



OPTION ONE
M O R T G A G E

www.optiononemortgage.com

November 2, 2006

VIA: U.S. MAIL & FACSIMILE (214) 696-9635

Billy D. Price, Esq.
5489 Blair Road, Suite 425
Dallas, TX 75231

Re: Your File No.: [REDACTED]
Option One Loan No.: [REDACTED]
Borrower(s): [REDACTED]
Secured Property: [REDACTED]

Dear Mr. Price

This is the response of Option One Mortgage Corporation ("Option One") to your letter dated August 3, 2006, regarding the matter referenced above, which you characterized therein as a "qualified written request" ("QWR") pursuant to the Real Estate Settlement Procedures Act, 12 U.S.C. 2605(e) ("RESPA"). A true and correct copy of your letter is attached hereto as **Exhibit 1**.

Pursuant to your request in **Exhibit 1**, we have attached hereto collectively as **Exhibit 2** copies of the following documents, incorporated by reference herein. Please note that any charges set forth in the responsive documents are obviously subject to any necessary court approval.

- Payment history
- Monetary transaction codes list
- Payoff statement*

***NOTE:** All fees and costs included on this payoff statement that were incurred from and after the date of filing of Bankruptcy Case No. [REDACTED] are included for tracking purposes only. As a payoff must be approved by the Court, Option One Mortgage Corporation reserves the right to file an application with the Court seeking the Court's approval to charge said fees and costs at payoff.

Thank you for the opportunity to respond to your inquiry.

Yours very truly,

OPTION ONE MORTGAGE CORP.

encl.



BILLY D. PRICE, P.C. ATTORNEYS AT LAW

August 3, 2006

CMRR# [REDACTED]

Lisa L. Cockrell
Codrills & Stawiariski, P.C.
650 N. Sam Houston Parkway East, Suite 500
Houston, Texas 77060

In the Matter of:

Debtors

[REDACTED]
and
[REDACTED]

Case No. [REDACTED]
File Date: [REDACTED]

Dear Ms. Cockrell:

The debtors believe that Option One Mortgage may be charging improper interest and misapplying their payments.
Please treat this letter as a "qualified written request" under the Federal Servicer Act, which is a part of the Real Estate Settlement Procedures Act, 12 U. S. C. 2605 (e). This request is made on behalf of my clients, the above-named debtors, based on the pending dispute in their Chapter 13 case. Specifically, I am requesting the following information:

1. The amount of any legal fees added to the principal debt in this case or charged against the account or tacked for any purpose in any account for any post-filing legal services, paralegal services, accounting serviced, claim preparation services, case review services, plan review services, or for any other similar service, professional or otherwise.
2. The amount of any property inspection fees, property preservation fees, broker price opinion fees, bankruptcy monitoring fees, or other similar fees or expenses added to the principal debt or charged against the account or tacked for any purpose post-petition or associated with any account related to this loan.
3. The total amount of any post-petition arrears including a complete explanation of the months in which payments were allegedly missed, the aggregate late charges imposed for all such payments, the date and amount of all account payment postings post-petition, and the basis for the imposition of each late charge fee.
4. The current amount needed to pay-off the loan in full in the form of an itemized printed payoff report.
5. A complete post-petition payment and transaction history for this loan, including all entries of any nature in the form of a debit, a credit, a transfers or otherwise. A complete copy of all transaction codes

5489 BLAIR ROAD · SUITE 425 · DALLAS, TX 75231
phone 214.696.9601 fax 214.696.9635

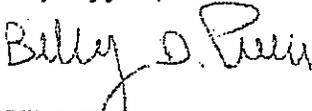
EXHIBIT 1

associated with this loan and the plain English definitions or each such code. Also, please identify the mortgage servicing software you use in connection with this loan (MSP, LSAMS, etc).

6. The amount of any funds deposited in any post-petition suspense accounts or corporate advance accounts or any other similar accounts (including the amount and date of each transaction, the source of funds, and a description of the deposit account) and a description of all payments from any such accounts including the date of the payment, the purpose or nature of the payments, and the amount of each such payment.
7. A copy of any master pooling and servings agreement, master servicing agreement, primary servicing agreement, default serving agreement, or sub-servicing agreement that the creditor has with any party.
8. A copy of all of your loss mitigation rules, regulations, and protocols as the same apply to this loan and a description of your efforts to implement the same in connection with the servicing of this loan.
9. A copy of statements or bills or services submitted and paid by you to any attorney, law firm or third-party for any form of legal services rendered post-petition with respect to this mortgage loan.
10. A copy of the most recent audit of your Bankruptcy or Default Mortgage Servicing Department by any rating such as Fitch or any internal unit.

To the extent that the servicer of this mortgage loan has charged the debtor's mortgage loan account, subsequent to the filing of their bankruptcy case, any appraisal fees, broker price opinion fees, property inspection/preservation fees, legal fees, bankruptcy/Proof of Claim fees, recoverable corporate advance and other fees or costs that were not disclosed to the debtor (s) and approved by the Bankruptcy Court, the debtor (s) disputes (s) any such fees and costs and specifically requests that the mortgage loan account be corrected to remove any such fees that have not been approved by the Bankruptcy Court after the filing of a proper application for the same with notice and hearing and an order of approval.

