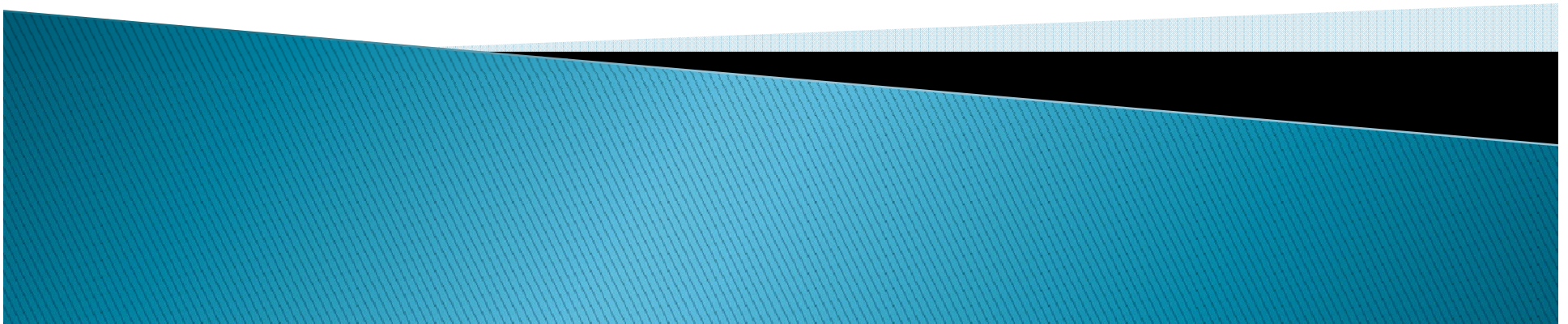


# Follow The Money

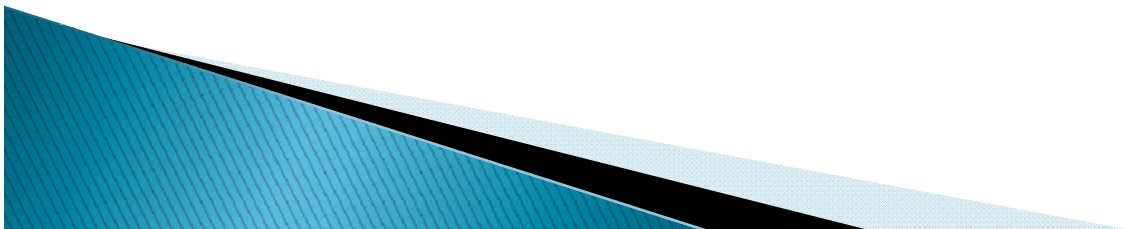
## Max Gardner's SOS Seminar

Jay Patterson, CFE  
Full Disclosure, LLC



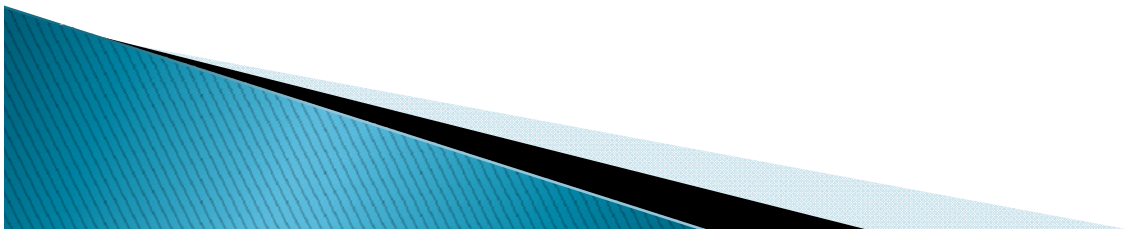
# THE DIGITAL ACCOUNTING SYSTEMS

- ▶ MSP
- ▶ LoanServ fka MortgageServ
- ▶ LSAMS
- ▶ Maestro
- ▶ Countrywide/BAC
- ▶ Ocwen



# MSP – Mortgage Servicers Platform

- ▶ Currently Owned by Lender Processing Services, Inc fka Fidelity Nat Info Svcs.
- ▶ Originally owned by CPI, Alltel.
- ▶ Appx. 60% of Mortgage Loans are processed through MSP.
- ▶ MAGNIFIDE MSP Still in Development
- ▶ Used by:
  - Ameriquest (AMC Mortgage Services, then Citi Residential Lending)
  - Chase (and EMC, WaMu)
  - Wells Fargo
  - US Bank, Regions, Aurora, AHMSI/OOMC, Home Loan Svcs, SPS, HSBC Mortgage.



# MSP Transaction History

- ▶ Reads in reverse Chronological Order.
- ▶ No Running Balances for Suspense, Corporate Advance, or Fees

10/08/2007 20:34 2059867550 JONES GIFT BASKETS PAGE 02/08

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:  
\*\*\*\*\*

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

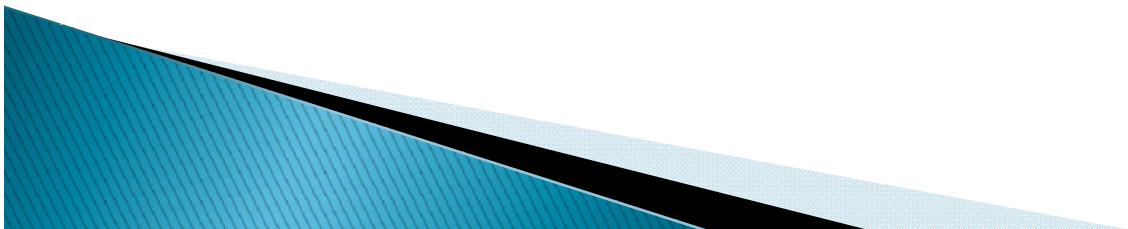
\*\*\*\*\*

PROCESS DATE	DUE DATE	TRANSACTION CODE	DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
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-
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-
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-	
			1500.00-	NEW PRINCIPAL/ESCROW BALANCES



# LoanServ (fka MortgageServ)

- ▶ Owned by Fiserv
- ▶ Used by:
  - GMAC
  - SAXON
  - Carrington Mortgage Services
  - HSBC Mortgage used LoanServ until 2008, then began conversion across entities to MSP
- ▶ Special “Schools” to learn how to Read.



# MORTGAGESERV History

- ▶ Reads from top to bottom
- ▶ Heavy Utilization of Suspense Accounts.
- ▶ Called “Buckets”
- ▶ 6 Suspense Accounts or “Buckets”.

26-Feb-2008 04:52 PM GMAC Mortgage 215-734-8842 12/18

Homacmings Financial, LLC  
P.O. Box 205

Waterloo IA 50704

PAGE 1  
DATE 02/26/08

HISTORY FOR ACCOUNT [REDACTED]

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

[REDACTED] [REDACTED]

DATES		CURRENT BALANCES		UNCOLLECTED	
PAID TO	01/04/06	PRINCIPAL	95141.69	LATE CHARGES	-921.74
NEXT DUE	02/04/06	ESCROW	-2223.82	OPTIONAL INS	0.00
LAST PMT	06/23/07	UNAPPLIED FUND	698.64	INTEREST	0.00
AUDIT DT	08/23/03	UNAPPLIED CODES	*	FEES	-1812.23
		BUYDOWN FUND	0.00	YEAR TO DATE	-----
LAST ACTIVITY	02/04/08	BUYDOWN CODE		INTEREST	0.00
				TAXES	0.00

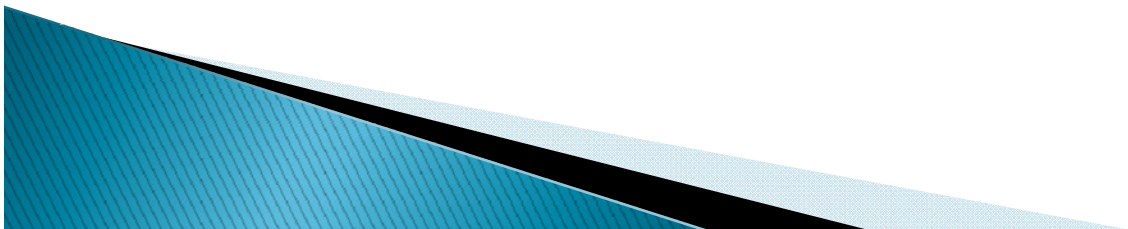
  

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
021105	FE	090404	780.00 40 EXPENSE ADVANCES			
030405	FR	090404	-780.00 40 EXPENSE ADVANCES			
030405	FE	090404	395.00 40 EXPENSE ADVANCES			
030405	FE	090404	385.00 40 EXPENSE ADVANCES			
030905	UFF	090404	UNAPPLIED FUNDS (2)	780.00	BALANCE	780.00
030905	SR	090404	780.00	.00	.00	.00
030905	UFF	090404	UNAPPLIED FUNDS (2)	-780.00	BALANCE	0.00
030905	AA	090404	.00	.00	.00	.00
030905	FE	090404	780.00 40 EXPENSE ADVANCES			
030905	FR	090404	-780.00 40 EXPENSE ADVANCES			
030905	FE	090404	185.98 40 EXPENSE ADVANCES			
030905	FE	090404	594.02 40 EXPENSE ADVANCES			
041805	UFF	090404	UNAPPLIED FUNDS (2)	780.00	BALANCE	780.00
041805	SR	090404	780.00	.00	.00	.00
041805	UFF	090404	UNAPPLIED FUNDS (2)	-5.98	BALANCE	774.02
041805	AA	090404	.00	.00	.00	.00
041805	FE	090404	5.98 40 EXPENSE ADVANCES			
041805	UFF	090404	UNAPPLIED FUNDS (2)	-105.00	BALANCE	669.02
041805	AA	090404	.00	.00	.00	.00
041805	FE	090404	105.00 164 EXPENSE ADVANCES			
041805	FR	090404	-5.98 40 EXPENSE ADVANCES			
041805	FE	090404	5.98 40 EXPENSE ADVANCES			
051005	UFF	090404	UNAPPLIED FUNDS (2)	780.00	BALANCE	1449.02
051005	SR	090404	780.00	.00	.00	.00
051005	UFF	090404	UNAPPLIED FUNDS (2)	-778.48	BALANCE	670.54
051005	AA	090404	.00	.00	.00	.00
051005	RP	100404	778.48	58.56	719.92	.00

BKR14661

# LSAMS

- ▶ Loan Servicing and Accounting Management System (LSAMS).
- ▶ Owned by ISGN
- ▶ Currently used by Litton
- ▶ Homecomings, Wells Fargo and Ocwen used LSAMS



# LSAMS History

- Reads top to bottom
- Fairly straight — forward history

## LSAMS History

SR497CR-02  
SARREAGA

HOMEcomings FINANCIAL  
DETAIL TRANSACTION HISTORY

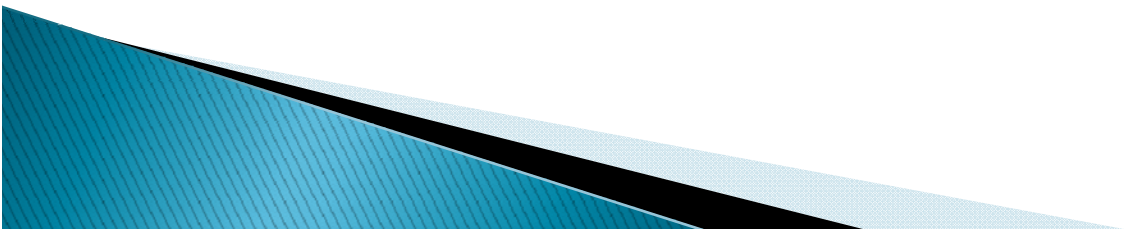
11/06/08 14:37:37  
JOB DT: 5/01/07  
PAGE: 1

LOAN# [REDACTED] INV# 701 POOL# 0200109 NEXT DUE 4/01/07 INTEREST RATE 14.375 PRIN. BAL 43,687.87  
BORR1 [REDACTED] TYPE: 05-00 CONVENTION INT PD TO 3/01/07 P&I SHORT .00 ESC. BAL .00  
BORR2 [REDACTED] MAIL# [REDACTED] CORP AD 150.00-  
PROP: [REDACTED]

---TRANSACTION---	DATE	CODE	DESCRIPTION	NEXT DUE	AFTER TRANS. BALANCES- PRINCIPAL	ESCROW	TOTAL AMOUNT	PRINCIPAL	INTEREST	APPLIED- ESCROW	SUSPENSE/CD	MISC. PMTS
10	8/17/01	8102	LOAN TRANSFER	9/01	45000.00	.00	45000.00-	45000.00-	.00	.00	.00	
		S/F	REF#									
11	8/30/01	02	PAYMENT	10/01	44982.83	.00	417.90	17.17	400.73	.00	.00	
		S/F LB	REF#									
			Int pd to:	9/01/01								
12	8/31/01	9302	REVERSAL (PRIOR DAY)	9/01	45000.00	.00	417.90-	17.17-	400.73-	.00	.00	
		Effective date:	8/30/01									
		S/F TR	REF#									
13	8/31/01	3199	OLD INV 973/0200109	9/01	.00	.00	45000.00	45000.00	.00	.00	.00	
		S/F TR	REF#									
14	8/31/01	8199	NEW INV 701/0200109	9/01	45000.00	.00	45000.00-	45000.00-	.00	.00	.00	
		S/F TR	REF#									
15	8/31/01	02	PAYMENT	10/01	44982.83	.00	417.90	17.17	400.73	.00	.00	
		Effective date:	8/30/01									
		S/F TR	REF#									
			Int pd to:	9/01/01								
16	10/03/01	02	PAYMENT	11/01	44965.50	.00	417.90	17.33	400.57	.00	.00	
		S/F LB	REF#									
			Int pd to:	10/01/01								
17	10/29/01	02	PAYMENT	12/01	44948.02	.00	417.90	17.48	400.42	.00	.00	
		Effective date:	10/27/01									
		S/F LB	REF#									
			Int pd to:	11/01/01								
18	11/19/01	02	PAYMENT	1/02	44930.38	.00	417.90	17.64	400.26	.00	.00	
		S/F LB	REF#									
			Int pd to:	12/01/01								
19	1/02/02	02	PAYMENT	2/02	44912.59	.00	417.90	17.79	400.11	.00	.00	
		Effective date:	12/31/01									
		S/F LB	REF#									
			Int pd to:	1/01/02								
20	1/29/02	02	PAYMENT	3/02	44894.64	.00	417.90	17.95	399.95	.00	.00	
		S/F LB	REF#									
			Int pd to:	2/01/02								
21	2/27/02	02	PAYMENT	4/02	44876.53	.00	417.90	18.11	399.79	.00	.00	
		S/F LB	REF#									
			Int pd to:	3/01/02								
22	3/25/02	02	PAYMENT	5/02	44858.26	.00	417.90	18.27	399.63	.00	.00	
		S/F LB	REF#									
			Int pd to:	4/01/02								
23	4/30/02	02	PAYMENT	6/02	44839.82	.00	417.90	18.44	399.46	.00	.00	
		S/F LB	REF#									
			Int pd to:	5/01/02								
24	6/03/02	02	PAYMENT	7/02	44821.22	.00	417.90	18.60	399.30	.00	.00	
		Effective date:	5/31/02									
		S/F CK	REF#									
25	6/27/02	02	PAYMENT	8/02	44802.45	.00	425.90	18.77	399.13	.00	.00	
			Int pd to:	7/01/02								

# MAESTRO

- ▶ Citibank



# MAESTRO History

- ▶ Reverse chrono order
- ▶ All accounts included

**MAESTRO**

DLSO0142 DLSM142 CONSOLIDATED NOTE REPORT 12/10/09 09:45

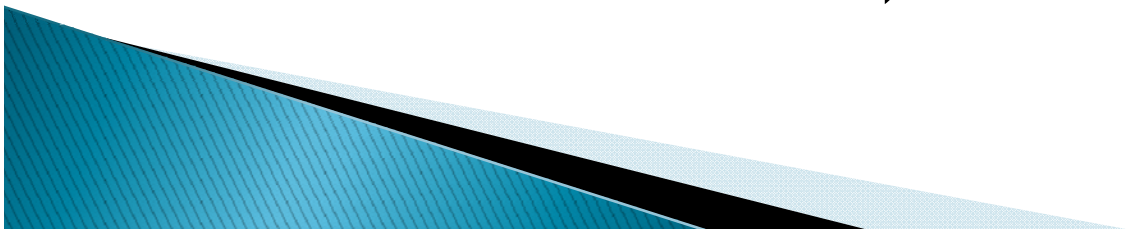
LOAN #: [REDACTED] CUSTOMER: [REDACTED] TYP: 002  
 DEPT ID: ALL (ALL/SEL/ACRONYM) BAL: Y TYPE: F (F=FINANCIAL,D=DATAMSGS,B=BOTH)  
 START DATE: 12/10/09 STOP DATE: 00/00/00 PRINT: Y (Y/N) PRINTER: U20339  
 INV: 06179/00000 BLK: 001/000 UNAP: 620.65 CD: P Q  
 PDTO: 09/01/08 PBAL: 44029.34 EBAL: -4616.91 WARN: 0 LOCK: 0 STOP: 00  
 I-YTD: 0.00

