



CI-874-5733

# Citi Residential Lending

Dear Homeowner(s):

As part of the recent transfer of the servicing of your loan, Citi Residential Lending has prepared an escrow analysis on your account. The analysis contains a history of the escrow account activity on the loan from the date of the last analysis done on the loan. The escrow analysis also contains a field indicating the "new monthly payment". This amount includes the principal and interest due on the loan plus any revised escrow payment due based on the analysis.

While the information regarding the escrow account activity is accurate regardless of the status of the loan, the information related to the "new monthly payment" is applicable only to loans *which are current as of the date of the analysis*, and is not applicable to a loan which may be seriously delinquent or the subject of a bankruptcy proceeding. In those instances, the information regarding the "new monthly payment" indicates what the payment *would be* if the loan were contractually current, and this information is provided for informational purposes only.

If your loan is in a foreclosure status, you should call 800-211-6926 to obtain the amount due to reinstate your loan and return it to a current status. If you are currently in a bankruptcy proceeding or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

For additional information on your home loan, visit [www.MyCitiResidentialLoan.com](http://www.MyCitiResidentialLoan.com). If you have additional questions or concerns, please contact Customer Care at (800) 430-5262, Monday through Friday, 6:00 a.m. to 6:00 p.m., Pacific Time.

Sincerely,

Citi Residential Lending

P.O. Box 11000, Santa Ana, CA 92711-1000

Toll Free (800) 430-5262

[www.mycitiresidentialloan.com](http://www.mycitiresidentialloan.com)

Federal law requires us to notify you that we are acting as a debt collector and any information we collect from you will be used for the purpose of collecting your debt. Unless federal law otherwise prohibits, we may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. Please be advised that if your loan is in a bankruptcy or has been discharged, this is not an attempt to collect a debt but is sent to you for informational purposes only.



P.O. Box 11570  
Santa Ana, CA 92711-1570

**ESCROW ACCOUNT DISCLOSURE STATEMENT &  
CHANGE OF PAYMENT NOTICE PREPARED FOR:**

LOAN NO:  
ANALYSIS DATE: 11/28/07  
ANTICIPATED ANNUAL DISBURSEMENTS  
COUNTY TAX \$1,892.00

#RWNK77C

TOTAL \$1,892.00  
1/12th OF TOTAL \$157.67

**NEW MONTHLY PAYMENT**

Monthly Payment \$750.37  
Required Escrow Payment \$157.67  
Shortage/Surplus Payment \$108.33  
Optional Products/Misc \$.00

**TOTAL MONTHLY PAYMENT: \$1,016.37**  
**NEW PAYMENT EFFECTIVE DATE: 01/01/08**

Citi Residential Lending analyzes your escrow account periodically in accordance with federal regulations to ensure we collect sufficient funds to pay escrow items when due. Please review and retain this statement. If you have any questions, you may call our Customer Care Department at 1-800-430-5262, Monday through Friday, 6:00 a.m. - 6:00 p.m. Pacific Time.

**ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR**

The escrow account projection below illustrates the lowest balance (\*) your escrow account is estimated to reach from January 2008 through December 2009 based on anticipated payments and disbursements.

