701.35
01/12/2001	PMI PMT MONTHLY	12/2000	82,310.31	.00	154.16	.00	.00	.00	.00	-25.90
01/18/2001	REGULAR PAYMENT	01/2001	82,310.31	78.72	128.26	.00	.00	.00	.00	701.35
02/23/2001	PMI PMT MONTHLY	01/2001	82,231.59	.00	248.40	.00	.00	.00	.00	-25.90
02/28/2001	REGULAR PAYMENT	02/2001	82,231.59	79.18	222.50	.00	.00	.00	.00	704.00
03/15/2001	REGULAR PAYMENT	03/2001	82,152.41	79.64	367.64	.00	.00	-22.35	.00	726.35
03/20/2001	PMI PMT MONTHLY	03/2001	82,072.77	.00	512.78	.00	.00	.00	.00	-25.90
04/13/2001	PMI PMT MONTHLY	03/2001	82,072.77	.00	465.88	.00	.00	.00	.00	-25.90
04/18/2001	REGULAR PAYMENT	04/2001	82,072.77	80.10	460.98	.00	.00	.00	.00	704.00
05/15/2001	PMI PMT MONTHLY	04/2001	81,992.67	.00	605.12	.00	.00	.00	.00	-25.90
06/12/2001	REGULAR PAYMENT	05/2001	81,992.67	80.57	580.22	.00	.00	.00	.00	704.00
06/19/2001	REGULAR PAYMENT	06/2001	81,912.10	81.04	725.36	.00	.00	-22.35	.00	726.35
07/19/2001	PMI PMT MONTHLY	06/2001	81,831.06	.00	870.50	.00	.00	.00	.00	-25.90
07/19/2001	PMI PMT MONTHLY	06/2001	81,831.06	.00	844.60	.00	.00	.00	.00	-25.90



Account Number: 1
Statement Period: 01/1986 - 01/2006
Date Prepared: 01/31/2006

Property Address:

GROVER, NC 28073

Page 6

Date	Description	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total	Total Payment
08/16/2001	REGULAR PAYMENT	07/2001	81,51	477.35	145.14	.00	.00	22.35	.00	726.35
08/20/2001	PMI PMT MONTHLY	07/2001	81,749.55	.00	963.84	.00	.00	.00	.00	-25.90
08/27/2001	COUNTY TAX PMT	07/2001	81,749.55	.00	937.94	.00	.00	.00	.00	-786.21
09/14/2001	REGULAR PAYMENT	08/2001	81,749.55	476.87	151.73	.00	.00	.00	.00	726.35
09/18/2001	MISC. POSTING	08/2001	81,667.56	.00	145.14	.00	.00	.00	.00	.00
09/21/2001	PMI PMT MONTHLY	08/2001	81,667.56	.00	295.87	.00	.00	.00	.00	-25.90
10/10/2001	HAZARD INS PMT	08/2001	81,667.56	.00	319.22	.00	.00	.00	.00	-393.00
10/12/2001	REGULAR PAYMENT	09/2001	82.47	476.39	145.14	.00	.00	.00	.00	726.35
10/15/2001	MISC. POSTING	09/2001	81,585.09	.00	45.46	.00	.00	.00	.00	.00
10/22/2001	PMI PMT MONTHLY	09/2001	81,585.09	.00	22.35	.00	.00	.00	.00	-25.90
11/02/2001	REGULAR PAYMENT	10/2001	82.95	475.91	145.14	.00	.00	.00	.00	704.00
11/19/2001	PMI PMT MONTHLY	10/2001	81,502.14	.00	187.05	.00	.00	.00	.00	-25.90
12/13/2001	PMI PMT MONTHLY	10/2001	81,502.14	.00	151.15	.00	.00	.00	.00	-25.90
12/18/2001	REGULAR PAYMENT	11/2001	83.43	475.43	145.14	.00	.00	.00	.00	704.00



HOME LOANS

Account Number: 11111111
Statement Period: 01/1986 - 01/2006
Date Prepared: 01/31/2006

Property Address:

GROVER, NC 28073

Page 7

Date	Description	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total	Payment Total
01/07/2002	MISC. POSTING	11/2001	.00	.00	-28.34	.00	.00	.00	.00	-28.34
01/07/2002	ESCROW SHORTAGE	11/2001	81,418.71	.00	252.05	.00	.00	.00	.00	.00
01/07/2002	PMI PMT MONTHLY	11/2001	81,418.71	.00	28.34	.00	.00	.00	.00	28.34
01/17/2002	PMI PMT MONTHLY	11/2001	.00	.00	-25.90	.00	.00	.00	.00	-25.90
01/24/2002	REGULAR PAYMENT	12/2001	81,418.71	474.94	254.49	.00	.00	.00	.00	704.00
01/24/2002	MISC. POSTING	12/2001	81,334.79	.00	399.63	.00	.00	-22.35	.00	286.00
02/15/2002	PMI PMT MONTHLY	12/2001	.00	.00	-25.90	.00	.00	.00	.00	-25.90
02/27/2002	REGULAR PAYMENT	01/2002	81,334.79	474.45	373.73	.00	.00	-22.35	.00	704.00
02/27/2002	MISC. POSTING	01/2002	81,250.38	.00	518.87	.00	.00	-44.70	.00	100.00
03/14/2002	PMI PMT MONTHLY	01/2002	.00	.00	-25.90	.00	.00	.00	.00	-25.90
04/08/2002	REGULAR PAYMENT	02/2002	81,250.38	473.98	492.97	.00	.00	-44.70	.00	800.00
04/09/2002	PMI PMT MONTHLY	02/2002	.00	.00	-25.90	.00	.00	.00	.00	-25.90
05/23/2002	PMI PMT MONTHLY	02/2002	81,165.48	.00	590.21	.00	.00	.00	.00	.00
06/11/2002	REGULAR PAYMENT	03/2002	81,165.48	473.47	123.14	.00	.00	.00	.00	726.70
06/24/2002	PMI PMT MONTHLY	03/2002	.00	.00	-25.90	.00	.00	.00	.00	-25.90



Account Number:
Statement Period: 01/1996 - 01/2006
Date Prepared: 01/31/2006

Property Address:

GROVER, NC 28073

Page 8

Date	Description	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total	Total Payment
07/10/2002	REGULAR PAYMENT	04/2002	85.89	472.97	123.14	.00	.00	.00	18.00	700.00
07/17/2002	PMI PMT MONTHLY	04/2002	80,994.20	.00	784.69	.00	.00	.00	509.65	-25.90
08/09/2002	COUNTY TAX PMT	04/2002	80,994.20	.00	758.79	.00	.00	.00	509.65	-788.19
08/16/2002	PMI PMT MONTHLY	04/2002	80,994.20	.00	-29.40	.00	.00	.00	509.65	-25.90
09/05/2002	REGULAR PAYMENT	05/2002	86.39	472.47	123.14	.00	.00	.00	509.65	682.00
09/05/2002	REGULAR PAYMENT	06/2002	80,907.81	471.96	67.84	.00	.00	.00	509.65	718.00
09/06/2002	MISC. POSTING	06/2002	80,820.91	.00	190.98	.00	.00	.00	545.65	86.65
09/15/2002	PMI PMT MONTHLY	06/2002	80,820.91	.00	190.98	.00	.00	.00	632.30	-25.90
10/08/2002	MISC. POSTING	06/2002	80,820.91	.00	155.88	.00	.00	.00	632.30	92.81
10/09/2002	REGULAR PAYMENT	07/2002	87.40	471.46	123.14	.00	.00	.00	725.11	682.00
10/09/2002	MISC. POSTING	07/2002	80,733.51	.00	288.22	.00	.00	.00	725.11	113.67
10/11/2002	PMI PMT MONTHLY	07/2002	80,733.51	.00	-25.90	.00	.00	.00	.00	-25.90
10/14/2002	HAZARD INS PMT	07/2002	.00	.00	262.32	.00	.00	.00	836.78	-456.00
10/23/2002	MISC. POSTING	07/2002	80,733.51	.00	-193.68	.00	.00	.00	836.78	-5.73



Account Number:
Statement Period: 01/1986 - 01/2006
Date Prepared: 01/31/2006

Property Address:

GROVER, NC 28073

Page 9

Date	Description	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total	Total Payment
11/07/2002	MISC. POSTING	07/2002	.00	.00	.00	.00	.00	.00	93.57	93.57
11/13/2002	PMI PMT MONTHLY	07/2002	80,733.51	.00	-193.68	.00	.00	.00	926.62	-25.90
11/15/2002	REGULAR PAYMENT	08/2002	80,733.51	470.96	-219.58	.00	.00	.00	926.62	682.00
11/15/2002	MISC. POSTING	08/2002	80,645.60	.00	-96.44	.00	.00	.00	926.62	118.14
12/11/2002	MISC. POSTING	08/2002	80,645.60	.00	-96.44	.00	.00	.00	1,044.76	118.26
12/13/2002	PMI PMT MONTHLY	08/2002	.00	.00	-25.90	.00	.00	.00	1,163.02	-25.90
12/18/2002	REGULAR PAYMENT	09/2002	88.43	470.43	123.14	.00	.00	.00	.00	682.00
12/18/2002	REGULAR PAYMENT	10/2002	80,557.17	469.92	123.14	.00	.00	.00	1,163.02	682.00
12/18/2002	MISC. POSTING	10/2002	80,468.23	.00	123.94	.00	.00	.00	1,163.02	-550.00
01/08/2003	MISC. POSTING	10/2002	80,468.23	.00	123.94	.00	.00	.00	613.02	109.32
01/15/2003	PMI PMT MONTHLY	10/2002	.00	.00	-25.90	.00	.00	.00	722.34	-25.90
01/22/2003	REGULAR PAYMENT	11/2002	89.46	469.40	98.04	.00	.00	.00	.00	682.00
01/22/2003	REGULAR PAYMENT	12/2002	80,378.77	468.88	221.18	.00	.00	.00	722.34	682.00
01/22/2003	MISC. POSTING	12/2002	80,288.79	.00	344.32	.00	.00	.00	254.00	254.00



Account Number:
Statement Period: 01/1986 - 01/2006
Date Prepared: 01/31/2006

Property Address:

GROVER, NC 28073

Page 10

Date	Description	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total	Total Payment
01/24/2003	MISC. POSTING	12/2002	.00	.00	.00	.00	.00	.00	-682.00	-682.00
01/24/2003	REGULAR PAYMENT	01/2003	80,288.79	488.35	344.32	.00	.00	.00	294.34	682.00
02/03/2003	PAYMENT REVERSAL	12/2002	80,198.28	-488.35	457.46	.00	.00	.00	294.34	682.00
02/03/2003	MISC. POSTING	12/2002	-90.51	-488.35	-123.14	.00	.00	.00	.00	-682.00
02/03/2003	MISC. POSTING	12/2002	80,288.79	.00	344.32	.00	.00	.00	294.34	682.00
02/03/2003	MISC. POSTING	12/2002	80,288.79	.00	344.32	.00	.00	.00	976.34	682.00
02/03/2003	PAYMENT REVERSAL	11/2002	-89.98	-488.88	-123.14	.00	.00	.00	-254.00	-254.00
02/03/2003	PAYMENT REVERSAL	10/2002	80,378.77	-489.40	221.18	.00	.00	.00	722.34	-682.00
02/03/2003	REGULAR PAYMENT	11/2002	80,458.23	489.40	98.04	.00	.00	.00	722.34	550.00
02/03/2003	MISC. POSTING	11/2002	80,378.77	.00	99.18	.00	.00	.00	722.34	254.00
02/03/2003	MISC. POSTING	11/2002	.00	.00	.00	.00	.00	.00	976.34	-682.00
02/03/2003	REGULAR PAYMENT	12/2002	80,378.77	488.88	123.14	.00	.00	.00	294.34	682.00
02/05/2003	MISC. POSTING	12/2002	80,288.79	.00	222.32	.00	.00	.00	102.27	102.27
02/14/2003	PMI PMT MONTHLY	12/2002	.00	.00	.00	.00	.00	.00	396.61	-25.90
03/07/2003	MISC. POSTING	12/2002	80,288.79	.00	195.42	.00	.00	.00	102.41	102.41



HOME LOANS

Account Number: 3
Statement Period: 01/1986 - 01/2006
Date Prepared: 01/31/2006

Property Address:

GROVER, NC 28073

Page 11

Date	Description	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total	Total Payment
03/12/2003	PMI PMT MONTHLY	12/2002	.00	.00	-25.90	.00	.00	.00	.00	-25.90
03/24/2003	REGULAR PAYMENT	01/2003	80,288.79	468.35	170.52	.00	.00	.00	499.02	850.00
			90.51		123.14	.00	.00	.00	168.00	850.00
03/31/2003	MISC. POSTING	01/2003	80,198.28		293.66			.00	667.02	
			.00	.00	.00	.00	.00	.00	-2.75	-2.75
04/14/2003	PMI PMT MONTHLY	01/2003	80,198.28	.00	293.66			.00	564.27	
			.00	.00	-25.90	.00	.00	.00	.00	-25.90
04/23/2003	REGULAR PAYMENT	02/2003	80,107.24	467.82	267.76	.00	.00	.00	664.27	706.00
			91.04		123.14	.00	.00	.00	18.00	706.00
05/05/2003	MISC. POSTING	02/2003	80,107.24	.00	390.90			.00	682.27	203.58
			.00	.00	.00	.00	.00	.00	203.58	203.58
05/16/2003	PMI PMT MONTHLY	02/2003	80,107.24	.00	390.90			.00	885.85	
			.00	.00	-25.90	.00	.00	.00	.00	-25.90
05/22/2003	MISC. POSTING	02/2003	80,107.24	.00	365.00			.00	885.35	-5.26
			.00	.00	.00	.00	.00	.00	-5.26	-5.26
05/28/2003	REGULAR PAYMENT	03/2003	80,015.67	467.29	355.00			.00	880.59	695.31
			91.57		136.45	.00	.00	.00	.00	695.31
05/28/2003	MISC. POSTING	03/2003	80,015.67	.00	501.45			.00	880.59	4.69
			.00	.00	.00	.00	.00	.00	4.69	4.69
06/12/2003	PMI PMT MONTHLY	03/2003	80,015.67	.00	501.45			.00	885.28	
			.00	.00	-25.90	.00	.00	.00	.00	-25.90
06/19/2003	REGULAR PAYMENT	04/2003	79,923.57	466.76	475.55			.00	885.28	695.31
			92.10		136.45	.00	.00	.00	.00	695.31
06/19/2003	MISC. POSTING	04/2003	79,923.57	.00	612.00			.00	885.28	4.69
			.00	.00	.00	.00	.00	.00	4.69	4.69
06/30/2003	REGULAR PAYMENT	05/2003	82.64	466.22	136.45			.00	.00	695.31



Account Number: 01/1986 - 01/2006
Statement Period: 01/1986 - 01/2006
Date Prepared: 01/31/2006

Property Address:

GROVER, NC 28073

Page 14

Date	Description	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total	Payment
11/18/2003	REGULAR PAYMENT	11/2003	95.93	462.83	136.45	.00	.00	.00	.00	695.31
11/20/2003	MISC. POSTING	11/2003	79,263.54		118.15			.90	661.01	
				.00	.00	.00	.00	.00	-21	-21
12/15/2003	PMI PMT MONTHLY	11/2003	79,263.54		118.15			.00	660.80	
				.00	-25.90	.00	.00	.00	.00	-25.90
12/31/2003	REGULAR PAYMENT	12/2003	79,263.54		92.25			.00	660.80	
			96.49	462.37	136.45	.00	.00	.00	.00	695.31
12/31/2003	MISC. POSTING	12/2003	79,167.15		228.70			.00	660.80	
			.00	.00	.00	.00	.00	.00	22.35	22.35
01/14/2004	PMI PMT MONTHLY	12/2003	79,167.15		228.70			.00	663.15	
			.00	.00	-25.90	.00	.00	.00	.00	-25.90
01/22/2004	REGULAR PAYMENT	01/2004	79,167.15		202.80			.00	663.15	
			97.05	461.81	136.45	.00	.00	.00	.00	695.31
02/12/2004	PMI PMT MONTHLY	01/2004	79,070.10		339.25			.00	663.15	
			.00	.00	-25.90	.00	.00	.00	.00	-25.90
03/05/2004	REGULAR PAYMENT	02/2004	79,070.10		313.35			.00	663.15	
			97.62	461.24	136.45	.00	.00	.00	22.35	717.66
03/15/2004	PMI PMT MONTHLY	02/2004	78,972.48		449.80			.00	705.50	
			.00	.00	-25.90	.00	.00	.00	.00	-25.90
04/10/2004	REGULAR PAYMENT	03/2004	78,972.48		423.90			.00	705.50	
			98.19	460.67	153.78	.00	.00	.00	17.35	730.00
04/13/2004	PMI PMT MONTHLY	03/2004	78,874.29		577.68			.00	722.86	
			.00	.00	-25.90	.00	.00	.00	.00	-25.90
04/22/2004	REGULAR PAYMENT	04/2004	78,874.29		551.78			.00	722.86	
			98.76	460.10	153.78	.00	.00	.00	.00	712.64
05/14/2004	PMI PMT MONTHLY	04/2004	78,775.53		705.56			.00	722.86	
			.00	.00	-25.90	.00	.00	.00	.00	-25.90



HOME LOANS

Account Number:

Statement Period: 01/1986 - 01/2006

Date Prepared: 01/31/2006

Property Address:

GROVER, NC 28073

Page 15

Date	Description	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total	Total Payment
05/27/2004	REGULAR PAYMENT	05/2004	99.34	459.52	153.78	.00	.00	.00	22.35	734.99
06/15/2004	PMI PMT MONTHLY	05/2004	78,676.19	.00	833.44	.00	.00	.00	745.21	-25.90
07/08/2004	REGULAR PAYMENT	06/2004	78,676.19	458.94	807.54	.00	.00	.00	745.21	700.00
07/14/2004	PMI PMT MONTHLY	06/2004	78,576.27	.00	141.14	.00	.00	.00	745.21	-25.90
08/03/2004	REGULAR PAYMENT	07/2004	78,576.27	458.36	922.78	.00	.00	.00	745.21	735.00
08/04/2004	COUNTY TAX PMT	07/2004	78,475.77	.00	1,076.56	.00	.00	.00	767.57	-883.71
08/13/2004	PMI PMT MONTHLY	07/2004	78,475.77	.00	192.85	.00	.00	.00	767.57	-35.90
08/30/2004	REGULAR PAYMENT	08/2004	78,374.69	457.78	166.95	.00	.00	.00	767.57	736.00
09/14/2004	PMI PMT MONTHLY	08/2004	78,374.69	.00	320.73	.00	.00	.00	790.93	-25.90
10/05/2004	REGULAR PAYMENT	09/2004	78,273.02	457.18	294.83	.00	.00	.00	790.93	740.00
10/12/2004	HAZARD INS PMT	09/2004	78,273.02	.00	153.78	.00	.00	.00	818.29	-576.00
10/19/2004	PMI PMT MONTHLY	09/2004	78,273.02	.00	448.61	.00	.00	.00	818.29	-25.90
11/09/2004	REGULAR PAYMENT	10/2004	78,170.75	456.59	-127.39	.00	.00	.00	818.29	735.00
11/11/2004	MISC. POSTING	10/2004	.00	.00	153.78	.00	.00	.00	840.65	-712.64



HOME LOANS

Account Number:

Statement Period: 01/1986 - 01/2006

Date Prepared: 01/31/2006

Property Address:

GROVER, NC 28073

Page 16

Date	Description	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total	Total Payment
11/1/2004	REGULAR PAYMENT	11/2004	102.86	456.00	153.78	.00	.00	.00	.00	712.64
11/16/2004	PMI PMT MONTHLY	11/2004	78,067.89		154.27			.00	128.01	
			.00	.00	-25.90	.00	.00	.00	.00	-25.90
11/23/2004	MISC. POSTING	11/2004	78,067.89		128.37			.00	128.01	
			.00	.00	.00	.00	.00	.00	-128.01	-128.01
12/06/2004	MISC. POSTING	11/2004	78,067.89	.00	128.37	.00	.00	.00	128.01	128.01
12/06/2004	PAYMENT REVERSAL	10/2004	-102.86	-456.00	-153.78	.00	.00	.00	.00	-712.64
12/06/2004	MISC. POSTING	10/2004	78,170.75	.00	-25.41	.00	.00	.00	128.01	712.64
12/06/2004	MISC. POSTING	10/2004	78,170.75	.00	-25.41	.00	.00	.00	840.65	
12/07/2004	REGULAR PAYMENT	11/2004	102.86	456.00	153.78	.00	.00	.00	-128.01	-128.01
12/07/2004	REGULAR PAYMENT	12/2004	103.46	455.40	169.33	.00	.00	.00	712.64	735.00
12/14/2004	PMI PMT MONTHLY	12/2004	77,964.43	.00	297.70	.00	.00	.00	6.81	
			.00	.00	-25.90	.00	.00	.00	.00	-25.90
01/13/2005	REGULAR PAYMENT	01/2005	104.07	454.78	169.33	.00	.00	.00	22.35	750.54
01/16/2005	PMI PMT MONTHLY	01/2005	77,860.36	.00	441.13	.00	.00	.00	29.16	
			.00	.00	-25.90	.00	.00	.00	.00	-25.90
02/16/2005	PMI PMT MONTHLY	01/2005	77,860.36	.00	415.23	.00	.00	.00	29.16	
			.00	.00	-25.90	.00	.00	.00	.00	-25.90



Account Number:
Statement Period: 01/1986 - 01/2006
Date Prepared: 01/31/2006

Property Address:

GROVER, NC 28073

Page 17

Date	Description	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total	Payment
03/03/2005	REGULAR PAYMENT	02/2005	104.67	454.19	169.33	.00	.00	.00	21.81	750.00
03/16/2005	PMI PMT MONTHLY	02/2005	77,755.59	.00	559.56	.00	.00	.00	50.97	-25.90
04/05/2005	REGULAR PAYMENT	03/2005	77,755.59	453.57	532.76	.00	.00	.00	50.97	780.00
04/12/2005	PMI PMT MONTHLY	03/2005	77,650.40	.00	702.09	.00	.00	.00	82.78	-25.90
04/15/2005	REGULAR PAYMENT	04/2005	77,650.40	452.96	676.19	.00	.00	.00	82.78	728.19
05/13/2005	PMI PMT MONTHLY	04/2005	77,544.50	.00	845.52	.00	.00	.00	82.78	-25.90
05/09/2005	REGULAR PAYMENT	05/2005	77,544.50	452.34	819.62	.00	.00	.00	82.78	728.19
06/09/2005	REGULAR PAYMENT	06/2005	77,437.98	451.72	988.95	.00	.00	.00	82.78	771.81
06/14/2005	PMI PMT MONTHLY	06/2005	77,330.84	.00	1,158.28	.00	.00	.00	126.40	-25.90
07/13/2005	PMI PMT MONTHLY	06/2005	77,330.84	.00	1,132.38	.00	.00	.00	126.40	-25.90
08/01/2005	COUNTY TAX PMT	06/2005	77,330.84	.00	1,106.48	.00	.00	.00	126.40	-883.71
08/08/2005	REGULAR PAYMENT	07/2005	77,330.84	451.10	222.77	.00	.00	.00	126.40	750.54
08/12/2005	PMI PMT MONTHLY	07/2005	77,223.08	.00	392.10	.00	.00	.00	148.75	-25.90
09/06/2005	REGULAR PAYMENT	08/2005	77,223.08	450.47	365.20	.00	.00	.00	148.75	740.54



Feb-03-06

11:57am

From-F/C LIT & TITLE TEAM 8055205100x3534

+8055773489

T-401

P.024/034

F-240

Page 18

Property Address:

GROVER, NC 28073

Account Number:

Statement Period: 01/1986 - 01/2006

Date Prepared: 01/31/2006

Date	Description	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total	Total Payment
01/15/2005	PMI PMT MONTHLY	08/2005	.00	.00	-25.90	.00	.00	.00	.00	-25.90
10/03/2005	HAZARD INS PMT	08/2005	77,114.59	.00	509.53	.00	.00	.00	161.10	-570.00
10/14/2005	PMI PMT MONTHLY	08/2005	77,114.59	.00	-60.37	.00	.00	.00	161.10	-25.90
10/31/2005	REGULAR PAYMENT	09/2005	109.02	449.84	159.33	.00	.00	.00	.00	728.19
10/31/2005	REGULAR PAYMENT	10/2005	77,005.57	109.66	83.06	.00	.00	.00	161.10	728.19
10/31/2005	MISC. POSTING	10/2005	76,896.01	.00	252.39	.00	.00	.00	58.22	58.22
11/11/2005	PMI PMT MONTHLY	10/2005	76,896.01	.00	-25.90	.00	.00	.00	.00	-25.90
12/01/2005	MISC. POSTING	10/2005	76,896.01	.00	225.49	.00	.00	.00	219.32	700.19
12/14/2005	PMI PMT MONTHLY	10/2005	76,896.01	.00	-25.90	.00	.00	.00	919.51	-25.90
12/15/2005	REGULAR PAYMENT	11/2005	76,896.01	448.56	200.59	.00	.00	.00	919.51	728.19
12/15/2005	MISC. POSTING	11/2005	76,785.71	.00	369.92	.00	.00	.00	919.51	-728.19
01/10/2006	REGULAR PAYMENT	12/2005	110.94	447.92	169.29	.00	.00	.00	.00	728.15
01/13/2006	PMI PMT MONTHLY	12/2005	76,674.77	.00	535.21	.00	.00	.00	191.32	-25.90
			76,674.77	.00	513.31	.00	.00	.00	191.32	

FDR117R1	FEES DUE LISTING				3/20/09 15:46:18				
FROM: 0/00/0000 - 3/20/2009				W/C: 05 LIQ: F					
ACCT: 111615840 FEES DUE: 4827.50 MORTGAGOR: VICTOR O & ENOABASI V UKPE									
CDE	DATE	AMOUNT	DESCRIPTION	TYP	ENDING BAL	KEY	BATCH	SEQ	

10050	12/02/05	20.00	RETURN PAYMENT FEE	600	20.00	9006585034161	ZX214A		
10050	12/27/05	20.00	RETURN PAYMENT FEE	100	.00	9006598554925	Z40273		
10065	6/01/06	12.50	INSPECTION-OCCUPIED	600	12.50	9006692033958	I101		
10065	6/02/06	.02	INSPECTION-OCCUPIED	100	12.48	9006692326356	PRTL02		
10065	6/20/06	12.48	INSPECTION-OCCUPIED	100	.00	9006703503446	PRTL01		
10050	7/06/06	20.00	RETURN PAYMENT FEE	600	20.00	9006713426466	ZX250A		
10050	7/07/06	20.00	RETURN PAYMENT FEE	100	.00	9006713913022	PRTL01		
10065	7/13/06	12.50	INSPECTION-OCCUPIED	600	12.50	9006718474386	I113		
10065	7/14/06	12.50	INSPECTION-OCCUPIED	100	.00	9006718728365	PRTL01		
10065	8/08/06	12.50	INSPECTION-OCCUPIED	600	12.50	9006733616877	I108		
10065	8/09/06	12.50	INSPECTION-OCCUPIED	100	.00	9006733778019	PRTL01		
10065	1/02/07	12.50	INSPECTION-OCCUPIED	600	12.50	9006827906703	I102		
10065	2/07/07	12.50	INSPECTION-OCCUPIED	600	25.00	9006851392845	I107		
10065	6/01/07	12.50	INSPECTION-OCCUPIED	600	37.50	9006929584772	I101		
10128	6/20/07	95.00	BPO - CRPI	600	132.50	9006942530307	BPO1		
10065	7/06/07	15.00	INSPECTION-OCCUPIED	600	147.50	9006954232893	I106		
10065	8/07/07	15.00	INSPECTION-OCCUPIED	600	162.50	9006975375297	I107		
10065	9/17/07	15.00	INSPECTION-OCCUPIED	600	177.50	9007003552417	I117		
10065	10/22/07	15.00	INSPECTION-OCCUPIED	600	192.50	9007027184757	I122		
10065	11/16/07	15.00	INSPECTION-OCCUPIED	600	207.50	9007046482735	I116		
10065	12/12/07	15.00	INSPECTION-OCCUPIED	600	222.50	9007063675138	I112		
10065	1/17/08	15.00	INSPECTION-OCCUPIED	600	237.50	9007091046282	I117		
10065	2/14/08	15.00	INSPECTION-OCCUPIED	600	252.50	9007108627545	I114		
10067	3/10/08	300.00	TITLE FEES	600	552.50	9007125695643	LAND10		
10065	3/12/08	15.00	INSPECTION-OCCUPIED	600	567.50	9007128053590	I112		
10065	4/09/08	15.00	INSPECTION-OCCUPIED	600	582.50	9007147539216	I109		
10073	4/15/08	25.00	COURT COSTS	600	607.50	9007152758993	FBRM15		
10502	4/15/08	400.00	PROCESS SERVER	600	1007.50	9007152758994	FBRM15		
10131	4/15/08	140.00	RECORDING FEES	600	1147.50	9007152758995	FBRM15		
10519	4/15/08	50.00	FC COST NON CLM BORR	600	1197.50	9007152758996	FBRM15		
10064	4/15/08	650.00	ATTORNEY/TRUSTEE FEE	600	1847.50	9007152758997	FBRM15		
10287	4/15/08	15.00	FC SKIP TRACE FEE	600	1862.50	9007152758998	FBRM15		
10067	4/15/08	175.00	TITLE FEES	600	2037.50	9007152758999	FBRM15		
10075	4/15/08	200.00	FILING FEES	600	2237.50	9007152759000	FBRM15		
10128	4/18/08	95.00	BPO - CRPI	600	2332.50	9007155016997	IU18LS		
10067	4/21/08	75.00	TITLE FEES	600	2407.50	9007155615569	LAND21		
10065	5/05/08	15.00	INSPECTION-OCCUPIED	600	2422.50	9007165958330	I105		
10065	6/11/08	15.00	INSPECTION-OCCUPIED	600	2437.50	9007191765421	I111		
10065	7/08/08	15.00	INSPECTION-OCCUPIED	600	2452.50	9007210323903	I108		
10065	8/04/08	15.00	INSPECTION-OCCUPIED	600	2467.50	9007230719309	I104		
10065	9/09/08	15.00	INSPECTION-OCCUPIED	600	2482.50	9007255277741	I109		
10065	10/06/08	15.00	INSPECTION-OCCUPIED	600	2497.50	9007275030305	I106		
10128	10/30/08	95.00	BPO - CRPI	600	2592.50	9007289752247	IU30LS		
10064	10/30/08	260.00	ATTORNEY/TRUSTEE FEE	600	2852.50	9007290004001	FBRM30		
10131	10/30/08	90.00	RECORDING FEES	600	2942.50	9007290004002	FBRM30		
10065	11/06/08	15.00	INSPECTION-OCCUPIED	600	2957.50	9007296493708	I106		

[illegible]

EVERHOME

Tran Codes

Code -- Definition	Code -- Definition
132 - Late Charge Adjustment	304 - Restricted Escrow disbursement
142 - New loan charge to principal	305 - Escrow disbursement to mortgagee
143 - Non-cash balance adjustment	306 - Surplus escrow refund to mortgagor
144 - P&I Redistribution/ Non-cash balance adjustment	307 - Escrow disbursed to mortgagor
145 - Restricted monetary/Non-cash balance adjustment	310 - PMI insurance disbursement
146 - NSF reversal / short form	310 - MIP (FHA) insurance disbursement
147 - Misapplication reversal / long form	311 - Consolidated taxes
148 - Bad Check reversal / long form	312 - County taxes
152 - Late fee assessment	313 - City taxes
156 - Sold servicing released (from Tran 058)	314 - Waste / Garbage tax
160 - Escrow deposit: Interest on Escrow	315 - School tax
161 - Escrow advance	316 - Water tax
162 - MIP / PMI refund deposit	317 - Frontage tax
163 - Hazard premium refund deposit	318 - Paving tax
164 - Tax refund deposit	319 - Sewer tax
165 - Lien refund deposit	320 - Fire control tax
166 - Special deposit to Escrow	321 - Personal tax
167 - HUD subsidy deposit	322 - Irrigation tax
168 - Reimbursement of escrow deposit	323 - Navigation tax
169 - Deposit to restricted Escrow	324 - Ground rent
170 - Optional Insurance ap.(from Tran 079)	325 - Recreation tax
170 - Initial escrow deposit	326 - Fire District tax
171 - Coupon payment	327 - Special code
172 - Modified payment	328 - Hospital tax
173 - Irregular / non-coupon payment	329 - Added Assessment for taxes
174 - Irregular payment short Escrow	330 - From other account
175 - Principal only curtailment	351 - Homeowners (Hazard) Insurance
179 - Special optional insurance payment/reversal	352 - Flood insurance
181 - Paid-in-Full	353 - Insurance/Second Policy
182 - Foreclosure payoff	354 - Insurance/Earthquake
183 - MBS pool insurance (not paid by H/O)	355 - Insurance/Windstorm
301 - Miscellaneous escrow disbursement	493 - Interest rate change
302 - Refund assistance to HUD	766 - Corporate funds applied
303 - Replacement reserve disbursement	

 **COPY**

FISERV

MORTGAGESERV

MortgageServ History Financial Codes

Code	Transaction Description	Reasoning Since Today
FB	Fees Billed -- Postings show the Fee Type, Fee Amount, and Fee Description. (Posted with B in R/C/B field.)	RT
FBR	Fees Billed -- Recurring fees	RT
FC	Foreclosure with cash	RT
FE	Collection Billed Fee-- Billed fee that has been collected (received and paid). Postings show the Fee Type, Fee Amount, and Fee Description. (Positive fee amount with a G in the R/C/B field on the Post/Fee screen.) <i>Note: FE may also indicate a fee write-off.</i>	RT
FEA	Billed Fee collected via Autopost (fee was billed).	ND*
FEI	Interest On Fees	RT
FER	Collected Interest On Fees	RT
FP	Collection of a fee that was received, but not billed. (Posted with R in the R/C/B field on the Post/Fee screen.)	RT
FPR	Forced placed refund automatically posted from vendor	RT
FR	Reversal of Fee Transaction. Fee reversal of collections shows the Fee Type, Fee Amount, and Fee Description.	RT
FS	Service Release with Cash	RT
FW	Foreclosure without cash	RT
FWA	Collection of billed fee with payment posted via Autopost.	RT
FWC	Prepayment Penalty Fee with Curtailment	RT
FWF	Refund of forced placed insurance posted to fees (automatically posted through vendor interface).	RT
FWP	Collection of a Billed Fee with Payment posted via Post/Level, Post/Regular, Post/Allocate or Post/Exception where PMT = Y or C.	RT
FWV	Fee billing that was waived. Fee was previously billed, but not paid. This transaction shows the Fee Type, Fee Amount and Fee Description. (Posted with a negative fee amount and B in the R/C/B field on the Post/Fee screen.)	RT

NO. 0708 P. 2/5

Code	Transaction Description	Reasoning Since Today
GP	Government Payment (FHA 235 subsidy)	RT
IT	Investor Transfer	RT
ITC	Investor Transfer with cash	RT
ITR	Investor Transfer. Displays old Inv/Block, new Inv/Block, Purchased Principal Bal, Escrow Bal, if applicable, the Action Code entered, and % transferred. Action Code is dependent on Removal Code and/or the Action Code entered at the time of the transfer. If the Removal Code is Y, the Investor Style is 2, and Mnemonic is RFCN, the Action Code is automatically set to 10. If the Removal Code is Y, and Investor Style is 2 or 9, the Action Code is set to 65. For all other Removal Codes, the Action Code displayed is the value entered on Investor/Transfer/Loan. Pending transfers may generate multiple ITR transactions.	RT
LCW	Late charge waiver. Reason codes are as follows: <div> Code Description 01 Negotiated 02 Bankruptcy 03 Assessed in error 04 FHA Repayment Agreement (non-earnings dependent on disability) 05 Misapplied payment 06 New loan autopost acquired 07 Goodwill / Customer Service / Management 08 Goodwill / Management 09 Other </div>	RT
LD	Loss Draft Disbursements	RT
M##	Manual escrow disbursement via Post/ Miscellaneous or Post/Escrow. ## is the escrow type. The Payee Number is also displayed when the Post/Miscellaneous is used. Refer to code numbers listed for the E## description.	RT

Saxon Mortgage Services, Inc.

6/4/2004

Saxon Mortgage Services, Inc. bank transaction is available after payment transmission updates are completed.

APR 12 2007 10:39AM

MortgageServ History Financial Codes

Code	Transaction Description	Reason Code																						
O##	Optional product disbursement. View with OPT filter. Refer to code numbers listed for the E## description.	ND																						
PA	Payment through the Post/Allocate screen	RT																						
PF	Payoff	RT																						
PFL	Payoff posted through Lockbox	RT																						
POA	Bankruptcy Posting Allocate	RT																						
POS	Post-petition payment via BKR/Pos/Single (associated with RP, UF, SR2, SR, UI, and AA). Indicates receipt of post-petition payment funds. Shows the amount received, shortfall amount, and partial payment shortage amount.	RT																						
PPP	Reversal of prepaid payment from payoff.	RT																						
PR and PR#	Payment Reversal. # is the Reversal Reason Code:	RT																						
	<table border="1"> <thead> <tr> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>Reversed - Misapplied</td> </tr> <tr> <td>1</td> <td>Returned - NSF</td> </tr> <tr> <td>2</td> <td>Reversed - Incorrect Checking Acct Number</td> </tr> <tr> <td>3</td> <td>Returned - Stopped Payment</td> </tr> <tr> <td>4</td> <td>Returned - Irregular Signature</td> </tr> <tr> <td>5</td> <td>Returned - Account Closed</td> </tr> <tr> <td>6</td> <td>Returned - ACH NSF</td> </tr> <tr> <td>7</td> <td>Returned - Funds Reallocated</td> </tr> <tr> <td>8</td> <td>Reversed - ACH Error/No NSF fee assessed</td> </tr> <tr> <td>9</td> <td>Reversed - ACH Error/No NSF fee assessed</td> </tr> </tbody> </table>	Code	Description	0	Reversed - Misapplied	1	Returned - NSF	2	Reversed - Incorrect Checking Acct Number	3	Returned - Stopped Payment	4	Returned - Irregular Signature	5	Returned - Account Closed	6	Returned - ACH NSF	7	Returned - Funds Reallocated	8	Reversed - ACH Error/No NSF fee assessed	9	Reversed - ACH Error/No NSF fee assessed	
Code	Description																							
0	Reversed - Misapplied																							
1	Returned - NSF																							
2	Reversed - Incorrect Checking Acct Number																							
3	Returned - Stopped Payment																							
4	Returned - Irregular Signature																							
5	Returned - Account Closed																							
6	Returned - ACH NSF																							
7	Returned - Funds Reallocated																							
8	Reversed - ACH Error/No NSF fee assessed																							
9	Reversed - ACH Error/No NSF fee assessed																							

NSF Reversals: The most recent payment is reversed, unless that transaction amount is less than the NSF item. When necessary, additional payments are reversed to remove the NSF amount. Reversals go to unapplied. Then, they are re-applied in the correct sequence.

Code	Transaction Description	Reason																																
PRE	Pre-Petition payment via BKR/Pos/Single. Indicates the receipt of funds for a pre-petition payment. Shows the amount received, the shortfall amount, and the partial payment shortage amount.	RT																																
PRL	Payment Reversal posted automatically via payoffs through Lockbox	RT																																
PRP	Payment Reversal posted automatically via Post/Payoff	RT																																
PT	Payment reapplication from investor transfer via INV/TRR	RT																																
R##	Escrow receipt (refund) via Post/Escrow; ## is the type:	RT																																
	<table border="1"> <thead> <tr> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>00</td> <td>Default value (escrow type unknown)</td> </tr> <tr> <td>10</td> <td>Policy/Title Insurance</td> </tr> <tr> <td>20</td> <td>Hazard Insurance</td> </tr> <tr> <td>30</td> <td>Original Insurance</td> </tr> <tr> <td>40</td> <td>Private Mortgage Insurance (PMI)</td> </tr> <tr> <td>50</td> <td>FHA</td> </tr> <tr> <td>73</td> <td>Escrow Deposit (cancel/reissue check to borrower after payoff, stop pay after payoff)</td> </tr> <tr> <td>80</td> <td>Postal Assessment/MUP Water Utility</td> </tr> <tr> <td>82</td> <td>Ground Rent Collection</td> </tr> <tr> <td>88</td> <td>Misc. Assessment (Bonds, etc.)</td> </tr> <tr> <td>90</td> <td>County/Fairish</td> </tr> <tr> <td>91</td> <td>School</td> </tr> <tr> <td>92</td> <td>CITY/TOWN/Village/County/State</td> </tr> <tr> <td>94</td> <td>Consolidated Tax</td> </tr> <tr> <td>95</td> <td>Janitor</td> </tr> </tbody> </table>	Code	Description	00	Default value (escrow type unknown)	10	Policy/Title Insurance	20	Hazard Insurance	30	Original Insurance	40	Private Mortgage Insurance (PMI)	50	FHA	73	Escrow Deposit (cancel/reissue check to borrower after payoff, stop pay after payoff)	80	Postal Assessment/MUP Water Utility	82	Ground Rent Collection	88	Misc. Assessment (Bonds, etc.)	90	County/Fairish	91	School	92	CITY/TOWN/Village/County/State	94	Consolidated Tax	95	Janitor	
Code	Description																																	
00	Default value (escrow type unknown)																																	
10	Policy/Title Insurance																																	
20	Hazard Insurance																																	
30	Original Insurance																																	
40	Private Mortgage Insurance (PMI)																																	
50	FHA																																	
73	Escrow Deposit (cancel/reissue check to borrower after payoff, stop pay after payoff)																																	
80	Postal Assessment/MUP Water Utility																																	
82	Ground Rent Collection																																	
88	Misc. Assessment (Bonds, etc.)																																	
90	County/Fairish																																	
91	School																																	
92	CITY/TOWN/Village/County/State																																	
94	Consolidated Tax																																	
95	Janitor																																	

Saxon Mortgage Services, Inc.

6/4/2004

*History transaction is available after payment transmission updates are completed.

MortgageServ History Financial Codes

Code	Transaction Description	Real Time Next Day
RC	REO Curtailment processed on REO/Allocate	RT
RCR	REO Curtailment Reversal processed on REO/Allocate	RT
RFE	REO Fee Payment	RT
RO	REO P&I Payment processed on REO/Allocate	RT
RP	Regular Payment	RT
RPR	REO P&I Payment Reversal processed on REO/Reverse	RT
RPY	Repayment Plan Payment or Promise Plan Payment (from Del/Loa/Con screen). <i>Note: Ensure that the separate transactions (payment and unapplied funds) are shown on the history. This confirms that cash was posted.</i>	RT
RR#	REO Reverse Payment	RT
RS	REO Single Item Receipt processed on REO/Allocate	RT
RSR	REO Single Item Receipt	RT
RT	Payment reversal due to investor transfer through the Investor/Transfer/Loan Screen (IN-500.620)	RT
SR#	Reversal via Post/Single. # is the Reversal Reason Code:	RT
	0 Reversed - Misapplied	
	2 Reversed - NSF	
	3 Reversed - Incorrect Checking Acct Number	
	4 Returned - Stopped Payment	
	5 Returned - Irregular Signature	
	6 Returned - Account Closed	
	7 Returned - ACH NSF	
	8 Reversed - ACH Error/No NSF fee assessed	
	9 Special Reversal	

NO. 0708 P. 4/5

APR 18. 2007 10:40AM

Saxon Mortgage Services, Inc.

*History transaction is available after payment transmission updates are completed.

6/4/2004

page 4

MortgageServ History Financial Codes

UF#	Unapplied Funds. # indicates the code, as follows:	Transaction Description	Realtime Next Day
U 1	Unapplied (dumping and sweeping bucket for funds received via lockbox funds - short payments**, etc.)		RT
C 1	Claim money		
G 1	Subsidy 235 HUD funds		
F 2	Forbearance/Promise		
E 3	Attorney fee expense income (from lockbox) Unbilled attorney fees (after conversion)		
T 3	Title claims issues		
A 5	Escrow holdback funds		

The UF transaction line shows the bucket number in parentheses.

UI	Transaction Description	Realtime Next Day
	Uncollected items, including interest and uncollected late charges, optional products, P&I advances, and escrow shortages.	RT
	Late charge collections are shown as part of the payment transaction.	
	<ul style="list-style-type: none"> If part of this payment affected the uncollected late charge balance, the UI transaction line is displayed. The positive change (decrease) to the uncollected balance is under the LC column with an asterisk (*). If a late charge was due but not paid, the UI transaction with the negative change (increase) to uncollected balance is displayed. 	
UIE	Uncollected late charges collected from escrow overage during analysis.	ND
UN	Unknown	ND
WFB	Write off fees via BKR/LOSS screen	RT
WFF	Write off fees with FCL/Loss screen	RT
WFL	Write off fees via Loss Mitigation	RT
WFR	Write off fees with REO/Loss screen	RT
WRB	Write off balances via BKR/LOSS screen	RT
WRF	Write off balances with FCL/Loss screen	RT
WRL	Write off balances with LOS/Loss screen	RT
WRR	Write off balances with REO/Loss screen.	RT
YTD	Interest/Tax - History displays the total interest paid by the mortgagor for the prior year.	ND

Saxon Mortgage Services, Inc.

*History transaction is available after payment transmission updates are completed.

6/4/2004

Saxon Mortgage Svcs (001 TX)
4708 Mercantile Drive North

PAGE 1
DATE 02/11/08

Fort Worth TX 76167-3605

HISTORY FOR ACCOUNT

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

SEVIERVILLE

TN 37876-0386 SEVIERVILLE

TN 37876-0000

----- DATES -----	----- CURRENT BALANCES -----	----- UNCOLLECTED -----
PAID TO 05/01/07	PRINCIPAL 99495.02	LATE CHARGES -239.94
NEXT DUE 06/01/07	ESCROW -211.00	OPTIONAL INS 0.00
LAST PMT 02/08/08	UNAPPLIED FUND 229.04	INTEREST 0.00
AUDIT DT 02/06/06	UNAPPLIED CODES *	FEES -2253.17
	BUYDOWN FUND 0.00	----- YEAR TO DATE -----
LAST ACTIVITY 02/08/08	BUYDOWN CODE	INTEREST 2204.22
		TAXES 0.00

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
020906	ITR	010106	OLD INV 903 90311 P-BAL	100540.25	INT	.00
			NEW INV 911 91101 PERCENT OWNED	.0000	ACTION CD 000	
021606	UFU	110105	UNAPPLIED FUNDS (1)	1679.92	BALANCE	1679.92
021606	SR	110105	1679.92	.00	.00	.00
021606	UFU	120105	UNAPPLIED FUNDS (1)	-839.96	BALANCE	839.96
021606	PA	120105	.00	57.63	742.34	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	39.99
021606	UFU	010106	UNAPPLIED FUNDS (1)	-839.96	BALANCE	0.00
021606	PA	010106	.00	58.06	741.91	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	39.99
032106	RP	020106	799.97	58.49	741.48	.00
032106	CWP	020106	50.03	50.03	.00	.00
032206	FB	020106	7.95	11 PROP INSPECTION FEE		
040606	RP	030106	799.97	59.29	740.68	.00
040606	FWP	030106	.03	11 PROP INSPECTION FEE		
042006	UI	040106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-39.99*
042006	AP	040106	799.97	59.72	740.25	.00
042006	FWA	040106	7.92	11 PROP INSPECTION FEE		
051906	AP	050106	839.96	60.16	739.81	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	39.99
062006	E21	050106	-1455.00	PAYEE = 2000.10001	.00	-1455.00
062906	UI	060106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-34.96*
062906	AP	060106	805.00	60.61	739.36	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	5.03
072106	UI	070106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	34.96*

BKR 311

HISTORY FOR ACCOUNT

PAGE 2
DATE 02/11/08

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

SEVIERVILLE

TN 37876-0386 SEVIERVILLE

TN 37876-0000

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
072106	AP	070106	874.92	61.05	738.92	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	74.95
082106	UI	080106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	39.99*
082106	AP	080106	-879.95	61.50	738.47	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	79.98
092006	AP	090106	1153.18	61.96	738.01	313.22
			OPT PREMIUMS	.00	LATE CHARGE PYMT	39.99
101906	UFU	090106	UNAPPLIED FUNDS (1)		850.00 BALANCE	850.00
101906	SRA	090106	850.00	.00	.00	.00
103106	UI	100106	.00	.00	.00	.00
			* ESC SHORTAGE	-263.19		
103106	UI	100106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-39.99*
103106	UFU	100106	UNAPPLIED FUNDS (1)		-850.00 BALANCE	0.00
103106	PA	100106	.00	62.42	737.55	50.03
113006	UFU	100106	UNAPPLIED FUNDS (1)		900.00 BALANCE	900.00
113006	SRA	100106	900.00	.00	.00	.00
120406	UI	110106	.00	.00	.00	.00
			* ESC SHORTAGE	263.19		
120406	UI	110106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-39.99*
120406	UFU	110106	UNAPPLIED FUNDS (1)		-526.38 BALANCE	373.62
120406	RP	110106	850.00	62.88	737.09	576.41
123006	UI	110106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	79.98*
123006	UFU	110106	UNAPPLIED FUNDS (1)		-79.98 BALANCE	293.64
123006	SR	110106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	79.98
010507	UI	120106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-39.99*
010507	UFU	120106	UNAPPLIED FUNDS (1)		-213.19 BALANCE	80.45
010507	AP	120106	900.00	63.34	736.63	313.22
011907	UI	120106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	39.99*
011907	UFU	120106	UNAPPLIED FUNDS (1)		-39.99 BALANCE	40.46

BKR 311

HISTORY FOR ACCOUNT

PAGE 3
DATE 02/11/08

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

SEVIERVILLE

TN 37876-0386 SEVIERVILLE

TN 37876-0000

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
011907	SR	120106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	39.99
020507	FB	120106	7.00	51 BREACH FEE		
021507	UFU	120106	UNAPPLIED FUNDS (1)	-7.00	BALANCE	33.46
021507	SR	120106	-7.00	.00	.00	.00
021507	FE	120106	7.00	51 BREACH FEE		
031507	FB	120106	9.50	11 PROP INSPECTION FEE		
033107	UFU	120106	UNAPPLIED FUNDS (1)	-9.50	BALANCE	23.96
033107	SR	120106	-9.50	.00	.00	.00
033107	FE	120106	9.50	11 PROP INSPECTION FEE		
033107	UI	120106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-119.97*
033107	AA	120106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-119.97*
040307	RPY	033107	PAID 1500.00 DUE 1500.00 SHORT	.00	TELLER	91
040307	AP	010107	1113.19	63.81	736.16	313.22
040307	UFE	010107	UNAPPLIED FUNDS (3)	375.00	BALANCE	375.00
040307	SRA	010107	375.00	.00	.00	.00
040307	UFF	010107	UNAPPLIED FUNDS (2)	11.81	BALANCE	11.81
040307	SRA	010107	11.81	.00	.00	.00
041107	FB	010107	25.00	40 EXPENSE ADVANCES		
042307	UFE	010107	UNAPPLIED FUNDS (3)	-25.00	BALANCE	350.00
042307	SR	010107	-25.00	.00	.00	.00
042307	FE	010107	25.00	40 EXPENSE ADVANCES		
050107	UI	010107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	79.98*
050107	AA	010107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	79.98*
050307	FB	010107	7.00	51 BREACH FEE		
050407	FB	010107	9.50	11 PROP INSPECTION FEE		
051007	UFU	010107	UNAPPLIED FUNDS (1)	361.81	BALANCE	385.77
051007	UFF	010107	UNAPPLIED FUNDS (2)	-11.81	BALANCE	0.00
051007	UFE	010107	UNAPPLIED FUNDS (3)	-350.00	BALANCE	0.00
051007	SR	010107	.00	.00	.00	.00
051007	UI	010107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	39.99*
051007	UFU	010107	UNAPPLIED FUNDS (1)	-56.49	BALANCE	329.28

BKR 311

HISTORY FOR ACCOUNT

PAGE 4
DATE 02/11/08

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

SEVIERVILLE

TN 37876-0386 SEVIERVILLE

TN 37876-0000

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
051007	SR	010107	-16.50	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	39.99
051007	FE	010107	7.00	51	BREACH FEE	
051007	FE	010107	9.50	11	PROP INSPECTION FEE	
051607	FB	010107	56.00	40	EXPENSE ADVANCES	
052207	E11	010107	-1447.00	PAYEE = 3000.30003	.00	-1447.00
061507	FB	010107	100.00	40	EXPENSE ADVANCES	
071007	FB	010107	9.50	11	PROP INSPECTION FEE	
071907	FB	010107	23.00	40	EXPENSE ADVANCES	
081307	UI	010107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-239.94*
081307	AA	010107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-239.94*
081407	FB	010107	105.00	36	CORP ADV 1 DRM EXP	
081407	PRE	090107	PAID 329.28	DUE .00	OVER -329.28	TELLER 454
081407	PRE	090107	NO. OF PLAN PMTS=02	TELLER OVERRIDE NO.	PLAN PMTS= 00	
081407	UF*	010107	UNAPPLIED FUNDS (2)	329.28	BALANCE	329.28
081407	SR	010107	329.28	.00	.00	.00
081407	UFU	010107	UNAPPLIED FUNDS (1)	-329.28	BALANCE	0.00
081407	SRO	010107	-329.28	.00	.00	.00
081607	FB	010107	125.00	40	EXPENSE ADVANCES	
082007	FB	010107	495.00	40	EXPENSE ADVANCES	
082007	FB	010107	416.96	40	EXPENSE ADVANCES	
082007	FB	010107	400.00	40	EXPENSE ADVANCES	
082007	FB	010107	20.00	40	EXPENSE ADVANCES	
082007	FB	010107	5.21	40	EXPENSE ADVANCES	
090707	FB	010107	125.00	40	EXPENSE ADVANCES	
090707	FB	010107	125.00	40	EXPENSE ADVANCES	
100207	FB	010107	100.00	36	CORP ADV 1 DRM EXP	
101207	FB	010107	9.50	11	PROP INSPECTION FEE	
102607	FB	010107	9.50	11	PROP INSPECTION FEE	
112807	FB	010107	100.00	40	EXPENSE ADVANCES	
121107	POS	090107	PAID 1499.87	DUE 962.16	OVER -537.71	TELLER 454
121107	POS	090107	NO. OF PLAN PMTS=01			
121107	RP	020107	1113.19	64.28	735.69	313.22
121107	UF*	020107	UNAPPLIED FUNDS (2)	386.68	BALANCE	715.96

BKR 311

HISTORY FOR ACCOUNT

PAGE 5
DATE 02/11/08

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

SEVIERVILLE

TN 37876-0386 SEVIERVILLE

TN 37876-0000

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
121107	SR	020107	386.68	.00	.00	.00
121107	PRE	090107	PAID 461.42 DUE 122.99 OVER -338.43			TELLER 454
121107	PRE	090107	NO. OF PLAN PMTS=06			TELLER OVERRIDE NO. PLAN PMTS= 01
121107	UF*	020107	UNAPPLIED FUNDS (2)		461.42	BALANCE 1177.38
121107	SR	020107	461.42	.00	.00	.00
121707	FB	020107	9.50	11	PROP INSPECTION FEE	
010808	UI	020107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	239.94*
010808	AA	020107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	239.94*
010908	UI	020107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-239.94*
010908	AA	020107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-239.94*
011508	FB	020107	9.50	11	PROP INSPECTION FEE	
012308	POS	100107	PAID 1440.13 DUE 1924.32		SHORT 484.19	TELLER 454
012308	POS	100107	NO. OF PLAN PMTS=02			
012308	RP	030107	1113.19	64.75	735.22	313.22
012308	UF*	030107	UNAPPLIED FUNDS (2)		326.94	BALANCE 1504.32
012308	SR	030107	326.94	.00	.00	.00
012308	UFU	030107	UNAPPLIED FUNDS (1)		265.54	BALANCE 265.54
012308	SR	030107	265.54	.00	.00	.00
012308	PRE	100107	PAID 265.54 DUE 122.99 OVER -142.55			TELLER 454
012308	PRE	100107	NO. OF PLAN PMTS=07			TELLER OVERRIDE NO. PLAN PMTS= 01
012308	UF*	030107	UNAPPLIED FUNDS (2)		265.54	BALANCE 1769.86
012308	SR	030107	265.54	.00	.00	.00
012308	UFU	030107	UNAPPLIED FUNDS (1)		-265.54	BALANCE 0.00
012308	SRO	030107	-265.54	.00	.00	.00
020708	FB	030107	9.50	11	PROP INSPECTION FEE	
020808	POS	120107	PAID 459.88 DUE 962.16		SHORT 502.28	TELLER 454
020808	POS	120107	NO. OF PLAN PMTS=00			TELLER OVERRIDE NO. PLAN PMTS= 01
020808	RP	040107	1113.19	65.23	734.74	313.22
020808	UF*	040107	UNAPPLIED FUNDS (2)		-653.31	BALANCE 1116.55
020808	SRO	040107	-653.31	.00	.00	.00
020808	PRE	110107	PAID 97.70 DUE 122.99		SHORT 25.29	TELLER 454
020808	PRE	110107	NO. OF PLAN PMTS=07			TELLER OVERRIDE NO. PLAN PMTS= 01
020808	RP	050107	985.21	65.71	734.26	185.24

BKR 311

HISTORY FOR ACCOUNT

PAGE 6
DATE 02/11/08

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

SEVIERVILLE

TN 37876-0386 SEVIERVILLE

TN 37876-0000

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
020808	UF*	050107	UNAPPLIED FUNDS (2)		-887.51	BALANCE
020808	SR0	050107	-887.51	.00	.00	229.04

END OF HISTORY

BKR 311



Fiserv MortgageServ Platform Enables Servicers to Directly Input Proctor Hazard Insurance Data for Real-time Results

BROOKFIELD, Wis., Sep 18, 2006 (BUSINESS WIRE) -- Fiserv Lending Solutions, part of Fiserv Inc. (Nasdaq:FISV), announced today that it is partnering with Proctor Financial Inc. to share secure access to the MortgageServ loan servicing system for the purpose of updating hazard insurance data. The result is a RESPA-compliant and comprehensive hazard insurance update.

Proctor's partnership with MortgageServ eliminates the pitfalls associated with traditional hazard-tracking programs that rely on batch updates and interfaces for data transfer. With real-time "interfaceless(TM)" Direct Data Input(R) (DDI) into the MortgageServ system, time delays, rejects and exceptions are eliminated because there are no downloads to cause transfer problems.

Financial institution clients grant secure access to loan servicing data housed on the MortgageServ service bureau to Proctor as they would for a hazard insurance processor within their own enterprise. In accordance with the business rules stipulated by the MortgageServ client, Proctor is given specific rights to log directly onto MortgageServ to access the insurance hazard screen, global notes and global letters to provide insurance updates for the purposes of updating insurance information.

"We are highly pleased with this next important step, further cementing our long-standing valued partnership with Fiserv," said Karen Schickel, SVP of mortgage services for Proctor Financial Inc. "This collaboration expedites the processing and updating of insurance policy information for our loan servicing clients."

Through DDI, all data is entered directly into the servicing system. No special programming or interfaces for MortgageServ service bureau clients are necessary. Proctor's MortgageServ Conversion Action Plan(TM) facilitates implementation within 72 incremental hours, eliminating the weeks that would otherwise be required to configure interfaces.

Sharron Fuller, vice president of customer service for Bank of Oklahoma Mortgage, recently experienced the simplicity of conversion to the DDI process. "Even though we have converted recently, we are already benefiting from the partnership," said Fuller. "We experienced continual problems with our previous outsourcing vendor, such as keeping the two systems in sync, interface issues, turnover, lack of follow-up and quality control issues. Utilizing DDI has already alleviated what had become day-to-day problems requiring our resources to resolve."

Working on one system for all hazard insurance tracking information allows for a seamless and efficient experience for system users and borrowers. Through DDI, MortgageServ remains the system of record, in contrast to other outsourcing programs that run parallel tracking systems and maintain control of borrowers' insurance data. There are also no external disaster recovery concerns since the MortgageServ subscriber's recovery program is sufficient.

"The DDI process was developed as a result of extensive interaction with MortgageServ clients," said Janet Bennett, senior vice president of MortgageServ client support. "Fiserv and Proctor have created value for mortgage servicers by reengineering the process and preventing insurance processing defects or delays. The end result is that DDI implementation has been proven to save servicers both time and money."

About Proctor Financial Inc.

Proctor Financial Inc. is a wholly owned subsidiary of Brown & Brown Inc., ranked as the seventh largest independent insurance intermediary in the United States. Brown & Brown is a \$3 billion capitalized New York Stock Exchange company consistently recognized for its strong financial performance. With annualized revenues of approximately \$20 million, Proctor provides specialty insurance products to more than 1,500 financial institutions. Founded in 1884, Proctor Financial was a pioneer in the development of lender-placed insurance products. The company serves clients across the country, including the U.S. government and a cross section of the top 100 and small to mid-sized mortgage servicers.

About MortgageServ and Fiserv Lending Solutions

MortgageServ is an offering of Fiserv Lending Solutions, a suite of products and services provided by Fiserv to mortgage and consumer lenders. Fiserv's comprehensive lending solution set includes mortgage and auto lead generation management, loan

origination technology, customer loyalty programs, industry-leading automated valuation model products, auto leasing solutions, settlement services and default management.

About Fiserv Inc.

Fiserv Inc. (Nasdaq:FISV), a Fortune 500 company, provides information management systems and services to the financial and health benefits industries. Leading services include transaction processing, outsourcing, business process outsourcing, software and systems solutions. The company serves more than 17,000 clients worldwide and is the leading provider of core processing solutions for U.S. credit unions, banks and thrifts. Fiserv was ranked the largest provider of information technology services to the financial services industry worldwide in the 2005 and 2004 FinTech 100 surveys. Fiserv Health provides health plan management, pharmacy benefits management, and BPO services to the managed care market and self-funded commercial and government employers and health plans. Headquartered in Brookfield, Wis., Fiserv reported more than \$4 billion in total revenue for 2005. For more information, please visit www.fiserv.com.

SOURCE: Fiserv Inc.

MortgageServ
Kathleen Mikula, 574-245-1562
or
Fiserv Inc.
Mike Muckian, 262-879-5667

Copyright Business Wire 2006

News Provided by COMTEX

Fiserv Loan Servicing Platform

Consumer Loan Servicing



Single-system Support for Multiple Loans and Lines of Credit

Your customers are demanding more diversity in consumer credit products, which means managing an increasingly complex mix of credit products as well as the default risk associated with borrowers.

Instead of managing individual lending relationships, consider taking a customer-centric approach. Begin by harnessing the power of single servicing platform that unites customer loan data into centralized customer information files. You will be better positioned to understand borrower credit capacity, identify credit risk and efficiently mitigate loss.

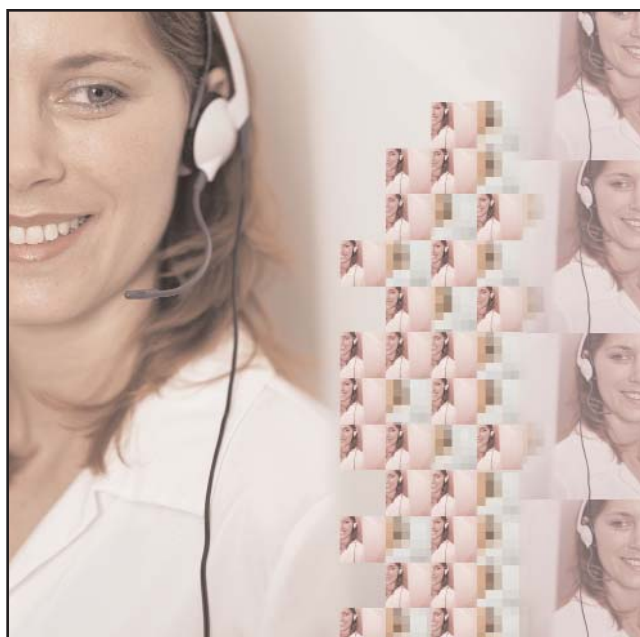
The Business Case for Universal Servicing

The Fiserv Loan Servicing Platform replaces siloed servicing, collections and loss mitigation systems with a platform that integrates support for multiple consumer, HELOC, and mortgage loan products. With subservicing capabilities and proven scalability, this universal platform is a strategic solution for high-volume, multi-product, and multi-entity lending institutions where complexity has traditionally been accepted as a cost of doing business.

With the ability to manage all products with one workforce and one workflow, you can provide exemplary service to your customers. You can see if loan balances, credit scores or asset appreciation have created additional credit capacity or if payment performance has increased risk.

Working with leading lenders, we continue to enhance support for loan products that enable you to:

- Control technology costs
- Streamline business processes
- Improve customer service interactions
- Enhance cross-selling efforts
- Expand product offerings
- Maintain consistency in process and policy
- Ensure regulatory compliance



» *A financial institution eliminated three servicing platforms and 22 ancillary systems with the Fiserv Loan Servicing Platform. The result? Lower technology costs, efficient loan processing and a better customer experience.*

Fiserv Loan Servicing Platform Consumer Loan Support

- Realtime Loan Processing
- Overdraft Protection
- Single-View Customer Information File
- Insurance Rebates
- Tiered and Promotional Rates
- Built-In Collections and Loss Mitigation Tools
- Credit Card Access
- Indirect Lending
- Rate Lock Advance Processing
- Lease Support
- Automatic Rollovers/Extensions

The industry agrees: consolidated servicing platforms increase opportunities for expansion into new lending markets; provide more flexibility for securitization; reduce financial risk; and result in smarter, more responsive servicing associates that can better serve your customers.

Catering to Your Product Mix

The Loan Servicing Platform gives you control over your consumer product mix. With its subservicing capabilities and proven scalability, it is the perfect solution for high-volume, multi-product and multi-entity lending institutions

Customer-centric screens enable you to identify and quickly access all borrower relationships. By knowing which products and services your customers use, you can quickly determine where they may benefit from additional products, ultimately retaining more profitable and mutually beneficial relationships. Furthermore, you gain consistency over loan processing and customer service since consumer loans are managed with the same integrated tools that accelerate real-estate secured business processing, including:

- Workbench navigation
- Realtime loan processing
- Rule-based process automation
- 24 x 7 system access
- Integrated default management
- A flexible, service-oriented architecture

Leverage New Opportunities

Changes in the consumer credit and mortgage markets have resulted in the creation of new loan products. Equipped with a strategic servicing solution, you can retain profitable customer relationships and expand your share of the direct, indirect, secured and unsecured consumer loan and line-of-credit markets.

With customer-centric data, you gain a better perspective on the big picture. Understand the complete relationship you have with your customers, including the products they have today and additional services you can offer to them.

Leverage the power of one with the Fiserv Loan Servicing Platform. Use it to strengthen *your* customer relationships and manage your operations.

The Business Benefits of Realtime

When your objective is managing high volume with maximum speed and efficiency, you need the right tools for the job.

Realtime is a real benefit for meeting customer and business demands.

What if you could maximize your service representative and collectors' call capacities? Reduce the duration of each customer contact? Increase the rate of ticket resolution on the initial call? Lower operational risk from batch processing failures?

Realtime processing enables one person to complete the full set of activities required to close a service transaction and satisfy the customer. And, it eliminates many of the manual business processes required for batch reconciliation.

Accuracy. Productivity. Profit. All in real time.



Fiserv® Loan Servicing Platform

One System, One Workflow, One Workforce



Putting together a profitable,
customer-centric lending business
has been a challenge.

Until now.

One System

One Workflow

One Workforce

One Loan Leads to Another

Just imagine how much more efficient
and effective your organization would be if
you could service all of a customer's retail
and residential loans **on the same loan
servicing system.**

The **Fiserv Loan Servicing Platform**
breaks down barriers to service excellence,
process efficiency and business growth.

Gain the flexibility and agility to create a
more effective, customer-centric organization
by consolidating life of product
support for all retail loan products on
a single platform, including:

- Mortgages
- Home equity loans and lines of credit
- Personal loans and lines of credit
- Installment loans
- Indirect financing

With **one system, one workflow** and
one workforce, you'll gain a bigger—and
better—picture of your borrower's credit
capacity and create more profitable
relationships with your customers.

One System.
One Workflow.
One Workforce.



The Loan Servicing Platform is the
strategic solution for high-volume,
multi-product and multi-entity lending
institutions where complexity was
traditionally accepted as a cost of
doing business.

Until now.

Improve Your Bottom Line

With a total view of your customers and a workforce that can quickly adapt to any type of product assigned to them, it's easier to identify and mitigate account risk, cross-sell appropriate products and services, and even ensure business continuity in the event of a disaster.

Fiserv replaces disparate servicing, collections and loss mitigation systems with a platform that integrates all consumer, HELOC and mortgage loan products, including first and second mortgages, home equity loans and lines of credit, personal loans and lines of credit, installment loans, unsecured loans and lines and indirect financing.

Realtime Processing

The wait is over. With 24-hour global access and realtime processing, your business centers' account information is available immediately for customer support and service transactions.

Whether you have business centers across the globe or simply want to provide the fastest possible service to customers, realtime updates ensure that servicing staff and customers have accurate, up-to-date information. Potential errors can be identified immediately, and outstanding tasks are automatically routed to appropriate processors without waiting for batch processes.

Set up new products and loans and apply payments in one day—that's the power of realtime.

Simplifying Information Exchange

Even successful, high-volume and widely distributed servicing organizations run the risk of building cumbersome business processes that are difficult to negotiate, resulting in duplicate effort and impeding customer service.

The Loan Servicing Platform transforms potential impediments to efficiency—such as decentralized processing centers, large staffs and complex product mixes—into a more agile operating environment.

How? By getting current and consistent account information across your customer service channels. Data is available 24 hours a day, seven days a week.

With a global, open architecture and the scalability to support multi-million loans, the Loan Servicing Platform enables you to support a broad range of loan products—and your growth strategies.

Consolidate systems, business processes and staff.

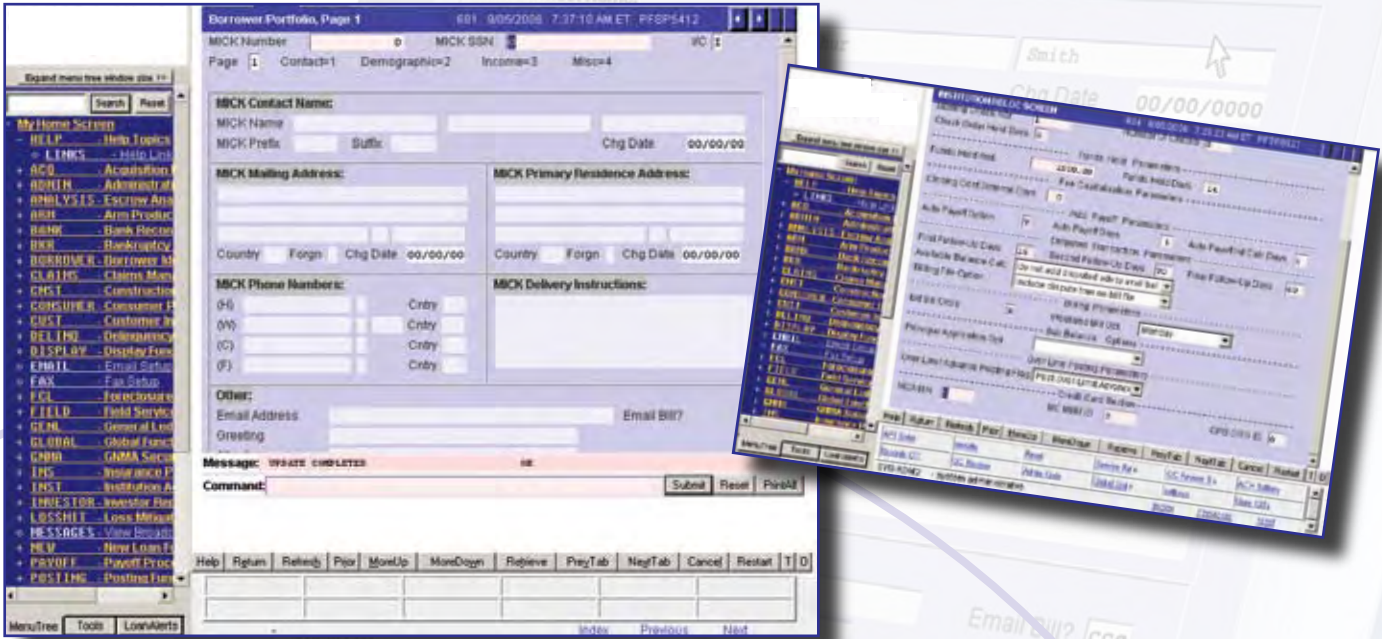
Reallocate staff assignments as lending trends and servicing workloads fluctuate. Using the Loan Servicing Platform, you can combine and cross-train staff to process and provide customer support for multiple loan types.

With integrated support for all aspects of loan administration, including cashiering, collections, customer service, default management, escrow administration, investor accounting and asset disposition, you will reduce the number of servicing and ancillary business systems you need and eliminate the cost, maintenance and operating risk of third-party interfaces. Provide staff with the ease of single-system sign-on while maintaining a high level of access security and control based on your business model.

Customer loyalty and retention.

Cultivate additional business from your most profitable accounts with a birds-eye view of your customer relationships. With a system that lets you factor a wide range of product types to assess borrower credit capacity, you'll design targeted and effective cross-selling and promotional campaigns. With customer-centric data, you gain a better perspective on the big picture.

Configure Rules and Define Processes



Ensuring Process Consistency

The Loan Servicing Platform lets you design, automate and manage innovative business processes.

Rule-based, realtime process automation.

Automating labor-intensive tasks and managing events through user-defined, rule-based processes empower business users, promote greater business agility and give you the flexibility to adapt to new institutional policies and market demand.

The Loan Servicing Platform offers a high performance operating environment that can be customized as your strategy

dictates. System administrators can establish rules to automate decision making, ensuring that all policies and procedures are applied consistently and accurately. An innovative rule authoring suite that transforms the way you will operate your business. Business users can use drag-and-drop capabilities and dynamic interviews to create highly customizable workflows.

Task management.

By employing work queues, event triggers and loan alerts, the system's automated tools help your staff manage and prioritize their daily account activities.

- Managers can define a sequence of work activities and automatically queue tasks to designated workgroups for further action.
- Event triggers enable you to electronically launch tasks, such as generating correspondence or populating service queues.
- Loan alerts deliver real-time status information about individual accounts, using color-coded flags to notify employees about important loan conditions.

Rule-based Processing

A full-featured, rule-based business process management framework gives you the ability to quickly design, automate and manage innovative business processes—with reduced reliance on code changes.

- With a powerful rule engine, metadata repository, reporting and graphical design tool, you can customize your business for greatest competitive advantage and reuse process rules across the enterprise.
- By automating more activities, your staff is able to process higher account volumes and focus service interactions on the most critical customer issues.
- These rules improve consistency, efficiency, accuracy, speed, service and flexibility across all aspects of your consumer, home equity and mortgage loan servicing organization.

Custom desktop views reduces the learning curve. Easy navigation facilitates training and productivity. In addition to a standard browser menu, users can configure system views to match their work requirements. From the desktop, loan operations staff can follow intuitive, step-by-step workflows that guide them through routine transactions more quickly.

Service-oriented architecture. Changing market demands require the ability to rapidly respond with new products and services. The Loan Servicing Platform offers unsurpassed scalability and volume capacity, and a shorter development cycle is achieved through the use of Web services, application programming interfaces and other transport methodologies.

A universal servicing system that focuses on your customers. It's a better way of doing business. Every customer relationship becomes a window of opportunity. You also benefit from a single technology platform with the flexibility and functionality to handle high volumes, manage the innovative products and processes and realize the competitive business strategies you envision for the future.

Outsourced Loan Administration (Subservicing)

Not only can you process your multi-product loan portfolios on a single system, you can efficiently administer the loan accounts of all your affiliate companies and private-label clients. You can preserve unique brands, support subprime loan portfolios and manage a wide variety of loan products.

The rule-based system enables you to define subservicing entities and deploy unique institutional parameters such as accounting processes, security, teller navigation, and customer service. Define employee access and allocate work in a manner that optimizes your process efficiency and meets your customers' needs.

The Servicing Platform also keeps you in compliance with all institutional policies and investor guidelines, ensuring that every loan meets product requirements for servicing and securitization.

Integrated Default Management

With the Loan Servicing Platform, you can eliminate the cost and technology associated with wraparound default systems. Integrated tools enable you to quickly identify borrower risk, offer customized repayment options and protect the profitability of your portfolio.

Comprehensive collections, foreclosure, repossession, bankruptcy, loss mitigation, property management and claims capabilities are all built into the core servicing system.

Effectively service at-risk accounts with:

- "Early warning" delinquency triggers and collection queue updates
- Flexible payment drafting options including one-time, multiple drafts each month or drafts from multiple accounts
- Collection performance monitoring
- Realtime lockbox updates

Property timeline, vendor, and marketing management functionality help you control costs in the event of default.

One System
for all retail and residential loan products.

One Workflow
for single sign-on and efficient business process design.

One Workforce
for automated product support, multi-product cross-training and multi-site loan servicing.

Proven Solutions for Life-of-Loan Management



End-to-End Support from Fiserv Lending Solutions

Fiserv demonstrates its commitment to the lending industry with an end-to-end set of proven solutions for life-of-loan management. In addition to the Fiserv Loan Servicing Platform, we offer additional loan production and processing systems to help you manage your operational environment.

- Loan origination software
- Document archiving and retrieval
- Retail and wholesale point-of-sale platforms
- Vendor management software
- Automated valuation models
- Credit reporting services
- Electronic document delivery, electronic closing, eMortgage services
- Bundled service delivery
- Business process outsourcing for call center, field services, settlement services and property disposition.

By deploying Fiserv's best-in-class software and services, lenders will enjoy increased efficiency and economy through integration and the advantages of straight-through processing.



Fiserv Loan Servicing Platform
3575 Moreau Court, Suite 2
South Bend, IN 46628-4320
Toll Free: 800-748-2572, ext. 4224
E-mail: fiservlendingsolutions.com
Web: www.fiservlendingsolutions.com

Fiserv Corporate Headquarters
255 Fiserv Drive
Brookfield, WI 53045
Phone: 262-879-5000
Toll Free: 800-872-7882
Fax: 262-879-5013
E-mail: general_info@fiserv.com
Web: www.fiserv.com

Information subject to change.