DATE	TRAN	PDTO	TRAN AMT	PRIN	INT	ESC	L/C	OT-AMT
120809	E70	0901	-22.32 PAYEE = HUD			-22.32	.00	.00
			BAL AFTER	44029.34		-4616.91	UNAP	620.65
120109	FEA	0901	-29.18 610-INTEREST ON ESCR ADV					
129			BAL AFTER	44029.34		-4594.59	UNAP	620.65
112409	FEI	0901	-15.00 46-BIE-BATCH INSP EXP				INBK-INSPECTION-BANKRU	
98			BAL AFTER	44029.34		-4594.59	UNAP	620.65
110409	E70	0901	-22.32 PAYEE = HUD			-22.32	.00	.00
			BAL AFTER	44029.34		-4594.59	UNAP	620.65
110109	FEA	0901	-30.16 610-INTEREST ON ESCR ADV					
129			BAL AFTER	44029.34		-4572.27	UNAP	620.65
102709	FEI	0901	-15.00 46-BIE-BATCH INSP EXP				INBK-INSPECTION-BANKRU	
98			BAL AFTER	44029.34		-4572.27	UNAP	620.65
100709	E70	0901	-22.32 PAYEE = HUD			-22.32	.00	.00
			BAL AFTER	44029.34		-4572.27	UNAP	620.65
100109	FEA	0901	-29.18 610-INTEREST ON ESCR ADV					
129			BAL AFTER	44029.34		-4549.95	UNAP	620.65
092909	FEI	0901	-15.00 46-BIE-BATCH INSP EXP				INBK-INSPECTION-BANKRU	
98			BAL AFTER	44029.34		-4549.95	UNAP	620.65
091409	DET	0000	200.00 410004205 WILSON & A GP214764a 090914					
			213-BNK ATTY FEE 3PTY BATT-BK ATTORNEY FEES					
			BAL AFTER	44029.34		-4549.95	UNAP	620.65
090309	E70	0901	-22.32 PAYEE = HUD			-22.32	.00	.00
			BAL AFTER	44029.34		-4549.95	UNAP	620.65
090109	FEA	0901	-30.16 610-INTEREST ON ESCR ADV					
129			BAL AFTER	44029.34		-4527.63	UNAP	620.65
082509	FEI	0901	-15.00 46-BIE-BATCH INSP EXP				INBK-INSPECTION-BANKRU	
98			BAL AFTER	44029.34		-4527.63	UNAP	620.65
080509	E70	0901	-22.32 PAYEE = HUD			-22.32	.00	.00
			BAL AFTER	44029.34		-4527.63	UNAP	620.65
080109	FEA	0901	-30.16 610-INTEREST ON ESCR ADV					
129			BAL AFTER	44029.34		-4505.31	UNAP	620.65
072909	FEI	0901	-15.00 46-BIE-BATCH INSP EXP				INBK-INSPECTION-BANKRU	
98			BAL AFTER	44029.34		-4505.31	UNAP	620.65
070709	E70	0901	-22.32 PAYEE = HUD			-22.32	.00	.00
			BAL AFTER	44029.34		-4505.31	UNAP	620.65
070109	FEA	0901	-3.89 610-INTEREST ON ESCR ADV					
129			BAL AFTER	44029.34		-4482.99	UNAP	620.65
062409	FEI	0901	-15.00 46-BIE-BATCH INSP EXP				INBK-INSPECTION-BANKRU	
98			BAL AFTER	44029.34		-4482.99	UNAP	620.65
060409	E70	0901	-22.32 PAYEE = HUD			-22.32	.00	.00
			BAL AFTER	44029.34		-4482.99	UNAP	620.65
052709	FEI	0901	-15.00 46-BIE-BATCH INSP EXP				INBK-INSPECTION-BANKRU	
98			BAL AFTER	44029.34		-4460.67	UNAP	620.65
050609	E70	0901	-22.32 PAYEE = HUD			-22.32	.00	.00
			BAL AFTER	44029.34		-4460.67	UNAP	620.65
050409	DEB	0000	75.00 410004205 WILSON & A GP190591 090504					
			52-FORECLOSURE COSTS TITL-TITLE SEARCH EXPENSE					
			BAL AFTER	44029.34		-4438.35	UNAP	620.65
050409	DEB	0000	295.00 410004205 WILSON & A GP190591 090504					
			52-FORECLOSURE COSTS SERF-SERVICE COSTS					
			BAL AFTER	44029.34		-4438.35	UNAP	620.65
050409	DEB	0000	185.00 410004205 WILSON & A GP190591 090504					
			52-FORECLOSURE COSTS REC-RECORDING FEES					
			BAL AFTER	44029.34		-4438.35	UNAP	620.65
050409	DEB	0000	376.00 410004205 WILSON & A GP190591 090504					
			52-FORECLOSURE COSTS PUBL-PUBLICATION FEES					




# Countrywide/BAC

- ▶ Developed by Countrywide
- ▶ Proprietary System
- ▶ BOA wanted this system as part of CW purchase and converted ~3 million accounts previously on MSP to CW system.
- ▶ History only provides basic information.
- ▶ No assessment of Fees/Corporate Advance shown on history, only payment (as generic “Misc Posting”, though this includes other transactions as well)



# Countrywide/BAC History

- ▶ Reads top to bottom
- ▶ Must request additional information to have full picture of loan

Bank of America   
Home Loans

Account Number: [REDACTED] Property Address: [REDACTED]  
Statement Period: 08/2004 - 08/2009  
Date Prepared: 08/06/2009

Page 3

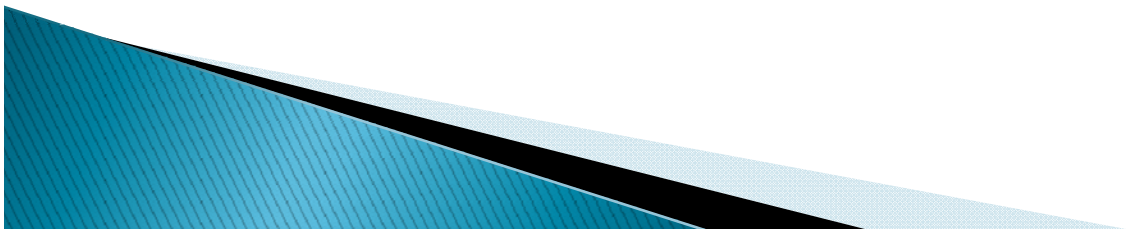
Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
Beginning Balance				52,712.91		.00				.00
09/09/2004	REGULAR PAYMENT	527.00	08/2004	62.15 \$2,670.76	431.15	.00 .00	.00	.00	51.85 .00	2.05 2.05
09/07/2004	MISC. POSTING	-2.05	08/2004	.00 \$2,670.76	.00	.00 .00	.00	.00	.00 .00	-2.05 .00
09/17/2004	REGULAR PAYMENT	473.30	09/2004	62.44 \$2,608.32	430.86	.00 .00	.00	.00	.00 .00	.00 .00
10/29/2004	REGULAR PAYMENT	473.30	10/2004	62.73 \$2,545.59	430.57	.00 .00	.00	.00	.00 -23.87	.00 .00
01/14/2005	REGULAR PAYMENT	473.30	11/2004	63.02 \$2,482.57	430.28	.00 .00	.00	.00	.00 -47.24	.00 .00
01/31/2005	HAZARD INS PMT	-382.60	11/2004	.00 \$2,482.57	.00	-382.00 -382.00	.00	.00	.00 -47.24	.00 .00
02/19/2005	REGULAR PAYMENT	473.30	12/2004	63.32 \$2,419.25	429.98	.00 -382.00	.00	.00	.00 -71.01	.00 .00
05/03/2005	COUNTY TAX PMT	-11.36	12/2004	.00 \$2,419.25	.00	-11.35 -393.35	.00	.00	.00 -71.01	.00 .00
05/18/2005	COUNTY TAX PMT	-9.32	12/2004	.00 \$2,419.25	.00	-9.32 -402.67	.00	.00	.00 -71.01	.00 .00
12/05/2005	HAZARD INS PMT	-381.60	12/2004	.00 \$2,419.25	.00	-381.00 -783.67	.00	.00	.00 -71.01	.00 .00
03/24/2006	MISC. POSTING	✓ 412.72	12/2004	.00 \$2,419.25	.00	.00 -783.67	.00	.00	.00 -71.01	412.72 412.72
04/11/2006	COUNTY TAX PMT	-54.85	12/2004	.00 \$2,419.25	.00	-54.85 -838.52	.00	.00	.00 -71.01	.00 412.72
04/28/2006	REGULAR PAYMENT	✓ 587.74	01/2005	63.62 \$2,355.63	429.88	.01 -838.51	.00	.00	.00 -71.01	84.43 587.15
04/28/2006	REGULAR PAYMENT	✓ 587.74	02/2005	63.92 \$2,411.71	429.08	.01 -838.50	.00	.00	.00 -71.01	84.43 601.58
04/28/2006	MISC. POSTING	✓ 244.11	02/2005	.00 \$2,411.71	.00	.00 -838.50	.00	.00	.00 -71.01	244.11 845.69

TI →  
4/11/06

08/06/2009 15:47 878588488  
Loan Administration 8/6/2009 9:35 AM  
ADC PURCHASING  
PAGE 3/011 805-520-5019  
PAGE 03/11

# OCWEN

- ▶ Proprietary System.
- ▶ Named “REALServicing”



# OCWEN History

- ▶ XLS Format
- ▶ Never Received “Raw Data” History from OCWEN.



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

WWW.OCWEN.COM

Loan#: 70289897

Customer Name(s): Hung Bui

Check / Ref. Number	Date Payment Due	Date Payment Received	Date Assessment / Transaction Date	Description	Amount Applied / Assessed	Principal Application	Interest Application	Escrow Application	Optional Products	Late Charge %	Fees / Other (See Description)	Suspense Application	Principal Balance	Escrow Balance	Suspense Balance
				Beginning Balance							0.00		575,835.26	0.00	0.00
			10/22/2008	Loan Disbursement	575,835.26	575,835.26	0.00	0.00	0.00	0.00	0.00	0.00	575,835.26	0.00	0.00
781945	12/01/2008	12/01/2008		Payment	3,538.99	0.00	3,538.99	0.00	0.00	0.00	0.00	0.00	575,835.26	0.00	0.00
		12/01/2008		Principal Payment	261.01	261.01	0.00	0.00	0.00	0.00	0.00	0.00	575,574.25	0.00	0.00
02123	01/01/2009	12/24/2008		Payment	3,537.38	0.00	3,537.38	0.00	0.00	0.00	0.00	0.00	575,574.25	0.00	0.00
		12/24/2008		Principal Payment	62.62	62.62	0.00	0.00	0.00	0.00	0.00	0.00	575,511.63	0.00	0.00
			02/01/2009	Returned Check Fee	-25.00	0.00	0.00	0.00	0.00	0.00	-25.00	0.00	0.00	0.00	0.00
			02/04/2009	Payment Returned	3,600.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	575,511.63	0.00	0.00
	02/01/2009			Late Charge Assessment	-212.22	0.00	0.00	0.00	0.00	-212.22	0.00	0.00	0.00	0.00	0.00
	03/01/2009			Late Charge Assessment	-212.22	0.00	0.00	0.00	0.00	-212.22	0.00	0.00	0.00	0.00	0.00
			03/20/2009	Certified Mail Cost	-5.32	0.00	0.00	0.00	0.00	0.00	-5.32	0.00	0.00	0.00	0.00
			04/07/2009	Property Inspection Fee	-10.50	0.00	0.00	0.00	0.00	0.00	-10.50	0.00	0.00	0.00	0.00
			04/14/2009	Property Valuation Expense	-109.00	0.00	0.00	0.00	0.00	0.00	-109.00	0.00	0.00	0.00	0.00
	04/01/2009			Late Charge Assessment	-212.22	0.00	0.00	0.00	0.00	-212.22	0.00	0.00	0.00	0.00	0.00

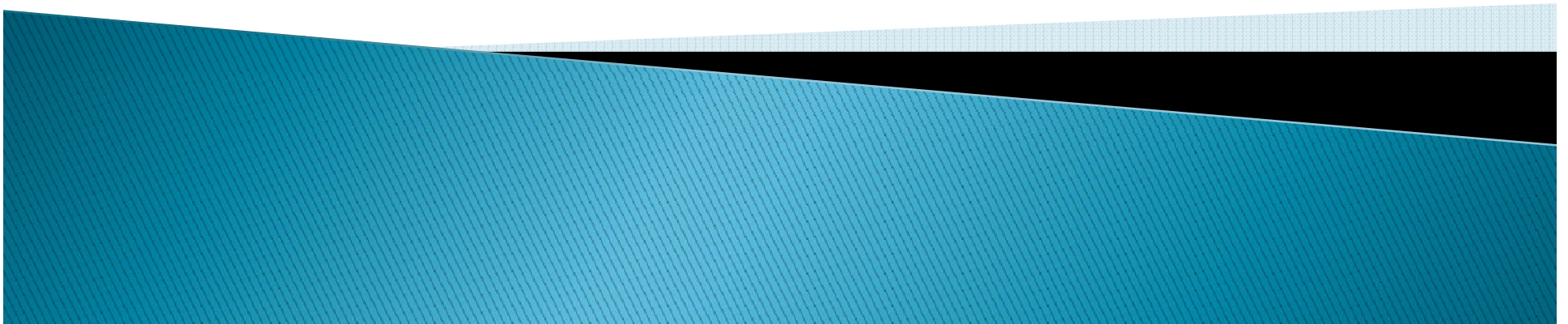
PAYHISTEFM12

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

Exhibit "1" - Page 1 of 3

# P309 Screenshots

What is a P309 and Why do you want one?



# P309

- ▶ Reverse Chronological Order
- ▶ Then Right to Left.
- ▶ Running Suspense Balance Not Shown
- ▶ Running Late Charge/Fees Balances Not Shown
- ▶ No Corporate Advance Transactions/Balances
- ▶ Generally all OC provides, BUT....