| MONTH            | PAYMENTS TO<br>ESCROW ACCOUNT |           | PAYMENTS FROM<br>ESCROW ACCOUNT |          |               | ESCROW ACCOUNT<br>BALANCE |            |
|------------------|-------------------------------|-----------|---------------------------------|----------|---------------|---------------------------|------------|
|                  | MIP/PMI                       | HAZ. INS. | FLOOD                           | TAXES    | OTHER / LIENS | PROJECTED                 | REQUIRED   |
| STARTING BALANCE |                               |           |                                 |          |               | \$1,788.30                | \$690.66   |
| JAN/08           | \$157.67                      |           |                                 |          |               | \$1,640.63                | \$788.33   |
| FEB/08           | \$157.67                      |           |                                 |          |               | \$1,482.96                | \$946.00   |
| MAR/08           | \$157.67                      |           |                                 | \$946.00 |               | \$2,271.29                | \$157.67 * |
| APR/08           | \$157.67                      |           |                                 |          |               | \$2,113.62                | \$946.00   |
| MAY/08           | \$157.67                      |           |                                 |          |               | \$1,955.95                | \$473.01   |
| JUN/08           | \$157.67                      |           |                                 |          |               | \$1,798.28                | \$630.68   |
| JUL/08           | \$157.67                      |           |                                 |          |               | \$1,640.61                | \$788.35   |
| AUG/08           | \$157.67                      |           |                                 |          |               | \$1,482.94                | \$946.02   |
| SEP/08           | \$157.67                      |           |                                 | \$946.00 |               | \$2,271.27                | \$157.69   |
| OCT/08           | \$157.67                      |           |                                 |          |               | \$2,113.60                | \$946.06   |
| NOV/08           | \$157.67                      |           |                                 |          |               | \$1,955.93                | \$473.03   |
| DEC/08           | \$157.67                      |           |                                 |          |               | \$1,798.26                | \$630.70   |

(\*) Indicates your projected low point of \$2,271.29-. Your lowest monthly balance should not exceed \$157.67. The difference between your projected low point and the required lowest monthly balance is \$1,299.96. This means you have a shortage of \$1,299.96. We have spread collection of your shortage over 12 months.

The terms of your Adjustable Rate Mortgage loan may result in changes to the monthly principal and interest payment, which will change the total monthly payment shown above.

Please keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.

For more information about your loan account, you may also visit our website at [www.mycitiresidentialloan.com](http://www.mycitiresidentialloan.com).

**SHORTAGE**

LOAN NUMBER: 0039281159  
NAME: ELISHA BENJAMIN  
JESSICA BENJAMIN

SHORTAGE AMOUNT: \$1,299.96-  
NEW PAYMENT EFFECTIVE DATE: 01/01/08

Your escrow analysis indicated a shortage of \$1,299.96-. For your convenience, we spread this amount over 12 months and included it in your monthly payment. However, if you choose to pay it in full, please send your check, along with this coupon to:

CITI RESIDENTIAL LENDING  
P.O. BOX 11570  
SANTA ANA, CA 92711-1570

If your check for \$1,299.96 is received before 01/01/08, your total monthly payment will be reduced to \$908.04.



**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT – ACCOUNT HISTORY**

This is a statement of actual activity in your escrow account from December 2007 through December 2007. Last year's projections are next to the actual activity. Your present mortgage payment is \$887.54, of which \$743.71 is for monthly payment, and \$143.83 is for your escrow account.

A single asterisk (\*) indicates a difference between projected and actual activity, either in the date or amount.

The letter E beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

| MONTH        | PAYMENTS TO ESCROW ACCOUNT |           | PAYMENTS FROM ESCROW ACCOUNT |        | DESCRIPTION  | ESCROW BALANCE COMPARISON |            |
|--------------|----------------------------|-----------|------------------------------|--------|--------------|---------------------------|------------|
|              | PROJECTED                  | ACTUAL    | PROJECTED                    | ACTUAL |              | PROJECTED                 | ACTUAL     |
| STARTING BAL |                            |           |                              |        |              | \$472.89                  | \$1,942.13 |
| DEC/07       | \$157.67                   | \$143.83* |                              |        |              | \$630.66                  | \$1,798.30 |
| JAN/08       | \$157.67                   | *         |                              |        |              | \$788.33                  | \$0.00     |
| FEB/08       | \$157.67                   | *         |                              |        |              | \$946.00                  | \$0.00     |
| MAR/08       | \$157.67                   | *         | \$946.00                     | *      | COUNTY TAXES | \$157.67                  | \$0.00     |
| APR/08       | \$157.67                   | *         |                              |        |              | \$315.34                  | \$0.00     |
| MAY/08       | \$157.67                   | *         |                              |        |              | \$473.01                  | \$0.00     |
| JUN/08       | \$157.67                   | *         |                              |        |              | \$630.68                  | \$0.00     |
| JUL/08       | \$157.67                   | *         |                              |        |              | \$788.35                  | \$0.00     |
| AUG/08       | \$157.67                   | *         |                              |        |              | \$946.02                  | \$0.00     |
| SEP/08       | \$157.67                   | *         | \$946.00                     | *      | COUNTY TAXES | \$157.69                  | \$0.00     |
| OCT/08       | \$157.67                   | *         |                              |        |              | \$315.36                  | \$0.00     |
| NOV/08       | \$157.67                   | *         |                              |        |              | \$473.03                  | \$0.00     |