©2006 Fiserv, Inc. All rights reserved. All brands and names are the property of their respective owners.

Integrated » Connection

Executive White Paper

Mortgageserv® Architectural Overview: Future-Proofing Your Investment in Loan Servicing Technology

June 2005

Copyright © 2005 Fiserv, Inc. All Rights Reserved All features, specifications, and capabilities are subject to change without notice.

All of the information contained herein is confidential and proprietary and may not be reproduced or disclosed to anyone other than to whom it was originally intended without the express written permission of Fiserv Lending Solutions.

Fiserv and MortgageServ are registered trademarks of Fiserv, Inc. Microsoft and Windows are trademarks or registered trademarks in the U.S. and/or other countries.

Fiserv Lending Solutions
**Future-Proofing Your Investment
in Loan Servicing Technology**

Table of Contents

Table of Contents	1
1 Overview	2
2 A Future-Proof Technology Vision	2
2.1 A Future-Proof Philosophy	2
2.2 Alignment with IBM Business On-Demand	3
3 MortgageServ's Service-based Architecture: Evolution Not Revolution.....	3
3.1 Service-based Architecture Defined	3
3.2 The MortgageServ Environment Today	4
3.3 The MortgageServ Evolution.....	5
4 Conclusion	6
5 For More Information	7

Fiserv Lending Solutions **Future-Proofing Your Investment in Loan Servicing Technology**

1 Overview

Client satisfaction and retention, loan profitability, and mitigation of potential loss are direct outcomes of a customer-focused, benefits-driven, loan servicing solution. A system must enable high-volume servicers to support—and improve—business processes, while providing front-line users with the comprehensive application functionality and immediate access to customer data financial institutions require to provide quality service to their customers.

In addition, the solution must provide decision-makers with the confidence that they have made a sound long-term decision on behalf of their organization. Here, the solution architecture and vendor's technology vision come to the forefront. The challenge for vendors is not merely to implement new technologies, but to integrate them in a manner that provides servicers with practical solutions today and new opportunities for tomorrow.

Fiserv Lending Solutions has been at the forefront of change in the industry, and sees its loan servicing product, MortgageServ, as having a unique architectural advantage to help servicers handle that change. Further, Fiserv manages change within the MortgageServ architecture as an evolutionary process, capitalizing and expanding upon existing technological strength while at the same time, preserving the business logic and capabilities that have proven their strength and resiliency in some of the largest and diverse financial institutions in North America.

This White Paper describes the evolution of MortgageServ and Fiserv Lending Solutions' strategic product vision as it relates to architectural development and enhancement. Specifically, it discusses how MortgageServ's existing tiered architecture and reusable components have been enhanced to meet industry standard requirements for seamless, Web service-based integration compatibility.

2 A Future-Proof Technology Vision

2.1 A Future-Proof Philosophy

The MortgageServ loan servicing solution is a business-driven technology; it is developed not as a result of a technological imperative, but in order to satisfy customer needs, which include:

- » Immediate and secure access to information
- » Timely and accurate data
- » 24/7 availability
- » Workflow and auto-decisioning desktop tools to improve user efficiency
- » Access to information relevant to business and financial planning
- » Cost control and/or service quality improvements through multiple delivery channels.

Therefore, the Fiserv vision begins with the realization that the assumptions and expectations of our clients—and prospective customers—play a significant role in the strategic direction of the

product. As a result, we take a practical and multi-faceted approach in determining the appropriate time to initiate change processes:

- » Technology innovations are evaluated for their potential to meet customer needs.
- » Customer input is used to determine when and how technology can be used to better satisfy their business requirements.

Technology for practical business utility is the key to Fiserv Lending Solutions' future-proof development philosophy. Strength and stability—hallmarks of Fiserv solutions—are ensured by integrating new technologies as they mature, become reliable, and demonstrate that they can be used efficiently and cost-effectively to promote the advancement of business within the financial services industry.

Technology decisions are made based upon their ability to create value, support growth and ensure a solid return on investment for both Fiserv and the loan servicer.

2.2 Alignment with IBM Business On-Demand

Information on demand requires a business and technology model that facilitates the integration of business systems and rapid exchange of data. The MortgageServ vision is closely associated with the principles of an on-demand environment as described by IBM. The needs of today's servicing organizations—flexibility, responsiveness and innovation—and the challenges they face—change, intense competition and financial pressures—mirror those of most large businesses.

The IBM On-Demand Operating Environment facilitates optimal business and technology flexibility; component-based business models are supported by component-based applications. Through the modularization of the business environment, companies can design and implement collaborative, high-value networks and dynamic business models. Within a servicing operation, this openness is reflected through standards-based processes and programs; highly integrated yet loosely coupled cross-enterprise information exchange; and automated, self-managing systems.

Where is the value in servicing operations? People, portfolios, and profitability. The on-demand enterprise builds and maintains its competitive edge by increasing productivity, improving customer service levels and finding savings wherever possible. MortgageServ is transforming the value chain by eliminating organizational silos and providing technology infrastructure that promotes flexibility and access for the most efficient life-of-loan management.

3 MortgageServ's Service-based Architecture: Evolution Not Revolution

3.1 Service-based Architecture Defined

From an information technology (IT) perspective, the component-based, modular business requirements of the on-demand enterprise are best served through a service-based architecture.

A service-based architecture (service-oriented architecture; Web services; n-tier architecture) is an information technology environment that enables business functions and transactions (services) from multiple systems to be utilized by other systems as necessary. This enables greater interoperability and communication among distributed systems. The advantage of the service-oriented architecture lies in the reusability of its components and the isolation of the operating system from the application's business logic and user interface.

- » **Reusable components.** The separation and exposure of business functionality is critical to business flexibility because it enables other systems to call upon the application to perform

specific tasks and processes (e.g., calculations, data import) without impacting the performance of the system as a whole.

- » **Isolation.** A service-based architecture is typically modularized not only by service, but also by tiers, thus facilitating customization and simplifying overall maintenance. In concept, a multi-tiered architecture and a service-based architecture are different; however, these models work together to provide a framework that is flexible and adaptive. Operating systems can be updated, services added or modified, and new user design implemented, all while maintaining the stability and integrity of the underlying business logic.

With all this separation, what is the glue that holds a service-based architecture together? Since a service-based architecture communicates information in a manner that is technology and platform independent, it relies on a common integration protocol that can efficiently control and manage all service interactions. Simply stated, a service-oriented architecture enables the integration of business systems, data, and processes within and across organizations.

Today's best practices call for a Web services model, which uses a standard called Simple Object Access Protocol (SOAP) messaging. SOAP defines how extensible markup language (XML) formatted messages should be constructed for communication between an entity requesting a service and the entity providing the service.

3.2 The MortgageServ Environment Today

MortgageServ runs in an IBM Customer Information Control System (CICS) environment. CICS is IBM's industrial-strength, online transaction management and connectivity for high-volume, mission-critical software applications. With CICS, IBM has demonstrated a firm commitment to supporting technology innovation in a mainframe environment, and the migration to a service-based architecture is a natural evolution in MortgageServ application design.

From the beginning, MortgageServ has operated in a manner that adhered to an architecture closely resembling a service-oriented architecture. Today, that is being leveraged to fully achieve an SOA orientation. Once using the traditional mapping and interface framework offered by TN3270, MortgageServ initiated the transition to a point-and-click, browser-based interface by instituting changes limited to the services involved. Because the TN3270 interface adapter was separate from the application, the transformation to a more user-friendly user interface was completed with little impact to the core system. In fact, a single program routine enabled the transition to a browser-based graphical user interface (GUI).

Fiserv Lending Solutions provided a seamless transition for customers by developing a new transport adapter for the browser-based environment that coexisted with the TN3270 interface adapter. By engaging change at the architectural level, MortgageServ maintains the ability to support any platform and any technology without changing the application logic. Flexibility is not only possible; it is paramount. MortgageServ can present data through a GUI environment, a SOAP message, or an application programming interface (API), providing the highest level of access and integration.

Additionally, the existing multi-tiered MortgageServ solution architecture already supports and has been developed using reusable business logic and data access logic. Independent subroutines can be accessed by many systems and business channels through an API. For example, MortgageServ APIs act as a real-time conduit for sharing data and functions between the servicing system and other applications such as voice response units, Web sites, and third-party providers. This collaboration enables total workflow integration. The API also enables complete transactional functionality, including the ability to update business systems. These systems can

also request information on behalf of the self-service customer, returning specific information about their accounts in real-time.

3.3 The MortgageServ Evolution

To further enhance integration capabilities, MortgageServ continues to develop an open, extensible, and service-based system architecture with the goal of protecting lenders' technology investments. Functionally, the exposure of services is possible and existing today, and technically, the MortgageServ communications strategy has resulted in the conversion to standards-based architectures and secure Internet transport mechanisms for Web support; namely, SOAP over Hypertext Transport Protocol (HTTP).

Recent IBM software releases enable CICS-based applications to be accessed as Web Services within a true service-based architecture or to invoke Web services hosted on other systems. Secure external communication is supported using Secure Socket Layer (SSL) encryption.

The logical tier concept that has been in use for decades within the MortgageServ Solution will be further extended to handle business-rules management (see Figure 1). The architecture will provide a rule authoring and maintenance facility for the end-user and will resolve and fire these rules at the appropriate point during the execution of the business process. Further crystallization of business process definitions and separation of business rules from the application logic will put even more power and control into clients' hands.

Depending on reusability, dependency, and/or autonomy attributes, one or more business processes can be grouped to form a Web service. Once again, the architecture insulates the complexities of constructing or interpreting a SOAP message from the application. Business processes can call other business processes and Web services can call other Web services. Either of these components can call a third-party Web service or act as an HTTP client for other resources such as Lightweight Directory Access Protocol (LDAP) elements. The result: greater flexibility, access to functionality, and business performance.

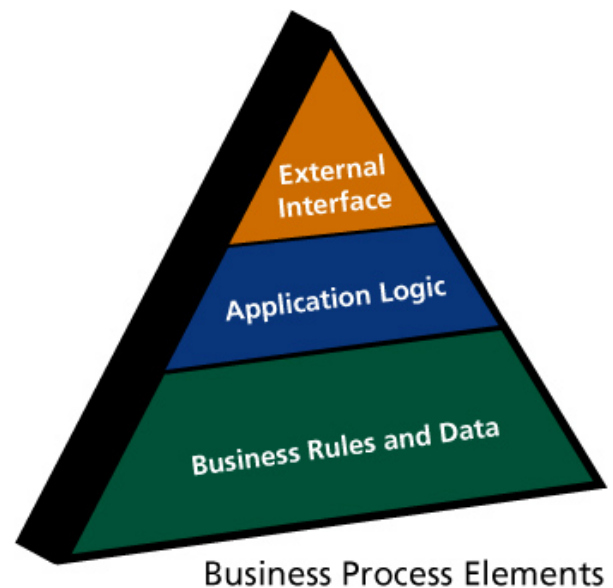


Figure 1.

Integration is more “open” and easier than ever (see Figure 2). It can be achieved through direct SOAP calls to MortgageServ via a litany of SOAP-related programming tools available to developers of ancillary systems. Workflow and its associated rules can be incorporated through MortgageServ scripting or any third-party workflow tool that “speaks” SOAP.

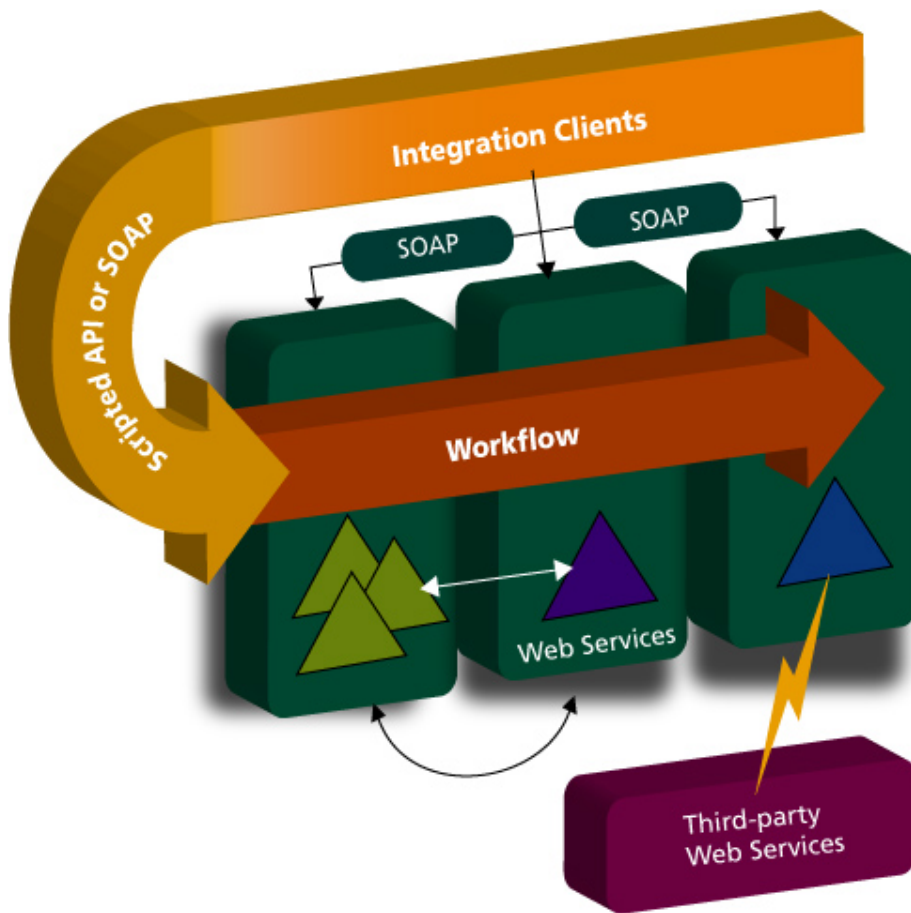


Figure 2.

4 Conclusion

Fiserv Lending Solutions is aggressively committed to helping servicing organizations provide the best possible service across all possible channels. As value chain integration becomes more reliant on loosely coupled shared resources, the MortgageServ loan serving solution is evolving to meet these business requirements.

Already stable, flexible, and adaptable, MortgageServ provides today what many systems are being rearchitected to deliver: a multi-tiered, object-oriented system design with exposed business functionality. With IBM's release of software to support true service-based architectures, MortgageServ is accelerating its movement to standards-based system integration and data access. And, without the need to rewrite and rearchitect the system, the MortgageServ evolution is virtually transparent to users, providing servicers with new technology foundations to improve IT responsiveness, extend existing infrastructure, maximize developer productivity, anticipate change and protect technology investments.

5 For More Information

For more information about the MortgageServ loan servicing solution, please contact Fiserv Lending Solutions at:

Fiserv Lending Solutions
8201 Peters Road, Suite 4100
Plantation, FL 33324
Internet: www.fiservlendingsolutions.com

Phone: 954-916-5746
Toll-Free: 800-748-2572, ext. 4224
Fax: 954-916-5794
E-mail: info@fiservlendingsolutions.com



Loan Servicing

InSight

Earlier this year, executives gathered at The Homestead resort in Virginia to discuss the state of loan servicing.

SourceMedia was there to hear first hand the opportunities and challenges facing loan servicers and to discuss future directions in product support technology.

This publication captures the collective experience of the executive participants. Inside, you will discover how new products are impacting loan operations and how technology-savvy servicers are streamlining their operations.

GMAC Mortgage

Diane Bowser



Emile Coulon



Thomas Gorman



Brad Northcraft



Charles Roux



Wendell Scull



Paul Swan

Supplement to:

AMERICAN BANKER

BANK TECHNOLOGY NEWS

btn

Published by SourceMedia's Custom Marketing Group

Participants



Bruce Morris President, Banking and Corporate Groups, SourceMedia

Welcome to the 2006 Loan Servicing Summit. As everyone in this room knows, the current business climate has made the servicing asset more important than ever. There has been an explosion of products and I am sure that has impacted your servicing operations. Will 2006 go on record as the year of the option ARM or HELOC? Let's get started by having everyone describe their portfolios and product expansion plans.



Diane Bowser Senior Vice President, GMAC Mortgage Corporation

GMAC Mortgage services prime, sub-prime, HELOCs, option ARMs, interest-only, piggy-backs and a number of other products. We also sub-service 287,000 accounts in a private label capacity for other organizations, and those accounts span the spectrum of products and asset grades.



Emile Coulon President, Graystone Solutions

Graystone Solutions serves a national client base of commercial banks and mortgage companies. Using the Fiserv Loan Servicing Platform, we provide our clients with comprehensive sub-servicing, outsourced services and access to technology in a shared services environment. More and more of the products are sub-prime and HELOCs. As our client institutions add product, we will support it.



Thomas Gorman President of Loan Servicing Systems, Fiserv Lending Solutions

Over the past year we have seen our financial institution clients support a greater array of real-estate secured products than ever. Our clients servicing mortgages, home equity products and unsecured lines of credit together are benefiting from reduced technology costs and enhanced ability to cross sell. Within the year, our servicing platform will also support installment and indirect consumer products to enable all mortgage and retail loans to be serviced on a single system.



Brad Northcraft Senior Vice President, Associated Bank

Associated is a \$21 billion commercial bank in the upper Midwest with a conservative lending philosophy. The mortgage servicing portfolio is mostly conventional prime product that we deliver to the secondary market. We keep ARM products on the balance sheet, but almost everything else is sold on a service-retained basis to the agencies. On the consumer side we delve deeper into the credit spectrum for HELOC and closed-end products.



Charles Roux President, TD BankNorth Mortgage

Being based in Maine and New Hampshire, TD BankNorth is a traditional lender. Our move south into Massachusetts, Connecticut, and now New Jersey and New York, has generated demand for non-traditional products. To that end, we are going to continue to expand what we do, how we do it, and where we do it.



Wendell Scull Senior Vice President, Sovereign Bank

Sovereign Bank is a lender of mostly A paper. As a result of having many bank acquisitions, we have also acquired some Alt A products.



Paul Swan President, Nationwide Advantage Mortgage Company

Nationwide Advantage Mortgage is primarily a prime lender with some sub-prime and Alt A product. We support every type of customer, because we want to make sure that we are reaching all segments. To that end, we are in the process of expanding our product offering, but will not be adding option ARM loans.

InSight

Questions & Answers

Bruce Morris *What have your institutions been experiencing over the past year?*

Emile Coulon The capital market has a voracious appetite and there is a shift away from the GSEs as the ultimate investors. In addition to non-prime products, companies are looking to expand Alt A and prime products. We're also dealing more and more with brokers aggregating loans by providing interim servicing until the loans are sold on the secondary market. Inquiry is definitely up from financial institutions that lack the back office technology necessary to support today's product mix.

Diane Bowser During the past year ARMs have been very popular, as have interest-only loans. GMAC Mortgage also supports a variety of innovative home equity products. We are able to offer fixed-rate loans within the lines of credit, and are working on fully utilizing the Fiserv Loan Servicing Platform to tie a home equity line to a money market account, so that borrowers can make withdrawals from the money market and then deposit payments against the line into the account.

Brad Northcraft The emphasis in our company has been consumer lending because the spreads are better and we're finding there's still an appetite in the marketplace for equity lines of credit and closed-end equity products versus traditional mortgages.

Wendell Scull Sovereign acquires portfolios and in some cases we acquire loans that actually defy explanation. We have been seeing some really interesting Alt A loan products but not many new A products. We want to add more loans to the books, but as a corporation we are always cautious of increased risk.

Charles Roux Creative is the right word to describe loan officers—now that the easy money from the refinance boom is gone. But, the most momentum is coming from HELOCs. We've had a fixed-rate loan option HELOC product for several years which keeps gaining in popularity. It's a product where an individual can take out a \$100,000 equity line and end up with a 3-year amortization on his car and a 2-year amortization on his snowmobile. We are also seeing more sizeable equity loans from our expansion into Connecticut and New Jersey.

Paul Swan Demand for loan products depends on the market. The Midwest wants traditional mortgages while interest-only and the various stated income/value products are sought after out West. As rates move up, we're identifying customers with adjustable-rate first and second mortgages, so that we can offer them fixed-rate products that might be a better option for them.

In addition to non-prime products, companies are looking to expand Alt A and prime products. Inquiry is definitely up from financial institutions that lack the back office technology necessary to support today's product mix.

Emile Coulon
Graystone Solutions

Bruce Morris *Does the back office provide input on the product offering and pricing before new products are rolled out?*

Paul Swan All three production channels, servicing, finance, operations and our services group sit down together to create products. Since the marketplace is fighting hard for every deal, we will be offering products like the 40-year loan, although our analysis says that the product will generate small volumes. We've gone through these cycles before and the irrational pricing will continue because the big shops have to keep feeding their servicing machine.

Diane Bowser Our product development group will let us know in advance about new product initiatives. We have a good working partnership with our internal departments, and being competitive means you need to get to market quickly and work hard to deliver faster and faster.

Emile Coulon We communicate with our clients to make sure we understand their programs. But, they're dealing with the broker community that may provide them with something that slips through their fingers and then we get it.

Wendell Scull We're not really concerned about adding new products because we are usually able to configure computer enhancements using Fiserv technology. But, we do have a prioritization process. We ask production which products will generate the most business and profit. From a cost perspective, we don't want to spend time, effort and money to configure support and then only make 100 loans.

Bruce Morris *Is there agreement on product pricing between the front and back office in your shop?*

Brad Northcraft From a pricing standpoint, we have a tight apparatus in place for new loans. But we get some ambiguous results when a customer walks in and says, "I've got an ARM loan that's going to reset in 6 months and I've been offered a deal and I'm going elsewhere unless you match it." From the back room perspective, it can look like undisciplined refinance pricing because negotiation is common in our retail bank network.

Bruce Morris *Are you doing any type of quantitative analysis that looks at what that change in rate does to your profitability?*

Brad Northcraft Associated's Treasury Management Group manages the spread for the bank's assets. Our goal is to retain 75 percent of all the ARM loans that are adjusting. Now, if

We're not really concerned about adding new products because we are usually able to configure computer enhancements using Fiserv technology. But, we do have a prioritization process. We ask production which products will generate the most business and profit.

Wendell Scull
Sovereign Bank

the customer walks in and he or she says, "Hey, you know my loan is going to adjust in 3 months to 7 1/2 percent and I've been just offered 6 1/8 percent," that would be a loser—unless the customer is also a substantial depositor and we want to retain the relationship. So, yes, there is an analysis done in terms of profitability to the bank.

Bruce Morris *How do acquired portfolios impact your operations?*

Charles Roux We struggle with acquisitions in pools. Especially with the new SOX issues. I'm finding that as we acquire portfolios, the ownership all of the sudden transfers to us in the back office. We have found that we do not always have sufficient time during the due diligence process to dig deep

enough to find all the issues that may be in loan portfolios. During data mapping and the conversion process we find out what the issues are and then decide how we are going to handle them.

Diane Bowser I've seen acquired loans that were two years delinquent with missing tax payments. It should be a smooth hand-off with a good bye and hello letter instead of having customers calling with unresolved issues related to the former servicer. It's hard to price to compensate for the back office work you have to do. Therefore, being productive and lowering costs is a significant challenge, I think, for all of us.

Bruce Morris *What about production channel quality?*

Diane Bowser Two years ago we implemented Defects-by-Channel. Our new loan group monitors the hours we expend managing product from each channel. This process has allowed us to tighten and improve efficiencies to ensure we have accurate names, addresses, and insurance, tax, and legal information.

Emile Coulon How did you do it?

Diane Bowser We generated report cards for each of the channels and we presented the scores at executive committee meetings, so there was awareness of what's going on. The

channels didn't want to have low scores on that report card. Now, they help us to reduce the servicing cost and that reduces the cost that they can go to the market with.

Brad Northcraft It's best to tie it back to compensation. In some cases we hold variable compensation back.

Bruce Morris *Let's talk about interest-only loans. How are you planning to manage the payment adjustments after interest-only periods expire?*

Diane Bowser Depending on the product, interest-only loans start amortizing at 5, 10 or 15 years. Our hope is to mitigate borrower payment shock by educating borrowers about their loans in advance of the payment change date. We will also be prepared to assist borrowers with our wide variety of flexible collection and loss mitigation options.

Paul Swan This isn't the first time we've had this kind of thing happen; back in 1974 there was a product called the Canadian roll over. I remember that in 1979, 1980, and 1981 balloons were adjusting from 5 1/4 to 16, 17, even 18 percent. Anyone that has been through that will be able to handle those interest-only loans as they convert into amortization.

It's also a question of whether the product has been sold to the right customer. Interest-only loans were designed for a more sophisticated borrower looking for the only tax deductible option. With those customers there will be no problems. The issue is who are they really selling these products to?

Bruce Morris Especially when you look at what's going on in California. I'm not sure those deals are all to the sophisticated investors you're talking about.

Bruce Morris *That moves us to the next question. What strategies and methods are you using to manage delinquent accounts?*

Brad Northcraft We're fusing our late stage collections with loss mitigation. Some studies indicate that 6 out of 10 customers delinquent to 59 days just don't want to talk to collectors anymore. So, we are attempting a variety of strategies to make contact with our customers to provide assistance. Another proactive strategy is to track the credit ratings on your portfolio loans over time. Accounts with deteriorating credit can be prioritized, because you know that customer is experiencing a hardship.

Wendell Scull Knowing when to call is a factor, too. By using the servicing software, you can evaluate customer payment patterns to best determine when to intervene. For example, maybe they always pay on the 8th day, so it doesn't make sense to start calling before then. Knowing payment behavior and whether the credit rating is deteriorating helps target accounts for special collection activities.

Bruce Morris *What is the impact of real-time processing versus batch processing on delinquent payment status? With batch processing there can be a delay of 48 hours before you are aware that the payment has posted.*

Brad Northcraft We have approximately 40 percent of our mortgage customers paying in branches. If we had a batch processing lag, a collector might still be calling a customer even if they made a payment the day before. The Fiserv Loan Servicing Platform is uniquely suited to prevent unnecessary calls on current accounts, because the system updates with every transaction. It is unlikely we will ever return to a batch processing system.

Wendell Scull Remember the servicing managers' workshops at the MBA where you could compare with your servicing peers and judge whether you had the best servicing system or not? I think Fiserv is the only game in town these days, because the system is real-time and we have to have that functionality.

We have approximately 40 percent of our mortgage customers paying in branches. If we had a batch processing lag, a collector might still be calling a customer even if they made a payment the day before. The Fiserv Loan Servicing Platform is uniquely suited to preventing unnecessary calls on current accounts, because the system updates with every transaction.

Brad Northcraft
Associated Bank

Emile Coulon I agree, real-time is critical. We have a client out in Colorado that's basically buying delinquencies or deficiencies from banks and putting that information on our system. They can be effective, because they're using the Fiserv servicing system through us.

Bruce Morris *It seems you are all in agreement that technology can help manage delinquency, but can it help uncover opportunity?*

Diane Bowser It can. We cross sell at the point of the contact by using the servicing system in tandem with a database to formulate campaigns. When a customer calls, depending on the reason they are calling, an offer screen appears. We can look at their current rate and the market rate, and determine if the customer might benefit from refinance or be eligible for a home equity loan or line of credit. We also offer a variety of optional products to our customers through third-party service providers.

Wendell Scull How does that impact talk time per call? Is it a concern?

Diane Bowser Because the technology is driving the decisions of what to offer, it's very efficient. Once a customer indicates an interest, we do a hot transfer to a call center loan officer or a third party.

Bruce Morris *Paul, I read that your company has achieved some significant productivity gains in the past year.*

Paul Swan We have. We're using the servicing system's business process scripting tools to enhance productivity. Last year, we were able to increase loans serviced per FTE by 20 percent. This initiative is aligned with our goal to use technology to reduce the efficiency differential between our institution and the mega servicers. Technology will enable us to have similar efficiency in our servicing operations.

Last year, we were able to increase loans serviced per FTE by 20 percent. This initiative is aligned with our goal to use technology to reduce the efficiency differential between our institution and the mega servicers. Technology will enable us to have similar efficiency in our servicing operations.

Paul Swan
Nationwide Advantage
Mortgage Company

Charles Roux I think we've done well with the servicing platform as well. I feel we can compete with the majority of servicers and even some of the mega-servicers using the Fiserv platform.

Bruce Morris *Have you also experienced productivity improvements that you can attribute to technology and best practices?*

Diane Bowser Prior to using the Fiserv Loan Servicing Platform, we used three servicing platforms and a plethora of ancillary systems. We reduced the number of ancillary systems by 22 and revamped processes, and in turn, have dramatically increased our productivity. Today we continue to use the servicing platform to our advantage, as we have a fully dedicated team of 15 people using

the scripting tools to automate tasks from escrow to collections.

Thomas Gorman I bet you are all very pleased that the servicing platform is now being enhanced with meta-data tags on all the data fields, so that as we release new versions of the software you can more easily identify the impact of data changes on your business process automation scripts.

Brad Northcraft The meta-data will make us more self sufficient because the servicing system will be aware of what is impacted by a new software version. Add-on scripting tools are not always data-aware and so we would have to make process-by-process modifications every time something changes.

Diane Bowser We welcome the meta-data because in the past, when there was a software update, we had to re-tool 100 percent of our business process scripts. Meta-data should eliminate that.

Thomas Gorman Another efficiency boon will be the graphical wizard interface and rules engine enhancements rolling out this year. Because of all the non-prime and HELOC products you need to support and securitize, we've started with the investor functionality. A question and answer user-interface wizard will step you through the investor contract and let you configure your own support.

Diane Bowser Wait until you see the investor wizard—you're going to love it. We believe that our investor set-up team will become more productive because they just need to walk through questions, select answers and the system automatically configures reporting. I think it's going to be a huge win.

Thomas Gorman It's our goal to create technology to help you focus your attention where it belongs—on your customer. The wizard interface and rules engine will make the software even more efficient to use. In addition to that efficiency, we are expanding product support functionality to go beyond mortgages and home equity products to include unsecured credit lines, installment loans, indirect loans and leases. You'll be able to service virtually every consumer and mortgage loan on a single platform, using one workforce and one workflow.

Bruce Morris *Will servicing mortgage and consumer loans on one system be a benefit?*

Paul Swan Nationwide has expanded our charter as a thrift, and the mortgage company will be feeding product to that thrift. So, we're very interested in a technology platform that provides the ability to service consumer loan products alongside the first mortgage product.

Emile Coulon Servicing all of a borrower's loans on one system will enable financial institutions to become customer-centric. The financial institutions that outsource loan administration to us are very focused on their core competencies, which includes serving the customers. Having a single system for all loan support will facilitate cross sales and portfolio loan retention strategies.

Diane Bowser There is definitely a customer service advantage to having multiple loan products on one system. With one phone call or visit to our web

Prior to using the Fiserv Loan Servicing Platform, we used three servicing platforms and a plethora of ancillary systems. We reduced the number of ancillary systems by 22 and revamped processes, and in turn, have dramatically increased our productivity.

Diane Bowser
GMAC Mortgage Corporation

site, our customers can find out about their mortgage and home equity products. Soon, the same could be true for their other loan products.

Charles Roux Consolidating consumer and retail loan support will be a big benefit. We have already moved several hundred consumer loans to the Fiserv Loan Servicing Platform because of missing functionality on other systems. Having multiple systems that handle different product lines creates reporting issues that a single platform would eliminate. For many of us, a single platform would recapture the efficiencies we experienced before today's product mix and the drive for portfolio growth caused us to outgrow less robust loan accounting systems.

Paul Swan I think it's absolutely the way to go. In today's competitive environment, the entities that recognize business should be based upon the customer's needs rather than some internal focus; those are the entities that will win.

Bruce Morris *Any additional thoughts?*

Paul Swan In the world today, the consumer is much more educated and knowledgeable than ever. They have the ability to shop, to know what's going on and what's best for them. To keep the customers you have and to attract new ones, servicers must be able to support the loan products that meet their changing needs.

Consolidating consumer and retail loan support will be a big benefit. We have already moved several hundred consumer loans to the Fiserv Loan Servicing Platform because of missing functionality on other systems.

Charles Roux
TD BankNorth Mortgage

Bruce Morris *Thanks to everyone for sharing their best practices and industry perspectives. From what we've discussed today, it seems as if non-prime mortgages and consumer loans, including HELOCs, may well be the biggest products next year, too. ■*

One Loan Leads to Another

©2006 Fiserv, Inc.



With the Loan Servicing Platform Focused on Retention, Cross Sales and Profitability

Imagine having all of a borrower's loans on a single system.

Our Loan Servicing Platform does it all: manages home equity lines, consumer loans and mortgages; facilitates promotional campaigns; streamlines business process management; accelerates collections; and mitigates default loss. It frees your enterprise from redundant data entry, replaces multiple accounting, default and workflow systems, and simplifies adding new product lines to your loan portfolio.

To learn how single-platform servicing can make your institution more flexible and more profitable, call 800.748.2572, ext. 4224 or send an email to info@fiservlendingsolutions.com.

www.fiservlendingsolutions.com

1 System
Workflow
Workforce

Integrated » Connection

Loan Servicing Platform™



The Loan Servicing Platform from Fiserv consolidates support for all retail loan products on a single platform, including mortgages, home equity loans and lines of credit, personal loans and lines of credit, installment loans and indirect auto loans. Browser-based and real-time, the Loan Servicing Platform automates all loan servicing processes, including integrated collections, default management, cashiering, escrow, and investor accounting for both closed-end and revolving loans. With the Loan Servicing Platform, lenders can define how work is accomplished using sophisticated process automation tools. Rule-based process authoring, work queues, event triggers, and “workbenches” improve efficiency and service levels. 24/7 account servicing enhances your self-service channels and responds to the demands of firms with operations centers distributed across the country—or across the globe.

The Loan Servicing Platform is available as a license, ASP (service bureau), or remote management (license running in Fiserv data center) option.

Overall System Strengths

The Loan Servicing Platform has a superior architecture and environment that enables clients to leverage the technology to drive business processes.

Strength	Benefit
True Three-Tier Architecture	The Loan Servicing Platform is based on a stable environment that allows for business focused development – rapidly providing you with enhancements to lead your market.
24x7 Real-Time Processing	Work anytime, sourcing operations in locations around the globe.
Integrated Workflow	Control how work is performed on the system using a simple but powerful workflow toolset.
Client Rules and Parameter Driven	By entering business rules and operational parameters into the system, control how the system operates based on a client’s specific business needs.
Event-Driven Workflow	Set the events that drive work through the system, ensuring work is done when needed and in a timely manner. Manage queue population and view work results, all in real time. Clients can build borrower or investor interaction with the system through a simple workflow wizard.
Browser Based Deployment. IP delivered	Internet Explorer 6 or better and a secure internet connection are the only requirements, no hard-to-manage desktop software.
Easy System Integration / API	Select from many standard interaction protocols between the Loan Servicing Platform and other systems and trading partners – or build a customized version with an easy-to-use integration toolkit.
Communication Efficiencies	Create letters, emails and faxes directly in the system using Microsoft Word. eDocument delivery is also available.
Image-Enabled	View any output from the Loan Servicing Platform on an integrated imaging service.

Ease and Cost of Custom Enhancements

Our client-centric culture ensures that we don't charge for enhancements to support business requirements that are widely accepted in the industry. This philosophy is not shared commonly among our competition. We constantly reinvest in the Loan Servicing Platform to ensure you have a forward-thinking and best-in-class loan servicing system.

In addition, the migration to a system that is built upon a rules engine will ultimately enable Fiserv clients to perform their own rules-set modifications, eliminating the reliance on programmers and reducing the time to market for new products.

Key Features

You can realize the benefits associated with the following key features by selecting the Fiserv platform.

Architecture

- You can service any loan, anytime, anywhere. The Loan Servicing Platform provides 24x7 real-time processing with no interference from or limitations by the end-of-day processing cycle. This has important implications for delivering quality customer service across many time zones.
- The Fiserv system's architecture allows flexibility because it is a true three-tiered structure, and the data is separate from the rules and from the application logic. The three-tier design facilitates customization, is less expensive to enhance and provides quicker turnaround to accommodate regulatory and critical business changes. This has allowed Fiserv to make key modifications in very short periods of time. The implementation of browser delivery in 2000, the introduction of HELOC support in 2002, the enabling of 24x7 real-time processing in 2004, and the rules-driven investor reporting functionality all had very short design-to-market cycles.
- The architecture provides a stable platform to customize. Integrating other systems and services is easy with a client-defined API call to and from the system to facilitate the movement of data in real time. For example, your web site and VRU can call the Loan Servicing Platform to deliver data instantaneously to borrowers or vendors or investors.
- The Loan Servicing Platform's Service Oriented Architecture (SOA) currently provides business benefits other loan servicing systems cannot. Our ongoing investment into the platform to make it a fully rule-based and Web 2.0 system is an architectural evolution that takes advantage of the vast metadata store currently housed within the existing platform architecture and will ultimately put the design and execution of rules and business processes into the hands of Fiserv clients.

General

- The Loan Servicing Platform from Fiserv is a real-time system. No transactions are shadow-posted for update through the nightly batch processing cycle. Once the "Enter" key is pressed, the database is updated or the appropriate error message is displayed and all users accessing the system – regardless of location – can immediately see that the update was made. Employees don't have to monitor reports and research rejected items that were thought to have posted the previous day. This also has significant impact on cash management and investor reporting. The system posts transactions immediately, and application, reversal, and reapplication of cash on the same loan can

happen all in one day. This happens on collections management as well; the system posts payments immediately, and the loan status, any associated alert messages and collections queuing also change immediately. This real-time feature guarantees transactions will not reject during an overnight processing cycle. In a batch environment, even shadow-posting cannot overcome the obstacle where there can often be one or more days of delay to reverse cash, correct the outstanding loan issue and reapply the payment transactions.

- The entire Loan Servicing Platform is browser-based. The only software needed on the desktop is Microsoft Internet Explorer. Wraparound technology is not necessary. Using the system eliminates organizational silos because functionality and navigation are uniform throughout.
- The Loan Servicing Platform is one integrated system. This helps you avoid wraparound and helper systems. With all servicing functionality delivered in the core system, information exchange is in real-time and internal processes are streamlined. One integrated system means lower technology and labor costs.
- The Loan Servicing Platform enables you to expand into the consumer loan space. With the ability to manage all products with one workforce and one workflow, you can provide exemplary service to your customers. You can see if loan balances, credit scores or asset appreciation have created additional credit capacity or if payment performance has increased risk.
- Navigation is accomplished through point-and-click action via the menu tree or customized workbenches, so the user does not have to memorize arcane screen codes. This has significant implications for training and ensuring quality customer service.
- Workflow tools such as exception queuing, work prompt queuing, a scripting tool for various uses to include access to other applications, data exchange between VRU and Web, and client rules-based task execution are integrated into the core system, as opposed to wrap-around workstations. This enables processes to be standardized and automated throughout the loan servicing department. Complex "if-then-else" logic rules can be built and embedded (e.g. waiving a late charge). Clients can change a policy and deploy it – in real time – by implementing a workflow rule. The scripts can interact with third-party applications and other scripts and incorporate HTML, JavaScript and VB script; although no programming language skills are needed. Since the tools are intimate to the Loan Servicing Platform, errors are flagged for revision, making process mapping more foolproof than using external tools or wraparounds.
- An imaging solution is resident within the Fiserv product suite, and Fiserv maintains tight integration between this application and the Loan Servicing Platform.
- The online letter writing feature uses Microsoft Word® making it easy to design templates for letters, notices and statements to be printed, emailed, faxed or delivered electronically using the eDocument facility. You also can merge certain account-level fields into the text to personalize each document. Client-defined department security controls the ability to compose templates or order letters.
- The Loan Servicing Platform offers a customized workbench that appears at the bottom of every display screen. An unlimited number can be created and tied together. Managers can configure a variety of system views to match employee work requirements. Loan Servicing Platform automation tools make it easy for managers to embed frequently used processes and Web sites to ExpressLinks

within the workbench. Employees simply click on the appropriate button to launch the system task and then follow any prompts, greatly increasing their productivity and accuracy.

- The system has the ability to track and report on work orders from vendors and use data as a control when making vendor disbursements. This allows greater control over the billing process. Bill paying is less risky since the work is ordered with the reimbursement rules in mind.
- The Loan Servicing Platform provides client-defined fields. Unlike competitive systems, the system displays the field title name assigned to it by the client. This eliminates the confusion associated with using generic field names in queries, workflow and reports.
- Cross-sale campaigns are built into the Loan Servicing Platform rather than using a third-party wraparound application. When a borrower is selected, the system displays an account-level Loan Alert telling the user this borrower has been solicited for other products or services. Clicking the Loan Alert will display the product or service being solicited. A script can also be built and launched within the workbench to provide a customized sales pitch that the CSR can use when talking to the borrower.
- In an effort to manage risk and streamline operations, the Loan Servicing Platform uses event triggers. These indicate whether certain events associated with a loan should trigger specific actions, such as the generation of a letter.

Delinquency / Default Services

- Fiserv is fully engaged with the Treasury and the GSEs in order to provide all the functionality to meet the Home Affordable Modification (HMP) program's specific requirements. We completed a thorough analysis of the current guidelines to demonstrate how existing functionality of the Loan Servicing Platform enables Fiserv clients to process HMP loan modifications. A case study scenario – based on a set of typical loan criteria – was activated on the Fiserv system and processed following HMP Guidelines. The result: Existing Loan Servicing Platform functionality meets the fundamental loan modification requirements.
- A unique feature offered in the Loan Servicing Platform is the ability to track any actions taken in response to a borrower's inquiry or situation. A series of Loan Alerts allow you to mark an account as one that is in some phase of the HMP program. Loan Alerts eliminate the potential for miscommunication and errors because they remain on each screen during navigation to identify such events as: An account that does not qualify for HMP program; HMP package sent; HMP package received back from the borrower; borrower approved for HMP; HMP rejected by the borrower; trial period started; borrower defaulted during the trial payment period; HMP modification completed; borrower removed from HMP program.
- Multiple methods for calculating delinquency allow you to manage your delinquent portfolio with more flexibility. The Loan Servicing Platform uses both the MBA and OTS definitions of delinquency. You can apply the correct delinquency routine to the right loans to reduce effort and focus on the right loans at the right time.
- You will be able to build online collection queues using over 127 data elements, and dialer queues in any required format to stratify calling campaigns to match your collection strategy. Collectors and loss mitigation analysts have a complete online history of the borrower payment pattern, past defaults, financial information, property values, and extensive data about the current default and intent to cure

to help them make the best-fit workout decision. This entire workflow can be fully automated using the built-in workflow tool.

- You will be able to use internal analysis options in the Loan Servicing Platform for assistance with gain/loss and other decision factors in Loss Mitigation, late stage collections, foreclosure, bankruptcy and REO.
- With the Loan Servicing Platform and its electronic lending workflow, every service interaction for collections or loan workout can result in a completed financial transaction or executed customer agreement—all while your customer is on the phone. Using electronic document workflows, your staff can stay connected with customers until they finalize and execute collections and workout agreements. Automatic alerts are sent to customers as documents are uploaded and, with full access to previous document versions, customers will have an online record of their interactions. The result is a fully collaborative, mutually accountable workout process completed in a matter of minutes.
- The Loan Servicing Platform tracks and reports on vendor work orders. This provides an environment of financial controls and an operational timeframe to be used in determining disbursement rules. Caseload management features within the default area provide a snapshot view of any vendor's performance and facilitates vendor scoring.
- Since the Loan Servicing Platform is one system, you can avoid the problems with cash application on loans in default. You can set up system controls to ensure bankruptcy plans, forbearance plans, repayment agreements, and you can post short payoffs correctly by either another user or lockbox.
- With the Loan Servicing Platform, you know all of your advance exposure at the time work is ordered. This saves time and effort when creating payoff statements and reinstatement quotes. You can also report on aging of advances and the allocation of fees and costs associated with specific work order elements such as property valuation or foreclosure court costs.

Escrow Services

- The Loan Servicing Platform focuses on exceptions so the user can resolve problems as they occur. Embedded tracking mechanisms such as online queues for unpaid escrow items make sure that exception items are addressed within an established timeframe, keeping everyone on task. The queues also provide a level of point-in-time managerial statistics that aren't available from reports.
- The real-time Loan Servicing Platform does not rely on a batch cycle and manual production of a check in order to produce an on-demand escrow check directly from the system.
- The introduction of HOPA brought about changes in the way that mortgage insurance is regulated. Rather than rely on human intervention, the Loan Servicing Platform relies on event triggers such as the cancellation of MI collections when the loan reaches 78% of the original LTV.
- The Loan Servicing Platform carries multiple tax dates to ensure that tax bills are closely monitored and paid in a manner that takes advantage of discount dates and avoids costly penalties. The Tax Due Date, Tax Delinquent Date and Customary Tax Disbursement Date are maintained at the loan level. The Customary Tax Disbursement Date is stored in the header record and audited at the loan level.
- Servicers lose several thousand dollars in interest each year for advances made toward unpaid escrow items. Many mortgage instruments include a provision for the servicer to charge interest at

the Note rate on advances made to protect the lender's interest in the property, thus allowing them to recover all or a portion of the expense. Unlike other systems, the Loan Servicing Platform provides the ability to collect interest on corporate advances for escrow items paid on the borrower's behalf.

Special Loans

- ARM loan products, including Option ARMS and Interest Only ARMS, are supported in an automated fashion. Such automation extends to administration of balloon loans, including resets and rate reduction products, eliminating the need for manual manipulation.
- The Loan Servicing Platform offers strong support for non-conforming servicing. Integral support for Collections, Loss Mitigation, Bankruptcy, Foreclosure, Property Preservation, Claims and REO is included in the core application eliminating the need and expense of wraparound systems.
- HELOC product support functionality was first introduced within the Loan Servicing Platform in 2002. Since then, Fiserv has continued to make a significant development investment to give clients the flexibility to accommodate new product features such as a wide variety of payment options, campaign support, rate-lock capability and multiple access methods, including credit/debit cards. Since all loans reside in the system, Default, Payment Processing and all other typical servicing functions are available without the need for wraparound applications.

Payoff Statements

- The Loan Servicing Platform can produce amended payoff statements based on client-defined events triggers. For example, if a payoff statement has been issued and a payment is subsequently reversed, the system can automatically reissue a revised payoff statement. This eliminates the need to monitor loans and manually request updated statements and also reduces exception handling of overpayments.

Investor Services

- The rule-based investor accounting functionality within the Loan Servicing Platform ensures consistent and controlled business process, no matter how unique the investor requirements. You can configure the investor subsystem on demand, without the time and expense of system enhancements. This includes self-design of reports and/or files as required.
- Among the benefits of a real-time system is the ability to reverse multiple payments on the same processing day. On the Loan Servicing Platform you can even make loan-level corrections and re-apply the payments on the same day. Manual adjustments to investor reports and remittances are unnecessary. With batch systems, not only are the number of reversals limited but so is the process to reverse payments, make loan-level corrections and reapply payments, which could take days.
- Investor transfer transactions can occur in real time with online reject queue population to insure all loans are transferred in the same business day. Most loans can have up to three simultaneous pending transfers.

New Loan Boarding / Loan Acquisitions

- Since the Loan Servicing Platform is real time, loans can be boarded and activated throughout the day. Financial activity related to the boarding is created in the same boarding file, eliminating the need for a second transaction. The system transacts both maintenance and financial activity immediately.

- The LOI interface in the Loan Servicing Platform includes what is referred to as Error Checker. Error Checker contains some 100 different error or illogical conditions that could be present on the loan. Clients can select which errors they want to check for as loans are boarded via the LOI. Selected edits may be set as critical errors, which prevent the loan from being activated until corrected, or as error conditions such as "report but proceed to activation loan." Error Checker also differentiates between new production, purchased loan and refi loans. This means that each category may have different Error Checker settings. Error Checker is launched as loan data are introduced into the system; loans not passing edits are reported to the client within 10 minutes after LOI completes its read of loan data.
- For refinanced loans, the automated boarding process can pay off the old loan and transfer defined data from the old loan to the new loan.

Payment Processing

- Recurring and one-time ACH drafting options equate to wider borrower payment accommodation and lower delinquency rates. Drafting can occur from two different accounts on a schedule independent of the contractual payment terms. You can draft weekly, bi-weekly, semi-monthly, etc., on a monthly pay loan. You can even charge a fee for the service.
- Since Fiserv is a true real-time system, payments from multiple sources – lockboxes, third-party vendors, teller lines, Internet – can be posted throughout the day. This includes multiple feeds from the same lockbox.
- The Fiserv system supports multiple cash clearing accounts to better accommodate disparate servicing center locations as well as multiple lockbox locations. This simplifies identification of funds sources and settlement efforts.

LOPRENA

<S>STATUS INQUIRY

ACCOUNT NUMBER: 14-		LOAN STATUS		SSN: 654-66-6520	
600		JOHN BLACK		SSN: 320-00-0502	
		SARA BLACK		(C)	
PHONE: 801 547-9874					
PAYMENT:					
P&I.....	\$ 357.27	NEXT PAY (25): 07-01-YY			
ST/CURTAILMENT	.00	FREEZE:			
T&I.....	35.54	LATE YTD: 1 TOTAL: 1			
TYPE B.....	.00				

SUBSIDIZED..	.00	UPB (21): 50983.33			
REG/SCHED PAY.	392.81	ESCROW BAL: -141.91			

PAYMENTS.. 3	.00	INT RATE (64): 7.0000%			
LATE FEES...	28.58	INT PAID TO (24): 06-01-YY			
FEES-OTHER...	25.00	NEXT INT ADJ: 07-01-YY 9.0000			
LESS PARTIAL (-)	21.09	NEXT PMT ADJ: 08-19-YY 457.46			
TOTAL..	1210.92				
BILLED: .00 00-00-00		INVESTOR: 14 600 100.0000%			
<C>COMMENTS					
<F3>FORECLOSURE INFO <NL>MORE INFO <L>LATE HIST <P>PAYMENT DUE <H>HISTORY					
SELECTION: <M>MASTER <E>ESCROW RECORD <F4>PRINT <ESC>RETURN <F1>EXIT					

Loan Status (Status Inquiry) Screen Display (03.01.<S>) or (SF7>)

Pressing <S>STATUS is a quick way to look at the pertinent loan information.

ACCOUNT NUMBER	Loan NUMBER for this ACCOUNT from Fields 1-2.
PAYMENT	
P&I	Current PRINCIPAL and INTEREST
ST/CURTAILMENT	STANDARD CURTAILMENT from Field 65 available for DDA, ACH, or Payroll repayment type.
T&I	Constants being collected for Escrow Records Type 1-9.
TYPE B	Escrow Constant for Escrow Record TYPE B.
SUBSIDIZED	SUBSIDIZED Payment Constant
REG/SCHED PAY	REGULAR SCHEDULED PAYMENT of P&I plus Escrow Constants less Subsidized Payment Constant.
PAYMENTS	Number of installments and dollar amount due.
LATE FEES	Total LATE FEES assessed and not paid
FEES-OTHER	Total FEES and OTHER charges due
PARTIAL	Total of unapplied funds
TOTAL	TOTAL dollar amount of the regular payments or installments due, plus late fee, fee-other due, less partial and subsidized funds.

BILLED	If this is a bill type loan as indicated in Field 90 BILLING CODE of the Master Record, the amount and due date of the billing will be displayed. If it is delinquent, this will be the first one billing, not the last billing.
NAME	Line 1 will be the borrower's NAME from Field 3. Line 2 will be the co-borrower's NAME
(C)	If there are co-borrowers, (C) will display below the SSN numbers. This in addition to the two names above.
SSN	Borrower's SOCIAL SECURITY NUMBER Borrower 2, Co-Borrower's SOCIAL SECURITY NUMBER
PHONE	The borrower's PHONE
NEXT PAY	Master Record Field 25.
FREEZE	Field 86 and the description of the code.
LATE YTD	Times LATE YEAR TO DATE
TOTAL	Times late TOTAL life of loan
UPB (21)	UNPAID PRINCIPAL BALANCE
ESCROW BAL	Total of all ESCROW account BALANCES
INT RATE (64)	Current INTEREST RATE from Field 64.
INT PAID TO (24)	
NEXT INT ADJ	NEXT INTEREST ADJUSTMENT DATE Field 54. When the adjustable rate notice is printed, the new INTEREST Rate will be displayed NEXT to the date.
NEXT PMT ADJ	NEXT P&I ADJUSTMENT DATE from the PAYMENT ADJUSTMENT table. When the adjustable rate notice is printed, the new Principal and Interest PAYMENT will be displayed by the date.
INVESTOR	INVESTOR Code Fields I-1 and I-2 and percentage of ownership. If participation INVESTOR, the information for second INVESTOR will show on line two.
<NL>MORE INFORMATION <ENTER>	Press <NL> or <ENTER> to display the second Loan Status screen, where MORE INFORMATION will be displayed.

LOAN STATUS			
ACCOUNT NUMBER: 14-	600	JOHN BLACK	
MAILING ADDRESS:		PROPERTY ADDRESS:	
321 E 5000 S		SAME AS MAILING ADDRESS	
CITY, UT 84015			
INITIAL INT RATE (15):	4.8750%	PMT ADJ DATE:	08-19-YY
TABLE:	1	NEW P&I:	457.46
MARGIN:	2.7500		
NEW RATE:	9.0000%	LOAN TYPE:	07 CONV 1-4 FAMILY
		REPAYMENT:	0
ORIGINAL LOAN (10):	53700.00		
DATE LOAN (11):	06-23-YY	COUPONS SENT:	00-00-00
APPRAISED VALUE:	65000	ANALYZED CYCLE:	01-YY
LTV:	78.00%	ANALYZED DATE:	00-00-00
AMORT TERM (101):	240	MATURITY TERM:	240 08-01-17
CO-BORROWER GEORGE C. BLACK		CO-BORROWER SUSAN F. BLACK	
CO-BORROWER SAMUEL TAYLOR			
<C>COMMENTS			
<F3>FORECLOSURE INFO <P>PAYMENT DUE <H>HISTORY			
SELECTION:	<M>MASTER <E>ESCROW RECORD <F4>PRINT <ESC>RETURN <F1>EXIT		

Loan Status Screen Display (03.01.<S>) or (<SF7>)

ACCOUNT NUMBER	Loan NUMBER for this ACCOUNT from Fields 1-2.
MAILING ADDRESS	MAILING ADDRESS of the borrower as indicated in Fields 5-9.
INITIAL INT RATE	INITIAL INTEREST RATE
TABLE	The Interest Index TABLE used
MARGIN	The MARGIN to be added to index value
NEW RATE	Computed NEW interest RATE for this adjustment.
ORIGINAL LOAN	The ORIGINAL LOAN amount
DATE LOAN	DATE LOAN made
APPRAISED VALUE	APPRAISED VALUE of property
LTV	Computed LOAN TO VALUE.
AMORT TERM	AMORTIZATION TERM
PROPERTY ADDRESS	Borrower's ADDRESS if different from Mailing ADDRESS. The message SAME AS MAILING ADDRESS will display if both mailing and PROPERTY ADDRESS are the same.
PMT ADJ DATE	Next P&I ADJUSTMENT DATE from the PAYMENT ADJUSTMENT table. When the adjustable rate notice is printed, the new Principal and Interest PAYMENT will be displayed by the DATE.

NEW P&I	The P&I from payment amount after the adjustment.
LOAN TYPE	Field 16 of the Master Record and description.
REPAYMENT	Field 19.
COUPONS SENT	The date payment COUPONS were printed for the borrower.
ANALYZED CYCLE	Field 92 Date escrows will be ANALYZED and coupons printed.
ANALYZED DATE	DATE last Escrow Analysis was performed and projection/history forms printed.
MATURITY TERM	The number of months to MATURITY TERM (Field 13), and the date of MATURITY (Field 12).



*When a loan is past Maturity Date (Field 12) with an outstanding balance, the number of INSTALLMENTS DUE will indicate zero, the total PAYMENT will indicate the Principal Balance UPB (Field 21), and the TOTAL DUE will be zero. The program will display the following message *PAST MATURITY DATE*.*

CO-BORROWER The first four names of the CO-BORROWERS files will be displayed.



<C>COMMENTS will permit the operator to make an entry in the On-Line Collections file.

Access additional detail information by using the following screen options:

<M>MASTER
<E>ESCROW RECORD
<H>HISTORY

<F3>FORECLOSURE INFORMATION

If the loan is in Foreclosure and a ledger has been set up, the <F3>FORECLOSURE INFORMATION key will be displayed on the Status Inquiry screen. The operator can VIEW LEDGER (03.13.25.06.02) of charges in the Foreclosure program.

VIEW LEDGER				
ACCOUNT NUMBER:		7- 505	NAME:	
DATE	T/C	DESCRIPTION	AMOUNT	BALANCE
MM-DD-YY	01	CASH	500.00	500.00
(END-OF-FILE)				
SELECTION: <F2>FORWARD <SF6>LIST <F4>PRINT <ESC>RETURN <F1>EXIT				

View Ledger (Foreclosure Information) Screen Display
(03.01.<S>) or (<SF7>.<F3>)

DATE	DATE the monetary transaction was made.
T/C	TRANSACTION CODE used for posting the transaction.
DESCRIPTION	DESCRIPTION of the transaction used. The Transaction Codes and DESCRIPTIONS are user-defined and set up in COLLECTIONS (03.13.25.11.02).
AMOUNT	AMOUNT of the transaction.
BALANCE	A running BALANCE is displayed reflecting any disbursements or credits that have been made. If the account balance is negative, a negative (-) sign is displayed.



<F3>FORECLOSURE INFORMATION will display on the Status screen if the loan has a code of 43, 45, 68, 71, or 74 in Field 98 ACTION CODE and a ledger has been set up.

<L>LATE HIST

This screen shows the times a loan was delinquent during the past twelve months.

TIMES DELINQUENT 12 MONTHS									
LOAN NUMBER: 800-		15		BORROWER:					
MONTH	DELINQUENT	LAST NOTICE		LATE CHARGE					
01. JANUARY				.00					
02. FEBRUARY				.00					
03. MARCH	YES	MM-DD-YY		16.20					
04. APRIL				.00					
05. MAY				.00					
06. JUNE	YES	MM-DD-YY		16.20					
07. JULY				.00					
08. AUGUST				.00					
09. SEPTEMBER				.00					
10. OCTOBER				.00					
11. NOVEMBER				.00					
12. DECEMBER				.00					
LAST 12 MO TOTAL: 2									
FIELD 42 YTD:		1 (30)	0 (60)	0 (90)	0 (120)	0			
FIELD 43 TOTAL:		1 (30)	0 (60)	1 (90)	0 (120)	0			
SELECTION: __				<F2>MODIFY <F4>PRINT <ESC>RETURN <F1>EXIT					

Late History Screen Display (03.01.<S>.<L>) or (<SF7>.<L>)

MONTH	Twelve MONTHS are shown to indicate any delinquencies.
DELINQUENT	Indicates if the loan was DELINQUENT for that month by displaying a <Y> for YES or an <N> for NO.
LASTNOTICE	Date the LAST NOTICE was sent to the borrower assessing the Late Charge for the month.
LATE CHARGE	Amount of the LATE CHARGE assessed for the month.
LAST 12 MO TOTAL	Indicates the TOTAL MONTHS delinquent during the LAST TWELVE MONTHS.
FIELD 42 YTD	The total times YEAR TO DATE (YTD) the borrower was delinquent by thirty, sixty, ninety or one hundred twenty days.
FIELD 43 TOTAL	TOTAL times late since the date of the note.
<F2>MODIFY	To MODIFY a selected month. When selecting this function, the prompt SELECTION LINES: appears. This prompts to input the selection number of the month delinquent. To save the change, press <F2>UPDATE and it will prompt for a password. Passwords are user defined and set up in Security.

<H>HISTORY RECORD

TRANSACTIONS								
DATE	TC	TRANS AMOUNT	NEXT PYMT	PRINCIPAL AMOUNT	PRINCIPAL BALANCE	INTEREST AMOUNT	ESCROW AMOUNT	LATE AMOUNT
1119YY 81		92150.00	120195	92150.00	92150.00	.00	.00	.00
1119YY 07		163.16	120195	.00	92150.00	.00	163.16	.00
1119YY 08		54.16	120195	.00	92150.00	.00	54.16	.00
1229YY 20		.13	120195	.00	95150.00	.00	.13	.00
0102YYR01		729.49	010196	73.69	92076.31	547.14	108.66	.00
0110YY 01		729.49	020196	74.13	92002.18	546.70	108.66	.00
(END-OF-FILE)								
(PAGE 1 OF 1)								
2-		29	JOHN DOE					
SELECTION:								
<P>PMT DUE <I>INVESTOR <S>STATUS <E>ESCROW <F4>PRINT <F2>FORWARD <ESC>RETURN <F1>EXIT								

Transactions (History Record) Screen Display (03.01.<H>) or (<SF6>)

DATE

The DATE the transaction was entered into the Loan Servicing package.



If the printed transaction history has an R next to the DATE column, it indicates the transaction has been reversed.

R

This transaction has been REVERSED.

TC

The TRANSACTION CODE used with this TRANSACTION.

TRANS AMOUNT

The dollar AMOUNT of the TRANSACTION.

NEXT PAYMENT

NEXT PAYMENT due date after this transaction.

PRINCIPAL AMOUNT

The AMOUNT of this transaction applied to PRINCIPAL.

PRINCIPAL BALANCE

The unpaid PRINCIPAL BALANCE of the loan. If the transaction affected the PRINCIPAL, this would be the BALANCE after the transaction.

INTEREST AMOUNT

The AMOUNT of the transaction applied as INTEREST.

ESCROW AMOUNT

The AMOUNT of the transaction applied to ESCROW as a total AMOUNT. Separate accounting is available under the ESCROW screen.

LATEAMOUNT

The AMOUNT of the transaction applied to LATECHARGE, or assessed if the Transaction Code is LC.

ACCOUNT NUMBER

To view a record the ACCOUNT NUMBER is entered. The ACCOUNT NUMBER and name are displayed above ACCOUNTNUMBER selection, allowing for another selection to be made.

PAGE 1 OF 1

The program displays the number of History screens for this account number.

<F2>FORWARD

Move FORWARD one screen.

<F3>BACKWARD

Move BACKWARD one screen.

LOAN SERVICING TRANSACTION CODES

FUNDS RECEIVED (CREDIT)

- 01 REGULAR PAYMENT
- 02 REGULAR PAYMENT WITH L/C
- 03 MEMO PAYMENT
- 04 MEMO PAYMENT WITH L/C
- 05 PRINCIPAL
- 06 INTEREST
- 07 TAX
- 08 FIRE INSURANCE
- 09 MIP
- 10 FLOOD INSURANCE
- 11 LIFE INSURANCE
- 12 DISABILITY INSURANCE
- 13 ACCIDENT INSURANCE
- 14 HOMEOWNERS INSURANCE
- 15 SPECIAL ASSESSMENT
- 16 OTHER
- 17 INTEREST - UPDATE
- 18 PARTIAL FUNDS PAYMENT
- 19 LATE CHARGE
- 20 ESCROW INTEREST PAYMENT

REVERSAL (DEBIT)

- 31 REVERSAL
- 32 REVERSAL
- 33 REVERSAL
- 34 REVERSAL
- 35 REVERSAL
- 36 REVERSAL
- 37 REVERSAL
- 38 REVERSAL
- 39 REVERSAL
- 40 REVERSAL
- 41 REVERSAL
- 42 REVERSAL
- 43 REVERSAL
- 44 REVERSAL
- 45 REVERSAL
- 46 REVERSAL
- 47 REVERSAL
- 48 REVERSAL
- 49 REVERSAL
- 50 REVERSAL

SELECTION: __

<NL>CONTINUE <F1>EXIT

LOAN SERVICING TRANSACTION CODES

FUNDS RECEIVED CONT. (CREDIT)

MT MULTIPLE TRANSACTIONS
MP MULTIPLE PAYMENTS
BR BANKRUPT RECOVERY
ER ESCROW COLLECTION TYPE R
ES ESCROW COLLECTION TYPE S
ET ESCROW COLLECTION TYPE T

REVERSAL (DEBIT)

MR REVERSAL
MQ REVERSAL
BU REVERSAL
RE REVERSAL
SE REVERSAL
TE REVERSAL

ESCROW DISBURSEMENT (DEBIT)

51 TAX
52 FIRE INSURANCE
53 MIP
54 FLOOD INSURANCE
55 LIFE INSURANCE
56 DISABILITY INSURANCE
57 ACCIDENT INSURANCE
58 HOMEOWNERS FEE
59 SPECIAL ASSESSMENT
60 OTHER

REVERSAL (CREDIT)

21 REVERSAL
22 REVERSAL
23 REVERSAL
24 REVERSAL
25 REVERSAL
26 REVERSAL
27 REVERSAL
28 REVERSAL
29 REVERSAL
30 REVERSAL

SELECTION: ____

<NL>CONTINUE <F1>EXIT

ESCROW DISBURSEMENT CONT. (DEBIT)
PR ESCROW COLLECTION TYPE R
PS ESCROW COLLECTION TYPE S
PT ESCROW COLLECTION TYPE T

REVERSAL (CREDIT)
RP REVERSAL
RS REVERSAL
RT REVERSAL

PARTIAL FUNDS CODES

61 TRANSFER TO LOAN: (T/C 01)
63 TRANSFER TO LOAN: (T/C 02)
65 REFUND OUT OF PARTIAL

REVERSAL
62 REVERSAL
64 REVERSAL
66 REVERSAL

SELECTION: __

<NL>CONTINUE <F1>EXIT

LOAN SERVICING TRANSACTION CODES

TRANSFER MONEY FROM ESCROW

A1 TAX
 A2 FIRE INSURANCE
 A3 MIP
 A4 FLOOD INSURANCE
 A5 LIFE INSURANCE
 A6 DISABILITY INSURANCE
 A7 ACCIDENT INSURANCE
 A8 HOMEOWNERS FEE
 A9 SPECIAL ASSESSMENT
 A0 OTHER
 RL ESCROW REFUND - LATE CHARGE
 RC ESCROW REFUND - CURTAILMENT
 RR EXCESS REFUND - CHECK

REVERSAL

B1 REVERSAL
 B2 REVERSAL
 B3 REVERSAL
 B4 REVERSAL
 B5 REVERSAL
 B6 REVERSAL
 B7 REVERSAL
 B8 REVERSAL
 B9 REVERSAL
 B0 REVERSAL
 NONE
 NONE
 NONE

LOAN PAYOFF CODES

USING SELECTION 03 LOAN PAYOFF
 71 LOAN PAYOFF PRINCIPAL
 P6 LOAN PAYOFF INTEREST
 73 PREPAYMENT FEE

REVERSAL

72 REVERSAL
 Q6 REVERSAL
 74 REVERSAL

SELECTION: __

<NL>CONTINUE <F1>EXIT

LOAN PAYOFF CODES CONT.

USING SELECTION 03 LOAN PAYOFF

75 OTHER FEES

77 REMOVE FUNDS FROM PARTIAL

79 PAY ESCROW INTEREST - MEMO

REVERSAL

76 REVERSAL

78 REVERSAL

80 REVERSAL

REMOVE FROM ESCROW & CLOSE

USING SELECTION 03 LOAN PAYOFF

C1 TAX

C2 FIRE INSURANCE

C3 MIP

C4 FLOOD INSURANCE

C5 LIFE INSURANCE

C6 DISABILITY INSURANCE

C7 ACCIDENT INSURANCE

C8 HOMEOWNERS FEE

C9 SPECIAL ASSESSMENT

C0 OTHER

REVERSAL

D1 REVERSAL

D2 REVERSAL

D3 REVERSAL

D4 REVERSAL

D5 REVERSAL

D6 REVERSAL

D7 REVERSAL

D8 REVERSAL

D9 REVERSAL

D0 REVERSAL

SELECTION: __

<NL>CONTINUE <F1>EXIT

LOAN SERVICING TRANSACTION CODES

NEW LOAN CODES

81 NEW LOAN AMOUNT
83 ADDITIONAL ADVANCE
85 ADVANCE FOR TAXES
87 ADVANCE FOR HAZARD INSURANCE
89 ADVANCE FOR LIFE INSURANCE

REVERSAL

82 REVERSAL
84 REVERSAL
86 REVERSAL
88 REVERSAL
90 REVERSAL

RECORD OF MONETARY TRANSACTIONS

91 ASSUMPTION FEES PAID
93 CHARGES, RETURN CHECK, ETC.
95 FORECLOSURE EXPENSES
97 SELLING EXPENSES
P1 MISCELLANEOUS COSTS

REVERSAL

92 REVERSAL
94 REVERSAL
96 REVERSAL
98 REVERSAL
Q1 REVERSAL

SELECTION: __

<NL>CONTINUE <F1>EXIT

LOAN SERVICING TRANSACTION CODES

SUBSIDIZED/BUYDOWN CODES

S1 SUBSIDIZED PAYMENT TO PARTIAL
 S2 BORROWER PORTION (MEMO)
 S3 SUBSIDIZED PORTION (MEMO)
 S7 REFUND BUYDOWN BALANCE TO
 ✓ BORROWER (PAYOFF)
 S8 REFUND BUYDOWN BALANCE TO
 INVESTOR

REVERSAL

T1 REVERSAL
 T2 REVERSAL
 T3 REVERSAL

 T7 REVERSAL

 T8 REVERSAL

LATE CHARGE CODE

LC LATE CHARGE ASSESSED
 LW LATE FEES WAIVED EXPENSE

REVERSAL

LR REVERSAL
 LQ REVERSAL

NON-SUFFICIENT FUND CHECK CHARGE

NF NON-SUFFICIENT CHG ASSESSED
 OC OTHER CHARGES

REVERSAL

NR REVERSAL
 OR REVERSAL

SELECTION: __

<NL>CONTINUE <F1>EXIT

LOAN SERVICING TRANSACTION CODES

OTHER TRANSACTION CODES

II INTEREST INCOME CREDIT

IA INTEREST ACCRUED

P2 DISCOUNT FEES

P3 ORIGINATION FEES

GC FROM SUSPENSE TO CASH IN

GP FROM SUSPENSE TO PARTIAL

TRN INVESTOR TRANSFERRED (ONLY APPEARS ON CUTOFF REPORTS)

REVERSAL

NONE

NONE

Q2 REVERSAL

Q3 REVERSAL

GR REVERSAL

GQ REVERSAL

SELECTION: __

<NL>CONTINUE <F1>EXIT

LPS/MSP

GENERIC TRANSACTION CODE LISTING¹

Non-Cash:

Transaction: Description:

- 1 32 Late Charge Adjustment
- 1 42 Loan Principal Balance Set-up
- 1 43 Adjust Balances/Due Date
- 1 44 Redistribution of Principal and Interest
- 1 45 Restricted Monetary Adjustment
- 1 52 Late Charge Assessed
- 1 53 Interest Rate Change on Non-Arm Loan
- 1 58 Loan Removed Due to Release of Servicing (tran 058)
- 1 82 Loan Removed Due to Foreclosure
- 4 93 Interest Rate Change on Arm Loan
- 4 94 Arm Loan Converted to Fixed Rate Loan

Cash:

Transaction: Description:

- 1 10 Attorney Advance Repayment
- 1 11 Property Preservation repayment
- 1 12 Statutory Expense Repayment
- 1 13 Miscellaneous Repayment
- 1 14 Inventory Advance Deposit
- 1 46 Short Form Misapplication Reversal
- 1 47 Long Form Misapplication Reversal
- 1 48 NSF Reversal
- 1 49 Construction Loan
- 1 56 Service Release Transfer
- 1 60 Interest on Escrow Deposit
- 1 61 Escrow Advance Refund Deposit
- 1 62 "MIP, PMI or Loan Guaranty Refund"
- 1 63 Hazard Insurance Refund
- 1 64 Tax Refund
- 1 65 Lien Refund
- 1 66 Special Escrow Deposit
- 1 67 Other Deposit of HUD Funds
- 1 68 Escrow Advance Repayment

¹ These codes are based on the MSP (Mortgage Servicing Package) system developed by Fidelity Information Services (formerly ALLTEL).

- 1 69 Restricted Escrow Deposit
- 1 70 Predistributed Payment (usually for Initial Interest/Escrow Deposit)
- 1 71 Coupon/Lockbox Payment
- 1 72 Payment (Lockbox or In-House Check Modified Payment Batch)
- 1 73 Non-Coupon/Irregular Payment
- 1 74 Irregular Payments (In-house Cash Sheet)
- 1 75 Principal Curtailment
- 1 79 Special Optional Insurance Payment of Reversal
- 1 81 Paid in Full
- 1 82 Old FC Trancode
- 1 83 Partial Settlement of MBS Pool Loan or Interest Adjustment
- 1 85 Paid in Full with Delinquent Payments
- 1 86 Full Settlement on Foreclosed Loans
- 1110 Deposit from Attorney on Foreclosed Loan
- 1111 Deposit for Property Preservation on Foreclosed Loan
- 1112 Deposit for Statutory Expense on Foreclosed Loan
- 1113 Miscellaneous Deposit on Foreclosed Loan
- 1114 Deposit for Investor Advance on Foreclosed
- 7 10 Repayment of Corporate Advance for Attorney Fees
- 7 11 Repayment of Corporate Advance for Property Preservation
- 7 12 Repayment of Corporate Advance for Statutory Expense
- 7 13 Repayment of Corporate Advance for Miscellaneous Expense
- 7 14 Repayment of Corporate Advance for Foreclosure Investor
- 7 45 Restricted Corporate Advance Adjustment
- 7 66 Repayment - Corporate Advance for Miscellaneous Expense

Disbursements

Transaction: Description:

- 3 01 Miscellaneous Escrow Disbursement
- 3 02 HUD Subsidy Refund to HUD
- 3 03 Replacement reserve Disbursement
- 3 04 Restricted Escrow Disbursement
- 3 05 Escrow to Mortgagee (Investor)
- 3 06 Escrow Surplus Refund to Borrower
- 3 07 Miscellaneous Escrow Disbursement to Mortgagor
- 3 10 MIP or PMI Disbursement
- 3 11 School Tax Disbursement
- 3 12 County Tax Disbursement
- 3 13 City Tax Disbursement
- 3 14 Lien (Special Assessment) Disbursement
- 3 15 Township Taxes Disbursement
- 3 16 Other Taxes Disbursement
- 3 17 Other Taxes Disbursement

3 18	Other Taxes Disbursement
3 19	Other Taxes Disbursement
3 20	Other Taxes Disbursement
3 21	Other Taxes Disbursement
3 22	Other Taxes Disbursement
3 23	Other Taxes Disbursement
3 24	Other Taxes Disbursement
3 25	Other Taxes Disbursement
3 26	Other Taxes Disbursement
3 27	Other Taxes Disbursement
3 28	Other Taxes Disbursement
3 29	Other Taxes Disbursement
3 30	Attorney Advance on Foreclosed Loan
3 31	Property Preservation on Foreclosed Loan
3 32	Statutory Expense on Foreclosed Loan
3 33	Miscellaneous Expenses on Foreclosed Loan
3 51	Hazard Insurance Premium Disbursement
3 52	Flood Insurance Premium Disbursement
3 53	Insurance Premium on 2nd Dwelling
3 54	Earthquake Insurance Premium Disbursement
3 55	Other Hazard Insurance Premium Disbursement
6 01	Miscellaneous Corporate Advance
6 30	Corporate Advance for Attorney Fees
6 31	Corporate Advance for Property Preservation
6 32	Corporate Advance for Statutory Expenses
6 33	Corporate Advance for Miscellaneous Expenses

MSP/CPI TRANSACTION CODES

110	Attorney Advance Repayment
111	Property Preservation Repayment
112	Statutory Expense Repayment
113	Miscellaneous Repayment
114	Investor Deposit
132	Late Charge Adjustment (Waived)
142	Principal Balance Set-Up
143	Manual Adjustment (Non-Cash)
147	Misapplication Reversal or Draft Problem
148	Bad Check Reversal
152	Late Charge Assessment
156	Loan Transfer
160	Interest on Escrow
161	Corporate Advance to Escrow
162	Loan Guaranty Refund
163	Hazard Insurance Refund
164	Tax Refund
165	Lien Refund
166	Special Escrow Deposit
167	Other Escrow Deposit, HUD Funds
168	Repay Corporate Escrow Advance
169	Restricted Escrow Deposit, Loss Drafts
170	Predistributed Payments, Initial Escrow Deposit, or Year-To-Date Amounts for Acquisitions
171	Draft or Payment Applied
172	Payment Applied at Lockbox
173	Irregular Payment
174	Short Payment Applied
175	Additional Principal Payment
181	Payment in Full
182	Removal of Principal Balance via Foreclosure (Non-Cash)
301	Miscellaneous Escrow Disbursement
302	HUD Refund from Escrow
303	Replacement Reserve Disbursement
304	Restricted Escrow Disbursement
305	Escrow to Mortgagee
306	Excess Escrow Refund to Borrower
307	Escrow to Mortgagor
310	FHA or MIP Disbursement
311	Consolidated Tax
312	County Tax
313	City Tax
314	Lien
315	Miscellaneous Tax
316	School Tax
317	California Supplemental Tax
318	Fire District
319	Drainage Assessment
320	Nuisance Abatement
321	Hospital Tax
322	Ground Rent
323	Village Tax
324	Front Foot (Maryland Only)
325	School or Special Assessment Tax
327	Texas Condo Fee
329	Miscellaneous Tax

330	Attorney Advance
331	Property Preservation
332	Statutory Expense
333	Miscellaneous Expense
351	Hazard Insurance
352	Flood Insurance
353	Wind Insurance
354	Miscellaneous Insurance
355	Hazard Insurance, Second Policy
493	Change on Interest Rate or PMI
528	New Tax Record
601	Miscellaneous Corporate Disbursement
630	Attorney Advance Disbursement
631	Property Preservation Disbursement
632	Statutory Expense Disbursement
633	Miscellaneous Foreclosure and Bankruptcy Disbursement
710	Attorney Advance Repayment
711	Property Preservation Repayment
712	Statutory Expense Repayment
713	Miscellaneous Expense Report
714	Foreclosure Investor Repayment
766	Miscellaneous Repayment

WASHINGTON MUTUAL BANK

OTHER AMOUNT CODES

A	FHA-PENALTY
B	BSC
C	235-FEE
F	MISC
G	SER=INTEREST-PAID TO POOL
H	FEE-AMT
I	A-H-PD
J	LIFE-PD
K	INT-DUE-PD
L	PD-THRU-DT
M	ADVANCE-EFF-DATE
N	ADVANCE-MEMO-AMT
P	ACCRUED-IOE/IORE
R	UE-INT-AMT
S	CR-LIFE-AMT
T	ORIG-FEE-AMT
U	REAPPLICATION-FEE
V	ESCROW-ADVANCE
W	SUSPENSE
X	REPLACEMENT-RESERVE
Y	HUD-FUND
Z	RESTRICTED-ESCROW
DI	DEFERRED-INT-BAL
AA	SER-FEE-PD
AB	DEFERRED-INT-PD
AC	LIFE-DEF-INT-PD
AD	CHECK-NO
AE	DEFERRED-INT-LTD-PD
AF	LIFE-DEFERRED-INT-LTD-PD
AG	SUS-CODE
AJ	DEF-INT-ADJ-FLAG
AK	ADV-AMT-RECD
AL	TRAN-SOURCE
AM	IOC-SPEC-INT-PD
AN	NON-REC-CORP-ADV
AP	DATE-STAMP
AQ	TIME-STAMP
AR	MTGR-REC-CORP-ADV
AS	PREV-POSTED
AT	3 RD -REC=CORP-ADV
AY	ADJ YE 1098 IND
AZ	CHOICES-PD

WASHINGTON MUTUAL BANK

FEE CODES

1	LATE-CHARGE
2	BAD-CK-FEE
3	CHG-OWNER
\$	ELOC-FEE

WACHOVIA MORTGAGE CORPORATION
P.O. BOX 900001
RALEIGH, NC 27675-9000
1-866-642-9405

REQ BY TS4

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/01/07

PAGE 1

THANK YOU FOR YOUR REQUEST FOR INFORMATION.
BELOW IS A STATEMENT OF YOUR LOAN ACTIVITY.