Page: 43 Document Name: untitled

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P309 LN [REDACTED] MORTGAGE LOAN HISTORY 05-21-10
NAME KN [REDACTED] INV-LN 384-001-0194445896 DUE 02-01-08 TYPE 11
BR IL MAN F P-TYPE 1 INT .0650000 FIRST PB 95,450.02 2ND PB .00
HUD .00 NET 775.48 SF .005000000 SUSP .00 STOP D B P F N A D L
REP .00 RES .00 4 0 0 3 0 0 0 0
APP 04-02 03-22 03-16 03-05 03-04
SEG#/DUE 07-10 00-00 02-08 02-08 07-10
TYPE/TRAN 3 10 6 31 1 52 1 61 3 10
AMOUNT 35.30- .00 .00 35.30 35.30-
PRIN-PD .00 .00 .00 .00 .00
PRIN-BAL 95,450.02 95,450.02 95,450.02 95,450.02 95,450.02
INT-PD .00 .00 .00 .00 .00
ESC-PD 35.30- .00 .00 35.30 35.30-
ESC-BAL 35.30- .00 .00 .00 35.30-
ASH-INC .00 .00 .00 .00 .00
LIFE-INS .00 .00 .00 .00 .00
LC/FEEES .00 .00 1 31.02- .00
MISC-PD .00 .00 .00 .00 .00
ADV-BAL 3,374.94 3,374.94 3,374.94 3,374.94 3,339.64
SUSP .00 .00 .00 .00 .00
SC/PAYEE RBP SE-FIRST RBP

```

PAGE 002 OF 043 TOTAL TRANS AVAILABLE 0212 OLDEST TRAN 05-08-07 /P

Date: 5/24/2010 Time: 12:24:21 PM

WF\_000387



P309 LN [REDACTED] MORTGAGE LOAN HISTORY 05-21-10  
NAME KN [REDACTED] INV-LN 384-001-0194445896 DUE 02-01-08 TYPE 11  
BR IL MAN F P-TYPE 1 INT .0650000 FIRST PB 95,450.02 2ND PB .00  
HUD .00 NET 775.48 SF .00500000 SUSP .00 STOP D B P F N A D L  
REP .00 RES .00 4 0 0 3 0 0 0 0

APP	04-02	03-22	03-16	03-05	03-04
SEG#/DUE	07-10	00-00	02-08	02-08	07-10
TYPE/TRAN	3 10	6 31	1 52	1 61	3 10
AMOUNT	35.30-	.00	.00	35.30	35.30-
PRIN-PD	.00	.00	.00	.00	.00
PRIN-BAL	95,450.02	95,450.02	95,450.02	95,450.02	95,450.02
INT-PD	.00	.00	.00	.00	.00
ESC-PD	35.30-	.00	.00	35.30	35.30-
ESC-BAL	35.30-	.00	.00	.00	35.30-
A&H-INS	.00	.00	.00	.00	.00
LIFE-INS	.00	.00	.00	.00	.00
LC/FEES	.00	.00	31.02-	.00	.00
MISC-PD	.00	.00	.00	.00	.00
ADV-BAL	3,374.94	3,374.94	3,374.94	3,374.94	3,339.64
SUSP	.00	.00	.00	.00	.00
SC/PAYEE	RBP	SE-FIRST			RBP

PAGE 002 OF 043 TOTAL TRANS AVAILABLE 0212 OLDEST TRAN 05-08-07 /P

This is A Corporate Advance Transaction but note there are no transaction amounts or balances

# P309

## Screen

### 5

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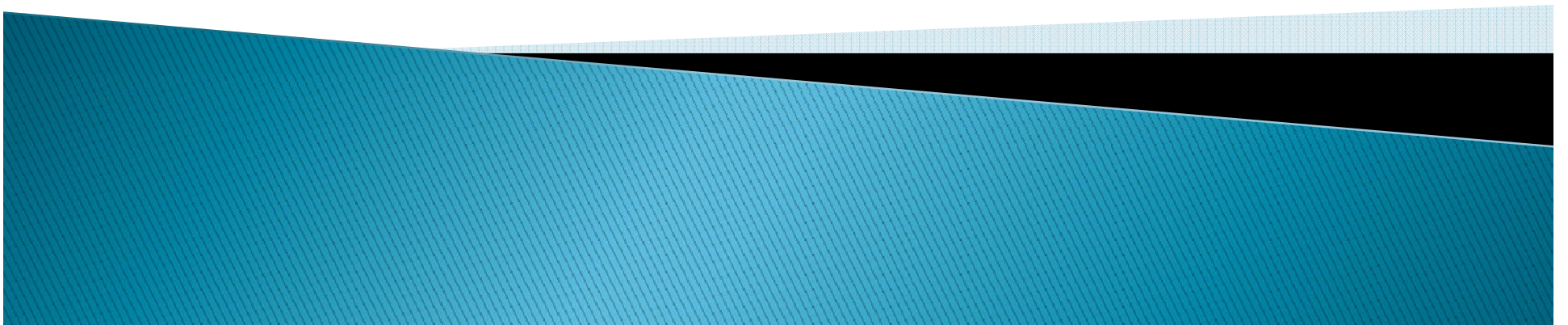
Quick3270 - Session A - AlltelTN3270.ccl
File Edit View Session Transfer Macro Settings Help
[Icons]

P309 LN 1010493631          MORTGAGE LOAN HISTORY SCREEN 5          06-15-10
NAME B HARDISTE             INV-LN 525-800-1705164331 DUE 01-01-09 TYPE 13
BF 00 MAN B F-TYPE 1 INT .0000000 FIRST PR 102.979.49 3RD PR 00
HUD .00 NET 763.12 SF .00410000 SUSP .00 STOP D B P F W A D L
REP .00 RES .00 B 6 0 2 2 0 5 1
APP 07-14 06-22 06-05 06-05 06-05
DUE 01-09 00-00 01-09 03-09 03-08
TYPE/TRAN/SEQ 1 52 00 6 31 00 1 61 00 3 19 00 3 19 00
PROCESSOR FFS
MREC CP AD .00 11.00 .00 .00 .00
MREC BAL 1.421.36- 1.421.36- 1.432.36- 1.432.36- 1.432.36-
3RD CP AD .00 .00 .00 .00 .00
3RD CP BAL .00 .00 .00 .00 .00
NRC CP AD .00 .00 .00 .00 .00
NREC BAL .00 .00 .00 .00 .00
CORP PAYEE 50R13
PAYEE FI3000 03051 03051
REASON CD COIF

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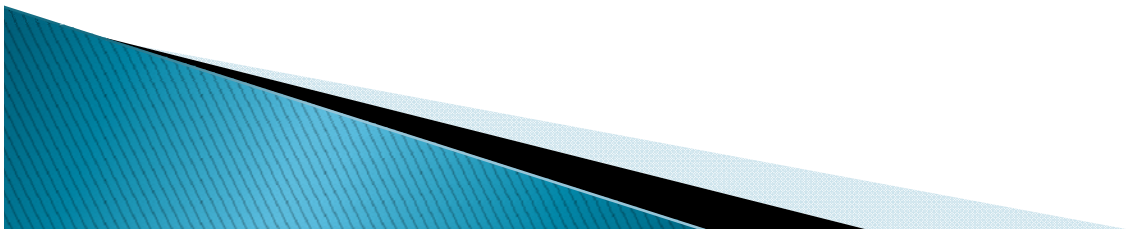
# LIFE OF LOAN TRANSACTION HISTORY

The Hard Record History



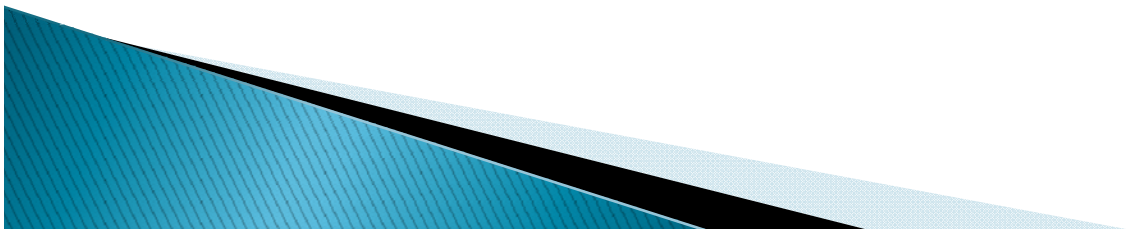
# Important Items when Requesting a Life of Loan History

- ▶ “LIFE OF LOAN” – Loan information from Origination to Present Day including histories from previous servicers.
- ▶ IMPORTANT! – USE THIS LANGUAGE -- “Original Native Life of Loan Transactional History generated from its own computer system.”
- ▶ XLS, Payment Audit, CAAS, or KLT are fine but please include the computer generated data.
- ▶ We want the RAW DATA, the REAL DEAL!



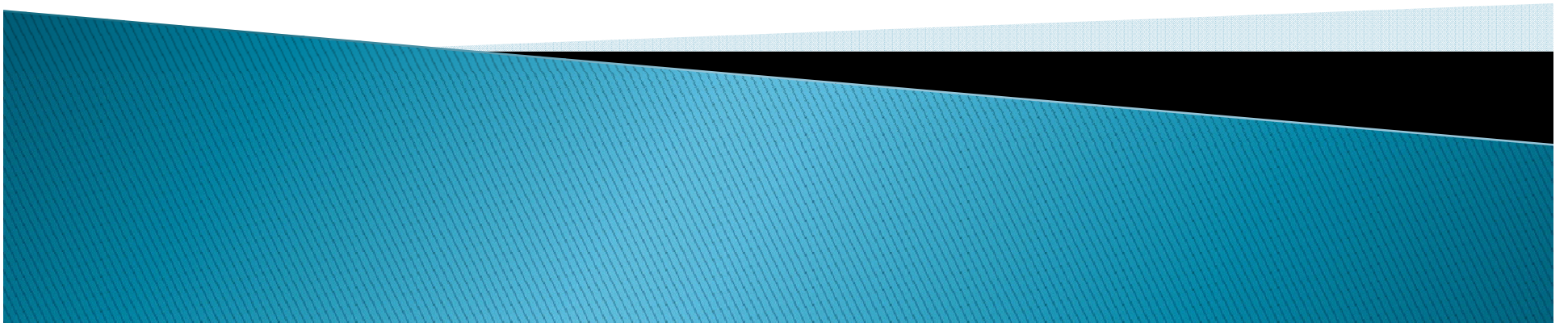
# Important Items when Requesting a Life of Loan History

- ▶ Request Transaction Codes
- ▶ Request Code Definitions in Plain English
- ▶ Request Acronym Definitions
- ▶ Request Full Names of All User Initials, Codes, etc.
- ▶ Request All Abbreviation Codes
- ▶ Request All Abbreviation Code Definitions
- ▶ Request Investor Codes
- ▶ Request Comprehensive Collection Notes.



# Payoff Statement

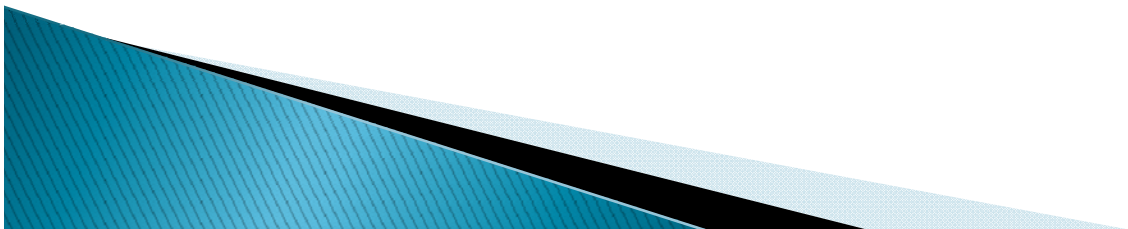
What is it and Why do you want it?





# Itemized Payoff Statement

- ▶ Provides a snapshot of what is owed at a certain point in time.
- ▶ Very helpful in reconciling balances especially when Transaction Histories fail to provide information.
- ▶ Very important document to compare against Transaction History, POC, and other documents.



# Sample Payoff Statement

- ▶ Loan becomes Daily Interest on Payoff
- ▶ Shows accrued Interest Owed/Not past due payments
- ▶ Late Charges, Fees, and Corp Advances included.
- ▶ Escrow Deficiencies Included

**Wachovia Mortgage Corporation**  
Post Office Box 900001  
Raleigh, North Carolina 27675-9000

.....  
Please call Customer Service at 1-866-642-9405 to verify payoff amount prior to sending any funds.  
.....

**PAYOFF STATEMENT**

**To:**

Max Gardner

**Mortgagor Information**

Nita Dollar  
123 Dollar Expressway  
Shelby, NC 28090

**Loan Information**

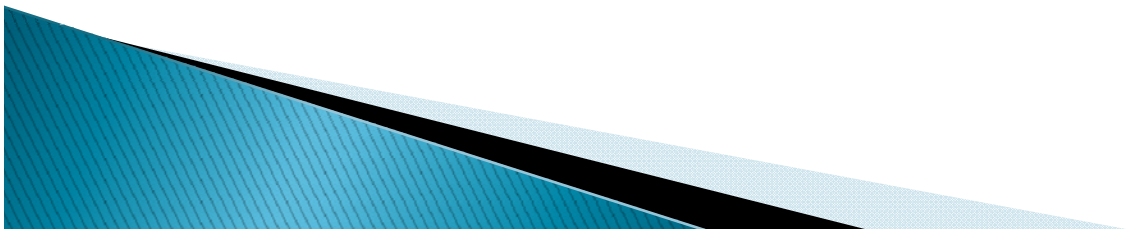
Loan Number: 1234568908  
Loan Type: Conventional/Fixed

This Payoff Quote is good to:	09/01/06
The Next Payment Due is	03/01/06
The Current Total Unpaid Principal Balance is:	\$ 86,629.26
Interest at 5%	\$ 2,526.68
Late Charges	\$ 115.76
Escrow Shortage	\$ 407.26
Corporate Advances	\$ 1,203.00

**TOTAL AMOUNT TO PAY THIS LOAN IN FULL** \$ 90,881.96

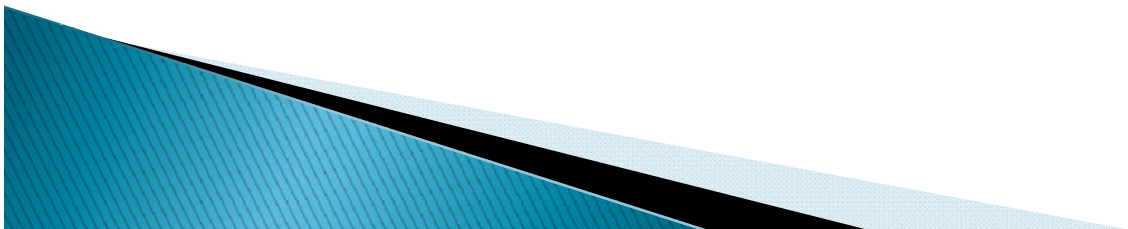
# Reinstatement Statement

- ▶ Reinstatement payment statement means a statement setting forth the total sum owed by a mortgagor to a mortgagee, which, if paid, will cause the loan to be reinstated, provided any other contractual conditions for reinstatement are satisfied.



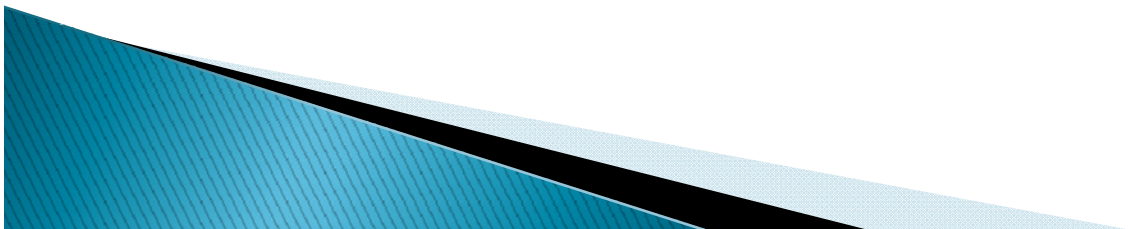
# Reinstatement

- ▶ Differences from a Payoff Statement
  - Delinquent Payments vs Accrued Interest on a Payoff.
  - May or may not include all fees that are due.



# Itemized Reinstatement

- ▶ Provides a snapshot of what is needed to bring loan current at a certain point in time.
- ▶ Great tool to also compare against Transaction History, POC, Payoff, and other documents.
- ▶ Be sure to note expiration date of Reinstatement
- ▶ Beware! Atty Fees and Costs assessed before actual foreclosure initiated.



# Sample Reinstatement

- ▶ Delinquent Payments—Not Accrued Interest

FORECLOSE, and SURE  
Attorneys At Law  
1234 Screwed Lane  
Charlotte, NC 28269

June 15, 2006

Nita Dollar  
123 Dollar Lane  
Shelby, NC 12345

Re: Debtor: Nita Dollar  
Creditor: Wachovia  
Loan Number: 123456890

Dear Ms. Dollar,

Please find below a Reinstatement Quote with a good to date of June 30, 2006.

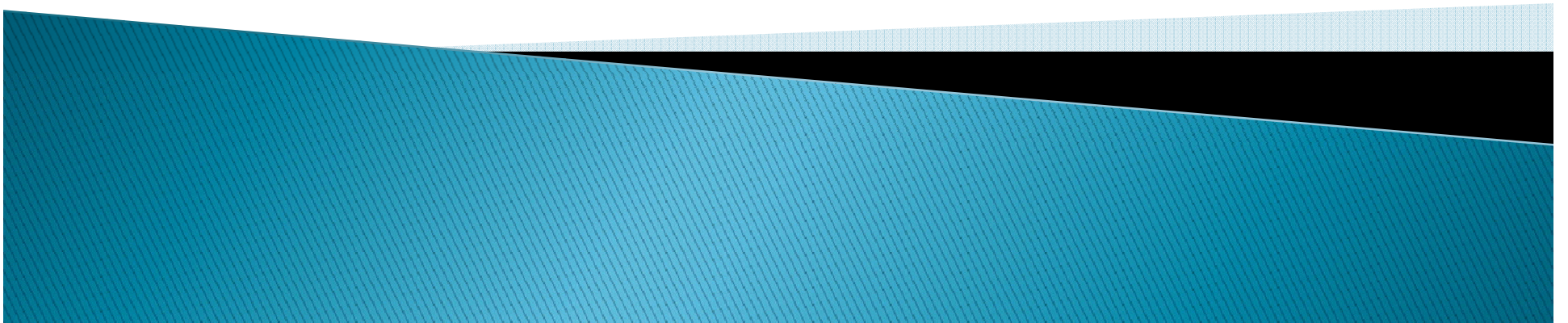
Delinquent Payments:	
March 1, 2006	\$699.18
April 1, 2006	\$699.18
May 1, 2006	\$699.18
June 1, 2006	\$699.18
Escrow Shortage	\$407.26
Late Charges	\$115.76
Foreclosure Fees and Expenses	\$1,203.00
TOTAL AMT TO REINSTATE	\$4,522.74

Please send a Cashiers Check prior to June 30, 2006 in order to reinstate this loan and avoid foreclosure.



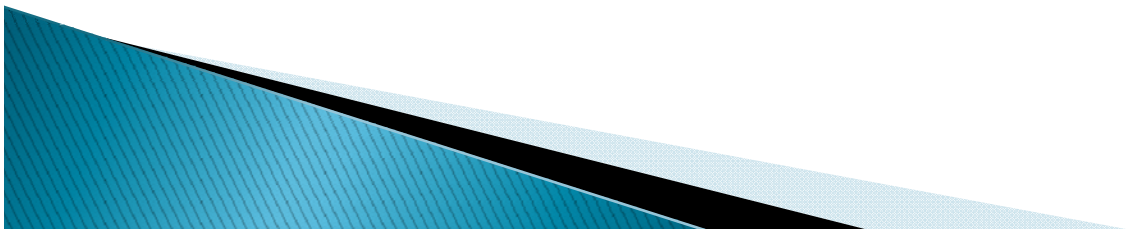
# Proof of Claim

What Should You Look at and Why?



# POC – Name of Creditor

- ▶ Check the name of the Creditor.
- ▶ If it's in the name of the servicer, chances are they have not listed the true owner of the loan.
- ▶ Check Loan Documents for Endorsements and/or Assignments.
- ▶ If POC filed by Servicer, look for authority for Servicer to act for Owner (Trust)



# POC

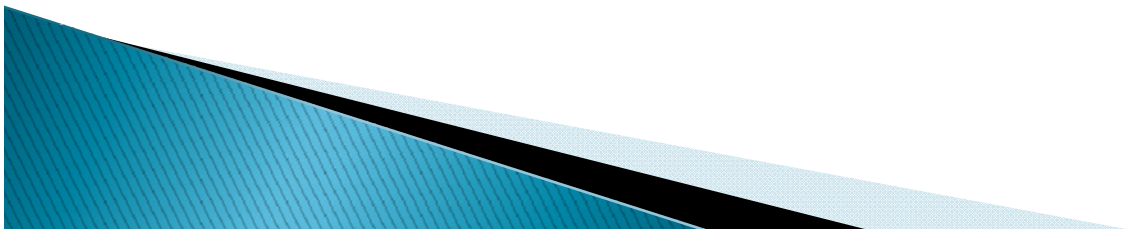
- ▶ If you get a POC that Looks like this, there's a Problem!

United States Bankruptcy Clerk <u>ARKANSAS - Eastern (Little Rock)</u>		PROOF OF CLAIM
In Re (Name of Debtor) [REDACTED]	Chapter 13 [REDACTED]	
<b>NOTE:</b> This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" of payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
<b>Name of Creditor (Person or entity to whom debtor owes money or property)</b> <b>Consult Investor on a Loan by Loan Basis</b>		<input type="checkbox"/> Check if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check if you have never received any notices from the bankruptcy court in this case. <input type="checkbox"/> Check if address differs from the address on the envelope sent to you by the court.
<b>Name and Address Where Notices Should be Sent</b> Wilshire Credit Corporation as servicer for the above named creditor PO Box 1850 Portland, OR 97207-1650 <b>Trustee Payment Address:</b> PO Box 8517; Portland, OR 97207 Telephone No. (503) 223-5600		
<b>Account or Other Number By Which Creditor Identifies Debtor:</b> Last Four Digits of Loan Number [REDACTED]		
Check here if this claim: <input type="checkbox"/> replaces a previously filed claim, dated: <input type="text"/> <input type="checkbox"/> amends		
<b>1. BASIS FOR CLAIM:</b> <input type="checkbox"/> Goods Sold <input type="checkbox"/> Services performed <input checked="" type="checkbox"/> Money loaned <input type="checkbox"/> Personal injury/wrongful death <input type="checkbox"/> Taxes <input type="checkbox"/> Other (Describe briefly) _____ <input type="checkbox"/> Retiree benefits as defined in 11 <input type="checkbox"/> Wages, salaries and compensations Your social security number: _____ Unpaid compensation for services from _____ to _____ (date) (date)		
<b>2. DATE DEBT WAS INCURRED:</b> 02/29/00		<b>3. IF COURT JUDGMENT, DATE OBTAINED:</b>