Very truly yours,


Billy D. Price

BDP/dip
Cc: Varnell

OPTION ONE MORTGAGE CORPORATION
3 ADA
IRVINE, CA 92618

TELEPHONE NO.: 1-800-648-9605

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 11/02/06

PAGE 1

REQ BY TNS



LOAN NUMBER: [REDACTED]

----- CURRENT ACCOUNT INFORMATION -----

DATE	TOTAL	PRINCIPAL	LOAN	CURRENT	
PAYMENT	PAYMENT	& INTEREST	INTEREST	PRINCIPAL	ESCROW
DUE	AMOUNT	PAYMENT	RATE	BALANCE	BALANCE
06-01-06	1,484.85	1,484.85	12.37500	139,009.60	0.00

ACTIVITY FOR PERIOD 08/01/03 - 11/01/06

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
----- TRANSACTION AMOUNT PRIN. PAID/ INTEREST ESCROW PAID/ OTHER -----				
10-19-06	00-00	633	MISC. F/C AND B/R EXPENSES	
	9.15	0.00	0.00	0.00
10-16-06	06-06	152	LATE CHARGE ASSESSMENT	
	0.00	0.00	0.00	0.00
10-16-06	05-06	173	PAYMENT	
	1,484.85	50.79	1,434.06	0.00
		139,009.60		
				NEW PRINCIPAL/ESCROW BALANCES
09-21-06	00-00	633	MISC. F/C AND B/R EXPENSES	
	9.15	0.00	0.00	0.00
09-18-06	05-06	152	LATE CHARGE ASSESSMENT	
	0.00	0.00	0.00	0.00
09-18-06	04-06	173	PAYMENT	
	1,484.85	50.27	1,434.58	0.00
		139,060.39		
				NEW PRINCIPAL/ESCROW BALANCES
08-18-06	00-00	633	MISC. F/C AND B/R EXPENSES	
	9.15	0.00	0.00	0.00
08-17-06	04-06	493	ARM LOAN ADJUSTMENT	
				NEW INTEREST RATE: 0.12375
				NEW PRIN & INT PAYMENT: 1,484.85
08-17-06	03-06	173	PAYMENT	
	1,485.00	60.76	1,319.23	0.00
		139,110.66		
				NEW PRINCIPAL/ESCROW BALANCES
08-16-06	03-06	152	LATE CHARGE ASSESSMENT	
	0.00	0.00	0.00	0.00
07-31-06	03-06	173	PAYMENT	
	144.71	0.00	0.00	0.00
				18.61 P BK TRUSTEE INT FEE P
				126.10

EXHIBIT 2

OPTION ONE MORTGAGE CORPORATION
 3 ADA
 IRVINE, CA 92618

TELEPHONE NO.: 1-800-648-9605

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 11/02/06
 PAGE 3

REQ BY TNS

LOAN NUMBER: [REDACTED]

ACTIVITY FOR PERIOD 08/01/03 - 11/01/06								
PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID/ BALANCE	OTHER AMOUNT CODE/DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
03-27-06	10-05	173	PAYMENT	139.72	0.00	0.00	21.05 P BK TRUSTEE INT FEE P	
							118.67	
03-24-06	00-00	633	MISC. F/C AND B/R EXPENSES	9.15	0.00	0.00		
03-15-06	10-05	493	ARM LOAN ADJUSTMENT					
			NEW INTEREST RATE: 0.11375				NEW PRIN & INT PAYMENT: 1,379.99	
03-15-06	09-05	173	PAYMENT	1,382.00	78.58	1,139.62	2.00 Z WUPAY-BY-PHONE FEE Z	
							161.80	
				139,466.78			NEW PRINCIPAL/ESCROW BALANCES	
02-28-06	09-05	173	PAYMENT	139.89	0.00	0.00	21.64 P BK TRUSTEE INT FEE P	
							118.25	
02-27-06	00-00	633	MISC. F/C AND B/R EXPENSES	9.15	0.00	0.00		
02-16-06	08-05	172	PAYMENT	1,379.99	77.94	1,140.26	161.79	
							NEW PRINCIPAL/ESCROW BALANCES	
01-31-06	08-05	173	PAYMENT	140.06	0.00	0.00	22.23 P BK TRUSTEE INT FEE P	
							117.83	
01-20-06	00-00	633	MISC. F/C AND B/R EXPENSES	9.15	0.00	0.00		
01-17-06	08-05	152	LATE CHARGE ASSESSMENT	0.00	0.00	0.00	82.80-1 LATE CHARGES FEE 1	
01-13-06	07-05	173	PAYMENT	1,218.20	77.31	1,140.89		
							NEW PRINCIPAL/ESCROW BALANCES	
12-29-05	07-05	173	PAYMENT	140.22	0.00	0.00	22.82 P BK TRUSTEE INT FEE P	
							117.40	
12-16-05	07-05	152	LATE CHARGE ASSESSMENT	0.00	0.00	0.00	82.80-1 LATE CHARGES FEE 1	
12-16-05	00-00	633	MISC. F/C AND B/R EXPENSES	9.15	0.00	0.00		