BIRMINGHAM

AL 35208

LOAN NUMBER:

----- CURRENT ACCOUNT INFORMATION -----
DATE TOTAL PRINCIPAL LOAN CURRENT
PAYMENT PAYMENT & INTEREST INTEREST PRINCIPAL
DUE AMOUNT PAYMENT RATE BALANCE ESCROW
08-01-06 699.18 578.81 7.00000 86,257.59 1,234.20-

ACTIVITY FOR PERIOD 08/30/05 - 09/26/07

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID/ BALANCE	OTHER AMOUNT CODE/DESCRIPTION
09-21-07	08-06	168	REPAY OF ESCROW ADVANCE	
0.00	0.00	0.00	237.22-	237.22
09-20-07	00-00	713	MISC. EXPENSE REPAYMENT	
0.00	0.00	0.00	0.00	75.00-
09-20-07	00-00	710	ATTORNEY ADVANCE REPAYMENT	
0.00	0.00	0.00	0.00	45.50-
09-20-07	08-06	166	MISCELLANEOUS ESCROW DEPOSIT	
0.00	0.00	0.00	237.22	237.22-
			1234.20-	NEW PRINCIPAL/ESCROW BALANCES
09-19-07	08-06	173	PAYMENT	
55.00	0.00	0.00	0.00	55.00
09-19-07	08-06	173	PAYMENT	
150.00	0.00	0.00	0.00	150.00
09-07-07	07-06	168	REPAY OF ESCROW ADVANCE	
0.00	0.00	0.00	116.58-	116.58
09-07-07	07-06	174	PAYMENT	
0.00	75.20	503.61	116.58	695.39-
	86,257.59		1471.42-	NEW PRINCIPAL/ESCROW BALANCES
08-14-07	00-00	633	MISC. F/C AND B/R EXPENSES	
75.00	0.00	0.00	0.00	
07-30-07	07-06	161	ESCROW ADVANCE	
1,076.00	0.00	0.00	1076.00	
07-30-07	08-07	351	HAZARD INS	
1,076.00-	0.00	0.00	1076.00-	
			1588.00-	NEW PRINCIPAL/ESCROW BALANCES

WACHOVIA MORTGAGE CORPORATION
P.O. BOX 900001
RALEIGH, NC 27675-9000
1-866-642-9405

REQ BY TS4

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/01/07

PAGE 2

LOAN NUMBER:

ACTIVITY FOR PERIOD 08/30/05 - 09/26/07						
PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION		
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID/ BALANCE	AMOUNT	OTHER CODE/DESCRIPTION	
07-27-07	07-06	173	PAYMENT	0.00	0.00	0.00
				10.00	2 NSF FEE	
				10.00-		
07-27-07	07-06	173	PAYMENT	0.00	0.00	0.00
				47.26	1 LATE CHARGE	
				47.26-		
07-27-07	00-00	745	CORP. ADVANCE ADJUSTMENT	95.00	0.00	0.00
				0.00	0.00	
07-27-07	00-00	745	CORP. ADVANCE ADJUSTMENT	95.00-	0.00	0.00
				0.00	0.00	
07-26-07	07-06	147	MISAPPLICATION REVERSAL	0.00	0.00	0.00
				47.26-1	LATE CHARGE	
				47.26		
07-17-07	07-06	173	PAYMENT	55.00	0.00	0.00
				55.00		
07-17-07	07-06	173	PAYMENT	150.00	0.00	0.00
				150.00		
06-28-07	00-00	630	ATTORNEY ADVANCES	50.00	0.00	0.00
				0.00	0.00	
06-20-07	07-06	173	PAYMENT	300.00	0.00	0.00
				300.00		
06-12-07	07-06	173	PAYMENT	0.00	0.00	0.00
				76.20	1 LATE CHARGE	
				76.20-		
06-12-07	07-06	173	PAYMENT	0.00	0.00	0.00
				155.32	1 LATE CHARGE	
				155.32-		
06-12-07	07-06	173	PAYMENT	0.00	0.00	0.00
				8.00	1 INSPECTION FEES	
				8.00-		
06-12-07	00-00	712	STATUTORY EXPENSE REPAYMENT	0.00	0.00	0.00
				40.00-		
06-12-07	00-00	710	ATTORNEY ADVANCE REPAYMENT	0.00	0.00	0.00
				1.68-		
06-11-07	07-06	173	PAYMENT	55.00	0.00	0.00
				55.00		

WACHOVIA MORTGAGE CORPORATION
P.O. BOX 900001
RALEIGH, NC 27675-9000
1-866-642-9405

REQ BY TS4

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/01/07

PAGE 3

LOAN NUMBER:

ACTIVITY FOR PERIOD 08/30/05 - 09/26/07					
PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION	
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID/ BALANCE	AMOUNT	OTHER CODE/DESCRIPTION
06-11-07	07-06	173	PAYMENT		
150.00	0.00	0.00	0.00	150.00	
06-07-07	07-06	161	ESCROW ADVANCE		
116.58	0.00	0.00	116.58		
06-07-07	07-06	148	UNHONORED ITEM REVERSAL		
0.00	75.20-	503.61-	116.58-	330.39	
	86,332.79		512.00-		NEW PRINCIPAL/ESCROW BALANCES
05-21-07	07-06	168	REPAY OF ESCROW ADVANCE		
0.00	0.00	0.00	116.58-	116.58	
05-21-07	07-06	174	PAYMENT		
364.00	75.20	503.61	116.58	331.39-	
	86,257.59		395.42-		NEW PRINCIPAL/ESCROW BALANCES
05-21-07	07-06	173	PAYMENT		
365.00	0.00	0.00	0.00	365.00	
05-21-07	07-06	132	LATE CHARGE ADJUSTMENT		
0.00	0.00	0.00	0.00	28.94-1	LATE CHARGE
05-14-07	00-00	712	STATUTORY EXPENSE REPAYMENT		
0.00	0.00	0.00	0.00	110.00-	
05-14-07	00-00	710	ATTORNEY ADVANCE REPAYMENT		
0.00	0.00	0.00	0.00	95.00-	
05-10-07	07-06	173	PAYMENT		
55.00	0.00	0.00	0.00	55.00	
05-10-07	07-06	173	PAYMENT		
150.00	0.00	0.00	0.00	150.00	
04-23-07	00-00	710	ATTORNEY ADVANCE REPAYMENT		
0.00	0.00	0.00	0.00	205.00-	
04-12-07	07-06	173	PAYMENT		
55.00	0.00	0.00	0.00	55.00	
04-12-07	07-06	173	PAYMENT		
150.00	0.00	0.00	0.00	150.00	
04-05-07	06-06	168	REPAY OF ESCROW ADVANCE		
0.00	0.00	0.00	116.58-	116.58	
04-05-07	06-06	174	PAYMENT		
729.00	74.77	504.04	116.58	28.94 1	LATE CHARGE
				4.67	
	86,332.79		512.00-		NEW PRINCIPAL/ESCROW BALANCES

WACHOVIA MORTGAGE CORPORATION
P.O. BOX 900001
RALEIGH, NC 27675-9000
1-866-642-9405

REQ BY TS4

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/01/07

PAGE 4

LOAN NUMBER:

ACTIVITY FOR PERIOD 08/30/05 - 09/26/07

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
04-05-07	06-06	132	LATE CHARGE ADJUSTMENT	
0.00	0.00	0.00	0.00	86.82-1 LATE CHARGE
04-05-07	06-06	132	LATE CHARGE ADJUSTMENT	
0.00	0.00	0.00	0.00	28.94-1 LATE CHARGE
03-30-07	00-00	710	ATTORNEY ADVANCE REPAYMENT	
0.00	0.00	0.00	0.00	210.42-
03-08-07	06-06	173	PAYMENT	
60.42	0.00	0.00	0.00	60.42
03-08-07	06-06	173	PAYMENT	
150.00	0.00	0.00	0.00	150.00
02-15-07	00-00	710	ATTORNEY ADVANCE REPAYMENT	
0.00	0.00	0.00	0.00	199.58-
02-09-07	06-06	173	PAYMENT	
49.58	0.00	0.00	0.00	49.58
02-09-07	06-06	173	PAYMENT	
150.00	0.00	0.00	0.00	150.00
02-08-07	05-06	168	REPAY OF ESCROW ADVANCE	
0.00	0.00	0.00	120.37-	120.37
02-08-07	05-06	173	PAYMENT	
729.00	74.33	504.48	120.37	29.82
	86,407.56		628.58-	NEW PRINCIPAL/ESCROW BALANCES
01-17-07	00-00	710	ATTORNEY ADVANCE REPAYMENT	
0.00	0.00	0.00	0.00	150.00-
01-16-07	05-06	173	PAYMENT	
150.00	0.00	0.00	0.00	150.00
01-10-07	04-06	168	REPAY OF ESCROW ADVANCE	
0.00	0.00	0.00	120.37-	120.37
01-10-07	04-06	173	PAYMENT	
250.00	73.90	504.91	120.37	449.18-
	86,481.89		748.95-	NEW PRINCIPAL/ESCROW BALANCES
01-10-07	04-06	173	PAYMENT	
480.00	0.00	0.00	0.00	480.00
12-13-06	00-00	710	ATTORNEY ADVANCE REPAYMENT	
0.00	0.00	0.00	0.00	150.00-
12-07-06	04-06	173	PAYMENT	
150.00	0.00	0.00	0.00	150.00

WACHOVIA MORTGAGE CORPORATION
P.O. BOX 900001
RALEIGH, NC 27675-9000
1-866-642-9405

REQ BY TS4

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/01/07

PAGE 5

LOAN NUMBER:

PROCESS		DUE		ACTIVITY FOR PERIOD 08/30/05 - 09/26/07		EFFECTIVE DATE	
DATE	DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	TRANSACTION DESCRIPTION	TRANSACTION DESCRIPTION	TRANSACTION DESCRIPTION	OF TRANSACTION
TRANSACTION	AMOUNT	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID/ BALANCE	AMOUNT	OTHER CODE/DESCRIPTION	
12-05-06	00-00	632	STATUTORY EXPENSES				
150.00		0.00	0.00	0.00			
12-05-06	00-00	630	ATTORNEY ADVANCES				
450.00		0.00	0.00	0.00			
12-04-06	00-00	710	ATTORNEY ADVANCE REPAYMENT				
0.00		0.00	0.00	0.00	100.82-		
11-10-06	00-00	710	ATTORNEY ADVANCE REPAYMENT				
0.00		0.00	0.00	0.00	150.00-		
11-09-06	04-06	173	PAYMENT				
150.00		0.00	0.00	0.00	150.00		
10-24-06	04-06	161	ESCROW ADVANCE				
582.43		0.00	0.00	582.43			
10-24-06	10-06	312	COUNTY TAX				
582.43-		0.00	0.00	582.43-			
				869.32-			
10-19-06	03-06	168	REPAY OF ESCROW ADVANCE		NEW PRINCIPAL/ESCROW BALANCES		
0.00		0.00	0.00	120.37-	120.37		
10-19-06	03-06	173	PAYMENT				
300.00		73.47	505.34	120.37	399.18-		
		86,555.79		286.89-	NEW PRINCIPAL/ESCROW BALANCES		
10-19-06	00-00	710	ATTORNEY ADVANCE REPAYMENT				
0.00		0.00	0.00	0.00	300.00-		
10-16-06	03-06	173	PAYMENT				
300.00		0.00	0.00	0.00	300.00		
07-28-06	03-06	161	ESCROW ADVANCE				
407.26		0.00	0.00	407.26			
07-28-06	08-06	351	HAZARD INS				
1,065.00-		0.00	0.00	1065.00-			
				407.26-	NEW PRINCIPAL/ESCROW BALANCES		
07-05-06	00-00	632	STATUTORY EXPENSES				
340.00		0.00	0.00	0.00			
07-05-06	00-00	632	STATUTORY EXPENSES				
168.00		0.00	0.00	0.00			
07-05-06	00-00	632	STATUTORY EXPENSES				
50.00		0.00	0.00	0.00			

WACHOVIA MORTGAGE CORPORATION
P.O. BOX 900001
RALEIGH, NC 27675-9000
1-866-642 9405

REQ BY TS4

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/01/07

PAGE 6

LOAN NUMBER:

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
ACTIVITY FOR PERIOD 08/30/05 - 09/26/07				
TRANSACTION AMOUNT	PRIN. PAID/BALANCE	INTEREST	ESCROW PAID/BALANCE	OTHER AMOUNT CODE/DESCRIPTION
07-05-06 00-00 630	ATTORNEY ADVANCES			
550.00	0.00	0.00	0.00	
07-03-06 00-00 633	MISC. F/C AND B/R EXPENSES			
95.00	0.00	0.00	0.00	
06-19-06 03-06 152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	28.94-1 LATE CHARGE
05-17-06 03-06 152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	28.94-1 LATE CHARGE
04-28-06 03-06 173	PAYMENT			
12.00	0.00	0.00	0.00	12.00 Y PHONE CHECKS
04-28-06 03-06 172	PAYMENT			
500.00	0.00	0.00	0.00	500.00
04-17-06 03-06 152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	28.94-1 LATE CHARGE
03-17-06 03-06 152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	28.94-1 LATE CHARGE
03-01-06 03-06 175	PRINCIPAL PAYMENT			
10.00	10.00	0.00	0.00	02-28-06
	86,629.26			
03-01-06 02-06 173	PAYMENT			
728.12	72.99	505.82	120.37	NEW PRINCIPAL/ESCROW BALANCES 02-28-06
	86,639.26		657.74	28.94 1 LATE CHARGE
02-17-06 02-06 152	LATE CHARGE ASSESSMENT			NEW PRINCIPAL/ESCROW BALANCES
0.00	0.00	0.00	0.00	28.94-1 LATE CHARGE
01-12-06 01-06 172	PAYMENT			
695.39	72.57	506.24	116.58	
	86,712.25		537.37	NEW PRINCIPAL/ESCROW BALANCES
12-13-05 12-05 172	PAYMENT			
695.39	72.14	506.57	116.58	
	86,784.82		420.79	NEW PRINCIPAL/ESCROW BALANCES
11-22-05 11-05 173	PAYMENT			
724.33	71.73	507.08	116.58	28.94 1 LATE CHARGE
	86,856.96		304.21	NEW PRINCIPAL/ESCROW BALANCES
11-17-05 11-05 152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	28.94-1 LATE CHARGE

WACHOVIA MORTGAGE CORPORATION
 P.O. BOX 900001
 RALEIGH, NC 27675-9000
 1-866-642-9405

REQ BY TS4

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/01/07

PAGE 7

LOAN NUMBER:

ACTIVITY FOR PERIOD 08/30/05 - 09/26/07

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID/ BALANCE	OTHER AMOUNT CODE/DESCRIPTION
10-03-05	10-05	172	PAYMENT	
695.39	71.31	507.50	116.58	
	86,928.69		187.63	NEW PRINCIPAL/ESCROW BALANCES
09-09-05	10-05	170	INITIAL ESCROW/CLOSING INTEREST	
104.41	0.00	0.00	71.05	
			71.05	NEW PRINCIPAL/ESCROW BALANCES
09-09-05	09-05	170	INITIAL ESCROW/CLOSING INTEREST	
0.00	0.00	33.36	0.00	
09-08-05	10-05	142	LOAN SETUP	
0.00	87,000.00	0.00	0.00	
	87,000.00			NEW PRINCIPAL/ESCROW BALANCES

WACHOVIA MORTGAGE CORPORATION
P.O. BOX 900001
RALEIGH, NC 27675-9000
1-856-642-9405

REQ BY TS4

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/01/07

PAGE 1

THANK YOU FOR YOUR REQUEST FOR INFORMATION.
BELOW IS A STATEMENT OF YOUR LOAN ACTIVITY.

BIRMINGHAM

AL 35208

LOAN NUMBER:

----- CURRENT ACCOUNT INFORMATION -----
DATE TOTAL PRINCIPAL LOAN CURRENT
PAYMENT PAYMENT & INTEREST INTEREST
DUE AMOUNT PAYMENT RATE BALANCE ESCROW
08-01-06 699.18 578.81 7.00000 86,257.59 1,234.20-

Contractual Due Date

ACTIVITY FOR PERIOD 08/30/05 - 09/26/07

PROCESS DUE TRANSACTION TRANSACTION EFFECTIVE DATE
DATE DATE CODE DESCRIPTION OF TRANSACTION

TRANSACTION PRIN. PAID/ ESCROW PAID/ - - - - - OTHER
AMOUNT BALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION

09-21-07 08-06 168 REPAY OF ESCROW ADVANCE
0.00 0.00 0.00 237.22- 237.22

09-20-07 00-00 713 MISC. EXPENSE REPAYMENT
0.00 0.00 0.00 0.00 75.00-

09-20-07 00-00 710 ATTORNEY ADVANCE REPAYMENT
0.00 0.00 0.00 0.00 45.50-

09-20-07 08-06 166 MISCELLANEOUS ESCROW DEPOSIT
0.00 0.00 0.00 237.22 237.22-

1234.20- NEW PRINCIPAL/ESCROW BALANCES

09-19-07 08-06 173 PAYMENT
55.00 0.00 0.00 0.00 55.00

09-19-07 08-06 173 PAYMENT
150.00 0.00 0.00 0.00 150.00

09-07-07 07-06 168 REPAY OF ESCROW ADVANCE
0.00 0.00 0.00 116.58- 116.58

09-07-07 07-06 174 PAYMENT 09-06-07
0.00 75.20 503.61 116.58 695.39-
86,257.59 1471.42- NEW PRINCIPAL/ESCROW BALANCES

08-14-07 00-00 633 MISC. F/C AND B/R EXPENSES
75.00 0.00 0.00 0.00

07-30-07 07-06 161 ESCROW ADVANCE
1,076.00 0.00 0.00 1076.00

07-30-07 08-07 351 HAZARD INS
1,076.00- 0.00 0.00 1076.00-

1588.00- NEW PRINCIPAL/ESCROW BALANCES

Atty Fees Paid from
Unapplied Funds.

Escrow Pd from Unapplied Funds

Irregular Payments likely
BK Trustee payments
placed in Unapplied Funds

Contractual
Payment applied
from suspense

WACHOVIA MORTGAGE CORPORATION
P.O. BOX 900001
RALEIGH, NC 27675-9000
1-866-642-9405

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/01/07

REQ BY TS4

PAGE 2

LOAN NUMBER:

ACTIVITY FOR PERIOD 08/30/05 - 09/26/07							EFFECTIVE DATE	
PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION				OF TRANSACTION	
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	PAID/ INTEREST	ESCROW PAID/ BALANCE	AMOUNT	OTHER CODE/DESCRIPTION			
07-27-07	07-06	173	PAYMENT					
0.00	0.00	0.00	0.00	10.00	2 NSF FEE			
				10.00-				
07-27-07	07-06	173	PAYMENT					
0.00	0.00	0.00	0.00	47.26	1 LATE CHARGE			
				47.26-				
07-27-07	00-00	745	CORP. ADVANCE ADJUSTMENT					
95.00	0.00	0.00	0.00					
07-27-07	00-00	745	CORP. ADVANCE ADJUSTMENT					
95.00-	0.00	0.00	0.00					
07-26-07	07-06	147	MISAPPLICATION REVERSAL					
0.00	0.00	0.00	0.00	47.26-1	LATE CHARGE			
				47.26				
07-17-07	07-06	173	PAYMENT					
55.00	0.00	0.00	0.00	55.00				
07-17-07	07-06	173	PAYMENT					
150.00	0.00	0.00	0.00	150.00-				
06-28-07	00-00	630	ATTORNEY ADVANCES					
50.00	0.00	0.00	0.00					
06-20-07	07-06	173	PAYMENT					
300.00	0.00	0.00	0.00	300.00				
06-12-07	07-06	173	PAYMENT					
0.00	0.00	0.00	0.00	76.20	1 LATE CHARGE			
				76.20-				
06-12-07	07-06	173	PAYMENT					
0.00	0.00	0.00	0.00	155.32	1 LATE CHARGE			
				155.32-				
06-12-07	07-06	173	PAYMENT					
0.00	0.00	0.00	0.00	8.00	1 INSPECTION FEES			
				8.00-				
06-12-07	00-00	712	STATUTORY EXPENSE REPAYMENT					
0.00	0.00	0.00	0.00	40.00-				
06-12-07	00-00	710	ATTORNEY ADVANCE REPAYMENT					
0.00	0.00	0.00	0.00	1.68-				
06-11-07	07-06	173	PAYMENT					
55.00	0.00	0.00	0.00	55.00				

Late Chgs/Fees
Paid from
Unapplied Funds

Irregular Payments placed
in Unapplied Funds

Atty Fees paid from
Unapplied Funds

Irregular Payment placed in
Unapplied Funds

WACHOVIA MORTGAGE CORPORATION
P.O. BOX 900001
RALEIGH, NC 27675-9000
1-866-642-9405

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/01/07

REQ BY TS4

PAGE 3

LOAN NUMBER:

ACTIVITY FOR PERIOD 08/30/05 - 09/26/07					
PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION	
TRANSACTION AMOUNT	PRIN. BALANCE	PAID/ INTEREST	ESCROW PAID/ BALANCE	OTHER AMOUNT	CODE/DESCRIPTION
06-11-07	07-06	173	PAYMENT		
150.00	0.00	0.00	0.00	150.00	
06-07-07	07-06	161	ESCROW ADVANCE		
116.58	0.00	0.00	116.58		
06-07-07	07-06	148	UNHONORED ITEM REVERSAL		
0.00	75.20-	503.61-	116.58-	330.39	
	86,332.79		512.00-		NEW PRINCIPAL/ESCROW BALANCES
05-21-07	07-06	168	REPAY OF ESCROW ADVANCE		
0.00	0.00	0.00	116.58-	116.58	
05-21-07	07-06	174	PAYMENT		
364.00	75.20	503.61	116.58	331.39-	
	86,257.59		395.42-		NEW PRINCIPAL/ESCROW BALANCES
05-21-07	07-06	173	PAYMENT		
365.00	0.00	0.00	0.00	365.00	
05-21-07	07-06	132	LATE CHARGE ADJUSTMENT		
0.00	0.00	0.00	0.00	28.94-1	LATE CHARGE
05-14-07	00-00	712	STATUTORY EXPENSE REPAYMENT		
0.00	0.00	0.00	0.00	110.00-	
05-14-07	00-00	710	ATTORNEY ADVANCE REPAYMENT		
0.00	0.00	0.00	0.00	95.00-	
05-10-07	07-06	173	PAYMENT		
55.00	0.00	0.00	0.00	55.00	
05-10-07	07-06	173	PAYMENT		
150.00	0.00	0.00	0.00	150.00	
04-23-07	00-00	710	ATTORNEY ADVANCE REPAYMENT		
0.00	0.00	0.00	0.00	205.00-	
04-12-07	07-06	173	PAYMENT		
55.00	0.00	0.00	0.00	55.00	
04-12-07	07-06	173	PAYMENT		
150.00	0.00	0.00	0.00	150.00	
04-05-07	06-06	168	REPAY OF ESCROW ADVANCE		
0.00	0.00	0.00	116.58-	116.58	
04-05-07	06-06	174	PAYMENT		
729.00	74.77	504.04	116.58	28.94 1	LATE CHARGE
				4.67	
	86,332.79		512.00-		NEW PRINCIPAL/ESCROW BALANCES

Irregular Payments
placed in
Unapplied Funds

Atty Fees paid from
Unapplied Funds

Irregular Payments
placed in
Unapplied Funds

WACHOVIA MORTGAGE CORPORATION
P.O. BOX 900001
RALEIGH, NC 27675-9000
1-866-642-9405

REQ BY TS4

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/01/07

PAGE 4

LOAN NUMBER:

ACTIVITY FOR PERIOD 08/30/05 - 09/26/07					
PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION	
TRANSACTION AMOUNT	PRIN. BALANCE	PAID/ INTEREST	ESCROW PAID/ BALANCE	OTHER AMOUNT CODE/DESCRIPTION	
04-05-07	06-06	132	LATE CHARGE ADJUSTMENT		
0.00	0.00	0.00	0.00	86.82-1 LATE CHARGE	
04-05-07	06-06	132	LATE CHARGE ADJUSTMENT		
0.00	0.00	0.00	0.00	28.94-1 LATE CHARGE	
03-30-07	00-00	710	ATTORNEY ADVANCE REPAYMENT		
0.00	0.00	0.00	0.00	210.42-	
03-08-07	06-06	173	PAYMENT		
60.42	0.00	0.00	0.00	60.42	
03-08-07	06-06	173	PAYMENT		
150.00	0.00	0.00	0.00	150.00	
02-15-07	00-00	710	ATTORNEY ADVANCE REPAYMENT		
0.00	0.00	0.00	0.00	199.58-	
02-09-07	06-06	173	PAYMENT		
49.58	0.00	0.00	0.00	49.58	
02-09-07	06-06	173	PAYMENT		
150.00	0.00	0.00	0.00	150.00	
02-08-07	05-06	168	REPAY OF ESCROW ADVANCE		
0.00	0.00	0.00	120.37-	120.37	
02-08-07	05-06	173	PAYMENT		
729.00	74.33	504.48	120.37	29.82	
			86,407.56	628.58- NEW PRINCIPAL/ESCROW BALANCES	
01-17-07	00-00	710	ATTORNEY ADVANCE REPAYMENT		
0.00	0.00	0.00	0.00	150.00-	
01-16-07	05-06	173	PAYMENT		
150.00	0.00	0.00	0.00	150.00	
01-10-07	04-06	168	REPAY OF ESCROW ADVANCE		
0.00	0.00	0.00	120.37-	120.37	
01-10-07	04-06	173	PAYMENT		
250.00	73.90	504.91	120.37	449.18-	
			86,481.89	748.95- NEW PRINCIPAL/ESCROW BALANCES	
01-10-07	04-06	173	PAYMENT		
480.00	0.00	0.00	0.00	480.00	
12-13-06	00-00	710	ATTORNEY ADVANCE REPAYMENT		
0.00	0.00	0.00	0.00	150.00-	
12-07-06	04-06	173	PAYMENT		
150.00	0.00	0.00	0.00	150.00	

Multiple Late Charges added back in!

Irregular Payments placed in Unapplied Funds

Atty Fees paid from Unapplied Funds

Irregular Payments placed in Unapplied Funds

Irregular Payments placed in Unapplied Funds

WACHOVIA MORTGAGE CORPORATION
P.O. BOX 900001
RALEIGH, NC 27575-9000
1-866-642-9405

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/01/07

PAGE 5

REQ BY TS4

LOAN NUMBER:

ACTIVITY FOR PERIOD 08/30/05 - 09/26/07

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
--------------	----------	------------------	-------------------------	-------------------------------

TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID/ BALANCE	OTHER AMOUNT	CODE/DESCRIPTION
--------------------	---------------------	----------	----------------------	--------------	------------------

12-05-06 00-00 632 STATUTORY EXPENSES

150.00 0.00 0.00 0.00

12-05-06 00-00 630 ATTORNEY ADVANCES

450.00 0.00 0.00 0.00

12-04-06 00-00 710 ATTORNEY ADVANCE REPAYMENT

0.00 0.00 0.00 0.00 100.82-

11-10-06 00-00 710 ATTORNEY ADVANCE REPAYMENT

0.00 0.00 0.00 0.00 150.00-

11-09-06 04-06 173 PAYMENT

150.00 0.00 0.00 0.00 150.00

10-24-06 04-06 161 ESCROW ADVANCE

582.43 0.00 0.00 582.43

10-24-06 10-06 312 COUNTY TAX

582.43- 0.00 0.00 582.43-

869.32- NEW PRINCIPAL/ESCROW BALANCES

10-19-06 03-06 168 REPAY OF ESCROW ADVANCE

0.00 0.00 0.00 0.00 120.37

10-19-06 03-06 173 PAYMENT

300.00 73.47 505.34 120.37 399.18-

86,555.79 286.89- NEW PRINCIPAL/ESCROW BALANCES

10-19-06 00-00 710 ATTORNEY ADVANCE REPAYMENT

0.00 0.00 0.00 0.00 300.00-

10-16-06 03-06 173 PAYMENT

300.00 0.00 0.00 0.00 300.00

BANKRUPTCY FILED HERE

07-28-06 03-06 161 ESCROW ADVANCE

407.26 0.00 0.00 407.26

07-28-06 08-06 351 HAZARD INS

1,065.00- 0.00 0.00 1065.00-

407.26- NEW PRINCIPAL/ESCROW BALANCES

07-05-06 00-00 632 STATUTORY EXPENSES

340.00 0.00 0.00 0.00

07-05-06 00-00 632 STATUTORY EXPENSES

168.00 0.00 0.00 0.00

07-05-06 00-00 632 STATUTORY EXPENSES

50.00 0.00 0.00 0.00

Post-Petition Atty
Fees Assessed-
Not on POC

Irregular Payment placed
in Unapplied Funds

Short Pmt Rec'd-300.00
and 399.18 taken from
Unapplied funds to
complete payment for
3/1/06.

Escrow Disbursement.

WACHOVIA MORTGAGE CORPORATION
P.O. BOX 900001
RALEIGH, NC 27675-9000
1-866-642 9405

REQ BY TS4

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/01/07

PAGE 6

LOAN NUMBER:

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
ACTIVITY FOR PERIOD 08/30/05 - 09/26/07				
TRANSACTION AMOUNT	PRIN. BALANCE	PAID/ INTEREST	ESCROW PAID/ BALANCE	OTHER AMOUNT CODE/DESCRIPTION
07-05-06	00-00	630	ATTORNEY ADVANCES	
550.00	0.00	0.00	0.00	
07-03-06	00-00	633	MISC. F/C AND B/R EXPENSES	
95.00	0.00	0.00	0.00	
06-19-06	03-06	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	28.94-1 LATE CHARGE
05-17-06	03-06	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	28.94-1 LATE CHARGE
04-28-06	03-06	173	PAYMENT	
12.00	0.00	0.00	0.00	12.00 Y PHONE CHECKS
04-28-06	03-06	172	PAYMENT	
500.00	0.00	0.00	0.00	500.00
04-17-06	03-06	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	28.94-1 LATE CHARGE
03-17-06	03-06	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	28.94-1 LATE CHARGE
03-01-06	03-06	175	PRINCIPAL PAYMENT	02-28-06
10.00	10.00	0.00	0.00	
86,629.26			NEW PRINCIPAL/ESCROW BALANCES	
03-01-06	02-06	173	PAYMENT	02-28-06
728.12	72.99	505.82	120.37	28.94 1 LATE CHARGE
86,639.26			657.74	NEW PRINCIPAL/ESCROW BALANCES
02-17-06	02-06	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	28.94-1 LATE CHARGE
01-12-06	01-06	172	PAYMENT	
695.39	72.57	506.24	116.58	
86,712.25			537.37	NEW PRINCIPAL/ESCROW BALANCES
12-13-05	12-05	172	PAYMENT	
695.39	72.14	505.67	116.58	
86,784.82			420.79	NEW PRINCIPAL/ESCROW BALANCES
11-22-05	11-05	173	PAYMENT	
724.33	71.73	507.08	116.58	28.94 1 LATE CHARGE
86,856.96			304.21	NEW PRINCIPAL/ESCROW BALANCES
11-17-05	11-05	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	28.94-1 LATE CHARGE

Atty Fees/Costs
Assessed

Payment Rec'd-Applied
to Unapplied Funds

Document
Alteration

Pmt Rec'd-Applied to
12/1/05 Contractual Due
Date

Late Charge Paid

WACHOVIA MORTGAGE CORPORATION
P.O. BOX 900001
RALEIGH, NC 27675-9000
1-866-642-9405

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/01/07

REQ BY TS4

PAGE 7

LOAN NUMBER:

ACTIVITY FOR PERIOD 08/30/05 - 09/26/07

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID/ BALANCE	OTHER AMOUNT CODE/DESCRIPTION
10-03-05	10-05	172	PAYMENT	
695.39	71.31	507.50	116.58	
	86,928.69		187.63	NEW PRINCIPAL/ESCROW BALANCES
09-09-05	10-05	170	INITIAL ESCROW/CLOSING INTEREST	
104.41	0.00	0.00	71.05	
			71.05	NEW PRINCIPAL/ESCROW BALANCES
09-09-05	09-05	170	INITIAL ESCROW/CLOSING INTEREST	
0.00	0.00	33.36	0.00	
09-08-05	10-05	142	LOAN SETUP	
0.00	87,000.00	0.00	0.00	
	87,000.00			NEW PRINCIPAL/ESCROW BALANCES

Analysis of Mortgage Loan

Name - Nita Dollar

Description - Data taken from MSP Transaction History - Dated - 10/01/2007

Mortgage Company - Wachovia Mortgage Corporation

Prepared by Jay Patterson, CFE

Prior Case Info

Case Number:	10-12345
Filing Date:	9/1/2006
Dismiss Date:	
Discharge Date:	

Current Case Info

Case Number:	10-12345
Filing Date:	9/1/2006
Dismiss Date:	
Discharge Date:	

LINE	Transaction Description	Date Pmt Rec'd / Trans Date	Amount Received	Princ & Interest Amount	To Principal	Principal Balance	To Interest	To Escrow	Escrow Balance	To Late Charge	Late Charge Balance	To Fees	Fees Balance	To/From Unapplied Funds #1	Unapplied Funds Int. Balance	To/From Corporate Advance	Corporate Advance Balance	Comments
1	Loan Setup	9/5/2005	\$0.00	\$0.00	\$0.00	\$87,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2	Initial Escrow	9/9/2005	\$0.00	\$0.00	\$0.00	\$87,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3	Closing Interest	9/9/2005	\$0.00	\$33.36	\$0.00	\$87,000.00	\$33.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4	Payment	10/3/2005	\$695.39	\$578.81	\$71.31	\$86,928.69	\$507.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5	Late Charge	11/17/2005	\$0.00	\$0.00	\$0.00	\$86,928.69	\$0.00	\$0.00	\$0.00	\$0.00	\$28.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
6	Payment	11/22/2005	\$724.33	\$578.81	\$71.73	\$86,856.96	\$507.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
7	Payment	12/13/2005	\$695.39	\$578.81	\$72.14	\$86,784.82	\$506.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
8	Payment	1/12/2006	\$695.39	\$578.81	\$72.57	\$86,712.25	\$506.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
9	Late Charge	2/17/2006	\$0.00	\$0.00	\$0.00	\$86,712.25	\$0.00	\$0.00	\$0.00	\$0.00	\$28.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
10	Payment	3/1/2006	\$728.12	\$578.81	\$72.99	\$86,639.26	\$505.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
11	Principal Payment	3/1/2006	\$10.00	\$10.00	\$10.00	\$86,629.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
12	Late Charge	3/17/2006	\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	\$0.00	\$0.00	\$28.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
13	Late Charge	4/17/2006	\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	\$0.00	\$0.00	\$28.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
14	Payment	4/28/2006	\$500.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	\$0.00	\$0.00	\$57.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	To Surplus
15	Phone Check Charge	4/28/2006	\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	\$0.00	\$0.00	\$57.88	\$12.00	\$12.00	\$0.00	\$0.00	\$0.00	\$0.00	
16	Payment	4/28/2006	\$12.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	\$0.00	\$0.00	\$57.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
17	Late Charge	5/17/2006	\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	\$0.00	\$0.00	\$28.94	\$86.82	\$86.82	\$0.00	\$0.00	\$0.00	\$0.00	
18	Late Charge	6/19/2006	\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	\$0.00	\$0.00	\$28.94	\$115.76	\$115.76	\$0.00	\$0.00	\$0.00	\$0.00	
19	FORECLOSURE FILED RETE	7/3/2006																
20	Misc F/C and B/R Expenses	7/3/2006	\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	\$0.00	\$0.00	\$115.76	\$0.00	\$0.00	\$0.00	\$0.00	\$95.00	\$95.00	
21	Attorney Advances	7/5/2006	\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	\$0.00	\$0.00	\$115.76	\$0.00	\$0.00	\$0.00	\$0.00	\$550.00	\$645.00	
22	Statutory Expenses	7/5/2006	\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	\$0.00	\$0.00	\$115.76	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$695.00	
23	Statutory Expenses	7/5/2006	\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	\$0.00	\$0.00	\$115.76	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$863.00	
24	Statutory Expenses	7/5/2006	\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	\$0.00	\$0.00	\$115.76	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$1,203.00	
25	Hazard Ins Disbursement	7/28/2006	\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$1,065.00	\$407.26	\$0.00	\$115.76	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,203.00	

LINE	Transaction Description	Date Pmt Rec'd / Trans Date	Date Due	Amount Received	Princ & Interest Amount	To Principal	Principal Balance	To Interest	To Escrow	Escrow Balance	To Late Charge	Late Charge Balance	To Fees	Fees Balance	To/From Unapplied Funds #1	Unapplied Funds #1 Balance	To/From Corporate Advance	Corporate Advance Balance	Comments
26	Statutory Expense	9/1/2006		\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	\$0.00	\$0.00	\$315.76	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,203.00	
27	Payment	10/16/2006		\$300.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	\$407.26	\$0.00	\$115.76	\$0.00	\$0.00	(\$300.00)	(\$800.00)	\$0.00	\$1,203.00	From Debtor To Suspense
28	Attorney Advance Repayment	10/16/2006		\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	\$407.26	\$0.00	\$115.76	\$0.00	\$0.00	\$300.00	(\$500.00)	(\$300.00)	\$903.00	Violation/Applied to Corp Adv/Pmts not current
29	County Tax Disbursement	10/19/2006	3/1/2006	\$300.00	\$578.81	\$73.47	\$86,555.79	\$505.34	(\$120.37)	\$286.89	\$0.00	\$115.76	\$0.00	\$0.00	\$399.18	(\$100.82)	\$0.00	\$903.00	Short Payment-Borrowed from Susp to make Pmt.
30	Payment	10/24/2006		\$0.00	\$0.00	\$0.00	\$86,555.79	\$0.00	\$582.43	\$869.32	\$0.00	\$115.76	\$0.00	\$0.00	(\$150.00)	(\$250.82)	\$0.00	\$903.00	Trustee - Arrearage Pmt
31	Payment	11/9/2006		\$150.00	\$0.00	\$0.00	\$86,555.79	\$0.00	\$0.00	\$869.32	\$0.00	\$115.76	\$0.00	\$0.00	\$150.00	(\$100.82)	(\$150.00)	\$753.00	Violation/Applied to Corp Adv/Pmts not current
32	Attorney Advance Repayment	11/10/2006		\$0.00	\$0.00	\$0.00	\$86,555.79	\$0.00	\$0.00	\$869.32	\$0.00	\$115.76	\$0.00	\$0.00	\$150.00	(\$100.82)	(\$150.00)	\$652.18	Violation/Applied to Corp Adv/Pmts not current
33	Attorney Advances Repayment	12/4/2006		\$0.00	\$0.00	\$0.00	\$86,555.79	\$0.00	\$0.00	\$869.32	\$0.00	\$115.76	\$0.00	\$0.00	\$100.82	\$0.00	(\$100.82)	\$521.18	Violation/Applied to Corp Adv/Pmts not current
34	Attorney Advances	12/5/2006		\$0.00	\$0.00	\$0.00	\$86,555.79	\$0.00	\$0.00	\$869.32	\$0.00	\$115.76	\$0.00	\$0.00	\$0.00	\$0.00	\$450.00	\$1,102.18	Not on POC
35	Statutory Expenses	12/5/2006		\$0.00	\$0.00	\$0.00	\$86,555.79	\$0.00	\$0.00	\$869.32	\$0.00	\$115.76	\$0.00	\$0.00	\$0.00	\$0.00	\$150.00	\$1,252.18	Not on POC
36	Payment	12/7/2006		\$150.00	\$0.00	\$0.00	\$86,555.79	\$0.00	\$0.00	\$869.32	\$0.00	\$115.76	\$0.00	\$0.00	(\$150.00)	(\$150.00)	\$0.00	\$1,102.18	Trustee - Arrearage Pmt
37	Attorney Advance Repayment	12/13/2006		\$0.00	\$0.00	\$0.00	\$86,555.79	\$0.00	\$0.00	\$869.32	\$0.00	\$115.76	\$0.00	\$0.00	\$150.00	\$0.00	(\$150.00)	\$1,102.18	Violation/Applied to Corp Adv/Pmts not current
38	Payment	1/10/2007		\$480.00	\$0.00	\$0.00	\$86,555.79	\$0.00	\$0.00	\$869.32	\$0.00	\$115.76	\$0.00	\$0.00	\$0.00	(\$480.00)	\$0.00	\$1,102.18	
39	Payment	1/10/2007	4/1/2006	\$250.00	\$578.81	\$73.30	\$86,481.89	\$504.91	(\$120.37)	\$748.95	\$0.00	\$115.76	\$0.00	\$0.00	\$499.18	(\$30.82)	\$0.00	\$1,102.18	Short Payment-Borrowed from Susp to make Pmt.
40	Payment	1/16/2007		\$150.00	\$0.00	\$0.00	\$86,481.89	\$0.00	\$0.00	\$748.95	\$0.00	\$115.76	\$0.00	\$0.00	(\$150.00)	(\$180.82)	\$0.00	\$1,102.18	Trustee - Arrearage Pmt
41	Attorney Advance Repayment	1/17/2007		\$0.00	\$0.00	\$0.00	\$86,481.89	\$0.00	\$0.00	\$748.95	\$0.00	\$115.76	\$0.00	\$0.00	\$150.00	(\$30.82)	(\$150.00)	\$952.18	Violation/Applied to Corp Adv/Pmts not current
42	Payment	2/8/2007	5/1/2006	\$729.00	\$578.81	\$74.33	\$86,407.56	\$504.48	(\$120.37)	\$628.58	\$0.00	\$115.76	\$0.00	\$0.00	(\$29.82)	(\$60.64)	\$0.00	\$952.18	From Debtor
43	Payment	2/9/2007		\$150.00	\$0.00	\$0.00	\$86,407.56	\$0.00	\$0.00	\$628.58	\$0.00	\$115.76	\$0.00	\$0.00	(\$150.00)	(\$210.64)	\$0.00	\$952.18	Trustee - Arrearage Pmt
44	Payment	2/9/2007		\$49.58	\$0.00	\$0.00	\$86,407.56	\$0.00	\$0.00	\$628.58	\$0.00	\$115.76	\$0.00	\$0.00	(\$49.58)	(\$260.22)	\$0.00	\$952.18	
45	Attorney Advance Repayment	2/15/2007		\$0.00	\$0.00	\$0.00	\$86,407.56	\$0.00	\$0.00	\$628.58	\$0.00	\$115.76	\$0.00	\$0.00	\$199.58	(\$60.64)	(\$199.58)	\$752.60	Violation/Applied to Corp Adv/Pmts not current
46	Payment	3/8/2007		\$150.00	\$0.00	\$0.00	\$86,407.56	\$0.00	\$0.00	\$628.58	\$0.00	\$115.76	\$0.00	\$0.00	(\$150.00)	(\$210.64)	\$0.00	\$752.60	Trustee - Arrearage Pmt
47	Payment	3/8/2007		\$60.42	\$0.00	\$0.00	\$86,407.56	\$0.00	\$0.00	\$628.58	\$0.00	\$115.76	\$0.00	\$0.00	\$0.00	(\$60.42)	\$0.00	\$752.60	Trustee - Arrearage Pmt
48	Attorney Advance Repayment	3/30/2007		\$0.00	\$0.00	\$0.00	\$86,407.56	\$0.00	\$0.00	\$628.58	\$0.00	\$115.76	\$0.00	\$0.00	\$210.42	(\$60.64)	(\$210.42)	\$542.18	Violation/Applied to Corp Adv/Pmts not current
49	Late Charge Adjustment	4/5/2007		\$0.00	\$0.00	\$0.00	\$86,407.56	\$0.00	\$0.00	\$628.58	\$86.82	\$202.58	\$0.00	\$0.00	\$0.00	(\$60.64)	\$0.00	\$542.18	Late Charges Added back in
50	Late Charge Adjustment	4/5/2007		\$0.00	\$0.00	\$0.00	\$86,407.56	\$0.00	\$0.00	\$628.58	\$28.94	\$231.52	\$0.00	\$0.00	\$0.00	(\$60.64)	\$0.00	\$542.18	Late Charges Added back in
51	Payment	4/5/2007	6/1/2006	\$729.00	\$578.81	\$74.77	\$86,332.79	\$504.04	(\$116.58)	\$512.00	(\$28.94)	\$202.58	\$0.00	\$0.00	(\$4.67)	(\$65.31)	\$0.00	\$542.18	
52	Payment	4/12/2007		\$150.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	\$202.58	\$0.00	\$0.00	(\$150.00)	(\$215.31)	\$0.00	\$542.18	Trustee - Arrearage Pmt
53	Payment	4/12/2007		\$55.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	\$202.58	\$0.00	\$0.00	(\$55.00)	(\$270.31)	\$0.00	\$542.18	Trustee - Arrearage Pmt
54	Attorney Advance Repayment	4/23/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	\$202.58	\$0.00	\$0.00	\$205.00	(\$65.31)	(\$205.00)	\$337.18	Violation/Applied to Corp Adv/Pmts not current
55	Payment	5/10/2007		\$150.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	\$202.58	\$0.00	\$0.00	(\$150.00)	(\$215.31)	\$0.00	\$337.18	Trustee - Arrearage Pmt
56	Payment	5/10/2007		\$55.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	\$202.58	\$0.00	\$0.00	(\$55.00)	(\$270.31)	\$0.00	\$337.18	Trustee - Arrearage Pmt
57	Attorney Advance Repayment	5/14/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	\$202.58	\$0.00	\$0.00	\$95.00	(\$175.31)	(\$95.00)	\$242.18	Violation/Applied to Corp Adv/Pmts not current
58	Statutory Expense Repayment	5/14/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	\$202.58	\$0.00	\$0.00	\$110.00	(\$65.31)	(\$110.00)	\$132.18	Violation/Applied to Corp Adv/Pmts not current
59	Late Charge Adjustment	5/21/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$28.94	\$231.52	\$0.00	\$0.00	\$0.00	(\$65.31)	\$0.00	\$132.18	
60	Payment	5/21/2007		\$365.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	\$231.52	\$0.00	\$0.00	(\$365.00)	(\$430.31)	\$0.00	\$132.18	Trustee - Arrearage Pmt

LINE	Transaction Description	Date Pmt Rec'd / Trans Date	Date Due	Amount Received	Princ & Interest Amount	To Principal	Principal Balance	To Interest	To Escrow	Escrow Balance	To Late Charge	Late Charge Balance	To Fees	Fees Balance	To/From Unapplied Funds #1	Unapplied Funds #1 Balance	To/From Corporate Advance	Corporate Advance Balance	Comments
61	Payment	5/21/2007	7/1/2006	\$364.00	\$578.81	\$75.20	\$86,257.59	\$503.61	(\$116.58)	\$395.42	\$0.00	\$231.52	\$0.00	\$0.00	\$331.39	(\$98.92)	\$0.00	\$132.18	
62	Unhonored Item Reversal	6/7/2007	(7/1/2006)	(\$364.00)	(\$578.81)	(\$75.20)	\$86,332.79	(\$503.61)	\$116.58	\$512.00	\$0.00	\$231.52	\$0.00	\$0.00	(\$330.39)	(\$429.31)	\$0.00	\$132.18	NSF
63	Payment	6/11/2007		\$150.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	\$231.52	\$0.00	\$0.00	(\$150.00)	(\$579.31)	\$0.00	\$132.18	Trustee - Arrearage Pmt
64	Payment	6/11/2007		\$55.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	\$231.52	\$0.00	\$0.00	(\$55.00)	(\$634.31)	\$0.00	\$132.18	Trustee - Arrearage Pmt
65	Attorney Advance Repayment	6/12/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	\$231.52	\$0.00	\$0.00	\$1.68	(\$632.63)	(\$1.68)	\$130.50	Violation/Applied to Corp Adv/Pmts not current
66	Statutory Expense Repayment	6/12/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	\$231.52	\$0.00	\$0.00	\$40.00	(\$592.63)	(\$40.00)	\$90.50	Violation/Applied to Corp Adv/Pmts not current
67	Suspense Transfer to Pay Insp	6/12/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	\$231.52	\$0.00	\$0.00	\$8.00	(\$584.63)	\$0.00	\$90.50	Violation/Applied to Fees/NO FEES ON POC
68	Suspense Trans to Pay L/Chgs	6/12/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	(\$155.32)	\$76.20	\$0.00	(\$8.00)	\$155.32	(\$429.31)	\$0.00	\$90.50	Violation/Applied to Late Charges/Pmts not current
69	Suspense Trans to Pay L/Chgs	6/12/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	(\$76.20)	\$0.00	\$0.00	(\$8.00)	\$76.20	(\$353.11)	\$0.00	\$90.50	Violation/Applied to Late Charges/Pmts not current
70	Payment	6/20/2007		\$300.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$300.00)	(\$653.11)	\$0.00	\$90.50	From Debtor
71	Attorney Advances	6/28/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$653.11)	\$50.00	\$140.50	Trustee - Arrearage Pmt
72	Payment	7/17/2007		\$150.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$150.00)	(\$803.11)	\$0.00	\$140.50	Trustee - Arrearage Pmt
73	Payment	7/17/2007		\$55.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$55.00)	(\$858.11)	\$0.00	\$140.50	Trustee - Arrearage Pmt
74	Misapplication Reversal	7/16/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$47.26	\$47.26	\$0.00	(\$8.00)	(\$47.26)	(\$905.37)	\$0.00	\$140.50	
75	Corporate Advance Adjustment	7/17/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	\$0.00	\$0.00	(\$8.00)	\$0.00	(\$905.37)	(\$95.00)	\$140.50	
76	Corporate Advance Adjustment	7/17/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	\$0.00	\$0.00	(\$8.00)	\$0.00	(\$905.37)	\$95.00	\$140.50	
77	Suspense Trans to Pay L/Chgs	7/17/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$47.26	\$47.26	\$0.00	(\$8.00)	\$0.00	(\$905.37)	\$95.00	\$140.50	
78	Suspense Trans to Pay NSF Fee	7/17/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	(\$47.26)	\$0.00	\$0.00	(\$8.00)	\$47.26	(\$858.11)	\$0.00	\$140.50	No NSF Fee assessed on Tran History
79	Hazard Ins Disbursement	7/30/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	\$0.00	\$0.00	(\$18.00)	\$10.00	(\$848.11)	\$0.00	\$140.50	
80	Misc F/C and B/R Expenses	8/14/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$1,076.00	\$1,588.00	\$0.00	\$0.00	\$0.00	(\$18.00)	\$0.00	(\$848.11)	\$75.00	\$215.50	
81	Pmt Applied from Suspense	9/7/2006		\$0.00	\$578.81	\$75.20	\$86,257.59	\$503.61	(\$116.58)	\$1,471.42	\$0.00	\$0.00	\$0.00	(\$18.00)	\$695.39	(\$152.72)	\$0.00	\$215.50	Trustee - Arrearage Pmt
82	Payment	9/19/2007		\$150.00	\$0.00	\$0.00	\$86,257.59	\$0.00	\$0.00	\$1,471.42	\$0.00	\$0.00	\$0.00	(\$18.00)	(\$150.00)	(\$302.72)	\$0.00	\$215.50	Trustee - Arrearage Pmt
83	Payment	9/19/2007		\$55.00	\$0.00	\$0.00	\$86,257.59	\$0.00	\$0.00	\$1,471.42	\$0.00	\$0.00	\$0.00	(\$18.00)	(\$55.00)	(\$357.72)	\$0.00	\$215.50	Trustee - Arrearage Pmt
84	Susp Transfer to Pay Escrow	9/20/2007		\$0.00	\$0.00	\$0.00	\$86,257.59	\$0.00	(\$237.22)	\$1,234.20	\$0.00	\$0.00	\$0.00	(\$18.00)	\$237.22	(\$120.50)	\$0.00	\$170.00	Violation/Applied to Escrow/Pmts Not Current
85	Attorney Advance Repayment	9/20/2007		\$0.00	\$0.00	\$0.00	\$86,257.59	\$0.00	\$0.00	\$1,234.20	\$0.00	\$0.00	\$0.00	(\$18.00)	\$45.50	(\$75.00)	(\$45.50)	\$170.00	Violation/Applied to Corp Adv/Pmts not current
86	Misc Expense Repayment	9/20/2007		\$0.00	\$0.00	\$0.00	\$86,257.59	\$0.00	\$0.00	\$1,234.20	\$0.00	\$0.00	\$0.00	(\$18.00)	\$75.00	\$0.00	(\$75.00)	\$95.00	Violation/Applied to Corp Adv/Pmts not current



LOAN HISTORY **LOAN NO.: 0009368598**
Borrower(s): Tom & Henrietta Preston
Property Address: 16925 130th Ave. SE, Renton WA 98058
Date of Loan: 12/13/96

Payment Due Date / Transaction Description	Date Pmnt Received/ Transaction Date	Amount Received	To Principal	Principal Balance	To Interest	To Escrow	Escrow Balance	To Late Charge	Late Charge Balance	Bankruptcy Foreclosure Fees	Bankruptcy Foreclosure Balance	To Other Fees	Other Fees Balance	To Suspense	Suspense Balance
Status of loan as of 1/1/01		\$0.00	\$0.00	\$111,070.52	\$0.00	\$0.00	\$0.00	\$0.00	(\$72.48)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	01/02/01	\$1,276.00	\$0.00	\$111,070.52	\$0.00	\$0.00	\$0.00	\$0.00	(\$72.48)	\$0.00	\$0.00	\$0.00	\$0.00	\$1,276.00	\$1,276.00
12/01/00	01/09/01	\$0.00	\$47.02	\$111,023.50	\$1,156.98	\$0.00	\$0.00	\$0.00	(\$72.48)	\$0.00	\$0.00	\$0.00	\$0.00	(\$1,204.00)	\$72.00
Late Charge	01/16/01	\$0.00	\$0.00	\$111,023.50	\$0.00	\$0.00	\$0.00	(\$72.24)	(\$144.72)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$72.00
Payment	02/02/01	\$1,276.00	\$0.00	\$111,023.50	\$0.00	\$0.00	\$0.00	\$0.00	(\$144.72)	\$0.00	\$0.00	\$0.00	\$0.00	\$1,276.00	\$1,348.00
01/01/01	02/06/01	\$0.00	\$47.48	\$110,976.02	\$1,156.49	\$0.00	\$0.00	\$0.00	(\$144.72)	\$0.00	\$0.00	\$0.00	\$0.00	(\$1,203.97)	\$144.03
Late Charge	02/16/01	\$0.00	\$0.00	\$110,976.02	\$0.00	\$0.00	\$0.00	(\$72.24)	(\$216.96)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$144.03
Late Charge	03/16/01	\$0.00	\$0.00	\$110,976.02	\$0.00	\$0.00	\$0.00	(\$72.24)	(\$289.20)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$144.03
Payment	03/28/01	\$2,510.00	\$0.00	\$110,976.02	\$0.00	\$0.00	\$0.00	\$0.00	(\$289.20)	\$0.00	\$0.00	\$0.00	\$0.00	\$2,510.00	\$2,654.03
02/01/01	03/28/01	\$0.00	\$47.97	\$110,928.05	\$1,156.00	\$0.00	\$0.00	\$246.09	(\$43.11)	\$0.00	\$0.00	\$0.00	\$0.00	(\$2,654.03)	\$0.00
03/01/01	3//28/01	\$0.00	\$48.47	\$110,879.58	\$1,155.50	\$0.00	\$0.00	\$0.00	(\$43.11)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Late Charge	04/16/01	\$0.00	\$0.00	\$110,879.58	\$0.00	\$0.00	\$0.00	(\$72.24)	(\$115.35)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
04/01/01	05/15/01	\$2,523.29	\$48.97	\$110,830.61	\$1,155.00	\$0.00	\$0.00	\$115.35	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
05/01/01	05/15/01	\$0.00	\$49.48	\$110,781.13	\$1,154.49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	05/15/01	\$0.00	\$26.71	\$110,754.42	\$0.00	\$0.00	\$0.00	\$0.00	(\$59.98)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Late Charge	06/18/01	\$0.00	\$0.00	\$110,754.42	\$0.00	\$0.00	\$0.00	(\$72.24)	(\$72.24)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	07/02/01	\$1,270.00	\$0.00	\$110,754.42	\$0.00	\$0.00	\$0.00	\$0.00	(\$72.24)	\$0.00	\$0.00	\$0.00	\$0.00	\$1,270.00	\$1,270.00
06/01/01	07/05/01	\$0.00	\$50.28	\$110,704.14	\$1,153.69	\$0.00	\$0.00	\$0.00	(\$72.24)	\$0.00	\$0.00	\$0.00	\$0.00	(\$1,203.97)	\$66.03
Late Charge	07/16/01	\$0.00	\$0.00	\$110,704.14	\$0.00	\$0.00	\$0.00	(\$67.29)	(\$139.53)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$66.03
Payment	07/31/01	\$1,200.00	\$0.00	\$110,704.14	\$0.00	\$0.00	\$0.00	\$0.00	(\$139.53)	\$0.00	\$0.00	\$0.00	\$0.00	\$1,200.00	\$1,266.03
07/01/01	07/31/01	\$0.00	\$60.58	\$110,643.56	\$1,060.91	\$0.00	\$0.00	\$139.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1,261.02)	\$5.01
Principal Payment	07/31/01	\$0.00	\$5.01	\$110,638.55	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$5.01)	\$0.00
Late Charge	08/16/01	\$0.00	\$0.00	\$110,638.55	\$0.00	\$0.00	\$0.00	(\$67.29)	(\$67.29)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Late Charge Assessment	09/21/01	\$0.00	\$0.00	\$110,638.55	\$0.00	\$0.00	\$0.00	(\$67.29)	(\$134.58)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08/01/01	09/29/01	\$2,377.56	\$61.20	\$110,577.35	\$1,060.29	\$0.00	\$0.00	\$134.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
09/01/01	09/29/01	\$0.00	\$61.79	\$110,515.56	\$1,059.70	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Principal Payment	09/29/01	\$0.00	\$0.44	\$110,515.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Late Charge	10/16/01	\$0.00	\$0.00	\$110,515.12	\$0.00	\$0.00	\$0.00	(\$67.29)	(\$67.29)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Tax Advance	11/01/01	\$0.00	\$0.00	\$110,515.12	\$0.00	(\$11,060.58)	(\$11,060.58)	\$0.00	(\$67.29)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	11/06/01	\$1,200.00	\$0.00	\$110,515.12	\$0.00	\$0.00	\$0.00	\$0.00	(\$67.29)	\$0.00	\$0.00	\$0.00	\$0.00	\$1,200.00	\$1,200.00
10/01/01	11/09/01	\$0.00	\$62.39	\$110,452.73	\$1,059.10	\$0.00	(\$11,060.58)	\$0.00	(\$67.29)	\$0.00	\$0.00	\$0.00	\$0.00	(\$1,121.49)	\$78.51
Late Charge	11/16/01	\$0.00	\$0.00	\$110,452.73	\$0.00	\$0.00	(\$11,060.58)	(\$67.29)	(\$134.58)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$78.51
Late Charge	12/17/01	\$0.00	\$0.00	\$110,452.73	\$0.00	\$0.00	(\$11,060.58)	(\$67.29)	(\$201.87)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$78.51
11/01/01	12/31/01	\$2,300.00	\$62.98	\$110,389.75	\$1,058.51	\$0.01	(\$11,060.57)	\$135.51	(\$66.36)	\$0.00	\$0.00	\$0.00	\$0.00	(\$78.51)	\$0.00
12/01/01	12/31/01	\$0.00	\$63.59	\$110,326.16	\$1,057.90	\$0.01	(\$11,060.56)	\$0.00	(\$66.36)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Late Charge	01/16/02	\$0.00	\$0.00	\$110,326.16	\$0.00	\$0.00	(\$11,060.56)	(\$62.50)	(\$128.86)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	02/01/02	\$1,200.00	\$0.00	\$110,326.16	\$0.00	\$0.00	(\$11,060.56)	\$0.00	(\$128.86)	\$0.00	\$0.00	\$0.00	\$0.00	\$1,200.00	\$1,200.00
01/01/02	02/06/02	\$0.00	\$76.33	\$110,249.83	\$965.35	\$0.01	(\$11,060.55)	\$0.00	(\$128.86)	\$0.00	\$0.00	\$0.00	\$0.00	(\$1,041.69)	\$158.31
Late Charge	02/19/02	\$0.00	\$0.00	\$110,249.83	\$0.00	\$0.00	(\$11,060.55)	(\$62.50)	(\$191.36)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$158.31
Late Charge	03/18/02	\$0.00	\$0.00	\$110,249.83	\$0.00	\$0.00	(\$11,060.55)	(\$62.50)	(\$253.86)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$158.31
02/02/02	03/25/02	\$2,100.00	\$76.99	\$110,172.84	\$964.69	\$921.71	(\$10,138.84)	\$0.00	(\$253.86)	\$0.00	\$0.00	\$0.00	\$0.00	\$136.61	\$294.92
Late Charge	04/16/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	(\$62.50)	(\$316.36)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$294.92
Late Charge	05/16/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	(\$62.50)	(\$378.86)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$294.92
Late Charge	06/17/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	(\$62.50)	(\$441.36)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$294.92
Interest on Secured Advance	06/17/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$441.36)	\$0.00	\$0.00	(\$91.67)	(\$91.67)	\$0.00	\$294.92
Property Inpection	06/19/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$441.36)	\$0.00	\$0.00	(\$9.50)	(\$101.17)	\$0.00	\$294.92
Interest on Secured Advance	07/10/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	(\$60.13)	(\$501.49)	\$0.00	\$0.00	(\$88.71)	(\$189.88)	\$0.00	\$294.92
Late Charge	07/16/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$501.49)	\$0.00	\$0.00	\$0.00	(\$189.88)	\$0.00	\$294.92
Bankruptcy Fees & Costs	07/16/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$501.49)	(\$115.00)	(\$115.00)	\$0.00	(\$189.88)	\$0.00	\$294.92



LOAN HISTORY **LOAN NO.: 0009368598**
Borrower(s): Tom & Henrietta Preston
Property Address: 16925 130th Ave. SE, Renton WA 98058
Date of Loan: 12/13/96

Payment Due Date / Transaction Description	Date Pmnt Received/ Transaction Date	Amount Received	To Principal	Principal Balance	To Interest	To Escrow	Escrow Balance	To Late Charge	Late Charge Balance	Bankruptcy Foreclosure Fees	Bankruptcy Foreclosure Balance	To Other Fees	Other Fees Balance	To Suspense	Suspense Balance
Property Inspection	07/17/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$501.49)	\$0.00	(\$115.00)	(\$9.50)	(\$199.38)	\$0.00	\$294.92
Interest on Secured Advance	08/07/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$501.49)	\$0.00	(\$115.00)	(\$91.67)	(\$291.05)	\$0.00	\$294.92
Late Charge	08/16/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	(\$60.13)	(\$561.62)	\$0.00	(\$115.00)	\$0.00	(\$291.05)	\$0.00	\$294.92
Property Inspection	08/23/06	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$561.62)	\$0.00	(\$115.00)	(\$9.50)	(\$300.55)	\$0.00	\$294.92
Interest on Secured Advance	09/11/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$561.62)	\$0.00	(\$115.00)	(\$91.67)	(\$392.22)	\$0.00	\$294.92
Late Charge	09/16/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	(\$60.13)	(\$621.75)	\$0.00	(\$115.00)	\$0.00	(\$392.22)	\$0.00	\$294.92
Property Inspection	09/17/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$621.75)	\$0.00	(\$115.00)	(\$9.50)	(\$401.72)	\$0.00	\$294.92
Interest on Secured Advance	10/04/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$621.75)	\$0.00	(\$115.00)	(\$88.71)	(\$490.43)	\$0.00	\$294.92
Late Charge	10/16/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	(\$60.13)	(\$681.88)	\$0.00	(\$115.00)	\$0.00	(\$490.43)	\$0.00	\$294.92
Bankruptcy Fees & Costs	11/01/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$681.88)	(\$75.00)	(\$190.00)	\$0.00	(\$490.43)	\$0.00	\$294.92
Interest on Secured Advance	11/06/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$681.88)	\$0.00	(\$190.00)	(\$91.67)	(\$582.10)	\$0.00	\$294.92
Property Inspection	11/13/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$681.88)	\$0.00	(\$190.00)	(\$9.05)	(\$591.15)	\$0.00	\$294.92
Late Charge	11/18/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	(\$60.13)	(\$742.01)	\$0.00	(\$190.00)	\$0.00	(\$591.15)	\$0.00	\$294.92
Interest on Secured Advance	12/06/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$742.01)	\$0.00	(\$190.00)	(\$88.71)	(\$679.86)	\$0.00	\$294.92
Late Charge	12/16/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	(\$60.13)	(\$802.14)	\$0.00	(\$190.00)	\$0.00	(\$679.86)	\$0.00	\$294.92
Property Inspection	12/27/02	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$802.14)	\$0.00	(\$190.00)	(\$9.05)	(\$688.91)	\$0.00	\$294.92
Bankruptcy Fees & Costs	01/15/03	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$802.14)	(\$31.30)	(\$221.30)	\$0.00	(\$688.91)	\$0.00	\$294.92
Late Charge	01/16/03	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	(\$60.13)	(\$862.27)	\$0.00	(\$221.30)	\$0.00	(\$688.91)	\$0.00	\$294.92
Interest on Secured Advance	01/23/03	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$862.27)	\$0.00	(\$221.30)	(\$91.67)	(\$780.58)	\$0.00	\$294.92
Property Inspection	01/23/03	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$862.27)	\$0.00	(\$221.30)	(\$9.05)	(\$789.63)	\$0.00	\$294.92
Interest on Secured Advance	02/13/03	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$862.27)	\$0.00	(\$221.30)	(\$91.67)	(\$881.30)	\$0.00	\$294.92
Property Inspection	02/19/03	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$862.27)	\$0.00	(\$221.30)	(\$9.05)	(\$890.35)	\$0.00	\$294.92
Bankruptcy Fees & Costs	03/12/03	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$862.27)	(\$650.00)	(\$871.30)	\$0.00	(\$890.35)	\$0.00	\$294.92
Bankruptcy Fees & Costs	03/12/03	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$862.27)	(\$109.50)	(\$980.80)	\$0.00	(\$890.35)	\$0.00	\$294.92
Property Inspection	03/17/03	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$862.27)	\$0.00	(\$980.80)	(\$9.05)	(\$899.40)	\$0.00	\$294.92
Interest on Secured Advance	03/18/03	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$862.27)	\$0.00	(\$980.80)	(\$82.80)	(\$982.20)	\$0.00	\$294.92
Interest on Secured Advance	04/11/03	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$862.27)	\$0.00	(\$980.80)	(\$91.67)	(\$1,073.87)	\$0.00	\$294.92
Property Inspection	04/17/03	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$862.27)	\$0.00	(\$980.80)	(\$9.05)	(\$1,082.92)	\$0.00	\$294.92
Payment	05/05/03	\$7,291.76	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$862.27)	\$0.00	(\$980.80)	\$0.00	(\$1,082.92)	\$7,291.76	\$7,586.68
Interest on Secured Advance	05/08/03	\$0.00	\$0.00	\$110,172.84	\$0.00	\$0.00	(\$10,138.84)	\$0.00	(\$862.27)	\$0.00	(\$980.80)	(\$88.71)	(\$1,171.63)	\$0.00	\$7,586.68
03/01/02	05/13/03	\$0.00	\$77.67	\$110,095.17	\$964.01	\$0.00	(\$10,138.84)	\$62.50	(\$799.77)	\$115.00	(\$865.80)	\$0.00	(\$1,171.63)	(\$5,385.90)	\$2,200.78
04/01/02	05/13/03	\$0.00	\$78.35	\$110,016.82	\$963.33	\$0.00	(\$10,138.84)	\$0.00	(\$799.77)	\$0.00	(\$865.80)	\$0.00	(\$1,171.63)	\$0.00	\$2,200.78
05/01/03	05/13/03	\$0.00	\$79.03	\$109,937.79	\$962.65	\$0.00	(\$10,138.84)	\$0.00	(\$799.77)	\$0.00	(\$865.80)	\$0.00	(\$1,171.63)	\$0.00	\$2,200.78
06/02/03	05/13/03	\$0.00	\$79.72	\$109,858.07	\$961.96	\$0.00	(\$10,138.84)	\$0.00	(\$799.77)	\$0.00	(\$865.80)	\$0.00	(\$1,171.63)	\$0.00	\$2,200.78
07/01/02	05/13/03	\$0.00	\$87.57	\$109,770.50	\$914.57	\$39.54	(\$10,099.30)	\$0.00	(\$799.77)	\$0.00	(\$865.80)	\$0.00	(\$1,171.63)	\$0.00	\$2,200.78
Property Inspection	05/13/03	\$0.00	\$0.00	\$109,770.50	\$0.00	\$0.00	(\$10,099.30)	\$0.00	(\$799.77)	\$0.00	(\$865.80)	\$38.00	(\$1,133.63)	(\$38.00)	\$2,162.78
Property Inspection	05/15/03	\$0.00	\$0.00	\$109,770.50	\$0.00	\$0.00	(\$10,099.30)	\$0.00	(\$799.77)	\$0.00	(\$865.80)	(\$9.05)	(\$1,142.68)	\$0.00	\$2,162.78
Bankruptcy Fees & Costs	05/28/03	\$0.00	\$0.00	\$109,770.50	\$0.00	\$0.00	(\$10,099.30)	\$0.00	(\$799.77)	\$805.59	(\$60.21)	\$0.00	(\$1,142.68)	(\$805.59)	\$1,357.19
08/02/02	05/28/03	\$0.00	\$88.30	\$109,682.20	\$913.94	\$0.00	(\$10,099.30)	\$60.13	(\$739.64)	\$0.00	(\$60.21)	\$0.00	(\$1,142.68)	(\$1,062.27)	\$294.92
Payment	06/04/01	\$1,001.88	\$0.00	\$109,682.20	\$0.00	\$0.00	(\$10,099.30)	\$0.00	(\$739.64)	\$0.00	(\$60.21)	\$0.00	(\$1,142.68)	\$1,001.88	\$1,296.80
09/01/02	06/06/03	\$0.00	\$89.04	\$109,593.16	\$913.10	\$0.00	(\$10,099.30)	\$0.00	(\$739.64)	\$0.00	(\$60.21)	\$0.00	(\$1,142.68)	(\$1,002.14)	\$294.66
Property Inspection	06/18/03	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$10,099.30)	\$0.00	(\$739.64)	\$0.00	(\$60.21)	(\$9.05)	(\$1,151.73)	\$0.00	\$294.66
Interest on Secured Advance	06/24/03	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$10,099.30)	\$0.00	(\$739.64)	\$0.00	(\$60.21)	(\$88.73)	(\$1,240.46)	\$0.00	\$294.66
Late Charge	06/30/03	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$10,099.30)	\$294.66	(\$444.98)	\$0.00	(\$60.21)	\$0.00	(\$1,240.46)	(\$294.66)	\$0.00
Interest on Secured Advance	07/08/03	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$10,099.30)	\$0.00	(\$444.98)	\$0.00	(\$60.21)	(\$84.08)	(\$1,324.54)	\$0.00	\$0.00
Property Inspection	07/23/03	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$10,099.30)	\$0.00	(\$444.98)	(\$9.15)	(\$69.36)	\$0.00	(\$1,324.54)	\$0.00	\$0.00
Interest on Secured Advance	08/08/03	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$10,099.30)	\$0.00	(\$444.98)	\$0.00	(\$60.21)	(\$86.88)	(\$1,411.42)	\$0.00	\$0.00
Property Inspection	08/25/03	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$10,099.30)	\$0.00	(\$444.98)	(\$9.15)	(\$78.51)	\$0.00	(\$1,411.42)	\$0.00	\$0.00
Interest on Secured Advance	09/08/03	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$10,099.30)	\$0.00	(\$444.98)	\$0.00	(\$60.21)	(\$86.88)	(\$1,498.30)	\$0.00	\$0.00



LOAN HISTORY **LOAN NO.: 0009368598**
Borrower(s): Tom & Henrietta Preston
Property Address: 16925 130th Ave. SE, Renton WA 98058
Date of Loan: 12/13/96

Payment Due Date / Transaction Description	Date Pmnt Received/ Transaction Date	Amount Received	To Principal	Principal Balance	To Interest	To Escrow	Escrow Balance	To Late Charge	Late Charge Balance	Bankruptcy Foreclosure Fees	Bankruptcy Foreclosure Balance	To Other Fees	Other Fees Balance	To Suspense	Suspense Balance
Property Inspection	09/22/03	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$10,099.30)	\$0.00	(\$444.98)	(\$9.15)	(\$87.66)	\$0.00	(\$1,498.30)	\$0.00	\$0.00
Interest on Secured Advance	10/08/03	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$10,099.30)	\$0.00	(\$444.98)	\$0.00	(\$87.66)	(\$84.08)	(\$1,582.38)	\$0.00	\$0.00
Property Inspection	10/22/03	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$10,099.30)	\$0.00	(\$444.98)	(\$9.15)	(\$96.81)	\$0.00	(\$1,582.38)	\$0.00	\$0.00
Interest on Secured Advance	11/11/03	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$10,099.30)	\$0.00	(\$444.98)	\$0.00	(\$96.81)	(\$87.26)	(\$1,669.64)	\$0.00	\$0.00
Hazard Insurance Advance	10/31/03	\$0.00	\$0.00	\$109,593.16	\$0.00	(\$1,355.00)	(\$11,454.30)	\$0.00	(\$444.98)	\$0.00	(\$96.81)	\$0.00	(\$1,669.64)	\$0.00	\$0.00
Property Inspection	12/02/03	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	(\$9.15)	(\$105.96)	\$0.00	(\$1,669.64)	\$0.00	\$0.00
Interest on Secured Advance	12/08/03	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	\$0.00	(\$105.96)	(\$95.36)	(\$1,765.00)	\$0.00	\$0.00
Property Inspection	12/30/03	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	(\$9.60)	(\$115.56)	\$0.00	(\$1,765.00)	\$0.00	\$0.00
Interest on Secured Advance	01/08/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	\$0.00	(\$115.56)	(\$98.54)	(\$1,863.54)	\$0.00	\$0.00
Broker Price Opinion	01/12/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	(\$115.00)	(\$230.56)	\$0.00	(\$1,863.54)	\$0.00	\$0.00
Property Inspection	02/05/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	(\$9.60)	(\$240.16)	\$0.00	(\$1,863.54)	\$0.00	\$0.00
Interest on Secured Advance	02/09/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	\$0.00	(\$240.16)	(\$98.54)	(\$1,962.08)	\$0.00	\$0.00
Property Inspection	03/01/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	(\$9.60)	(\$249.76)	\$0.00	(\$1,962.08)	\$0.00	\$0.00
Interest on Secured Advance	03/09/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	\$0.00	(\$249.76)	(\$92.18)	(\$2,054.26)	\$0.00	\$0.00
Property Inspection	03/22/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	(\$9.60)	(\$259.36)	\$0.00	(\$2,054.26)	\$0.00	\$0.00
Bankruptcy Fees & Costs	04/06/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	(\$45.00)	(\$304.36)	\$0.00	(\$2,054.26)	\$0.00	\$0.00
Interest on Secured Advance	04/08/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	\$0.00	(\$304.36)	(\$98.54)	(\$2,152.80)	\$0.00	\$0.00
Bankruptcy Fees & Costs	04/23/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	(\$100.00)	(\$404.36)	\$0.00	(\$2,152.80)	\$0.00	\$0.00
Interest on Secured Advance	05/10/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	\$0.00	(\$304.36)	(\$95.36)	(\$2,248.16)	\$0.00	\$0.00
Property Inspection	05/10/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	(\$9.15)	(\$413.51)	\$0.00	(\$2,248.16)	\$0.00	\$0.00
Interest on Secured Advance	06/08/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	\$0.00	(\$413.51)	(\$98.54)	(\$2,346.70)	\$0.00	\$0.00
Property Inspection	06/21/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	(\$9.15)	(\$422.66)	\$0.00	(\$2,346.70)	\$0.00	\$0.00
Interest on Secured Advance	07/09/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	\$0.00	(\$422.66)	(\$95.36)	(\$2,442.06)	\$0.00	\$0.00
Property Inspection	07/21/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	(\$9.15)	(\$431.81)	\$0.00	(\$2,442.06)	\$0.00	\$0.00
Interest on Secured Advance	08/09/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	\$0.00	(\$431.81)	(\$98.54)	(\$2,540.60)	\$0.00	\$0.00
Property Inspection	08/24/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	(\$9.15)	(\$440.96)	\$0.00	(\$2,540.60)	\$0.00	\$0.00
Interest on Secured Advance	09/08/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	\$0.00	(\$440.96)	(\$98.54)	(\$2,639.14)	\$0.00	\$0.00
Foreclosure Fees & Costs	09/14/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	(\$675.00)	(\$1,115.96)	\$0.00	(\$2,639.14)	\$0.00	\$0.00
Foreclosure Fees & Costs	09/14/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	(\$2,423.27)	(\$3,539.23)	\$0.00	(\$2,639.14)	\$0.00	\$0.00
Property Inspection	09/21/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	(\$9.15)	(\$3,548.38)	\$0.00	(\$2,639.14)	\$0.00	\$0.00
Interest on Secured Advance	10/08/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$11,454.30)	\$0.00	(\$444.98)	\$0.00	(\$3,548.38)	(\$95.36)	(\$2,734.50)	\$0.00	\$0.00
Hazard Insurance Advance	10/20/04	\$0.00	\$0.00	\$109,593.16	\$0.00	(\$1,284.80)	(\$12,739.10)	\$0.00	(\$444.98)	\$0.00	(\$3,548.38)	\$0.00	(\$2,734.50)	\$0.00	\$0.00
Interest on Secured Advance	11/08/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$12,739.10)	\$0.00	(\$444.98)	\$0.00	(\$3,548.38)	(\$102.81)	(\$2,837.31)	\$0.00	\$0.00
Property Inspection	11/11/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$12,739.10)	\$0.00	(\$444.98)	(\$9.15)	(\$3,557.53)	\$0.00	(\$2,837.31)	\$0.00	\$0.00
Property Inspection	11/29/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$12,739.10)	\$0.00	(\$444.98)	(\$9.15)	(\$3,566.68)	\$0.00	(\$2,837.31)	\$0.00	\$0.00
Interest on Secured Advance	12/09/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$12,739.10)	\$0.00	(\$444.98)	\$0.00	(\$3,566.68)	(\$106.05)	(\$2,943.36)	\$0.00	\$0.00
Property Inspection	12/23/04	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$12,739.10)	\$0.00	(\$444.98)	(\$9.15)	(\$3,575.83)	\$0.00	(\$2,943.36)	\$0.00	\$0.00
Interest on Secured Advance	01/10/05	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$12,739.10)	\$0.00	(\$444.98)	\$0.00	(\$3,575.83)	(\$109.59)	(\$3,052.95)	\$0.00	\$0.00
Interest on Secured Advance	02/08/05	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$12,739.10)	\$0.00	(\$444.98)	\$0.00	(\$3,575.83)	(\$109.59)	(\$3,162.54)	\$0.00	\$0.00
Property Inspection	02/09/05	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$12,739.10)	\$0.00	(\$444.98)	(\$9.15)	(\$3,584.98)	\$0.00	(\$3,162.54)	\$0.00	\$0.00
Foreclosure Fees & Costs	02/16/05	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$12,739.10)	\$0.00	(\$444.98)	(\$22.00)	(\$3,606.98)	\$0.00	(\$3,162.54)	\$0.00	\$0.00
Late Charge	02/16/05	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$12,739.10)	(\$60.13)	(\$505.11)	\$0.00	(\$3,606.98)	\$0.00	(\$3,162.54)	\$0.00	\$0.00
Foreclosure Fees & Costs	02/23/05	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$12,739.10)	\$0.00	(\$505.11)	(\$85.00)	(\$3,691.98)	\$0.00	(\$3,162.54)	\$0.00	\$0.00
Property Inspection	03/04/05	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$12,739.10)	\$0.00	(\$505.11)	(\$9.60)	(\$3,701.58)	\$0.00	(\$3,162.54)	\$0.00	\$0.00
Interest on Secured Advance	03/08/05	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$12,739.10)	\$0.00	(\$505.11)	\$0.00	(\$3,701.58)	(\$98.98)	(\$3,261.52)	\$0.00	\$0.00
Foreclosure Fees & Costs	03/09/05	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$12,739.10)	\$0.00	(\$505.11)	(\$50.00)	(\$3,751.58)	\$0.00	(\$3,261.52)	\$0.00	\$0.00
Late Charge	03/16/05	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$12,739.10)	(\$60.13)	(\$565.24)	\$0.00	(\$3,751.58)	\$0.00	(\$3,261.52)	\$0.00	\$0.00
Tax Advance	03/18/05	\$0.00	\$0.00	\$109,593.16	\$0.00	(\$8,938.34)	(\$21,677.44)	\$0.00	(\$565.24)	\$0.00	(\$3,751.58)	\$0.00	(\$3,261.52)	\$0.00	\$0.00
Foreclosure Fees & Costs	03/18/05	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$21,677.44)	\$0.00	(\$565.24)	(\$22.00)	(\$3,773.58)	\$0.00	(\$3,261.52)	\$0.00	\$0.00