<b>4. CLASSIFICATION OF CLAIM.</b> Under the Bankruptcy Code all claims are classified as one or more of the following: (1) Unsecured nonpriority, (2) Unsecured Priority, (3) Secured. It is possible for part of a claim to be in one category and part in another. CHECK THE APPROPRIATE BOX OR BOXES that best describe your claim and STATE THE AMOUNT OF THE CLAIM. <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <input checked="" type="checkbox"/> <b>SECURED CLAIM \$88,802.73</b> (See Attached Exhibit A)            Attach evidence of perfection of security interest            Brief Description of Collateral:  <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other ( ) _____            Amount of arrearage and other charges included in secured claim above, if any: <u>21695.06</u> (See Attached Exhibit A)  <input type="checkbox"/> <b>UNSECURED NONPRIORITY CLAIM \$</b>            A claim is unsecured if there is no collateral or lien on property of the Debtor securing the claim or to the extent that the value of such property is less than the amount of the claim.         </div> <div style="width: 35%;"> <input type="checkbox"/> <b>UNSECURED PRIORITY CLAIM \$</b> _____            Specify the priority of the claim.  <input type="checkbox"/> Wages, salaries, or commissions (up to \$4,000), earned not more than 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier – 11 U.S.C. § 507(a)(3)  <input type="checkbox"/> Contributions to an employee benefit plan – U.S.C. § 507(a)(4)  <input type="checkbox"/> Taxes or penalties of governmental units – U.S.C. § 507(a)(8)  <input type="checkbox"/> Alimony, maintenance, or support owed to a spouse, former spouse, or child – U.S.C. § 507(a)(7)  <input type="checkbox"/> Up to \$1800 of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. § 507(a)(6)  <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. § 507(a) _____         </div> </div>		
<b>5. TOTAL AMOUNT OF CLAIM AT TIME CASE FILED:</b> \$ (Unsecured) <u>\$88,802.73</u> (Secured) \$ (Priority) <u>\$88,802.73</u> (TOTAL)		
<b>6. CREDITS AND SETOFFS:</b> The amount of all payments on this claim has been credited and deducted for the purpose of making This proof of claim. In filing this claim, claimant has deducted all amounts that claimant owes to debtor.		
<b>7. SUPPORTING DOCUMENTS.</b> Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, or evidence of security interests. If the documents are not Available, explain. If the documents are voluminous, attach summary.		
<b>8. TIME-STAMPED COPY:</b> To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.		
Date April 28, 2009	Sign and print name and title, if any, of the creditor or other person authorized to file this claim (attach a copy of power of attorney, if any) [REDACTED]	

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

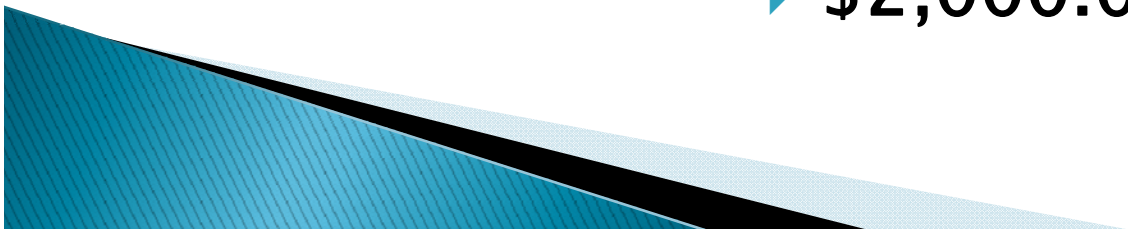
# POC – Escrow “Double-Dipping”

- ▶ Escrow Double-Dipping is when:
- ▶ An Arrearage Claim Attempts to Collect Escrow Deficiency both Through Delinquent Installment Payments AND Listing The Escrow Deficiency as a Separate Amount.



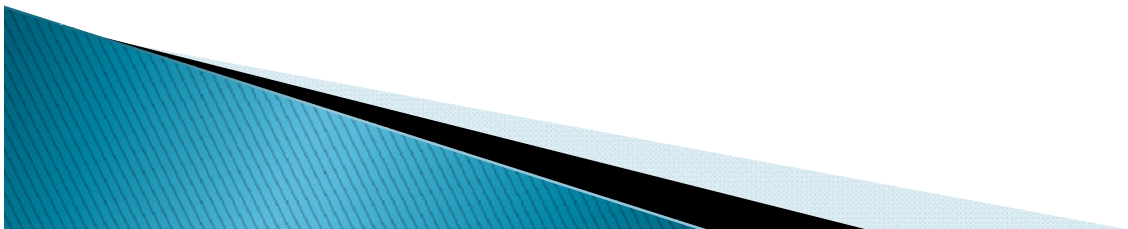
# POC – Escrow “Double-Dipping”

- ▶ Example of Double Dipping:
  - ▶ Actual Escrow Shortage is \$1,000.00
  - ▶ Arrearage Delinquent Installments include 4 escrow payments of \$250. That’s \$1,000 that will be paid back in arrearage
    - ▶ PLUS
  - ▶ Escrow Shortage listed separately in arrearage as \$1,000.00.
  - ▶ Total Amount paid back through arrearage is:
    - ▶ \$2,000.00



# POC–Reverse “Double–Dipping”

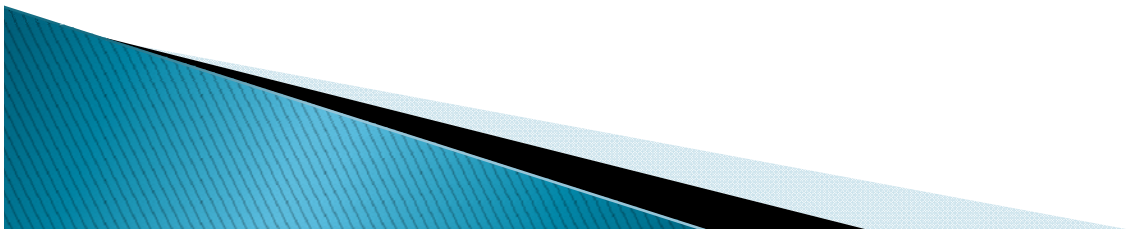
- ▶ Reverse Double–Dipping is when:
- ▶ Post–Petition Ongoing Payments include an escrow amount that includes the pre–petition escrow shortage.





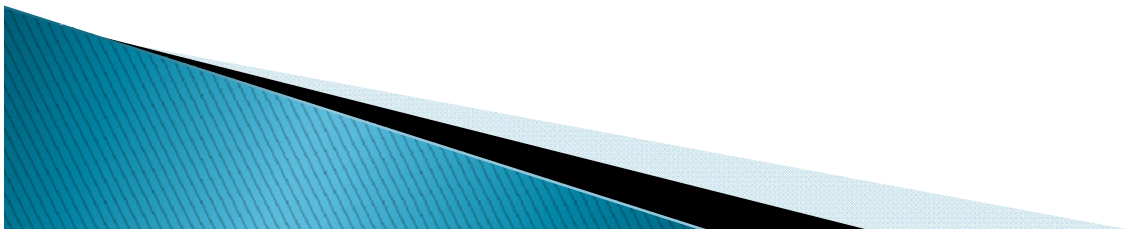
# Post-Petition Pmts and Escrow

- ▶ Escrow Shortage Should be Claimed as Arrearage
- ▶ Escrow Balance Should Be Set to -0- at time of Filing.
- ▶ Post-Petition Escrow Payment should be re-analyzed going forward.



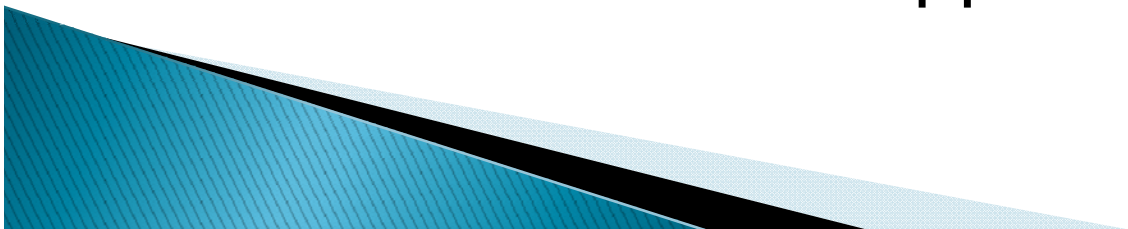
# POC – Other Things

- ▶ Previous Bankruptcy and Prior Foreclosure Fees
- ▶ Excessive Late Charges, BPO's, Inspections
- ▶ Interest on Corporate Advances or Escrow
- ▶ Suspense Balance that is high (greater than monthly payment).



# Accounts Associated with Loan

- ▶ Forbearance/repayment account– Make sure to check repayment agreement regarding application of payments
- ▶ Escrow Or Escrow Advance Account – If Negative Number it is usually a deficiency.
- ▶ Suspense – Sometimes called Unapplied Funds Account (Holding Account for monies that have not been applied).



# Accounts Associated with Loan

- ▶ **Corporate Advance Fees and Costs:**

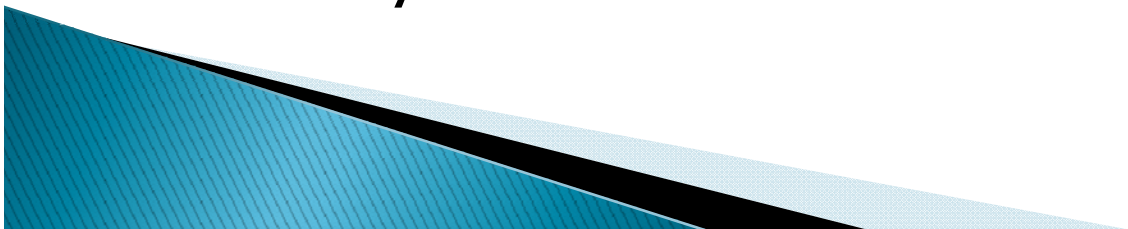
Property and lien preservation expenses such as Attorney Fees and Costs, Foreclosure Fees and Costs, broker price opinions (BPO's)/appraisal fees, Property Inspections, NSF Fees, Check Fees, title expenses, tax service fees.

- ▶ Force-Placed Insurance, lender-paid taxes, dues or assessments will be posted through an escrow account in the servicing system.



# XLS, KLT and Pencil Histories

- ▶ Human Made Spreadsheets (But LPS is working on automated system for MSP).
- ▶ Usually sent in place of computer generated histories.
- ▶ Pencil Histories track pre and post petition payments showing the loan as contractually current starting post-petition.
- ▶ Majority of XLS Histories are accurate BUT—
- ▶ These histories sometimes show what they want you to see. Not the Actual Data.



# Key Loan Transaction (KLT)

## History: Unique to SPS

Statement Date: 07/30/2008  
 Payment Due Date: 08/04/2008  
 Grace Period: 15 Days  
 Last Escrow Adj:  
 Phone: 888-818-6032

KLT

Payment Due Date	Transaction Date	Effective Date	Amount Received	Interest Rate	Principal & Interest	Principal Portion	Interest Portion	Additional Principal	Principal Balance	Late Charges	Late Charge Balance	Corporate Advance Activity	Corporate Advance Balance	Escrow/ Advance Activity	Escrow/ Advance Balance	Optional Items	Other Fees	Other Fees Balance	Unapplied Funds	Unapplied Funds Balance	Comments
	7/21/2003								\$32,954.01	\$17.61	\$188.70		\$1,518.81		\$0.00		\$21.28	\$61.96			
	7/25/2003								\$32,954.01		\$188.70		\$1,518.81		\$0.00		\$8.54	\$70.50			
6/4/2003	8/12/2003	8/12/2003	\$566.50	12.250%	\$352.10	\$15.09	\$336.41		\$32,939.22		\$188.70		\$1,518.81		\$0.00		\$29.82	\$214.40	Interest on Advances for Month		
	8/19/2003								\$32,939.22	\$17.61	\$206.31		\$1,518.81		\$0.00		\$29.82	\$244.22	\$276.36		
	8/26/2003								\$32,939.22		\$206.31		\$1,518.81		\$0.00		\$17.97	\$262.19	\$276.36		
	9/9/2003								\$32,939.22	\$14.08	\$220.39		\$1,518.81		\$0.00		\$47.79	\$309.98	\$276.36		
9/26/2003									\$32,939.22		\$220.39		\$1,518.81		\$0.00		\$14.44	\$324.42	\$276.36	Interest on Advances for Month	
	10/3/2003								\$32,939.22		\$220.39	\$125.00	\$1,643.81		\$0.00		\$62.23	\$386.65	\$276.36	Bankruptcy Attorney Fees	
	10/10/2003								\$32,939.22		\$220.39	\$325.00	\$1,968.81		\$0.00		\$62.23	\$448.88	\$276.36	Bankruptcy Attorney Fees	
	10/31/2003								\$32,939.22		\$220.39		\$1,968.81		\$0.00		\$21.55	\$470.43	\$276.36	Interest on Advances for Month	
	11/28/2003								\$32,939.22		\$220.39		\$1,968.81		\$0.00		\$18.48	\$488.91	\$276.36	Interest on Advances for Month	
	12/19/2003								\$32,939.22		\$220.39		\$1,968.81		\$0.00		\$13.86	\$502.77	\$276.36	Interest on Advances for Month	
	1/2/2004								\$32,939.22		\$220.39		\$1,976.49		\$0.00		\$11.62	\$514.39	\$276.36	REO UPS Chat	
	1/21/2004								\$32,939.22		\$220.39	\$350.00	\$2,326.49		\$0.00		\$11.62	\$526.01	\$276.36	Broker Price Opinion	
	1/30/2004								\$32,939.22		\$220.39		\$2,326.49		\$0.00		\$28.83	\$554.84	\$276.36	Interest on Advances for Month	
7/4/2003	2/13/2004	2/13/2004	\$301.35	12.250%	\$352.10	\$15.85	\$336.25		\$32,923.37		\$220.39		\$2,326.49		\$0.00		\$14.95	\$569.79	\$276.36		
	2/27/2004								\$32,923.37		\$220.39		\$2,326.49		\$0.00		\$21.84	\$591.63	\$276.36	Interest on Advances for Month	
8/4/2003	3/16/2004	3/16/2004	\$643.57	12.250%	\$352.10	\$16.01	\$336.09		\$32,907.36		\$220.39		\$2,326.49		\$0.00		\$16.79	\$608.42	\$276.36	Bankruptcy Attorney Fees	
9/4/2003	3/16/2004	3/16/2004							\$32,891.19		\$220.39		\$2,326.49		\$0.00		\$16.79	\$625.21	\$276.36	Bankruptcy Attorney Fees	
	3/26/2004								\$32,891.19		\$220.39		\$2,326.49		\$0.00		\$21.85	\$647.06	\$276.36	Interest on Advances for Month	
10/4/2003	4/13/2004	4/13/2004	\$693.57	12.250%	\$352.10	\$16.34	\$335.76		\$32,874.85		\$220.39		\$2,326.49		\$0.00		\$18.64	\$665.70	\$276.36	Interest on Advances for Month	
11/4/2003	4/13/2004	4/13/2004							\$32,858.35		\$220.39		\$2,326.49		\$0.00		\$18.64	\$684.34	\$276.36	Interest on Advances for Month	
	4/30/2004								\$32,858.35		\$220.39		\$2,326.49		\$0.00		\$27.30	\$711.64	\$276.36	Interest on Advances for Month	
12/4/2003	5/12/2004	5/12/2004	\$1,058.28	12.250%	\$352.10	\$16.67	\$335.43		\$32,841.68		\$220.39		\$2,326.49		\$0.00		\$21.94	\$733.58	\$276.36	Interest on Advances for Month	
1/4/2004	5/12/2004	5/12/2004							\$32,824.84		\$220.39		\$2,326.49		\$0.00		\$21.94	\$755.52	\$276.36	Interest on Advances for Month	
2/4/2004	5/12/2004	5/12/2004							\$32,807.83		\$220.39		\$2,326.49		\$0.00		\$15.63	\$771.15	\$276.36	Interest on Advances for Month	
	5/28/2004								\$32,807.83		\$220.39		\$2,326.49		\$0.00		\$21.84	\$792.99	\$276.36	Interest on Advances for Month	
	6/14/2004	6/14/2004	\$352.76						\$32,807.83		\$220.39		\$2,326.49		\$0.00		\$22.78	\$815.77	\$276.36	Interest on Advances for Month	
3/4/2004	6/15/2004	6/15/2004		12.250%	\$352.10	\$17.19	\$334.91		\$32,790.64		\$220.39		\$2,326.49		\$0.00		\$22.78	\$838.55	\$276.36	Interest on Advances for Month	
	6/21/2004								\$32,790.64		\$220.39		\$2,326.49	\$500.00	\$500.00		\$22.78	\$861.33	\$276.36	Hazard Insurance	
4/4/2004	7/12/2004	7/12/2004	\$842.37	12.250%	\$352.10	\$17.30	\$334.74		\$32,773.28		\$220.39		\$2,326.49		\$0.00		\$22.78	\$884.11	\$276.36	Interest on Advances for Month	
5/4/2004	7/12/2004	7/12/2004							\$32,755.74		\$220.39		\$2,326.49		\$0.00		\$22.78	\$906.89	\$276.36	Interest on Advances for Month	