At your last escrow account analysis, we projected that annual payments from your escrow account would total \$1,892.00 and your lowest monthly balance would be \$157.67. Under Federal Law, your lowest monthly balance should not have exceeded \$315.34, or 1/6th of the anticipated payments from the account, unless your mortgage contract or state law specifies a lower amount.

OVER THIS PERIOD, AN ADDITIONAL \$0.00 WAS DEPOSITED INTO YOUR ESCROW ACCOUNT FOR INTEREST ON ESCROW.

Your actual lowest monthly balance was less than \$157.67. The items with an asterisk on your account history may explain this. If you would like a further explanation, please call our toll-free number 1-800-430-5262.

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Federal Law requires us to notify you that we are acting as a debt collector. If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay of the discharge injunction.

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

CUSTOMER ACCOUNT ACTIVITY STATEMENTDATE 12/19/07  
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LOAN NUMBER:  
\*\*\*\*\*  
----- CURRENT ACCOUNT INFORMATION -----  

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

  
\*\*\*\*\*

ACTIVITY FOR PERIOD 12/01/05 - 12/18/07

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

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

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

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CUSTOMER ACCOUNT ACTIVITY STATEMENTDATE 12/19/07  
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| ACTIVITY FOR PERIOD 12/01/05 - 12/18/07 |             |              |                         |                               |                  |        |
|---|-------------|--------------|-------------------------|-------------------------------|------------------|--------|
| PROCESS                                 | DUE         | TRANSACTION  | TRANSACTION             | EFFECTIVE DATE                |                  |        |
| DATE                                    | DATE        | CODE         | DESCRIPTION             | OF TRANSACTION                |                  |        |
| -----                                   |             |              |                         |                               |                  |        |
| TRANSACTION                             | PRIN. PAID/ | ESCROW PAID/ |                         | -----OTHER-----               |                  |        |
| AMOUNT                                  | BALANCE     | INTEREST     | BALANCE                 | AMOUNT                        | CODE/DESCRIPTION |        |
| -----                                   |             |              |                         |                               |                  |        |
| 10-25-07                                | 07-07       | 168          | REPAY OF ESCROW ADVANCE |                               |                  |        |
| 0.00                                    | 0.00        | 0.00         | 143.83-                 | 143.83                        | ESCROW ADVANCE   |        |
| 10-25-07                                | 07-07       | 173          | PAYMENT                 |                               |                  |        |
| 0.00                                    | 39.30       | 704.41       | 143.83                  | 887.54-                       | SUSPENSE         |        |
|   | 72,674.31   |              | 2517.45-                | NEW PRINCIPAL/ESCROW BALANCES |                  |        |
| 10-16-07                                | 07-07       | 152          | LATE CHARGE ASSESSMENT  |                               |                  |        |
| 0.00                                    | 0.00        | 0.00         | 0.00                    | 44.62-1                       | LATE CHARGE      |        |
| 10-16-07                                | 07-07       | 173          | PAYMENT                 |                               |                  |        |
| 203.44                                  | 0.00        | 0.00         | 0.00                    | 15.01 T                       | TRUSTEE INTEREST |        |