OPTION ONE MORTGAGE CORPORATION
3 ADA
IRVINE, CA 92618

TELEPHONE NO.: 1-800-648-9605

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 11/02/06
PAGE 4

REQ BY TNS

LOAN NUMBER: [REDACTED]

ACTIVITY FOR PERIOD 08/01/03 - 11/01/06

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
12-15-05	06-05	173	PAYMENT	
1,218.20		76.69	1,141.51	0.00
		139,700.61		
				NEW PRINCIPAL/ESCROW BALANCES
12-07-05	00-00	710	ATTORNEY ADVANCE REPAYMENT	
0.00		0.00	0.00	0.00
				29.12-
11-30-05	00-00	633	MISC. F/C AND B/R EXPENSES	
9.15		0.00	0.00	0.00
11-23-05	06-05	173	PAYMENT	
140.39		0.00	0.00	0.00
				23.40 P BK TRUSTEE INT FEE P
				116.99
11-16-05	06-05	152	LATE CHARGE ASSESSMENT	
0.00		0.00	0.00	0.00
				82.80-1 LATE CHARGES FEE 1
11-16-05	05-05	173	PAYMENT	
1,380.00		76.06	1,142.14	0.00
		139,777.30		161.80
				NEW PRINCIPAL/ESCROW BALANCES
10-31-05	00-00	633	MISC. F/C AND B/R EXPENSES	
9.15		0.00	0.00	0.00
10-26-05	05-05	173	PAYMENT	
139.83		0.00	0.00	0.00
				23.98 P BK TRUSTEE INT FEE P
				115.85
10-17-05	05-05	152	LATE CHARGE ASSESSMENT	
0.00		0.00	0.00	0.00
				82.80-1 LATE CHARGES FEE 1
10-13-05	04-05	172	PAYMENT	
1,379.00		75.45	1,142.75	0.00
		139,853.36		160.80
				NEW PRINCIPAL/ESCROW BALANCES
09-29-05	00-00	633	MISC. F/C AND B/R EXPENSES	
9.15		0.00	0.00	0.00
09-21-05	04-05	173	PAYMENT	
142.89		0.00	0.00	0.00
				24.57 P BK TRUSTEE INT FEE P
				118.32
09-16-05	04-05	152	LATE CHARGE ASSESSMENT	
0.00		0.00	0.00	0.00
				73.09-1 LATE CHARGES FEE 1
09-15-05	03-05	172	PAYMENT	
1,379.00		74.84	1,143.36	0.00
		139,928.81		160.80
				NEW PRINCIPAL/ESCROW BALANCES
09-06-05	03-05	173	PAYMENT	
0.00		0.00	0.00	0.00
				219.27 1 LATE CHARGES FEE 1
				219.27-

OPTION ONE MORTGAGE CORPORATION
3 ADA
IRVINE, CA 92618

TELEPHONE NO.: 1-800-648-9605

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 11/02/06

PAGE 6

REQ BY TNS

LOAN NUMBER: [REDACTED]

ACTIVITY FOR PERIOD 08/01/03 - 11/01/06

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
05-20-05	00-00	633	MISC. F/C AND B/R EXPENSES	
	9.15	0.00	0.00	0.00
05-16-05	12-04	152	LATE CHARGE ASSESSMENT	
	0.00	0.00	0.00	73.09-1 LATE CHARGES FEE 1
05-13-05	11-04	173	PAYMENT	
	1,218.20	72.44	1,145.76	0.00
		140,224.54		NEW PRINCIPAL/ESCROW BALANCES
04-27-05	00-00	710	ATTORNEY ADVANCE REPAYMENT	
	0.00	0.00	0.00	654.23-
04-26-05	11-04	173	PAYMENT	
	684.42	0.00	0.00	30.19 P BK TRUSTEE INT FEE P 654.23
04-25-05	00-00	633	MISC. F/C AND B/R EXPENSES	
	9.15	0.00	0.00	0.00
04-18-05	11-04	152	LATE CHARGE ASSESSMENT	
	0.00	0.00	0.00	73.09-1 LATE CHARGES FEE 1
04-18-05	10-04	173	PAYMENT	
	0.00	71.85	1,146.35	0.00
		140,296.98		1,218.20- NEW PRINCIPAL/ESCROW BALANCES
04-15-05	10-04	172	PAYMENT	
	200.60	0.00	0.00	200.60
03-21-05	09-04	173	PAYMENT	
	1,218.00	71.27	1,146.93	0.00
		140,368.83		0.20- NEW PRINCIPAL/ESCROW BALANCES
03-17-05	00-00	633	MISC. F/C AND B/R EXPENSES	
	9.15	0.00	0.00	0.00
03-16-05	09-04	152	LATE CHARGE ASSESSMENT	
	0.00	0.00	0.00	73.09-1 LATE CHARGES FEE 1
03-01-05	00-00	633	MISC. F/C AND B/R EXPENSES	
	9.15	0.00	0.00	0.00
02-16-05	09-04	152	LATE CHARGE ASSESSMENT	
	0.00	0.00	0.00	73.09-1 LATE CHARGES FEE 1
02-08-05	09-04	148	RETURN CHECK	
	0.00	71.27-	1,146.93-	0.00
		140,440.10		608.20 NEW PRINCIPAL/ESCROW BALANCES
02-07-05	09-04	172	PAYMENT	
	1,218.20	71.27	1,146.93	0.00
		140,368.83		NEW PRINCIPAL/ESCROW BALANCES