	7/13/2004								\$32,755.74		\$220.39		\$2,326.49		\$0.00		\$33.10	\$940.00	\$276.36	Interest on Advances for Month	
	7/30/2004								\$32,755.74		\$220.39		\$2,326.49		\$0.00		\$29.40	\$969.40	\$276.36	Interest on Advances for Month	
8/1/2004									\$32,755.74		\$220.39		\$2,326.49		\$0.00		\$29.40	\$1000.00	\$276.36	Interest on Advances for Month	
6/4/2004	8/13/2004	8/13/2004	\$380.63	12.250%	\$352.10	\$17.72	\$334.38		\$32,738.02		\$220.39		\$2,326.49	\$128.00	\$631.00		\$29.40	\$1029.40	\$276.36	Hazard Insurance	
	8/16/2004								\$32,738.02		\$220.39		\$2,326.49		\$0.00		\$29.40	\$1058.80	\$276.36	Interest on Advances for Month	
	8/17/2004								\$32,738.02		\$220.39		\$2,326.49		\$0.00		\$29.40	\$1088.20	\$276.36	Interest on Advances for Month	
	8/27/2004								\$32,738.02		\$220.39		\$2,326.49		\$0.00		\$27.60	\$1115.80	\$276.36	Interest on Advances for Month	
	9/2/2004								\$32,738.02		\$220.39		\$2,326.49		\$0.00		\$27.60	\$1143.40	\$276.36	Interest on Advances for Month	
	9/10/2004								\$32,738.02		\$220.39		\$2,326.49		\$0.00		\$27.60	\$1171.00	\$276.36	Interest on Advances for Month	
	9/14/2004								\$32,738.02		\$220.39		\$2,326.49		\$0.00		\$27.60	\$1198.60	\$276.36	Interest on Advances for Month	
7/4/2004	9/14/2004	9/14/2004	\$380.55	12.250%	\$352.10	\$17.90	\$334.20		\$32,720.12		\$220.39		\$2,326.49		\$0.00		\$26.38	\$1224.98	\$276.36	Interest on Advances for Month	
	9/24/2004								\$32,720.12		\$220.39		\$2,326.49		\$0.00		\$26.38	\$1251.36	\$276.36	Interest on Advances for Month	
8/4/2004	10/12/2004	10/12/2004	\$381.91	12.250%	\$352.10	\$18.08	\$334.02		\$32,702.04		\$220.39		\$2,326.49		\$0.00		\$35.00	\$1286.36	\$276.36	Interest on Advances for Month	
	10/29/2004								\$32,702.04		\$220.39		\$2,326.49		\$0.00		\$35.00	\$1321.36	\$276.36	Interest on Advances for Month	
9/4/2004	11/16/2004	11/16/2004	\$417.33	12.250%	\$352.10	\$18.27	\$333.83		\$32,683.77		\$220.39		\$2,326.49		\$0.00		\$31.00	\$1352.36	\$276.36	Interest on Advances for Month	
	11/19/2004								\$32,683.77		\$220.39		\$2,326.49		\$0.00		\$31.00	\$1383.36	\$276.36	Interest on Advances for Month	
	12/1/2004								\$32,683.77		\$220.39		\$2,326.49		\$0.00		\$31.00	\$1414.36	\$276.36	Interest on Advances for Month	
	12/6/2004								\$32,683.77		\$220.39		\$2,326.49		\$0.00		\$31.00	\$1445.36	\$276.36	Interest on Advances for Month	
10/4/2004	12/13/2004	12/13/2004	\$386.08	12.250%	\$352.10	\$18.45	\$333.65		\$32,665.32		\$220.39		\$2,326.49		\$0.00		\$41.20	\$1486.56	\$276.36	Interest on Advances for Month	
	12/31/2004								\$32,665.32		\$220.39		\$2,326.49		\$0.00		\$41.20	\$1527.76	\$276.36	Interest on Advances for Month	
11/4/2004	1/18/2005	1/18/2005	\$385.95	12.250%	\$352.10	\$18.64	\$333.46		\$32,646.89		\$220.39		\$2,326.49		\$0.00		\$27.08	\$1554.84	\$276.36	Interest on Advances for Month	
	1/28/2005								\$32,646.89		\$220.39		\$2,326.49		\$0.00		\$27.08	\$1581.92	\$276.36	Interest on Advances for Month	
12/4/2004	2/14/2005	2/14/2005	\$385.85	12.250%	\$352.10	\$18.83	\$333.27		\$32,627.85		\$220.39		\$2,326.49		\$0.00		\$27.08	\$1608.99	\$276.36	Interest on Advances for Month	
	2/25/2005								\$32,627.85		\$220.39		\$2,326.49		\$0.00		\$27.08	\$1636.07	\$276.36	Interest on Advances for Month	
	3/11/2005								\$32,627.85		\$220.39		\$2,326.49		\$0.00		\$27.08	\$1663.15	\$276.36	Interest on Advances for Month	
1/4/2005	3/15/2005	3/15/2005	\$385.74	12.250%	\$352.10	\$19.02	\$333.08		\$32,608.83		\$220.39		\$2,326.49		\$0.00		\$27.08	\$1690.23	\$276.36	Interest on Advances for Month	
2/4/2005	4/14/2005	4/14/2005	\$416.29	12.250%	\$352.10	\$19.22	\$332.88		\$32,589.61		\$220.39		\$2,326.49		\$0.00		\$44.88	\$1735.11	\$276.36	Interest on Advances for Month	
	4/25/2005								\$32,589.61		\$220.39		\$2,326.49		\$0.00		\$44.88	\$1779.99	\$276.36	Interest on Advances for Month	
	5/9/2005								\$32,589.61		\$220.39		\$2,326.49		\$0.00		\$44.88	\$1824.87	\$276.36	Interest on Advances for Month	
	5/19/2005								\$32,589.61		\$220.39		\$2,326.49		\$0.00		\$44.88	\$1869.75	\$276.36	Interest on Advances for Month	
	5/25/2005								\$32,589.61		\$220.39		\$2,326.49		\$0.00		\$44.88	\$1914.63	\$276.36	Interest on Advances for Month	
	5/31/2005								\$32,589.61		\$220.39		\$2,326.49		\$0.00		\$44.88	\$1959.51	\$276.36	Interest on Advances for Month	
	6/6/2005								\$32,589.61		\$220.39		\$2,326.49		\$0.00		\$44.88	\$2004.39	\$276.36	Interest on Advances for Month	
	6/12/2005								\$32,589.61		\$220.39		\$2,326.49		\$0.00		\$44.88	\$2049.27	\$276.36	Interest on Advances for Month	
	6/18/2005								\$32,589.61		\$220.39		\$2,326.49		\$0.00		\$44.88	\$2094.15	\$276.36	Interest on Advances for Month	
	6/24/2005								\$32,589.61		\$220.39		\$2,326.49		\$0.00		\$44.88	\$2139.03	\$276.36	Interest on Advances for Month	
	6/30/2005								\$32,589.61		\$220.39		\$2,326.49		\$0.00		\$44.88	\$2183.91	\$276.36	Interest on Advances for Month	
	7/6/2005								\$32,589.61		\$220.39		\$2,326.49		\$0.00		\$44.88	\$2228.79	\$276.36	Interest on Advances for Month	
	7/12/2005								\$32,589.61		\$220.39		\$2,326.49		\$0.00		\$44.88	\$2273.67	\$276.36	Interest on Advances for Month	
	7/18/2005								\$32,589.61		\$220.39		\$2,326.49		\$0.00		\$44.88	\$2318.55	\$276.36	Interest on Advances for Month	
	7/24/2005								\$32,58												

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# XLS History

EFFECTIVE	DESCRIPTION	NXT DUE/I	PRINCIPA	ESCROW	AMOUNT	PRINCIPA	INTEREST	ESCROW	SUSPENS	OTHER
2/17/2002	Partial Interest Pay		0	0	408.51	0	408.51	0	0	0
2/17/2002	Loan Disbursement		81,600.00	0	#####	#####	0	0	0	0
4/17/2002	Investor Pool/Pool T		0	0	81,600.00	81,600.00	0	0	0	0
4/17/2002	Investor Pool/Pool T		81,600.00	0	#####	#####	0	0	0	0
4/23/2002	Investor Pool/Pool T		0	0	81,600.00	81,600.00	0	0	0	0
4/23/2002	Investor Pool/Pool T		81,600.00	0	#####	#####	0	0	0	0
5/20/2002	Regular/Spread	6/1/2002	81,569.27	0	765	30.73	731	0	0	3.27
6/30/2002	Investor Pool/Pool T		0	0	81,569.27	81,569.27	0	0	0	0
6/30/2002	Investor Pool/Pool T		81,569.27	0	#####	#####	0	0	0	0
7/1/2002	Regular Payment	7/1/2002	81,538.26	0	799.82	31.01	730.72	0	0	38.09
7/12/2002	Regular/Spread	8/1/2002	81,506.98	0	761.73	31.28	730.45	0	0	0
9/27/2002	Forbearance Payment	10/3/2002	81,506.98	0	840	0	0	0	840	0
9/27/2002	Altplan Suspense Adj	10/3/2002	81,506.98	0	0	0	0	0	-840	840
9/27/2002	Regular/Spread	09/01/2002	81,475.42	0	0	31.56	730.17	0	0	-761.73
10/3/2002	Regular/Spread	8/1/2002	81,506.98	0	0	-31.56	-730.17	0	0	761.73
10/3/2002	Altplan Suspense Adj		81,506.98	0	0	0	0	0	840	-840
10/3/2002	Forbearance Payment		81,506.98	0	-840	0	0	0	-840	0
12/6/2002	Regular/Spread	9/1/2002	81,475.42	0	1,000.00	31.56	730.17	0	0	238.27
12/30/2002	Miscellaneous Suspen		81,475.42	0	238.27	0	0	0	238.27	0
12/30/2002	Suspense Balance Adj		81,475.42	0	-238.27	0	0	0	0	-238.27
1/6/2003	Miscellaneous Suspen		81,475.42	0	-238.27	0	0	0	-238.27	0
1/6/2003	Expense Payment		81,475.42	0	95	0	0	0	0	95
1/6/2003	Fee Payment		81,475.42	0	25	0	0	0	0	25
1/6/2003	Expense Payment		81,475.42	0	95	0	0	0	0	95
1/6/2003	Expense Payment		81,475.42	0	7.75	0	0	0	0	7.75
1/6/2003	Expense Payment		81,475.42	0	15.52	0	0	0	0	15.52
3/31/2003	Forbearance Payment		81,475.42	0	2,300.00	0	0	0	2,300.00	0
3/31/2003	Altplan Suspense Adj		81,475.42	0	0	0	0	0	-2,300.00	2,300.00
3/31/2003	Regular Multiple/Spr	10/1/2002	81,443.57	0	0	31.85	729.88	0	0	-761.73
3/31/2003	Regular Multiple/Spr	11/1/2002	81,411.44	0	0	32.13	729.6	0	0	-761.73
3/31/2003	Regular Multiple/Spr	12/1/2002	81,379.02	0	0	32.42	729.31	0	0	-761.73
4/9/2003	Insurance Escrow Dis		81,379.02	-773.5	-773.5	0	0	-773.5	0	0
6/19/2003	Forbearance Payment		81,379.02	-773.5	1,000.00	0	0	0	1,000.00	0
6/19/2003	Altplan Suspense Adj		81,379.02	-773.5	0	0	0	0	-1,000.00	1,000.00
6/19/2003	Regular/Spread	1/1/2003	81,346.31	-773.5	0	32.71	729.02	0	0	-761.73
7/11/2003	Forbearance Payment		81,346.31	-773.5	1,000.00	0	0	0	1,000.00	0

# CAAS – Wells Fargo

## Customer Account Activity Statement

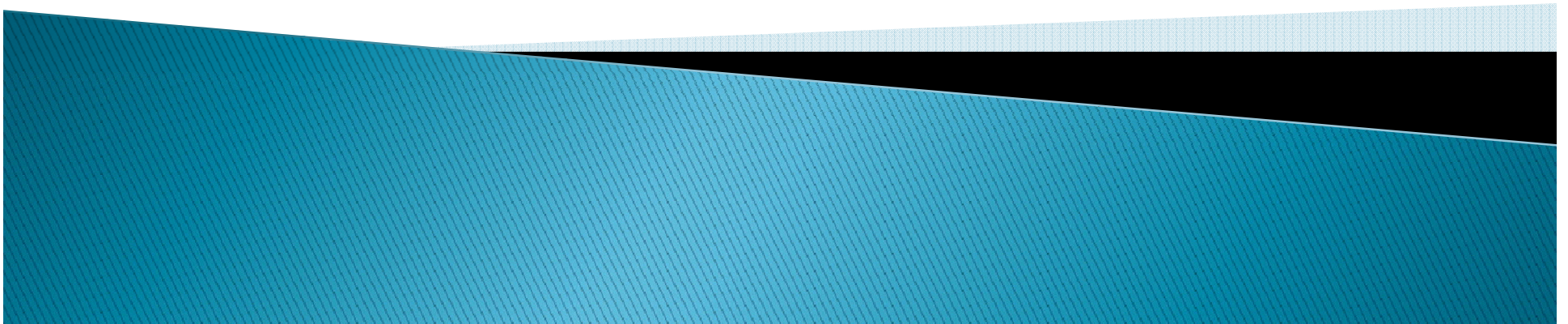
Page 2 of 10



Date Received	Contractual Due Date	Post Due Date	Pre Due Date	Debtor Funds Received	Trustee Funds Received	Trustee Interest	Amount Applied to Principal	Amount Applied to Interest	Escrow Applied Debursed	Fees Assessed or Recovered	Principal Balance	Escrow Balance	Proof of Claim Balance	Outstanding Fee Balance	Corporate Advance Fees Assessed or Recovered *	Outstanding Corporate Advance Balance *	Comments
							\$102.77	\$520.82	\$123.13		\$89,180.34	\$476.38	\$0.00	\$29.87		\$0.00	Unapplied Funds to payment
08/29/05	05/01/05									-\$29.87	\$89,180.34	\$476.38	\$0.00	\$59.74		\$0.00	Late Charge Assessed
09/16/05											\$89,076.97	\$599.51	\$0.00	\$59.74		\$0.00	Monthly Mortgage Payment
09/30/05	09/01/05			\$746.72			\$103.37	\$520.22	\$123.13		\$89,076.97	\$599.51	\$0.00	\$89.61		\$0.00	Late Charge Assessed
10/17/05										-\$29.87	\$89,076.97	\$599.51	\$1,648.03	\$89.61		\$0.00	Chapter 13 BK filed Case#
11/03/05										-\$29.87	\$89,076.97	\$599.51	\$1,648.03	\$119.48		\$0.00	Late Charge Assessed
11/16/05										\$29.87	\$89,076.97	\$599.51	\$1,648.03	\$89.61		\$0.00	Late Charge Waived
12/01/05											\$89,076.97	\$599.51	\$1,648.03	\$89.61	-\$25.00	\$25.00	BK-cost
01/03/06											\$89,076.97	\$599.51	\$1,648.03	\$89.61	-\$75.00	\$100.00	BK-atty fees
01/03/06											\$89,076.97	\$599.51	\$1,648.03	\$89.61	-\$35.00	\$135.00	BK-cost
03/03/06											\$89,076.97	\$599.51	\$1,648.03	\$89.61	-\$75.00	\$210.00	BK-atty fees
03/03/06										-\$931.10	\$89,076.97	-\$331.59	\$1,648.03	\$89.61		\$210.00	Home Owner's Ins. Paid
04/05/06											\$89,076.97	-\$331.59	\$1,578.47	\$89.61		\$210.00	Unapplied Funds