LOAN HISTORY **LOAN NO.: 0009368598**
Borrower(s): Tom & Henrietta Preston
Property Address: 16925 130th Ave. SE, Renton WA 98058
Date of Loan: 12/13/96

Payment Due Date / Transaction Description	Date Pmnt Received/ Transaction Date	Amount Received	To Principal	Principal Balance	To Interest	To Escrow	Escrow Balance	To Late Charge	Late Charge Balance	Bankruptcy Foreclosure Fees	Bankruptcy Foreclosure Balance	To Other Fees	Other Fees Balance	To Suspense	Suspense Balance
Bankruptcy Fees & Costs	03/28/05	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$21,677.44)	\$0.00	(\$565.24)	(\$100.00)	(\$3,873.58)	\$0.00	(\$3,261.52)	\$0.00	\$0.00
Interest on Secured Advance	04/08/05	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$21,677.44)	\$0.00	(\$565.24)	\$0.00	(\$3,873.58)	(\$144.31)	(\$3,405.83)	\$0.00	\$0.00
Late Charge	04/18/05	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$21,677.44)	(\$60.13)	(\$625.37)	\$0.00	(\$3,873.58)	\$0.00	(\$3,405.83)	\$0.00	\$0.00
Property Insection	04/26/05	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$21,677.44)	\$0.00	(\$625.37)	(\$18.30)	(\$3,891.88)	\$0.00	(\$3,405.83)	\$0.00	\$0.00
Interest on Secured Advance	05/09/05	\$0.00	\$0.00	\$109,593.16	\$0.00	\$0.00	(\$21,677.44)	\$0.00	(\$625.37)	\$0.00	(\$3,891.88)	(\$180.46)	(\$3,586.29)	\$0.00	\$0.00
10/01/02	05/12/05	\$1,002.14	\$89.78	\$109,503.38	\$912.36	\$0.00	(\$21,677.44)	\$0.00	(\$625.37)	\$0.00	(\$3,891.88)	\$0.00	(\$3,586.29)	\$0.00	\$0.00
Late Charge	05/16/05	\$0.00	\$0.00	\$109,503.38	\$0.00	\$0.00	(\$21,677.44)	(\$60.13)	(\$685.50)	\$0.00	(\$3,891.88)	\$0.00	(\$3,586.29)	\$0.00	\$0.00
Property Insection	06/01/05	\$0.00	\$0.00	\$109,503.38	\$0.00	\$0.00	(\$21,677.44)	\$0.00	(\$685.50)	(\$9.15)	(\$3,901.03)	\$0.00	(\$3,586.29)	\$0.00	\$0.00
11/01/02	06/08/05	\$1,002.14	\$90.52	\$109,412.86	\$911.62	\$0.00	(\$21,677.44)	\$0.00	(\$685.50)	\$0.00	(\$3,901.03)	\$0.00	(\$3,586.29)	\$0.00	\$0.00
Interest on Secured Advance	06/08/05	\$0.00	\$0.00	\$109,412.86	\$0.00	\$0.00	(\$21,677.44)	\$0.00	(\$685.50)	\$0.00	(\$3,901.03)	(\$186.48)	(\$3,772.77)	\$0.00	\$0.00
Late Charge	06/16/05	\$0.00	\$0.00	\$109,412.86	\$0.00	\$0.00	(\$21,677.44)	(\$60.13)	(\$745.63)	\$0.00	(\$3,901.03)	\$0.00	(\$3,772.77)	\$0.00	\$0.00
Bankruptcy Fees & Costs	06/21/05	\$0.00	\$0.00	\$109,412.86	\$0.00	\$0.00	(\$21,677.44)	\$0.00	(\$745.63)	(\$50.00)	(\$3,951.03)	\$0.00	(\$3,772.77)	\$0.00	\$0.00
Bankruptcy Fees & Costs	06/21/05	\$0.00	\$0.00	\$109,412.86	\$0.00	\$0.00	(\$21,677.44)	\$0.00	(\$745.63)	(\$650.00)	(\$4,601.03)	\$0.00	(\$3,772.77)	\$0.00	\$0.00
Property Insection	06/29/05	\$0.00	\$0.00	\$109,412.86	\$0.00	\$0.00	(\$21,677.44)	\$0.00	(\$745.63)	(\$9.15)	(\$4,610.18)	\$0.00	(\$3,772.77)	\$0.00	\$0.00
Interest on Secured Advance	07/11/05	\$0.00	\$0.00	\$109,412.86	\$0.00	\$0.00	(\$21,677.44)	\$0.00	(\$745.63)	\$0.00	(\$4,610.18)	(\$180.46)	(\$3,953.23)	\$0.00	\$0.00
12/01/02	07/13/05	\$1,002.14	\$91.28	\$109,321.58	\$910.86	\$0.00	(\$21,677.44)	\$0.00	(\$745.63)	\$0.00	(\$4,610.18)	\$0.00	(\$3,953.23)	\$0.00	\$0.00
Late Charge	07/18/05	\$0.00	\$0.00	\$109,321.58	\$0.00	\$0.00	(\$21,677.44)	(\$60.13)	(\$805.76)	\$0.00	(\$4,610.18)	\$0.00	(\$3,953.23)	\$0.00	\$0.00
Interest on Secured Advance	08/08/05	\$0.00	\$0.00	\$109,321.58	\$0.00	\$0.00	(\$21,677.44)	\$0.00	(\$805.76)	\$0.00	(\$4,610.18)	(\$186.48)	(\$4,139.71)	\$0.00	\$0.00
Property Insection	08/08/05	\$0.00	\$0.00	\$109,321.58	\$0.00	\$0.00	(\$21,677.44)	\$0.00	(\$805.76)	(\$9.15)	(\$4,619.33)	\$0.00	(\$4,139.71)	\$0.00	\$0.00
01/01/03	08/09/05	\$1,002.14	\$92.04	\$109,229.54	\$910.10	\$0.00	(\$21,677.44)	\$0.00	(\$805.76)	\$0.00	(\$4,619.33)	\$0.00	(\$4,139.71)	\$0.00	\$0.00
Late Charge	08/16/05	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$21,677.44)	(\$60.13)	(\$865.89)	\$0.00	(\$4,619.33)	\$0.00	(\$4,139.71)	\$0.00	\$0.00
Hazard Insurance Advance	08/17/05	\$0.00	\$0.00	\$109,229.54	\$0.00	(\$1,284.80)	(\$22,962.24)	\$0.00	(\$865.89)	\$0.00	(\$4,619.33)	\$0.00	(\$4,139.71)	\$0.00	\$0.00
Property Insection	08/24/05	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$865.89)	(\$9.15)	(\$4,628.48)	\$0.00	(\$4,139.71)	\$0.00	\$0.00
Interest on Secured Advance	09/09/05	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$865.89)	\$0.00	(\$4,628.48)	(\$191.83)	(\$4,331.54)	\$0.00	\$0.00
Late Charge	09/16/05	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	(\$60.13)	(\$926.02)	\$0.00	(\$4,628.48)	\$0.00	(\$4,331.54)	\$0.00	\$0.00
Property Insection	09/30/05	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$926.02)	(\$9.15)	(\$4,637.63)	\$0.00	(\$4,331.54)	\$0.00	\$0.00
Interest on Secured Advance	10/07/05	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$926.02)	\$0.00	(\$4,637.63)	(\$191.16)	(\$4,522.70)	\$0.00	\$0.00
Foreclosure Fees & Costs	10/10/05	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$926.02)	(\$266.15)	(\$4,903.78)	\$0.00	(\$4,522.70)	\$0.00	\$0.00
Late Charge	10/17/05	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	(\$60.13)	(\$986.15)	\$0.00	(\$4,903.78)	\$0.00	(\$4,522.70)	\$0.00	\$0.00
Late Charge	11/16/05	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	(\$60.13)	(\$1,046.28)	\$0.00	(\$4,903.78)	\$0.00	(\$4,522.70)	\$0.00	\$0.00
Property Insection	11/23/05	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,046.28)	(\$19.20)	(\$4,922.98)	\$0.00	(\$4,522.70)	\$0.00	\$0.00
Interest on Secured Advance	12/07/05	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,046.28)	\$0.00	(\$4,922.98)	(\$191.16)	(\$4,713.86)	\$0.00	\$0.00
Foreclosure Fees & Costs	12/14/05	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,046.28)	(\$490.70)	(\$5,413.68)	\$0.00	(\$4,713.86)	\$0.00	\$0.00
Late Charge	12/16/05	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	(\$60.13)	(\$1,106.41)	\$0.00	(\$5,413.68)	\$0.00	(\$4,713.86)	\$0.00	\$0.00
Foreclosure Fees & Costs	12/28/05	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,106.41)	(\$50.00)	(\$5,463.68)	\$0.00	(\$4,713.86)	\$0.00	\$0.00
Property Insection	01/05/06	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,106.41)	(\$9.60)	(\$5,473.28)	\$0.00	(\$4,713.86)	\$0.00	\$0.00
Interest on Secured Advance	01/09/06	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,106.41)	\$0.00	(\$5,473.28)	(\$197.53)	(\$4,911.39)	\$0.00	\$0.00
Late Charge	01/17/06	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	(\$61.24)	(\$1,167.65)	\$0.00	(\$5,473.28)	\$0.00	(\$4,911.39)	\$0.00	\$0.00
Property Insection	01/20/06	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,167.65)	(\$9.15)	(\$5,482.43)	\$0.00	(\$4,911.39)	\$0.00	\$0.00
Foreclosure Fees & Costs	01/30/06	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,167.65)	(\$50.00)	(\$5,532.43)	\$0.00	(\$4,911.39)	\$0.00	\$0.00
Interest on Secured Advance	02/07/06	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,167.65)	\$0.00	(\$5,532.43)	(\$197.53)	(\$5,108.92)	\$0.00	\$0.00
Bankruptcy Fees & Costs	02/09/06	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,167.65)	(\$250.00)	(\$5,782.43)	\$0.00	(\$5,108.92)	\$0.00	\$0.00
Late Charge	02/16/06	\$0.00	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	(\$61.24)	(\$1,228.89)	\$0.00	(\$5,782.43)	\$0.00	(\$5,108.92)	\$0.00	\$0.00
Payment	02/22/06	\$1,002.14	\$0.00	\$109,229.54	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,228.89)	\$0.00	(\$5,782.43)	\$0.00	(\$5,108.92)	\$1,002.14	\$1,002.14
02/01/03	02/23/06	\$0.00	\$92.80	\$109,136.74	\$909.34	\$0.00	(\$22,962.24)	\$0.00	(\$1,228.89)	\$0.00	(\$5,782.43)	\$0.00	(\$5,108.92)	(\$1,002.14)	\$0.00
Property Insection	02/28/06	\$0.00	\$0.00	\$109,136.74	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,228.89)	(\$9.15)	(\$5,791.58)	\$0.00	(\$5,108.92)	\$0.00	\$0.00
Interest on Secured Advance	03/07/06	\$0.00	\$0.00	\$109,136.74	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,228.89)	\$0.00	(\$5,791.58)	(\$178.42)	(\$5,287.34)	\$0.00	\$0.00
Payment	03/08/06	\$1,002.14	\$0.00	\$109,136.74	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,228.89)	\$0.00	(\$5,791.58)	\$0.00	(\$5,287.34)	\$1,002.14	\$1,002.14
Foreclosure Fees & Costs	03/24/06	\$0.00	\$0.00	\$109,136.74	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,228.89)	(\$200.00)	(\$5,991.58)	\$0.00	(\$5,287.34)	\$0.00	\$1,002.14



LOAN HISTORY **LOAN NO.: 0009368598**
Borrower(s): Tom & Henrietta Preston
Property Address: 16925 130th Ave. SE, Renton WA 98058
Date of Loan: 12/13/96

Payment Due Date / Transaction Description	Date Pmnt Received/ Transaction Date	Amount Received	To Principal	Principal Balance	To Interest	To Escrow	Escrow Balance	To Late Charge	Late Charge Balance	Bankruptcy Foreclosure Fees	Bankruptcy Foreclosure Balance	To Other Fees	Other Fees Balance	To Suspense	Suspense Balance
Foreclosure Fees & Costs	03/31/06	\$0.00	\$0.00	\$109,136.74	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,228.89)	(\$109.15)	(\$6,100.73)	\$0.00	(\$5,287.34)	\$0.00	\$1,002.14
Foreclosure Fees & Costs	04/05/06	\$0.00	\$0.00	\$109,136.74	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,228.89)	(\$33.00)	(\$6,133.73)	\$0.00	(\$5,287.34)	\$0.00	\$1,002.14
Interest on Secured Advance	04/17/06	\$0.00	\$0.00	\$109,136.74	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,228.89)	\$0.00	(\$6,133.73)	(\$197.53)	(\$5,484.87)	\$0.00	\$1,002.14
Property Inspection	04/20/06	\$0.00	\$0.00	\$109,136.74	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,228.89)	(\$9.60)	(\$6,143.33)	\$0.00	(\$5,484.87)	\$0.00	\$1,002.14
Foreclosure Fees & Costs	04/21/06	\$0.00	\$0.00	\$109,136.74	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,228.89)	(\$241.47)	(\$6,384.80)	\$0.00	(\$5,484.87)	\$0.00	\$1,002.14
Foreclosure Fees & Costs	04/27/06	\$0.00	\$0.00	\$109,136.74	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,228.89)	(\$85.00)	(\$6,469.80)	\$0.00	(\$5,484.87)	\$0.00	\$1,002.14
Interest on Secured Advance	05/08/06	\$0.00	\$0.00	\$109,136.74	\$0.00	\$0.00	(\$22,962.24)	\$0.00	(\$1,228.89)	\$0.00	(\$6,469.80)	(\$191.16)	(\$5,676.03)	\$0.00	\$1,002.14
Tax Advance	05/10/06	\$0.00	\$0.00	\$109,136.74	\$0.00	(\$5,162.85)	(\$28,125.09)	\$0.00	(\$1,228.89)	\$0.00	(\$6,469.80)	\$0.00	(\$5,676.03)	\$0.00	\$1,002.14
Foreclosure Fees & Costs	05/12/06	\$0.00	\$0.00	\$109,136.74	\$0.00	\$0.00	(\$28,125.09)	\$0.00	(\$1,228.89)	(\$50.00)	(\$6,519.80)	\$0.00	(\$5,676.03)	\$0.00	\$1,002.14
Property Inspection	05/25/06	\$0.00	\$0.00	\$109,136.74	\$0.00	\$0.00	(\$28,125.09)	\$0.00	(\$1,228.89)	(\$9.60)	(\$6,529.40)	\$0.00	(\$5,676.03)	\$0.00	\$1,002.14
Interest on Secured Advance	06/07/06	\$0.00	\$0.00	\$109,136.74	\$0.00	\$0.00	(\$28,125.09)	\$0.00	(\$1,228.89)	\$0.00	(\$6,529.40)	(\$229.05)	(\$5,905.08)	\$0.00	\$1,002.14
Interest on Secured Advance	07/07/06	\$0.00	\$0.00	\$109,136.74	\$0.00	\$0.00	(\$28,125.09)	\$0.00	(\$1,228.89)	\$0.00	(\$6,529.40)	(\$234.14)	(\$6,139.22)	\$0.00	\$1,002.14
03/01/03	07/12/06	\$0.00	\$93.58	\$109,043.16	\$908.56	\$0.00	(\$28,125.09)	\$0.00	(\$1,228.89)	\$0.00	(\$6,529.40)	\$0.00	(\$6,139.22)	(\$1,002.14)	\$0.00
Late Charge	07/17/06	\$0.00	\$0.00	\$109,043.16	\$0.00	\$0.00	(\$28,125.09)	(\$64.44)	(\$1,293.33)	\$0.00	(\$6,529.40)	\$0.00	(\$6,139.22)	\$0.00	\$0.00



The first topic explains how to access and navigate the five screens and multiple pages of the P309.

What Is The P309 Screen?

SESSION: EXTRA Personal Client

P309 LN 4583262 MORTGAGE LOAN HISTORY 03-28-06

NAME ML WASHINT INV-LN 250-267-0454254830 DUE 12-01-05 TYPE 11

BR 45 MAN F P-TYPE 1 INT .08000000 FIRST PB 104,300.70 2ND PB .00

HUD .00 NET 1046.02 SF .005000000 SUSP 4221.10 STOP D B P F N A D L

REP .00 RES .00 0 0 0 0 F 0 0 0

	01-27	01-27	01-27	01-27	12-30
DUE	11-05	10-05	09-05	08-05	08-05
TYPE/TRAN	1 73	1 73	1 73	1 73	1 60
AMOUNT	.00	2,092.04	.00	2,092.04	156.42
PRIN-PD	152.95	151.94	150.93	149.93	.00
PRIN-BAL	104,300.70	104,453.65	104,605.59	104,756.52	104,906.45
INT-PD	696.36	697.37	698.38	699.38	.00
ESC-PD	196.71	196.71	196.71	196.71	156.42
ESC-BAL	10,258.21	10,061.50	9,864.79	9,668.08	9,471.37
A&H-INS	.00	.00	.00	.00	.00
LIFE-INS	.00	.00	.00	.00	.00
LC/FEES	.00	.00	.00	.00	.00
MISC-PD	.00	.00	.00	.00	.00
ADV-BAL	.00	.00	.00	.00	.00
SUSP	.00	.00	.00	.00	.00
SC/PAYEE *	*	*	*	*	*

PAGE 001 OF 004 TOTAL TRANS AVAILABLE 0017 OLDEST TRAN 08-01-05 /P

- P309 provides loan activity detail
- Past activity = history
- Files storing history = history files
- History initiated at loan boarding (new loan setup or acquisition/merger)
- Transactions generate details

When you are ready, click **Next** to continue.

Back Next Course Map

Copyright © 2008 Lender Processing Services, Inc., 601 Riverside Avenue, Jacksonville, Florida 32204, USA.
this manual or any part of it.

P309:

TRAN CODE FOR P309:

PAYMENT

170 Redistributed Payment
171 Coupon Payment
172 Modified Payment
173 Non-Coupon Payment
174 Payment Short Escrow
175 Principal Curtailment
179 Optional Insurance
180 Paid in Full

Late Charges Transactions

132 Late Charge Adjustment
152 Late Charge Assessed

Hazard Insurance

162 MIP-PMI Refund
163 Hazard Refund
169 Deposit to Restricted Escrow
304 Restricted Escrow Insurance Claim MIP-PMI
310 Premium Paid
351 Homeowners/Fire/Hazard
352 Flood
353 Additional Insurance
354 Earthquake

Payment Reversals

146 NSF Short Form
147 Misapplication of Funds
148 NSF Long Form

Loan Balance Adjustments

121 Due Date Change
142 New Loans/Acquisition Principal
143 Non-Cash Balance Adjustment
144 Non-Cash Balance Adjustment
145 Non-Cash Escrow Balance Adjustment
156 Service Release/Wrap Payoff
160 Investor Pool Payoff
166 Full Settlement

Foreclosure/Bankruptcy

330 Attorney Fees
331 Property Preservation
332 Statutory Expense
333 Miscellaneous Corporate
601 Misc. Corporate Disb.
630 Attorney Advance Disb.
631 Property Preserv. Repayment
632 Statutory Expense Disb.
633 Misc. F/C, BK, REO Disb.
710 Attorney Advance Repayment
711 Property Preserv. Repayment
712 Statutory Ex. Repayment
713 Misc. Expense Repayment
714 F/C Invest. Repayment
745 Corp. Advance Adjustment
746 Miscellaneous Repayment

Taxes

164 Tax Refund
185 Lien Refund
311 Consolidated Tax
312 County Tax
313 City Tax
314 Water/ Sewer
315 Ground Rent
316 School Tax
317 Utility Tax
326 Bond Tax
329 Special Assessment

Miscellaneous Deposits-Disburs.

160 Interest on Escrow
161 Escrow Advance
166 Special Deposit to Escrow
167 Deposit to HUD Recovery
168 Escrow Advance Recovery
301 Misc. Disbursement
302 Refund Assistance to HUD

Customer Account Activity Statement
Loan # 472 .

[illegible]

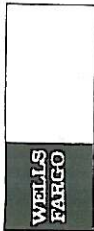


Customer Account Activity Statement
Loan #

Date Received	Contractual Due Date	Post Due Date	Amount Received	Amount Applied to Principal	Amount Applied to Interest	Escrow Advance	Debtor Suspense	Trustee Suspense	Late Charge Applied or Paid	Misc Fees Assessed or Paid	Corporate Fees Assessed or Paid	Principal Balance	Escrow Balance	Escrow Advance Balance	Debtor Suspense Balance	Trustee Suspense Balance	Late Charge Balance	Misc Fees Balance	Corporate Fees Balance	Comments
07/15/02	07/15/02		\$1,012.84	\$131.40	\$881.54							\$148,338.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
08/16/02	08/16/02		\$1,012.84	\$132.16	\$880.76							\$148,205.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
09/16/02	09/16/02		\$1,012.84	\$132.97	\$879.07							\$148,072.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
10/16/02	10/16/02		\$1,012.84	\$133.76	\$879.10							\$147,939.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
11/16/02	11/16/02		\$1,003.59	\$134.55	\$878.30							\$147,804.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
12/16/02	12/16/02		\$1,003.59	\$135.35	\$877.59							\$147,669.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
01/16/03	01/16/03		\$1,003.59	\$136.15	\$876.79							\$147,533.17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
02/16/03	02/16/03		\$1,003.59	\$136.96	\$875.98							\$147,396.18	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
03/16/03	03/16/03		\$1,003.59	\$137.76	\$875.16							\$147,258.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
04/16/03	04/16/03		\$1,003.59	\$138.56	\$874.35							\$147,119.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
05/16/03	05/16/03		\$1,003.59	\$139.42	\$873.52							\$146,980.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
06/16/03	06/16/03		\$1,003.59	\$140.24	\$872.70							\$146,840.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
07/16/03	07/16/03		\$1,003.59	\$141.06	\$871.86							\$146,699.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
08/16/03	08/16/03		\$1,012.84	\$141.91	\$871.03							\$146,557.17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
09/16/03	09/16/03		\$1,012.84	\$142.76	\$870.18							\$146,414.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
10/16/03	10/16/03		\$1,114.24	\$143.60	\$869.34							\$146,270.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
11/16/03	11/16/03		\$1,093.95	\$144.46	\$869.48				\$101.30			\$146,126.35	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
12/16/03	12/16/03		\$1,093.95	\$145.32	\$867.32				\$50.65			\$145,980.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
01/16/04	01/16/04		\$1,093.95	\$146.22	\$865.00				\$50.65			\$145,833.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
02/16/04	02/16/04		\$1,093.95	\$147.16	\$862.72				\$50.65			\$145,686.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
03/16/04	03/16/04		\$1,093.95	\$148.10	\$860.44				\$50.65			\$145,538.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
04/16/04	04/16/04		\$1,093.95	\$149.04	\$858.05				\$50.65			\$145,390.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
05/16/04	05/16/04		\$1,093.95	\$150.00	\$855.60				\$50.65			\$145,241.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
06/16/04	06/16/04		\$1,093.95	\$151.00	\$853.05				\$50.65			\$145,091.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
07/16/04	07/16/04		\$1,093.95	\$152.00	\$850.40				\$50.65			\$144,940.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
08/16/04	08/16/04		\$1,093.95	\$153.00	\$847.65				\$50.65			\$144,788.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
09/16/04	09/16/04		\$1,093.95	\$154.00	\$844.75				\$50.65			\$144,635.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
10/16/04	10/16/04		\$1,093.95	\$155.00	\$841.75				\$50.65			\$144,481.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
11/16/04	11/16/04		\$1,093.95	\$156.00	\$838.65				\$50.65			\$144,326.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
12/16/04	12/16/04		\$1,093.95	\$157.00	\$835.45				\$50.65			\$144,170.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
01/16/05	01/16/05		\$1,093.95	\$158.00	\$832.15				\$50.65			\$144,013.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
02/16/05	02/16/05		\$1,093.95	\$159.00	\$828.75				\$50.65			\$143,855.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
03/16/05	03/16/05		\$1,093.95	\$160.00	\$825.25				\$50.65			\$143,696.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
04/16/05	04/16/05		\$1,093.95	\$161.00	\$821.65				\$50.65			\$143,536.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
05/16/05	05/16/05		\$1,093.95	\$162.00	\$817.95				\$50.65			\$143,375.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
06/16/05	06/16/05		\$1,093.95	\$163.00	\$814.15				\$50.65			\$143,213.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
07/16/05	07/16/05		\$1,093.95	\$164.00	\$810.25				\$50.65			\$143,050.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
08/16/05	08/16/05		\$1,093.95	\$165.00	\$806.25				\$50.65			\$142,886.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
09/16/05	09/16/05		\$1,093.95	\$166.00	\$802.15				\$50.65			\$142,721.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
10/16/05	10/16/05		\$1,093.95	\$167.00	\$797.95				\$50.65			\$142,555.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
11/16/05	11/16/05		\$1,093.95	\$168.00	\$793.65				\$50.65			\$142,388.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
12/16/05	12/16/05		\$1,093.95	\$169.00	\$789.25				\$50.65			\$142,220.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
01/16/06	01/16/06		\$1,093.95	\$170.00	\$784.75				\$50.65			\$142,051.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
02/16/06	02/16/06		\$1,093.95	\$171.00	\$780.15				\$50.65			\$141,881.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
03/16/06	03/16/06		\$1,093.95	\$172.00	\$775.45				\$50.65			\$141,710.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
04/16/06	04/16/06		\$1,093.95	\$173.00	\$770.65				\$50.65			\$141,538.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
05/16/06	05/16/06		\$1,093.95	\$174.00	\$765.75				\$50.65			\$141,365.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
06/16/06	06/16/06		\$1,093.95	\$175.00	\$760.75				\$50.65			\$141,191.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
07/16/06	07/16/06		\$1,093.95	\$176.00	\$755.65				\$50.65			\$141,016.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
08/16/06	08/16/06		\$1,093.95	\$177.00	\$750.45				\$50.65			\$140,840.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
09/16/06	09/16/06		\$1,093.95	\$178.00	\$745.15				\$50.65			\$140,663.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
10/16/06	10/16/06		\$1,093.95	\$179.00	\$739.75				\$50.65			\$140,485.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
11/16/06	11/16/06		\$1,093.95	\$180.00	\$734.25				\$50.65			\$140,306.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
12/16/06	12/16/06		\$1,093.95	\$181.00	\$728.65				\$50.65			\$140,126.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
01/16/07	01/16/07		\$1,093.95	\$182.00	\$722.95				\$50.65			\$139,945.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
02/16/07	02/16/07		\$1,093.95	\$183.00	\$717.15				\$50.65			\$139,763.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
03/16/07	03/16/07		\$1,093.95	\$184.00	\$711.25				\$50.65			\$139,580.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
04/16/07	04/16/07		\$1,093.95	\$185.00	\$705.25				\$50.65			\$139,396.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
05/16/07	05/16/07		\$1,093.95	\$186.00	\$699.15				\$50.65			\$139,211.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
06/16/07	06/16/07		\$1,093.95	\$187.00	\$692.95				\$50.65			\$139,025.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
07/16/07	07/16/07		\$1,093.95	\$188.00	\$686.65				\$50.65			\$138,838.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
08/16/07	08/16/07		\$1,093.95	\$189.00	\$680.25				\$50.65			\$138,650.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
09/16/07	09/16/07		\$1,093.95	\$190.00	\$673.75				\$50.65			\$138,461.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
10/16/07	10/16/07		\$1,093.95	\$191.00	\$667.15				\$50.65			\$138,271.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
11/16/07	11/16/07		\$1,093.95	\$192.00	\$660.45				\$50.65			\$138,080.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
12/16/07	12/16/07		\$1,093.95	\$193.00	\$653.65				\$50.65			\$137,888.58	\$0.00	\$0.00	\$0					

Date Received	Contractual Due Date	Post Due Date	Amount Received	Amount Applied to Principal Interest	Escrow Applied Disbursed	Escrow Advance	Debtor Suspense	Trustee Suspense	Late Charge Applied or Paid	Misc Fees Assessed or Paid	Corporate Fees Assessed or Paid	Principal Balance	Escrow Advance Balance	Escrow Suspense Balance	Late Charge Balance	Misc Fees Balance	Corporate Fees Balance	Comments
08/23/04	08/01/04		\$1,093.59	\$122.98	\$988.06				\$50.65			\$144,682.65	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
09/16/04									-\$50.65			\$144,682.65	\$0.00	\$0.00	-\$50.65	\$0.00	\$0.00	Late Charge Adjustment
08/17/04	08/01/04		\$1,093.59	\$153.86	\$839.05				\$50.65			\$144,528.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
10/17/04	10/01/04		\$1,012.64	\$154.80	\$858.14							\$144,373.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
11/16/04									-\$50.65			\$144,373.98	\$0.00	\$0.00	\$0.00	-\$50.65	\$0.00	
11/16/04	11/01/04		\$1,093.59	\$167.72	\$925.22				\$50.65			\$144,219.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
12/15/04	12/01/04		\$1,012.64	\$156.64	\$856.30				\$50.65			\$144,061.60	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
01/10/05	01/01/05		\$1,012.64	\$157.57	\$855.37							\$143,904.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
02/15/05	02/01/05		\$1,012.64	\$158.51	\$854.43							\$143,745.52	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
03/16/05									-\$50.65			\$143,745.52	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Assessment
03/17/05	03/01/05		\$1,012.64	\$159.45	\$853.40							\$143,586.07	\$0.00	\$0.00	\$0.00	-\$50.65	\$0.00	
04/16/05	04/01/05		\$1,012.64	\$160.40	\$852.64				\$50.65			\$143,586.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Waived
05/16/05	05/01/05		\$1,012.64	\$161.35	\$851.59							\$143,425.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
06/16/05												\$143,264.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
06/27/05	06/01/05		\$1,093.00	\$162.31	\$850.63				-\$50.65			\$143,264.32	\$0.00	\$0.00	\$0.00	-\$50.65	\$0.00	Late Charge Assessment
07/09/05									\$50.06			\$143,102.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
07/09/05	07/01/05		\$1,013.53	\$163.27	\$849.67							\$143,102.01	\$0.00	\$0.00	\$0.00	-\$0.59	\$0.00	Late Charge Adjustment
07/18/05	07/01/05								\$0.59			\$142,938.74	\$0.00	\$0.00	\$0.00	-\$5,528.73	\$0.00	Tarrant County Tax Disb
07/18/05									-\$0.59			\$142,938.74	\$0.00	\$0.00	\$0.00	-\$5,528.73	\$0.00	Tarrant County Tax Disb
08/12/05	08/01/05		\$1,012.94	\$164.24	\$848.70				\$0.59			\$142,774.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Adjustment
08/12/05			\$0.59	\$0.59								\$142,633.74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
08/14/05	08/01/05		\$1,012.94	\$165.22	\$847.72							\$142,773.91	\$0.00	\$0.00	-\$5,528.73	\$0.00	\$0.00	Principal Payment
10/17/05												\$142,608.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
10/18/05	10/01/05		\$1,598.92	\$168.20	\$846.74				-\$50.65			\$142,608.08	\$0.00	\$0.00	-\$5,528.73	\$0.00	\$0.00	Late Charge Assessment
10/18/05									\$50.05			\$142,442.48	\$0.00	\$0.00	-\$4,954.85	\$0.00	\$0.00	
11/16/05	11/01/05		\$1,598.92	\$167.19	\$845.75							\$142,275.30	\$0.00	\$0.00	-\$4,380.97	\$0.00	\$0.00	Late Charge Adjustment
12/16/05	12/01/05		\$1,598.92	\$168.18	\$844.76							\$142,107.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
12/22/05									\$50.05			\$142,107.12	\$0.00	\$0.00	-\$3,807.05	\$0.00	\$0.00	
01/17/06	01/01/06		\$1,598.92	\$169.18	\$843.76				-\$4,925.07			\$142,032.16	\$0.00	\$0.00	-\$8,732.16	\$0.00	\$0.00	Tarrant County Tax Disb
02/16/06	02/01/06		\$1,598.92	\$170.18	\$842.76							\$141,937.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
03/16/06	03/01/06		\$1,598.92	\$171.10	\$841.76							\$141,767.76	\$0.00	\$0.00	-\$7,984.40	\$0.00	\$0.00	Late Charge Adjustment
04/17/06	04/01/06		\$1,598.92	\$172.21	\$840.73							\$141,598.57	\$0.00	\$0.00	-\$7,910.52	\$0.00	\$0.00	
05/15/06	05/01/06		\$1,598.92	\$173.23	\$839.71							\$141,424.36	\$0.00	\$0.00	-\$6,436.64	\$0.00	\$0.00	Late Charge Adjustment
06/16/06									-\$50.65			\$141,251.13	\$0.00	\$0.00	-\$5,862.76	\$0.00	\$0.00	
06/20/06	06/01/06		\$1,591.35	\$174.26	\$838.60							\$141,125.13	\$0.00	\$0.00	-\$5,862.76	\$0.00	\$0.00	Late Charge Assessment
07/17/06									-\$50.65			\$141,076.87	\$0.00	\$0.00	-\$5,284.35	\$0.00	\$0.00	
07/22/06			\$1,692.65									\$141,076.87	\$0.00	\$0.00	-\$5,284.35	\$0.00	\$0.00	Late Charge Assessment
07/28/06	07/01/06		\$1,775.30	\$837.64					\$101.30			\$140,991.57	\$0.00	\$0.00	-\$5,284.35	\$0.00	\$0.00	
08/15/06									-\$50.65			\$140,991.57	\$0.00	\$0.00	-\$4,705.84	\$0.00	\$0.00	Late Charge Adjustment
08/23/06	08/01/06		\$1,642.00	\$836.60								\$140,725.23	\$0.00	\$0.00	-\$4,705.84	\$0.00	\$0.00	Late Charge Assessment
09/18/06									-\$50.95			\$140,725.23	\$0.00	\$0.00	-\$4,127.63	\$0.00	\$0.00	Late Charge Adjustment
09/22/06	09/01/06		\$1,642.00	\$835.55					\$50.65			\$140,725.23	\$0.00	\$0.00	-\$4,127.63	\$0.00	\$0.00	Late Charge Assessment
10/15/06									-\$50.65			\$140,547.85	\$0.00	\$0.00	-\$3,549.12	\$0.00	\$0.00	Late Charge Adjustment
10/23/06	10/01/06		\$1,042.00	\$834.40					\$50.65			\$140,547.85	\$0.00	\$0.00	-\$3,549.12	\$0.00	\$0.00	Late Charge Assessment
11/16/06									-\$50.65			\$140,389.41	\$0.00	\$0.00	-\$2,970.71	\$0.00	\$0.00	Late Charge Adjustment
												\$140,389.41	\$0.00	\$0.00	-\$2,970.71	\$0.00	\$0.00	Late Charge Adjustment

[illegible]



Customer Account Activity Statement
Loan # (

Date Received	Contractual Due Date	Post Due Date	Amount Received	Amount Applied to Principal	Amount Applied to Interest	Escrow Applied/Disbursed	Escrow Advance	Debtor Suspense	Trustee Suspense	Late Charge Applied or Paid	Misc Fees Assessed or Paid	Corporate Fees Assessed or Paid	Principal Balance	Escrow Balance	Escrow Advance Balance	Debtor Suspense Balance	Trustee Suspense Balance	Late Charge Balance	Misc Fees Balance	Corporate Fees Balance	Comments	
01/30/08										\$50.85			\$138,903.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$151.05	\$0.00	\$-1,478.08	Late Charge Adjustment
02/14/08			\$1,423.71					\$1,423.71					\$138,903.24	\$0.00	\$8,443.63	\$1,423.71	\$0.00	\$0.00	\$-151.05	\$0.00	\$-1,478.08	
02/28/08	07/01/07	02/01/08		\$180.20	\$824.74		\$410.77	\$-1,423.71					\$138,715.04	\$0.00	\$8,033.06	\$0.00	\$0.00	\$0.00	\$-151.05	\$0.00	\$-1,478.08	
03/14/08			\$1,423.71						\$186.82				\$138,715.04	\$0.00	\$8,033.06	\$0.00	\$186.82	\$186.82	\$-151.05	\$0.00	\$-1,478.08	
03/17/08	08/01/07	03/01/08		\$169.32	\$823.62		\$410.77	\$-1,423.71					\$138,715.04	\$0.00	\$8,033.06	\$1,423.71	\$186.82	\$186.82	\$-151.05	\$0.00	\$-1,478.08	
04/09/08			\$372.75						\$372.75				\$138,526.72	\$0.00	\$7,622.28	\$0.00	\$186.82	\$186.82	\$-151.05	\$0.00	\$-1,478.08	
04/14/08			\$1,423.71					\$1,423.71					\$138,526.72	\$0.00	\$7,622.28	\$0.00	\$559.57	\$559.57	\$-151.05	\$0.00	\$-1,478.08	
04/15/08	09/01/07	04/01/08		\$180.44	\$822.50		\$410.77	\$-1,423.71					\$138,335.28	\$0.00	\$7,211.52	\$1,423.71	\$559.57	\$559.57	\$-151.05	\$0.00	\$-1,478.08	
05/02/08			\$386.93						\$386.93				\$138,335.28	\$0.00	\$7,211.52	\$0.00	\$0.00	\$0.00	\$-151.05	\$0.00	\$-1,478.08	
05/15/08			\$1,423.71										\$138,335.28	\$0.00	\$7,211.52	\$0.00	\$559.50	\$559.50	\$-151.05	\$0.00	\$-1,478.08	
05/16/08	10/01/07	05/01/08		\$181.57	\$821.37		\$410.77	\$-1,423.71					\$138,143.71	\$0.00	\$6,800.75	\$0.00	\$559.50	\$559.50	\$-151.05	\$0.00	\$-1,478.08	
06/12/08			\$1,423.71					\$1,423.71					\$138,143.71	\$0.00	\$6,800.75	\$0.00	\$559.50	\$559.50	\$-151.05	\$0.00	\$-1,478.08	
06/13/08	11/01/07	06/01/08		\$182.71	\$820.23		\$410.77	\$-1,423.71					\$137,951.04	\$0.00	\$6,389.08	\$0.00	\$559.50	\$559.50	\$-151.05	\$0.00	\$-1,478.08	

LSAMS

Transaction Codes and Types

The following list of transaction codes and types includes codes you will enter during the payment posting process as well as codes that are used in areas other than payment posting, such as disbursements and reversals. The first list is a general summary of codes; a detailed list of each transaction category follows the summary.

Summary of Transaction Codes

Code	Transaction Type	Where Used
01	Coupon/Installment Payment	Payment Posting
02	Coupon/Installment Payment	Payment Posting
03	Lockbox Procedure; shows in history as 02-83	Payment Posting
04	Automated Application Payment Sequence; does not appear in history	Payment Posting
10	Escrow Interest Payment	Payment Posting
11	Curtailment (Principal only)	Payment Posting
12	Interest Payment	Payment Posting
13	Suspense Payment	Payment Posting
14	Penalty or Fee Payment	Payment Posting
15	Escrow/Pass-Thru Payment	Payment Posting
16	Forbearance Payment	Payment Posting
17	Partial First Payment	Payment Posting
18	Transfer Escrow to Payment Clearing	Payment Posting
19	Escrow Advance or Advance Recovery	Payment Posting
20	Multiple Payment; does not appear in history	Payment Posting
25	Adjustment (Increases balance)	Payment Posting
26	Adjustment (Decreases balance)	Payment Posting
30	Payoff (Cash)	Payment Posting
31	Payoff (Noncash)	Payment Posting
40	Subsidy Payment	Payment Posting
50	Foreclosure (Cash)	Payment Posting
51	Foreclosure (Noncash)	Payment Posting
60	Escrow Disbursement	Disbursement
61	Escrow Refund	Disbursement

Code	Transaction Type	Where Used
62	Suspense Disbursement	Disbursement
70	Remove Unapplied Payment (Pending)	Payment Posting
80	New Loan (Cash)	Payment Posting
81	New Loan (Noncash)	Payment Posting
91	Payment Correction Reversal (Same day)	Payment Posting
92	Payment Reversal (With NSF fee)	Reversals
93	Payment Reversal (No NSF fee)	Reversals
99	Unapplied Payment (Pending)	Payment Posting

Coupon/Monthly Installment Payments

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

Code	Where Used	Created by System?
00-00	Obtain information about the specified loan: payment status, payment amount, principal balance, etc.	
01-	The payment amount required equals the amount received (and, normally, when no late fee is due); adjustments in the payment elements may be made. If the amount is greater than the amount due, an adjustment to the principal generates a curtailment transaction (Transaction code = 11) along with the normal payment.	
01-01	Use when you want the system to enter the payment amount. The amount entered here must match the amount actually received.	
01-16	Appears when a full payment is made as a result of a forbearance payment (<i>see</i> code 16 below).	Yes
01-40	Appears when a full payment is made as a result of a government subsidy payment (<i>see</i> codes 40- and 40-02 below).	Yes
02-	The payment amount required equals the payment amount received.	
02-80	Appears when transaction code 01 has been used to cancel the current late charge receivable; can also be entered by the operator.	Yes
02-81	Appears when transaction code 01 has been used to cancel the current NSF check charge receivable; can also be entered by the operator.	Yes
02-82	Appears when transaction code 01 has been used to cancel the current late charge and NSF check charge; can also be entered by the operator.	Yes
02-83	Appears when transaction code 01 has been used to defer the current late charge receivable; can also be entered by the operator.	Yes

Code	Where Used	Created by System?
02-84	Appears when transaction code 01 has been used to defer the current late charge and to cancel the NSF check charge; can also be entered by the operator.	Yes
02-85	Appears when transaction code 01 has been used to cancel the late charge, and the escrow portion of the payment is used to compensate for any payment shortage or surplus; can also be entered by the operator.	Yes
02-86	Appears when transaction code 01 has been used to cancel the NSF check charge, and the escrow portion of the payment is used to compensate for any payment shortage or surplus; can also be entered by the operator.	Yes
02-87	Appears when transaction code 01 has been used to cancel the late charge and the NSF check charge, and the escrow portion of the payment is used to compensate for any payment shortage or surplus; can also be entered by the operator.	Yes
02-88	Appears when transaction code 01 has been used to defer the late charge, and the escrow portion of the payment is used to compensate for any payment shortage or surplus; can also be entered by the operator.	Yes
02-89	Appears when transaction code 01 has been used to defer the late charge and cancel the NSF check charge, and the escrow portion of the payment is used to compensate for any payment shortage or surplus; can also be entered by the operator.	Yes
02-90	Appears when transaction code 01 has been used to defer the NSF check charge; can also be entered by the operator.	Yes
02-91	Appears when transaction code 01 has been used to cancel the late charge and defer the NSF check charge; can also be entered by the operator.	Yes
02-92	Appears when transaction code 01 has been used to defer the late charge and the NSF check charge; can also be entered by the operator.	Yes
02-93	Appears when transaction code 01 has been used to defer the NSF check charge, and the escrow portion of the payment is used to compensate for any payment shortage or surplus; can also be entered by the operator.	Yes
02-94	Appears when transaction code 01 has been used to defer the NSF check charge and cancel the late charge, and the escrow portion of the payment is used to compensate for any payment shortage or surplus; can also be entered by the operator.	Yes
02-95	Appears when transaction code 01 has been used to defer the late charge and the NSF check charge, and the escrow portion of the payment is used to compensate for any payment shortage or surplus; can also be entered by the operator. See Chapter 14, Collections, Deferred Charges Billing Notices for further information regarding late charges and NSF charges deferred.	Yes

Code	Where Used	Created by System?
02-96	Appears when transaction code 01 has been used to indicate that the escrow portion of the payment should be used to compensate for any payment shortage or surplus; can also be entered by the operator.	Yes
02-99	Appears when transaction code 01 is used to bypass lockout messages.	Yes
04-	Transaction used to define the automated application payment sequence. See the factors TRAN04OP, TR04iii, TR04iiid, TR04DOP and TR04SEQ for reducing delinquencies. Refer to the factors TRAN04OP, TX04iii, TX04iiid, TX04DOP and TX04SEQ factors for collecting fees in the Factors File Guide for information.	
16-	Forbearance payment; a forbearance plan must have been set up in the change file before this code may be used.	
17-	Partial first payment; a partial first payment plan must be set up in the change file before this code may be used.	
20-	Multiple payment; see the example later in this chapter. Using this code guides you through posting.	
40-	Subsidy payment; only the correct subsidy amount is will be accepted.	
40-02	Subsidy payment; any subsidy amount will be accepted.	

Principal-Only Payments

Code	Where Used	Impact to Balance
11-	Principal-only payments (curtailment). The system will accept any amount.	
11-11	Principal-only payments (curtailment). The system will only accept the exact amount according to the amortization schedule with this code.	
11-51	Partial settlement or foreclosure. This code is utilized for mobile home lenders, specifically for partial claim settlements.	
25-41	Principal cash debit adjustment.	Increase
25-91	Principal noncash debit adjustment.	Increase
26-41	Principal cash credit adjustment.	Decrease
26-91	Principal noncash credit adjustment.	Decrease

Interest-Only Payments

Code	Where Used
12-	Interest-only payment made and the borrower is credited; the due date is not advanced.
12-01	Interest-only payment made and the borrower is not credited; the due date is not advanced.
12-02	Interest-only payment made; the due date is advanced and the borrower is credited.
25-42	Interest cash credit adjustment. This transaction increases the amount in the "Interest Paid Life of Loan" field (SMA490).
25-92	Interest noncash credit adjustment. This transaction increases the amount in the "Interest Paid Life of Loan" field (SMA490).
26-42	Interest cash debit adjustment. This transaction decreases the amount in the "Interest Paid Life of Loan" field (SMA490).
26-92	Interest noncash debit adjustment. This transaction decreases the "Interest Paid Life of

Escrow and Pass-Thru Payments

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

Code	Where Used	Impact to Balance	Created by System?	Produced Through Disbursements?
10-	Payment of interest on escrow.			
15-19	Reflects escrow funds advanced by the investor.	Increases the escrow advance balance by investor		
15-29	Escrow shortage payment. The amount entered will reduce the shortage amount calculated during escrow analysis. When the escrow shortage amount (SME170) is paid in its entirety, the escrow portion of the payment is recalculated and payment coupons are automatically generated by payment posting.			
15-30	Escrow payment.			

Code	Where Used	Impact to Balance	Created by System?	Produced Through Disbursements?
15-xx	Pass-through payments. The xx may be a value from 31 to 99 for escrow accounts or AA to ZZ for non-escrow accounts (e.g. 15-LI could be used for life insurance payments).			
18-	Transfer escrow funds to payment clearing.			
18-10	Transfer escrow funds to the escrow interest withholding account (for loans subject to backup withholding).			
18-19	Repayment of funds advanced by the investor.	Decreases the escrow advance balance by investor		
18-29	Transfer escrow funds to payment clearing and reduce escrow overage. Escrow overage applied as a payment.			
18-30	Transfer escrow funds to payment clearing.			
19-	Advance paid to borrower's escrow account (entered automatically or manually). See the "Tips and Techniques" section later in the chapter for more information about using transaction codes 19-.			
19-xx	An automatic escrow advance that occurs when an escrow disbursement (60-xx) is made (the xx is replaced by the appropriate escrow type). For a loan in foreclosure, this transaction applies the advance to the mortgagor's escrow account.		Yes	
19-19	Recovery of escrow advance from borrower. If the loan is in foreclosure, this transaction causes the advance to be recovered when the proceeds are received from the investor.			
25-43	Escrow cash credit adjustment.	Increase		
25-93	Escrow noncash credit adjustment.	Increase		
26-43	Escrow cash debit adjustment.	Decrease		
26-93	Escrow noncash debit adjustment.	Decrease		

Code	Where Used	Impact to Balance	Created by System?	Produced Through Disbursements?
60-xx	Appears when an escrow disbursement has been made (the xx will be replaced by the appropriate escrow type).			Yes
61-xx	Appears when an escrow disbursement refund has been made (the xx will be replaced by the appropriate escrow type).			Yes

Fee/Penalty Payments

Code	Where Used	Impact to Balance
14-00	Current late charge payment.	
14-01	Deferred late charge payment.	
14-02	Deferred and current NSF check charge payment.	
14-xx	<p>Fee payment, user-definable.</p> <p>Codes 14-03 through 14-09 and 14-31 through 14-80 are controlled by the factor FEExx; see the Factors File Guide for more information about this factor. (Replace the xx with the digits in the correct FEExx factor.) When posting prepayment penalty payments, the FEExx code can be designated in factor PREPAYFB to allow posting of prepayment penalty amounts greater than \$999.99.</p>	
25-01	Deferred late charge cash debit adjustment.	Increase
25-02	Deferred NSF check charge cash debit adjustment.	Increase
25-51	Deferred late charge noncash debit adjustment.	Increase
25-52	Deferred NSF check charge noncash debit adjustment.	Increase
26-01	Deferred late charge cash credit adjustment.	Decrease
26-02	Deferred NSF check charge cash credit adjustment.	Decrease
26-51	Deferred late charge noncash credit adjustment.	Decrease
26-52	Deferred NSF check charge noncash credit adjustment.	Decrease

Subsidized Borrower Suspense Payments

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

Code	Where Used	Impact to Balance	Produced Through Disbursements?
13-21	Payment to subsidized borrower suspense account.		
25-21	Cash credit adjustment.	Increase	
25-71	Noncash credit adjustment.	Increase	
26-21	Cash debit adjustment.	Decrease	
26-71	Noncash debit adjustment.	Decrease	
62-21	Disbursement from subsidized borrower suspense account.		Yes

Suspense Payments

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

Code	Where Used	Impact to Balance	Produced Through Disbursements?
13-22	Payment to subsidy suspense account.		
25-22	Cash credit adjustment.	Increase	
25-72	Noncash credit adjustment.	Increase	
26-22	Cash debit adjustment.	Decrease	
26-72	Noncash debit adjustment.	Decrease	
62-22	Disbursement from subsidy suspense account.		Yes

Hazard Loss Suspense Payments

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

Code	Where Used	Impact to Balance	Produced Through Disbursements?
13-23	Payment to hazard loss suspense account.		
25-23	Cash credit adjustment.	Increase	
25-73	Noncash credit adjustment.	Increase	
26-23	Cash debit adjustment.	Decrease	
26-73	Noncash debit adjustment.	Decrease	
62-23	Disbursement from hazard loss suspense account.		Yes

Forbearance Suspense Payments

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

Code	Where Used	Impact to Balance	Produced Through Disbursements?
13-24	Payment to forbearance suspense account.		
25-24	Cash credit adjustment.	Increase	
25-74	Noncash credit adjustment.	Increase	
26-24	Cash debit adjustment.	Decrease	
26-74	Noncash debit adjustment.	Decrease	
62-24	Disbursement from forbearance suspense account.		Yes

Miscellaneous Suspense Payments

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

Code	Where Used	Impact to Balance	Produced Through Disbursements?
13-25	Payment to miscellaneous suspense account.		
25-25	Cash credit adjustment.	Increase	
25-75	Noncash credit adjustment.	Increase	
26-25	Cash debit adjustment.	Decrease	
26-75	Noncash debit adjustment.	Decrease	
62-25	Disbursement from miscellaneous suspense account.		Yes

Corporate Advance

Code	Where Used	Impact to Balance
13-26	Repayment of corporate advance received.	Transaction amount added to corporate advance balance, reducing any negative balance that resulted from an advance.
25-26	Cash credit adjustment to corporate advance balance.	Transaction amount added to corporate advance balance, reducing any negative balance that resulted from an advance.
26-26	Cash debit adjustment to corporate advance balance.	Transaction amount subtracted from corporate advance balance, increasing any negative balance. A collection comment is created with the debit amount as the beginning target amount. The beginning target amount is reduced by any positive balance from the corresponding sub-account when the debit adjustment is processed.
25-76	Noncash credit adjustment to corporate advance balance.	Transaction amount added to corporate advance balance, reducing any negative balance that resulted from an advance.
26-76	Noncash debit adjustment to corporate advance balance. As for the 26-26 transaction above, a collection comment will be created when a 26-76 transaction is processed.	Transaction amount subtracted from corporate advance balance, increasing any negative balance.

Code	Where Used	Impact to Balance
62-26	Cash disbursements from the corporate advance account.	Transaction amount subtracted from loan level corporate advance balance increasing the negative balance (i.e. increasing the amount owed by the borrower to the corporate account).

Loan Removals

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

When a payoff or foreclosure transaction removes the UPB, all applicable delinquent fields are zeroed.

Code	Where Used	Created by System?
30-	Cash payment of principal made for a payoff.	
30-12	Cash payment of interest made for a payoff.	
30-13	Cash payment of interest made for a payoff and the borrower is not credited.	
30-14	Cash payment of default interest made for a payoff.	
31-	Noncash payment of principal made for a payoff.	
31-03	Noncash payment of principal made on a service-released loan.	Yes
31-12	Noncash payment of interest made for a payoff.	
31-13	Noncash payment of interest made for a payoff and the borrower is not credited.	
31-98	Loan is transferred from one investor to another and the principal balance is removed due to a repurchase.	Yes
31-99	Loan is transferred from one investor to another and the principal balance is removed.	Yes
50-	Cash payment of principal made for a foreclosure.	
50-02	Cash principal adjustment made for a foreclosure. The loan must have a status of R to have this code accepted. Check the loan status code on screen 52 and change it to R, if necessary.	
50-12	Cash payment of interest made for a foreclosure. The loan must have a status of R to have this code accepted. Check the loan status code on screen 52 and change it to R, if necessary.	

Code	Where Used	Created by System?
50-12	Cash payment of interest made for a foreclosure. The loan must have a status of R to have this code accepted. Check the loan status code on screen 52 and change it to R, if necessary.	
50-13	Cash payment of interest made for a foreclosure and the borrower is not credited.	
51-	Noncash payment of principal made for a foreclosure.	
51-02	Noncash principal adjustment made for a foreclosure. The loan must have a status of R to have this code accepted. Check the loan status code on screen 52 and change it to R, if necessary.	
51-12	Noncash payment of interest made for a foreclosure. The loan must have a status of R to have this code accepted. Check the loan status code on screen 52 and change it to R, if necessary.	
51-13	Noncash payment of interest made for a foreclosure and the borrower is not credited.	

New Loan Payments

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

The sub-types for transaction codes **80** and **81** will have the same value as that in the acquisition method field (ML024) when the Acquisition Sub-type factor (ACQSUBTY) is setup with a value of "Y". If this factor has a value of "N", the subtype value will remain blank.

Code	Where Used	Created By System?
80-	Enter to set the principal balance for a new loan when the transaction is posted as cash (investor bank accounts will be affected).	
81-	Enter to set the principal balance for a new loan when the transaction is posted as noncash (investor bank accounts will not be affected).	
81-98	Loan transferred to a new investor and the principal balance is posted to the new investor due to a repurchase.	Yes
81-99	Loan transferred to a new investor and the principal balance is posted to the new investor.	Yes

Loan Payments

Code	Where Used
01-	Post the borrower's payment when the government's subsidy is already in the government suspense account. The government's subsidy will be transferred automatically to apply a full payment.
13-21	<p>Place the borrower's portion of a payment into the borrower's suspense account when the government subsidy has not been posted.</p> <p>Try posting this payment using transaction code 01 first to determine if the government's subsidy has been received.</p>
13-22	<p>Use this code to put the government's subsidy payment into the government suspense account, regardless of the amount of money in the government suspense or borrower's suspense accounts. This transaction type code will not pull money from either suspense account to apply a full payment.</p> <p>If you use this code to post subsidy funds, you must use transaction code 26-22 to move the funds into payment clearing; you can then apply payments to this loan using code 40 or 40-02.</p>
40-	Government subsidy payment made and the amount received is equal to the amount due. With this code, if enough money is in the borrower's suspense account, a full payment is applied. The system automatically changes this code to 01-40 when a full payment is applied.
40-02	Government subsidy payment made and the amount of payment received is not equal to the amount due. This code may be used if the mortgagor's payment has changed because of re-certification. If enough money is in the borrower's suspense account, a full payment will be applied automatically.

Pending Payments

Code	Where Used
70-	Remove an unapplied payment from pending and post it to the correct account.
70-70	Flag an unapplied payment for deletion from pending without posting it to any account.
99-	Place a payment in pending.

Reversals

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

Code	Where Used	Created by System?
91-xx	Reverse a payment in the current day. Specify 91 and select the transaction you wish to reverse; the system replaces the xx with the transaction code that was originally used to post the transaction to be reversed.	
92-xx	Reverse a payment made on a previous day, adding a NSF check charge automatically. Specify 92 and select the transaction you wish to reverse; the system replaces the xx with the transaction code that was originally used to post the transaction to be reversed.	Yes
93-xx	Reverse a payment made on a previous day without adding a NSF check charge. Specify 93 and select the transaction you wish to reverse; the system replaces the xx with the transaction code that was originally used to post the transaction to be reversed.	Yes

Transaction Type Codes

Transaction type codes are also referred to as sub-codes. For example in the transaction code 02-93, 93 is the transaction type. These codes are used to identify miscellaneous amounts within transactions in detailed reports, such as the daily transaction journal or loan histories. The codes 03-09 and 31-80 are user-defined; all the other codes are hard-coded in the system.

Code	Where Used
01	Late charge.
02	NSF check charge.
03-09	User-defined. 03 is often used for prepayment penalty; 04 is often used for satisfaction fee.
31-80	User-defined fees.
11	Servicing fee 1.
12	Servicing fee 2.
13	Yield differential.
21	FHA/235 borrower suspense; adds to the balance.
22	FHA/235 government suspense, adds to the balance.
23	Hazard loss suspense; adds to the balance.
24	Forbearance suspense; adds to the balance.

Code	Where Used
25	Miscellaneous suspense; adds to the balance.
26	Corporate advance; adds to the balance.
AA thru ZZ	Pass-through payments.
B2	Noncash subsidy suspense.
R1	FHA/235 borrower suspense; subtracts from the balance.
R2	FHA/235 government suspense, subtracts from the balance.
R3	Hazard loss suspense; subtracts from the balance.
R4	Forbearance suspense; subtracts from the balance.
R5	Miscellaneous suspense; subtracts from the balance.
R6	Corporate advance; subtracts from the balance.
S1	Subsidized borrower suspense.
S2	Cash subsidy suspense.

Numeric Listing of Transaction Codes

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

Code	Where Used	Created by system?	Produced Through Disbursements?
00-00	Provides information about the loan during payment posting.		
01-	Payment equals current amount due. Can only post from screen.		
01-01	Provides information about the loan and allows items to be adjusted.		
01-16	Payment made as result of receipt of forbearance payment.	Yes	
01-40	Payment made as result of receipt of government subsidy payment.	Yes	
02-	Payment equals current amount due. Can be posted from lockbox or screen.		
02-80	Cancel current late charge receivable.	Yes	
02-81	Cancel current NSF check charge receivable.	Yes	

Code	Where Used	Created by system?	Produced Through Disbursements?
02-82	Cancel current late charge and NSF check charge.	Yes	
02-83	Defer current late charge receivable.	Yes	
02-84	Defer current late charge and cancel NSF check charge.	Yes	
02-85	Cancel late charge and escrow portion of payment used to compensate for any payment shortage or surplus.	Yes	
02-86	Cancel NSF check charge and escrow portion of payment used to compensate for any payment shortage or surplus.	Yes	
02-87	Cancel late charge and NSF check charge and escrow portion of payment used to compensate for any payment shortage or surplus.	Yes	
02-88	Defer late charge and escrow portion of payment used to compensate for any payment shortage or surplus.	Yes	
02-89	Defer late charge, cancel NSF check charge, and escrow portion of payment used to compensate for any payment shortage or surplus.	Yes	
02-90	Defer NSF check charge.	Yes	
02-91	Defer NSF check charge and cancel late charge.	Yes	
02-92	Defer late charge and NSF check charge.	Yes	
02-93	Defer NSF check charge and escrow portion of payment used to compensate for any payment shortage or surplus.	Yes	
02-94	Defer NSF check charge, Cancel late charge, and escrow portion of payment used to compensate for any payment shortage or surplus.	Yes	
02-95	Defer late charge and NSF check charge, and escrow portion of payment used to compensate for any payment shortage or surplus. See Chapter 14, Collections, Deferred Charges Billing Notices for further information regarding late charges and NSF charges deferred.	Yes	
02-96	Escrow portion of payment used to compensate for any payment shortage or surplus.	Yes	
02-99	Lockout messages bypassed.	Yes	
03-	Automatic late charge deferral. Shows in history as 02-83.		

Code	Where Used	Created by system?	Produced Through Disbursements?
04-	Transaction used to define the automated application payment sequence. Does not appear in history. See the factors TRAN04OP, TR04iii, TR04iiiD, TR04DOP and TR04SEQ for reducing delinquencies. Refer to the factors TRAN04OP, TX04iii, TX04iiiD, TX04DOP and TX04SEQ factors for collecting fees in the Factors File Guide for information.		
10-	Payment of interest on escrow balance.		
11-	Principal-only payment (curtailment), any amount.		
11-11	Principal-only payment (curtailment), amount must follow amortization schedule.		
11-51	Partial settlement on foreclosure.		
12-	Interest-only payment, borrower credited.		
12-01	Interest-only payment, borrower not credited.		
12-02	Interest-only payment, due date is advanced, borrower credited.		
13-21	Payment to subsidized borrower suspense.		
13-22	Payment to subsidy suspense.		
13-23	Payment to hazard loss suspense.		
13-24	Payment to forbearance suspense.		
13-25	Payment to miscellaneous suspense.		
13-26	Repayment of corporate advance, reduces balance.		
14-00	Current late charge penalty payment.		
14-01	Deferred late charge penalty payment.		
14-02	NSF check charge payment (decreases balance).		
14-xx	Fee payment, user-definable. Codes 14-03 through 14-09 and 14-31 through 14-80 are controlled by the factor FEExx; see the Factors File Guide for more information about this factor. (Replace the xx with the digits in the correct FEExx factor.) When posting prepayment penalty payments, the FEExx code can be designated in factor PREPAYFB to allow posting of prepayment penalty amounts greater than \$999.99.		
15-19	Escrow funds advanced by the investor.		
15-29	Escrow shortage payment.		
15-30	Escrow payment.		

Code	Where Used	Created by system?	Produced Through Disbursements?
15-xx	Pass-through payments. The xx may be a value from 31 to 99 for escrow accounts or AA to ZZ for non-escrow accounts (e.g. 15-LI could be used for life insurance payments).		
16-	Forbearance payment.		
17-	Partial first payment (a partial first payment plan must be set up in the change file).		
18-	Transfer escrow funds to payment clearing.		
18-10	Transfer escrow funds to escrow interest withholding account (for loans subject to backup withholding).		
18-19	Repayment of escrow funds advanced by the investor.		
18-29	Transfer escrow funds to payment clearing and reduce escrow overage.		
18-30	Transfer escrow funds to payment clearing.		
19-	Advance to borrower escrow account (automatic or operator-entered).		
19-xx	An automatic escrow advance that occurs when an escrow disbursement (60-xx) is made (the xx is replaced by the appropriate escrow type). For a loan in foreclosure, this transaction applies the advance to the mortgagor's escrow account.	Yes	
19-19	Recovery of escrow advance from borrower (automatic and operator-entered).		
20-	Multiple Payment; does not appear in history.		
25-01	Defer late charge cash debit adjustment.		
25-02	Defer NSF check charge cash debit adjustment.		
25-21	Subsidized borrower suspense cash credit adjustment.		
25-22	Subsidy suspense cash credit adjustment.		
25-23	Hazard loss suspense cash credit adjustment.		
25-24	Forbearance suspense cash credit adjustment.		
25-25	Miscellaneous suspense cash credit adjustment.		
25-26	Cash credit corporate advance that reduces the balance.		
25-41	Principal cash debit adjustment.		
25-42	Interest cash credit adjustment.		
25-43	Escrow cash credit adjustment.		

Code	Where Used	Created by system?	Produced Through Disbursements?
25-51	Defer late charge noncash debit adjustment.		
25-52	Defer NSF check charge noncash debit adjustment.		
25-71	Subsidized borrower suspense noncash credit adjustment.		
25-72	Subsidy suspense noncash credit adjustment.		
25-73	Hazard loss suspense noncash credit adjustment.		
25-74	Forbearance suspense noncash credit adjustment.		
25-75	Miscellaneous suspense noncash credit adjustment.		
25-76	Noncash credit corporate advance that reduces the balance.		
25-91	Principal noncash debit adjustment.		
25-92	Interest noncash credit adjustment.		
25-93	Escrow noncash credit adjustment.		
26-01	Defer late charge cash credit adjustment.		
26-02	Defer NSF check charge cash credit adjustment.		
26-21	Subsidized borrower suspense cash debit adjustment.		
26-22	Subsidy suspense cash debit adjustment.		
26-23	Hazard loss suspense cash debit adjustment.		
26-24	Forbearance suspense cash debit adjustment.		
26-25	Miscellaneous suspense cash debit adjustment.		
26-26	Cash debit corporate advance that increases the balance.		
26-41	Principal cash credit adjustment.		
26-42	Interest cash debit adjustment.		
26-43	Escrow cash debit adjustment.		
26-51	Defer late charge noncash credit adjustment.		
26-52	Defer NSF check charge noncash credit adjustment.		
26-71	Subsidized borrower suspense noncash debit adjustment.		
26-72	Subsidy suspense noncash debit adjustment.		
26-73	Hazard loss suspense noncash debit adjustment.		
26-74	Forbearance suspense noncash debit adjustment.		
26-75	Miscellaneous suspense noncash debit adjustment.		

Code	Where Used	Created by system?	Produced Through Disbursements?
26-76	Noncash debit corporate advance that increases the balance.		
26-91	Principal noncash credit adjustment.		
26-92	Interest noncash debit adjustment.		
26-93	Escrow noncash debit adjustment.		
30-	Payoff principal cash.		
30-12	Payoff interest cash.		
30-13	Payoff interest cash, borrower is not credited.		
30-14	Payoff default interest cash.		
31-	Payoff principal noncash.		
31-03	Payoff principal noncash, service-released loan.	Yes	
31-12	Payoff interest noncash.		
31-13	Payoff interest noncash, borrower is not credited.		
31-98	Loan is transferred from one investor to another and the principal balance is removed due to a repurchase.	Yes	
31-99	Loan is transferred from one investor to another and the principal balance is removed.	Yes	
40-	Subsidy payment, only correct amount accepted.		
40-02	Subsidy payment, any amount accepted.		
50-	Foreclosure principal cash.		
50-02	Foreclosure principal cash adjustment.		
50-12	Foreclosure interest cash.		
50-13	Foreclosure interest cash, borrower is not credited.		
51-	Foreclosure principal noncash.		
51-02	Foreclosure principal noncash adjustment.		
51-12	Foreclosure interest noncash.		
51-13	Foreclosure interest noncash, borrower is not credited.		
60-xx	Escrow disbursement (xx = escrow type).		Yes
61-xx	Escrow disbursement refund (xx = escrow type).		Yes
62-21	Disbursement of subsidized borrower suspense.		Yes
62-22	Disbursement of subsidy suspense.	Yes	
62-23	Disbursement of hazard loss suspense.	Yes	

Code	Where Used	Created by system?	Produced Through Disbursements?
62-24	Disbursement of forbearance suspense.	Yes	
62-25	Disbursement of miscellaneous suspense.	Yes	
62-26	Cash disbursements from the corporate advance account.		
70-	Removal of unapplied amount from pending – allows amount to be posted to correct account.		
70-70	Removal of unapplied amount from pending – does not allow amount to be posted to an account.		
80-	New loan, cash (sets principal balance).		
81-	New loan, noncash (sets principal balance).		
81-98	Loan transferred to a new investor and the principal balance is posted to the new investor due to a repurchase.	Yes	
81-99	Loan transferred to a new investor and the principal balance is posted to the new investor.	Yes	
91-xx	Payment reversal for current day (xx = type of transaction to be reversed).		
92-xx	Payment reversal for previous day, NSF check charge automatically added (xx = type of transaction to be reversed).		
93-xx	Payment reversal for previous day, NSF check charge not added (xx = type of transaction to be reversed).		
99-	Payment put in pending.		