OPTION ONE MORTGAGE CORPORATION
 3 ADA
 IRVINE, CA 92618

TELEPHONE NO.: 1-800-648-9605

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 11/02/06
 PAGE 7

REQ BY TMS

LOAN NUMBER: [REDACTED]

PROCESS DATE	DUE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	08/01/03 - 11/01/06 TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION		
		TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID/ BALANCE	-----OTHER----- AMOUNT CODE/DESCRIPTION
02-07-05	09-04	172	PAYMENT			
		1,218.20-	0.00	0.00	0.00	1,218.20-
02-07-05	09-04	172	PAYMENT			
		1,218.00	0.00	0.00	0.00	1,218.00
01-28-05	08-04	173	PAYMENT			
		610.00	70.70	1,147.50	0.00	608.20-
			140,440.10			NEW PRINCIPAL/ESCROW BALANCES
01-21-05	00-00	633	MISC. F/C AND B/R EXPENSES			
		9.15	0.00	0.00	0.00	
01-18-05	08-04	152	LATE CHARGE ASSESSMENT			
		0.00	0.00	0.00	0.00	73.09-1 LATE CHARGES FEE 1
01-13-05	08-04	148	RETURN CHECK			
		0.00	70.70-	1,147.50-	0.00	
			140,510.80			NEW PRINCIPAL/ESCROW BALANCES
01-11-05	08-04	173	PAYMENT			
		1,218.20	70.70	1,147.50	0.00	
			140,440.10			NEW PRINCIPAL/ESCROW BALANCES
01-11-05	08-04	173	PAYMENT			
		410.00	0.00	0.00	0.00	410.00
						01-07-05
01-07-05	07-04	173	PAYMENT			
		1,218.20	70.12	1,148.08	0.00	
			140,510.80			NEW PRINCIPAL/ESCROW BALANCES
12-23-04	00-00	633	MISC. F/C AND B/R EXPENSES			
		9.15	0.00	0.00	0.00	
12-16-04	07-04	152	LATE CHARGE ASSESSMENT			
		0.00	0.00	0.00	0.00	73.09-1 LATE CHARGES FEE 1
12-15-04	07-04	173	PAYMENT			
		610.00	0.00	0.00	0.00	610.00
						12-10-04
12-07-04	07-04	148	RETURN CHECK			
		0.00	70.12-	1,148.08-	0.00	
			140,580.92			NEW PRINCIPAL/ESCROW BALANCES
11-24-04	07-04	173	PAYMENT			
		1,218.20	70.12	1,148.08	0.00	
			140,510.80			NEW PRINCIPAL/ESCROW BALANCES
11-22-04	00-00	633	MISC. F/C AND B/R EXPENSES			
		9.15	0.00	0.00	0.00	

OPTION ONE MORTGAGE CORPORATION
3 ADA
IRVINE, CA 92618

TELEPHONE NO.: 1-800-648-9605

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 11/02/06
PAGE 8

REQ BY TMS

LOAN NUMBER: [REDACTED]

ACTIVITY FOR PERIOD 08/01/03 - 11/01/06						
PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION		
11-16-04	07-04	152	LATE CHARGE ASSESSMENT			
	0.00	0.00	0.00	0.00	73.09-1	LATE CHARGES FEE 1
11-04-04	06-04	173	PAYMENT			11-02-04
	609.10	69.55	1,148.65	0.00	609.10-	
		140,580.92				NEW PRINCIPAL/ESCROW BALANCES
10-30-04	06-04	173	PAYMENT			10-29-04
	609.10	0.00	0.00	0.00	609.10	
10-18-04	06-04	152	LATE CHARGE ASSESSMENT			
	0.00	0.00	0.00	0.00	73.09-1	LATE CHARGES FEE 1
10-18-04	05-04	173	PAYMENT			10-15-04
	1,218.20	68.99	1,149.21	0.00		
		140,650.47				NEW PRINCIPAL/ESCROW BALANCES
10-18-04	00-00	633	MISC. F/C AND B/R EXPENSES			
	9.15	0.00	0.00	0.00		
10-12-04	00-00	630	ATTORNEY ADVANCES			
	75.00	0.00	0.00	0.00		
10-07-04	04-04	173	PAYMENT			
	1,218.00	68.43	1,149.77	0.00	0.20-0	PMT SHRTG FEE 0
		140,719.46				NEW PRINCIPAL/ESCROW BALANCES
10-07-04	00-00	632	STATUTORY EXPENSES			
	150.00	0.00	0.00	0.00		
10-07-04	00-00	630	ATTORNEY ADVANCES			
	650.00	0.00	0.00	0.00		
09-21-04	00-00	633	MISC. F/C AND B/R EXPENSES			
	9.15	0.00	0.00	0.00		
09-16-04	04-04	152	LATE CHARGE ASSESSMENT			
	0.00	0.00	0.00	0.00	73.09-1	LATE CHARGES FEE 1
08-24-04	00-00	633	MISC. F/C AND B/R EXPENSES			
	9.15	0.00	0.00	0.00		
08-16-04	04-04	152	LATE CHARGE ASSESSMENT			
	0.00	0.00	0.00	0.00	73.09-1	LATE CHARGES FEE 1
07-21-04	00-00	633	MISC. F/C AND B/R EXPENSES			
	9.15	0.00	0.00	0.00		
07-16-04	04-04	152	LATE CHARGE ASSESSMENT			
	0.00	0.00	0.00	0.00	73.09-1	LATE CHARGES FEE 1
06-16-04	04-04	152	LATE CHARGE ASSESSMENT			
	0.00	0.00	0.00	0.00	73.09-1	LATE CHARGES FEE 1