04/14/06					\$69.56						\$88,973.00	-\$217.74	\$1,578.47	\$89.61		\$210.00	Monthly Mortgage Payment
04/18/06	10/01/05	12/01/05		\$4,480.32			\$103.97	\$519.62	\$113.85		\$88,868.42	-\$103.89	\$1,578.47	\$89.61		\$210.00	Monthly Mortgage Payment
04/18/06	11/01/05	01/01/06					\$104.58	\$519.01	\$113.85		\$88,763.23	\$9.96	\$1,578.47	\$89.61		\$210.00	Monthly Mortgage Payment
04/18/06	12/01/05	02/01/06					\$105.19	\$518.40	\$113.85		\$88,657.43	\$123.81	\$1,578.47	\$89.61		\$210.00	Monthly Mortgage Payment
04/18/06	01/01/06	03/01/06					\$105.80	\$517.79	\$113.85		\$88,551.01	\$237.66	\$1,578.47	\$89.61		\$210.00	Monthly Mortgage Payment
04/18/06	02/01/06	04/01/06					\$106.42	\$517.17	\$113.85		\$88,443.97	\$351.51	\$1,578.47	\$89.61		\$210.00	Monthly Mortgage Payment
04/18/06	03/01/06	05/01/06					\$107.04	\$516.55	\$113.85								

# Reading an MSP History

Translating the Davinci Code



# Transaction Codes

- ▶ MSP Uses These Codes.
- ▶ Others use Letter Codes or Combinations.
- ▶ If you need Codes– See Flash Drive Data.

## CPI TRANSACTION CODES

121-Adjustment C/T	305-Escrow to Mortgage Disb.
132-Late Charge Removal	306-Excess Refund
133-Escrow Deficit Transactions	307-Escrow Acct Analysis Refund
134-Automated Hazard Insurance Disbursement	310-MIP/PMI Disbursement
142-Principal and Discrunt - New Loans	311-Consolidated
146-Short Form Bnl Check Reversal	312-County Tax Disbursement
147-Misapplied Funds Reversal	313-City Tax Disbursement
148-Long Form Bad Check Reversal	314-School Tax Disbursement
152-Late Charge Assessment	315-Ground Rent
158-Servicing Transfer	316-PUD
160-Interest Divided to Escrow	317-MUD
161-Advance to Escrow Account	318-Special Assessment
162-MIP/PMI Refund	319-Village Tax
163-Hazard Insurance Refund	320-Town Tax
164-Tax Refund	321-Other Tax Disbursement
165-Lien Refund	322-Other Tax Disbursement
166-Special Escrow Deposit	323-Other Tax Disbursement
167-Other Deposit	324-Other Tax Disbursement
168-Escrow Advance Recovery	325-Other Tax Disbursement
169-Restricted Escrow Deposit	326-Other Tax Disbursement
170-Predistributed Payment	327-Other Tax Disbursement
171-Regular Coupon Payment	328-Other Tax Disbursement
172-Modified Coupon Payment	329-Other Tax Disbursement
173-Irregular Payment	330-Foreclosure Disbursements
174-Short Mortgage Payment	331-Foreclosure Disbursements
175-Principal Interest	332-Foreclosure Disbursements
179-Special Optional Insurance Payment	351-Hazard Insurance Disb.
181-Loan Payoff	352-Flood Insurance Disb.
182-Foreclosure	353-Hazard Insurance Disb.
183-Partial Settlement	354-Hazard Insurance Disb.
185-Payment in Full With Delinquent Payments	355-Hazard Insurance Disb.
186-Repurchase	416-Transfer of Agent Servicing
301-Misc. Escrow Disbursement	493-ARM Loan Change
302-EQUID Refund	504-Payment Change Maintenance
303-Replacement Reserve Disbursement	601,630-633-Corporate Adv. Disb.
304-Restricted Escrow Disbursement	710-714,766-Corporate Adv. Deposit

# Reverse Chronological Order

## REVERSE CHRONOLOGICAL ORDER

10/08/2007 20:34

2059867550

JONES GIFT BASKETS

PAGE 02/08

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	ESCROW
DUE	AMOUNT	PAYMENT	RATE	BALANCE	BALANCE
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	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	08-05	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-		09-06-07
	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	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 27675-5000  
1-866-642-9405

REQ BY TS4

## CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/01/07

PAGE 1

BIRMINGHAM

AL 35208

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

LOAN NUMBER:

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

Contractual Due Date

PROCESS DUE ACTIVITY FOR PERIOD 08/30/05 - 09/26/07  
DATE DATE TRANSACTION TRANSACTION EFFECTIVE DATE  
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		
0.00	75.20	503.61	116.58	695.39	09-06-07
	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		
			1388.00		NEW PRINCIPAL/ESCROW BALANCES

Atty Fees Paid  
from Suspense.

Escrow Pd from Suspense

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

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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
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	155.12 1 LATE CHARGE 155.12-
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	1.66-
06-11-07	07-06	173	PAYMENT	
55.00	0.00	0.00	0.00	55.00

Late Chgs/Fees  
Paid from  
Suspense

Late Chgs Paid  
from Suspense.  
None Have been  
assessed. L/C Bal  
was -0-

Atty Fees paid 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  
PAGE 3

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	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	05-06	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

Atty Fees paid from  
Suspense

10/06/2007 20:34 2059867550

JONES GIFT BASKETS

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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:

PROCESS DATE		DUE DATE		ACTIVITY FOR PERIOD 08/30/05 - 09/26/07		TRANSACTION TRANSACTION DESCRIPTION		EFFECTIVE DATE OF TRANSACTION	
TRANSACTION	AMOUNT	PRIN.	PAID/	INTEREST	ESCROW PAID/	AMOUNT	OTHER	CODE/DESCRIPTION	
DATE	AMOUNT	BALANCE	BALANCE	BALANCE	BALANCE	AMOUNT	CODE/DESCRIPTION		
04-05-07	06-06	132	LATE CHARGE ADJUSTMENT						
	0.00	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	0.00	28.94-1	LATE CHARGE		
03-30-07	00-00	710	ATTORNEY ADVANCE REPAYMENT						
	0.00	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	0.00	60.42			
03-08-07	06-06	173	PAYMENT						
	150.00	0.00	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	0.00	199.58-			
02-09-07	06-06	173	PAYMENT						
	49.58	0.00	0.00	0.00	0.00	49.58			
02-09-07	06-06	173	PAYMENT						
	150.00	0.00	0.00	0.00	0.00	150.00			
02-08-07	05-06	168	REPAY OF ESCROW ADVANCE						
	0.00	0.00	0.00	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	0.00	150.00-			
01-16-07	05-06	173	PAYMENT						
	150.00	0.00	0.00	0.00	0.00	150.00			
01-10-07	04-06	168	REPAY OF ESCROW ADVANCE						
	0.00	0.00	0.00	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	0.00	480.00			
12-13-06	00-00	710	ATTORNEY ADVANCE REPAYMENT						
	0.00	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	0.00	150.00			

Late Charges  
Removed.Atty Fees paid from  
Suspense.

10/08/2007 20:34 2059867550

JONES GIFT BASKETS

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WACHOVIA MORTGAGE CORPORATION  
P.O. BOX 900001  
RALEIGH, NC 27675-9000  
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## CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/01/07

REQ BY TS4

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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
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	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	
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

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

Escrow Disbursement.

10/08/2007 20:34 2059867550

JONES GIFT BASKETS

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

CUSTOMER ACCOUNT ACTIVITY STATEMENT  
REQ BY TS4  
DATE 10/01/07  
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LOAN NUMBER:

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

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
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TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID/ BALANCE	AMOUNT	OTHER CODE/DESCRIPTION
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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		

Atty Fees/Costs  
Assessed

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

Payment Rec'd-Applied  
to Suspense

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

Document  
Alteration

		86,629.26			NEW PRINCIPAL/ESCROW BALANCES
03-01-06	02-06	173	PAYMENT		02-28-06
728.12	72.99	505.02	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

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

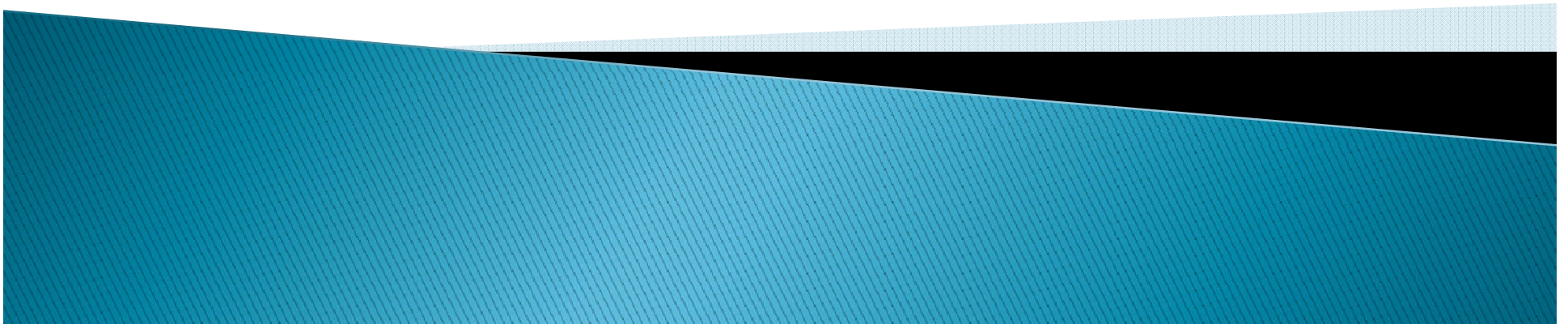
12-13-05	12-05	172	PAYMENT		
695.39	72.14	506.67	116.58		
		86,784.82	420.79		NEW PRINCIPAL/ESCROW BALANCES
11-22-05	11-05	173	PAYMENT		
724.33	71.73	507.08	116.58	28.94 1	LATE CHARGE
		86,056.96	304.21		NEW PRINCIPAL/ESCROW BALANCES
11-17-05	11-05	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	28.94-1	LATE CHARGE

Late Charge Paid



# Preparation of an XLS Transaction History

How to Check the Checkers





# XLS Transactional History

## 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

### Current Case Info

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

### Prior Case Info

Case Number:	
Filing Date:	
Dismiss Date:	
Discharge Date:	

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
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	(\$71.05)	(\$71.05)	\$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	(\$71.05)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4	Payment	10/3/2005	10/1/2005	\$695.39	\$578.81	\$71.31	\$86,928.69	\$507.50	(\$116.58)	(\$187.63)	\$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	(\$187.63)	\$28.94	\$28.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
6	Payment	11/22/2005	11/1/2005	\$724.33	\$578.81	\$71.73	\$86,856.96	\$507.08	(\$116.58)	(\$304.21)	(\$28.94)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
7	Payment	12/13/2005	12/1/2005	\$695.39	\$578.81	\$72.14	\$86,784.82	\$506.67	(\$116.58)	(\$420.79)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
8	Payment	1/12/2006	1/1/2006	\$695.39	\$578.81	\$72.57	\$86,712.25	\$506.24	(\$116.58)	(\$537.37)	\$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	(\$537.37)	\$28.94	\$28.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