Chase Manhattan Mortgage Corporation BANKRUPTCY DEPARTMENT ACCOUNTING DETAIL REPORT

06/24/03

election Criteria: Loan Number = 10151371

Order: Transaction Date

Post Code	Cost Description	Date	Plan	Amounts			Trust Account Unapplied Funds Balance	Debtor Account Unapplied Funds Balance	Makeup Account Unapplied Funds Balance	Description
				Rec'd & Applied	NSF	Plan Lbl				
MT	Payment	03/15/01	Post	1,997.45		04/01/01				0116 - CK:0:Post Payment-LPI=0
OST	Property Insp	03/16/01	Post	-7.75						2628PI - CK:0
OST	Debtor Suspense	03/31/01	Post	1,829.39				1,829.39		1324 - CK:0:Debtor Suspense Ch
C	Foreclosure Fee	04/05/01	Post	-697.82						6228FC -
OST	Debtor Suspense	05/02/01	Post	1,829.39				3,658.78		1324 - CK:0:Debtor Suspense Ch
MT	Payment	05/02/01	Post	1,997.45		05/01/01				0116 - CK:0:Post Payment-LPI=0
3K	Legal Fees	05/15/01	Post	-125.00						6228BK -
OST	Debtor Suspense	06/04/01	Post	1,829.39				5,488.17		1324 - CK:0:Debtor Suspense Ch
MT	Payment	06/04/01	Post	1,997.45		06/01/01				0116 - CK:0:Post Payment-LPI=0
MT	Payment	06/13/01	Post	1,997.45		07/01/01				02 - CK:0:PAYEE:0000000:Post Pa
POST	Debtor Suspense	07/02/01	Post	1,829.39				7,317.56		1324 - CK:0:Debtor Suspense Ch
PMT	Payment	07/02/01	Post	1,997.45		08/01/01				0116 - CK:0:Post Payment-LPI=0
POST	Debtor Suspense	07/05/01	Post	1,338.07				8,655.63		1324 - CK:0:Debtor Suspense Ch
PMT	Payment	07/05/01	Post	1,997.45		09/01/01				0116 - CK:0:Post Payment-LPI=0
OST	Debtor Suspense	08/01/01	Post	1,829.39				10,485.02		1324 - CK:0:Debtor Suspense Ch
PMT	Payment	08/01/01	Post	1,997.45		10/01/01				0116 - CK:0:Post Payment-LPI=1
IMP	Escrow	08/03/01	Post	2,037.29						5031 - CK:372833PAYEE:31NCD451
POST	Debtor Suspense	08/31/01	Post	1,829.39				12,314.41		1324 - CK:0:Debtor Suspense Ch
PMT	Payment	08/31/01	Post	1,997.45		11/01/01				0116 - CK:0:Post Payment-LPI=1
POST	Debtor Suspense	09/17/01	Post	-125.00				12,189.41		2624 - CK:0:Debtor Suspense Ch
BK	Legal Fees	09/17/01	Post	125.00						1328BK - CK:0
POST	Debtor Suspense	10/01/01	Post	1,829.39				14,018.80		1324 - CK:0:Debtor Suspense Ch
PMT	Payment	10/01/01	Post	1,997.45		12/01/01				0116 - CK:0:Post Payment-LPI=1
TXCR		10/03/01	Post	29.58						1531 - CK:0
POST	Debtor Suspense	10/29/01	Post	1,829.39				15,848.19		1324 - CK:0:Debtor Suspense Ch
POST	Debtor Suspense	12/03/01	Post	1,829.39				17,677.58		1324 - CK:0:Debtor Suspense Ch

Chase Manhattan Mortgage Corporation
BANKRUPTCY DEPARTMENT
ACCOUNTING DETAIL REPORT
06/24/03

election Criteria: Loan Number = 10151371
Order: Transaction Date

Tran Code	Cost Description	Date	Plan	Amounts Rpt'd & Applied	NSF	Plan Lft	Funds Application Mtg Payment	Other	Trust Account Unapplied Funds Balance	Debtor Account Unapplied Funds Balance	Makeup Account Unapplied Funds Balance	Description
MT	Payment	12/03/01	Post	1,999.16		01/01/02	1,999.16		-	-	-	0116 - CK 0 Post Payment-LPI=0
OST	Debtor Suspense	12/31/01	Post	1,829.39		/ /			-	19,506.97	-	1324 - CK 0 Debtor Suspense Ch
MT	Payment	12/31/01	Post	1,999.16		02/01/02	1,999.16		-	-	-	0116 - CK 0 Post Payment-LPI=0
OST	Debtor Suspense	02/04/02	Post	1,829.39		/ /			-	21,336.36	-	1324 - CK 0 Debtor Suspense Ch
MT	Payment	02/04/02	Post	1,999.16		02/01/02	1,999.16		-	-	-	0116 - CK 0 Post Payment-LPI=0
OST	Debtor Suspense	03/04/02	Post	1,829.39		/ /			-	23,165.75	-	1324 - CK 0 Debtor Suspense Ch
MT	Payment	03/04/02	Post	1,999.16		03/01/02	1,999.16		-	-	-	0116 - CK 0 Post Payment-LPI=0
OST	Debtor Suspense	04/01/02	Post	1,134.00		/ /			-	24,299.75	-	1324 - CK 0 Debtor Suspense Ch
MT	Payment	04/01/02	Post	1,999.16		04/01/02	1,999.16		-	-	-	0116 - CK 0 Post Payment-LPI=0
OST	Debtor Suspense	04/03/02	Post	695.39		/ /			-	24,995.14	-	1324 - CK 0 Debtor Suspense Ch
MT	Payment	04/03/02	Post	1,999.16		05/01/02	1,999.16		-	-	-	02 - CK 0 PAYEE: 0000000 Post Pa
OST	Debtor Suspense	04/29/02	Post	1,829.39		/ /			-	26,824.53	-	1324 - CK 0 Debtor Suspense Ch
MT	Payment	04/29/02	Post	1,999.16		06/01/02	1,999.16		-	-	-	0116 - CK 0 Post Payment-LPI=0
OST	Debtor Suspense	05/04/02	Post	1,829.29		/ /			-	28,653.82	-	1324 - CK 0 Debtor Suspense Ch
MT	Payment	05/04/02	Post	1,999.16		07/01/02	1,999.16		-	-	-	0116 - CK 0 Post Payment-LPI=0
OST	Debtor Suspense	06/29/02	Post	1,829.39		/ /			-	30,483.21	-	1324 - CK 0 Debtor Suspense Ch
MT	Payment	06/29/02	Post	1,999.16		08/01/02	1,999.16		-	-	-	0116 - CK 0 Post Payment-LPI=0
OST	Debtor Suspense	08/08/02	Post	1,829.39		/ /			-	32,312.60	-	1324 - CK 0 Debtor Suspense Ch
MT	Payment	08/08/02	Post	1,999.16		09/01/02	1,999.16		-	-	-	0116 - CK 0 Post Payment-LPI=0
MP	Escrow	08/13/02	Post	2,042.44		/ /		2,042.44	-	-	-	6031 - CK 488917 PAYEE: 31NC0451
OST	Debtor Suspense	08/31/02	Post	1,829.39		/ /			-	34,141.99	-	1324 - CK 0 Debtor Suspense Ch
MT	Payment	08/31/02	Post	1,999.16		10/01/02	1,999.16		-	-	-	0116 - CK 0 Post Payment-LPI=1
OST	Debtor Suspense	09/28/02	Post	1,829.39		/ /			-	35,971.38	-	1324 - CK 0 Debtor Suspense Ch
MT	Payment	09/28/02	Post	1,999.16		11/01/02	1,999.16		-	-	-	0116 - CK 0 Post Payment-LPI=1
OST	Debtor Suspense	10/25/02	Post	1,829.39		/ /			-	37,800.77	-	1324 - CK 0 Debtor Suspense Ch
OST	Debtor Suspense	10/29/02	Post	-1,868.65		/ /			-	35,932.12	-	2624 - CK 0 Debtor Suspense Ch

F-978

P-003/004

T-634

+8586056887

RUPCY

TRM-CHASE

07:00am

Jun-25-2003

Chase Manhattan Mortgage Corporation
BANKRUPTCY DEPARTMENT
ACCOUNTING DETAIL REPORT
06/24/03

Selection Criteria: Loan Number = 10151371
Order: Transaction Date

Tran Code	Cost Description	Ln	Plan	Amounts Rcvd & Applied	MT	Per LPI	Mtg Payment	Funds Application Collar	Trust Account Unapplied Funds Balance	Debtor Account Unapplied Funds Balance	Makeup Account Unapplied Funds Balance	Description
OST	Debtor Suspense	11/30/02	Post	1,829.39		/ /				37,761.51		1324 - CK:0 Debtor Suspense Ch
OST	Debtor Suspense	12/30/02	Post	1,829.39		/ /				39,590.90		1324 - CK:0 Debtor Suspense Ch
OST	Debtor Suspense	01/30/03	Post	1,829.39		/ /				41,420.29		1324 - CK:0 Debtor Suspense Ch
MT	Payment	01/30/03	Post	1,999.16		12/01/02	1,999.16					0116 - CK:0 Post Payment LPI=0
OST	Debtor Suspense	02/28/03	Post	1,829.39		/ /				43,249.68		1324 - CK:0 Debtor Suspense Ch
MT	Payment	02/28/03	Post	1,999.59		01/01/03	1,999.59					0116 - CK:0 Post Payment LPI=0
OST	Debtor Suspense	03/27/03	Post	1,829.39		/ /				45,079.07		1324 - CK:0 Debtor Suspense Ch
MT	Payment	03/27/03	Post	1,999.59		02/01/03	1,999.59					0116 - CK:0 Post Payment LPI=0
MP	Escrow	03/31/03	Post	2,010.91		/ /		2,010.91				660V -
OST	Debtor Suspense	04/25/03	Post	1,829.39		/ /				46,908.46		1324 - CK:0 Debtor Suspense Ch
MT	Payment	04/25/03	Post	1,999.59		03/01/03	1,999.59					0116 - CK:0 Post Payment LPI=0
APP	Appraisal	04/30/03	Post	-100.00		/ /		-100.00				6226CM -
OST	Debtor Suspense	06/06/03	Post	1,829.39		/ /				48,737.85		1324 - CK:0 Debtor Suspense Ch
PMT	Payment	06/06/03	Post	1,999.59		04/01/03	1,999.59					0116 - CK:0 Post Payment LPI=0

T-934

P 004/004

F-978

+858605698

BRUPCY

From-CHASE

Jun-25-2003 07:00am

Loan	Tran	Tran No	Posted	Effective	Tran Code	Tran Total	Interest Amt	Principal Amt	Escrow Amt	Susp. Code	Susp. Amt	Fee1 Code	Fee1 Amt	Fee2 Amt	Fee3 Amt	Fee4 Amt	Fee5 Amt	Fee6 Amt	Fee7 Amt	Fee8 Amt	Fee9 Amt	Fee10 Amt	Rev Code	CA Type	Investor	Pool	Next Due After	UPB After	Escrow Bal After
10151371	102	12/13/1999	26-26			(7.75)	0.00	0.00	0.00	0.00	26	(7.75)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	11/1/1999	161,556.08	169.94	
10151371	103	1/5/2000	13-26			7.75	0.00	0.00	0.00	0.00	26	7.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	11/1/1999	161,556.08	169.94	
10151371	104	1/5/2000	14-2000 02-83			2,355.82	1,784.18	45.21	526.43	0.00	26	0.00	67.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	12/1/1999	161,540.87	696.37	
10151371	105	1/5/2000	14-2000 14-01			0.00	0.00	0.00	0.00	0.00	25	0.00	112.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	12/1/1999	161,540.87	696.37	
10151371	106	1/5/2000	14-2000 13-25			387.50	0.00	0.00	0.00	0.00	25	387.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	12/1/1999	161,540.87	696.37	
10151371	107	1/31/2000	12/29/2000 13-25			1,829.39	0.00	0.00	0.00	0.00	25	1,829.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	12/1/1999	161,540.87	696.37	
10151371	108	2/4/2000	2/3/2000 14-07			0.00	0.00	0.00	0.00	0.00	26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	12/1/1999	161,540.87	696.37	
10151371	109	2/15/2000	2/29/2000 26-26			(7.75)	0.00	0.00	0.00	0.00	26	(7.75)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	12/1/1999	161,540.87	696.37	
10151371	110	2/29/2000	2/29/2000 13-26			7.75	0.00	0.00	0.00	0.00	26	7.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	12/1/1999	161,540.87	696.37	
10151371	111	2/29/2000	2/29/2000 13-25			1,821.64	0.00	0.00	0.00	0.00	25	1,821.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	12/1/1999	161,540.87	696.37	
10151371	112	2/29/2000	2/29/2000 26-25			(2,355.82)	0.00	0.00	0.00	0.00	25	(2,355.82)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	12/1/1999	161,540.87	696.37	
10151371	113	2/29/2000	2/29/2000 02-83			2,355.82	1,783.68	45.71	526.43	0.00	25	(2,355.82)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	12/1/1999	161,540.87	696.37	
10151371	114	2/29/2000	2/29/2000 26-25			(73.18)	0.00	0.00	0.00	0.00	25	0.00	67.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	1/1/2000	161,495.16	1,222.80	
10151371	115	2/29/2000	2/29/2000 14-01			0.00	0.00	0.00	0.00	0.00	26	0.00	73.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	1/1/2000	161,495.16	1,222.80	
10151371	116	3/22/2000	3/22/2000 26-26			(7.75)	0.00	0.00	0.00	0.00	26	(7.75)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	1/1/2000	161,495.16	1,222.80	
10151371	117	4/4/2000	4/3/2000 13-26			7.75	0.00	0.00	0.00	0.00	26	7.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	1/1/2000	161,495.16	1,222.80	
10151371	118	4/4/2000	4/3/2000 13-25			1,821.64	0.00	0.00	0.00	0.00	25	1,821.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	1/1/2000	161,495.16	1,222.80	
10151371	119	4/4/2000	4/3/2000 26-25			(2,355.82)	0.00	0.00	0.00	0.00	25	(2,355.82)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	1/1/2000	161,495.16	1,222.80	
10151371	120	4/4/2000	4/3/2000 02-83			2,355.82	1,783.18	46.21	526.43	0.00	25	(2,355.82)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	2/1/2000	161,495.16	1,222.80	
10151371	121	4/4/2000	4/3/2000 26-25			(73.18)	0.00	0.00	0.00	0.00	25	0.00	67.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	2/1/2000	161,495.16	1,222.80	
10151371	122	4/4/2000	4/3/2000 14-01			0.00	0.00	0.00	0.00	0.00	26	0.00	73.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	2/1/2000	161,495.16	1,222.80	
10151371	123	4/30/2000	4/29/2000 13-25			1,829.39	0.00	0.00	0.00	0.00	25	1,829.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	2/1/2000	161,495.16	1,222.80	
10151371	124	4/30/2000	4/29/2000 26-25			(2,429.00)	0.00	0.00	0.00	0.00	25	(2,429.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	2/1/2000	161,495.16	1,222.80	
10151371	125	4/30/2000	4/29/2000 02-83			2,355.82	1,782.67	46.72	526.43	0.00	25	(2,355.82)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	3/1/2000	161,495.16	1,222.80	
10151371	126	4/30/2000	4/29/2000 14-01			0.00	0.00	0.00	0.00	0.00	26	0.00	73.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	3/1/2000	161,495.16	1,222.80	
10151371	127	5/18/2000	5/18/2000 26-26			(7.75)	0.00	0.00	0.00	0.00	26	(7.75)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	3/1/2000	161,495.16	1,222.80	
10151371	128	5/31/2000	5/31/2000 13-26			7.75	0.00	0.00	0.00	0.00	26	7.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	3/1/2000	161,495.16	1,222.80	
10151371	129	5/31/2000	5/31/2000 13-25			1,821.64	0.00	0.00	0.00	0.00	25	1,821.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	3/1/2000	161,495.16	1,222.80	
10151371	130	6/12/2000	6/12/2000 26-26			(150.00)	0.00	0.00	0.00	0.00	26	(150.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	3/1/2000	161,495.16	1,222.80	
10151371	131	6/30/2000	6/30/2000 13-26			150.00	0.00	0.00	0.00	0.00	26	150.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	3/1/2000	161,495.16	1,222.80	
10151371	132	6/30/2000	6/30/2000 13-25			1,679.39	0.00	0.00	0.00	0.00	25	1,679.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	3/1/2000	161,495.16	1,222.80	
10151371	133	6/30/2000	6/30/2000 26-25			(2,355.82)	0.00	0.00	0.00	0.00	25	(2,355.82)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	3/1/2000	161,495.16	1,222.80	
10151371	134	6/30/2000	6/30/2000 02-83			2,355.82	1,782.15	47.24	526.43	0.00	25	(2,355.82)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	3/1/2000	161,495.16	1,222.80	
10151371	135	6/30/2000	6/30/2000 26-25			(73.18)	0.00	0.00	0.00	0.00	25	0.00	67.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	3/1/2000	161,495.16	1,222.80	
10151371	136	6/30/2000	6/30/2000 14-01			0.00	0.00	0.00	0.00	0.00	26	0.00	73.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	3/1/2000	161,495.16	1,222.80	
10151371	137	7/11/2000	7/11/2000 26-26			(7.75)	0.00	0.00	0.00	0.00	26	(7.75)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	3/1/2000	161,495.16	1,222.80	
10151371	138	7/31/2000	7/29/2000 13-26			7.75	0.00	0.00	0.00	0.00	26	7.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	3/1/2000	161,495.16	1,222.80	
10151371	139	7/31/2000	7/29/2000 26-25			(607.36)	0.00	0.00	0.00	0.00	26	(607.36)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	3/1/2000	161,495.16	1,222.80	
10151371	140	7/31/2000	7/29/2000 02-83			2,355.82	1,781.63	47.76	526.43	0.00	25	(607.36)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	3/1/2000	161,495.16	1,222.80	
10151371	141	7/31/2000	7/29/2000 14-01			0.00	0.00	0.00	0.00	0.00	26	0.00	67.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	3/1/2000	161,495.16	1,222.80	
10151371	142	8/10/2000	8/10/2000 60-31			2,016.71	0.00	0.00	0.00	0.00	26	0.00	73.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	3/1/2000	161,495.16	1,222.80	
10151371	143	8/29/2000	8/29/2000 13-25			1,829.39	0.00	0.00	0.00	0.00	25	1,829.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	3/1/2000	161,495.16	1,222.80	
10151371	144	8/29/2000	8/29/2000 26-25			(2,429.00)	0.00	0.00	0.00	0.00	25	(

Loan	Tran	Tran No	Effective	Posted	Tran Code	Tran Total	Interest Amt	Principal Amt	Escrow Amt	Susp. Code	Susp. Amt	Fee1 Code	Fee1 Amt	Fee2 Amt	Fee3 Amt	Fee4 Amt	Fee5 Amt	Fee6 Amt	Fee7 Amt	Fee8 Amt	Fee9 Amt	Fee10 Amt	Rev Code	CA Type	Investor Pool	Next Due After	UPB After	Escrow Bal After
10151371	148	9/29/2000	9/29/2000	13-26	7.75	0.00	0.00	0.00	0.00	0.00	26	7.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	6/12/2000	161,258.94	1,838.24
10151371	149	9/29/2000	9/29/2000	13-25	1,821.64	0.00	0.00	0.00	0.00	0.00	25	1,821.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	6/12/2000	161,258.94	1,838.24
10151371	150	11/21/2000	11/21/2000	26-26	(7.75)	0.00	0.00	0.00	0.00	0.00	26	(7.75)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	6/12/2000	161,258.94	1,838.24
10151371	151	12/19/2000	00/00/0000	62-26	(325.00)	0.00	0.00	0.00	0.00	0.00	26	(325.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	FC	222	11	6/12/2000	161,258.94	1,838.24
10151371	152	12/28/2000	12/28/2000	26-26	(100.00)	0.00	0.00	0.00	0.00	0.00	26	(100.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	CM	222	11	6/12/2000	161,258.94	1,838.24
10151371	153	1/18/2001	1/18/2001	26-26	(7.75)	0.00	0.00	0.00	0.00	0.00	26	(7.75)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	6/12/2000	161,258.94	1,838.24
10151371	154	3/15/2001	3/15/2001	26-25	(1,997.45)	0.00	0.00	0.00	0.00	0.00	25	(1,997.45)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	6/12/2000	161,258.94	1,838.24
10151371	155	3/15/2001	3/15/2001	13-24	1,997.45	0.00	0.00	0.00	0.00	0.00	24	1,997.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	6/12/2000	161,258.94	1,838.24
10151371	156	3/16/2001	3/16/2001	01-16	3,994.90	1,780.57	48.82	168.06	R4	1,997.45	11	1,997.45	67.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	7/12/2000	161,210.12	2,006.30
10151371	157	3/19/2001	3/19/2001	26-25	(7.75)	0.00	0.00	0.00	0.00	0.00	25	(7.75)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	7/12/2000	161,210.12	2,006.30
10151371	158	3/19/2001	3/19/2001	13-24	(91.81)	0.00	0.00	0.00	0.00	0.00	24	(91.81)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	7/12/2000	161,210.12	2,006.30
10151371	159	3/19/2001	3/19/2001	13-24	1,829.39	0.00	0.00	0.00	0.00	0.00	24	1,829.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	PI	222	11	7/12/2000	161,210.12	2,006.30
10151371	160	4/5/2001	00/00/0000	62-26	(697.82)	0.00	0.00	0.00	0.00	0.00	26	(697.82)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	FC	222	11	7/12/2000	161,210.12	2,006.30
10151371	161	5/2/2001	5/2/2001	01-16	1,829.39	0.00	0.00	0.00	0.00	0.00	24	1,829.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	FC	222	11	7/12/2000	161,210.12	2,006.30
10151371	162	5/2/2001	5/2/2001	01-16	3,994.90	1,780.03	48.36	168.06	R4	1,997.45	11	1,997.45	67.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	FC	222	11	7/12/2000	161,210.12	2,006.30
10151371	163	5/2/2001	00/00/0000	62-26	(125.00)	0.00	0.00	0.00	0.00	0.00	26	(125.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	FC	222	11	7/12/2000	161,210.12	2,006.30
10151371	164	5/15/2001	00/00/0000	62-26	0.00	0.00	0.00	0.00	0.00	0.00	26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	FC	222	11	7/12/2000	161,210.12	2,006.30
10151371	165	6/4/2001	6/4/2001	01-16	3,994.90	1,779.48	49.91	168.06	R4	1,997.45	11	1,997.45	67.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	8/1/2000	161,160.76	2,174.36
10151371	166	6/13/2001	6/13/2001	01-16	0.00	0.00	0.00	0.00	0.00	0.00	24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	8/1/2000	161,160.76	2,174.36
10151371	167	6/13/2001	6/13/2001	14-04	0.00	0.00	0.00	0.00	0.00	0.00	04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	8/1/2000	161,160.76	2,174.36
10151371	168	6/13/2001	6/13/2001	02-	1,997.45	0.00	0.00	0.00	0.00	0.00	04	1,997.45	67.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	9/1/2000	161,110.85	2,342.42
10151371	169	6/13/2001	6/13/2001	13-25	225.05	0.00	0.00	0.00	0.00	0.00	11	225.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	9/1/2000	161,110.85	2,342.42
10151371	170	7/2/2001	7/2/2001	13-24	1,829.39	0.00	0.00	0.00	0.00	0.00	25	1,829.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	10/1/2000	161,060.39	2,510.48
10151371	171	7/2/2001	7/2/2001	01-16	3,994.90	1,778.38	51.01	168.06	R4	1,997.45	11	1,997.45	67.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	10/1/2000	161,060.39	2,510.48
10151371	172	7/6/2001	7/6/2001	13-24	1,338.07	0.00	0.00	0.00	0.00	0.00	24	1,338.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	11/1/2000	161,009.38	2,678.54
10151371	173	7/6/2001	7/6/2001	01-16	3,994.90	1,777.81	51.58	168.06	R4	1,997.45	11	1,997.45	67.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	11/1/2000	161,009.38	2,678.54
10151371	174	8/1/2001	8/1/2001	13-24	1,829.39	0.00	0.00	0.00	0.00	0.00	24	1,829.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	12/1/2000	160,957.80	2,846.60
10151371	175	8/1/2001	8/1/2001	01-16	3,994.90	1,777.24	52.15	168.06	R4	1,997.45	11	1,997.45	67.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	12/1/2000	160,957.80	2,846.60
10151371	176	8/3/2001	8/3/2001	60-31	2,037.29	0.00	0.00	0.00	0.00	0.00	31	2,037.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	1/1/2001	160,905.65	3,014.66
10151371	177	8/3/2001	8/3/2001	14-04	0.00	0.00	0.00	0.00	0.00	0.00	04	0.00	198.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	1/1/2001	160,905.65	3,014.66
10151371	178	8/3/2001	8/3/2001	13-25	1,037.75	0.00	0.00	0.00	0.00	0.00	25	1,037.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	1/1/2001	160,905.65	3,014.66
10151371	179	8/31/2001	8/31/2001	13-24	1,829.39	0.00	0.00	0.00	0.00	0.00	24	1,829.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	1/1/2001	160,905.65	3,014.66
10151371	180	8/31/2001	8/31/2001	01-16	3,994.90	1,776.67	52.72	168.06	R4	1,997.45	11	1,997.45	67.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	1/1/2001	160,905.65	3,014.66
10151371	181	9/5/2001	9/5/2001	14-04	0.00	0.00	0.00	0.00	0.00	0.00	04	0.00	186.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	1/1/2001	160,905.65	3,014.66
10151371	182	9/5/2001	9/5/2001	13-25	1,042.82	0.00	0.00	0.00	0.00	0.00	25	1,042.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	2/1/2001	160,852.93	1,145.43
10151371	183	9/17/2001	9/17/2001	26-24	(125.00)	0.00	0.00	0.00	0.00	0.00	24	(125.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	2/1/2001	160,852.93	1,145.43
10151371	184	9/17/2001	9/17/2001	13-26	125.00	0.00	0.00	0.00	0.00	0.00	26	125.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	2/1/2001	160,852.93	1,145.43
10151371	185	9/17/2001	9/17/2001	26-25	(2,305.62)	0.00	0.00	0.00	0.00	0.00	25	(2,305.62)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	2/1/2001	160,852.93	1,145.43
10151371	186	9/17/2001	9/17/2001	02-	1,997.45	0.00	0.00	0.00	0.00	0.00	11	1,997.45	67.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	BK	222	11	2/1/2001	160,852.93	1,145.43
10151371	187	9/17/2001	9/17/2001	13-26	100.00	0.00	0.00	0.00	0.00	0.00	26	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	CM	222	11	3/1/2001	160,799.62	1,313.49
10151371	188	9/17/2001	9/17/2001	13-26	15.50	0.00	0.00	0.00	0.00	0.00	26	15.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	CM	222	11	3/1/2001	160,799.62	1,313.49
10151371	189	9/17/2001	9/17/2001	13-26	192.67	0.00	0.00	0.00	0.00	0.00	26																	

Loan	Tran	No	Posted	Effective	Tran	Tran	Interest	Principal	Escrow	Susp.	Susp.	Fee1	Fee2	Fee3	Fee4	Fee5	Fee6	Fee7	Fee8	Fee9	Fee10	Rev	CA	Investor	Pool	Next Due	UPB After	Escrow
10151371	240	6/5/2002	6/4/2002	14-04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	3/1/2002	160,112.15	3,376.89	
10151371	241	6/5/2002	6/4/2002	13-25	1,271.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	3/1/2002	160,112.15	3,376.89	
10151371	242	6/5/2002	6/5/2002	26-25	1,999.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	3/1/2002	160,112.15	3,376.89	
10151371	243	6/5/2002	6/5/2002	02-	1,767.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	3/1/2002	160,112.15	3,376.89	
10151371	244	6/13/2002	6/13/2002	26-25	61.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	3/1/2002	160,050.67	3,546.66	
10151371	245	6/13/2002	6/13/2002	26-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	4/1/2002	160,050.67	3,546.66	
10151371	246	6/29/2002	6/29/2002	13-24	1,829.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	4/1/2002	160,050.67	3,546.66	
10151371	247	6/29/2002	6/29/2002	01-16	3,998.32	1,767.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	4/1/2002	160,050.67	3,546.66	
10151371	248	7/2/2002	7/2/2002	14-04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	5/1/2002	159,988.51	3,716.43	
10151371	249	7/3/2002	7/2/2002	13-25	1,289.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	5/1/2002	159,988.51	3,716.43	
10151371	250	8/6/2002	8/2/2002	13-24	1,829.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	5/1/2002	159,988.51	3,716.43	
10151371	251	8/6/2002	8/2/2002	01-16	3,998.32	1,766.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	5/1/2002	159,988.51	3,716.43	
10151371	252	8/6/2002	8/6/2002	14-04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	5/1/2002	159,988.51	3,716.43	
10151371	253	8/6/2002	8/6/2002	13-25	1,310.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	6/1/2002	159,925.66	3,886.20	
10151371	254	8/6/2002	8/6/2002	26-25	1,999.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	6/1/2002	159,925.66	3,886.20	
10151371	255	8/6/2002	8/6/2002	02-	2,042.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	6/1/2002	159,925.66	3,886.20	
10151371	256	8/13/2002	8/13/2002	60-31	1,829.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	7/1/2002	159,862.12	4,055.97	
10151371	257	8/31/2002	8/31/2002	13-24	3,998.32	1,765.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	7/1/2002	159,862.12	4,055.97	
10151371	258	8/31/2002	8/31/2002	01-16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	7/1/2002	159,862.12	4,055.97	
10151371	259	9/5/2002	9/5/2002	14-04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	8/1/2002	159,797.87	2,183.30	
10151371	260	9/5/2002	9/5/2002	13-25	1,315.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	8/1/2002	159,797.87	2,183.30	
10151371	261	9/26/2002	9/26/2002	13-24	1,829.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	8/1/2002	159,797.87	2,183.30	
10151371	262	9/26/2002	9/26/2002	01-16	3,998.32	1,764.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	8/1/2002	159,732.91	2,353.07	
10151371	263	10/7/2002	10/4/2002	14-04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	9/1/2002	159,732.91	2,353.07	
10151371	264	10/7/2002	10/4/2002	13-25	213.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	9/1/2002	159,732.91	2,353.07	
10151371	265	10/7/2002	10/7/2002	02-	1,999.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	9/1/2002	159,732.91	2,353.07	
10151371	266	10/25/2002	10/25/2002	13-24	1,829.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	10/1/2002	159,667.24	2,522.84	
10151371	267	10/29/2002	10/29/2002	26-24	1,829.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	10/1/2002	159,667.24	2,522.84	
10151371	268	10/29/2002	10/29/2002	26-25	1,829.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	10/1/2002	159,667.24	2,522.84	
10151371	269	10/29/2002	10/29/2002	01-	1,999.16	1,762.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	11/1/2002	159,600.84	2,692.61	
10151371	270	11/30/2002	11/30/2002	13-24	1,829.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	11/1/2002	159,600.84	2,692.61	
10151371	271	12/30/2002	12/28/2002	13-24	3,998.32	1,762.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	12/1/2002	159,533.71	2,862.38	
10151371	272	12/30/2002	12/28/2002	01-16	3,998.32	1,761.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	12/1/2002	159,533.71	2,862.38	
10151371	273	12/30/2002	12/28/2002	13-24	3,998.32	1,760.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	12/1/2002	159,533.71	2,862.38	
10151371	274	1/30/2003	1/30/2003	13-24	3,998.32	1,760.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	1/1/2003	159,465.84	3,032.15	
10151371	275	1/30/2003	1/30/2003	01-16	3,998.32	1,759.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	1/1/2003	159,465.84	3,032.15	
10151371	276	2/28/2003	2/28/2003	01-16	3,999.18	1,758.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	2/1/2003	159,397.22	3,202.35	
10151371	277	2/28/2003	2/28/2003	01-16	3,999.18	1,757.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	2/1/2003	159,397.22	3,202.35	
10151371	278	3/27/2003	3/27/2003	01-16	3,999.18	1,757.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	3/1/2003	159,327.84	3,372.55	
10151371	279	3/27/2003	3/27/2003	60-0V	2,010.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	3/1/2003	159,327.84	3,372.55	
10151371	280	3/31/2003	3/31/2003	01-16	3,999.18	1,759.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	3/1/2003	159,327.84	3,372.55	
10151371	281	4/25/2003	4/24/2003	13-24	1,829.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222	11	4/1/2003	159,257.69	1,531.84	
10151371	282	4/25/2003	4/24/2003	01-16	3,999.18	1,758.47	0.00</																					

Loan	Tran No	Posted	Effective	Tran Code	Tran Total	Interest Amt	Principal Amt	Escrow Amt	Susp. Code	Susp. Amt	Fee1 Code	Fee1 Amt	Fee2 Amt	Fee3 Amt	Fee4 Amt	Fee5 Amt	Fee6 Amt	Fee7 Amt	Fee8 Amt	Fee9 Amt	Fee10 Amt	Rev Code	CA Type	Investor	Pool	Next Due After	UPB After	Escrow Bal After
10151371	286	6/25/2003	00/00/0000	62-26	(150.00)	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		BK	222	11	5/1/2003	159,186.77	1,702.04
10151371	287	7/8/2003	6/30/2003	13-24	1,829.39	0.00	0.00	0.00	0.00	1,829.39		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			222	11	5/1/2003	159,186.77	1,702.04
10151371	288	7/8/2003	6/30/2003	01-16	3,999.18	1,757.69	71.70	0.00	0.00	1,999.59	11	66.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			222	11	6/1/2003	159,115.07	1,872.24
10151371	289	7/15/2003	00/00/0000	62-26	(927.27)	0.00	0.00	0.00	0.00	(927.27)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		BK	222	11	6/1/2003	159,115.07	1,872.24
10151371	290	8/5/2003	8/5/2003	19-31	170.20	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			222	11	6/1/2003	159,115.07	2,042.44
10151371	291	8/5/2003	8/5/2003	60-31	2,042.44	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			222	11	6/1/2003	159,115.07	0.00
10151371	292	8/5/2003	7/31/2003	13-24	1,829.39	0.00	0.00	0.00	0.00	1,829.39		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			222	11	6/1/2003	159,115.07	0.00
10151371	293	8/5/2003	7/31/2003	01-16	3,999.18	1,756.90	72.49	0.00	0.00	1,999.59	11	66.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			222	11	7/1/2003	159,042.58	170.20
10151371	294	8/5/2003	7/31/2003	19-19	(170.20)	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			222	11	7/1/2003	159,042.58	0.00
10151371	295	8/28/2003	8/27/2003	13-24	1,829.39	0.00	0.00	0.00	0.00	1,829.39		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			222	11	7/1/2003	159,042.58	0.00
10151371	296	8/28/2003	8/27/2003	01-16	3,999.18	1,756.10	73.29	0.00	0.00	1,999.59	11	66.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			222	11	7/1/2003	159,042.58	0.00
10151371	297	9/30/2003	9/25/2003	13-26	75.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			222	11	8/1/2003	158,969.29	170.20
10151371	298	10/3/2003	10/2/2003	13-24	1,829.39	0.00	0.00	0.00	0.00	1,829.39		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			222	11	8/1/2003	158,969.29	170.20
10151371	299	10/3/2003	10/2/2003	01-16	3,999.18	1,755.29	74.10	0.00	0.00	1,999.59	11	66.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			222	11	8/1/2003	158,969.29	170.20
10151371	300	10/31/2003	10/31/2003	13-24	1,829.39	0.00	0.00	0.00	0.00	1,829.39		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			222	11	9/1/2003	158,895.19	340.40
10151371	301	10/31/2003	10/31/2003	01-16	3,999.18	1,754.47	74.92	0.00	0.00	1,999.59	11	66.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			222	11	9/1/2003	158,895.19	340.40
10151371	302	11/30/2003	11/28/2003	13-24	1,829.39	0.00	0.00	0.00	0.00	1,829.39		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			222	11	10/1/2003	158,820.27	510.60
10151371	303	12/26/2003	12/26/2003	26-24	(170.20)	0.00	0.00	0.00	0.00	(170.20)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			222	11	10/1/2003	158,820.27	510.60
10151371	304	12/26/2003	12/26/2003	01-	1,999.59	1,753.64	75.75	0.00	0.00	0.00	11	66.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			222	11	11/1/2003	158,744.52	690.80

GYMAIN376007

LOAN# POOL# TYPE: 03-00 CONV UNITS
BORR1
BORR2
PROP: MAIL: NEXT DUE 4/01/10 INTEREST RATE 8.125 PRIN.BAL 53,567.57
INT PD TO 3/01/10 P&I SHORT .00 ESC.BAL .00
CORP AD 1,274.72-

---TRANSACTION---									
NBR	DATE	CODE	DESCRIPTION	NEXT DUE	AFTER TRANS. BALANCES	TOTAL AMOUNT	PRINCIPAL	INTEREST	MISC. PMTS
211	7/20/10	2664	NON CASH FEE ADJ	4/10	53567.57	15.93-	.00	.00	15.93-01
		S/F D REF#							
210	7/20/10	2664	NON CASH FEE ADJ	4/10	53567.57	15.93-	.00	.00	15.93-01
		S/F D REF#							
209	7/20/10	2664	NON CASH FEE ADJ	4/10	53567.57	15.93-	.00	.00	15.93-01
		S/F D REF#							
208	7/20/10	2664	NON CASH FEE ADJ	4/10	53567.57	15.93-	.00	.00	15.93-01
		S/F D REF#							
207	7/20/10	2524	FORBEARANCE ADJ	4/10	53567.57	415.79	.00	.00	415.79-24
		Effective date: 7/19/10							
206	7/20/10	2625	MISC ADJ	4/10	53567.57	415.79-	.00	.00	415.79-BK
		Effective date: 7/19/10							
205	7/19/10	1325	PMT-MISC SUSP	4/10	53567.57	445.14	.00	.00	445.14 BK
		S/F LB REF#							
204	6/18/10	02	PAYMENT	4/10	53567.57	415.79	52.74	363.05	.00
		Effective date: 6/17/10							
203	6/18/10	2624	FORBEARANCE ADJ	3/10	53620.31	415.79-	.00	.00	415.79-24
		Effective date: 6/17/10							
202	6/17/10	6059	LPLACED FIRE DISBURSED	3/10	53620.31	670.00-	.00	.00	670.00-
		PAYEE 5967419 #							
		Effective date: 8/05/09							
201	6/17/10	1959	LPLACED FIRE ADVANCE	3/10	53620.31	670.00	.00	.00	670.00
		S/F WR REF#							
200	6/17/10	2524	FORBEARANCE ADJ	3/10	53620.31	415.79	.00	.00	415.79-24
		Effective date: 6/16/10							
199	6/17/10	2625	MISC ADJ	3/10	53620.31	415.79-	.00	.00	415.79-BK
		Effective date: 6/16/10							
198	6/16/10	1325	PMT-MISC SUSP	3/10	53620.31	445.14	.00	.00	445.14 BK
		S/F LB REF#							
197	5/14/10	1324	PMT-FORBEAR SUSP	3/10	53620.31	95.68	.00	.00	95.68 24
		Effective date: 5/13/10							
196	5/14/10	02	PAYMENT	3/10	53620.31	438.45	47.12	391.33	.00
		Effective date: 5/13/10							
195	5/14/10	02	PAYMENT	2/10	53667.43	438.45	46.78	391.67	.00
		Effective date: 5/13/10							
		S/F CK REF#							

TRANSACTION-----										-----APPLIED-----									
NBR	DATE	CODE	DESCRIPTION-----	NEXT DUE	AFTER TRANS. BALANCE- PRINCIPAL	ESCROW	TOTAL AMOUNT	PRINCIPAL	INTEREST	ESCROW	SUSPENSE/CD	MISC. PMTS							
LOAN#	14501407		CONTINUED																
194	5/14/10	2624	FORBEARANCE ADJ	1/10	53714.21	.00	972.58-	.00	.00	.00	972.58-24								
			Effective date: 5/13/10																
193	5/13/10	2524	FORBEARANCE ADJ	1/10	53714.21	.00	527.22	.00	.00	.00	527.22 24								
			Effective date: 5/12/10																
192	5/13/10	2625	MISC ADJ	1/10	53714.21	.00	527.22-	.00	.00	.00	527.22-BK								
			Effective date: 5/12/10																
191	5/12/10	1325	PMT-MISC SUSP	1/10	53714.21	.00	564.76	.00	.00	.00	564.76 BK								
			Effective date: 5/12/10																
190	4/15/10	2524	FORBEARANCE ADJ	1/10	53714.21	.00	304.36	.00	.00	.00	304.36 24								
			Effective date: 4/14/10																
189	4/15/10	2625	MISC ADJ	1/10	53714.21	.00	304.36-	.00	.00	.00	304.36-BK								
			Effective date: 4/14/10																
188	4/14/10	1325	PMT-MISC SUSP	1/10	53714.21	.00	325.52	.00	.00	.00	325.52 BK								
			Effective date: 4/14/10																
187	3/17/10	02	PAYMENT	1/10	53714.21	.00	438.45	.00	.00	.00	.00								
			Effective date: 3/16/10																
186	3/17/10	02	PAYMENT	12/09	53760.66	.00	438.45	.00	.00	.00	.00								
			Effective date: 3/16/10																
185	3/17/10	2624	FORBEARANCE ADJ	11/09	53806.77	.00	876.90-	.00	.00	.00	876.90-24								
			Effective date: 3/16/10																
184	3/16/10	2524	FORBEARANCE ADJ	11/09	53806.77	.00	729.33	.00	.00	.00	729.33 24								
			Effective date: 3/15/10																
183	3/16/10	2625	MISC ADJ	11/09	53806.77	.00	729.33-	.00	.00	.00	729.33-BK								
			Effective date: 3/15/10																
182	3/15/10	1325	PMT-MISC SUSP	11/09	53806.77	.00	746.94	.00	.00	.00	746.94 BK								
			Effective date: 3/14/10																
181	2/12/10	2524	FORBEARANCE ADJ	11/09	53806.77	.00	188.66	.00	.00	.00	188.66 24								
			Effective date: 2/11/10																
180	2/12/10	2625	MISC ADJ	11/09	53806.77	.00	188.66-	.00	.00	.00	188.66-BK								
			Effective date: 2/11/10																
179	2/11/10	1325	PMT-MISC SUSP	11/09	53806.77	.00	188.66	.00	.00	.00	188.66 BK								
			Effective date: 2/10/10																
178	1/21/10	02	PAYMENT	11/09	53806.77	.00	438.45	.00	.00	.00	.00								
			Effective date: 1/14/10																
177	1/21/10	02	PAYMENT	10/09	53852.55	.00	438.45	.00	.00	.00	.00								
			Effective date: 1/14/10																
176	1/21/10	2624	FORBEARANCE ADJ	9/09	53897.99	.00	876.90-	.00	.00	.00	876.90-24								

-----TRANSACTION-----
NBR DATE CODE -----DESCRIPTION----- NEXT AFTER TRANS. BALANCES- TOTAL
DUE PRINCIPAL ESCROW AMOUNT

LOAN# 14501407 CONTINUED

158	12/28/09	1400	LATE CHARGE	CURRENT	9/09	53897.99	.00	15.93	.00	.00	.00	.00	15.93	01
	Effective date: 12/24/09													
	S/F D REF#													
157	12/28/09	1326	PMT-CORPORATE ADVANCE		9/09	53897.99	.00	4.00	.00	.00	.00	.00	4.00	CA
	Effective date: 12/24/09													
	S/F C REF#													
156	12/28/09	2625	MISC ADJ		9/09	53897.99	.00	83.65-	.00	.00	.00	.00	83.65-	BK
	Effective date: 12/24/09													
	S/F CK REF#													
155	12/17/09	1326	PMT-CORPORATE ADVANCE		9/09	53897.99	.00	4.00	.00	.00	.00	.00	4.00	CA
	Effective date: 12/16/09													
	S/F CK REF#													
154	12/17/09	2625	MISC ADJ		9/09	53897.99	.00	4.00-	.00	.00	.00	.00	4.00-	BK
	Effective date: 12/16/09													
	S/F CK REF#													
153	12/15/09	1324	PMT-FORBEAR SUSP		9/09	53897.99	.00	8.05	.00	.00	.00	.00	8.05	24
	Effective date: 12/10/09													
	S/F CK REF#													
152	12/15/09	2625	MISC ADJ		9/09	53897.99	.00	8.05-	.00	.00	.00	.00	8.05-	BK
	Effective date: 12/10/09													
	S/F CK REF#													
151	12/10/09	1325	PMT-MISC SUSP		9/09	53897.99	.00	521.47	.00	.00	.00	.00	521.47	BK
	Effective date: 12/10/09													
	S/F LB REF#													
150	11/11/09	02	PAYMENT		9/09	53897.99	.00	466.54	39.53	427.01	.00	.00	.00	
	Int pd to: 8/01/09													
	S/F LB REF#													
149	11/11/09	2624	FORBEARANCE ADJ		8/09	53937.52	.00	273.47-	.00	.00	.00	.00	273.47-	24
	Effective date: 12/10/09													
	S/F LB REF#													
148	11/11/09	02	PAYMENT		8/09	53937.52	.00	466.54	39.22	427.32	.00	.00	.00	
	Int pd to: 7/01/09													
	S/F LB REF#													
147	10/19/09	1324	PMT-FORBEAR SUSP		7/09	53976.74	.00	70.47	.00	.00	.00	.00	70.47	24
	Effective date: 12/10/09													
	S/F LB REF#													
146	10/19/09	02	PAYMENT		7/09	53976.74	.00	466.54	38.92	427.62	.00	.00	.00	
	Int pd to: 6/01/09													
	S/F LB REF#													
145	9/14/09	1324	PMT-FORBEAR SUSP		6/09	54015.66	.00	75.05	.00	.00	.00	.00	75.05	24
	Effective date: 12/10/09													
	S/F LB REF#													
144	9/14/09	02	PAYMENT		6/09	54015.66	.00	466.54	38.61	427.93	.00	.00	.00	
	Int pd to: 5/01/09													
	S/F LB REF#													
143	8/14/09	1324	PMT-FORBEAR SUSP		5/09	54054.27	.00	80.22	.00	.00	.00	.00	80.22	24
	Effective date: 12/10/09													
	S/F LB REF#													
142	8/14/09	02	PAYMENT		5/09	54054.27	.00	466.54	38.31	428.23	.00	.00	.00	
	Int pd to: 4/01/09													
	S/F LB REF#													
141	7/13/09	02	PAYMENT		4/09	54092.58	.00	466.54	38.01	428.53	.00	.00	.00	
	Int pd to: 3/01/09													
	S/F LB REF#													
140	7/13/09	2624	FORBEARANCE ADJ		3/09	54130.59	.00	298.95-	.00	.00	.00	.00	298.95-	24

-----APPLIED-----
PRINCIPAL INTEREST ESCROW SUSPENSE/CD MISC. PMTS

-----TRANSACTION-----
NBR DATE CODE -----DESCRIPTION----- NEXT -AFTER TRANS. BALANCES-
DUE PRINCIPAL ESCROW

LOAN# 14501407 CONTINUED

139	7/13/09	02	S/F LB REF# PAYMENT	Int pd to: 2/01/09	3/09	54130.59	.00	512.77	30.29	482.48	.00	.00	
138	6/11/09	1324	S/F LB REF# PMT-FORBEAR SUSP		2/09	54160.88	.00	35.47	.00	.00	.00	35.47	24
137	6/11/09	02	S/F LB REF# PAYMENT	Int pd to: 1/01/09	2/09	54160.88	.00	512.77	30.02	482.75	.00	.00	
136	5/11/09	1324	S/F LB REF# PMT-FORBEAR SUSP		1/09	54190.90	.00	44.01	.00	.00	.00	44.01	24
135	5/11/09	02	S/F LB REF# PAYMENT	Int pd to: 12/01/08	1/09	54190.90	.00	512.77	29.75	483.02	.00	.00	
134	4/13/09	1324	S/F LB REF# PMT-FORBEAR SUSP		12/08	54220.65	.00	285.28	.00	.00	.00	285.28	24
133	3/16/09	1324	S/F LB REF# PMT-FORBEAR SUSP		12/08	54220.65	.00	43.61	.00	.00	.00	43.61	24
132	2/10/09	2624	S/F LB REF# FORBEARANCE ADJ		12/08	54220.65	.00	385.85	.00	.00	.00	385.85	24
131	2/09/09	1324	S/F CK REF# PMT-FORBEAR SUSP		12/08	54220.65	.00	29.35	.00	.00	.00	29.35	24
130	2/09/09	02	S/F LB REF# PAYMENT	Int pd to: 11/01/08	12/08	54220.65	.00	512.77	29.49	483.28	.00	.00	
129	1/15/09	1324	S/F LB REF# PMT-FORBEAR SUSP		11/08	54250.14	.00	29.35	.00	.00	.00	29.35	24
128	1/15/09	02	S/F LB REF# PAYMENT	Int pd to: 10/01/08	11/08	54250.14	.00	512.77	29.23	483.54	.00	.00	
127	12/15/08	1324	S/F LB REF# PMT-FORBEAR SUSP		10/08	54279.37	.00	29.35	.00	.00	.00	29.35	24
126	12/15/08	02	S/F LB REF# PAYMENT	Int pd to: 9/01/08	10/08	54279.37	.00	512.77	28.97	483.80	.00	.00	
125	11/17/08	1324	S/F LB REF# PMT-FORBEAR SUSP		9/08	54308.34	.00	143.82	.00	.00	.00	143.82	24
124	11/17/08	02	S/F LB REF# PAYMENT	Int pd to: 8/01/08	9/08	54308.34	.00	398.30	49.95	348.35	.00	.00	
123	10/17/08	02	S/F LB REF# PAYMENT	Int pd to: 7/01/08	8/08	54358.29	.00	398.30	49.64	348.66	.00	.00	
122	10/17/08	2624	S/F LB REF# FORBEARANCE ADJ		7/08	54407.93	.00	34.08	.00	.00	.00	34.08	24
121	10/17/08	02	S/F LB REF# PAYMENT	Int pd to: 6/01/08	7/08	54407.93	.00	398.30	49.32	348.98	.00	.00	
120	9/16/08	1324	S/F LB REF# PMT-FORBEAR SUSP		6/08	54457.25	.00	5.87	.00	.00	.00	5.87	24
119	9/16/08	02	S/F LB REF# PAYMENT		6/08	54457.25	.00	398.30	49.01	349.29	.00	.00	

-----APPLIED-----
PRINCIPAL INTEREST ESCROW SUSPENSE/CD MISC. PMTS

---TRANSACTION---
NBR DATE CODE ---DESCRIPTION----- NEXT -AFTER TRANS. BALANCES-
DUE PRINCIPAL ESCROW
LOAN# 14501407 CONTINUED

99	1/15/08	02	PAYMENT		8/07	54933.50	.00	398.30	45.97	352.33	.00	.00	
			S/F LB REF#	Int pd to:	7/01/07								
98	11/28/07	2664	NON CASH FEE ADJ		7/07	54979.47	.00	15.93	.00	.00	.00	15.93-01	
			Effective date: 10/16/07										
			S/F C REF#										
97	11/28/07	2664	NON CASH FEE ADJ		7/07	54979.47	.00	15.93	.00	.00	.00	15.93-01	
			Effective date: 10/15/07										
			S/F C REF#										
96	11/28/07	2664	NON CASH FEE ADJ		7/07	54979.47	.00	15.93	.00	.00	.00	15.93-01	
			Effective date: 8/16/07										
			S/F C REF#										
95	11/28/07	2664	NON CASH FEE ADJ		7/07	54979.47	.00	15.93	.00	.00	.00	15.93-01	
			Effective date: 7/16/07										
			S/F C REF#										
94	11/28/07	2664	NON CASH FEE ADJ		7/07	54979.47	.00	15.93	.00	.00	.00	15.93-01	
			Effective date: 6/16/07										
			S/F C REF#										
93	11/28/07	2664	NON CASH FEE ADJ		7/07	54979.47	.00	15.93	.00	.00	.00	15.93-01	
			Effective date: 5/16/07										
			S/F C REF#										
92	11/28/07	2664	NON CASH FEE ADJ		7/07	54979.47	.00	15.93	.00	.00	.00	15.93-01	
			Effective date: 4/16/07										
			S/F C REF#										
91	11/19/07	1324	PMT-FORBEAR SUSP		7/07	54979.47	.00	98.64	.00	.00	.00	98.64 24	
			S/F LB REF#										
90	11/19/07	0283	PAYMENT		7/07	54979.47	.00	398.30	45.68	352.62	.00	.00	
			S/F LB REF#	Int pd to:	6/01/07								
89	11/16/07	1499	LATE CHARGES		6/07	55025.15	.00	15.93	.00	.00	.00	15.93 01	
			S/F REF#										
88	10/16/07	1499	LATE CHARGES		6/07	55025.15	.00	15.93	.00	.00	.00	15.93 01	
			S/F REF#										
87	10/15/07	1499	LATE CHARGES		6/07	55025.15	.00	15.93	.00	.00	.00	15.93 01	
			S/F REF#										
86	10/15/07	1324	PMT-FORBEAR SUSP		6/07	55025.15	.00	.84	.00	.00	.00	.84 24	
			S/F LB REF#										
85	10/15/07	0283	PAYMENT		6/07	55025.15	.00	398.30	45.39	352.91	.00	.00	
			S/F LB REF#	Int pd to:	5/01/07								
84	9/13/07	0283	PAYMENT		5/07	55070.54	.00	398.30	45.10	353.20	.00	.00	
			S/F LB REF#	Int pd to:	4/01/07								
83	9/13/07	2624	FORBEARANCE ADJ		4/07	55115.64	.00	.33	.00	.00	.00	.33-24	
			S/F LB REF#										
82	8/16/07	1499	LATE CHARGES		4/07	55115.64	.00	15.93	.00	.00	.00	15.93 01	
			S/F REF#										
81	8/15/07	1324	PMT-FORBEAR SUSP		4/07	55115.64	.00	266.62	.00	.00	.00	266.62 24	
			S/F LB REF#										
80	8/15/07	0283	PAYMENT		4/07	55115.64	.00	398.30	44.81	353.49	.00	.00	
			S/F LB REF#	Int pd to:	3/01/07								

---TRANSACTION---
NBR DATE CODE -----DESCRIPTION----- NEXT DUE AFTER TRANS. BALANCES- TOTAL
LOAN# 14501407 CONTINUED PRINCIPAL ESCROW AMOUNT

79	8/02/07	6059	PLACED FIRE DISBURSED	3/07	55160.45	.00	1015.15-	.00	.00	1015.15-	.00								
			PAYER 5967419 #0001609760 DUE 7/06/07																
78	8/02/07	1959	PLACED FIRE ADVANCE	3/07	55160.45	1015.15	1015.15	.00	.00	1015.15	.00								
			S/F SC REF# 0001609760																
77	7/26/07	6059	PLACED FIRE DISBURSED	3/07	55160.45	.00	1015.54-	.00	.00	1015.54-	.00								
			PAYER 5967419 #0001603271 DUE 7/06/06																
76	7/26/07	1959	PLACED FIRE ADVANCE	3/07	55160.45	1015.54	1015.54	.00	.00	1015.54	.00								
			S/F SC REF# 0001603271																
75	7/23/07	0283	PAYMENT	Int pd to: 2/01/07	55160.45	.00	398.30	44.53	353.77	.00	.00								
			S/F LB REF#																
74	7/23/07	2624	FORBEARANCE ADJ	2/07	55204.98	.00	260.24-	.00	.00	260.24-24	.00								
			S/F LB REF#																
73	7/23/07	0283	PAYMENT	Int pd to: 1/01/07	55204.98	.00	398.30	44.24	354.06	.00	.00								
			S/F LB REF#																
72	7/16/07	1499	LATE CHARGES	1/07	55249.22	.00	15.93	.00	.00	.00	.00								
			S/F REF#																
71	6/18/07	1324	PMT-FORBEAR SUSP	1/07	55249.22	.00	17.20	.00	.00	17.20 24	.00								
			S/F LB REF#																
70	6/18/07	0283	PAYMENT	Int pd to: 12/01/06	55249.22	.00	398.30	43.96	354.34	.00	.00								
			S/F LB REF#																
69	6/16/07	1499	LATE CHARGES	12/06	55293.18	.00	15.93	.00	.00	.00	.00								
			S/F REF#																
68	5/16/07	1499	LATE CHARGES	12/06	55293.18	.00	15.93	.00	.00	.00	.00								
			S/F REF#																
67	5/14/07	1324	PMT-FORBEAR SUSP	12/06	55293.18	.00	124.53	.00	.00	124.53 24	.00								
			S/F LB REF#																
66	5/14/07	0283	PAYMENT	Int pd to: 11/01/06	55293.18	.00	398.30	43.68	354.62	.00	.00								
			S/F LB REF#																
65	4/16/07	1499	LATE CHARGES	11/06	55336.86	.00	15.93	.00	.00	.00	.00								
			S/F REF#																
64	4/13/07	1324	PMT-FORBEAR SUSP	11/06	55336.86	.00	146.39	.00	.00	146.39 24	.00								
			S/F LB REF#																
63	4/13/07	0283	PAYMENT	Int pd to: 10/01/06	55336.86	.00	398.30	43.40	354.90	.00	.00								
			S/F LB REF#																
62	3/16/07	1499	LATE CHARGES	10/06	55380.26	.00	15.93	.00	.00	.00	.00								
			S/F REF#																
61	2/16/07	1499	LATE CHARGES	10/06	55380.26	.00	15.93	.00	.00	.00	.00								
			S/F REF#																
60	1/16/07	1499	LATE CHARGES	10/06	55380.26	.00	15.93	.00	.00	.00	.00								
			S/F REF#																
59	12/16/06	1499	LATE CHARGES	10/06	55380.26	.00	15.93	.00	.00	.00	.00								
			S/F REF#																
58	11/16/06	1499	LATE CHARGES	10/06	55380.26	.00	15.93	.00	.00	.00	.00								

---TRANSACTION---
NBR DATE CODE -----DESCRIPTION----- NEXT DUE AFTER TRANS.BALANCES- TOTAL
-----PRINCIPAL ESCROW AMOUNT
-----APPLIED-----
LOAN# 14501407 CONTINUED

57	10/27/06	1466	BORR AUTH ELECT FEE	10/06	55380.26	.00	9.99	.00	.00	.00	9.99	66
		S/F C REF#										
56	10/27/06	1499	BORR AUTH ELECT FEE	10/06	55380.26	.00	9.99	.00	.00	.00	9.99	66
		S/F REF#										
55	10/27/06	0283	PAYMENT	10/06	55380.26	.00	398.30	43.13	355.17	.00	.00	
		S/F LB REF#	Int pd to: 9/01/06									
54	10/16/06	1499	LATE CHARGES	9/06	55423.39	.00	15.93	.00	.00	.00	15.93	01
		S/F REF#										
53	9/16/06	1499	LATE CHARGES	9/06	55423.39	.00	15.93	.00	.00	.00	15.93	01
		S/F REF#										
52	8/11/06	1401	LATE CHARGES	9/06	55423.39	.00	15.93	.00	.00	.00	15.93	01
		S/F D REF#										
51	8/11/06	1401	LATE CHARGES	9/06	55423.39	.00	15.93	.00	.00	.00	15.93	01
		S/F D REF#										
50	8/11/06	1401	LATE CHARGES	9/06	55423.39	.00	15.93	.00	.00	.00	15.93	01
		S/F D REF#										
49	8/11/06	1401	LATE CHARGES	9/06	55423.39	.00	14.23	.00	.00	.00	14.23	01
		S/F D REF#										
48	8/11/06	1401	LATE CHARGES	9/06	55423.39	.00	15.93	.00	.00	.00	15.93	01
		S/F D REF#										
47	8/11/06	2624	FORBEARANCE ADJ	9/06	55423.39	.00	77.95	.00	.00	.00	77.95-24	
		S/F SP REF#										
46	8/10/06	1466	BORR AUTH ELECT FEE	9/06	55423.39	.00	9.99	.00	.00	.00	9.99	66
		S/F C REF#										
45	8/10/06	1499	BORR AUTH ELECT FEE	9/06	55423.39	.00	9.99	.00	.00	.00	9.99	66
		S/F REF#										
44	8/10/06	1324	PMT-FORBEAR SUSP	9/06	55423.39	.00	77.95	.00	.00	.00	77.95 24	
		S/F LB REF#										
43	8/10/06	02	PAYMENT	9/06	55423.39	.00	398.30	42.85	355.45	.00	.00	
		S/F LB REF#	Int pd to: 8/01/06									
42	8/10/06	0283	PAYMENT	8/06	55466.24	.00	398.30	42.58	355.72	.00	.00	
		S/F LB REF#	Int pd to: 7/01/06									
41	7/24/06	0283	PAYMENT	7/06	55508.82	.00	398.30	42.31	355.99	.00	.00	
		S/F LB REF#	Int pd to: 6/01/06									
40	7/16/06	1499	LATE CHARGES	6/06	55551.13	.00	15.93	.00	.00	.00	15.93	01
		S/F REF#										
39	6/16/06	1499	LATE CHARGES	6/06	55551.13	.00	15.93	.00	.00	.00	15.93	01
		S/F REF#										
38	6/12/06	0283	PAYMENT	6/06	55551.13	.00	398.30	42.04	356.26	.00	.00	
		S/F LB REF#	Int pd to: 5/01/06									
37	5/16/06	1499	LATE CHARGES	5/06	55593.17	.00	15.93	.00	.00	.00	15.93	01
		S/F REF#										
36	5/01/06	0283	PAYMENT	5/06	55593.17	.00	400.00	41.77	356.53	.00	.00	
		S/F LB REF#	Int pd to: 4/01/06									

1.70 01

SR497CR-02
ACASTILL

LITTON LOAN SERVICING LP
DETAIL TRANSACTION HISTORY

7/20/10 14:35:52
JOB DT: 7/20/10
PAGE: 11

---TRANSACTION---
NBR DATE CODE ---DESCRIPTION--- NEXT -AFTER TRANS. BALANCES- TOTAL
DUE PRINCIPAL ESCROW AMOUNT
-----APPLIED-----
-----ESCROW SUSPENSE/CD-----
MISC. PMTS

LOAN# 14501407 CONTINUED

14	10/11/05	02	PAYMENT	11/05	55839.85	.00	398.30	40.20	358.10	.00	.00
Effective date: 10/08/05				Int pd to: 10/01/05							
13	9/16/05	02	S/F LB REF#	10/05	55880.05	.00	398.30	39.95	358.35	.00	.00
Effective date: 9/01/05				Int pd to: 9/01/05							
12	9/16/05	2591	S/F CK REF#	9/05	55920.00	.00	39.95-	39.95-	.00	.00	.00
S/F CK REF#				NON-CASH ADJUSTM							
11	9/13/05	81	S/F LB REF#	10/05	55880.05	.00	55880.05-	55880.05-	.00	.00	.00
S/F LB REF#				2 NEW LOAN NOCASH							
S/F LB REF#				TOTALS		53567.57-20908.72					

HOMECOMINGS
LSAMS BASED CODES

Tran Code	High Level Overview of Tran Code Categories
01	Payment processing
02	Payment processing codes
11	Principal payments
12	Interest payments
13	Posting to suspense or corporate advance
13-21	Pymt to borrower subsidized borrower suspense
13-22	Pymt to subsidy suspense
13-23	Payment to hazard loss suspense
13-24	Payment to forbearance suspense
13-25	Payment to miscellaneous suspense PC - pending curtailment PP - partial payment - in the case of BK - these are post petition funds PR - pre-petition payments (BK) ST - stipulated payment (BK) UF - Unapplied funds - an account that holds a combination of pre, post and stip funds to be applied against contractual BK payments.
13-26	Repayment of corporate advance, reduces balance
14-XX	Fee payments (see attached tran code for breakdown of XX)
14-99	Fee assessment
15-XX	Escrow deposits or pass through payments (for example, 15-LI might be a life insurance payment). The xx may be 29-99 for escrow accounts and AA-ZZ for non-escrow accounts
17	Partial first payment (a partial first payment plan must be set up in the change file)
19	Advance to borrower escrow account. This is not new cash coming in - it is the result of a subsequent same day transaction that creates an escrow advance. Also would appear when an automatic recovery of an escrow advance for the borrower has occurred. For a loan in foreclosure, this transaction applies the advance to the mortgagor's escrow account. This is not new cash coming in - it is the result of a preceding transaction that impacts the escrow advance. 19-19 - Recovery of escrow advance 19-XX - Advance made for payment of escrow item
25	Cash or non-cash adjustments - reference respective tran codes for specifics
26	Cash or non-cash adjustments - reference respective tran codes for specifics
30	Payoff
31	Non cash payoff or loan transferred to new investor
40	Subsidy payment, only correct amount accepted
50	Foreclosure principal and/or interest cash - loan removal category
51	Foreclosure principal and/or interest - non cash - loan removal category
60	Escrow disbursements
61	Escrow refunds
62	Corporate advance and suspense disbursements
80	New loan, cash
81	New loan, non-cash or loan transferred to new investor
91	Payment reversal for current day
92	Payment reversal for previous day, NSF check charge automatically added
93	Payment reversal for previous day, NSF check charge not added

Tran Code	Monthly Installment
00-00	Provides information about the loan during payment posting
01-	Payment equaled amount due
01-01	Provides information about the loan and allows items to be adjusted
01-16	Payment made as result of receipt of forbearance payment
01-40	Payment made as a result of receipt of government subsidy payment
02-	Payment equaled amount due
02-80	Current late charge receivable canceled
02-81	Current NSF check charge receivable canceled
02-82	Current late charge and NSF check charge canceled
02-83	Current late charge receivable deferred
02-84	Current late charge deferred and NSF check charge canceled
02-85	Late charge canceled and escrow portion of payment used to compensate for any payment shortage or surplus
02-86	NSF check charge canceled and escrow portion of payment used to compensate for any payment shortage or surplus
02-87	Late charge and NSF check charge canceled and escrow portion of payment used to compensate for any payment shortage or surplus
02-88	Late charge deferred and escrow portion of payment used to compensate for any payment shortage or surplus
02-89	Late charge deferred, NSF check charge cancelled, and escrow portion of payment used to compensate for any payment shortage or surplus
02-90	NSF check charge deferred
02-91	NSF check charge deferred and late charge cancelled
02-92	Late charge and NSF check charge deferred
02-93	NSF check charge deferred and escrow portion of payment used to compensate for any payment shortage or surplus
02-94	NSF check charge deferred, late charge canceled, and escrow portion of payment used to compensate for any payment shortage or surplus
02-95	Late charge and NSF check charge deferred, and escrow portion of payment used to compensate for any payment shortage or surplus
02-96	Escrow portion of payment used to compensate for any payment shortage or surplus
02-99	Lock out messages bypassed
03-	Transaction used in lock-box procedures - cannot be posted manually
04-	Transaction used to define the automated application payment
16-	Forbearance payment
17-	Partial first payment (a partial first payment plan must be set up in the change file)
20-	Multiple payment
40-	Subsidy payment, only correct amount accepted
40-02	Subsidy payment

Tran Code	Principal Only
11-	Principal-only payment (curtailment), any amount
11-11	Principal-only payment (curtailment), amount must follow amortization schedule
11-51	Partial settlement on foreclosure
25-41	Principal cash debit adjustment
25-91	Principal non-cash debit adjustment

26-41	Principal cash credit adjustment
26-91	Principal non-cash credit adjustment

Tran Code	Interest Only
12-	Interest-only payment, borrower credited
12-01	Interest-only payment, borrower not credited
12-02	Interest-only payment, due date is advanced, borrower credited
25-42	Interest cash credit adjustment
25-92	Interest non-cash credit adjustment
26-42	Interest cash debit adjustment
26-92	Interest non-cash debit adjustment

Tran Code	Escrow and Pass-Thru
10-	Payment of interest on escrow balance
15-xx	Escrow deposits or pass-through payments (for example, 15-LI might be a life insurance payment). The xx may be 29-99 for escrow accounts and AA-ZZ for non-escrow accounts
15-19	Escrow funds advanced by the investor
15-20	ATTORNEYS
15-29	Escrow shortage payment
15-30	Escrow payment
15-31	Hazard Insurance
15-32	Flood Insurance
15-33	Earthquake Insurance
15-34	Windstorm Insurance
15-35	Contents Insurance
15-36	REO Insurance
15-37	Hurricane Insurance
15-38	Mine Insurance
15-39	Valley MUD # 2 & Town of Rancho
15-40	County Tax
15-41	City Tax
15-42	Town Tax
15-43	Township Tax
15-44	Incorporated Village Tax
15-45	City & School District Tax
15-46	School District Tax
15-47	Junior College School Tax
15-48	Irrigation District Tax
15-49	Utility District Tax
15-50	Local Improvement District Tax
15-51	Waste Fee
15-52	Water/Sewer Rental District
15-53	Subdivision Maintenance Charge (Escrow)
15-54	Subdivision Maintenance Charge (Non-Escrow)
15-55	California 1911 Bonds
15-56	Miscellaneous Charge District

15-57	Borough Tax
15-58	Special Assessment
15-59	Central Appraisal Agency Billing
15-60	Central Collection Agency Billing
15-61	County Tax (Unsecured)
15-62	Mobile Home Tax
15-63	County (CSO) Tax
15-68	Inactive Agency
15-70	Mortgage Insurance
15-71	PREPAID MORTGAGE INSURANCE
15-72	WAIVED MORTGAGE INSURANCE
15-73	LENDER PAID PMI - ANNUAL
15-74	LENDER PAID PMI - MONTHLY
15-75	HOME OWNER ASSOCIATION DUES
15-80	PROPERTY INSPECTION COMPANIES
15-90	MISCELLANEOUS ESCROW
15-91	Refund to Mortgagor
15-92	ESCROW MORTGAGOR
15-93	ESCROW
15-94	SUBSERVICING SELLER CORRECTION
18-	Transfer escrow funds to payment clearing
18-10	Transfer escrow funds to escrow interest withholding account (for loans subject to backup withholding)
18-19	Repayment of escrow funds advanced by the investor
18-29	Transfer escrow funds to payment clearing and reduce escrow overage
18-30	Transfer escrow funds to payment clearing
19- XX	Advance to borrower escrow account (automatic or operator entered) XX refers to the second two digits under the escrow references 15-XX
19-19	Recovery of escrow advance from borrower (automatic and operator-entered)
25-43	Escrow cash credit adjustment
25-93	Escrow non-cash credit adjustment
26-43	Escrow cash debit adjustment
26-93	Escrow non-cash debit adjustment
60-xx	Escrow disbursement (xx=escrow type)
61-xx	Escrow disbursement refund (xx=escrow type)

Tran Code	Fee/Penalty
14-00	Current late charge penalty payment
14-xx	Fee payment, user-definable
14-01	Deferred late charge penalty payment
14-02	NSF check charge payment (decreases balance)
14-03	ARM CONVERSION/BALLOON RESET FEE
14-04	PAYOFF STATEMENT FAX FEE
14-05	ASSUMPTION FEE 1500.00
14-06	PROPERTY INSPECTION FEE
14-07	SPEED DRAFT FEE

14-08	MODIFICATION FEE 1500.00
14-09	CALIFORNIA SECOND LIEN NOTICE FEE \$40.00
14-10	INTERIM SERVICE FEE INCOME
14-11	SERVICE FEE INCOME
14-12	GUARANTY FEES
14-13	SERVICE FEE YIELD DIFFERENTIAL
14-31	COPY OF MORTGAGE OR NOTE FEE 15.00
14-32	AMORTIZATION SCHEDULE FEE 15.00
14-33	COPY OF SURVEY FEE 15.00
14-34	NAME CHANGE FEE 75.00
14-35	ACCOUNT RESEARCH FEE 20.00/HR - 1 HR MIN
14-36	PART REL OF MORTGAGE LIEN FEE 250.00
14-37	PRIVATE MORT INSURANCE WAIVER FEE 150.00
14-38	BROKER PRICE OPINION 125.00
14-39	WIRE TO/FROM CUSTOMER FEE \$50.00
14-40	DOCUMENT REPRODUCTION FEE 15.00
14-41	LATE ACH DEBIT FEE 8.00
14-42	EQUITY BUILDER PLAN FEE 1.00
14-43	CROSS-SELLING INCOME
14-44	CURTAILMENT INTEREST RECOVERY
14-45	DELINQUENCY MOD FEE
14-46	SHORT SALE INCENTIVE FEE
14-47	CREDIT REPORT \$35.00
14-48	STOP PAYMENT FEE \$30.00
14-49	PAYOFF STATEMENT FEE
14-50	RECORDING FEE
14-51	LENDER PAID PMI - RESIDUAL
14-52	LENDER PAID PMI - PASSTHRU
14-53	REFI EXPRESS FEES
14-54	TRADING GAIN/LOSS
14-55	ORIGINATION DISCOUNT POINTS
14-56	BI-SAVER APPLICATION FEE
14-57	BULK ACQUISITION ADMINISTRATION
14-58	CASHOUT/PURCHASE FEES
14-59	NY ASSIGNMENT FEE
14-78	PREPAYMENT PENALTY
14-79	MISCELLANEOUS FEES
14-99	FEE ASSESSMENT (look at description on history to see fee type)
25-01	Deferred late charge cash debit adjustment
25-02	Deferred NSF check charge cash debit adjustment
25-51	Deferred late charge non-cash debit adjustment
25-52	Deferred NSF check charge non-cash debit adjustment
26-02	Deferred NSF check charge cash credit adjustment
26-51	Deferred late charge non-cash credit adjustment
26-52	Deferred NSF check non-cash credit adjustment
26-64	Non cash fee adjustment - NOTE: look at F5 history to see which fee is being adjusted

Tran Code	Subsidized Borrower Suspense
--------------	------------------------------

13-21	Payment to subsidized borrower suspense
25-21	Subsidy suspense cash credit adjustment
25-71	Subsidized borrower suspense non-cash credit adjustment
26-21	Subsidized borrower suspense cash debit adjustment
26-71	Subsidized borrower suspense non-cash debit adjustment
62-21	Disbursement of subsidy suspense

Tran Code	Subsidy Suspense
13-22	Payment to subsidy suspense
25-22	Subsidy suspense cash credit adjustment
25-72	Subsidy suspense non-cash credit adjustment
26-22	Subsidy suspense cash debit adjustment
26-72	Subsidy suspense non-cash debit adjustment
62-22	Disbursement of subsidy suspense

Tran Code	Hazard Loss Suspense
13-23	Payment to hazard loss suspense
25-23	Hazard loss suspense cash credit adjustment
25-73	Hazard loss suspense non-cash credit adjustment
26-23	Hazard loss suspense cash debit adjustment
26-73	Hazard loss suspense non-cash debit adjustment
62-23	Disbursement of hazard loss suspense

Tran Code	Forbearance Suspense
13-24	Payment to forbearance suspense
25-24	Forbearance suspense cash credit adjustment
25-74	Forbearance suspense non-cash credit adjustment
26-24	Interest cash debit adjustment
26-74	Forbearance suspense non-cash debit adjustment
62-24	Disbursement of forbearance suspense

Tran Code	Miscellaneous Suspense
13-25	Payment to miscellaneous suspense
25-25	Miscellaneous suspense cash credit adjustment
25-75	Miscellaneous suspense non-cash credit adjustment
26-25	Miscellaneous suspense cash debit adjustment
26-75	Miscellaneous suspense non-cash debit adjustment
62-25	Disbursement of miscellaneous suspense

Tran Code	Corporate Advance
13-26	Repayment of corporate advance

25-26	Cash credit corporate advance
26-26	Cash debit corporate advance
25-76	Non-cash credit corporate advance
26-76	Non-cash debit corporate advanced
62-26	Cash disbursement from the corporate advance account

Tran Code	Loan Removals
30-	Payoff principal cash
30-12	Payoff interest cash
30-13	Payoff interest cash, borrower is not credited
30-14	Payoff default interest cash
31-	Payoff principal non-cash
31-03	Payoff principal non-cash, service-released loan
31-12	Payoff interest non-cash
31-13	Payoff interest non-cash, borrower is not credited
31-98	Loan is transferred form one investor to another and the principal balance is removed due to a repurchase
31-99	Loan transferred
50-	Foreclosure principal cash
50-02	Foreclosure principal cash adjustment
50-13	foreclosure interest cash, borrower is not credited
51-	Foreclosure principal non-cash
51-02	Foreclosure principal non-cash adjustment
51-12	Foreclosure interest non-cash

Tran Code	New Loan
80-	New loan, cash (sets principal balance)
81-	New loan, non-cash (sets principal balance)
81-98	Loan is transferred o a new investor an the principal balance is posted to the new investor due to a repurchase
81-99	Loan transfer to new investor

Tran Code	Pending Payments
70-	Removal of unapplied amount from pending - allows amount to be posted to correct amount
70-70	Removal of unapplied amount from pending - does not allow amount to be posted to an account
99-	Payment put in pending

Tran Code	Reversals
91-xx	Payment reversal for current day (xx = type of transaction to be reversed)
92-xx	Payment reversal for previous day, NSF check charge automatically added (xx=type of transaction to be reversed)
93-xx	Payment reversal for previous day, NSF check charge not added (xx = type of transaction to be reversed)

- HOMECOMINGS
LSAMS BASED CODES

Escrow Type Codes

Escrow Codes		Escrow Description
User-Defined		
01		Escrow analysis/PIF escrow refunds
02		Open
03		Open
04		Miscellaneous
05		Open
06		Open
07		Open
08		Open
09		Hazard refunds - homeowner
Hazard		
20		Fire
21		Flood
22		Earthquake
23		REO fire
24		REO flood
25		Corporate paid flood
26		Land
27		Wind
28		Contents
29		Flood Gap
Optional		
30		Mortgage life
31		Accidental death
32		Complimentary A/D
33		Disability
34		Miscellaneous insurance
35		Unemployment
36		DPP
37		DMP
38		DMP endorsement
39		Unassigned
PMI		
40		Regular PMI
44		Corporate paid
45		Corporate paid - FDIC (declining)
46		Corporate paid - Wells (constant)
47		Corporate paid - Wells (declining)

48	RHS/FMHA
49	Supplemental PMI
FHA	
50	FHA (FH)
51	FHA adjustments
52	FHA final premiums (FH)
55	Corporate paid FHA
56	FHA risk-based (FR)
58	FHA uninsurable
59	FHA upfront (FP)
Optional	
60	Home Warranty
61	Roadside Assistance
62	Health/dental discounts
63	Memberships
64	Unassigned
65	Unassigned
66	Unassigned
67	Unassigned
68	Unassigned
69	Unassigned
Unapplied Disbursement	
70	Open
71	Open
72	Loss draft - third party
73	Miscellaneous mortgage insurance
74	Balloon/ARM conversion
75	Miscellaneous
76	Accounting Recon Team (ART)
77	Open
78	Open
79	Open
Tax	
80	Ground rent
81	Open
82	Open
83	Open
84	Open
85	Open
86	Open
87	Open

88	Open
89	Open
Tax	
90	County
91	City/town/township
92	Village
93	School
94	Special assessment
95	Utility/irrigation/maintenance district
96	Bond/water/sewer/drainage
97	Borough
98	Central Appraisal Agency
99	Open

Fee Type Codes

Fee Type Code	Description
01	Origination fee
02	Discount fee
03	NSF fee
04	Assumption fee
05	Release fee
06	Beneficiary statement fee
07	Trustee fee
08	Insurance substitution fee
09	Additional statement fee
10	Inspection loss fee
11	Inspection-collection fee
12	Miscellaneous fee
13	Bankruptcy attorney fee
14	Legal-miscellaneous fee
15	Loan modification fee
16	Loan extension fee
17	Commitment fee
18	Document duplication fee
19	Prepayment penalty
20	235 fee
21	Credit report fee
22	Photo fee
23	Appraisal fee
24	Title cost fee
25	Deed preparation fee
26	Closing agent fee
27	Termite inspection fee
28	Payoff statement fee
29	Coupon replacement fee
30	Application fee
31	Fax fee
34	Payoff fax fees
37	Payoff recording fee homeowner
40	FC advance on company-owned loan
44	Conversion unknown
47	Loss Mitigation - Waterloo HUD repayment incentive fee; modification fees Iowa

50	Loss Mitigation advance
53	Corporate escrow
57	Loss Mitigation - Shelton incentive fees
58	Loss Mitigation - Iowa incentive fees
59	Interest on bankruptcy - default profile
60	Duplicate coupon fee
61	Amortization schedule fees
62	Name change fee
63	Vendee conversion fee
64	Copy of Entire file fee
65	Assumption statement fee
66	Express mail fee
67	Reset fee
68	Deferred origination fee
69	Recast fees
70	Canceled check copy charge
71	Copy fee
72	Duplicate year-end statement
73	Conversion fee
74	Investment fee
75	Research fee
76	History copy fee
77	Notary fee
78	PIF substitution fee
79	Partial release fee
80	Hazard flood expense
81	Other fees - accrued
82	<p>Short payoff advance; unapplied suspense balance</p> <p>Note: This code is also used for GM-GM refinanced loans when there is a negative escrow balance on the old loan that is rolled over to the new loan as a fee due on the account.</p>
83	Loan Audit advance; FHA overpaid assistance advance
84	Release liability fee
85	Verification of Mortgage
86	Flood certification fee
89	Corporate buydown
91	BiSaver
97	Loan write-off Loan Audit
98	Lender funded buydown reimbursement
99	SpeedPay until 2/18/05, then SpeedPay will be billed

	and assessed as fee type 171
101	Homestretch loan
102	Homestrength loan
103	Escrow analysis write-off
104	Escrow analysis recoverable
105	Mortgage insurance write-off
106	MI/waiver recoverable; insurance advance
107	Corporate paid MI reallocate
108	Corporate paid flood
109	Interest on escrow transactions
110	Corporate principal adjustments
111	Corporate interest
112	Payoff contingency (Pos 306 Bal - write-off)
113	Payoff processing write-off
114	Electronic Payments write-off
115	Payment Processing write-off
116	Payment Research write-off
117	Unclaimed funds processed
118	Interest on escrow receipt of funds
119	Recoverable Insurance Department
120	Insurance Department write-off
121	HELOC maintenance fee
122	HELOC over limit fee
138	Deferred closing costs
161	History letter fee
162	Amortization schedule fees
163	Corporate advance that is recoverable from the customer
164	Default fee
165	Foreclosure sale fee
170	Recurring
171	CSI Console (previously SpeedPay)

Payment Codes

Code	Description
AA	Administrative adjustment
AP	Autopost payment
CR	Construction receipt
CT	Curtailment
CTA	Curtailment posted using autopost
CTB	Curtailment reversal posted via Inv/Transfer screen. This is the reversal off the old investor and will be reapplied to the new investor.
CTR	Curtailment reversal posted using the Post/Allocate or Post Curtailment screens
CTT	Reapplication of curtailment due to investor transfer. This is the re-application of the curtailment reversed from the old investor and is being applied to the new investor.
CWA	Curtailment posted with a payment via autopost
CWP	Curtailment posted with a payment via Posting Level, Posting Regular, Posting Allocate, or Posting Exception where PMT field = Y or C
DB	Deferred billing
FWA	Collection of a billed fee transaction with a payment posted via autopost
FWP	Collection of a billed fee with a payment via Posting Level, Posting Regular, Posting Allocate, or Posting Exception where PMT field = Y or C
GP	Government payment
ITR	Investor transfer
PA	Payment posted on Posting Allocate screen
PF	Payoff
PFL	Payoff posted through lockbox
POST	Post petition payment
PRE	Petition payment
PRN	Payment reversal ('N' = reversal reason code)
PT	Reapplication of payment due to an investor transfer
RO	REO P&I payment posted on the REO Allocate screen
RP	Regular payment posted on Post/Level or Post/Regular
RRN	REO P&I payment reversal from the REO Reverse screen
RS	Single item receipt posted to an REO loan on the REO Allocate screen
RT	Payment reversal due to an investor transfer
SR	Single item receipt made to escrow, unapplied, uncollected

	late charges, closing interest, buydown funds, uncollected credit insurance
SRA	Single item receipt posted using autopost
SRL	Single item receipt posted automatically via a payoff through lockbox
SRN	Reversal using the Post/Single screen ('N' = reversal reason code)
SV	Service release
SVC	Curtailment reversal posted automatically as a result of a service release posted via the Rel Post or Rel Pend screens
SVP	Payment reversal posted automatically as a result of a service release posted via the Rel Post or Rel Pend screens
SWA	Single item receipt posted with a payment via autopost
SWP	Single item receipt posted with a payment via the Posting Level, Posting Regular, Posting Allocate, or Posting Exception screens where the PMT field = Y or C
UFN	Unapplied funds transaction ('N' = unapplied funds code after the transaction)
UI	Uncollected items including interest, credit insurance, and late charges
UIE	Uncollected late charges collected from the escrow overage during analysis