OPTION ONE MORTGAGE CORPORATION
 3 ADA
 IRVINE, CA 92618

TELEPHONE NO.: 1-800-648-9605

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 11/02/06

PAGE 9

REQ BY TNS

LOAN NUMBER: [REDACTED]

ACTIVITY FOR PERIOD 08/01/03 - 11/01/06

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
06-16-04	03-04	173	PAYMENT	
			1,218.20	67.88
				1,150.32
				0.00
				140,787.89
				NEW PRINCIPAL/ESCROW BALANCES
06-16-04	00-00	633	MISC. F/C AND B/R EXPENSES	
			9.15	0.00
				0.00
				0.00
06-03-04	00-00	633	MISC. F/C AND B/R EXPENSES	
			9.15	0.00
				0.00
				0.00
05-17-04	03-04	152	LATE CHARGE ASSESSMENT	
			0.00	0.00
				0.00
				73.09-1 LATE CHARGES FEE 1
05-17-04	00-00	630	ATTORNEY ADVANCES	
			100.00	0.00
				0.00
				0.00
04-16-04	03-04	152	LATE CHARGE ASSESSMENT	
			0.00	0.00
				0.00
				73.09-1 LATE CHARGES FEE 1
03-16-04	03-04	152	LATE CHARGE ASSESSMENT	
			0.00	0.00
				0.00
				73.09-1 LATE CHARGES FEE 1
02-28-04	02-04	172	PAYMENT	
			1,291.29	67.33
				1,150.87
				0.00
				73.09 1 LATE CHARGES FEE 1
				NEW PRINCIPAL/ESCROW BALANCES
02-17-04	02-04	152	LATE CHARGE ASSESSMENT	
			0.00	0.00
				0.00
				73.09-1 LATE CHARGES FEE 1
01-31-04	01-04	172	PAYMENT	
			1,291.29	66.78
				1,151.42
				0.00
				73.09 1 LATE CHARGES FEE 1
				NEW PRINCIPAL/ESCROW BALANCES
01-16-04	01-04	152	LATE CHARGE ASSESSMENT	
			0.00	0.00
				0.00
				73.09-1 LATE CHARGES FEE 1
12-16-03	12-03	172	PAYMENT	
			1,218.20	66.24
				1,151.96
				0.00
				NEW PRINCIPAL/ESCROW BALANCES
11-17-03	11-03	172	PAYMENT	
			1,218.20	65.71
				1,152.49
				0.00
				NEW PRINCIPAL/ESCROW BALANCES
10-14-03	10-03	172	PAYMENT	
			1,218.20	65.17
				1,153.03
				0.00
				NEW PRINCIPAL/ESCROW BALANCES

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
1	LATE CHARGES	F 01-16-04	73.09				
1	LATE CHARGES	F		01-31-04	73.09		
1	LATE CHARGES	F 02-17-04	73.09				
1	LATE CHARGES	F		02-28-04	73.09		
1	LATE CHARGES	F 03-16-04	73.09				
1	LATE CHARGES	F 04-16-04	73.09				
1	LATE CHARGES	F 05-17-04	73.09				
1	LATE CHARGES	F 06-16-04	73.09				
1	LATE CHARGES	F 07-16-04	73.09				
1	LATE CHARGES	F 08-16-04	73.09				
1	LATE CHARGES	F 09-16-04	73.09				
0	PMT SHRTG	F 10-07-04	0.20				
1	LATE CHARGES	F 10-18-04	73.09				
NET	1319.09	TOTALS	2301.62		982.53		0.00

NOV-02-2006 11:02
SELECTED CODES

OPTION ONE - LEGAL
FROM MMDDYY

949 790 3911 P.016
PAGE 2 OF 5

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
1	LATE CHARGES	F 11-16-04	73.09				
2	NSF CHARGES	F 12-07-04	25.00				
1	LATE CHARGES	F 12-16-04	73.09				
2	NSF CHARGES	F 01-13-05	25.00				
1	LATE CHARGES	F 01-18-05	73.09				
2	NSF CHARGES	F 02-08-05	25.00				
1	LATE CHARGES	F 02-16-05	73.09				
1	LATE CHARGES	F 03-16-05	73.09				
1	LATE CHARGES	F 04-18-05	73.09				
P	BK TRUSTEE INT	F		04-26-05	30.19		
1	LATE CHARGES	F 05-16-05	73.09				
P	BK TRUSTEE INT	F		06-07-05	26.92		
1	LATE CHARGES	F 06-16-05	73.09				
NET	1319.09	TOTALS	2301.62		982.53		0.00