|   |             |              |                         | 188.43                        | SUSPENSE         |        |
| 10-15-07                                | 06-07       | 168          | REPAY OF ESCROW ADVANCE |                               |                  |        |
| 0.00                                    | 0.00        | 0.00         | 143.83-                 | 143.83                        | ESCROW ADVANCE   |        |
| 10-15-07                                | 06-07       | 173          | PAYMENT                 |                               |                  |        |
| 895.00                                  | 38.92       | 704.79       | 143.83                  | 7.46                          | SUSPENSE         |        |
|   | 72,713.61   |              | 2661.28-                | NEW PRINCIPAL/ESCROW BALANCES |                  |        |
| 10-10-07                                | 00-00       | 631          | PROPERTY PRESERVATION   |                               |                  |        |
| 11.00                                   | 0.00        | 0.00         | 0.00                    |                               |                  |        |
| 09-28-07                                | 06-07       | 493          | ARM LOAN ADJUSTMENT     |                               |                  |        |
| NEW INTEREST RATE: 0.11625              |             |              |                         | NEW PRIN & INT PAYMENT:       |                  | 743.71 |
| 09-28-07                                | 05-07       | 168          | REPAY OF ESCROW ADVANCE |                               |                  |        |
| 0.00                                    | 0.00        | 0.00         | 143.83-                 | 143.83                        | ESCROW ADVANCE   |        |
| 09-28-07                                | 05-07       | 173          | PAYMENT                 |                               |                  |        |
| 0.00                                    | 37.68       | 712.74       | 143.83                  | 894.25-                       | SUSPENSE         |        |
|   | 72,752.53   |              | 2805.11-                | NEW PRINCIPAL/ESCROW BALANCES |                  |        |
| 09-24-07                                | 04-07       | 168          | REPAY OF ESCROW ADVANCE |                               |                  |        |
| 0.00                                    | 0.00        | 0.00         | 143.83-                 | 143.83                        | ESCROW ADVANCE   |        |
| 09-24-07                                | 04-07       | 173          | PAYMENT                 |                               |                  |        |
| 0.00                                    | 37.32       | 713.10       | 143.83                  | 894.25-                       | SUSPENSE         |        |
|   | 72,790.21   |              | 2948.94-                | NEW PRINCIPAL/ESCROW BALANCES |                  |        |
| 09-21-07                                | 04-07       | 173          | PAYMENT                 |                               |                  |        |
| 1,821.00                                | 0.00        | 0.00         | 0.00                    | 1,821.00                      | SUSPENSE         |        |
| 09-17-07                                | 04-07       | 152          | LATE CHARGE ASSESSMENT  |                               |                  |        |
| 0.00                                    | 0.00        | 0.00         | 0.00                    | 44.62-1                       | LATE CHARGE      |        |
| 09-12-07                                | 04-07       | 173          | PAYMENT                 |                               |                  |        |
| 294.45                                  | 0.00        | 0.00         | 0.00                    | 16.17 T                       | TRUSTEE INTEREST |        |
|   |             |              |                         | 278.28                        | SUSPENSE         |        |