10	Payment	3/1/2006	2/1/2006	\$728.12	\$578.81	\$72.99	\$86,639.26	\$505.82	(\$120.37)	(\$657.74)	(\$28.94)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
11	Principal Payment	2/1/2006		\$10.00	\$10.00	\$10.00	\$86,629.26	\$0.00	\$0.00	(\$657.74)	\$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	(\$657.74)	\$28.94	\$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	(\$657.74)	\$28.94	\$57.88	\$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	(\$657.74)	\$0.00	\$57.88	\$0.00	\$0.00	(\$500.00)	(\$500.00)	\$0.00	\$0.00	To Suspense
15	Phone Check Charge	4/28/2006		\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	(\$657.74)	\$0.00	\$57.88	\$12.00	\$12.00	\$0.00	(\$500.00)	\$0.00	\$0.00	
16	Payment	4/28/2006		\$12.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	(\$657.74)	\$0.00	\$57.88	(\$12.00)	\$0.00	\$0.00	(\$500.00)	\$0.00	\$0.00	
17	Late Charge	5/17/2006		\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	(\$657.74)	\$28.94	\$86.82	\$0.00	\$0.00	\$0.00	(\$500.00)	\$0.00	\$0.00	
18	Late Charge	6/19/2006		\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	(\$657.74)	\$28.94	\$115.76	\$0.00	\$0.00	\$0.00	(\$500.00)	\$0.00	\$0.00	
19	FORECLOSURE FILED HERE	7/1/2006																	
20	Misc F/C and B/R Expenses	7/3/2006		\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	(\$657.74)	\$0.00	\$115.76	\$0.00	\$0.00	\$0.00	(\$500.00)	\$95.00	\$95.00	
21	Attorney Advances	7/5/2006		\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	(\$657.74)	\$0.00	\$115.76	\$0.00	\$0.00	\$0.00	(\$500.00)	\$550.00	\$645.00	
22	Statutory Expenses	7/5/2006		\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	(\$657.74)	\$0.00	\$115.76	\$0.00	\$0.00	\$0.00	(\$500.00)	\$50.00	\$695.00	
23	Statutory Expenses	7/5/2006		\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	(\$657.74)	\$0.00	\$115.76	\$0.00	\$0.00	\$0.00	(\$500.00)	\$168.00	\$863.00	
24	Statutory Expenses	7/5/2006		\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	(\$657.74)	\$0.00	\$115.76	\$0.00	\$0.00	\$0.00	(\$500.00)	\$340.00	\$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	(\$500.00)	\$0.00	\$1,203.00	

# XLS Transactional History

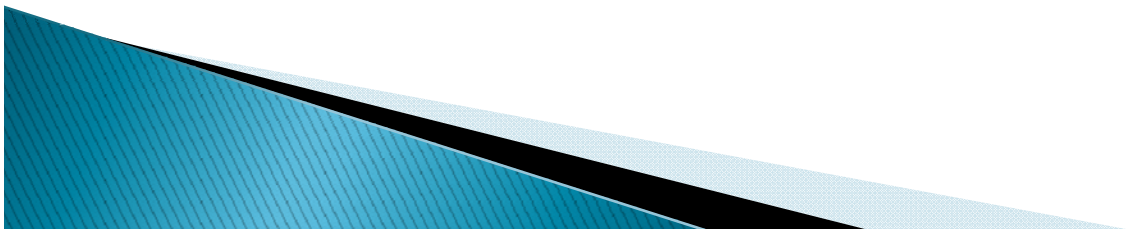
LINE	Transaction Description	Date Pmt Rec'd / Trans Date	Date Due	Amount Received	Princ & Interest Amount	To Principal	Principal Balance	To Interest	To Escrow	Escrow Balance	To Late Charge	Late Charge Balance	To Fees	Fees Balance	To/From Unapplied Funds #1	Unapplied Funds #1 Balance	To/From Corporate Advance	Corporate Advance Balance	Comments
26	BANKRUPTCY FILED HERE	9/1/2006		\$0.00	\$0.00	\$0.00	\$86,629.26	\$0.00	\$0.00	\$407.26	\$0.00	\$115.76	\$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	10/19/2006		\$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	Payment	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	County Tax Disbursement	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	\$0.00	(\$100.82)	\$0.00	\$903.00	
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)	(\$250.82)	\$0.00	\$903.00	Trustee - Arrearage Pmt
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)	\$753.00	Violation/Applied to Corp Adv/Pmts not current
33	Attorney Advance 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)	\$652.18	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	\$1,252.18	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	(\$480.00)	(\$480.00)	\$0.00	\$1,102.18	
39	Payment	1/10/2007	4/1/2006	\$250.00	\$578.81	\$73.90	\$86,481.89	\$504.91	(\$120.37)	\$748.95	\$0.00	\$115.76	\$0.00	\$0.00	\$449.18	(\$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	(\$60.42)	(\$271.06)	\$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)	\$28.94	\$0.00	\$0.00	\$0.00	(\$60.64)	\$0.00	\$542.18	Late Charges Removed
50	Late Charge Adjustment	4/5/2007		\$0.00	\$0.00	\$0.00	\$86,407.56	\$0.00	\$0.00	\$628.58	(\$28.94)	\$0.00	\$0.00	\$0.00	\$0.00	(\$60.64)	\$0.00	\$542.18	Late Charges Removed
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)	(\$28.94)	\$0.00	\$0.00	(\$4.67)	(\$65.31)	\$0.00	\$542.18	Late Charge Applied w/Pmt - No L/C Assessed.
52	Payment	4/12/2007		\$150.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	(\$28.94)	\$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	(\$28.94)	\$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	(\$28.94)	\$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	(\$28.94)	\$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	(\$28.94)	\$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	(\$28.94)	\$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	(\$28.94)	\$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)	(\$57.88)	\$0.00	\$0.00	\$0.00	(\$65.31)	\$0.00	\$132.18	Late Charge Removal/No L/C Bal to Remove
60	Payment	5/21/2007		\$365.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	(\$57.88)	\$0.00	\$0.00	(\$365.00)	(\$430.31)	\$0.00	\$132.18	Trustee - Arrearage Pmt

# XLS Transactional History

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	(\$57.88)	\$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	(\$57.88)	\$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	(\$57.88)	\$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	(\$57.88)	\$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	(\$57.88)	\$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	(\$57.88)	\$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	(\$57.88)	(\$8.00)	(\$8.00)	\$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)	(\$213.20)	\$0.00	(\$8.00)	\$155.32	(\$429.31)	\$0.00	\$90.50	No Late Charges Assessed!
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)	(\$289.40)	\$0.00	(\$8.00)	\$76.20	(\$353.11)	\$0.00	\$90.50	No Late Charges Assessed!
70	Payment	6/20/2007		\$300.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	(\$289.40)	\$0.00	(\$8.00)	(\$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	(\$289.40)	\$0.00	(\$8.00)	\$0.00	(\$653.11)	\$50.00	\$140.50	
72	Payment	7/17/2007		\$150.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	(\$289.40)	\$0.00	(\$8.00)	(\$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	(\$289.40)	\$0.00	(\$8.00)	(\$55.00)	(\$858.11)	\$0.00	\$140.50	Trustee - Arrearage Pmt
74	Misapplication Reversal	7/26/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$47.26	(\$242.14)	\$0.00	(\$8.00)	(\$47.26)	(\$905.37)	\$0.00	\$140.50	
75	Corporate Advance Adjustment	7/27/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	(\$242.14)	\$0.00	(\$8.00)	\$0.00	(\$905.37)	(\$95.00)	\$45.50	
76	Corporate Advance Adjustment	7/27/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	(\$242.14)	\$0.00	(\$8.00)	\$0.00	(\$905.37)	\$95.00	\$140.50	
77	Suspense Trans to Pay L/Chgs	7/27/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	(\$47.26)	(\$289.40)	\$0.00	(\$8.00)	\$47.26	(\$858.11)	\$0.00	\$140.50	No Late Charges Assessed!
78	Suspense Trans to Pay NSF Fee	7/27/2007		\$0.00	\$0.00	\$0.00	\$86,332.79	\$0.00	\$0.00	\$512.00	\$0.00	(\$289.40)	(\$10.00)	(\$18.00)	\$10.00	(\$848.11)	\$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	\$1,076.00	\$1,588.00	\$0.00	(\$289.40)	\$0.00	(\$18.00)	\$0.00	(\$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	\$0.00	\$1,588.00	\$0.00	(\$289.40)	\$0.00	(\$18.00)	\$0.00	(\$848.11)	\$75.00	\$215.50	
81	Pmt Applied from Suspense	9/7/2007	7/1/2006	\$0.00	\$578.81	\$75.20	\$86,257.59	\$503.61	(\$116.58)	\$1,471.42	\$0.00	(\$289.40)	\$0.00	(\$18.00)	\$695.39	(\$152.72)	\$0.00	\$215.50	
82	Payment	9/19/2007		\$150.00	\$0.00	\$0.00	\$86,257.59	\$0.00	\$0.00	\$1,471.42	\$0.00	(\$289.40)	\$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	(\$289.40)	\$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	(\$289.40)	\$0.00	(\$18.00)	\$237.22	(\$120.50)	\$0.00	\$215.50	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	(\$289.40)	\$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	(\$289.40)	\$0.00	(\$18.00)	\$75.00	\$0.00	(\$75.00)	\$95.00	Violation/Applied to Corp Adv/Pmts not current

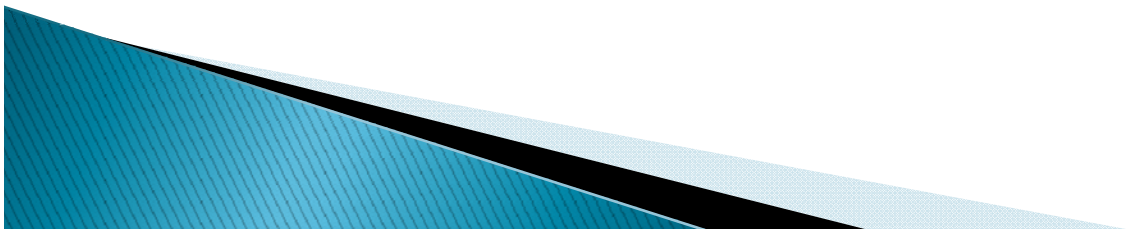
# XLS Transactional History

- ▶ Exact Replica of Computer History
- ▶ Includes Additional Balances not shown on Computer History
- ▶ Suspense Balance
- ▶ Corporate Advance Balance
- ▶ Fees Balance



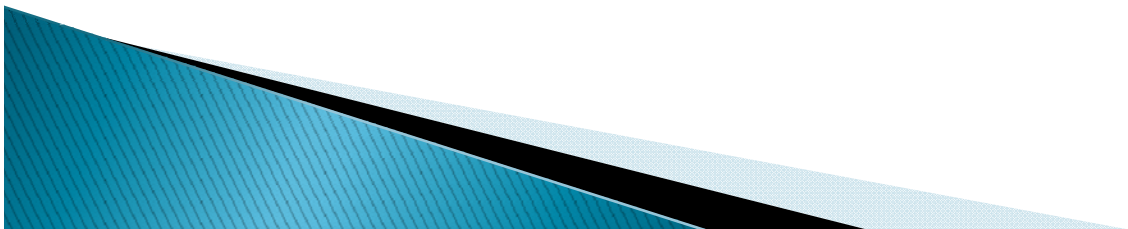
# XLS Transactional History

- ▶ Timelines Inserted to pinpoint significant Dates.
- ▶ BK Filing Date
- ▶ Discharge Date
- ▶ Dismissal Date
- ▶ Foreclosure Date
- ▶ MFR or other Pleadings filed.



# XLS Transactional History

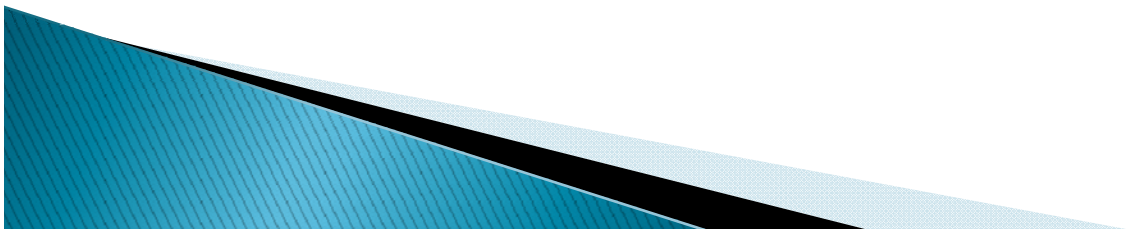
- ▶ A Complete Picture of the Loan is now shown!
- ▶ This is the Benchmark for my Analysis and Examination.
- ▶ I then use this to:
- ▶ Compare to POC, Payoff, Reinstatement
- ▶ Trustee Payments
- ▶ Escrow Statements
- ▶ Monthly Statements
- ▶





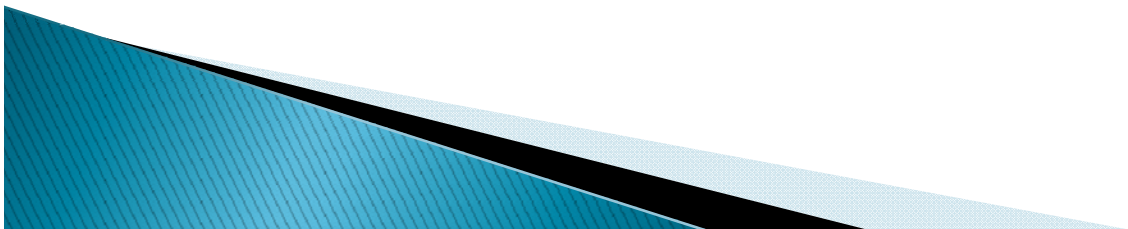
# XLS Transactional History

- ▶ **Attorneys find this spreadsheet very useful.**
- ▶ Easy to Read
- ▶ Develop facts directly from it when drafting complaint.



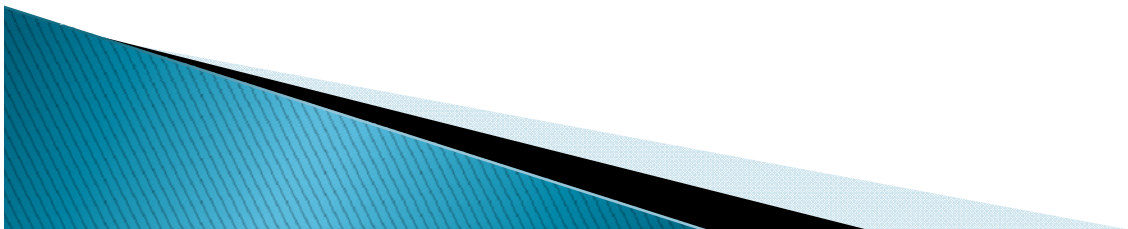
# XLS Transactional History

- ▶ Others Find this Spreadsheet very useful.
- ▶ Opposing Counsel
- ▶ Judges
- ▶ Mediators
- ▶ Depositions
- ▶ Even The Mortgage Company Representative!



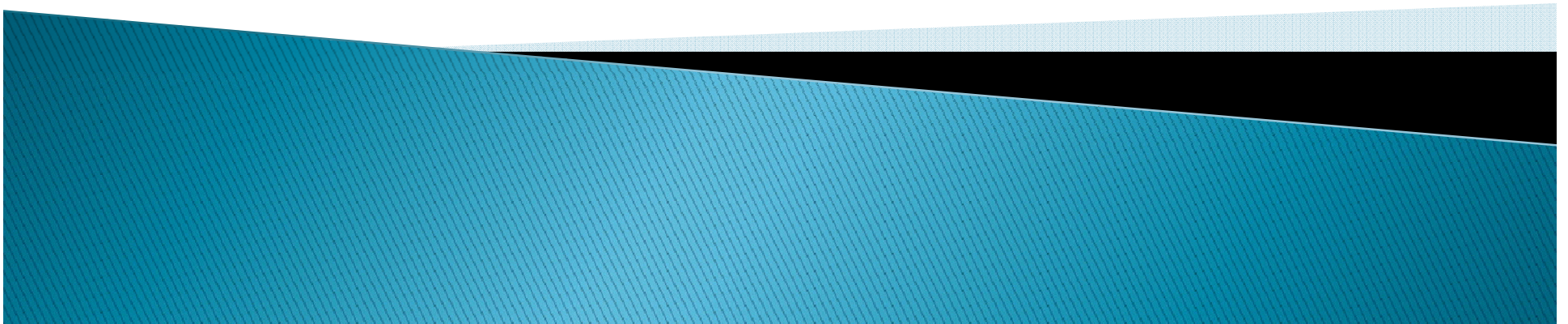
# XLS Transactional History

- ▶ I also use this to:
- ▶ Track Improper Fees – with timelines inserted it is made easy.
- ▶ Application of Payments – See how they have done it and if it is correct.
- ▶ Suspense Accounts – After original XLS History is complete I then break out debtor and trustee suspense accounts to further track.



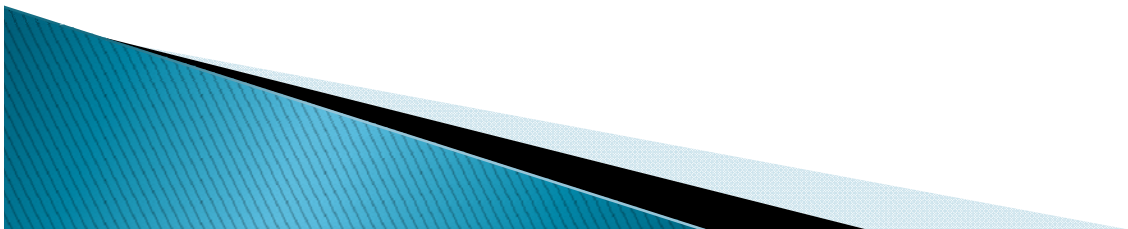
# What's Wrong with this Loan?

Show Me the Money!



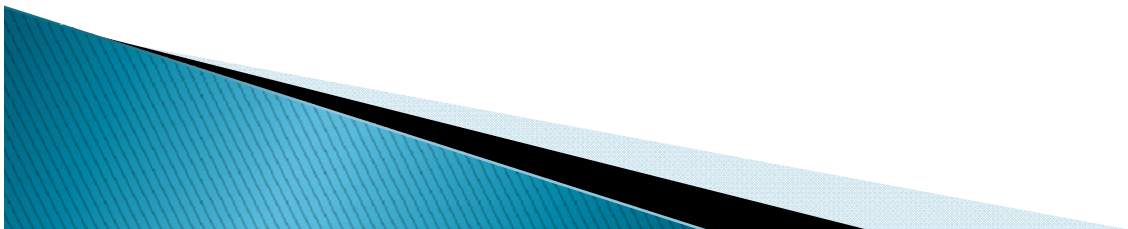