FEE		DATE		DATE		DATE	
CODE	DESCRIPTION	ASSESSED	AMOUNT	PAID	AMOUNT	WAIVED	AMOUNT
1	LATE CHARGES	F 07-18-05	73.09				
P	BK TRUSTEE INT	F		07-26-05	25.75		
1	LATE CHARGES	F 08-16-05	73.09				
1	LATE CHARGES	F		09-06-05	73.09		
1	LATE CHARGES	F		09-06-05	219.27		
1	LATE CHARGES	F 09-16-05	73.09				
P	BK TRUSTEE INT	F		09-21-05	24.57		
1	LATE CHARGES	F 10-17-05	82.80				
P	BK TRUSTEE INT	F		10-26-05	23.98		
1	LATE CHARGES	F 11-16-05	82.80				
P	BK TRUSTEE INT	F		11-23-05	23.40		
1	LATE CHARGES	F 12-16-05	82.80				
P	BK TRUSTEE INT	F		12-29-05	22.82		
NET	1319.09	TOTALS	2301.62		982.53		0.00

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
1	LATE CHARGES	F 01-17-06	82.80				
P	BK TRUSTEE INT	F		01-31-06	22.23		
P	BK TRUSTEE INT	F		02-28-06	21.64		
Z	WUPAY-BY-PHONE	F		03-15-06	2.00		
P	BK TRUSTEE INT	F		03-27-06	21.05		
1	LATE CHARGES	F		04-05-06	219.27		
Z	WUPAY-BY-PHONE	F		04-14-06	2.00		
P	BK TRUSTEE INT	F		05-03-06	20.46		
P	BK TRUSTEE INT	F		05-31-06	19.86		
P	BK TRUSTEE INT	F		06-30-06	19.24		
1	LATE CHARGES	F 07-17-06	89.09				
P	BK TRUSTEE INT	F		07-31-06	18.61		
1	LATE CHARGES	F 08-16-06	89.09				
NET	1319.09	TOTALS	2301.62		982.53		0.00

NOV-02-2006 11:03
SELECTED CODES _____

OPTION ONE - LEGAL
FROM MMDDYY

949 790 3911 P.019
PAGE 5 OF 5

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
1	LATE CHARGES	F 09-18-06	89.09				
1	LATE CHARGES	F 10-16-06	93.06				

NET 1319.09 TOTALS 2301.62 982.53 0.00
** NO MORE ITEMS IN ACTIVITY LEDGER **

NOV-02-2006 11:03

OPTION ONE - LEGAL

949 790 3911 P.020

06/01/06 TYPE CONV. RES.

ARM

MAN B

----- * MORE * -----
 C/A PAYEE TRAN RSN USR ESC PAYEE
 SORT SORT SORT SORT SORT
 DATE RANGE: THRU

TRN	USR	DATE	TRAN	AMT	ESC PAYEE	C/A	RSN	DESCRIPTION	ORIG	DSB
633	INV	10/19/06		9.15	FSFIDEL	13R19	PIPI	PROP INSPECTIONS		
633	INV	09/21/06		9.15	FSFIDEL	13R19	PIPI	PROP INSPECTIONS		
633	INV	08/18/06		9.15	FSFIDEL	13R19	PIPI	PROP INSPECTIONS		
633	INV	06/16/06		9.15	FSFIDEL	13R19	PIPI	PROP INSPECTIONS		
633	INV	05/23/06		9.15	FSFIDEL	13R19	PIPI	PROP INSPECTIONS		
633	INV	04/20/06		9.15	FSFIDEL	13R19	PIPI	PROP INSPECTIONS		
633	INV	03/24/06		9.15	FSFIDEL	13R19	PIPI	PROP INSPECTIONS		
633	INV	02/27/06		9.15	FSFIDEL	13R19	PIPI	PROP INSPECTIONS		
633	INV	01/20/06		9.15	FSFIDEL	13R19	PIPI	PROP INSPECTIONS		
633	INV	12/16/05		9.15	FSFIDEL	13R18	PIPI	PROP INSPECTIONS		

NOV-02-2006 11:03

OPTION ONE - LEGAL

949 790 3911 P.021

06/01/06 TYPE CONV. RES.

ARM

MAN B

C/A PAYEE		TRAN	RSN	USR	* MORE *
DATE RANGE:	TRN	AMT	ESC PAYEE	PAYEE RSN	DESCRIPTION
DATE RANGE:	TRN	AMT	ESC PAYEE	PAYEE RSN	DESCRIPTION
	710	29.12-		13R19	ATBK BNKRP FEES/COSTS
	633	9.15	FSFIDEL	13R18	PIPI PROP INSPECTIONS
	633	9.15	FSFIDEL	13R18	PIPI PROP INSPECTIONS
	633	9.15	FSFIDEL	13R19	PIPI PROP INSPECTIONS
	633	9.15	FSFIDEL	13R19	PIPI PROP INSPECTIONS
	633	9.15	FSFIDEL	13R19	PIPI PROP INSPECTIONS
	633	9.15	FSFIDEL	13R19	PIPI PROP INSPECTIONS
	710	116.65-		13R19	ATBK BNKRP FEES/COSTS
	633	9.15	FSFIDEL	13R19	PIPI PROP INSPECTIONS
	710	654.23-		13R19	ATBK BNKRP FEES/COSTS

NOV-02-2006 11:03

OPTION ONE - LEGAL

949 790 3911

P.022

06/01/06 TYPE CONV. RES.