CITI RESIDENTIAL LENDING  
P.O. BOX 11000  
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CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 12/19/07  
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| ACTIVITY FOR PERIOD 12/01/05 - 12/18/07 |                     |                  |                                 |                               |                        |  |
|---|---------------------|------------------|---------------------------------|-------------------------------|------------------------|--|
| 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 |  |
| -----                                   |                     |                  |                                 |                               |                        |  |
| 09-12-07                                | 00-00               | 711              | PROPERTY PRESERVATION REPAYMENT |                               |                        |  |
| 1.50                                    | 0.00                | 0.00             | 0.00                            | 0.00                          |                        |  |
| 09-11-07                                | 00-00               | 631              | PROPERTY PRESERVATION           |                               |                        |  |
| 11.00                                   | 0.00                | 0.00             | 0.00                            | 0.00                          |                        |  |
| 08-31-07                                | 04-07               | 161              | ESCROW ADVANCE                  |                               |                        |  |
| 946.00                                  | 0.00                | 0.00             | 946.00                          |                               |                        |  |
| 08-31-07                                | 09-07               | 312              | COUNTY TAX DISBURSEMENT         |                               |                        |  |
| 946.00-                                 | 0.00                | 0.00             | 946.00-                         |                               |                        |  |
|   |                     |                  | 3092.77-                        | NEW PRINCIPAL/ESCROW BALANCES |                        |  |
| 08-22-07                                | 03-07               | 168              | REPAY OF ESCROW ADVANCE         |                               |                        |  |
| 0.00                                    | 0.00                | 0.00             | 143.83-                         | 143.83                        | ESCROW ADVANCE         |  |
| 08-22-07                                | 03-07               | 173              | PAYMENT                         |                               |                        |  |
| 0.00                                    | 36.96               | 713.46           | 143.83                          |                               |                        |  |
|   | 72,827.53           |                  | 2146.77-                        | NEW PRINCIPAL/ESCROW BALANCES |                        |  |
| 08-22-07                                | 02-07               | 168              | REPAY OF ESCROW ADVANCE         |                               |                        |  |
| 0.00                                    | 0.00                | 0.00             | 143.83-                         | 143.83                        | ESCROW ADVANCE         |  |
| 08-22-07                                | 02-07               | 173              | PAYMENT                         |                               |                        |  |
| 0.00                                    | 36.60               | 713.82           | 143.83                          |                               |                        |  |
|   | 72,864.49           |                  | 2290.60-                        | NEW PRINCIPAL/ESCROW BALANCES |                        |  |
| 08-22-07                                | 01-07               | 168              | REPAY OF ESCROW ADVANCE         |                               |                        |  |
| 0.00                                    | 0.00                | 0.00             | 143.83-                         | 143.83                        | ESCROW ADVANCE         |  |
| 08-22-07                                | 01-07               | 173              | PAYMENT                         |                               |                        |  |
| 0.00                                    | 36.24               | 714.18           | 143.83                          |                               |                        |  |
|   | 72,901.09           |                  | 2434.43-                        | NEW PRINCIPAL/ESCROW BALANCES |                        |  |
| 08-22-07                                | 12-06               | 168              | REPAY OF ESCROW ADVANCE         |                               |                        |  |
| 0.00                                    | 0.00                | 0.00             | 143.83-                         | 143.83                        | ESCROW ADVANCE         |  |
| 08-22-07                                | 12-06               | 173              | PAYMENT                         |                               |                        |  |
| 0.00                                    | 35.89               | 714.53           | 143.83                          | 3,577.00-                     | SUSPENSE               |  |
|   | 72,937.33           |                  | 2578.26-                        | NEW PRINCIPAL/ESCROW BALANCES |                        |  |
| 08-21-07                                | 12-06               | 493              | ARM LOAN ADJUSTMENT             |                               |                        |  |
| NEW INTEREST RATE: 0.11750              |                     |                  | NEW PRIN & INT PAYMENT:         |                               | 750.42                 |  |
| 08-21-07                                | 11-06               | 168              | REPAY OF ESCROW ADVANCE         |                               |                        |  |
| 0.00                                    | 0.00                | 0.00             | 143.83-                         | 143.83                        | ESCROW ADVANCE         |  |
| 08-21-07                                | 11-06               | 173              | PAYMENT                         |                               |                        |  |
| 0.00                                    | 38.99               | 684.49           | 143.83                          |                               |                        |  |
|   | 72,973.22           |                  | 2722.09-                        | NEW PRINCIPAL/ESCROW BALANCES |                        |  |

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

## CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 12/19/07

REQ BY BOC

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

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



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

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

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

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

Dec-19-07

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