Posting trans codes

TRAN Code	Screen	Activity
FB	Post/Fee	Fee billed
FE	Post/Fee	Fee collected
FE	Post/Reg	Fee collected
FE	Post/Level	Fee collected
FE	Post/Alloc	Fee collected
FEA	Autopost	Fee collected
FEI	Report 228	Fee interest
FEI	Post/Fee	Assessed interest on fees
FER	Post/Fee	Collected interest on fees
FER	Autopost	Collected interest on fees
FP	Post Fee	Fee received never billed
FR	Post/Fee	Fee collected reversed
FWA	Fees	Collection of billed fee transaction with payment posted via autopost
FWP	Fees	Collection of a billed fee with payment posted via Post/Level or Post/Regular
FWV	Post/Fee	Fee waived

Transaction codes

Transaction Code	Description	Financial	Available to EOY Annual Statement
AA	Administrative Adjustments	Y	Y
AAP	Autopost Acceptable Partial Payment		
AAS	Assumption		
ADC	Advance to pay deferred closing costs		
ADI	Itemized initial advance. For HELOCs, this transaction type represents the advance amount that was part of the total initial advance amount.		
ADN	For non-cash transactions on HELOCs. The detail of the transaction can be referenced by viewing the reference number. <u>Reference Numbers</u> Reference #9996 Reference #9997 Reference #9998 Reference #9999		
ADR	Advance Reversal For Home Equity Line of Credit loans, this transaction type represents the reversal of an advance on the line		
ADV	Advance. For Home Equity Line of Credit loans, this transaction type represents an advance that the borrower takes on the line <u>Reference Numbers</u> Reference #9995		
AMC	Adjustable Rate, P&I, Subsidy, Term Changes/GPM Changes (AMC appears below the transaction that caused the change to the database field). Note: Next day availability	N	
ANR	Non-cash draw reversal		
AP	Autopost	Y	Y

	Note: Next day availability		
APB	Autopost Partial Base		
APP	Acceptable Partial Payment	Y	
ARC	Automatic Reset of Codes via Report 97 Note: Next day availability	N	N
ARM	ARM transactions completed on-line for which document entries are created (i. e. event stop for change letters, on-line analysis) Note: for batch analysis, next day availability	N	Y
AS	Assumption	Y	Y
ASB	Autopost Short to Base		
ASD	Autopost Short to Draft		
ASM	Assumption Statement from the New/Statement of Assumption Screen	N	Y
ASP	Autopost Short Payment		
ATP	Autopost Total Payment		
BKR	Bankruptcy Transaction Activity (task tracking)	N	
CA	Construction Loan Administrative Adjustment from the Cnst/Admin Screen	Y	Y
CAN	Repayment Plan Canceled	N	
CBR	Account status reported to credit bureaus via Report 210 (if a loan is reported as current, an entry is not displayed). Note: next day availability	N	Y
CCA	Advance taken via credit card (treated like ADV transaction)		
CCF	Full Cancellation of Credit Reform Subsidy Disbursement (for RHS only)		
CCP	Partial Cancellation of Credit Reform Subsidy Disbursement (for RHS only)		
CCR	Credit Card Advance Reversal (treated like ADR transaction)		
CD	Construction Disbursement	Y	Y
CGF	Full Cancellation of Grant Disbursement (for RHS only)		

CGP	Partial Cancellation of Grant Disbursement (for RHS only)		
CIT	Customer Inquiry Task	N	Y
CL	Close Disbursement		
CLF	Full Cancellation of Loan Disbursement (for RHS only)		
CLM	Claim transaction activity (task tracking)	N	
CLN	New loan closed	Y	
CLP	Partial Cancellation of Loan Disbursement (for RHS only)		
CLS	Purchased loan closed	Y	
CM	Moratorium Cancelled (for RHS only)		
CO	Carryover (prepaid) interest deductible in future tax year(s) Note: next day availability	N	
CP	CAP of interest from Report 73 Note: Next day availability	Y	Y
CR	Construction Receipt	Y	Y
CRL	Curtailment Reversal posted automatically via Payoffs through Lockbox	Y	
CRP	Curtailment Reversal posted automatically via the Past/Payoff screen	Y	
CST	Credit Statement from the Customer/Credit Information screen	N	Y
CT	Curtailment	Y	Y
CTA	Curtailment posted via autopost Note: Next day availability	Y	Y
CTB	Curtailment reversal posted via Inv/Transfer screen	Y	Y
CTR	Curtailment reversal posted via Post/Reverse/Enmasse or Post/Curtailment	Y	Y
CTT	Reapplication of curtailment due to investor transfer	Y	Y
CWA	Curtailment posted with payment via autopost Note: next day availability	Y	Y
CWP	Curtailment posted with payment via Post/Level, Post/Regular,	Y	Y

	Post/Allocate, or Post/Exception where PMT='C'		
D##	Document Tracking where ## is equal to the report that generated the document		
D14	Billing statement from Report 14 Note: next day availability		Y
D17	Delinquent Notice from Report 17, Uncollected Late Charge Notice from Report 17 Note: next day availability	N	Y
D19	Batch Letter from Report 19 Note: next day availability	N	Y
D20	Insurance Expiration Notice from Report 20, Forced Order Coverage Report from Report 20 Note: next day availability	N	Y
D28	Billing statement from Report R628		
D45	Notice of intent to foreclose letter on VA loans produced by Report 45 Note: next day availability	N	Y
D55	Tax Outsourcer Addition from Report 555		
D65	Mortgage Status Change Letter from Report 65 Note: next day availability	N	Y
D92	MI delinquent notices from Report 92 Note: next day availability	N	Y
DCR	Credit Reform Subsidy Disbursement (RHS only)		
DG*	Grant disbursement (RHS only)		
DL*	Loan disbursement (RHS only)		
DM	Delinquent messages from Delinquent/Loan/Contact	N	Y
DMD	Delinquent messages for dialers Note: next day availability	N	Y
DMR	Delinquent messages for remote systems	N	Y
DT	Document tracking log		
E##	Escrow disbursement where ## indicates the escrow type		
E01	Escrow refund from en masse	Y	Y

	escrow analysis Note: next day availability		
EBR	Escrow balance rollover		
ECN	Endorsement letters from Report 206 Note: next day availability	N	Y
ED	Escrow disbursement with an unknown escrow type Note: next day availability	Y	Y
EDR	Electronic Data Reporting Changes	N	
EI	Interest on Escrow	Y	Y
EIL	Interest on escrow posted automatically via the payoffs through lockbox	Y	Y
EIP	Interest on escrow posted automatically via the Post/Payoff screen	Y	Y
EIS	Interest on escrow posted automatically via the Released/Post and Released/Pending screens or a final service release via the Service Release Interest on Escrow Posted Report 584	Y	Y
ENN	En masse escrow disbursement using Reports 22/25 and 74/75, where 'NN' indicates the escrow type disbursed. Note: next day availability Note: a special descriptor (SUPPL) will appear on ENN transaction code lines to indicate that a supplemental insurance premium was disbursed from escrow through the Hazard Outsourcing Interface. Report series 22, 74, and 75 are the only reports that can be used for the disbursement process.	Y	Y
ET	Event triggered	N	Y
ETS	Event trigger has been stopped	N	Y
EXE	Loan extension		
FB	Fee billed	Y	Y
FBR	Fee billed - Recurring fees		

FC	Foreclosure with cash	Y	Y
FCG	Full cancellation grand (RHS only)		
FCL	Full cancellation loan (RHS only)		
FCS	Full cancellation Credit Reform Subsidy (RHS only)		
FE	Collection of billed fee transaction	Y	Y
FEA	Collection of billed fee transaction through autopost Note: next day availability	Y	Y
FEC	Pay capitalization fees		
FEI	Interest on fees	Y	Y
FER	Collected interest on fees	Y	Y
FIV	Fee invoice on-line Note: next day availability	N	Y
FM	File maintenance	N	
FOR	Foreclosure transaction activity (task tracking)	N	
FP	Collection of fee that was not billed	Y	Y
FPR	Fees paid - recurring		
FR	Reversal of a fee transaction	Y	Y
FS	Service release with cash	Y	Y
FSV	Field service transactions from the Field/Service/Order page 1 and 2 screens, Field/Service/Inspection/Request, or Field/Service/Receipt screens, OR from Report 506 Note: next day availability	N	Y
FW	Foreclosure without cash	Y	Y
FWA	Collection of billed fee transactions with payment posted via autopost		
FWC	prepayment penalty fee on curtailment	Y	Y
FWP	Collection of a billed fee with payment posted via Post/Level, Post/Regular, Post/Allocate, or Post/Exception where PMT = 'Y' or 'C'	Y	Y
FWV	Billed fee that was waived	Y	Y
GP	government payment	Y	Y

HAZ	Hazard Insurance Item Note: appears only on escrow analysis history		
IR	Interest refund		
IT	Investor transfer		
ITC	Investor transfer with cash		
ITD	Deletes a pending transfer		
ITP	Notes a completed transfer		
ITR	Investor transfer	Y	
IW	interest adjustment due to reamortization		
IWR	Administrative adjustment reversal due to reamortization		
LCW	Late charge waiver using a late charge waiver reason code	Y	Y
LD	Loss draft disbursements	Y	Y
LMT	Loss mitigation transaction activity (task tracking)	N	
LP	Lease payment		
M# #	Manual disbursement for escrow type # #		
M00	Used at conversion for Excelis transactions, moving data into MortgageServ		
MAS	assumption		
MDM	Multiple delinquent messages	N	
MFC	MERS notified foreclosure complete Note: next day availability	N	
MFI	MERS notified foreclosure initiated Note: next day availability	N	
MFR	MERS notified foreclosure reinstated Note: next day availability	N	
MIN	Mortgage Insurance Notice of Default (MI NOD) reported status produced by Report 92, option 2 Note: next day availability	N	Y
MNN	Escrow disbursement using the Posting Misc or Posting Escrow screens		
MNT	Multiple notes		
MO	Moratorium established (RHS		

	only)		
MOD	Reamortization agreement		
NT	Notes from the Global/Notes screen	N	Y
OBG	Obligation grant (RHS only)		
OBL	Obligation loan (RHS only)		
OBS	Obligation Credit Reform Subsidy (RHS only)		
OL	On line letter from the Global/Letter screen	N	Y
PA	payment posted on Post/Allocate screen	Y	Y
PAY	Payoff statement from the Payoff/Quote screen Note: next day availability	N	Y
PCG	Partial cancellation grant obligation (RHS only)		
PCL	Partial cancellation loan obligation (RHS only)		
PCO	Partial charge-off taken		
PCS	Partial cancellation credit reform subside obligation (RHS only)		
PF	Payoff	Y	Y
PFL	Payoff through lockbox	Y	Y
POA	Bankruptcy posting allocate		
POC	Proof of claim (BKR/POC screen)	N	Y
POS	Post-petition payment posted via BKR/Pos/Single screen (also associated with RP, UF*, SR2, SR, UI, and AA)	Y	
PP	Partial payment	Y	Y
PPA	Administrative adjustment to payment assistance year-to-date or loan-to-date fields	N	
PPB	Partial payment base		
PPP	Prepaid payoff		
PR	Payment reversal - view Reversal Reason Codes	Y	Y
PRE	Pre-petition payment posted via BKR/Pos/Single screen	Y	
PRL	Payment reversal posted automatically via payoff through lockbox	Y	Y
PRN	Payment reversal where 'N' =	Y	Y

	Reversal Reason Codes		
PRP	Payment reversal posted automatically via the Past/Payoff screen	Y	Y
PT	Reapplication of payments due to investor transfer using the Inv/Transfer screens	Y	Y
R##	Receipt for Escrow Type ##		
R00	Funds going to escrow, separate from the HUD money		
RA#	Reversal accepted partial payment (# - reason for reversal)	Y	
RAF	Reaffirmation agreement		
RB#	Reversed partial base		
RC	REO curtailment posted on REO/Allocate screen	Y	Y
RCR	REO curtailment reversal posted on REO/Allocate screen	Y	Y
RD#	Reversed short to draft		
RE	Reamortization principal (RHS only)		
REO	Real Estate Owned transaction activity (task tracking)	N	Y
RER	Administrative Adjustment		
RES	On-line repayment schedule	N	Y
RFE	REO Fee Payment		
RH#	Reversed Short to Base		
RI	Re-amortization interest previously accrued (RHS only)		
RJ	Re-amortization interest 'odd days' (RHS only)		
RNN	Escrow receipt using the Posting Escrow screen		
RO	REO P&I payment posted via REO/Allocate screen	Y	Y
RP	Regular Payment	Y	Y
RPA	Repayment Plan activated or adjusted - provides teller who established the repayment plan, date, and time.	N	Y
RPR	REO P&I Payment Reversal processed on REO/Reversed screen	Y	

RPY	Repayment Plan payment - provides a history of the repayment installments received and the amounts	Y	
RR	REO reverse payment		
RS	REO single item receipt posted on REO/Allocate	Y	
RS#	Reversed short payment (# = reversal reason)	Y	
RSR	REO single item receipt		
RT	Payment reversal due to investor transfer through the Inv/Transfer screen	Y	Y
RX#	Reversed total payment		
SHB	Short to base		
SHD	Short to draft		
SHP	Short Payment	Y	
SLC	When the account is selected for Report 83.02, and the report flag does not equal 'L' Note: next day availability	N	Y
SLL	When the account is selected for Report 83.02 and the report flag equals 'L' Note: next day availability	N	Y
SPO	Short pay		
SR	Single item receipt (single receipt to escrow for beginning escrow balances)	Y	Y
SRA	Single item receipt via autopost Note: next day availability	Y	Y
SRL	Single item receipt posted automatically via payoff through lockbox	Y	Y
SRN	Reversal using the Post/Single screen where 'N' = the reversal reason code	Y	Y
SR0	Single receipt misapplied reversal		
SUB	Subsidy applied with payment (RHS only)		
SV	Service release	Y	Y
SVC	Curtailment reversal posted automatically as the result of a service release posted via	Y	Y

	Released/Post or Release/Pend		
SVP	Payment reversal posted automatically as a result of a service release posted via Release/Post or Release/Pend	Y	Y
SVT	Escrow, unapplied funds, or buydown balance transfer as a result of a service release posted via Released/Post, Release/Pend, or in bulk via Report 580	Y	
SWA	Single item receipt with payment via autopost Note: next day availability	Y	Y
SWP	Single item receipt posted with payment via Post/Level, Post/Regular, Post/Allocate, or Post/Exception where PMT = 'Y' or 'C'.	Y	Y
TC	Curtailment involving prepaid principal	Y	Y
TIN	W8/W9/B-Notice from Report 649	N	N
TL	An informational line only that is used when one financial transaction is split between multiple payments.		
TLP	Total Payment		
TPP	Third party payment		
TPW	Third party waiver		
TRP	Third party reversal		
TTL	Total cash received		
TX	Tax item (appears only for escrow analysis history)		
UF#	Unapplied transaction for unapplied code #		
UI	Uncollected items which include interest and late charges	Y	
UIE	Uncollected late charges collected from the escrow overage during analysis Note: next day availability	Y	Y
UN	Unknown Note: next day availability		
URF	Unapplied funds refund no allotment (RHS only)		

UXI	Uncollected extension interest	Y	
VAN	VA Notices (Notice of Default, Notice of Intent to Foreclose, and the combined Notice of Default/Intent to Foreclose) produced by Report 45 Note: next day availability	Y	Y
WFB	Write off fees via BKR/Loss screen	Y	
WFF	Write off fees with FCL/Loss screen	Y	
WFL	Write off fees loss mitigation		
WFR	Write off fees with REO/Loss screen	Y	
WRB	Write off balances via BKR/Loss screen	Y	
WRF	Write off balances with FCL/Loss screen	Y	
WRL	Write off balances with Los/Loss screen	Y	
WRR	Write off balances with REO/Loss screen	Y	
YTD	Interest/Tax		

Unapplied bucket codes

Code	Description
1	Sweeping
2	Bankruptcy
3	Research - post or refund
4	Miscellaneous
5	Loss Draft

Code	Sweeps	Main Bucket	2nd Priority	3rd Priority	Description
A	N	4	3	---	Loan Audit
B	Y	1	---	---	Borrow funds for 235
C	N	4	---	---	Postpone rollover
D	N	5	---	---	Optional Insurance Suspense
E	N				Foreclosure
F	Y	2	3	---	Forbearance
G	Y	1	---	---	Government funds for 235
H	N	4	3	---	Assumption Funds
I	N	4	---	---	Insurance Refunds
J	N	4	3	---	Balloon Reset
K	N	4	3	---	Payoff MI Refunds
L	N	5	4	3	Loss Draft
M	N	3	4	---	Miscellaneous Funds
N	N	4	---	---	Loss Mitigation Funds
O	N	4	3	---	FHA Overpaid Assistance
P	N	4	3	---	Paid in Full Suspense
Q	N	3	4	1	Matured Loan Suspense
R	---	---	---	---	Replacement Reserve
S	N	4	---	---	SSCRA
T	N	4	3	---	Government claim funds
U	Y	1	---	---	Auto application for monies that are dumping, which do not meet tolerances. Bisaver/Payroll Drafts --- Funds will post to 1U and allow the sweep to take

					place based on distribution sequence.
V	N	4	3	---	FHA Billing Adjustment
W	N	3	---	---	New Loan Completion
X	N	4	3	---	3rd Party/Redemption Funds
Y	N	4	3	---	REO/Conventional claim funds
Z	N	4	---	---	Default Expense Reimbursement
*	Y	2	---	---	Bankruptcy
%					Interest on insurance loss draft funds

Homecomings Financial, LLC
P.O. Box 205

PAGE 1
DATE 04/24/08

Waterloo

IA 50704

HISTORY FOR ACCOUNT 7431586387

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

BRENDA R OATES

807 ORCHARD STREET

807 ORCHARD STREET

SHELBY

NC 28152

SHELBY

NC 28152

----- DATES -----	----- CURRENT BALANCES -----	----- UNCOLLECTED -----
PAID TO 09/01/06	PRINCIPAL 58636.33	LATE CHARGES -773.74
NEXT DUE 10/01/06	ESCROW -654.25	OPTIONAL INS 0.00
LAST PMT 04/08/08	UNAPPLIED FUND 69.67	INTEREST 0.00
AUDIT DT 11/05/99	UNAPPLIED CODES *	FEES -353.17
	BUYDOWN FUND 0.00	----- YEAR TO DATE -----
LAST ACTIVITY	BUYDOWN CODE	INTEREST 519.61
04/23/08		TAXES 0.00

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
040805	FE	020105	1.58 59 BANKRUPTCY INTEREST			
040805	UF*	020105	UNAPPLIED FUNDS (2)		117.82	BALANCE 351.12
040805	SR	020105	117.82	.00	.00	.00
041105	UF*	020105	UNAPPLIED FUNDS (2)		-117.82	BALANCE 233.30
041105	AA	020105	.00	.00	.00	.00
041105	UF*	020105	UNAPPLIED FUNDS (2)		117.82	BALANCE 351.12
041105	SR	020105	117.82	.00	.00	.00
042605	UFU	020105	UNAPPLIED FUNDS (1)		522.00	BALANCE 674.22
042605	SR	020105	522.00	.00	.00	.00
050405	FE	020105	.61 59 BANKRUPTCY INTEREST			
050405	UF*	020105	UNAPPLIED FUNDS (2)		78.55	BALANCE 429.67
050405	SR	020105	78.55	.00	.00	.00
050505	UF*	020105	UNAPPLIED FUNDS (2)		-78.55	BALANCE 351.12
050505	AA	020105	.00	.00	.00	.00
050505	UF*	020105	UNAPPLIED FUNDS (2)		78.55	BALANCE 429.67
050505	SR	020105	78.55	.00	.00	.00
051005	UFU	020105	UNAPPLIED FUNDS (1)		522.00	BALANCE 1196.22
051005	SR	020105	522.00	.00	.00	.00
051105	UFU	020105	UNAPPLIED FUNDS (1)		-683.63	BALANCE 512.59
051105	AA	020105	.00	.00	.00	.00
051105	UF*	020105	UNAPPLIED FUNDS (2)		683.63	BALANCE 1113.30
051105	AA	020105	.00	.00	.00	.00
051105	UF*	020105	UNAPPLIED FUNDS (2)		-683.63	BALANCE 429.67
051105	AA	020105	.00	.00	.00	.00
051105	RP	030105	683.63	50.28	471.43	161.92
060805	UFU	030105	UNAPPLIED FUNDS (1)		522.00	BALANCE 1034.59
060805	SR	030105	522.00	.00	.00	.00

BKR14661

HISTORY FOR ACCOUNT 7431586387

PAGE 2

DATE 04/24/08

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

BRENDA R OATES

807 ORCHARD STREET

807 ORCHARD STREET

SHELBY

NC 28152

SHELBY

NC 28152

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
060905	UFU	030105	UNAPPLIED FUNDS (1)		-683.63	BALANCE 350.96
060905	AA	030105	.00	.00	.00	.00
060905	UF*	030105	UNAPPLIED FUNDS (2)		683.63	BALANCE 1113.30
060905	AA	030105	.00	.00	.00	.00
060905	UF*	030105	UNAPPLIED FUNDS (2)		-683.63	BALANCE 429.67
060905	AA	030105	.00	.00	.00	.00
060905	RP	040105	683.63	50.67	471.04	161.92
071805	UFU	040105	UNAPPLIED FUNDS (1)		522.00	BALANCE 872.96
071805	SR	040105	522.00	.00	.00	.00
071905	UFU	040105	UNAPPLIED FUNDS (1)		-683.63	BALANCE 189.33
071905	AA	040105	.00	.00	.00	.00
071905	UF*	040105	UNAPPLIED FUNDS (2)		683.63	BALANCE 1113.30
071905	AA	040105	.00	.00	.00	.00
071905	UF*	040105	UNAPPLIED FUNDS (2)		-683.63	BALANCE 429.67
071905	AA	040105	.00	.00	.00	.00
071905	RP	050105	683.63	51.08	470.63	161.92
080105	M90	050105	-527.53	.00	.00	-527.53
081505	UFU	050105	UNAPPLIED FUNDS (1)		522.00	BALANCE 711.33
081505	SR	050105	522.00	.00	.00	.00
081505	UFU	050105	UNAPPLIED FUNDS (1)		-683.63	BALANCE 27.70
081605	AA	050105	.00	.00	.00	.00
081605	UF*	050105	UNAPPLIED FUNDS (2)		683.63	BALANCE 1113.30
081605	AA	050105	.00	.00	.00	.00
081605	UF*	050105	UNAPPLIED FUNDS (2)		-683.63	BALANCE 429.67
081605	AA	050105	.00	.00	.00	.00
081605	RP	050105	683.63	51.48	470.23	161.92
091905	UFU	060105	UNAPPLIED FUNDS (1)		525.00	BALANCE 552.70
091905	SR	060105	525.00	.00	.00	.00
092205	R90	060105	90.00	.00	.00	90.00
101705	UFU	060105	UNAPPLIED FUNDS (1)		523.00	BALANCE 1075.70
101705	SR	060105	523.00	.00	.00	.00
101805	UFU	060105	UNAPPLIED FUNDS (1)		-683.63	BALANCE 392.07
101805	AA	060105	.00	.00	.00	.00
101805	UF*	060105	UNAPPLIED FUNDS (2)		683.63	BALANCE 1113.30
101805	AA	060105	.00	.00	.00	.00
101805	UF*	060105	UNAPPLIED FUNDS (2)		-683.63	BALANCE 429.67

BKR14661

HISTORY FOR ACCOUNT 7431586387

PAGE 3

DATE 04/24/08

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

BRENDA R OATES

807 ORCHARD STREET

807 ORCHARD STREET

SHELBY

NC 28152

SHELBY

NC 28152

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
101805	AA	060105	.00	.00	.00	.00
101805	RP	070105	683.63	51.89	469.82	161.92
111405	UFU	070105	UNAPPLIED FUNDS (1)		522.00	BALANCE 914.07
111405	SR	070105	522.00	.00	.00	.00
111505	UFU	070105	UNAPPLIED FUNDS (1)		-683.63	BALANCE 230.44
111505	AA	070105	.00	.00	.00	.00
111505	UF*	070105	UNAPPLIED FUNDS (2)		683.63	BALANCE 1113.30
111505	AA	070105	.00	.00	.00	.00
111505	UF*	070105	UNAPPLIED FUNDS (2)		-683.63	BALANCE 429.67
111505	AA	070105	.00	.00	.00	.00
111505	RP	080105	683.63	52.30	469.41	161.92
122205	UFU	080105	UNAPPLIED FUNDS (1)		522.00	BALANCE 752.44
122205	SR	080105	522.00	.00	.00	.00
122305	UFU	080105	UNAPPLIED FUNDS (1)		-683.63	BALANCE 68.81
122305	AA	080105	.00	.00	.00	.00
122305	UF*	080105	UNAPPLIED FUNDS (2)		683.63	BALANCE 1113.30
122305	AA	080105	.00	.00	.00	.00
122305	UF*	080105	UNAPPLIED FUNDS (2)		-683.63	BALANCE 429.67
122305	AA	080105	.00	.00	.00	.00
122305	RP	090105	683.63	52.71	469.00	161.92
012306	UFU	090105	UNAPPLIED FUNDS (1)		522.00	BALANCE 590.81
012306	SR	090105	522.00	.00	.00	.00
021306	UFU	090105	UNAPPLIED FUNDS (1)		522.00	BALANCE 1112.81
021306	SR	090105	522.00	.00	.00	.00
021406	UFU	090105	UNAPPLIED FUNDS (1)		-683.63	BALANCE 429.18
021406	AA	090105	.00	.00	.00	.00
021406	UF*	090105	UNAPPLIED FUNDS (2)		683.63	BALANCE 1113.30
021406	AA	090105	.00	.00	.00	.00
021406	UF*	090105	UNAPPLIED FUNDS (2)		-683.63	BALANCE 429.67
021406	AA	090105	.00	.00	.00	.00
021406	RP	100105	683.63	53.13	468.58	161.92
032206	UFU	100105	UNAPPLIED FUNDS (1)		522.00	BALANCE 951.18
032206	SR	100105	522.00	.00	.00	.00
032306	UFU	100105	UNAPPLIED FUNDS (1)		-686.73	BALANCE 264.45
032306	AA	100105	.00	.00	.00	.00
032306	UF*	100105	UNAPPLIED FUNDS (2)		686.73	BALANCE 1116.40

BKR14661

HISTORY FOR ACCOUNT 7431586387

PAGE 4

DATE 04/24/08

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

BRENDA R OATES

807 ORCHARD STREET

807 ORCHARD STREET

SHELBY

NC 28152

SHELBY

NC 28152

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
032306	AA	100105	.00	.00	.00	.00
032306	UF*	100105	UNAPPLIED FUNDS (2)		-683.63	BALANCE 432.77
032306	AA	100105	.00	.00	.00	.00
032306	RP	110105	683.63	53.55	468.16	161.92
051506	UFU	110105	UNAPPLIED FUNDS (1)		1019.00	BALANCE 1283.45
051506	SR	110105	1019.00	.00	.00	.00
051606	UFU	110105	UNAPPLIED FUNDS (1)		-686.73	BALANCE 596.72
051606	AA	110105	.00	.00	.00	.00
051606	UF*	110105	UNAPPLIED FUNDS (2)		686.73	BALANCE 1119.50
051606	AA	110105	.00	.00	.00	.00
051606	UF*	110105	UNAPPLIED FUNDS (2)		-686.73	BALANCE 432.77
051606	AA	110105	.00	.00	.00	.00
051606	RP	120105	686.73	51.77	480.55	154.41
051906	FR	120105	-100.00	164	EXPENSE ADVANCES	
051906	FR	120105	-62.00	11	EXPENSE ADVANCES	
051906	AA	120105	.00	.00	.00	-91.98
051906	UF*	120105	UNAPPLIED FUNDS (2)		-432.77	BALANCE 0.00
051906	AA	120105	.00	.00	.00	.00
051906	RP	010106	686.73	52.19	480.13	154.41
051906	UFU	010106	UNAPPLIED FUNDS (1)		0.02	BALANCE 596.74
051906	AA	010106	.00	.00	.00	.00
052206	UFU	010106	UNAPPLIED FUNDS (1)		-0.02	BALANCE 596.72
052206	AA	010106	.00	.00	.00	.00
052206	PR0	120105	-686.73	-52.19	-480.13	-154.41
052206	UF*	120105	UNAPPLIED FUNDS (2)		432.77	BALANCE 432.77
052206	AA	120105	.00	.00	.00	.00
052206	AA	120105	.00	.00	.00	91.98
052206	FE	120105	62.00	11	EXPENSE ADVANCES	
052206	FE	120105	100.00	164	EXPENSE ADVANCES	
052206	PR0	110105	-686.73	-51.77	-480.55	-154.41
052206	UF*	110105	UNAPPLIED FUNDS (2)		686.73	BALANCE 1119.50
052206	AA	110105	.00	.00	.00	.00
052206	UF*	110105	UNAPPLIED FUNDS (2)		-686.73	BALANCE 432.77
052206	AA	110105	.00	.00	.00	.00
052206	UFU	110105	UNAPPLIED FUNDS (1)		686.73	BALANCE 1283.45
052206	AA	110105	.00	.00	.00	.00

BKR14661

HISTORY FOR ACCOUNT 7431586387

PAGE 5
DATE 04/24/08

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

BRENDA R OATES

807 ORCHARD STREET

807 ORCHARD STREET

SHELBY

NC 28152

SHELBY

NC 28152

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID	
052206	UFU	110105	UNAPPLIED FUNDS (1)		-1019.00	BALANCE	264.45
052206	SR	110105	-1019.00	.00	.00	.00	
052206	SR	110105	1019.00	.00	.00	1019.00	
052206	UF*	110105	UNAPPLIED FUNDS (2)		-432.77	BALANCE	0.00
052206	AA	110105	.00	.00	.00	.00	
052206	UFU	110105	UNAPPLIED FUNDS (1)		-264.45	BALANCE	0.00
052206	AA	110105	.00	.00	.00	.00	
052206	RP	120105	686.73	51.77	480.55	154.41	
052206	UFU	120105	UNAPPLIED FUNDS (1)		10.49	BALANCE	10.49
052206	SR	120105	10.49	.00	.00	.00	
072606	M90	120105	-562.27	.00	.00	-562.27	
092806	AA	120105	.00	.00	.00	494.49	
092806	FE	120105	800.00	40	EXPENSE ADVANCES		
092806	FE	120105	500.00	40	EXPENSE ADVANCES		
092806	FE	120105	73.08	40	EXPENSE ADVANCES		
092806	FE	120105	150.00	40	EXPENSE ADVANCES		
092806	FE	120105	15.50	11	EXPENSE ADVANCES		
092806	FE	120105	150.00	40	EXPENSE ADVANCES		
092806	FE	120105	150.00	40	EXPENSE ADVANCES		
092806	AA	120105	.00	.00	.00	-494.49	
092806	FR	120105	-800.00	40	EXPENSE ADVANCES		
092806	FR	120105	-500.00	40	EXPENSE ADVANCES		
092806	FR	120105	-73.08	40	EXPENSE ADVANCES		
092806	FR	120105	-150.00	40	EXPENSE ADVANCES		
092806	FR	120105	-15.50	11	EXPENSE ADVANCES		
092806	FR	120105	-150.00	40	EXPENSE ADVANCES		
092806	FR	120105	-150.00	40	EXPENSE ADVANCES		
121406	FR	120105	-1673.08	40	EXPENSE ADVANCES		
121406	FE	120105	800.00	40	EXPENSE ADVANCES		
121406	FE	120105	500.00	40	EXPENSE ADVANCES		
121406	FE	120105	73.08	40	EXPENSE ADVANCES		
121406	FE	120105	150.00	40	EXPENSE ADVANCES		
121406	FE	120105	150.00	40	EXPENSE ADVANCES		
121406	FR	120105	-100.00	164	EXPENSE ADVANCES		
121406	FR	120105	-150.00	40	EXPENSE ADVANCES		
121406	UFU	120105	UNAPPLIED FUNDS (1)		250.00	BALANCE	260.49

BXR14661

HISTORY FOR ACCOUNT 7431586387

PAGE 6
DATE 04/24/08

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

BRENDA R OATES

807 ORCHARD STREET

807 ORCHARD STREET

SHELBY

NC 28152

SHELBY

NC 28152

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
121406	AA	120105	.00	.00	.00	.00
030207	SR	120105	494.49	.00	.00	494.49
030207	FR	120105	-494.49	40 EXPENSE ADVANCES		
030207	FE	120105	550.00	40 EXPENSE ADVANCES		
030207	FR	120105	-550.00	40 EXPENSE ADVANCES		
030207	FE	120105	350.00	40 EXPENSE ADVANCES		
030207	FR	120105	-350.00	40 EXPENSE ADVANCES		
030207	FE	120105	392.40	40 EXPENSE ADVANCES		
030207	FR	120105	-392.40	40 EXPENSE ADVANCES		
030207	FE	120105	325.00	40 EXPENSE ADVANCES		
030207	FR	120105	-325.00	40 EXPENSE ADVANCES		
030207	FE	120105	95.00	164 EXPENSE ADVANCES		
030207	FR	120105	-95.00	164 EXPENSE ADVANCES		
030207	FE	120105	150.00	40 EXPENSE ADVANCES		
030207	FR	120105	-150.00	40 EXPENSE ADVANCES		
030207	UF*	120105	UNAPPLIED FUNDS (2)	260.49	BALANCE	260.49
030207	AA	120105	.00	.00	.00	.00
030207	UFU	120105	UNAPPLIED FUNDS (1)	-260.49	BALANCE	0.00
030207	AA	120105	.00	.00	.00	.00
030507	UF*	120105	UNAPPLIED FUNDS (2)	-260.49	BALANCE	0.00
030507	AA	120105	.00	.00	.00	.00
030507	FE	120105	260.49	40 EXPENSE ADVANCES		
030907	AA	120105	.00	.00	.00	-91.98
030907	FR	120105	-91.98	40 EXPENSE ADVANCES		
030907	UFU	120105	UNAPPLIED FUNDS (1)	91.98	BALANCE	91.98
030907	AA	120105	.00	.00	.00	.00
030907	SR	120105	91.98	.00	.00	91.98
031207	UF*	120105	UNAPPLIED FUNDS (2)	91.98	BALANCE	91.98
031207	AA	120105	.00	.00	.00	.00
031207	UFU	120105	UNAPPLIED FUNDS (1)	-91.98	BALANCE	0.00
031207	AA	120105	.00	.00	.00	.00
031307	UF*	120105	UNAPPLIED FUNDS (2)	-91.98	BALANCE	0.00
031307	AA	120105	.00	.00	.00	.00
031307	FE	120105	91.98	40 EXPENSE ADVANCES		
032007	UFU	120105	UNAPPLIED FUNDS (1)	522.00	BALANCE	522.00
032007	SR	120105	522.00	.00	.00	.00

BKRI4661

HISTORY FOR ACCOUNT 7431586387

PAGE 7

DATE 04/24/08

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

BRENDA R OATES

807 ORCHARD STREET

807 ORCHARD STREET

SHELBY

NC 28152

SHELBY

NC 28152

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
042307	UFU	120105	UNAPPLIED FUNDS (1)		530.00	BALANCE 1052.00
042307	SR	120105	530.00	.00	.00	.00
042407	UFU	120105	UNAPPLIED FUNDS (1)		-578.46	BALANCE 473.54
042407	AA	120105	.00	.00	.00	.00
042407	UF*	120105	UNAPPLIED FUNDS (2)		578.46	BALANCE 578.46
042407	AA	120105	.00	.00	.00	.00
042407	UF*	120105	UNAPPLIED FUNDS (2)		-532.32	BALANCE 46.14
042407	AA	120105	.00	.00	.00	.00
042407	RP	010106	532.32	52.19	480.13	.00
042507	FE	010106	234.00 40 EXPENSE ADVANCES			
042507	AA	010106	.00	.00	.00	-234.00
050407	UFU	010106	UNAPPLIED FUNDS (1)		-473.54	BALANCE 0.00
050407	UF*	010106	UNAPPLIED FUNDS (2)		-46.14	BALANCE 0.00
050407	RT	010106	-285.68	.00	.00	234.00
050407	ITR	010106	OLD INV 90782 1 P-BAL		59041.11	INT .00
			NEW INV 91782 1 PERCENT OWNED		.0000	ACTION CD 000
050407	UFU	010106	UNAPPLIED FUNDS (1)		473.54	BALANCE 473.54
050407	UF*	010106	UNAPPLIED FUNDS (2)		46.14	BALANCE 46.14
050407	PT	010106	285.68	.00	.00	-234.00
051807	UFU	010106	UNAPPLIED FUNDS (1)		664.40	BALANCE 1137.94
051807	SR	010106	664.40	.00	.00	.00
052107	POS	040107	PAID 1137.94 DUE	578.46	OVER -559.48	TELLER 14500
052107	RP	020106	532.32	52.61	479.71	.00
052107	RP	030106	532.32	53.04	479.28	.00
052107	UI	030106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	73.30*
052107	SR	030106	73.30	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	73.30
052107	UFU	030106	UNAPPLIED FUNDS (1)		-1137.94	BALANCE 0.00
052107	SRO	030106	-1137.94	.00	.00	.00
052107	UI	030106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-23.10*
052107	AA	030106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-23.10*
062607	POS	050107	PAID 578.46 DUE	664.37	SHORT 85.91	TELLER 1657
062607	RP	040106	532.32	53.47	478.85	.00
062607	UI	040106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	46.14*

BKRI4661

HISTORY FOR ACCOUNT 7431586387

PAGE 8

DATE 04/24/08

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

BRENDA R CATES

807 ORCHARD STREET

807 ORCHARD STREET

SHELBY

NC 28152

SHELBY

NC 28152

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
062607	SR	040106	46.14	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	46.14
062607	UI	040106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-23.04*
062607	AA	040106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-23.04*
070307	FB	040106	11.25	11	PROP INSPECTION FEE	
071407	PRE	050107	PAID 192.91	DUE 205.16	SHORT .00	TELLER 1661
071407	SR	040106	142.02	.00	.00	142.02
071407	FE	040106	97.03	40	EXPENSE ADVANCES	
071407	UF*	040106	UNAPPLIED FUNDS (2)		-46.14	BALANCE 0.00
071407	SR0	040106	-46.14	.00	.00	.00
080207	PRE	050107	PAID 162.51	DUE .00	OVER -162.51	TELLER 1661
080207	PRE	050107	NO. OF PLAN PMTS=00			
080207	FE	040106	162.51	40	EXPENSE ADVANCES	
080707	E90	040106	-562.27	PAYEE = 0023.00000	.00	-562.27
081507	PRE	050107	PAID 876.34	DUE 1025.80	SHORT 149.46	TELLER 22100
081507	PRE	050107	NO. OF PLAN PMTS=05			
081507	FE	040106	290.46	40	EXPENSE ADVANCES	
081507	FE	040106	350.00	40	EXPENSE ADVANCES	
081507	FE	040106	235.88	40	EXPENSE ADVANCES	
082707	POS	060107	PAID 578.67	DUE 664.37	SHORT 132.05	TELLER 1659
082707	POS	060107	NO. OF PLAN PMTS=01			
082707	AMC	050106	INTEREST RATE CHG OLD	9.75000	NEW 10.62500	
082707	RP	050106	532.32	53.90	478.42	.00
082707	UI	050106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	46.35*
082707	SR	050106	46.35	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	46.35
082707	UI	050106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-23.13*
082707	AA	050106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-23.13*
082707	POS	070107	PAID 578.67	DUE 664.37	SHORT 96.19	TELLER 1659
082707	POS	070107	NO. OF PLAN PMTS=01			
082707	AMC	060106	P&I PYMT CHG	OLD 532.32	NEW 568.18	

BKRI4661

HISTORY FOR ACCOUNT 7431586387

PAGE 9

DATE 04/24/08

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

BRENDA R OATES

807 ORCHARD STREET

807 ORCHARD STREET

SHELBY

NC 28152

SHELBY

NC 28152

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
082707	RP	060106	568.18	47.31	520.87	.00
082707	UI	060106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	10.49*
082707	SR	060106	10.49	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	10.49
082707	UI	060106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-23.13*
082707	AA	060106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-23.13*
082707	UI	060106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-.21*
082707	SR0	060106	-.21	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-.21
090507	PRE	100107	PAID 138.26 DUE	.00	OVER -138.26	TELLER 17568
090507	PRE	100107	NO. OF PLAN PMTS=00			
090507	FE	060106	138.26 40 EXPENSE ADVANCES			
091707	POS	080107	PAID 578.45 DUE	664.37	SHORT 96.19	TELLER 303
091707	POS	080107	NO. OF PLAN PMTS=01			
091707	AP	070106	568.18	47.73	520.45	.00
091707	UI	070106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	10.27*
091707	SRA	070106	10.27	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	10.27
091707	UI	070106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-23.13*
091707	AA	070106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-23.13*
102507	POS	090107	PAID 69.67 DUE	.00	OVER -69.67	TELLER 22100
102507	POS	090107	NO. OF PLAN PMTS=00			
102507	UF*	070106	UNAPPLIED FUNDS (2)		69.67	BALANCE 69.67
102507	SR	070106	69.67	.00	.00	.00
102507	PRE	100107	PAID 65.14 DUE	205.16	SHORT 140.02	TELLER 22100
102507	PRE	100107	NO. OF PLAN PMTS=01			
102507	FE	070106	18.26 40 EXPENSE ADVANCES			
102507	FE	070106	46.88 40 EXPENSE ADVANCES			
110807	FB	070106	11.25 11 PROP INSPECTION FEE			

BKRL4661

HISTORY FOR ACCOUNT 7431586387

PAGE 10

DATE 04/24/08

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

BRENDA R OATES

807 ORCHARD STREET

807 ORCHARD STREET

SHELBY

NC 28152

SHELBY

NC 28152

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
112707	PRE	110107	PAID 137.33 DUE	.00	OVER -137.33	TELLER 22100
112707	PRE	110107	NO. OF PLAN PMTS=00			
112707	FE	070106	137.33 40 EXPENSE ADVANCES			
121107	FB	070106	20.00 28 PAYOFF STATEMENT			
121707	POS	090107	PAID 568.47 DUE	664.37	SHORT 96.19	TELLER 303
121707	POS	090107	NO. OF PLAN PMTS=01			
121707	AP	080106	568.18	48.15	520.03	.00
121707	UI	080106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	.29*
121707	SRA	080106	.29	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	.29
121707	UI	080106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-23.13*
121707	AA	080106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-23.13*
121807	FB	080106	11.25 11 PROP INSPECTION FEE			
010708	FB	080106	11.25 11 PROP INSPECTION FEE			
011008	PRE	110107	PAID 151.01 DUE	205.16	SHORT 54.15	TELLER 22100
011008	PRE	110107	NO. OF PLAN PMTS=01			
011008	FE	080106	140.79 40 EXPENSE ADVANCES			
011008	FE	080106	10.22 40 EXPENSE ADVANCES			
020808	FB	080106	11.25 11 PROP INSPECTION FEE			
021508	PRE	120107	PAID 134.69 DUE	205.16	SHORT 70.47	TELLER 1666
021508	PRE	120107	NO. OF PLAN PMTS=01			
021508	FE	080106	134.69 40 EXPENSE ADVANCES			
030608	PRE	010108	PAID 134.96 DUE	.00	OVER -134.96	TELLER 22100
030608	PRE	010108	NO. OF PLAN PMTS=00			
030608	FE	080106	5.09 40 EXPENSE ADVANCES			
030608	FE	080106	129.87 40 EXPENSE ADVANCES			
031008	FB	080106	11.25 11 PROP INSPECTION FEE			
031808	FWV	080106	-86.25 11 PROP INSPECTION FEE			
040408	PRE	010108	PAID 135.21 DUE	205.16	SHORT 69.95	TELLER 22100
040408	PRE	010108	NO. OF PLAN PMTS=01			
040408	FE	080106	135.21 40 EXPENSE ADVANCES			
041008	FB	080106	20.00 28 PAYOFF STATEMENT			
042308	POS	100107	PAID 568.40 DUE	664.37	SHORT 96.19	TELLER 1661

BKRI4661

HISTORY FOR ACCOUNT 7431586387

PAGE 11

DATE 04/24/08

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

BRENDA R OATES

807 ORCHARD STREET

807 ORCHARD STREET

SHELBY

NC 28152

SHELBY

NC 28152

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
042308	POS	100107	NO. OF PLAN PMTS=01			
042308	RP	090106	568.18	48.57	519.61	.00
042308	UI	090106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	.22*
042308	SR	090106	.22	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	.22
042308	UI	090106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-23.13*
042308	AA	090106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-23.13*

END OF HISTORY

BKR14661

DETAIL TRANSACTION HISTORY

LOAN#	434558813	INV#	701	POC#	0200211	NEXT DUE	11/01/05	INTEREST RATE	11.750	PRIN.BAL	93,901.11
BORR1	Richard Shipley			TYPE:	03-00 CONVENTION					ESC.BAL	.00
BORR2	Lisa Shipley					INT PD TO	10/01/05	P&I SHORT	.00	CORP AD	1,163.92-
PROP:	315 Quail Dr			MALL:	315 Quail Drive						

-----TRANSACTION-----										NEXT		AFTER TRANS.		BALANCES		TOTAL		APPLIED		MISC. PMTS	
NBR	DATE	CODE	DESCRIPTION	DUE	PRINCIPAL	ESCROW	AMOUNT	PRINCIPAL	INTEREST	ESCROW	SUSPENSE/CD										
10	9/27/02	8102	LOAN TRANSFER	11/02	95945.00	.00	95945.00-	95945.00-	.00	.00	.00										
S/F REF#																					
11	10/31/02	3199	OLD INV 973/0200211	11/02	.00	.00	95945.00	95945.00	.00	.00	.00										
Effective date: 2/04/05																					
S/F CK REF#																					
12	10/31/02	8199	NEW INV 701/0200211	11/02	95945.00	.00	95945.00-	95945.00-	.00	.00	.00										
Effective date: 2/04/05																					
S/F CK REF#																					
13	11/11/02	1499	Late Charge	11/02	95945.00	.00	37.83	.00	.00	.00	.00										
S/F REF#																					
14	12/11/02	1499	Late Charge	11/02	95945.00	.00	37.83	.00	.00	.00	.00										
S/F REF#																					
15	12/18/02	0283	PAYMENT	12/02	95889.60	.00	756.60	55.40	701.20	.00	.00										
Int pd to: 11/01/02																					
S/F LB REF#																					
16	12/30/02	0283	PAYMENT	1/03	95833.79	.00	756.60	55.81	700.79	.00	.00										
Int pd to: 12/01/02																					
S/F LB REF#																					
17	1/10/03	1499	Late Charge	1/03	95833.79	.00	37.83	.00	.00	.00	.00										
S/F REF#																					
18	1/16/03	1499	Returned Check Fee	1/03	95833.79	.00	10.00	.00	.00	.00	.00										
S/F REF#																					
19	1/16/03	9302	REV Insuf Funds 123002 12/02	95889.60	.00	756.60-	55.81-	700.79-	.00	.00	.00										
S/F LB REF#																					
20	1/31/03	0290	PAYMENT	1/03	95833.79	.00	794.43	55.81	700.79	.00	.00										
Int pd to: 12/01/02																					
S/F BA REF#																					
21	1/31/03	1401	Late Charge	1/03	95833.79	.00	37.83	.00	.00	.00	.00										
S/F D REF#																					
22	1/31/03	1325	PMT-MISC SUSP	1/03	95833.79	.00	48.33	.00	.00	.00	48.33 25										
S/F BA REF#																					
23	1/31/03	1325	PMT-MISC SUSP	1/03	95833.79	.00	756.60	.00	.00	.00	756.60 25										
S/F BA REF#																					
24	1/31/03	2625	MISC ADJ	1/03	95833.79	.00	756.60-	.00	.00	.00	756.60-25										
S/F CK REF#																					
25	1/31/03	0283	PAYMENT	2/03	95777.58	.00	756.60	56.21	700.39	.00	.00										
Int pd to: 1/01/03																					
S/F CK REF#																					
26	1/31/03	2625	MISC ADJ	2/03	95777.58	.00	48.33-	.00	.00	.00	48.33-25										
S/F CK REF#																					
27	1/31/03	1401	Late Charge	2/03	95777.58	.00	37.83	.00	.00	.00	37.83 01										
S/F D REF#																					
28	1/31/03	1402	Returned Check Fee	2/03	95777.58	.00	10.00	.00	.00	.00	10.00 02										
S/F D REF#																					

-----TRANSACTION-----
NBR DATE CODE DESCRIPTION-----
NEXT - AFTER TRANS. BALANCES -
DUE PRINCIPAL ESCROW AMOUNT
-----APPLIED-----
PRINCIPAL INTEREST ESCROW SUSPENSE/CD MISC. PMTS

LOAN# 434558813 CONTINUED

29	1/31/03	11	PRINCIPAL PAYMENT	2/03	95777.08	.00	.50	.50	.00	.00	.00	
	S/F CK REF#											
30	2/10/03	02	PAYMENT	3/03	95720.45	.00	756.60	56.63	699.97	.00	.00	
	S/F BA REF#											
31	3/11/03	02	PAYMENT	4/03	95663.41	.00	756.60	57.04	699.56	.00	.00	
	S/F LB REF#											
32	4/01/03	1499	Returned Check Fee	4/03	95663.41	.00	10.00	.00	.00	.00	.00	10.00 02
	S/F REF#											
33	4/01/03	1499	Late Charge	3/03	95720.45	.00	37.83	.00	.00	.00	.00	37.83 01
	S/F REF#											
34	4/01/03	9302	REV Insuf Funds 031103	3/03	95720.45	.00	756.60	57.04	699.56	.00	.00	
	S/F LB REF#											
35	4/11/03	1499	Late Charge	3/03	95720.45	.00	37.83	.00	.00	.00	.00	37.83 01
	S/F REF#											
36	4/30/03	0292	PAYMENT	4/03	95663.41	.00	756.60	57.04	699.56	.00	.00	
	S/F BA REF#											
37	4/30/03	1325	PMT-MISC SUSP	4/03	95663.41	.00	243.40	.00	.00	.00	243.40 25	
	S/F BA REF#											
38	5/09/03	1499	Prop Inspection Fee	4/03	95663.41	.00	25.00	.00	.00	.00	.00	25.00 06
	S/F REF#											
39	5/12/03	1499	Late Charge	4/03	95663.41	.00	37.83	.00	.00	.00	.00	37.83 01
	S/F REF#											
40	5/12/03	1325	PMT-MISC SUSP	4/03	95663.41	.00	513.20	.00	.00	.00	513.20 25	
	S/F BA REF#											
41	5/12/03	2625	MISC ADJ	4/03	95663.41	.00	756.60	.00	.00	.00	756.60-25	
	S/F CK REF#											
42	5/12/03	0283	PAYMENT	5/03	95605.95	.00	756.60	57.46	699.14	.00	.00	
	S/F CK REF#											
43	5/27/03	0283	PAYMENT	6/03	95548.07	.00	756.60	57.88	698.72	.00	.00	
	S/F CK REF#											
	Effective date: 5/24/03											
44	5/30/03	1499	Returned Check Fee	6/03	95548.07	.00	10.00	.00	.00	.00	.00	10.00 02
	S/F BA REF#											
45	5/30/03	9302	REV Insuf Funds 052403	5/03	95605.95	.00	756.60	57.88	698.72	.00	.00	
	S/F BA REF#											
46	6/11/03	1499	Late Charge	5/03	95605.95	.00	37.83	.00	.00	.00	.00	37.83 01
	S/F REF#											
47	6/30/03	02	PAYMENT	6/03	95548.07	.00	804.43	57.88	698.72	.00	.00	37.83 01
	S/F REF#											
	Int pd to: 5/01/03											
48	6/30/03	1325	PMT-MISC SUSP	6/03	95548.07	.00	195.57	.00	.00	.00	195.57 25	10.00 02
	S/F CK REF#											
49	7/03/03	1499	Prop Inspection Fee	6/03	95548.07	.00	15.00	.00	.00	.00	.00	15.00 06
	S/F REF#											
50	7/11/03	1499	Late Charge	6/03	95548.07	.00	37.83	.00	.00	.00	.00	37.83 01

---TRANSACTION---
NBR DATE CODE -----DESCRIPTION-----
LOAN# 434558813 CONTINUED

NBR	DATE	CODE	DESCRIPTION	NEXT DUE	AFTER TRANS. BALANCE- PRINCIPAL	ESCROW	TOTAL AMOUNT	PRINCIPAL	INTEREST	APPLIED ESCROW	SUSPENSE/CD	MISC. PMTS
51	7/31/03	S/F REF#	1499 Prop Inspection Fee	6/03	95548.07	.00	15.00	.00	.00	.00	.00	15.00 06
52	7/31/03	S/F REF#	1499 Speed Draft Fee	6/03	95548.07	.00	11.99	.00	.00	.00	.00	11.99 07
53	7/31/03	S/F REF#	0283 PAYMENT	7/03	95489.77	.00	756.60	58.30	698.30	.00	.00	
Int pd to: 6/01/03												
54	7/31/03	S/F BA REF#	1407 Speed Draft Fee	7/03	95489.77	.00	11.99	.00	.00	.00	.00	11.99 07
55	8/06/03	S/F C REF#	1499 Returned Check Fee	7/03	95489.77	.00	10.00	.00	.00	.00	.00	10.00 02
56	8/06/03	S/F REF#	9314 REV Insuf Funds 073103	7/03	95489.77	.00	11.99-	.00	.00	.00	.00	11.99-07
57	8/06/03	S/F C REF#	9302 REV Insuf Funds 073103	6/03	95548.07	.00	756.60-	58.30-	698.30-	.00	.00	
58	8/11/03	S/F BA REF#	1499 Late Charge	6/03	95548.07	.00	37.83	.00	.00	.00	.00	37.83 01
59	8/19/03	S/F REF#	1325 PMT-MISC SUSP	6/03	95548.07	.00	600.00	.00	.00	.00	600.00 25	
Effective date: 8/18/03												
60	8/19/03	S/F LB REF#	2625 MISC ADJ	6/03	95548.07	.00	756.60-	.00	.00	.00	756.60-25	
61	8/19/03	S/F CK REF#	0292 PAYMENT	7/03	95489.77	.00	756.60	58.30	698.30	.00	.00	
Int pd to: 6/01/03												
62	9/09/03	S/F CK REF#	1499 Prop Inspection Fee	7/03	95489.77	.00	15.00	.00	.00	.00	.00	15.00 06
63	9/11/03	S/F REF#	1499 Late Charge	7/03	95489.77	.00	37.83	.00	.00	.00	.00	37.83 01
64	10/02/03	S/F REF#	1499 Prop Inspection Fee	7/03	95489.77	.00	15.00	.00	.00	.00	.00	15.00 06
65	10/13/03	S/F REF#	1499 Late Charge	7/03	95489.77	.00	37.83	.00	.00	.00	.00	37.83 01
66	11/05/03	S/F REF#	1499 Prop Inspection Fee	7/03	95489.77	.00	15.00	.00	.00	.00	.00	15.00 06
67	11/10/03	S/F C REF#	2664 NON CASH FEE ADJ	7/03	95489.77	.00	37.83-	.00	.00	.00	.00	37.83-01
68	11/10/03	S/F C REF#	2664 NON CASH FEE ADJ	7/03	95489.77	.00	37.83-	.00	.00	.00	.00	37.83-01
69	11/10/03	S/F C REF#	2664 NON CASH FEE ADJ	7/03	95489.77	.00	37.83-	.00	.00	.00	.00	37.83-01
70	11/10/03	S/F C REF#	2664 NON CASH FEE ADJ	7/03	95489.77	.00	37.83-	.00	.00	.00	.00	37.83-01
71	11/10/03	S/F D REF#	2664 NON CASH FEE ADJ	7/03	95489.77	.00	37.83-	.00	.00	.00	.00	37.83-01
72	11/10/03	S/F PC REF#	2664 NON CASH FEE ADJ	7/03	95489.77	.00	.00	.00	.00	.00	.00	.01
73	11/10/03	S/F D REF#	2664 NON CASH FEE ADJ	7/03	95489.77	.00	37.83-	.00	.00	.00	.00	37.83-01
74	11/10/03	S/F D REF#	2664 NON CASH FEE ADJ	7/03	95489.77	.00	37.83-	.00	.00	.00	.00	37.83-01

---TRANSACTION---
NR DATE CODE -----DESCRIPTION-----
LOAN# 434558813 CONTINUED

	Effective date: 1/02/04																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
--	-------------------------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--


```

---TRANSACTION---
NBR    DATE    CODE

```

NEXT -AFTER TRANS. BALANCES-
DIE PRINCTPAT. ESCROW

TOTAL
AMOUNT

-----App

PA

[E]

GE: 6
MISC. PMTS

LOAN# 434558813

CONTINUED

116	5/21/04	2525	MISC	ADJ		11/03	95252.26	.00	602.21	.00	.00	.00	602.21	25
117	5/28/04	1499	PROP	INSPECTION FEE	S/F CK REF#	11/03	95252.26	.00	9.00	.00	.00	.00	9.00	06
118	6/11/04	1499	Late Charge		S/F REF#	11/03	95252.26	.00	37.83	.00	.00	.00	37.83	01
119	6/22/04	6226	CORP ADV DISB		S/F SC REF# 0004756857	11/03	95252.26	.00	105.00-	.00	.00	.00	105.00-26	
120	6/24/04	6226	CORP ADV DISB		PAYEE 94R3136 #0004756857	11/03	95252.26	.00	130.00-	.00	.00	.00	130.00-26	
121	6/28/04	1499	PROP	INSPECTION FEE	S/F SC REF# 0004759735	6/24/04		.00		.00	.00	.00		
122	7/12/04	1499	Late Charge		S/F REF#	11/03	95252.26	.00	9.00	.00	.00	.00	9.00	06
123	7/27/04	1931	HAZARD	INS	S/F SC REF#	11/03	95252.26	1552.00	1552.00	.00	.00	.00	37.83	01
124	7/27/04	6031	HAZARD	INS	DISBURSED	11/03	95252.26	.00	1552.00-	.00	.00	1552.00	.00	
					PAYEE 3116812 #0004847989	8/26/04		.00	1552.00-	.00	.00	1552.00-	.00	
125	7/28/04	2625	MISC	ADJ	S/F CK REF#	11/03	95252.26	.00	235.00-	.00	.00	.00	235.00-25	
126	7/28/04	1326	PMT-CORPORATE	ADVANCE	S/F CK REF#	11/03	95252.26	.00	235.00	.00	.00	.00	235.00	26
127	7/29/04	1326	PMT-CORPORATE	ADVANCE	S/F CK REF#	11/03	95252.26	.00	1800.00	.00	.00	.00	1800.00	26
128	7/29/04	1326	PMT-CORPORATE	ADVANCE	S/F CK REF#	11/03	95252.26	.00	235.00	.00	.00	.00	235.00	26
129	7/29/04	1406	PROP	INSPECTION FEE	S/F C REF#	11/03	95252.26	.00	25.00	.00	.00	.00	25.00	06
130	7/29/04	1406	PROP	INSPECTION FEE	S/F C REF#	11/03	95252.26	.00	15.00	.00	.00	.00	15.00	06
131	7/29/04	1406	PROP	INSPECTION FEE	S/F C REF#	11/03	95252.26	.00	15.00	.00	.00	.00	15.00	06
132	7/29/04	1406	PROP	INSPECTION FEE	S/F C REF#	11/03	95252.26	.00	15.00	.00	.00	.00	15.00	06
133	7/29/04	1406	PROP	INSPECTION FEE	S/F C REF#	11/03	95252.26	.00	15.00	.00	.00	.00	15.00	06
134	7/29/04	1406	PROP	INSPECTION FEE	S/F C REF#	11/03	95252.26	.00	15.00	.00	.00	.00	15.00	06
135	7/29/04	1406	PROP	INSPECTION FEE	S/F C REF#	11/03	95252.26	.00	9.00	.00	.00	.00	9.00	06
136	7/29/04	1406	PROP	INSPECTION FEE	S/F C REF#	11/03	95252.26	.00	9.00	.00	.00	.00	9.00	06
137	7/29/04	1407	Speed Draft	Fee	S/F C REF#	11/03	95252.26	.00	11.99	.00	.00	.00	11.99	07
138	7/29/04	1402	Returned	Check Fee	S/F D REF#	11/03	95252.26	.00	10.00	.00	.00	.00	10.00	02
139	7/29/04	1402	Returned	Check Fee	S/F D REF#	11/03	95252.26	.00	10.00	.00	.00	.00	10.00	02

---TRANSACTION---
NBR DATE CODE DESCRIPTION----- NEXT -AFTER TRANS. BALANCES-
DUE PRINCIPAL ESCROW TOTAL
LOAN# 434558813 CONTINUED

140	7/29/04	0296	PAYMENT	12/03	95191.80	.00	691.01	60.46	696.14	.00	65.59-R5	
			S/F CK REF#	Int pd to: 11/01/03								
141	8/09/04	6226	CORP ADV DISB	12/03	95191.80	.00	257.25-	.00	.00	.00	257.25-26	
			PAYEE 20AT042 #0004868897	8/09/04								
			S/F SC REF# 0004868897									
142	8/09/04	6226	CORP ADV DISB	12/03	95191.80	.00	250.00-	.00	.00	.00	250.00-26	
			PAYEE 20AT042 #0004868897	8/09/04								
			S/F SC REF# 0004868897									
143	8/09/04	6226	CORP ADV DISB	12/03	95191.80	.00	595.00-	.00	.00	.00	595.00-26	
			PAYEE 20AT042 #0004868897	8/09/04								
			S/F SC REF# 0004868897									
144	8/09/04	2626	CORP ADVANCE ADJUST	12/03	95191.80	.00	1102.25-	.00	.00	.00	1102.25-26	
			S/F CA REF#									
145	8/09/04	2526	CORP ADVANCE ADJUST	12/03	95191.80	.00	250.00	.00	.00	.00	250.00-26	
			S/F CA REF#									
146	8/09/04	2526	CORP ADVANCE ADJUST	12/03	95191.80	.00	257.25	.00	.00	.00	257.25-26	
			S/F CA REF#									
147	8/09/04	2526	CORP ADVANCE ADJUST	12/03	95191.80	.00	595.00	.00	.00	.00	595.00-26	
			S/F CA REF#									
148	8/11/04	1499	Late Charge	12/03	95191.80	.00	37.83	.00	.00	.00	37.83-01	
			S/F REF#									
149	8/11/04	2664	NON CASH FEE ADJ	12/03	95191.80	.00	37.83-	.00	.00	.00	37.83-01	
			S/F WC REF#									
150	8/16/04	1325	PMT-MISC SUSP	12/03	95191.80	.00	919.74	.00	.00	.00	919.74-25	
			Effective date: 8/15/04									
			S/F LB REF#									
151	8/16/04	2625	MISC ADJ	12/03	95191.80	.00	756.60-	.00	.00	.00	756.60-25	
			S/F CK REF#									
152	8/16/04	02	PAYMENT	1/04	95130.89	.00	756.60	60.91	695.69	.00	.00	
			Int pd to: 12/01/03									
			S/F CK REF#									
153	9/13/04	1499	Late Charge	1/04	95130.89	.00	37.83	.00	.00	.00	37.83-01	
			S/F REF#									
154	9/13/04	2664	NON CASH FEE ADJ	1/04	95130.89	.00	37.83-	.00	.00	.00	37.83-01	
			S/F WC REF#									
155	9/14/04	1941	CITY TAX	1/04	95130.89	517.77	517.77	.00	.00	517.77	.00	
			S/F SC REF#									
156	9/14/04	6041	CITY TAX	1/04	95130.89	.00	517.77-	.00	.00	517.77-	.00	
			PAYEE 4158475 #0004924208	9/25/04								
			S/F SC REF# 0004924208									
157	9/14/04	1325	PMT-MISC SUSP	1/04	95130.89	.00	919.74	.00	.00	.00	919.74-25	
			S/F LB REF#									
158	9/14/04	2625	MISC ADJ	1/04	95130.89	.00	756.60-	.00	.00	.00	756.60-25	
			S/F CK REF#									
159	9/14/04	02	PAYMENT	2/04	95069.54	.00	756.60	61.35	695.25	.00	.00	
			Int pd to: 1/01/04									
			S/F CK REF#									
160	10/11/04	1499	Late Charge	2/04	95069.54	.00	41.13	.00	.00	.00	41.13-01	
			S/F REF#									
161	10/11/04	2664	NON CASH FEE ADJ	2/04	95069.54	.00	41.13-	.00	.00	.00	41.13-01	

						PAGE:				
						8				
<hr/>										
TRANSACTION-----	NBR	DATE	CODE	DESCRIPTION-----	NEXT DUE	AFTER TRANS. PRINCIPAL	BALANCES- ESCROW	TOTAL AMOUNT	APPLIED-----	MISC. PMTS
									INTEREST	SUSPENSE/CD
<hr/>										
CONTINUED										
<hr/>										
JOAN# 434558913										

---TRANSACTION----				-----DESCRIPTION-----				NEXT -AFTER TRANS. BALANCES-				-----APPLIED-----				-----MISC. PMTS	
NBR	DATE	CODE						DUE	PRINCIPAL	ESCRW	TOTAL AMOUNT	PRINCIPAL	INTEREST	ESCRW	SUSPENSE/CD		
LOAN# 434558813 CONTINUED																	
183	2/02/05	2526	CORP ADVANCE	ADJUST				4/04	94945.49	.00	273.00	.00	.00	.00	273.00	26	
			S/F CA REF#														
184	2/02/05	2526	CORP ADVANCE	ADJUST				4/04	94945.49	.00	174.75	.00	.00	.00	174.75	26	
			S/F CA REF#														
185	2/03/05	1530	ESCRW DEPOSIT					4/04	94945.49	5976.28	5976.28	.00	.00	5976.28	.00		
			S/F CK REF#														
186	2/03/05	1919	RECOVER ESCROW	ADVANCE				4/04	94945.49	.00	5976.28-	.00	.00	5976.28-	.00		
			S/F CK REF#														
187	2/03/05	2626	CORP ADVANCE	ADJUST				4/04	94945.49	.00	5976.28-	.00	.00	.00	5976.28-26		
			S/F CK REF#														
188	2/03/05	2526	CORP ADVANCE	ADJUST				4/04	94945.49	.00	237.75	.00	.00	.00	237.75	26	
			S/F CK REF#														
189	2/03/05	2626	CORP ADVANCE	ADJUST				4/04	94945.49	.00	237.75-	.00	.00	.00	237.75-26		
			S/F CK REF#														
190	2/03/05	2525	MISC ADJ					4/04	94945.49	.00	130.00	.00	.00	.00	130.00	25	
			S/F CK REF#														
191	2/03/05	2625	MISC ADJ					4/04	94945.49	.00	130.00-	.00	.00	.00	130.00-25		
			S/F CK REF#														
192	2/04/05	2625	MISC ADJ					4/04	94945.49	.00	130.00-	.00	.00	.00	130.00-25		
			S/F CK REF#														
193	2/04/05	1326	PMT-CORPORATE	ADVANCE				4/04	94945.49	.00	130.00	.00	.00	.00	130.00	26	
			S/F CK REF#														
194	2/11/05	1499	Late Charge					4/04	94945.49	.00	41.13	.00	.00	.00	.00	41.13	01
			S/F REF#														
195	2/11/05	2664	NON CASH FEE	ADJ				4/04	94945.49	.00	41.13-	.00	.00	.00	.00	41.13-01	
			S/F WC REF#														
196	2/23/05	6226	CORP ADV DISB					4/04	94945.49	.00	350.00-	.00	.00	.00	350.00-26		
			PAYEE 20A1042 #0005220770														
			S/F SC REF# 0005220770														
197	3/02/05	2526	CORP ADVANCE	ADJUST				4/04	94945.49	.00	600.00	.00	.00	.00	600.00	26	
			S/F CK REF#														
198	3/02/05	2626	CORP ADVANCE	ADJUST				4/04	94945.49	.00	600.00-	.00	.00	.00	600.00-26		
			S/F CK REF#														
199	3/11/05	1499	Late Charge					4/04	94945.49	.00	41.13	.00	.00	.00	.00	41.13	01
			S/F REF#														
200	3/11/05	2664	NON CASH FEE	ADJ				4/04	94945.49	.00	41.13-	.00	.00	.00	.00	41.13-01	
			S/F WC REF#														
201	4/01/05	6226	CORP ADV DISB					4/04	94945.49	.00	250.00-	.00	.00	.00	250.00-26		
			PAYEE 20A1042 #0005272743														
			S/F SC REF# 0005272743														
202	4/11/05	1499	Late Charge					4/04	94945.49	.00	44.56	.00	.00	.00	.00	44.56	01
			S/F REF#														
203	4/11/05	2664	NON CASH FEE	ADJ				4/04	94945.49	.00	44.56-	.00	.00	.00	.00	44.56-01	
			S/F WC REF#														
204	4/22/05	1325	PMT-MISC	SUSP				4/04	94945.49	.00	981.78	.00	.00	.00	981.78	25	
			Effective date: 4/21/05														
			S/F CK REF#														
205	4/22/05	1325	PMT-MISC	SUSP				4/04	94945.49	.00	525.95	.00	.00	.00	525.95	25	
			Effective date: 4/21/05														
			S/F CK REF#														
206	4/22/05	1499	Trustee Int Income					4/04	94945.49	.00	115.52	.00	.00	.00	.00	115.52	60

---TRANSACTION---
NR DATE CODE ---DESCRIPTION-----
LOAN# 434558813 CONTINUED

Effective date: 4/21/05											
207	4/22/05 1460 Trustee Int Income	4/04	94945.49	.00	115.52	.00	.00	.00	.00	115.52	60
Effective date: 4/21/05											
S/F C REF#											
208	4/25/05 2625 MISC ADJ	4/04	94945.49	.00	525.95-	.00	.00	.00	.00	525.95-25	
Effective date: 4/23/05											
S/F CK REF#											
209	4/25/05 1326 PMT-CORPORATE ADVANCE	4/04	94945.49	.00	525.95	.00	.00	.00	.00	525.95 26	
Effective date: 4/23/05											
S/F CK REF#											
210	4/25/05 2625 MISC ADJ	4/04	94945.49	.00	981.78-	.00	.00	.00	.00	981.78-25	
Effective date: 4/23/05											
S/F CK REF#											
211	4/25/05 2525 MISC ADJ	4/04	94945.49	.00	981.78	.00	.00	.00	.00	981.78 25	
Effective date: 4/23/05											
S/F CK REF#											
212	4/25/05 2625 MISC ADJ	4/04	94945.49	.00	756.60-	.00	.00	.00	.00	756.60-25	
Effective date: 4/22/05											
S/F CK REF#											
213	4/25/05 02 PAYMENT	5/04	94882.78	.00	756.60	62.71	693.89	.00	.00		
Effective date: 4/22/05 Int pd to: 4/01/04											
S/F CK REF#											
214	5/10/05 1325 PMT-MISC SUSP	5/04	94882.78	.00	481.67	.00	.00	.00	.00	481.67 25	
Effective date: 5/06/05											
S/F CK REF#											
215	5/11/05 2625 MISC ADJ	5/04	94882.78	.00	481.67-	.00	.00	.00	.00	481.67-25	
S/F CK REF#											
216	5/11/05 1326 PMT-CORPORATE ADVANCE	5/04	94882.78	.00	481.67	.00	.00	.00	.00	481.67 26	
S/F CK REF#											
217	5/12/05 1499 Late Charge	5/04	94882.78	.00	44.56	.00	.00	.00	.00	44.56 01	
S/F REF#											
218	5/12/05 2664 NON CASH FEE ADJ	5/04	94882.78	.00	44.56-	.00	.00	.00	.00	44.56-01	
S/F WC REF#											
219	5/23/05 1325 PMT-MISC SUSP	5/04	94882.78	.00	981.78	.00	.00	.00	.00	981.78 25	
Effective date: 5/20/05											
S/F CK REF#											
220	5/23/05 1325 PMT-MISC SUSP	5/04	94882.78	.00	369.66	.00	.00	.00	.00	369.66 25	
Effective date: 5/20/05											
S/F CK REF#											
221	5/23/05 1499 Trustee Int Income	5/04	94882.78	.00	27.20	.00	.00	.00	.00	27.20 60	
Effective date: 5/20/05											
S/F REF#											
222	5/23/05 1460 Trustee Int Income	5/04	94882.78	.00	27.20	.00	.00	.00	.00	27.20 60	
Effective date: 5/20/05											
S/F C REF#											
223	5/24/05 2625 MISC ADJ	5/04	94882.78	.00	369.66-	.00	.00	.00	.00	369.66-25	
S/F CK REF#											
224	5/24/05 1326 PMT-CORPORATE ADVANCE	5/04	94882.78	.00	369.66	.00	.00	.00	.00	369.66 26	
S/F CK REF#											
225	5/24/05 2625 MISC ADJ	5/04	94882.78	.00	981.78-	.00	.00	.00	.00	981.78-25	

-----TRANSACTION-----
NBR DATE CODE -----DESCRIPTION-----
NEXT -AFTER TRANS-BALANCES-
DEB PRINCIPAL ESCROW AMOUNT TOTAL
-----APPLIED-----
PRINCIPAL INTEREST ESCROW SUSPENSE/CD MISC PMTS

LOAN# 434558813 CONTINUED

226	5/24/05	S/F CK REF#	5/04	94882.78	.00	981.78	.00	.00	.00	981.78	25
227	5/24/05	S/F CK REF#	5/04	94882.78	.00	756.60	.00	.00	.00	756.60	25
228	5/24/05	PAYMENT	6/04	94819.61	.00	756.60	63.17	693.43	.00	.00	
229	6/14/05	Late Charge	6/04	94819.61	.00	44.56	.00	.00	.00	44.56	01
230	6/14/05	2664 NON CASH FEE ADJ	6/04	94819.61	.00	44.56	.00	.00	.00	44.56	01
231	7/06/05	1325 PMT-MISC SUSP	6/04	94819.61	.00	981.78	.00	.00	.00	981.78	25
232	7/06/05	1325 PMT-MISC SUSP	6/04	94819.61	.00	277.42	.00	.00	.00	277.42	25
233	7/06/05	1499 Trustee Int Income	6/04	94819.61	.00	26.58	.00	.00	.00	26.58	60
234	7/06/05	1460 Trustee Int Income	6/04	94819.61	.00	26.58	.00	.00	.00	26.58	60
235	7/07/05	2625 MISC ADJ	6/04	94819.61	.00	277.42	.00	.00	.00	277.42	25
236	7/07/05	1326 PMT-CORPORATE ADVANCE	6/04	94819.61	.00	277.42	.00	.00	.00	277.42	26
237	7/07/05	2625 MISC ADJ	6/04	94819.61	.00	981.78	.00	.00	.00	981.78	25
238	7/07/05	2525 MISC ADJ	6/04	94819.61	.00	981.78	.00	.00	.00	981.78	25
239	7/07/05	2625 MISC ADJ	6/04	94819.61	.00	756.60	.00	.00	.00	756.60	25
240	7/07/05	PAYMENT	7/04	94755.98	.00	756.60	63.63	692.97	.00	.00	
241	7/12/05	Late Charge	7/04	94755.98	.00	44.56	.00	.00	.00	44.56	01
242	7/12/05	2664 NON CASH FEE ADJ	7/04	94755.98	.00	44.56	.00	.00	.00	44.56	01
243	7/27/05	1931 HAZARD INS ADVANCE	7/04	94755.98	1653.00	1653.00	.00	.00	.00	1653.00	
244	7/27/05	6031 HAZARD INS DISBURSED	7/04	94755.98	.00	1653.00	.00	.00	.00	1653.00	
245	8/09/05	1325 PMT-MISC SUSP	7/04	94755.98	.00	943.48	.00	.00	.00	943.48	25

---TRANSACTION---						PAGE:
DATE	CONE	DESCRIPTION	NEXT- DUP	AFTER PRINCIPAL	TRANS. BONDS	12
		TOTAL				
		APPLIED				
		MISC.				