ARM

MAN B

----- * MORE * -----
 C/A PAYEE TRAN RSN USR ESC PAYEE
 SORT SORT SORT SORT SORT
 DATE RANGE: THRU

TRN	USR	DATE	TRAN	AMT	ESC PAYEE	C/A PAYEE	RSN	DESCRIPTION	ORIG	DSB
633	INV	04/25/05		9.15	FSFIDEL	13R19	PIPI	PROP INSPECTIONS		
633	INV	03/17/05		9.15	FSFIDEL	13R19	PIPI	PROP INSPECTIONS		
633	INV	03/01/05		9.15	FSFIDEL	13R19	PIPI	PROP INSPECTIONS		
633	INV	01/21/05		9.15	FSFIDEL	13R19	PIPI	PROP INSPECTIONS		
633	INV	12/23/04		9.15	FSFIDEL	13R19	PIPI	PROP INSPECTIONS		
633	INV	11/22/04		9.15	FSFIDEL	13R19	PIPI	PROP INSPECTIONS		
633	INV	10/18/04		9.15	FSFIDEL	13R19	PIPI	PROP INSPECTIONS		
630	INV	10/12/04		75.00	ATCODILTX	13R19	ATPC	BK POC FILING		
632	INV	10/07/04		150.00	ATCODILTX	13R19	ATFC	F/C FEES-COSTS		
630	INV	10/07/04		650.00	ATCODILTX	13R19	ATBF	BK ATTY FEES		

NOV-02-2006 11:04

OPTION ONE - LEGAL

949 790 3911 P.023

06/01/06 TYPE CONV. RES. ARM MAN B

----- * END * -----
 C/A PAYEE TRAN RSN USR ESC PAYEE
 SORT SORT SORT SORT SORT
 DATE RANGE: THRU

TRN	USR	DATE	TRAN	AMT	ESC	PAYEE	C/A	PAYEE	RSN	DESCRIPTION	ORIG	DSB
633	INV	09/21/04		9.15	FSFIDEL		13R19	PIPI	PROP	INSPECTIONS		
633	INV	08/24/04		9.15	FSFIDEL		13R19	PIPI	PROP	INSPECTIONS		
633	INV	07/21/04		9.15	FSFIDEL		13R19	PIPI	PROP	INSPECTIONS		
633	INV	06/16/04		9.15	FSFIDEL		13R19	PIPI	PROP	INSPECTIONS		
633	INV	06/03/04		9.15	FSFIDEL		13R19	PIPI	PROP	INSPECTIONS		
630	INV	05/17/04		100.00	ATMILLCL		13R19	ATPC	BK	POC FILING		

** BEGINNING CORP ADV BALANCE: 0.00
 ** TOTAL OF TRANS DISPLAYED ON DDCH: 440.35
 ** OUTSTANDING CORP ADV BALANCE: 440.35

Statement Date : 10/31/2006
 To : 949-790-3911

Loan :
 Borrower :

Thuy Nguyen

Option One APPS

Prop :

Payoff Statement

Unpaid Principal Balance :	\$	139,009.60
Interest from 05/01/2006 through 08/31/2006 at 12.375% :	\$	5,734.16
Interest from 09/01/2006 through 11/06/2006 at 13% :	\$	3,308.94
Recon Fee :	\$	8.50
Recording Fee :	\$	16.00
Accumulated Late Charges :	\$	1,568.61
Accumulated NSF Charges :	\$	75.00
Suspense Balance :	\$	-1,136.59
PMT SHRTG FEE 0 :	\$	0.20
FC Fees and Costs 11/06/2006 :	\$	150.00
Property Inspection 11/06/2006 :	\$	274.50
POC FILING 11/06/2006 :	\$	175.00
BK Fees And Cost 11/06/2006 :	\$	-150.00
Total :	\$	149,033.92

Payoff quote expiration date : Close of Business 11/06/2006

All payoffs made pursuant to a payoff statement expiring on a Saturday, Sunday or federal holiday must be received on the business day immediately preceding the expiration date in order to be credited timely. Delivery of funds on a non-business day will not be accepted and may cause a shortage in the payoff amount.

This payoff demand statement will be of no force and effect, and the above figures may not be relied upon, after this payoff quote expiration date.

All monthly interest calculations must be made using a 30-day month and 360-day year. Interest calculations for less than one month must be based on actual days and a 365-day year. Interest must be remitted THROUGH the date funds are received by Option One.

PAYOFF REMITTANCE INFORMATION

Your payoff remittance must be in the form of a cashier's, certified, title company or lawyer's Trust account check(s), made payable to Option One Mortgage Corporation, or may be wired. You must reference the payoff remittance as "PAYOFF" and include the borrower's name and Servicing loan number.