# The History Reveals

- ▶ \$1928.00 Debtor's Payments went to pay Corporate Advance before contractual payments were current. Plus only \$1,503.00 was claimed.
- ▶ \$600.00 of Corporate Advance was paid in full. This amount was assessed Post-Petition – Not Claimed – No Orders Granting.



# The History Reveals

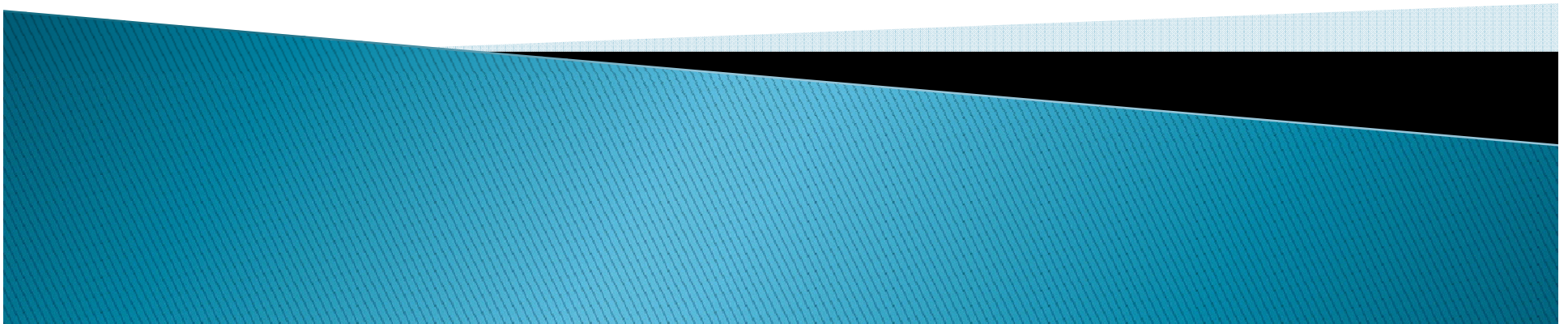
- ▶ \$307.72 of Debtor's Payments were used to pay Late Charges. Again, Contractual Payments were not current and only \$173.64 was claimed.
- ▶ \$237.22 was Transferred from Suspense to Escrow. Contractual Payments not current. This was to "Zero-Out" Suspense.





# The POC Reveals

The First Stage of the Game



# Escrow Double-Dip

UNITED STATES BANKRUPTCY COURT  
NORTH CAROLINA

IN RE:

NITA DOLLAR

CASE NO: 10-12345

ATTACHMENT TO PROOF OF CLAIM FILED BY

WACHOVIA BANK

Wachovia Loan No. 12345890

Property Address: 123 Dollar Lane, Shelby, NC 12345

**PRE-PETITION ARREARAGE AS OF 9/1/2006:**

Payments (3/1/06 to 8/1/06) @ 699.18 each \$4,195.08

(Princ&Interest-578.81 + Escrow-120.37)=699.18

Late Charges \$ 173.64

Escrow Shortage \$ 407.26

Foreclosure Attorney Fees and Costs \$1,503.00

**TOTAL ARREARAGE AS OF 9/1/2006: \$6,278.98**

Escrow Double-Dip  
5 Delinquent Escrow  
Pmts @ 120.37 Each =  
\$722.22

Escrow Shortage Listed  
as Arrearage - \$407.26  
Total Escrow Repaid as  
Arrearage - \$1,129.48  
\$722.22 Overpayment!

NOTE: Post-Petition Payments beginning September 1, 2006 will be \$811.50 per month. This amount includes Principal and Interest = \$578.81 + Escrow - \$232.69.

# Late Charge Discrepancy

UNITED STATES BANKRUPTCY COURT  
NORTH CAROLINA

IN RE:

NITA DOLLAR

CASE NO: 10-12345

Late Charge Discrepancy

ATTACHMENT TO PROOF OF CLAIM FILED BY

WACHOVIA BANK

Wachovia Loan No. 12345890

Property Address: 123 Dollar Lane, Shelby, NC 12345

**PRE-PETITION ARREARAGE AS OF 9/1/2006:**

Payments (3/1/06 to 8/1/06) @ 699.18 each	\$4,195.08
(Princ&Interest-578.81 + Escrow-120.37)=699.18	
Late Charges	\$ 173.64
Escrow Shortage	\$ 407.26
Foreclosure Attorney Fees and Costs	\$1,503.00

**TOTAL ARREARAGE AS OF 9/1/2006: \$6,278.98**

NOTE: Post-Petition Payments beginning September 1, 2006 will be \$811.50 per month. This amount includes Principal and Interest = \$578.81 + Escrow - \$232.69.

← \$115.76 shown on History

# Corporate Advance Discrepancy

UNITED STATES BANKRUPTCY COURT  
NORTH CAROLINA

IN RE:

NITA DOLLAR

CASE NO: 10-12345

ATTACHMENT TO PROOF OF CLAIM FILED BY  
WACHOVIA BANK

Wachovia Loan No. 12345890

Property Address: 123 Dollar Lane, Shelby, NC 12345

**PRE-PETITION ARREARAGE AS OF 9/1/2006:**

Payments (3/1/06 to 8/1/06) @ 699.18 each	\$4,195.08
(Princ&Interest-578.81 + Escrow-120.37)=699.18	
Late Charges	\$ 173.64
Escrow Shortage	\$ 407.26
Foreclosure Attorney Fees and Costs	\$1,503.00

History shows  
\$1,203.00

**TOTAL ARREARAGE AS OF 9/1/2006: \$6,278.98**

NOTE: Post-Petition Payments beginning September 1, 2006 will be \$811.50 per month. This amount includes Principal and Interest = \$578.81 + Escrow - \$232.69.

# Where's The Suspense?

UNITED STATES BANKRUPTCY COURT  
NORTH CAROLINA

IN RE:

NTA DOLLAR

CASE NO: 10-12345

ATTACHMENT TO PROOF OF CLAIM FILED BY

WACHOVIA BANK

Wachovia Loan No. 12345890

Property Address: 123 Dollar Lane, Shelby, NC 12345

**PRE-PETITION ARREARAGE AS OF 9/1/2006:**

Payments (3/1/06 to 8/1/06) @ 699.18 each	\$4,195.08
(Princ&Interest-578.81 + Escrow-120.37)=699.18	
Late Charges	\$ 173.64
Escrow Shortage	\$ 407.26
Foreclosure Attorney Fees and Costs	\$1,503.00
<b>TOTAL ARREARAGE AS OF 9/1/2006:</b>	<b>\$6,278.98</b>

WHERE's The  
SUSPENSE????????  
History Shows \$300.00  
at time of filing!!!!!!

NOTE: Post-Petition Payments beginning September 1, 2006 will be \$811.50 per month. This amount includes Principal and Interest = \$578.81 + Escrow - \$232.69.

# Reverse Double-Dip

UNITED STATES BANKRUPTCY COURT  
NORTH CAROLINA

IN RE:

NITA DOLLAR

CASE NO: 10-12345

ATTACHMENT TO PROOF OF CLAIM FILED BY

WACHOVIA BANK

Wachovia Loan No. 12345890

Property Address: 123 Dollar Lane, Shelby, NC 12345

**PRE-PETITION ARREARAGE AS OF 9/1/2006:**

Payments (3/1/06 to 8/1/06) @ 699.18 each	\$4,195.08
(Princ&Interest-578.81 + Escrow-120.37)=699.18	
Late Charges	\$ 173.64
Escrow Shortage	\$ 407.26
Foreclosure Attorney Fees and Costs	\$1,503.00
<b>TOTAL ARREARAGE AS OF 9/1/2006:</b>	<b>\$6,278.98</b>

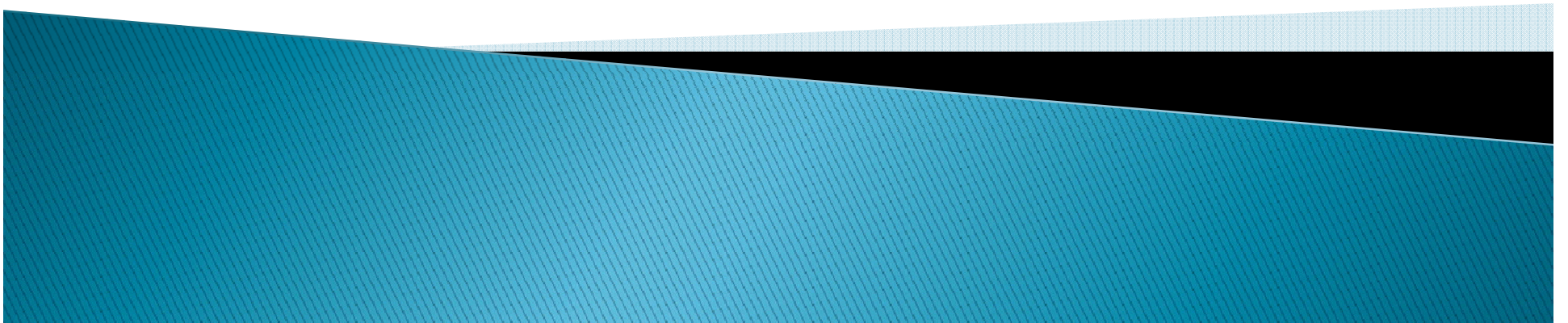
NOTE: Post-Petition Payments beginning September 1, 2006 will be \$811.50 per month. This amount includes Principal and Interest = \$578.81 + Escrow - \$232.69.

Reverse Double-Dip-----The Post-Petition Payment Amount includes escrow contribution that has already been claimed in arrearages above.



# The Reinstatement Reveals...

Different Numbers from Different Sources



# Escrow Double-Dip

FORE, CLOSE, and SURE

Attorneys At Law

1234 Screwed Lane

Charlotte, NC 28269

June 15, 2006

Nita Dollar

123 Dollar Lane

Shelby, NC 12345

Re: Debtor – Nita Dollar

Creditor: Wachovia

Loan Number: 123456890

Dear Ms. Dollar,

Please find below a Reinstatement Quote with a good to date of June 30, 2006.

Delinquent Payments:

March 1, 2006	\$699.18
April 1, 2006	\$699.18
May 1, 2006	\$699.18
June 1, 2006	\$699.18
Escrow Shortage	\$407.26
Late Charges	\$115.76
Foreclosure Fees and Expenses	\$1,203.00
TOTAL AMT TO REINSTATE	\$4,522.74

They're Double-Dipping Again!  
Delinquent Payments Include  
Escrow.  
Plus  
Escrow Shortage is Listed.

Please send a Cashiers Check prior to June 30, 2006 in order to reinstate this loan and avoid foreclosure.

# F/C Fees not yet Incurred??

FORE,CLOSE, and SURE

Attorneys At Law

1234 Screwed Lane

Charlotte, NC 28269

June 15, 2006

Nita Dollar

123 Dollar Lane

Shelby, NC 12345

Re: Debtor – Nita Dollar

Creditor: Wachovia

Loan Number: 123456890

Dear Ms. Dollar,

Please find below a Reinstatement Quote with a good to date of June 30, 2006.

Delinquent Payments:

March 1, 2006 \$699.18

April 1, 2006 \$699.18

May 1, 2006 \$699.18

June 1, 2006 \$699.18

Escrow Shortage \$407.26

Late Charges \$115.76

Foreclosure Fees and Expenses \$1,203.00

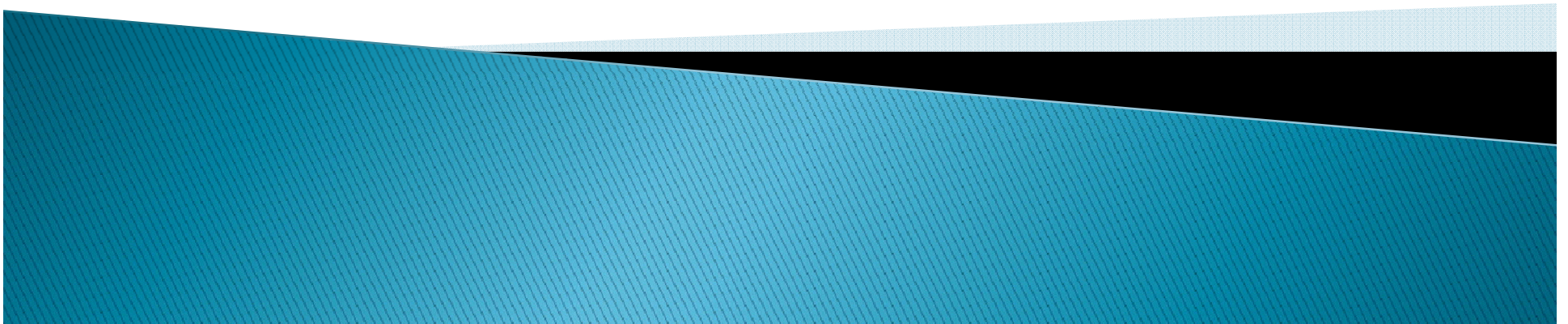
TOTAL AMT TO REINSTATE \$4,522.74

Foreclosure Fees and Expenses had not been incurred. Expiration of Reinstatement is 6/30/06. Foreclosure was not initiated until 7/1/06.

Please send a Cashiers Check prior to June 30, 2006 in order to reinstate this loan and avoid foreclosure.

# Uniform Covenant 2 Fannie/Freddie Instrument

Mandatory Application of Payment Rules



## **Uniform Covenant 2**

### **Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT**

#### **2. Application of Payments or Proceeds.**

All payments accepted and applied by Lender shall be applied in the following order of priority:

- a. Interest due under the Note.
- b. Principal due under the Note.
- c. Amounts due under Section 3. (Section 3 = Escrow Items)

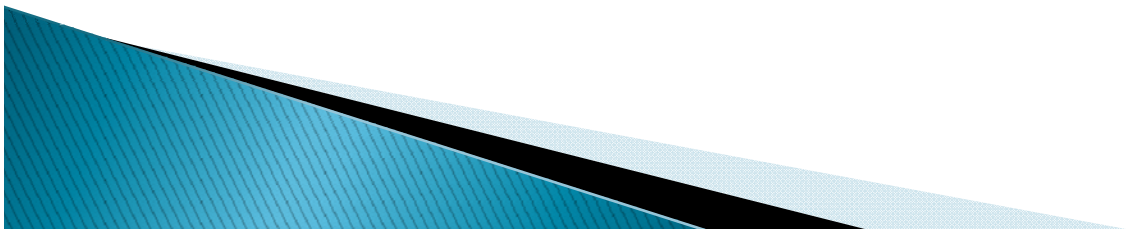
Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

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



# Uniform Covenant 2

- ▶ Payment Application Order:
  - ▶ 1. Interest
  - ▶ 2. Principal
  - ▶ 3. Section 3 – (Escrow)
  - ▶ 4. Late Charges
  - ▶ 5. Other Amounts Due (Fees, Corp Adv)
  - ▶ 6. Reduce Principal



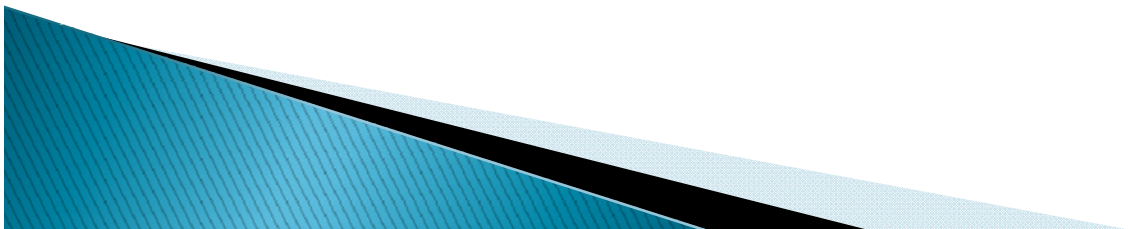


# Uniform Covenant 2

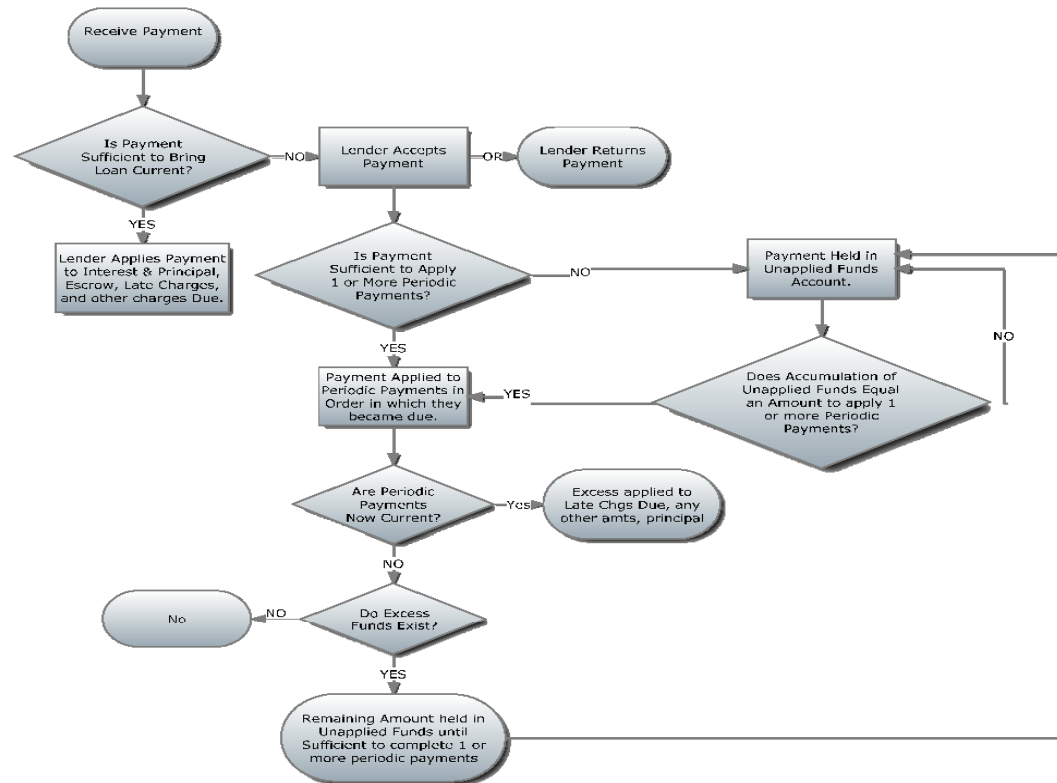
- ▶ Payment Application Order:
- ▶ 1. Interest
- ▶ 2. Principal
- ▶ 3. Section 3 – (Escrow)



- ▶ **PERIODIC PMTS CONTRACTUALLY CURRENT  
BEFORE FUNDS MAY BE APPLIED TO ANY  
OTHER ITEMS.**

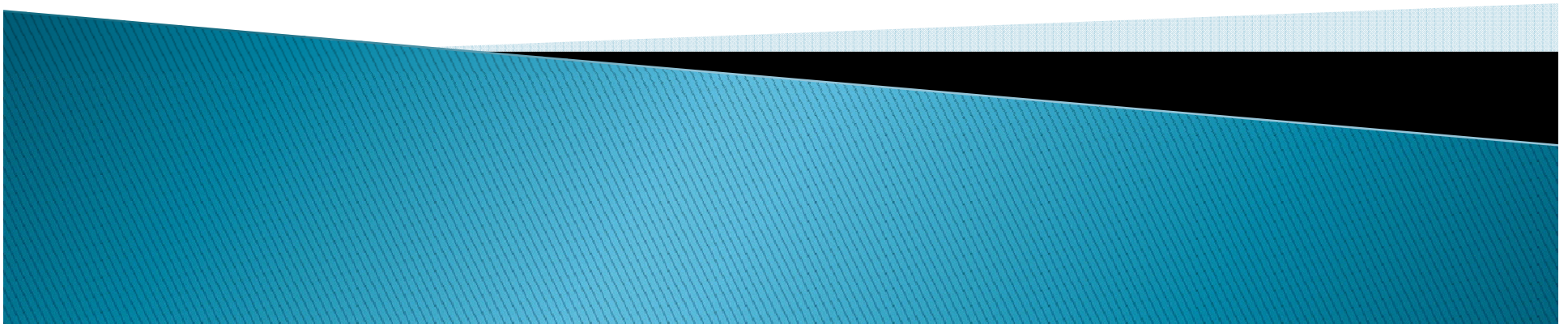


## Application of Payments Flowchart Fannie Mae - Single Family Instrument



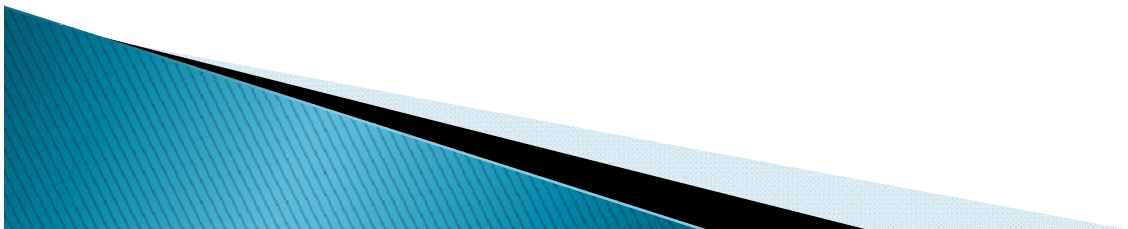
# FEES

How Servicers Make Money from Defaulted Mortgages—Foreclosure, Bankruptcy or Otherwise



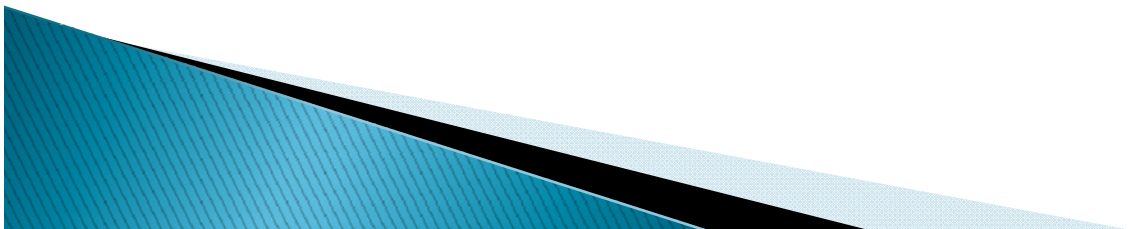
# \$216 Billion Per Year

- ▶ Late Charges
- ▶ Escrow Fees
- ▶ Statutory Fees
- ▶ Attorney Fees
- ▶ Appraisal Fees
- ▶ BPO Fees
- ▶ Property Preservation Fees



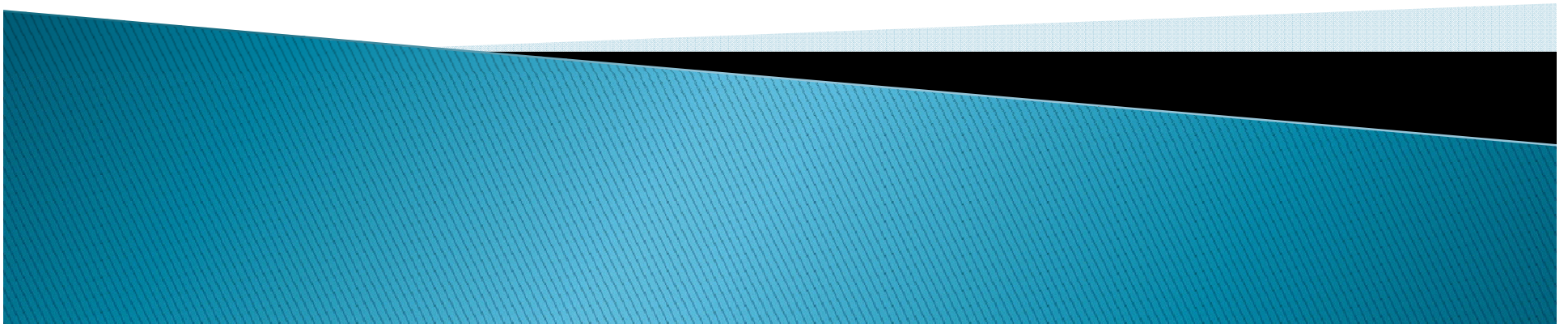
# \$216 Billion Per Year

- ▶ Property Inspection Fees
- ▶ Pay by Phone Fees
- ▶ Pay-Off Fees
- ▶ Quick Collect Fees
- ▶ Bank Fees
- ▶ NSF Fees
- ▶ Bankruptcy Monitoring Fees



# Tracking or Tacking Rules

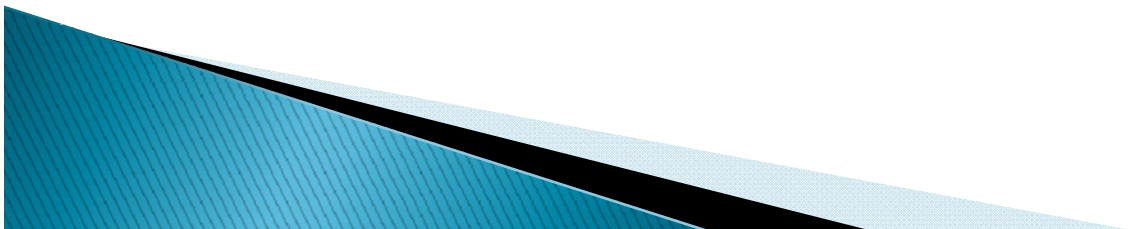
Just Keeping Up with Our Expenses or  
Trying to Collect from Consumers?





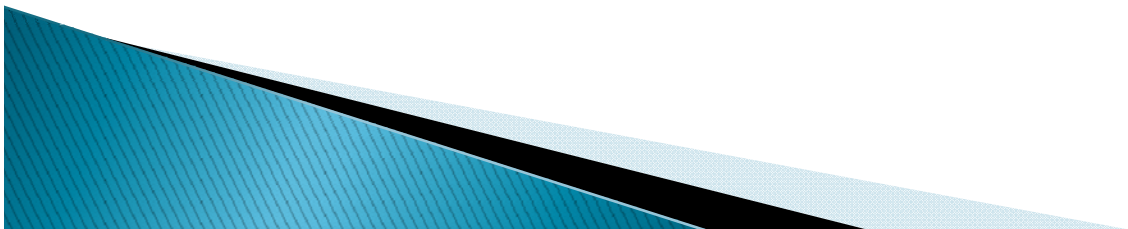
# Tracking or Tacking

- ▶ Only Advancing and Not Applying Fees
- ▶ Just Keeping Track of Expenses
- ▶ No Billing Statements to Debtors
- ▶ No Demand for Payments to Debtors
- ▶ No Actual Charges to the Loan
- ▶ “We Never Apply Unless Case Dismissed”
- ▶ Tracking Expenses for Tax Deductions



# The Code and Rules

- ▶ 524i
- ▶ 2016(a)
- ▶ 506(b)



# TILA Same Day Application of Payment Rules

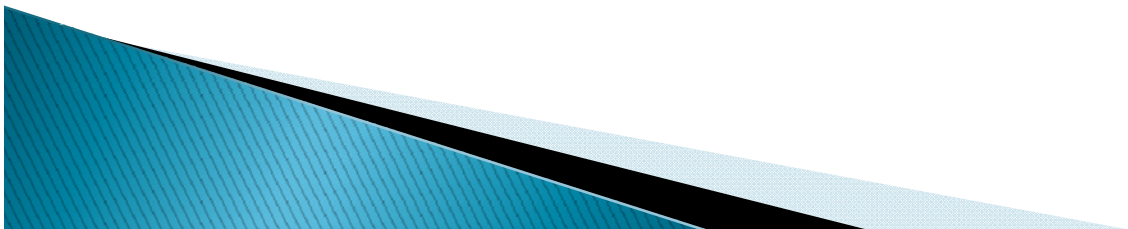
What does this mean?

Acceptance vs. Application?

When are Payments Accepted?

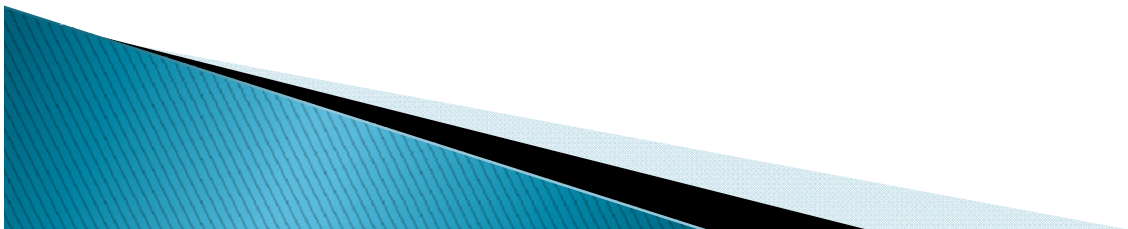
When are Accepted Payments Applied?

What is a Lockbox Vendor and what do they do?



# Red Flags

- ▶ Claim is significantly higher than Plan.
- ▶ POC lists Servicer as Creditor
- ▶ Name on the Note and Mortgage don't match the Name on POC.
- ▶ POC – Escrow Double Dip
- ▶ POC – Previous BK Fees especially if discharged.
- ▶ POC – Large Suspense Balance Listed.
- ▶ Payoff – Doesn't agree with POC
- ▶ Reinstatement – Escrow Double Dip



# Red Flags

- ▶ Reinstatement – F/C Fees not yet incurred.
- ▶ Mortgage Company will not send Computer Generated History.
- ▶ Mortgage Company will not send Complete Life of Loan History.
- ▶ Debtor gets Discharge then receives a large bill from Mortgage Company.
- ▶ A Lot of Activity in and out of suspense.
- ▶ Listen to your Debtor's Story.