LOAN# 434558813 CONTINUED

246	8/09/05	1499	Trustee Int Income	7/04	94755.98		.00	26.12	.00	.00	.00	.00	26.12	60
Effective date: 8/08/05														
S/F REF#														
247	8/09/05	1460	Trustee Int Income	7/04	94755.98		.00	26.12	.00	.00	.00	.00	26.12	60
Effective date: 8/08/05														
S/F C REF#														
248	8/09/05	1325	PMT-MISC SUSP	7/04	94755.98		.00	266.02	.00	.00	.00	.00	266.02	25
Effective date: 8/08/05														
S/F CK REF#														
249	8/10/05	2625	MISC ADJ	7/04	94755.98		.00	266.02-	.00	.00	.00	.00	266.02-25	
S/F CK REF#														
250	8/10/05	1326	PMT-CORPORATE ADVANCE	7/04	94755.98		.00	266.02	.00	.00	.00	.00	266.02	26
S/P CK REF#														
251	8/11/05	1499	Late Charge	7/04	94755.98		.00	44.56	.00	.00	.00	.00	44.56	01
S/F REF#														
252	8/11/05	2664	NON CASH FEE ADJ	7/04	94755.98		.00	44.56-	.00	.00	.00	.00	44.56-01	
S/F WC REF#														
253	8/23/05	1325	PMT-MISC SUSP	7/04	94755.98		.00	53.95	.00	.00	.00	.00	53.95	25
Effective date: 8/22/05														
S/F CK REF#														
254	8/23/05	1499	Trustee Int Income	7/04	94755.98		.00	16.71	.00	.00	.00	.00	16.71	60
Effective date: 8/22/05														
S/F REF#														
255	8/23/05	1460	Trustee Int Income	7/04	94755.98		.00	16.71	.00	.00	.00	.00	16.71	60
Effective date: 8/22/05														
S/P C REF#														
256	8/24/05	2625	MISC ADJ	7/04	94755.98		.00	981.78-	.00	.00	.00	.00	981.78-25	
S/F CK REF#														
257	8/24/05	2525	MISC ADJ	7/04	94755.98		.00	981.78	.00	.00	.00	.00	981.78	25
S/P CK REF#														
258	8/24/05	2625	MISC ADJ	7/04	94755.98		.00	756.60-	.00	.00	.00	.00	756.60-25	
Effective date: 8/23/05														
S/F CK REF#														
259	8/24/05	02	PAYMENT	8/04	94691.89		.00	756.60	64.09	692.51	.00	.00		
Effective date: 8/22/05														
Int pd to: 7/01/04														
S/P CK REF#														
260	8/24/05	2625	MISC ADJ	8/04	94691.89		.00	756.60-	.00	.00	.00	.00	756.60-25	
Effective date: 8/23/05														
S/F CK REF#														
261	8/24/05	02	PAYMENT	9/04	94627.33		.00	756.60	64.56	692.04	.00	.00		
Effective date: 8/22/05														
Int pd to: 8/01/04														
S/P CK REF#														
262	9/02/05	1941	CITY TAX	9/04	94627.33		517.77	517.77	.00	.00	517.77	.00		
S/F SC REF#														
263	9/02/05	6041	CITY TAX	9/04	94627.33		.00	517.77-	.00	.00	517.77-	.00		
PAYEE 4156475 #0005494657 DUE 9/25/05														
S/F SC REF# 0005494657														
264	9/08/05	1325	PMT-MISC SUSP	9/04	94627.33		.00	966.13	.00	.00	.00	.00	966.13	25
Effective date: 9/07/05														
S/P CK REF#														
265	9/08/05	1325	PMT-MISC SUSP	9/04	94627.33		.00	290.18	.00	.00	.00	.00	290.18	25

---TRANSACTION---		NEXT -AFTER TRANS BALANCES-		TOTAL		APPLIED		PAGE: 14	
NBR	DATE	CODE	DESCRIPTION-----	DUE	PRINCIPAL	ESCROW	AMOUNT	PRINCIPAL INTEREST	ESCROW SUSPENSE/CD

LOAN# 434558813 CONTINUED

286	10/11/05	1499	Late Charge	S/F CK REF#	11/04	94508.06	.00	48.04	.00	.00	.00	.00	48.04	01
				S/F REF#										
287	10/11/05	2664	NON CASH FEE ADJ	S/F WC REF#	11/04	94508.06	.00	48.04-	.00	.00	.00	.00	48.04	01
				S/F CK REF#										
288	10/19/05	1325	PMT-MISC SUSP	S/F CK REF#	11/04	94508.06	.00	69.62	.00	.00	.00	.00	69.62	25
				S/F CK REF#										
289	11/02/05	1499	Trustee Int Income	S/F REF#	11/04	94508.06	.00	24.73	.00	.00	.00	.00	24.73	60
				S/F REF#										
290	11/02/05	1460	Trustee Int Income	S/F C REF#	11/04	94508.06	.00	24.73	.00	.00	.00	.00	24.73	60
				S/F C REF#										
291	11/02/05	1325	PMT-MISC SUSP	S/F CK REF#	11/04	94508.06	.00	253.25	.00	.00	.00	.00	253.25	25
				S/F CK REF#										
292	11/02/05	1325	PMT-MISC SUSP	S/F CK REF#	11/04	94508.06	.00	961.41	.00	.00	.00	.00	961.41	25
				S/F CK REF#										
293	11/03/05	2625	MISC ADJ	S/F CK REF#	11/04	94508.06	.00	253.25-	.00	.00	.00	.00	253.25-25	
				S/F CK REF#										
294	11/03/05	1326	PMT-CORPORATE ADVANCE	S/F CK REF#	11/04	94508.06	.00	253.25	.00	.00	.00	.00	253.25	26
				S/F CK REF#										
295	11/11/05	1499	Late Charge	S/F REF#	11/04	94508.06	.00	48.04	.00	.00	.00	.00	48.04	01
				S/F WC REF#										
296	11/11/05	2664	NON CASH FEE ADJ	S/F CK REF#	11/04	94508.06	.00	48.04-	.00	.00	.00	.00	48.04	01
				S/F CK REF#										
297	11/21/05	1325	PMT-MISC SUSP	S/F CK REF#	11/04	94508.06	.00	122.49	.00	.00	.00	.00	122.49	25
				S/F CK REF#										
298	11/11/05	1499	Trustee Int Income	S/F REF#	11/04	94508.06	.00	24.31	.00	.00	.00	.00	24.31	60
				S/F REF#										
299	11/21/05	1460	Trustee Int Income	S/F C REF#	11/04	94508.06	.00	24.31	.00	.00	.00	.00	24.31	60
				S/F C REF#										
300	11/21/05	1325	PMT-MISC SUSP	S/F CK REF#	11/04	94508.06	.00	507.70	.00	.00	.00	.00	507.70	25
				S/F CK REF#										
301	11/22/05	2625	MISC ADJ	S/F CK REF#	11/04	94508.06	.00	122.49-	.00	.00	.00	.00	122.49-25	
				S/F CK REF#										
302	11/22/05	1326	PMT-CORPORATE ADVANCE	S/F CK REF#	11/04	94508.06	.00	122.49	.00	.00	.00	.00	122.49	26
				S/F CK REF#										
303	11/22/05	2625	MISC ADJ	S/F CK REF#	11/04	94508.06	.00	1051.40-	.00	.00	.00	.00	1051.40-25	
				S/F CK REF#										
304	11/22/05	2525	MISC ADJ	S/F CK REF#	11/04	94508.06	.00	1051.40	.00	.00	.00	.00	1051.40	25
				S/F CK REF#										
305	11/22/05	2625	MISC ADJ	S/F CK REF#	11/04	94508.06	.00	822.56-	.00	.00	.00	.00	822.56-25	
				S/F CK REF#										

---TRANSACTION---				NEXT -AFTER TRANS BALANCES-				-----APPLIED-----			
NBR	DATE	CODE	DESCRIPTION	DUE	PRINCIPAL	ESCROW	TOTAL AMOUNT	PRINCIPAL	INTEREST	ESCROW	SUSPENSE/CD
LOAN#	434558813		CONTINUED								
306	11/22/05	02	PAYMENT	12/04	94453.38	.00	822.56	54.68	767.88	.00	.00
	Effective date: 11/18/05			Int pd to: 11/01/04							
307	12/01/05	1940	COUNTY TAX ADVANCE	12/04	94453.38	506.30	506.30	.00	.00	506.30	.00
	S/F SC REF#										
308	12/01/05	6040	COUNTY TAX DISBURSED	12/04	94453.38	.00	506.30-	.00	.00	506.30-	.00
	PAYER 4058473 #0005635533 DUE 2/25/06										
309	12/06/05	1325	PMT-MISC SUSP	12/04	94453.38	.00	146.79	.00	.00	.00	146.79 25
	Effective date: 12/05/05										
310	12/06/05	1325	PMT-MISC SUSP	12/04	94453.38	.00	507.71	.00	.00	.00	507.71 25
	Effective date: 12/05/05										
311	12/07/05	2625	MISC ADJ	12/04	94453.38	.00	146.79-	.00	.00	.00	146.79-25
	S/F CK REF#										
312	12/07/05	1326	PMT-CORPORATE ADVANCE	12/04	94453.38	.00	146.79	.00	.00	.00	146.79 26
	S/F CK REF#										
313	12/12/05	1499	Late Charge	12/04	94453.38	.00	48.04	.00	.00	.00	48.04 01
	S/F REF#										
314	12/12/05	2664	NON CASH FEE ADJ	12/04	94453.38	.00	48.04-	.00	.00	.00	48.04-01
	S/F WC REF#										
315	12/21/05	1499	Trustee Int Income	12/04	94453.38	.00	23.86	.00	.00	.00	23.86 60
	Effective date: 12/20/05										
316	12/21/05	1460	Trustee Int Income	12/04	94453.38	.00	23.86	.00	.00	.00	23.86 60
	Effective date: 12/20/05										
317	12/21/05	1325	PMT-MISC SUSP	12/04	94453.38	.00	122.94	.00	.00	.00	122.94 25
	Effective date: 12/20/05										
318	12/21/05	1325	PMT-MISC SUSP	12/04	94453.38	.00	507.70	.00	.00	.00	507.70 25
	Effective date: 12/20/05										
319	12/22/05	2625	MISC ADJ	12/04	94453.38	.00	1051.40-	.00	.00	.00	1051.40-25
	S/F CK REF#										
320	12/22/05	2525	MISC ADJ	12/04	94453.38	.00	1051.40	.00	.00	.00	1051.40 25
	S/F CK REF#										
321	12/22/05	2625	MISC ADJ	12/04	94453.38	.00	822.56-	.00	.00	.00	822.56-25
	Effective date: 12/21/05										
322	12/22/05	02	PAYMENT	1/05	94398.25	.00	822.56	55.13	767.43	.00	.00
	Effective date: 12/20/05			Int pd to: 12/01/04							
323	12/22/05	2625	MISC ADJ	1/05	94398.25	.00	822.56-	.00	.00	.00	822.56-25
	Effective date: 12/21/05										
324	12/22/05	02	PAYMENT	2/05	94342.68	.00	822.56	55.57	766.99	.00	.00
	Effective date: 12/20/05			Int pd to: 1/01/05							
325	1/02/06	2525	MISC ADJ	2/05	94342.68	.00	34.44	.00	.00	.00	34.44 25

---TRANSACTION-----
NBR DATE CODE -----DESCRIPTION-----
NEXT -AFTER TRANS. BALANCES-
DOE PRINCIPAL ESCROW AMOUNT

LOAN# 43458813 CONTINUED

347	3/21/06	1325	PMT-MISC SUSP	4/05	94230.17	.00	498.51	.00	.00	.00	498.51 25
	S/F CK REF#										
348	3/21/06	1499	Trustee Int Income	4/05	94230.17	.00	22.75	.00	.00	.00	22.75 60
	S/F REF#										
349	3/21/06	1460	Trustee Int Income	4/05	94230.17	.00	22.75	.00	.00	.00	22.75 60
	S/F C REF#										
350	3/21/06	1325	PMT-MISC SUSP	4/05	94230.17	.00	121.39	.00	.00	.00	121.39 25
	S/F CK REF#										
351	4/04/06	1325	PMT-MISC SUSP	4/05	94230.17	.00	282.53	.00	.00	.00	282.53 25
	S/F CK REF#										
352	4/04/06	1325	PMT-MISC SUSP	4/05	94230.17	.00	977.14	.00	.00	.00	977.14 25
	S/F CK REF#										
353	4/05/06	2625	MISC ADJ	4/05	94230.17	.00	1051.40	.00	.00	.00	1051.40-25
	S/F CK REF#										
354	4/05/06	2525	MISC ADJ	4/05	94230.17	.00	1051.40	.00	.00	.00	1051.40 25
	S/F CK REF#										
355	4/05/06	2625	MISC ADJ	4/05	94230.17	.00	981.78	.00	.00	.00	981.78-25
	Effective date: 4/04/06										
	S/F CK REF#										
356	4/05/06	02	PAYMENT	5/05	94183.21	90.67	981.78	46.96	844.15	90.67	.00
	Effective date: 4/04/06										
	S/F CK REF#										
357	4/05/06	1919	RECOVER ESCROW ADVANCE	5/05	94183.21	.00	90.67	.00	.00	90.67	.00
	Effective date: 4/04/06										
	S/F CK REF#										
358	4/11/06	1499	Late Charge	5/05	94183.21	.00	51.12	.00	.00	.00	51.12 01
	S/F REF#										
359	4/11/06	2664	NON CASH FEE ADJ	5/05	94183.21	.00	51.12	.00	.00	.00	51.12-01
	S/F WC REF#										
360	4/21/06	1325	PMT-MISC SUSP	5/05	94183.21	.00	309.19	.00	.00	.00	309.19 25
	S/F CK REF#										
361	4/24/06	2625	MISC ADJ	5/05	94183.21	.00	1051.40	.00	.00	.00	1051.40-25
	Effective date: 4/21/06										
	S/F CK REF#										
362	4/24/06	2525	MISC ADJ	5/05	94183.21	.00	1051.40	.00	.00	.00	1051.40 25
	Effective date: 4/21/06										
	S/F CK REF#										
363	4/24/06	2625	MISC ADJ	5/05	94183.21	.00	981.78	.00	.00	.00	981.78-25
	Effective date: 4/20/06										
	S/F CK REF#										
364	4/24/06	02	PAYMENT	6/05	94135.82	90.67	981.78	47.39	843.72	90.67	.00
	Effective date: 4/21/06										
	S/F CK REF#										
365	4/24/06	1919	RECOVER ESCROW ADVANCE	6/05	94135.82	.00	90.67	.00	.00	90.67	.00
	Effective date: 4/21/06										
	S/F CK REF#										
366	5/02/06	1499	Trustee Int Income	6/05	94135.82	.00	22.08	.00	.00	.00	22.08 60
	S/F REF#										
367	5/02/06	1460	Trustee Int Income	6/05	94135.82	.00	22.08	.00	.00	.00	22.08 60
	S/F C REF#										
368	5/02/06	1325	PMT-MISC SUSP	6/05	94135.82	.00	224.83	.00	.00	.00	224.83 25

---TRANSACTION-----
NBR DATE CODE -----DESCRIPTION-----
NEXT -AFTER TRANS. BALANCES-
DUE PRINCIPAL ESCROW TOTAL
-----APPLIED-----
PRINCIPAL INTEREST ESCROW SUSPENSE/CD
MISC. PMTS

LOAN# 434558813 CONTINUED

369	5/02/06	1325	PMT-MISC SUSP	6/05	94135.82	.00	727.41	.00	.00	.00	727.41	25
	S/F CK REF#											
370	5/11/06	1499	Late Charge	6/05	94135.82	.00	51.12	.00	.00	.00	51.12	01
	S/F REF#											
371	5/11/06	2664	NON CASH FEE ADJ	6/05	94135.82	.00	51.12	.00	.00	.00	51.12	01
	S/F WC REF#											
372	5/23/06	1325	PMT-MISC SUSP	6/05	94135.82	.00	97.80	.00	.00	.00	97.80	25
	S/F CK REF#											
373	5/23/06	1499	Trustee Int Income	6/05	94135.82	.00	21.70	.00	.00	.00	21.70	60
	S/F REF#											
374	5/23/06	1460	Trustee Int Income	6/05	94135.82	.00	21.70	.00	.00	.00	21.70	60
	S/F C REF#											
375	5/23/06	1325	PMT-MISC SUSP	6/05	94135.82	.00	455.59	.00	.00	.00	455.59	25
	S/F CK REF#											
376	5/23/06	2625	MISC ADJ	6/05	94135.82	.00	1329.41	.00	.00	.00	1329.41	25
	S/F CK REF#											
377	5/23/06	2526	CORP ADVANCE ADJUST	6/05	94135.82	.00	1329.41	.00	.00	.00	1329.41	26
	S/F CK REF#											
378	5/24/06	2625	MISC ADJ	6/05	94135.82	.00	97.80	.00	.00	.00	97.80	25
	S/F CK REF#											
379	5/24/06	2526	CORP ADVANCE ADJUST	6/05	94135.82	.00	97.80	.00	.00	.00	97.80	26
	S/F CK REF#											
380	5/24/06	2625	MISC ADJ	6/05	94135.82	.00	1158.95	.00	.00	.00	1158.95	25
	S/F CK REF#											
381	5/24/06	2525	MISC ADJ	6/05	94135.82	.00	1158.95	.00	.00	.00	1158.95	25
	S/F CK REF#											
382	5/24/06	2625	MISC ADJ	6/05	94135.82	.00	981.78	.00	.00	.00	981.78	25
	Effective date: 5/23/06											
	S/F CK REF#											
383	5/24/06	02	PAYMENT	7/05	94088.01	90.67	981.78	47.81	843.30	90.67	.00	
	Effective date: 5/23/06											
	S/F CK REF#											
384	5/24/06	1919	RECOVER ESCROW ADVANCE	7/05	94088.01	.00	90.67	.00	.00	90.67	.00	
	Effective date: 5/23/06											
	S/F CK REF#											
385	6/12/06	1499	Late Charge	7/05	94088.01	.00	51.12	.00	.00	.00	51.12	01
	S/F REF#											
386	6/12/06	2664	NON CASH FEE ADJ	7/05	94088.01	.00	51.12	.00	.00	.00	51.12	01
	S/F WC REF#											
387	6/21/06	1325	PMT-MISC SUSP	7/05	94088.01	.00	1591.35	.00	.00	.00	1591.35	25
	S/F CK REF#											
388	6/21/06	1499	Trustee Int Income	7/05	94088.01	.00	21.54	.00	.00	.00	21.54	60
	S/F REF#											
389	6/21/06	1460	Trustee Int Income	7/05	94088.01	.00	21.54	.00	.00	.00	21.54	60
	S/F C REF#											
390	6/21/06	1325	PMT-MISC SUSP	7/05	94088.01	.00	408.57	.00	.00	.00	408.57	25
	S/F CK REF#											
391	6/22/06	2625	MISC ADJ	7/05	94088.01	.00	408.57	.00	.00	.00	408.57	25
	S/F CK REF#											
392	6/22/06	2526	CORP ADVANCE ADJUST	7/05	94088.01	.00	408.57	.00	.00	.00	408.57	26

```

---TRANSACTION---
NBR    DATE    CODE

```

DATE PRINTED. NEXT - AFTER TRANS. BALANCES.

TOTAL
NUMBER

-----APP

PAGE: 19
----- MISC.PMTS

LOAN# 434558813

CONTINUED

393	6/22/06	2625 MISC ADJ	S/F CK REF#		7/05	94088.01	.00	1158.95-	.00	.00	.00	1158.95-25
394	6/22/06	2525 MISC ADJ	S/F CK REF#		7/05	94088.01	.00	1158.95	.00	.00	.00	1158.95 25
395	6/22/06	2625 MISC ADJ	S/F CK REF#		7/05	94088.01	.00	981.78-	.00	.00	.00	981.78-25
396	6/22/06	02 PAYMENT	S/F CK REF#		8/05	94039.77	90.67	981.78	48.24	842.87	90.67	.00
397	6/22/06	1919 RECOVER ESCROW ADVANCE	S/F CK REF#		8/05	94039.77	.00	90.67-	.00	.00	90.67-	.00
398	6/22/06	2625 MISC ADJ	S/F CK REF#		8/05	94039.77	.00	981.78-	.00	.00	.00	981.78-25
399	6/22/06	02 PAYMENT	S/F CK REF#		9/05	93991.10	90.67	981.78	48.67	842.44	90.67	.00
400	6/22/06	1919 RECOVER ESCROW ADVANCE	S/F CK REF#		9/05	93991.10	.00	90.67-	.00	.00	90.67-	.00
401	7/11/06	1499 Late Charge	S/F CK REF#		9/05	93991.10	.00	51.12	.00	.00	.00	51.12 01
402	7/11/06	2664 NON CASH FEE ADJ	S/F WC REF#		9/05	93991.10	.00	51.12-	.00	.00	.00	51.12-01
403	8/01/06	1325 PMT-MISC SUSP	S/F CK REF#		9/05	93991.10	.00	1586.88	.00	.00	.00	1586.88 25
404	8/01/06	1325 PMT-MISC SUSP	S/F CK REF#		9/05	93991.10	.00	412.96	.00	.00	.00	412.96 25
405	8/01/06	1499 Trustee Int Income	S/F CK REF#		9/05	93991.10	.00	20.86	.00	.00	.00	20.86 60
406	8/01/06	1460 Trustee Int Income	S/F C REF#		9/05	93991.10	.00	20.86	.00	.00	.00	20.86 60
407	8/02/06	2625 MISC ADJ	S/F CK REF#		9/05	93991.10	.00	412.96-	.00	.00	.00	412.96-25
408	8/02/06	2526 CORP ADVANCE ADJUST	S/F CK REF#		9/05	93991.10	.00	412.96	.00	.00	.00	412.96 26
409	8/02/06	2625 MISC ADJ	S/F CK REF#		9/05	93991.10	.00	1158.95-	.00	.00	.00	1158.95-25
410	8/02/06	2525 MISC ADJ	S/F CK REF#		9/05	93991.10	.00	1158.95	.00	.00	.00	1158.95 25
411	8/02/06	2625 MISC ADJ	S/F CK REF#		9/05	93991.10	.00	981.78-	.00	.00	.00	981.78-25
412	8/02/06	02 PAYMENT	S/F CK REF#		10/05	93941.99	90.67	981.78	49.11	842.00	90.67	.00
413	8/02/06	1919 RECOVER ESCROW ADVANCE	S/F CK REF#		9/05	93941.99	.00	90.67-	.00	.00	90.67-	.00

---TRANSACTION---
NR DATE CODE ---DESCRIPTION----- NEXT -AFTER TRANS BALANCES-
DUE PRINCIPAL ESCROW TOTAL
LOAN# 43458813 CONTINUED

414	8/11/06	1499	Late Charge	10/05	93941.99	.00	51.12	.00	.00	.00	.00	51.12 01
415	8/11/06	2664	NON CASH FEE ADJ	10/05	93941.99	.00	51.12-	.00	.00	.00	.00	51.12-01
416	8/14/06	1931	HAZARD INS ADVANCE	10/05	93941.99	1653.00	1653.00	.00	.00	1653.00	.00	
417	8/14/06	6031	HAZARD INS DISBURSED	10/05	93941.99	.00	1653.00-	.00	.00	1653.00-	.00	
418	8/29/06	1325	PMT-MISC SUSP	10/05	93941.99	.00	1068.64	.00	.00	.00	1068.64 25	
419	8/29/06	1499	Trustee Int Income	10/05	93941.99	.00	20.17	.00	.00	.00	.00	20.17 60
420	8/29/06	1460	Trustee Int Income	10/05	93941.99	.00	20.17	.00	.00	.00	.00	20.17 60
421	8/29/06	1325	PMT-MISC SUSP	10/05	93941.99	.00	260.14	.00	.00	.00	260.14 25	
422	8/30/06	2625	MISC ADJ	10/05	93941.99	.00	260.14-	.00	.00	.00	260.14-25	
423	8/30/06	2526	CORP ADVANCE ADJUST	10/05	93941.99	.00	260.14	.00	.00	.00	260.14 26	
424	8/30/06	2625	MISC ADJ	10/05	93941.99	.00	1158.95-	.00	.00	.00	1158.95-25	
425	8/30/06	2525	MISC ADJ	10/05	93941.99	.00	1158.95	.00	.00	.00	1158.95 25	
426	8/30/06	2625	MISC ADJ	10/05	93941.99	.00	1051.40-	.00	.00	.00	1051.40-25	
427	8/30/06	02	PAYMENT	11/05	93901.11	90.67	1051.40	40.88	919.85	90.67	.00	
428	8/30/06	1919	RECOVER ESCROW ADVANCE	11/05	93901.11	.00	90.67-	.00	.00	90.67-	.00	
429	9/11/06	1499	Late Charge	11/05	93901.11	.00	51.12	.00	.00	.00	.00	51.12 01
430	9/11/06	2664	NON CASH FEE ADJ	11/05	93901.11	.00	51.12-	.00	.00	.00	.00	51.12-01
***** TOTALS *****												
					93901.11	-26601.16						

GMAC/DITECH
LSAMS BASED CODES

Transaction Codes

The table below contains transaction codes used on the servicing system. Transaction codes consist of a two to three-digit code which identifies types of transactions.

Transaction Code	Description	Financial	Available to EOY Annual Statement
AA	Administrative Adjustments	Y	Y
AAP	Autopost Acceptable Partial Payment		
AAS	Assumption		
ADC	Advance funds against the account		
ADI	Itemized initial advance. For HELOCs, this transaction type represents the memo advance amount that was part of the total initial advance amount.		
ADR	Advance Reversal For Home Equity Line of Credit loans, this transaction type represents the reversal of an advance on the line		
ADV	Advance. For Home Equity Line of Credit loans, this transaction type represents an advance that the borrower takes on the line		
AMC	Adjustable Rate, P&I, Subsidy, Term Changes/GPM Changes (AMC appears below the transaction that caused the change to the database field). Note: Next day availability	N	
AP	Autopost Note: Next day availability	Y	Y
APB	Autopost Partial Base		
APP	Acceptable Partial Payment	Y	
ARC	Automatic Reset of Codes via Report 97 Note: Next day availability	N	N

ARM	ARM transactions completed on-line for which document entries are created (i. e. event stop for change letters, on-line analysis) Note: for batch analysis, next day availability	N	Y
AS	Assumption	Y	Y
ASB	Autopost Short to Base		
ASD	Autopost Short to Draft		
ASM	Assumption Statement from the New/Statement of Assumption Screen	N	Y
ASP	Autopost Short Payment		
ATP	Autopost Total Payment		
BKR	Bankruptcy Transaction Activity (task tracking)	N	
CA	Construction Loan Administrative Adjustment from the Cnst/Admin Screen	Y	Y
CAN	Repayment Plan Canceled	N	
CBR	Account status reported to credit bureaus via Report 210 (if a loan is reported as current, an entry is not displayed). Note: next day availability	N	Y
CCF	Full Cancellation of Credit Reform Subsidy Disbursement (for RHS only)		
CCP	Partial Cancellation of Credit Reform Subsidy Disbursement (for RHS only)		
CD	Construction Disbursement	Y	Y
CGF	Full Cancellation of Grant Disbursement (for RHS only)		
CGP	Partial Cancellation of Grant Disbursement (for RHS only)		
CIT	Customer Inquiry Task	N	Y
CL	Close Disbursement		
CLF	Full Cancellation of Loan Disbursement (for RHS only)		
CLM	Claim transaction activity (task tracking)	N	
CLN	New loan closed	Y	
CLP	Partial Cancellation of Loan		

	Disbursement (for RHS only)		
CLS	Purchased loan closed	Y	
CM	Moratorium Cancelled (for RHS only)		
CO	Carryover (prepaid) interest deductible in future tax year(s) Note: next day availability	N	
CP	CAP of interest from Report 73 Note: Next day availability	Y	Y
CR	Construction Receipt	Y	Y
CRL	Curtailment Reversal posted automatically via Payoffs through Lockbox	Y	
CRP	Curtailment Reversal posted automatically via the Past/Payoff screen	Y	
CST	Credit Statement from the Customer/Credit Information screen	N	Y
CT	Curtailment	Y	Y
CTA	Curtailment posted via autopost Note: Next day availability	Y	Y
CTB	Curtailment reversal posted via Inv/Transfer screen	Y	Y
CTR	Curtailment reversal posted via Post/Reverse/Enmasse or Post/Curtailment	Y	Y
CTT	Reapplication of curtailment due to investor transfer	Y	Y
CWA	Curtailment posted with payment via autopost Note: next day availability	Y	Y
CWP	Curtailment posted with payment via Post/Level, Post/Regular, Post/Allocate, or Post/Exception where PMT='C'	Y	Y
D##	Document Tracking where ## is equal to the report that generated the document		
D14	Billing statement from Report 14 Note: next day availability		Y
D17	Delinquent Notice from Report 17, Uncollected Late Charge Notice from Report 17 Note: next day availability	N	Y

D19	Batch Letter from Report 19 Note: next day availability	N	Y
D20	Insurance Expiration Notice from Report 20, Forced Order Coverage Report from Report 20 Note: next day availability	N	Y
D28	Billing statement from Report R628		
D45	Notice of intent to foreclose letter on VA loans produced by Report 45 Note: next day availability	N	Y
D55	Tax Outsourcer Addition from Report 555		
D65	Mortgage Status Change Letter from Report 65 Note: next day availability	N	Y
D92	MI delinquent notices from Report 92 Note: next day availability	N	Y
DCR	Credit Reform Subsidy Disbursement (RHS only)		
DG*	Grant disbursement (RHS only)		
DL*	Loan disbursement (RHS only)		
DM	Delinquent messages from Delinquent/Loan/Contact	N	Y
DMD	Delinquent messages for dialers Note: next day availability	N	Y
DMR	Delinquent messages for remote systems	N	Y
DT	Document tracking log		
E##	Escrow disbursement where ## indicates the escrow type		
EBR	Escrow balance rollover		
E01	Escrow refund from en masse escrow analysis Note: next day availability	Y	Y
ECN	Endorsement letters from Report 206 Note: next day availability	N	Y
ED	Escrow disbursement with an unknown escrow type Note: next day availability	Y	Y
EDR	Electronic Data Reporting Changes	N	

EI	Interest on Escrow	Y	Y
EIL	Interest on escrow posted automatically via the payoffs through lockbox	Y	Y
EIP	Interest on escrow posted automatically via the Post/Payoff screen	Y	Y
EIS	Interest on escrow posted automatically via the Released/Post and Released/Pending screens or a final service release via the Service Release Interest on Escrow Posted Report 584	Y	Y
ENN	En masse escrow disbursement using Reports 22/25 and 74/75, where 'NN' indicates the escrow type disbursed. Note: next day availability Note: a special descriptor (SUPPL) will appear on ENN transaction code lines to indicate that a supplemental insurance premium was disbursed from escrow through the Hazard Outsourcing Interface. Report series 22, 74, and 75 are the only reports that can be used for the disbursement process.	Y	Y
ET	Event triggered	N	Y
ETS	Event trigger has been stopped	N	Y
EXE	Loan extension		
FB	Fee billed	Y	Y
FBR	Fee billed - Recurring fees		
FC	Foreclosure with cash	Y	Y
FCG	Full cancellation grand (RHS only)		
FCL	Full cancellation loan (RHS only)		
FCS	Full cancellation Credit Reform Subsidy (RHS only)		
FE	Collection of billed fee transaction	Y	Y
FEA	Collection of billed fee transaction through autopost Note: next day availability	Y	Y

FEC	Pay capitalization fees		
FEI	Interest on fees	Y	Y
FER	Collected interest on fees	Y	Y
FIV	Fee invoice on-line Note: next day availability	N	Y
FM	File maintenance	N	
FOR	Foreclosure transaction activity (task tracking)	N	
FP	Collection of fee that was not billed	Y	Y
FPR	Fees paid - recurring		
FR	Reversal of a fee transaction	Y	Y
FS	Service release with cash	Y	Y
FSV	Field service transactions from the Field/Service/Order page 1 and 2 screens, Field/Service/Inspection/Request, or Field/Service/Receipt screens, OR from Report 506 Note: next day availability	N	Y
FW	Foreclosure without cash	Y	Y
FWA	Collection of billed fee transactions with payment posted via autopost		
FWC	prepayment penalty fee on curtailment	Y	Y
FWP	Collection of a billed fee with payment posted via Post/Level, Post/Regular, Post/Allocate, or Post/Exception where PMT = 'Y' or 'C'	Y	Y
FWV	Billed fee that was waived	Y	Y
GP	government payment	Y	Y
HAZ	Hazard Insurance Item Note: appears only on escrow analysis history		
IR	Interest refund		
IT	Investor transfer		
ITC	Investor transfer with cash		
ITR	Investor transfer	Y	
IW	interest adjustment due to reamortization		
IWR	Administrative adjustment reversal due to reamortization		

LCW	Late charge waiver using a late charge waiver reason code	Y	Y
LD	Loss draft disbursements	Y	Y
LMT	Loss mitigation transaction activity (task tracking)	N	
LP	Lease payment		
M##	Manual disbursement for escrow type ##		
MAS	assumption		
MDM	Multiple delinquent messages	N	
MFC	MERS notified foreclosure complete Note: next day availability	N	
MFI	MERS notified foreclosure initiated Note: next day availability	N	
MFR	MERS notified foreclosure reinstated Note: next day availability	N	
MIN	Mortgage Insurance Notice of Default (MI NOD) reported status produced by Report 92, option 2 Note: next day availability	N	Y
MNN	Escrow disbursement using the Posting Misc or Posting Escrow screens		
MNT	Multiple notes		
MO	Moratorium established (RHS only)		
MOD	Reamortization agreement		
NT	Notes from the Global/Notes screen	N	Y
OBG	Obligation grant (RHS only)		
OBL	Obligation loan (RHS only)		
OBS	Obligation Credit Reform Subsidy (RHS only)		
OL	On line letter from the Global/Letter screen	N	Y
PA	payment posted on Post/Allocate screen	Y	Y
PAY	Payoff statement from the Payoff/Quote screen Note: next day availability	N	Y
PCG	Partial cancellation grant		

	obligation (RHS only)		
PCL	Partial cancellation loan obligation (RHS only)		
PCO	Partial charge-off taken		
PCS	Partial cancellation credit reform subside obligation (RHS only)		
PF	Payoff	Y	Y
PFL	Payoff through lockbox	Y	Y
POA	Bankruptcy posting allocate		
POC	Proof of claim (BKR/POC screen)	N	Y
POS	Post-petition payment posted via BKR/Pos/Single screen (also associated with RP, UF*, SR2, SR, UI, and AA)	Y	
PP	Partial payment	Y	Y
PPA	Administrative adjustment to payment assistance year-to-date or loan-to-date fields	N	
PPB	Partial payment base		
PPP	Prepaid payoff		
PR	Payment reversal	Y	Y
PRE	Pre-petition payment posted via BKR/Pos/Single screen	Y	
PRL	Payment reversal posted automatically via payoff through lockbox	Y	Y
PRN	Payment reversal where 'N' = reversal reason code	Y	Y
PRP	Payment reversal posted automatically via the Past/Payoff screen	Y	Y
PT	Reapplication of payments due to investor transfer using the Inv/Transfer screens	Y	Y
R##	Receipt for Escrow Type ##		
R00	Funds going to escrow, separate from the HUD money		
RA#	Reversal accepted partial payment (# - reason for reversal)	Y	
RAF	Reaffirmation agreement		
RB#	Reversed partial base		
RC	REO curtailment posted on REO/Allocate screen	Y	Y

RCR	REO curtailment reversal posted on REO/Allocate screen	Y	Y
RD#	Reversed short to draft		
RE	Reamortization principal (RHS only)		
REO	Real Estate Owned transaction activity (task tracking)	N	Y
RER	Administrative Adjustment		
RES	On-line repayment schedule	N	Y
RFE	REO Fee Payment		
RH#	Reversed Short to Base		
RI	Re-amortization interest previously accrued (RHS only)		
RJ	Re-amortization interest 'odd days' (RHS only)		
RNN	Escrow receipt using the Posting Escrow screen		
RO	REO P&I payment posted via REO/Allocate screen	Y	Y
RP	Regular Payment	Y	Y
RPA	<ul style="list-style-type: none"> A manual adjustment has been made to the Repayment Plan Next Due Date, Unapplied Funds F Beginning Balance, Regular Payments Beginning Balance, Late Charges Beginning Balance, Fees Receivable Beginning Balance, Uncollected Interest Beginning Balance, Expenses Paid Beginning Balance, Expenses Unpaid Beginning Balance. Repayment Plan is activated Repayment Plan Next Due Date is adjusted Repayment Plan balances are adjusted Repayment Plan is canceled 	N	Y
RPR	REO P&I Payment Reversal processed on REO/Reversed screen	Y	

RPY	Prepayment plan payment	Y	
RR	REO reverse payment		
RS	REO single item receipt posted on REO/Allocate	Y	
RS#	Reversed short payment (# = reversal reason)	Y	
RSR	REO single item receipt		
RT	Payment reversal due to investor transfer through the Inv/Transfer screen	Y	Y
RX#	Reversed total payment		
SHB	Short to base		
SHD	Short to draft		
SHP	Short Payment	Y	
SLC	When the account is selected for Report 83.02, and the report flag does not equal 'L' Note: next day availability	N	Y
SLL	When the account is selected for Report 83.02 and the report flag equals 'L' Note: next day availability	N	Y
SPO	Short pay		
SR	Single item receipt (single receipt to escrow for beginning escrow balances)	Y	Y
SRA	Single item receipt via autopost Note: next day availability	Y	Y
SRL	Single item receipt posted automatically via payoff through lockbox	Y	Y
SRN	Reversal using the Post/Single screen where 'N' = the reversal reason code	Y	Y
SUB	Subsidy applied with payment (RHS only)		
SV	Service release	Y	Y
SVC	Curtailment reversal posted automatically as the result of a service release posted via Released/Post or Release/Pend	Y	Y
SVP	Payment reversal posted automatically as a result of a service release posted via	Y	Y

	Release/Post or Release/Pend		
SVT	Escrow, unapplied funds, or buydown balance transfer as a result of a service release posted via Released/Post, Release/Pend, or in bulk via Report 580	Y	
SWA	Single item receipt with payment via autopost Note: next day availability	Y	Y
SWP	Single item receipt posted with payment via Post/Level, Post/Regular, Post/Allocate, or Post/Exception where PMT = 'Y' or 'C'.	Y	Y
TC	Curtailment involving prepaid principal	Y	Y
TIN	W8/W9/B-Notice from Report 649	N	N
TLP	Total Payment		
TPP	Third party payment		
TRP	Third party reversal		
TPW	Third party waiver		
TTL	Total cash received		
TX	Tax item (appears only for escrow analysis history)		
UF#	Unapplied transaction for unapplied code #		
UI	Uncollected items which include interest and late charges	Y	
UIE	Uncollected late charges collected from the escrow overage during analysis Note: next day availability	Y	Y
UN	Unknown Note: next day availability		
URF	Unapplied funds refund no allotment (RHS only)		
UXI	Uncollected extension interest	Y	
VAN	VA Notices (Notice of Default, Notice of Intent to Foreclose, and the combined Notice of Default/Intent to Foreclose) produced by Report 45 Note: next day availability	Y	Y
WFB	Write off fees via BKR/Loss	Y	

	screen		
WFF	Write off fees with FCL/Loss screen	Y	
WFL	Write off fees loss mitigation		
WFR	Write off fees with REO/Loss screen	Y	
WRB	Write off balances via BKR/Loss screen	Y	
WRF	Write off balances with FCL/Loss screen	Y	
WRL	Write off balances with Los/Loss screen	Y	
WRR	Write off balances with REO/Loss screen	Y	
YTD	Interest/Tax		

Payment History Code Key

Subject Type	Explanation
Column Headings	Reading from left to right:
	<ul style="list-style-type: none"> Post Date = the date the transaction was completed TRN Code= transaction codes (see table below) Due Date= the date interest is due from us or that posting Transaction Amount = the dollar amount for that particular posting Principal Paid= the amount of funds affecting the principal balance. Interest Paid= the amount of funds affecting the interest payment Escrow Paid= the amount of funds affecting the escrow balance
Line Transactions	The account balances are provided on the line below the actual payment application or reversal
Payment TRN codes	See below for complete listing
Escrow Codes	<ul style="list-style-type: none"> M00 or E00= county tax payment M01 or E01= City tax payment Note: any escrow tm starting with a 9 is a tax related disbursement. EI= interest on escrow M20 or E20= hazard insurance payment M21 or E21= flood insurance payment Note: any escrow tm starting with a 2 is an insurance related disbursement. R20= Insurance Refund R90/R91= Tax Refund E01/ M01 or M00/E00= escrow refund to customer
	See complete listing on the right side

Payment Codes	Payment TRN Description
AA	Administrative Adjustment (late charge waiver- fee adjustments etc)
AP	Autopost payment
CT	Curtailment
CTA	Curtailment posted using Autopost
CTR	Curtailment reversal posted using the Post/Allocate or Post Curtailment screens
GP	Government payment
PA	Payment posted on Post/Allocate screen
POST	Post petition payment
PRE	Petition payment
PRN	Payment reversal ('N' = reason code)
RP	Regular payment posted on Post/Level or Post/Regular
SR	Single item receipt made to escrow, unapplied, uncollected late charges, closing interest, buydown funds, uncollected Credit Insurance
SRA	Single item receipt posted using Autopost
SRN	Reversal using the Post/Single screen ('N' = reversal reason code)
UFN	Unapplied funds transaction ('N' = unapplied funds code after the transaction)
UI	Uncollected items including interest, credit insurance, and late charges
UIE	Uncollected late charges collected from the escrow overage during analysis
ITR	Investor transfer
PT	Reapplication of payment due to an investor transfer
RT	Payment reversal due to an investor transfer
AA	Administrative adjustment

Escrow Codes	Escrow Description
Hazard	
20	Fire
21	Flood
22	Earthquake
23	REO fire
24	REO flood
25	Corporate paid flood
26	Land
27	Wind
28	Contents
Optional	
30	Mortgage life
31	Accidental death
32	Complimentary A/D
33	Disability
34	Accidental disability
35	Miscellaneous insurance
36	Unemployment insurance
37	DMP
38	DMP endorsement
39	Open
PMI	
40	Regular PMI
45	Corporate paid
46	Corporate paid - FDIC
47	Corporate paid - Wells
49	Supplemental PMI
FHA	
50	FHA
51	Corporate paid FHA
56	FHA risk-based
59	FHA upfront
Optional	
60	Home Warranty
61	Roadside
62	Health/dental
63	Memberships
Loss Drafts	
72	Loss drafts
Tax	
80	Ground rent
90	County: water conservation irrigation district (used for mobile home tax); Sub-agency
91	City/town/township
92	Incorporated village
93	City/school/junior college district
94	Irrigation district
95	Utility/local improvement district/municipal utility district
96	Bond/water/sewer/drainage
97	Borough
98	Central Appraisal Agency/Central Collection Agency

GMAC Mortgage, LLC d/b/a Ditech
PO Box 205

PAGE 1
DATE 01/11/08

Waterloo

IA 50704-0205

HISTORY FOR ACCOUNT

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

LEVITTOWN

PA 19057

LEVITTOWN

PA 19057

----- DATES -----	----- CURRENT BALANCES -----	----- UNCOLLECTED -----
PAID TO 11/01/07	PRINCIPAL 190367.20	LATE CHARGES 0.00
NEXT DUE 12/01/07	ESCROW 0.00	OPTIONAL INS 0.00
LAST PMT 11/03/07	UNAPPLIED FUND 130.02	INTEREST 0.00
AUDIT DT 08/30/05	UNAPPLIED CODES *	FEES 0.00
	BUYDOWN FUND 0.00	----- YEAR TO DATE -----
LAST ACTIVITY 12/19/07	BUYDOWN CODE .	INTEREST 0.00
		TAXES 0.00

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
083005	SR	090105	114.00 CLOSING INTEREST			
083005	SR	090105	730.06	.00	.00	730.06
090105	RT	090105	-730.06	.00	.00	-730.06
090105	ITR	090105	OLD INV 50110 10004 P-BAL	192000.00	INT .00	
			NEW INV 50310 43 PERCENT OWNED	.0000	ACTION CD 000	
090105	PT	090105	730.06	.00	.00	730.06
092905	AP	100105	1658.58	153.54	1140.00	365.04
092905	CTA	100105	41.42	41.42	.00	.00
100705	CTB	100105	-41.42	-41.42	.00	.00
100705	RT	100105	-1095.10	.00	.00	-1095.10
100705	ITR	100105	OLD INV 50310 43 P-BAL	191846.46	INT .00	
			NEW INV 10025 26053 PERCENT OWNED	.0000	ACTION CD 000	
100705	CTT	100105	41.42	41.42	.00	.00
100705	PT	100105	1095.10	.00	.00	1095.10
100705	M91	100105	-883.63 PAYEE = 0009.00002	.00	.00	-883.63
101005	R04	100105	684.67	.00	.00	684.67
111905	AP	110105	1723.25	154.70	1138.84	365.04
			OPT PREMIUMS	.00	LATE CHARGE PYMT	64.67
111905	FB	110105	12.00 171 SPEEDPAY FEE			
111905	FEA	110105	12.00 171 SPEEDPAY FEE			
010406	M90	110105	-2444.50 PAYEE = 0999.00218	.00	.00	-2444.50
010906	UFU	110105	UNAPPLIED FUNDS (1)	500.00	BALANCE	500.00
010906	SRA	110105	500.00	.00	.00	.00
011306	UFU	110105	UNAPPLIED FUNDS (1)	600.00	BALANCE	1100.00
011306	SRA	110105	600.00	.00	.00	.00
012406	FB	110105	15.00 11 PROP INSPECTION FEE			
021006	UI	120105	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-64.67*

FCL 1812

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

LEVITTOWN

PA 19057

LEVITTOWN

PA 19057

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
021006	AP	120105	1658.58	155.62	1137.92	365.04
021006	UI	010106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	64.67*
021006	UFU	010106	UNAPPLIED FUNDS (1)		-442.50	BALANCE 657.50
021006	AP	010106	1345.42	156.54	1137.00	365.04
			OPT PREMIUMS	.00	LATE CHARGE PYMT	129.34
021006	UFU	010106	UNAPPLIED FUNDS (1)		-15.00	BALANCE 642.50
021006	SWA	010106	-15.00	.00	.00	.00
021006	FWA	010106	15.00	11 PROP INSPECTION FEE		
021006	FB	010106	12.00	171 SPEEDPAY FEE		
021006	FEA	010106	12.00	171 SPEEDPAY FEE		
022006	E20	010106	-2123.00	PAYEE = 1600.00347	.00	-2123.00
032806	FB	010106	15.00	11 PROP INSPECTION FEE		
041506	UI	020106	.00	.00	.00	.00
			* ESC SHORTAGE	-16.08		
041506	UI	020106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-64.67*
041506	UFU	020106	UNAPPLIED FUNDS (1)		-642.50	BALANCE 0.00
041506	AP	020106	1000.00	157.47	1136.07	348.96
042106	E91	020106	-1017.37	PAYEE = 0009.00002	.00	-1017.37
042506	UFU	020106	UNAPPLIED FUNDS (1)		1000.00	BALANCE 1000.00
042506	SRA	020106	1000.00	.00	.00	.00
042506	E20	020106	-1445.29	PAYEE = 1600.00966	.00	-1445.29
042806	R20	020106	715.00	.00	.00	715.00
050106	FB	020106	15.00	11 PROP INSPECTION FEE		
060206	FB	020106	15.00	11 PROP INSPECTION FEE		
060606	UFU	020106	UNAPPLIED FUNDS (1)		1000.00	BALANCE 2000.00
060606	SRA	020106	1000.00	.00	.00	.00
060806	UFU	020106	UNAPPLIED FUNDS (1)		-2000.00	BALANCE 0.00
060806	M01	020106	-2000.00	.00	.00	.00
061706	UFU	020106	UNAPPLIED FUNDS (1)		3500.00	BALANCE 3500.00
061706	SRA	020106	3500.00	.00	.00	.00
062006	UI	030106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-64.67*
062006	UFU	030106	UNAPPLIED FUNDS (1)		-1658.58	BALANCE 1841.42
062006	RP	030106	.00	158.40	1135.14	365.04

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

LEVITTOWN

PA 19057

LEVITTOWN

PA 19057

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
062006	UI	040106	.00	.00	.00	.00
			* ESC SHORTAGE	16.08		
062006	UI	040106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	102.09*
062006	UFU	040106	UNAPPLIED FUNDS (1)		-1841.42	BALANCE 0.00
062006	RP	040106	.00	159.35	1134.19	381.12
			OPT PREMIUMS	.00	LATE CHARGE PYMT	166.76
062206	M91	040106	-10.00	PAYEE = 0009.00002	.00	-10.00
070306	FB	040106	15.00	11 PROP INSPECTION FEE		
071906	E93	040106	-2722.53	PAYEE = 0009.06002	.00	-2722.53
080206	FB	040106	15.00	11 PROP INSPECTION FEE		
090606	FB	040106	15.00	11 PROP INSPECTION FEE		
100406	FB	040106	15.00	11 PROP INSPECTION FEE		
101106	UI	040106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-323.35*
101106	AA	040106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-323.35*
101606	FB	040106	325.00	40 EXPENSE ADVANCES		
101606	FB	040106	2000.00	40 EXPENSE ADVANCES		
101606	FB	040106	44.25	40 EXPENSE ADVANCES		
101606	FB	040106	181.50	40 EXPENSE ADVANCES		
101606	FB	040106	1250.00	40 EXPENSE ADVANCES		
101606	FB	040106	168.50	40 EXPENSE ADVANCES		
101606	FB	040106	170.00	40 EXPENSE ADVANCES		
101606	FB	040106	75.00	40 EXPENSE ADVANCES		
101606	FB	040106	450.00	40 EXPENSE ADVANCES		
110306	UFU	040106	UNAPPLIED FUNDS (1)		1725.63	BALANCE 1725.63
110306	SRA	040106	1725.63	.00	.00	.00
110606	POS	110106	PAID 1725.63 DUE	1725.63	SHORT .00	TELLER 7893
110606	RP	050106	1658.58	160.29	1133.25	365.04
110606	UF*	050106	UNAPPLIED FUNDS (2)		67.05	BALANCE 67.05
110606	SR	050106	67.05	.00	.00	.00
110606	UFU	050106	UNAPPLIED FUNDS (1)		-1725.63	BALANCE 0.00
110606	SRO	050106	-1725.63	.00	.00	.00
110806	FB	050106	350.00	40 EXPENSE ADVANCES		
121406	POS	120106	PAID 1725.63 DUE	1725.63	SHORT .00	TELLER 1653

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

LEVITTOWN

PA 19057

LEVITTOWN

PA 19057

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
121406	RP	060106	1658.58	161.24	1132.30	365.04
121406	UF*	060106	UNAPPLIED FUNDS (2)		67.05	BALANCE 134.10
121406	SR	060106	67.05	.00	.00	.00
011107	R20	060106	1408.00	.00	.00	1408.00
021507	UF*	060106	UNAPPLIED FUNDS (5)		1740.00	BALANCE 1740.00
021507	SR	060106	1740.00	.00	.00	.00
021907	UF*	070106	UNAPPLIED FUNDS (5)		-1658.58	BALANCE 81.42
021907	PA	070106	.00	162.20	1131.34	365.04
021907	UFU	070106	UNAPPLIED FUNDS (1)		81.42	BALANCE 81.42
021907	UF*	070106	UNAPPLIED FUNDS (5)		-81.42	BALANCE 0.00
021907	SR	070106	.00	.00	.00	.00
021907	POS	020107	PAID 81.42 DUE 1658.58 SHORT		.00	TELLER 1879
021907	UF*	070106	UNAPPLIED FUNDS (2)		81.42	BALANCE 215.52
021907	SR	070106	81.42	.00	.00	.00
021907	UFU	070106	UNAPPLIED FUNDS (1)		-81.42	BALANCE 0.00
021907	SR0	070106	-81.42	.00	.00	.00
022207	FB	070106	150.00 40 EXPENSE ADVANCES			
041007	E20	070106	-1456.94 PAYEE = 1600.00966		.00	-1456.94
042607	FB	070106	500.00 40 EXPENSE ADVANCES			
042607	FB	070106	150.00 40 EXPENSE ADVANCES			
042707	M91	070106	-1017.37 PAYEE = 0009.00002		.00	-1017.37
051407	FB	070106	150.00 40 EXPENSE ADVANCES			
053107	FE	070106	325.00 40 EXPENSE ADVANCES			
053107	FE	070106	2000.00 40 EXPENSE ADVANCES			
053107	FE	070106	44.25 40 EXPENSE ADVANCES			
053107	FE	070106	181.50 40 EXPENSE ADVANCES			
053107	FE	070106	31.00 40 EXPENSE ADVANCES			
071307	FE	070106	30.00 40 EXPENSE ADVANCES			
071907	FB	070106	750.00 40 EXPENSE ADVANCES			
072707	UF*	070106	UNAPPLIED FUNDS (2)		-215.52	BALANCE 0.00
072707	RT	070106	5716.98	.00	.00	5932.50
072707	ITC	070106	OLD INV 10025 26053 P-BAL		190379.23	INT 14617.66
			NEW INV 50110 10004 PERCENT OWNED		.0000	ACTION CD 065
072707	UF*	070106	UNAPPLIED FUNDS (2)		215.52	BALANCE 215.52
072707	PT	070106	-5716.98	.00	.00	-5932.50
080307	E93	070106	-2751.12 PAYEE = 0009.06002		.00	-2751.12

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

LEVITTOWN

PA 19057

LEVITTOWN

PA 19057

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
082007	FE	070106	1189.00	40	EXPENSE ADVANCES	
082007	FE	070106	168.50	40	EXPENSE ADVANCES	
082007	FE	070106	170.00	40	EXPENSE ADVANCES	
082007	FE	070106	75.00	40	EXPENSE ADVANCES	
082007	FE	070106	105.50	40	EXPENSE ADVANCES	
082407	UI	070106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	350.60*
082407	AA	070106	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	350.60*
082407	UFN	070106	UNAPPLIED FUNDS (4)	1300.00	BALANCE	1300.00
082407	SR	070106	1300.00	.00	.00	.00
082707	FWV	070106	-15.00	11	LOAN MOD WRITE-OFF	
082707	FWV	070106	-15.00	11	LOAN MOD WRITE-OFF	
082707	FWV	070106	-15.00	11	LOAN MOD WRITE-OFF	
082707	FWV	070106	-15.00	11	LOAN MOD WRITE-OFF	
082707	FWV	070106	-15.00	11	LOAN MOD WRITE-OFF	
082707	FWV	070106	-15.00	11	LOAN MOD WRITE-OFF	
082707	FWV	070106	-15.00	11	LOAN MOD WRITE-OFF	
082707	FWV	070106	-2394.50	40	LOAN MOD WRITE-OFF	
082707	WI	070106				
			MOD INTEREST WRITEOFF		-14133.93	TLR: 00000
082707	AA	070106	.00	.00	-14133.93	8683.62
082707	AA	070106	.00	-483.73	-483.73	.00
082807	UFU	080107	UNAPPLIED FUNDS (1)	1300.00	BALANCE	1300.00
082807	UFN	080107	UNAPPLIED FUNDS (4)	-1300.00	BALANCE	0.00
082807	SR	080107	.00	.00	.00	.00
082907	POS	020107	PAID 1300.00 DUE	.00	OVER -1300.00	TELLER 18928
082907	POS	020107	NO. OF PLAN PMTS=00			
082907	UF*	080107	UNAPPLIED FUNDS (2)	1300.00	BALANCE	1515.52
082907	SR	080107	1300.00	.00	.00	.00
082907	UFU	080107	UNAPPLIED FUNDS (1)	-1300.00	BALANCE	0.00
082907	SR0	080107	-1300.00	.00	.00	.00
082907	FB	080107	36.50	40	EXPENSE ADVANCES	
082907	FB	080107	100.00	40	EXPENSE ADVANCES	
083007	UF*	080107	UNAPPLIED FUNDS (2)	-1515.52	BALANCE	0.00
083007	RT	080107	-1515.52	.00	.00	.00

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

LEVITTOWN

PA 19057

LEVITTOWN

PA 19057

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
083007	ITR	080107	OLD INV 50110 10004 P-BAL		190862.96	INT .00
			NEW INV 50139 10004 PERCENT OWNED		.0000	ACTION CD 000
083007	UF*	080107	UNAPPLIED FUNDS (2)		1515.52	BALANCE 1515.52
083007	PT	080107	1515.52	.00	.00	.00
091107	POS	020107	PAID -1515.52 DUE	.00	SHORT	.00 TELLER 1883
091107	POS	020107	NO. OF PLAN PMTS=00			
091107	UF*	080107	UNAPPLIED FUNDS (2)		-1515.52	BALANCE 0.00
091107	SR0	080107	-1515.52	.00	.00	.00
091107	UFU	080107	UNAPPLIED FUNDS (1)		1515.52	BALANCE 1515.52
091107	SR	080107	1515.52	.00	.00	.00
091107	UFU	090107	UNAPPLIED FUNDS (1)		-1237.93	BALANCE 277.59
091107	PA	090107	.00	164.33	1073.60	.00
091107	UFU	090107	UNAPPLIED FUNDS (1)		-61.63	BALANCE 215.96
091107	UFM	090107	UNAPPLIED FUNDS (3)		61.63	BALANCE 61.63
091107	SR	090107	.00	.00	.00	.00
091107	UFU	090107	UNAPPLIED FUNDS (1)		-215.96	BALANCE 0.00
091107	UF*	090107	UNAPPLIED FUNDS (5)		215.96	BALANCE 215.96
091107	SR	090107	.00	.00	.00	.00
091107	UFU	090107	UNAPPLIED FUNDS (1)		61.63	BALANCE 61.63
091107	UFM	090107	UNAPPLIED FUNDS (3)		-61.63	BALANCE 0.00
091107	SR	090107	.00	.00	.00	.00
091107	POS	020107	PAID 61.63 DUE 1237.93 SHORT		1176.30	TELLER 1883
091107	POS	020107	NO. OF PLAN PMTS=01			
091107	UF*	090107	UNAPPLIED FUNDS (5)		61.63	BALANCE 277.59
091107	SR	090107	61.63	.00	.00	.00
091107	UFU	090107	UNAPPLIED FUNDS (1)		-61.63	BALANCE 0.00
091107	SRO	090107	-61.63	.00	.00	.00
091107	UI	090107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-61.89*
091107	AA	090107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-61.89*
091107	LCW	090107	T:01883 CD03 DELCNS	UNC LCBAL	.00	LCDT 09/07-00/00
091107	UI	090107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	61.89*
091107	AA	090107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	61.89*

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

LEVITTOWN

PA 19057

LEVITTOWN

PA 19057

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
100207	POS	030107	PAID 1237.93 DUE	1237.93	SHORT	.00 TELLER 401
100207	POS	030107	NO. OF PLAN PMTS=01			
100207	AP	100107	1237.93	165.25	1072.68	.00
100207	UI	100107	.00	.00	.00	.00
			OPT PREMIUMS			
100207	AA	100107	.00	.00	.00	-61.89*
			OPT PREMIUMS			
			.00	.00	.00	-61.89*
101107	FB	100107	11.25 11 PROP	INSPECTION FEE		
101807	UI	100107	.00	.00	.00	.00
			OPT PREMIUMS			
101807	UF*	100107	UNAPPLIED FUNDS (5)		-209.64	BALANCE 67.95
101807	SR	100107	-147.75	.00	.00	.00
			OPT PREMIUMS			
			.00	.00	.00	61.89
101807	FE	100107	36.50 40	EXPENSE ADVANCES		
101807	FE	100107	100.00 40	EXPENSE ADVANCES		
101807	FE	100107	11.25 11	PROP INSPECTION FEE		
110307	UFU	100107	UNAPPLIED FUNDS (1)		62.07	BALANCE 62.07
110307	SRA	100107	62.07	.00	.00	.00
110307	POS	110107	PAID 1237.93 DUE	1237.93	SHORT	.00 TELLER 302
110307	POS	110107	NO. OF PLAN PMTS=01			
110307	AP	110107	1237.93	166.18	1071.75	.00
110607	POS	120107	PAID 62.07 DUE	.00	OVER -62.07	TELLER 19336
110607	POS	120107	NO. OF PLAN PMTS=00			
110607	UF*	110107	UNAPPLIED FUNDS (5)		62.07	BALANCE 130.02
110607	SR	110107	62.07	.00	.00	.00
110607	UFU	110107	UNAPPLIED FUNDS (1)		-62.07	BALANCE 0.00
110607	SRO	110107	-62.07	.00	.00	.00
120407	FB	110107	645.00 40	EXPENSE ADVANCES		
121907	FP	110107	-645.00 94	NON RECOVERABLE LOSS		
121907	UFM	110107	UNAPPLIED FUNDS (3)		645.00	BALANCE 645.00
121907	SR	110107	645.00	.00	.00	.00
121907	UFM	110107	UNAPPLIED FUNDS (3)		-645.00	BALANCE 0.00
121907	SR	110107	-645.00	.00	.00	.00
121907	FE	110107	645.00 40	EXPENSE ADVANCES		
123107	UF*	110107	UNAPPLIED FUNDS (5)		-130.02	BALANCE 0.00
123107	RT	110107	-130.02	.00	.00	.00
123107	ITR	110107	OLD INV 50139 10004 P-BAL		190367.20	INT .00
			NEW INV 51439 10004 PERCENT OWNED		.0000	ACTION CD 000

HISTORY FOR ACCOUNT

PAGE 8

DATE 01/11/08

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

LEVITTOWN

PA 19057

LEVITTOWN

PA 19057

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
123107	UF*	110107	UNAPPLIED FUNDS (5)		130.02	BALANCE 130.02
123107	PT	110107	130.02	.00	.00	.00

END OF HISTORY

FCL 1812

MAESTRO

MAESTRO TRANSACTION CODES (as of 5-2-06)

TRANSACTION CODE	DESCRIPTION
AAH	A&H Payment
ACK	LOC Advance Check
ADJ	LOC Account Adjustment
ADV	LOC Advance
AHP	A&H Payoff
AIN	Add-on Insurance
AIP	ASI Payoff
AIU	IUI Payment
ALP	Lock-Box Payment
AOL	Add-on Regular
AON	Add-on NSF Fee
AOT	Reschedule (Adjustment of Terms)
APC	Auto Payment Change
APP	Autopay Accepted Payment
APR	Autopay Payment Return
ARC	Automatic Rate Change
ASI	ASI Claim Payment
ATP	Attorney Payoff
ATY	Attorney Payment
BIL	LOC Billing
BIN	Bill Insurance
BKT	Bankruptcy
CAI	Cancel Add-on Insurance
CCP	CCCS Payoff
CCS	CCCS Payment
CDL	Close/Drop LOC Account
CER	Collectible Expense Receipt
CEX	Collectible Expense Disbursement
CIB	Change Class To IB (Interest Bearing)
CIN	Cancel Insurance LOC
COF	Charge Off
CPHR	Phone Payment Return (Manual)
CPP	Change Partial Payment Amount
CPT	Change Fixed Payment Amount
CRM	LOC Customer Maintenance
CSD	Cash Disbursement
CSP	Change Special Payment Amount
DCL	Death Claim Payoff
DDC	Due Date Change
DEF	Paid Deferment
DFI	Deferred Interest
DFP	Deferred Interest Payment
DLR	Change Dealer Information
EAD	LOC Reapply Electronic Advance
FRE	Home Office Free Deferment
HOL	Holiday Deferment
ICC	Insurance Cancellation Check
IJA	Insurance Adjustment Payment
INA	Insurance Adjustment

TRANSACTION CODE	DESCRIPTION
INS	Other Insurance Payment
IOP	Insurance Only Payment
ITA	Interest Adjustment
IUI	Claim Payment
JCO	Judgment Charge Off
JDG	Judgment
LPC	Loan Proceeds Check
MCD	Miscellaneous Check Disbursement
MII	MII Claim Payment
MIP	MII Claim Payoff
MNT	Customer Record Maintenance
MON	Monitor Chg
MRE	Miscellaneous Receipt
N/A	Principal Only
NAO	NSF Add-on Payment
NFA	NSF Fee Adjustment LOC
NFE	Add-on NSF Fee
OAH	A & H Claim LOC
OAQ	Other Add-on
OIP	Other Insurance Payoff
OSP	Other Special Payment
PF1	Payoff ITT
PF2	Payoff Associates
PF3	Payoff Avco
PF4	Payoff Household
PF5	Payoff Beneficial
PF6	Payoff Norwest
PF7	Payoff Local Finance Company
PF8	Payoff Other Finance Company
PHP	Phone Payment
PHR	Phone Payment Return (Electronically)
PMT	Payment
PO1	Payoff Other Office
POC	Payoff Overage Check LOC
POQ	Payoff Inquiry
PPI	Personal Property Claim Payment
PPP	Personal Property Claim Payoff
PR1	Payoff Bank
PR2	Payoff Credit Union
PRP	Proceeds Payoff
PS1	Payoff Customer
PS2	Payoff Tax Refund
PS3	Payoff - Other
RAH	Rejected A&H
REN	Company Payoff - Renewal
REP	Repossession
RET	Return (Branch Based Revolving)
ROS	Release Of Security
RPN	Rejected Pre - Note (Direct Debit)
RPP	Rejected Payment Posting (Direct Debit)
RPR	Rejected Payment Return (Direct Debit)
RRP	Release From Repossession

TRANSACTION CODE	DESCRIPTION
RTC	Rate Change
RTM	LOC Variable Rate Maintenance
RUI	Re - Applied IUI Claim Payment
SCO	Small Balance Write Off
SOA	Sale Of Auto
SPP	Sale Of Personal Property
SRE	Sale Of Real Estate
TRI	Transfer In
TRO	Transfer Out
TRP	Trustee Payoff
TRT	Trustee Payment
UIP	IUI Claim Payoff
UJB	Update Judgment Balance
VAI	Void Add On Insurance
VAO	Void Add On Loan
VCD	Void Cash Disbursement
VCI	Void Cancel Insurance
VCO	Void Charge Off
VCR	Void Collectible Expense Receipt
VCX	Void Collectible Expense Disbursement
VEA	LOC Void Electronic Advance
VIA	Void Adjustment Applied As Payment
VIC	Void Insurance Cancellation Check
VII	Void Insurance / Interest Adj. Check
VJC	Void Judgement Charge Off
VLP	Void Loan Proceeds
VMC	Void Miscellaneous Check
VMR	Void Miscellaneous Receipt
VNF	Void NSF Add On Loan
VPC	Void Payoff Overage Check
VPR	Void Payoff Overage Receipt
VRP	Void Repossession Status
VRT	Void Return
VSC	Void Small Balance Charge Off
VTR	Void Transfer
XIOP	Insurance Only Payment made in another office
XPMT	Payment made in another office

CITI RESIDENTIAL LENDING
P.O. BOX 11000
SANTA ANA CA 92711-1000
(800) 430-5262

CUSTOMER ACCOUNT ACTIVITY STATEMENTDATE 12/19/07
REQ BY BOCPAGE 1

D

LOAN NUMBER:

CURRENT ACCOUNT INFORMATION					
DATE	TOTAL	PRINCIPAL	LOAN	CURRENT	
PAYMENT	PAYMENT	& INTEREST	INTEREST	PRINCIPAL	ESCROW
DUE	AMOUNT	PAYMENT	RATE	BALANCE	BALANCE
09-01-07	887.54	743.71	11.62500	72,634.63	2,373.62-

ACTIVITY FOR PERIOD 12/01/05 - 12/18/07					
PROCESS	DUE	TRANSACTION	TRANSACTION	EFFECTIVE DATE	
DATE	DATE	CODE	DESCRIPTION	OF TRANSACTION	

TRANSACTION	PRIN. PAID/	ESCROW PAID/	OTHER		
AMOUNT	BALANCE	INTEREST	BALANCE	AMOUNT	CODE/DESCRIPTION

12-17-07	09-07	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	45.02-1	LATE CHARGE
12-17-07	00-00	710	ATTORNEY ADVANCE REPAYMENT		
0.00	0.00	0.00	0.00	179.37-	SUSPENSE
12-14-07	09-07	173	PAYMENT		
192.77	0.00	0.00	0.00	13.40 T	TRUSTEE INTEREST
				179.37	SUSPENSE
12-13-07	00-00	631	PROPERTY PRESERVATION		
11.00	0.00	0.00	0.00		
12-03-07	08-07	168	REPAY OF ESCROW ADVANCE		
0.00	0.00	0.00	143.83-	143.83	ESCROW ADVANCE
12-03-07	08-07	173	PAYMENT		
0.00	39.68	704.03	143.83	887.54-	SUSPENSE
	72,634.63		2373.62-	NEW PRINCIPAL/ESCROW BALANCES	
11-30-07	08-07	173	PAYMENT		
920.00	0.00	0.00	0.00	920.00	SUSPENSE
11-16-07	08-07	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	44.62-1	LATE CHARGE
11-16-07	00-00	710	ATTORNEY ADVANCE REPAYMENT		
0.00	0.00	0.00	0.00	197.71-	SUSPENSE
11-15-07	08-07	173	PAYMENT		
211.93	0.00	0.00	0.00	14.22 T	TRUSTEE INTEREST
				197.71	SUSPENSE
11-12-07	00-00	631	PROPERTY PRESERVATION		
11.00	0.00	0.00	0.00		

CITI RESIDENTIAL LENDING
P.O. BOX 11000
SANTA ANA CA 92711-1000
(800) 430-5262

CUSTOMER ACCOUNT ACTIVITY STATEMENTDATE 12/19/07
REQ BY BCCPAGE 2

LOAN

ACTIVITY FOR PERIOD 12/01/05 - 12/18/07						
PROCESS	DUE	TRANSACTION	TRANSACTION	EFFECTIVE DATE		
DATE	DATE	CODE	DESCRIPTION	OF TRANSACTION		

TRANSACTION	PRIN. PAID/	ESCROW PAID/		-----OTHER-----		
AMOUNT	BALANCE	INTEREST	BALANCE	AMOUNT	CODE/DESCRIPTION	

10-25-07	07-07	168	REPAY OF ESCROW ADVANCE			
0.00	0.00	0.00	143.83-	143.83	ESCROW ADVANCE	
10-25-07	07-07	173	PAYMENT			
0.00	39.30	704.41	143.83	887.54-	SUSPENSE	
	72,674.31		2517.45-	NEW PRINCIPAL/ESCROW BALANCES		
10-16-07	07-07	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	44.62-1	LATE CHARGE	
10-16-07	07-07	173	PAYMENT			
203.44	0.00	0.00	0.00	15.01 T	TRUSTEE INTEREST	
				188.43	SUSPENSE	
10-15-07	06-07	168	REPAY OF ESCROW ADVANCE			
0.00	0.00	0.00	143.83-	143.83	ESCROW ADVANCE	
10-15-07	06-07	173	PAYMENT			
895.00	38.92	704.79	143.83	7.46	SUSPENSE	
	72,713.61		2661.28-	NEW PRINCIPAL/ESCROW BALANCES		
10-10-07	00-00	631	PROPERTY PRESERVATION			
11.00	0.00	0.00	0.00			
09-28-07	06-07	493	ARM LOAN ADJUSTMENT			
NEW INTEREST RATE: 0.11625				NEW PRIN & INT PAYMENT:		743.71
09-28-07	05-07	168	REPAY OF ESCROW ADVANCE			
0.00	0.00	0.00	143.83-	143.83	ESCROW ADVANCE	
09-28-07	05-07	173	PAYMENT			
0.00	37.68	712.74	143.83	894.25-	SUSPENSE	
	72,752.53		2805.11-	NEW PRINCIPAL/ESCROW BALANCES		
09-24-07	04-07	168	REPAY OF ESCROW ADVANCE			
0.00	0.00	0.00	143.83-	143.83	ESCROW ADVANCE	
09-24-07	04-07	173	PAYMENT			
0.00	37.32	713.10	143.83	894.25-	SUSPENSE	
	72,790.21		2948.94-	NEW PRINCIPAL/ESCROW BALANCES		
09-21-07	04-07	173	PAYMENT			
1,821.00	0.00	0.00	0.00	1,821.00	SUSPENSE	
09-17-07	04-07	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	44.62-1	LATE CHARGE	
09-12-07	04-07	173	PAYMENT			
294.45	0.00	0.00	0.00	16.17 T	TRUSTEE INTEREST	
				278.28	SUSPENSE	

CITI RESIDENTIAL LENDING
P.O. BOX 11000
SANTA ANA CA 92711-1000
(800) 430-5262

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 12/19/07
PAGE 3

REQ BY BOC

ACTIVITY FOR PERIOD 12/01/05 - 12/18/07						
PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION		

TRANSACTION AMOUNT	PRIN. BALANCE	PAID/ INTEREST	ESCROW PAID/ BALANCE	-----OTHER-----		

09-12-07	00-00	711	PROPERTY PRESERVATION REPAYMENT			
1.50	0.00	0.00	0.00			
09-11-07	00-00	631	PROPERTY PRESERVATION			
11.00	0.00	0.00	0.00			
08-31-07	04-07	161	ESCROW ADVANCE			
946.00	0.00	0.00	946.00			
08-31-07	09-07	312	COUNTY TAX DISBURSEMENT			
946.00-	0.00	0.00	946.00-			
			3092.77-	NEW PRINCIPAL/ESCROW BALANCES		
08-22-07	03-07	168	REPAY OF ESCROW ADVANCE			
0.00	0.00	0.00	143.83-	143.83	ESCROW ADVANCE	
08-22-07	03-07	173	PAYMENT			
0.00	36.96	713.46	143.83			
	72,827.53		2146.77-	NEW PRINCIPAL/ESCROW BALANCES		
08-22-07	02-07	168	REPAY OF ESCROW ADVANCE			
0.00	0.00	0.00	143.83-	143.83	ESCROW ADVANCE	
08-22-07	02-07	173	PAYMENT			
0.00	36.60	713.82	143.83			
	72,864.49		2290.60-	NEW PRINCIPAL/ESCROW BALANCES		
08-22-07	01-07	168	REPAY OF ESCROW ADVANCE			
0.00	0.00	0.00	143.83-	143.83	ESCROW ADVANCE	
08-22-07	01-07	173	PAYMENT			
0.00	36.24	714.18	143.83			
	72,901.09		2434.43-	NEW PRINCIPAL/ESCROW BALANCES		
08-22-07	12-06	168	REPAY OF ESCROW ADVANCE			
0.00	0.00	0.00	143.83-	143.83	ESCROW ADVANCE	
08-22-07	12-06	173	PAYMENT			
0.00	35.89	714.53	143.83	3,577.00-	SUSPENSE	
	72,937.33		2578.26-	NEW PRINCIPAL/ESCROW BALANCES		
08-21-07	12-06	493	ARM LOAN ADJUSTMENT			
NEW INTEREST RATE: 0.11750			NEW PRIN & INT PAYMENT:		750.42	
08-21-07	11-06	168	REPAY OF ESCROW ADVANCE			
0.00	0.00	0.00	143.83-	143.83	ESCROW ADVANCE	
08-21-07	11-06	173	PAYMENT			
0.00	38.99	684.49	143.83			
	72,973.22		2722.09-	NEW PRINCIPAL/ESCROW BALANCES		

CITI RESIDENTIAL LENDING
P.O. BOX 11000
SANTA ANA CA 92711-1000
(800) 430-5262

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 12/19/07

REQ BY HOC

PAGE 4

ACTIVITY FOR PERIOD 12/01/05 - 12/18/07						
PROCESS	DUE	TRANSACTION	TRANSACTION	EFFECTIVE DATE		
DATE	DATE	CODE	DESCRIPTION	OF TRANSACTION		
TRANSACTION	PRIN. PAID/	ESCROW PAID/	-----OTHER-----			
AMOUNT	BALANCE	INTEREST	BALANCE	AMOUNT	CODE/DESCRIPTION	
08-21-07	10-06	168	REPAY OF ESCROW ADVANCE			
0.00	0.00	0.00	143.83-	143.83	ESCROW ADVANCE	
08-21-07	10-06	173	PAYMENT			
0.00	38.63	684.85	143.83	1,734.62-	SUSPENSE	
	73,012.21		2855.92-	NEW PRINCIPAL/ESCROW BALANCES		
08-17-07	10-06	173	PAYMENT			
3,607.44	0.00	0.00	0.00	89.24	1 LATE CHARGE	
				3,518.20	SUSPENSE	
08-17-07	10-06	173	PAYMENT			
1,878.56	0.00	0.00	0.00	90.06	1 LATE CHARGE	
				1,788.50	SUSPENSE	
08-16-07	10-06	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	44.62-	1 LATE CHARGE	
08-14-07	00-00	631	PROPERTY PRESERVATION			
11.00	0.00	0.00	0.00			
08-08-07	10-06	173	PAYMENT			
202.32	0.00	0.00	0.00	16.94	T TRUSTEE INTEREST	
				185.38	SUSPENSE	
08-07-07	00-00	712	STATUTORY EXPENSE REPAYMENT			
92.07	0.00	0.00	0.00			
07-19-07	10-06	173	PAYMENT			
1,083.15	0.00	0.00	0.00	1,083.15	SUSPENSE	
07-16-07	10-06	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	44.62-	1 LATE CHARGE	
07-16-07	00-00	631	PROPERTY PRESERVATION			
11.00	0.00	0.00	0.00			
07-10-07	10-06	173	PAYMENT			
117.62	0.00	0.00	0.00	17.36	T TRUSTEE INTEREST	
				100.26	SUSPENSE	
06-22-07	10-06	173	PAYMENT			
0.00	0.00	0.00	0.00	290.33	1 LATE CHARGE	
				290.33-	SUSPENSE	
06-22-07	00-00	710	ATTORNEY ADVANCE REPAYMENT			
0.00	0.00	0.00	0.00	495.52-	SUSPENSE	
06-22-07	00-00	710	ATTORNEY ADVANCE REPAYMENT			
0.00	0.00	0.00	0.00	89.09-	SUSPENSE	

CITI RESIDENTIAL LENDING
P.O. BOX 11000
SANTA ANA CA 92711-1000
(800) 430-5262

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 12/19/07

REQ BY BOC

PAGE 5

ACTIVITY FOR PERIOD 12/01/05 - 12/18/07						
PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION		
06-18-07	10-06	152	LATE CHARGE ASSESSMENT			
	0.00	0.00	0.00	0.00	44.62-1	LATE CHARGE
06-15-07	09-06	168	REPAY OF ESCROW ADVANCE			
	0.00	0.00	0.00	143.83-	143.83	ESCROW ADVANCE
06-15-07	09-06	173	PAYMENT			
	0.00	38.27	685.21	143.83	867.31-	SUSPENSE
		73,050.84	3009.75-			NEW PRINCIPAL/ESCROW BALANCES
06-14-07	09-06	173	PAYMENT			
	193.05	0.00	0.00	0.00	18.09 T	TRUSTEE INTEREST
					174.96	SUSPENSE
05-14-07	00-00	631	PROPERTY PRESERVATION			
	12.50	0.00	0.00	0.00		
05-16-07	09-06	152	LATE CHARGE ASSESSMENT			
	0.00	0.00	0.00	0.00	45.03-1	LATE CHARGE
05-16-07	00-00	631	PROPERTY PRESERVATION			
	11.00	0.00	0.00	0.00		
05-09-07	09-06	173	PAYMENT			
	189.04	0.00	0.00	0.00	18.80 T	TRUSTEE INTEREST
					170.24	SUSPENSE
05-04-07	00-00	745	CORP. ADVANCE ADJUSTMENT			
	85.00	0.00	0.00	0.00		
05-04-07	00-00	745	CORP. ADVANCE ADJUSTMENT			
	336.00	0.00	0.00	0.00		
05-04-07	00-00	745	CORP. ADVANCE ADJUSTMENT			
	30.00	0.00	0.00	0.00		
05-04-07	00-00	745	CORP. ADVANCE ADJUSTMENT			
	260.00	0.00	0.00	0.00		
05-04-07	00-00	745	CORP. ADVANCE ADJUSTMENT			
	1,225.00	0.00	0.00	0.00		
05-04-07	00-00	745	CORP. ADVANCE ADJUSTMENT			
	650.00	0.00	0.00	0.00		
05-04-07	00-00	745	CORP. ADVANCE ADJUSTMENT			
	597.50	0.00	0.00	0.00		
05-04-07	00-00	745	CORP. ADVANCE ADJUSTMENT			
	650.00-	0.00	0.00	0.00		
05-04-07	00-00	745	CORP. ADVANCE ADJUSTMENT			
	597.50-	0.00	0.00	0.00		