MAIL :- Option One Mortgage Corp.
 Attn: Payoff Department
 6501 Irvine Center Dr
 Mail Stop: DC-CASH
 Irvine, CA - 92618

-WIRE :- B/O Option One Mortgage
 Account No. [REDACTED]
 Mellon Bank
 Pittsburgh, PA
 ABA No. [REDACTED]
 Wire Deadline: 1:30 PM PST

We reserve the right to correct any portion of this statement at any time. All balances are subject to change as a result of any transactions that occur after the above-written statement date and prior to the application of payoff funds. Accordingly, if Option One Mortgage has received payment on this account within the prior thirty (30) days and applied those funds to the account for the issuance of this payoff quote and if for any reason those funds are reversed including, but not limited to, insufficient funds or a stop payment being placed on a check, this payoff quote is deemed invalid and a new payoff quote must be obtained from Option One to reflect the correct amount due and owing. Subsequent quotes will reflect the full amount due.

Upon receipt of your payoff remittance, Option One will verify all amounts due and in the event that the payoff funds received are less than the total amount necessary to satisfy the loan, Option One will return the funds with an updated payoff statement and continue to accrue interest on the loan.

Within 30 calendar days after payoff, any overpaid amount and/or remaining escrow funds will be remitted to the borrower of record, contingent upon clearance of all funds remitted. Unless an address is provided where the refund, if any, should be sent, the refund will be sent to the last known address for the borrower of record.

RELEASE OF LIEN

Please provide book, page or instrument number, legal description and original lender of record for processing release of lien upon receipt of funds sufficient to pay off the loan in full.

IMPORTANT INFORMATION

Next payment due : 06/01/2006 Amount : \$1,484.85
 Payoff Interest Calculation - Per diem (Daily Interest) : \$49.51
 Late charges are assessed after : 15 days from payment due date
 Late charge amount : \$ 93.06

Issuance of this payoff statement does not suspend the contractual requirement to make loan payments when due. If regular monthly payments are remitted via an AUTO-DRAFT, please be advised that a payment may draft prior to payoff.

Issuance of this payoff statement will not stop future escrow disbursements. Property taxes or insurance may be paid after this quote is issued. If such disbursements create escrow advances and change the amount due to satisfy the loan, they must be paid prior to the application of any payoff funds and satisfaction of the Mortgage/Deed of Trust. If, due to the Borrower's failure to provide proof of coverage, Option One has exercised its right to obtain a property insurance policy on Borrower's behalf, SUCH POLICY SHALL BE CANCELLED EFFECTIVE ON THE DATE THE LOAN IS PAID IN FULL.

file://D:\Program%20Files\RightFax\Outgoing\61175a0.htm
 OCT-31-2006 15:23

93%

10/31/2006

P.002

file://D:\Program%20Files\RightFax\Outgoing\61175a0.htm
 OCT-31-2006 15:24

93%

10/31/2006

P.003

MONETARY TRANSACTION CODES

CODE	DESCRIPTION
3 12	Tax Disbursement (County)
3 13	Tax Disbursement (City)
3 14	Lien Disbursement (Irrigation Tax)
3 15	Lien Disbursement (School Tax)
3 16	Lien Disbursement (Miscellaneous Tax)
3 17	Lien Disbursement (Bond Tax)
3 18	Lien Disbursement (Special Assessment Tax)
3 19	Lien Disbursement (Mobile Home—Related Tax)
3 20	Lien Disbursement (Delinquent Taxes)
3 27	Lien Disbursement (Leasehold)
3 51	Hazard Insurance Disbursement (Primary Policy)
3 52	Flood Insurance Disbursement
3 53	Insurance Disbursement (Other Policy)
3 54	Earthquake or Other Insurance Disbursement
3 55	Other Insurance Disbursement
4 93	Interest Rate Change on ARM Loan prior to 6/1999
5 02	Interest Rate Change on ARM Loan after 6/1999
6 01	Disbursement Refund (e.g., to OOMC, Borrower, Investor)
6 30	Attorney Advance Disbursement
6 32	Statutory Expense Disbursement
6 33	Miscellaneous Foreclosure, Bankruptcy, REO, Receivership Advances
7 10	Attorney Advance Deposit
7 11	Property Preservation Deposit
7 12	Statutory Expense Deposit
7 13 & 7 66	Miscellaneous Expense Deposit
7 14	Foreclosure Investor Deposit

Option One Batch/Group Numbers

As of June 1, 2001, any checks processed by Option One's Cashiering Department may be viewed using the eVision System. Checks processed by the Cashiering Department as assigned the following batch/group numbers:

- **400 Series** – Used for all Monetary Transaction Codes 171 processed by Cashiering. Examples:
 - 425 – 7780 Machine Batch Posting
 - 4Q1 – Manual Proof Posting
- **500 Series** – Used for all Monetary Transaction Codes 173 processed by Cashiering. Examples:
 - 501 – 7780 Machine Batch Posting
 - 5QE – Manual Proof Posting

Note: Other Batch/Group Numbers used by the Cashiering Department include:

- 601 – 650 – Regulus Lockbox Posting
- 651 – 699 – Option One Lockbox Posting
- 700 – 740 – Regulus Lockbox Posting
- 900 – 999 – Automatic Clearing House (ACH) Payment Draft