CITI RESIDENTIAL LENDING
P.O. BOX 11000
SANTA ANA CA 92711-1000
(800) 430-5262

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 12/19/07

REQ BY BOC

PAGE 6

!
1

ACTIVITY FOR PERIOD 12/01/05 - 12/18/07					
PROCESS	DUE	TRANSACTION	TRANSACTION	EFFECTIVE DATE	
DATE	DATE	CODE	DESCRIPTION	OF TRANSACTION	
TRANSACTION	PRIN. PAID/	ESCROW PAID/		-----OTHER-----	
AMOUNT	BALANCE	INTEREST	BALANCE	AMOUNT	CODE/DESCRIPTION
05-04-07 00-00	745	CORP. ADVANCE	ADJUSTMENT		
85.00-	0.00	0.00	0.00		
05-04-07 00-00	745	CORP. ADVANCE	ADJUSTMENT		
336.00-	0.00	0.00	0.00		
05-04-07 00-00	745	CORP. ADVANCE	ADJUSTMENT		
260.00-	0.00	0.00	0.00		
05-04-07 00-00	745	CORP. ADVANCE	ADJUSTMENT		
1,225.00-	0.00	0.00	0.00		
05-04-07 00-00	745	CORP. ADVANCE	ADJUSTMENT		
30.00-	0.00	0.00	0.00		
04-16-07 09-06	152	LATE CHARGE	ASSESSMENT		
0.00	0.00	0.00	0.00	45.03-1	LATE CHARGE
04-16-07 00-00	745	CORP. ADVANCE	ADJUSTMENT		
325.00	0.00	0.00	0.00		
04-16-07 00-00	745	CORP. ADVANCE	ADJUSTMENT		
325.00-	0.00	0.00	0.00		
04-13-07 00-00	631	PROPERTY	PRESERVATION		
11.00	0.00	0.00	0.00		
04-10-07 09-06	173	PAYMENT			
193.12	0.00	0.00	0.00	19.52 T	TRUSTEE INTEREST
				173.60	SUSPENSE
03-26-07 08-06	168	REPAY OF	ESCROW ADVANCE		
0.00	0.00	0.00	143.83-	143.83	ESCROW ADVANCE
03-26-07 08-06	173	PAYMENT			
0.00	37.91	685.57	143.83	867.31-	SUSPENSE
	73,089.11		3153.58-		NEW PRINCIPAL/ESCROW BALANCES
03-19-07 08-06	173	PAYMENT			
1,018.15	0.00	0.00	0.00	1,018.15	SUSPENSE
03-16-07 08-06	152	LATE CHARGE	ASSESSMENT		
0.00	0.00	0.00	0.00	45.03-1	LATE CHARGE
03-14-07 00-00	631	PROPERTY	PRESERVATION		
15.00	0.00	0.00	0.00		
03-09-07 08-06	173	PAYMENT			
188.95	0.00	0.00	0.00	20.22 T	TRUSTEE INTEREST
				168.73	SUSPENSE
03-06-07 00-00	630	ATTORNEY	ADVANCES		
75.00	0.00	0.00	0.00		

CITI RESIDENTIAL LENDING
P.O. BOX 11000
SANTA ANA CA 92711-1000
(800) 430-5262

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 12/19/07
PAGE 7

REQ BY BOC

PROCESS		DUE		ACTIVITY FOR PERIOD 12/01/05 - 12/18/07		EFFECTIVE DATE	
DATE	DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	TRANSACTION DESCRIPTION	TRANSACTION DESCRIPTION	OF TRANSACTION	OF TRANSACTION
TRANSACTION	PRIN. PAID/	ESCROW PAID/	OTHER				
AMOUNT	BALANCE	INTEREST	BALANCE	AMOUNT	CODE/DESCRIPTION		
03-01-07	08-06	161	ESCROW ADVANCE				
922.00	0.00	0.00	922.00				
03-01-07	03-07	312	COUNTY TAX DISBURSEMENT				
922.00-	0.00	0.00	922.00-				
			3297.41-		NEW PRINCIPAL/ESCROW BALANCES		
02-16-07	08-06	152	LATE CHARGE ASSESSMENT				
0.00	0.00	0.00	0.00		45.03-1 LATE CHARGE		
02-15-07	07-06	168	REPAY OF ESCROW ADVANCE				
0.00	0.00	0.00	143.83-	143.83	ESCROW ADVANCE		
02-15-07	07-06	173	PAYMENT				
0.00	37.56	685.92	143.83	867.31-	SUSPENSE		
	73,127.02		2375.41-		NEW PRINCIPAL/ESCROW BALANCES		
02-14-07	07-06	173	PAYMENT				
1,018.15	0.00	0.00	0.00	1,018.15	SUSPENSE		
02-14-07	00-00	631	PROPERTY PRESERVATION				
15.00	0.00	0.00	0.00				
02-12-07	07-06	173	PAYMENT				
290.21	0.00	0.00	0.00	21.34 T	TRUSTEE INTEREST		
				268.87	SUSPENSE		
01-16-07	07-06	152	LATE CHARGE ASSESSMENT				
0.00	0.00	0.00	0.00		45.03-1 LATE CHARGE		
01-16-07	00-00	631	PROPERTY PRESERVATION				
15.00	0.00	0.00	0.00				
01-12-07	06-06	168	REPAY OF ESCROW ADVANCE				
0.00	0.00	0.00	143.83-	143.83	ESCROW ADVANCE		
01-12-07	06-06	173	PAYMENT				
0.00	37.21	686.27	143.83	867.31-	SUSPENSE		
	73,164.58		2519.24-		NEW PRINCIPAL/ESCROW BALANCES		
01-11-07	06-06	493	ARM LOAN ADJUSTMENT				
	NEW INTEREST RATE: 0.11250		NEW PRIN & INT PAYMENT:		723.48		
01-11-07	05-06	168	REPAY OF ESCROW ADVANCE				
0.00	0.00	0.00	143.83-	143.83	ESCROW ADVANCE		
01-11-07	05-06	173	PAYMENT				
0.00	43.22	634.79	143.83	821.84-	SUSPENSE		
	73,201.79		2663.07-		NEW PRINCIPAL/ESCROW BALANCES		
01-10-07	05-06	173	PAYMENT				
188.18	0.00	0.00	0.00	22.03 T	TRUSTEE INTEREST		
				166.15	SUSPENSE		

CITI RESIDENTIAL LENDING
P.O. BOX 11000
SANTA ANA CA 92711-1000
(800) 430-5262

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 12/19/07
PAGE 8

REQ BY BOC

PROCESS		DUE		ACTIVITY FOR PERIOD 12/01/05 - 12/18/07		EFFECTIVE DATE	
DATE	DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	TRANSACTION	DESCRIPTION	OF TRANSACTION	
01-10-07	05-06	173	PAYMENT				
1,018.15		0.00	0.00	0.00	1,018.15	SUSPENSE	
12-19-06	00-00	631	PROPERTY PRESERVATION				
15.00		0.00	0.00	0.00			
12-18-06	05-06	152	LATE CHARGE ASSESSMENT				
0.00		0.00	0.00	0.00	45.03-1	LATE CHARGE	
12-18-06	04-06	168	REPAY OF ESCROW ADVANCE				
0.00		0.00	0.00	143.83-	143.83	ESCROW ADVANCE	
12-18-06	04-06	173	PAYMENT				
0.00		42.85	635.16	143.83	821.84-	SUSPENSE	
		73,245.01		2806.90-		NEW PRINCIPAL/ESCROW BALANCES	
12-15-06	04-06	173	PAYMENT				
1,018.15		0.00	0.00	0.00	1,018.15	SUSPENSE	
12-14-06	04-06	173	PAYMENT				
83.15		0.00	0.00	0.00	22.29 T	TRUSTEE INTEREST	
					60.86	SUSPENSE	
11-16-06	04-06	152	LATE CHARGE ASSESSMENT				
0.00		0.00	0.00	0.00	43.41-1	LATE CHARGE	
11-14-06	04-06	173	PAYMENT				
135.31		0.00	0.00	0.00	22.76 T	TRUSTEE INTEREST	
					112.55	SUSPENSE	
11-14-06	00-00	631	PROPERTY PRESERVATION				
15.00		0.00	0.00	0.00			
10-27-06	00-00	745	CORP. ADVANCE ADJUSTMENT				
17.00		0.00	0.00	0.00			
10-27-06	00-00	745	CORP. ADVANCE ADJUSTMENT				
17.00-		0.00	0.00	0.00			
10-16-06	04-06	152	LATE CHARGE ASSESSMENT				
0.00		0.00	0.00	0.00	43.41-1	LATE CHARGE	
10-13-06	00-00	631	PROPERTY PRESERVATION				
15.00		0.00	0.00	0.00			
10-13-06	00-00	630	ATTORNEY ADVANCES				
125.00		0.00	0.00	0.00			
10-09-06	04-06	173	PAYMENT				
165.73		0.00	0.00	0.00	23.35 T	TRUSTEE INTEREST	
					142.38	SUSPENSE	

CITI RESIDENTIAL LENDING
P.O. BOX 11000
SANTA ANA CA 92711-1000
(800) 430-5262

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 12/19/07
PAGE 9

REQ BY BOC

PROCESS DATE		DUE DATE		ACTIVITY FOR PERIOD 12/01/05 - 12/18/07		EFFECTIVE DATE OF TRANSACTION	
				TRANSACTION CODE	TRANSACTION DESCRIPTION		
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID/ BALANCE	AMOUNT	OTHER CODE/DESCRIPTION		
09-18-06	04-06	152	LATE CHARGE ASSESSMENT	43.41-1	LATE CHARGE		
0.00	0.00	0.00	0.00				
09-14-06	00-00	631	PROPERTY PRESERVATION				
15.00	0.00	0.00	0.00				
09-06-06	04-06	173	PAYMENT	24.55 T	TRUSTEE INTEREST		
313.52	0.00	0.00	0.00	288.97	SUSPENSE		
09-01-06	04-06	161	ESCROW ADVANCE				
922.00	0.00	0.00	922.00				
09-01-06	09-06	312	COUNTY TAX DISBURSEMENT				
922.00-	0.00	0.00	922.00-				
			2950.73-		NEW PRINCIPAL/ESCROW BALANCES		
08-16-06	04-06	152	LATE CHARGE ASSESSMENT	43.41-1	LATE CHARGE		
0.00	0.00	0.00	0.00				
08-15-06	03-06	168	REPAY OF ESCROW ADVANCE	143.83	ESCROW ADVANCE		
0.00	0.00	0.00	143.83-				
08-15-06	03-06	173	PAYMENT	821.84-	SUSPENSE		
0.00	42.48	635.53	143.83				
	73,287.86		2028.73-		NEW PRINCIPAL/ESCROW BALANCES		
08-15-06	00-00	631	PROPERTY PRESERVATION				
15.00	0.00	0.00	0.00				
08-14-06	03-06	173	PAYMENT	25.32 T	TRUSTEE INTEREST		
209.34	0.00	0.00	0.00	184.02	SUSPENSE		
07-18-06	00-00	631	PROPERTY PRESERVATION				
15.00	0.00	0.00	0.00				
07-17-06	03-06	152	LATE CHARGE ASSESSMENT	43.41-1	LATE CHARGE		
0.00	0.00	0.00	0.00				
07-11-06	03-06	173	PAYMENT	26.51 T	TRUSTEE INTEREST		
312.83	0.00	0.00	0.00	286.32	SUSPENSE		
06-19-06	00-00	631	PROPERTY PRESERVATION				
15.00	0.00	0.00	0.00				
06-16-06	03-06	152	LATE CHARGE ASSESSMENT	43.41-1	LATE CHARGE		
0.00	0.00	0.00	0.00				
06-06-06	03-06	173	PAYMENT	26.81 T	TRUSTEE INTEREST		
98.04	0.00	0.00	0.00	71.23	SUSPENSE		

Dec-19-07

09:49am

From:Citi Residential Lending Inc

+9094762148

T-358 P.010/010 F-637

CITI RESIDENTIAL LENDING
P.O. BOX 11000
SANTA ANA CA 92711-1000
(800) 430-5262

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 12/19/07
PAGE 10

REQ BY BOC

PROCESS		DUE		ACTIVITY FOR PERIOD 12/01/05 - 12/18/07		EFFECTIVE DATE	
DATE	DATE	TRANSACTION	TRANSACTION	DESCRIPTION	OF TRANSACTION		
TRANSACTION	PRIN. PAID/	ESCROW PAID/	-OTHER-				
AMOUNT	BALANCE	INTEREST	BALANCE	AMOUNT	CODE/DESCRIPTION		
05-19-06	00-00	631	PROPERTY PRESERVATION				
15.00	0.00	0.00	0.00				
05-17-06	02-06	168	REPAY OF ESCROW ADVANCE	143.83	ESCROW ADVANCE		
0.00	0.00	0.00	143.83-				
05-17-06	02-06	173	PAYMENT	143.83	3.16	SUSPENSE	
825.00	42.12	635.89	2172.56-		NEW PRINCIPAL/ESCROW BALANCES		
	73,330.34						
05-16-06	02-06	152	LATE CHARGE ASSESSMENT	40.68-1	LATE CHARGE		
0.00	0.00	0.00	0.00				
05-10-06	02-06	173	PAYMENT	27.50	T TRUSTEE INTEREST		
193.73	0.00	0.00	0.00	166.23	SUSPENSE		
04-19-06	00-00	631	PROPERTY PRESERVATION				
15.00	0.00	0.00	0.00				
04-18-06	01-06	168	REPAY OF ESCROW ADVANCE	143.83	ESCROW ADVANCE		
0.00	0.00	0.00	143.83-				
04-18-06	01-06	173	PAYMENT	821.84-	SUSPENSE		
0.00	41.75	636.26	2316.39-		NEW PRINCIPAL/ESCROW BALANCES		
	73,372.46						
04-17-06	01-06	152	LATE CHARGE ASSESSMENT	40.68-1	LATE CHARGE		
0.00	0.00	0.00	0.00				
04-13-06	01-06	173	PAYMENT	28.19	T TRUSTEE INTEREST		
193.39	0.00	0.00	0.00	165.20	SUSPENSE		
04-07-06	00-00	632	STATUTORY EXPENSES				
150.00	0.00	0.00	0.00				
04-07-06	00-00	630	ATTORNEY ADVANCES				
550.00	0.00	0.00	0.00				
04-03-06	12-05	168	REPAY OF ESCROW ADVANCE	143.83	ESCROW ADVANCE		
0.00	0.00	0.00	143.83-				
04-03-06	12-05	173	PAYMENT	0.84-	SUSPENSE		
821.00	41.39	636.62	2460.22-		NEW PRINCIPAL/ESCROW BALANCES		
	73,414.21						
03-30-06	12-05	493	ARM LOAN ADJUSTMENT				
	NEW INTEREST RATE: 0.10400		NEW PRIN & INT PAYMENT:	679.01			
03-30-06	11-05	168	REPAY OF ESCROW ADVANCE	143.83	ESCROW ADVANCE		
0.00	0.00	0.00	143.83-				

Borrower:

CLIFFORD SALMONS

Loan Number:

0092974633

Transaction Date	Check Number	Amt Received	Contractual Due Date	Amount Applied	Applied to Principal	Applied to Interest	Disb / Credit to Escrow	Disb / Credit to Suspense	Disb / Credit to Restricted Escrow	Applied to Optional Insurance	Late-NSF Fees	Principal Balance	Escrow Balance	Suspense Balance	Restricted Escrow Balance	Fee History	Borrower Recoverable Corporate Advance	Non-Borrower Recoverable Corporate Advance	Comments
02/02/06												\$78,182.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	NEW LOAN SETUP
02/27/06		721.02	3/1/2006	721.02	30.41	690.61						\$78,151.59	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	PAYMENT
04/04/06		721.02	4/1/2006	721.02	30.68	690.34						\$78,120.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	PAYMENT
05/01/06		722.00	5/1/2006	722.00	30.95	690.07		0.98				\$78,089.96	\$0.00	\$0.98	\$0.00	\$0.00	\$0.00	\$0.00	PAYMENT
05/02/06			6/1/2006		0.98			-0.98				\$78,088.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	PRINCIPAL DEPOSIT
06/05/06		721.02	6/1/2006	721.02	31.23	689.79						\$78,057.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	PAYMENT
07/14/06		721.02	7/1/2006	721.02	31.51	689.51						\$78,026.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	PAYMENT
08/14/06		721.02	8/1/2006	721.02	31.79	689.23						\$77,994.45	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	PAYMENT
09/18/06											36.05	\$77,994.45	\$0.00	\$0.00	\$0.00	\$36.05	\$0.00	\$0.00	Late Charge Assessed
09/27/06		757.07	9/1/2006	721.02	32.07	688.95						\$77,962.38	\$0.00	\$0.00	\$0.00	\$36.05	\$0.00	\$0.00	PAYMENT
09/27/06											-36.05	\$77,962.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Paid
10/16/06											36.05	\$77,962.38	\$0.00	\$0.00	\$0.00	\$36.05	\$0.00	\$0.00	Late Charge Assessed
10/27/06		757.07	10/1/2006	721.02	32.35	688.67						\$77,930.03	\$0.00	\$0.00	\$0.00	\$36.05	\$0.00	\$0.00	PAYMENT
10/27/06											-36.05	\$77,930.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Paid
11/16/06											36.05	\$77,930.03	\$0.00	\$0.00	\$0.00	\$36.05	\$0.00	\$0.00	Late Charge Assessed
11/24/06		757.07	11/1/2006	721.02	32.64	688.38						\$77,897.39	\$0.00	\$0.00	\$0.00	\$36.05	\$0.00	\$0.00	PAYMENT
11/24/06											-36.05	\$77,897.39	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Paid
12/11/06		721.02	12/1/2006	721.02	32.93	688.09						\$77,864.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	PAYMENT
01/16/07											36.05	\$77,864.46	\$0.00	\$0.00	\$0.00	\$36.05	\$0.00	\$0.00	Late Charge Assessed
01/26/07		721.02	1/1/2007	721.02	33.22	687.80						\$77,831.24	\$0.00	\$0.00	\$0.00	\$36.05	\$0.00	\$0.00	PAYMENT
02/12/07		721.02	2/1/2007	721.02	33.51	687.51						\$77,797.73	\$0.00	\$0.00	\$0.00	\$36.05	\$0.00	\$0.00	PAYMENT
03/13/07		722.00	3/1/2007	721.02	33.81	687.21						\$77,763.92	\$0.00	\$0.00	\$0.00	\$36.05	\$0.00	\$0.00	PAYMENT
03/13/07											-0.98	\$77,763.92	\$0.00	\$0.00	\$0.00	\$35.07	\$0.00	\$0.00	Late Charge Paid
04/16/07											36.05	\$77,763.92	\$0.00	\$0.00	\$0.00	\$71.12	\$0.00	\$0.00	Late Charge Assessed
04/18/07		792.14	4/1/2007	721.02	34.11	686.91						\$77,729.81	\$0.00	\$0.00	\$0.00	\$71.12	\$0.00	\$0.00	PAYMENT
04/18/07											-71.12	\$77,729.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Late Charge Paid
05/15/07		721.02	5/1/2007	721.02	34.41	686.61						\$77,695.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	PAYMENT
06/08/07		721.02	6/1/2007	721.02	34.71	686.31						\$77,660.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	PAYMENT
07/16/07											36.05	\$77,660.69	\$0.00	\$0.00	\$0.00	\$36.05	\$0.00	\$0.00	Late Charge Assessed
08/16/07											36.05	\$77,660.69	\$0.00	\$0.00	\$0.00	\$72.10	\$0.00	\$0.00	Late Charge Assessed
09/17/07											36.05	\$77,660.69	\$0.00	\$0.00	\$0.00	\$108.15	\$0.00	\$0.00	Late Charge Assessed
10/15/07												\$77,660.69	\$0.00	\$0.00	\$0.00	\$108.15	\$11.00	\$0.00	PROP INSPECTION
10/16/07											36.05	\$77,660.69	\$0.00	\$0.00	\$0.00	\$144.20	\$0.00	\$0.00	Late Charge Assessed
11/01/07												\$77,660.69	\$0.00	\$0.00	\$0.00	\$144.20	\$327.00	\$0.00	ATTORNEY COST
11/12/07												\$77,660.69	\$0.00	\$0.00	\$0.00	\$144.20	\$105.00	\$0.00	BPO
11/16/07											36.05	\$77,660.69	\$0.00	\$0.00	\$0.00	\$180.25	\$0.00	\$0.00	Late Charge Assessed
Totals:					\$521.31	\$11,015.99	\$0.00	\$0.00	\$0.00	\$0.00	\$180.25	\$77,660.69	\$0.00	\$0.00	\$0.00	\$180.25	\$443.00	\$0.00	

167580

•

Ledger Card History Print For Account #200051 161580

PMT	00059 C CK	337.31	0.00	15,380.08	06/30/2008	06/30/2008	06/01/2008	chec	1	14.6388	0.00	0.00	0.00	0.00	0.00
	322.31	0.00	15.00	0.00				0.00		0.00					0.00
FHP	00058 A NC	449.74	111.66	25,380.08	04/03/2008	04/03/2008	05/01/2008	misc	3	14.6388	0.00	0.00	0.00	0.00	0.00
	323.08	0.00	15.00	0.00				0.00		0.00					0.00
FHP	00057 A NC	224.87	25.72	15,491.74	02/11/2008	02/11/2008	03/01/2008	chec	1	14.6388	0.00	0.00	0.00	0.00	0.00
	199.15	0.00	0.00	0.00				0.00		0.00					0.00
FHP	00056 A NC	281.08	68.55	15,517.46	01/10/2008	01/10/2008	02/01/2008	ccmw	3	14.6388	0.00	0.00	0.00	0.00	0.00
	212.53	0.00	0.00	0.00				0.00		0.00					0.00
NMT	00055 ACTION	01/03/2008	1	ECRI 02	01										
FHP	00054 A NC	281.08	75.95	15,586.01	12/07/2007	12/07/2007	01/01/2008	chec	1	14.6388	0.00	0.00	0.00	0.00	0.00
	205.13	0.00	0.00	0.00				0.00		0.00					0.00
FHP	00053 N CK	281.08	0.00	15,661.96	11/09/2007	11/09/2007	11/01/2007	chec	2	14.6388	0.00	0.00	0.00	0.00	0.00
	256.08	0.00	15.00	0.00				0.00		0.00					0.00
PMT	00052 C CK	281.08	0.00	15,661.96	10/11/2007	10/11/2007	10/01/2007	chec	1	14.6388	0.00	0.00	0.00	0.00	0.00
	266.08	0.00	15.00	0.00				0.00		0.00					0.00
PMT	00051 C MO	224.87	0.00	15,661.96	09/14/2007	09/14/2007	09/01/2007	chec	2	14.6388	0.00	0.00	0.00	0.00	0.00

209.87	0.00	15.00	0.00
--------	------	-------	------

Page No: 4

Ledger Card History Print For Account #200051 161580

00039 C CA	365.00	0.00	15,730.77	02/05/2007	02/05/2007	02/01/2007	becky1	2	14.6388	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
00038 ACTIONAP	02/03/2007	1	PCRI	01	02													
00037 ACTIONAP	02/03/2007	1	CMCS	1	1													
00036 C CA	224.87	0.00	15,730.77	12/29/2006	12/29/2006	01/01/2007	maxlbeth	1	14.6388	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
00035 C CA	85.00	0.00	15,730.77	12/01/2006	12/01/2006	12/01/2006	maxlbeth	1	14.6388	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
00034	0.00	0.00	15,730.77	10/25/2006	10/25/2006	11/01/2006	incred78	3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
00033 C CA	224.87	0.00	15,730.77	09/29/2006	09/29/2006	10/01/2006	maxlbeth	1	14.6388	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
00032 C CA	208.42	0.00	15,730.77	08/02/2006	08/02/2006	09/01/2006	chue	2	14.6388	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
00031 C CA	149.53	0.00	15,747.35	06/30/2006	06/30/2006	08/01/2006	maxlbeth	1	14.6388	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
00030 C CA	224.87	0.00	15,812.82	06/12/2006	06/12/2006	07/01/2006	misc1e	2	14.6388	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Ledger Card History Print For Account #200051 161580

[illegible]

Ledger Card History Print For Account #200051 161580

MT 00021 C CA	230.00	24.29	16,004.68	10/03/2005	10/03/2005	11/01/2005	nicole	2	14,6388	0.00	0.00	0.00	0.00	0.00	0.00
205.71	0.00	0.00	0.00				0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
MT 00020 C CA	225.00	25.40	16,028.97	09/01/2005	09/01/2005	10/01/2005	nicole	1	14,6388	0.00	0.00	0.00	0.00	0.00	0.00
199.60	0.00	0.00	0.00				0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
MT 00019 C CA	225.00	25.09	16,054.37	08/01/2005	08/01/2005	09/01/2005	jeanne	2	14,6388	0.00	0.00	0.00	0.00	0.00	0.00
199.91	0.00	0.00	0.00				0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
MT 00018 C CA	225.00	42.64	16,079.46	07/01/2005	07/01/2005	08/01/2005	nicole	1	14,6388	0.00	0.00	0.00	0.00	0.00	0.00
162.36	0.00	0.00	0.00				0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
MT 00017 C CA	225.00	0.00	16,122.10	06/03/2005	06/03/2005	07/01/2005	ryan	2	14,6388	0.00	0.00	0.00	0.00	0.00	0.00
225.00	0.00	0.00	0.00				0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
MT 00016 C CA	225.00	62.72	16,122.10	04/29/2005	04/29/2005	06/01/2005	nicole	1	14,6388	0.00	0.00	0.00	0.00	0.00	0.00
162.28	0.00	0.00	0.00				0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
MT 00015 C CA	230.00	35.59	16,184.82	04/04/2005	04/04/2005	05/01/2005	nicole	1	14,6388	0.00	0.00	0.00	0.00	0.00	0.00
214.41	0.00	0.00	0.00				0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
MT 00014 C CA	250.00	60.87	16,200.41	03/02/2005	03/02/2005	04/01/2005	nicole	1	14,6388	0.00	0.00	0.00	0.00	0.00	0.00
169.13	0.00	0.00	0.00				0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
MT 00013 C CA	225.00	41.92	16,261.29	02/01/2005	02/01/2005	03/01/2005	nicole	1	14,6388	0.00	0.00	0.00	0.00	0.00	0.00

[illegible]

Ledger Card History Print For Account #200051 161580

PC	00003	439.00	0.00	08/16/2004	08/16/2004	2	2
22380	438.00	FLEET CC		PAYOFF OF ACCOUNT			
PC	00002	265.05	0.00	08/16/2004	08/16/2004	2	2
22380	265.05	CRUSAGERS		PAYOFF OF ACCOUNT			
PC	00001	5,602.87	0.00	08/16/2004	08/16/2004	2	2
12400	5,602.87	AMER GEN		PAYOFF OF ACCOUNT			

End

OCWEN

TRAN TYPE	DESCRIPTION
	Conversion
40	Fha Insurance
43	FHA Premiums to Iv
AA	American Homeowners Assoc
AC	Advantage Care
AD	Accidental Death
AEF	Escrow Agent Fee
AFB	Forbearance Payment
AG	Liberty Accidental Death
AH	Accident & Health
AH1	American HomeOwners Assoc.
AK	\$3,000 Free AD
AL	Liberty Life
AOS	Post Stipulation Payment
AP	Advantage Care Plus
APO	Post Petition Payment
APP	Addtl Proceeds After Payoff
APR	Prepetition Payment
APS	Deposit To Prepetition Susp
ARP	Tax Refund Advance Cr Reimb
ARS	Prepetition Stip Payment
AS	Assurant AD
AT	Super AD 500
AU	Ultra AD 250
AV	Trilegiant Auto Advantage
BA	Balboa Optional Insurance
BIA	Bankruptcy Interest Adjustment
BIP	Bankruptcy Plan Interest
BRB	Bankruptcy Nextduedt Bump
BS	Borrower Susp Payment
BSA	Borrower Subsidy Suspense Adju
BV	Trilegiant Buyers Advantage
CAP	Capitalized Expenses
CC	Clever Clubhouse
CD	Comp Disability
CH	Trilegiant Complete Home
CM	Complimentary Mortgage Protect
CN	Liberty Life
CP	CCHS Central Protect
CS	Systems Protect
DC	Driver's Choice
DD	Accidental Death & Dismemberme
DI	Disability Protect
DI1	Conversion
DP	Disaster Mtg Prot
DP1	Conversion
DR	MMI Sign and Drive
DU	Disaster Mort Protection Upsel
EAP	Other Expenses
EF	Conversion
EIC	Insurance Escrow Credit

EID	Insurance Escrow Disb
EIN	Escrow Interest Posting
EIP	Insurance Escrow Penalty
EMC	Miscellaneous Escrow Credit
EMD	Miscellaneous Escrow Disb
EMP	Misc. Escrow Penalty
EP	Trilegiant Everyday Privileges
ESA	Escrow Balance Adjustment
ESC	
ESP	Escrow Payment
ETC	Tax Escrow Credit
ETD	Tax Escrow Disbursement
ETP	Escrow Tax Penalty Credit
ETR	Tax Penalty Reversal
EV	Trilegiant - Everyday Values
EWD	Earnings Withheld
EXE	Expected Expense
EXP	Expense Payment
EXW	Expense Waive
F9A	Discount Amortization
F9J	Fasb 91 Adjustment
F9R	Fasb 91 Replacement
F9S	Discount Setup
FA	Ferrell Payment
FAA	Ferrell Interest Adjustment
FEP	Fee Payment
FEW	Fee Waive
FF	Family First
FHA	Fha
FI	Financial Insider
FIW	Federal Withholding
FL	Conversion
FL1	Conversion
FL2	Conversion
FP	Assurant First Protector
GF	Trilegiant Great Fun
GO	Great Options
GS	Government Payment
GSA	Government Suspense Adjustment
HA	Homeowners Assoc
HH	Home Healthcare
HO	Home Protection Plan
HP	Ge Home Protection
HP1	Conversion
HS	Hazard Payment
HS1	CCHS HomeServ Plus
HSA	Hazard Suspense Adjustment
HW	CNA Home Warranty
IBA	Interest Balance Adjustment
ID	ID Fraud
INA	Year-To-Date Interest Adjustme
INP	Interest Payment

IP	Income Protector Plus
IPS	Deposit To Prepetition Susp
IR	Interest Reserve Payment
IVA	Investor Suspense Adjustment
IVD	Investor Suspense Disbursement
IVR	Investor Generated Remittance
IVS	Investor Suspense
IVT	Investor Pool/Pool Transfer
JL	GE Job Loss
JM	Trilegiant
LA	Mortgage AD
LCA	Late Charge Adjustment
LCJ	Locom Reserves Adjustment
LCP	Late Charge Payment
LCR	Locom Reserves Replacement
LCW	Late Charge Waive
LD	Mortgage Disability
LF	Life Insurance
LF1	Life Insurance
LI	Mortgage Life Insurance
LL	Minn Life Mortgage Life
LMF	Lottery Miscellaneous Fees
LN	Motgage Disability (MN&WA)
LP	Mortgage AD Plus
LS	Pre Paid Legal
LTF	Lottery Trustee Fee
MA	MMI \$2 Million AD
MC	Comp Disability
MD	MMI Auto Protector
MF	MMI Family First
MI	MMI Income Protector Plus
MM	\$2 Million Accidental Death
MP	MoneyPro
MS	Misc Susp Payment
MSA	Miscellaneous Suspense Adjustm
NAA	Negative Amort Bal Adjustment
NB	NorthStar Mortgage AD
ND	NorthStar Mortgage Disability
NH	Trilegiant - Home Protection
NLD	Loan Disbursement
NM	NorthStar Mortgage Life
NSA	Return Check Fees Adjustment
OAA	Other Advance Adjustment
PA	CBSI Privacy Advantage
PAA	Suspense Balance Adjustment
PAB	BK Suspense Payment
PAF	Forbearance Suspense Adjust
PAO	Postpetition Suspense Adjust
PAP	Partial/Suspense Payment
PAR	Prepetition Suspense Adjust
PAS	Altplan Suspense Adjustment
PBA	BK Suspense Balance Adjustment

PBW	Partial/Suspense Withdrawal
PC	Assurant Pet Care
PG	Privacy Guard
PH	Progency - HAP
PHN	Preferred Home Network
PIA	Prin Bal/Int Pd Ytd Adjustment
PIP	Partial Interest Payment
PL	Premier Lifeline
PN	Preferred Network
POR	Paid Off: Overage Refund
PP	Disaster Protection Plan
PPI	Preferred Payoff Incentive
PR	Premier Safety Net
PRA	Principal Balance Adjustment
PRP	Principal Payment
PS	CBSI Safety Net
PY	Progency APP
PYC	Payoff - Charge Off
PYF	Payoff
PYL	Payoff-Liquidated
PYR	Payoff - Remove Servicing
PYT	Payoff - Transfer Servicing
PYW	Payoff - Charge Off To Facs
R	Regular Payment
R+E	Regular/+ Escrow
R+P	Regular/+ Principal
R-E	Regular/- Escrow
R-P	Regular/- Principal
RCK	Return Check Fees
RCW	Return Check Fees Waive
REJ	Reo Reserves Adjustment
RER	Reo Reserves Replacement
RET	Payment Returned
RLA	REO Hold Back
RLI	REO Pending Expenses
RLP	REO Holdback Funding
RM	Regular/Multiple
RMD	Regular/Multiple Defer Lt Chrg
RMR	Regular Multiple/Reinstatement
RMS	Regular Multiple/Spread Paymen
RMW	Regular/Multiple Waive Lt Chrg
RPJ	Replacement Reserves Adjustmen
RPR	Replacement Reserves Replaceme
RR	Replacement Reserve
RRI	Reo Rental Income
RRP	Replacement Reserve Payment
RSP	Regular/Spread
RW	Regular/Waive Late Charge
RWR	Regular/Waive Return Check
RXA	REO Advances
RXP	REO Expense Payment
RXW	REO Expense Waive

SA	Trilegiant Secure All
SD	Securitized Deferred Fee Payme
SDA	Securitized Deferred Fee Adj
SE	Securitized Escrow Advance Pay
SEA	Securitized Escrow Adjustment
SG	Super AD
SGA	System Generated Adjustment
SHR	Security Holder Remittance
SI	Securitized Interest Advance P
SIA	Securitized Interest Adjust
SIW	State Income Withholding
SMD	Suspense Miscellaneous Disburs
SN	Conversion
SPR	Spread Payment
SRP	Tax Pen Reimbursement - PS
SS	CMSI Smart Step
SUB	Subsidy Balance Payment
SVA	Service Fee Assessment
TAP	Tax Advance Credit
TC	Trilegiant Complete Home
TD	Trilegiant Drivers Advantage
TE	Trilegiant HealthSaver
TF	Profit Power
TH	Trilegiant Home Warranty
TOP	Tax Pen Ocwen Rsp
TP	Total Protector
TPP	Tax Pen Prior Serv
TRP	Tax Pen Reimbursement - Tax Srv
TRS	Transfer From Suspense
TS	Trilegiant Shoppers Advantage
TTP	Tax Pen Tax Serv Rsp
TV	Trilegiant Traveler Advantage
WI	Conversion
WR	Conversion
WS	Weekend Saver
ZZ	Conversion

*** Production ***

Run Date 07/20/04 Time 8:33 AM

Account History Inquiry -

System 07/20/04 Page 1

Product Type 731 Sub Type 00707 Loan Type CONV C Cost Center 30 IRN 9.25000 10/3607

TJD	EPD	Payco Seq#	TC	Amount	Bz	Location	Source	Trace	POU	User	Esc Bal	Balance	Sprays	Comment
060201		183	DIAM	0.36	0	_PROSNTYCORES#SER	120001	0	92		0.00	0.00	1338383	CLOSED OUT FOR SERVICING TRANSFER
				0.36		Interest								
060201	060201	060101	183	NCPVF	182174.81	0	_PROSNTYCORES#SER	120001	0	92	0.00	0.00	1338383	CLOSED OUT FOR SERVICING TRANSFER
				181842.35		Principal								
				1493.87		Interest								
				23.00		Msc Chg								
				(1184.41)		Escrow								
051601	051601	050101	180	FMT	1894.93	0	_PROSNTY			4004	8749	1184.41	181842.35	
				119.33		Principal								
				1402.62		Interest								
				0.72		Msc Chg								
				176.26		Escrow								
051401	051401		178	MER	161.88	0	_PROSNTYESCH#ESC1	133001		9007	808.15	181961.68	05/01/01-MORTGAGE	GUARANTY INSURANCE
				161.88		Escrow								
042001	042001		176	SPADD	23.00	0	_PROSNTYCHG#3	2011		6762	970.03	181961.68	1338383/VOM & FAX FEE	
				23.00		Msc Chg								
041701	041701		173	MER	161.88	0	_PROSNTYESCH#ESC1	58001		9007	970.03	181961.68	04/01/01-MORTGAGE	GUARANTY INSURANCE
				161.88		Escrow								
041601	041601		170	NCSPPADD	0.72	0	_PROSNTYCHG#11	4002		4384	1131.91	181961.68		
				0.72		Msc Chg								
041601	041601	040101	129	UNAPCR	0.72	0	_PROSNTY			4001	4384	1131.91	181961.68	SHORT PAYMENT FEE
				118.42		Principal								
				1403.53		Interest								
				376.26		Escrow								
				(1857.49)		Unp Fnd								
041301	041301	030101	164	FMT	1897.49	0	_PROSNTY	21004		8749	755.65	182080.10		
				1897.49		Unp Fnd								
031901	031901		163	MER	161.88	0	_PROSNTYESCH#ESC1	127001		9007	755.65	182080.10	03/01/01-MORTGAGE	GUARANTY INSURANCE
				161.88		Escrow								
030501	030501	030101	161	FMT	1898.21	0	_PROSNTY	19047		9592	917.53	182080.10		
				117.51		Principal								
				1404.44		Interest								
				376.26		Escrow								
022001	022001		156	MER	161.88	0	_PROSNTYESCH#ESC1	61001		9007	541.27	182197.61	02/01/01-MORTGAGE	GUARANTY INSURANCE
				161.88		Escrow								

Post-it Fax Note	7671	Date	7/20/04	# of pages	6
To	P. RICHARDS	From	L. J. P.		
Co/Dept	OC WEN	Co	WUCLA		
Phone #		Phone #			
Fax #	707-737-5814	Fax #			

JUL-20-04 09:36 FROM-

T-061 P.02/06 F-418

*** Production ***

Run Date: 07/20/04 Time 8:33 AM

Account History Inquiry -

System: 07/20/04 Page: 2

Product type 731 Sub Type: 00707 Loan Type: CONV C Cost Center: 30 IPN: 9 25000 30/360

TRD	EPD	Paids to Seq#	TC	Amount	Br	Location	Source	Trace	POU	User	End Bal	Balance	Sprays# / Comment
021401	021401	020101	154 PMT	1897.49	0	PROSNTY		16047	8749	703 15	182197.61		
				116.61		Principal							
				1405.34		Interest							
				375.54		Escrow							
011801	011801		149 MER	161.88	0	PROSNTYESCH#ESC1		136001	9007	327.61	182314.22		01/01/01-MORTGAGE GUARANTY INSURANCE
				161.88		Escrow							
011501	011501		147 MERS	726.00	0	PROSNTYBIL#01/01		2005	9314	489.49	182314.32		KEMPER NATIONAL 1338383
				726.00		Escrow							
011201	011201	010101	145 PMT	1897.49	0	PROSNTY		7005	8749	1215.49	182314.22		
				115.72		Principal							
				1405.23		Interest							
				375.54		Escrow							
121300	121300		142 MER	161.88	0	PROSNTYESCH#ESC1		70001	9007	839.95	182429.94		12/01/00-MORTGAGE GUARANTY INSURANCE
				161.88		Escrow							
112900	112900	120100	141 PMT	1897.49	0	PROSNTY		2034	8749	1001.83	182429.94		
				114.83		Principal							
				1407.12		Interest							
				375.54		Escrow							
111600	111600		140 MER	161.88	0	PROSNTYESCH#ESC1		73001	9007	626.29	182544.77		11/01/00-MORTGAGE GUARANTY INSURANCE
				161.88		Escrow							
111400	111400	110100	138 PMT	1897.49	0	PROSNTY		71021	9592	788.17	182544.77		
				113.56		Principal							
				1407.99		Interest							
				375.54		Escrow							
101800	101800		134 MER	161.88	0	PROSNTYESCH#ESC1		70001	9007	412.63	182658.73		10/01/00-MORTGAGE GUARANTY INSURANCE
				161.88		Escrow							
101600	101600	100100	132 PMT	1897.49	0	PROSNTY		23068	9592	574.51	182658.73		
				113.08		Principal							
				1408.87		Interest							
				375.54		Escrow							
092600	092600		128 MER	161.88	0	PROSNTYESCH#ESC1		73001	9007	198.97	182771.81		09/01/00-MORTGAGE GUARANTY INSURANCE
				161.88		Escrow							
091500	091500	090100	126 PMT	1897.49	0	PROSNTY		6008	8749	360.65	182771.81		
				112.22		Principal							
				1409.73		Interest							
				375.54		Escrow							

T-061 P.03/06 F-418

Run Date: 07/20/04 Time: 8:33 AM

System: 07/20/04 Page: 3

5000 30/360?

TYP	Ref	Paidto Seq#	TC	Amount	Br	Location	Source	Trace	POU User	Esc Bal	Balance	Sprays /	Comment
082400	082400	125	MER	161.88	0	_PROSNTYESCH#ESC1	118001	9007	-14.69	182884.03	08/01/00-MORTGAGE		
				161.88		Escrow					GUARANTY INSURANCE		
082100	082100	123	MERS	1596.93	0	_PROSNTYBIL#13570	2001	1003	147.19	182884.03	CLEVELAND CNTY 2000		
				1596.93		Escrow					TAXES		
081500	081500	080100	122	PMT	1897.49	0	_PROSNTY	13002	9993	1744.12	182884.03		
				111.36		Principal							
				1410.59		Interest							
				375.54		Escrow							
071400	071400	070100	120	PMT	1897.49	0	_PROSNTY	2041	8749	1368.58	182995.39		
				110.51		Principal							
				1411.44		Interest							
				375.54		Escrow							
071400	071400	119	MER	161.88	0	_PROSNTYESCH#ESC1	76001	9007	993.04	183105.90	07/01/00-MORTGAGE		
				161.88		Escrow					GUARANTY INSURANCE		
062300	062300	117	MER	161.88	0	_PROSNTYESCH#ESC1	68001	9007	1154.92	183105.90	06/01/00-MORTGAGE		
				161.88		Escrow					GUARANTY INSURANCE		
061400	061400	060100	115	PMT	1897.49	0	_PROSNTY	5017	8749	1316.80	183105.90		
				109.66		Principal							
				1412.29		Interest							
				375.54		Escrow							
051800	051800	113	MER	161.88	0	_PROSNTYESCH#ESC1	679001	9007	941.26	183215.56	05/01/00-MORTGAGE		
				161.88		Escrow					GUARANTY INSURANCE		
051600	051600	050100	110	PMT	1897.49	0	_PROSNTY	34022	1025	1103.14	183215.56		
				108.82		Principal							
				1413.13		Interest							
				375.54		Escrow							
041400	041400	040100	109	PMT	1897.49	0	_PROSNTY	14018	1025	727.60	183324.38		
				107.85		Principal							
				1414.06		Interest							
				375.54		Escrow							
041300	041300	108	MER	161.88	0	_PROSNTYESCH#ESC1	109001	9007	352.06	183432.27	04/01/00-MORTGAGE		
				161.88		Escrow					GUARANTY INSURANCE		
032000	032000	106	MER	161.88	0	_PROSNTYESCH#ESC1	714001	9007	513.94	183432.27	03/01/00-MORTGAGE		
				161.88		Escrow					GUARANTY INSURANCE		

T-061 P.04/06 F-418

Run Date: 07/20/04 Time: 8.33 AM

System: 07/20/06 Page: 6

Loan Type CONV

Cost Ce.

30

IRN -

9 :

5000

304

3607

100

10

22

1

TJD	EPD	Palaco Seq#	TC	Amount	Br	Location	Source	Trace	POU	User	Est Bal	Balance	Spray# / Comment
-----	-----	-------------	----	--------	----	----------	--------	-------	-----	------	---------	---------	------------------

030600	030600	030100	104	PRIN	122.51	0	_PROSNTY	23059	9592	675	82	183432	27	PER	CUST
030600	030600	030100	103	PMT	1897.49	0	_PROSNTY	23058	9592	675	82	183534	78		
					105.86		Principal								
					1418.07		Interest								
					375.54		Escrow								
021700	021700		98	MER	161.88	0	_PROSNTYESC#ESC1	235001	9007	300	28	183640	66	02/01/00	MORTGAGE GUARANTY INSURANCE
					161.88		Escrow								
021400	021400	020100	96	PRIN	158.39	0	_PROSNTY	10027	1025	462.16		183640.66		PER	CUST
021400	021400	020100	95	PMT	1841.61	0	_PROSNTY	10026	1025	462.16		183799	05		
					104.36		Principal								
					1417.59		Interest								
					319.66		Escrow								
011900	011900		89	MER	161.88	0	_PROSNTYESC#ESC1	72001	9007	142.50		183903	41	01/01/00	MORTGAGE GUARANTY INSURANCE
					161.88		Escrow								
011700	011700		87	MERS	657.00	0	_PROSNTYBIL#01/20	12001	9314	304.38		183903	41	KEMPER NATIONAL	1338383
					657.00		Escrow								
011400	011400	010100	84	PMT	1841.61	0	_PROSNTY	11016	1025	961.38		183903	41		
					103.56		Principal								
					1418.39		Interest								
					319.66		Escrow								
121799	121799		80	MER	161.88	0	_PROSNTYESC#ESC1	449001	9007	541.72		184006	97	12/01/99	MORTGAGE GUARANTY INSURANCE
					161.88		Escrow								
121399	121399	120199	78	PMT	1841.61	0	_PROSNTY	11031	4032	803.60		184006	97		
					102.77		Principal								
					1419.18		Interest								
					319.66		Escrow								
112399	112399		77	MER	161.88	0	_PROSNTYESC#ESC1	144001	9007	483.94		184109	74	11/01/99	MORTGAGE GUARANTY INSURANCE
					161.88		Escrow								
111299	111299	110199	75	PMT	1841.61	0	_PROSNTY	17032	9592	645.82		184109	74		
					107.98		Principal								
					1419.97		Interest								
					319.66		Escrow								
101999	101999		74	MERS	161.88	0	_PROSNTYBIL#10/99	5001	9314	326.16		184211	72	MGIC	

T-061 P.05/06 F-418

Run Date: 07/20/04 Time 8 33 AM

System: 07/20/06 Page: 5

5000 30/360?

JTD	EFD	Paidto Seq#	TC		Amount	Bz	Location	Source Trace	POU User	Fsc Bal	Balance Sprays# / Comment
101199	101199	100199	73 PMT		1841.61 101.20 1420.75 319.66	0	_PROSNTY		3001	1625 488.04	184211.72
							Principal				
							Interest				
							Escrow				
091099	091099		71 MERS		161.88 161.88	0	_PROSNTYBIL#09/99		2001	9314 168.38	184312.92 MORTGAGE GUARANTY
							Escrow				
091499	091499	090199	70 PMT		1841.61 100.43 1421.52 319.66	0	_CONSNTY		15037	4776 330.26	184312.92
							Principal				
							Interest				
							Escrow				
062599	062599		69 MERS		161.88 161.88	0	_CONSNTYBIL#08/99		6007	9314 10.60	184413.35 MCIC 13383d3
							Escrow				
060999	060999	060199	68 PMT		1841.61 98.90 1422.29 319.66	0	_CONSNTY		9032	4776 172.48	184413.35
							Principal				
							Interest				
							Escrow				
080299	080299		67 MERS		1464.66 1464.66	0	_CONSNTYBIL#19794		3001	1003 -147.18	184513.01 CLEVELAND CNTY 99 YRLY TAX
							Escrow				
072299	072299		52 MERS		161.88 161.88	0	_CONSNTYBIL#07/99		11003	9314 1317.48	184513.01 MORTGAGE GUARANTY INS
							Escrow				
070699	070699	070199	51 PMT		1841.61 98.90 1423.05 319.66	0	_CONSNTY		2027	8749 1479.36	184513.01
							Principal				
							Interest				
							Escrow				
061699	061699		49 MERS		161.88 161.88	0	_CONSNTYBIL#MTC 1		4011	4209 1159.70	184611.91 MORTGAGE GUARANTY INS
							Escrow				
060799	060799	060199	44 PMT		1841.61 98.14 1423.81 319.66	0	_CONSNTY		16013	1625 1321.58	184611.91
							Principal				
							Interest				
							Escrow				
050399	050399	050199	42 PMT		1841.61 97.39 1424.56 319.66	0	_CONSNTY		3032	1625 1001.92	184710.05
							Principal				
							Interest				
							Escrow				
040699	040699	040199	35 PMT		1841.61 96.65 1425.30 319.66	0	_CONSNTY		8048	8749 682.26	184807.44
							Principal				
							Interest				
							Escrow				

JUL-20-04 08:38 FROM-

T-061 P.06/06 F-418

*** Production ***

Run Date 07/20/04 Time: 8.33 AM

Account History Inquiry

System: 07/20/04 Page: 6

Product Type 731 Sub Type 00707 Loan Type: CONV C Cost Center: 30 IRN: 9.25000 30/360

TWD	EFD	Paiddo	Seq#	TC	Amount	Br	Location	Source	Trace	POU	User	Esc	Bel	Balance	Spray#	Comment
040599	040599	030199	33	PMT	1841.61	0	_CONSENTY			13066	7288	362.60	184904.09			
					94.91		Principal									
					1426.04		Interest									
					319.66		Escrow									
031699	031699		21	MERS	161.88	0	_CONSENTYBILHMTG I			5003	4209	42.94	185000.00			MORTGAGE GUARANTY INS
					161.88		Escrow									
031699	031699		20	MERS	161.88	0	_CONSENTYBILHMTG I			5001	4209	204.82	185000.00			MORTGAGE GUARANTY INS
					161.88		Escrow									
030999	030999		13	MERS	161.88	0	_CONSENTYBILHMTG I			2009	4209	365.70	185000.00			MORTGAGE GUARANTY INSURANCE
					161.88		Escrow									
030999	030999		12	MERS	161.88	0	_CONSENTYBILHMTG I			2007	4209	529.54	185000.00			MORTGAGE GUARANTY INSURANCE
					161.88		Escrow									
010299	020199	020199	5	MEA	690.46	0	_CONSENTY			22007	4289	690.46	185000.00			
					690.46		Escrow									
030299			4	IIMV	1472.04	0	_CONSENTY			22001	4289	0.00	185000.00			504AC/1338383
					1473.04		Interest									
030299	020199	020199	3	NFLD13B	185000.00	0	_CONSENTY			22001	4289	0.00	185000.00			504AC/1338383

Page 1
--Run Date/Time--

PRIN BAL:	177,714.98
ESC BAL:	2,196.35

.....

TRANSACTION		DATE	RV	TRN DESCRIPTION	NXT DUE/REF	REVERSED	ALTER TRM.		BALANCE	TOTAL	PRINCIPAL		INTEREST	APPLIED	SUSPENSE	OTHER
EFFECTIVE	TIME							TRM.	ESCRON	AMOUNT				ESCRON		
07/07/2004	23:59:10		BIP	Bankruptcy Plan Intc			173,714.98		2,156.35-	75.54	.00	.00	.00	.00	.00	75.54
07/07/2004	23:59:07		R	Regular Payment	11/01/2003		177,714.98		2,156.35-	.00	150.92	1,371.05	.00	.00	.00	1,521.97
07/07/2004	23:59:04		PMS	Altplan Suspense Adj			177,865.88		2,156.35-	.00	.00	.00	.00	.00	.00	1,521.97
07/07/2004	23:59:01		R	Regular Payment			177,865.88		2,156.35-	737.64	.00	.00	.00	.00	.00	737.64
06/26/2004	01:31:08		EID	Insurance Escrow Dis	41 PMS		177,865.88		2,156.35-	.00	.00	.00	.00	.00	.00	507.00
06/26/2004	15:48:15		R	Bankruptcy Plan Intc			177,865.88		2,156.35-	.00	.00	.00	.00	.00	.00	161.88
06/26/2004	15:43:59		R	Regular Payment	10/01/2003		177,865.88		2,156.35-	.00	.00	.00	.00	.00	.00	507.00
06/26/2004	15:43:55		PMS	Altplan Suspense Adj			178,015.63		2,034.47-	.00	139.75	1,372.20	.00	.00	.00	1,521.97
06/26/2004	15:41:52		R	Regular Payment			178,015.63		2,034.47-	.00	.00	.00	.00	.00	.00	1,521.97
06/26/2004	15:41:52		EID	Insurance Escrow Dis	41 PMS		178,015.63		2,034.47-	.00	.00	.00	.00	.00	.00	1,521.97
03/26/2004	11:26:52		R	Regular Payment			178,015.63		2,034.47-	.00	.00	.00	.00	.00	.00	1,521.97
03/07/2004	13:01:41		IVT	Investor Pool/Pool T O			178,015.63		2,034.47-	.00	.00	.00	.00	.00	.00	1,521.97
03/07/2004	13:01:39		IVT	Investor Pool/Pool T O			178,015.63		2,034.47-	.00	.00	.00	.00	.00	.00	1,521.97
02/26/2004	18:51:24		R	Regular Payment			178,015.63		2,034.47-	.00	.00	.00	.00	.00	.00	1,521.97
02/26/2004	18:43:12		EID	Insurance Escrow Dis	41 PMS		178,015.63		2,034.47-	.00	.00	.00	.00	.00	.00	1,521.97
02/02/2004	09:16:31		EID	Insurance Escrow Dis	41 PMS		178,015.63		2,034.47-	.00	.00	.00	.00	.00	.00	1,521.97
01/11/2004	14:12:22		EID	Insurance Escrow Dis	50 Hazard In		178,015.63		2,034.47-	.00	.00	.00	.00	.00	.00	1,521.97
11/26/2003	16:21:48		EID	Insurance Escrow Dis	41 PMS		178,015.63		2,034.47-	.00	.00	.00	.00	.00	.00	1,521.97
10/26/2003	12:11:32		EID	Insurance Escrow Dis	41 PMS		178,015.63		2,034.47-	.00	.00	.00	.00	.00	.00	1,521.97
10/26/2003	12:11:32		R	Regular Payment			178,015.63		2,034.47-	.00	.00	.00	.00	.00	.00	1,521.97
10/26/2003	12:59:05		R	Regular Payment			178,015.63		2,034.47-	.00	.00	.00	.00	.00	.00	1,521.97
09/26/2003	18:51:24		EID	Insurance Escrow Dis	41 PMS		178,015.63		2,034.47-	.00	.00	.00	.00	.00	.00	1,521.97
09/26/2003	18:52:01		R	Regular Payment	09/01/2003		178,015.63		2,034.47-	.00	.00	.00	.00	.00	.00	1,521.97
09/26/2003	18:52:01		EID	Insurance Escrow Dis	41 PMS		178,015.63		2,034.47-	.00	.00	.00	.00	.00	.00	1,521.97
09/26/2003	18:51:31		R	Regular Payment			178,015.63		2,034.47-	.00	.00	.00	.00	.00	.00	1,521.97
09/26/2003	18:51:31		EID	Insurance Escrow Dis	41 PMS		178,015.63		2,034.47-	.00	.00	.00	.00	.00	.00	1,521.97
07/26/2003	16:15:41		R	Regular Payment	08/01/2003		178,164.23		2,106.95	.00	146.34	1,374.49	.00	.00	.00	1,521.97
07/26/2003	16:15:41		EID	Insurance Escrow Dis	41 PMS		178,164.23		2,106.95	.00	.00	.00	.00	.00	.00	1,521.97
06/16/2003	18:38:01		R	Regular Payment			178,164.23		2,106.95	1,911.39	.00	.00	.00	.00	.00	1,911.39
06/16/2003	18:38:01		EID	Insurance Escrow Dis	41 PMS		178,164.23		2,106.95	.00	.00	.00	.00	.00	.00	1,911.39
05/20/2003	12:55:10		R	Regular Payment			178,164.23		2,106.95	.00	.00	.00	.00	.00	.00	1,911.39
05/20/2003	12:55:10		EID	Insurance Escrow Dis	41 PMS		178,164.23		2,106.95	.00	.00	.00	.00	.00	.00	1,911.39
05/16/2003	18:21:34		R	Regular Payment	06/01/2003		179,450.03		1,433.47	.00	143.11	1,377.84	.00	.00	.00	1,433.47
05/16/2003	18:21:34		EID	Insurance Escrow Dis	41 PMS		179,450.03		1,433.47	.00	.00	.00	.00	.00	.00	1,433.47
03/16/2003	18:41:06		R	Regular Payment	04/01/2003		179,450.03		1,433.47	.00	.00	.00	.00	.00	.00	1,433.47
03/16/2003	18:41:06		EID	Insurance Escrow Dis	41 PMS		179,450.03		1,433.47	.00	.00	.00	.00	.00	.00	1,433.47
02/07/2003	15:41:17		R	Regular Payment			179,450.03		1,433.47	.00	.00	.00	.00	.00	.00	1,433.47
02/07/2003	15:41:17		EID	Insurance Escrow Dis	41 PMS		179,450.03		1,433.47	.00	.00	.00	.00	.00	.00	1,433.47

Ocean Federal Bank FSB
MSX-CHST

Detail Transaction History

ACCOUNT: 2050 FUND: 1 NEXT EOE 07/11/01/2003
FROM: Shelby N. 2010 MAIL: Shelby NC 28150

INTEREST RATE: 9.25000

PRIN BAL: 177,714.36
ECC BAL: 2,196.35

Page 2
Run Date: 07/22/2004 14:58

TRANSACTION		EFFECTIVE TIME		RV TRM DESCRIPTION		NXT DUE/REF		REVERSED		PRINCIPAL		BALANCES		TOTAL		PRINCIPAL		INTEREST		APPLIED		SURPLUS		OTHER	
02/28/2003	16:35:25	RSP	Regular/Spend	03/01/2003						178,890.36		1,775.55		1,893.67		141.81		1,380.04		361.72		0.00		0.00	
01/24/2003	16:16:13	RMS	Regular Multiple/Spr	02/01/2003						179,032.27		1,415.83		1,986.42		140.88		1,382.20		361.72		0.00		1,024.75	
01/16/2003	09:21:10	RMS	Regular Multiple/Spr	01/01/2003						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
01/16/2003	15:46:57	CD	Regular/Spend	12/01/2002						179,312.64		1,521.39		1,893.67		139.75		1,382.20		361.72		0.00		0.00	
12/30/2002	13:39:23	RSP	Regular/Spend	12/01/2002						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
11/30/2002	13:39:23	RSP	Regular/Spend	11/01/2002						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
10/15/2002	23:36:49	R	Regular Payment	10/01/2002						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
09/17/2002	23:36:49	R	Regular Payment	09/01/2002						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
08/16/2002	15:41:12	R	Regular Payment	08/01/2002						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
08/16/2002	15:41:12	R	Regular Payment	08/01/2002						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
08/12/2002	11:33:17	R	Regular Payment	08/01/2002						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
07/16/2002	16:48:41	R	Regular Payment	07/01/2002						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
06/29/2002	15:41:12	R	Regular Payment	06/01/2002						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
06/29/2002	15:41:12	R	Regular Payment	06/01/2002						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
06/14/2002	18:37:06	R	Regular Payment	06/01/2002						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
04/30/2002	15:29:18	R	Regular Payment	04/01/2002						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
04/16/2002	23:28:36	R	Regular Payment	04/01/2002						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
04/02/2002	14:22:34	R	Regular Payment	04/01/2002						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
03/15/2002	23:33:15	R	Regular Payment	03/01/2002						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
03/05/2002	09:48:42	R	Regular Payment	03/01/2002						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
02/22/2002	23:30:43	R	Regular Payment	02/01/2002						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
02/06/2002	11:37:31	R	Regular Payment	02/01/2002						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
01/15/2002	23:42:47	R	Regular Payment	01/01/2002						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
01/02/2002	13:44:48	R	Regular Payment	01/01/2002						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
12/31/2001	23:48:42	R	Regular Payment	12/01/2001						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
12/04/2001	10:48:41	R	Regular Payment	12/01/2001						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
11/02/2001	06:31:52	R	Regular Payment	11/01/2001						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
10/22/2001	12:16:28	R	Regular Payment	10/01/2001						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
10/15/2001	17:31:43	R	Regular Payment	10/01/2001						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
10/03/2001	08:13:55	R	Regular Payment	10/01/2001						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
09/12/2001	00:26:31	R	Regular Payment	09/01/2001						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
09/12/2001	00:26:28	R	Regular Payment	09/01/2001						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	
09/10/2001	11:30:11	R	Regular Payment	09/01/2001						179,312.64		1,054.11		1,986.42		139.75		1,382.20		361.72		0.00		0.00	

Owen Federal Bank FSB
MEX-SMT

Detail Transaction History

Page 3
--Run Date--
07/22/2004 14:58

LOAN# : INVESTOR# : 2050 POL# : 1 NEXT DUE DT: 11/01/2003 INTEREST RATE: 9.25000 PRIC BAL: 177,194.36
BORR1: BORR2: ESC BAL: 2,196.38
PROF: Shelby NW 28150 MAIL: Shelby NW 28150

TRANSACTION	EFFECTIVE DATE	RV	TRN DESCRIPTION	NXT DUE/REF	REVERSED	AFTER TRANS	PRINCIPAL	INTEREST	APPLIED	SUSPENSE	OTHER
						PRINCIPAL	ESCRW	TOTAL AMOUNT	ESCRW		
06/09/2001 00:19:12			PRP Principal Payment	09/01/2001		181,400.02	376.21	78.79	0.00		0.00
06/09/2001 00:19:09			RPP Regular/Spread			181,478.81	376.21	1,921.21	376.20		0.00
06/02/2001 12:58:47			EID Insurance Escrow Dis 41 PM			181,600.92	.05-	161.88-	161.88-	0.00	0.00
06/02/2001 12:58:46			EID Insurance Escrow Dis 41 PM			181,600.92	161.83	161.88-	161.88-	0.00	0.00
07/16/2001 16:22:13			R Regular Payment	09/01/2001		181,600.92	1,222.91	1,613.22-	1,613.22-	0.00	0.00
07/16/2001 16:22:13			R Regular Payment			181,600.92	1,222.91	1,613.22-	1,613.22-	0.00	0.00
06/14/2001 00:01:03			R Regular Payment	07/01/2001		181,722.10	1,160.67	1,698.21	376.26	0.00	0.00
06/08/2001 04:40:04			ESA Escrow Balance Adjus NL NewLoan S			181,842.35	1,184.41	1,184.41	1,184.41	0.00	0.00
06/08/2001 04:40:02			ESD Loan Disbursement NL NewLoan S			181,842.35	.00	181,819.35-	181,842.35-	23.00	0.00

SERVICER AFFIDAVITS

RE

PAYMENT

APPLICATION

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF RHODE ISLAND

BILLINGS MANN and CHERYL MANN,)
)
 Plaintiffs,)
) C.A. No. 00-192T
 v.)
) Judge Torres
 CHASE MANHATTAN MORTGAGE CORP.,)
)
 Defendant.)

Affidavit of Deborah Baker

I, Deborah Baker, being first duly sworn on oath, depose and state as follows:

1. I have personal knowledge of the facts set forth in this Affidavit and, if called upon as a witness, could competently testify to the following facts.

2. I am employed by Chase Manhattan Mortgage Corporation ("CMMC") as the Default Resolution Liaison Officer. In this capacity, I have knowledge of CMMC's policies and procedures regarding the assessment and collection of property inspection fees after a borrower files a Chapter 13 petition, which are set forth in this affidavit. Further, I have reviewed the records prepared and maintained by CMMC in the ordinary course of business concerning the mortgage loan of Billing Mann and Cheryl Mann, which is currently serviced by CMMC.

3. After a borrower defaults on his or her mortgage, it is CMMC's policy to send a form letter to the borrower on the 32nd day of delinquency advising the borrower, among other things, that CMMC will perform inspections of the mortgaged property to protect CMMC's interest in that property, and that CMMC will charge the borrower for those inspections. That form letter provides in relevant part:

While the loan remains in default, we are required to perform certain tasks to protect our interest in the property. One of the tasks that we may be required to perform is to visit your property. This is done to determine the property condition, as well as to discuss your plans for paying this loan on

000145

time. Whatever costs are incurred by Chase Manhattan Mortgage Corporation will be added to the amount you now owe.

A true and correct copy of the form letter CMMC used in December 1998 is attached hereto as Exhibit 1.

4. Until the borrower's default is cured, CMMC, through a third-party vendor, conducts monthly inspections of the mortgaged property, and charges the defaulting borrower a property inspection fee. The property inspection fees are added to the borrower's monthly mortgage statement and are reflected as amounts due and owing CMMC.

5. In the ordinary course of business, CMMC sends monthly mortgage statements to borrowers which reflect the amounts owed to CMMC. After CMMC receives notice of a borrower's Chapter 13 filing, CMMC stops sending regular monthly mortgage statements to that borrower. Instead, CMMC provides the debtor a Bankruptcy Account Statement, which is generated after CMMC receives a payment from the debtor for purposes of providing the debtor with a record of the payments he or she has made to CMMC. Although CMMC continues to inspect the debtor's property after the Chapter 13 petition is filed, the property inspection fees assessed to the debtor's account are not reflected on the Bankruptcy Account Statement. The assessment of post-petition property inspection fees to the debtor's account is for CMMC's internal record keeping only, and the debtor does not receive any documents from CMMC reflecting that post-petition property inspection fees are owed to CMMC while the debtor remains in Chapter 13.

6. If a Chapter 13 debtor successfully completes his/her Chapter 13 plan, CMMC's policy is to waive the post-petition property inspection fees. In other words, CMMC does not collect those fees. In fact, even if the debtor defaults on his or her regular monthly mortgage

payments after discharge, the "assessed" post-petition property inspection fees are still not collected from the borrower.

7. In December 1998, plaintiffs defaulted on their note. On the 32nd day after plaintiffs defaulted, CMMC sent plaintiffs a notice advising them that as a result of their default, CMMC would: (1) conduct property inspections; and (2) charge the inspection fees to the plaintiffs' account. A true and correct copy of the form of letter sent to plaintiffs is attached hereto as Exhibit A.

8. On April 5, 1999, CMMC sent plaintiffs a notice that their account had been referred to foreclosure counsel for collection.

9. CMMC received notice of the filing of plaintiffs' Chapter 13 petition on April 30, 1999. After CMMC received that notice, it stopped sending regular monthly mortgage statements to plaintiffs, and instead provided plaintiffs with a Bankruptcy Account Statement reflecting payments received by CMMC. CMMC continued to inspect the mortgaged property after it received notice of plaintiffs' Chapter 13 filing, and assessed the resulting property inspection fees to plaintiffs' account. However, in accordance with its policy, CMMC did not include those post-petition property inspection fees on the Bankruptcy Account Statements, nor did it send any documents to plaintiffs reflecting that post-petition property inspection fees were due and owing to CMMC.

10. A true and correct copy of a list of the dates upon which CMMC posted property inspection fees to the Manns' account as of July, 2000 is attached hereto as Exhibit 2.

11. CMMC has not directed its counsel to take any affirmative action to collect the post-petition property inspection fees from plaintiffs, and plaintiffs have never paid any of those fees subsequent to the date CMMC received notice of their Chapter 13 filing.

FURTHER AFFLIANT SAYETH NOT.

Deborah Baker
Deborah Baker

SUBSCRIBED AND SWORN
to before me this 14th day
of December, 2000.

Karen M. Kitchell
Notary Public

182732.1

KAREN M. KITCHELL
NOTARY PUBLIC-STATE OF OHIO
MY COMMISSION EXPIRES JAN. 13, 2001

000148

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

IN RE: ALETHER THOMPSON

*

CASE NO. 99-40681

ALETHER THOMPSON

*

PLAINTIFF

*

VS

*

ADVERSARY PROCEEDING
NO. 03-01153

*

HOMEQ SERVICING CORPORATION

*

DEFENDANT

AFFIDAVIT OF JOHN DUNNERY

STATE OF NORTH CAROLINA)
) to wit:
COUNTY OF WAKE)

I, JOHN DUNNERY, being duly sworn, do hereby depose and say as follows:

1. I am over eighteen (18) years of age, and I am competent to be a witness. I have personal knowledge of the facts and matters set forth herein.

2. I have been employed with HomEq Servicing Corporation ("HomEq") since June of 1998. I currently serve as Vice President of Default Operations for HomEq. The individuals under my supervision deal with defaulted loans and, in particular, loans involved in collection, foreclosure and bankruptcy.

3. HomEq is a servicer of loans for lenders. The Plaintiff, Alether Thompson, is a debtor on a 1998 mortgage loan from Southeast Funding, in the original principal amount of \$28,000, which is serviced by HomEq. Accurate copies of the Plaintiff's Note and Deed of Trust

for this loan are attached to HomEq's Opposition to Plaintiff's Motion for Class Certification (the "Opposition") as Exhibits A and B.

4. When HomEq incurs a fee or charge for a third party service in connection with a debtors's loan, it pays the invoice and records the payment as a "corporate advance" in HomEq's computer system, the same way that businesses generally make accounting entries for expenses that they incur. Examples of such charges include: (i) attorney's fees occurred in collection, foreclosure or bankruptcy matters (sometimes referred to as proof of claim or POC fees, foreclosure fees, attorney's fees, or breach letter fees); (ii) associated court filing fees; and (iii) appraisal or valuation fees (sometimes referred to as Broker's Price Opinions or BPO fees).

5. HomEq also occasionally makes payment to taxing authorities for delinquent taxes owing on property which secures the loans that it services in order to preserve a lender's lien and avoid the sale of secured property at tax sale. Such payments are recorded as "escrow advances" in HomEq's computer system.

6. On occasion, HomEq also records advances to cover short payments made by debtors.

7. The posting of a corporate advance does not mean that it will be charged to or collected from a debtor. Many circumstances affect collection. State law affects whether and in what amounts certain advances can be passed onto a debtor.

8. Many corporate advances are not collected from debtors, but instead are written off or later reimbursed by the lender who holds the loan. Others are approved and paid through approved plans, approved foreclosure petitions, motions for relief from stay, or Rule 2016 motions, or by negotiated agreement with debtors.

9. Changes in bankruptcy law and local practice have resulted in many changes over the years in HomEq's default serving practices. These changes include, but are not limited to, the following.

10. Following notification of a debtor's bankruptcy, it is HomEq's practice to move unpaid corporate advances into one of two suspense accounting categories: (a) a category identified as "Non-Recoverable Corporate Advances; or (b) a category identified as "Third Party Recoverable," sometimes referred to as the "T-bucket."

11. Advances in the T-bucket or Non-Recoverable category are then reviewed with bankruptcy counsel to determine which can be collected through a proof of claim or the debtor's plan (generally pre-petition charges, although some jurisdictions allow collection of POC fees and other pre-confirmation charges via approved plans).

12. Charges incurred during the pendency of a bankruptcy are generally posted to the "T-Bucket" and then, after further review are either: (a) included in the detail underlying lift-stay motions, (b) included in POCs or amended POCs in jurisdictions which allow limited post-petition charges to be included in a proof of claim, (c) included in 2016 motions, (d) written off, in whole or in part, and/or (e) reimbursed by the lender to HomEq.

13. At the end of a bankruptcy, a further review process between HomEq's internal personnel and its external bankruptcy consultants and counsel occurs to determine, on a loan by loan basis, which advances, not otherwise recovered through Chapter 13 plan payments are potentially recoverable from the borrower or the lender, and which must be written off.

14. This process, known as the "reclassification" process, has been undertaken by HomEq and refined over the years in an effort to address the ever changing and different practices of bankruptcy courts, to address changes in case law, and to respond to court orders,

such as the class action settlement order in the case of Betty Ann Dean v. First Union Mortgage Corporation, in the U.S. Bankruptcy Court for the Southern District of Alabama, Southern Division (Adversary No. 99-1144-MAM) (the “Dean Settlement”) attached as an Exhibit to the Opposition.

15. While HomEq was not a party in the *Dean* case, many of the loans encompassed by the Dean Settlement were serviced by HomEq and thus required reclassification by HomEq of some of the same charges which Plaintiff seeks to challenge herein.

16. The suspense and reclassification processes adopted by HomEq have been applied to numerous loans beyond those encompassed by the Dean Settlement, including the Plaintiff’s loan.

17. Attached to the Opposition as an exhibit is a Transactional History Reconciliation for Ms. Thompson’s Loan. This reconciliation is not a document that can be simply reproduced through HomEq’s accounting system for each debtor’s loan. It is drawn from different data sources, her bankruptcy, foreclosure and collection files, and the communications log regarding the Plaintiff’s loan. It required over a full business day to create this reconciliation.

18. While HomEq’s data records can produce a report reflecting advances by type posted to serviced loans, this data does not reflect when the underlying charge was incurred or whether the debtor was in bankruptcy at the time the charge was posted. Nor does the data reflect whether the underlying bill was incurred pre-petition, pre-confirmation or post-confirmation, whether the particular advance was included in a proof of claim or an amended proof of claim, or whether it was approved as part of a Chapter 13 plan, a motion for relief from stay, a Rule 2016 Motion or by other court order. It also does not reflect whether the bankruptcy was dismissed without discharge. If the advance was incurred while the debtor was not in

bankruptcy, the data does not reflect whether the particular advance was approved in a foreclosure or collection action, or was compromised in a settlement with the debtor. Nor does this data reflect whether the advance was paid, written off, or reclassified as non-recoverable or third party recoverable.

19. In order to determine the circumstances and timing under which an advance was posted, whether it has been repaid by a debtor, approved or allowed by a court, compromised or written off, requires reconciliation with data and information from many data and paper sources. This would require the review and reconciliation of the communications loan on each debtor's loan, each debtor's bankruptcy, foreclosure and collection files (data and paper), payment records, bankruptcy and foreclosure filings, and sometimes underlying bills and correspondence with third party providers of default related services. The burden to accomplish this for all bankrupt loans serviced by HomEq is insurmountable.

20. In my personal experience, in excess of 80% of all HomEq serviced loans that are involved with a Chapter 13 proceeding ultimately result in a failure by the debtor to satisfy his/her Chapter 13 plan requirements. In those situations, HomEq typically files a motion for relief from the automatic stay and includes any recorded corporate advances as part of the total amount claimed.

21. In a significant number of HomEq bankruptcy files, corporate advances are written off. For example, this is the case whenever a foreclosure sale results in a deficiency; as it is HomEq's usual practice to write off any deficiency amount and not pursue the debtor post-foreclosure. Furthermore, whenever a debtor tenders a deed in lieu of foreclosure, the forgiveness of any deficiency (including any outstanding corporate advances) is one of the benefits received by the debtor.

22. Detail of the specific postings which Plaintiff challenges herein is set forth in Exhibit 2 to the Complaint. This exhibit was a letter sent by HomEq to the Plaintiff on August 6, 2001 in response to an inquiry from the Plaintiff. The advances detailed in the August 6, 2001 letter are reflected on the Transaction History Reconciliation for the Plaintiff's loan attached as an exhibit to the Opposition. An explanation of each advance, reflecting the underlying service date and the posting date is detailed in the chart below:

<i>Nature of Advance Complained Of</i>	<i>Amount</i>	<i>Date Of 3rd Party Service (if applicable)</i>	<i>Date Posted (i.e. date paid by HomEq</i>	<i>Pre-Petition, Post-Petition/Pre-Conf. Or Post-Confirmation</i>
Breach Letter Fee	35.00	11/98	11/11/98	Pre-Petition
Breach Letter	35.00	02/99	02/25/99	Pre-Petition
Appraisal (BPO)	250.00	01/30/99	02/22/99	Pre-Petition
Appraisal (BPO)	250.00	11/18/99	12/02/99	Post-Confirmation
Appraisal (BPO)	250.00	05/01/00	05/18/00	Post-Confirmation
Appraisal (BPO)	255.00	11/06/00	11/21/00	Post-Confirmation
Appraisal (BPO)	285.00	04/24/01	05/08/01	Post-Confirmation
Foreclosure fees	350.00	02/99	04/15/99	Pre-Petition
POC fees	250.00	03/99	04/23/99	Post Petition
Attys Fees	50.00	11/23/00	12/11/00	Post-Confirmation
Delinquent Taxes	583.99		02/24/00	Post-Confirmation
P&I shortage advance	.20		02/10/98	Pre-Petition
P&I shortage advance	250.00		12/12/00	Post-Confirmation
TOTAL	2844.19			

23. Attached to the Opposition as an exhibit are copies of records reflecting the services and invoices underlying the advances for third party services reflected in this chart.

24. These advances are provided for under the terms of the Plaintiff's loan. The tax payment, for example, served to preserve the Deed of Trust on the Plaintiff's home securing her loan. Some of the advances reflected in this chart were part of HomEq's proof of claim in the Plaintiff's initial bankruptcy. Others were later reclassified as "Non-Recoverable Corporate Advances" or "Third Party Recoverable" as reflected on the Transactional History Reconciliation for the Plaintiff's loan.

25. The Plaintiff has also challenged advances made following the discharge of her 1999 bankruptcy. Following her discharge, the Plaintiff again fell into arrears and was sent a breach letter dated February 14, 2003, providing notice of her default and of her right to cure this arrearage by paying the amount necessary to bring her loan current, described in this letter as "the sum of payments that have come due on or after the date of default, 01/07/2003, plus late charges, periodic adjustments to the monthly payment amount (if applicable) and other expenses associated with collection, all of which total \$3,640.11."

26. The corporate advances outstanding on Plaintiff's loan were later detailed by HomeEq in a payoff statement requested by the Plaintiff's counsel. This payoff statement and the February 14, 2003 breach letter were issued while the Plaintiff was not in bankruptcy.

27. After the Plaintiff returned to bankruptcy, the corporate advances on her loan were reclassified as "non-recoverable" and "3rd Party Recoverable" as reflected on her Transactional History Reconciliation. HomeEq has not collected these reclassified advances and does not intend to do so.

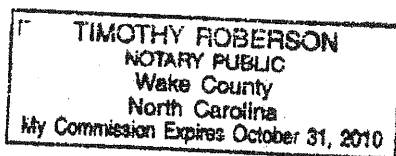
28. The documents referred to herein and attached as Exhibits of the Opposition are accurate copies of business records of HomeEq. These records were created or obtained, and have been maintained by HomeEq in the ordinary course of its business.

I HEREBY SWEAR AND AFFIRM UNDER THE PENALTIES OF PERJURY THAT
THE MATTERS AND FACTS SET FORTH IN THE FOREGOING AFFIDAVIT ARE TRUE
AND CORRECT TO THE BEST OF MY KNOWLEDGE, INFORMATION AND BELIEF.

June 23, 2006
Date

JOHN DUNNERY

SWORN TO BEFORE ME THIS 23 day of June, 2006.



My Commission Expires: _____

Timothy Roberson
Notary Public